

HOME IS WHERE THE START IS



ANNUAL REPORT

2023



INDIANAPOLIS NEIGHBORHOOD HOUSING PARTNERSHIP



HOME OFFERS A SPACE AND PLACE TO THRIVE.

GREETINGS FRIENDS,

We have adopted a new phrase at INHP: **Home Is Where the Start Is.**

It's the place where homework is meant to be finished, and "tell me about your day" is discussed over dinner. Home is where each day begins and ends, where energy should be renewed and from which one draws strength to engage in whatever life brings.

You will notice INHP's refreshed vision statement has shifted from home as the ultimate objective to what home unlocks — the ability for families to thrive — the real objective of our work.

Yet, finding "home" in today's housing market has not been easy. While the rate of home price increases slowed, Marion County still finished the year 4% higher than 2022 and 23% higher than 2020. Similarly, after an October peak of 7.8%, mortgage interest rates finished the year at 6.6%, which was nearly 2.5 times higher than just three years ago. Things may be "settling," but we face a fundamentally new housing affordability paradigm where high inflation and income increases that fail to keep pace make matters worse.

The good news is that affordable housing has everyone's attention. From local partners to national peers, to funders and government at all levels, the conversation is being elevated. Yes, it is complex. It is big. It is expensive. And, the going is tough. Let's make sure the tough get going!

This report demonstrates our ambition, energized by the resilience of our clients, commitment of our community partners, and generosity of supporters like you who share our mission. When everyone can live in a space and place that allows them to thrive, we know it will be the start to a more vibrant Indianapolis.

Gina Miller
President and CEO



DOUBLING DOWN ON OUR COMMITMENT

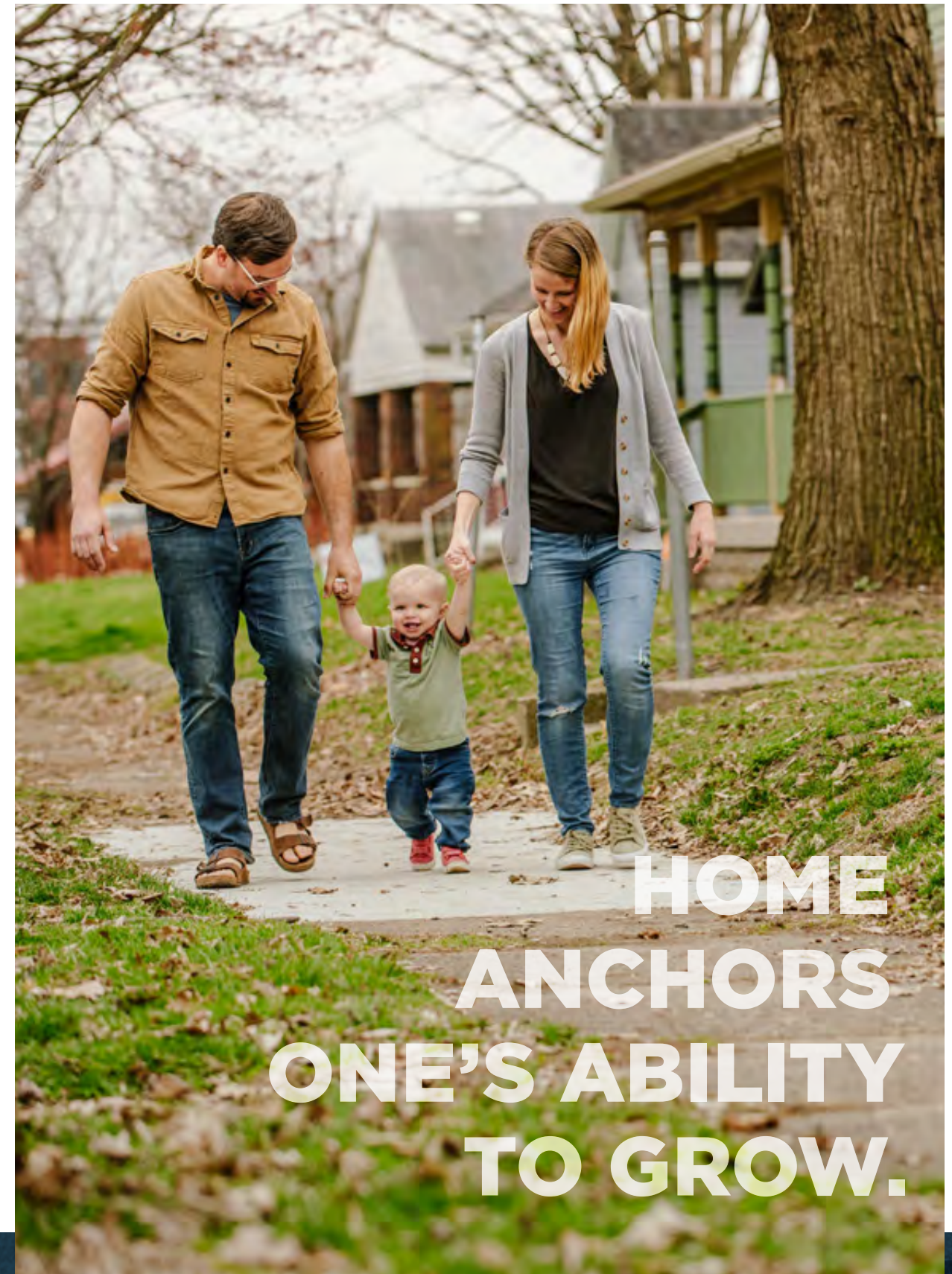
INHP believes affordable housing and vibrant neighborhoods anchor one's ability to learn, grow, pursue economic opportunity, build wealth, improve health and realize their full potential. This belief is the foundation of our 2024–2026 Strategic Plan, which reflects refreshed vision and mission statements, clearly articulates our commitment to Diversity, Equity and Inclusion (DEI), and strives for growing impact in all our work.

