Indiana Housing & Community Development Authority

MINUTES AND MEMORANDA OF A MEETING OF THE BOARD OF DIRECTORS OF THE INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY

Held: June 25, 2026

A regular meeting of the Board of Directors of the Indiana Housing and Community Development Authority ("IHCDA" or "Authority") was held on Thursday, June 25, 2026 at IHCDA offices, located at 30 S. Meridian Street, Suite 825, Indianapolis, Indiana 46204.

The following individuals were present at the meeting: Abhi Reddy (Treasurer of State designee); Mark Pascarella (Public Finance Director designee); Sherry Ellis (Lieutenant Governor designee); Board Members G. Michael Schopmeyer, Chad Greiwe, and Andy Place Sr. attended virtually. Board Member Tom McGowan did not attend the meeting.

Mark Pascarella, Public Finance Director designee, served as Chair of the meeting and upon noting the presence of a quorum, called the meeting to order. Lauren Green served as Board Secretary.

I. Approval of Minutes

A. Meeting Minutes

A motion was made by Abhi Reddy to approve the May 28, 2026, Meeting Minutes, which was seconded by Andy Place Sr. The motion passed unanimously by roll call.

RESOLVED, the Minutes of the Board meeting held on May 28, 2026 are hereby approved to be placed in the Minute Book of the Authority.

II. Finance

A. Recommendations for Noncompetitive Bond Volume/4%Tax Credits

Chairperson Pascarella recognized Emily Castro who presented the Recommendations for Noncompetitive Bond Volume/4% Tax Credits board memo.

Background
IHCDA is empowered to act as the housing credit agency for the State to administer, operate, and manage the allocation of the Internal Revenue Service Section 42 low-income housing tax credit (LIHTC) program. The purpose of the LIHTC is to provide an incentive for private developers and investors to provide affordable rental housing. This may be accomplished by new construction and rehabilitation of existing structures.

Process

IHCDA's 2027A-B noncompetitive bond round for multi-family tax-exempt bond volume opened its first application window on February 13, 2026. IHCDA's Real Estate Development Department utilizes its 2026-2027 QAP criteria, including Schedule D, to review noncompetitive bond applications. Applications are reviewed through a due diligence process which includes financial analysis, technical review, market study review, verification of the capital needs assessment for proposed rehabilitation developments, and determination of final score.

Recommendation
Staff recommends that the Board approve tax credit and bond volume allocations for the two developments listed below.

Table A

BIN #	Development Name	4% LIHTC (Annual)	Bond Volume	Development Fund
IN-27-00100	Beacon Heights Apartments	$2,109,690.00	$23,835,829.00	$0.00
IN-27-00200	Grandview Tower Apartments	$1,838,449.00	$21,377,452.00	$0.00
Total:		**$3,948,139.00**	**$45,213,281.00**	**$0.00**

Attached hereto are Development Summary Sheets which provide detailed information regarding each development. The Development Summary Sheets are attached hereto as **Exhibit A.**

Following discussion, a motion was made by G. Michael Schopmeyer to approve the following: an aggregate award of 4% LIHTC in the amount of $3,948,139.00 and an aggregate allocation of bond volume in the amount of $45,213,281.00 to the two developments listed in Table A, as more particularly identified in the Development Summary Sheets. The motion was seconded by Andy Place Sr. The motion was passed unanimously by roll call.

RESOLVED, that the Board approve the following: an aggregate award of 4% LIHTC in the amount of $3,948,139.00 and an aggregate allocation of bond volume in the amount of $45,213,281.00 to the two developments listed in Table A, as more particularly identified in the Development Summary Sheets, as recommended by the Audit Committee and staff.

B. Beacon Heights Bond Recommendation

Chairperson Pascarella recognized Alan Rakowski who presented the Beacon Heights Bond Recommendation board memo.

Background
The purpose of this memo and the attached resolution is to request the approval for the issuance of the Series 2026 Multifamily Housing Revenue Notes (Beacon Heights Apartments) in the principal amount not to exceed $25,000,000 (such amount of tax-exempt notes to be limited to $23,835,829) (the "Notes").

Process
The Notes will be issued on behalf of Beacon Heights Preservation, LLC (the "Borrower"). The Indiana Housing and Community Development Authority (the "Authority") will serve as a conduit issuer for the Notes; thereby, loaning the proceeds to the Borrower to finance the rehabilitation of its multifamily housing complex. **The Notes are backed solely by the revenues derived from the development and will not constitute a debt, liability, or obligation of the Authority or the State of Indiana.**

The Borrower is proposing the rehabilitation of 174 units of family housing in South Bend, Indiana. With the Authority serving as the issuer of the Notes, an additional approval by the Board, in addition to the approval of the allocation of tax credits and bond volume is necessary.

Recommendation
Staff recommends the Board approve issuance of the Series 2026 Multifamily Housing Revenue Notes (Beacon Heights Apartments) pursuant to the Resolution attached hereto as **Exhibit B**.

G. Michael Schopmeyer asked Alan why the funds were being issued so quickly. Alan stated that this project was hoping to close in July, so the timeline for closing was a lot quicker than Grandview, which was mentioned in the first memo and discussed at the June board meeting. Alan also added that typically they do not ask for funding approval for both projects in the same meeting unless the development timelines require this, which may happen once or twice a year at board meetings. Developments like this typically close in five to six months.

Following discussion, a motion was made by Andy Place Sr. to approve issuance of the Series 2026 Multifamily Housing Revenue Notes (Beacon Heights Apartments), pursuant to the Resolution attached hereto as **Exhibit B**. The motion was seconded by Abhi Reddy. The motion was passed unanimously by roll call.

RESOLVED, that the Board approve issuance of the Series 2026 Multifamily Housing Revenue Notes (Beacon Heights Apartments), pursuant to the Resolution attached hereto as **Exhibit B**, as recommended by staff.

II. Community Services

A. Housing Opportunities for Persons with AIDS 2026-2027 Program Year Funding Allocations

Chairperson Pascarella recognized Jim Flatford who presented the Housing Opportunities for Persons with AIDS 2026-2027 Program Year Funding Allocations board memo.

Background
The Housing Opportunities for Persons with AIDS (HOPWA) program is a formula grant administered by the U.S. Department of Housing and Urban Development (HUD) for low-income individuals and families who are living with HIV or AIDS. HOPWA funding can be used to provide long and short-term rent, mortgage assistance, utility assistance, facility-based assistance, housing information, supportive services, permanent housing placement services, and a small allowance for administrative operations. HOPWA funds must be spent within three years of receipt of the award.

IHCDA's HOPWA program covers 74 of the state's 92 counties. IHCDA's HOPWA funds are not allocated to all counties in Indiana because of the jurisdiction of other direct HUD-funded HOPWA grantees that cover portions of the state. As defined by the Office of Management and Budget, the following counties are located outside of IHCDA's HOPWA jurisdiction: Boone, Brown, Clark, Dearborn, Floyd, Franklin, Marion, Hamilton, Hancock, Harrison, Hendricks, Johnson, Madison, Marion, Morgan, Ohio, Shelby, and Washington. The City of Louisville's HOPWA program serves the following counties: Clark, Floyd, Harrison, and Washington. Franklin, Dearborn, and Ohio counties are served through the City of Cincinnati's HOPWA program. The City of Indianapolis' HOPWA program serves the counties of Boone, Brown, Hamilton, Hancock, Hendricks, Madison, Marion, Morgan, Johnson, Shelby, and Tipton.

