

A community profile for Hamilton County  
and the incorporated communities of  
Atlanta, Arcadia, Carmel, Cicero, Fishers,  
Noblesville, Sheridan, and Westfield.

# Hamilton County Community Profile

2013

Indiana Association for Community Economic  
Development (IACED)



## Sponsors

### Housing Needs Assessment Sponsors

Hamilton County Commissioners –  
Community Development Block Grant  
(CDBG)  
Noblesville Housing Authority  
City of Carmel  
City of Noblesville  
City of Westfield  
Town of Fishers  
Metropolitan Indianapolis Board of Realtors  
(MIBOR)  
Delaware Township Trustee  
Adams Township Trustee

United Way of Central Indiana  
Huntington Bank  
Milestone Ventures  
Flaherty & Collins  
City Real Estate Advisors (CREA)  
Herman & Kittle  
DOZ – Foundation  
Pedcor Investments  
Central Indiana Council on Aging (CICOA)  
Hamilton County Area Neighborhood  
Development (HAND)

### Research Advisory In-Kind Contributors

Aspire  
Carmel Rotary  
Good Samaritan Network  
Habitat for Humanity of Hamilton County  
Hamilton County Council on Aging  
Home Place Neighborhood Association  
Indiana Association for Community and  
Economic Development (IACED)  
Noblesville Main Street  
Prevail, Inc.

Prime Life Enrichment  
Urban Land Institute – Indiana Chapter  
Clay Township Trustee  
Jackson Township Trustee  
Noblesville Township Trustee  
Town of Arcadia  
Town of Cicero  
Town of Sheridan  
Community Action of Greater Indianapolis  
(CAGI)

## Table of Contents

|   |     |
|---|-----|
| Sponsors .....                                      | 1   |
| Executive Summary .....                             | 2   |
| Housing Needs Assessment.....                       | 4   |
| Community Profile .....                             | 5   |
| Overview .....                                      | 5   |
| Population.....                                     | 6   |
| Population Projections.....                         | 16  |
| Educational Attainment.....                         | 19  |
| Income and Poverty .....                            | 20  |
| Employment .....                                    | 30  |
| Housing .....                                       | 37  |
| Cost Burden .....                                   | 51  |
| Inventory of Affordable Housing.....                | 56  |
| Crime.....  | 65  |
| Self-Sufficiency .....                              | 66  |
| Transportation .....                                | 68  |
| Special Needs Populations.....                      | 77  |
| Individual Communities.....                         | 84  |
| Jackson Township (Arcadia, Atlanta, & Cicero) ..... | 85  |
| Carmel .....  | 94  |
| Fishers .....                                       | 99  |
| Noblesville .....                                   | 105 |
| Sheridan .....                                      | 111 |
| Westfield .....                                     | 115 |
| Housing Projections .....                           | 122 |
| Themes.....   | 126 |
| Appendix A - Definitions .....                      | 131 |
| Appendix B – Survey Results .....                   | 135 |
| Appendix C – Meeting Notes/Survey .....             | 137 |

# Executive Summary

---

Reports and assessments in Hamilton County have a short shelf life due to rapid growth in the past 20 years that makes most projections and reports obsolete, and communities are constantly hungering for the latest and best analysis to inform decisions. Given the history of growth, it's easy to say that the market is working well and there are very few housing needs remaining, but there are still places in the county and segments of the population for which the market underperforms.

While the housing market is an indicator of household and community well-being, there are many factors in the decision of where to buy a home (or live) beyond the house itself. The qualities of our neighborhoods and schools correspond with the demand for housing, and any analysis of housing needs takes into account these broader factors. This report considers these broader community issues in addition to housing supply, demand, and affordability.

## *Themes*

Four broad themes emerged from the data as it was examined by the staff, consultants, and members of the Research Advisory Committee. These themes are:

1. **General Affordability:** Hamilton County has the highest incomes and lowest poverty rates in Indiana, but housing costs are a significant burden to the working poor. When household budgets are stressed, households are less able to plan for crisis or retirement and can risk foreclosure or defer home maintenance, which negatively affects the neighborhood. Providing opportunities to improve the quality of life for the working poor in the county can help continue the county's trend of high incomes and low rates of poverty.
2. **Growth and Opportunities to Support Families:** As the economy grows and the size of the workforce increases, many homes are going to be built so workers can live close to the jobs the county is generating. Quality, affordable housing will generate health, wealth and stability. If even 10% of the growth in housing is affordable to low income people there will need to be significant investment in a variety of types of affordable housing.
3. **Baby Boomers and Senior Housing Need:** Boomers increasingly will drive the housing market, and whether they are prepared for retirement or not, Hamilton County will have to prepare for this expansion. Senior housing is only one of the housing needs in Hamilton County, but there is still substantial need to accommodate the aging population that will continue to grow through the middle part of the 21st Century.
4. **Neighborhood Development:** The high dependence on commuting results in citizens having less time to be fully engaged in their neighborhoods, and high home values limit the ability of retail and service workers, including teachers and public servants, to purchase or rent a home in the communities where they work. Healthy cities include a mix of land uses where people can enjoy a good quality of life, and Hamilton County includes urban, suburban and rural communities from which people can choose. While the small towns feel the need for the economic benefits of growth, there is a desire to maintain the rural character of much of the northern part of the county through planned development. Hamilton County will continue to

be attractive for housing people who work in Indianapolis, despite the transportation costs, because of the good school districts, attractive housing options and general quality of life.

#### *County-wide Strategies*

Develop and support public and private partnerships to develop affordable housing units throughout the county, with a goal that 10% of new residential building permits will be issued for housing units that meet community standards for quality and affordability.

Broaden the scope of affordable housing options that are available to workers who are needed in Hamilton County, with special consideration for single-mother families, two-parent families, and seniors who may be responsible for their grandchildren. Develop partnerships to ensure the provision of emergency shelter, transitional housing, and special needs housing in the county. Prioritize the creation of a domestic violence shelter for Hamilton County.

Support the quality and affordability of housing in the small towns through homeowner rehabilitation services, especially to help homeowners stay in their homes and age in place. Also, additional senior housing needs to be built to accommodate needs.

Promote sustainable communities, both economically and environmentally, through planning and design activities that include neighborhood revitalization, mixed-use development, compact walkable communities, connectivity to trails and parks, and enhanced transit services. Continue to educate and facilitate discussions linking transportation costs to housing affordability. Pursue policies that promote the inclusion of affordable housing in local plans adopted by communities throughout Hamilton County.

Special thanks to the Research Advisory Committee for their time and talent in providing information and input into the Housing Needs Assessment to ensure that it meets the needs of the Hamilton County community, including the incorporated cities and towns.

# Housing Needs Assessment

---

Every five years communities receiving Community Development Block Grant funds (CDBG) are required to do an assessment and determine the local needs. The last assessment was completed in 2008. This year, Hamilton County Area Neighborhood Development (HAND), took leadership of this study and convened an advisory committee of over 30 public, private and nonprofit entities. Leaders from every community in Hamilton County were involved, and a consultant was retained to conduct the socioeconomic and demographic analysis. The Indiana Association for Community Economic Development (IACED) is well-versed in community issues and has helped dozens of communities plan for their future.

Together these 30+ entities reviewed the data, organized the information, and made recommendations for the Housing Needs Assessment. The conclusions and recommendations were field tested in every community with local stakeholder groups. Over 600 residents completed a survey distributed electronically through the Chambers of Commerce, REALTOR list-serve, and Good Samaritan Network.

The report is organized to provide communities with the information they need to make decisions at the local level. The data collected is primarily from the US Census American Communities Survey, and is meant to provide an overview of key demographics related to housing, including Education, Income, Employment, Crime, Special Needs Populations and Transportation among others. Local and state data sources have been used where appropriate to provide additional information.

Individual communities each have a standalone section that reports pertinent facts and define some priorities. Local stakeholders were convened for a discussion on these issues, and together they arrived at conclusions and strategies. While there were limitations to the extent of public input, survey results proved to be a useful reference of public sentiment.

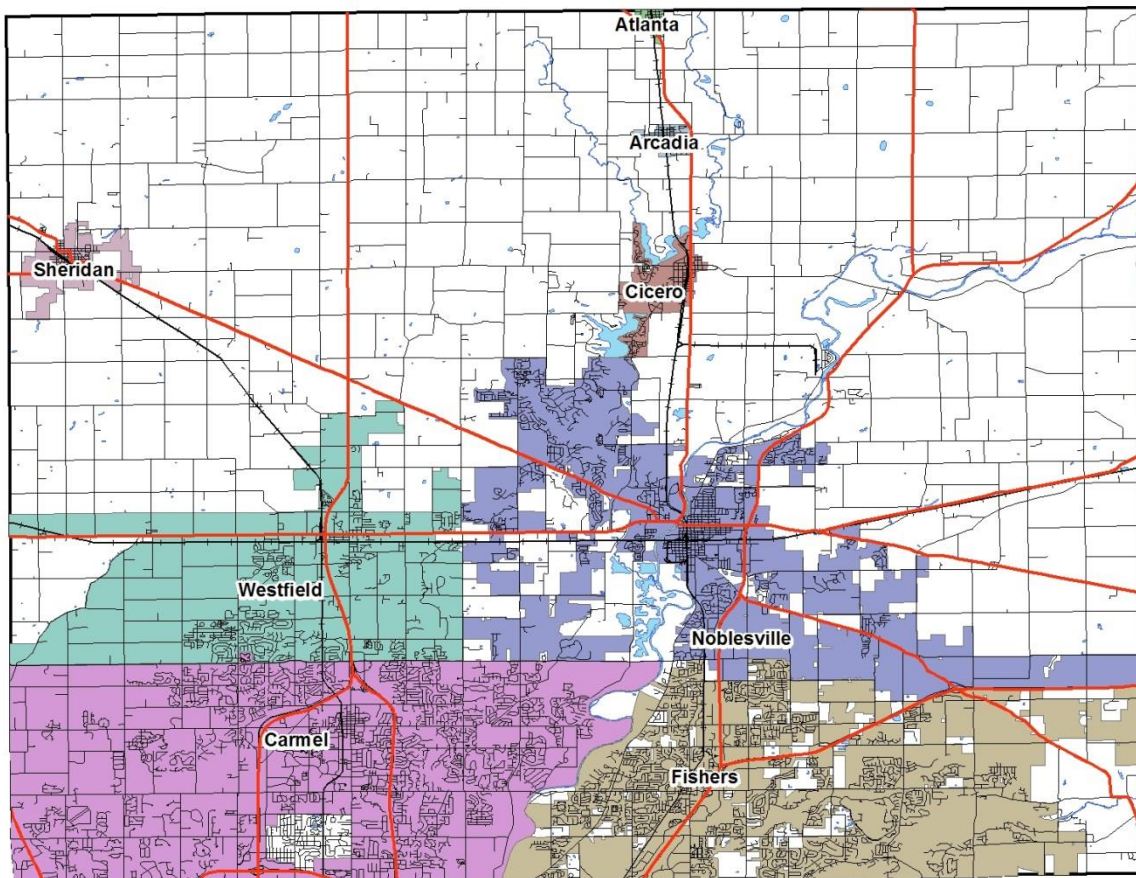
The last section pulls the data and local input together to define prominent themes and strategies the community would like to encourage and support. The consultant, HAND, and the members of the Research Advisory group made a serious effort to build community consensus around these themes and strategies. Ultimately, Hamilton County's local officials and business leaders will determine which activities to prioritize.

# Community Profile

---

## Overview

Hamilton County is part of the Indianapolis-Carmel Metropolitan Statistical Area (MSA) for the US Census Bureau. Located just north of Indianapolis/Marion County it is the fastest growing county in Indiana and the wealthiest county in the state. Municipalities in the county include Arcadia, Atlanta, Carmel, Cicero, Fishers, Noblesville, Sheridan, and Westfield. Westfield became a 2<sup>nd</sup> Class city in 2010, joining Carmel and Noblesville as cities within Hamilton County. In 2012, voters in Fishers decided that the town should become a city and it will be a 2<sup>nd</sup> Class city in the near future. All other incorporated communities in Hamilton County use the town form of government. While much of the southern half of the county is incorporated into a city or town, vast areas of the northern half of the county remain unincorporated and relatively rural in nature.



As towns grow into small cities, and the demand for goods and services increases, it becomes more essential to plan for housing affordability. Employers will value having a local workforce that is engaged in the local community, and residents will appreciate the services that can be provided when businesses

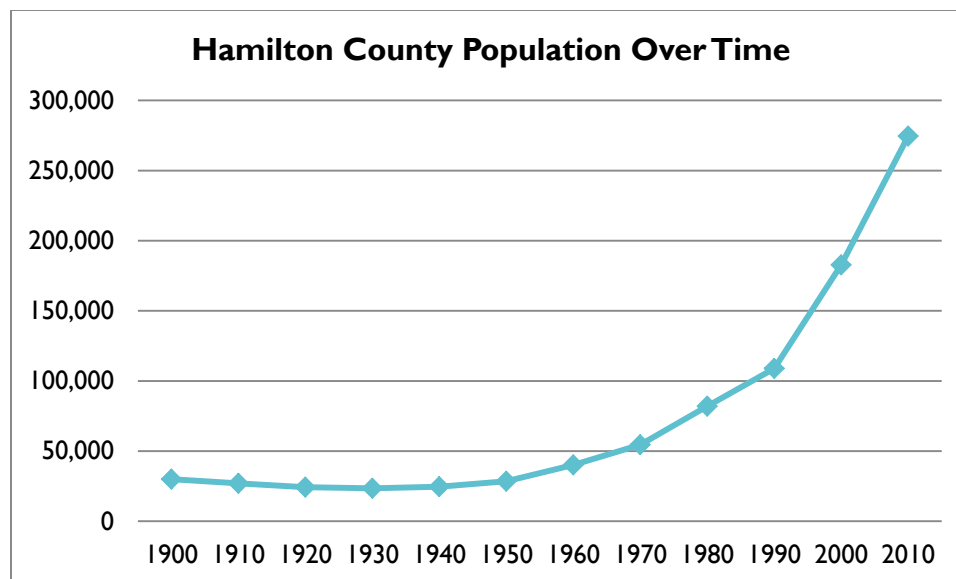
expand. The housing needs assessment for the county will recommend the most feasible and appropriate ways the public can meet the affordable housing needs of the community and the community profile will provide the quantitative basis for the needs assessment.

## Population

The Hamilton County population doubled between 1960 and 1990, but the dramatic growth came in the next two decades. By 2010, the Hamilton County population reached 274,569. The population growth was not evenly distributed throughout the communities in the county. The northern communities of Arcadia, Atlanta, and Sheridan have experienced modest population change, with Cicero growing nearly three-fold between 1970 and 2010 to a population of 4,800. The metropolitan communities adjacent to Indianapolis saw tremendous growth beginning in 1970 through the present time. Each of these communities has annexed considerable land over the past 20 years to accommodate their growth. Carmel and Fishers have experienced the most dramatic growth. In 2010 the Carmel population was over 79,000 and Fishers had grown to nearly 76,800.

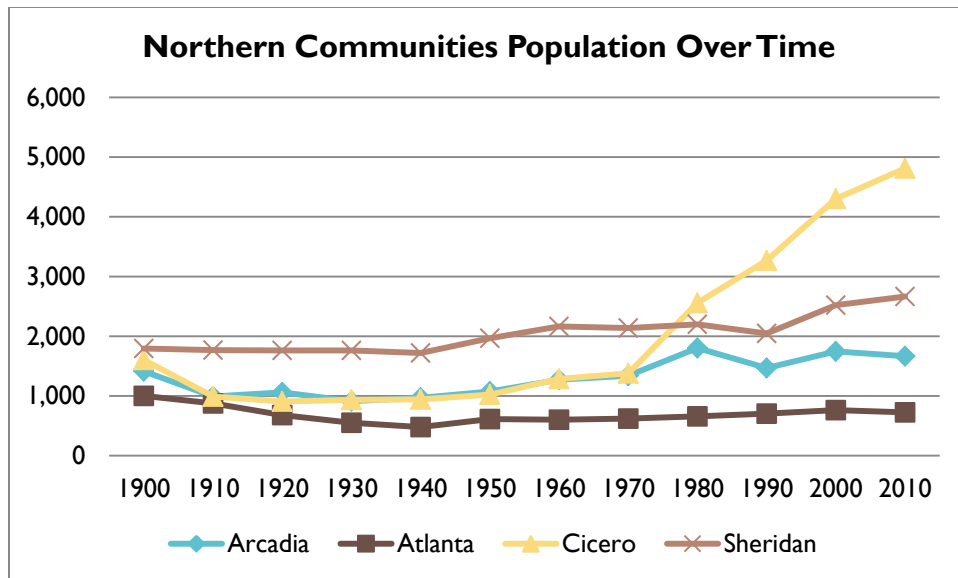
People form households, either families or what is called a non-family household. Non-family households are single people and unrelated people living together. There are 98,959 households in Hamilton County, most of them are in Carmel, Fishers, and Noblesville. The average household size is 2.7 people.

The median age of people in Hamilton County is 35.5. More than 43 percent of households have children under age 18. Nearly 16% of households have someone over age 65.

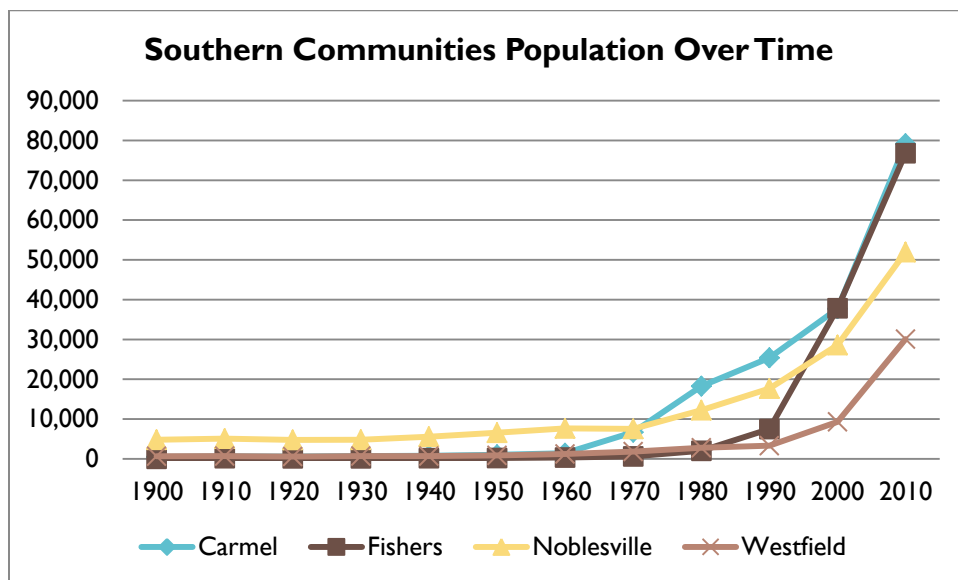


Source: Census, ACS 5-year Estimates, 2007-2011



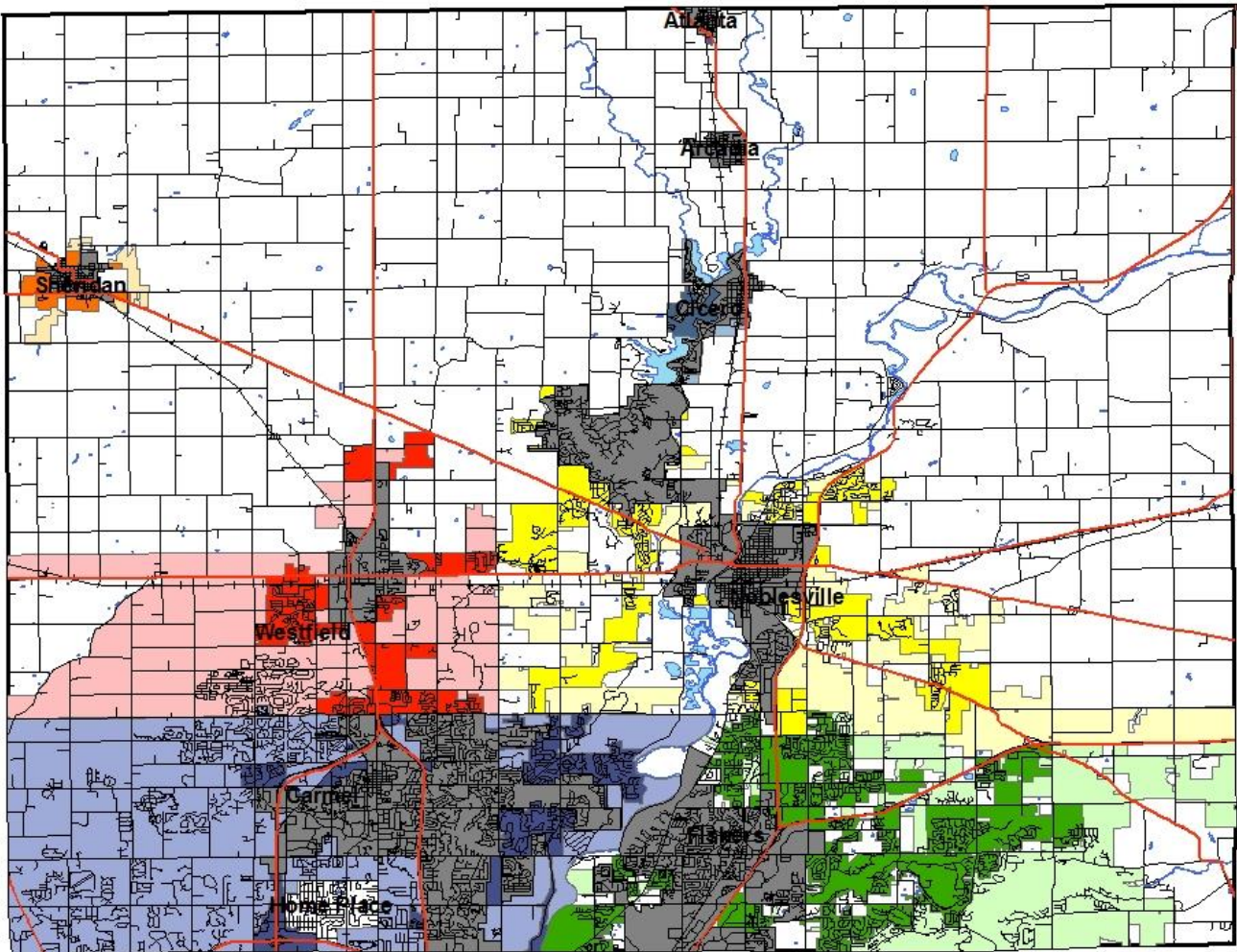


Source: Stats Indiana



Source: Stats Indiana

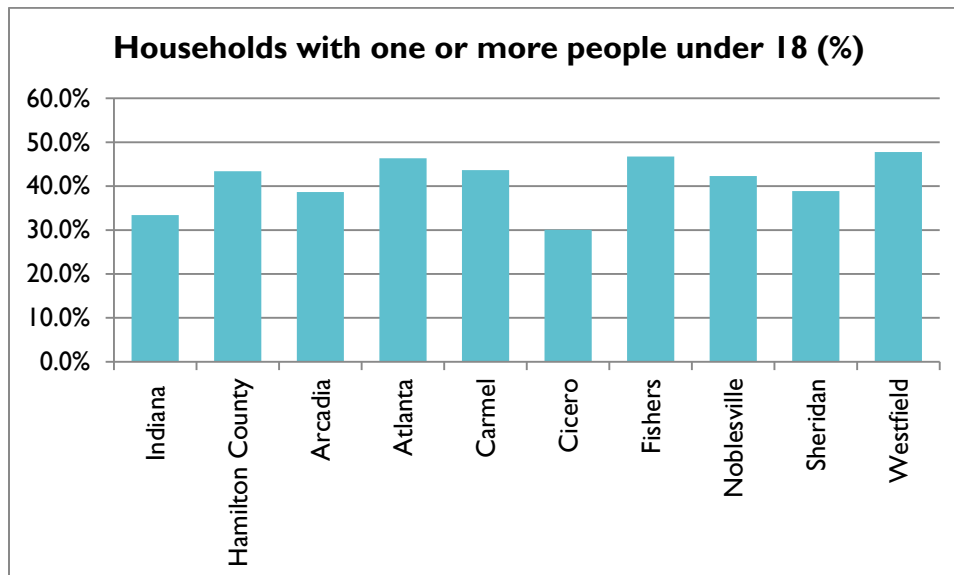
The map below shows the growth in the physical size of each incorporated municipality from 1990 (gray) through 2000 (dark hues) and 2010 (light hues). Carmel increased its incorporated area by 170% between 2000 and 2010. Fishers increased 157% between 2000 and 2010 after a 58% increase between 1990 and 2000. Noblesville increased 107% between 2000 and 2010 after a 76% increase between 1990 and 2000. Sheridan increased 102% between 2000 and 2010 after a 57% increase between 1990 and 2000. Westfield increased 253% between 2000 and 2010 following a 223% increase between 1990 and 2000. There was little annexation activity in Jackson Township, though Cicero did do some minor annexations.



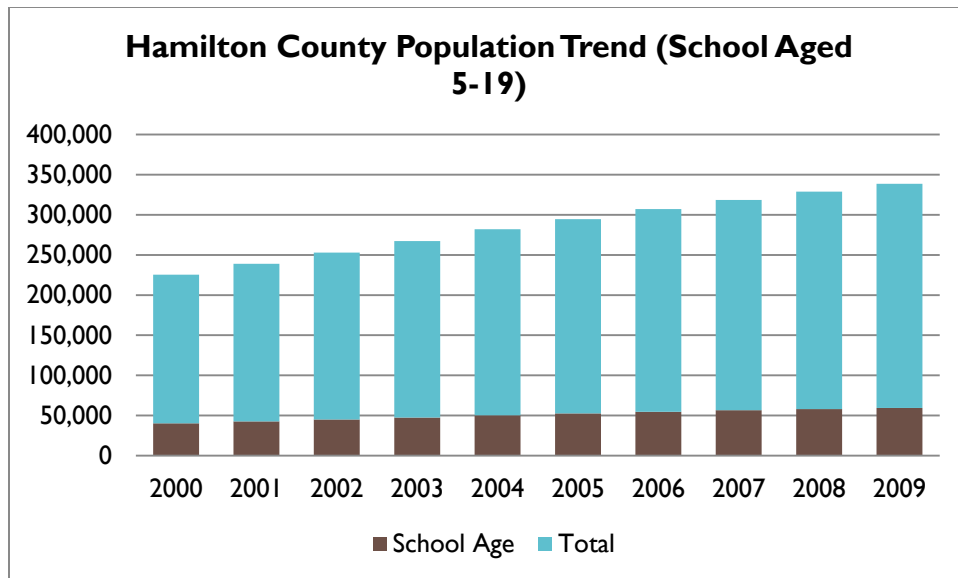
| <b>Households</b>                              | Indiana   | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--|-----------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| Total Households                               | 2,472,870 | 98,959          | 546     | 218     | 28,487 | 2,273  | 26,712  | 18,634      | 1,044    | 10,308    |
| Family Households                              | 1,656,099 | 74,901          | 391     | 176     | 22,041 | 1,326  | 20,035  | 14,210      | 682      | 7,818     |
| With own children under 18                     | 749,063   | 41,272          | 197     | 88      | 12,207 | 565    | 11,929  | 7,643       | 336      | 4,749     |
| Married couple family                          | 1,252,562 | 63,095          | 229     | 119     | 19,234 | 1,001  | 17,070  | 11,500      | 505      | 6,611     |
| With own children under 18                     | 507,024   | 33,657          | 84      | 55      | 10,428 | 348    | 10,166  | 5,704       | 239      | 3,944     |
| Male householder, no wife present, family      | 106,958   | 3,510           | 50      | 46      | 891    | 127    | 721     | 884         | 21       | 347       |
| With own children under 18                     | 58,956    | 2,351           | 36      | 31      | 513    | 62     | 542     | 679         | 14       | 180       |
| Female householder, no husband present, family | 296,579   | 8,296           | 112     | 11      | 1,916  | 198    | 2,244   | 1,826       | 156      | 860       |
| With own children under 18                     | 183,083   | 5,264           | 77      | 2       | 1,266  | 155    | 1,221   | 1,260       | 83       | 625       |
| Nonfamily Households                           | 816,771   | 24,058          | 155     | 42      | 6,446  | 947    | 6,677   | 4,424       | 362      | 2,490     |
| Householder living alone                       | 679,814   | 19,999          | 120     | 39      | 5,434  | 735    | 5,429   | 3,826       | 304      | 1,936     |
| Households with one or more people under 18    | 826,413   | 42,932          | 211     | 101     | 12,437 | 683    | 12,490  | 7,882       | 406      | 4,922     |
| 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     | 580,165   | 15,532          | 127     | 24      | 5,114  | 487    | 3,034   | 2,865       | 236      | 1,254     |

|  |       |       |       |       |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 |       |       |       |       |       |       |       |       |       |       |

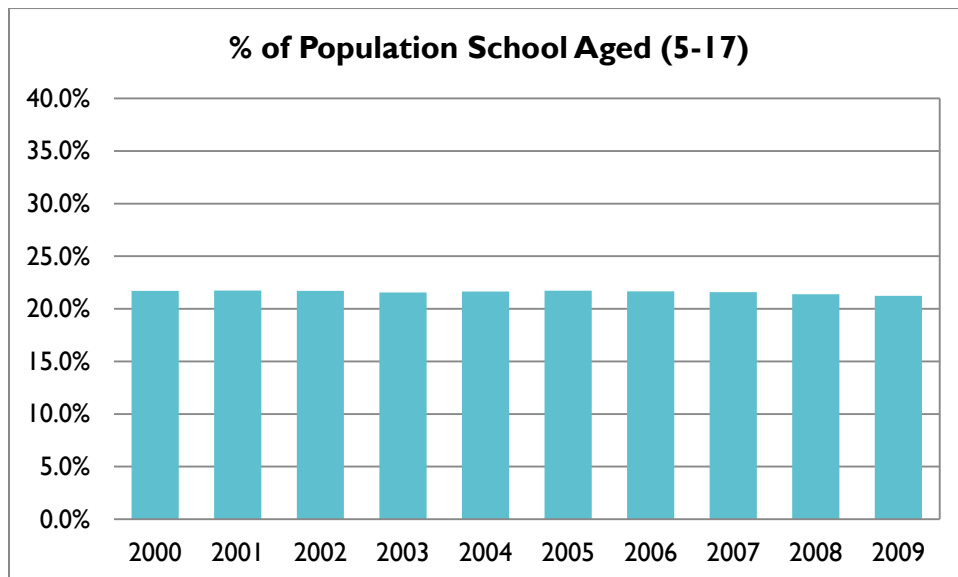
With the exception of Cicero, more households in Hamilton County communities have children than the state average. The percentage of the population in the county that is school aged has been stable relative to the total population, but there is still a significant school aged population in Hamilton County and it will continue to grow. However, school aged children as a percentage of the total population is projected to decline through 2050.



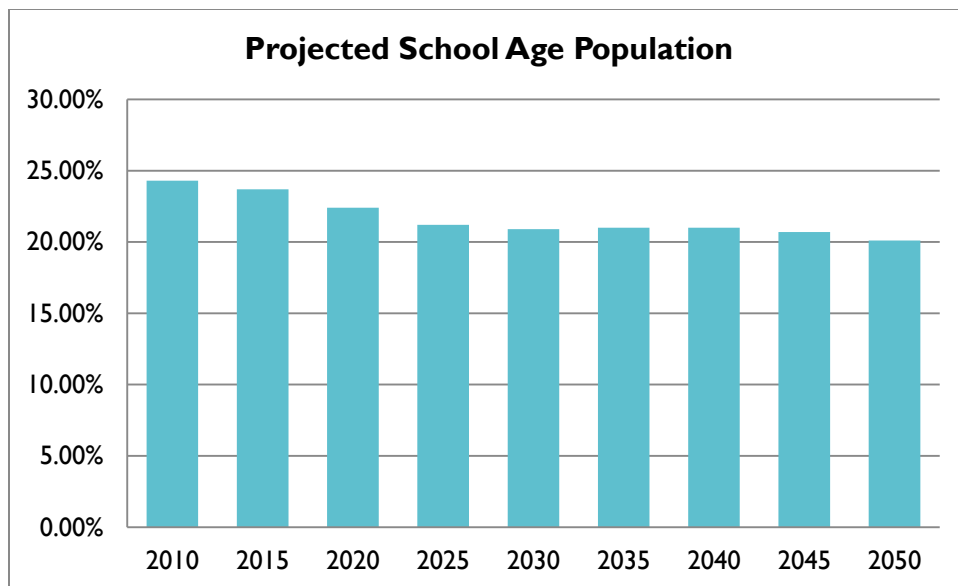
Source: Census, ACS 5-year Estimates, 2007-2011



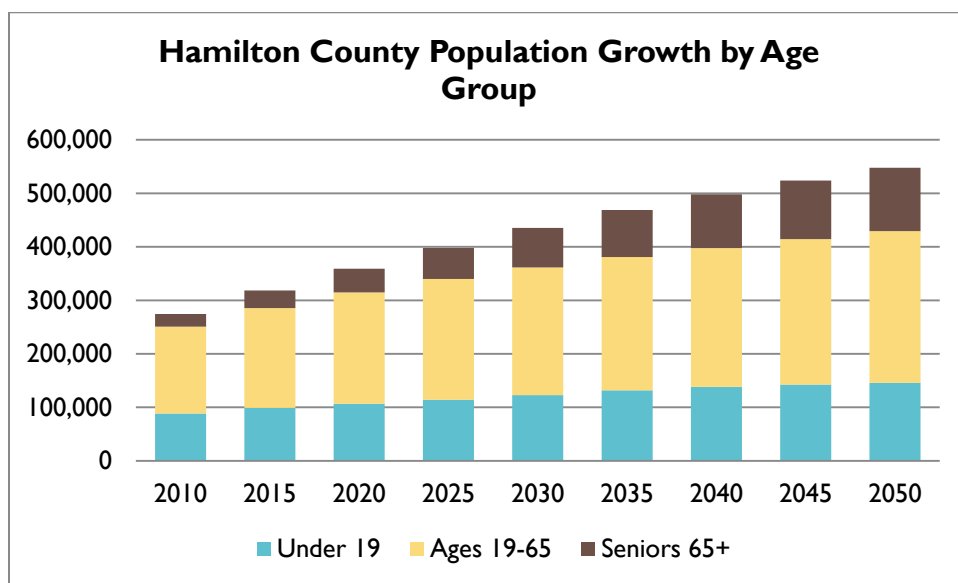
Source: Census, ACS 5-year Estimates, 2007-2011



Source: Stats Indiana



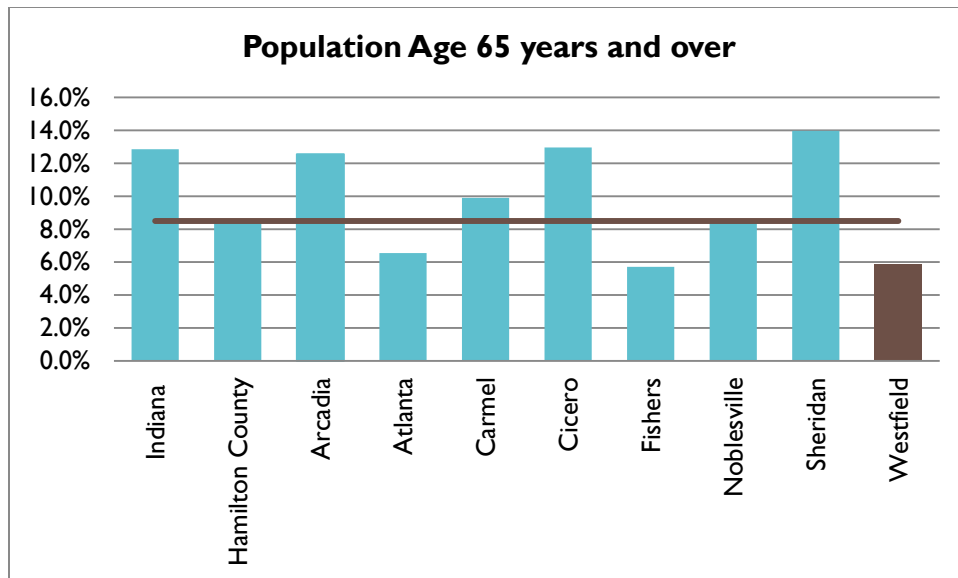
Source: Stats Indiana



Source: Stats Indiana

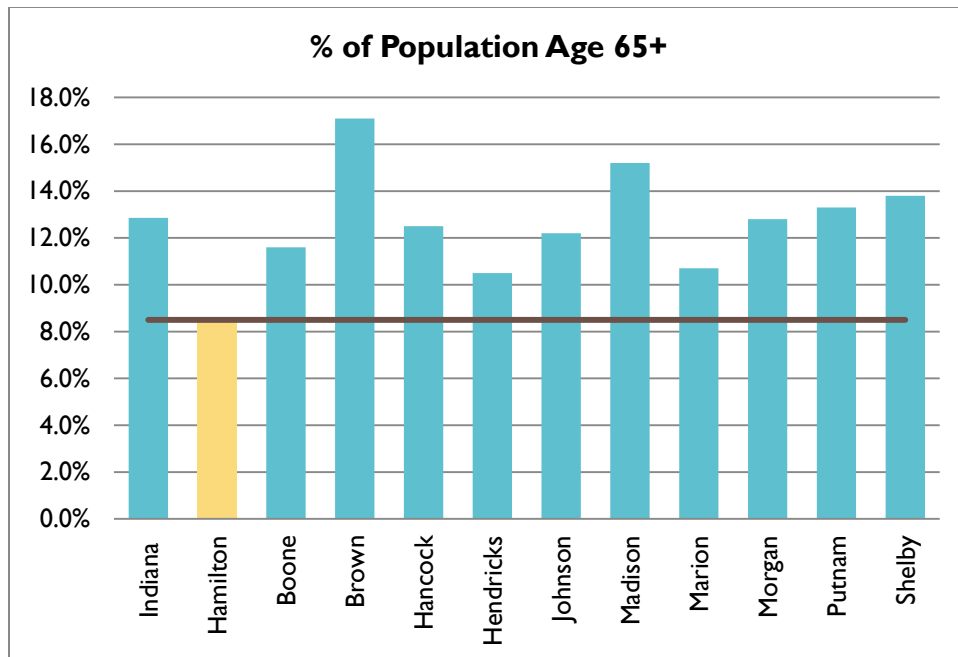
Sheridan, Cicero, and Arcadia have a significant population over age 65, though Hamilton County as a whole has a lower percentage of older adults than surrounding counties. The percentage of the population over age 65 has been growing in Hamilton County over the past decade. Hamilton County is not trying to be (or headed in the direction of) being a primarily older community where people choose as a retirement destination. Rather, people who have moved to the county with their families over the past 20 years are now empty-nesters and choosing to age in place. Still, older adults are expected to grow significantly as a percent of the total population in Hamilton County through 2050.