VISION: We envision an Indianapolis where every person lives in a home and neighborhood that enables them to thrive.

MISSION: We create affordable housing solutions for people with low and moderate incomes, and collaborate to enhance quality of life in Indianapolis neighborhoods.

COMMITMENT TO DEI: We believe home and community are foundational to quality of life — no matter who you are, where you come from or what you look like.

We stand against the persistent housing inequities faced by historically marginalized communities, and we are committed to advancing equitable affordable housing solutions that address the diverse needs, preferences, and barriers of those we serve.



2024-2026 STRATEGIC PLAN

As INHP looks to the future, we double down on our 35-year commitment to broadening access to affordable housing opportunities for the people and places we serve. We set our sights on growth reflected in **two goals**.

1

CONSUMER SOLUTIONS

INHP will support 675 purchase mortgage originations (owner-occupied residences), supporting an estimated \$100 million in home purchases.

In pursuit of this goal, INHP expects to empower more than 5,000 families to achieve better housing outcomes through responsive consumer solutions.

INHP’s consumer-focused programs help renters, aspiring homebuyers or long-term homeowners explore their potential and find solutions to achieve their housing goals.

HOMEOWNER DEVELOPMENT

Homeownership Advising

Education

CONSUMER FINANCIAL SOLUTIONS

Lending for home purchase or repairs

Other (ex. Down Payment Assistance, Matched Savings, Rental Bridge)

2

COMMUNITY SOLUTIONS

INHP will expand, preserve or upgrade the supply of affordable housing in Marion County by 3,300 units, supporting an estimated \$250-\$300 million in total investment.

INHP offers responsive and tailored strategies that primarily yield the creation or preservation of affordable housing to address Indianapolis’ shortage.

COMMUNITY LENDING

Financing

EQUITABLE TRANSIT-ORIENTED DEVELOPMENT

Land Banking

GRANTMAKING

Financial Support

HOME DEVELOPMENT

Single-Family Development

Multi-Family Development

MULTI-FAMILY EQUITY

Ownership

1



EQUITABLE OPPORTUNITY

Deploy strategies and solutions that recognize and address the unique barriers and aspirations of families disproportionately denied access to housing solutions.

2



IMPACTFUL AND SUSTAINABLE GROWTH

Achieve greater mission impact through meaningful revenue growth and diversification, capital acquisition, and fiscal responsibility.

3



RESPONSIVE AND AGILE INNOVATION

Pursue innovative approaches to how we achieve impact and how we resource it.

4



PARTNERSHIP AND SYSTEM IMPACT

Exchange knowledge and expertise at the local, state and national level, and collaborate to drive system impact and influence impactful public policy.

5



DATA AND RESEARCH

Drive a culture that leverages data and research to ensure responsiveness, efficacy and accountability.

