



Second Chance Housing Program

A Recovery Focused Housing & Economic Stability Program

Group Members

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Program Partners

LITE Recovery, Cardinal Services, KEDCO, Bowen Health

Kosciusko County Sheriff Department

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Executive Summary - Second Chance Housing Program

Overview - The Second Chance Housing Program is a comprehensive, community-driven program designed to address two interconnected challenges in Kosciusko County: housing instability among individuals in recovery or transitioning from incarceration, and workforce shortages across key local industries.

The Need - Individuals with criminal or substance-related histories face significant barriers to securing safe, stable housing, often resulting in cycles of homelessness, relapse, and recidivism. These challenges not only impact individual outcomes but also place sustained strain on community resources, public safety systems, and the local economy.

Our Solution - In response, this initiative developed in partnership with LITE Recovery and Cardinal Services proposes the creation of a tiny home recovery community in Warsaw, Indiana. The program will provide up to five years of structured, recovery-focused transitional housing combined with on-site case management, workforce training through Cardinal Services' Opportunity Labs, and financial literacy education.

Workforce, Economic, and Community Impact - Participants will gain industry-recognized skills in high-demand sectors such as manufacturing, healthcare, and hospitality, creating a reliable pipeline of job-ready workers for local employers. A matched savings component further supports long-term stability by enabling participants to build financial assets and prepare for homeownership.

Pathway to Independence - By integrating housing, recovery support, workforce development, and financial empowerment, the Second Chance Housing Program creates a clear and sustainable pathway to independence. Expected outcomes include reduced homelessness and recidivism, increased employment, improved housing stability, and strengthened economic growth within the community.

Sustainability - The program reinvests all rent revenue to support long-term stability. Seventy percent of funds will go toward property maintenance and repairs, while thirty percent could provide financial assistance for tenants' essential needs. This model strengthens both housing quality and tenant success.

Northerner Award - Funding from the Northerner Award will support a series of strategic community roundtables designed to increase awareness, foster cross-sector collaboration, and secure long-term investment. With an estimated annual cost of \$1,000, (marketing, food/beverages, office supplies, rezoning fee) offset by in-kind venue support from Cardinal Services, this represents a highly efficient and scalable approach to building community engagement and sustainability.

Conclusion - The Second Chance Housing Program offers a practical, cost-effective solution that not only transforms individual lives but also strengthens the broader Kosciusko County community.

Vision Statement

Our vision is a community where everyone, regardless of past struggles, has access to safe housing, meaningful employment, and recovery support. Second chance housing strives to break cycles of addiction, incarceration, and homelessness by creating pathways to stability, dignity, and long-term success.

Introduction

Coming together for KLA we realized in our diverse backgrounds the need there was in Kosciusko County for housing, for those who have struggled with substance use, and have criminal backgrounds. In working together, we realized the list of supportive housing for these individuals was short and some that were available were not safe for their continued recovery journey. With the second chance housing project our goal is to provide safe, affordable housing and structured support for individuals in recovery to help them establish a healthy relationship with money. Our program will also work to engage those involved with employment certification opportunities, with Cardinal Services. We want to empower individuals to rebuild their lives, achieve financial independence, and to successfully reintegrate into society.

The Challenges

Across the United States, nearly 50,000 individuals experience homelessness following incarceration each year. When becoming homeless, individuals significantly increase their contact with the justice system and are 11 times more likely to be incarcerated.¹ The national initiative of Zero Returns to Homelessness seeks to eliminate this cycle by ensuring individuals leaving incarceration have a stable place to live.² However, locally this has been a challenge. Without the options for safe and stable housing, or safe employment, those who were previously incarcerated face an overwhelming number of barriers.

