

## HAND

### Research Advisory Committee

#### Housing/Growth

- There are 268,871 people in Hamilton County. (Census, ACS 5-year Estimates, 2007-2011)
- There are 98,951 households in Hamilton County. (Census, ACS 5-year Estimates, 2007-2011)
- There are 104,958 housing units in Hamilton County. (Census, ACS 5-year Estimates, 2007-2011)
- The median home value in Hamilton County is \$212,800. (Census, ACS 5-year Estimates, 2007-2011)
- The median gross rent in Hamilton County is \$919 per month. (Census, ACS 5-year Estimates, 2007-2011)
- The proportion of school aged children in Hamilton County to the total population has been declining since its peak in 2005. (Census, ACS 5-year Estimates, 2007-2011)
- Hamilton County is expected to grow to a population of 547,758 by 2050. (Stats Indiana)
- The senior population (age 65+) is expected to grow as a share of population by 2050. (Stats Indiana)
- The school age population is expected to decline as a share of total population by 2050. (Stats Indiana)
- The Indianapolis MPO projects there will be 184,530 households in Hamilton County by 2035.
- If each household has a housing unit, 79,572 new housing units will be needed in Hamilton County by 2035. 84,346 units would be needed to include a “healthy” vacancy rate of 6%, which is consistent with the current vacancy rate of 5.7%. (IACED, Indianapolis MPO, Census ACS 5-year Estimates, 2007-2011)
- The total housing vacancy rate in Hamilton County is 5.7%, with 2.1% among owner-occupied units and 8.5% for rental units. (Census ACS 5-year Estimates, 2007-2011)
- If even 10% of the new housing units constructed were affordable units, there would need to be 8,434 new affordable housing units in the county by 2035. (IACED)
- The vast majority of the housing in Hamilton County has been built since 1970. Housing growth accelerated in the 1990s. (Census ACS 5-year Estimates, 2007-2011)
- 75% of housing in Hamilton County is owner occupied. The owner occupancy rate in the county ranges from 55% in Arcadia to almost 80% in Fishers. (Census ACS 5-year Estimates, 2007-2011)

- 7235 new single family homes have been issued building permits in the past five years, 2933 new multi-family units were permitted during that time. (Municipal responses)
- After demolition, 9902 new housing units have been issued building permits in the past five years. (Municipal responses)
- 3213 residential subdivision lots have been approved in the past five years where no building permit has been issued. (Municipal responses)
- Nearly all households in the county spend more than 45% of household income on housing and transportation costs. (Housing + Transportation Affordability Index)
- 15% of home refinancing loans in 2011 were denied. (SAVI, Federal Financial Institutions Examination Council)
- More than 35% of home improvement loans were denied in 2011. (SAVI, Federal Financial Institutions Examination Council)
- 10% of home purchase loans were denied in 2011. (SAVI, Federal Financial Institutions Examination Council)
- The median household income in Hamilton County is \$84,449. Median household incomes range from \$44,091 in Arcadia to \$106,071 in Carmel. (Census, ACS 5-year Estimates, 2007-2011)

The Center for Neighborhood Technology's Housing and Transportation (H+T®) Affordability Index provides a more comprehensive way of thinking about the cost of housing and true affordability. The H+T Index was developed by CNT and its partner, the Center for Transit Oriented Development (CTOD), as a project of the Brookings Institution's Urban Markets Initiative. The transportation costs estimated in this model are more than the costs of commuting to and from work. They also include all other travel that is part of the household daily routine. The methods for the cost model are drawn from peer reviewed research findings on the factors that drive household transportation costs. The model assumptions, calculations, and methods have been reviewed by practitioners at the metropolitan Council in Minneapolis-St. Paul, fellows with the Brookings Institution, and academics from the university of Minnesota, Virginia Polytechnic, Temple University, and elsewhere, specializing in transportation modeling, household travel behavior, community indicators, and related topics. The full methodology is available at <http://htaindex.cnt.org/downloads/HTMethods.2011.pdf>

The SAVI Community Information System is the nation's largest spatially-enabled system of its type, providing local organizations, researchers, and involved citizens with the detailed, geographically precise information needed to make well-informed decisions. SAVI contains a wealth of free data about the social, physical, and economic conditions of Central Indiana communities from counties to neighborhoods and census tracts, as well as information on

thousands of non-profit and community-based organizations and programs. SAVI is a donor-supported, Web-based, interactive system that allows users to create custom maps, graphs, charts, and data profiles of over 2,000 Central Indiana communities. SAVI is created and managed by The Polis Center, a center in the IU School of Liberal Arts at Indiana University-Purdue University Indianapolis, for the United Way of Central Indiana, as community trustee.

