



2016 AHP Project Descriptions

This year, the Federal Home Loan Bank of Indianapolis has awarded almost \$10 million in competitive grants to our members to help fund 24 [Affordable Housing Program](#) projects in Michigan and Indiana. This year's awards will support the development of 645 units of affordable rental and ownership housing, in the communities FHLBI's members serve.

Of these AHP projects, 80 percent will use green building elements in their design and half of them will seek some level of green certification.

In addition to green initiatives, our projects this year focused on using "desirable sites" within their communities. Desirable sites are those that are accessible to critical services, retail and entertainment options, as well as medical and education facilities. Nearly all (91%) of the projects awarded have aligned their location with overall community development strategies to ease the burdens on working families by reducing or eliminating transportation barriers. Proximity to schools eases stress on child care/after school care for working parents while easy access to medical care for the elderly remains an important component to successfully aging in community.

Each AHP project pairs an FHLBI member financial institution (a bank, credit union, insurance company, or community development financial institution) with non-profits, economic development groups, or developers to fund the acquisition, construction, or rehabilitation of properties for use as affordable rental or ownership.

Michigan Awards

Ann Arbor, MI

[Chelsea State Bank](#) | [Avalon Nonprofit Housing Corporation](#)

Amount of Award: \$368,720

815/821 Gott Street

Two adjacent triplexes on Gott Street, Ann Arbor's west side, will be acquired and rehabilitated into six units of very low-income housing, set aside for families earning below 50 percent Area Median Income. In addition, three of the units will be reserved for households that also have special needs. 815 Gott has one 2-bedroom, one 1-bedroom, and one efficiency unit, while 821 Gott has three 1-bedroom units.



Chelsea, MI

[Chelsea State Bank](#) | [Avalon Nonprofit Housing Corporation](#)

Amount of Award: \$500,000

533 N. Main St.

This award aids the acquisition and rehabilitation of an existing 2-½ story walk-up apartment building on Main Street in downtown Chelsea, MI. The low-income housing project will include 17 units, five of which will be set aside for special needs populations. Avalon Nonprofit Housing Corporation, in partnership with non-profit service provider, Faith in Action, will provide support services and empowerment activities to the residents of 533 N. Main.



East Lansing, MI

[Dart Bank](#) | [Capital Area Housing Partnership](#)

Amount of Award: \$100,000

Bailey Center

In this East Lansing adaptive reuse of an old school building, the Bailey Center will create 30 mixed income units for people over age 55. Twenty-five of those units will be affordable housing with five market rate, non-income restricted units. The project includes a new construction addition and will also provide space for commercial tenants, including a daycare, which was identified as a community need in public hearings, and the sponsor's offices.



Flint, MI

[ELGA Credit Union](#) | [Family Service Agency of Mid-Michigan](#)

Amount of Award: \$500,000

Larchmont Senior Apartments

To provide assistance to homeless seniors, as well as low-income seniors at risk of homelessness in Genesee County, MI, Larchmont Senior Apartments will support the community's housing gap with the construction of eight 1-bedroom permanent, supportive, accessible, and affordable apartments.



Grand Haven, MI

[Chemical Bank](#) | [Love, Inc.](#)

Amount of Award: \$500,000

Love, Inc. Providence Place Apartments

This 8-unit apartment building is across the street from the Sheltered Housing Program in Grand Haven for homeless men and women. Love, Inc., will purchase and rehabilitate the existing 50+-year-old apartment building into affordable and accessible housing for local residents living with physical disabilities. Four units will be ADA compliant.



Muskegon, MI

[Community Shores Bank](#) | [Moka Corporation](#)

Amount of Award: \$222,000

Hile Road

Through new construction of a house on a vacant lot in a residential Muskegon neighborhood, Moka Corporation will provide a new, 6-unit supported living option for adults with mental and physical disabilities. This will enable residents to leave behind an inadequate, dated home that is in disrepair for a new home with universal design features in the bedrooms, bathrooms, living area, kitchen, laundry room, porch, and patio.



Pontiac, MI

[Talmer Bank and Trust](#) | [Community Housing Network, Inc.](#)

Amount of Award: \$200,000

Unity Park Rentals II

In an effort to significantly decrease the number of vacant parcels in the Unity Park neighborhood, construction of 12 single family rental homes will be undertaken. Community Housing Network has already made a large impact from Phase I and Phase III in the area. This project will have six units set aside for special needs population. All units will start out as rental units for a 15-year affordability period, after which tenants will have the option to buy the home.





