



# 2024 ANNUAL REPORT

An Address on Affordable Housing



## GREETINGS FRIENDS,

Your home address is one of the first things you learn at school. It's a part of who you are and your entire world at the same time. An address is so much more than a GPS location — it's connected to your life, loved ones, dreams, challenges and rewards. INHP believes all Indianapolis residents should live at an address that enables them to thrive.

This report is filled with stories about addresses — the ones INHP has developed, restored, occupied and enabled families with throughout 2024. You'll learn how INHP moved to our own new address, and how we're addressing new community relationships.

More than 1,500 families moved one step closer to their goals through INHP's Homeowner Development and Consumer Lending solutions to find their way home. And, working alongside neighborhood and community partners, INHP helped create 747 affordable addresses in Indianapolis.

We've always known that with strong partnerships, INHP accomplishes much more than anything we can accomplish alone. I'm proud of our staff, partners and supporters like you who continually address affordable housing challenges through experience, leadership and determination. Locally and nationally, there is clearly more work to be done, but INHP will continue advocating for more addresses worthy of calling "home."



Gina Miller  
President and CEO



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# More than just numbers

An address is more than just a number on a house. It represents ownership, opportunity, and a family's ability to thrive. With our innovative consumer and community solutions, we are opening doors, addressing challenges, and helping people find their way home.

## CONSUMER SOLUTIONS

INHP's consumer solutions support individuals and families earning low and moderate incomes who might encounter challenges in accessing housing through the private sector.

### Homeowner Development

One-on-one homeownership advising services, financial literacy and homebuyer education classes (in person and online).

### Consumer Financial Solutions

Affordable lending for home purchase or repairs and specialty loan programs.



#### WHO DOES INHP SERVE?

Households earning 50% - 120% of the Area Median Income (AMI)

... Individuals earning \$36,000 to \$86,000

... Family of four earning \$51,000 to \$123,000

## COMMUNITY SOLUTIONS

INHP also works to increase the supply of affordable housing by facilitating effective public-private-philanthropic partnerships and embracing a comprehensive approach to addressing challenges.

### Community Lending

Financing to support site acquisition and construction that primarily yields affordable single-family and multi-family housing.

### Transit-Oriented Development

Acquiring properties near frequent transit lines which allow time for strategic development and preservation of affordable multi-family housing.

### Grantmaking

Funding awarded to nonprofits for financial support, technical assistance and capacity building.

### Home Development

Single-family and multi-family development of affordable housing.

### Multi-family Equity

Purchasing and investing in residential real estate for the purpose of preserving affordable housing.

Each affordable address that INHP finances or creates enables another Indianapolis family to improve their quality of life and leads to a positive economic impact for our city and the neighborhoods in which those families choose to live.



IN 2024

1,501  
the number of families served by INHP

\$24.5M  
in mortgage financing

\$2.6M  
invested in community lending capital

## CORE VALUES

### Respect

We believe in treating people and their opinions with dignity through attentiveness, consideration and empathy, while ensuring mutual understanding when communicating.

### Collaboration

We believe in developing effective partnership with the community, organizations, clients and colleagues through active engagement and relationship building.

### Customer Service

We believe in creating a client-focused environment that is efficient, positive, responsive, welcoming and friendly.

### Continuous Improvement

We believe in ongoing innovation, evaluation, training and growth, while continuously having the courage to ask ourselves, "What can we do better?"

### Trust

We believe in creating and maintaining a culture of honesty, transparency, and accountability to build positive relationships, confidence in others, and successful outcomes.



# Addressing the realities of the housing market with families

## EDUCATING MORE HOMEBUYERS

INHP provides families with an understanding of current housing market conditions to encourage them to save money, improve their credit and create a solid foundation for successful homeownership. While Marion County's median home sales price has increased nearly 60% since 2020 — including a 4.3% increase in 2024 alone — the importance of INHP's financial education has grown as well.

In 2024, families proved they were still interested in the pursuit of successful homeownership. INHP saw a **15% increase** from 2023 in the number of families who engaged in education classes.