The following statistics reflect individuals who return to Indiana Department of Corrections custody within 3 years of being released. According to Indiana Department of Corrections,

¹ Office of Planning and Development, The 2017 Annual Homeless Assessment Report (AHAR) to Congress: Part 2: Estimates of Homelessness in the United States (Washington, DC: U.S. Department of Housing and Urban Development, 2018), <https://www.hudexchange.info/resources/documents/2017-AHAR-Part-2.pdf>

² https://csgjusticecenter.org/wp-content/uploads/2024/04/Zero>Returns-to-Homelessness-explainer-for-publishing_APR2024.pdf

the recidivism rate in Kosciusko County was 18.2% in 2021,³ the statewide recidivism rate was 36.52% in 2024.⁴ Research consistently shows that housing instability will significantly increase the recidivism rate. People who have been to prison just once experience homelessness at a rate nearly 7 times higher than the general public. But people who have been incarcerated more than once have rates 13 times higher than the general public.⁵

Housing Barriers

After being released from incarceration, individuals face numerous barriers. One of the most significant barriers they encounter is securing affordable, stable housing. When a landlord reviews an application, the person behind it is frequently overshadowed by the record on the paper. The stigma surrounding criminal offenses can lead to automatic denials, even for individuals who have completed their sentences and are fully prepared to rebuild their lives. Instead of individuals being evaluated for who they are today, applicants are often judged solely by past convictions.

We wanted to understand what the process of finding a rental is like for someone in Kosciusko County wanting to move into an apartment complex who has a criminal offense. We contacted 7 apartment complexes in Warsaw to see what their rental requirements were. The less appealing apartment complexes will lease to anyone but do not provide a safe environment for someone in recovery. The reputable apartment complexes stated that their rental policy automatically denies applicants with felony convictions, sexual offenses, or drug offenses. Then we tried to propose a partnership with LITE Recovery. This partnership would allow LITE Recovery to obtain a lease contract for one or more apartments within the complex. LITE Recovery would sublease those rentals to individuals who were actively involved in their recovery services. Unfortunately, the apartment complexes denied the partnership proposal stating that if they would make concessions for LITE Recovery subleasing to people with those drug related offenses, they would have to make the same concessions for the open public.

We also wanted to understand what the rental process looks like for someone with a criminal offense when they try to rent from a private landlord, a property management company, or a realtor in Kosciusko County. In total we reached out to 16 different

³ 2021_Adult_Recidivism_Count

https://www.in.gov/idoc/files/policy-and-procedure/statistical-data/recidivism-reports/adult-county-rates/2021_Adult_Recidivism_CountyofCommit-1.PDF

⁴[Indiana Department of Correction](https://www.in.gov/idoc/files/policy-and-procedure/statistical-data/recidivism-reports/adult-recidivism-rates/executive_summary.pdf)

https://www.in.gov/idoc/files/policy-and-procedure/statistical-data/recidivism-reports/adult-recidivism-rates/executive_summary.pdf

⁵<https://www.prisonpolicy.org/reports/housing.html#:~:text=People%20who%20have%20been%20to,through%20the%20E2%80%9Crevolving%20door.%E2%80%9D>

individuals about area rentals. We proposed the same partnership with LITE Recovery as we did with the apartment complexes, to see if they would be willing to rent to LITE Recovery and allow them to sublease to individuals active in their recovery services. Two management companies responded that the partnership with LITE Recovery did not align with their clients' rental goals. One realtor noted that after discussing the matter with clients who own multiple rental properties, they were willing to meet with LITE Recovery to explore whether a partnership could be established. The other 13 attempts to contact individuals went unanswered.

The results that we found show that people with criminal backgrounds in Kosciusko County face major challenges when it comes to finding housing. This also concludes that most housing providers in the area are not open to alternative leasing options that could help support their reentry.

Proposed Solution

Without accessible housing options, individuals in recovery often face homelessness, unstable temporary housing, and often return to environments that contribute to relapse and reoffending. None of these outcomes support recovery or long-term community stability. We propose creating a tiny-home recovery community, guided by an advisory board and managed in partnership with LITE Recovery, who would serve as the property manager and landlord. This approach offers stable housing, accountability, and support which are key factors in promoting long-term recovery and lowering recidivism in Kosciusko County.

The proposed development would be built on a 5-acre piece of donated property located on the east side of Warsaw. This tiny home recovery community would be compiled of one-bedroom to three-bedroom homes to accommodate single individuals as well as parents with children. This community would also include an office building to allow LITE Recovery to maintain oversight of the property. The cost of each tiny home is estimated to be between \$15,000 to \$20,000.