*Older adults are expected to grow significantly as a percent of the total population in Hamilton County through 2050.*

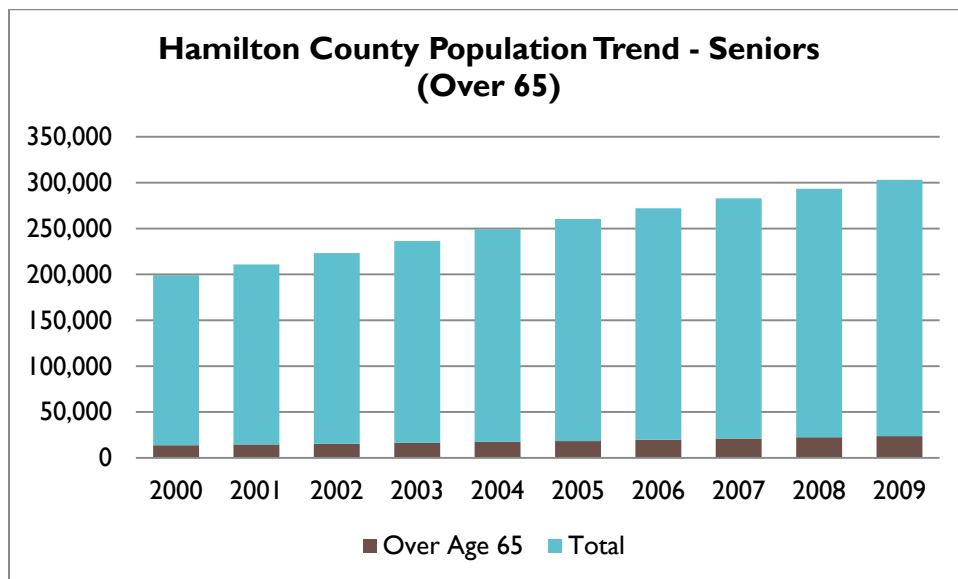


Source: Census, ACS 5-year Estimates, 2007-2011

| <b>Senior Population</b>                                 | Indiana | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--|---------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| 65 to 74 years   | 6.8%    | 4.8%            | 6.9%    | 2.5%    | 6.0%   | 6.4%   | 3.3%    | 4.8%        | 5.2%     | 3.8%      |
| 75 to 84 years   | 4.3%    | 2.6%            | 4.5%    | 3.3%    | 2.6%   | 5.9%   | 2.2%    | 2.6%        | 5.5%     | 1.0%      |
| 85 years and over  | 1.7%    | 1.0%            | 1.2%    | 0.7%    | 1.3%   | 0.6%   | 0.2%    | 1.2%        | 3.3%     | 1.1%      |
| Source: 2007-2011 ACS 5-year Estimates, US Census Bureau |         |                 |         |         |        |        |         |             |          |           |

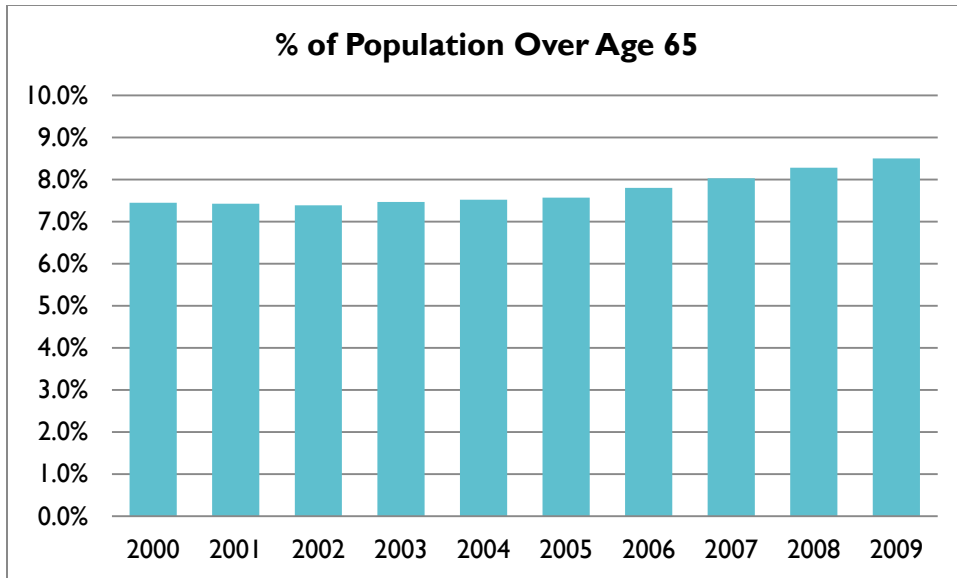


Source: Census, ACS 5-year Estimates, 2007-2011

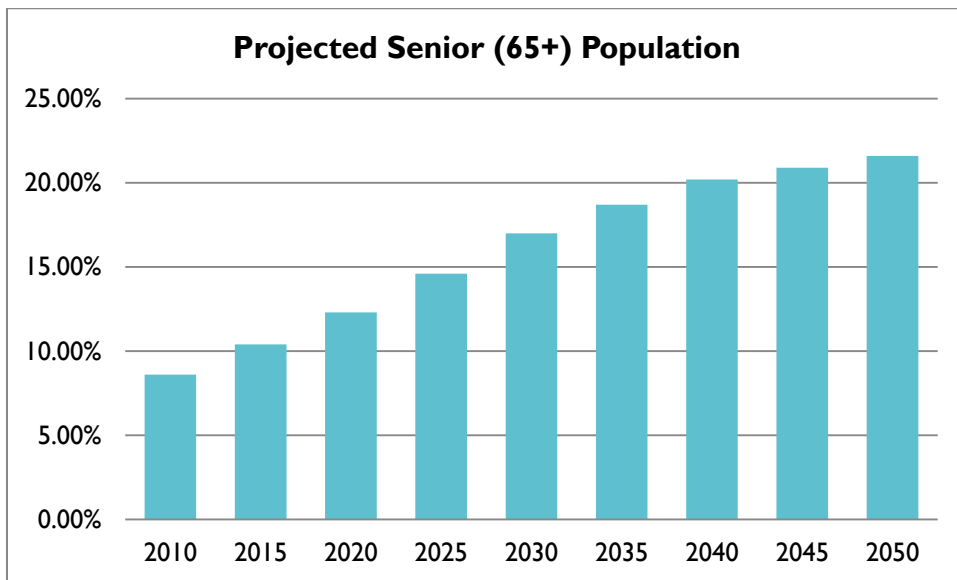


Source: Census, ACS 5-year Estimates, 2007-2011

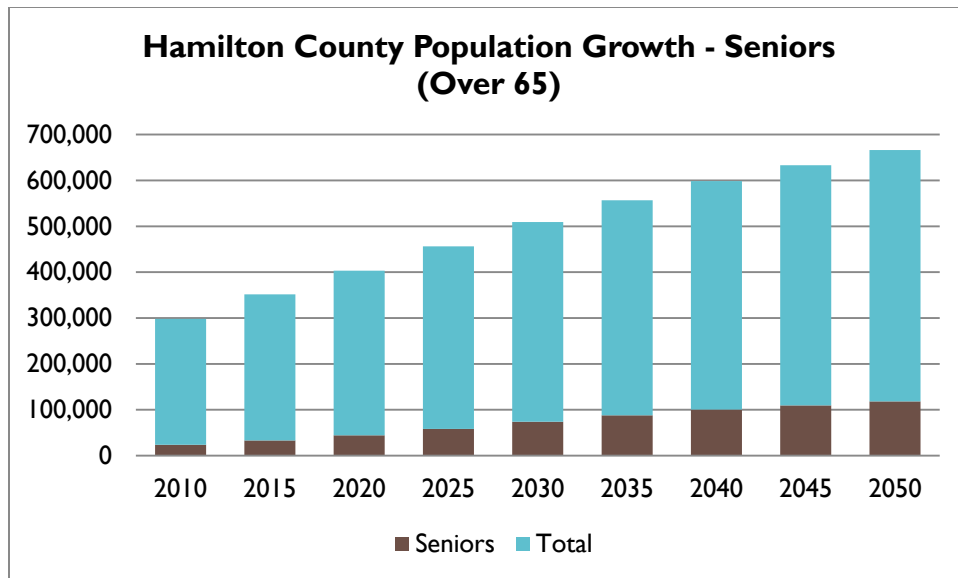




Source: Stats Indiana



Source: Stats Indiana

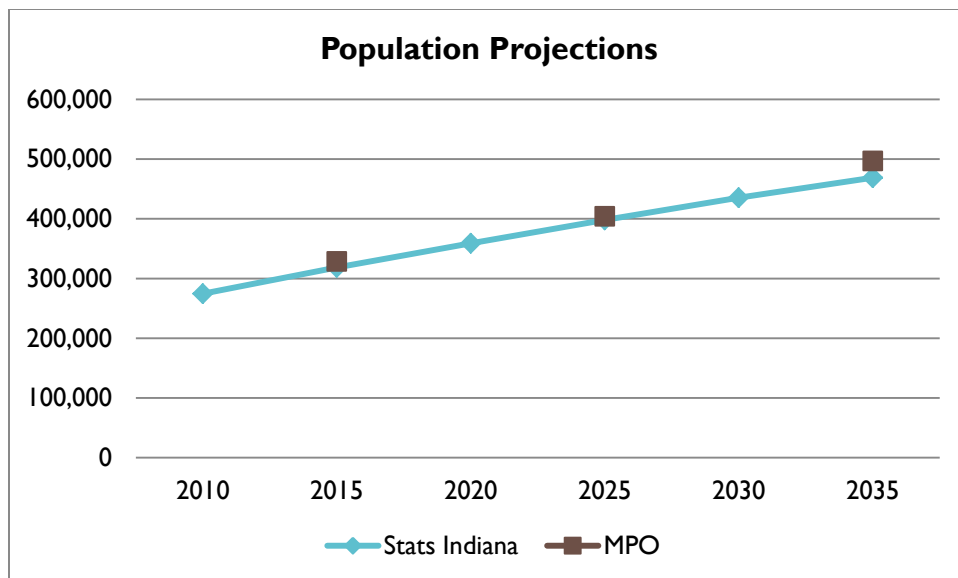


Source: Stats Indiana

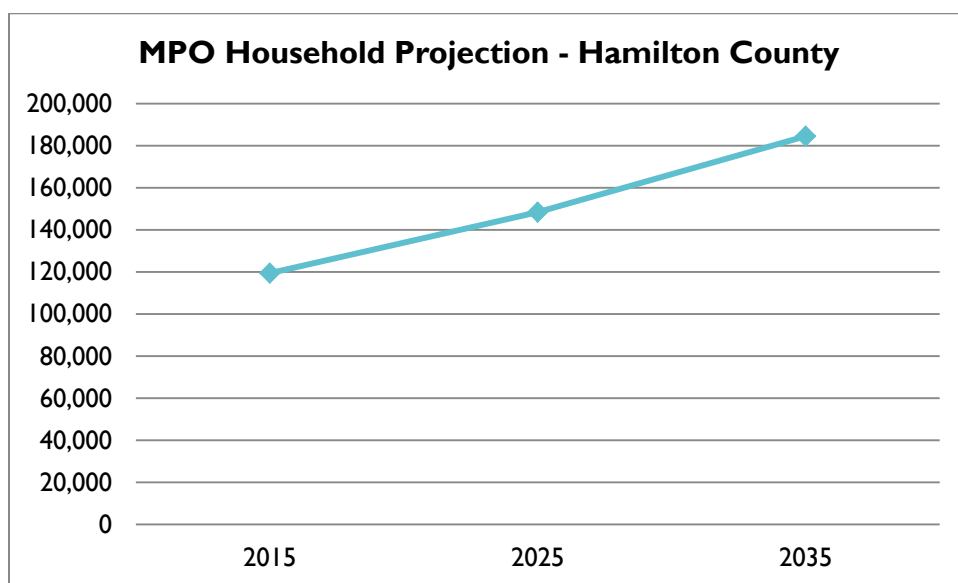
## Population Projections

Population projections for central Indiana communities are done by Stats Indiana, the state data center, and the Indianapolis Metropolitan Planning Organization (MPO). Stats Indiana has a longer projection timeframe and breaks the projections down by functional age groups (school age, working age, older adults). The MPO projections do not have as many data points and have a shorter timeframe, but provide useful information such as household and employment projections. Both projections show similar growth in the county through 2035. The MPO projects a 2035 population of 497,043 in 184,530 households. The projected population and number of households will be significant in determining the additional housing demand in Hamilton County for the coming years. Over time the MPO projections have underestimated the growth of Hamilton County, but a new model has been used for the current projections and the MPO feels that they will reflect the growth in the county accurately.

*The MPO projects a 2035 Hamilton County population of 497,043 in 184,530 households*

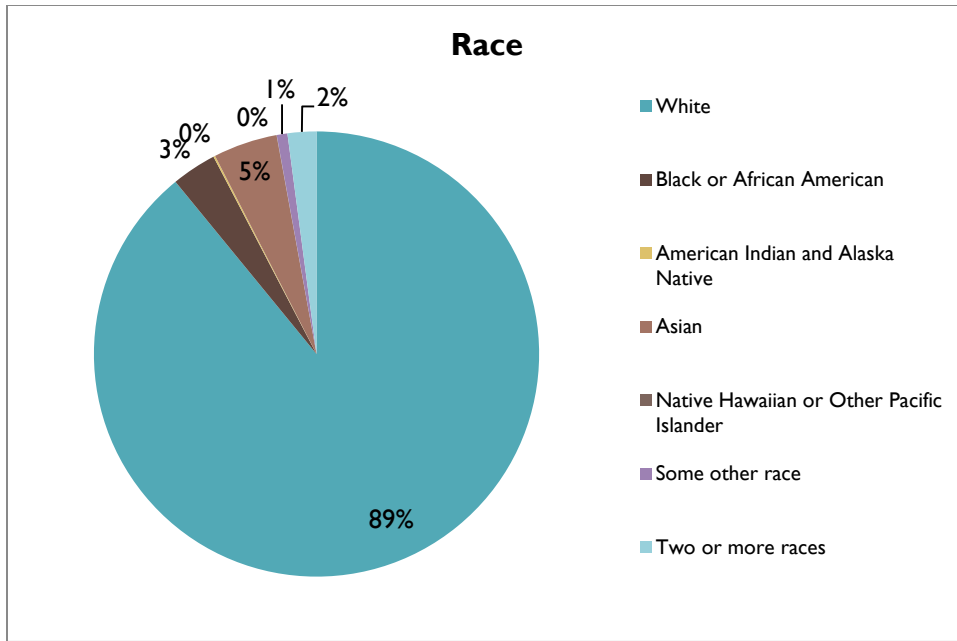


Source: Stats Indiana and Indianapolis Metropolitan Planning Organization

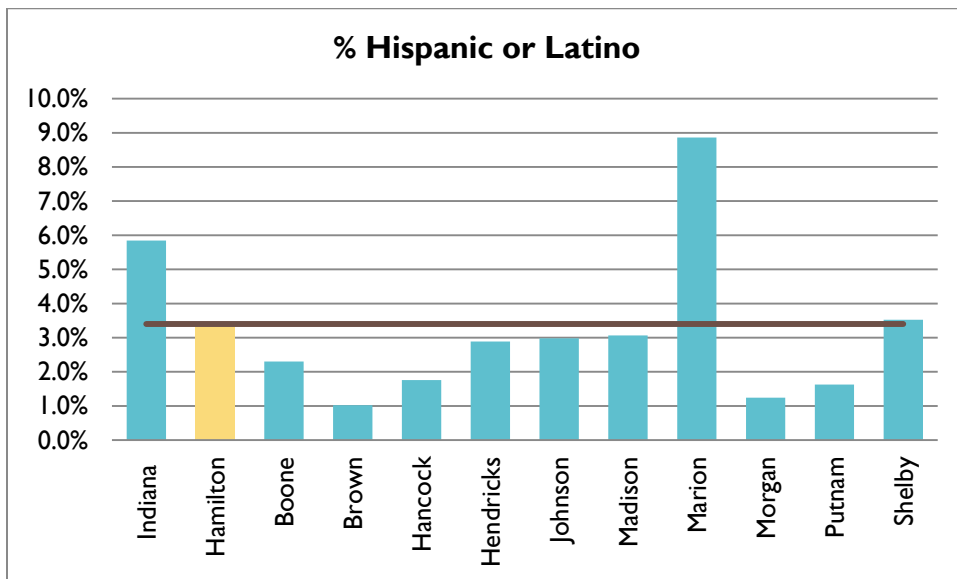


Source: Indianapolis Metropolitan Planning Organization

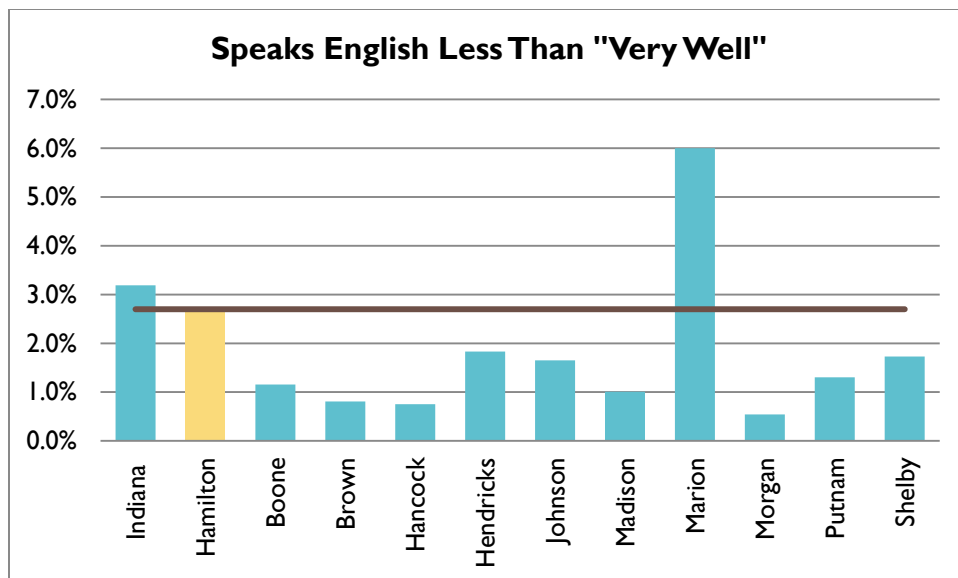
While diversity has been increasing in Hamilton County, it is still 89% white. The state of Indiana is 85% Caucasian. The Asian population is larger than the African American population in Hamilton County. 3.3 percent of Hamilton County is African American, while 8.9% of Indiana is, however 4.7% of the Hamilton County population is Asian, compared to 1.5% of the state. The Hispanic population (of any race) remains modest in Hamilton County relative to the state and to Indianapolis, but is consistent with several other suburban communities. Fewer than three percent of Hamilton County people report speaking English “less than very well.”



Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

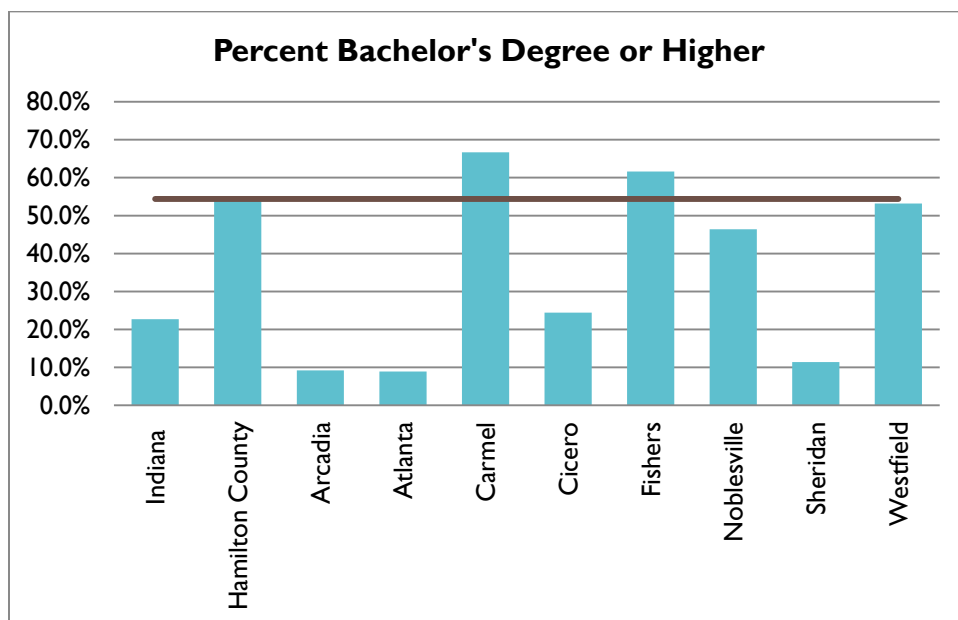


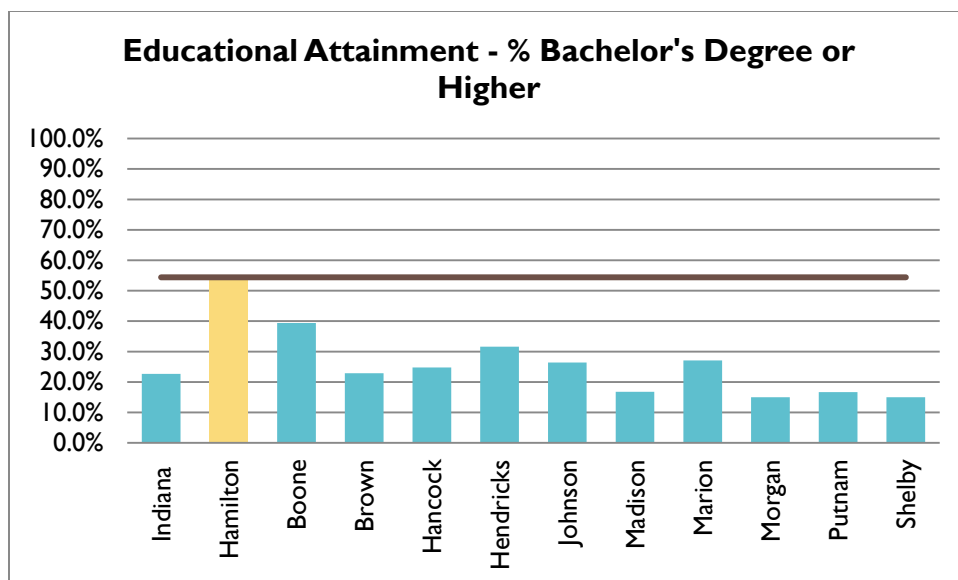
Source: Census, ACS 5-year Estimates, 2007-2011

## Educational Attainment

Educational attainment considers the highest level of education that adults over age 25 have in the community. The percentage of adults in Hamilton County with a bachelor's degree (or higher) is very high for Indiana. However, there is great variation within the county. Many adults in Carmel, Fishers, Noblesville, and Westfield have at least a bachelor's degree, while educational attainment in Arcadia, Atlanta, Cicero, and Sheridan is much lower. No other Indianapolis-Carmel MSA county has a higher percentage of adults with at least a bachelor's degree.

Higher educational attainment is related to the higher employment rate, higher incomes, and higher housing values in Hamilton County.





Source: Census, ACS 5-year Estimates, 2007-2011

## Income and Poverty

More than 16% of the wealthiest Hoosiers live in Hamilton County. These households have an annual household income above \$200,000. More than half of the wealthy Hamilton County residents live in Carmel. The median household income in Hamilton County is \$84,449, considerably higher than the Indiana median of \$48,393. Median household incomes in Carmel, Fishers, and Westfield are particularly high. Median income in Arcadia is slightly lower than the state median. The gap between Arcadia and Carmel is \$61,980.

*Income statistics are based on place of residence (where someone lives), not place of work.*

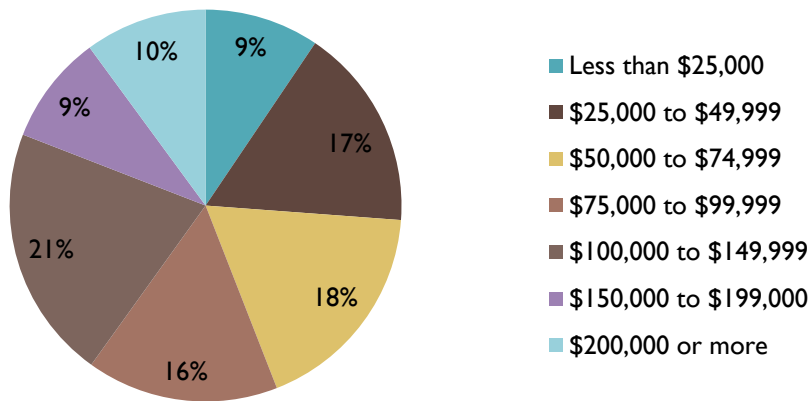
While many Hamilton County households have high incomes, there are households in Hamilton County that do not. More than 25% of households make less than \$50,000 which is below 60% of the median household income.

Household incomes are generally lower where the householder is over age 65.

| <b>Income</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> |
|--------------------------------|------------------|------------------------|-----------------|-----------------|------------------|-----------------|-----------------|--------------------|-----------------|------------------|
| <b>Total households</b>        | <b>2,472,870</b> | <b>98,959</b>          | <b>546</b>      | <b>218</b>      | <b>28,487</b>    | <b>2,273</b>    | <b>26,712</b>   | <b>18,634</b>      | <b>1,044</b>    | <b>10,308</b>    |
| Less than \$10,000             | 176,337          | 2,678                  | 38              | 2               | 635              | 298             | 415             | 495                | 41              | 217              |
| \$10,000 to \$14,999           | 138,243          | 1,853                  | 55              | 3               | 523              | 104             | 348             | 378                | 71              | 213              |
| \$15,000 to \$24,999           | 282,483          | 4,820                  | 49              | 36              | 1,183            | 157             | 733             | 1,237              | 132             | 563              |
| \$25,000 to \$34,999           | 292,753          | 6,260                  | 54              | 22              | 1,692            | 166             | 1,365           | 1,355              | 125             | 587              |
| \$35,000 to \$49,999           | 381,022          | 10,297                 | 98              | 34              | 2,298            | 219             | 2,527           | 2,491              | 146             | 1,097            |
| \$50,000 to \$74,999           | 491,517          | 17,705                 | 145             | 73              | 3,508            | 525             | 4,940           | 4,067              | 260             | 1,820            |
| \$75,000 to \$99,999           | 311,857          | 15,675                 | 66              | 22              | 3,563            | 265             | 4,283           | 3,620              | 181             | 1,838            |
| \$100,000 to \$149,999         | 265,473          | 20,766                 | 29              | 18              | 6,351            | 359             | 6,526           | 3,196              | 66              | 2,481            |
| \$150,000 to \$199,999         | 73,020           | 8,931                  | 12              | 8               | 3,507            | 88              | 3,080           | 932                | 17              | 731              |
| \$200,000 or more              | 60,165           | 9,974                  | 0               | 0               | 5,227            | 92              | 2,495           | 863                | 5               | 761              |
| <b>Median household income</b> | <b>\$48,393</b>  | <b>\$84,449</b>        | <b>\$44,091</b> | <b>\$56,071</b> | <b>\$106,071</b> | <b>\$54,217</b> | <b>\$92,347</b> | <b>\$70,484</b>    | <b>\$50,921</b> | <b>\$86,054</b>  |

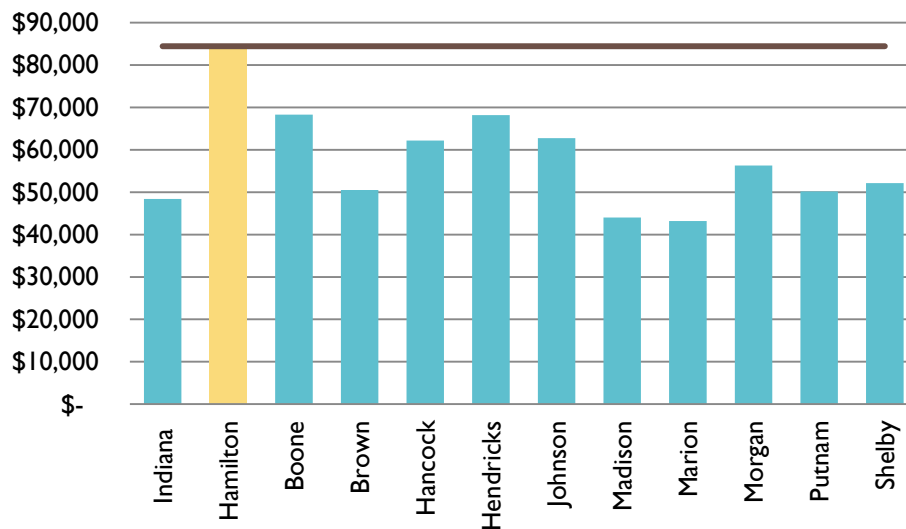
Source: 2007-2011 ACS 5-year Estimates, US Census Bureau

### Household Income - Hamilton County



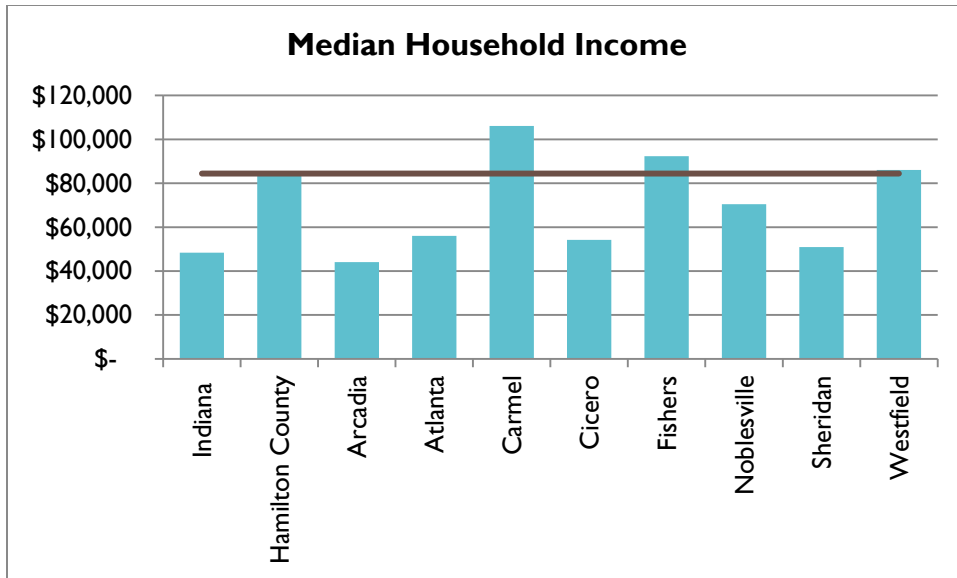
Source: Census, ACS 5-year Estimates, 2007-2011

### Median Household Income (\$)

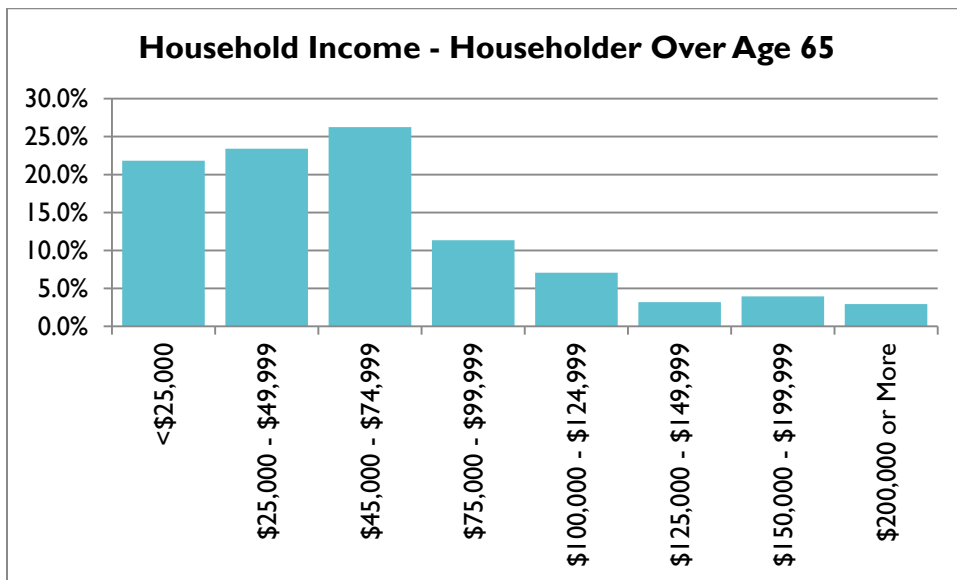


Source: Census, ACS 5-year Estimates, 2007-2011





Source: Census, ACS 5-year Estimates, 2007-2011

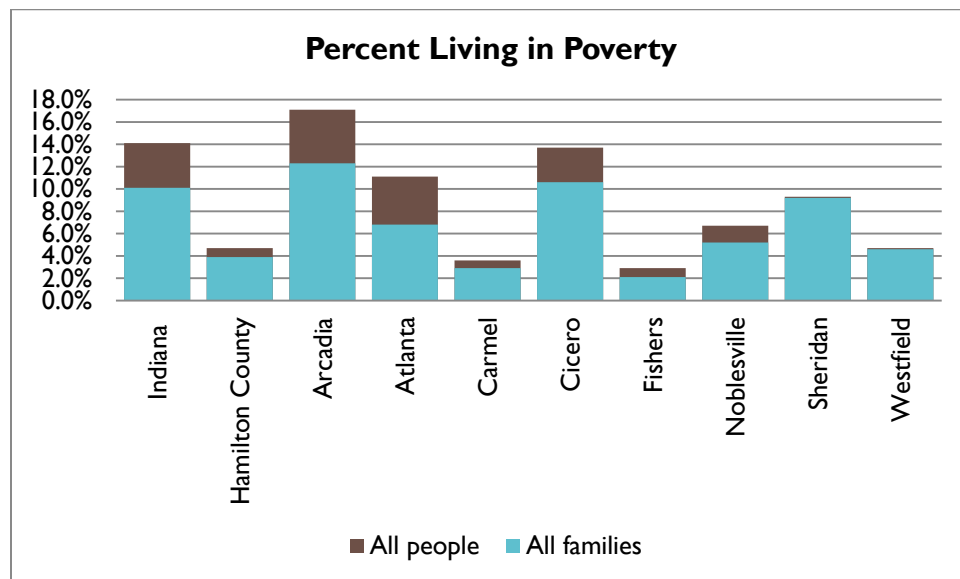


Source: Census, ACS 5-year Estimates, 2007-2011

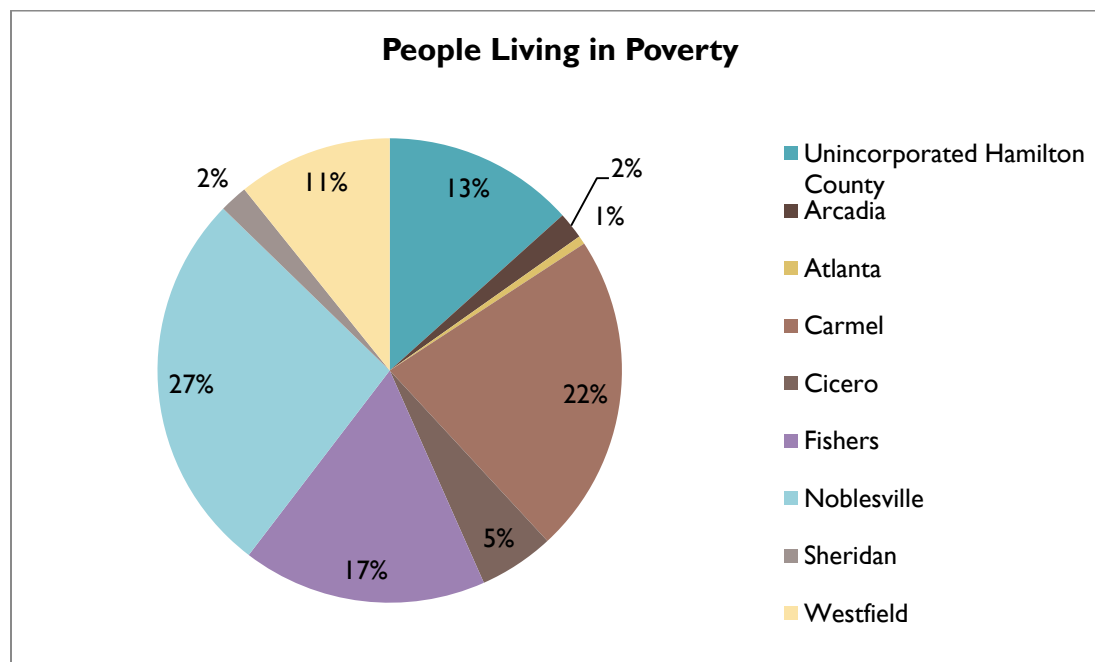
| Household Income - Householder Over Age 65 |                    |         |         |        |        |         |             |          |           |
|--|--------------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
|  | Hamilton<br>County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
| <\$10,000                                  | 2.9%               | 3.5%    | 0.0%    | 1.1%   | 10.6%  | 4.8%    | 3.8%        | 4.8%     | 0.0%      |
| \$10,000 -<br>\$14,999                     | 6.0%               | 26.5%   | 0.0%    | 4.1%   | 6.4%   | 6.3%    | 5.7%        | 7.2%     | 11.2%     |
| \$15,000 -<br>\$19,999                     | 4.8%               | 8.0%    | 8.3%    | 3.3%   | 7.5%   | 1.5%    | 6.5%        | 21.5%    | 7.3%      |
| \$20,000 -<br>\$24,999                     | 8.1%               | 8.8%    | 29.2%   | 4.7%   | 16.5%  | 8.4%    | 10.7%       | 16.3%    | 7.4%      |
| \$25,000 -<br>\$29,999                     | 5.1%               | 7.1%    | 4.2%    | 6.4%   | 0.0%   | 3.5%    | 6.2%        | 9.1%     | 2.5%      |
| \$30,000 -<br>\$34,999                     | 8.5%               | 9.7%    | 0.0%    | 11.4%  | 8.0%   | 3.9%    | 5.9%        | 9.1%     | 13.6%     |
| \$35,000 -<br>\$39,999                     | 5.8%               | 12.4%   | 4.2%    | 5.9%   | 2.1%   | 7.2%    | 5.7%        | 5.3%     | 8.5%      |
| \$40,000 -<br>\$44,999                     | 4.0%               | 2.7%    | 8.3%    | 2.4%   | 13.4%  | 4.1%    | 4.2%        | 5.3%     | 5.6%      |
| \$45,000 -<br>\$49,999                     | 4.4%               | 2.7%    | 0.0%    | 3.5%   | 6.4%   | 5.7%    | 1.9%        | 0.0%     | 5.0%      |
| \$50,000 -<br>\$59,999                     | 11.8%              | 2.7%    | 16.7%   | 8.7%   | 17.0%  | 13.7%   | 10.3%       | 7.2%     | 11.8%     |
| \$60,000 -<br>\$74,999                     | 10.1%              | 11.5%   | 29.2%   | 7.6%   | 5.0%   | 12.4%   | 14.5%       | 10.5%    | 5.1%      |
| \$75,000 -<br>\$99,999                     | 11.3%              | 0.0%    | 0.0%    | 11.9%  | 0.0%   | 13.0%   | 11.5%       | 3.8%     | 8.8%      |
| \$100,000 -<br>\$124,999                   | 7.1%               | 4.4%    | 0.0%    | 11.2%  | 1.9%   | 7.0%    | 2.9%        | 0.0%     | 5.2%      |
| \$125,000 -<br>\$149,999                   | 3.2%               | 0.0%    | 0.0%    | 4.4%   | 2.6%   | 2.4%    | 3.7%        | 0.0%     | 3.5%      |
| \$150,000 -<br>\$199,999                   | 3.9%               | 0.0%    | 0.0%    | 5.7%   | 2.6%   | 4.2%    | 3.0%        | 0.0%     | 2.9%      |
| \$200,000 or<br>More                       | 2.9%               | 0.0%    | 0.0%    | 4.9%   | 0.0%   | 1.7%    | 3.4%        | 0.0%     | 1.8%      |

Poverty thresholds are determined by the number of people living in a household or family. While Hamilton County has a low poverty rate, it is significantly higher in Arcadia, Atlanta, Cicero, and Sheridan. The lower household incomes in these communities are related to their poverty status. While lower housing costs make lower incomes more realistic in these communities, many of their costs are still high and employment opportunities may be limited. When considering the total population in poverty across the county, the share of poverty is greatest in Noblesville and Carmel.

The family numbers capture those living in family households with related individuals. The “all people” numbers include unrelated people living together and individuals. The second chart shows all people living in poverty in Hamilton County by their place of residence. Carmel and Noblesville have the largest share of people living in poverty in the county, even though the proportion of their residents living in poverty is relatively low.

