

## Noblesville Housing Task Force

March 19, 2013

Discussion moderated by HAND

Attendance: Keith Carlson (Grace Community Church), Denise Aschleman (City of Noblesville), Howard Green (Salvation Army), Rhett Cecil (Habitat for Humanity), Sharon Kleinman (Prevail), Troy Halsell (Noblesville Housing Authority), Renee Olham (Noblesville Main St.), Syd Ehmke (Riverview Hospital), Will Retherford (Resident), Randall Schumacher (Resident), Cindy Benedict (Vision Noblesville), Teresa Caldwell (Noblesville Township), Dain Crabtree (HAND Volunteer), Mark McConaghy (Noblesville Housing Authority), Jay Miller (Deer Creek Christian Church),

Notes from Conversation and Responses to Questionnaire:

### 1. What most interested you?

- **16,000 new housing units by 2035**
- Growth in Students - People move here for the schools
- **Single mothers in poverty (25%)**
- Large Quantity of Historic Homes
- Job Growth in Retail/Professional Sectors
- Less than 1% Vacancy
- 11% of households earn less than \$25,000 per year
- **27% of apartments have federal subsidy (seems higher than one thought)**
- Noblesville carries larger percentage of low-income housing compared to other jurisdictions.
- Commuters (Bedroom Community)
- 40% of population is under 18 years of age
- Definition of “affordable” and “low-income”
- “McMansions”
- Homogenous housing stock outside of downtown (“Vinyl villages”)
- **25% of renters pay more than 35% of their income on housing**
- **Need 1,600 affordable units built**

### 2. What would you like to see happen in your community?

- Quality Housing for Residents of All Incomes
- Mixed Use Development
- Green Energy - reduce utility costs
- Investment in Central Business District (new investment) - Shoring up the “Inner City”
  - Protections from gentrifications
  - Renewal of courthouse square (targeted)
  - Entertainment and retail downtown
  - Walkable, live-work environment
- Different Styles of Housing
  - Build for the future “Creative Class”
  - Condos, townhomes, small homes, large homes
- Multi-pronged approach

- Deal with conversion of single-family homes to multi-family
  - Noblesville-centric, sustainability model
  - Strategy for incorporating affordable housing
  - Community pride – more beautification projects – volunteer driven
  - Energy efficiency as an affordability strategy
3. What strategies do you feel are most important to your community?
- **Education (11)**
    - Community Outreach, publicity (4)
      - – “positive, non-threatening way”
    - Research (2)
    - Housing referral system (1)
  - **Coordination – “Neighborhood Revitalization” (11)**
    - Focused
    - “platforms for healthy conversations and collaborations” so we can be “responsive and innovative”
    - Government investment
    - “Multi-pronged”
    - Mixed Use
    - Targeting courthouse square
  - **Community Development (13)**
    - “Connectivity and Green Strategies”
    - Home repairs for homeowners
    - Transit oriented development, pedestrian / bike planning
  - **Emergency Housing (11)**
  - Senior Housing (1)

## Report on Survey Findings: Noblesville Respondents

### Short Form: 232 Responses

### Long Form: 25 people reported they lived in Noblesville

- Demographics from the long form matched up pretty well with Noblesville (pretty representative); The short survey respondents had more single persons and married couples without children.
- 80% said the most important significance of Housing is their Connection with Neighbors/Neighborhood (75% said ‘Shelter’). One person said it’s his/her “Family Castle”
- Short Survey: 24% (54 respondents) said they spend more than 35% of their income on housing.
- 47% said you’ve experienced “Unkempt Houses in my Neighborhood”;
- 40% said it’s a challenge to make needed repairs to your homes (41 respondents) (Short Survey)
- 33% (53) said you’ve had difficulty paying rent or mortgage