Process

IHCDA made $2,355,491.74 in HOPWA funding available for projects across the state for the 2026-27 program year beginning on July 1, 2026, and ending on June 30, 2027. IHCDA accepted applications between May 4, 2026, and June 4, 2026.

HOPWA applications were reviewed to ensure that applicants who are selected to receive HOPWA funds meet the basic threshold criteria included below:

- The applicant must be a private nonprofit organization (defined as a tax-exempt secular or religious organization described in section 501(c)(3) of the Internal Revenue Code).
- The applicant has an active UEI number.
- The applicant is registered with the Indiana Secretary of State.
- The applicant cannot have any unresolved findings from IHCDA or HUD.
- A staff or board member affiliated with the organization must have been active with their Regional Planning Council on the Homeless, including but not limited to: attending meetings, serving in a leadership capacity, or attending case conferencing sessions.
- The applicant must be a Non-Medical Case Management Provider (NMCMP) as designated by IDOH or otherwise have a formal agreement with an NMCMP
- The applicant must have standards of financial accountability that conform to 2 CFR 200.302 "Financial Management" and 2 CFR 200.303, "Internal Controls", which includes systems and software that allow for effective control and accountability for all funds, property, and other assets.

IHCDA received seven applications, with each successfully meeting the above threshold requirements.

Funding allocations were determined based on the amount of available funding granted by HUD, the amount of funding requested, previous program success, programmatic outcomes, previous grant utilization progress, and funding availability.

All agencies that applied and met threshold are recommended for awards as seen in Table A.

TABLE A: Allocation Totals with 2026-2027 HOPWA Funding Recommendations

Applicants	Service Area(s) Region(s)	Amount Requested	Amount Recommended
AIDS Ministries/AIDS Assist of North IN, Inc., dba HealthPlus Indiana	South Bend- Region 2, 11	$342,000.00	$345,000.00
AIDS Task Force of LaPorte and Porter Counties, dba The Aliveness Project of NWI	Hammond, Region 1	$536,416.68	$536,416.68
Aspire Indiana Health	Lafayette, Kokomo, Muncie, Richmond, Regions 4, 6, 5, 9	$387,278.00	$300,000.00
Hoosier Hills AIDS Coalition	Jeffersonville, Region 11	$16,000.00	$16,000.00
Indiana University Health, Inc.	Bloomington/Terre Haute, Regions 8, 10	$383,950.00	$400,000

Matthew 25 AIDS Services, Inc.	Evansville, Region 12	$701,385.00	$536,075.06
Northeast Indiana Positive Resource Connection, Inc.	Fort Wayne, Region 3	$222,000.00	$222,000.00
Project Sponsor Total:		**$2,589,029.68**	**$2,355,491.74**

A map showing the regions recommended for funding is attached hereto as **Exhibit C.**

Recommendation
Staff recommends that the Board approve awarding an aggregate amount of HOPWA funds in an amount not to exceed $2,355,491.74 to the applicants as set forth in **Table A** for the 2026-2027 program year.

Mark Pascarella asked Jim about the discrepancies in the amount requested versus the amount recommended for HealthPlus Indiana. Jim explained that this applicant expressed capacity to spend more in their service areas and has a lot of demand. Jim then explained that if they were not able to spend those amounts, there is a reallocation process that all the other agencies would be eligible for.

Following discussion, a motion was made by Abhi Reddy to approve awarding an aggregate amount of HOPWA funds in an amount not to exceed $2,355,491.74 to the applicants, as set forth in **Table A** for the 2026-2027 program year. The motion was seconded by Chad Greiwe. The motion was passed unanimously by roll call.

RESOLVED, that the Board approve awarding an aggregate amount of HOPWA funds in an amount not to exceed $2,355,491.74 to the applicants, as set forth in **Table A** for the 2026-2027 program year, as recommended by staff.

B. 2026 Individual Development Account Program Administrator Award Approval

Chairperson Pascarella recognized Samantha Spergel who presented the 2026 Individual Development Account Program Administrator Award Approval memo.

Background
Established in 1997 pursuant to IC 4-4-28, Indiana's Individual Development Account ("IDA") Program is a matched savings program designed to assist low-income families in developing personal finance skills and building assets.

IDA is one of the oldest asset building programs in the country and is supported directly through annual state appropriation, which is allocated to qualifying community development corporations and non-profit community based organizations. Approved IDA Administrators are charged with program administration, training, technical assistance, and participant recruitment.

Enrolled participants must complete financial literacy and asset-specific goal training and have an average of three years to save up to $1,500. Participants are matched by the program at a rate of $3 for every $1 saved, with a maximum contribution of $4,500. These funds are used toward a qualified asset purchase, which can include a home, education and job training, owner-occupied home repairs, a small business, or a vehicle.

Administrators also receive administrative funds equal to $500 per awarded IDA account as well as up to an additional $250 per account for participants who successfully complete the program. The total funding for each IDA account is $5,250.00.

This year, IHCDA has $550,475.60 in available funding to support IDA accounts, which equates to 104 accounts.

Process

The IDA Application open March 25, 2026; applications were due to IHCDA by May 1, 2026.

Applications were evaluated based on completeness of application, and scoring. Applications were scored on:

- Commitment to IDA's mission of helping participants achieve financial self-sufficiency;
- Previous experience administering the IDA program or related programs, including experience recruiting participants, program compliance and case management;
- Ability to offer most of all eligible asset purchase goals as necessary for participant success and ability to offer financial literacy and specific education for all offered asset goals; and,
- Servicing multiple counties, and willingness to serve counties not current served by another IDA Administrator.

IHCDA received and reviewed a total of 23 applications. IHCDA staff based its final recommendation based on scoring, current account utilization and past performance. New applicants were limited to two accounts each. IHCDA is thereby recommending the funding of 104 accounts as noted in Table A.

Applicants and recommended IDA award amounts are set forth in Table A below.

Table A

Agency	Requested Accounts	Recommended Accounts	Total Score	Total Recommended Award Funds
The Affordable Housing Corporation of Marion, Indiana	5	5	55	$ 26,250
Area Five Agency on Aging and Community Services, Inc	5	5	57	$ 26,250
Community Action of Greater Indianapolis, Incorporated (CAGI)	5	5	64	$ 26,250
Community Action of Southern Indiana, Inc. (CASI)	12	8	61	$ 42,000
Community Change Center: Weareone, Incorporated (New Applicant)	5	2	60	$ 10,500
Dream Center Indianapolis, Inc.	5	5	63	$ 26,250
Habitat for Humanity of Evansville, Inc.	12	7	58	$ 36,750
Habitat for Humanity of Morgan County, Inc.	3	3	64	$ 15,750
Interlocal Community Action Program, Inc	5	2	48	$ 10,500
John Boner Neighborhood Center	10	2	52	$ 10,500
LaCasa of Goshen, Inc. (LaCasa, Inc.)	5	5	66	$ 26,250
Lincoln Hills Development Corporation (LHDC)	5	5	61	$ 26,250
Love Makes Cent$ Inc.	10	8	63	$ 42,000

Northwest Indiana Community Action Corporation (CoAction.Care)	15	7	57	$ 36,750
Northwest Indiana Reinvestment Alliance, Inc.(New Applicant)	5	2	57	$ 10,500
Pace Community Action Agency, Inc.	5	5	57	$ 26,250
PathStone Corporation	10	9	64	$ 47,250
REAL Services, Inc.	4	4	66	$ 21,000
Seeds of Hope, Inc.	8	8	65	$ 42,000
St. Jude House, Inc.(New Applicant)	2	2	55	$ 10,500
YWCA North Central Indiana, Inc.	5	5	62	$ 26,250
Total	**141**	**104**		**$ 546,000**

One applicant is not recommended for funding. This is listed in Table B below.

