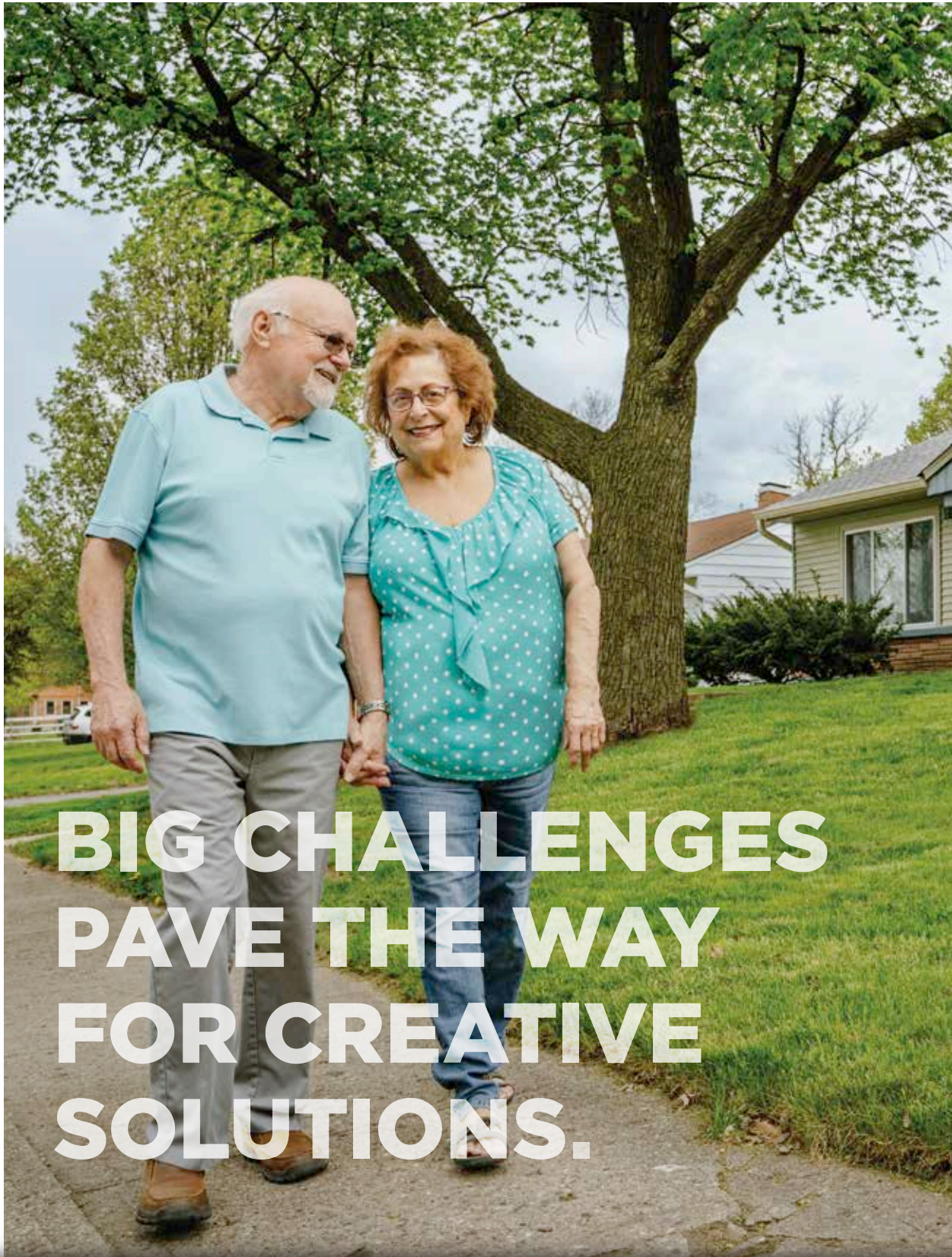




2022 ANNUAL REPORT

ONE HOME. ONE NEIGHBORHOOD. ONE COMMUNITY.



BIG CHALLENGES PAVE THE WAY FOR CREATIVE SOLUTIONS.

GREETINGS FRIENDS,

I am extremely grateful and humbled to lead an organization that, for 35 years, has facilitated generational change in the lives of thousands of Indianapolis residents. My previous experience helped me understand the totality of the challenges people earning low and moderate incomes face today and what is being done throughout the region to improve health and well-being, educational attainment, economic mobility, food security and more. We at INHP believe that stable housing is the cornerstone that allows our neighbors to rise to these challenges.

After nearly a year, I am even more impressed by the mission and commitment of INHP and the many partners who have come alongside us to support a wide range of affordable housing solutions. The more we connect housing to other critical needs, the more progress we make as a community.

In this report, enjoy reading about many of the innovative and impactful solutions offered by INHP and its partners, and consider how you too can be part of the solution.

Gina Miller
President and CEO

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.