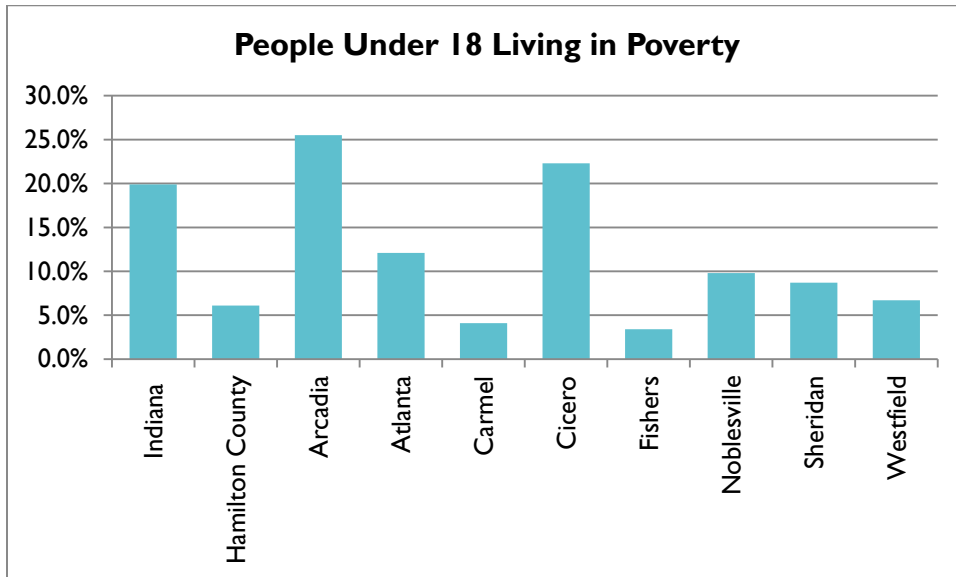


Source: Census, ACS 5-year Estimates, 2007-2011

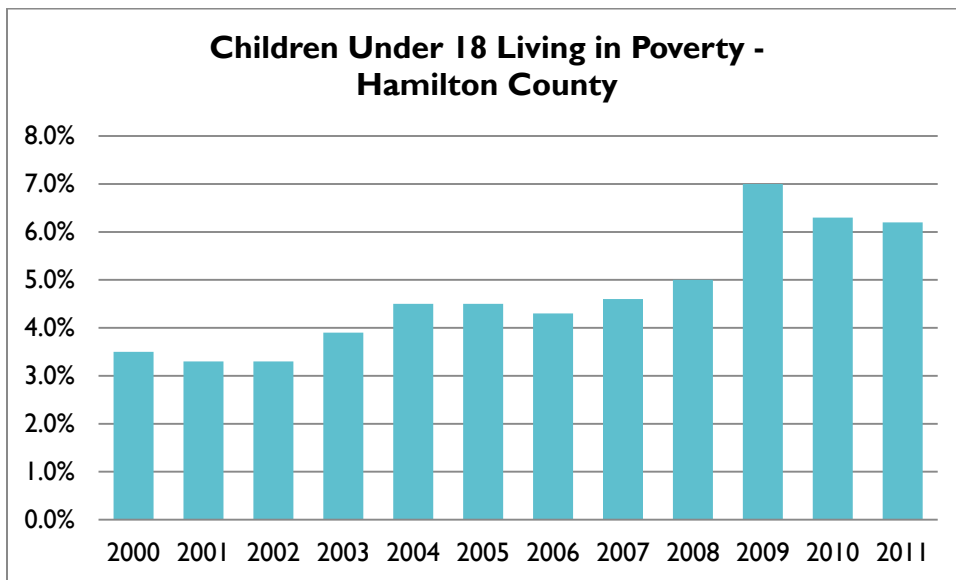


Source: Census, ACS 5-year Estimates, 2007-2011

Childhood poverty is not evenly distributed throughout Hamilton County. Generally it is low in Carmel and Fishers, but much higher in Arcadia and Cicero. The county as a whole has a low poverty rate due to the lower rates in the larger communities. Data over time is not available at the community level, but county-wide the poverty level is tapering off after peaking in 2009 during the height of the recession. However, poverty has not returned to pre-recession levels.

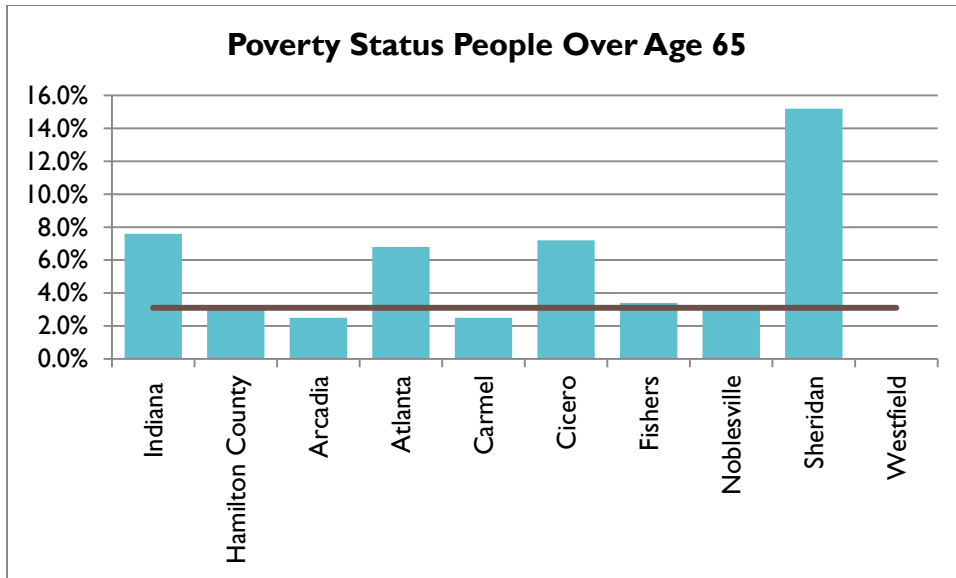


Source: Census, ACS 5-year Estimates, 2007-2011

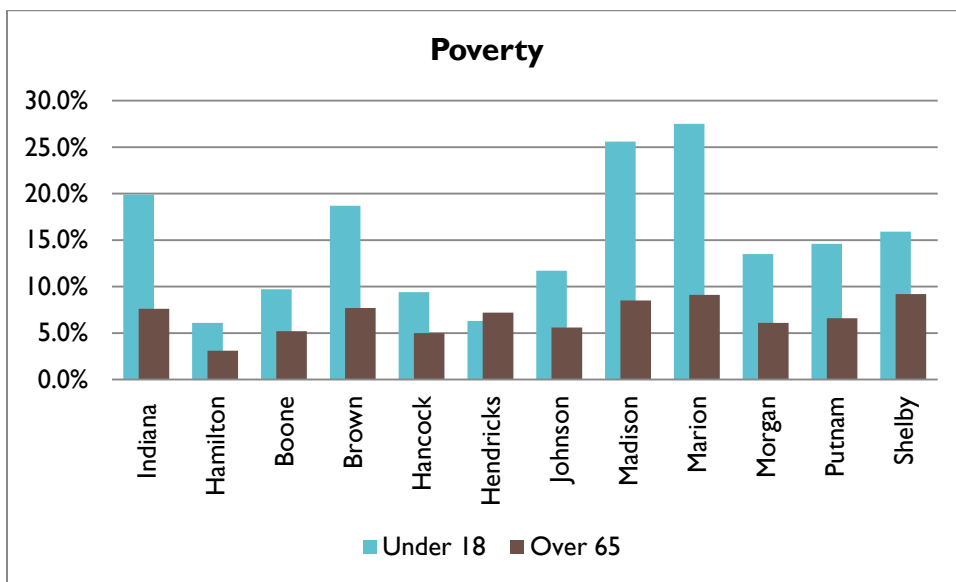


Source: Census, ACS 5-year Estimates, 2007-2011

Sheridan is the only Hamilton County community with a significant percentage of people over age 65 living in poverty.

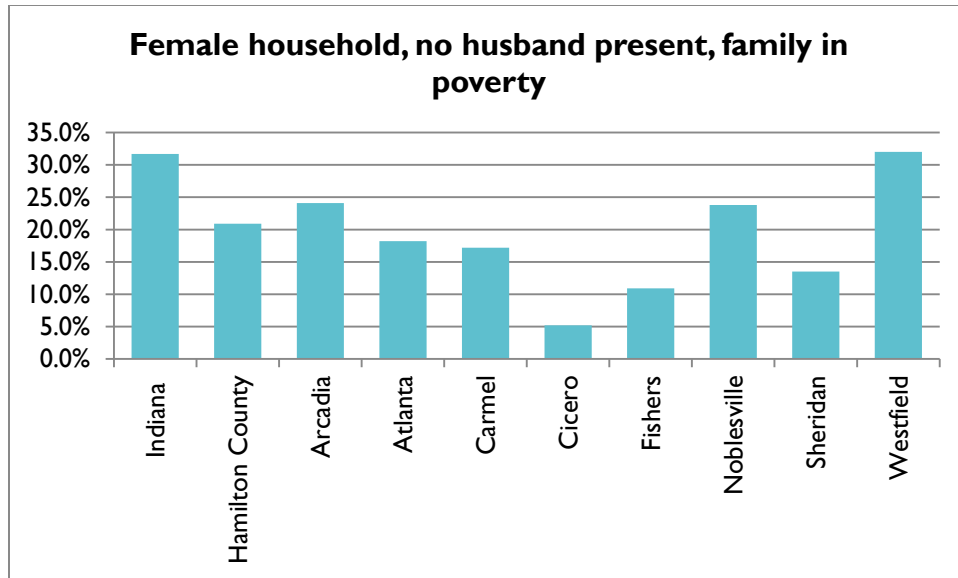


Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

While similar to the state average, Westfield has more single female headed households living in poverty than other communities in the county, at 32% of households in poverty. Noblesville has the next highest poverty rate among family households headed by single females at 23.8% of households in poverty.

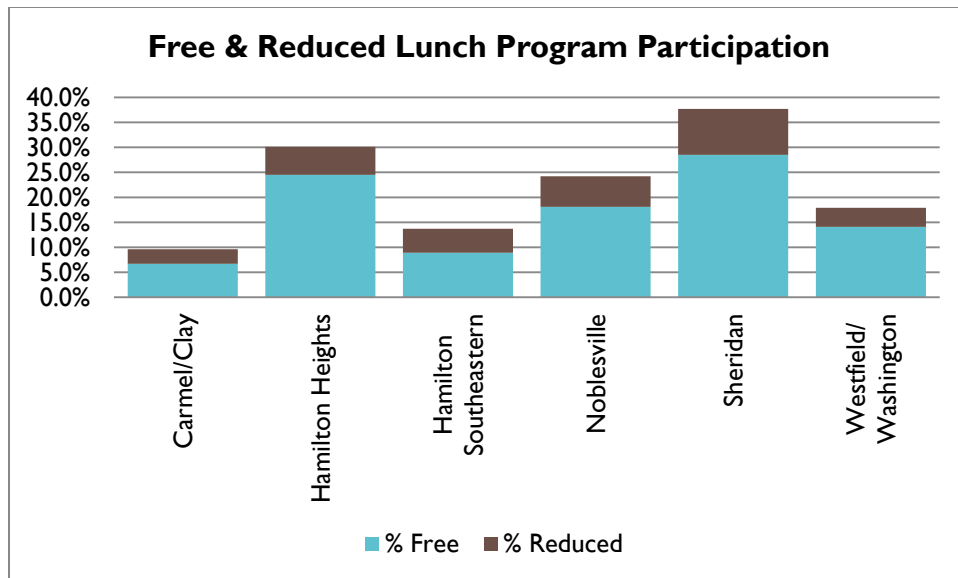


Source: Census, ACS 5-year Estimates, 2007-2011

| Poverty Status   | Indiana | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--|---------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| All families   | 10.1%   | 3.9%            | 12.3%   | 6.8%    | 2.9%   | 10.6%  | 2.1%    | 5.2%        | 9.2%     | 4.6%      |
| Married couple families                                  | 4.4%    | 1.4%            | 6.1%    | 0.0%    | 1.2%   | 1.4%   | 0.9%    | 1.8%        | 8.3%     | 1.1%      |
| Female household, no husband present, family             | 31.7%   | 20.9%           | 24.1%   | 18.2%   | 17.2%  | 5.2%   | 10.9%   | 23.8%       | 13.5%    | 32.0%     |
| All people   | 14.1%   | 4.7%            | 17.1%   | 11.1%   | 3.6%   | 13.7%  | 2.9%    | 6.7%        | 9.3%     | 4.7%      |
| Under 18   | 19.9%   | 6.1%            | 25.5%   | 12.1%   | 4.1%   | 22.3%  | 3.4%    | 9.8%        | 8.7%     | 6.7%      |
| Over 65  | 7.6%    | 3.1%            | 2.5%    | 6.8%    | 2.5%   | 7.2%   | 3.4%    | 3.2%        | 15.2%    | 0.0%      |
| Source: 2007-2011 ACS 5-year Estimates, US Census Bureau |         |                 |         |         |        |        |         |             |          |           |

| <b>Poverty Thresholds for 2011 by Size of Family and Number of Related Children Under 18 Years</b> |                             |                                 |        |        |        |        |        |        |        |               |
|--|-----------------------------|---------------------------------|--------|--------|--------|--------|--------|--------|--------|---------------|
| Size of family unit  | Weighted average thresholds | Related children under 18 years |        |        |        |        |        |        |        |               |
|  |                             | None                            | One    | Two    | Three  | Four   | Five   | Six    | Seven  | Eight or More |
| One person (unrelated individual)  | 11,484                      |                                 |        |        |        |        |        |        |        |               |
| Under 65 years   | 11,702                      | 11,702                          |        |        |        |        |        |        |        |               |
| 65 years and over  | 10,788                      | 10,788                          |        |        |        |        |        |        |        |               |
| Two people   | 14,657                      |                                 |        |        |        |        |        |        |        |               |
| Householder under 65 years   | 15,139                      | 15,063                          | 15,504 |        |        |        |        |        |        |               |
| Householder 65 years and over  | 13,609                      | 13,596                          | 15,446 |        |        |        |        |        |        |               |
| Three people   | 17,916                      | 17,595                          | 18,106 | 18,123 |        |        |        |        |        |               |
| Four people  | 23,021                      | 23,201                          | 23,581 | 22,811 | 22,891 |        |        |        |        |               |
| Five people  | 27,251                      | 27,979                          | 28,386 | 27,517 | 26,844 | 26,434 |        |        |        |               |
| Six people   | 30,847                      | 32,181                          | 32,309 | 31,643 | 31,005 | 30,056 | 29,494 |        |        |               |
| Seven people   | 35,085                      | 37,029                          | 37,260 | 36,463 | 35,907 | 34,872 | 33,665 | 32,340 |        |               |
| Eight people   | 39,064                      | 41,414                          | 41,779 | 41,027 | 40,368 | 39,433 | 38,247 | 37,011 | 36,697 |               |
| Nine people or more  | 46,572                      | 49,818                          | 50,059 | 49,393 | 48,835 | 47,917 | 46,654 | 45,512 | 45,229 | 43,487        |
| Source: U.S. Census Bureau   |                             |                                 |        |        |        |        |        |        |        |               |

Another measure of poverty is participation in the free and reduced school lunch program. The data for the program is available from the Indiana Department of Education on a school year reporting basis for the school corporations as well as individual schools. The corporation data is presented here. Participation (eligibility) is lowest in Carmel/Clay Schools and highest in the Sheridan schools. The Hamilton Heights district has relatively high participation in the free lunch program.



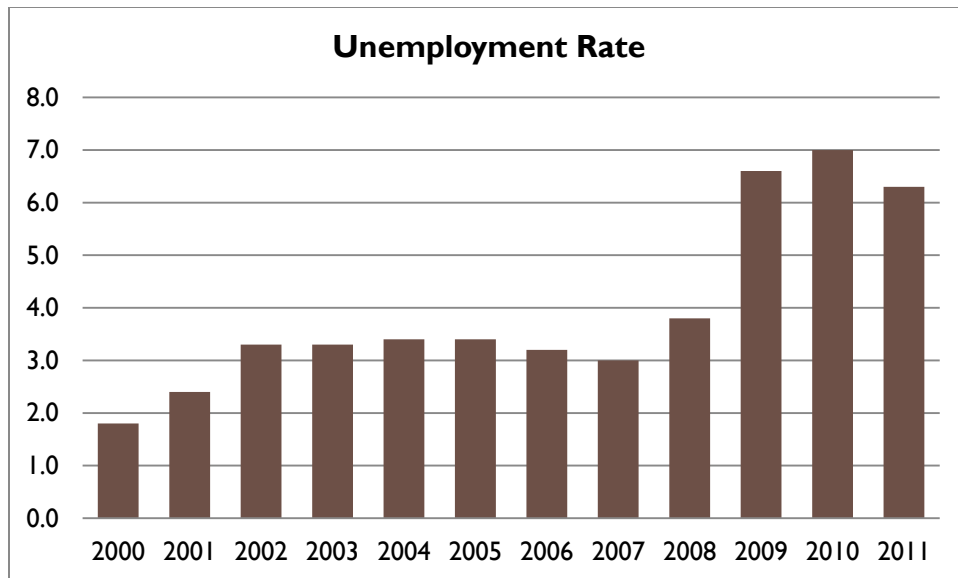
Source: Indiana Department of Education

## Employment

Employment opportunities influence housing affordability. In Hamilton County, many residents work outside the county at high wages and bring those wages back into the county to pay for housing and goods and services. Hamilton County does have a fair amount of employment opportunity in the county as well. Unemployment statistics will reflect place-of-residence, or unemployment among those who live in Hamilton County, regardless of where they work. Other data will show place of work information for Hamilton County, regardless of where the workers live. When people live and work in the same county more of their income is spent locally than when the place of work and place of residence differ.

Unemployment for Hamilton County residents was very low until the Great Recession. It seems unemployment peaked in 2010 and is coming back down, although significant employment gains are needed to reduce the rate to pre-recession levels. The December 2012 unemployment rate was 6.3%, the same as the 2011 annual average. Unemployment rates are adjusted to reflect place-of-residence rather than place-of-work.





Source: Stats Indiana, Department of Labor Statistics data

Employment is reported by place of work by federal agencies that provide regular data such as the Bureau of Economic Analysis (BEA). This means that the data presented reflect jobs in Hamilton County, not the jobs where Hamilton County residents work – largely in other counties. The two largest employment sectors in Hamilton County are retail trade (12.8%) and health care/social assistance (11.6%). These data reflect employees who are covered by unemployment insurance. Wages in those sectors are \$26,535 and \$25,123 respectively. The BEA numbers include sole proprietors that are not covered by unemployment insurance.

| <b>Employment by Industry - Covered Employment and Wages</b> |                |         |                     |
|--|----------------|---------|---------------------|
| (place of work)  |                |         |                     |
|  |                |         |                     |
| Hamilton County (2011)                                       | Number         | Percent | Average Annual Wage |
| Agriculture, Forestry, Fishing, Hunting                      | 561            | 0.5%    | \$42,405            |
| Mining   | 169            | 0.2%    | \$58,470            |
| Utilities  | 966            | 0.9%    | \$108,345           |
| Construction   | 5,879          | 5.3%    | \$50,935            |
| Manufacturing  | 5,179          | 4.7%    | \$52,688            |
| Wholesale Trade  | 6,181          | 5.6%    | \$68,313            |
| Retail Trade   | 14,258         | 12.8%   | \$26,535            |
| Transportation/Warehousing                                   | 1,471          | 1.3%    | \$45,537            |
| Information  | 3,189          | 2.9%    | \$58,932            |
| Real Estate/Rental/Leasing                                   | 2,000          | 1.8%    | \$74,202            |
| Professional/Scientific/Technical                            | 7,164          | 6.4%    | \$57,414            |
| Management of Companies                                      | 2,183          | 2.0%    | \$73,215            |
| Administration/Support/Waste Management/Remediation          | 10,410         | 9.4%    | \$86,085            |
| Educational Services   | 985            | 0.9%    | \$39,131            |
| Health Care/Social Assistance                                | 12,914         | 11.6%   | \$25,123            |
| Arts/Entertainment/Recreation                                | 2,125          | 1.9%    | \$43,519            |
| Accommodations/Food Service                                  | 10,766         | 9.7%    | \$20,138            |
| Other Services (except Public Administration)                | 3,222          | 2.9%    | \$14,500            |
| Public Administration  | 3,305          | 3.0%    | \$23,348            |
| Unallocated  | 9              | 0.0%    | \$42,199            |
| <b>TOTAL</b>   | <b>111,199</b> |         | <b>\$34,965</b>     |

| <b>BEA Employment Including Sole Proprietors<br/>Hamilton County (2011)</b> | <b>Number</b> | <b>Percent</b> |
|---|---------------|----------------|
| Agriculture, Forestry, Fishing, Hunting                                     | 183           | 0.1%           |
| Mining  | 362           | 0.2%           |
| Utilities   | 982           | 0.6%           |
| Construction  | 9168          | 5.2%           |
| Manufacturing   | 5903          | 3.4%           |
| Wholesale Trade   | 7865          | 4.5%           |
| Retail Trade  | 18835         | 10.8%          |
| Transportation/Warehousing  | 2097          | 1.2%           |
| Information   | 3875          | 2.2%           |
| Finance/Insurance   | 18453         | 10.5%          |
| Real Estate/Rental/Leasing  | 14458         | 8.3%           |
| Professional/Scientific/Technical   | 15958         | 9.1%           |
| Management of Companies   | 2272          | 1.3%           |
| Administration/Support/Waste Management/Remediation                         | 13786         | 7.9%           |
| Educational Services  | 3556          | 2.0%           |
| Health Care/Social Assistance   | 17106         | 9.8%           |
| Arts/Entertainment/Recreation   | 5326          | 3.0%           |
| Accommodations/Food Service   | 11794         | 6.7%           |
| Other Services (except Public Administration)                               | 9156          | 5.2%           |
| Government and Government Enterprises                                       | 13331         | 7.6%           |
| <b>TOTAL</b>  | <b>175173</b> |                |

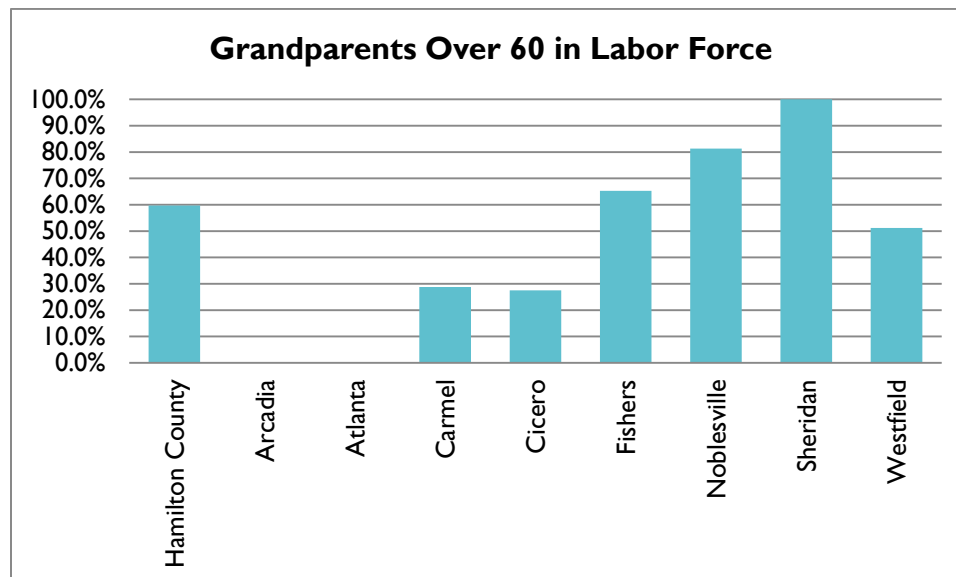
The number of jobs that are “low income” is not an available data point. However, some work around the available data can provide insight to the relationship between jobs and affordable housing. Using the CEW employment and wage data we know that there are 14,250 retail jobs in Hamilton County. Those jobs pay an average of \$26,500 per year. These wages are above the self-sufficiency wage of \$21,516 for a single-person household. At self-sufficiency, housing costs would be \$780 per month, inclusive of utilities and insurance. The amount of housing a person working at this wage could afford would be roughly \$100,000 if they chose to purchase (estimated payment by bankrate.com). Some new home communities with homes in this range include Wareham’s Pond in Cicero and Horizons at Cumberland Pointe in Noblesville.

More workers leave Hamilton County for their employment than come into the county from other places to work. More than 50,000 Hamilton County residents commute to Marion County each day for work (see page 33). The Research Advisory Committee was interested in the industries of the approximately 12,500 “reverse commuters” who come from Marion County to work in Hamilton County. While those data are not specifically available, the largest employment industries in Hamilton County are retail and health care and social assistance. It is reasonable to assume that many of the

reverse commuters work in those industries. Those industries are also among the lowest wage industries in Hamilton County.

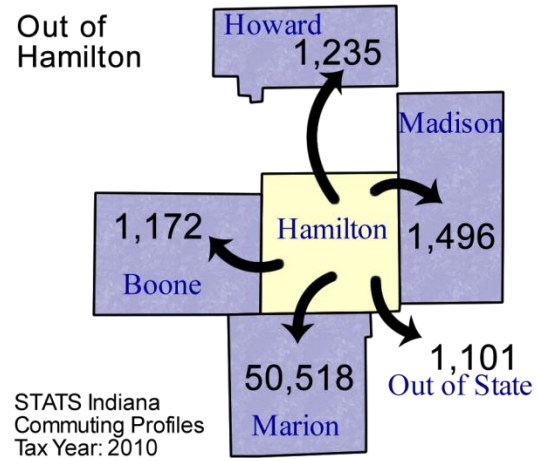
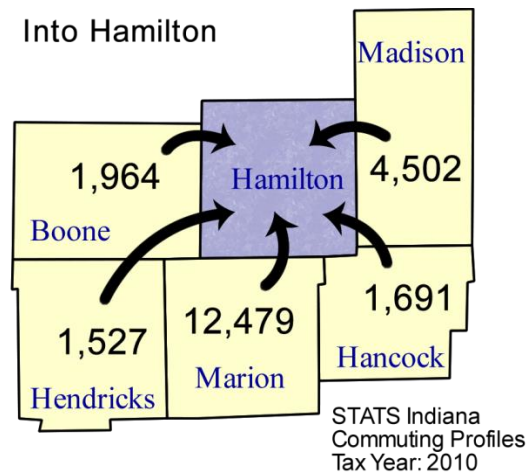
The Research Advisory Committee was interested in knowing about employment opportunities for seniors. The best data proxy for that at the local level are grandparents (over age 60 living with grandchildren) who are participating in the labor force. County wide 60% of grandparents over 60 are participating in the labor force. In Fishers and Noblesville the percentage is higher. In Sheridan all of the grandparents over 60 living with their grandchildren participate in the labor force, but this is a small number of people.

On an anecdotal basis, there are more opportunities for older workers to remain in the labor force than previously due to the smaller population of so-called “working age” adults. Some businesses have taken advantage of this and retained skilled workers longer than usual and been willing to allow flexible or reduced hours for people to “phase in” to full retirement. Some businesses have chosen to eliminate the higher paying positions held by experienced workers in favor of lower wage younger workers during the recession. There is a Senior Job Bank online that tracks job opportunities available for older workers by geography. The positions range from highly skilled professional jobs like surgeon and physician to positions that will train and are relatively low skill.

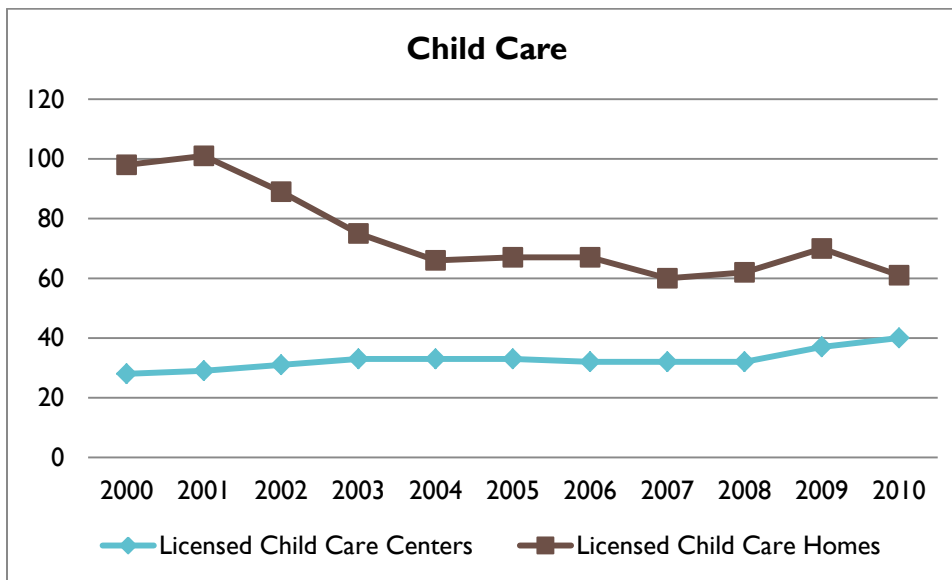


Source: Census, ACS 5-year Estimates, 2007-2011

The Research Advisory Committee was also interested in commuting patterns between communities in Hamilton County. This data is not available from either the state IT-40 tax returns or the Census.

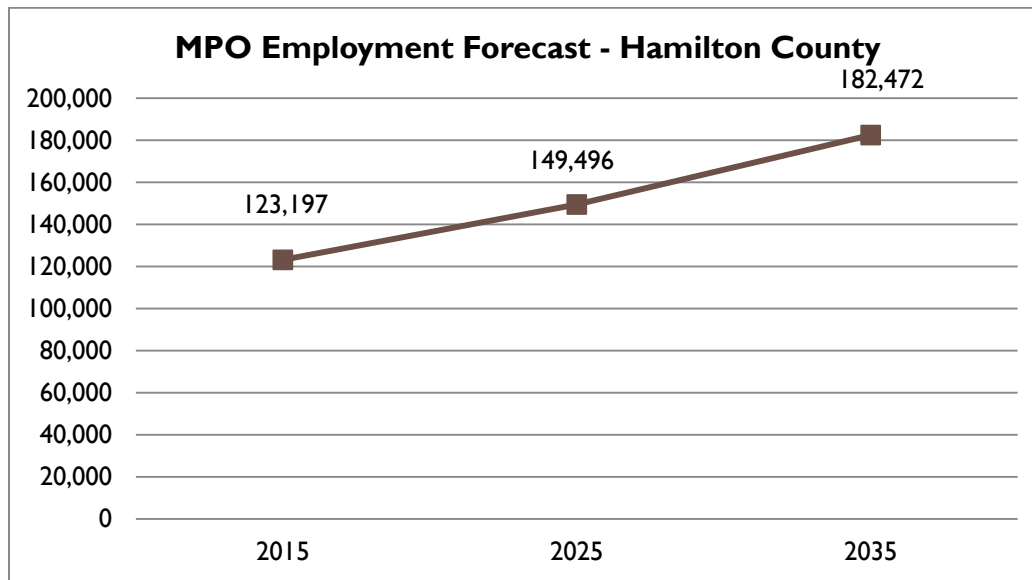


The availability, affordability, and quality of child care are significant barriers to employment in many communities. When child care is not available or not affordable, it is difficult for a single parent, or both parents in two-parent households, to work and bring adequate income into the household. The number of licensed child care homes has declined in Hamilton County as the number of licensed child care centers has increased. In many communities child care centers are preferable to child care homes and they generally have higher capacity.



Source: Stats Indiana

Employment in Hamilton County is projected to increase through 2035 along with population growth.

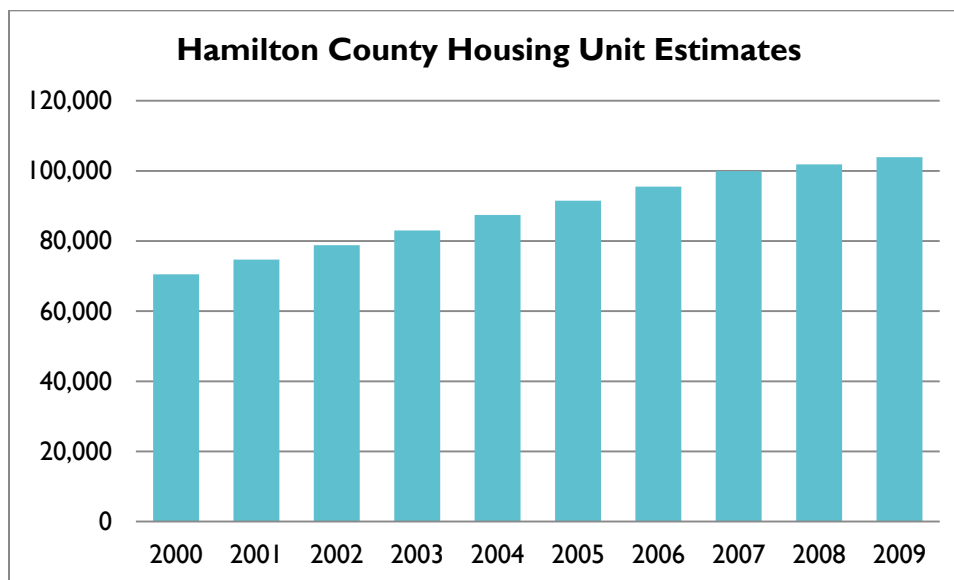


Source: Indianapolis Metropolitan Planning Organization

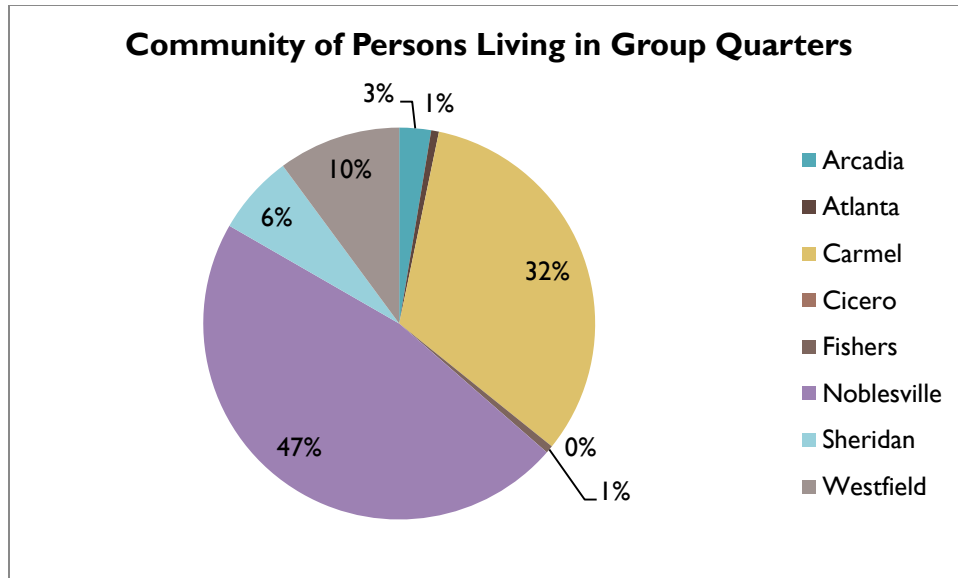
## Housing

There are 104,958 housing units in Hamilton County. A housing unit is an individual home, an individual apartment, a mobile home, an individual condo, or other place where a single household lives. Housing development has continued to be robust in Hamilton County throughout the last decade, increasing from 70,500 units in 2000 to 103,890 by the end of 2009. Building has slowed during the Great Recession following the bursting of the “housing bubble” but new home construction continues in Hamilton County at a higher rate than other counties within metropolitan Indianapolis.

People also live in group quarters. In Hamilton County this includes skilled nursing facilities, group homes, and correctional facilities. Sheridan and Arcadia have higher percentages living in group quarters because of their relatively small populations and number of people living in nursing homes. Noblesville is higher among the cities due to the county jail being located in the city as the county seat.



Source: Stats Indiana



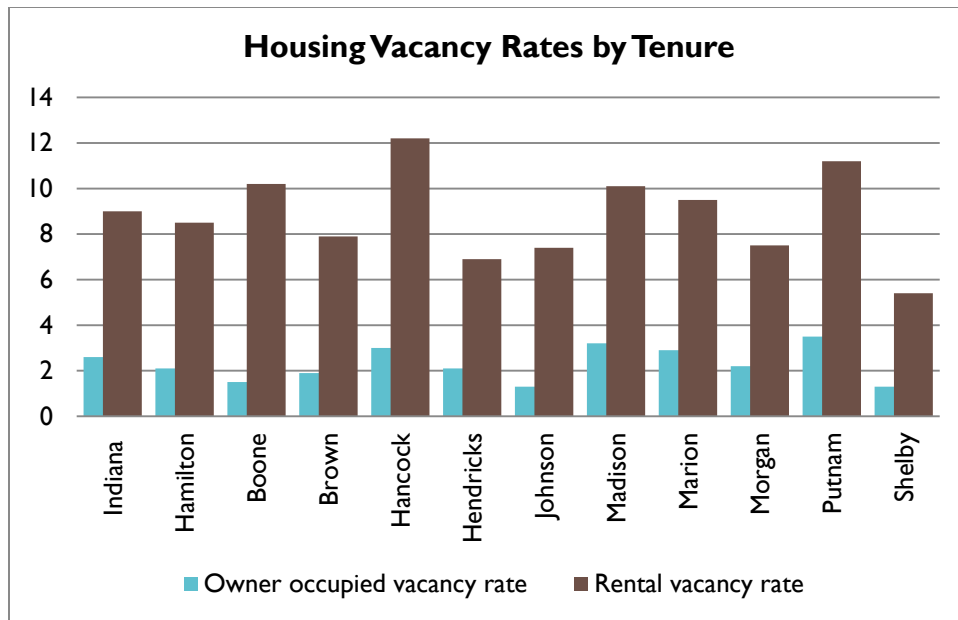
Source: Census, ACS 5-year Estimates, 2007-2011

The overall housing vacancy rate in Hamilton County is 5.7%. Owner occupied units have a vacancy rate of just 2.1%, while rental units have a vacancy rate of 8.5%. It is typical for rental units to have a higher vacancy rate than units intended for owner occupancy due to more frequent turnover. While the vacancy is not the lowest in the Indianapolis-Carmel MSA, it is competitive with other communities.

| Housing Occupancy           | Indiana   | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|-----------------------------|-----------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| Total housing units         | 2,788,797 | 104,958         | 622     | 235     | 29,759 | 2,394  | 27,859  | 20,149      | 1,141    | 11,017    |
| Occupied housing units      | 2,472,870 | 98,959          | 546     | 218     | 28,487 | 2,273  | 26,712  | 18,634      | 1,044    | 10,308    |
| Vacant housing units        | 315,927   | 5,999           | 76      | 17      | 1,272  | 121    | 1,147   | 1,515       | 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



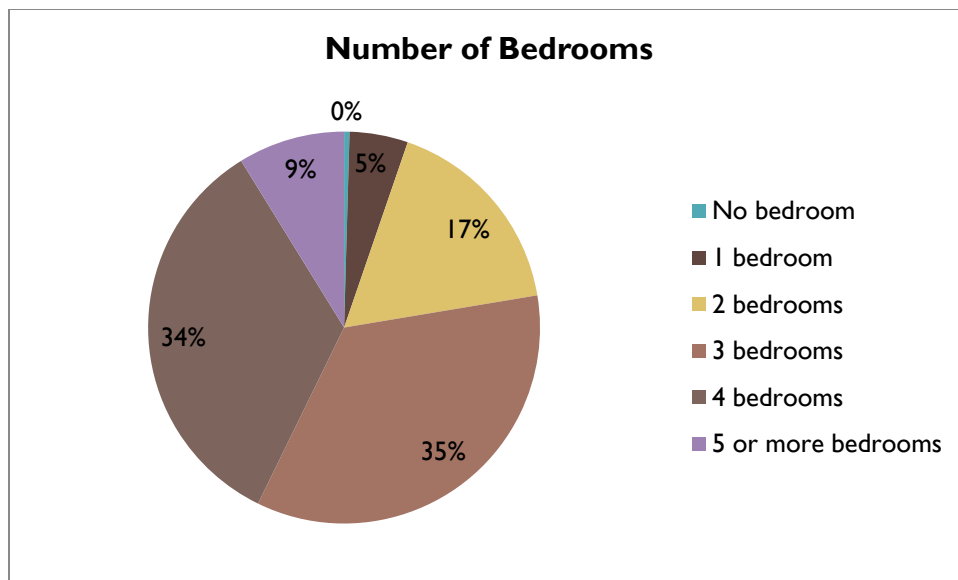


Source: Census, ACS 5-year Estimates, 2007-2011

83% of the housing units in Hamilton County are single family homes, excluding mobile homes. With mobile homes, 85% of the homes in Hamilton County are single-family. Some of the multi-family housing units are condominium units, which are owner-occupied. Most of the housing units in Hamilton County are 3-4 bedroom homes.

| Units in Structure | Indiana   | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--------------------|-----------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| 1 unit, detached   | 2,027,829 | 82,537          | 450     | 187     | 22,998 | 1,756  | 22,414  | 15,089      | 853      | 8,632     |
| 1 unit, attached   | 94,982    | 4,609           | 14      | 4       | 1,718  | 48     | 1,585   | 810         | 23       | 512       |
| 2 units            | 74,815    | 803             | 47      | 20      | 131    | 0      | 0       | 272         | 13       | 71        |
| 3-4 units          | 100,194   | 2,425           | 20      | 0       | 635    | 81     | 467     | 519         | 80       | 455       |
| 5-9 units          | 129,840   | 5,207           | 46      | 0       | 2,077  | 99     | 1,579   | 1,032       | 0        | 349       |
| 10-19 units        | 104,848   | 4,412           | 0       | 0       | 1,444  | 23     | 1,220   | 1,266       | 36       | 391       |
| 20+ units          | 107,346   | 2,945           | 26      | 0       | 1,259  | 127    | 566     | 677         | 0        | 198       |
| Mobile home        | 148,381   | 2,003           | 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

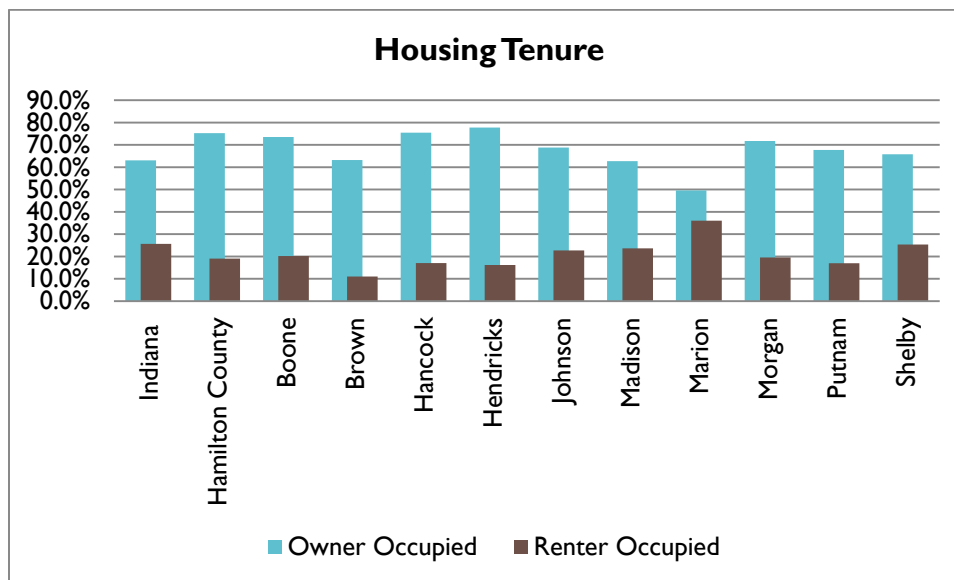


Homes in Hamilton County tend to be newer than in much of the state. However, the towns in the northern part of the county and Noblesville, as the historic county seat, have older stock than the rapidly growing communities in the southern part of the county. Noblesville has a mix of housing stock with both historic homes and newer homes.

| Year Structure Built                                     | Indiana | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--|---------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| Built 2005 or later                                      | 116,054 | 14,327          | 46      | 0       | 3,078  | 268    | 4,252   | 3,988       | 136      | 2,230     |
| 2000 - 2005  | 232,746 | 22,441          | 11      | 5       | 5,575  | 186    | 7,618   | 4,484       | 47       | 3,335     |
| 1990 - 1999  | 404,380 | 28,392          | 22      | 16      | 8,065  | 377    | 10,582  | 4,051       | 140      | 3,027     |
| 1980 - 1989  | 280,868 | 13,655          | 39      | 16      | 4,611  | 384    | 3,778   | 2,593       | 90       | 853       |
| 1970 - 1979  | 398,964 | 11,407          | 101     | 35      | 4,990  | 509    | 864     | 1,049       | 155      | 801       |
| 1960 - 1969  | 322,117 | 5,211           | 77      | 21      | 2,025  | 124    | 401     | 587         | 48       | 224       |
| 1950 - 1959  | 325,888 | 3,452           | 66      | 26      | 850    | 15     | 187     | 626         | 53       | 177       |
| 1940 - 1949  | 117,959 | 1,148           | 25      | 0       | 181    | 62     | 63      | 410         | 48       | 68        |
| Built 1939 or earlier                                    | 529,821 | 4,925           | 235     | 116     | 384    | 469    | 114     | 1,361       | 424      | 302       |
| Source: 2007-2011 ACS 5-year Estimates, US Census Bureau |         |                 |         |         |        |        |         |             |          |           |

Homeownership is very high in Hamilton County as a whole. Only Arcadia has a lower homeownership rate than the state. Homeownership tends to be pretty high in the more rapidly growing suburban communities.