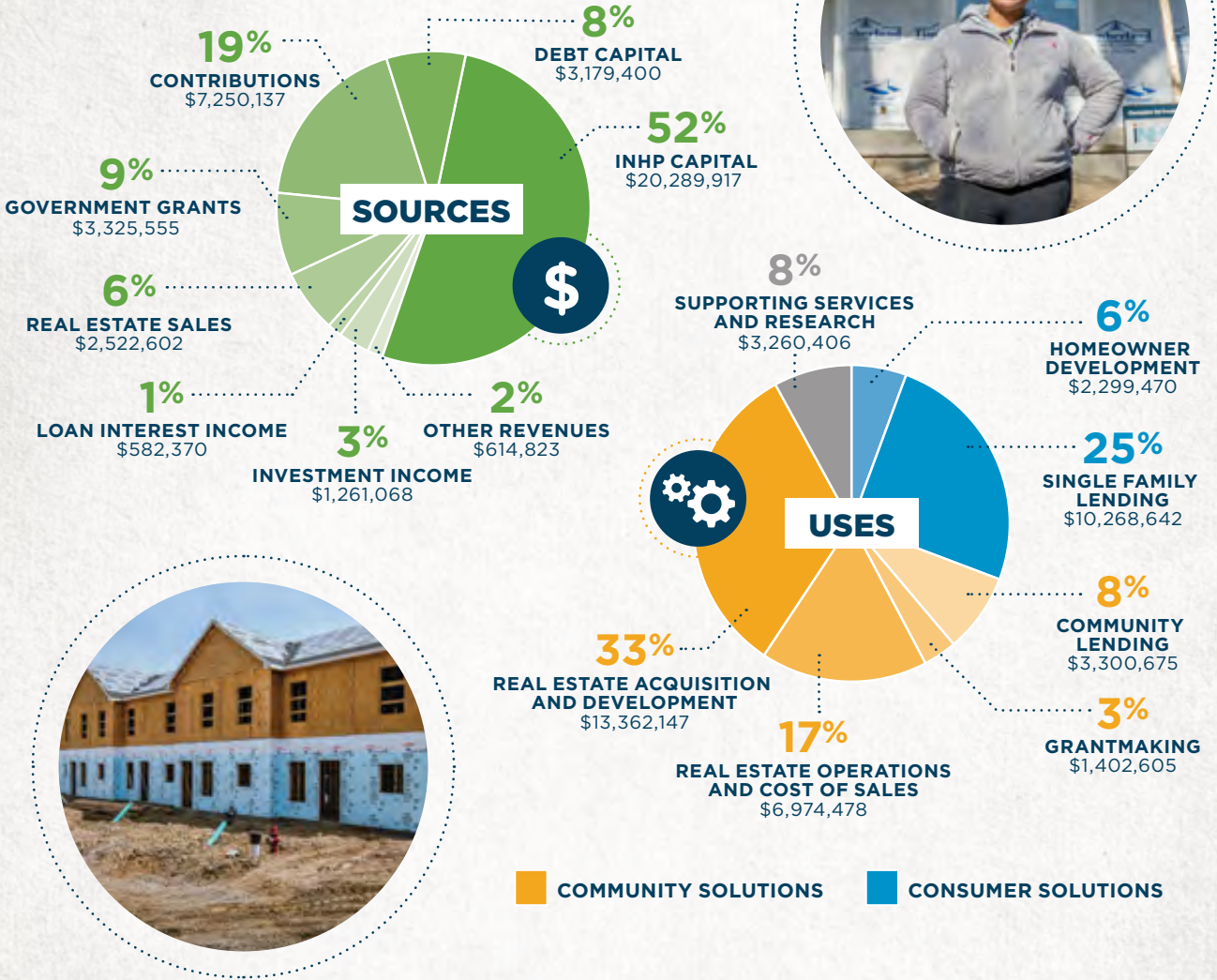


Scan the QR code to learn more about our latest strategic plan.



2023 FINANCIAL OVERVIEW

We are a consumer loan fund, a community loan fund and a housing developer. The summary is reflective of our comprehensive suite of products and services.