FINDING SOLUTIONS IN THE FACE OF CHALLENGES

The housing market pressures of 2022 were significant and challenging. The combination of higher mortgage interest rates, rising inflation, reduced inventory, increased development costs and decreased contractor availability pushed the dream of owning a home further out of reach for many Marion County families.

INHP responded by evaluating what we know, driving forward and continuing to foster solutions built upon 35 years of partnership and experience empowering Indianapolis families and neighborhoods.

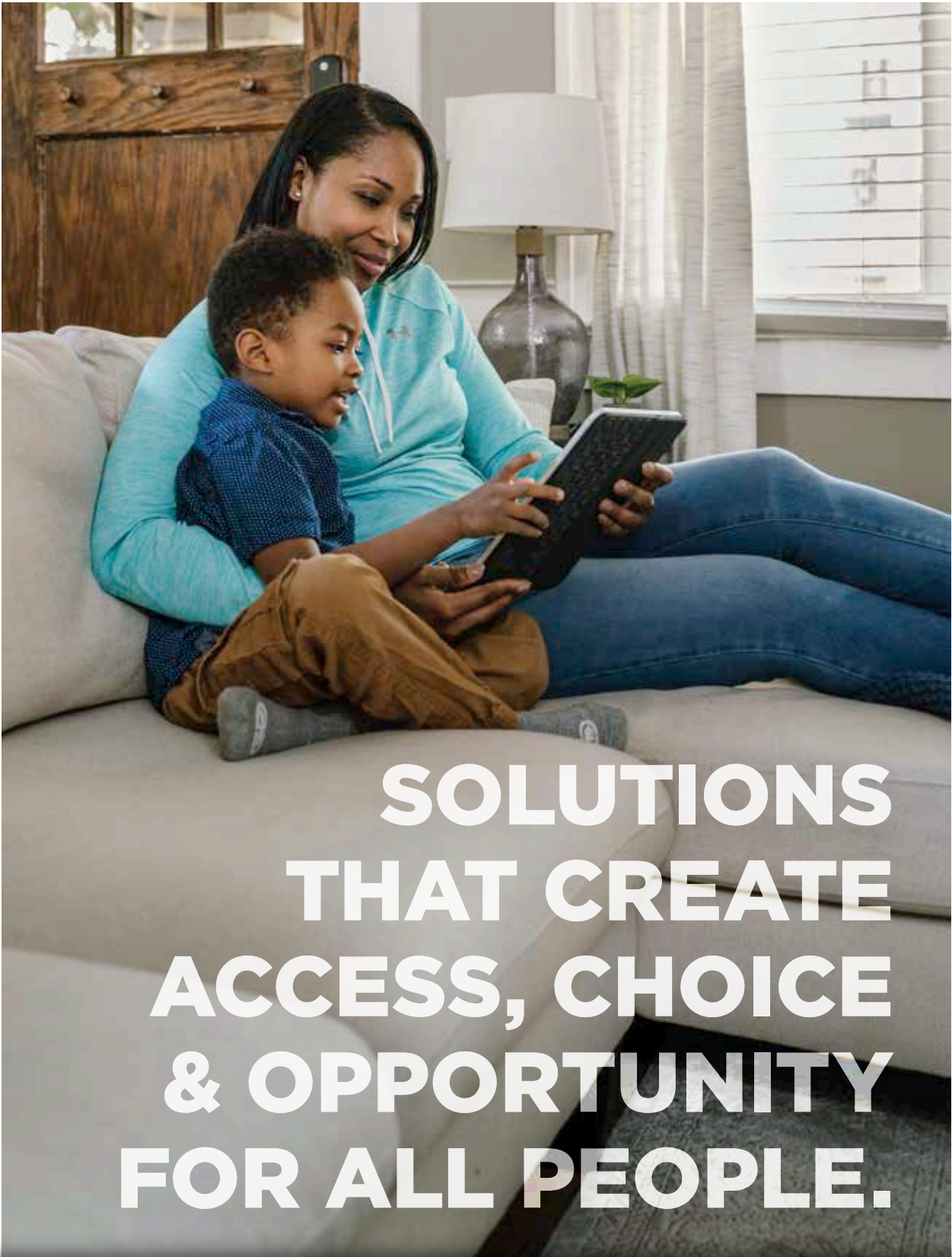
What SOLUTIONS does INHP offer?

- Solutions for **CONSUMERS** (pg 6)
- Solutions for advancing **HOUSING STABILITY** (pg 10)
- Solutions for the **COMMUNITY** (pg 14)
- Solutions furthering **DIVERSITY** and **EQUITABLE OPPORTUNITY** (pg 18)
- Solutions through **POLICY** (pg 22)



“The INHP team is united and deliberate in its mission to face these obstacles. INHP believes in access, choice and opportunity for all people. And, the team understands and embraces the partnership culture it requires to move from program strategy to measurable and long-lasting impact today and for future generations.”