Indiana Awards

Bloomington, IN

[Old National Bank](#) | [LifeDesigns, Inc.](#)

Amount of Award: \$500,000

Crawford Apartments II

In this second phase of the Crawford Apartments project, 35 additional one-bedroom units of permanent supportive housing will be built. The apartments will have project-based rent subsidies for chronically homeless individuals with disabilities. As part of the project, on-site case management offices will offer necessary support services to the residents.



Fort Wayne, IN

[1st Source Bank](#) | [YWCA of Northeast Indiana](#)

Amount of Award: \$500,000

Campaign for Dignity

The YWCA of Northeast Indiana will continue expanding and renovating their current facility to increase the size of the building from 18,500 sq. ft. to 22,200 sq. ft. The facility will house the Crisis Shelter and increase the number of beds from 45 to 65. In addition, the Hope House, transitional housing for women recovering from substance abuse, will be a part of the building and the number of beds there will increase from 20 to 30. Finally, the YWCA Community and Education services and Administrative offices will be located in the expanded building.



Fort Wayne, IN

[Old National Bank](#) | [Vincent Village, Inc.](#)

Amount of Award: \$500,000

Renaissance Pointe

This multi-family development will renovate and adaptively reuse the vacant historic Coca-Cola bottling building into 31 rental units called Renaissance Pointe. Plus, the project supports the new construction of 31 single-family, rental homes in the surrounding Fort Wayne neighborhood as part of a workforce housing initiative where the development team will link employers to housing options and link residents to local employment options. All units will start out as rental units for a 15-year affordability period, after which tenants will have the option to buy the home.



Huntingburg, IN

[Old National Bank](#) | Huntingburg Housing Authority

Amount of Award: \$500,000

Friendship Village

Friendship Village is a public housing development that was built in 1968. The property, which has 30 one-bedroom units for elderly and/or people with disabilities, is in need of rehabilitation to extend its useful life. Rehabilitation efforts include the addition of green design features, upgrades to kitchens and bathrooms and mechanical systems.





Indianapolis, IN

[Salin Bank & Trust Co.](#) | [Adult and Child Mental Health Center, Inc.](#)

Amount of Award: \$400,000

Ellis Apartments

This project entails acquiring and rehabilitating Ellis Apartments, a 1930's era 25-unit building of 1-bedroom apartments. Located on the bus line and near necessary support services, renovations will include new finishes, windows, doors, and mechanical/electrical updates. The target resident for Ellis Apartments will be low-income individuals, particularly those requiring support for their behavioral health needs, but also others. A significant percentage of this population will be homeless. The project will add to the pool of available affordable housing with rental assistance in Indianapolis.



Indianapolis, IN

[Merchants Bank of Indiana](#) | [TWG Development, LLC](#)

Amount of Award: \$500,000

Illinois Street Apartments

This renovation of the historic Illinois Street Senior Apartments also includes new construction of an addition. The building is a former dry cleaner and the brownfield site is undergoing remediation. Units in the building will be reserved for low-income residents 55 years and older. All of the units will be made accessible or adaptable.



Indianapolis, IN

[Merchants Bank of Indiana](#) | [TWG Development, LLC](#)

Amount of Award: \$440,000

Morton Schools Senior Apartments

The project is an adaptive reuse of an historic school building that will house 24 units combined with a new construction addition of 24 units that will result in the creation of 48 units of housing for seniors, 55 years and older. Morton Schools Senior Apartments is a brownfield site that is currently being remediated.



Indianapolis, IN

[Merchants Bank of Indiana](#) | [Progress House, Inc.](#)

Amount of Award: \$500,000

Progress House Next Steps

This sober-living facility for men on Indianapolis' east side, near 25th Street and Arlington Avenue, has 2-bedroom, double-occupancy living units to help men on the road to sobriety. The 1,330-sq. ft. community room will serve as space to host onsite groups, counseling sessions, and recovery meetings. Two counselors will have offices in the facility, as well as a resident manager.



Kokomo, IN

[Community First Bank of Indiana](#) | [Bona Vista Programs, Inc.](#)

Amount of Award: \$500,000

Meridian Park Apartments

Constructed on land donated by the City of Kokomo, Meridian Park Apartments is a new single story building with four living pods of 3-4 efficiency units each. These 13 supported living units will share a common living room, dining room, and laundry room. Each unit will have small private kitchenettes as well as its own private bedroom and bathroom.





