OUR CITY NEEDS MORE SAFE AND AFFORDABLE HOUSING OPTIONS

OUR NEIGHBORS CONTINUE TO NEED SUPPORT ON THEIR JOURNEY
DEAR FRIENDS,

Increasing and stabilizing affordable housing, and catalytic neighborhood engagement, were the cornerstones of our work in 2018.

The foundation we are laying — last year, today and for future generations — is built with innovation, partnership, discipline and an unwavering commitment to our values of respect, collaboration, customer service, continuous improvement and trust.

Thank you for supporting our mission to positively impact the people we serve and the places they choose to live.

Moira Carlsedt
President and CEO
OUR KEY STRATEGIES FOR RESPONDING TO HOUSING SUPPLY AND DEMAND IN OUR CITY
STRATEGIES FOR SUPPORTING THE DEMAND

HOME BUYER EDUCATION, ADVISING & LENDING
We provide comprehensive, practical, goal-driven direction that empowers people to remove credit barriers, explore the homebuying process, and select and close on an affordable home mortgage.

HOME REPAIR LOANS
We support current homeowners and promote neighborhood stabilization by providing low- and moderate-income people access to affordable loans to make home repairs.

STRATEGIES FOR INCREASING THE SUPPLY

SPECIALTY CONSUMER LENDING
We offer niche loan programs to incentivize revitalization efforts that turn vacant and abandoned properties into community assets.

COMMERCIAL LENDING
We provide financing that supports site acquisition, construction, bridge or permanent debt that primarily will yield affordable housing.

DIRECT INVESTMENT
We develop affordable single-family homes, and we hold sites for strategic development or preservation of multi-family homes.

GRANTS
We provide grants to nonprofits dedicated to affordable housing preservation or development and neighborhood-based placemaking.
RESPONDING TO THE CITY’S NEED FOR MORE SAFE AND AFFORDABLE HOUSING OPTIONS
WE STRATEGICALLY BUILD AND PRESERVE TO INCREASE THE SUPPLY.

Nearly 10,000 affordable rental units could convert to market rate by 2020.* Since January 2014, Marion County homes actively listed to sell between $75,000-$140,000 have dropped 76%.*

Indianapolis has a shortage of housing options that fit the needs of its residents — housing that contributes to their quality of life and fits their budget.

INHP will preserve or cause development of 1,500 affordable housing options now through 2022.

*Source: Greenstreet, LTD
**Source: MIBOR Realtor® Association, BLC® Listing Service
INHP IS SUPPORTING THE AFFORDABLE HOUSING CONTINUUM.

INHP provides financing to those committed to creating and maintaining the supply of affordable housing, so people can have access to safe, decent options regardless of income.

ASSISTED, PRIVATE OR MULTI-FAMILY RENTAL
- Eastern Star Church
- The Rock Initiative
- John Boner Neighborhood Centers
- Partners In Housing

REHAB OR REPAIRS
- Alliance for Northeast Unification
- CICOA
- EmployIndy/YouthBuild
- NeighborLink
- Rebuilding Together
- Servants At Work

RE-ENTRY SUPPORTIVE HOUSING
- Bellfound Farms
- Brookside Community Development Corp.

PRIVATE OWNERSHIP
- Indy Gateway
- Hearts and Hands of Indiana
- New Markets Tax Credit
- Shepherd Community Center
- West Indianapolis Development Corp.

NEW MARKETS TAX CREDIT
Leveraging our federal New Markets Tax Credit award, neighborhood partners co-developed and completed construction of 29 new or rehabbed affordable single-family homes for sale in three neighborhoods.
HELPING PEOPLE FIND THEIR PLACE

In September 2018, Taryn purchased one of the five affordable homes INHP co-developed in the Riverside neighborhood. Financed using New Markets Tax Credit funds, the home was within her budget and in a place she’s grown to love. To local newspaper Urban Times, she said, “I feel like I bought a home and got a neighborhood.”
FINANCING RIVERVIEW

Small investments equal great impact. INHP provided a critical piece of financing Goodwill of Central and Southern Indiana and Strategic Capital Partners, LLC needed to make their workforce housing goal reality. With a $500,000 loan, INHP joined two other CDFIs to bring more than 200 apartments, called Riverview, to the urban core. These apartments will offer teachers, nurses, medical personnel, police officers, firefighters and other working people an affordable place to call home.
INHP IS INVESTING IN INDIANAPOLIS NEIGHBORHOODS.

