

Economy & Place Committee  
October 8, 2025  
Meeting Minutes

Chairman George Topoll began the Economy & Place Committee meeting at 10:02 a.m. with the pledge of allegiance and introductions.

The voting members were George Topoll (Union Township), John Matwyszyn (LPC Surveyor), Lois Whittaker (BCCNWI), and Andy Vasquez (Porter County).

Doug Ross, Robert Cotton, Rodney Harris, Heather Ennis, and Heather Presley-Cohen (HHP) were also present.

NIRPC staff present were Kathy Luther (Meeting Lead), Meredith Stillwell (technical assistance), Flor Baum (administrative support), Grace Benninger, and Tom Vander Woude.

On motion by John Matwyszyn, seconded by Lois Whittaker, July 9, 2025, minutes were approved as presented.

Heather Presley-Cowen (Club 720) spoke on Resolution 25-13: Cooperative Agreement with the Fort Wayne Housing Authority to Participate in the Hoosier Homes Homebuyer Assistance Program. Heather explained that Club 720 Solutions helps Midwest communities optimize housing production through tools such as Hoosier Homes and virtual initiatives. The platform offers up to 5% down payment assistance for buyers earning up to 140% of the area median income, at no cost to participating communities. Club 720 provides educational resources on affordable mortgage options and down payment assistance. A regional authorization for Club 720 simplifies lending processes and provides valuable data. Cook County's successful program implementation attracted over 2,000 home buyers shortly after launch.

Northeast Indiana was seeking authorization for a cooperative agreement with the Fort Wayne Housing Authority to allow buyers to access the full 5% investment, with varying regional contributions. Representative Valparaiso reported no outstanding questions after thoroughly vetting the program over the past two years. Down payment assistance programs remain underutilized in many communities, and the introduction of a new product by Hoosier Homes aims to enhance accessibility while complementing existing offerings and promoting awareness. The capital stacking method introduced through Hoosier Homes was designed to address the housing crisis in the middle market by providing incentives to developers and assisting buyers in qualifying for mortgages. The program was confirmed to be stackable with others, involving a second lien on homes, and allows buyers to build equity over seven years with potential employer contributions, while ensuring no repayment if they remain for the full term. On motion by Lois Whittaker, seconded by John Matwyszyn, the Economy & Place Committee recommended Res 25-13 to the Commission for approval.

Kathy Luther presented an update on NIRPC's Comprehensive Climate Action Plan (CCAP), which aims to achieve an 80–85% reduction in greenhouse gas (GHG) emissions by 2050 compared to 2005 levels. She provided an overview of ongoing climate planning efforts conducted in partnership with the Metropolitan Mayors Caucus and CMAP, funded through EPA's Climate Pollution Reduction Grant. The 2020 regional GHG inventory indicated total emissions of approximately 152 million metric tons of CO<sub>2</sub> equivalent, with the industrial, transportation, and building sectors as the largest contributors. Emissions had already decreased by 20% between 2005 and 2020, leaving an additional 65% reduction needed to meet the 2050 goal.

Three modeling scenarios were presented to demonstrate potential reduction outcomes. The Current Policy Scenario projected a 36% reduction in emissions under existing state and federal policies. The State and Local Plan Implementation Scenario showed a potential 59% reduction if additional regional and state initiatives were implemented. The Full Federal Implementation Scenario demonstrated the greatest potential impact, projecting up to an 86% reduction through coordinated local, state, and federal efforts.

In addressing the building sector, Kathy explained that buildings accounted for approximately 11% of total regional GHG emissions in 2020. Residential emissions had decreased by 26% and commercial emissions by 12%, largely due to cleaner electricity generation; however, natural gas emissions had remained steady. Under the full implementation scenario, building-related emissions could be reduced by up to 94% by 2050 through electrification, weatherization, and energy efficiency improvements.

For residential structures, space heating remained the largest source of emissions, primarily from single-family homes. The plan targeted 100% of heating equipment sales to be all-electric by 2035, with heat pumps comprising at least 55% of those sales. Retrofitting and weatherization programs were expected to reach 50% of homes by 2050, complemented by appliance electrification and the gradual phaseout of natural gas systems. In the commercial sector, space and water heating, lighting, and equipment use contributed most to emissions. Proposed building performance standards would apply to structures larger than 50,000 square feet by 2035 and 25,000 square feet by 2050. The transition toward electric heat pump systems was projected to reach 87% of new equipment sales by 2050, with natural gas systems nearly phased out.

The committee emphasized the importance of regional collaboration and community education to achieve decarbonization targets. Members discussed the challenges posed by retrofit costs, long equipment life cycles, and public awareness gaps surrounding the benefits of electrification. Weatherization programs, incentive funding, and improved housing density were identified as essential strategies for supporting emission reductions and enhancing overall energy efficiency.

NIRPC outlined the next steps in the Bi-State Chicago MSA Comprehensive Climate Action Plan (CCAP) development process, including incorporating feedback from the working group, completing modeling and benefit analyses with the steering committee, conducting public engagement sessions, and presenting a draft plan in fall 2025. Members were encouraged to share surveys, attend workshops, and continue providing input to support final plan development.

Hearing no further business, the meeting ended at 10:57 a.m. The next Economy & Place Committee meeting is slated for January 7, 2025, in the NIRPC offices.

## **Reference**

- [YouTube Livestream of 10/8/25 Meeting](#)



- [Club 720](#)

