



Indiana Housing & Community Development Authority

To: Real Estate Department Partners
From: Real Estate Department Date:
January 13, 2026 ***EDITED***
Re: Costello Compliance 2026 Webinar Series Sponsored by IHCDA

Notice: RED-26-03

IHCDA is pleased to partner with Costello Compliance in 2026 to provide a series of webinars that will benefit owners, developers, compliance professionals, and onsite property management staff of LIHTC, HOME, and other types of affordable housing properties. Here is a full list of this year's offerings. All IHCDA sponsored webinar trainings are free to our partners, but advanced registration is required.

Webinar #1 | 101 Series – Income

Wednesday January 21, 2026 - 1:00-4:00 PM Eastern Time (3 Hours) - CORRECTED DATE
<https://attendee.gotowebinar.com/register/6466042518087076957>

Back by popular demand and updated for HOTMA and other recent changes! This "101" series covers the fundamentals, but not just basics. Good for housing providers, old and new! How we count income has undergone revolutionary changes in recent years. Uber, Lyft, and social media influence are just some of the hundreds of internet-based income and asset sources that have emerged in recent years...and there are more appearing every day! It seems clear that they are not going away anytime soon. Are you prepared to address the new reality by asking the right questions and calculating income correctly? You will be after this session! Also, HOTMA has changed how retirement accounts, sporadic income, student financial assistance, and many other income sources are handled. Finally, we will finish off with a discussion of any recent important IHCDA updated policies and why the new changes were needed.

Plan to leave better prepared to deliver excellent compliance results while interpreting and calculating family income with style!

Session Outline:

- What is included in income? Periodic vs. Sporadic income
- What is excluded from income (Part 1: HOTMA exclusions)
- What is excluded from income (Part 2: exclusions from other laws)
- Gig economy jobs, GoFundMe, and other crowdsourcing
- Retirement accounts
- Student financial assistance
- NEW for 2026! Any IHCDA policy changes. Why the adjustments?



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EQUAL OPPORTUNITY EMPLOYER AND HOUSING AGENCY

Webinar #2 | 101 Series – Assets

Wednesday February 18, 2026 – 1:00-4:00 PM Eastern Time (3 Hours)

<https://attendee.gotowebinar.com/register/2127189314976202847>

Back by popular demand and updated for HOTMA and other recent changes! This “101” series covers the fundamentals, but not just basics. Good for housing providers, old and new! How we address assets has undergone revolutionary changes in recent years. Venmo, Apple and Google wallets, GoFundMe, and cryptocurrency are just some of the hundreds of internet-based assets that have emerged in recent years...and there are more appearing every day! It seems clear that they are not going away anytime soon. Are you prepared to address the new reality by asking the right questions and calculating asset value and income correctly? You will be after this session! Also, HOTMA has completely redefined assets into three main categories and changed how these are addressed. We will present a system to get it right every time. Finally, we will finish off with a discussion of any recent important IHCDA updated policies and why the new changes were needed.

Plan to leave better prepared to deliver excellent compliance results while interpreting and calculating family assets with style!

Session Outline:

- What is included in assets?
- What is excluded from assets? (Part 1: HOTMA exclusions)
- What is excluded from assets? (Part 2: Exclusions from other laws)
- Internet-based assets, GoFundMe, and other crowdsourcing.
- Trusts
- Retirement accounts
- NEW for 2026! Any IHCDA policy changes. Why the adjustments?

Webinar #3 | 101 Series – 101 Series Students

Wednesday March 18, 2026 – 1:00-4:00 PM Eastern Time (3 Hours)

<https://attendee.gotowebinar.com/register/7914370911240340057>

Back by popular demand and updated for HOTMA and other recent changes! This “101” series covers the fundamentals, but not just basics. Good for housing providers, old and new! Almost all affordable housing programs have restrictions on students. Additionally, recent changes address how we handle student income with a significant degree of complexity. This session discusses a tried-and-true system for accurately determining student status and income that works with whatever factors apply to families you deal with! Multiple program coverage includes LIHTC/Bond, HOME/Section 8 PBRA, non-section 8 HUD programs, and Rural Development.

Plan to leave better prepared to deliver excellent compliance results while interpreting and calculating student eligibility and income with style!

Session Outline:

- LIHTC/Bond student eligibility
- HOME/HUD section 8 student eligibility
- HUD non-section 8 student eligibility
- RD student eligibility
- Students and earned or unearned income
- Student financial assistance (completely revised for HOTMA).