– MOIRA CARLSTEDT, INHP PRESIDENT AND CEO FROM 1998-2022

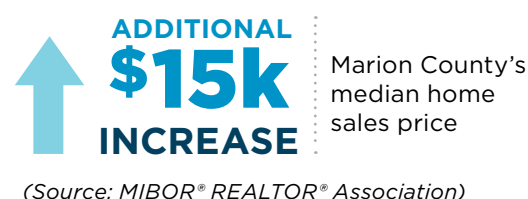


SOLUTIONS
THAT CREATE
ACCESS, CHOICE
& OPPORTUNITY
FOR ALL PEOPLE.

SOLUTIONS: FOR CONSUMERS

The pursuit of homeownership in 2022 became the most difficult and expensive in a generation. But INHP clients were tenacious and focused on their housing goals.

The lack of available, affordable homes to buy in Marion County has been a growing barrier for several years. After experiencing a \$30,000 increase in the median home sales price in 2021, 2022 brought new challenges:



Simply put, today's median-priced home has become out of reach for the average borrower earning up to 80% of the area median income (AMI), which is INHP's core client.

In response, INHP remained committed to serving clients through Homeowner Development programming. We piloted new products in Single-Family Lending to boost people's buying power. And, INHP provided special access just for clients to view and make offers on the affordable homes we develop and sell.



HOMEBUYER EDUCATION continues to be one of the ways INHP helps households to increase their financial literacy and learn the process of buying a home.

1,276
HOUSEHOLDS
completed an education course

149
CONSUMER LOANS
ORIGINATED

AFFORDABLE LOANS continue to be a way for INHP to serve households by providing them with more choices and access to financing. From the loans originated in 2022:

- **59 INHP loans** for home purchases or home repairs
- **90 private sector loans** for home purchases

CONSUMER RESPONSE TO THE FINANCIAL CLIMATE

They sought to increase their financial literacy through INHP's most attended education class.

DOLLARS & SENSE

In this course, participants learn how to manage daily finances, increase savings, create a budget and analyze and prioritize spending.

They chose to remain in INHP's advising program longer.

ONE-ON-ONE HOMEOWNERSHIP ADVISING

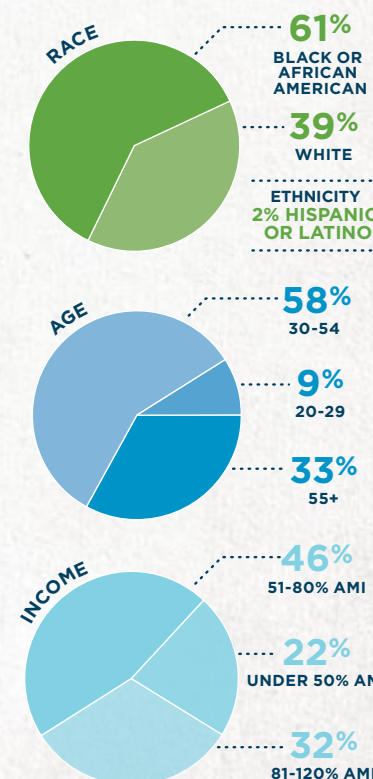
85% of mortgage-ready clients chose to stay in the Homebuyer Preparation Program (HPP) to continue saving and increasing their buying power.

They leveraged one innovative loan product more than others.

MARKET EXPANDER MORTGAGE LOAN

This product expands a buyer's purchasing power so they can better compete in the housing market and explore more homes that fit their needs. It combines two mortgages — a 20-year, significantly below-market fixed rate first mortgage and a second, no-interest mortgage with deferred payments until years 21-30.

INHP LENDING CLIENTS*



*Data does not reflect private sector loans.

FIRST LOOK PROGRAM eliminates a common barrier for buyers with low and moderate incomes.

INHP clients are often outbid on homes that fit their price range in the marketplace. To address this stressor, First Look was introduced for INHP-developed homes for sale.

The First Look Program allows clients, who are prequalified for a loan through INHP or have completed the Homebuyer Preparation Program, to view and bid on new, affordable homes in advance of the competition.



2

NEW CONSUMER LOAN PRODUCTS INTRODUCED

providing more options for buyers with low and moderate incomes in 2022.

RATE OPTIMIZER: As interest rates increased, we introduced a new product that optimizes the interest rate on a standard 30-year-term mortgage for qualified buyers. The amount of the rate reduction is based on the buyer's AMI. It's lowered 3% for AMI's under 80%, or 2% for AMI's between 80-120%. The optimized rate helps increase affordability for buyers in a challenging housing market.

AFFORDABLE-RATE-EXTERIOR-APPRAISAL (AREA) REFINANCING: INHP sought to provide a different option for homeowners with low and moderate incomes who may have been apprehensive to refinance without one-on-one support.

With this product, qualifying clients benefit from a competitive interest rate and a nontraditional appraisal process where an independent home inspection is not required and an exterior-only view of the home is used to determine the home's value.