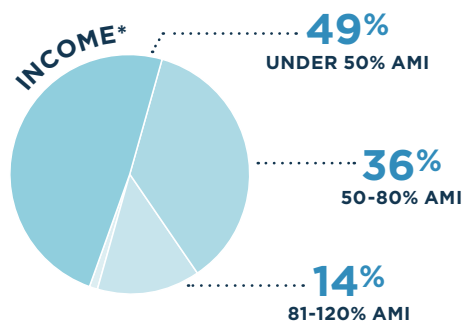
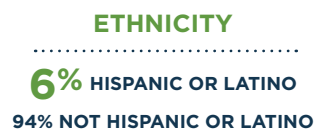
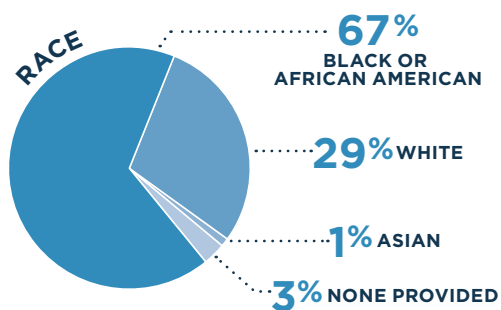
To minimize families' out-of-pocket expenses in 2024, INHP modified its fees so that Homebuyer Education, a hallmark INHP service and comprehensive in-person learning experience, was free for all attendees. INHP also switched from hard to soft credit pulls, which cut registration costs in half without impacting individuals' credit scores.







## INHP LENDING DEMOGRAPHICS



IN 2024

44 INHP first mortgages

98 Lender Partner first mortgages

\$183k Average purchase price across all INHP clients

## BREAKING DOWN MARKET BARRIERS

INHP's lending team helped cut through persistent housing market barriers in 2024 with innovative consumer programs like Community Lift and Rent-Focused Lending.

This sharp focus on addressing the needs of homebuyers led to a **60% increase** in INHP homebuyer mortgage loans compared to 2023.

### Community Lift

Many clients like Dysheka (pictured left with her daughter) took advantage of INHP's Community Lift mortgage lending program. This mortgage offered favorable terms that countered many of the top mortgage denial reasons recorded in Home Mortgage Disclosure Act (HMDA) data. **Community Lift mortgages represented 75% of INHP first-mortgage originations in 2024 and totaled more than \$5.5 million in mortgage financing.**

### Rent-Focused Lending

An exclusive **4.99% interest rate for INHP's Rent-Focused Lending program** enabled 15 qualified renters to attain homeownership sooner. Under this program, these renters used their two-year positive rental-payment history as the foremost criteria for mortgage eligibility.

### Down Payment Assistance and Home Repair Loans

As challenging as saving can be for clients, **INHP's team delivered more than \$660,000 in Down Payment Assistance and \$622,000 in non-interest bearing loans or grants for home repairs.** Funding was made possible by leveraging Federal Home Loan Bank of Indianapolis member programs, receiving funds from the City of Indianapolis, and through local philanthropic partners.

## IMPROVING THE CLIENT EXPERIENCE

"Better, more streamlined customer service." INHP took partner feedback to heart and addressed it in 2024 through a critical initiative known as Service Delivery Modernization. This effort had **three focus areas:**

1. **Elevate** the clients' experience
2. **Improve** customer service efficiency
3. **Streamline** compliance processes

INHP identified opportunities for improvement at multiple steps along the client journey.



INHP implemented an **updated client intake process** — the steps someone takes from registering online to attending their first meeting with an INHP staff member.

INHP commissioned a **new customized client management system** to improve client communication, data organization and the operations of INHP's Consumer Solutions departments.

The lending operations team **leveled up training and usage of industry-standard loan underwriting software.**

The education team conducted a **full-scale curriculum review** to ensure relevancy to today's homebuying experience.

### BETTER service delivery

This comprehensive effort was a main contributor to the increase in mortgage loan closings in 2024 and positioned INHP to serve the next generation of homebuyers better.





# A new address for INHP

## BETTER COORDINATION AND CONVENIENT SERVICE DELIVERY

In July 2024, INHP consolidated its offices and operations to one centralized location in Brougher Plaza to enhance community services and streamline support to future homebuyers and community partners. The larger space and flexibility of the new location provides INHP with the opportunity to grow as an organization, better accommodate day-to-day operations and more efficiently use resources for expanding services.

