



2021 ANNUAL REPORT





AFFORDABLE & SUSTAINABLE HOUSING OPPORTUNITIES

DEAR FRIENDS,

The INHP team is a diverse staff of experts taking to heart the journey our families make to achieve affordable, sustainable housing. Some provide the right words of encouragement as a family saves determinedly for a home down payment; others set the course for contractors and homebuilders; while others pursue insights and engage in community conversations that support our shared goal to impact the quality of life for the people we serve and neighborhoods they call home.

The current market dynamics of rising rents and home prices, escalating mortgage rates, historic low levels of housing inventory, and historic high levels of inflation are causing the pursuit of affordable and sustainable housing to be the most difficult and expensive in a generation.

Nevertheless, the INHP team is united and deliberate in our mission to face these obstacles. We believe in access, choice and opportunity for all people. And, all of us understand and embrace the partnership culture it requires to move from program strategy to measurable and long-lasting impact today and for future generations. This annual report reflects our unwavering commitment to serve clients and collaborative efforts with passionate community-minded partners with whom we work.



Moira Carlstedt
President and CEO

MILESTONES REACHED IN 2021

FIVE YEARS IN THE MAKING

Transformational, comprehensive community development. In 2016, this phrase helped to define the evolution of INHP's mission and service to the community.

Leveraging a grant from Lilly Endowment Inc., INHP spent five years deploying \$26.6 million into Marion County — through 11 comprehensive programs — to increase affordable and sustainable housing opportunities for residents and neighborhoods.

In 2021, we reached milestones that were the direct result of years of listening to the community, evaluating and adapting our efforts, and working collaboratively with long-term and new partners.

To learn more, read our summary at [INHP.org/AR2021](https://www.inhp.org/AR2021).



\$10 MILLION
IN COMMUNITY
LENDING

INHP expanded its community lending activities in 2016 when it used a portion of the grant to form a Strategic Finance Fund and created a department within INHP to manage it. In 2021, the department surpassed \$10 million in loans made, representing the preservation or development of 958 affordable single-family and multi-family homes in Marion County.

100
MORTGAGE
ACCELERATOR
LOANS

The Mortgage Accelerator loan product, introduced in 2018, was specifically designed to help buyers accumulate wealth quicker. The product features a significantly below-market interest rate packaged into a 20- or 25-year payment term. It has become one of our most popular loan products.

50
AFFORDABLE
INHP HOMES
SOLD

In September 2021, INHP sold its 50th affordable home it developed — a strategy which began in 2017. Not only is this a significant achievement for the 50 consumers who purchased an affordable home from INHP, but also the seven neighborhoods that have invited us to work with them in support of their housing goals.

1
ETOD PROPERTY
SOLD FOR
DEVELOPMENT

After INHP's board of directors approved implementing Indianapolis' first Equitable Transit-Oriented Development (ETOD) program (see page 14), one of the first properties purchased in December 2018 was 2163 Illinois St.

In June 2021, we sold the property to Near North Development Corporation as they worked with partner IU Health to develop the Excelsior, a mixed-use, multi-family development with approximately 80 affordable housing units. The Excelsior will also house the new Mosaic Center, which IU Health dubs as "an individualized and intensive center to help individuals chart pathways to meaningful [healthcare] careers."

OUR MISSION: To increase affordable and sustainable housing opportunities for individuals and families, and serve as a catalyst for the development and revitalization of neighborhoods.

WHO WE SERVE: INHP serves people with low and moderate incomes.

INHP'S KEY STRATEGIES

1. HOMEBUYER EDUCATION AND ADVISING

Comprehensive, practical, goal-driven direction that empowers people to remove real and perceived barriers to homeownership

2. CONSUMER LENDING

Affordable and innovative mortgages for people with low and moderate incomes so they can access capital, build wealth, sustain their investment and promote neighborhood stabilization

3. AFFORDABLE HOUSING DEVELOPMENT

Direct investment and expertise, in partnership with neighborhoods, to address the short supply of safe, decent homes priced affordably in Marion County

4. LAND BANKING

Property acquisitions near frequent transit lines which allow time for strategic development and preservation of affordable multifamily housing