LITE Recovery already manages several properties throughout Kosciusko County with an extensive recovery-based tenant lease. Their properties have been running successfully. This is why we have chosen to partner up with LITE Recovery and they would serve as the property manager and landlord. The housing would be offered to individuals who would demonstrate a commitment to recovery and reintegration while actively participating in LITE Recovery's programs. LITE Recovery would monitor tenant well-being and property conditions as they already do with their other rentals. They would also provide on-going support and accountability while ensuring the community remains safe, structured, and recovery focused.

The tenants would pay an affordable rental rate that would intentionally allow them to save money towards building a financial foundation for themselves. Tenants would adhere to random drug testing and any other services required by LITE Recovery through their accountability rental agreements. Tenants would be responsible for maintaining their individual homes and shared spaces.

This would not be a permanent housing program. This proposal would provide structured long-term transitional housing. This would allow residents to maintain sobriety, establish stable employment, repair credit history, and build financial savings. The maximum residency period would be five years, with individual timelines based on progress.

An advisory board would be created and would provide oversight for the build, the property, and the program. The board would ensure the program's vision is upheld and would help bring together all available recovery resources to support its mission.

The goal is to support individuals with criminal offenses in obtaining affordable housing and, over time, transitioning into homeownership within Kosciusko County, enabling them to move forward after incarceration and receive the second chance they deserve.

Workforce Development Partnerships

Stable housing is a critical first step toward stability, but on its own, it is not enough. For individuals to truly rebuild their lives, they must also have access to meaningful employment opportunities that provide livable wages and long-term security. Without a pathway to income, the risk of returning to instability remains high.

That's why LITE Recovery has partnered with Cardinal Services to create a more comprehensive solution. Through Cardinal Services' Opportunity Labs, individuals are given the tools, training, and certifications they need to enter the workforce and succeed in high-demand industries. This partnership connects housing stability with economic opportunity, two elements that must work together to create lasting change.

Cardinal Services Opportunity Labs

Opportunity Labs are designed to provide hands-on, practical training that directly aligns with local workforce needs. Participants don't just learn theory; they gain real-world skills and industry-recognized certifications that prepare them for immediate employment. These programs are especially important in today's economy, where many industries are facing significant labor shortages.

One of the key training areas is the Manufacturing Lab. In this program, participants develop technical skills along with critical workplace competencies such as problem-solving, attention to detail, and teamwork. They also have the opportunity to earn forklift certification, which is highly valued in manufacturing environments. By the end of the program, graduates are prepared to step into local manufacturing jobs with confidence and capability.

Another vital pathway is the Healthcare Lab. This program prepares individuals for roles in hospitals, nursing homes, and assisted living facilities. These are sectors that continue to experience high demand for workers. Participants can pursue a Certified Nursing Assistant or CNA Certification, opening the door to stable, entry-level healthcare careers with opportunities for advancement.

The Hospitality Lab offers a different but equally important pathway. Participants receive hands-on training in hotel operations, customer service, and food service environments. In addition to building strong interpersonal and communication skills, they can earn certifications such as ServSafe Food Handler, making them competitive candidates in the service industry.

Addressing the Local Labor Shortage

These programs are not only transforming individual lives, but they are also helping to address a broader economic challenge. Across many industries, workforce shortages continue to grow due to a combination of job expansion and the retirement of Baby Boomers. Opportunity Labs help fill this gap by preparing an often-overlooked talent pool, including individuals in recovery, formerly incarcerated individuals, and others who may face barriers to traditional employment.

Benefits for Employers and Participants

Employers benefit significantly from this partnership as well. They gain access to a larger pool of trained, job-ready candidates, reducing the time and cost associated with hiring and onboarding. Because participants graduate with verified skills and certifications, employers can feel confident in their abilities from day one.

For participants, the impact can be life changing. They gain not just a job, but a clear pathway to financial independence. Employment allows them to afford housing, meet essential needs, and build a stable future. It restores confidence, dignity, and a sense of purpose.

Ultimately, this partnership is about more than workforce development; it's about creating lasting stability. By connecting housing with employment, we are strengthening individuals, supporting businesses, and building a healthier, more resilient community.

Financial Stability Program

A significant barrier faced by individuals returning to the community after incarceration is overwhelming financial debt. Most individuals leave prison with some form of debt, including court fines, fees, restitution, child support arrears, and other financial obligations. As a result, many individuals are not simply "starting over," but are beginning their reentry process at a severe financial disadvantage. This debt burden, combined with limited access to financial education and restricted employment opportunities, makes achieving long-term financial stability extremely difficult.