The new headquarters now offers one-stop access to resources like homebuyer education, unbiased advice, down payment assistance and affordable lending. Plus, ample parking and proximity to public transportation make it easier for office visits. The office is intentionally designed to include meeting rooms, flexible collaboration spaces, onsite classrooms and areas for providing clients with individualized support during their homeownership journey.





# Adding & retaining addresses around the city

## THE 100<sup>TH</sup> INHP-DEVELOPED ADDRESS

In December 2024, INHP celebrated the development of its 100th well-crafted, affordable home — a milestone only seven years in the making. The 100th home was built in association with the East 38th Street Corridor Lift Indy award from the City of Indianapolis Department of Metropolitan Development, through which INHP and United Northeast Community Development Corporation (UNEC) partnered to bring homeownership opportunities to the area. This new address on Audubon Road now belongs to INHP client Tiffany, who closed on the home and moved in with her children in early 2025.

Like the 100th, each INHP-developed home stems from a partnership formed to help support families in achieving their dreams. That's 100 families growing, thriving and creating memories in their own homes — generation after generation.

To be considered affordable, INHP-developed homes are built and priced at market rate to avoid disturbing the appraised values of homes locally. Then, subsidy is applied at closing to help reduce the cost of the mortgage loan and make it affordable to buyers with low to moderate incomes.



The combined efforts of INHP's Community Solutions led to the creation or preservation of **747 unique addresses**\*, marked as affordable housing, throughout Marion County.

230 Community lending

111 Transit-oriented development

574 Grantmaking

13 Home development

\*181 units supported by more than one program.



13 NEW SINGLE-FAMILY ADDRESSES

INHP takes the adage “no home is one size fits all” to heart and applies it to housing strategy, too. In 2024, INHP’s innovative approach to developing more affordable housing options resulted in **13 affordable addresses** in Indianapolis for clients to call home.

Four of these homes are INHP-developed new construction and part of the East 38th Street Corridor Lift Indy award through the City of Indianapolis — a \$3.5 million revitalization effort in the area.

Seven of the 13 are acquisition-rehabilitation homes for INHP’s Bridge to Homeownership (B2H) program. Through B2H, clients can choose a home to rent first at below-market rates and buy later as they enhance their economic mobility engaging in the programs of 15 local community partners. One of these B2H homes included renovating an abandoned home through Vacant to Vibrant funding from the City of Indianapolis Department of Metropolitan Development.

The Vacant to Vibrant funding was also used to develop two smaller homes for INHP’s bungalow pilot project. Launched in 2024, this pilot helped us better understand builder interest in small-scale development among emerging developers, subsidy needed for a smaller home footprint, and the demand from buyers with low and moderate incomes.



INHP-developed  
new construction



INHP’s Bridge  
to Homeownership  
*(acquisition-rehabilitation homes)*



Vacant  
to Vibrant







# Addressing financing

## CREATIVE SOLUTIONS FOR ARNOLD PLACE

As INHP sought financing for its first multi-unit development — Arnold Place — a neighborhood resident’s suggestion about infrastructure needs led to the creation of an area-wide Housing Tax Increment Financing (HOTIF) district to support both the townhome project and the neighborhood.

The HOTIF strategy — most often used to cover infrastructure and construction costs — was adapted to help move Arnold Place forward and bring new investment to the neighborhood.

*The first phase of Arnold Place was financed and developed in partnership with Indianapolis African American Quality of Life Initiative, INHP, Onyx+East, The City of Indianapolis and The National Bank of Indianapolis.*

33  
affordable  
and market-rate  
townhomes  
developed in  
Reagan Park

## Q & A WITH JEFF HASSER, INHP’S DIRECTOR OF HOUSING STRATEGY



### What is a HOTIF?

When neighborhood property values rise, a HOTIF strategy can be enacted to capture any property tax increase during a period of time and designate those funds to be reinvested into the neighborhood. A HOTIF can be site specific, like the Arnold Place plot, or area-wide, like the Reagan Park neighborhood.

### How did INHP think differently about a HOTIF strategy?

INHP became the first entity to request HOTIF funding be site-specific to Arnold Place and used exclusively for buyer subsidy, or Down Payment Assistance (DPA). As INHP engaged the neighborhood to seek their support, residents asked if the HOTIF could be drawn to include the entire area so their needs — like new sidewalks and home repairs — could also be addressed.