The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—without public or private assistance. Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- calculated to be enough to meet the given need at a minimally adequate level, usually by or for a government aid agency
- updated annually
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within a state. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

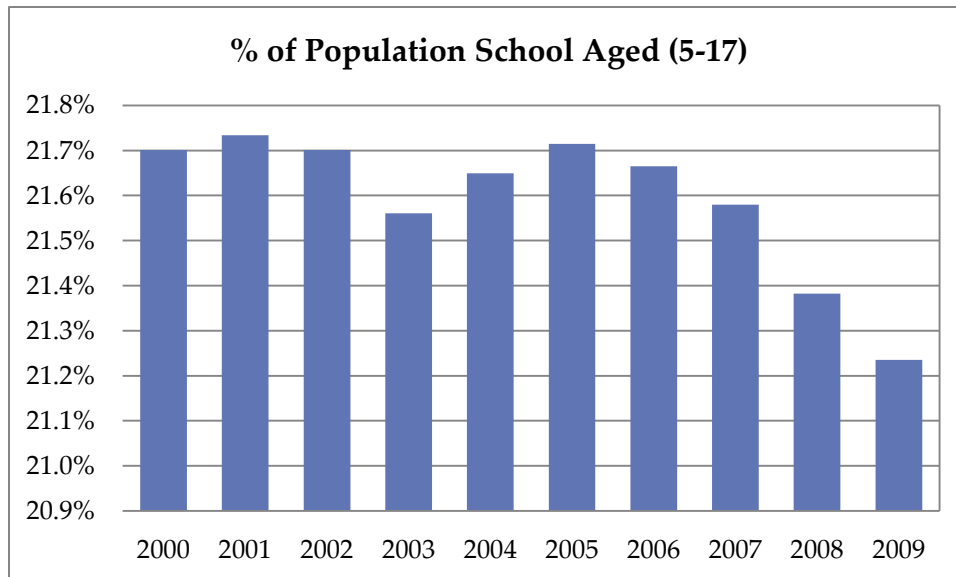
The Self-Sufficiency Standard assumes adult household members work full-time and therefore includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children).

Children included in the calculations in this report are school age.