5. COMMUNITY LENDING

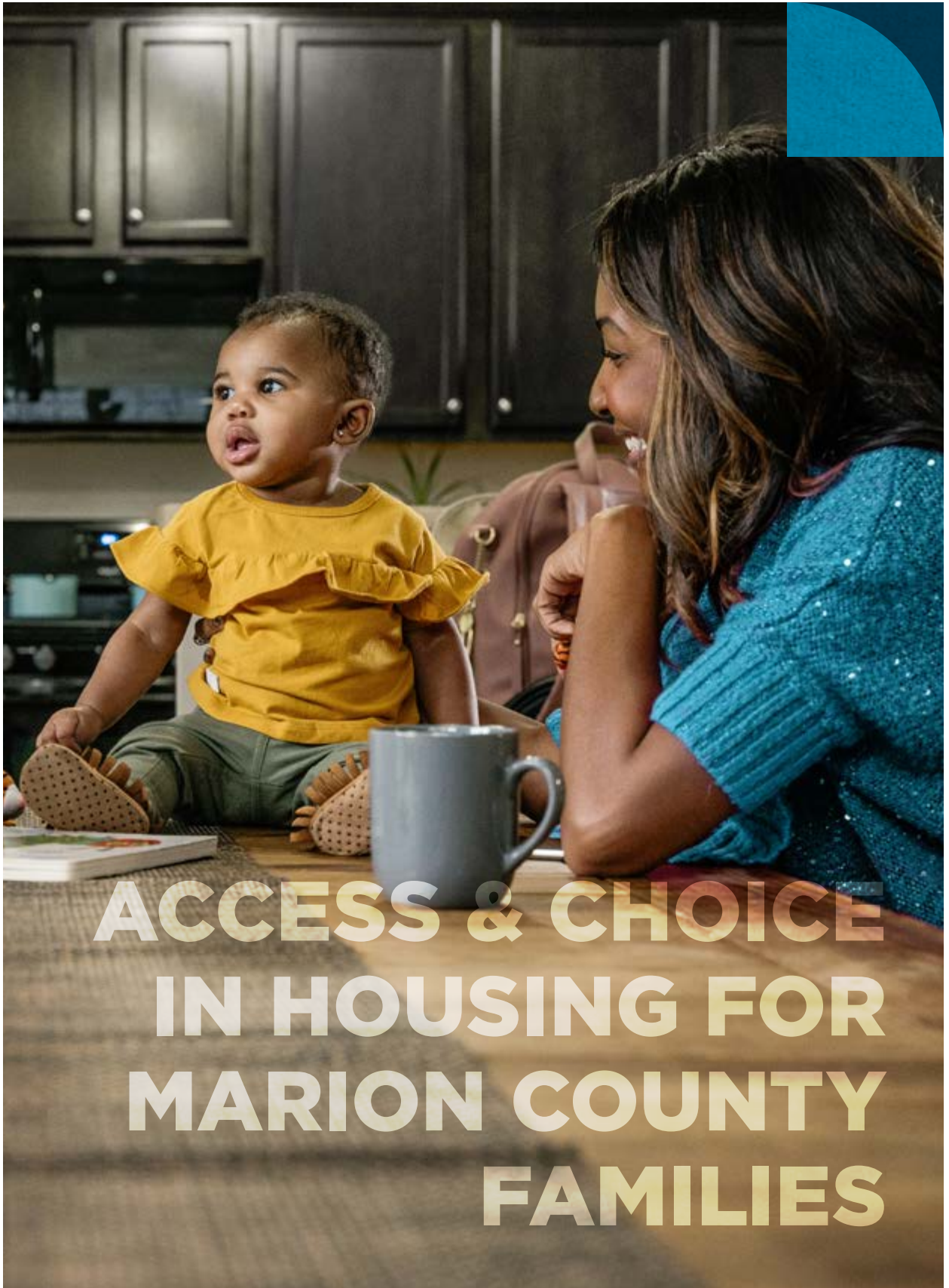
Financing that supports site acquisition, construction, bridge or permanent debt that primarily yields affordable single-family and multi-family housing.

6. GRANTMAKING

Philanthropic funds for nonprofits dedicated to affordable housing initiatives

7. THOUGHT LEADERSHIP

Intentional use of research, data and expertise to inform others about the affordable housing system and its opportunities and challenges impacting people and neighborhoods



ACCESS & CHOICE IN HOUSING FOR MARION COUNTY FAMILIES

KEY STRATEGY:

1

HOMEBUYER EDUCATION AND ADVISING

INHP's Homeowner Development programs empower people to explore their potential, overcome financial barriers and become educated consumers.