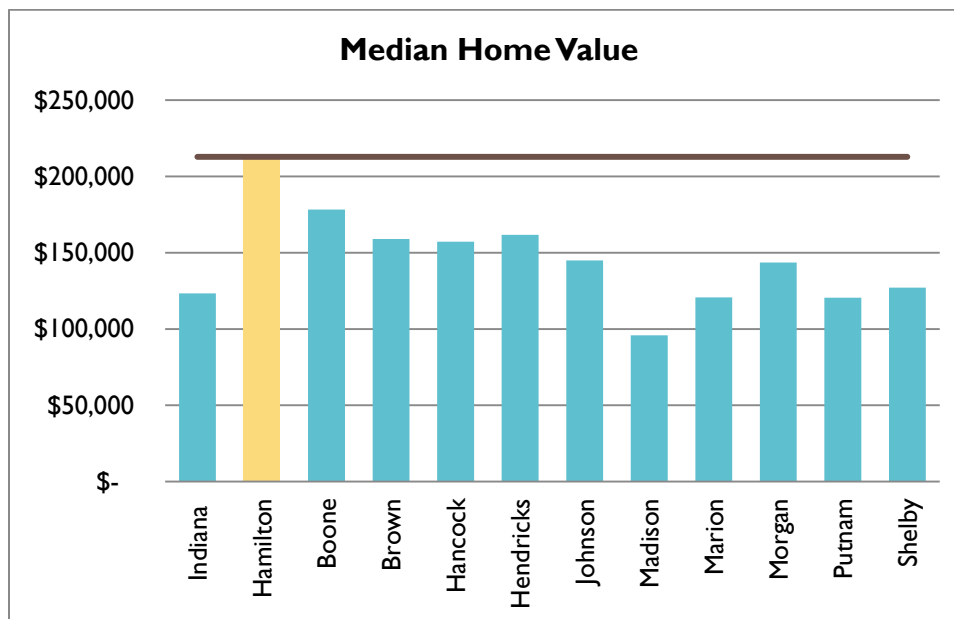
| Housing Tenure   | Indiana   | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--|-----------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| Owner Occupied   | 1,758,192 | 78,993          | 345     | 182     | 22,369 | 1,678  | 22,179  | 13,939      | 774      | 8,695     |
| Renter Occupied  | 714,678   | 19,966          | 201     | 36      | 6,118  | 595    | 4,533   | 4,695       | 270      | 1,613     |
| Source: 2007-2011 ACS 5-year Estimates, US Census Bureau |           |                 |         |         |        |        |         |             |          |           |



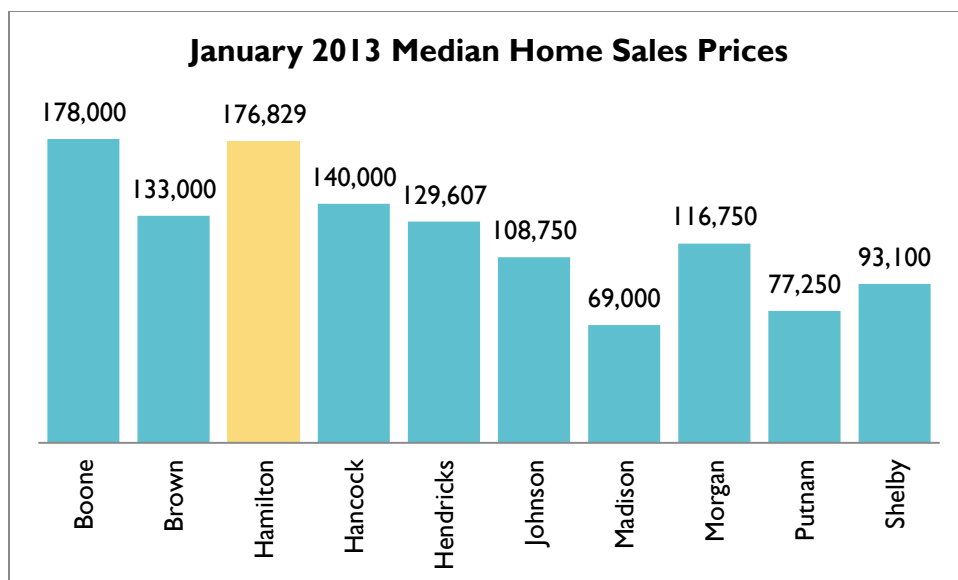
Source: Census, ACS 5-year Estimates, 2007-2011

The median home value in Hamilton County is \$212,800. The median home values in the county range from \$100,000 in Atlanta to \$291,100 in Carmel. While Hamilton County has roughly four percent of the state's population, 13% of the homes over \$1 Million in Indiana are located in Hamilton County, many of them in Carmel. Hamilton County has the highest median home value of counties in the Indianapolis-Carmel MSA. As of January 2013, Hamilton County continued to have the highest median sales price in the metro area for homes sold during the month.

| Value  | Indiana | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--|---------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| Less than \$50,000                                       | 169,884 | 1,722           | 17      | 19      | 175    | 99     | 156     | 415         | 94       | 366       |
| \$50,000 to \$99,999                                     | 476,593 | 3,128           | 154     | 72      | 425    | 241    | 336     | 736         | 292      | 172       |
| \$100,000 to \$149,999                                   | 456,053 | 14,097          | 168     | 84      | 1,427  | 479    | 3,738   | 4,117       | 276      | 1,904     |
| \$150,000 to \$199,999                                   | 294,525 | 17,160          | 6       | 7       | 3,005  | 373    | 6,033   | 3,743       | 86       | 1,864     |
| \$200,000 to \$299,999                                   | 217,868 | 21,219          | 0       | 0       | 6,875  | 180    | 6,111   | 3,337       | 26       | 2,863     |
| \$300,000 to \$499,999                                   | 104,288 | 14,766          | 0       | 0       | 7,166  | 220    | 4,100   | 1,080       | 0        | 1,067     |
| \$500,000 to \$999,999                                   | 31,194  | 5,885           | 0       | 0       | 3,000  | 86     | 1,477   | 492         | 0        | 317       |
| \$1,000,000 or More                                      | 7,787   | 1,016           | 0       | 0       | 476    | 0      | 228     | 19          | 0        | 142       |
| Source: 2007-2011 ACS 5-year Estimates, US Census Bureau |         |                 |         |         |        |        |         |             |          |           |



Source: Census, ACS 5-year Estimates, 2007-2011



Source: Metropolitan Indianapolis Board of Realtors (MIBOR)

Rents are high in Hamilton County, with the highest rents in Fishers and the lowest in Sheridan. Median gross rent in Fishers is \$1,026, while it is \$547 in Sheridan.

| <b>Gross Rent</b>          | Indiana      | Hamilton County | Arcadia      | Atlanta      | Carmel         | Cicero       | Fishers        | Noblesville  | Sheridan     | Westfield    |
|----------------------------|--------------|-----------------|--------------|--------------|----------------|--------------|----------------|--------------|--------------|--------------|
| Occupied Units Paying Rent | 670,108      | 18,879          | 182          | 36           | 5,754          | 579          | 4,244          | 4,620        | 222          | 1,539        |
| Less than \$200            | 17,972       | 258             | 0            | 0            | 8              | 77           | 0              | 173          | 0            | 0            |
| \$200 to \$299             | 22,931       | 146             | 0            | 0            | 0              | 16           | 24             | 94           | 0            | 0            |
| \$300 to \$499             | 87,418       | 684             | 37           | 9            | 48             | 0            | 58             | 265          | 74           | 24           |
| \$500 to \$749             | 257,205      | 2,999           | 89           | 4            | 694            | 116          | 170            | 1,007        | 90           | 429          |
| \$750 to \$999             | 18,1097      | 7,246           | 42           | 18           | 2,093          | 298          | 1,739          | 1,766        | 49           | 701          |
| \$1,000 to \$1,499         | 85,228       | 5,698           | 14           | 5            | 1,963          | 72           | 1,886          | 1,032        | 0            | 311          |
| \$1,500 or More            | 18,257       | 1,848           | 0            | 0            | 948            | 0            | 367            | 283          | 9            | 74           |
| <b>Median</b>              | <b>\$704</b> | <b>\$919</b>    | <b>\$692</b> | <b>\$778</b> | <b>\$1,006</b> | <b>\$785</b> | <b>\$1,026</b> | <b>\$837</b> | <b>\$547</b> | <b>\$803</b> |
| No rent paid               | 44,570       | 1,087           | 19           | 0            | 364            | 16           | 289            | 75           | 48           | 74           |

Source: 2007-2011 ACS 5-year Estimates, US Census Bureau

The National Low Income Housing Coalition (NLIHC) released housing affordability data that considers cost-burden by income level for renters. 63% of low income renters in Hamilton County (below 80% of median household income) are cost burdened. Using these data the greatest need in Hamilton County is for affordable housing for Extremely Low Income (below 30% of median household income) and Very Low Income (between 30 and 50% of median household income) households. Middle income renter households (above 80% of median household income) are not significantly cost burdened.

*63% of low income renters in Hamilton County (below 80% of median household income) are cost burdened.*

| County Level Cost Burden Analysis, Indiana, 2006-2010 |                         |  |     |                                    |     |
|---|-------------------------|--|-----|------------------------------------|-----|
| County Name   | All Income Levels       |  |     |                                    |     |
|   | Total Renter Households | Households with Unaffordable Cost Burden |     | Households with Severe Cost Burden |     |
|   | #                       | #  | %   | #                                  | %   |
| Hamilton County                                       | 19,120                  | 6,130                                    | 32% | 2,515                              | 13% |

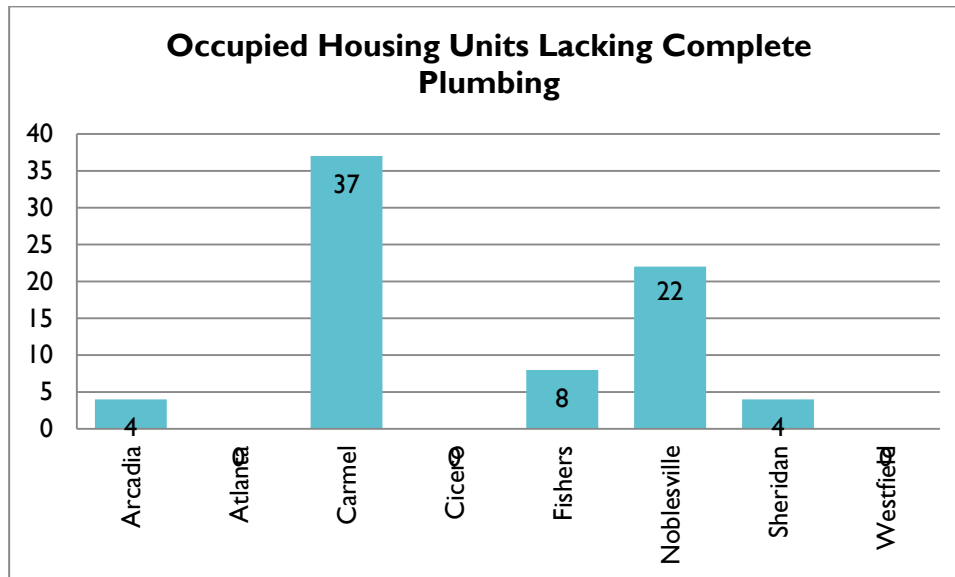
| County Level Cost Burden Analysis, Indiana, 2006-2010 |  |  |     |                                    |     |
|---|--|--|-----|------------------------------------|-----|
| County Name   | Extremely Low Income (less than or equal to 30% of HAMFI) Households |  |     |                                    |     |
|   | Total Renter Households  | Households with Unaffordable Cost Burden |     | Households with Severe Cost Burden |     |
|   | #  | #  | %   | #                                  | %   |
| Hamilton County                                       | 2,000  | 1,520                                    | 76% | 1,365                              | 68% |

| County Level Cost Burden Analysis, Indiana, 2006-2010 |  |  |     |                                    |     |
|---|--|--|-----|------------------------------------|-----|
| County Name   | Very Low Income (greater than 30% but less than or equal to 50% of HAMFI) Households |  |     |                                    |     |
|   | Total Renter Households  | Households with Unaffordable Cost Burden |     | Households with Severe Cost Burden |     |
|   | #  | #  | %   | #                                  | %   |
| Hamilton County                                       | 2,295  | 1,675                                    | 73% | 920                                | 40% |

| County Level Cost Burden Analysis, Indiana, 2006-2010 |   |  |     |                                    |    |
|---|---|--|-----|------------------------------------|----|
| County Name   | Low Income (greater than 50% but less than or equal to 80% of HAMFI) Households |  |     |                                    |    |
|   | Total Renter Households   | Households with Unaffordable Cost Burden |     | Households with Severe Cost Burden |    |
|   | #   | #  | %   | #                                  | %  |
| Hamilton County                                       | 4,545   | 2,340                                    | 51% | 150                                | 3% |

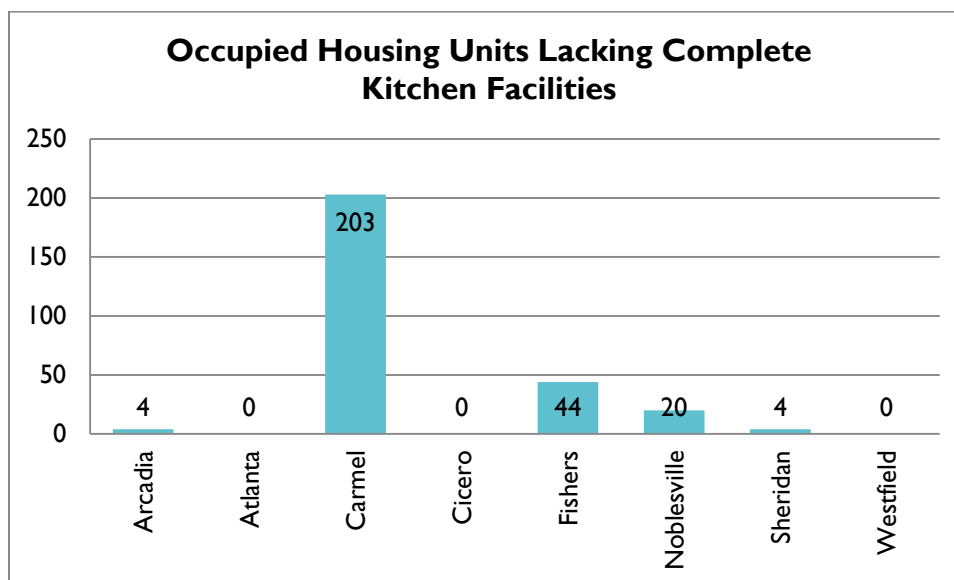
| County Level Cost Burden Analysis, Indiana, 2006-2010 |  |  |    |                                    |    |
|---|--|--|----|------------------------------------|----|
| County Name   | Not Low Income (greater than 80% HAMFI) Households |  |    |                                    |    |
|   | Total Renter Households                            | Households with Unaffordable Cost Burden |    | Households with Severe Cost Burden |    |
|   | #  | #  | %  | #                                  | %  |
| Hamilton County                                       | 10,280   | 595                                      | 6% | 80                                 | 2% |

Housing may be considered substandard if it is lacking complete plumbing or complete kitchen facilities. These data are tracked by the Census. Other measures of housing quality, including roof condition, condition of the structure, and window conditions are often assessed through windshield surveys. A windshield survey is not being conducted for this housing need assessment, but the quantitative data from the Census provides information that there are relatively few significant housing quality challenges in the county. A total of 85 occupied homes in the county are lacking complete plumbing facilities.



Source: Census, ACS 5-year Estimates, 2007-2011

Approximately 310 occupied housing units in Hamilton County are lacking complete kitchen facilities. This is less than one half of one percent of the occupied housing units in the county.



Source: Census, ACS 5-year Estimates, 2007-2011



In 2011 it appears that few home purchase loans were denied, while it was still difficult to obtain a home improvement loan. Approximately 35% of home improvement loan applications were denied, while only 10% of home purchase loan applications were denied. Prior year information is not readily available to provide a comparison over time.

| <b>Home Loan Applications</b>          | <b>2011</b> |       |
|--|-------------|-------|
| Hamilton County                        |             |       |
| All Home Improvement Loan Applications | 396         |       |
| Home Improvement Loans Denied          | 142         | 35.8% |
| Home Improvement Loans Originated      | 203         | 51.2% |
| All Home Purchase Applications         | 6341        |       |
| Home Purchase Loans Denied             | 656         | 10.3% |
| Home Purchase Loans Originated         | 4646        | 73.3% |
| All Refinancing Loan Applications      | 15105       |       |
| Refinancing Loans Denied               | 2359        | 17.6% |
| Refinancing Loans Originated           | 10215       | 67.6% |
| Source: SAVI                           |             |       |

*35% of home improvement loan applications were denied*

Correlating building permits to population characteristics or housing characteristics is difficult because of the assumptions that need to be made in order to make the connection. For instance, many new building permits in Carmel in recent years have been for multi-family structures, but this does not mean that the units are rental properties. Many of them may be for condominium owner occupancy. Similarly single-person households live in a variety of housing types, as do mid-size families. Generally more single family homes are being built in the county than multi-family units and these homes are more likely to be owner occupied than renter occupied. Multi-family units are generally being built in the larger communities near Indianapolis and may be a mixture of apartments and condominiums.

Carmel has a substantial inventory of subdivision lots that have been approved but not built out and these are likely to be for single-family detached homes that are intended for owner-occupancy.

| <b>Residential Building Permits - Past 5 Years</b> |               |              |               |                |
|--|---------------|--------------|---------------|----------------|
|  | Single Family | Multi Family | Total Units   | Annual Average |
| Hamilton County (unincorporated)                   | 37            | 0            | 37            | 7              |
| Arcadia  |               |              |               |                |
| Atlanta  |               |              |               |                |
| Carmel   | 1,580         | 1,320        | 2,900         | 580            |
| Cicero   | 68            | 0            | 68            | 14             |
| Fishers  | 2,397         | 546          | 2,943         | 589            |
| Noblesville  | 1,951         | 1,015        | 2,966         | 593            |
| Sheridan   | 58            | 56           | 114           | 23             |
| Westfield  | 1,272         | 306          | 1,578         | 316            |
| <b>TOTAL</b>                                       | <b>7,363</b>  | <b>3,243</b> | <b>10,606</b> | <b>2,121</b>   |

| <b>Residential Demolition Permits - Past 5 Years</b> |    |
|--|----|
|  |    |
| Hamilton County                                      | 27 |
| Arcadia  |    |
| Atlanta  |    |
| Carmel   | 42 |
| Cicero   | 0  |
| Fishers  | 60 |
| Noblesville  | 60 |
| Sheridan   |    |
| Westfield  | 77 |

| Unbuilt Lots Approved in Subdivisions |       |
|---------------------------------------|-------|
| Past 5 years                          |       |
| Hamilton County                       | 6     |
| Arcadia                               |       |
| Atlanta                               |       |
| Carmel                                | 2,332 |
| Cicero                                | 0     |
| Fishers                               | 149   |
| Noblesville                           | 35    |
| Sheridan                              |       |
| Westfield                             | 726   |

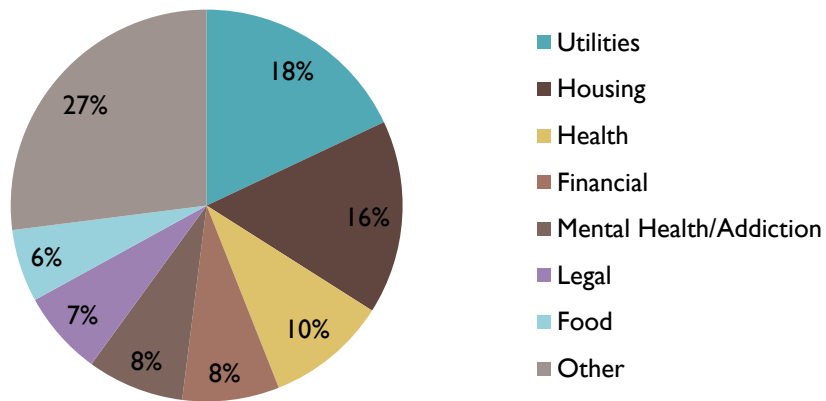
While it is premature to say the foreclosure crisis is over, the housing market has been showing signs of recovery. According to foreclosure.com as of 2/22/2013 there are 93 homes in Hamilton County that are in active foreclosure. There are 36 in Noblesville, 13 in Carmel, and 25 in Fishers. The remainder is distributed throughout the county.

Utility costs are a critical component of the total cost of housing. Of the calls that come into 211 Connect for assistance 16% are for assistance with housing needs and another 18% are for assistance with utility payments. The top three **unmet needs** where 211 Connect was unable to provide services were housing (23%), utilities (23%), and health (7%). Electric, gas, and water bill assistance topped the needs related to utilities in the county. The four communities with the highest number of calls to 211 Connect were Noblesville, Carmel, Fishers, and Westfield among Hamilton County communities.

The Township Trustee offices are another place where people turn for assistance. In 2011 Townships in Hamilton County had 3,345 requests for assistance from 1,958 households. Some of the households needed multiple forms of assistance. Assistance from the Township Trustees includes utility assistance, housing assistance, food assistance, and health care assistance. 914 households in the county were assisted with utility payments through the Township Trustees offices. The townships also report assistance where they made a referral to a non-township source of assistance. They assisted 2,897 people with utilities in this manner in 2011. The Township Trustees also provided housing assistance to 706 households.

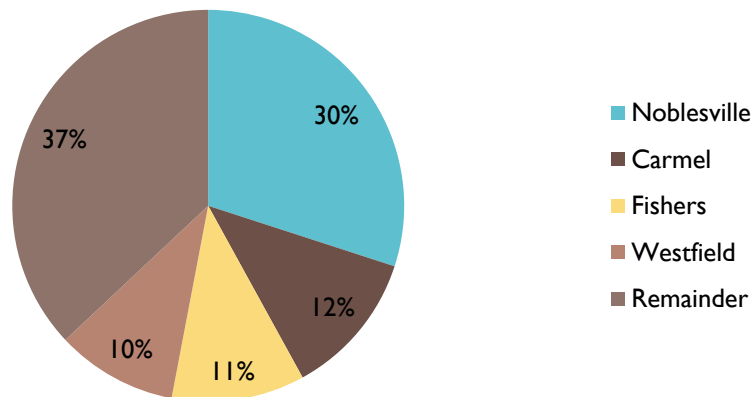
*Central Indiana callers to 2-1-1 will receive information about and referrals to agencies and programs providing help in the region.*

### Connect 2 Help Assistance Requests/Needs

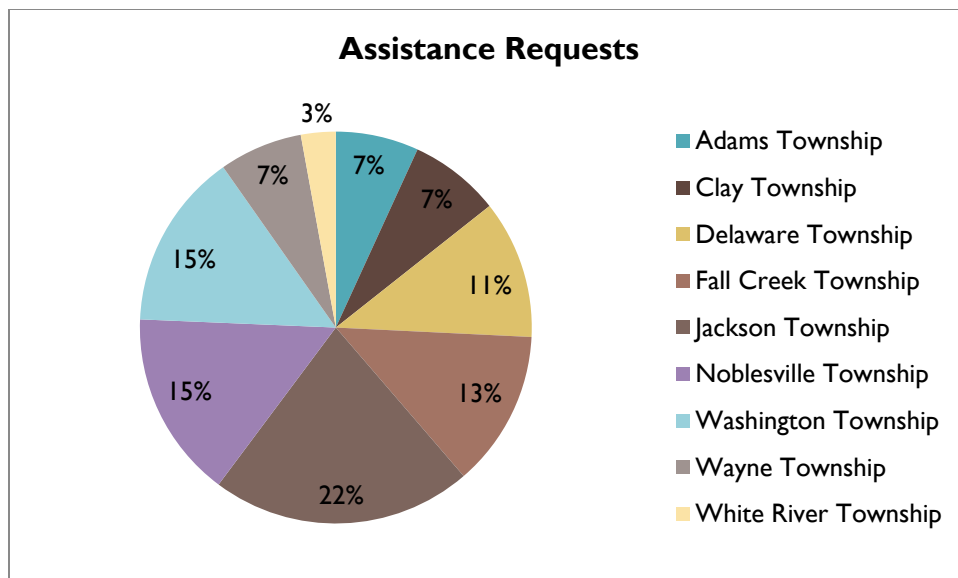


Source: United Way

### Connect 2 Help Calls by Jurisdiction

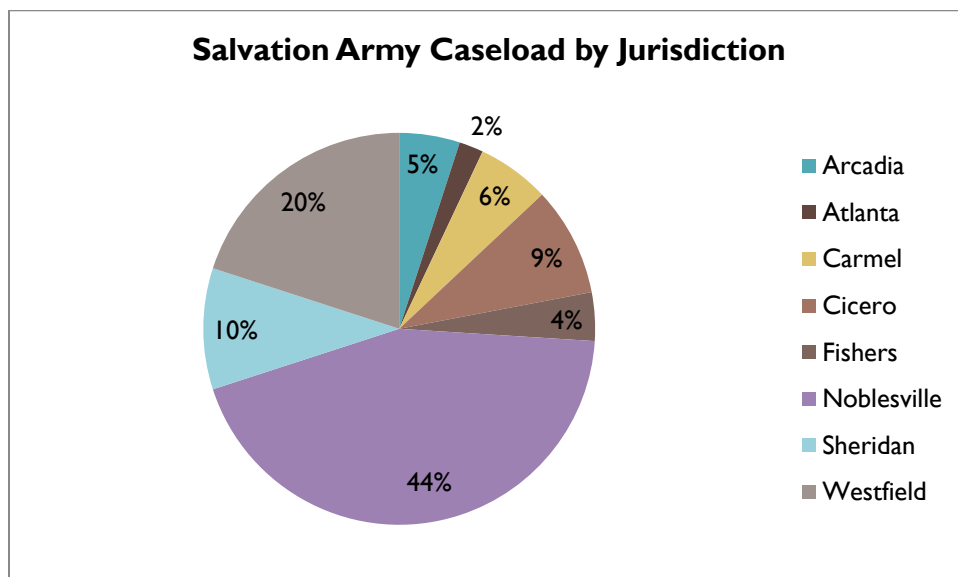


Source: United Way



Source: Indiana TA 7

The Salvation Army of Hamilton County provides emergency shelter assistance payments to households. The payments are generally for utility assistance, rent or mortgage assistance, car repair, and similar needs. Much of their caseload is from Noblesville.



Source: Salvation Army

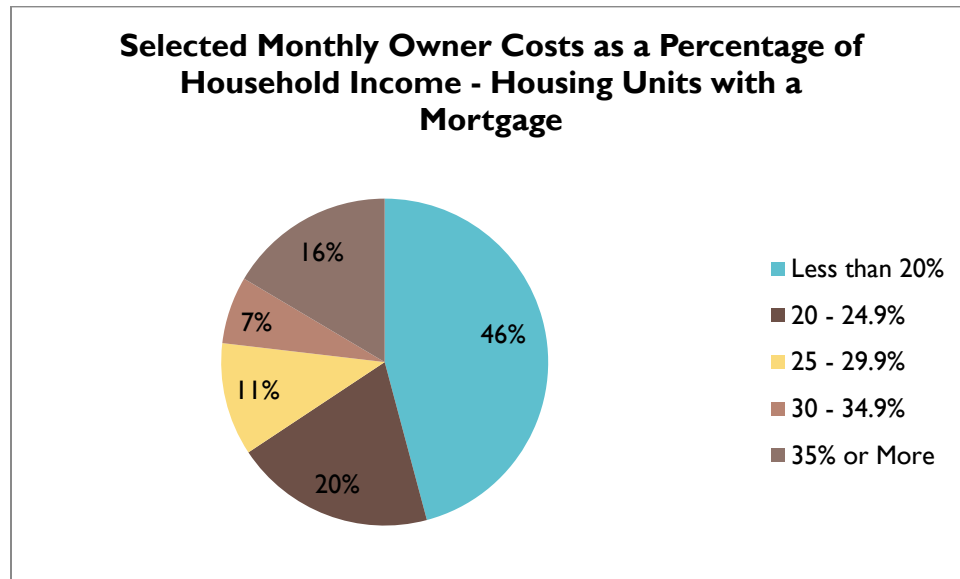
## Cost Burden

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAP) is a useful indicator of the housing cost burden, though it does not capture the costs of transportation as a part of housing costs (see the H+T Affordability Index). Housing units with a mortgage generally have higher cost burdens than those without mortgages. Homeowners without a mortgage are generally paying utility and maintenance costs, taxes, and insurance. While 16% of the housing units with a mortgage in

Hamilton County are cost burdened, only six percent (6%) of those without a mortgage are cost burdened. Cost burdened is typically defined as paying more than 35% of housing income for housing costs. Renters are the most cost burdened with 26% paying more than 35% of their household income for rent. Gross Rent as a Percentage of Household Income (GRAPI) is the renter's equivalent of SMOCAPL.

*Cost burdened is typically defined as paying more than 35% of housing income for housing costs.*

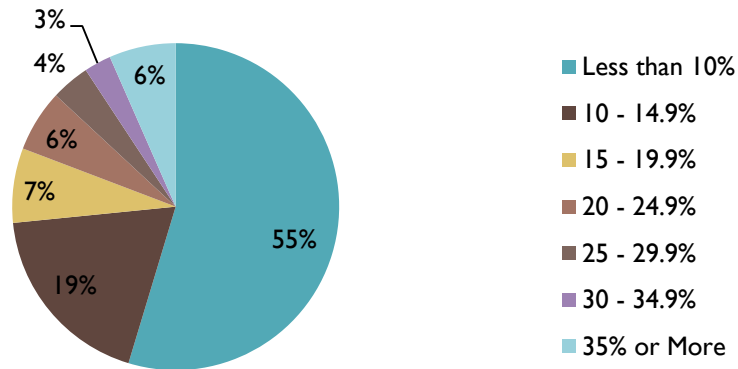
Compared to other counties in the Indianapolis-Carmel MSA, Hamilton County has a small share of renters who are cost burdened, despite the high median gross rent of \$919.



Source: Census, ACS 5-year Estimates, 2007-2011

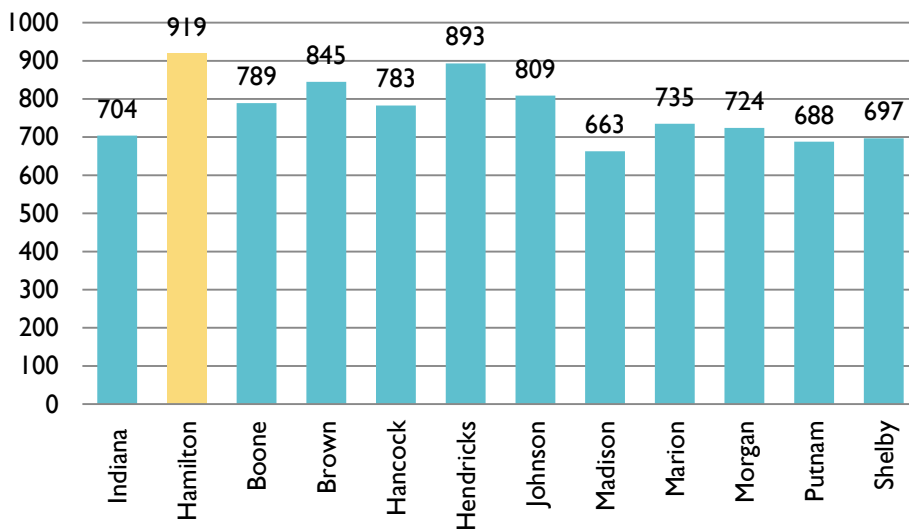
| <b>Selected Monthly Owner Costs as a Percentage of Household Income (SMOCPI)</b> | Indiana   | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--|-----------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| Housing Units with a Mortgage  | 1,228,625 | 66,016          | 257     | 114     | 18,097 | 1,362  | 19,686  | 11,840      | 562      | 7,558     |
| Less than 20%  | 543,359   | 30,263          | 139     | 41      | 9,537  | 551    | 9,165   | 4,712       | 224      | 3,183     |
| 20 - 24.9%   | 211,170   | 13,101          | 70      | 14      | 3,109  | 241    | 3,845   | 2,708       | 109      | 1,777     |
| 25 - 29.9%   | 140,492   | 7,373           | 24      | 13      | 1,619  | 114    | 2,255   | 1,233       | 114      | 988       |
| 30 - 34.9%   | 93,246    | 4,402           | 7       | 31      | 987    | 175    | 1,186   | 1,109       | 35       | 470       |
| 35% or More  | 240,358   | 10,877          | 17      | 15      | 2,845  | 281    | 3,235   | 2,078       | 80       | 1,140     |
| Housing Units without a Mortgage   | 520,340   | 12,588          | 88      | 68      | 4,163  | 297    | 2,447   | 2,012       | 212      | 1,065     |
| Less than 10%  | 229,092   | 6,881           | 16      | 10      | 2,664  | 86     | 1,318   | 1,112       | 88       | 491       |
| 10 - 14.9%   | 105,623   | 2,360           | 23      | 30      | 556    | 98     | 594     | 372         | 33       | 195       |
| 15 - 19.9%   | 62,285    | 929             | 7       | 6       | 372    | 0      | 134     | 210         | 14       | 51        |
| 20 - 24.9%   | 36,925    | 771             | 9       | 9       | 178    | 26     | 149     | 129         | 18       | 124       |
| 25 - 29.9%   | 23,287    | 480             | 12      | 11      | 120    | 18     | 79      | 35          | 0        | 56        |
| 30 - 34.9%   | 15,690    | 337             | 0       | 0       | 143    | 9      | 0       | 55          | 54       | 44        |
| 35% or More  | 47,438    | 830             | 21      | 2       | 130    | 60     | 173     | 99          | 5        | 104       |
| Source: 2007-2011 ACS 5-year Estimates, US Census Bureau                         |           |                 |         |         |        |        |         |             |          |           |

### Selected Monthly Owner Costs as a Percentage of Household Income - Housing Units Without a Mortgage



Source: Census, ACS 5-year Estimates, 2007-2011

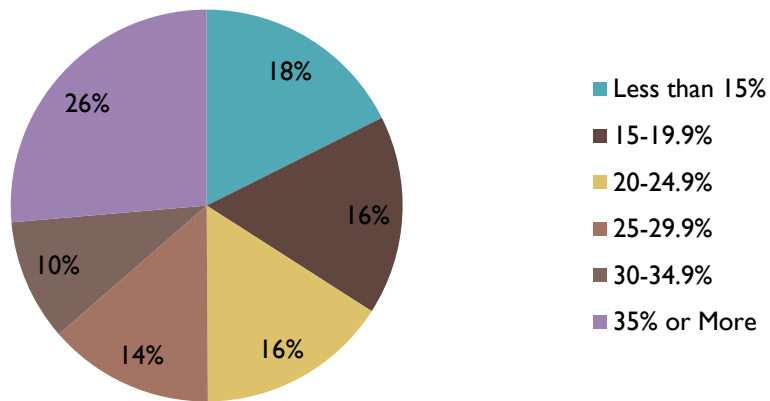
### Median Gross Rent (\$)



Source: Census, ACS 5-year Estimates, 2007-2011

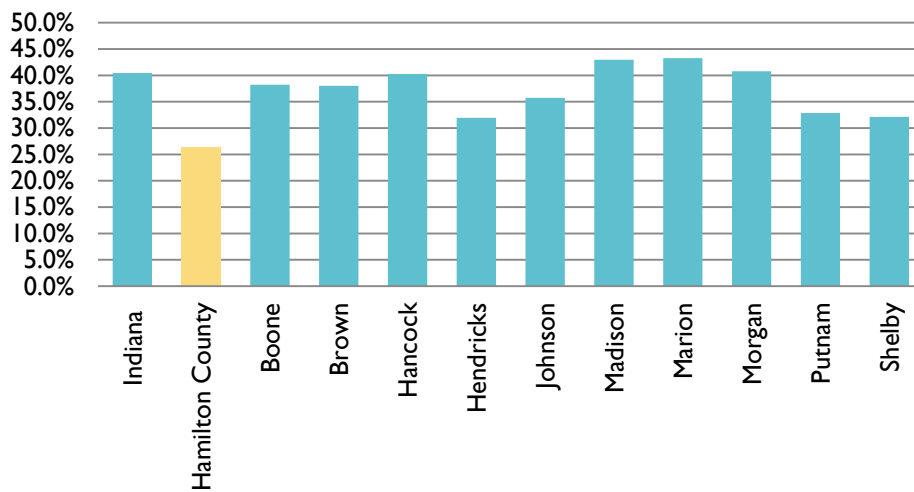


### Gross Rent as a Percentage of Household Income



Source: Census, ACS 5-year Estimates, 2007-2011

### Cost Burdened Rental Housing Units (%)



Source: Census, ACS 5-year Estimates, 2007-2011

| <b>Gross Rent as a Percentage of Household Income</b>    | Indiana | Hamilton County | Arcadia | Atlanta | Carmel | Cicero | Fishers | Noblesville | Sheridan | Westfield |
|--|---------|-----------------|---------|---------|--------|--------|---------|-------------|----------|-----------|
| Occupied Units Paying Rent                               | 655,068 | 18,639          | 178     | 36      | 5,709  | 529    | 4,171   | 4,595       | 217      | 1,539     |
| Less than 15%  | 85,877  | 3,282           | 14      | 9       | 947    | 53     | 711     | 797         | 31       | 365       |
| 15-19.9%   | 86,219  | 3,067           | 46      | 11      | 904    | 192    | 821     | 613         | 11       | 230       |
| 20-24.9%   | 85,995  | 2,953           | 39      | 13      | 906    | 28     | 829     | 678         | 35       | 216       |
| 25-29.9%   | 74,221  | 2,554           | 21      | 0       | 677    | 14     | 515     | 780         | 39       | 300       |
| 30-34.9%   | 57,764  | 1,869           | 6       | 3       | 557    | 96     | 290     | 557         | 25       | 191       |
| 35% or More  | 26,4992 | 4,914           | 52      | 0       | 1,718  | 146    | 1,005   | 1,170       | 76       | 237       |
| Source: 2007-2011 ACS 5-year Estimates, US Census Bureau |         |                 |         |         |        |        |         |             |          |           |

## Inventory of Affordable Housing

Affordable housing can be more complicated than it originally seems. There is a gap in the number of affordable and available affordable rental housing units in Hamilton County. Additionally not all affordable units are rented to low income households, leaving fewer affordable units available to those who are low income. The ability to provide affordable housing is also limited by the income levels that can be served using housing programs, since the qualifying income levels for Hamilton County are based on the entire Metropolitan Statistical Area (MSA). Another complication is that most affordable housing units are in multi-family rental complexes, while the vast majority of housing in Hamilton County is owner-occupied single family homes.