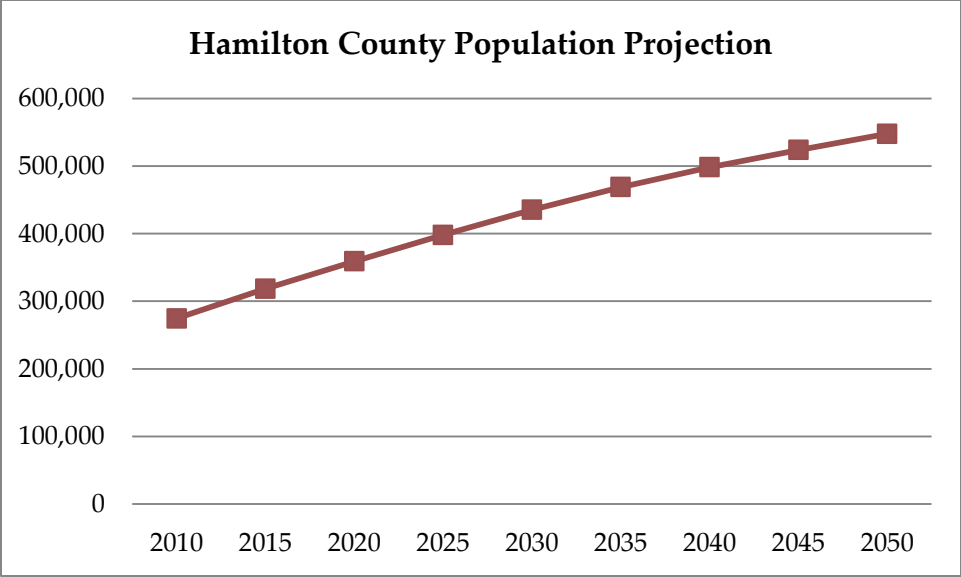
## Charts and Tables

Households	Indiana	Hamilton County	Arcadia	Atlanta	Carmel	Cicero	Fishers	Noblesville	Sheridan	Westfield
Total Households	2472870	98959	546	218	28487	2273	26712	18634	1044	10308
Family Households	1656099	74901	391	176	232041	1326	20035	14210	682	7818
With own children under 18	749063	41272	197	88	12207	565	11929	7643	336	4749
Married couple family	1252562	63095	229	119	19234	1001	17070	11500	505	6611
With own children under 18	507024	33657	84	55	10428	348	10166	5704	239	3944
Male householder, no wife present, family	106958	3510	50	46	891	127	721	884	21	347
With own children under 18	58956	2351	36	31	513	62	542	679	14	180
Female householder, no husband present, family	296579	8296	112	11	1916	198	2244	1826	156	860
With own children under 18	183083	5264	77	2	1266	155	1221	1260	83	625
Nonfamily Households	816771	24058	155	42	6446	947	6677	4424	362	2490
Householder living alone	679814	19999	120	39	5434	735	5429	3826	304	1936
Households with one or more people under 18	826413	42932	211	101	12437	683	12490	7882	406	4922

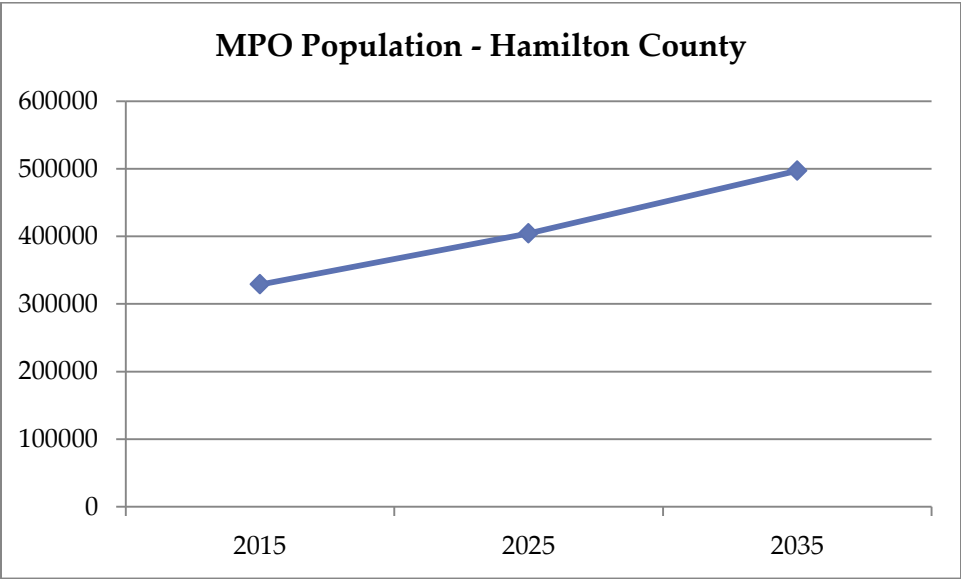
Households with one or more people under 18	33.4%	43.4%	38.6%	46.3%	43.7%	30.0%	46.8%	42.3%	38.9%	47.7%
Households with one or more people over 65	580165	15532	127	24	5114	487	3034	2865	236	1254
Households with one or more people over 65	23.5%	15.7%	23.3%	11.0%	18.0%	21.4%	11.4%	15.4%	22.6%	12.2%
Average household size	2.53	2.7	2.44	3.04	2.73	2.12	2.78	2.69	2.46	2.79
Average family size	3.09	3.16	2.83	3.19	3.18	2.71	3.26	3.12	3.12	3.27
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau										