HOMEOWNER DEVELOPMENT PROGRAMS

EDUCATION CLASSES

Successful Renting, Dollars & Sense, Understanding Credit, Homebuyer Education

HOMEBUYER PREPARATION PROGRAM

One-on-one homeownership advising

INDIVIDUAL DEVELOPMENT ACCOUNTS

Matched savings accounts to help clients save

POST PURCHASE ADVISING

Information to help clients maintain their investment

2021 CLIENT ACCOMPLISHMENTS



969
UNIQUE
HOUSEHOLDS
COMPLETED
AN INHP CLASS



64 PTS
CLIENTS'
AVERAGE
CREDIT SCORE
INCREASE



\$4,466
CLIENTS'
AVERAGE
DOWN PAYMENT
SAVED

MORE PEOPLE ARE PREPARING

INHP's HUD certified homeownership advisors saw demand for one-on-one support increase in 2021.

UP **14%**
COMPARED TO 2020





Financial and homebuyer education is central to INHP, and we offer classes in person, self-paced online, or virtually with a live instructor. We also can take our classes on the road for community groups.

KEY STRATEGY:

2

CONSUMER LENDING

Equitable, innovative and responsible lending through INHP, or our lending partners, provides people the power to choose financing that helps them achieve their housing goals.

CONSUMER LENDING		
LOAN PRODUCT	PRIMARY BENEFIT	Minority borrower composition in 2021
HOMEBUYER OPPORTUNITY	Offers low down payment and credit score requirements	87%
MORTGAGE ACCELERATOR	Builds wealth faster with a below-market interest rate 20-year loan	61%
MARKET EXPANDER	Responsibly expands a homebuyer's purchasing power using a unique financing structure	69%
RENT-FOCUSED MORTGAGE LENDING	Offers character lending underwriting criteria (see right)	Expected 2022
LENDER PARTNER LOANS	Promotes choice and presented without bias	65%
DOWN PAYMENT ASSISTANCE	Helps to ease the savings barrier	63%
HOME REPAIR	Makes essential repairs affordable to complete	68%



194
TOTAL LOANS
CLOSED IN 2021

87 INHP LOANS

107 LENDER PARTNER
LOANS

\$27.4 million IN MORTGAGE FINANCING

VIEW COMPLETE CUSTOMER DEMOGRAPHICS AT [INHP.ORG/AR2021](https://www.inhp.org/ar2021)



RENT-FOCUSED MORTGAGE LENDING

Through listening to the community, INHP launched a first-of-its-kind loan product in Marion County called Rent-Focused mortgage lending. The underwriting criteria prioritizes a borrower's rental payment history versus traditional credit scoring. Now, people who've paid their rent on time for two years may be eligible for an affordable mortgage through INHP. It's also being supported by national funding, awarded to INHP by the CDFI Fund in 2021. Read more at [INHP.org/AR2021](https://www.inhp.org/AR2021).

KEY STRATEGY:

3

AFFORDABLE HOUSING DEVELOPMENT

As increasing home sale prices continue to create financial barriers for consumers, we're developing and rehabilitating homes in Marion County and pricing them affordably for qualified buyers.

DEVELOPING NEW HOMES

INHP successfully leveraged the federal New Markets Tax Credit program and was awarded \$9 million to develop 40 affordable single-family homes. As homes became available, income-eligible buyers were able to realize the benefits of long-term, successful homeownership and wealth-building in neighborhoods across Indianapolis.

INHP was awarded

\$9 million
TO DEVELOP OVER 40
AFFORDABLE HOMES



NEIGHBORHOODS INCLUDE:

- Bates-Hendricks
- Crown Hill
- Mapleton-Fall Creek
- Norwood
- Old Southside
- Riverside
- St. Clair Place

GROUNDED IN PARTNERSHIPS

Our approach is grounded in neighborhood communication and engagement. We connect with those leading quality-of-life planning in their neighborhood and inquire if INHP can offer our expertise to help them reach their housing goals. If the neighborhood chooses to invite us, we then work in partnership to purchase lots, seek design and material approval, identify builders, and secure construction financing and the financial subsidy necessary to sell the home at an affordable price.