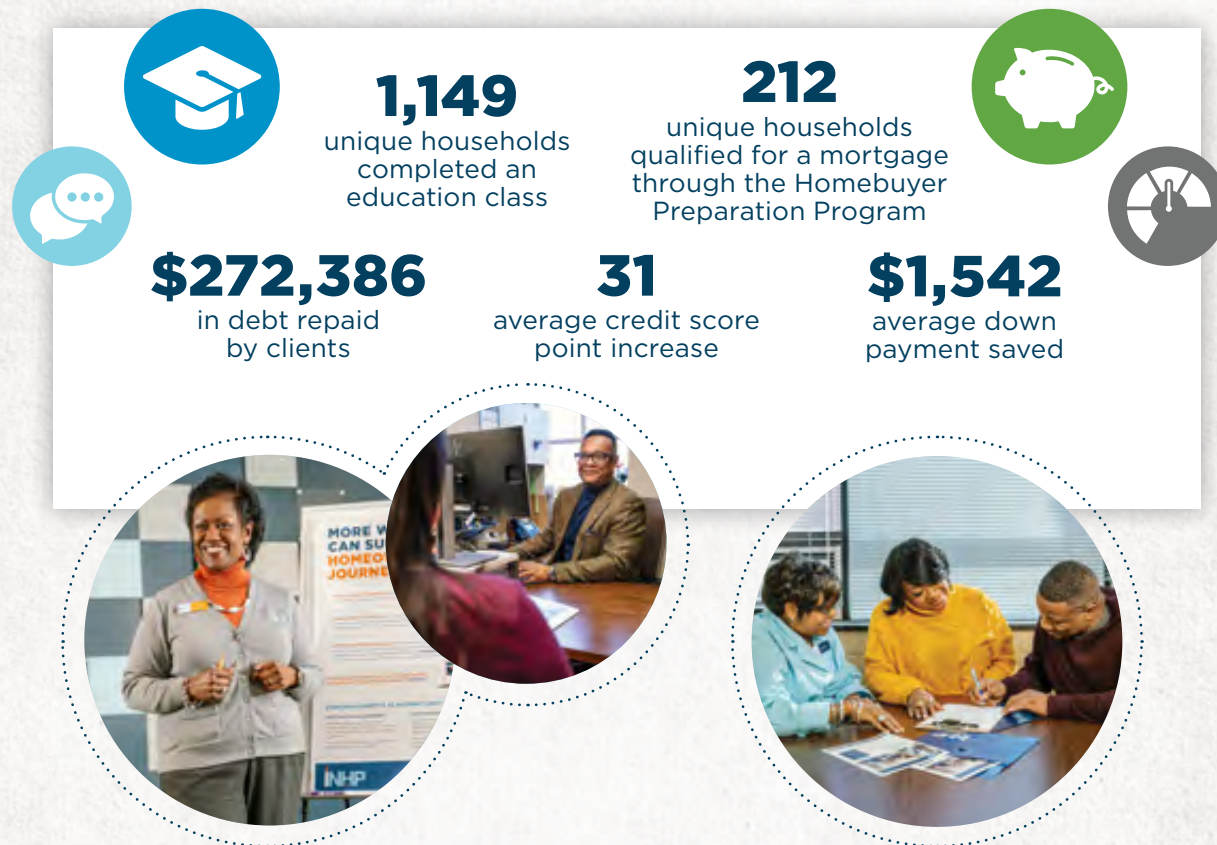
92 cents of every dollar disbursed
DIRECTLY SUPPORTS PROGRAMS AND SERVICES

PURSuing DREAMS

Success in Homeowner Development

INHP clients continue to dream big. They show up and put in the hard work it takes to thrive in the midst of challenging housing market conditions.

2023 CLIENT ACCOMPLISHMENTS



Average time an INHP client needed to reach mortgage loan qualification:

6 MONTHS WORKING WITH A HOMEOWNERSHIP ADVISOR

Client Voices

“With the skills I have learned from Kimberly (INHP team member) and INHP, I honestly believe I can be a successful homeowner. I really appreciate the time, effort and dedication you took to educate me to be more financially stable.” – Client Nakiesha

“Chris (INHP team member) helped me tremendously. He constantly and consistently went over all of my information with me and made sure to make himself available for questions or concerns. Because of him and the education courses, I was able to learn about credit and how to use it successfully.” – Client Emily (pictured)

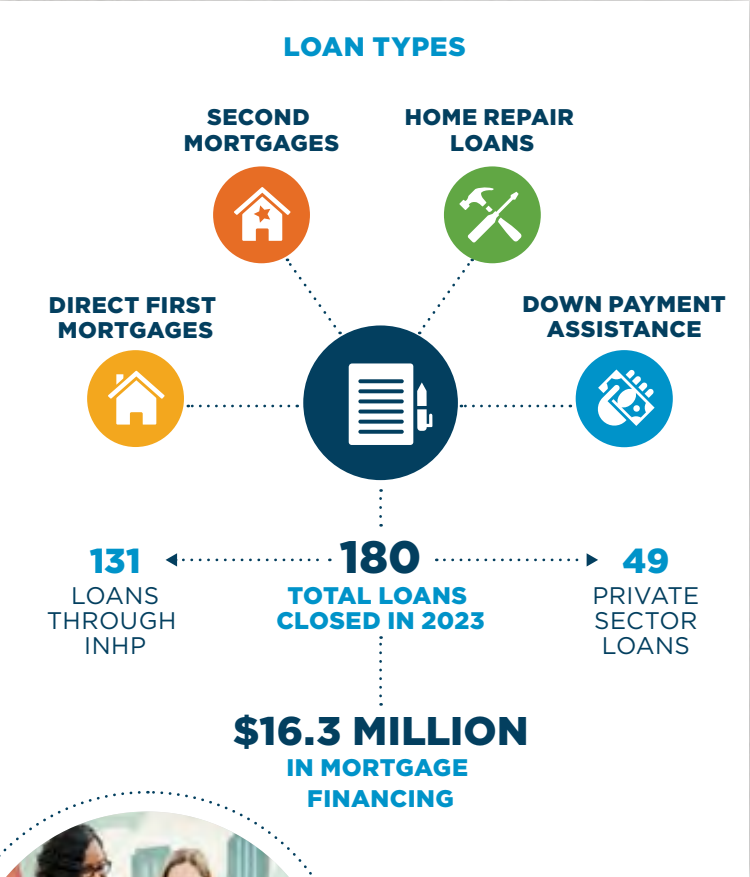
“Going on my second week [in my new home] and wanted to thank you and the program for everything. I am so grateful to you [Angie, INHP team member].” – Client Travis