Neighborhood disinvestment drives abandonment and vacancy. As a Community Development Financial Institution (CDFI), INHP invests in neighborhood projects that spur neighborhood reinvestment.

COMMERCIAL LENDING

INHP’s commercial lending arm supports efforts to address Marion County’s affordable housing shortage. In 2018, we closed commercial loans with:

- Westside Community Development Corporation
- Englewood Community Development Corporation
- Community Alliance of the Far Eastside
- Goodwill of Central and Southern Indiana

Our commercial loans supported working capital, patient capital, construction loans and development loans.

IS THERE A NEED FOR AFFORDABLE HOUSING?

Almost 30 percent of Marion County households are low-income AND spend more than 30 percent of their income on housing.*

*Source: Greenstreet, LTD.
INHP IS FOCUSED ON INNOVATIVE AND HOLISTIC HOUSING SOLUTIONS.

INHP is connecting the importance of housing to health, education, transportation and more.

WELLNESS RESEARCH

INHP sourced formal research reports that further explore how housing impacts family well-being, health, education, economic mobility and more. Summaries of the research can be found at INHP.org/Research.

EDUCATION

Throughout 2018, 36 homes near Thomas Gregg Neighborhood School in Indy’s east side were rehabbed using an INHP loan. The Innovation School, managed by a neighborhood collaborative, addresses high student transiency rates by providing affordable rentals to its school families inside the neighborhood. Now, these homes are ready for families to create and maintain stability.

COMMUNITY

Artists’ colonies are often on the front lines of urban revitalization. Combining our expertise, the artist perspective of Big Car Collaborative and the development know-how of Riley Area Development Corporation, five vacant homes were rehabbed specifically for artists to buy through an innovative shared-equity approach. The program’s goal is to create a renewed sense of community for Indianapolis’ near south side.
NEXT STOP: ETOD

In 2018, INHP and partner Cinnaire assembled Indianapolis’ first Equitable Transit-Oriented Development loan fund. With equity investment from INHP, the city, JPMorgan Chase and more than $8 million in local bank capital, we launched the program to preserve or spur development of 1,000 affordable housing units near high-frequency mass transit. Why? To provide opportunity to Indianapolis families we serve who spend almost half their income on housing and transportation combined.
INHP IS SUPPORTING NEIGHBORHOOD EFFORTS.

From operational expenses to strategic placemaking projects, INHP grants funds for a broad range of initiatives that enhance Indianapolis’ quality of life.

WE PROVIDED $900,000 IN OPERATING SUPPORT TO 10 PARTNERS CONSTRUCTING, REHABBING AND MAINTAINING AFFORDABLE HOUSING UNITS.

- Greater Indianapolis
- Habitat for Humanity
- King Park Development Corporation
- Near Eastside Collaborative Partnership (Near East Area Renewal, Englewood Community Development Corporation, John Boner Neighborhood Centers)
- Near North Development Corporation
- Renew Indianapolis
- Riley Area Development Corporation
- Southeast Neighborhood Development, Inc.
- Westside Community Development Corporation

WE GRANTED MORE THAN $92,000 TO SUPPORT PLACEMAKING ACTIVITIES IN SUPPORT OF HOUSING.

- Harrison Center for the Arts
- Indianapolis Cultural Trail
- Indy Gateway
- Keep Indianapolis Beautiful, Inc.
- Kennedy King Memorial Initiative
- Reconnecting to Our Waterways
RESPONDING TO OUR NEIGHBORS’ ONGOING NEEDS FOR SUPPORT
WE MOBILIZE RESOURCES WITHIN THE COMMUNITY TO SUPPORT THE DEMAND.

In 2018, more than 6,000 people reached out for INHP’s help.

The desire for homeownership is strong, but many homebuyers are underprepared and unaware of the available resources. By mobilizing a community of support, we are building stronger neighborhoods.