Many individuals rebuilding their lives encounter multiple financial challenges, including limited financial literacy, poor budgeting habits, lack of emergency savings, damaged credit histories, and excessive debt that has accumulated over time. In addition to these structural barriers, psychological and emotional factors such as stress, financial anxiety, and fear of failure, often further complicate the path toward financial independence. While these challenges are significant, they do not have to be permanent. With structured education, accountability, and asset building opportunities, individuals can develop the skills and resources necessary to attain- lasting stability.

Participants in the Second Chance Housing Program will be strongly encouraged to participate in comprehensive financial literacy education offered by LITE Recovery at no cost. These classes will provide instruction in essential financial skills, including budgeting, savings strategies, debt reduction, credit repair, and long-term financial planning. Instruction will be delivered through a combination of classroom style presentations and individualized, one-on-one financial coaching. This approach allows participants to immediately apply what they learn toward their personal financial situations and to develop practical, achievable plans for their financial future.

To promote accountability and encourage consistent savings behavior, participants will be encouraged to open a joint savings account with a designated LITE representative serving as a co-signer. Funds within the account can only be accessed when both the participant and a LITE representative are present at the financial institution. Participants will commit to saving a fixed monthly amount, fostering discipline and consistency in building financial reserves.

Once established, this account serves as the participant's personal financial safety net. Although funds may be accessed, when necessary, the cosigner structure provides an added layer of accountability that discourages impulsive or harmful spending decisions while supporting thoughtful, goal-oriented financial choices. Over time, this structure helps participants establish positive financial habits, build confidence in money management, and develop a foundation for long-term asset building.

Pathway to Homeownership

The savings account program is also designed to support a clear pathway to homeownership. The Indiana Housing and Community Development Authority (IHCDA) plays a critical role in expanding housing opportunities and promoting self-sufficiency through programs that support affordable housing and homeownership initiatives across Indiana. Historically, IHCDA programs have assisted individuals with down payment support for mortgage purchases.⁶

Second Chance Housing plans to leverage IHCDA resources, along with partnerships from local churches, community organizations, and private donors, to implement a matched savings component. When participants can demonstrate that their accumulated savings will be used toward a mortgage down payment, the program may match a portion of their savings to further accelerate their path to homeownership. This model both rewards financial discipline and significantly reduces one of the greatest barriers to purchasing a home.

The Second Chance Housing Program is intentionally designed as transitional housing, not a permanent living solution. As participants grow in recovery, employment, and financial stability, they will eventually transition out of the program, allowing space for new individuals to receive support. A structured pathway to homeownership provides a stable and dignified next step, offering long-term financial security while minimizing the barriers associated with renting, particularly for individuals with criminal backgrounds.

Funding and Sustainability Opportunities

Funding for the matched savings account program and the broader Second Chance Housing Program will be supported through a diverse mix of federal, private, and local funding sources. The U.S. Department of Justice and Department of Labor have collectively announced \$155.5 million in reentry focused grant funding, creating strong alignment with

⁶ <https://www.in.gov/ihcda/files/HOD-Universal-Program-Guide-Final.pdf>

the goals of this initiative⁷. Additional potential funding sources include the Second Chance Act, SAMHSA behavioral health grants, and community development grants.

The Kosciusko Economic Development Corporation (KEDCO) has recently obtained a grant for 1 million dollars to go toward housing⁸. KEDCO has offered to be the project leader for housing development as well as assist in navigating and pursuing additional funding opportunities. Additionally, the program will seek support from community foundations, corporate sponsors, private donors, local churches, and community improvement funds. This diversified funding strategy ensures long-term sustainability while allowing sponsors to make a meaningful, measurable impact on individual lives and the broader community.

To ensure the long-term sustainability of this program, a portion of the rent collected would be reinvested directly into the homes and property. Seventy percent of all rent received would be allocated for ongoing upkeep, annual maintenance needs, and any necessary repairs. This may include hiring third-party professionals to assist with maintaining the homes. The remaining thirty percent would be reserved to support tenants who may need additional assistance. These funds could help cover costs such as outpatient group services, required drug screens for probation, supplemental food for the month, or temporary rent support if a tenant is struggling. All funds collected would be used either to maintain and improve the property or to support its tenants, ultimately strengthening the longevity and stability of the program.