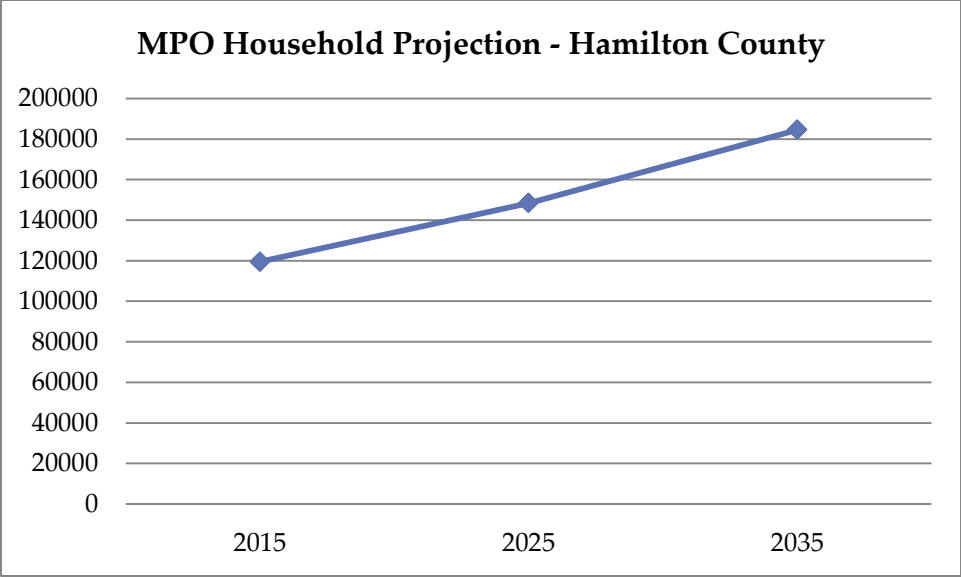
Census, ACS 5-year Estimates, 2007-2011



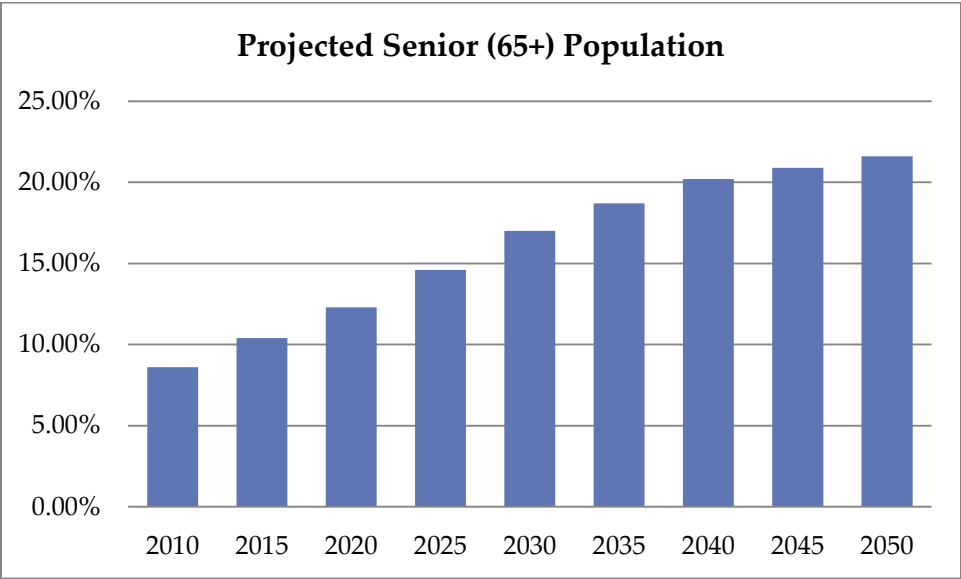
Stats Indiana



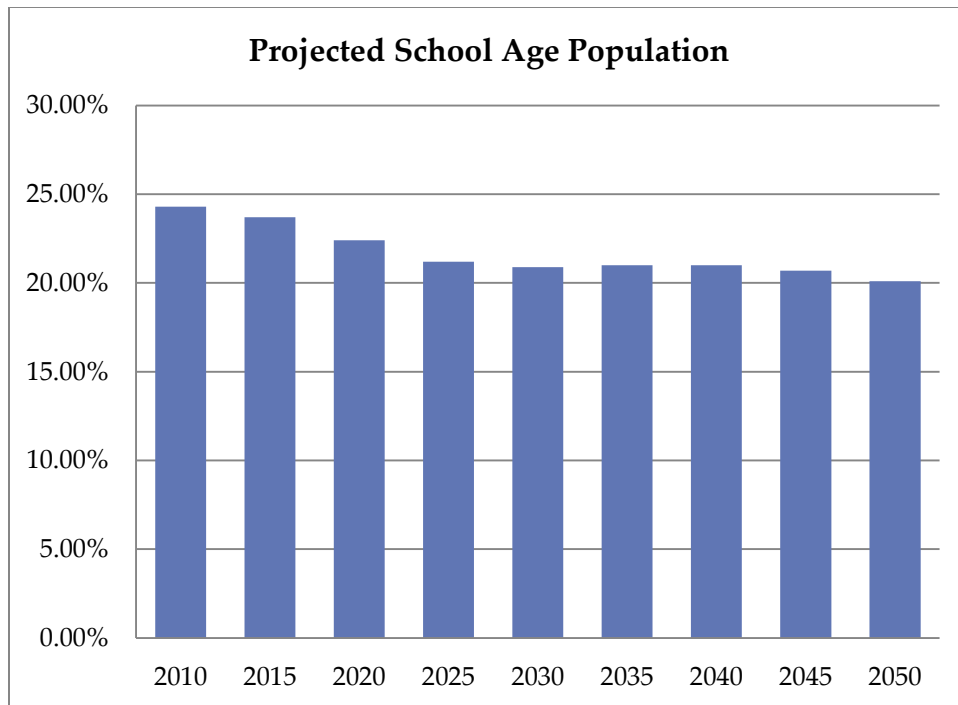
Indianapolis Metropolitan Planning Organization



Indianapolis Metropolitan Planning Organization



Stats Indiana



#### Stats Indiana

Housing Occupancy	Indiana	Hamilton County	Arcadia	Atlanta	Carmel	Cicero	Fishers	Noblesville	Sheridan	Westfield
Total housing units	2788797	104958	622	235	29759	2394	27859	20149	1141	11017
Occupied housing units	2472870	98959	546	218	28487	2273	26712	18634	1044	10308
Vacant housing units	315927	5999	76	17	1272	121	1147	1515	97	709
Owner occupied vacancy rate	2.6	2.1	2.5	0	1.2	0	1	3.1	4.6	3.8
Rental vacancy rate	9	8.5	12.2	10	5.5	7.2	11.6	8.7	11.8	11.9
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau										



Units in Structure	Indiana	Hamilton County	Arcadia	Atlanta	Carmel	Cicero	Fishers	Noblesville	Sheridan	Westfield
1 unit, detached	2027829	82537	450	187	22998	1756	22414	15089	853	8632
1 unit, attached	94982	4609	14	4	1718	48	1585	810	23	512