*County-wide affordability doesn't mean that the affordable housing stock is located where it is easily accessible to jobs, health care, shopping, or amenities.*

Currently approximately 30% of the housing stock county-wide is affordable to people who are low income (50% or less of Area Median Income) and 54% is affordable to people who are moderate income (80% of Area Median Income). This was calculated using the HUD definition of Area Median Income (AMI), which is currently \$65,100 for Hamilton County, the low and moderate income thresholds, and 35% as the maximum amount of income that should be spent on housing for affordability. For moderate income households this is \$1,540 per month, inclusive of utilities. For low income households it is \$950 per month inclusive of utilities. County-wide affordability doesn't mean that the affordable housing stock is located where it is easily accessible to jobs, health care, shopping, or amenities.

1.7% of all housing units were developed with the intent of providing housing for low income persons (through public programs like the Low Income Housing Tax Credit or HUD Section 8). The number of

eligible households (earning less than 60% AMI), however, is nearly 25% of the population. This demonstrates the demand for quality affordable housing for low income people.

The data from the National Low Income Housing Coalition (NLIHC) suggests that there is a gap of 2,125 affordable housing units in the county for households with incomes below 50% of AMI.

| <b>Affordable Housing Gap</b>                            | <b>Hamilton County</b> |
|--|------------------------|
| All Income Renter Households                             | 19,120                 |
| <b>Extremely Low Income Renter Households</b>            |                        |
| Total ELI Renter Households                              | 2,000                  |
| Affordable Units   | 1,725                  |
| Surplus or Deficit of Affordable Units                   | (275)                  |
| Affordable Units per 100 Renter Households               | 86                     |
| Affordable and Available Units                           | 500                    |
| Surplus or Deficit of Affordable and Available Units     | (1,500)                |
| Affordable and Available Units per 100 Renter Households | 25                     |
| <b>Very Low Income Renter Households</b>                 |                        |
| Total VLI Renter Households                              | 4,295                  |
| Affordable Units   | 4,350                  |
| Surplus or Deficit of Affordable Units                   | 55                     |
| Affordable Units per 100 Renter Households               | 101                    |
| Affordable and Available Units                           | 2,170                  |
| Surplus or Deficit of Affordable and Available Units     | (2,125)                |
| Affordable and Available Units per 100 Renter Households | 51                     |
| <b>Low Income Renter Households</b>                      |                        |
| Total LI Renter Households                               | 8,840                  |
| Affordable Units   | 16,775                 |
| Surplus or Deficit of Affordable Units                   | 7,935                  |
| Affordable Units per 100 Renter Households               | 190                    |
| Affordable and Available Units                           | 9,380                  |
| Surplus or Deficit of Affordable and Available Units     | 540                    |
| Affordable and Available Units per 100 Renter Households | 106                    |



In states where housing affordability is mandated (not Indiana), generally the mandate is 10% of new housing stock must be affordable to low income households. The Federal Housing Finance Agency sets the affordability targets for Fannie Mae and Freddie Mac regarding the affordability of mortgages that they purchase as government sponsored enterprises. For 2012-2014 they are required to have at least 23% of their portfolio affordable to moderate income households (80% AMI) and 7% affordable to low income households (50% AMI).

The US Department of Housing and Urban Development (HUD) sets income limits for its rent subsidy programs including Community Development Block Grants (CDBG), HOME Investment Partnership, and Section 8 Housing Choice Vouchers. The limits for CDBG and HOME are different than the Section 8 income limits. Both are determined by the household size and based on a percentage of area median income.

| <b>Multi-family Housing Income Limits</b>              | 2013     |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Indianapolis MSA                                       | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| Very Low Income  | \$22,800 | \$26,050 | \$29,300 | \$32,550 | \$35,200 | \$37,800 | \$40,400 | \$43,000 |
| 60% Income Limit                                       | \$27,630 | \$31,260 | \$35,160 | \$39,060 | \$42,240 | \$45,360 | \$48,480 | \$51,600 |
| Source: US Department of Housing and Urban Development |          |          |          |          |          |          |          |          |

Community Action of Greater Indianapolis (CAGI) is the manager of Section 8 Housing Choice Vouchers in Hamilton County. According to Hamilton County CAGI staff member Darrell Wilson, the community has 112 active Housing Choice Vouchers. Additionally, Noblesville Housing Authority (NHA) has funding for 185 families. 75 families are under the Mainstream program for families whose head of house or spouse is disabled and under the age of 62, they also have a local preference for 55 families whose head or spouse is elderly, 62 years old and older. NHA also administers 40 additional Housing Choice Voucher families through the HCV portability procedures. They are assisting a total of 225 families monthly with the Housing Choice Voucher program.

| <b>Section 8 Income Limits</b>                         | 2013     |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Indianapolis MSA                                       | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| 30% of Median  | \$13,700 | \$15,650 | \$17,600 | \$19,550 | \$21,150 | \$22,700 | \$24,250 | \$25,850 |
| Very Low Income  | \$22,800 | \$26,050 | \$29,300 | \$32,550 | \$35,200 | \$37,800 | \$40,400 | \$43,000 |
| Low Income   | \$36,500 | \$41,700 | \$46,900 | \$52,100 | \$56,300 | \$60,450 | \$64,650 | \$68,800 |
| Source: US Department of Housing and Urban Development |          |          |          |          |          |          |          |          |

HUD also establishes Fair Market Rents (FMRs) for each county and the FMR is used in calculating the amount of subsidy. FMRs are estimates of rental housing costs in local housing markets that HUD prepares using rent survey data to serve as the basis for determining the maximum subsidy levels in the Housing Choice Voucher program. In general, FMRs are set at the 40th percentile rent (i.e., the dollar amount which allows voucher-holders access to 40 percent of standard quality rental units). The same FMR data are used to establish the maximum subsidy level for HOME rental assistance programs.

Adjustments are made to exclude public housing units, newly built units and substandard units. FMRs are gross rents, meaning they include shelter rent and any tenant-paid utilities. For a two bedroom apartment in Hamilton County the FMR is \$765 per month.

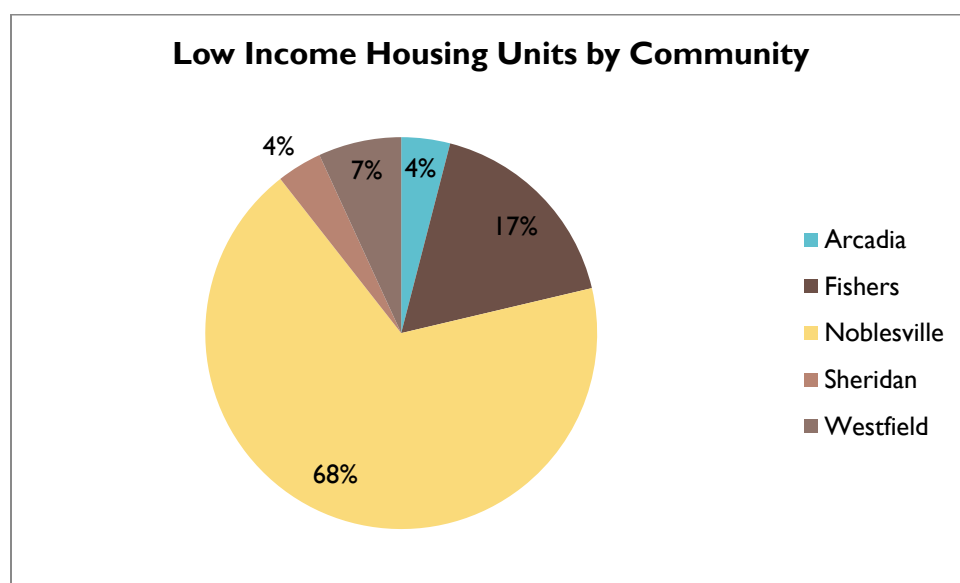
*Fair Market Rent is HUD's estimate of what it would cost to have access to 40% of the area's rental units.*

|  |         |
|--|---------|
| <b>FY 2013 Fair Market Rent</b>                        |         |
| Hamilton County  |         |
| Efficiency   | \$499   |
| 1 Bedroom  | \$615   |
| 2 Bedroom  | \$765   |
| 3 Bedroom  | \$1,020 |
| 4 Bedroom  | \$1,190 |
| Source: US Department of Housing and Urban Development |         |

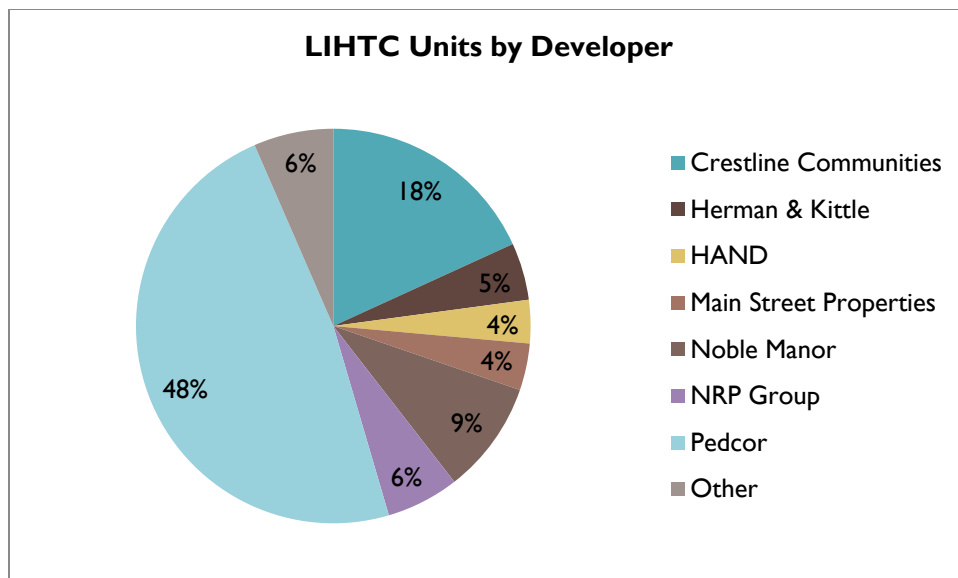
There are two forms of rental housing assistance/subsidy: project based and tenant based. In project based Section 8, the rental assistance makes up the difference between market rents and what low-income tenants can afford, based on paying 30 percent of monthly adjusted household income for rent and utilities. In the tenant based program, the Section 8 Housing Choice Voucher (HCV) program provides eligible household vouchers to help pay the rent on privately owned homes/apartments of their choice. A family receiving a voucher must pay at least 30 percent of its monthly adjusted household income for rent and utilities.

The Low Income Housing Tax Credit (LIHTC) program is a tax credit program that helps subsidize the development of affordable housing in a place based manner. The allocations of tax credits are made each year by the Indiana Housing and Community Development Authority (IHCDA). Developers (for profit and non-profit) compete for tax credit allocations to build affordable housing in communities around the state. There are 1,424 low income units in LIHTC projects in Hamilton County. Lakeview Court Apartments was originally developed as affordable housing for those with incomes below 60% of AMI but those 115 units have been converted to market rate apartments.

| <b>LIHTC Properties</b>   |           |                        |             |             |                  |
|---|-----------|------------------------|-------------|-------------|------------------|
| Name  | Year      | Developer              | City        | Total Units | Low Income Units |
| Commons at Spring Mill  | 2012      | Herman & Kittle        | Westfield   | 72          | 66               |
| Cumberland Crossing   | 1999      | Pedcor                 | Fishers     | 232         | 232              |
| Deer Chase Apartments   | 2003      | Crestline Communities  | Noblesville | 144         | 128              |
| Deer Chase Apartments II  | 2005      | Crestline Communities  | Noblesville | 144         | 128              |
| Greystone Apartments of Noblesville                             | 2005      | Pedcor                 | Noblesville | 236         | 236              |
| Hamilton Place  | 2004      | Main Street Properties | Arcadia     | 54          | 54               |
| Meredith Meadows  |           | NRP Group              | Noblesville | 84          | 84               |
| Noble Manor II Apartments                                       |           | Noble Manor            | Noblesville | 73          | 73               |
| Noble Manor Village   | 1991      | Noble Manor            | Noblesville | 73          | 73               |
| Princeton Lakes Apartments                                      | 2003      | Pedcor                 | Noblesville | 208         | 208              |
| Spicewood Garden Apartments*                                    | 2008/2012 | HAND                   | Sheridan    | 52          | 50               |
| Valley Farms Apartments   | 1994      |                        | Westfield   | 92          | 92               |
|   |           |                        |             | 1,464       | 1,424            |
| Source: US Department of Housing and Urban Development and HAND |           |                        |             |             |                  |







| Units owned by HAND  |             |           |
|----------------------|-------------|-----------|
|                      | Location    | Units     |
| Pebble Brook Gardens | Noblesville | 9         |
| Plum Tree Gardens    | Noblesville | 6         |
| Roper Lofts          | Noblesville | 8         |
| Spicewood Garden*    | Sheridan    | 52        |
| <b>TOTAL</b>         |             | <b>75</b> |

\* Three Section 8 project based Housing Choice Vouchers are linked to the property through the Noblesville Housing Authority.

| Section 8 Project Based Units               |             |            |
|---|-------------|------------|
|   | Location    | Units      |
| Arcadia Village*                            | Arcadia     | 16         |
| Cicero Village Apartments*                  | Cicero      | 24         |
| Leonard Apartments*                         | Arcadia     | 12         |
| Noble Manor (includes Phase II and Village) | Noblesville | 336        |
| Sheridan Community Apartments               | Sheridan    | 5          |
| Sheridan Retirement*                        | Sheridan    | 18         |
| Valley Farm Apartments**                    | Westfield   | 92         |
| <b>TOTAL</b>                                |             | <b>503</b> |

\* Overlaps with USDA Rural Rental Housing

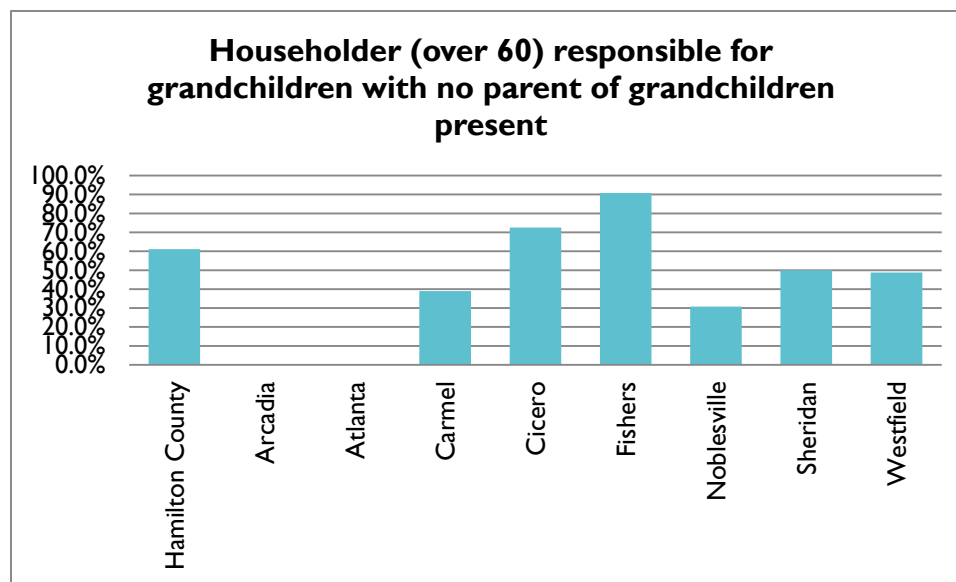
\*\* Overlaps with USDA Rural Rental Housing and LIHTC



## Seniors

Baby Boomers are often referred to as “the sandwich generation” – taking care of aging parents while having school-aged children still at home. Trying to create the best possible quality of life for an aging relative is “the new normal” for 43.5 million Americans caring for someone older than 50, according to the Family Caregiver Alliance. However, there isn’t readily available data at the local level to determine how many households this may affect or the amount of interaction between the Boomers and their parents. The data on intergenerational households or grandparents living with their grandchildren provides some insight, but does not include those who are involved in the care of a parent living in assisted living or in another home and not all intergenerational households involve someone taking care of the elder.

2,865 grandparents in Hamilton County live with their own grandchildren under age 18. For 16% of these the grandchild’s parents are not present and the grandparent is financially responsible for the grandchild(ren). The vast majority of the grandparents living with their grandchildren in the county are younger grandparents, under age 60. For those over age 60, 494 people live with their own grandchildren under age 18 and 61% are responsible for the grandchildren with no parent present. While this phenomenon currently affects only 112 households in Hamilton County and 90 of those households own their own home, there is a small market for rental housing that is senior-friendly but not age restricted and can accommodate school-aged children living with a grandparent.



Source: Census, ACS 5-year Estimates, 2007-2011

The Research Advisory Committee was interested in the housing choices that Baby Boomers will be making as they retire. A few studies provide insight to trends on a national basis. The 2011 American Association for Retired Persons (AARP) Boomer Housing Study considers the location features and housing features that are important to Boomers as they consider their retirement housing choices. Features most often mentioned as important to Boomers who moved for retirement or plan to purchase a new home cited were: doctor’s office (63%), grocery store within one half mile (62%), hospital (61%), place to worship (60%), and drug store within one half mile (53%). The importance of

certain home features when buying a home for retirement cited were: bedroom on main level (79%), non-slip floor surface (60%), electrical switches lower on wall (34%), electrical outlets higher on wall (35%), lever-handled door knobs (50%), and easy to use climate controls (64%).

Several studies demonstrate Baby Boomer's attitude toward retirement and makes it clear that there aren't sure-fire answers to questions about where Boomers will choose to live and the housing types they will prefer. Baby Boomers have indicated that they will change the way older adults live in retirement (Coleman et al, 2006). The retirement of Boomers will also last longer than in previous generations, assuming the availability of services to keep them fit, healthy, and active (DeCastres, 2007). [Both quotes from Leslie Kay Eldridge's dissertation "Baby Boomer's Needs and Preferences for Retirement Housing.]

### *Assisted Living and Nursing Homes*

Assisted living communities are often compared with nursing homes. This is mostly because both types of senior living are similar and, in many cases, a senior care facility may offer both nursing home services and assisted living residences. In addition, a nursing home is the term that has been most commonly used for senior residences that offer healthcare while assisted living is a more recent type of senior care offering that caters to those who seek a bit less care and more independence. Nursing homes have provided living options for seniors in needs of varying levels of medical supervision for years while assisted living residences have become more popular in the last few decades. The main differences between assisted living facilities and nursing homes is the level of care a resident receives and the freedom the resident is allowed. In nursing homes, many residents are under constant medical supervision, in need of assistance with daily living and are not capable of living independently anymore. Nursing home residents typically are unable to leave the facility on their own, mainly because they are physically or mentally unable to. Assisted living residents do not need as much hands-on medical attention. They might require assistance with medicine management, bathing and other tasks, but they are capable of handling most daily living on their own. Assisted living residents might still drive, cook their own meals, come and go freely, while still having the security of medical supervision and social interaction with other residents. According to AARP the average cost is \$50,000 per year (nationally) and rising, though that cost can vary by location. Approximately 1/3 of nursing home residents pay for care from their own funds, while 2/3 pay through Medicaid (AARP).

There are 15 nursing home facilities in Hamilton County. Five are located in Carmel, four in Noblesville, and the remainder are in Westfield, Fishers, Sheridan, and Arcadia.

- Carmel Health & Living Community
- Harbour Manor Health & Living Community
- Manor Care Health Services Summer Trace – Carmel
- Maple Park Village – Westfield
- McGiverey Health Care Center – Carmel
- Prairie Lakes Health Complex – Noblesville
- Riverview TCU – Noblesville
- Riverwalk Village – Noblesville
- Sheridan Rehabilitation & Health Care Center

- Carmel Care Center
- Sunrise of Carmel
- Arcadia Developmental Center
- Sanders Glen – Westfield
- Riverwalk Commons – Noblesville
- The Hearth at Windermere - Fishers

Assisted living facilities are available for those who can still live independently, but need some medical services and supervision. These facilities are generally for those who can pay for them from their own funds and cost approximately \$34,320 per year. Home rehabilitation and nursing home care are often used by those who can't afford assisted living

*Home rehabilitation and nursing home care are often used by those who can't afford assisted living facilities.*

facilities. Nursing home care costs vary significantly depending on the type of care needed. The current trend is for people to stay in their homes, with home modifications to accommodate needs, as long as possible. Home modification programs are important to reducing the long-term costs for extended nursing home stays.

The affordability of assisted living facilities is greatly dependent on household composition (is one adult still living at home and incurring housing costs), household income and savings, and the type or amount of care needed. Assisted living options are available in many of the communities in the county development is being done in the private market. Options for independent living with access to health care are needed to address the growing older population.

## Crime

Uniform Crime Statistics reported by local police departments to the Federal Bureau of Investigation and the US Department of Justice are generally considered to be the most accurate crime data for a community. Participation is voluntary, though, and some departments do not report. In Hamilton County the cities all report their data, but the towns and the Sheriff's Department do not. Crime in Hamilton County municipalities is primarily property crimes like burglary, larceny, motor vehicle theft, and arson. There were nearly 2,500 property crimes reported in Hamilton County in 2011. 85% of these were larceny, or theft. There were 109 violent crimes in 2011. 43% of these were aggravated assaults. The Uniform Crime Statistics do not report how many of those were related to domestic violence.

*The design and use of public spaces, and particularly the sense of ownership and control that residents have over these areas, has far more significant effect on crime than density or income levels.*

The connection between affordable housing and crime is debated in many communities. While there are stories of higher crime in subsidized housing projects, many studies do not show a direct relationship. In 2011, two reports make a valuable contribution to existing research on the relationship between crime rates and assisted housing programs. The first study found no conclusive evidence that an increase

in voucher holders leads to an increase in crime. The second found that public housing redevelopment contributes to a reduction of crime within the development itself and in adjacent communities (National Low Income Housing Coalition). Planner and developer of the theory of defensible space, Oscar Newman concluded that ***the design and use of public spaces, and particularly the sense of ownership and control that residents have over these areas, has far more significant effect on crime than density or income levels.***

## Self-Sufficiency

One measure of community well-being is how much a household would need to make in order to live without public or private assistance.

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, age 6-12.

Some members of the Research Advisory Committee felt the Self-Sufficiency Index provided a good context for the connection between wages and cost of living. Others felt that the numbers were too low and did not reflect their experience in the county.

| <b>Self-Sufficiency Standard</b>     |           |           |                    |                     |                         |                         |
|--------------------------------------|-----------|-----------|--------------------|---------------------|-------------------------|-------------------------|
| Hamilton County                      |           |           |                    |                     |                         |                         |
|                                      | 1 adult   | 2 adults  | 1 adult<br>1 child | 2 adults<br>1 child | 2 adults;<br>2 children | 2 adults;<br>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               |
| % of HUD Area<br>Median Income (AMI) | 33%       | 47%       | 54%                | 64%                 | 76%                     | 97%                     |

## Transportation

Housing is supported by infrastructure. Safe, decent, affordable housing is generally supported by a road network, transit system, non-motorized transportation system, water and sewer, and stormwater systems. Transportation is the focus in the housing needs assessment as it is most closely connected to the affordability of housing.

Hamilton County is served by Interstate 69 in the eastern portion of the county, as well as portions of Interstate 465 at the southernmost edge of the county. US Highway 31 runs through roughly the western third of the county, providing north-south access to Indianapolis/Marion County to the south and Kokomo/Howard County to the north. US 31 has undergone major reconstruction in the Carmel/Westfield area and construction continues on the highway north of Westfield. Keystone Avenue provides north-south access in the southern portion of the county before joining US 31 where Carmel and Westfield meet. Keystone has been converted to a limited access highway using grade separated roundabouts throughout the county. State Route 37 adjoins I-69 to Noblesville and points north. State Road 32 serves Westfield and Noblesville and State Road 38 serves Noblesville, both running east-west through the county. State Road 238 serves Fishers and Noblesville.

Many of the intersections in Carmel have been converted to roundabouts to improve traffic flow.

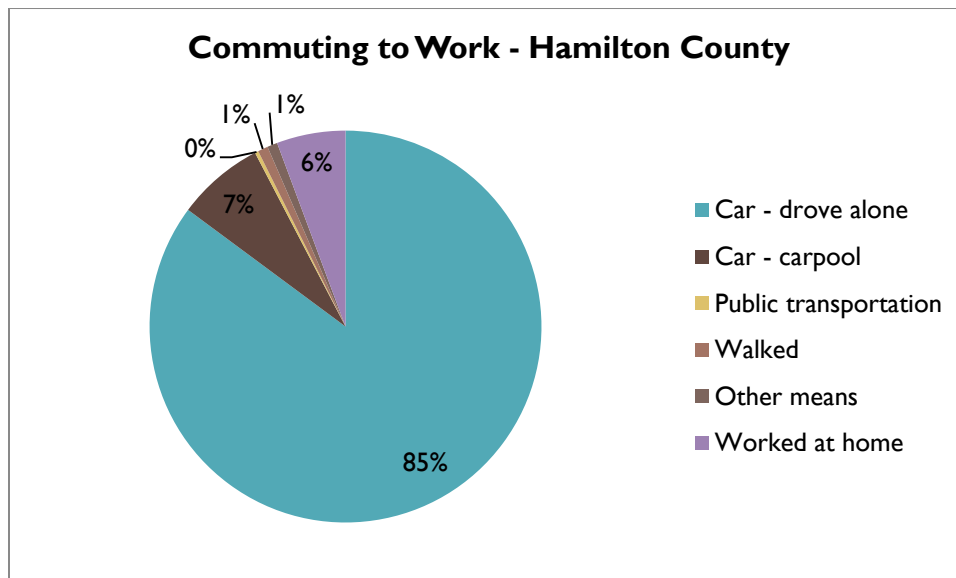
Commuter bus service to downtown Indianapolis is available from Carmel (Meijer) and Fishers (Municipal Complex) through IndyConnect. There is also a “reverse commute” service that connects people living in Indianapolis to jobs in Hamilton County through IndyConnect. Plans for the northeast corridor in Indianapolis include bus rapid transit or rail service between Fishers and downtown Indianapolis, though build out of the route will take several years and will only occur if funding is approved.

Primelife Enrichment provides transportation services to older adults in Hamilton County. Reservations are required 48 hours in advance for transportation services.

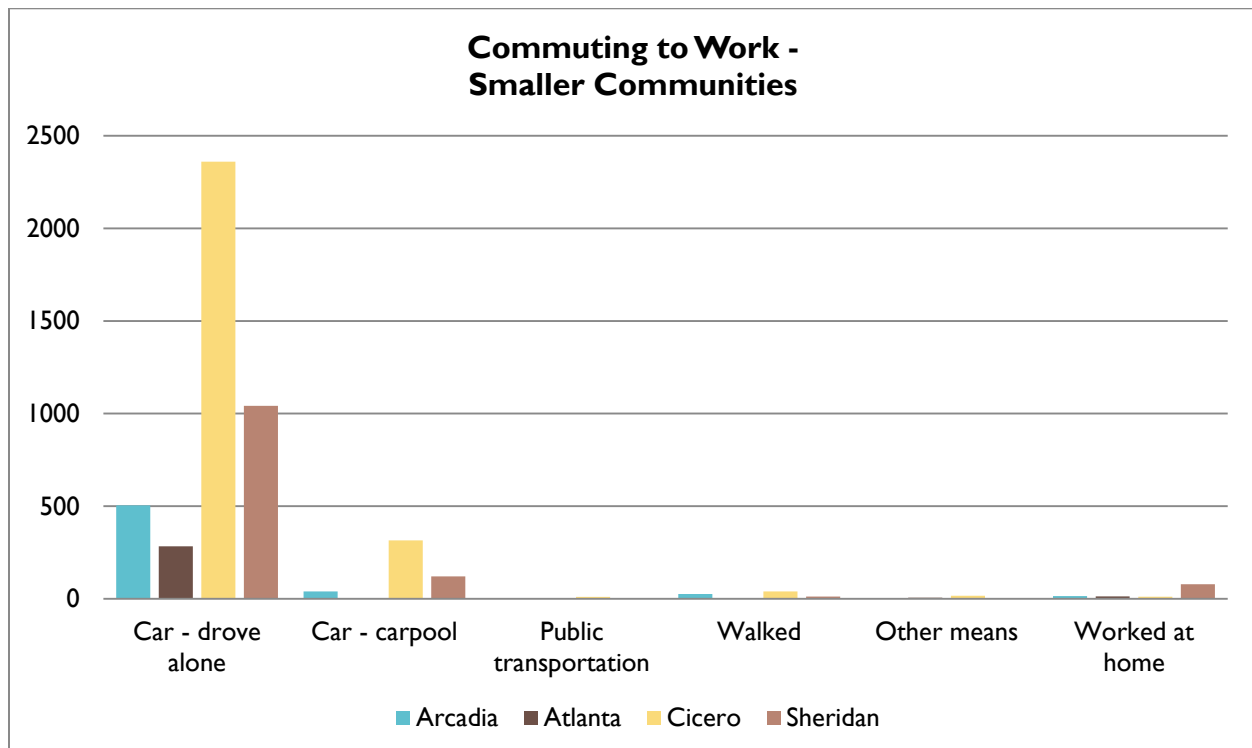
Increasingly communities in Hamilton County, particularly Carmel and Westfield have embraced non-motorized transportation infrastructure. The Monon Rail-Trail extends from 96<sup>th</sup> Street (connecting to the Indianapolis section of the Monon Trail) to State Road 32. The portion north of I 59<sup>th</sup> Street is unpaved, but open for use. The Hagan-Burke Trail connecting the Monon to I 46<sup>th</sup> Street through wooded neighborhoods and the Cool Creek Trail in Westfield are other paved off-road multi-use trails. Carmel has also designated bike routes in the community and installed multi-use paths along many roadways to improve pedestrian safety. Bike lanes have been installed in several areas of the county as well. Carmel has been designated a Bicycle-Friendly Community. Sidewalks are in place in many of the neighborhoods in the incorporated communities.

Commuting to work is a significant consideration for housing growth in suburban communities. In Hamilton County 85% of commuters drive alone in a car to work. This is the typical means of transportation to work in most of Indiana. There is a growing culture of biking to work, but it will remain modest compared to motorized transportation.

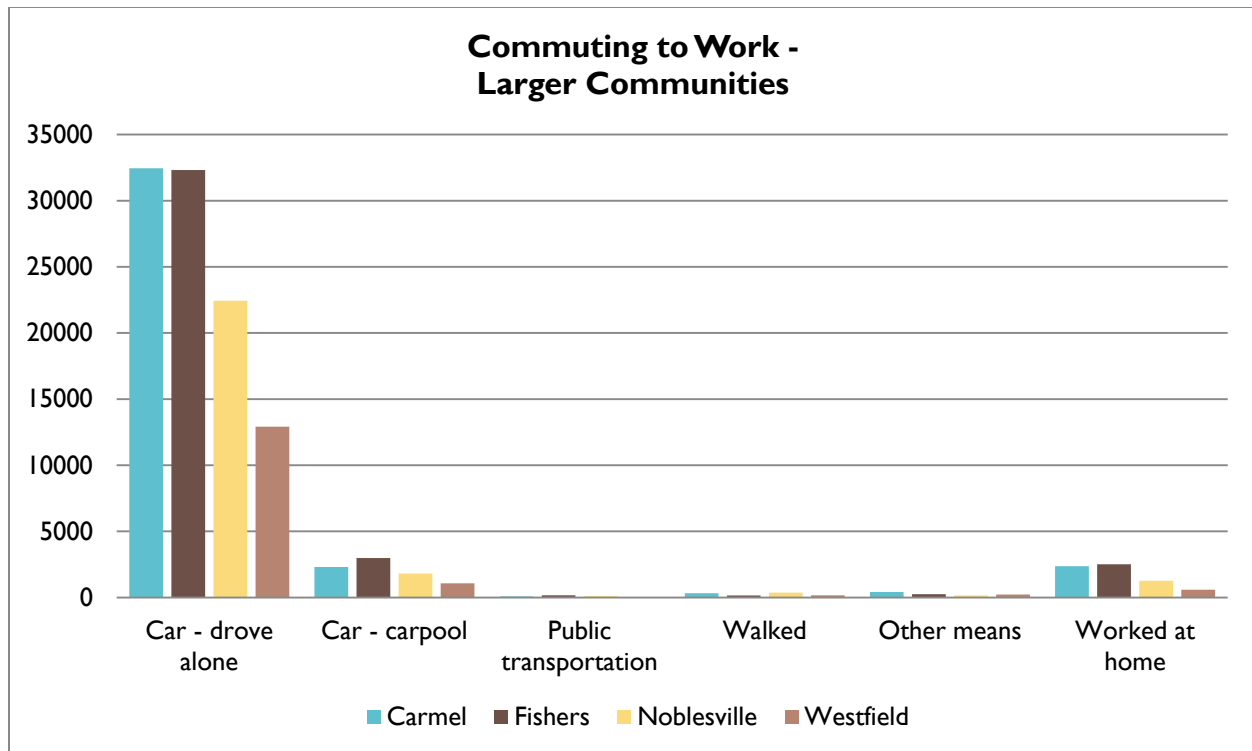
Working from home is an attractive option for people in many professional occupations and some service occupations. While this remains a small portion of the work force, it is noticeable in the data for the cities.



Source: Census, ACS 5-year Estimates, 2007-2011

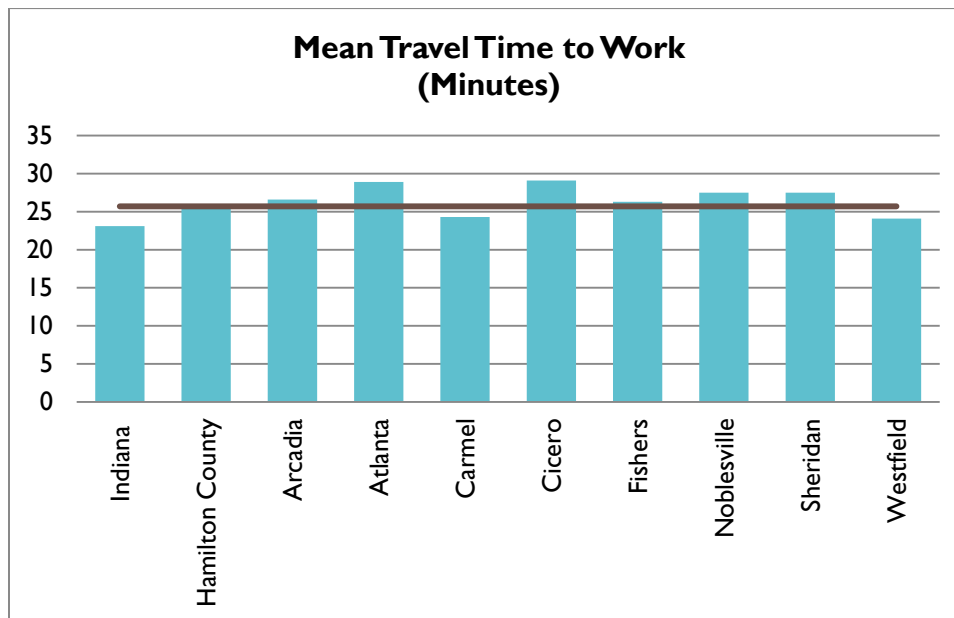


Source: Census, ACS 5-year Estimates, 2007-2011



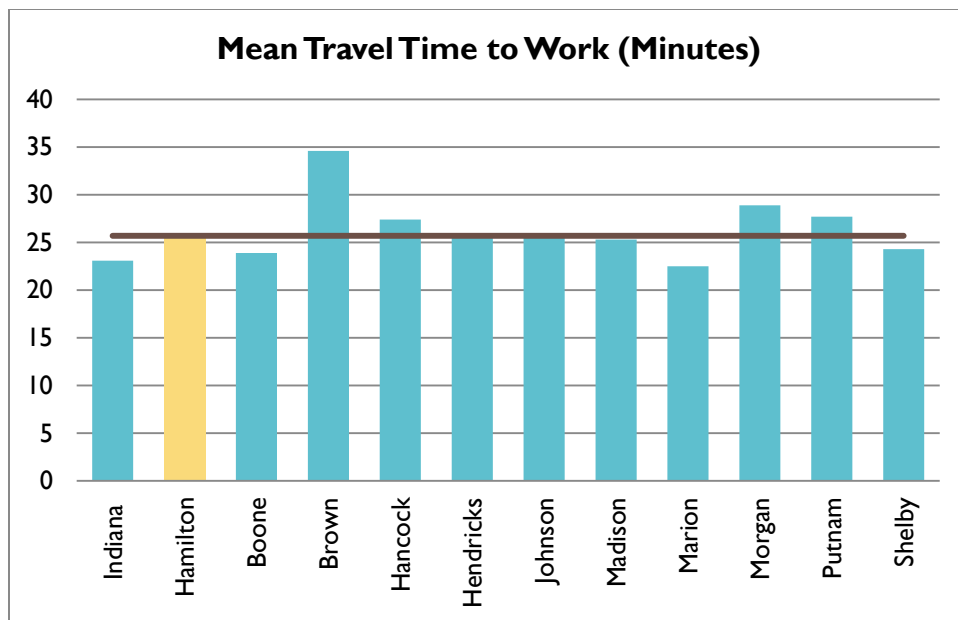
Source: Census, ACS 5-year Estimates, 2007-2011

Travel times to work in central Indiana are generally between 20-30 minutes on average though many commuters who travel at peak times have longer commutes in some parts of the metro area, including along I-69 in Hamilton County.



Source: Census, ACS 5-year Estimates, 2007-2011

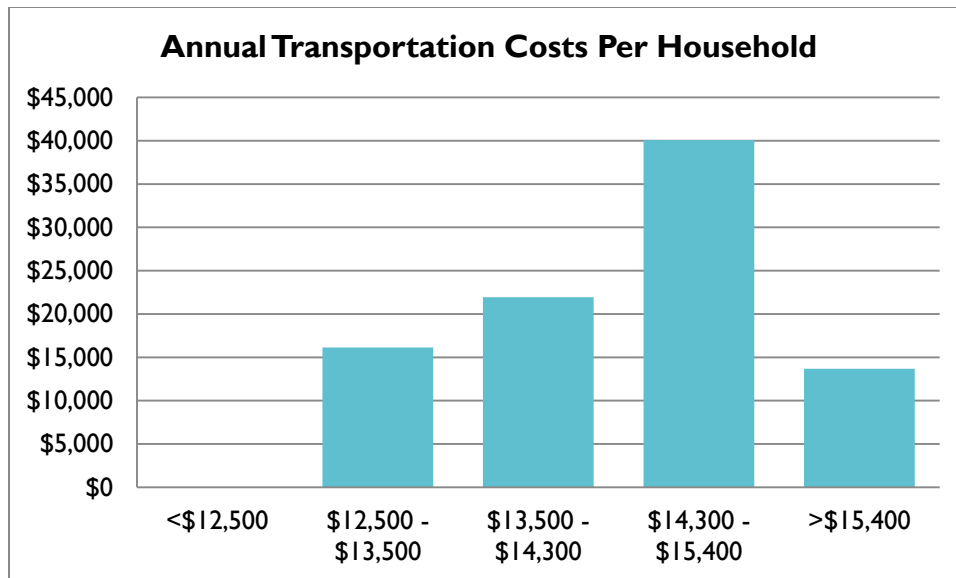




Source: Census, ACS 5-year Estimates, 2007-2011

Transportation costs include the cost of vehicle ownership, maintenance, fuel, registration, and insurance as well as parking (where appropriate). While individual households rarely think about the costs of vehicle ownership and driving, the costs can be quite substantial. A 20 mile commute from Hamilton County to downtown Indianapolis for work would result in 10,400 miles per year, just in getting to and from work. For most households in Hamilton County the costs of housing and transportation combined exceed 45% of income.