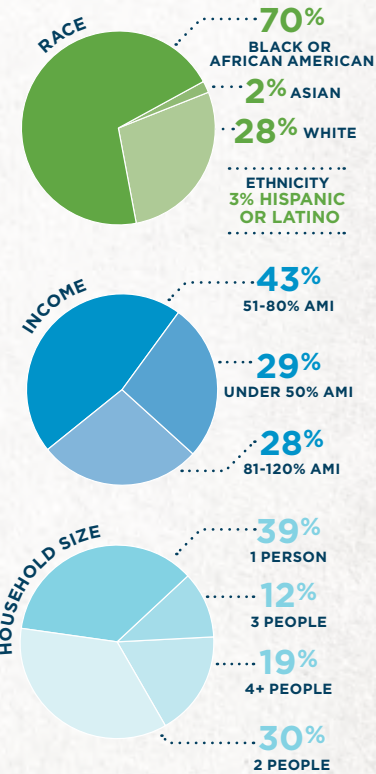
OPENING DOORS

Results in Consumer Lending

While housing market conditions constantly change, INHP maintains focus on our clients — offering mortgage lending products that serve distinct needs and providing unbiased guidance that continues to open doors.



INHP LENDING CLIENTS*



*Data does not reflect private sector loans.



“I am glad I had [the INHP team] on my side during such a huge life decision.”

– ANGELA, INHP HOMEOWNER



Achieving Success

Stunned, intimidated, anxious. These were the feelings Angela had when her landlord suddenly asked if she’d buy the home she had been renting for more than a decade. With the help of “great teachers” at INHP, Angela’s apprehension about homebuying quickly eased. In five short months, she was able to access Down Payment Assistance, Homebuyer Education, Pre-Purchase Counseling and an affordable mortgage loan, known as the Market Expander, to confidently buy the home she had grown to love as a tenant. Now, she is excited by the improvements she can choose to make as the owner and is proud of the legacy she’s created.

Innovative ways to broaden our reach with consumers

CREATING MORE OPTIONS FOR DIVERSE BUYERS THROUGH COMMUNITY LIFT

Data from the Home Mortgage Disclosure Act* continues to reveal high and disproportionate mortgage denial rates among people of color.



In 2023, INHP formed a new loan program called Community Lift to stand against this disparity and offer more favorable terms to lift up these communities. Borrowers earning up to 120% AMI who self-identify their race and/or ethnicity as a minority, or if they are purchasing a property in a majority minority census tract, will have access to this special lending program.

- 100% financing
- Affordable interest rate
- No private mortgage insurance
- Minimum 580 credit score

*2022 Home Mortgage Disclosure Act data; excludes those where race/ethnicity is unknown

PILOTING A HOMEOWNERS INSURANCE PROGRAM

Some INHP home repair loan applicants were missing an important requirement — homeowners insurance. Through a local partnership with **State Farm** and **J.P. Morgan Chase**, INHP piloted an alternate way to help those clients pay for repairs AND insure their home. During the **1ST YEAR**, INHP would cover the cost of the repairs and the cost of an insurance policy using philanthropic funds.

2ND YEAR:	3RD YEAR:	4TH YEAR:	5TH YEAR:
Clients pay 25% of the premium. INHP pays 75%.	Clients pay 50%. INHP pays 50%.	Clients pay 75%. INHP pays 25%.	Clients become responsible for 100% of the premium.

SHOWCASING SOLUTIONS TO REAL ESTATE AGENTS

INHP understands the critical role real estate agents have in the homebuying process. In September 2023, INHP invited agents to a special open house at one of the new, affordable homes we developed so they could see the quality of homes we build, gather information about all of INHP’s lending products and homeownership services, and engage one-on-one with INHP mortgage loan officers.

ENHANCING OPPORTUNITY IN INDIANAPOLIS

In year two of offering programming funded through Lilly Endowment’s *Enhancing Opportunity In Indianapolis* initiative — Rental Bridge, Matched Savings and Bridge to Homeownership — INHP has grown its list of participating community partners and has engaged with many of their clients to offer stable housing solutions and financial supports.

This initiative is informing:

- 1

How INHP thinks about partnership.
- 2

How INHP reaches diverse people and populations from all backgrounds.
- 3

How INHP connects into all of the social determinants of health.

THESE PARTNERS HAVE HELPED INHP REACH NEARLY 300 FAMILIES WITH HOUSING SUPPORT.