Through 2022, we’ll directly support the origination of 2,350 home mortgages for prepared buyers so they can gain purchasing power and achieve homeownership.
PROVIDING CLIENTS ACCESS
As a CDFI, INHP partners with local, state and federal government agencies, community organizations, civic groups, banks, lending institutions and corporations to provide clients access to affordable lending products and the ability to choose where they want to live.
INHP IS COMMITTED TO EDUCATING OUR NEIGHBORS ABOUT HOMEOWNERSHIP.

We are empowering people to become successful, long-term homeowners through financial education and advising.

HOMEOWNERSHIP DEVELOPMENT

CLIENT SERVICES
Exploring homeownership potential

HOMEBUYER PREPARATION
Enabling homebuyers to establish a healthy financial future

EDUCATION
Creating educated consumers

POST-PURCHASE COUNSELING
Ensuring homeowners maintain their investment

IN 2018

2,510 HOUSEHOLDS EDUCATED

$202,007 IN DEBT REPAID

476/mo ADVISING CLIENTS ON AVERAGE

FORECLOSURE PREVENTION

With grant support from INHP (2016 – present), Neighborhood Christian Legal Clinic has helped 1,189 Marion County families successfully avoid foreclosure.
INHP IS COMMITTED TO PROVIDING ACCESS TO AFFORDABLE LOANS.

INHP continues to offer affordable home loans directly or through private sector partners to qualified low- and moderate-income homebuyers.

**LOAN TYPES**

- **HOME PURCHASE**
- **HOME REPAIR OR IMPROVEMENT**
- **SPECIALTY LOANS**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Quantity</th>
</tr>
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<tbody>
<tr>
<td>TOTAL LOANS CLOSED IN 2018</td>
<td>757</td>
</tr>
<tr>
<td>THROUGH INHP</td>
<td>236</td>
</tr>
<tr>
<td>PRIVATE SECTOR LOANS</td>
<td>521</td>
</tr>
<tr>
<td>IN MORTGAGE FINANCING</td>
<td>$75 MILLION</td>
</tr>
</tbody>
</table>

**LONG-TERM, SUSTAINABLE HOMEOWNERSHIP**

In 2018, 50 Marion County homeowners used INHP’s Stabilization Repair program to fix or update roofs, water heaters, siding and other items to help them affordably live in the homes they love.
STABILIZATION REPAIR LOANS

After 20 years, Carol knew if she wanted to continue living in her home, it was time to take care of deferred maintenance. As one of 50 homeowners to take advantage of INHP’s new Stabilization Repair loan in 2018, she was able to fix her home’s exterior and install a new water heater. The contractor she chose even took the time to repaint her home’s address — re-establishing her sense of place in her neighborhood.
**DEMOGRAPHICS**

**INHP HOME PURCHASE LOANS**

**HOUSEHOLD SIZE**
- 1 PERSON: 40%
- 2 PERSON: 24%
- 3 PERSON: 20%
- 4 PERSON: 12%
- 5+ PERSON: 4%

**INCOME**
- 81-120% AMI: 36%
- 51-80% AMI: 40%
- <50% AMI: 24%
- 51-80% AMI: 40%
- <50% AMI: 24%

**GENDER**
- FEMALE: 68%
- MALE: 32%

**RACE**
- PEOPLE OF COLOR: 60%
- CAUCASIAN: 40%

*AMI=Area Median Income*
- DEMOGRAPHICS -

INHP HOME REPAIR LOANS

HOUSEHOLD SIZE

1 PERSON 47%
2 PERSON 26%
3 PERSON 14%
4 PERSON 6%
5+ PERSON 7%

INCOME*

38% 51–80% AMI
53% <50% AMI
9% 81–120% AMI

GENDER

77% FEMALE
23% MALE

RACE

65% PEOPLE OF COLOR
35% CAUCASIAN

*AMI=Area Median Income

$14,604 AVERAGE LOAN AMOUNT

58 AVERAGE BORROWER AGE
PRIVATE SECTOR LOANS

Local banks partner with INHP to offer competitive loan options, so we can offer our clients more mortgage choices.