2 units	74815	803	47	20	131	0	0	272	13	71
3-4 units	100194	2425	20	0	635	81	467	519	80	455
5-9 units	129840	5207	46	0	2077	99	1579	1032	0	349
10-19 units	104848	4412	0	0	1444	23	1220	1266	36	391
20+ units	107346	2945	26	0	1259	127	566	677	0	198
Mobile home	148381	2003	19	24	28	262	28	476	136	409
Boat, RV, or van	562	17	0	0	9	0	0	8	0	0
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau										

Year Structure Built	Indiana	Hamilton County	Arcadia	Atlanta	Carmel	Cicero	Fishers	Noblesville	Sheridan	Westfield
Built 2005 or later	116054	14327	46	0	3078	268	4252	3988	136	2230
2000 - 2005	232746	22441	11	5	5575	186	7618	4484	47	3335
1990 - 1999	404380	28392	22	16	8065	377	10582	4051	140	3027
1980 - 1989	280868	13655	39	16	4611	384	3778	2593	90	853
1970 - 1979	398964	11407	101	35	4990	509	864	1049	155	801
1960 - 1969	322117	5211	77	21	2025	124	401	587	48	224
1950 - 1959	325888	3452	66	26	850	15	187	626	53	177
1940 - 1949	117959	1148	25	0	181	62	63	410	48	68
Built 1939 or earlier	529821	4925	235	116	384	469	114	1361	424	302
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau										

