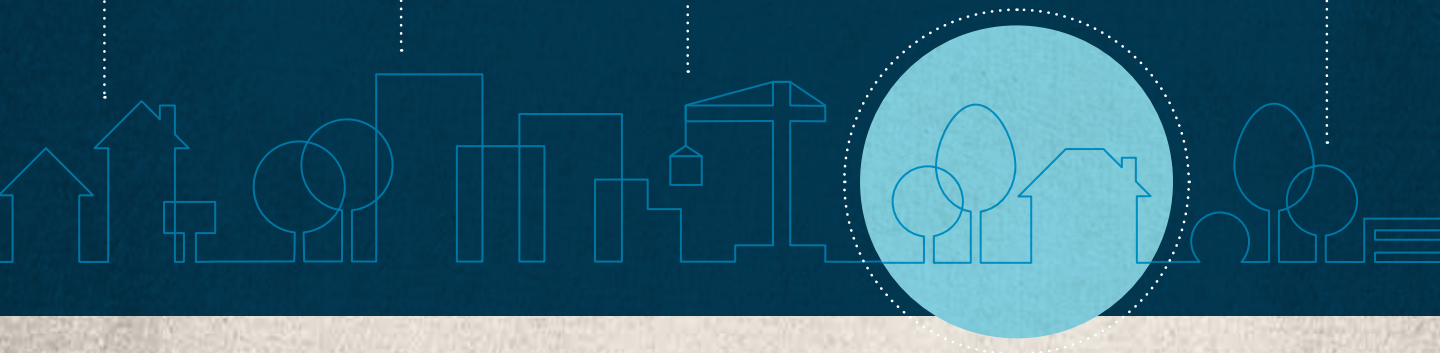


2019 ANNUAL REPORT



INDIANAPOLIS NEIGHBORHOOD HOUSING PARTNERSHIP



CREATING MORE SAFE AND AFFORDABLE HOUSING OPTIONS

DEAR FRIENDS,

The past few months of 2020 have reminded us that a person's housing situation is one pillar to their economic and social well-being. Being able to afford the place you call home is essential to the choices you make, especially in times of need.

We examined affordability more than ever in 2019. Through research, we know the amount of housing cost burdened households in Marion County keeps rising while median home values continue to be out of reach for low- and moderate-income families. There is a critical need for education and more affordable housing options.

INHP is addressing these realities as a **champion for affordable housing**. We make data-driven decisions in partnership with the people and places we serve. We innovate to bring together the ideas, talents and resources of many and unify them under a common goal: To enhance the neighborhoods of our city.

This year's report also encourages you to connect to our story online. Visit INHP.org/AR2019 to meet the clients we're privileged to serve, to learn about the partnerships we're proud to nurture, and to know how we're responding to meet the new challenges and opportunities facing our community.

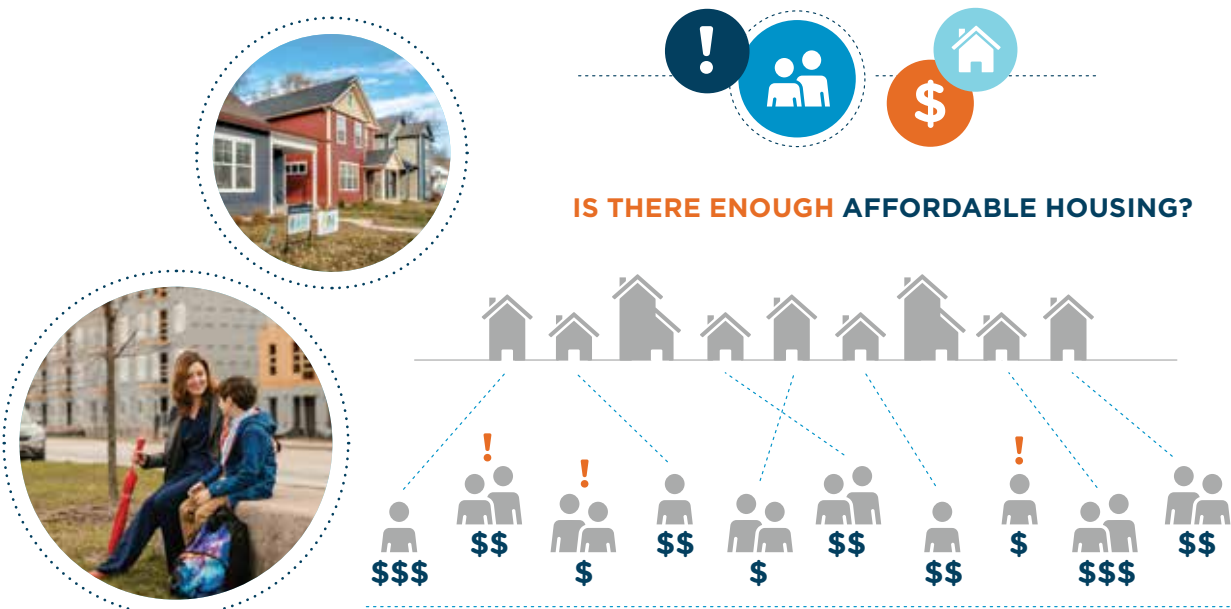
Together, we are making our city a place we are proud to call home.