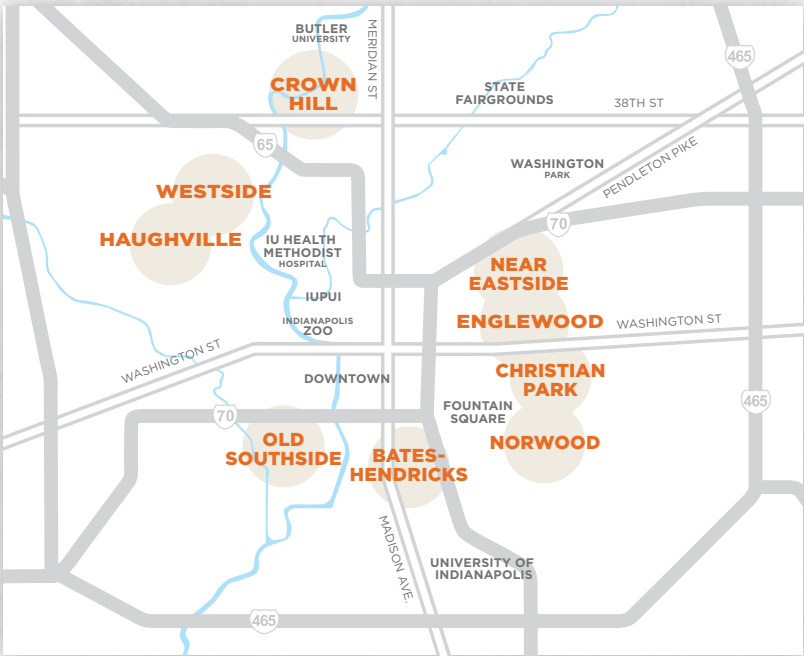
Community Action of Greater Indianapolis	Goodwill of Central and Southern Indiana	Mary Rigg Neighborhood Center
Edna Martin Christian Center	HVAF of Indiana	Mosaic Center for Work, Life + Learning
Englewood Community Development Corporation	Indiana Construction Roundtable	Purposeful Design
Flanner House	John Boner Neighborhood Centers	RecycleForce
Foster Success	La Plaza	Southeast Community Services

PUSHING FORWARD

Development progress across neighborhoods

INHP’s affordable housing development team continues to cultivate the resources and diverse talent to build affordable homes in Marion County.

**22
HOMES**
DEVELOPED ACROSS
9 INDIANAPOLIS
NEIGHBORHOODS



DIVERSITY EMBEDDED THROUGHOUT INHP’S COMMUNITY SOLUTIONS

Solution	Total Number	In Minority Census Tracts	Minority-Led Partnerships
Homes Developed	22 homes	8	5
Community Loans <i>(see page 18)</i>	10 loans	7	2
Equitable Transit-Oriented Development sites purchased <i>(see page 20)</i>	2 parcels	2	N/A
Grants dispersed <i>(see page 18)</i>	20 grants	13	12



Establishing a milestone: Arnold Place

In October 2023, INHP broke ground on one of the city’s largest affordable homeownership projects — Arnold Place. Located in the Reagan Park neighborhood near the Monon Trail, Arnold Place will consist of 33 townhomes for sale, the majority of which will be affordable to residents earning up to 80% AMI. The townhomes are named after 101-year-old Albert Arnold, who has lived in the neighborhood for more than 70 years.

The project is a significant milestone for INHP. It is the largest single-site project and the first multi-unit project for INHP since beginning development of affordable homes in 2017. The townhomes help to fill a “missing middle” housing type that promotes medium density in walkable neighborhoods.

Arnold Place represents an investment of \$12 million, largely funded by New Markets Tax Credits through the Indy Community Development Entity, the City of Indianapolis Department of Metropolitan Development, the Indianapolis African American Quality of Life Initiative, and additional partnership support from The National Bank of Indianapolis.

Townhomes will be available for sale in early 2025.

FUELING GROWTH

Investments in Affordable Housing

COMMUNITY LOANS FUEL COMMUNITY GROWTH

INHP's greatest growth is in community lending, where we provide acquisition, construction or working capital to nonprofit partners.

We invested the largest amount of lending capital in a single year in 2023, and impacted 254 affordable housing units.



91 PLACE provides transitional housing and programs for youth facing homelessness.

A revolving line of credit from INHP in September 2023 made it possible for 91 Place to sustain its role as a unique provider for an often-overlooked and underserved community within Indianapolis.

..... **\$4.76**
MILLION
in community loans

254
affordable housing
units impacted

\$1.15 MILLION IN GRANTS DEPLOYED

INHP deployed grants into Indianapolis' affordable housing system in three ways, impacting 656 affordable housing units.

Operating support

through the competitive Indianapolis Neighborhood Development Initiative (INDI).