<b>Housing Tenure</b>	<b>Indiana</b>	<b>Hamilton County</b>	<b>Arcadia</b>	<b>Atlanta</b>	<b>Carmel</b>	<b>Cicero</b>	<b>Fishers</b>	<b>Noblesville</b>	<b>Sheridan</b>	<b>Westfield</b>
Owner Occupied	63.0%	75.3%	55.5%	77.4%	75.2%	70.1%	79.6%	69.2%	67.8%	78.9%
Renter Occupied	25.6%	19.0%	32.3%	15.3%	20.6%	24.9%	16.3%	23.3%	23.7%	14.6%
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau										

Residential Building Permits - Past 5 Years		
	Single Family	Multi Family
Hamilton County	37	0
Arcadia		
Atlanta		
Carmel	1580	1320
Cicero	68	0
Fishers	2397	546
Noblesville	1951	1015
Sheridan		
Westfield	1202	52

#### [Municipal Responses](#)

Residential Demolition Permits - Past 5 Years	
Hamilton County	27
Arcadia	
Atlanta	
Carmel	42
Cicero	
Fishers	60
Noblesville	60
Sheridan	
Westfield	77

#### [Municipal Responses](#)

Net Units - Past 5 Years	
Hamilton County	10
Arcadia	0
Atlanta	0
Carmel	2858
Cicero	68
Fishers	2883
Noblesville	2906
Sheridan	0
Westfield	1177

**Municipal Responses**

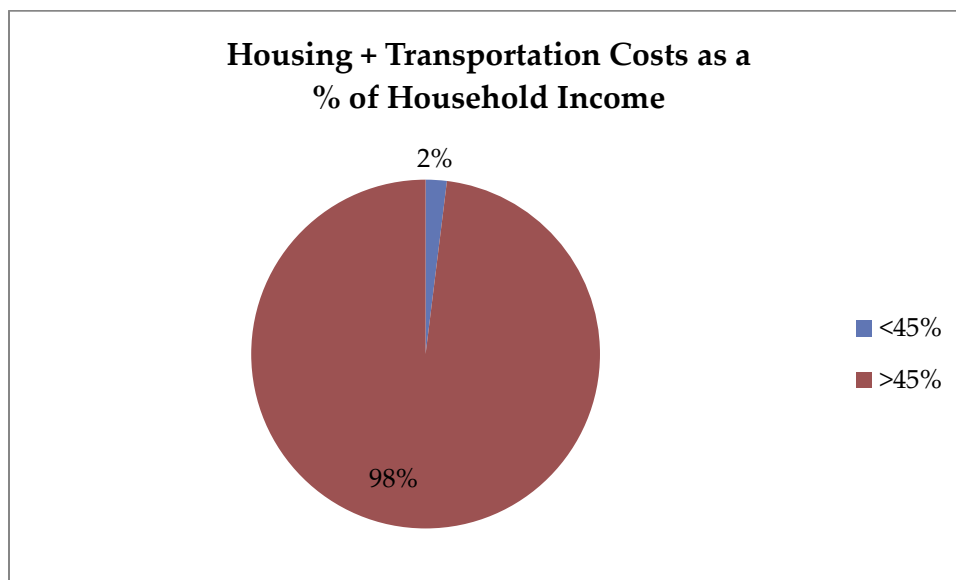
Unbuilt Lots Approved in Subdivisions	
Past 5 years	
Hamilton County	6
Arcadia	
Atlanta	
Carmel	2332
Cicero	
Fishers	149
Noblesville	
Sheridan	
Westfield	726