The Northenor Award

If awarded the Northenor Award, a portion of the funds would go to rezoning the 5-acre piece of donated land. Most of the funds will be strategically allocated to support a series of annual roundtable events designed to build community awareness, strengthen partnerships, and secure long-term funding for the Second Chance Housing Program. The roundtables will bring together key stakeholders, including community leaders, employers, service providers, and potential funders, to promote collaboration and generate buy-in for the project.

Cardinal Services has committed to providing the venue, significantly reducing overhead costs. Northenor Award funds will be used to cover essential expenses, including marketing materials, food and beverages, and necessary supplies needed.

⁷ csgjusticecenter.org/2026/02/25/doj-announces-74-5m-in-fy-2025-federal-funding-opportunities-for-reentry-community-supervision-behavioral-health-youth-and-incarcerated-parents/

⁸ <https://www.kosciuskoedc.com/blog/kedco-talent-entrepreneurship-stories-how-local-housing-initiatives-contribute-to-thriving-communities/>

The total estimated cost to host these roundtables is approximately \$1000, making this a highly cost-effective investment with the potential to generate substantial community engagement and long-term financial support.

Conclusion

In conclusion, the Second Chance Housing Program provides a solution to the two key areas in our community, housing instability for individuals leaving incarceration and workforce shortages in key industries. The benefit of starting second-chance housing in our community would be giving recovery support, affordable housing, workforce training and structured financial development. This program creates a safe and realistic path toward homeownership and employment that was not always obtainable before.

Through the combined efforts of KEDCO, LITE Recovery, Cardinal Services, and our dedicated community partners, Kosciusko County is positioned to build a powerful, collaborative model that transforms lives and strengthens our entire community. Together, we can reduce homelessness, lower recidivism rates, expand workforce participation, and create safer, stronger neighborhoods for everyone.

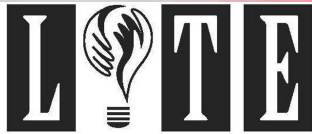
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Zero Returns to Homelessness. *A Collaborative Vision for Corrections, Housing Leaders, and Their Partners*. Apr. 2024, csgjusticecenter.org/wp-content/uploads/2024/04/Zero>Returns-to-Homelessness-explainer-for-publishing_APR2024.pdf

SECOND CHANCE HOUSING PROGRAM

Powered by



LIVING IN TRANSITION EFFECTIVELY

Providing new opportunities for secure and affordable living



MISSION STATEMENT

Second Chance Housing is committed to providing safe, affordable housing and structured support for individuals recovering from substance use disorders and those with criminal backgrounds. Through stable housing, employment certification opportunities in partnership with Cardinal Services, and accountability support through LITE Recovery, we empower individuals to rebuild their lives, achieve financial independence, and successfully reintegrate into society.





VISION STATEMENT

Inclusive Community

A community where everyone has access to safe housing, employment opportunities, and recovery support, regardless of past struggles.

Breaking Negative Cycles

The initiative strives to break cycles of addiction, incarceration, and homelessness by creating pathways to stability, dignity, and long-term success

Long-Term Success Metrics

Success includes sobriety, housing, financial stability, community engagement, and eventual homeownership.

THE CHALLENGE



Homelessness After Incarceration

Across the United States, nearly 50,000 individuals experience homelessness following incarceration each year.

National Initiatives

Programs like Zero Returns to Homelessness aim to secure stable housing for formerly incarcerated individuals.

Local Recidivism Rates

Kosciusko County had an 18.2% recidivism rate in 2021; statewide rate was nearly 30% in 2022.

Impact of Housing Instability

Housing instability raises recidivism likelihood by 35%, while homelessness increases it by 44%.

A Blessing in Disguise



Arrested on drug charges in 2020

Completed "Moral Reconciliation Therapy" -Marshall County Jail (JCAP)

Graduated from Recovery While Incarcerated program (Indiana DOC)

Released from incarceration – September 2022

Started at TranZstar Inc. at entry-level warehouse.