Maura Carlstedt
Maura Carlstedt
President and CEO



PROVIDING PEOPLE THE POWER TO CHOOSE WHERE THEY WANT TO LIVE

The power to choose where you want to live is a powerful thing. Our key strategies are built upon that principle, informed by data and responsive to our community's need. According to recent data, more than 31% of Marion County households are low- and moderate-income AND spend more than 30% of their income on housing. Even more, renters comprise 70% of those households. This reveals a housing cost-burden challenge, and one that has grown during the past few years.*



Real estate market data reinforces that **the affordable housing stock is not aligned with the demand**. The number of homes that are available for sale that our families can afford has continued to decline. While 213 families finished INHP's advising program in 2019, many of them found the cost of a home in a neighborhood that met their needs was more than they could afford.

INHP'S KEY STRATEGIES

HOMEBUYER EDUCATION, ADVISING & LENDING (see pg 6)

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.

We offer post-purchase support to help families protect their investment long after they close on their home.

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

COMMERCIAL LENDING (see pg 8)

We provide financing that supports site acquisition, construction, bridge or permanent debt that primarily yields affordable housing.

DIRECT INVESTMENT (see pg 10)

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

GRANTS (see pg 12)

We provide grants to nonprofits dedicated to affordable housing preservation or development and neighborhood-based placemaking.

As a Community Development Financial Institution (CDFI), INHP is constantly looking for ways to meet the evolving needs of our community and the changing financial landscape. This includes piloting new programs in collaboration with other like-minded organizations in support of our mission, leveraging our seasoned relationships and establishing new ones. See how we do it at [INHP.org/AR2019](https://www.inhp.org/AR2019).



KEY STRATEGY: HOMEBUYER EDUCATION, ADVISING & LENDING

INHP is committed to helping low- and moderate-income people understand their homeownership potential and purchasing power.



HOMESHOIPMENT DEVELOPMENT

We enable clients to become knowledgeable homebuyers while preparing them to sustain their investment.

2,431
HOUSEHOLDS
EDUCATED

\$73,178
IN DEBT
REPAID

50 PTS
AVERAGE CREDIT
SCORE INCREASE



SINGLE FAMILY LENDING

We provide qualified low- and moderate-income people access to loan programs to purchase or repair a home.

266
INHP
LOANS

573
TOTAL LOANS
CLOSED IN 2019

307
PRIVATE
SECTOR
LOANS

\$49 MILLION
IN MORTGAGE FINANCING

VIEW COMPLETE CUSTOMER
DEMOGRAPHICS AND HOMEOWNER
SUCCESS STORIES AT [INHP.org/AR2019](https://www.inhp.org/AR2019).

INHP'S ADVISING STAFF IS HUD CERTIFIED

Through our Homeownership Development team, we enable homebuyers to establish a healthy financial future and become educated and knowledgeable consumers. In 2019, every member of this team earned a HUD Certified Housing Counselor accreditation, ensuring our clients receive expert counsel.