INHP LISTS OUR HOMES FOR SALE AT
[INHP.ORG/HOMES-FOR-SALE](https://www.inhp.org/homes-for-sale)





SELLING INHP'S 50TH HOME

On Sept. 10, 2021, we were privileged to sell the 50th home we've developed since 2017. INHP client Brandi is thrilled to have a corner lot in the Riverside neighborhood to call her own. INHP purchased the once-vacant lot, and several adjacent lots, through the Indianapolis Land Bank operated by Renew Indianapolis for the development of new, affordable homes.

4

KEY STRATEGY:

LAND BANKING

In 2021, four Equitable Transit-Oriented Development (ETOD) sites were added to our land bank of properties along frequent transit lines. See the map to view all the acquired properties we are preserving for the development of affordable, accessible places to live.

GEARING UP

Currently, there are **11 purchase agreements** for the properties in INHP's land bank. While each of the developers' individual site plans and financing structures are pending, **we estimate nearly 1,000 affordable multi-family homes** will be built on these sites.

ALONG THE ROUTE

In 2021, the Indianapolis Metropolitan Development Commission approved changes to zoning that would encourage more density, including housing and shopping, around transit stops. When reported in the Indianapolis Star, proponents of these changes credited INHP's ETOD program as a key component of their vision to improve connectivity for all residents.

“The planners place their faith in part in the Indianapolis Neighborhood Housing Partnership's [ETOD] loan fund, which will be used to build affordable housing near the city's bus rapid transit lines in the hope of giving **low-to-middle-income families** better access to job centers.”



– *Less parking, more walking: Indy adopts big changes to bolster Red Line, future transit, Indianapolis Star, Sept. 2, 2021*

EQUITABLE TRANSIT-ORIENTED DEVELOPMENT (ETOD) LOCATIONS



RED LINE  BLUE LINE  PURPLE LINE  TRANSIT CENTER 

5

KEY STRATEGY:

COMMUNITY LENDING

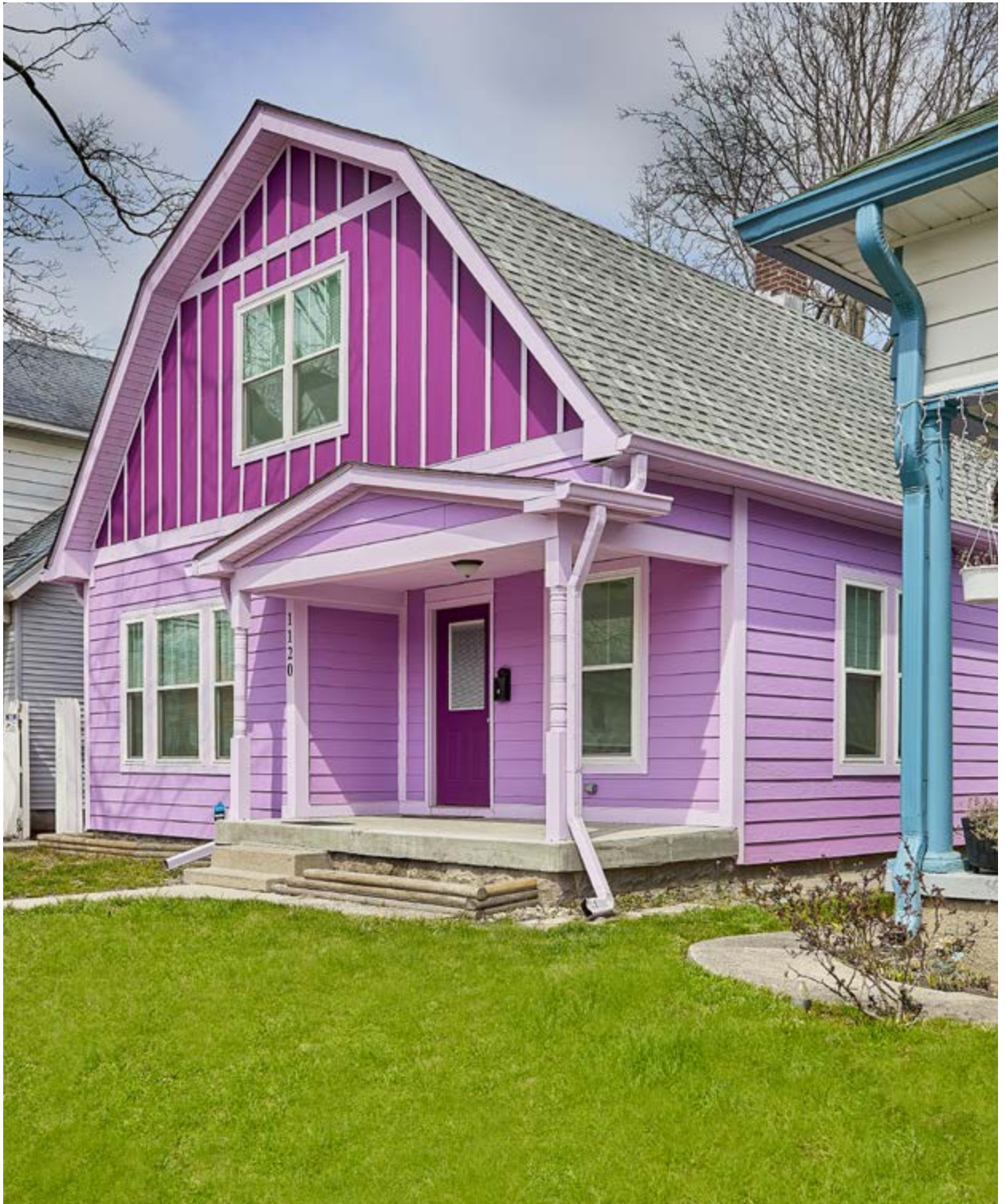
INHP supports neighborhood development and reinvestment opportunities by providing responsive and tailored community lending options that primarily yield the creation or preservation of affordable single-family and multi-family housing.