Earned Class A CDL with Tanker Endorsement

Moved into safe, affordable housing - 2024

Obtained Certificate in Applied Organizational Leadership Studies (AOLS) at Ivy Tech Community College - Warsaw

Currently Warehouse Manager at TranZstar Inc.

HOUSING BARRIERS IN KOSCIUSKO COUNTY



Housing Restrictions

Reputable apartment complexes in Kosciusko County deny housing to applicants with felony, drug, or sexual offense convictions.

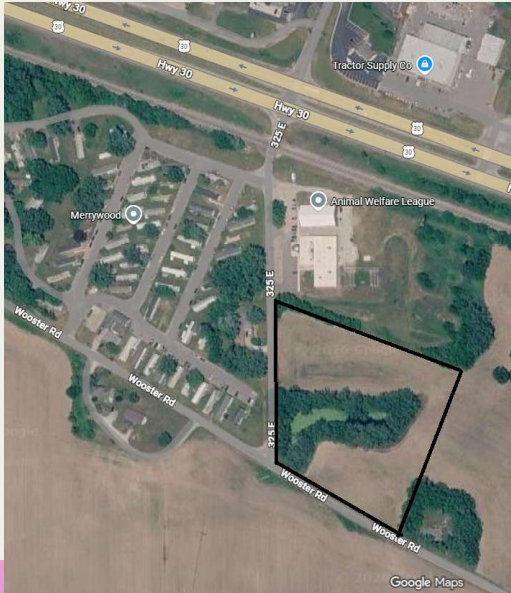
Limited Landlord Participation

Out of 16 private-sector housing providers, only one was willing to see if an agreement could be made for subleasing with LITE Recovery.

Housing Scarcity Conclusion

Safe and affordable housing is extremely limited for individuals with criminal backgrounds in Kosciusko County.

Proposed Solution: **Tiny Home Recovery Community**



Built on a 5-acre parcel of donated land from a local farmer on the East side of Warsaw behind Animal Welfare League.

An Advisory Board would be established to uphold the vision of this project and would provide oversight of the program.

1-3 Bedroom tiny homes

Maximum tenancy would be 5 years.

LITE Recovery would act as property management and landlord.

Program participants would adhere to LITE Recovery's leasing agreement that is focused on providing accountability and rehabilitation.

Participants would pay an affordable rate to create an opportunity for them to start building a financial foundation.

PARTNERSHIPS



Lite Recovery will lead property management efforts and ensure effective oversight of all program participants.



KEDCO will partner with us to locate funding and lead the neighborhood's development management.



We have full support of the Kosciusko County Sherriff Department



Bowen Health would offer primary care, mental health services, and recovery support.



Cardinal Services will provide workforce skills and certification training.

WORKFORCE DEVELOPMENT PARTNERSHIPS

Critical Role of Employment

Meaningful employment with livable wages is essential for recovery and reintegration success beyond stable housing.

Partnership with CTB Opportunity Labs

Collaboration with Opportunity Labs offers certification and skills development in local industries facing workforce shortages.

Integrated Housing and Employment Support

Aligning housing support with employment pathways removes key barriers and promotes stability.



CARDINAL SERVICES OPPORTUNITY LABS OVERVIEW

Manufacturing Lab Focus

Emphasizes technical skills, critical thinking, attention to detail and teamwork for certifications aligned with manufacturing jobs - Fundamentals of Manufacturing and Forklift certifications

Healthcare Lab Training

Prepares participants roles in healthcare environments like hospitals, nursing homes, and assisted living facilities - Certified Nursing Assistant certification

Hospitality Lab Skills

Focuses on hotel operations, customer service, food service, and essential soft skills development which leads to national ServSafe certification.



ADDRESSING THE LOCAL LABOR SHORTAGE

Labor Shortage Causes

Labor shortages arise from job growth and retirements impacting many industries.

Opportunity Labs Workforce Training

Opportunity Labs prepare underutilized workers including recovering individuals and formerly incarcerated persons.

Benefits for Employers and Participants

Employers gain access to trained workers with verified skills and certifications while participants achieve stable jobs and financial independence.



COMMUNITY HOUSING STABILITY AND SAVINGS PROGRAM

Transitional Housing Partnerships

The program partners LITE with landlords to sublease properties for transitional recovery housing, supporting stable accommodations.

