

TRI-CAP's health, housing, and education services change lives, empower families, and improve communities.



Affordable Housing **by Joyce Fleck, TRI-CAP Executive Director**

Housing programs in the United States have long measured housing affordability in terms of percentage of income. In the 1940s, the maximum affordable rent for federally subsidized housing was set at 20 percent of income, which rose to 25 percent of income in 1969 and 30 percent of income in 1981. Over time, the 30 percent threshold also became the standard for owner-occupied housing, and it remains the indicator of affordability for housing in the United States. Keeping housing costs below 30 percent of income is intended to ensure that households have enough money to pay for other nondiscretionary costs; therefore, policymakers consider households who spend more than 30 percent of income on housing costs to be housing cost burdened and may have difficulty paying for and affording other necessities such as transportation, food, clothing, and medical care. Housing costs include many things besides the actual rent or mortgage payments. Affordable housing costs include utilities, and all applicable property taxes and insurance.

When we help our communities find solutions to affordable housing concerns, we help individuals and families become more self-sufficient and free up their budgets to help bolster the local economy. It is a complicated issue for sure. In some cases, there simply aren't enough places for people to live, so the focus needs to be on the creation of affordable housing units. In this issue of TRI-CAPtions, we are proud to spotlight Valenti Real Estate Services, our property manager for the 78 additional affordable housing units TRI-CAP has created in Huntingburg. There are houses and apartments available for individuals and families. 17 of these units are reserved for senior citizens. There are only a few units available as of this writing, but one can always request to come and take a tour and/or or be put on the waiting list. The fastest way to do that is by calling 812-683-8888 for Stork Place (to inquire about the 17 senior apartments or the five rental houses) and 812-684-9800 to inquire about the 56 Wagon Works workforce apartments.

Article continued on next page

If you live in southwestern Indiana, currently own your home, and are in danger of foreclosure, TRI-CAP's state certified foreclosure prevention housing counselors are ready to help you. If you're looking to purchase a home and are struggling to get approved for a mortgage, we can also assist qualified individuals to obtain a USDA 502 Direct Home Loan. Please read this issue to learn more.

Sometimes the barrier to being a homeowner is the required down payment to obtain your first mortgage. For our hardworking clients that are committed to setting a financial goal of owning a home or are ready to take steps towards achieving self-sufficiency through asset generation and financial literacy, TRI-CAP staffers are here to help. Working individuals who income qualify for an Individual Development Account will learn how to save small amounts of their income, receive one-on-one financial goal setting and financial education, and after a few years will have enough funds for the down payment on a home or another qualifying savings goal.

As mentioned above, affordable housing includes other expenses besides rent or mortgage payments. Your home could become more affordable by reducing your utilities expenses. Residents throughout Dubois, Pike, and Warrick Counties whose household income qualifies for free assistance can apply for our TRI-CAP Weatherization program. Our Weatherization team will install measures that permanently reduce your home's energy costs by 20%-30%. This program is available for homeowners as well as renters. Families who need this service but do not income-qualify for free help may negotiate a price to receive Weatherization assistance.

Please see the last page of this newsletter to read letters from TRI-CAP clients who have now found ways to achieve Affordable Housing. We can help you or that person you know that is struggling.

If you are fortunate enough to afford your housing situation and have enough discretionary income to take a vacation this year, please consider one of our TRI-CAP trips. Funds raised from these trips helps our agency maintain our many services. Would you like to help but aren't interested in traveling this year? Then please consider joining our dedicated staff, who have contributed more than \$12,000 in donations during 2020! Yes, you read that correctly. Our staff believe so strongly in what we do and how we can help that we invest in TRI-CAP to fullest of our individual abilities.

To learn more about our services, how you can help, employment opportunities, or how to make a tax-deductible contribution, please visit our website at www.tri-cap.net, or contact me directly at joyce@tri-cap.net or call me at 812-482-2233.