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>

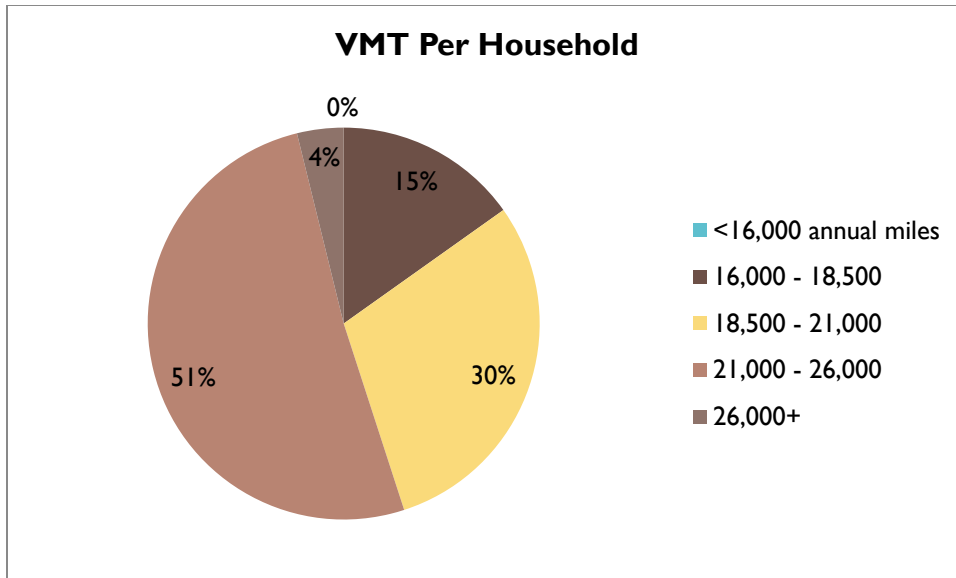


Source: Housing + Transportation Affordability Index

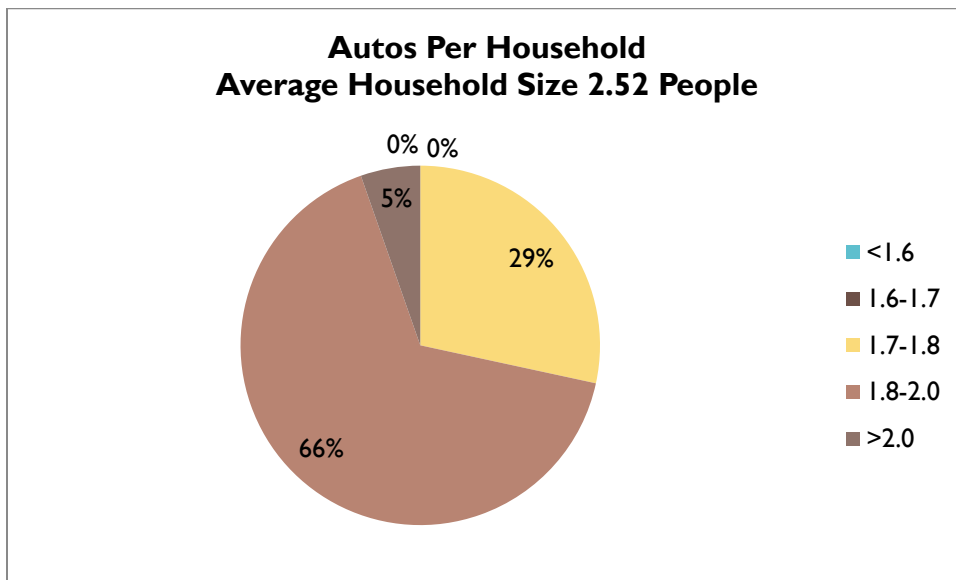
| Annual Transportation Costs |        |         |
|-----------------------------|--------|---------|
| Household                   |        |         |
|                             | Number | Percent |
| <\$12,500                   | 0      | 0.0%    |
| \$12,500 - \$13,500         | 16143  | 17.6%   |
| \$13,500 - \$14,300         | 21945  | 23.9%   |
| \$14,300 - \$15,400         | 40068  | 43.6%   |
| >\$15,400                   | 13681  | 14.9%   |

Source: Housing + Transportation Affordability Index

Vehicle Miles Traveled (VMT) is simply the number of miles that are put on a vehicle per person per year. A “standard” number of miles, reflected in lease car annual mileage limits, used to be 10,000 to 12,000 miles, but recently that has increased to more than 15,000 annual miles.

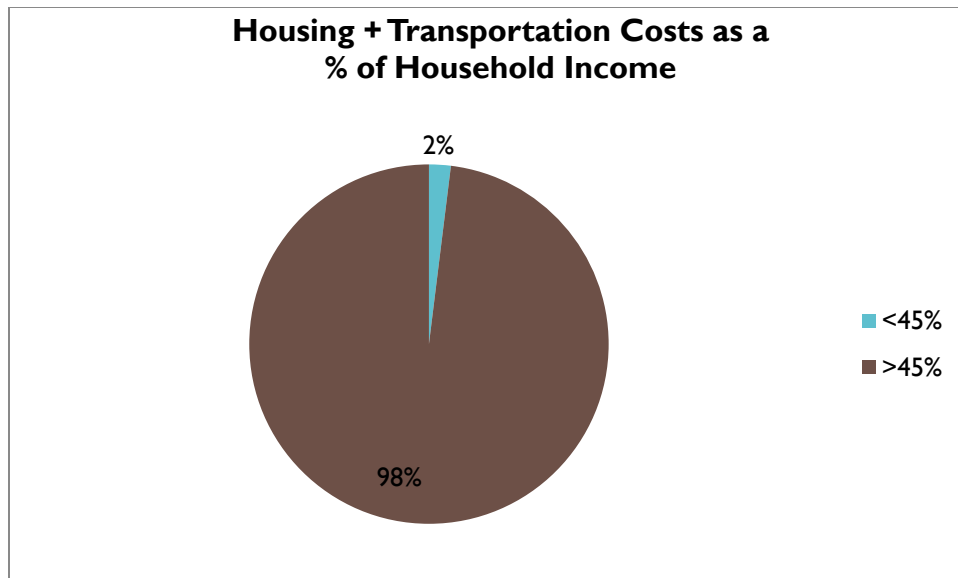


Source: Housing + Transportation Affordability Index



Source: Housing + Transportation Affordability Index

Most Hamilton County households have housing + transportation costs over 45% of household income. The Housing + Transportation Affordability Index uses 30% as a threshold for affordable housing and 15% for the costs of transportation, even if the percentage is high, most households are cost burdened by housing when transportation costs are included.



Source: Housing + Transportation Affordability Index

According to the Housing + Transportation Affordability Index, Hamilton County households spend 59.37% of their household income on housing and transportation combined, or 31.91% on housing and 27.47% on transportation, on average.

#### *Completed and Planned Infrastructure Improvements (prior and next 5 years)*

As stated at the beginning of the infrastructure section, transportation is a major component of the infrastructure that supports housing development, particularly in a metropolitan region. The following transportation improvements are planned in Hamilton County in the next five years or have been completed in the past five years. While the list is broad, it is likely not inclusive of all improvements.

### 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 I 16th Street
- I 16th 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 I 16th along former Interurban r/w
- I 06th Street Path, Hazel Dell to Gray
- I 06th Street Path, Gray to Keystone
- I 06th Street Path, Michigan Rd to Ditch
- I 06th 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

- I 06th 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
- I 96th 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

- I 61st Street and Carey Road Roundabout
- I 61st Street and Oakridge Road Roundabout
- I 56th Street and Oakridge Road Roundabout
- South Union Street and I 61st Street Roundabout
- I 56th Street and Springmill Road Roundabout
- I 69th 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

## Special Needs Populations

The national movement to address homelessness is through permanent supportive housing as a means of addressing not only the issue of having a place to call home, but the underlying causes of homelessness for individuals and families. The national policy agenda calls for **rapid rehousing** and coordinated care for those experiencing homeless. The social service community is forging partnerships to provide the supportive services that will make the housing successful. While there are costs to providing supportive services and permanent housing, there are also costs to society of chronic homelessness including crime, incarceration, temporary shelter, cost of addiction treatments, and job-instability.

Prison re-entry and those suffering from mental illness are reflected in the general census data, but no single source provides this information specific to Hamilton County.

### Homeless

Homeless populations are generally counted through a point-in-time count. These counts are conducted for the Continuum of Care as the basis of their planning efforts. There are only two Continua of Care in Indiana, Indianapolis and the Balance of State. Homeless counts from the Continuum of Care are not broken down by county. However, homelessness can be monitored through requests for emergency shelter, although these numbers do not capture the total homeless population.

*According to the Hamilton County Township Trustees offices 517 nights of emergency shelter were provided to the homeless in the county in 2011 by township funds and 740 nights were provided by non-township funds.*

According to the Hamilton County Township Trustees offices 517 nights of emergency shelter were provided to the homeless in the county in 2011 by township funds and 740 nights were provided by non-township funds. Delaware and Clay Townships had the highest demand for emergency shelter that was met by township funds. Non-township funds provided the greatest support in Washington and Noblesville Townships. It costs providers an average of \$25 per night of emergency shelter.

There are also people at risk of homelessness as the economy continues to recover. Even more difficult to count are the people who are homeless, but not on the street because they are “couch surfing” – staying with friends and relatives, or those living in their cars.

The primary shelter for Hamilton County is Third Phase, which is located south of Noblesville and provides shelter men, women, and children. Third Phase serves as a last option for many before they turn to Wheeler Mission or other Indianapolis shelters. The organization manages a lot of donations, but has struggled over the years to provide comprehensive counseling services to their clients. Third Phase offers common sleeping rooms for transitional shelter, and longer-term housing for those with addictions.

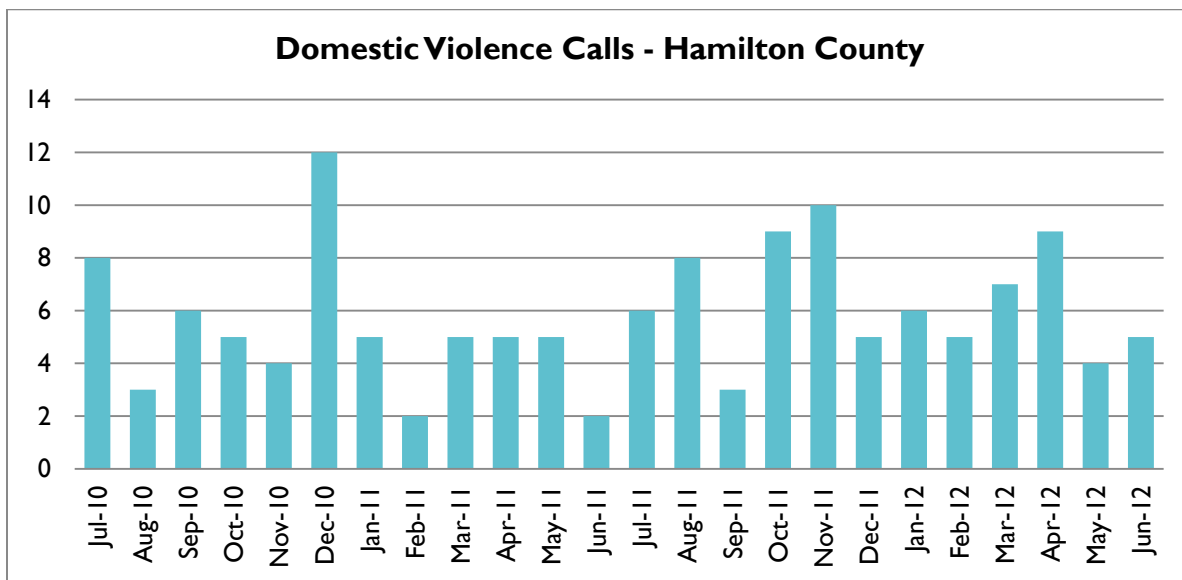
Promising Futures of Central Indiana, formerly Hamilton Centers Youth Services Bureau, provides a residential maternity group home in the county and a residential apartment program for pregnant teens and young adults in Castleton. Their services are available to people statewide.

Interfaith Hospitality Network (IHN) is a faith-based initiative utilizing church partnerships to provide housing options in the community. Churches in Hamilton County provide sleeping quarters on a weekly basis for the clients of IHN. Families receive counseling and support from IHN in a day center in downtown Indianapolis. IHN cites a lack of public transportation and funding as the primary obstacles to providing these services in Hamilton County.

Several other churches provide emergency shelter in one form or another. A full inventory was not completed as part of this study.

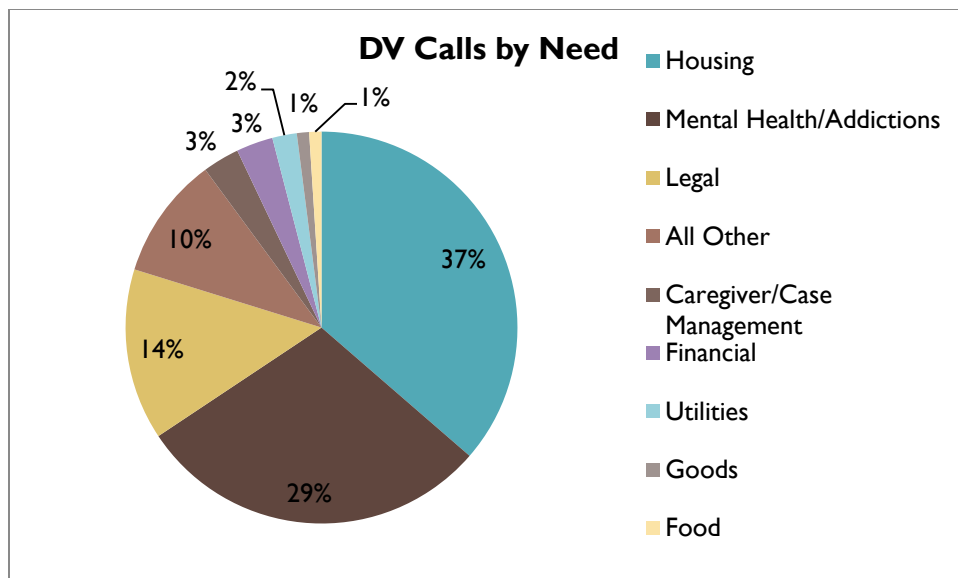
### Domestic Violence

There is currently no domestic violence shelter available within Hamilton County. Services are available for counseling and support through Prevail, but those seeking shelter travel to Anderson, Danville, or Indianapolis. United Way tracks domestic violence calls to 211 Connect/Connect2Help. According to their data, 1 of 4 people in a domestic abuse situation seeking shelter was not able to find space. This translates to almost 600 adults with more than 1,100 children. Of those needing **emergency** bed space, which is not everyone seeking shelter, 49% were not able to be placed in a shelter, primarily due to lack of space.

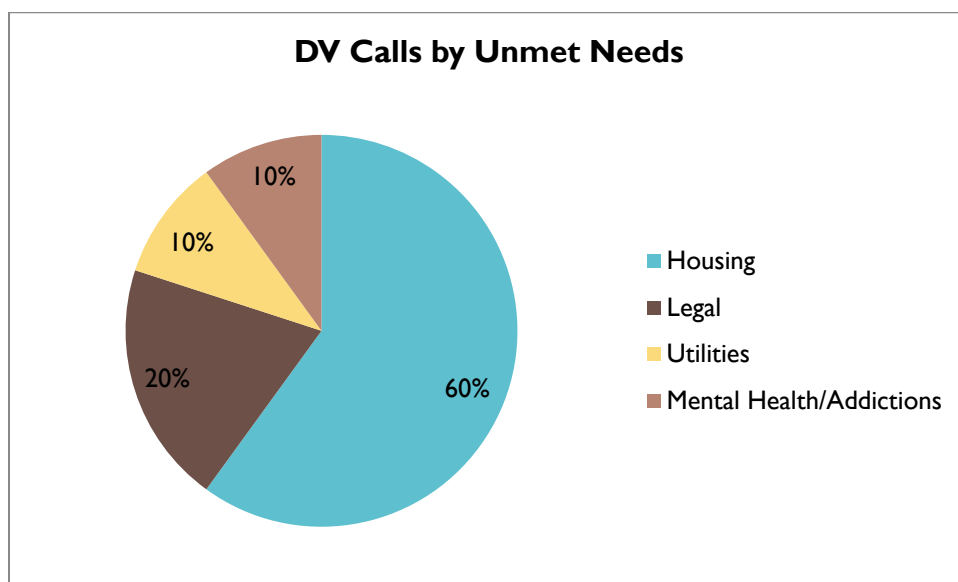


Source: United Way





Source: United Way



Source: United Way

Connect2Help refers callers to Prevail, Julian Center (Marion County), Fresh Start of Indiana (Marion County), Alternatives (Madison County), and the Salvation Army Services Center.

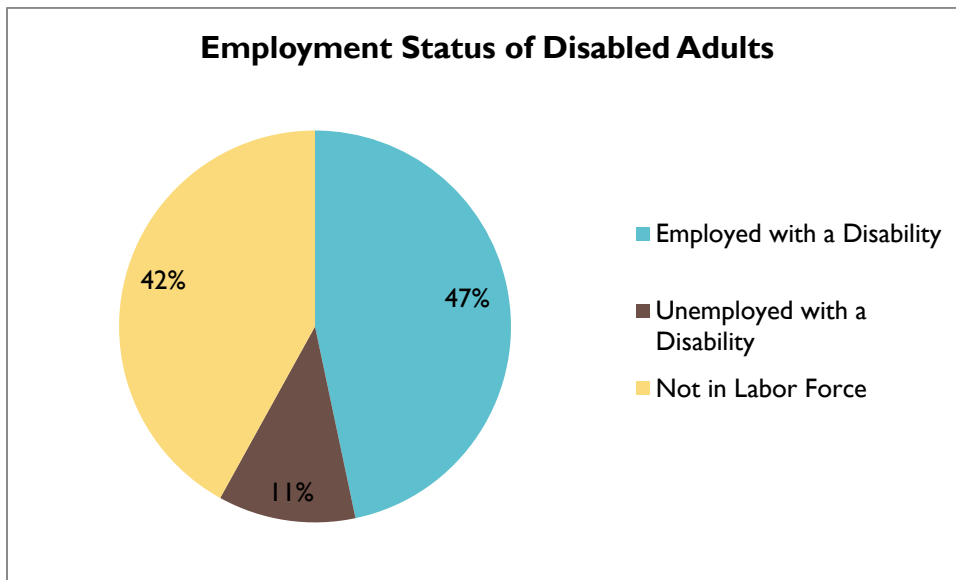
Prevail serves the community as an advocate for victims of crime and abuse in Hamilton and surrounding counties. Prevail's clients come from all communities in Hamilton County. Only 2% of Prevail's clients were abused by a stranger, most were abused by a spouse/partner or a family member. Prevail is not a shelter though they can connect people in need with a shelter. Through all of their programs, Prevail worked with 2,981 clients in 2012 – a 9% increase over 2011.

The county contracts with Alternatives, Inc. of Madison County to provide emergency shelter to Hamilton County residents.

The immediate need for emergency beds would require a minimum of 16 beds, but this is based on those who call not knowing there is no option in the county. An alliance of Hamilton County agencies and officials are spearheading an effort to build a 30 bed facility to offer this service to local residents. The planners are factoring in the population growth and want to include possible expansion options into the siting of this facility.

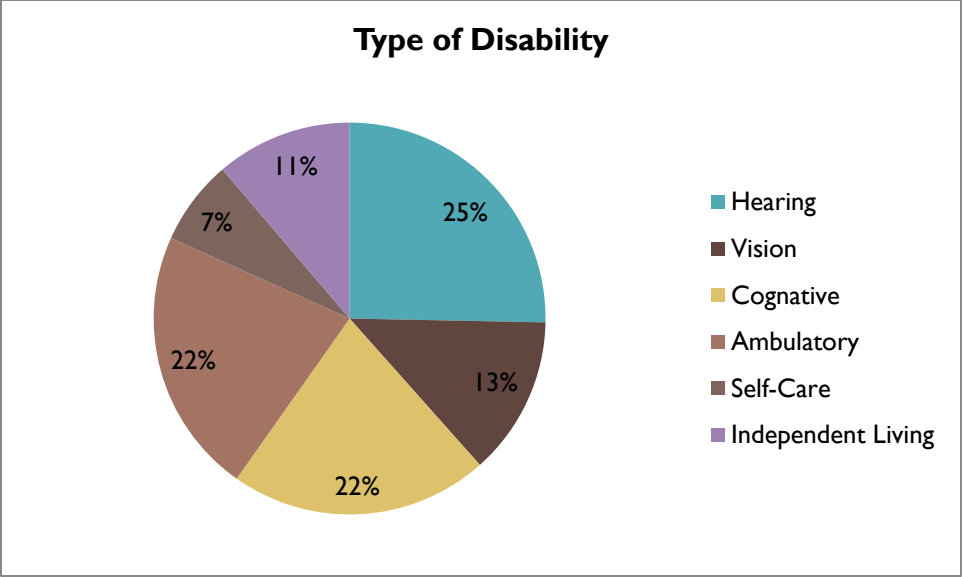
### Disabled

The disability statistics most readily available from the Census relate to the employment status of disabled individuals. Just over six percent (6%) of adults in Hamilton County are disabled, or 10,674 people. Of those 47% are employed, 11% are unemployed, and 42% are not participating in the labor force.



Source: Census, ACS 1-year Estimates, 2011

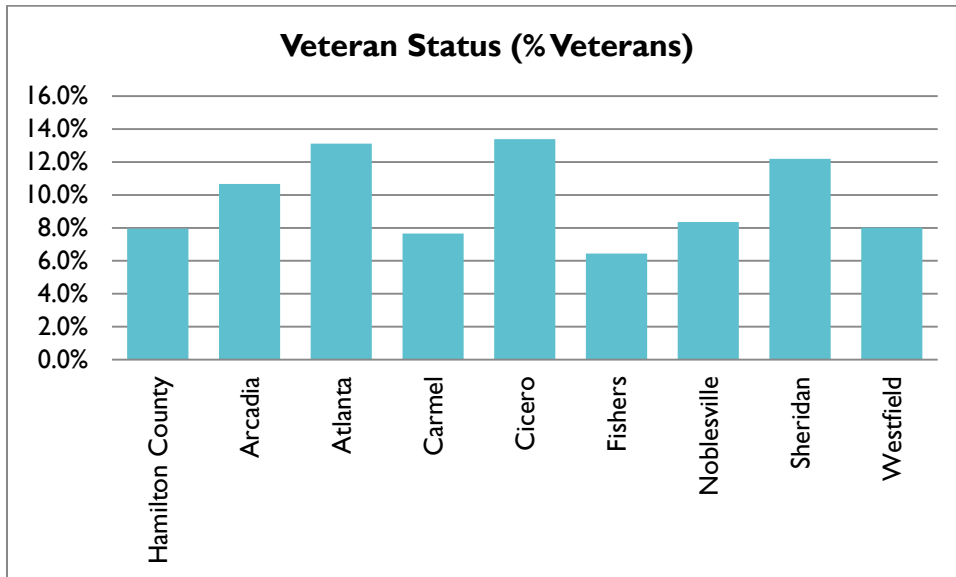
The type of disability is also noted in the Census. Disability types are hearing, vision, cognitive, ambulatory, self-care, and independent living.



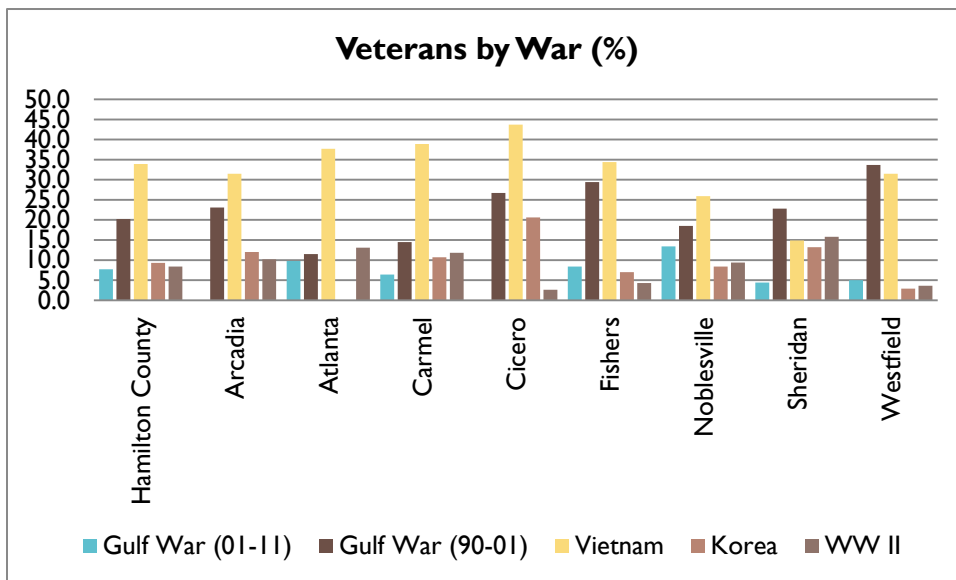
Source: Census, ACS 1-year Estimates, 2011

## Veterans

Eight percent (8%) of the Hamilton County population are Veterans. Arcadia, Atlanta, Cicero, and Sheridan have the highest percentage of Veterans among the Hamilton County communities. These communities also tend to have lower incomes and higher poverty rates. Housing for Veterans, or assistance for Veteran homeowners, may be needed.



Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

# Additional Information

---

The Indianapolis Metropolitan Board of REALTORS (MIBOR) conducted a survey of households in their service area that was modeled on the National Association of REALTORS national survey of households to gain insight on housing preferences. Key findings from Hamilton County in the MIBOR survey were:

- 37% were very/somewhat dissatisfied with the shops or restaurants within walking distance of their house.
- 66% were very/somewhat dissatisfied with the availability and quality of public transportation.
- 32% felt shops/restaurants within walking distance of their house was important/very important.
- 26% felt the availability and quality of public transportation was important/very important.
- 79% want to live in single-family detached homes. 15% want to live in townhomes (single-family attached).
- 48% prefer a mix of houses and stores in the neighborhood.

Anecdotal evidence and survey evidence from around the country shows that “it’s not just our cities and urban cores that are changing; our suburbs have too – and to such an extent that the very categories of urban and suburban are becoming increasingly outmoded. More and more suburban households are made up of singles, empty-nesters, or retirees. Even families with children are seeking a more compact, less sprawling, less car-dependent way of life” (Richard Florida, “Suburban Renewal,” Wall Street Journal, October 9, 2010). This change is not just because of the financial pressures of the Great Recession, “even before the recession, our changing demography had begun to alter the texture of suburban life in favor of denser, more walkable, mixed-use communities...the average age of marriage has been rising, households have gotten smaller, and single people now outnumber marrieds” (Richard Florida, “Suburban Renewal,” Wall Street Journal, October 9, 2010).

Many are saying that the Millennial generation isn’t interested in buying homes, but others believe that their home ownership dreams are merely being delayed. In any case “the key to a resounding revival of America’s housing market may be the availability of affordable homes in neighborhoods with amenities that would appeal to Millennials and their young families. As always, safe streets and good schools are key components of such an environment. But so too are short commutes to work and nearby shops featuring the local products that appeal to younger customers” (Morley Winograd and Michael Hais, “Millennials Home Ownership Dreams Delayed, Not Abandoned,” New Geography, 6/18/12). The National Association of REALTORS found that

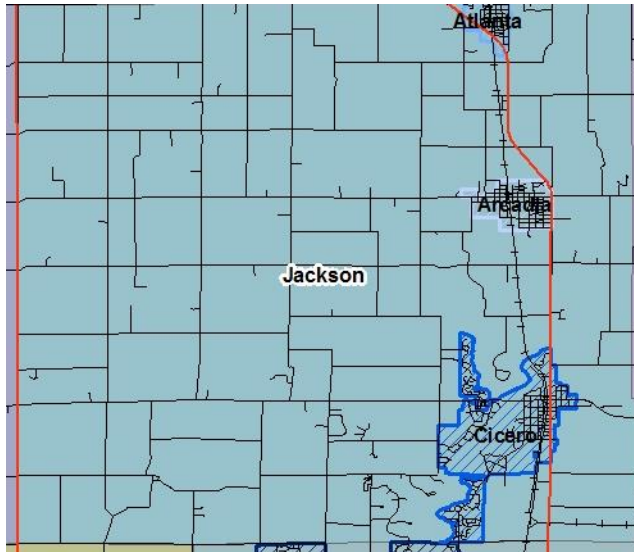
“Yes, Millennials want to live in the city more than any other generation, but the greatest percentage of Millennials want to live in the suburbs. The catch is that the kind of suburbs they want – walkable, transit-oriented, mixed-use – are vastly outnumbered by the kind they don’t want – sprawling, single-use, and far from employment and activity centers” (On Common Ground, Summer 2012).

# Individual Communities

---

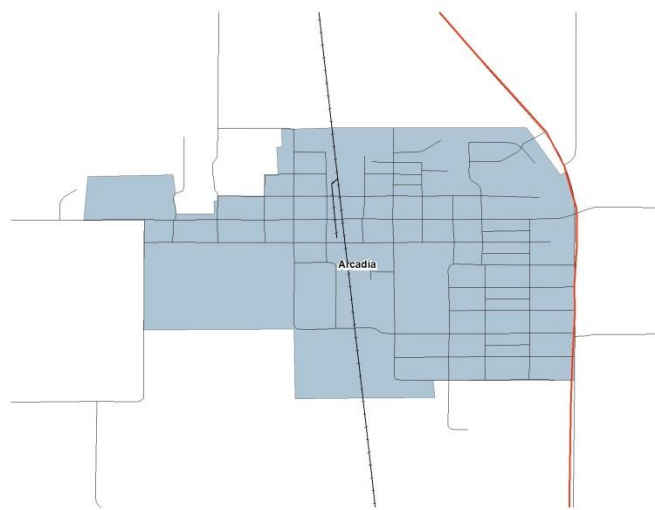
Within Hamilton County, there is a stark difference in growth and development in the northern tier of the county versus the southern tier. Despite the vigorous growth experienced in the last few decades, the northern half of the county has remained primarily rural with large sections of unincorporated land. The communities of Arcadia, Atlanta, Cicero, and Sheridan are all located in the northern half of the county and each have a population of less than 5,000. The southern half of the county, consisting of Carmel, Fishers, Noblesville, and Westfield, has seen the bulk of the recent growth and development with populations of near 30,000 up to more than 80,000. Each individual community within the county demonstrates different characteristics and needs. As growth throughout the county continues, each community must identify its unique needs and prepare for its role in future growth. Input from each community was used to refine the following profiles and arrive at the strategies outlined below.

## Jackson Township (Arcadia, Atlanta, & Cicero)



The towns of Arcadia, Atlanta, and Cicero are located in Jackson Township which is located in the northern portion of Hamilton County. Due to the proximity of these towns within Jackson Township, this assessment has grouped them together for discussion purposes, recognizing the value and importance for these communities to work together strategically to plan for future growth and development.

### Arcadia



Arcadia is located in the center portion of Jackson Township.

The population of Arcadia is 1,370.

There are 622 housing units (546 occupied) in Arcadia with a median home value of \$100,400 and a median rent of \$692. Most of the houses are valued between \$50,000 and \$150,000, with half of them valued at over \$100,000. Half the homes (326) were built prior to 1959. Most of the development occurred in the 1960's and 1970's (178), but homes continue to be built.

The population is slightly older than the general population in the county with more than 20% of Arcadia residents over the age of 65, with over 26% of those seniors living on less than \$15,000 in annual income.

A salary study produced in 2008 showed that within the town limits, more than 51% of households earn below 80% of the area median income (HUD's definition for low income).

Poverty is a challenge in Arcadia relative to other Hamilton County communities, particularly for children. Approximately 17% of people and 25% of children in the community live below the poverty level. Of the requests for assistance to all nine Hamilton County Township Trustees offices, 22% come from Jackson Township, covering all three towns. These requests are primarily for utility and housing assistance. More than 10% of the residents of Arcadia are Veterans.

The unemployment rate in Arcadia is above the state average.

#### Fast Facts

- 63% of households are owner-occupied (345 units)
- 37 % of households are renter-occupied (201 units)
- 12% of all the housing stock is vacant (97 units)
- 11% of homeowners (38 households) appear to be cost burdened spending more than 35% of their income on housing
- 26% of renters (52 households) appear to be cost burdened spending more than 35% of their income on housing
- The median household income is \$44,091, slightly lower than the state mean
- 26% of households earns less than \$25,000 per year (142 households)

#### Growth and Affordable Housing:

57 housing units have been produced since 2000, and more recent residential building and demolition activity has not yet been reported. Arcadia will need 544 new housing units by 2035 if they capture their share of growth in the county. This will be substantial growth for the community.

The housing currently designated as affordable includes Hamilton Place which is a Low Income Housing Tax Credit (LIHTC) project offering 54 units of affordable units, as well as Arcadia Village and Leonard Apartments which are place based Section 8 complexes providing 28 units of affordable low income housing. The Arcadia Developmental Center is listed as an assisted living or nursing home facility. Arcadia has recently applied for a Stellar Communities designation with the State and has adopted a comprehensive plan to guide future development.

Arcadia does not have any vacant land within the town boundaries and doesn't have a professional planning department with staff. Growth will occur through redevelopment or annexation and annexation is likely to be on a project-basis, rather than ahead of development.



## Atlanta



Atlanta is the northernmost incorporated community in Hamilton County.

The population of Atlanta is 672.

There are 235 housing units (218 occupied) in Atlanta with a median home value of \$100,000 and a median rent of \$778. 116 of houses were built before 1939 (49%).

There are currently 20 duplexes and 24 mobile homes in Atlanta, with the rest of the housing made up of single family homes.

The poverty rate of 11% for all people, with 12% of children living in poverty, is pretty moderate. Seniors make up 6.5% of the population, with 11% of households having one or more people over 65.

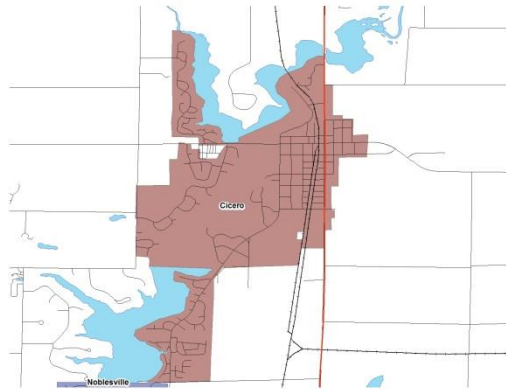
### Fast Facts:

- 83% of households are owner-occupied (182 units)
- 17 % of households are renter-occupied (36 units)
- 7% of all the housing stock is vacant (17 units)
- 9% of homeowners (17 households) appear to be cost burdened and pay more than 35% of their income on housing
- None of those renting are reportedly cost burdened, meaning they pay more than 35% of their income on housing
- The Median Household Income is \$56,071
- Almost 19% of households earn less than \$25,000 per year (41 households)

### Growth and Affordable Housing:

Building Permit and Demolition Activity has not yet been reported. Five new structures were reportedly built since 2000 and prior decades showed 16 to 35 units built each decade. If Atlanta captures their share of growth in the county, Atlanta will need 181 new housing units by 2035.

## Cicero



Cicero is located just north of Noblesville on Morse Reservoir. Of the towns in the northern half of the County, it is most poised for growth since it is the next contiguous community coming out of Indianapolis and the amenity of Morse Reservoir is attractive.

The population of Cicero is 4,828.

There are 2,394 housing units (2,273 occupied) in Cicero with a median home value of \$152,300 and a median rent of \$785. Most houses are single units, but 14% are multi-family (3 units or more), and 11% are mobile homes (262). Nearly 20% of existing structures were built before 1940.

Approximately 99 homes are valued at less than \$50,000, 1,093 homes valued between \$50,000 and \$200,000, and 486 homes valued at more than \$200,000.

Almost 14% of people in Cicero are living in poverty and 22% of children in Cicero live in poverty, which is higher than the state average of 19.9%. Approximately 30% of households have a person under 18. 13% of the residents in Cicero are over the age of 65 with 21% of households having one or more people over 65. Also, over 7% of seniors live in poverty, which is the second highest percentage in the County.

### Fast Facts:

- 74% of households are owner-occupied (1,678 units)
- 26% of households are renter-occupied (595 units)
- 5% of all the housing stock is vacant (121 units)
- More than 20% of homeowners (341 households) appear to be cost burdened spending more than 35% of their income on housing
- Almost 25% of renters (146 households) appear to be cost burdened spending more than 35% of their income on housing
- The Median Household Income is \$54,217
- 25% of households live on less than \$25,000 in annual income (559 households)

### Growth and Affordable Housing:

Cicero has issued 68 new construction residential building permits in the past five years. Construction has been steady for the last 40 years, with an average of 431 housing units built each decade. 454 were built since 2000 (according to the Census). There are no undeveloped lots approved in subdivisions. The town will need 2,084 new housing units by 2035 to capture their share of the county's growth.

Cicero is currently developing a comprehensive plan for their community. One of the goals from the 2004 comprehensive plan was to "promote the development of affordable housing units to accommodate the immediate need for aged and young family housing."

The major barrier to expansion of the community is drainage on the south side of town. Efforts to plan for, encourage, and manage development are priorities for local government. During focus groups the participants indicated interest in extending the town's existing street grid and preserving (and strengthening) the small town identity. Fiscal pressures will limit the town's ability to manage growth.

Affordable rental options in Cicero are provided by Cicero Village Apartments, a project based Section 8 affordable housing complex with 24 units. Beginning in spring 2013, HAND will be constructing a new small-scale senior community, known as Lakeside Gardens of Cicero, which will consist of five two-bedroom affordable apartment units for seniors age 62 and older. Wareham's Pond is a single-family housing development in Cicero with a price point that would be affordable to the many households with jobs in the retail sector, or other lower wage jobs.

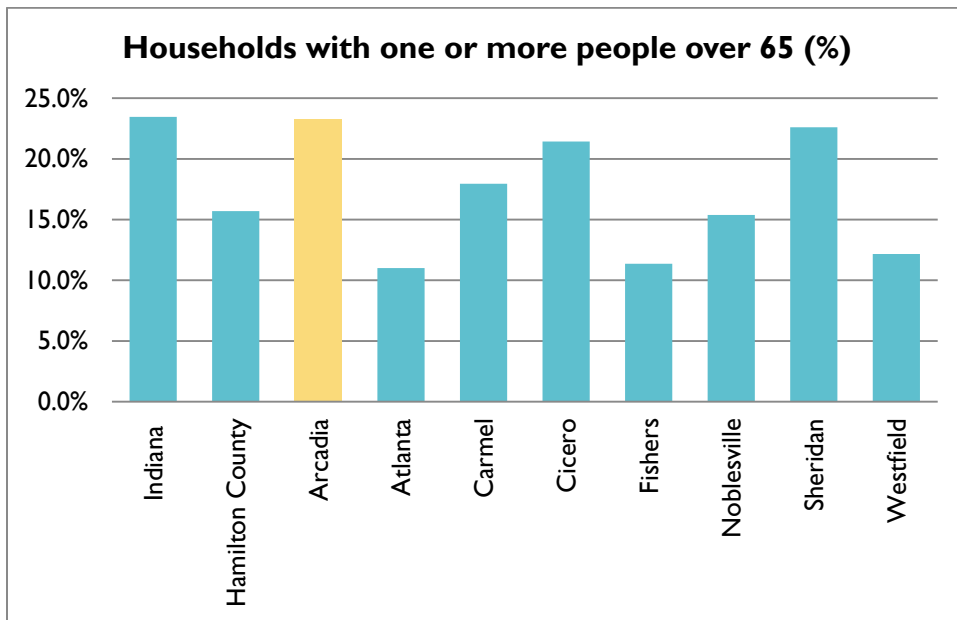
## *Conclusions*

- The population of these three towns total 6,870. 70% of the population lives in Cicero.
- Population and housing growth will occur in conjunction with economic development and the creation of jobs. The demand for the housing will be driven by the wages those jobs pay.
- 18% of homeowners spend more than 35% of their income on housing (396).
- 24% of renters spend more than 35% of their income on housing (198).
- Since most workers commute, transportation costs also weigh in heavily on a household budget.
- Like in Arcadia, Census data does not automatically qualify these towns as "low income," but salary studies could demonstrate these areas qualify for CDBG investments.
- Further study of the location of vacant homes may help identify a distressed area where investments are needed.
- Growth is in the County's forecast but none of these communities have readily available building lots.