**Municipal Responses**

Income	Indiana	Hamilton County	Arcadia	Atlanta	Carmel	Cicero	Fishers	Noblesville	Sheridan	Westfield
Total households	2472870	98959	546	218	28487	2273	26712	18634	1044	10308
Less than \$10,000	176337	2678	38	2	635	298	415	495	41	217
\$10,000 to \$14,999	138243	1853	55	3	523	104	348	378	71	213
\$15,000 to \$24,999	282483	4820	49	36	1183	157	733	1237	132	563
\$25,000 to \$34,999	292753	6260	54	22	1692	166	1365	1355	125	587
\$35,000 to \$49,999	381022	10297	98	34	2298	219	2527	2491	146	1097
\$50,000 to \$74,999	491517	17705	145	73	3508	525	4940	4067	260	1820
\$75,000 to \$99,999	311857	15675	66	22	3563	265	4283	3620	181	1838
\$100,000 to \$149,999	265473	20766	29	18	6351	359	6526	3196	66	2481
\$150,000 to \$199,999	73020	8931	12	8	3507	88	3080	932	17	731
\$200,000 or more	60165	9974	0	0	5227	92	2495	863	5	761
Median household income	\$48,393	\$84,449	\$44,091	\$56,071	\$106,071	\$54,217	\$92,347	\$70,484	\$50,921	\$86,054
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau										

Value	Indiana	Hamilton County	Arcadia	Atlanta	Carmel	Cicero	Fishers	Noblesville	Sheridan	Westfield
Less than \$50,000	169884	1722	17	19	175	99	156	415	94	366
\$50,000 to \$99,999	476593	3128	154	72	425	241	336	736	292	172
\$100,000 to \$149,999	456053	14097	168	84	1427	479	3738	4117	276	1904
\$150,000 to \$199,999	294525	17160	6	7	3005	373	6033	3743	86	1864
\$200,000 to \$299,999	217868	21219	0	0	6875	180	6111	3337	26	2863
\$300,000 to \$499,999	104288	14766	0	0	7166	220	4100	1080	0	1067
\$500,000 to \$999,999	31194	5885	0	0	3000	86	1477	492	0	317
\$1,000,000 or More	7787	1016	0	0	476	0	228	19	0	142
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau										

Gross Rent	Indiana	Hamilton County	Arcadia	Atlanta	Carmel	Cicero	Fishers	Noblesville	Sheridan	Westfield
Occupied Units Paying Rent	670108	18879	182	36	5754	579	4244	4620	222	1539
Less than \$200	17972	258	0	0	8	77	0	173	0	0
\$200 to \$299	22931	146	0	0	0	16	24	94	0	0
\$300 to \$499	87418	684	37	9	48	0	58	265	74	24
\$500 to \$749	257205	2999	89	4	694	116	170	1007	90	429
\$750 to \$999	181097	7246	42	18	2093	298	1739	1766	49	701
\$1,000 to \$1,499	85228	5698	14	5	1963	72	1886	1032	0	311
\$1,500 or More	18257	1848	0	0	948	0	367	283	9	74
Median	\$704	\$919	\$692	\$778	\$1006	\$785	\$1026	\$837	\$547	\$803
No rent paid	44570	1087	19	0	364	16	289	75	48	74
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau										



<b>Home Loan Applications</b>	<b>2011</b>
Hamilton County	
All Home Improvement Loan Applications	396
All Home Purchase Applications	6341
All Refinancing Loan Applications	15105
Home Improvement Loans Denied	142
Home Improvement Loans Originated	203
Home Purchase Loans Denied	656
Home Purchase Loans Originated	4646
Refinancing Loans Denied	2359
Refinancing Loans Originated	10215
Source: SAVI	

Self-Sufficiency Standard						
Hamilton County						
	1 adult	2 adults	1 adult 1 child	2 adults 1 child	2 adults; 2 children	2 adults; 3 children
Housing	\$780	\$780	\$927	\$927	\$927	\$1,199
Child Care	\$0	\$0	\$443	\$443	\$885	\$1,328
Food	\$229	\$450	\$406	\$617	\$766	\$897
Transportation	\$219	\$422	\$225	\$428	\$428	\$428
Health Care	\$148	\$399	\$357	\$420	\$442	\$464
Miscellaneous	\$138	\$205	\$236	\$283	\$345	\$432
Taxes	\$314	\$386	\$515	\$553	\$679	\$923
Self-Sufficiency Wage						
Hourly (per adult)	\$ 10.19	\$ 7.31	\$ 16.64	\$ 9.86	\$ 11.76	\$ 14.93
Monthly (household)	\$ 1,793	\$ 2,575	\$ 2,928	\$ 3,469	\$ 4,139	\$ 5,255
Annual (household)	\$ 21,516	\$ 30,897	\$ 35,135	\$ 41,631	\$ 49,671	\$ 63,054