This institution is an equal opportunity provider and employer. All services are provided without regard to race, age, color, religion, sex, disability, national origin, ancestry or status. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at: <https://www.ascr.usda.gov/filing-program-discrimination-complaint-usda-customer>, or at any USDA office, or call (866) 632-9992 to request the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture Director, Office of Adjudication 1400 Independence Avenue, SW Washington DC 20250-9410 or by fax at (202) 690-7442 or email: program.intake@usda.gov.

CONTACT TRI-CAP

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Pike: 812-354-8721

Warrick: 812-897-0364

Vanderburgh: 812-428-2189

www.tri-cap.net



COMMUNITY PARTNER SPOTLIGHT:



valentigroup.com

317-273-0312

Q: What is your community partner name and contact information?

A: Valenti Real Estate Services, Mark Valenti President

Q: Please describe your involvement with TRI-CAP:

A: We are excited to provide property management services to TRI-CAP for two affordable housing communities. First, Stork Place Apartments and now Wagon Works Apartments, both located in Huntingburg. Wagon Works is accepting applications and is currently in its lease up phase.

Q: How does TRI-CAP's mission fit your personal or business mission?

A: Our mission is to provide quality affordable housing to residents of the community who meet the program requirements. We share this same mission personally, as a company and with TRI-CAP. The need for quality affordable housing is a growing concern in most Indiana communities.

Q: How long have you been involved with TRI-CAP?

A: Valenti Real Estate Services have been involved with TRI-CAP since the fall of 2010.

Q: What have you learned about TRI-CAP that you feel the rest of the community should know?

A: TRI-CAP is a well-organized professional organization providing many needed services to the community as a whole.

Q: If you had unlimited resources, what would be your wish for TRI-CAP?

A: The need for the vast amount of services TRI-CAP provides to the community is great and the availability of funds is limited. It would be nice to have the sufficient funds to meet every need of the community.

Q: Please explain how you see that TRI-CAP benefits our community.

A: TRI-CAP provides services to those who qualify that no other agency provides. These services assist the residents and community to continue as a healthy economic community.



What Is An IDA?

By Tammy DeWitt, Housing & Personal Finances Manager

Indiana's Individual Development Account (IDA) Program was established in 1997 to help low income Hoosiers build assets, become self-sufficient, learn personal financial skills, and improve their quality of life. The IDA Program assists individuals in achieving self-sufficiency through financial literacy and asset generation. The IDA program focuses on asset building as a key component of the program. You are eligible if you are: an Indiana resident, employed, below 200% of the Federal Poverty Guidelines based on a household size or receive Temporary Assistance for Needy Families (TANF), able to save a minimum of \$31.25 per month or \$375.00 annually, and meet the minimum screening requirements. Participants in the IDA program are eligible to receive up to \$4500 in matched funds towards the eligible asset goals mentioned below.

Participants also receive one-on-one counseling and 6+ hours of financial education covering topics such as budgeting, savings, credit, banking, taxes and other money management strategies.

Qualified participants set savings goals and make regular savings deposits. Every dollar you save is matched at a rate of \$3.00 for every \$1.00 saved, to help participants reach their goals so they can:

- *Obtain education or job training
- *Make essential repairs to owner-occupied housing
- *Purchase primary residence located in Indiana
- *Open or expand a small business
- *Purchase a vehicle for employment, education, or job training purposes



Maximum Program Balance (4 Years) \$6000.00

Program Year	Participant Savings	Participant Match	Total Savings
Year 1	\$375.00	\$1,125.00	\$1,500.00
Year 2	\$375.00	\$1,125.00	\$1,500.00
Year 3	\$375.00	\$1,125.00	\$1,500.00
Year 4	\$375.00	\$1,125.00	\$1,500.00
Total	\$1,500.00	\$4,500.00	\$6,000.00

TRI-CAP is actively taking applications for this program. Call one of our 3 offices for an application before all spots are filled! Tax time is a good time to start saving with your refund.