Technical assistance

or capacity-building support for established or emerging affordable housing initiatives.

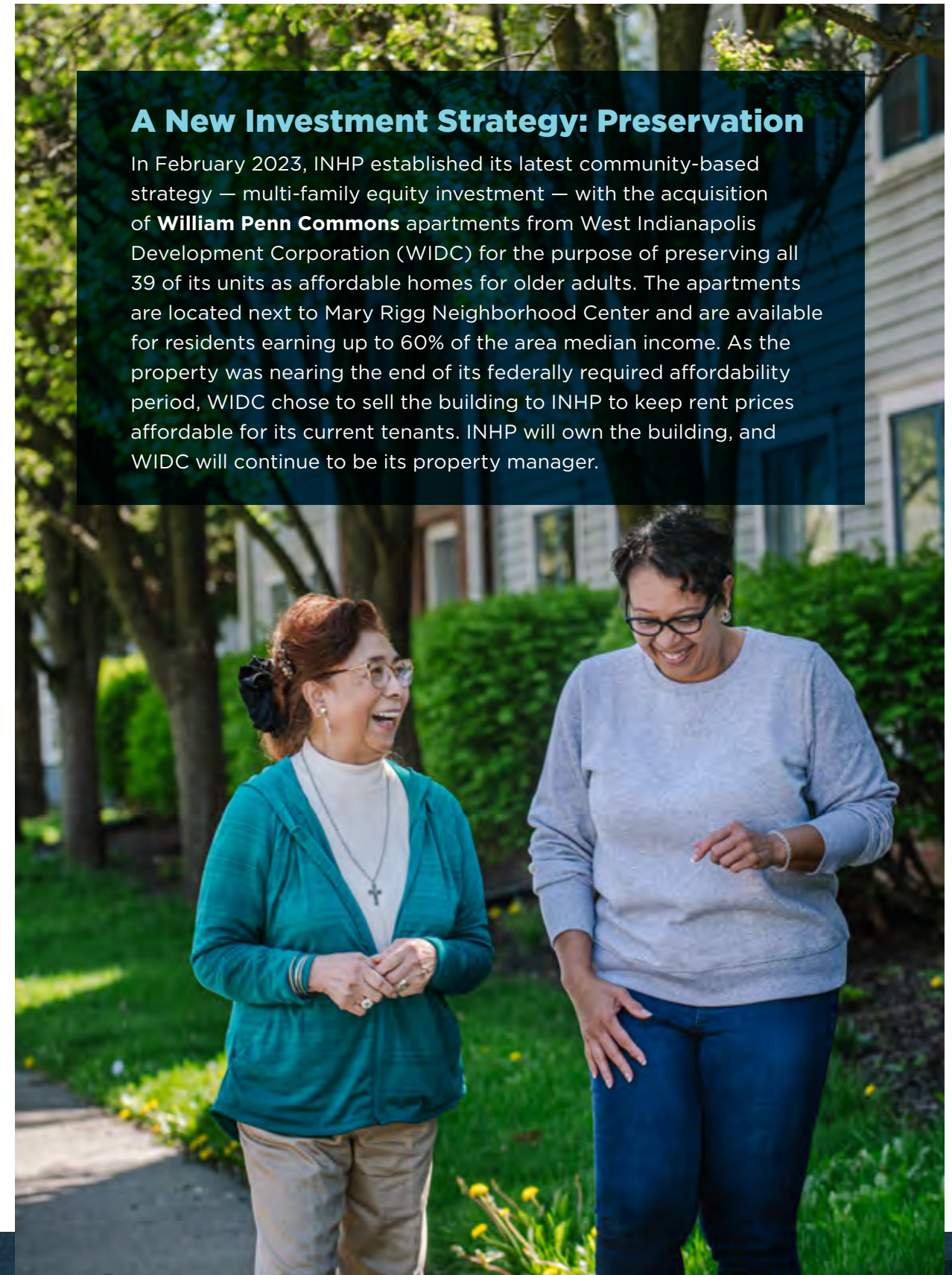
Sponsorships of events

and partnerships meant to improve the quality of life for residents and neighborhoods.

COMMUNITY ACTION OF GREATER INDIANAPOLIS (CAGI) used their INDI grant funding in part to deploy a different grant (unrelated to INHP) to ignite their home repair services program, which addresses safety and habitability of homes across Indianapolis. CAGI's team reported 231 repairs made in 2023, and INHP was proud to play a small role in their big effort to improve Indianapolis' housing stock.

A New Investment Strategy: Preservation

In February 2023, INHP established its latest community-based strategy — multi-family equity investment — with the acquisition of **William Penn Commons** apartments from West Indianapolis Development Corporation (WIDC) for the purpose of preserving all 39 of its units as affordable homes for older adults. The apartments are located next to Mary Rigg Neighborhood Center and are available for residents earning up to 60% of the area median income. As the property was nearing the end of its federally required affordability period, WIDC chose to sell the building to INHP to keep rent prices affordable for its current tenants. INHP will own the building, and WIDC will continue to be its property manager.