Table B			
Agency	**Requested Accounts**	**Recommended Accounts**	**Score**
Beach Front Dance School, Inc	**1**	**0**	**Ineligible**

A map showing locations of the funded accounts is attached hereto as **Exhibit D.**

Recommendation
Staff recommends awarding IDA funding in an aggregate amount not to exceed $546,000.00 to the applicants as set forth in Table A to administer the IDA Program for the program term beginning July 1, 2026, and ending on June 30, 2030.

Samantha stated that over the past few years, 67% of the IDA accounts have gone toward purchase of a home, 15% toward purchase of a car, 9% for owner occupied repair, and 5 and 4% , respectively, for new business or educational purposes. Mark Pascarella commented that this is a phenomenal program and clarified that the IDA program is funded with State rather than federal dollars.

Following discussion, a motion was made by Abhi Reddy to approve awarding IDA funding in an aggregate amount not to exceed $546,000.00 to the applicants as set forth in Table A to administer the IDA Program for the program term beginning July 1, 2026. The motion was seconded by Andy Place Sr. The motion was passed unanimously by roll call.

RESOLVED, that the Board approve awarding IDA funding in an aggregate amount not to exceed $546,000.00 to the applicants as set forth in Table A to administer the IDA Program for the program term beginning July 1, 2026, as recommended by staff.

C. 2026-2027 Individual Development Account ("IDA") Tax Credit Allocation Approval

Chairperson Pascarella recognized Samantha Spergel who presented the 2026-2027 Individual Development Account ("IDA") Tax Credit Allocation Approval board memo.

Background

Pursuant to IC 6-3.1-18, IHCDA is authorized to allocate no more than $200,000.00 in tax credits during any state fiscal year to community development corporations ("CDCs") as defined by IC 4-4-28-2. The tax credits may be distributed by the CDCs to donors and used to offset the donors' State tax liability. The revenue generated from the sale of tax credits must be placed in a fund that is used to establish additional individual development accounts that are not already receiving funding from IHCDA's Individual Development Account ("IDA") Program funded by the State. Credits are worth 50% of donors' contributions, so that $200,000 in distributed tax credits would raise $400,000 in funding. IC 4-4-28-13 provides that CDCs may use no more than 20% of the first $100,000.00 raised in a year to cover the administrative costs of the program. The credits are to be sold between July 1, 2026 and June 30, 2027. The IDA Tax Credit program has existed since 1997.

Process
The IDA application process opened March 25, 2026; applications were due to IHCDA by May 1, 2026. IHCDA received nine applications, requesting a total of 44 IDA Tax Credit Accounts.

Applications were evaluated using the same standards used for the regular IDA program, including previous experience administering the IDA program or related programs, partnerships, and plans for supporting and educating IDA participants. IHCDA is recommending allocating 40 accounts to eight of the applicants. A listing of the requested accounts, recommended and total recommended awarded funds may be found in Table A.

It should be noted that all agencies that receive IDA Tax Credits are held to the same match rate and amounts as in the regular program (3:1, $4,500 maximum match).

Key Performance Indicator
Twice a year, CDCs must provide information regarding their donors, which IHCDA sends to the Indiana Department of Revenue so that tax credits may be honored.

Table A

Agency	Requested Accounts	Recommended Accounts	Total Recommended Award Funds
Lacasa Of Goshen, Inc.	18	18	$50,625.00
Real Services, Inc.	2	2	$5,625.00
Love Makes Cent$, Inc.	3	3	$8,437.50
YWCA North Central Indiana, Inc.	5	5	$14,062.50
Community Action Program of Evansville and Vanderburgh County, Inc.	3	3	$8,437.50
Habitat For Humanity of Evansville, Inc.	5	5	$14,062.50
Northwest Indiana Community Action Corporation	2	2	$5,625.00
John Boner Neighborhood Center	5	2	$5,625.00
Total	**44**	**40**	**$112,500.00**

One applicant is not recommended for funding. This is listed in Table B below.

Table B

Agency	Requested Accounts	Recommended Accounts	Score
Beach Front Dance School, Inc	1	0	Ineligible

A map showing the locations of the funded accounts is attached hereto as **Exhibit E.**

Recommendation
Staff recommends allocating IDA Tax Credits in an aggregate amount not to exceed $112,500.00 to the applicants as set forth in Table A.

Abhi Reddy mentioned that he likes programs like this that encourage partnerships between the public and private. Samantha reiterated that this is a good example of a public-private partnership because partners, like financial institutions, assist with setting up these accounts to help ensure there are some guardrails with deposits or withdraws of funding.

Following discussion, a motion was made by Abhi Reddy to approve allocating IDA Tax Credits in an aggregate amount not to exceed $112,500.00 to the applicants as set forth in Table A. The motion was seconded by Andy Place Sr. The motion was passed unanimously by roll call.

RESOLVED, that the Board approve allocating IDA Tax Credits in an aggregate amount not to exceed $112,500.00 to the applicants as set forth in Table A, as recommended by staff.

III. IHCDA Update

Chairperson Pascarella recognized Tom Pearson who presented the IHCDA update.

1. **Merrillville, IN Storms and IHCDA Disaster Response Update**
Tom reminded the board of the recent storms that came through Indiana, including a tornado that went through Merrillville. IHCDA and the Department of Homeland Security work together to respond to disasters such as this. The IHCDA Disaster Response Team includes Matt Rayburn, Stephen Enz and Zach Gross. Tom gave the team a kudos before turning over to Matt Rayburn so he could provide more of an in-depth update on the disaster response efforts.

Matt is the dedicated State Disaster Housing Manager. IHCDA works closely with the Indiana Department of Homeland Security to maintain the Disaster Housing Plan. Matt, along with the rest of the Disaster Response Team, is responsible for having internal policies and procedures ready to go to assist when natural disasters result in displacement of Hoosiers around the state. Matt stated that the bulk of the storm damage is located in Merrillville up in Lake County. IHCDA has identified five multifamily residential projects in Merrillville that were either completely destroyed or suffered severe damage as a result of the tornado and severe winds. Across those five projects, IHCDA identified 162 units that were completely lost, with only ten of those units being vacant. Matt further stated that there are 152 families that have been permanently displaced and are not going to be able to return to those rental units. The five Merrillville projects are Edgewood Terrace, Edgewood Court, Mount Vernon Arms, Bonnaire and The Colonnade. Matt stated that the Edgewood Terrace project suffered the most damage with 72 units being completely lost. Edgewood Terrace is a LIHTC property funded through IHCDA, meaning that 72 affordable housing units in the community are now, unfortunately, lost. Matt then stated that the disaster assistance program has now been launched for those displaced households in Merrillville, so each displaced household has been given information on what assistance they qualify for and how to apply for it. For those completely displaced, Matt stated that IHCDA is able to pay for up to 30 days in a hotel while these tenants search for long term options. Displaced households who have already found new housing are able to receive assistance from IHCDA in the form of a paid application fee, security deposit and first month's rent at a new apartment to get them established. Matt stated that of the 152 eligible households, 54 of them have applied and been approved for the assistance program and are in the process of looking for new units. As of the June board meeting, only three households had opted to be hoteled. Matt then took a moment to give kudos to Steven Enz and Zach Gross for their hard work. This group has worked together over several disasters over the years and Matt expressed his gratitude for their involvement. Matt also gave a special shoutout to summer intern, Bryce Bryant, for his involvement. Bryce was pulled to assist with developing communications that went out to both the affected households and the affected properties to explain how the program works. Matt then thanked Bryce again for his willingness to help the Disaster Response Team during his internship here at IHCDA. Matt wrapped up this part of the update by letting the board know that he would be happy to continue to provide updates throughout the summer at the next few board meetings to share how many people IHCDA ends up assisting.