### What was the process for implementing a HOTIF?

Creating a HOTIF requires a review of the area’s housing stock to measure vacancy, tax delinquency and age. After determining Reagan Park was eligible for a 25-year, area-wide HOTIF, we worked closely with the city to secure support and navigate the approval process through the Metropolitan Development Commission and City Council.

### Why did INHP choose a DPA for its HOTIF designation?

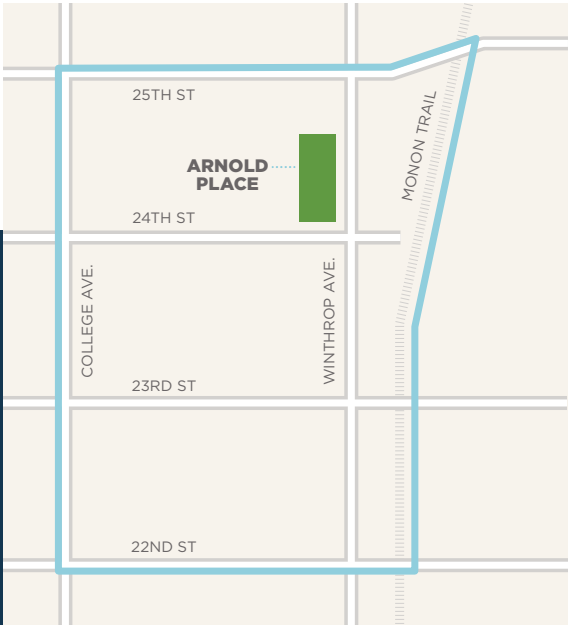
As home prices continue to increase, more families living paycheck to paycheck dismiss the idea of homeownership. By using the HOTIF for DPA, INHP will have funds to fill the gap between what an INHP client can afford to pay for a townhome and its fair market value.

### Why was collaboration with the neighborhood important?

Chiefly, the City of Indianapolis requires neighborhood support of an area-wide HOTIF. INHP believes this is the best approach because it ensures everyone is aligned with the neighborhood’s priorities. The neighborhood now has a sustainable funding source to use for working with city departments over the next 25 years to address evolving needs, and it can welcome revitalization efforts that offer accessible homeownership opportunities for buyers of all incomes.

### AREA-WIDE HOTIF

Captures increased property taxes from new developments or improvements over 25 years and uses the funds for projects like building affordable homes or upgrading infrastructure in a designated area.





# Addressing relationships in the community

## A RENEWED APPROACH

How do **you** intersect with the mission of INHP?

Delivering INHP's consumer and community solutions demands a highly integrated approach that leverages relationships and aligns a range of stakeholders. Those stakeholders — clients, partners, donors, and investors — intersect in diverse and dynamic ways, not only with INHP but also with one another and the broader affordable housing ecosystem.

To reflect its commitment to relationships and partnership, INHP made an organizational shift in 2024 by forming a new community relations department that could nurture more intersections and deepen program reach. By bringing Community Relations together with Fundraising, Marketing and Communications under a new chief relationship officer, INHP acknowledges that relationships — both internal and external — are a top priority.

Looking ahead, INHP anticipates there will be more points of intersection to cross. With a new structure, we can better navigate the convergence of time, talent and resources within Marion County to continue to address our community's housing needs.



**Deeper partnerships**  
with key non-profits  
**helps increase awareness and access**  
to INHP's programs and services.





# What we can address today to prepare for tomorrow

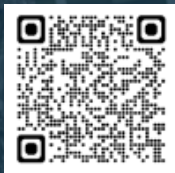
## LOOKING AHEAD

In the Homebuyer Preparation Program, INHP families are accountable for establishing attainable short- and long-term goals. Each goal leads to the next and shapes a different future with more opportunity.

Like its families, INHP also focuses on what's ahead to advance its mission and gather the resources that future affordable housing solutions will require.

In 2024, INHP management began a capital acquisition effort to support not only today's goals, but also to prepare for continuous growth. Through this effort, INHP leveraged a unique Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis) CDFI Rate Buydown Advance program. INHP is grateful to have trusted relationships with local banks that are members of FHLBank Indianapolis to make this effort possible.