- **INCOME**
  - 24% <50% AMI
  - 16% 120% + AMI
  - 28% 81–120% AMI
  - 32% 51–80% AMI

- **GENDER**
  - 50% MALE
  - 48% FEMALE
  - 2% NOT REPORTED

- **RACE**
  - 61% PEOPLE OF COLOR
  - 33% CAUCASIAN
  - 6% NOT REPORTED

- **INCOME**
  - 24% <50% AMI
  - 16% 120% + AMI
  - 28% 81–120% AMI
  - 32% 51–80% AMI

- **GENDER**
  - 50% MALE
  - 48% FEMALE
  - 2% NOT REPORTED

- **RACE**
  - 61% PEOPLE OF COLOR
  - 33% CAUCASIAN
  - 6% NOT REPORTED

*AMI=Area Median Income
INHP IS CONNECTING THE DOTS BETWEEN HOUSING AND FINANCIAL WELL-BEING.

INHP is supporting programs that connect the importance of housing to overall financial success, quality of life and more.

WORKPLACE NEIGHBORHOOD

In partnership with the Indy Chamber, INHP continued to promote the Anchor Housing program. Through matching down payment assistance and forgivable home repair loans, 10 nonprofit anchors encourage their employees to become or remain part of their workplace neighborhood. More than 50 employees have already benefitted.

10 NONPROFIT ANCHORS ARE PARTICIPATING

50+ EMPLOYEES HAVE ALREADY BENEFITTED

STUDENT LOAN DEBT

According to MIBOR’s 2018 Central Indiana Community Preference Survey, most responders believe the biggest financial obstacle for first-time homebuyers is student loan debt. To that end, we compiled a new client resource that explains how student loans are factored into mortgage qualification.

HOMEBUYER RESOURCES

INHP is committed to educating clients about all of the intricate details of the homebuying process. Beyond our advising programs and classes, we have created an online resource page, INHP.org/ClientResources, which features current housing topics and defines lending industry terms. Our industry experts will continue to monitor the marketplace and keep this resource current with relevant content.

INHP.ORG/CLIENTRESOURCES
A FASTER WAY TO OWN

INHP introduced the Mortgage Accelerator in 2018 that subsidized the below market interest rate. Clients, like Hannah, gain the ability to pay off their home in as few as 20 years AND keep the same monthly payment as a 30-year term. She now looks forward to owning her home before retirement.
WE ARE COMMITTED TO TRANSPARENCY AND RESPONSIBLE FINANCIAL STEWARDSHIP
OUR FINANCIAL SUMMARY

REVENUE, GAINS & OTHER SUPPORT

- 71% CONTRIBUTIONS
- 13% GOVERNMENT GRANTS
- 12% INTEREST AND INVESTMENT INCOME
- 4% OTHER (In-kind and fee income from loan origination and servicing)

EXPENSES & OTHER SUPPORT

- 46% LENDING
- 16% COMMUNITY DEVELOPMENT PROGRAMS
- 20% SUPPORTING SERVICES
- 10% HOMEOWNERSHIP DEVELOPMENT
- 4% EDUCATION
- 4% OTHER (Partnerships and research expenses)
WE ARE HONORED TO WORK ALONGSIDE MANY DIVERSE ORGANIZATIONS AND INDIVIDUALS COMMITTED TO MAKING OUR CITY A PLACE WE’RE PROUD TO CALL HOME
**BOARD OF DIRECTORS**