Linton, IN

[First Financial Bank](#) | [Four Rivers Resource Services, Inc.](#)

Amount of Award: \$354,000

Liberty Place II

These six units of new duplex construction will provide four 2-bedroom and two 3-bedroom units targeting low-income residents (40-60 percent AMI) and individuals with disabilities in Linton, IN. Liberty Place is the second phase of a total 38-unit phased project. Among the project's unique characteristics are that the project sponsor, Four Rivers Resource Services, will work with the construction contractor to provide vocational rehabilitation client referrals to work on the site. These clients would be paid by FRRS and would have access to an FRRS job coach.



Martinsville, IN

[Home Bank SB](#) | Stability First, Inc.

Amount of Award: \$285,100

Magdalene House

This project will provide shelter for homeless women who do not have dependent children living with them. Through the renovation of a former church/NAPA store, Stability First will create 16 units in 4-bed dorm style rooms called Magdalene House. The shelter will occupy just under 40 percent of the larger structure and have completely separate access through its own entrance and address. The remainder of the building will house the Lynay Center where community and enrichment services are provided.



North Liberty, IN

[1st Source Bank](#) | Country Village Development, Inc.

Amount of Award: \$500,000

Shamrock Estates, Phase II

This project consists of the new construction of five duplexes containing 10 two-bedroom, one-bathroom units for seniors in North Liberty, IN, a 2015 Stellar Communities award winner. The Indiana Stellar Communities Program is a multi-year, more than \$58 million (investments to date) initiative that recognizes and supports the need for "more innovative, comprehensive development efforts in rural communities in Indiana to meet unique local needs and make a bigger impact." Shamrock Estates will include one fully ADA-accessible unit and will feature a community room.



Oldenburg, IN

[Friendship State Bank](#) | Oldenburg Housing Council, Inc.

Amount of Award: \$500,000

Meadowbrook Apartments

Recently, increased maintenance costs and a higher-than-normal vacancy rate due to dated interiors, apartment amenities and lack of ADA accessibility has contributed to a dwindling reserve for Meadowbrook Apartments, an existing 23-unit senior apartment community in Oldenburg. Upgrades will include: new roof, mechanicals, handicap accessibility in units and common areas, additional parking, energy efficiencies, updated interior finishes for marketability, and a new community room.





South Bend and Mishawaka, IN

[1st Source Bank](#) | [Habitat for Humanity of St. Joseph County](#)

Amount of Award: \$97,360

2016-2017 St. Joseph County Scattered Sites

Habitat for Humanity of St. Joseph County, Inc. will build five single family homes in South Bend and Mishawaka, IN. All five homes will be 3-bedroom homes for families earning up to 60 percent AMI. Four homes will be built in Mishawaka and one in South Bend. Each will help stabilize the areas in which they are located and will support hard-working families.



Terre Haute, IN

[Merchants Bank of Indiana](#) | Mental Health Association in Vigo County, Inc.

Amount of Award: \$400,000

Liberty Village

This project of new construction will provide a 30-unit building with 20 one-bedroom, 8 two-bedroom and 2 three-bedroom apartments that will serve formerly homeless households with at least one adult with a disability. In Liberty Village, preference will also be given to veterans and their families as well as to frequent users of emergency service systems.



Warsaw, IN

[Lake City Bank](#) | [Kosciusko County Shelter for Abuse](#)

Amount of Award: \$202,695

The Beaman Home

In order to replace an old, small, outdated 100-year home where the Kosciusko County Shelter for Abuse is currently housed, this project will create a domestic violence shelter with the new construction of an emergency shelter and the rehabilitation of an existing building as an outreach center. The new shelter will have 16 beds as well as common areas and staff areas. The Outreach Center portion of the project will accommodate the Adult Life Skills and Children's programs.



Lorain, OH*

[Talmer Bank and Trust](#) | [The Access Group, LLC](#)

Amount of Award: \$460,000

Firelands Lorain Apartments

This 7-story brick building in downtown Lorain, Ohio, will provide 39 studio, 32 1-bedroom, and six 2-bedroom low-income apartments once rehabbed. Firelands Lorain Apartments are within walking distance—less than a mile—from key amenities and are adjacent to Lake Erie with a walking path that links the property to the lake.



*Talmer Bank and Trust is an Indiana chartered financial institution