Following this update, Mark Pascarella asked Matt when the storms occurred, to which Matt stated that it was from the June 11th storms. Mark then asked why some of the displaced households had not reached out for assistance. Matt stated that, as seen in previous disaster situations, sometimes these tenants will say they do not want to give out their information to a government agency. Matt said the disaster team at IHCDA is diligently working on breaking down these barriers through good communication. Mark thanked Matt and his team for all the hard work that they have done in such a short period of time.

2. Opportunity Zones

Tom next discussed Opportunity Zones with the board. Opportunity Zones were created in 2017 to encourage investment in designated census tracts through federal capital gains tax incentives. The One Big Beautiful Bill Act in 2025 updated this legislation and made it permanent while also making some enhancements to rural sections of the country. Under this new program, state governors must nominate 25% of their states' eligible census tracts to receive a ten-year upper zone designation, which will start in January 2027. Indiana has 501 eligible tracts, so the Governor's Office is tasked with designating 126 of those tracts as Opportunity Zones. Tom stated that IHCDA is working closely with IDEC, the Governor's Office, and Secretary Mike Speedy on developing the nomination program. Tom once again thanked Matt Rayburn, Stephen Enz and Kevin Tsoi for helping this whole process through and collaborating with those others mentioned. Tom stated that the nomination process opened on June 3rd and would close on July 17th at 5:00 PM. Interested communities and stakeholders are encouraged to apply and additional information about the program is available on IDEC's website. As of the June board meeting, IHCDA had received three nominations. Tom stated that the last time IHCDA participated in this, a majority of the nominations came in in the last week or so that the process was open.

Abhi Reddy asked what the nomination process was like. Matt joined in the conversation, reiterating that there are 501 tracts across around 60 counties throughout the state that have been identified as eligible. Matt then said that the nomination process is completely online and then stated he took the lead on developing the nomination form. Matt then added that while it iss primarily aimed at local unites of government and economic development organizations, any member of the public can submit a nomination form.

Matt stated that IHCDA is responsible for the nomination form, but that the Indiana Economic Development Council will take the lead from here. IHCDA's role was to help with the initial planning and to develop the nomination process. From here, IEDC and its consultants will be leading the process with the Governor's Office on selecting the tracts based on the nomination information received.

Matt explained that there is a ten-year designation period, starting on January 1st, and once the tracts are picked and nominated, there is no way to change them in the next ten years. He stressed that they want to pick tracts where work is going to be done, not a tract that could potentially sit there for ten years without work being done since there are such limited slots. Matt then stated that the most important things they are considering with this program are whether opportunities have already been identified with projects coming down the pipeline and what the readiness of these projects are. Matt then stated that he would be happy to provide an update to the board on the submissions at the July board meeting.

There being no other business the meeting is adjourned at 10:43 a.m. ET.

Respectfully submitted,

Jim McGoff, Public Finance Director, or his designee

ATTEST:

Thomas Pearson

Thomas Pearson, Executive Director, IHCDA

Exhibit A

Indiana Housing & Community Development Authority

INDIANA HOUSING & COMMUNITY DEVELOPMENT AUTHORITY
RENTAL HOUSING TAX CREDIT (RHTC) PROGRAM
PROPOSED DEVELOPMENT SUMMARY
2027A-B Bond Round

PROJECT NAME:	Beacon Heights Apartments
SITE LOCATION:	3401 Ardmore Trail South Bend, IN 46628
PROJECT TYPE:	Rehabilitation
PROJECT DESIGNATION:	Family
DEVELOPER:	L&M Development Partners LLC
PRINCIPALS:	SAC Beacon Preservation LLC

# OF UNITS AT EACH SET ASIDE		UNIT MIX	
80% of AMI:	87	Efficiency:	0
70% of AMI:	0	One bedroom:	24
60% of AMI:	0	Two bedroom:	90
50% of AMI:	0	Three bedroom	60
40% of AMI:	51	Four bedroom:	0
30% of AMI:	36	Total units:	174
Market Rate:	0		

TOTAL PROJECTED COSTS:	$49,128,656
TOTAL COST PER UNIT:	$282,349
CREDITS REQUESTED:	$2,109,690
CREDITS RECOMMENDED:	$2,109,690
BOND VOLUME REQUESTED:	$23,835,829
BOND VOLUME RECOMMENDED:	$23,835,829
DEVELOPMENT FUND REQUESTED:	$0

DEVELOPMENT FUND RECOMMENDED:	$0

APPLICANT NUMBER:	2027A-B-001
BIN NUMBER:	IN-27-00100
DEVELOPMENT FUND LOAN NUMBER:	N/A
SELF SCORE:	62.5
IHCDA SCORE:	60.5

ihcda

Indiana Housing & Community Development Authority

INDIANA HOUSING & COMMUNITY DEVELOPMENT AUTHORITY
RENTAL HOUSING TAX CREDIT (RHTC) PROGRAM
PROPOSED DEVELOPMENT SUMMARY
2027A-B Bond Round

PROJECT NAME:	Grandview Tower Apartments
SITE LOCATION:	1000 Fulton Parkway Evansville, IN 47710
PROJECT TYPE:	Rehabilitation
PROJECT DESIGNATION:	Age-Restricted
DEVELOPER:	The Mainstreet Group LLC
PRINCIPALS:	The Mainstreet Group LLC

# OF UNITS AT EACH SET ASIDE	
80% of AMI:	85
70% of AMI:	0
60% of AMI:	0
50% of AMI:	0
40% of AMI:	51
30% of AMI:	34
Market Rate:	0

UNIT MIX	
Efficiency:	0
One bedroom:	170
Two bedroom:	0
Three bedroom	0
Four bedroom:	0
Total units:	170

TOTAL PROJECTED COSTS:	$42,728,270
TOTAL COST PER UNIT:	$251,343

CREDITS REQUESTED:	$1,838,449
CREDITS RECOMMENDED:	$1,838,449
BOND VOLUME REQUESTED:	$21,377,452
BOND VOLUME RECOMMENDED:	$21,377,452
DEVELOPMENT FUND REQUESTED:	$0
DEVELOPMENT FUND RECOMMENDED:	$0

APPLICANT NUMBER:	2027A-B-002
BIN NUMBER:	IN-27-00200
DEVELOPMENT FUND LOAN NUMBER:	N/A
SELF SCORE:	67.5
IHCDA SCORE:	64.0

Exhibit B

A RESOLUTION AUTHORIZING THE ISSUANCE OF NOT TO EXCEED $25,000,000 (SUCH AMOUNT OF TAX-EXEMPT NOTES TO BE LIMITED TO $23,835,829) AGGREGATE PRINCIPAL AMOUNT OF MULTIFAMILY HOUSING REVENUE NOTES, SERIES 2026 (BEACON HEIGHTS APARTMENTS PROJECT) IN ONE OR MORE SERIES, BY THE INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY, THE PROCEEDS OF WHICH SHALL BE LOANED TO BEACON APARTMENTS PRESERVATION, LLC, AN INDIANA LIMITED LIABILITY COMPANY, TO FINANCE THE ACQUISITION, REHABILITATION, CONSTRUCTION, INSTALLATION, IMPROVING AND EQUIPPING OF A MULTIFAMILY HOUSING FACILITY FOR INDIVIDUALS AND FAMILIES OF LOW AND MODERATE INCOME; PROVIDING FOR THE PLEDGE OF REVENUES FOR THE PAYMENT OF SUCH NOTE OR NOTES; AUTHORIZING A FUNDING LOAN AGREEMENT AND PROJECT LOAN AGREEMENT APPROPRIATE FOR THE PROTECTION AND DISPOSITION OF SUCH REVENUES AND TO FURTHER SECURE SUCH NOTE OR NOTES; AUTHORIZING A TAX AGREEMENT, LAND USE RESTRICTION AGREEMENT AND AUTHORIZING OTHER DOCUMENTS AND ACTIONS IN CONNECTION WITH THE ISSUANCE OF SUCH OBLIGATIONS.