INHP CLIENTS QUENTIN AND EDIE TOOK ADVANTAGE OF THE MARKET EXPANDER LOAN WHEN MOVING BACK TO INDIANA FROM CALIFORNIA SO THAT THEY COULD BE CLOSER TO THEIR GRANDCHILDREN.

"I would not have been able to purchase a home in this market without this loan program."

- QUENTIN, INHP HOMEOWNER



SOLUTIONS:
**FOR ADVANCING
HOUSING STABILITY**

INHP offers three unique housing solutions through six community partners. The initiative is called Enhancing Opportunity in Indianapolis and is funded by Lilly Endowment Inc.

Stable housing is a foundational component of economic mobility. In consultation with our six partners, INHP designed three programs, which build off existing INHP solutions, including homeowner development, consumer lending and single-family home development.

Each program complements the economic mobility support that our partners provide their clients by helping to reduce the chance of people experiencing a traumatic housing challenge or loss, which could disrupt their progress.

Partners include Englewood Community Development Corporation, Helping Veterans And Families (HVAF) of Indiana, Goodwill of Central and Southern Indiana, Mosaic Center for Work, Life + Learning, La Plaza and Southeast Community Services.



RENTAL BRIDGE

In 2022, 71 participants received a rental stipend — up to \$3,600 per household — in the Rental Bridge program, which provides a temporary solution for stability so participants can put flexibility in their current work schedule to complete job training or improve job readiness.

Rental Bridge has even kept evictions from deterring client progress. In one instance, INHP worked quickly to pay a landlord upon notice that the client’s court hearing was scheduled the same day. The client was able to remain housed and stay engaged with the partner.

..... **71**
**PROGRAM
PARTICIPANTS
RECEIVED A
RENTAL STIPEND**

60%
**OF PARTICIPANT’S
LEASE PAYMENTS
RESERVED**
for a future down payment.

BRIDGE TO HOMEOWNERSHIP is a supportive rent-to-own program that allows clients to choose and lease an affordable home from INHP for up to 25 months, and 60% of their lease payment will be reserved for a future down payment on the home. After the lease period, the client may choose to purchase the home using the down payment.

MATCHED SAVINGS ACCOUNTS

Administered by INHP and First Financial Bank, Matched Savings accounts are helping clients save for expenses related to affordable rental or homeownership needs. The 3-to-1 match provides up to \$2,400 in extra savings toward housing. In 2022, the match helped seven of our partners’ clients develop long-term savings habits, especially as inflation has made this practice more difficult.

A similar solution is also available for INHP clients enrolled in the Homebuyer Preparation Program, called an Individual Development Account (IDA). In 2022, 76 clients had an IDA.

..... **\$2,400**
**IN EXTRA SAVINGS
TOWARDS HOUSING**
per participant

MEET SKYLER, the first to experience the innovative Bridge to Homeownership program. Skyler came to INHP from Southeast Community Services (SECS) after experiencing homelessness in 2015. With the help of SECS, Skyler secured a job. Now, he's found an affordable housing solution. He's proud of his rent-to-own opportunity in a walkable neighborhood between Fountain Square and Irvington.