Webinar #4 | 101 Series Rent & UA

Wednesday April 22, 2026 – 1:00-4:00 PM Eastern Time (3 Hours)

<https://attendee.gotowebinar.com/register/4868839151021761375>

Back by popular demand and thoroughly updated for HOME 2025 and other recent changes! This “101” series covers the fundamentals, but not just basics. Good for housing providers, old and new! What do you need to know about rents for affordable housing properties? Let us help! Join this session for a discussion of all things rent-related. Do you know how to select the correct rent limits for your program? How can “not holding harmless” cause major harm to a LIHTC property? What fees must be included in rent and what fees are strictly prohibited? What utility allowance errors can cause rent noncompliance? Join us for an in-depth 2–3-hour webinar focusing on all things related to rent.

Plan to leave better prepared to deliver excellent compliance results and avoid costly rent noncompliance!

Session Outline:

- Selecting correct limits: Holding harmless, HERA special, rural rents, and other LIHTC income limit issues
- Calculating LIHTC/bond rent limits
- Gross rent floors
- HOME/NHTF rents
- Summary of utility allowance rules (LIHTC, HOME, HUD, RD)
- Non-optional fees + allowable vs. prohibited fees
- Quick overview: income-based rent programs (HUD, RD)

Webinar #5 | HOME Hot Topics, Including the HOME 2025 Final Rule

Wednesday May 20, 2026 – 1:00-4:00 PM Eastern Time (3 Hours)

<https://attendee.gotowebinar.com/register/6132448491196845402>

Focus on the 2025 HOME Rule and HOTMA! Housing funded through HUD's HOME program is an important part of Indiana's affordable housing stock. This session provides coverage of the compliance rules that must be followed by managers and owners of HOME multi-family housing monitored by IHCDA to retain the HOME funding. The focus is on recent HOTMA and HOME 2025 changes.

Plan to leave better equipped to provide HOME housing and understand the new updates.

Course Outline

- Introduction (HOME 2025 Updates!)
- How to build a "Toolbox" of important regulatory documents (HOME 2025 Updates!)
- HOME Units: High HOME and Low HOME units and units that are Fixed or Floating
- Income limits & Rent limits (HOME 2025 Updates!)
- Leasing requirement (HOME 2025 Updates!)
- Student status & eligibility
- HOME verifications (HOME 2025 Updates!)
- Income and assets overview (HOME 2025 and HOTMA Updates!)
- Recertification cycles & increases of income (HOME 2025 Updates!)
- Adjusted income (where applicable) (HOME 2025 and HOTMA Updates!)

Webinar #6 | Recerts and Increases of Income

Wednesday June 24, 2026 – 1:00-4:00 PM Eastern Time (3 Hours)

<https://attendee.gotowebinar.com/register/7048651739413315165>

New for 2026! Each major housing program has rules relating to annual recertification of family income. Some are about the family's rent, and some are strictly about the family's eligibility or the eligibility of the next family to occupy a building. This session will untangle the recertification provisions of various programs found in Indiana.

Plan to leave the session with a well-rounded understanding and the ability to practically apply recertification requirements for affordable housing.

Session Outline

- Why recertification is necessary for LIHTC and HOME programs.
- Why recertification is necessary for income-based rent programs.
- Specific recertification requirements for each program.
- How to design or work with systems to stay in compliance with recert requirements.

No Webinar in July – IHCDA is sponsoring the In-Person Training for the HCCP test / designation – more information and the link for the training will be sent out in a separate RED Notice.

Webinar #7 | HOTMA's Impact on LIHTC and HOME

Wednesday August 19, 2026 – 1:00-4:00 PM Eastern Time (3 Hours)

<https://attendee.gotowebinar.com/register/7693333889685384030>

Let's gather, learn, and brainstorm! You know that HOTMA was a top-to-bottom change to how many forms of affordable housing operate. IHCDA adopted HOTMA starting in 2024. What HOTMA challenges have housing professionals faced, and how have these been solved? This session will provide a forum for learning and discussion! Besides HUD PBRA programs, HOTMA affected the LIHTC, HOME, NHTF, and Rural Development programs. How has HOTMA affected how we operate these properties? What challenges have we faced as we have converted to HOTMA in Indiana? What practical steps have been proven to address these?

Plan to leave better prepared to continue in the HOTMA era with confidence in Indiana!