Self-Sufficiency Standard

	Total Violent Crime	Murder	Forcible Rape	Robbery	Aggravated Assault	Total Property Crime	Burglary	Larceny	Motor Vehicle Theft	Arson
Hamilton County	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Arcadia	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Atlanta	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Carmel	17	1	8	2	6	831	69	729	33	0
Cicero	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Fishers	11	0	0	0	3	700	57	626	17	2
Noblesville	60	0	11	20	29	945	132	764	49	12
Sheridan	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Westfield	21	0	8	4	9	496	57	413	26	0

NR = Not Reported

Uniform Crime Statistics, 2011

### *Planned Infrastructure Improvements (next 5 years)*

#### Carmel

##### ROADS

- Keystone Parkway intersection upgrade
- Illinois Street from 116th to 126th
- Illinois Street from 116th to 106th (planned)
- Hazel Dell Roundabout Re-Alignments (126th and Main St Intersections)
- Dozens of Roundabouts
- 111th & College Roundabout (future)
- 111th & Pennsylvania Roundabout (future)
- Carmel Drive & Range Line Road Roundabout (future)
- 116th & Hazel Dell Roundabout (future)
- 116th & Gray Rd Roundabout (future)

##### GREENWAYS, TRAILS, SIDEWALKS

- Monon Bridge over Carmel Drive
- Monon Tunnel under 116th Street
- 116th Street Path, College to Pennsylvania



- Pedestrian Bridge replacements along Main Street over Michner and Vestal Ditches (east of Hazel Dell)
- Hagan Burke Trail & Historic Bridge Relocation
- Central Park Eastside Trails and path connection to 116th along former Interurban r/w
- 106th Street Path, Hazel Dell to Gray
- 106th Street Path, Gray to Keystone
- 106th Street Path, Michigan Rd to Ditch
- 106th Street Path, Ditch to Illinois
- Main Street Sidewalk, 4th Ave to Guilford (CDBG)
- Auman & Newark Neighborhood paths, sidewalks & drainage (CDBG)
- Carmel Access Bikeway (series of signs and road inlays of suggested bike routes and loops)

## UTILITIES

- 106th Street Water Treatment Plant, capacity to pump 28 Million Gallons per Day
- A solar dryer building was constructed to dry biosolids (a wastewater byproduct available for residents to pick up for use in planting beds)
- A new headworks building for the Wastewater Treatment. Increased hydraulic capacity from 12 MGD to 40 MGD.
- Contracted with Republic for City-Wide Trash and Recycling pickup. Residents previously contracted their own services individually

## Noblesville

- Midland Trace pedestrian trail
- Brooks School Road/Boden Road realignment
- 196th Street/ Hague Road intersection improvement
- Riverwalk Phase 2 pedestrian trail
- Conner Street sidewalk project
- Carrigan Road pedestrian trail
- Carrigan Road/Hague Road roundabout
- Craig Highlands Barrett law sewer extension

## Westfield

- 161st Street and Carey Road Roundabout
- 161st Street and Oakridge Road Roundabout
- 156th Street and Oakridge Road Roundabout

- South Union Street and 161st Street Roundabout
- 156th Street and Springmill Road Roundabout
- 169th Street and Springmill Road Roundabout
- 191st Street and Tomlinson Road Roundabout
- 186th Street and Grand Park entrance Roundabout
- Wheeler Road and Grand Park PUD roadway Roundabout (Henke Development)
- Grand Park PUD roadway (Henke development)
- 186th Street western extension (south limit of Grand Park)
- Monon Trail from SR 32 to Township Line
- Midland Trail from Gunther Blvd to Gray Road
- West Access Road
- Various locations for trail connections. I defer to Melody
- INDOT is building numerous roundabouts and roadways
- Grand Park
- Grand Junction
- Bridge 147 replacement (161st Street east of Union over Cool Creek) by HCHD
- Towne road Bridge replacement (on Towne Road just south of 161st Street)
- Harmony Development roadways