And INHP isn't done yet. Building relationships with many community-minded banks will be important to raise additional capital as INHP works toward its goals to create more affordable housing solutions for both consumers and the community. Proven solutions like home purchase lending products, community lending and home development will continue to be supported. And new, innovative solutions are always on the horizon.



Scan the  
QR code to  
learn about  
INHP's current  
**Strategic  
Plan**

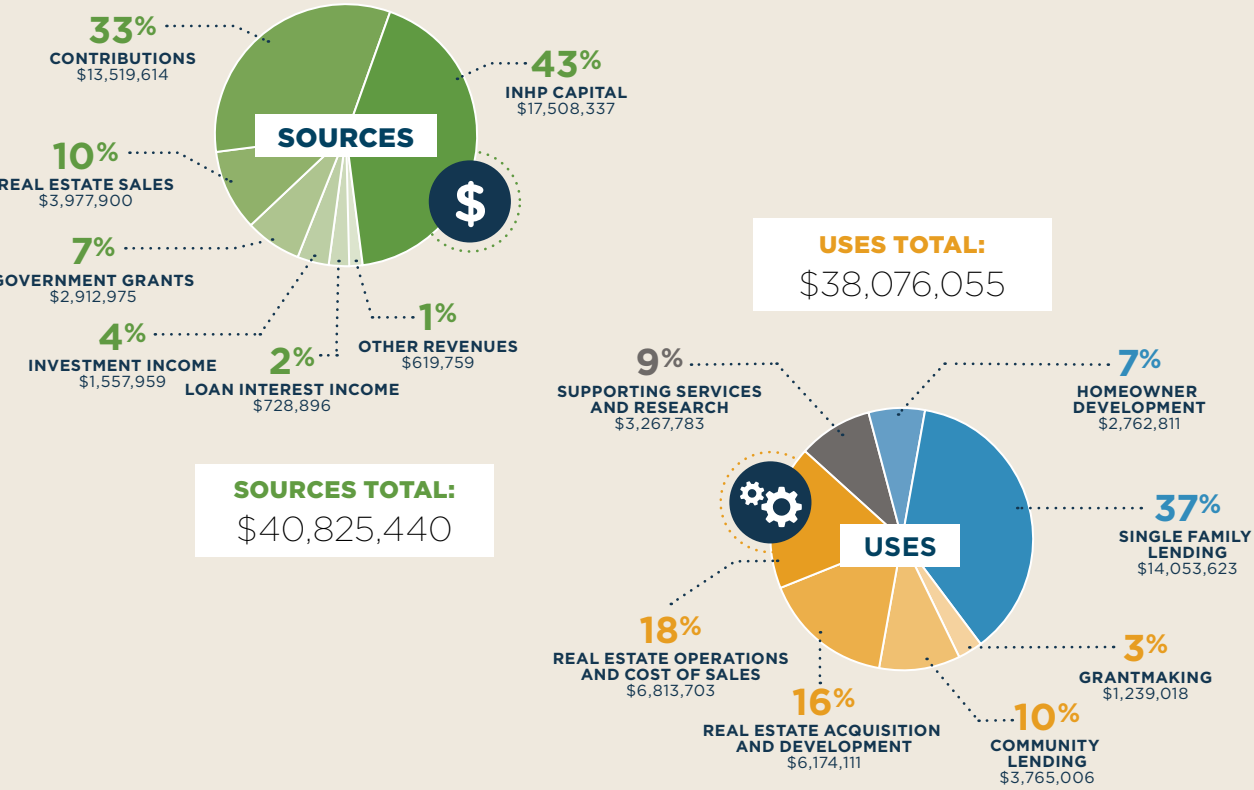


# Investing in our community and our neighbors.



## FINANCIAL OVERVIEW

INHP is a consumer loan fund, a community loan fund and a housing developer. The 2024 financial overview below is reflective of our comprehensive suite of services and complex capital structure.



91 cents of every dollar disbursed

DIRECTLY SUPPORTS PROGRAMS AND SERVICES



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**WE CAN DO MORE, TOGETHER**

One third of our resources come from the contributions of our corporate and individual donors. This generosity helps us serve more families, build more homes, and finance more projects — so we can make a bigger impact on the affordability and accessibility of homeownership in Indianapolis.

Special thanks  
to our 2024 donors

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secure a place  
to live and thrive.

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