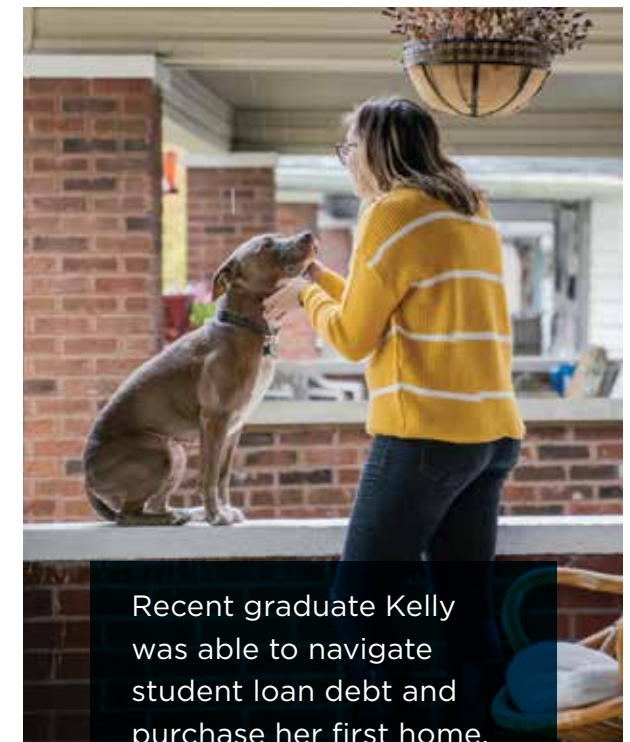
MORTGAGE ACCELERATOR PROGRAM

We know our low- to moderate-income clients are well-equipped to afford a traditional 30-year mortgage after completing our program. Shorter loan terms may cause payment shock or exceed their debt-to-income ratio. INHP designed a fixed-rate Mortgage Accelerator program that would give clients the option of a 20-year term. By significantly reducing the interest rate, we can offer a shorter repayment term without the corresponding increase in their principle and interest payment. This will help clients save tens of thousands of dollars and build wealth. After a successful pilot in 2019, we were awarded a U.S. Department of Treasury grant to make our Mortgage Accelerator program available across Marion County in 2020. [Learn more at INHP.org/AR2019](https://www.inhp.org/AR2019).

Bonnie worked with
INHP's rehab team to
make essential repairs
to the home she loves.



Recent graduate Kelly
was able to navigate
student loan debt and
purchase her first home.



KEY STRATEGY: COMMERCIAL LENDING

INHP creates development and reinvestment opportunities by providing commercial lending options to help respond to each neighborhood's unique needs.



MORE CAPACITY, MORE FLEXIBILITY

Indianapolis' neighborhoods have varied and unique plans for developing affordable housing. INHP continued to respond to community priorities in 2019 by offering a broader range of financing options.

14

TOTAL COMMERCIAL LOANS CLOSED IN 2017-2019

*Including two Federal Home Loan
Bank of Indianapolis Affordable Housing
Program Grant Awards*

\$3.78 MILLION
DIRECT LENDING
CAPITAL

\$86 MILLION
LEVERAGED IN
PUBLIC/PRIVATE CAPITAL

SEE WHO WE
PARTNERED WITH
IN 2019 AND WHAT
WE ACCOMPLISHED
TOGETHER AT
[INHP.org/AR2019](https://www.inhp.org/AR2019).

Once complete, 72 housing units will be available in Indianapolis' downtown and near east areas.



RENOVATIONS UNDERWAY TO SERVE AT-RISK NEIGHBORS

INHP helped finance Partners in Housing's renovations for Blue Triangle and Mozingo Place apartments so they could continue to serve a critical population — very low-income people and those experiencing homelessness. Once complete, 72 housing units will be available in Indianapolis' downtown and near east areas. "With INHP's support, we were able to keep these units affordable with minimal debt and continue to provide opportunity for our most vulnerable neighbors," said Kait Schutz, director of real estate development for Partners in Housing.



KEY STRATEGY: DIRECT INVESTMENTS

INHP is creating opportunities for individual homeowners and neighborhoods with targeted investments across the city.



AFFORDABLE HOUSING ALONG MASS TRANSIT LINES

In 2019 we officially announced our Equitable Transit-Oriented Development (ETOD) fund and purchased eight properties for future affordable housing opportunities near high-frequency transit routes. As properties are completed, residents will have easier access to jobs, healthcare, schools, and other Indianapolis amenities, and lower annual transportation costs.



NEW CONSTRUCTION

In partnership with the Crown Hill, Riverside and Old Southside neighborhoods, we invested in the construction or rehabilitation of 28 new, affordable single-family homes. These houses create new opportunities for buyers while helping neighborhoods reach their plans and goals.



ETOD and Single-Family Development direct investment locations:



KEY STRATEGY: GRANTS

We're trusted with philanthropic funds to strategically deploy into our community to positively impact the affordable housing system because of our partnership culture.



**\$900,000
IN OPERATING
SUPPORT TO
8 PARTNERS
CONSTRUCTING,
REHABbing AND
MAINTAINING
AFFORDABLE
HOUSING UNITS**

INDI GRANTS

Greater Indianapolis Habitat for Humanity
King Park Development Corporation
Near Eastside Collaborative Partnership
Near North Development Corporation
Riley Area Development Corporation
Renew Indianapolis, Inc.
Southeast Neighborhood Development, Inc.
Westside Community Development Corporation



**MORE THAN
\$35,000
IN SUPPORT OF
INITIATIVES THAT
STRENGTHEN
HOUSING
OPPORTUNITIES**

TECHNICAL ASSISTANCE GRANTS

Midtown Indianapolis, Inc.
Martindale Brightwood Community Development Corporation
Near North Development Corporation
Old Southside Neighborhood Association
Southeast Neighborhood Development, Inc.