WHEREAS, the Indiana Housing and Community Development Authority (the "Issuer") is a public body corporate and politic of the State of Indiana (the "State"), by virtue of Title 5, Article 20, Chapter 1, of the Indiana Code, as amended (the "Act"), and is authorized and empowered by the Act (a) to meet the stated public purpose of the State of improving the economic and general welfare of the people of the State and promoting the development and rehabilitation of safe and sanitary residential housing within the financial means of low and moderate income persons and families and to stimulate the residential housing industry; (b) to issue its revenue bonds or notes to accomplish the stated purpose of the Issuer, including, but not limited to, making mortgage loans to finance the construction and equipping or acquisition and rehabilitation of housing, or to refinance existing housing, which revenue bonds or notes shall be payable solely from the revenues and security interests pledged therefor; (c) to enact this Resolution (the "Resolution"); and (d) to execute and deliver the documents, agreements and instruments identified below to be executed by it, upon the terms and conditions provided therein; and

WHEREAS, the Issuer has determined and does hereby confirm that the acquisition, rehabilitation, construction, installation, improving and equipping of a 174-unit multifamily housing facility for individuals and families of low and moderate income to be known as Beacon Heights Apartments to be located at 3401 Ardmore Trail, South Bend, Indiana (the "Project") and to be owned by Beacon Apartments Preservation LLC, an Indiana limited liability company (the "Borrower"), will be in all respects for the benefit of the people of the State, for the improvement of their health, safety, convenience, and economic welfare and for the enhancement of the opportunities for safe and sanitary housing and is a public purpose and that the Issuer, by assisting with the financing of the Project through the issuance of its Multifamily Housing Revenue Notes, Series 2026 (Beacon Heights Apartments Project) (collectively, the "Notes"), in one or more series, in a combined aggregate principal amount not to exceed $25,000,000 (provided, however, that the federally tax-exempt Notes shall be limited to a maximum principal amount equal to $23,835,829), will be acting in the manner consistent with and in furtherance of the provisions of the Act; and

WHEREAS, the Issuer is, by virtue of the laws of the State, including the Act, authorized and empowered among other things, to secure the Notes by a pledge and assignment of revenues and other documents, as provided for herein and to adopt this Resolution and execute the Issuer Documents, as hereinafter identified, and all other documents to be executed by it, upon the terms and conditions provided herein; and

WHEREAS, the Notes will not constitute a debt, liability or obligation of the State or the Issuer or a pledge of the faith and credit of the State or the Issuer; and

WHEREAS, the Borrower has arranged for the Notes to be secured by collateral held by a fiscal agent (the "Fiscal Agent"), as trustee, pursuant to the Funding Loan Agreement (as defined below); and

WHEREAS, proposed forms of the following documents have been presented to the Issuer for approval in connection with the issuance, sale, and delivery of the Notes:

A Funding Loan Agreement (the "Funding Loan Agreement"), by and among the Issuer, Capital One, National Association, or an affiliated entity (the "Initial Funding Lender" or the "Obligation Purchaser") and the Fiscal Agent to be named therein;

A Project Loan Agreement (the "Project Loan Agreement"), by and among the Issuer, the Fiscal Agent and the Borrower;

A Land Use Restriction Agreement (the "Land Use Agreement"), by and among the Issuer, the Borrower and the Fiscal Agent; and

A Tax Agreement (the "Tax Agreement"), by and between the Issuer and the Borrower.

WHEREAS, in accordance with the applicable provisions of the Act, the Issuer proposes to enter into the Funding Loan Agreement, the Project Loan Agreement, the Tax Agreement and the Land Use Agreement (collectively, the "Issuer Documents") in accordance with their respective terms; and

NOW THEREFORE, BE IT RESOLVED by the members of the Indiana Housing and Community Development Authority (the "Board of Directors") that:

<u>Definitions</u>. All defined terms used herein and not otherwise defined herein shall have the respective meanings given to them in the Funding Loan Agreement.

Any reference herein to the Issuer, or to any officers or members thereof, shall include those which succeed to their functions, duties or responsibilities pursuant to or by operation of law or who are lawfully performing their functions.

Unless the context shall otherwise indicate, words importing the singular number shall include the plural number, and vice versa, and the terms "hereof," "hereby," "hereto," "hereunder," and similar terms, mean this Resolution.

Determination of Issuer. Pursuant to the Act, the Issuer hereby finds and determines that the Project to be financed with the proceeds of the Notes consists of the acquisition, rehabilitation, construction, installation, improving and equipping of housing and is consistent with and in furtherance of the provisions of the Act.

Authorization of Notes. It is hereby determined to be necessary to, and the Issuer shall, issue, sell and deliver, as provided herein and pursuant to the authority of the Act, the Notes for the purpose of assisting the Borrower with the permanent financing of the acquisition, rehabilitation, construction, installation, improving and equipping of the Project, including if applicable a debt service reserve fund and costs incidental thereto and of the financing thereof, all in accordance with the provisions of the Issuer Documents. The maximum amount of all Notes to be outstanding at any one time is not to exceed a combined aggregate principal amount not to exceed $25,000,000 (provided, however, that the federally tax-exempt Notes shall be limited to a maximum principal amount equal to $23,835,829).

Terms and Execution of the Notes. The Notes shall be designated, shall be issued in the forms and denominations and shall be numbered, dated and payable as provided in the Funding Loan Agreement. The Notes shall mature as provided in the Funding Loan Agreement, and have such terms, bear such interest, and be subject to mandatory and optional redemption as provided in the Funding Loan Agreement; provided, however, that Notes shall mature not later than forty-five (45) years from the date of issuance and shall bear an initial rate of interest not to exceed ten percent (10.00%) per annum. The Notes shall be executed and attested on behalf of the Issuer by the manual or facsimile signature of any one of the Chair or Vice Chair of the Board of Directors, the Executive Director, the Chief Financial Officer or the Director of Real Estate Allocation and the seal of the Issuer may be impressed or printed on the Notes. In case any member or officer whose signature or a facsimile thereof shall appear on the Notes shall cease to be such member or officer before the issuance or delivery of the Notes, such signature or facsimile thereof shall nevertheless be valid and sufficient for all purposes, the same as if they had remained in office until after that time.

The form of the Notes submitted to this meeting, subject to appropriate insertions and revisions in order to comply with the provisions of the Funding Loan Agreement, is hereby approved, and when the same shall be executed on behalf of the Issuer by the appropriate members or officers thereof in the manner contemplated hereby and by the Funding Loan Agreement, shall represent the approved form of Notes of the Issuer.

