



**TAKING ACTION.**  
*Improving Lives.*

Indiana Community Action Network  
Newsletter

May 2010

## HUD Releases FY2010 Income Limits

HUD has released the estimated median family incomes (MFIs) and income limits for Fiscal Year (FY) 2010. MFIs are used as the basis for income limits in several HUD programs (including the Public Housing, Housing Choice Voucher, CDBG, and HOME programs), as well as in programs run by the Department of Agriculture, the Department of Treasury, the Federal Deposit Insurance Corporation, the Federal Housing Finance Agency, and Government Sponsored Enterprises.

The FY 2010 estimates are calculated for 535 metropolitan and 2,037 nonmetropolitan areas in the U.S. and its territories, using the Fair Market Rent area definitions applied in the Section 8 Housing Choice Voucher program. The derivation of FY 2010 MFIs is unchanged from last year, but local and state data are updated with the 2006-2008 American Community Survey.

The FY 2010 HUD income estimates and limits, a documentation system that explains the derivation of each area's limit and median income estimates, links to the current Income Limits Area Definitions, and other useful information are available as a free download from HUD USER at <http://www.huduser.org/portal/datasets/il/il10/index.html>.

In addition to the traditional Income Limits described above, HUD has again developed a set of income limits specifically for projects that rely upon Internal Revenue Code Section 42 Low-Income Housing Tax Credits and Section 142 projects financed with tax-exempt housing bonds. Projects in these two categories are referred to by HUD as Multifamily Tax Subsidy Projects (MTSPs). The FY 2010 HUD MTSP income limits, a documentation system that explains the derivation of each area's MTSP limit and median income estimate, and other useful information are available as free downloads from HUD USER at <http://www.huduser.org/portal/datasets/mtsp.html>.

The [Federal Register Notice](#) discusses all comments received on the proposal to end HUD's hold-harmless policy and announces the end of the policy beginning with the FY 2010 Section 8 income limits. In eliminating the hold-harmless policy HUD allowed income limits to decline, but imposed a floor on this decline of 5 percent. Increases in income limits were capped at 5 percent or twice the change in the national median

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### About the Indiana Community Action Network

The Economic Opportunity Act of 1964 (EOA) established over 1,000 Community Action Agencies (CAAs) at the local level to implement EOA programs. EOA programs included: VISTA (Volunteers In Service To America); Job Corps; Neighborhood Youth Corps; Head Start; Adult Basic Education; Family Planning; Community Health Centers; Congregate Meal Preparation; Economic Development; Foster Grandparents; Legal Services; Neighborhood Centers;

were capped at 5 percent or twice the change in the national median family income, whichever was greater. The Housing and Economic Recovery Act of 2008 changed the tax code to protect existing MTSPs from decreases in income limits and rents by creating project-level hold-harmless calculation of income limits for existing MTSPs, thus obviating the need for HUD to continue the hold-harmless policy for the benefit of MTSPs.

**Source: HUDUSER News**

## North Central Community Action Agencies, Inc. Employee Recognized



*Picture of Madeline Smrt, Center Manager of NCCAA, receiving her award - left to right Vern Yip, HGTV's Designer, Madeline Smrt and Steven Goldberg, Chairperson Elect, REAL Services Board of Directors.*

On May 20, 2010 around 700 people attended the REAL Services 14<sup>th</sup> Annual Age of Excellence Award/Luncheon in South Bend, IN at the Century Center where Madeline Smrt, Center Manager for North Central Community Action Agencies, Inc. (NCCAA) received the HOOSIER LIFETIME AWARD. Twelve individuals in the Michiana area were nominated for the award. Ms. Smrt was nominated by the Executive Director, Cynthia T. Davis of NCCAA. In Ms. Davis' nomination, it was noted that Ms. Smrt has been with the agency even before it received its funding in 1966. She helped organized the agency under the direction of its original Executive Director, Emmet D. Wise. Ms. Smrt is a member of the Westside Improvement Group, Inc. and the Sacred Heart Church. She also is past member of the LaPorte County Council on Aging Advisory Group. Ms. Smrt just recently in April had her 93<sup>rd</sup> birthday and continues to work every week day at the community center that bears her name at 301 Grant Street in Michigan City, IN.

**Contributed by: NCCAA**

Summer Youth Programs;  
Senior Centers; and others.

CAAs vary widely, with some being non-profit groups, others being city agencies, and some being community-controlled groups. Many CAAs vary greatly in how their agencies are organized and in the type of services they provide to their local communities. In fact, the number of CAAs has increased and it is now estimated that CAAs serve over 80 percent of all U.S. counties. Although CAAs were established over 40 years ago, they have a rich history of advocacy for and service to low-income people and remain important in domestic social policy to the present day.