Dubois 812-482-2233/ Pike 812-354-8721/ Warrick 812-897-0364

TRI-CAP's Weatherization Program

By Neil Elkins, Housing Services Director

What is the Weatherization Assistance Program?

The Weatherization Assistance Program (WAP) Program provides energy conservation measures to reduce the utility bills of low-income households. The WAP Program offers clients a permanent solution to reducing their energy bills by making their homes more energy efficient. The United States Department of Energy (DOE) and the Low Income Housing Energy Assistance Program (LIHEAP) allocate funds to the Indiana Housing and Community Development Association (IHCDA) for distribution to TRI-CAP to perform weatherization work.

How much money will a client have to contribute?

Because the work completed on a client's home is funded through the federal government, all energy efficiency upgrades are installed at no cost to the client. After the final audit has been approved by the client, the client will then be responsible for maintenance of the home and all measures installed.

How do I apply for Weatherization?

Weatherization clients are chosen from clients participating in the Energy Assistance Program (EAP). We give preference to at-risk clients that are defined as elderly, disabled, a veteran, or families with children under the age of six. To apply for EAP visit our website at <https://www.tri-cap.net/services/housing/energy-assistance/>.

Why should I weatherize my home?

Because the energy improvements that make up weatherization services are long lived, the savings add up over time to substantial benefits for weatherization clients and their communities, and the nation as a whole. TRI-CAP's weatherization program saves an average of 20-30% on annual home heating costs. Savings will vary by home, and will depend on factors such as the size, type, and age of a home.



Facing Foreclosure? We Want To Help You!

By Tammy DeWitt, Housing & Personal Finances Manager

Are you or someone you know struggling to catch up on your mortgage payment? If so, you may benefit from speaking with one of TRI-CAP's state certified foreclosure prevention housing counselors. Our counselors provide free services to Indiana homeowners in 22 counties throughout Southern Indiana: Dubois, Pike, Warrick, Knox, Crawford, Spencer, Daviess, Greene, Harrison, Floyd, Clark, Scott, Lawrence, Washington, Vanderburgh, Gibson, Posey, Perry, Jackson, Martin, Monroe, and Orange.

If you are concerned about making your mortgage payment, or have already fallen behind, please call us today! Call Justin at our Petersburg TRI-CAP office 812-354-8721 or Tammy at our Boonville TRI-CAP office 812-897-0364.

Want To Purchase A Home?

TRI-CAP's housing counselors package loans for the USDA 502 Direct Home Loan Program. For more information, contact one of our housing counselors by calling Justin at 812-354-8721 or Tammy at 812-897-0364.



- * Waikiki Beach
- * Pearl Harbor
- * Oahu's North Shore
- * Kona Highlights
- * Volcanoes National Park
- * Polynesian Luau
- * Fern Grotto
- * Iao Valley
- And Much More!



Don't miss out on an adventure in the sun-drenched Hawaiian Islands!

Book by May 4, 2021 and save \$100 per person!

Visit: <https://gateway.gocollette.com/link/1043705> for more information or contact Tracy Wilson with Tourcy Tours at: 812-781-0201, tourcy20@gmail.com

To watch the Hawaiian Adventure Zoom Travel Show visit: <https://tinyurl.com/y4rjjm8y>

2021 TRI-CAP RSVP & Diamond Tours Motorcoach Trips

*** Miami & Key West, Florida - December 4th - 12th - \$1,031 pp/double occupancy**

Enjoy fabulous shopping at Bayside Marketplace, magnificent Key West, the famous 7-Mile Bridge to Key West, celebrity-spotting cruise on Biscayne Bay, Fairchild Tropical Botanic Gardens, and much more! This tour includes scheduled stops to visit Georgia and Gainesville, FL.



*** Niagara Falls & Toronto - June 20th - 26th - \$707 pp/double occupancy**

The bus tour to Niagara Falls is experienced from the Canadian side which is widely known as the best view! This tour includes a scheduled stop along the way to visit Pennsylvania. See the world's most famous falls! Visit the Fallsview Casino Resort which overlooks the world famous Horseshoe Falls and is the largest most elegant gaming resort facility in Canada. There are many sights to see on this tour including the magnificent Casa Loma Castle in Toronto, and the beautiful Queen Victoria Park!