<table>
<thead>
<tr>
<th>Name</th>
<th>Position and Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>STEVE ALONSO*</td>
<td>Group Regional President &amp; CEO-U.S. Region, Fifth Third Bank</td>
</tr>
<tr>
<td>BRUCE BAIRD</td>
<td>Executive Director, Renew Indianapolis</td>
</tr>
<tr>
<td>JEFF BENNETT</td>
<td>Deputy Mayor of Community Development, City of Indianapolis</td>
</tr>
<tr>
<td>BILL BOWER**</td>
<td>Market President, First Financial Bank</td>
</tr>
<tr>
<td>STEVE CAMPBELL</td>
<td>VP of Communications, Indianapolis Colts</td>
</tr>
<tr>
<td>MOIRA CARLSTEDT</td>
<td>President and CEO, INHP</td>
</tr>
<tr>
<td>JOHN CORBIN</td>
<td>Regional President, Huntington Bank</td>
</tr>
<tr>
<td>LACY DUBOSE**</td>
<td>VP Agency Sales, North Central Market, State Farm</td>
</tr>
<tr>
<td>GREG FENNIG</td>
<td>Chief Marketing, Communication, Community Relations Officer, United Way of Central Indiana</td>
</tr>
<tr>
<td>JENNIFER GREEN</td>
<td>President, Insight Development Corp.</td>
</tr>
<tr>
<td>DR. DAWN HAUT</td>
<td>CEO, Eskenazi Health Centers</td>
</tr>
<tr>
<td>JENNETT HILL*</td>
<td>SVP and General Counsel, Citizens Energy Group</td>
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<tr>
<td>JOHN HIRSCHMAN</td>
<td>President &amp; CEO, Browning</td>
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<tr>
<td>MALI JEFFERS</td>
<td>Director of Marketing &amp; Community Initiatives, Ambrose Property Group</td>
</tr>
<tr>
<td>JEFFREY L. KITTLE</td>
<td>President &amp; CEO, Herman &amp; Kittle Properties Inc.</td>
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<tr>
<td>MARK KUGAR</td>
<td>Metropolitan Banking, Market Manager, BMO Harris Bank</td>
</tr>
<tr>
<td>DR. KATHLEEN LEE</td>
<td>Chancellor, Central Indiana Region, Ivy Tech Community College</td>
</tr>
<tr>
<td>NICOLE S. LORCH**</td>
<td>COO, First Internet Bank</td>
</tr>
<tr>
<td>DR. ROBERT MANUEL</td>
<td>BOARD CHAIRMAN, President, University of Indianapolis</td>
</tr>
<tr>
<td>ANTHONY “TONY” MASON</td>
<td>President &amp; CEO, Indianapolis Urban League</td>
</tr>
<tr>
<td>GINA MILLER</td>
<td>CFO &amp; COO, United Way of Central Indiana</td>
</tr>
<tr>
<td>PAUL OKESON**</td>
<td>EVP, Garmong Construction Services</td>
</tr>
<tr>
<td>MICHAEL F. PETRIE</td>
<td>Chairman, Merchants Capital Corp.</td>
</tr>
<tr>
<td>RANDY REICHMANN*</td>
<td>CEO, HATCH</td>
</tr>
<tr>
<td>MARISOL SANCHEZ*</td>
<td>VP Legal Affairs, General Counsel (USA), Endress+Hauser Inc.</td>
</tr>
<tr>
<td>J. ALBERT SMITH</td>
<td>Chairman, Indiana, JPMorgan Chase &amp; Co.</td>
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<td>LEO G. “SKIP” WATSON, JR.</td>
<td>EVP, Regional Executive, KeyBank</td>
</tr>
<tr>
<td>JOSEPH WHITSETT</td>
<td>CEO, TWG Development</td>
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<tr>
<td>MARSHAWN WOLLEY</td>
<td>Director of Community Engagement and Strategic Initiatives, Indiana University, Paul H. O’Neill, School of Public and Environmental Affairs</td>
</tr>
</tbody>
</table>

**ADVISORY BOARD**

<table>
<thead>
<tr>
<th>Name</th>
<th>Position and Organization</th>
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<tbody>
<tr>
<td>KENNETH HERRMANN**</td>
<td>Regional Sales Manager, Fifth Third Bank</td>
</tr>
<tr>
<td>MARY JO KENNELLY</td>
<td>Retired</td>
</tr>
<tr>
<td>MARY LISHER</td>
<td>Retired Partner, Faegre Baker Daniels LLP</td>
</tr>
<tr>
<td>SHELLEY SPECHIO</td>
<td>CEO, MIBOR REALTOR® Association</td>
</tr>
<tr>
<td>DAVID SKEEELS</td>
<td>Founder, President, Vayurjant Capital Partners</td>
</tr>
<tr>
<td>LYNNE TAMANINI</td>
<td>First VP &amp; Manager, The National Bank of Indianapolis</td>
</tr>
</tbody>
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$100,000 TO $999,999
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JPMorgan Chase & Co.
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Rebuilding Together
John Reed
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Cameron Rhoten
Riley Area Development Corporation
Andrea Riquier
Stacey Roberts
Lee Robinson
Mark and Brenda Rodgers
David Ross
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