Sale of the Notes. In accordance with a request of the Borrower that the sale of the Notes be made upon a negotiated basis, and subject to the parameters set forth in Section 4 hereof, the Notes are hereby awarded to the Obligation Purchaser at the purchase price and the terms and conditions to be described in the Funding Loan Agreement; provided that the purchase price shall not be less than 96% nor more than 110% of the aggregate principal amount of the Notes. The Executive Director, the Deputy Executive Director, the Chief Financial Officer, the General Counsel, the Chief Community Programs Officer and the Chief Operating Officer of the Issuer are authorized and directed to make on behalf of the Issuer the necessary arrangements to establish the dates, location, procedures and conditions for the delivery of the Notes to or at the order of the Obligation Purchaser and to take all steps necessary to effect due execution and delivery to or at the order of the Obligation Purchaser (or temporary notes delivered in lieu of definitive Notes) until their preparation and delivery can be effectuated under the terms of this Resolution and the Funding Loan Agreement.

Arbitrage Provisions and Post-Issuance Provisions. The Issuer will, by entering in the Tax Agreement, cause the Borrower to restrict the use of the proceeds of the Notes in such manner and to such extent, if any, as may be necessary, after taking into account reasonable expectations existing as of the Closing Date, so that they will not constitute arbitrage bonds under Section 148 of the Internal Revenue Code of 1986, as amended (the "Code"). Each of the Executive Director, the Deputy Executive Director, the Chief Financial Officer, the General Counsel, the Chief Community Programs Officer and the Chief Operating Officer of the Issuer is authorized and directed, alone or in conjunction with any of the foregoing or with any other officer, employee, consultant or agent of the Issuer, to deliver certificates for inclusion in the transcripts of proceedings for the Notes, setting forth the facts, estimates and circumstances and reasonable expectations pertaining to said Section 148 and regulations thereunder. The Issuer hereby agrees to cooperate with the Borrower in establishing documentation sufficient to provide for post-issuance compliance with respect to the Notes under the Code and the regulations thereunder. Any one of the Executive Director, the Deputy Executive Director, the Chief Financial Officer, the General Counsel, the Chief Community Programs Officer and the Chief Operating Officer of the Issuer is hereby specifically authorized and empowered to execute and deliver such certificates and enter into such agreements concerning such post-issuance compliance.

Authorization of Issuer Documents and All Other Documents to be Executed by the Issuer. In order to better secure the payment of the principal of, premium, if any, and interest on the Notes as the same shall become due and payable, the Chair of the Board, the Vice Chair of the Board, the Executive Director, the Deputy Executive Director, the Chief Financial Officer, the General Counsel, the Chief Community Programs Officer, the Chief Operating Officer and/or any other officer of the Issuer (collectively, the "Authorized Officers") is authorized and directed to execute, acknowledge and deliver in the name and on behalf of the Issuer, the Issuer Documents in substantially the forms submitted to the Issuer on the date hereof, which are hereby approved, with such changes therein not inconsistent with this Resolution and not substantially adverse to the Issuer as may be permitted by the Act and approved by the Authorized Officer executing the same on behalf of the Issuer. The approval of such changes by said Authorized Officer, and that such are not substantially adverse to the Issuer, shall be conclusively evidenced by the execution of such Issuer Documents by such officer.

The Authorized Officer is authorized to take any and all actions and to execute such financing statements, assignments, certificates and other instruments that may be necessary or appropriate in the opinion of FBT Gibbons LLP, as Note Counsel, in order to effect the issuance of the Notes and the intent of this Resolution. The Secretary of the Board of Directors, or other appropriate officer of the Issuer, shall certify a true transcript of all proceedings had with respect to the issuance of the Notes, along with such information from the records of the Issuer as is necessary to determine the regularity and validity of the issuance of the Notes.

Covenants of Issuer. In addition to other covenants of the Issuer in this Resolution, the Issuer further covenants and agrees that it will at all times faithfully observe and perform all agreements, covenants, undertakings, stipulations and provisions contained in the Notes and the Issuer Documents, and in all proceedings of the Issuer pertaining to the Notes. The Issuer warrants and covenants that it is, and upon delivery of the Notes, will be, duly authorized by the laws of the State, including particularly and without limitation the Act, to issue the Notes and to execute the related Issuer Documents and all other documents to be executed by it, which documents provide for the security for payment of the principal of, premium, if any, and interest on the Notes in the manner and to the extent herein and in the Funding Loan Agreement set forth; that all actions on its part for the issuance of the Notes and execution and delivery of the Issuer Documents and all other documents to be executed by it in connection with the issuance of the Notes, have been or will be duly and effectively taken; and that the Notes will be valid and enforceable special, limited obligations of the Issuer according to the terms thereof. Each provision of the Resolution, the Issuer Documents and each Note and all other documents to be executed by the Issuer in connection with the issuance of the Notes, is binding upon the Issuer and the officers of the Issuer shall take such actions as may be necessary to perform all or any part of the duty required by such provision; and each duty of the Issuer undertaken pursuant to such proceedings for the Notes is established as a duty of the Issuer and of each such officer and employee having authority to perform such duty.

No Personal Liability. No recourse under or upon any obligation, covenant, acceptance or agreement contained in this Resolution, or in any Note, or in the Issuer Documents, or under any judgment obtained against the Issuer or by the enforcement of any assessment or by any legal or equitable proceeding by virtue of any constitution or statute or otherwise, or under any circumstances, shall be had against any officer as such, past, present, or future, of the Issuer, either directly or through the Issuer, or otherwise, for the payment for or to the Issuer or any receiver thereof, or for or to any holder of any Note, or otherwise, of any sum that may be due and unpaid by the Issuer upon any of the Notes. Any and all personal liability of every nature, whether at common law or in equity, or by statute or by constitution or otherwise, of any such officer, as such, to respond by reason of any act or omission on his or her part, or otherwise, for, directly or indirectly, the payment for or to the Issuer or any receiver thereof, or for or to the owner or any holder of any Note, or otherwise, of any sum that may remain due and unpaid upon any Note, shall be deemed to be expressly waived and released as a condition of and consideration for the execution and delivery of the Issuer Documents and the issuance of the Notes.

No Debt or Tax Pledge. The Notes are limited obligations of the Issuer, payable solely from the revenues and other funds and money pledged and assigned under the Funding Loan Agreement. Neither the Issuer, the State, nor any political subdivision thereof, nor any public agency shall in any event be liable for the payment of the principal of, premium (if any) or interest on the Notes, or for the performance of any pledge, obligation or agreement of any kind whatsoever except as set forth in the Funding Loan Agreement, and none of the Notes or any of the Issuer's agreements or obligation shall be construed to constitute an indebtedness of or a pledge of the faith and credit of or a loan of the credit of or a moral obligation of any of the foregoing within the meaning of any constitutional or statutory provision whatsoever. The Issuer has no taxing power.

Severability. If any section, paragraph or provision of this Resolution shall be held to be invalid or unenforceable for any reason, the invalidity or unenforceability of such section, paragraph or provision shall not affect any of the remaining provisions of this Resolution.

Open Door Law. The Issuer hereby finds and determines that all formal actions relative to the adoption of this Resolution were taken in an open meeting of the Issuer, and that all deliberations of the Issuer and of its committees, if any, which resulted in formal action, were in meetings open to the public, in full compliance with applicable legal requirements.

Effective Date. This Resolution shall take effect and be in force immediately upon its passage by the Issuer.

Adopted: June 25, 2026.

ADOPTED BY THE BOARD OF DIRECTORS OF INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY at a meeting held on June 25, 2026.

INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY

By: ______________________________
James P. McGoff, Public Finance Director of the State of Indiana, or his designee thereof, Chair

By: ______________________________
Daniel Elliott, Treasurer of the State of Indiana, or his designee thereof, Vice Chair

By: ______________________________
Micah Beckwith, Lieutenant Governor of the State of Indiana, or his designee thereof

By: ______________________________
Thomas K. McGowan, Board Member

By: ______________________________
Chad A. Greiwe, Board Member

By: ______________________________
G. Michael Schopmeyer, Board Member

By: ______________________________
Andy Place, Sr., Board Member

ATTEST:

By: ______________________________
Thomas Pearson, Executive Director

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Exhibit C: Housing Opportunities for Persons With Aids (HOPWA) 2026-2027 Program Year

Map Legend

- Aids Ministries/Health Plus Indiana
- Aspire Health
- Matthew25 AIDS Services, Inc.
- The Aliveness Project of Northwest Indiana (NWI)
- Northeast Indiana Positive Resource Connection
- IU Health Positive Resource Link
- Hoosier Hills AIDS Coalition
- Covered by other Jurisdiction

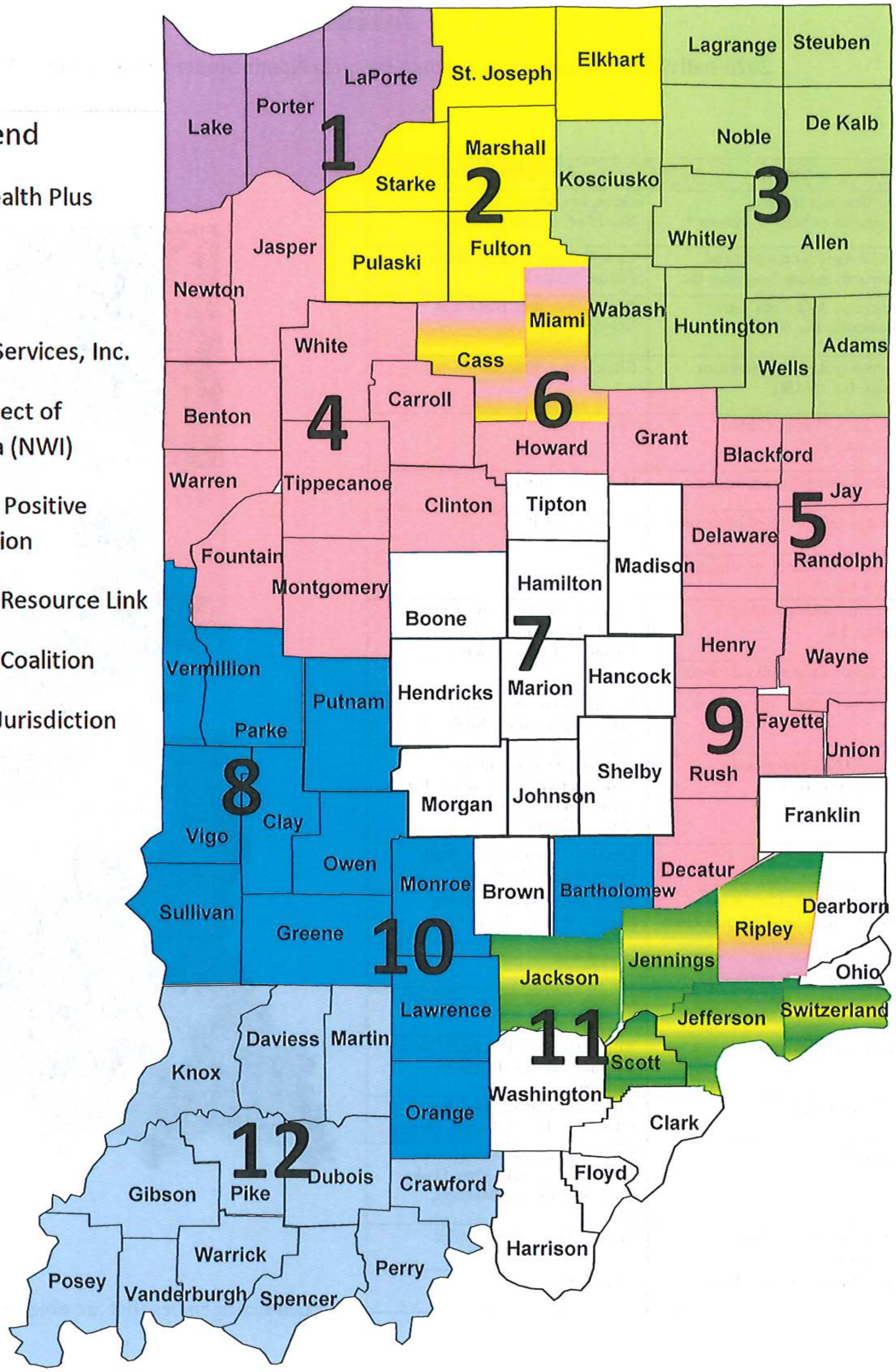
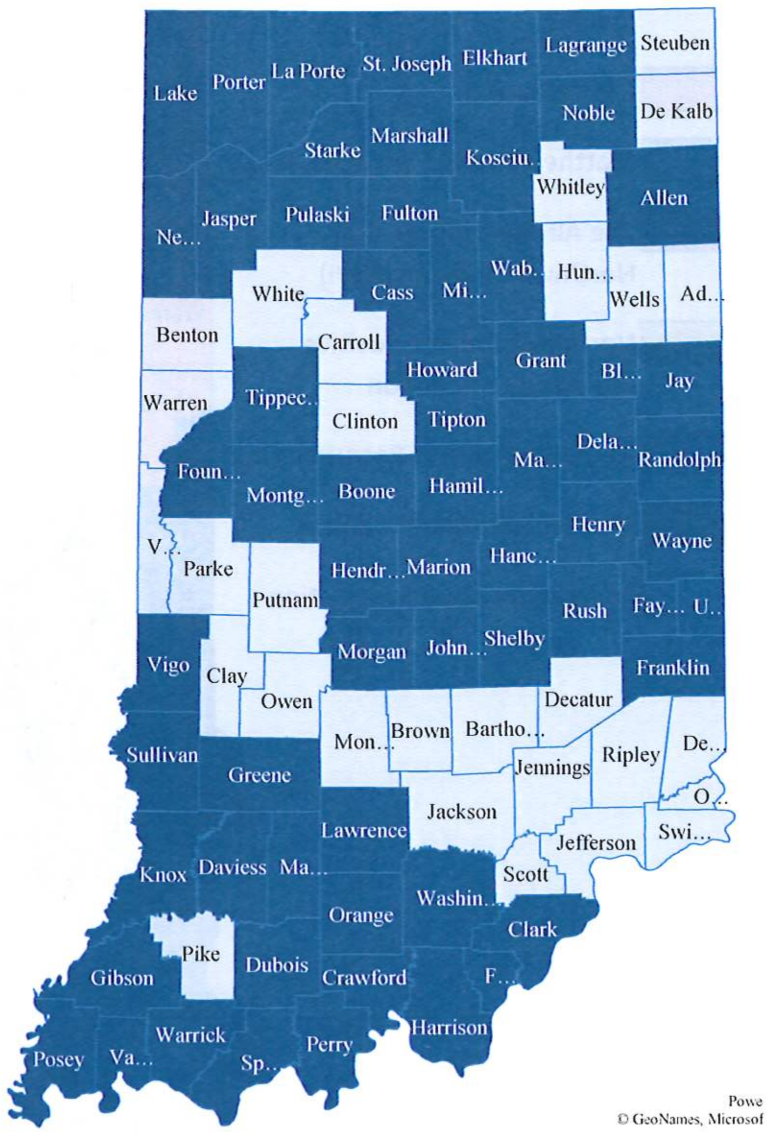