COMMUNITY GRANTS

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Rebuilding Together Indianapolis
South Indy Quality of Life Plan
Southeast Neighborhood Development, Inc.
Trinity Haven
United Northeast Community Development Corporation

PARTNERSHIP GRANTS

LISC Indianapolis
Neighborhood Christian Legal Clinic

**\$322,000
TO SUPPORT
AFFORDABLE
HOUSING AND
PLACEMAKING
ACTIVITIES**



INHP grants are helping partners across Indianapolis revitalize neighborhoods.

**MORE THAN
\$180,000
TO HELP OUR
ALLIES SERVE
THE COMMUNITY
WITH US**



COMPREHENSIVE SUPPORT IN ACTION IN THE OLD SOUTHSIDE

INHP first engaged with the Old Southside in 2015 to support area partners who wanted to establish a neighborhood plan. Our involvement came full circle in 2019 when the neighborhood was awarded a Lift Indy grant through the City of Indianapolis. Our comprehensive homeownership strategies are now at work in the neighborhood, including new affordable homes developed with Davis Homes, mortgage lending, homeownership education for homebuyers, and repair loans for existing low- and moderate-income homeowners.

REPAIRING A 100-YEAR-OLD HOME

Old Southside resident, Wayne, knew he needed to make repairs to his home. It was challenging for him to find the right time because of his fixed income. Through INHP's Old Southside repair program — in partnership with the City of Indianapolis — Wayne was able to:

- Replace his HVAC system
- Repair plumbing problems
- Address lead-based paint
- Install floor supports
- Replace basement steps

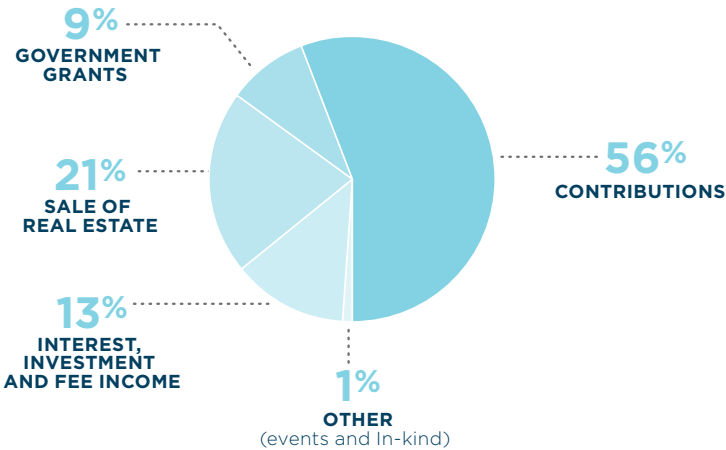


"I'm happy to have my house back in working order."

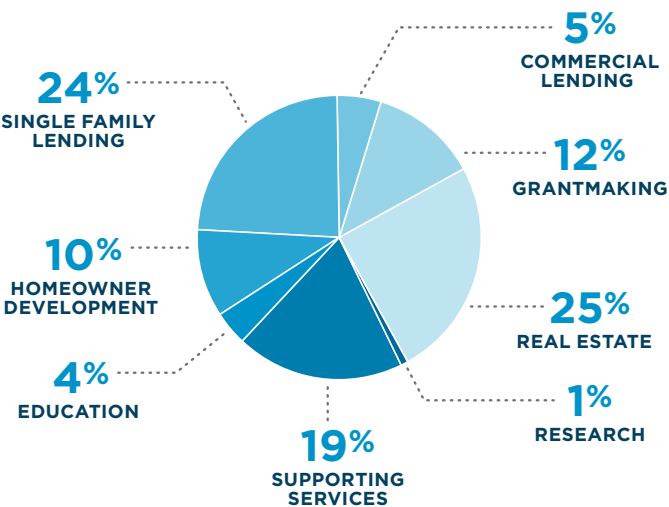


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REVENUE, GAINS & OTHER SUPPORT



EXPENSES & OTHER COSTS



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**WITH YOUR HELP,
WE WERE ABLE
TO SERVE NEARLY
2,800 PEOPLE
DURING 2019.**

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\$1,000,000 OR MORE

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\$100,000 TO \$999,999

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The vision of INHP is that every person in Indianapolis has the opportunity to live in a safe, decent, affordable home in a vibrant neighborhood.

THANK YOU FOR SHARING OUR VISION.



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