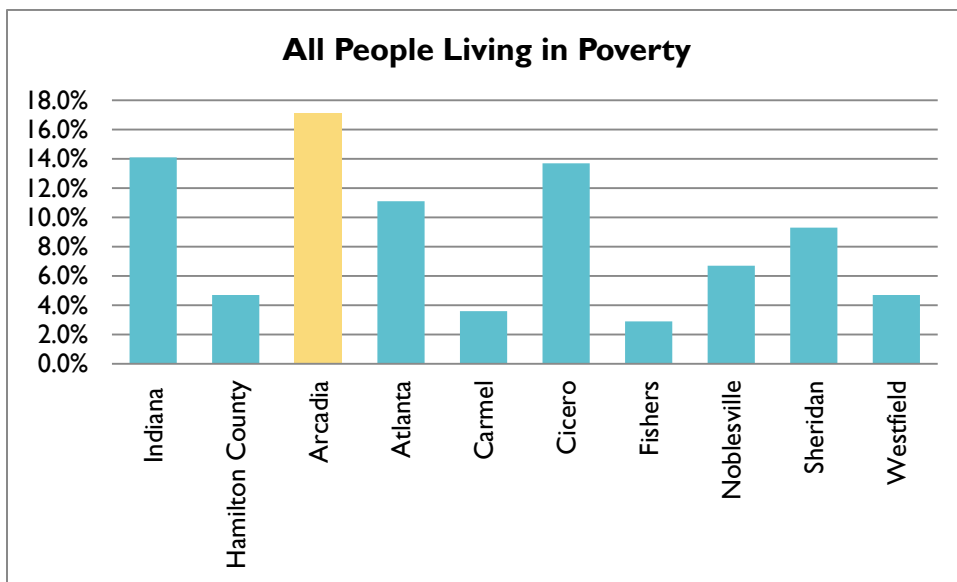
## *Strategies*

The following housing strategies were generated at a meeting in Cicero on March 27, 2013. In attendance were representatives from the Town of Cicero, Jackson Township, residents, and the non-profit community. In addition, 32 survey responses were reviewed to inform the development of the main priorities. The complete notes are included in Appendix C.

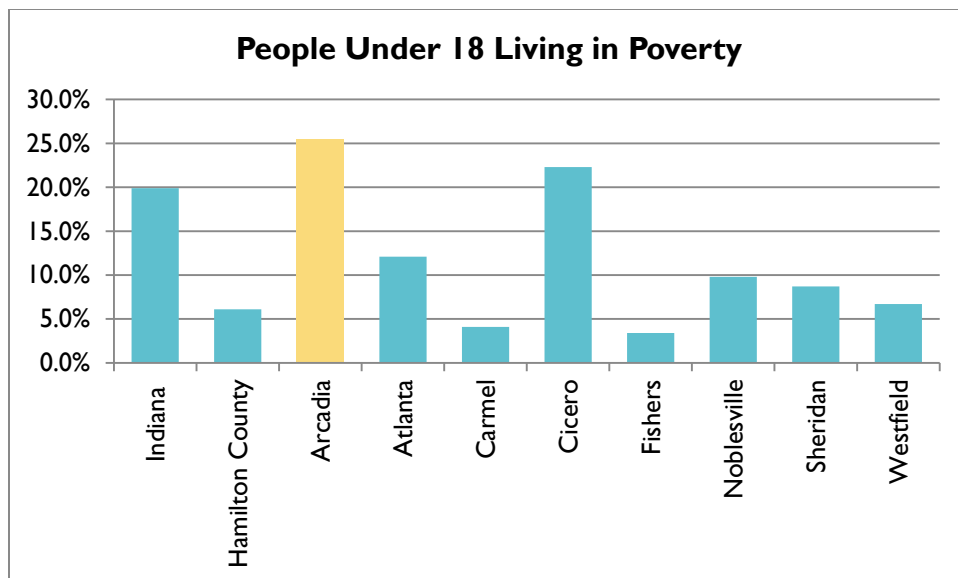
- Develop programs which promote the rehabilitation of existing housing units and downtown structures which are currently in disrepair to provide a variety of housing options as well as opportunities for commercial development. Help homeowners make repairs to their homes.
- Develop opportunities to establish or enhance connections and collaborations between the three communities (Arcadia, Atlanta, and Cicero) within Jackson Township to strengthen and control development potential.
- Educate community officials and residents about strategic growth potential and tools available to support and promote planned development responding to the needs and expectations of the community; seek community buy-in.
- Strengthen partnerships to update and expand infrastructure and encourage planned development.



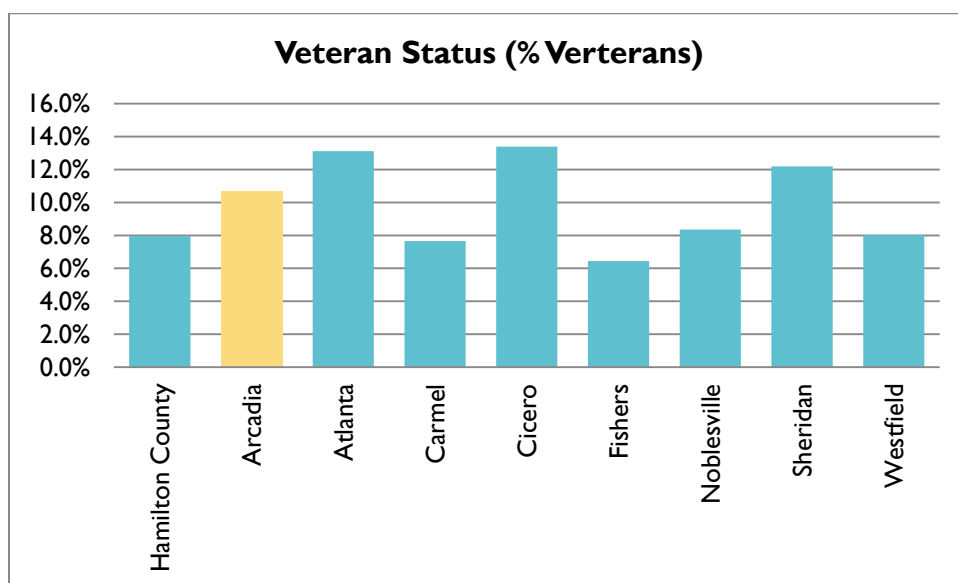
Source: Census, ACS 5-year Estimates, 2007-2011



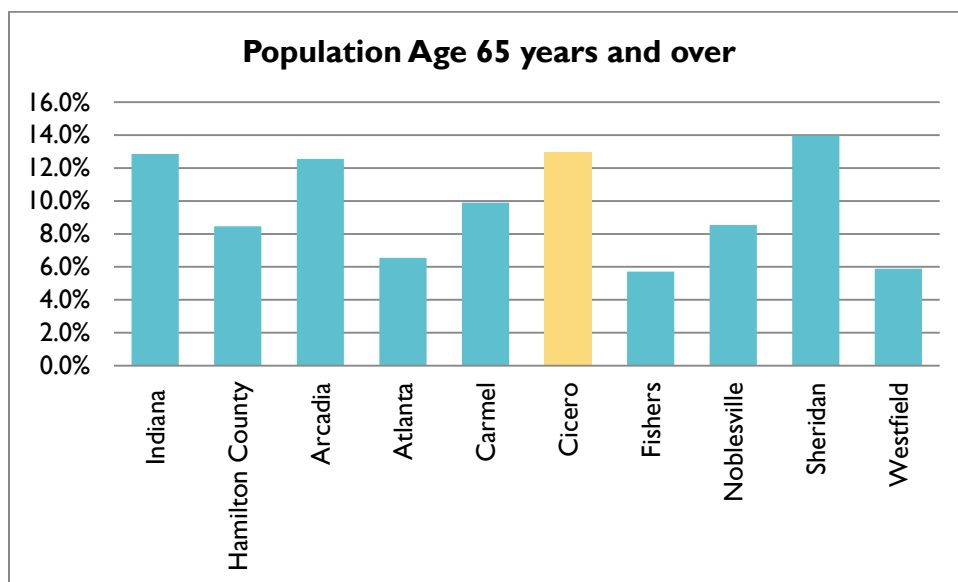
Source: Census, ACS 5-year Estimates, 2007-2011



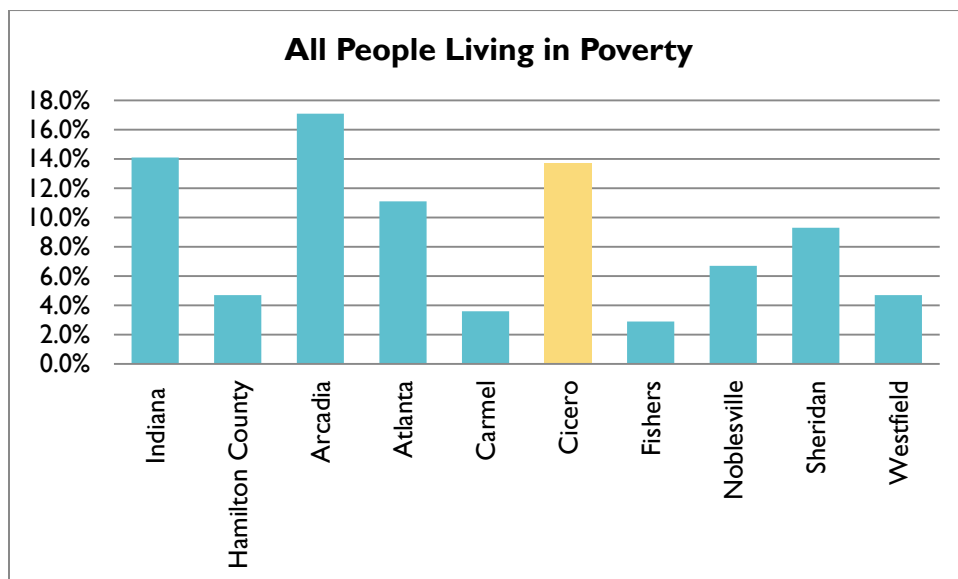
Source: Census, ACS 5-year Estimates, 2007-2011



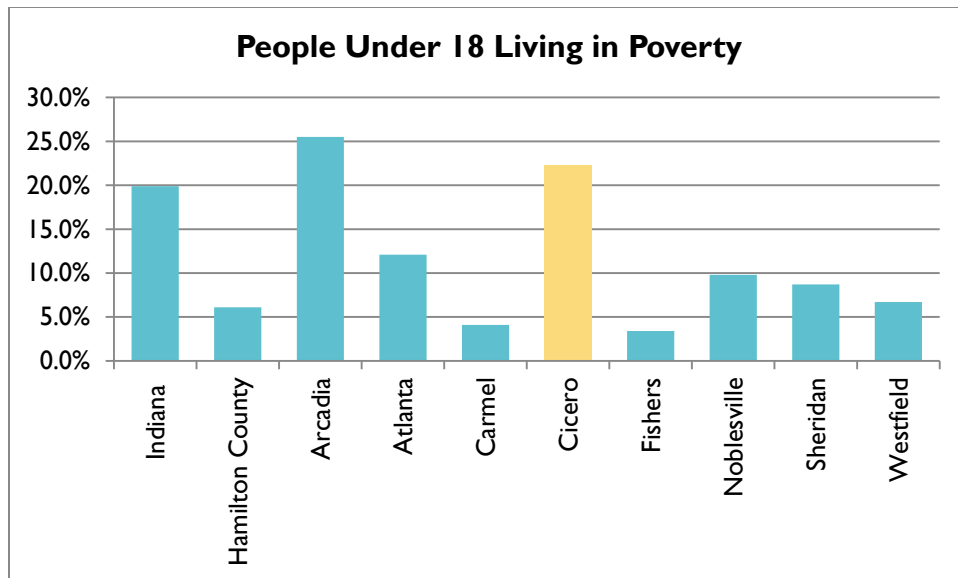
Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

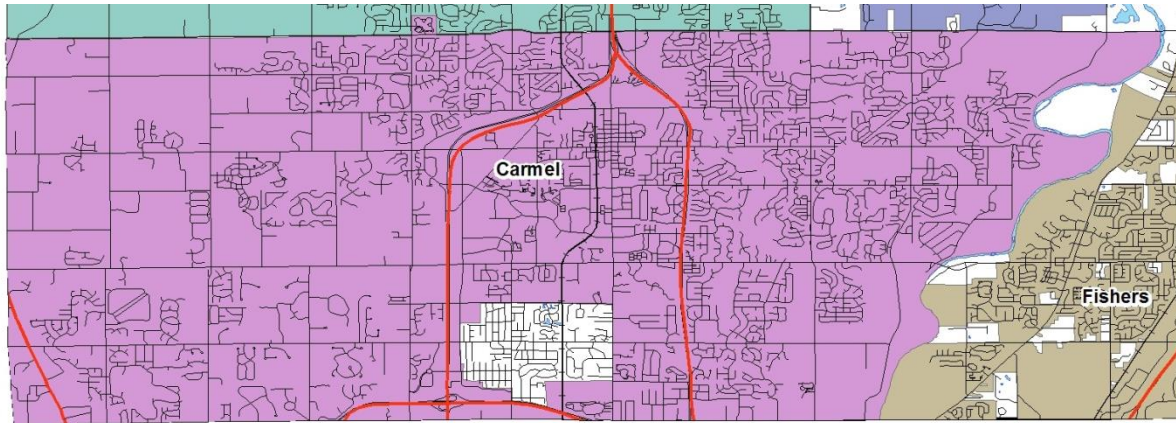


Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

## Carmel



Carmel is located in the south central and western portions of Hamilton County. It is the largest community in the county and has grown tremendously in the past 20 years, both through new residents and through annexation of new territory.

The population of Carmel is 78,354 which has more than doubled since 2000.

There are 29,579 housing units (28,487 occupied) in Carmel with a median home value of \$291,100 and a median rent of \$1,006. The median home value in Carmel is the highest in Hamilton County with only 7% of homes valued at less than \$150,000.

The population in Carmel is extraordinarily well educated, with two-thirds of the adult population having at least a bachelor's degree. This translates into high household incomes and high home values, but there are still 22% of households that live on less than \$50,000 per year.

The senior population makes up almost 10% of the overall population in Carmel with 43% of seniors living on less than \$50,000 per year and 3% of seniors living in poverty. Of all communities in Hamilton County, Carmel has the second lowest percentage of people living in poverty with 4% of all people living in poverty and 4% of children living in poverty. Reports also show that only 10% of students in Carmel/Clay schools receive free or reduced lunch.

### Fast Facts:

- 79% of households are owner-occupied (22,369 units)
- 21% of households are renter-occupied (6,118 units)
- 4% of all the housing stock is vacant (1,272 units)
- 13% of homeowners (2,975 households) appear to be cost burdened spending more than 35% of their income on housing
- 28% of renters (1,718 households) appear to be cost burdened spending more than 35% of their income on housing
- The median household income in Carmel is \$106,071.
- 8% of households live on less than \$25,000 per year



### Growth and Affordable Housing:

Carmel has issued 2,900 residential new construction building permits in the past five years (580/year). From 1970-1990, the average number of units built were 475 per year. Since 1990, over 800 have been built per year. There are approximately 2,332 undeveloped lots currently approved in Carmel.

The Indianapolis Metropolitan Planning Organization (MPO) projects significant population gains continuing through the year 2035. If Carmel captures their share of this growth, they will need an additional 25,731 housing units (1,000/year).

Of the county's 1,866 subsidized housing units, none exist in the Carmel. A senior development named "Meridian Flats" was proposed by Herman and Kittle in 2012 and received full support from the city, but their application for tax credits was unsuccessful. Over the years, Habitat for Humanity has assisted homeowners build new homes in the Home Place area, but there is no other permanent affordable housing available.

The Clay Township Trustee encounters residents in need of assistance. In 2011, 89% of Township Assistance funds were spent on housing and utility assistance (\$77,272). The support helps 345 recipients from 104 households. In addition, the township provided 137 nights of emergency shelter, most of those paid for from township funds (\$3,420). Most shelter stays are provided by Third Phase in Noblesville. For every \$1 of township assistance used to help pay for utilities, the township found 69-cents in match from other sources. There was no such match available for general housing assistance (\$0 in match for \$56,574 in township assistance). In comparison, for every \$1 in food assistance, the trustee was able to get \$127 worth of match.

The Carmel Clay Comprehensive Plan from 2009 has a policy to be a leading edge city, with an objective to "encourage more diversity in housing types to better meet the needs of older residents and appeal to younger and more diverse employees working in Carmel." Of the county's 12,564 multi-family units (containing 5 or more units), 38% are located in Carmel (4,780 multi-family units). Carmel also has several facilities serving seniors (assisted living or nursing homes) including:

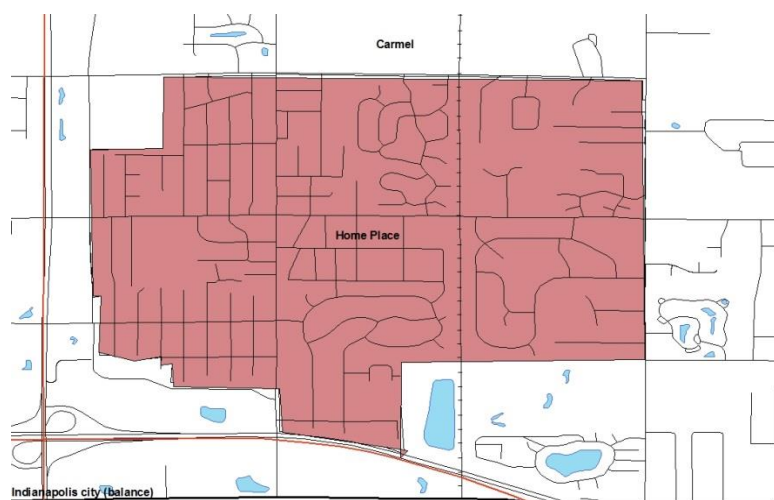
- Carmel Health & Living Community
- Manor Care Health Services Summer Trace
- McGiverey Health Care Center
- Carmel Care Center
- Sunrise of Carmel

### Connectivity:

Carmel has placed a strong emphasis on pedestrian connectivity as well as transportation concerns. Some infrastructure investments recently made to address these concerns include

- Round-a-bouts to improve traffic flow
- Bus rapid transit proposed for service between Carmel and downtown Indianapolis.
- Incorporating more pedestrian and bike friendly roads giving Carmel a designation as a Bicycle-Friendly Community.

## Home Place:



Home Place is an unincorporated community surrounded by the City of Carmel that is home to approximately 4,213 people. Carmel has made efforts to annex Home Place, but to date has not been successful. Census tracts do not align well with the boundaries of Home Place and since it is not a Census Defined Place there is not direct data available for the community either. The best estimate is to subtract the population of Carmel from Clay Township. ZIP code data suggests that this is the most affordable portion of Clay Township, which is consistent with the smaller lot sizes and physical characteristics of housing units in the area.

## Conclusions

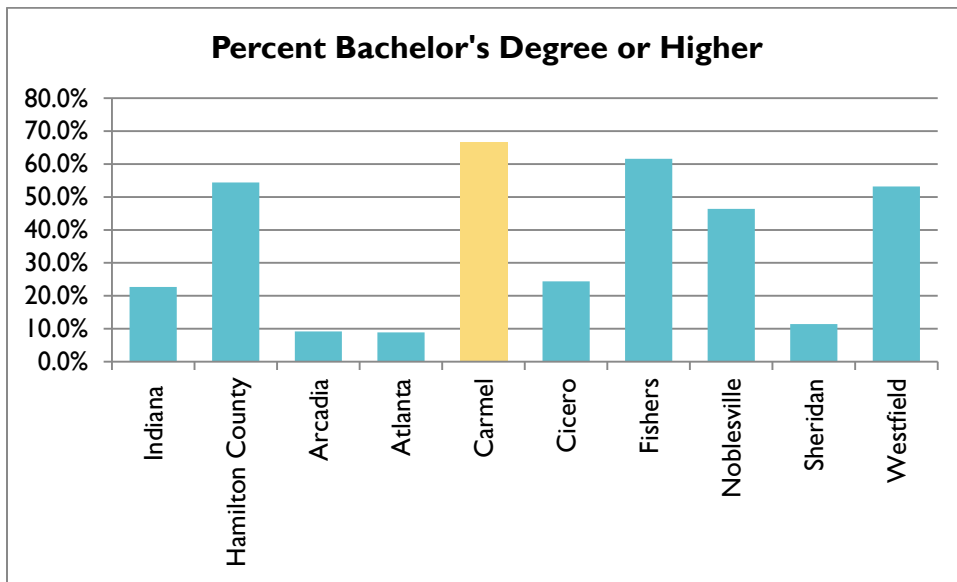
- Carmel is actively increasing density and approving more multi-family projects, but there are very few units available for households earning less than the median income. Due to the high demand, there is an insufficient supply of rental housing affordable to low income households. For example, there are 750 apartments available in Carmel that lease for under \$750 per month, and over 1700 households earning less than what would be necessary to afford this monthly housing cost. There is no guarantee that the 750 apartments are available to the households that need it.
- Housing construction is continuing at a rate comparable to other cities in Hamilton County. As in most of these markets, homeownership is out of reach for many low income households.
- Many commute from Carmel to Marion County for work. The survey responses listed “proximity to employment opportunities” and “transportation options” are priority issues for Carmel residents.
- There are many jobs in the retail and service sector in Carmel, and many workers are commuting into Carmel from other areas.
- The high quality of life and access to senior services would make Carmel a desirable retirement community. However, seniors may need to remain in the workforce longer to keep up with housing costs.

- “Affordable housing” and “housing for seniors” are both issues highlighted by the survey.
- Home Place is a distinct area with a range of particular interests. The housing market is stronger than the state as a whole. Home Place residents have access to the same schools and parks, but the housing market struggles in relation to Carmel. There could be unique strategies developed to build on the assets in Home Place.

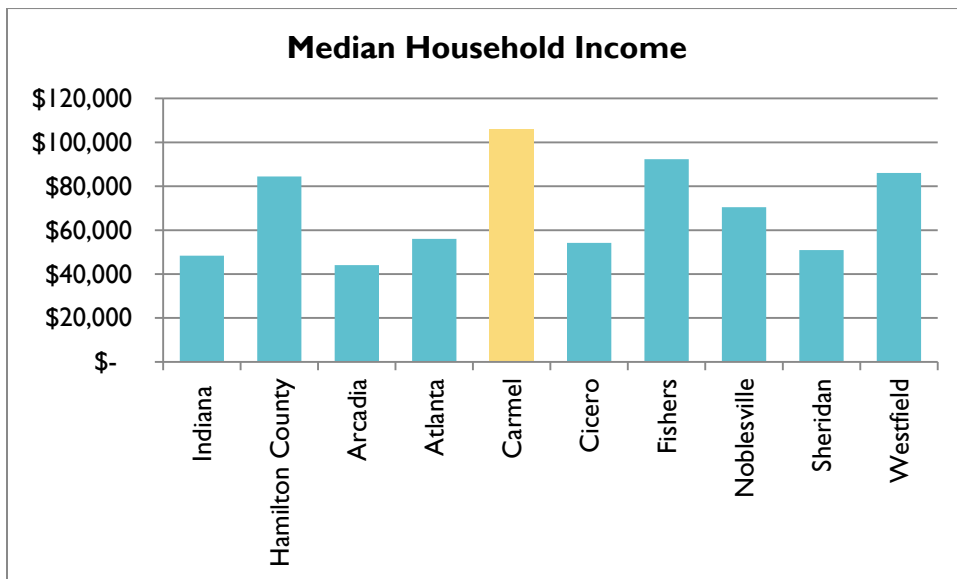
## *Strategies*

At a meeting on March 28<sup>th</sup>, several community stakeholders discussed the results of the data collection and housing survey. The complete notes and roster from this meeting are included in Appendix C. The group provided input on strategies that would be appropriate in response to the observations from the community profile. The following list represents the strategies recommended by this group:

- Neighborhood revitalization
  - Home rehabs
  - Public beautification projects
  - Home repairs for homeowners
  - Historic preservation
  - Community Building in Home Place, in particular.
  - Build on strong schools and parks.
- Mixed Income Neighborhoods
- Senior Housing
- Transportation
- Supportive Housing
- Education and Awareness about the needs of affordable housing
- Financial Counseling and Individual Development Accounts

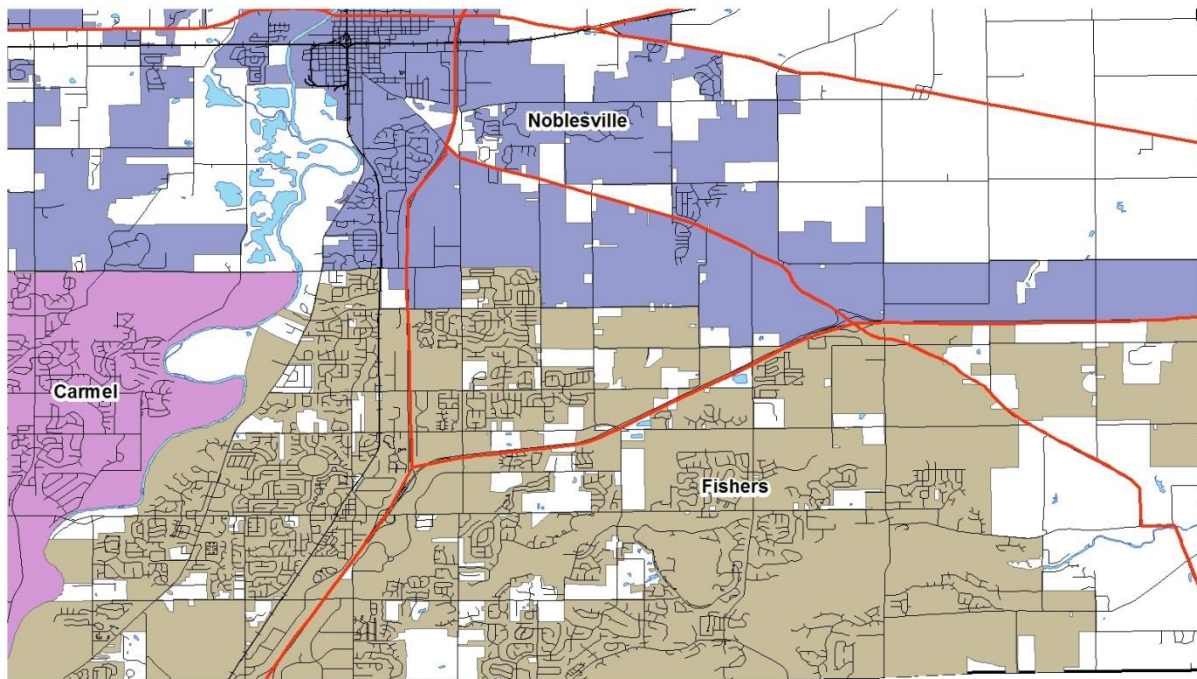


Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

## Fishers



Fishers is the southeastern most community in Hamilton County, touching the Marion County line and the Hancock County line. The community straddles I-69 and includes Geist Reservoir. Fishers primarily annexes additional territory through voluntary annexation associated with development, with the exception of the Geist area. This means there are many “gaps” in Fishers boundaries where the community surrounds unincorporated areas.

The population of Fishers is 76,800 which has nearly doubled since 2000.

There are 27,859 housing units (26,712 occupied) in Fishers with the median home value of \$210,400 and a median rent of \$1,026 which is the highest median rent in the county. Single family homes make up 86% of the housing stock with the remaining 14% consisting of 3,832 multi-family units. A vast majority of residential structures are relatively new with 94% of the structures built after 1980. Since 1990, the Census reports an average of more than 1,000 units built annually.

Nearly 47% of households in the community have one or more children under 18 living in the home, which is the second highest percentage of homes with children of the Hamilton County communities. Only 6% of the Fishers population is over the age of 65, which is the lowest in the county. Of the 173 grandparents living with their own grandchild under age 18, more than 90% are responsible for their grandchildren without the children’s parent(s) being present. More than 65% of grandparents over 60 who are living with their grandchildren still participate in the labor force. 21% of households with seniors live on less than \$25,000 in annual income. Only 3% of the Fishers population lives in poverty, which is the lowest percentage in the county. This is significantly below the state poverty rate of 14%. Fishers is the second-most well-educated community in Hamilton County, with more than 61% of adults having at least a bachelor’s degree.

#### Fast Facts:

- 83% of households are owner-occupied (22,179 units)
- 17% of households are renter-occupied (4,533 units), with 5% designated as affordable
- Only 4% of all the housing stock is vacant, with only 1% of owner-occupied units vacant
- Just over 15% of homeowners (3,408 units) appear to be cost burdened spending more than 35% of their income on housing
- 22% of renters (1,005 units) appear to be cost burdened spending more than 35% of their income on housing
- The Median household income is \$92,347 (second highest in the county)
- Nearly 1,500 households (6%) earn less than \$25,000 per year, whereas only 254 apartments lease for less than \$750 per month. This indicates a severe shortage of affordable housing for very low income households.
- Fewer than 3% of the Fishers population lives in poverty.

#### Growth and Affordable Housing:

Fishers issued new residential construction building permits for 2,943 units in the past five years (577/year). 81% of residential building permits are for single family homes (2,397 of 2,943).

According to MPO projections, if Fishers captures its share of growth in the county the community will need 24,009 new housing units by 2035 (1,000/year). Fishers has done their own population projections that would have 33,728 new housing units by 2030. The community's projections show more aggressive growth than the remaining communities in the County would experience. Which projection to use depends on if the community is able to capture more than their share (relative to current population) of the population growth.

4,413 households spend more than 35% of their monthly income on housing (18%). Transportation costs are also very high because most workers drive alone to work. It is likely that these households spend more than 50% of their income on housing and transportation meaning their budgets are severely burdened. Reducing housing costs, lowering transportation costs, or increasing wages are ways to combat this issue.

In Fishers, less than 1% of all housing units (232) were constructed for the purpose of providing quality, affordable housing. These are represented by Cumberland Crossing, a development by Pedcor, which was built using the LIHTC program. At the end of the decade these will turn into market rate apartments unless the developer chooses to extend the commitment to service low income households.

Local hotels serve as emergency shelter for Fisher's residents, and those residents often go to the Township Trustee for assistance. Trustee Driskell reports that she frequently hears the following refrain from struggling families, "I moved to Fishers for the schools, but I can't afford the rent."

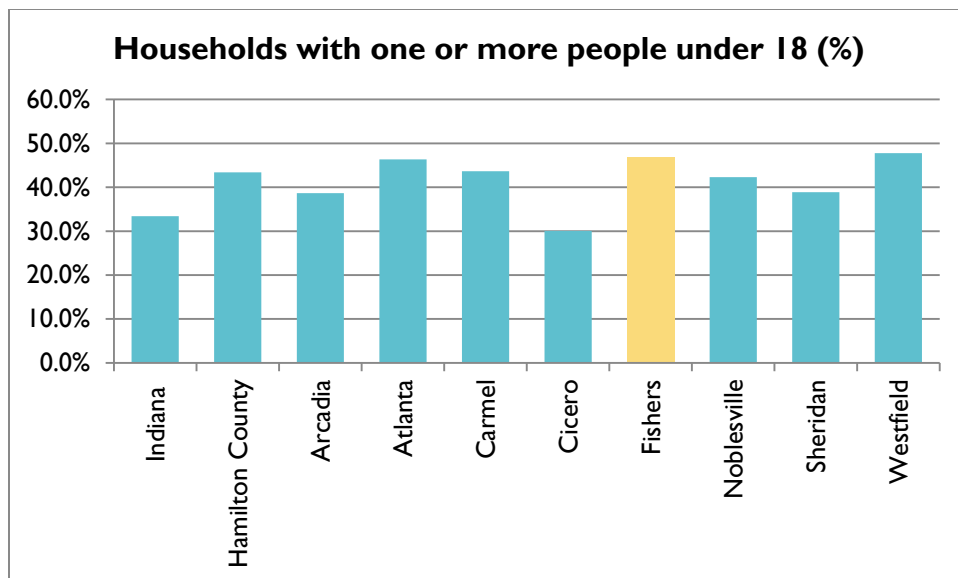
## Conclusions

- Fishers has the lowest percent of individuals living in poverty.
- A significant number of homes have been built since 1980. As these homes age, there may be a need for homeowner repair to take place. For instance, the 3,778 homes built in the 1980's would likely need major system replacements in the coming decade.
- Linking housing, job creation, and transportation will be an important measure of sustainability for the community.
- With the highest median rent and only 5% of rental designated as affordable, additional affordable housing may be necessary as the population expands.
- If 10% of new housing would be affordable to low income individuals and families, approximately 2,200 new units should be created by 2035.
- Fishers intends to continue growing and plans to pick up a large share of the county's growth in the next 20 years.
- The housing stock is built for households with children under 18, so plans to account for an aging population or families who wish to downsize may be important to consider. Whether 'starter' homes are a good match for 'retirement' homes deserves additional research.

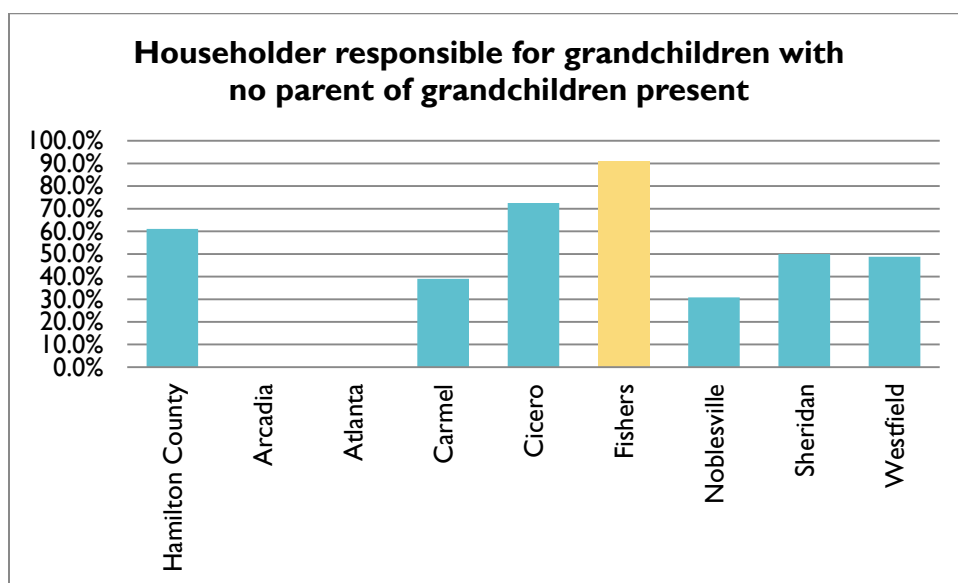
## Strategies

The following housing strategies were generated at a meeting in Fishers on March 22, 2013. In attendance were representatives from the Town of Fishers, Delaware Township, residents, and the non-profit community. In addition, 178 survey responses were reviewed to inform the development of the main priorities. The complete notes are included in Appendix C.

- Education and policy advocacy is needed to deal with misperceptions of renters, multi-family housing, and affordable housing. A better understanding is needed of the role renters and rental properties play in the local economy and community.
- Plans should be developed to deal with an aging population, and to help retain young persons as they start out in their careers.
- Develop programs to help homeowners rehabilitate or maintain homes. Modifying homes for seniors to promote accessibility, and helping homeowners with major system repairs could contribute to long-term stability.
- Contribute to infrastructure improvements and beautification projects that create safe, walkable communities.

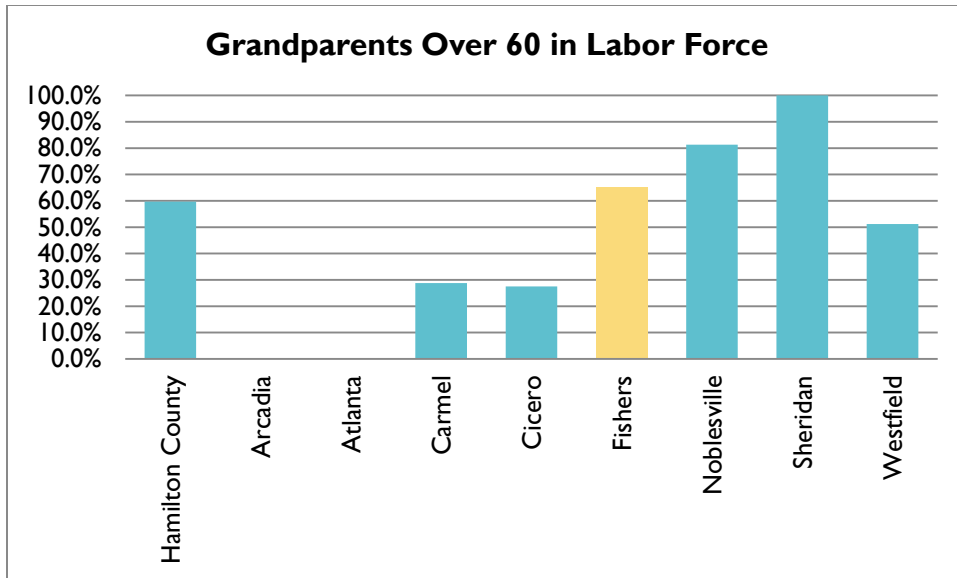


Source: Census, ACS 5-year Estimates, 2007-2011

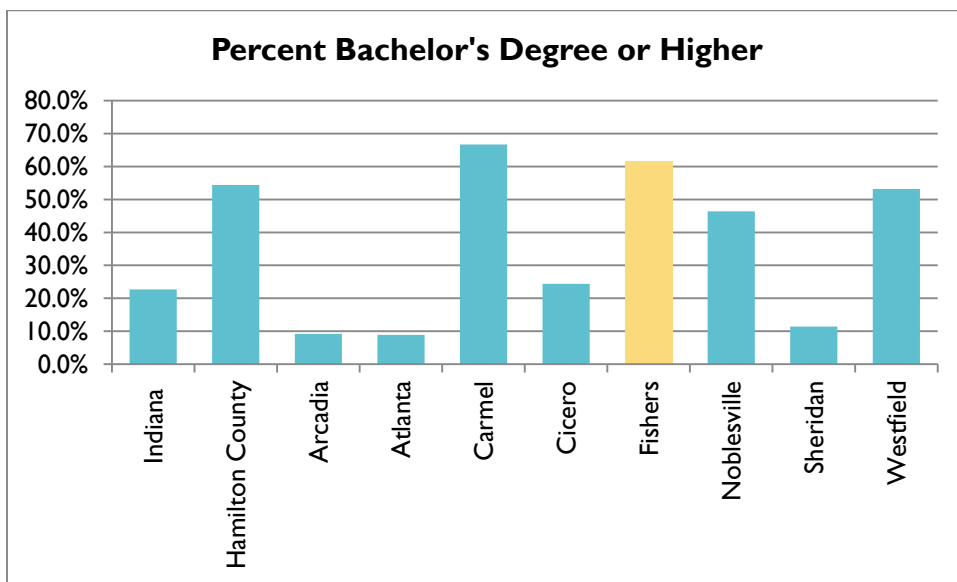


Source: Census, ACS 5-year Estimates, 2007-2011

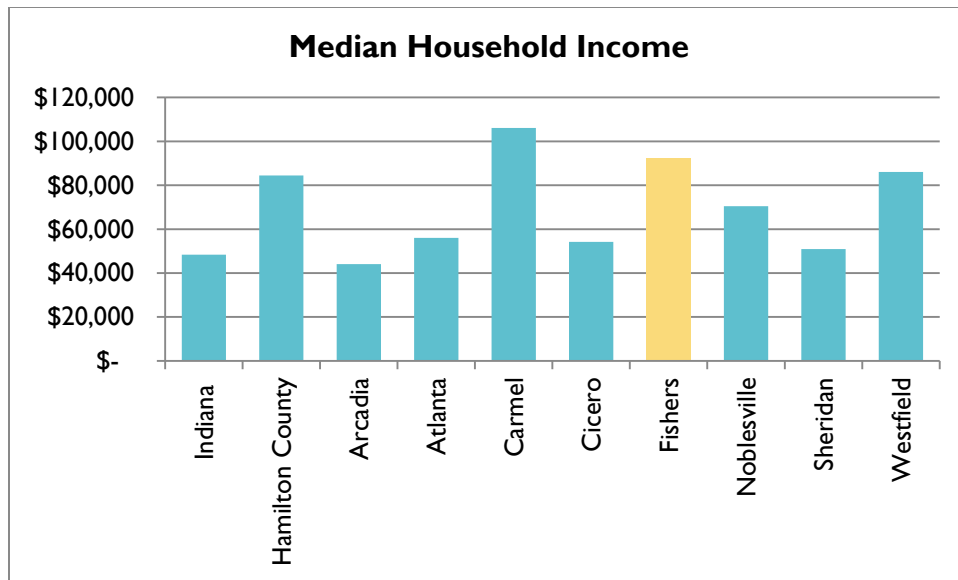




Source: Census, ACS 5-year Estimates, 2007-2011

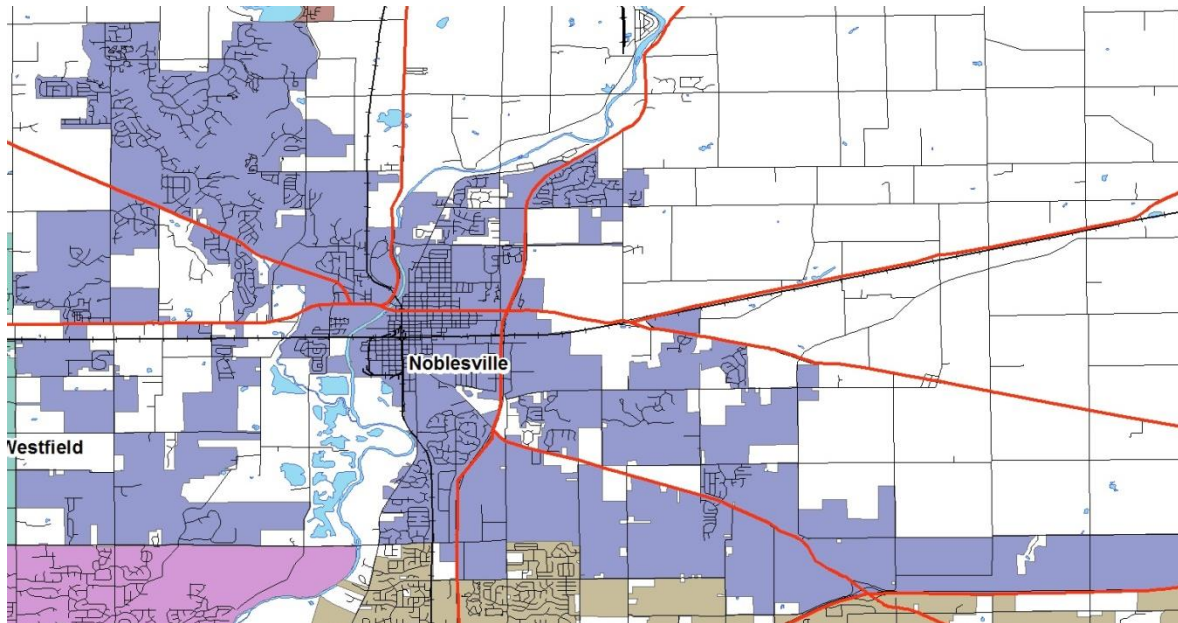


Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

## Noblesville



Noblesville is located north of Fishers and Carmel in roughly the center of the county. It is the county seat and one of the oldest communities in Hamilton County. Some of the land that has not been annexed into the community is floodplain for the White River. Generally Noblesville annexes land as it is developed through a voluntary annexation process, which has left gaps in the community.