*** Mt. Rushmore, the Badlands, Yellowstone National Park, & Black Hills of South Dakota - July 17th - 28th - \$1,794 pp/double occupancy**



This tour takes you up close to one of the most iconic sights in the USA! This tour includes scheduled stops along the way to visit Missouri, Nebraska, South Dakota, and Wyoming. Visit the beautiful Yellowstone National Park, see the spectacular Badlands National Park, the Crazy Horse Monument, the U.S. Presidents immortalized in stone at Mt. Rushmore, plus gaming at a Deadwood Casino.

*** Nova Scotia, Prince Edward Island & New Brunswick - August 18th - 30th - \$1,858 pp/double occupancy**

Experience the beauty of Canada's Maritime Provinces! Enjoy a visit to historic Halifax, visit to picturesque Prince Edward Island, explore Acadia National Park, and visit Saint John - located on the shore of the Bay of Fundy. This tour includes scheduled stops to visit Maine, Massachusetts, and Pennsylvania.

*** Grand Canyon, Las Vegas, and the Hoover Dam - September 9th - 20th - \$1438 pp/double occupancy**

Have fun gaming and sight-seeing on the famous Las Vegas Strip, visit the spectacular Grand Canyon, experience the majestic scenery, visit the magnificent Petrified Forest National Park. Shop, explore, and discover Las Vegas! Three of our country's most exciting destinations in one trip! This tour includes scheduled stops to visit Oklahoma, Kansas, Colorado, Texas, and New Mexico.



*** Cape Cod & Martha's Vineyard - October 9th - 17th - \$918 pp/double occupancy**

Quaint seashore beauty comes alive on your bus trip to Cape Cod & Martha's Vineyard. Along the way this tour will stop and visit the state of Pennsylvania and Connecticut. Visit the lovely, artistic Martha's Vineyard, tour the "Outer Cape," including Provincetown and Chatham, visit the JFK and Sandwich Glass Museum, view the historic seaside towns of Hyannis and Sandwich, and have fun at the Foxwoods Casino Resort!



Due to the COVID restrictions, waivers and questionnaires for TRI-CAP and Diamond Tours will be required to be completed for each trip. Travel insurance is recommended. For more information, contact Rachel, Retired & Senior Volunteer Program Coordinator at: 812-482-2233 ext. 112 - rachel@tri-cap.net.

Letters From TRI-CAP Clients:

"My husband had major back surgery and was off work for several months. Shortly after returning to work, the company he works for laid off thousands of employees and he was one of them. He looked for a job for several months and finally found one. We contacted TRI-CAP's Housing Counselor and they did the paperwork with us and very quickly we were approved to get our mortgage caught up and paid current. The Hardest Hit Fund saved my family from losing our home. We are blessed and very thankful for this program and for TRI-CAP!"



"I am writing to tell the weatherization guys that came to Boonville, thank you. I was so surprised on all the work they completed on my home. The crew leader did an excellent job on everything he did. He explained the things he had done and what I should expect from the work. He was kind and attentive. He even took time to talk to my four year old grandson! All my questions were answered. You should be proud to have such a good worker and person such as him. So again, I want to thank each and every one of you for all the work you did to my house."



"My family and I wish to thank TRI-CAP for all the assistance you have given us the past six months. For the past twelve months I have seen a lot more downs than ups when it comes to life situations. Thanks to TRI-CAP and their programs, you were able to provide for us and we have been given some hope back in our lives! It has been a full year since I lost my job. I finally found a job at the beginning of August and then just three weeks later my husband became legally blind. With COVID and being unable to find employment, it wiped out our entire savings and 401K. It is to the wonderful work and backing TRI-CAP provides that allows people to reclaim their dignity and find hope again!"