Agenda

- History of HOTMA: federal, in Indiana, and other states
- HOME 2025 as it interacts with HOTMA
- HUD update: What is the issue with the implementation of HOTMA for HUD PBRA programs?
- Applicability of specific HOTMA provisions to LIHTC, HOME, NHTF, and Rural Development.
- HOTMA and verification.
- Use of other means-tested programs' verifications.
- How income definitions changed.
- How asset definitions changed.
- How HOTMA has changed LIHTC "best practices"
- Quick review of other HOTMA HUD and/or RD provisions that do NOT apply to LIHTC, HOME, or NHTF

No Webinar in September

Webinar #8 | New Manager LIHTC & HOME

Wednesday October 28, 2026 – 1:00-4:00 PM Eastern Time

<https://attendee.gotowebinar.com/register/587674024485340248>

Back by popular demand! A great introduction or refresher on LIHTC and HOME compliance basics, updated to include HOTMA and HOME 2025 rule changes. After a quick overview of IRS and HUD LIHTC/HOME requirements, the session will discuss the basic student status, income, and asset rules. What are practical and constructive ways to explain all this to applicants and tenants? You will know after the session. Do you want to know if you have the concepts? The last section of the session will test the provisions learned in the first part with a series of fun workshop challenges and games. Bonus: several important advanced or new concepts will also be included to add interest for some of our more experienced participants. This includes coverage of HOTMA and HOME 2025 changes.

Plan to leave better equipped to confidently take on the challenge of LIHTC and HOME management.

Session Outline:

- Overview of LIHTC and HOME basics
- Student eligibility
- Periodic and sporadic earned and unearned income
- Asset income
- Recertification and when incomes increase
- Workshops: LIHTC/HOME basics
- Workshops: Student eligibility
- Workshops: Periodic and sporadic earned and unearned income
- Workshops: Asset income

Webinar #9 - Providing Fair Housing in Indiana (with additional VAWA information)

Tuesday November 24, 2026 – 1:00-4:00 PM Eastern Time (3 Hours)

<https://attendee.gotowebinar.com/register/4302448825717284953>

As HUD has adjusted its monitoring of Fair Housing and withdrawn much of its past guidance, owner/agent responsibility is more serious than ever, with significantly greater financial risk. Although owners/agents cannot dispense with competent legal counsel specific to situations they encounter, what basic principles should be implemented to respect civil rights and reduce risk? How does the Violence Against Women Act relate to Fair Housing? Why is this connection stronger than ever - with potentially massive financial implications for affordable housing providers? This session will discuss the basics of nondiscrimination under both the Fair Housing Act and VAWA.

Plan to leave prepared to better achieve Fair Housing!

Session Outline:

- Introduction, recent civil rights updates, and what they mean for you!
- Fair Housing protected classes
- Fair Housing prohibited actions
- VAWA history and definitions: Covered Violence, Prohibitions, and Bifurcation
- VAWA procedures: Emergency Transfers and Confidentiality
- VAWA and specific programs
- VAWA FAQ

Webinar #10 | Hot Topics in Income and Assets

Wednesday December 16, 2026 – 1:00-4:00 PM Eastern Time (3 Hours)

<https://attendee.gotowebinar.com/register/6038406162161679701>

Let's end the year strong with fun and learning! This session will help attendees assess if we absorbed much of what was learned in earlier IHCDA sessions this year, with a much heavier focus on engaging workshops and games. If you missed the earlier sessions, do not fear, we will provide quick reviews. Back by popular demand and updated for HOTMA, HOME 2025, and other upcoming issues! Is change hard? We can help! Uber, Lyft, Venmo, Zelle, GoFundMe, and cryptocurrency are just some of the hundreds of internet-based income and asset sources that have emerged in recent years...and there are more appearing every day! It seems clear that they are not going away anytime soon. On top of that, HOTMA changed most of how we address income and assets. Are you prepared to address the new reality by asking the right questions and calculating income correctly when rules change? You will be after this session! Finally, we will finish off with a discussion of any recent important IHCDA updated policies. Why were the new changes needed?

Plan to leave better prepared to deliver excellent compliance results while handling constant changes with style!

Session Outline:

- Income changes: quick review
- Income changes: workshops
- Asset changes: quick review
- Asset changes: workshops
- Internet-based income and assets: quick review
- Internet-based income and assets: workshops
- NEW for 2026! Any IHCDA policy changes. Why the adjustments?