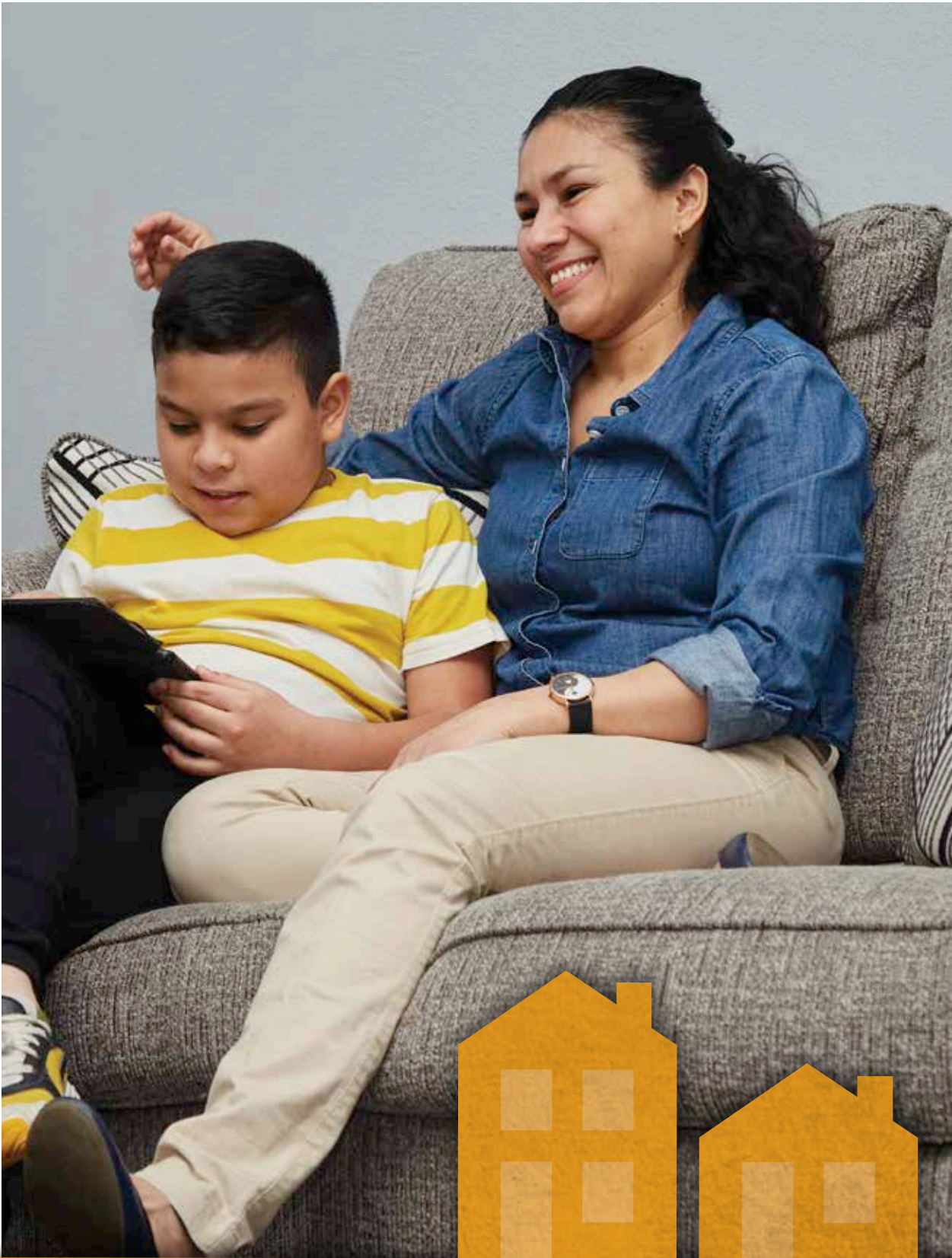
"Honestly, it's just awesome to have something to call mine. I know that comes with a lot of responsibilities, and I'm actually excited to take on some of those."



MEET EDWIN, a Nicaraguan native who participated in all three Enhancing Opportunity programs. He connected with us through La Plaza and is now living with his family in the home he chose through Bridge to Homeownership.

"For us, having a house impacted us because we now have the benefits that come with living in a home. My kids have the right to feel at home in a house. All of this is thanks to INHP."

Learn more about Edwin's story on our website: INHP.org/Edwin.



SOLUTIONS:

FOR THE COMMUNITY

The shortage of affordable homes in today's market requires the skills and abilities of many partners working together to make an impact and offset the imbalance experienced by renters and homeowners alike.

The community solutions INHP provides span a range of disciplines, from community lending and grantmaking, to housing development, preservation and equity. In 2022, all of these strategies were deployed across a variety of program models, ultimately enabling INHP to impact 590 affordable housing units throughout Indianapolis.

590
AFFORDABLE
HOUSING UNITS
IMPACTED



COMMUNITY LENDING is a way for INHP to deploy resources for land acquisition, working capital, patient capital and other tailored options supporting INHP's mission.

GRANTMAKING is a way for INHP to deploy resources into the affordable housing system. In 2022, \$1.54 million was deployed in three ways.

Indianapolis Neighborhood Development Initiative (INDI) grants — operating support was awarded to nine partners constructing, rehabbing and maintaining affordable housing.

- Community Action of Greater Indianapolis (CAGI)
- Mapleton-Fall Creek Development Corporation
- Martindale-Brightwood Community Development Corporation
- Near Eastside Collaborative Partnership (Near East Area Renewal, Englewood Community Development Corporation, John Boner Neighborhood Centers)
- Near North Development Corporation
- Partners in Housing
- Southeast Neighborhood Development

Federal Home Loan Bank of Indianapolis (FHLBI) grant — As a member of FHLBI, INHP passed through a grant to Englewood Community Development Corporation to help develop The Passage (see pg. 17).

Community grants — seven partners received support for affordable housing initiatives.

- Servants at Work (SAWs)
- CICOA Aging & In-Home Solutions
- Near North Development Corporation
- Rebuilding Together Indianapolis
- NeighborLink
- HVAF of Indiana, Inc.
- West Indianapolis Development Corporation

\$3.69
MILLION

in community loans
to nine projects

\$1.54
MILLION

in grant dollars deployed





“This house is perfect, and affordable, for my family of three. And, it’s in a neighborhood where I know we can grow and thrive.”

– RAVEN, INHP HOMEOWNER

EQUITABLE TRANSIT-ORIENTED DEVELOPMENT

allows INHP to preserve property along frequent transit lines so neighborhoods and developers can prepare optimal site plans for affordable housing development. In 2022, three parcels were purchased and five were sold from our land bank.

Which five parcels are now in development for affordable housing?