2021 LENDING ACTIVITY



CRUFT STREET KEEPS CREATING

The Artist and Public Life Residency is a long-term, affordable housing initiative led by Big Car Collaborative that supports artists who want to become homeowners, and in return, contribute their talents to the community. In 2021, INHP financed the rehabilitation of another home for this growing program — 1120 Cruft Street — which was sold to an artist using an innovative shared-equity approach. The program helps participants access affordable housing opportunities and build wealth while enriching the Garfield Park neighborhood.



The home at 1120 Cruft Street is one of 16 homes since 2017 that have been rehabbed and sold to artists participating in the The Artist and Public Life Residency led by Big Car Collaborative.

6

KEY STRATEGY:

GRANTMAKING

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

INHP awarded

\$780,000

**IN OPERATING SUPPORT
TO 8 PARTNERS**

constructing, rehabbing
and maintaining
affordable housing



- Greater Indy Habitat for Humanity
- Mapleton-Fall Creek Development Corporation
- Midtown Indianapolis
- Near Eastside Collaborative Partnership
- Near North Development Corporation
- Partners in Housing
- Renew Indianapolis
- Southeast Neighborhood Development

INHP awarded

\$295,119

**TO SUPPORT
AFFORDABLE HOUSING
AND PLACEMAKING
ACTIVITIES**



- Hovey Street Church of Christ
- LISC Indianapolis
- Martindale Brightwood Community Development Corporation
- Near North Development Corporation
- Partners in Housing
- Southeast Neighborhood Development
- West Indianapolis Development Corporation

“One of SEND’s most valuable partnerships is with INHP. With their assistance, SEND is building six affordable homes in 2022, expanded office space for additional staff, acquired technology necessary to continue to connect with neighbors during the pandemic and helped us evolve as an organization by supporting racial equity training.”

– Kelli Mirgeaux, President, Southeast Neighborhood Development (SEND)



The grants we provide for operating support are also known as Indianapolis Neighborhood Development Initiative (INDI) grants. They are competitive grants we've awarded since 1999.

7

KEY STRATEGY:

THOUGHT LEADERSHIP

We pursue and share information about the supply of and demand for affordable housing as we constantly seek innovation and continuous improvement in our service to people and neighborhoods.

RESEARCH AND STRATEGIC PLANNING

To establish its 2021-2023 Strategic Plan, INHP commissioned eight research briefs. This information helped to inform program and product development to ensure our services align with the needs of our community.