- 50% said “general affordability was a barrier to homeownership”; while 33% said “condition and location of affordable housing” and/or “condition of housing” were barriers.
- Barriers to Housing Choice: A majority in both surveys said we need “Affordable Housing”; 37% said we need housing for seniors, and more single family homes; and a substantial number said Disabled and Transitional Housing are also needed (40 and 52, respectively).
  - Recommendations included: resolving U-Verse issue (?); Need to Invest in Variety of Housing; Middle Income Apartments; Housing with Larger Yards; and More Apartments in all the city’s Downtown.
- Most popular housing issues according to survey respondents:
  - Over 80% of respondents said General Affordability; Housing Quality and Vacant/Abandoned Homes
  - 70-80% Access to Employment/ Transportation, Foreclosure Prevention and Senior Housing is needed.
  - A majority also thought housing for special populations like Homeless, Veterans and Disabled were important.
  - Multi-family housing was spread evenly across the spectrum.
- 85% said we need Financial Management Training/Counseling and 75% said we need Housing Counseling and Job Training. Significant portions. Over 35% said we need substance abuse counseling, mental health services and/or utility or rental assistance.
- 1 Respondent who is Homeless articulated the need for those suffering from Chemical Sensitivities disorder. She has identified ten more people struggling with housing in the area and says “the degree of mold, poor ventilation systems and materials used are a extreme challenge physically for me.”
- Only 13% said you were “very familiar” with most of HAND’s services (3 in long form). The only program/project that a majority of respondents recognized was the Roper Lofts project. Otherwise, 65% or more were completely unaware of our services.
- Most of you preferred not to be contacted as a follow up to the survey.

## *Meeting Summary by Daine Crabtree*

Although Hamilton County is the most affluent county in Indiana, there are still segments of the population that are in need of low-income housing. 11 percent of households earn less than \$25,000 per year. 25 percent of renters pay more than 35 percent of their income towards housing and 27 percent of apartments have some sort of federal subsidy. Compared to other jurisdictions in Hamilton County, Noblesville is carrying a larger percentage of low-income housing. The addition of 16,000 new housing units to the Noblesville area in the last 10 years indicates that the need for affordable housing is present and will continue to grow.

Firstly, concrete definitions of “affordable” and “low-income” are needed; what is considered affordable to some may not be affordable to others. In addition, many people have a negative view of housing considered “low-income” due to HUD’s Section 8 housing. In order for affordable housing to be welcomed, it should be stressed that the housing types supported by HAND, Inc. and HUD, while similar, are also quite different.

Housing standards and quality of housing should be the same for all residents. The current housing development trend is to build single-family “vinyl village” homes on the outskirts of cities and towns where the land costs are cheaper and land is readily available. These homes are often similar in appearance with few architectural elements, color variation, and style change. The neighborhoods typically have little greenspace and recreational opportunities. Entirely new infrastructure must be built, and in many cases, it is an afterthought. Although these houses have a lower up-front cost, because the homes are built cheaply, the cost of repairs to the home and its utilities can be just as daunting. However, a desire for more mixed-use, transit-oriented, and sustainable development is occurring.

Noblesville has the largest number of older and historic homes in Hamilton County. Because of the older housing stock, the City must deal with redevelopment challenges more so than its neighboring jurisdictions. While redevelopment adds complexity greenfield development doesn’t, there are also many advantages. The ability to tie into an existing infrastructure, support a vibrant downtown atmosphere, and build a strong tax base

In some cases, larger historic homes have been converted into multi-family homes, something that is typically discouraged. In some cases, the condition of these homes has been neglected. Because Indiana property rights laws are very strict, condemnation of these homes has proven difficult. Infill of homes in the Downtown Noblesville area near the Central Business District may be problematic. When infill is completed, the aesthetics of the housing projects should take on the same characteristics as the existing housing stock. The recent removal of the Firestone Plant has created an opportunity for infill, though the area is still deemed a brownfield and requires a large amount of clean-up before it can be considered safe and habitable.

In addition to affordable housing, reducing utility costs can be just as important. Especially in the winter months, many people have difficulty paying rising utility costs. In some cases, a brand new appliance may be necessary but is not affordable. While there are several local options for people to utilize in these cases, they may not know where to look. Seniors especially need to be educated about the potential resources, as they may not have internet access or other means of obtaining information.

Although the number of people in Noblesville under the age of 18 is increasing, the large baby boomer population will soon need an abundance of senior housing, nursing homes, and hospice care homes, something which Noblesville and Hamilton County as a whole are currently lacking. While there are a

select few emergency housing/shelter options, the availability of these housing types will need to increase as well.

Using a multi-pronged approach to increasing the affordability in housing is vital. A combination of education, community development, and public policy must be implemented. Not only must the public be educated on their local resource options, they should be educated on basic land use planning and sustainability techniques that they can implement to lower their cost burden. Affordable housing should be a topic of conversation brought up at various community outreach events like fairs, concerts, farmers markets and similar events. Once the public is educated and understands the importance of the topic, their support at public meetings can help shape future public policy regarding not only affordable housing but community development at a city-wide level.