- 18th and Meridian Streets
(soon 1827 Lofts)
- 401 Southern Avenue
(soon Garfield Parkside Townhomes)
- 22nd and Meridian Streets
(project to be announced)
- Shelby and Maryland Streets
(soon The Passage)
- New York and Rural Streets
(soon St. Lucas Lofts)



3
**NEW PARCELS
PURCHASED**

5
**PARCELS SOLD TO
DEVELOPERS**
for affordable
housing creation

BUILDING NEW SINGLE-FAMILY HOMES and increasing the supply of affordable housing has been a growing priority for INHP. In 2022, INHP finished development of 12 new homes across Indianapolis.

INHP’s use of the federal **New Markets Tax Credit (NMTC)** program helped fund three of these homes in the Norwood neighborhood.

Southeast Neighborhood Development (SEND) and Ursula David Homes built the homes in coordination with the neighborhood, and Raven (pictured at left) now proudly resides in one of them.



12
**NEW AFFORDABLE
HOMES ACROSS
INDIANAPOLIS**
development and construction
funded by INHP in 2022



SOLUTIONS:

FURTHERING DIVERSITY AND EQUITABLE OPPORTUNITY

INHP commits to using its resources, knowledge, partnerships and programs to support inclusive strategies that are aligned with its mission and vision.

Diversity makes us better at achieving and delivering on our mission to increase access to affordable housing opportunities. According to the 2021 American Community Survey (U.S. Census Bureau), 46.6% of households with low and moderate incomes in Marion County are households of color. And each year, Home Mortgage Disclosure Act data has revealed people of color are less likely to apply for a mortgage, and they experience higher denial rates when they do.

46.6%

of households with low and moderate incomes in Marion County

**ARE HOUSEHOLDS
OF COLOR.**

A special committee, comprised of members of INHP's board of directors and community leaders, championed a **COMMUNITY ENGAGEMENT STUDY** that provided insight into the changes and challenges in affordable housing experienced by eight underserved groups in our community. The identified groups were:

- Black or African American
- Hispanic or Latino
- Veterans
- LGBTQ+
- Immigrants
- Adults aged 55+
- People with disabilities
- Youth aging out of foster care

A year-long effort, complete with interviews, focus groups and surveys of community leaders and people representing each group, culminated in an understanding of the current barriers to affordable housing within these groups. The research will be used to inform INHP strategies, tactics and policies that will help continuously improve and develop sustainable solutions to housing barriers that are responsive to these communities and their needs.



**Recognizing
that INHP
cannot address
these disparities
alone,**

we build our team and board
WITH INTENTION,

we meaningfully
engage with our
MINORITY PARTNERS,

we prioritize
SUPPLIER DIVERSITY,

and we stay authentic to our
purpose and history of

SERVING PEOPLE
with real and perceived
barriers to affordable housing.



THE INDIANAPOLIS AFRICAN AMERICAN QUALITY OF LIFE INITIATIVE (IAAQLI) granted \$1 million to INHP to support the Equitable Transit-Oriented Development program, and specifically, to assist a Black developer build multifamily housing on two sites in majority Black neighborhoods. The grant helps to fund the capital stack required to initiate the project.

IAAQLI is a partnership between the National Urban League, the Indianapolis Urban League, and the African American Coalition of Indianapolis. The initiative was created through a \$100M grant from Lilly Endowment Inc. The focus of the funding is to help non-profit organizations implement effective programs, policies, and ventures that will make measurable improvements in the daily life of African Americans.

\$7.6 MILLION
WAS INVESTED BY INHP
INTO MARION COUNTY
MINORITY CENSUS TRACTS

MORE THAN 1/2
OF INHP HOMES DEVELOPED
IN 2022 WERE BUILT BY
MINORITY CONTRACTORS.

INHP’s management and leadership team participated in a series of **DEI WORKSHOPS** to reinforce our 35 years of commitment to serving people who have historically been limited access to their housing goals.

“I enjoy working alongside the INHP team to support them in deepening their commitment to diversity, equity, inclusion and belonging. They’re willing to challenge their assumptions and openly discuss how different perspectives are valued and matter for their colleagues, clients and vendors.

- KELLI LESTER, OWNER AND PARTNER, ONYX RISING



SOLUTIONS: THROUGH POLICY

INHP recognizes systemic issues that impact affordable housing and quality of life for families with low and moderate incomes. In 2022, INHP began laying the foundation to add our voice to policy at all levels of government.

In the progression of our mission, our focus on homeownership has expanded to include strategies that preserve or increase the supply of affordable housing through community lending, housing development, land banking, grantmaking and rental property ownership.

This means that the depth and breadth of policy issues at the local, state and federal levels impacting INHP and the people and neighborhoods we serve has increased significantly. To that end, we have taken a measured but deliberate approach to tracking and advocating for policy issues that address the affordable housing challenges our clients are experiencing.