We've posted the research briefs at [INHP.ORG/research](https://www.inhp.org/research). Topics include:

- Appraisal Bias
- Gap in Homeownership Rates
- Housing Cost Burden
- Housing-to-Income Ratio
- Mortgage Refinancing
- Supply Chain Issues in Housing
- Trends in Home Mortgage Disclosure Act (HMDA) Data
- Wealth Gap

CREDIBILITY

INHP prioritizes our commitment to designing, financing and executing programs and communications within the highest standards of certification and accreditation. Trust and transparency with INHP clients and partners is the key to INHP's growing impact in the lives of people we serve and the neighborhoods they call home.



“INHP first recipient of Finance Justice Fund award”

Opportunity Finance Network

Opportunity Finance Network selected INHP to receive lending and grant capital to support efforts to create more single-family and multi-family housing opportunities grounded in equity, inclusion and justice. Twitter was the fund’s first investor.



“New apartments include financial literacy class”

Inside INdiana Business

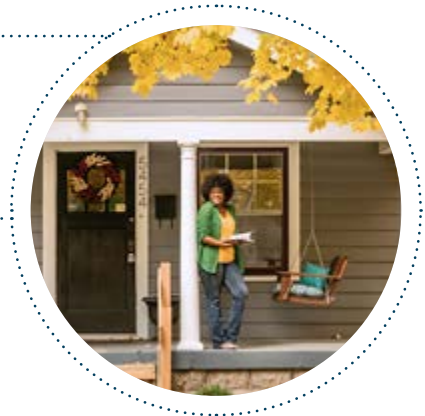
The developer of a proposed affordable housing apartment complex, situated on one of INHP’s ETOD sites, plans to collaborate with INHP to host our financial literacy classes in the community center portion of the complex once it is built.



“INHP gets \$2.5M to increase housing access, close racial homeownership gap”

Indianapolis Recorder

Nonprofit health care company CareSource was featured on the front page of the Indianapolis Recorder when the company announced an investment in INHP’s programs to bolster homeownership opportunities for individuals and families in Marion County experiencing wealth and racial disparities.



ENHANCING OPPORTUNITY:

SUPPORTING ECONOMIC MOBILITY

Lilly Endowment Inc. granted INHP \$7 million in 2021 as part of its Enhancing Opportunity in Indianapolis initiative to work collaboratively with seven partners and offer their clients stable, affordable housing solutions that complement each of their economic mobility programs.

Who are the partners? Eastern Star Church, Englewood Community Development Corporation, Goodwill of Central and Southern Indiana, HVAF of Indiana, IU Health Foundation, La Plaza, Southeast Community Services

Why was INHP included? Partners recognized that to keep their clients focused on increasing their earning potential, help was needed to prevent housing instability from becoming a barrier to success. This opportunity led to the creation of three new offerings available to the seven partners' clients:

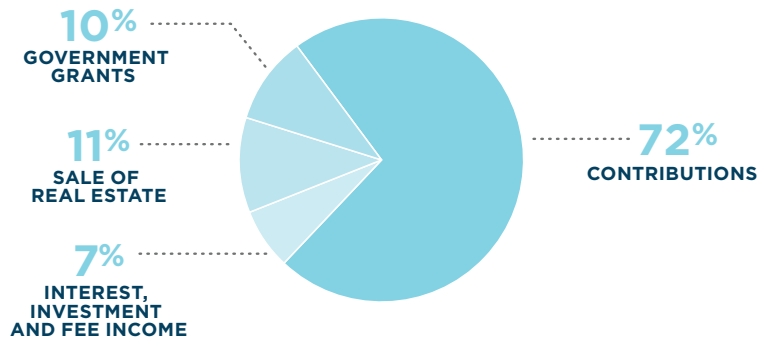
- **BRIDGE TO HOMEOWNERSHIP** – offers participants the ability to choose an affordable home to rent first from INHP and then buy after a 25-month lease
- **MATCHED SAVINGS** – encourages saving for housing (either rental or homeownership) costs by matching a portion of participants' savings 3-to-1
- **RENTAL BRIDGE** – provides participants assistance with rent payments while they remain engaged