Shared Living Model

Each property houses three to four tenants sharing rent and utilities, promoting affordability and community support.

Oversight and Compliance

LITE Recovery manages tenant accountability and compliance to ensure a safe, structured recovery environment.



SKILLS TRAINING AND LIFE DEVELOPMENT

Financial Literacy Training

Training includes budgeting, credit building, banking skills, debt management, and long-term savings planning to empower financial responsibility.

Employment Readiness Training

Covers resume development, interview preparation, workplace professionalism, and career pathway exploration for job success.

Importance of Skill Development

These skills help maintain employment, manage income responsibly, and prepare for independent living and homeownership.

FINANCIAL STABILITY PROGRAM



Classes offered by LITE at no cost

Classes will teach financial skills with a goal of financial independence

Joint Savings Account

Participants open a joint savings account with a designated representative from LITE to ensure accountability and transparency.

Savings Growth Over Time

\$150/mo on a consistent savings over five years accumulates to \$9,000

Pathway to Homeownership

Transitional Housing

The Second Chance Housing Program is designed to be temporary

Financial Preparation

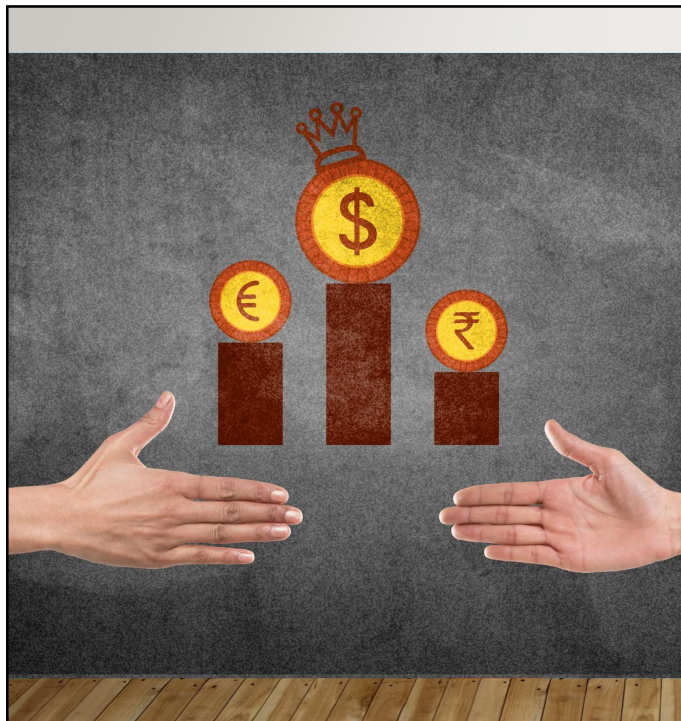
The board will help allocate additional funds from community foundations, grants and private donations to match tenant savings toward a mortgage downpayment. \$9000 to \$18000

Overcoming Barriers

Individuals no longer have renting issues due to their criminal backgrounds

Benefits of Homeownership

Homeownership leads to improved financial stability, stronger community ties, and better recovery outcomes.



FUNDING & SUSTAINABILITY OPPORTUNITIES

Federal Funding Sources


Federal grants and programs like Second Chance Act, SAMHSA, IHCD, and Strategic Development Commission provide essential funding for housing initiatives.

Private and Local Funding

Community foundations, corporate sponsors, and local churches contribute private and local funding to support sustainability. KEDCO has offered to assist with seeking out funding opportunities.

Sustainability

The program reinvests all rent revenue to support itself long term. Seventy percent of funds will go toward property maintenance, while thirty percent could provide assistance for tenant's essential needs.



NORTHENOR AWARD

- Rezoning Fee
- Refreshments and Food
- Marketing expenses
- Office supplies
- Venue would be provided by Cardinal Services

CONCLUSION



Comprehensive Housing Support

The initiative offers recovery-focused housing to address housing instability effectively.

Employment and Training

Employment training programs empower participants with job skills for workforce integration.

Community Partnerships

Collaboration among local organizations strengthens community impact and sustainable success.

Financial Development

Financial education supports long-term stability and economic empowerment for participants.