There are 24 CAAs that serve all 92 counties of Indiana. CAAs periodically analyze community needs to identify strategies that will work best in attacking poverty. Each CAA is different because its programs reflect the needs of their local communities. These agencies are unique in their ability to deploy diverse program activities and services in meeting their mission. They operate an array of programs which include, but are not limited to: Head Start; the Energy Assistance Program; the Weatherization Program; Individual Development Accounts; Homeownership Counseling; Owner Occupied Rehabilitation; Housing Development; Foster Grandparents; Child Care;



## Client Spotlight: SIEOC Client Receives Needed Assistance

Rachel has a good paying job. Money wasn't a huge issue for this single mom of one. "All of a sudden...nothing," says Carol Parcell, Salvation Army representative for Dearborn County, speaking about how Rachel went from receiving a comfortable income to bringing nothing home.

A knee injury at work left Rachel in a dispute with her employer about receiving workman's compensation - a battle which she lost. The injury was so severe that she was unable to work part-time or even drive her car.

Though her employer said she would be fine to work, "the doctor was telling her she needed surgery," says Parcell, surgery Rachel was not able to afford.

Her biggest fear was not being able to provide for her son. It had even crossed her mind that she might have her son taken away because she was unable to provide for him like she used to. A horrifying thought.

"She was trying to keep going month to month," says Parcell about Rachel when she finally decided to ask for help. The Salvation Army was able to provide Rachel with assistance, and offered to help towards her rent.

Though Rachel still had health insurance, she couldn't cover the cost of the co-pay for her knee injury prescription. Two months after she received help with rent, The Salvation Army was able to provide her additional assistance with her medication.

Parcell says that assistance with prescriptions have become a frequent request. With job loss comes loss of insurance, forcing people to choose between their medication and basic needs.

Rachel is now doing better. She received the much-needed Knee surgery and when Parcell last heard from her in February, she was recovering well from the operation. "She was very grateful for our help, says Parcell.

and many more programs and services.

To find your local CAA or to learn more about the Indiana Community Action Network or State Association, please visit [www.incap.org](http://www.incap.org).

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## SAVE THE DATE: Indiana Weatherization Conference

**INCAA**  
INDIANA COMMUNITY ACTION ASSOCIATION

**Save The Date** November 16, 17 & 18, 2010

Indiana Community Action Association

**Weatherization:  
Through the Looking Glass**

A Conference for  
Weatherization  
Professionals

**November  
16, 17 & 18,  
2010**

Join us at the  
French Lick Springs Hotel

[www.incap.org](http://www.incap.org)

## 2010 ITI Training Calendar

The Indiana Training Institute has scheduled several trainings to date for 2010. Please see the trainings listed below and many more to come. To register, please visit [www.incap.org](http://www.incap.org), click on the Indiana Training Institute, and click on Training Schedule, and then click on the training you wish to register for. If you have any questions, please contact Lisa Travis, Program Manger at [ltravis@incap.org](mailto:ltravis@incap.org) or 1-800-382-9895.

### June

- **Stress Management and How to Avoid Burnout - Staff Development Opportunities - June 8, 2010**
- **Training to Become National ROMA Trainer - ROMA - June 22-25, 2010**

### July

- **NEW DATE: Compliance with New Federal Laws - Human Resources Training - July 27, 2010**

### August

- **Effective Hiring Strategies Training - Human Resources Training - August 4, 2010**
- **NEW USERS - Weatherization Assistance Program Database Training - Intake Worker Training - August 5, 2010**
- **EXISTING USERS - Weatherization Assistance Program Database Training - Intake Worker Training - August 6, 2010**

## September

- **IHCDA Quarterly Meeting with Executive Directors - Partnership Meetings - September 8, 2010**
- **EAP South Meeting (Mitchell, IN) - Partnership Meetings- September 13, 2010**
- **EAP Central Meeting (Indianapolis, IN) - Partnership Meetings- September 14, 2010**
- **EAP North Meeting (Wabash, IN) - Partnership Meetings- September 15, 2010**

## October

- **Family Development Train-the-Trainer Training - Staff Development Training - October 7-8, 2010**
- **Team Building and Effective Communication - Organizational Capacity Training - October 12, 2010**
- **Statewide Indiana Community Action Agencies Conference - October 25-26, 2010**

**Workshops/trainings at conference will include:** *Certified Community Action Professional, Bridges Out of Poverty, Financial Indicators, Benchmarks, and Redflags*

## November

- **IHCDA Quarterly Meeting with Executive Directors - Partnership Meetings - November 10, 2010**

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## Get a Kick in Your Assets!

### ***A Conference for Asset Development/Financial Literacy Coalitions and Organizations Serving People with Disabilities***

**What:** Financial stability coalitions and organizations serving people with disabilities  
**Where:** Sheraton Hotel & Suites Indianapolis (317) 846-2700  
**When:** June 15, 2010 9-4pm  
**Cost:** \$30.00 (Lunch and refreshments provided)

For further information contact:  
 Ron Smith  
 Indiana Institute on Disability and Community  
[ronsmith@indiana.edu](mailto:ronsmith@indiana.edu)  
 812 855-9570

The symposium is funded in part by FSSA's Medicaid Infrastructure Grant CFDA# 93768.



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