RESEARCH is essential to shape our understanding and approach. In May 2022, INHP commissioned a research brief to identify the *top 50 most housing cost-burdened* and *top 50 least affordable counties across Indiana*. The brief revealed that urban, mid-sized and rural counties alike fall within the top 10 of both lists, proving that affordable housing is not simply a metropolitan issue.

The research brought forth an opportunity to testify to the Indiana Housing Task Force (established by House Enrolled Act 1306) that the shortage of affordable housing is a crisis impacting counties statewide.



NATIONAL MEMBERSHIPS

HOUSING PARTNERSHIP NETWORK

A collaborative of the nation's leading housing and community development organizations that facilitates peer-to-peer learning and promotes policy and practices that have proven to be effective strategies in the affordable housing industry.



OPPORTUNITY FINANCE NETWORK

A leading national network of more than 390 community development financial institutions (CDFIs), and operates as a financial intermediary, a researcher, convener and advocate for nontraditional community economic opportunity. INHP has been a CDFI since 1997.

HOMEOWNERSHIP ALLIANCE

INHP is a founding and current steering committee member of this advocacy group singularly focused on advancing affordable homeownership regulatory and legislative policy in Washington, D.C.





LEGISLATIVE PRIORITIES



MORE FINANCIAL SUPPORT FOR AFFORDABLE HOUSING

INHP supports tax credits, appropriations, grants, loan funds or other mechanisms that bring additional resources to support the creation or preservation of affordable housing.



REAL ESTATE TAX/ASSESSED VALUATION RELIEF

INHP supports policy that offers solutions to curb increasing real estate tax obligation for various populations (i.e. seniors, veterans, families with low income) as home values have increased significantly.



INFORMED CONSUMERS/CONSUMER PROTECTIONS

INHP believes financial literacy, clear disclosures and consumer protections are critical to improve outcomes in housing stability and enhanced quality of life.



These priorities align with policy recommendations the Indiana Housing Task Force outlined for the 2022-2023 Indiana General Assembly to consider.



IN INDIANA, INHP engages with **Prosperity Indiana**, a statewide membership organization of affordable housing and human services providers. We actively serve on their policy committee.

COMMUNITY SOLUTIONS NEED COMMUNITY SUPPORT

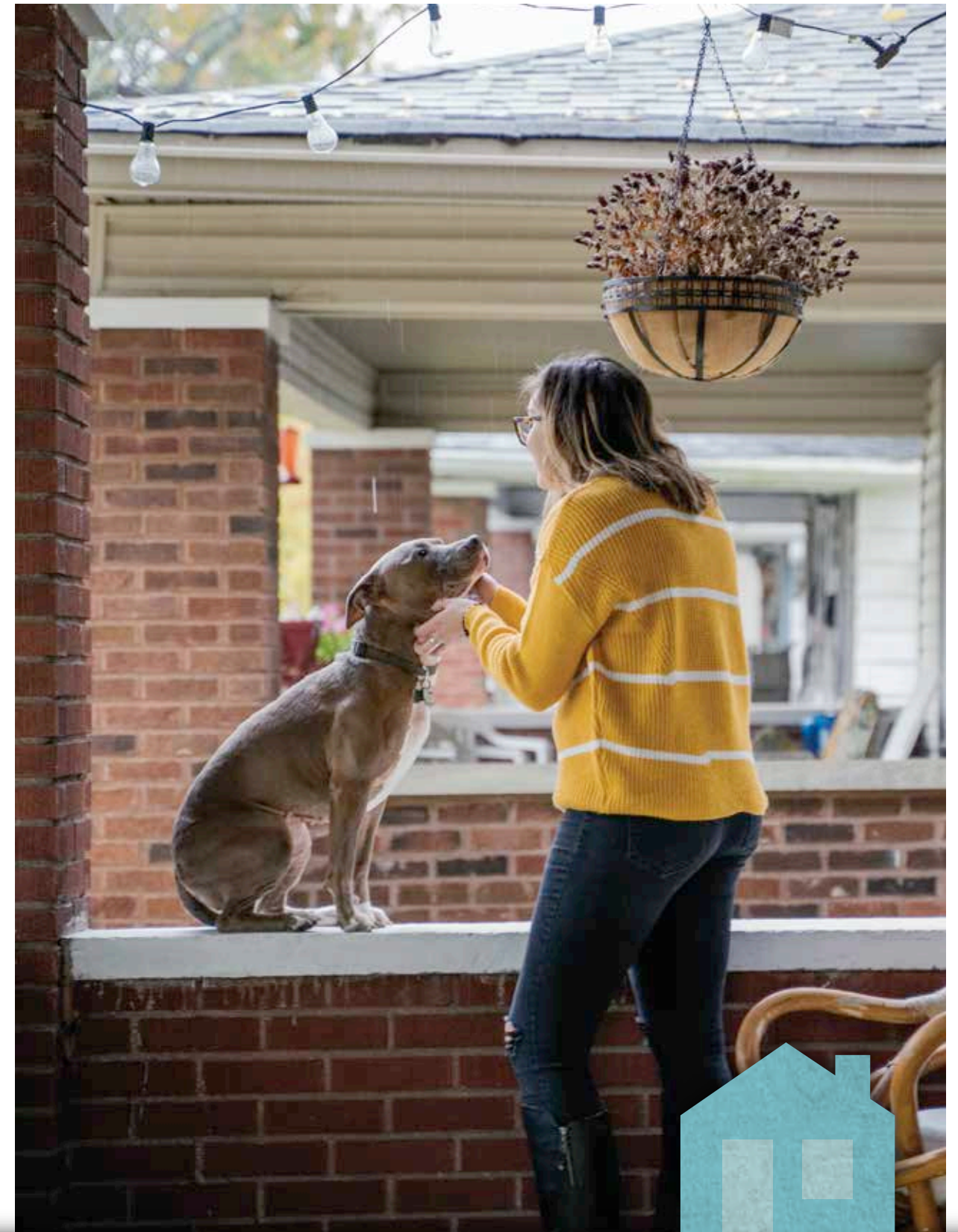
If you are inspired by the work outlined in our Annual Report, consider making a gift today that will impact not just a single household, but the many aspects that go into making our city an amazing place to call home.