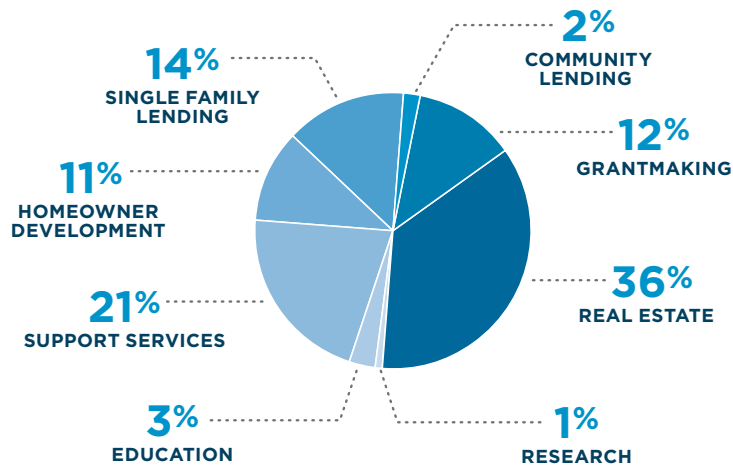


OUR FINANCIAL SUMMARY

REVENUE, GAINS & OTHER SUPPORT



EXPENSES & OTHER COSTS



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**WITH YOUR HELP,
WE WERE ABLE
TO SERVE NEARLY
1,200 FAMILIES
IN 2021.**



SPECIAL THANKS TO OUR DONORS

\$5,000,000 OR MORE

Lilly Endowment Inc.

\$1,000,000 - \$4,999,999

City of Indianapolis

Community Development Financial Institutions Fund (CDFI Fund)

\$100,000 - \$999,999

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Opportunity Finance Network

\$50,000 - \$99,999

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Fifth Third Bank Foundation

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in honor of Kellie Johnson
Jadira Hoptry
Donald Hutchinson
Matt Impink
Indy Gateway

A woman with braids is sitting at a kitchen counter, reading a magazine. She is holding a grey mug in her left hand. The background shows a window with white curtains and a yellow bag on the counter. A blue decorative shape is in the top right corner.

**WITH YOUR HELP,
WE WERE ABLE
TO IMPACT 720
AFFORDABLE HOMES
IN 2021.**

SPECIAL THANKS TO OUR DONORS

\$1 to \$499 donors continued

Darby Jameson
in honor of Laura Cochran

JB Real Estate Consultants

John Boner Neighborhood Centers

Thomas and Kellie Johnson

Devin Johnson
in honor of Jennifer Meeker

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Patricia Jones

Anthony Jones
in honor of Patricia Jones

Elizabeth Jones
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Pleasanna Thompson
in honor of Felicia Thompson

Keith Trinkle
in honor of Laura Cochran

Anthony and Melissa Turner

Lynn Tyler

United Way of Central Indiana

Brandi Vierling

Walgreens

Michele Wann

Marilyn Welker
in honor of Amy Barrett and Laura Cochran

West Indianapolis Development Corporation

Ashlee and Jordan Willocks

Michelle Willocks
in honor of Ashlee Willocks

Kimberly Wize

Shannon Zajicek

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GIFT IN WILL

Susan Springirth
Andrea Riquier

GIFT IN-KIND

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Thomas and Kellie Johnson
Patricia Jones
Lee Ann Kearley
Kendra Scott
Kroger
Kurt Vonnegut Museum and
Library
Julie Lane
Laser Flash
MashCraft Brewing Company
The McCarthy Family
Jennifer and Jeffery Meeker
Julia Melendez
Michaelis Corporation

Microsoft
Moser Consulting
NeighborWorks America
Newfields
Opportunity Finance Network
Perfect North Slopes
Pinheads
Kenny and Cherie Pologruto
Regions
Reagan Ringvelski
Elizabeth Sexton
Len and Constance Smith
Sun King Brewing Company
TeeJay's Sweet Tooth
The Center for the
Performing Arts
The District Tap
THE MAX Challenge of Fishers
The Shop Indy
Felicia Thompson
Thunderdome Restaurant Group
Tinker Coffee Co.
Anthony and Melissa Turner
Tyler Mason Salon & Spa
Wanamaker Auto & Detail Shop
Marilyn Welker
Ashlee and Jordan Willocks
Ruth Wooden

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