Exhibit D:

2026 Individual Development Account Program Administrator Recommended Awards

Agency	Counties Served
The Affordable Housing Corporation of Marion, Indiana *	Grant, Jay, Miami, Wabash, Blackford, Howard, Madison
Area IV Agency on Aging and Community Action Programs, Inc.	Cass, Wabash, Miami, Tipton, Fulton, Howard
Community Action of Greater Indianapolis, Inc. (CAGI)	Boone, Hamilton, Hendricks, Marion, Tipton
Community Action of Southern Indiana, Inc. (CASI)	Clark, Floyd, Harrison
Community Change Center: Weareone, Inc. *	Lake, Porter
Dream Center Indianapolis, Inc.	Hamilton, Marion
Habitat for Humanity of Evansville, Inc.	Vanderburgh, Posey
Habitat for Humanity of Morgan County, Inc.	Morgan
Interlocal Community Action Program, Inc.	Hancock, Jay, Delaware, Fayette, Grant, Rush, Blackford, Henry, Randolph, Wayne, Madison
John Boner Neighborhood Center	Marion
LaCasa of Goshen, Inc. (LaCasa, Inc.)	Elkhart, Fulton, Kosciusko, LaGrange, Marshall, Noble, St. Joseph
Lincoln Hills Development Corporation (LHDC)	Crawford, Dubois, Gibson, Harrison, Lawrence, Orange, Perry, Spencer, Vanderburgh, Warrick, Martin, Washington
Love Makes Cent$ Inc.	Franklin, Union, Fayette, Rush, Henry, Randolph, Wayne
Northwest Indiana Community Action Corporation (CoAction.Care)	Lake, Jasper, Newton, Porter, Laporte, Pulaski, Starke
Northwest Indiana Reinvestment Alliance, Inc. (New Applicant)	Lake, Porter
Pace Community Action Agency, Inc. *	Daviess, Greene, Knox, Sullivan,
PathStone Corporation	Allen, Delaware, Blackford, Henry, Randolph, Wayne, Hamilton, Madison
REAL Services, Inc.	Kosciusko, LaPorte, Marshall, Elkhart, St. Joseph, Fulton, Howard
Seeds of Hope, Inc.	Fountain, Johnson, Montgomery, Shelby, Tippecanoe, Vigo, Starke, Hamilton, Howard, Madison, Marion
St. Jude House, Inc. (New Applicant)	Jasper, Newton, Lake, Porter
YWCA North Central Indiana, Inc.	Elkhart, St. Joseph

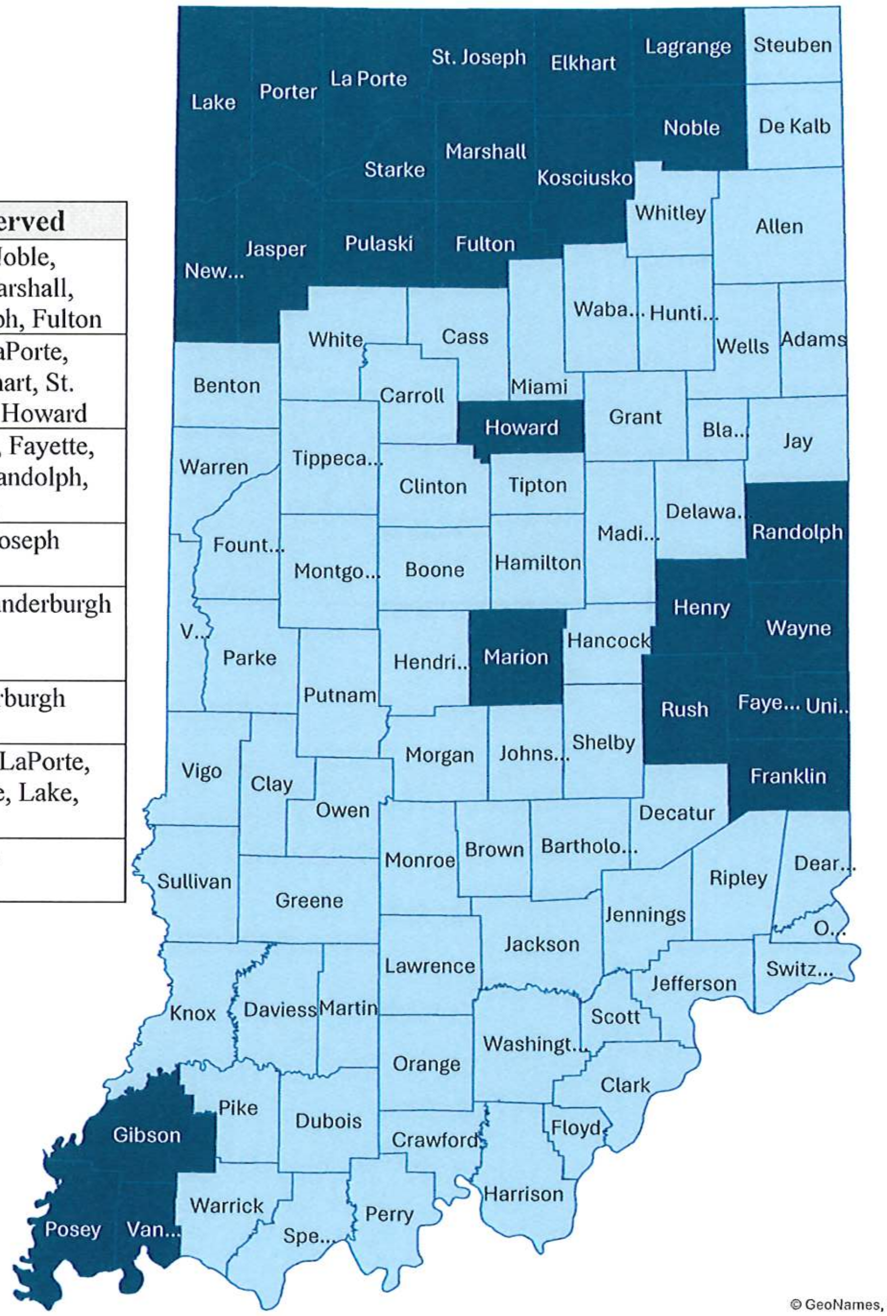


*denotes agencies that are able to work statewide

Exhibit E:

2026-27 Individual Development Account Tax Credit Allocation Approval

Agency	Counties Served
Lacasa of Goshen, Inc.	LaGrange, Noble, Kosciusko, Marshall, Elkhart, St. Joseph, Fulton
Real Services, Inc.	Kosciusko, LaPorte, Marshall, Elkhart, St. Joseph, Fulton, Howard
Love Makes Cent$, Inc.	Franklin, Union, Fayette, Rush, Henry, Randolph, Wayne
YWCA North Central Indiana, Inc.	Elkhart, St. Joseph
Community Action Program of Evansville and Vanderburgh County, Inc.	Gibson, Posey, Vanderburgh
Habitat for Humanity of Evansville, Inc.	Posey, Vanderburgh
Northwest Indiana Community Action Corporation	Pulaski, Jasper, LaPorte, Newton, Starke, Lake, Porter
John Boner Neighborhood Center	Marion



June Board Minutes

Final Audit Report 2026-07-24

Created:	2026-07-24
By:	Lauren Green HCD (LGreen@ihcda.IN.gov)
Status:	Signed
Transaction ID:	CBJCHBCAABAAFgcN5bo90xZenyhkODqeRTzGeNc6PrrP

"June Board Minutes" History

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Agreement completed.

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