Donate online at INHP.org/give or by scanning the QR code.

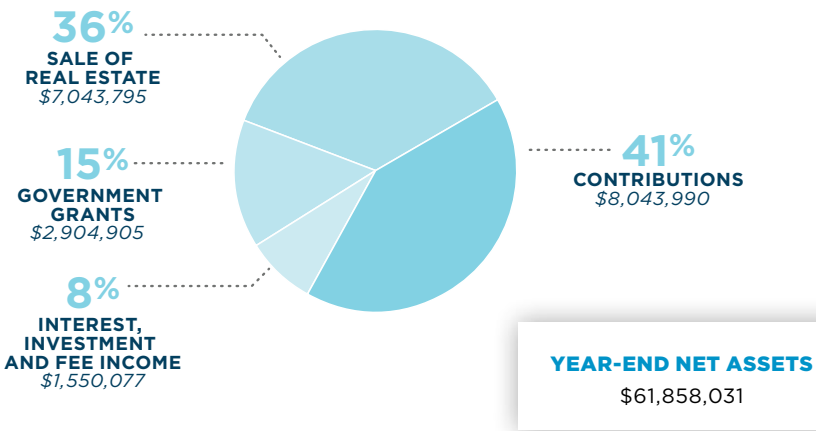
REFER SOMEONE TO INHP

If you know someone who could benefit from INHP's programming, send them to INHP.org where they can click the orange **GET STARTED** button.

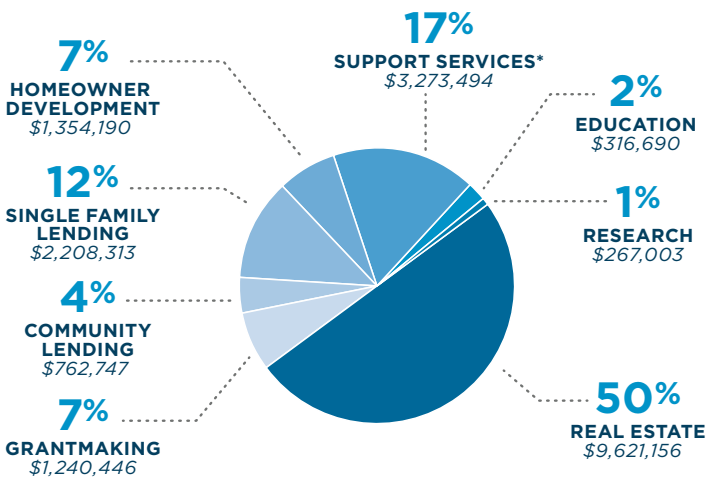


OUR FINANCIAL SUMMARY

REVENUE, GAINS & OTHER SUPPORT



EXPENSES & OTHER COSTS



*Includes fundraising and administrative expenses

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**WITH YOUR HELP,
WE WERE ABLE
TO SERVE NEARLY
1,490 FAMILIES
IN 2022.**



SPECIAL THANKS TO OUR DONORS

\$5,000,000+

Lilly Endowment Inc.

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

Community Development
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Indianapolis African American
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\$100,000 - \$999,999

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Daniel Hedglin,
in honor of Jeff Hasser



**WITH YOUR HELP,
WE WERE ABLE
TO IMPACT 590
AFFORDABLE
HOMES IN 2022.**

SPECIAL THANKS TO OUR DONORS

\$1 to \$499 donors continued

Michael Mitzman,
in honor of Jeff Hasser

Meghan Thomas
in honor of Jeff Hasser

Dan Hatfield

Abigail Hayes
in honor of Ashlee Willocks

Edward Hayes
in honor of Ashlee Willocks

Robin Hayes
in honor of Ashlee Willocks

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