ENTERING A NEW ERA

Land Banking at Five Years

Five years ago, INHP, in collaboration with Cinnaire, established a new Indianapolis initiative in affordable housing — Equitable Transit-Oriented Development (ETOD) — to promote housing choice and increase the number of affordable places to live near frequent transit lines. Through ETOD, INHP has acquired and preserved property along frequent transit lines so developers can prepare optimal site plans yielding affordable housing.

In 2023, ETOD reached a new milestone:

FAMILIES BEGAN TO TAKE RESIDENCE IN ONCE-HELD SITES.

MULTI-FAMILY DEVELOPMENTS NOW OPEN

GARFIELD PARKSIDE TOWNHOMES

Address: 401 Southern Ave.

Opened: February 2024

Developer: T&H Investment

Affordable Units: 47

THE PASSAGE *(pictured right)*

Address: 50 Shelby St.

Opened: September 2023

Developer: Englewood Community Development Corporation

Affordable Units: 38

PROGRAM HIGHLIGHTS

2 properties

purchased in 2023

25th and Winthrop Streets
34th and Illinois Streets

17 total parcels

acquired within a
half mile of frequent
transit lines

All initial investors renewed
their lending capital for

**an additional
5 years**

**WE ANTICIPATE THIS PROGRAM WILL BRING MORE THAN
1,000 AFFORDABLE HOUSING UNITS TO OUR COMMUNITY.**

In 2023, Key Bank Foundation supported ETOD with a **three-year, \$300,000 grant** to support the cost of maintaining and holding properties in the land bank.



Celebrating The Passage, developed and managed by ECDC

Abigail Lane, director, community and development, Englewood Community Development Corporation (ECDC), is pictured in front of The Passage apartments at 50 Shelby St. with Tasha Norton, property manager. This is the first multi-unit development to open its doors on a once-vacant parcel in INHP's ETOD land bank. The Passage consists of 38 units available for those earning up to 60% of the area median income. Through a partnership with Noble of Indiana, eight units have been reserved for people with intellectual or developmental disabilities.



CHAMPIONING AFFORDABILITY

Keeping affordable housing priorities moving forward

INHP continues to generate research and support policy issues that move affordable housing forward to benefit the families we serve.

VISITS TO WASHINGTON, D.C.

- 1 As a Federal Home Loan Bank of Indianapolis member and a Community Development Financial Institution (CDFI), INHP had an opportunity to engage in a working group with other CDFIs regarding the Federal Home Loan Bank system. The invitation came from the Federal Housing Finance Agency, and the discussion centered on how the system can continue to meet the needs of its members.
- 2 Homeownership Alliance, a practitioner-led collaborative that advocates for affordable homeownership nationwide, organized a Capitol Hill visit in October 2023 for INHP and state housing peers to meet with the congressional offices of Senator Todd Young, Congressman Greg Pence and Congressman Andre Carson to inform them of their constituents' housing needs.

GATHERING INSIGHTS FOR OUR NEXT THREE YEARS

In pursuit of relevant information and trends that would inform our 2024-2026 Strategic Plan, INHP commissioned research by Reinvestment Fund. The research identified how peer housing organizations nationwide work to solve challenges in the housing market spurred by COVID-19, rising inflation and increased competition caused by corporate investors.

We've incorporated these findings into the overall **2024-2026 Strategic Plan**, which is available at INHP.org or by using the QR code.



CONTINUED ENGAGEMENT

We maintain our membership in the following housing organizations to network, learn, advocate and share best practices in affordable housing solutions.



Modernizing INHP

In ongoing efforts to understand, nurture and grow relationships with our consumers and community-based organizations, INHP completed a partner engagement study and a community engagement study in 2023. These efforts resulted in two focus areas which have been embedded into the goals of our 2024-2026 Strategic Plan. First, it informed how we should modernize our service delivery to improve the client experience and drive client success. Second, it challenged us to develop strategies that could deepen our engagement with and service to diverse households.





WITH YOUR HELP,
WE WERE ABLE
TO SERVE 1,310
HOUSEHOLDS
IN 2023.

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SUPPORT OUR ONGOING EFFORTS

INHP is incredibly fortunate to be supported by a wide range of organizations, foundations and individuals who believe home is vital to our clients' ability to thrive. Thank you for believing **home is where the start is.**

Will you help us continue moving affordable housing forward in Indianapolis so everyone has the opportunity to live in a home and neighborhood that enables them to thrive?



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



SPECIAL THANKS TO OUR DONORS

\$5,000,000+

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

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