The population of Noblesville is 50,718, nearly an 81% increase since 2000. The 2025 population projection, assuming Noblesville captures its share of growth, would be 77,603.

There are 20,149 housing units(18,634 occupied) in Noblesville with a median home value of \$169,500 and a median rent of \$837. Approximately  $\frac{1}{4}$  of Noblesville renters are cost burdened, meaning they spend more than 35% of their income on housing. Noblesville has the greatest number of houses built before 1939 (1,361 units, nearly 7%), more than three times the number of historic homes in any other community. Cicero and Sheridan are second at 469 units and 424 units respectively.

With more than 40% of the population under age 18, Noblesville has a relatively robust school aged population and is relatively young. 8.6% of the population is over 65. Of the 107 grandparents over age 60 living with their own grandchildren under 18, more than 80% are still participating in the labor force.

While poverty in general and childhood poverty are not considerable issues in Noblesville, it is a concern among single mothers, with nearly 24% of single mothers living in poverty.

A proposed Ivy Tech campus could provide a lot of training and attract employers looking for a skilled workforce.

#### Fast Facts:

- 81% of households are owner-occupied (19,939 units)
- 19% of households are renter-occupied (4,695 units), and multi-family developments have a very low vacancy rate
- Less than 1% of all the housing stock is vacant (1,515 units)
- Almost 16% of homeowners (2,177 households) for whom cost burden is calculated appear to be cost burdened and spend more than 35% of their income on housing
- More than 25% of renters (1,170 households) are cost burdened and pay more than 35% of their income on housing
- The Household Median Income is \$70,484
- 11% of households earn less than \$25,000 per year (2,110 households)
- 11% of adults in Noblesville have earned at least a master's degree.
- Noblesville schools have the largest percentage of teachers with more than 20 years of experience of any district in the county.
- 28% of the land in Noblesville is in agricultural use. An additional 17% is vacant, but that land is floodplain and floodway. The agricultural land will eventually be developed as Noblesville grows.

#### Growth and Affordable Housing:

Noblesville has issued 2,966 new construction residential building permits in the past five years (589/year) with 66% of these for single family units. Only 35 approved lots were not built out. Currently the city reports having 2,820 platted lots that are not constructed.

The regional planning authority projects that the current pace of population growth will continue for the next 20 years. Given that there is very low occupancy, this means construction and building will also continue. If Noblesville captures its share of Hamilton County growth through 2035, **16,186 new housing units will be needed**. The development of these housing units will largely be driven by demand, job creation and economic development, and the influence of regional transportation with the high number of resident commuters. As part of Plan Noblesville, the city had population projections conducted. These are far more aggressive than the MPO projections and show Noblesville will grow to 179,893 people by 2035, needing 17,396 new housing units.

According to a survey from the City of Noblesville, apartment complexes are at capacity with an occupancy rate of 96.6% (9/2012). The 4,042 units accounted for in this study represent 86% of the rental units in Noblesville.

Approximately 27% of these were developed with federal subsidy that keeps the units affordable for low to moderate income households.

Even though 1 in 4 apartments are affordable units, 25% of renters pay more than 35% of their income towards housing meaning they are burdened by their housing costs.

Noblesville offers 1,289 apartments developed with subsidies to keep rents affordable to low income households. These units represent 6% of all housing units.

- Deer Chase Apartments I&II (256 affordable units) developed by Crestline Communities as a Low Income Housing Tax Credit (LIHTC) project
- Greystone Apartments (236 affordable units), developed by Pedcor as a LIHTC project
- Meredith Meadows (84 affordable units), developed by NRP Group as a LIHTC project
- Noble Manor (336 affordable units) developed under the project based Section 8 program by Noble Manor
- Noble Manor Village (73 affordable units) for seniors, built by Noble Manor as a LIHTC project
- Noble Manor II Apartments (57 affordable units), built as LIHTC project by Noble Manor
- Pebble Brook Gardens (9 affordable units), for seniors, developed by HAND
- Plum Tree Gardens (6 affordable units), for seniors, developed by HAND
- Princeton Lakes (208 affordable units) developed by Pedcor as a LIHTC project
- Roper Lofts (8 affordable units), developed by HAND

#### Connectivity:

Pedestrian trails are a priority for the community. Midland Trace Trail, Riverwalk Phase II, Conner St. Sidewalks, and Carrigan Road Pedestrian Trail are all on the list of infrastructure projects. Also, the Green Line is a rapid transit line being proposed that would connect Noblesville with Downtown Indianapolis. If approved, commuter times could be reduced significantly with only one or two stops. Voters may vote on a referendum to move this forward in the 2014/15 general election.

### Conclusions

Unless the regional economy changes, Noblesville is poised for continued growth. The comprehensive plan is getting updated in 2013 and will lay out the community's priorities for how they'd like to direct this growth.

- The largest number of historic homes in Hamilton County is located in areas that are considered low income. Investment in these areas could spur economic growth and cause concerns about gentrification.
- Planned housing around possible transit stops will encourage the development of the transit, and increase economic growth in those areas. Preparing the market for the preservation of mixed income housing will protect current residents and increase economic opportunities for local residents.
- A high home ownership rate (>70%) will be preserved even if the current ratio of housing permits changes dramatically. If housing permits were to go two to one for rental, the homeownership rate would be 70% in 2025.
- Job growth has typically been in the retail and professional services sector. With continued growth, planned housing for those working in this sector will promote economic stability.
- A skilled workforce has the opportunity to attract new jobs.

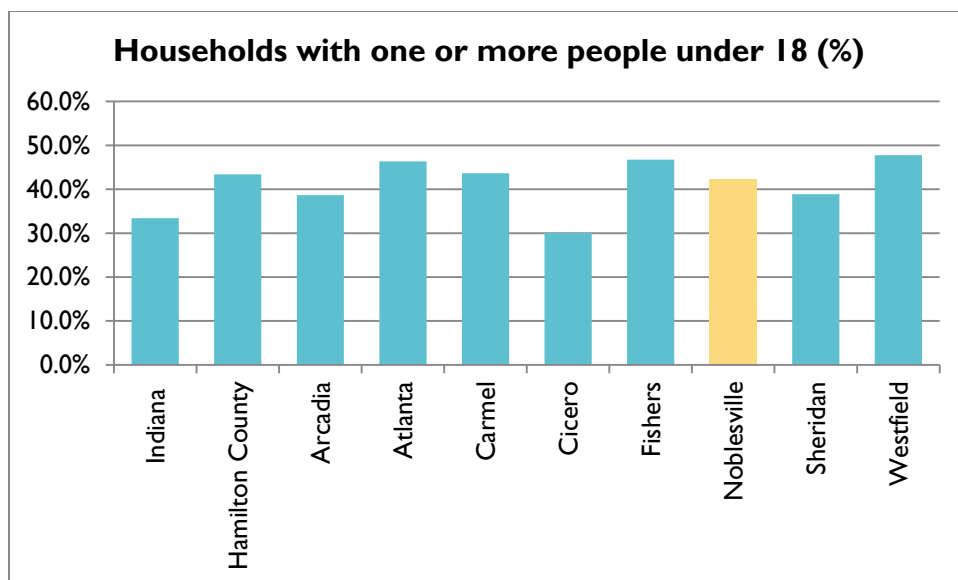
- If 10% of new housing would be affordable to low income individuals and families, approximately 1,740 new units should be created by 2035.

## *Strategies*

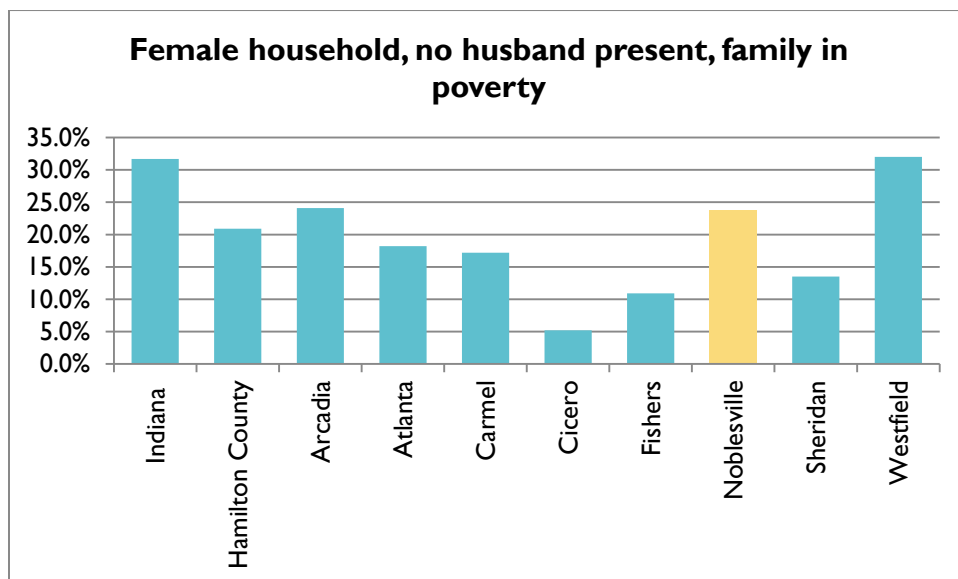
The Noblesville Housing Council is in the process of forming as part of the Vision Noblesville initiative. The Mayor and City Council are renewing a public sector benchmarking effort that establishes benchmarks for a range of indicators. Housing has been identified as a primary focus for the social service sector, so this council was established to guide these efforts. A task force had met in the Fall of 2012 to develop a framework for evaluating these activities. The working mission for this group is “To provide long-range strategies and collaborative approaches to ensure that all Noblesville residents have quality housing that contributes to stable, healthy lives.”

At a meeting on March 19, 2013, 15 stakeholders came together to validate the proposed framework. The complete notes are in Appendix C. The strategies outlined below represent the consensus opinion of these constituents, and those who participated in an online survey.

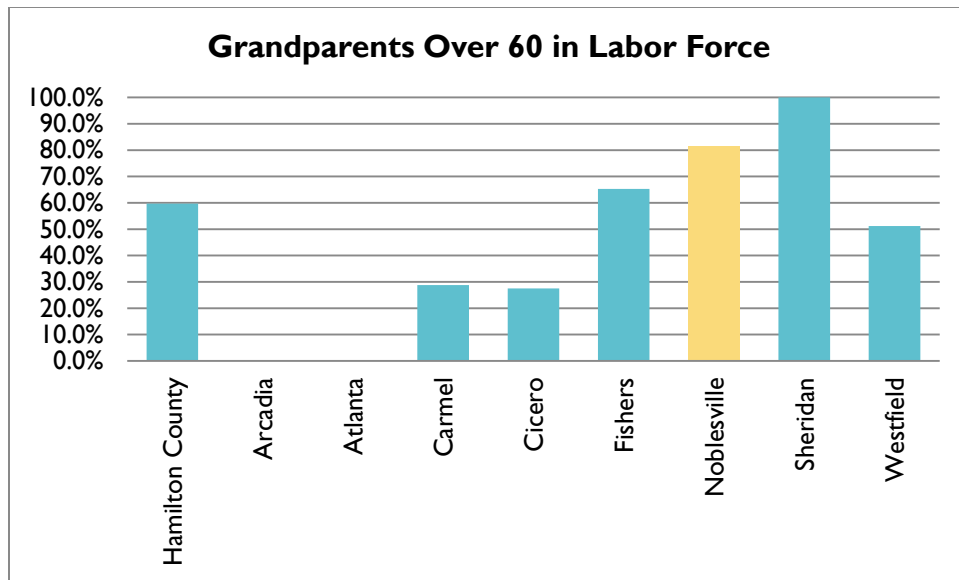
1. **Education: Noblesville will be aware of the needs, and options, to support the development of sustainable housing.** Council members highlighted the value of ongoing research, community outreach, and the development of housing referral system.
2. **Coordination: The community will better coordinate services to help families maintain stable, quality housing.** The Housing Council said they want to promote a multi-pronged approach to revitalizing downtown. The effort should be focused, responsive and innovative, and include mixed-use and mixed-income development.
3. **Community Development: Neighborhoods will be increasingly sustainable.** The feedback from the council included support for Connectivity, Green Strategies, Home Repairs for Homeowners, and Transit-Oriented Development.
4. **Emergency: There will be local housing options for those facing housing crisis.** Housing for Seniors and those in situations of domestic violence were groups specifically mentioned by the Housing Council



Source: Census, ACS 5-year Estimates, 2007-2011



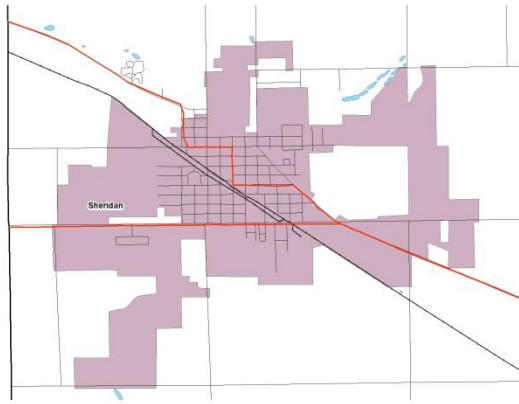
Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011



## Sheridan



Sheridan is located in northwest Hamilton County within Adams Township.

The population of Sheridan is 2,662.

There are 1,141 housing units (1,044 occupied) in Sheridan, with a median home value of \$100,200 and a median rent of \$547.

More than 14% of the Sheridan population is over age 65 and 15% of the Sheridan population over age 65 lives in poverty. This is approximately 80 older adults who are

living in poverty. Nearly all of the grandparents over age 60 in the community who are living with their grandchildren are also still participating in the labor force. Twelve percent (12%) of Sheridan residents are Veterans.

Education attainment and school performance share strong links with housing choice. 32% of households in Sheridan have a person under the age of 18. Rural areas have a smaller percentage of the population with college degrees, and Sheridan is included. Over 35% of students receive free or reduced lunches at Sheridan Schools (highest percentage in the County). Sheridan schools received a C-Rating (the only district in the county which did not receive an A-Rating).

Sheridan is the only incorporated town in Adams Township, and just over half the Township population lives within town limits. The township as a whole has more persons of higher incomes and higher valued homes than does the town.

### Fast Facts:

- 74% of housing units are owner-occupied (774 units).
- 26 % of housing units are renter-occupied (270 units).
- 9% of all the housing stock is vacant (97 units).
- Less than 15% of homeowners (85 households) appear to be cost burdened spending more than 35% of their income on housing.
- Nearly 33% of renters (76 households) are cost burdened and pay more than 35% of their income on housing.
- The Median household income is \$50,921.
- One in four households earns less than \$25,000 per year (244 households).

### Growth and Affordable Housing:

If Sheridan captures its share of growth, it could double in size by 2035 (1,716 housing units). Based on projections from the Metropolitan Planning Organization (MPO), 575 housing units could be produced in Sheridan by 2025 and another 422 by 2035. Sheridan residents are unsure they will capture their “fair share” of growth as they have been told for 20 years that the town’s population would double.

Sheridan Retirement and Sheridan Community Apartments are project-based Section 8 rental properties in the community and there are 28 units of affordable housing between them. Spicewood Garden Apartments is a Low Income Housing Tax Credit (LIHTC) project in Sheridan developed by HAND with 52 units of affordable housing.

## *Conclusions*

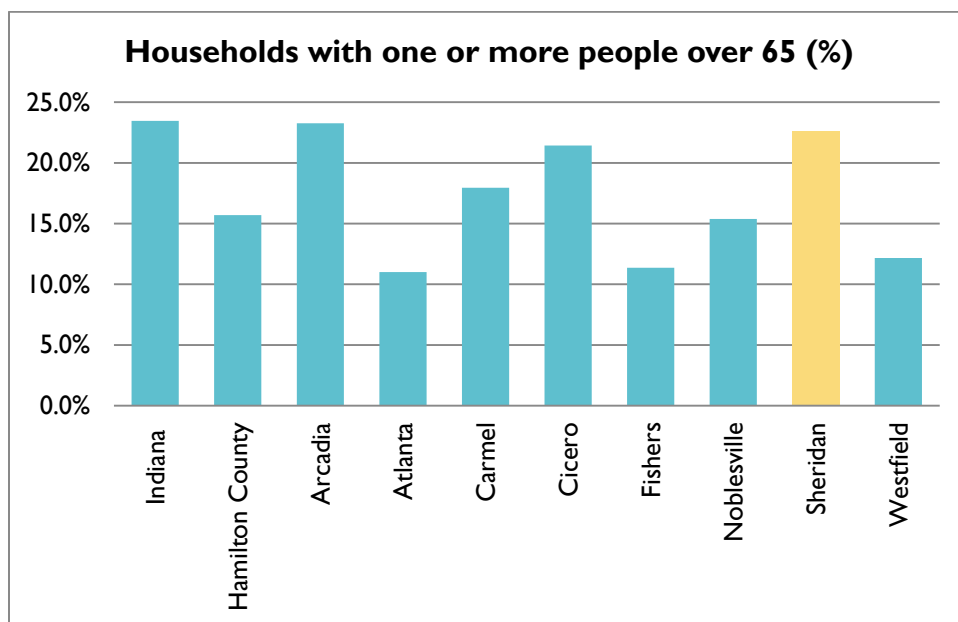
- Housing is affordable to most homeowners in Sheridan, but one-third of renters are spending more than 35% of their income on housing.
- Sheridan has a high rate of homeownership.
- The community has great pride in its schools, however performance trails the larger and faster growing districts in the county.
- The cost of living in Sheridan is low relative to the county and in line with the current income.
- The population is largely car dependent, which, as in most Hamilton County communities, puts a strain on household budgets. Most households spend more than \$12,500 on transportation (25% of Sheridan's median household income).
- An inventory of the vacant housing stock may help formulate a strategy for further action. If these are concentrated, they may lead to disinvestment in those areas.
- Sheridan's town limits does not include many of the higher income residents and homes that exist in Adams Township. Many of these folks have Sheridan addresses or attend Sheridan schools, but will have different economic interests in Sheridan's growth.

## *Strategies*

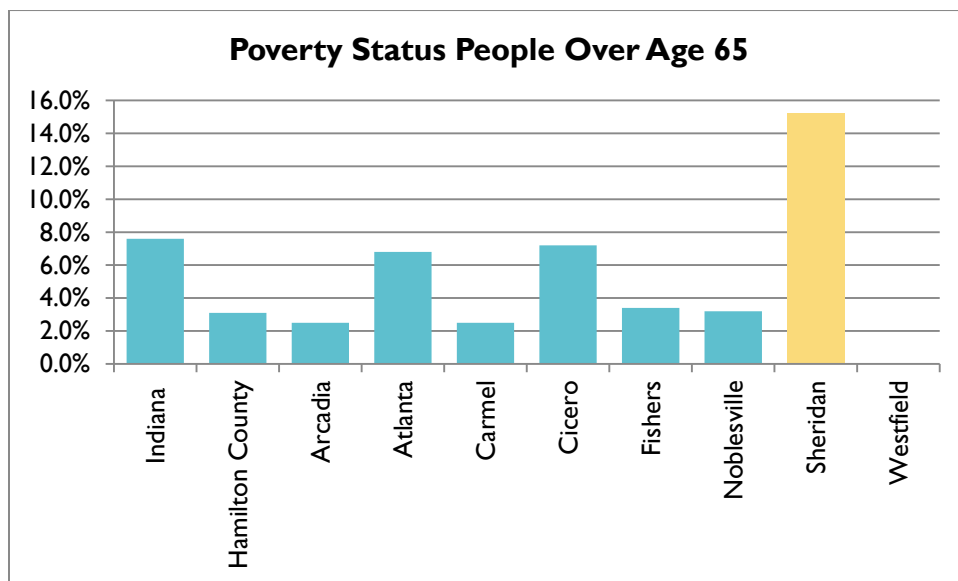
The following strategies were listed as priorities at a meeting that was part of the comprehensive planning processes. Five (5) residents expressed their perspective on housing needs in the community, and twenty-one (21) others filled out an online survey. The complete notes are included in Appendix C.

Sheridan residents don't feel they can take growth for granted and would like to proactively pursue growth by creating an attractive environment for individuals and families to invest. They see this being accomplished in the following manner:

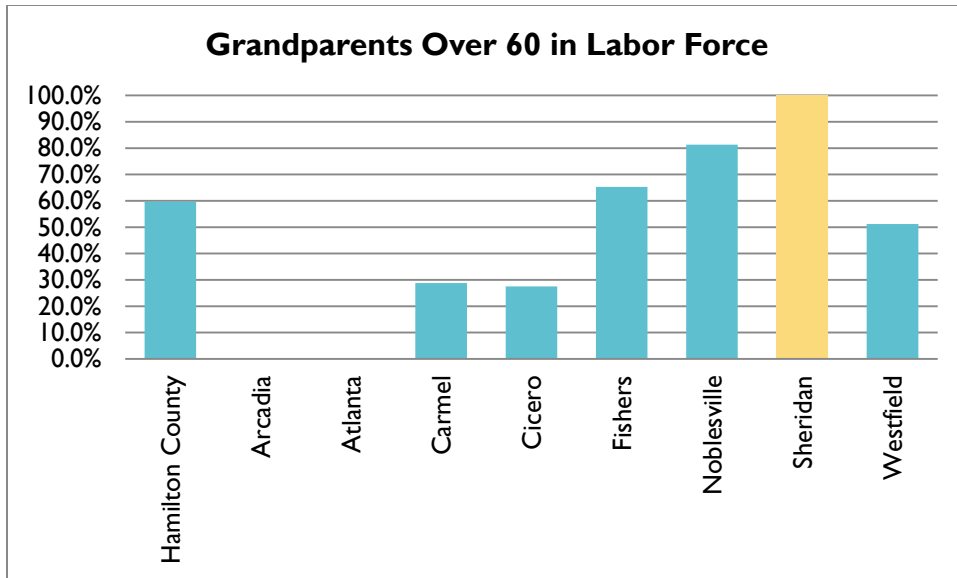
1. Rehabilitate downtown homes and promote infill construction.
2. Grow strategically and build housing that supports economic development (i.e. job creation).
3. Improve the infrastructure in town, especially sidewalks and streets. Clean up the streets so people can see the potential.
4. Help seniors with home maintenance and accessibility.
5. Improve civic pride. Mobilize volunteers to do community work, make repairs to homes, and build on the pride people have in Sheridan schools.



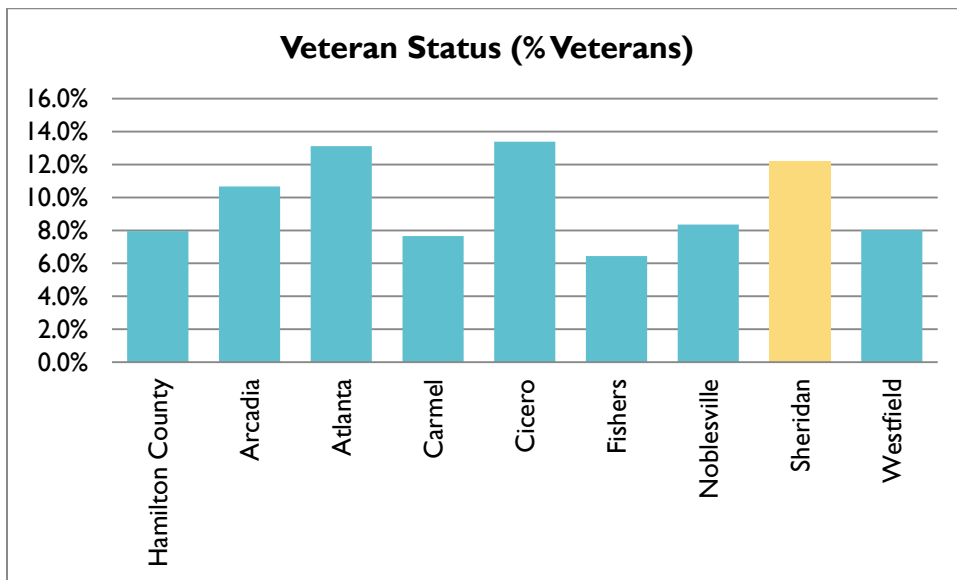
Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

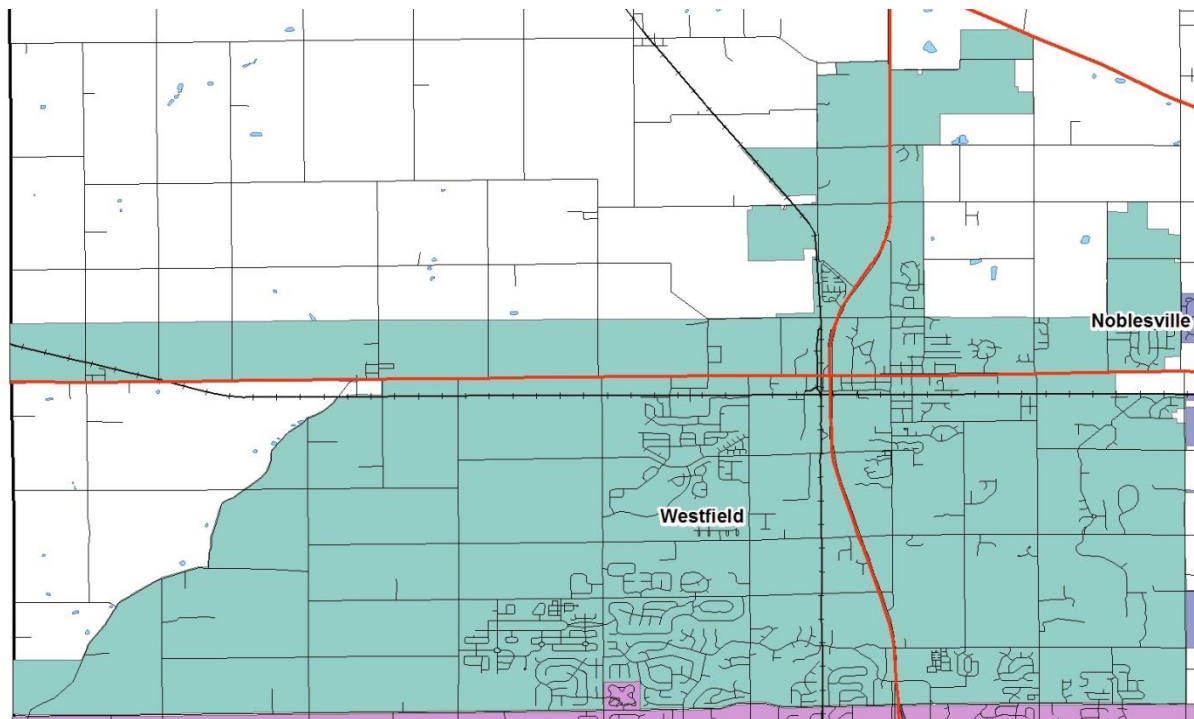


Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

## Westfield



Westfield is located in the western part of the county, north of Carmel and west of Noblesville. The community has recently made the transition from a town form of government to a city form of government.

In 2010, the city had a population of 30,068, which was an increase greater than 200% since 2000.

Westfield shares a lot in common with Washington Township, including shared zoning and planning jurisdictions. Most of Washington Township's population of 33,108 lives in the City of Westfield. Given this, the demographics of those outside Westfield are not included in this section.

There are 11,017 housing units (10,308 occupied) in Westfield, with a median home value of \$201,300 and a median rent of \$803. Just over 1% (142 units) of houses are valued at more than \$1 million and over 3% (366 units) of houses are valued at less than \$50,000.

Single family housing makes up 83% of the housing stock. Nearly 78% (8,592 units) of the current housing units have been built since 1990 with just over 20% (2,230 units) built since 2005. Almost 5% (547 units) of the houses were built more than 50 years ago (pre 1959). Westfield is one of the Hamilton County communities with a substantial percentage of children with nearly half of the households in the community having at least one person under 18. More than 9,000 residents are under age 18.

More than half of the adult population in Westfield has at least a bachelor's degree. The median income in the community is \$86,054.

One area of concern in Westfield is that while overall poverty, poverty among seniors, and childhood poverty are relatively low, there is a significant percentage of single mothers (and their children if living

at home) living in poverty. Of the 474 households living in poverty, 32% of those households (152 households) are headed by single mothers, which is the highest in the county. Approximately 20% of the Salvation Army's caseload in Hamilton County, and 10% of 211 Connect assistance calls are from Westfield.

In 2011, the Washington Township processed 488 requests for Township Assistance (3<sup>rd</sup> most in Hamilton County). Whereas most townships report a large number of food requests, folks in Washington Township came to the Trustee in need of Housing and Utility Assistance. 61% received help with Utilities, and the average amount of aid given was \$305. Housing assistance was the second most common need with 50% receiving an average assistance of \$503. Washington Township also matched the Housing and Utility benefits to a much greater extent than other townships. For the \$68,000 the township provided in assistance in these areas, \$52,000 was matched through non-township sources. Having no shelter in Westfield, the Township Trustee refers people to Third Phase in Noblesville, and occasionally local civic groups or churches provide assistance. The Trustee provided 22 nights of emergency shelter, but reported 490 shelter stays were provided through other means.

#### Fast Facts:

- 79% of households are owner-occupied (8,695 units)
- 15% of households are renter-occupied (1,613 units)
- 6% of all the housing stock is vacant, with only 3.8% of owner-occupied units vacant. However almost 12% of renter-occupied units are vacant.
- Just under 15% of homeowners (1,244 units) spend more than 35% of their income on housing, meaning they qualify as being cost burdened.
- Nearly 17% of renters (237 units) appear to be cost burdened spending more than 35% of their income on housing
- The median household income \$86,054, just above the County median of \$84,449.
- 10% of households (993 units) earn less than \$25,000 a year.

#### Growth and Affordable Housing:

Westfield has issued new construction building permits for 1,578 residential units in the past five years (316 per year). Of these, 306 were multi-family units (20%).

If Westfield captures its share of growth in Hamilton County the community will continue building approximately 380 units annually through 2035. A total of 9,513 new housing units will be needed to accommodate the projected population of 52,189. The city has completed their own population projections using three models and anticipates a population in 2035 of 55,235 to 64,025.

Westfield has unveiled a comprehensive downtown development strategy that includes a much increased density with mixed use development. Approximately 726 undeveloped lots are approved in subdivisions. This is 2<sup>nd</sup> most in the County behind Carmel at 2,332. Fishers and Noblesville have 149 and 35 respectively.

The economic development opportunities associated with Grand Park could drive demand for housing that far exceeds this. Grand Park is a large scale sports-oriented development undertaken by Westfield.

The sports park itself is one piece of a larger mixed-use development that includes “sports residential” housing. The development is expected to be a major employer in Westfield as build-out occurs. The economic impact statement for the overall development anticipates 1,383 new housing units. The anticipated housing units within the project will only provide housing for a small fraction of the anticipated employment. The projected number of direct jobs is 60,667. 60% of the jobs are expected to be filled by Hamilton County residents. Assuming one household per job, this would mean 36,400 jobs for Hamilton County residents. Since unemployment in the county is relatively low it is assumed that many of these jobs will be people relocating to Hamilton County.

Employment projections for a proposed development are challenging to translate into housing development for a local community in a large metropolitan area with significant commuting between counties for work. Westfield should track employment and housing needs carefully through build out. Suffice it to say that Westfield has an opportunity to attract more than its projected share of housing units by 2035, but this could easily spillover to adjacent communities (especially Sheridan and Cicero).

Valley Farm Apartments is a 92 unit place based Section 8/LIHTC housing complex put into service in 1994. In 2012, Herman and Kittle developed The Commons at Spring Mill which offers 66 LIHTC units along with six market rate apartments.

#### Connectivity:

Pedestrian trails have been a major priority, and Westfield is considering plans for public transportation. The Monon Rail-Trail, the Hagan-Burke Trail, the Cool Creek Trail and the Midland Trace Trail are current pedestrian trails available to the public. Sidewalks are increasingly being developed to connect communities, and the city has a program to help cover these costs.

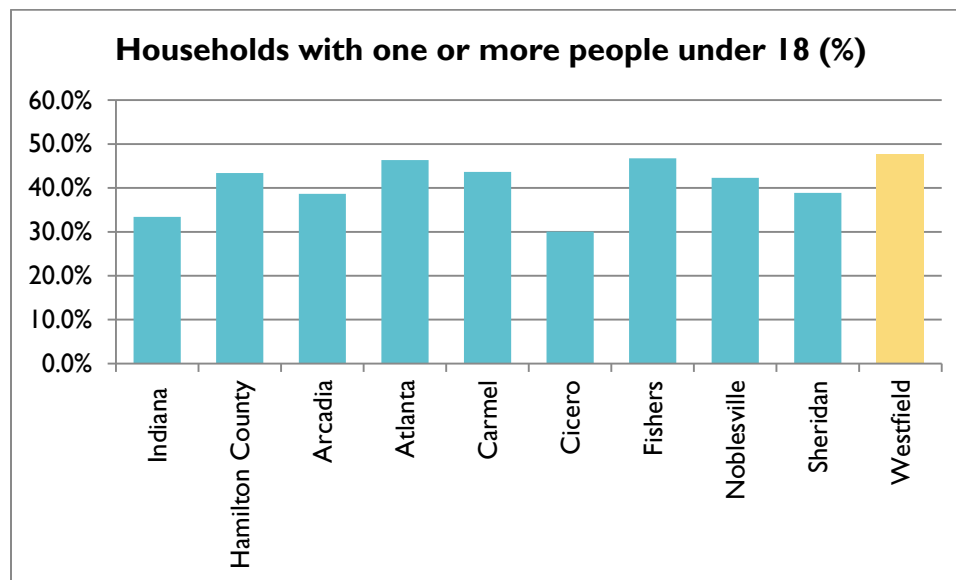
### *Conclusions*

- There is strong, healthy demand for housing in Westfield.
- Households with children have been responsible for a majority of the growth in the past ten years. The future needs of these households and an aging population will be important for future consideration.
- Housing and transportation will be major considerations for those interested in living or working in the area.
- The creation of jobs will attract commuters and encourage people to move to Westfield.
- The housing needs of local employers will continue to be monitored closely by city officials.
- If 10% of additional housing is to be affordable, approximately 950 units should be provided by 2035.

## Strategies

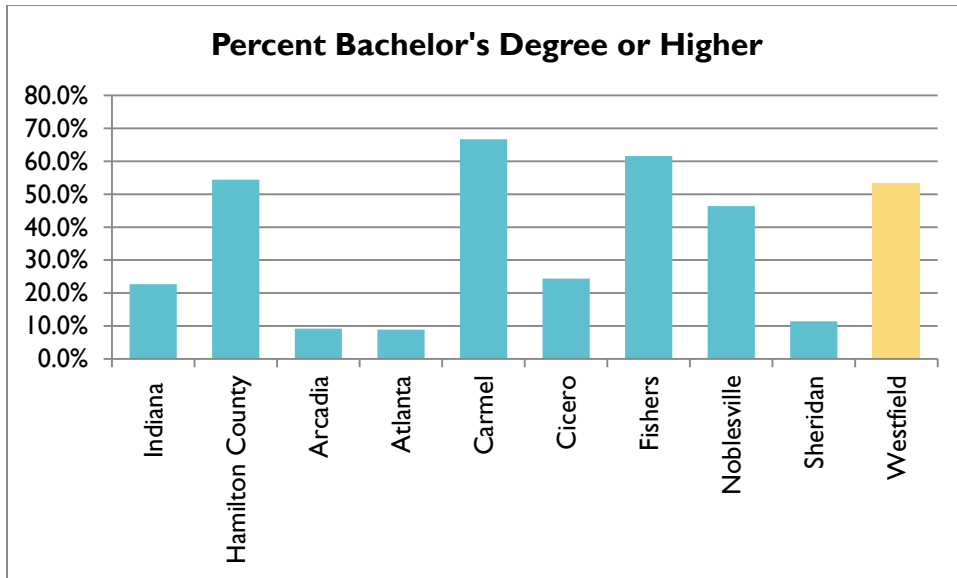
The City of Westfield helped host a meeting on April 1, 2013 that included representatives from the city, Washington Township, and local nonprofits. While turnout for the focus group was small, they were able to review survey responses from nearly 200 households while developing a list of strategies they considered relevant. The role private, public, and nonprofit organizations could play was not explored, but there may be opportunities for partnerships to develop and enact these strategies. The following activities were recommended by this group.

1. Financial Counseling – Services to provide families with the tools necessary to be prepared for homeownership, retirement, or other periods of financial distress.
2. Senior Housing – Rehab or build new housing that is affordable to seniors.
3. Home Repairs for Homeowners - Assist low income homeowners with essential rehab and maintenance.
4. Rehab Vacant Homes – When possible, rehab homes for rental and/or homeownership.
5. Support local entrepreneurship – Increase activity in the façade grant program.

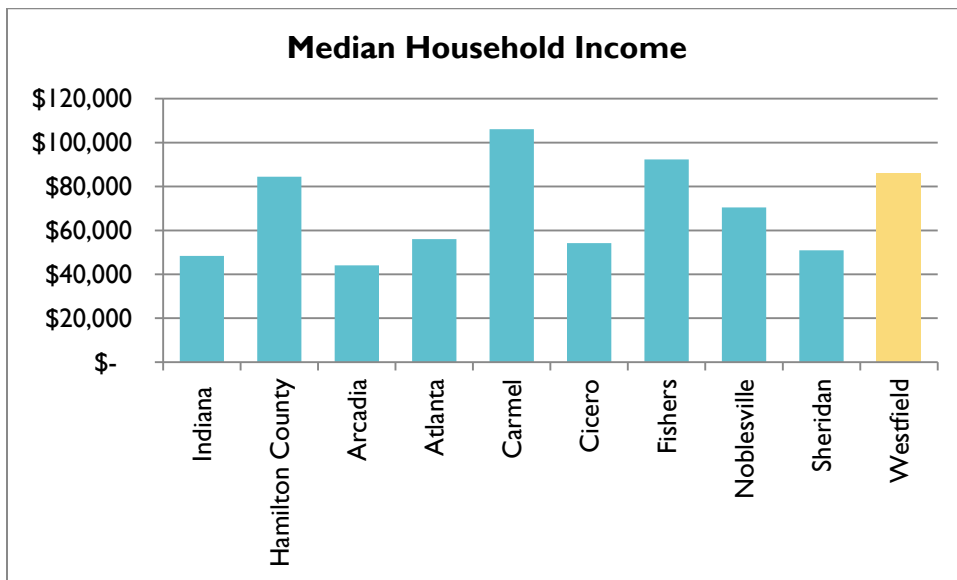


Source: Census, ACS 5-year Estimates, 2007-2011

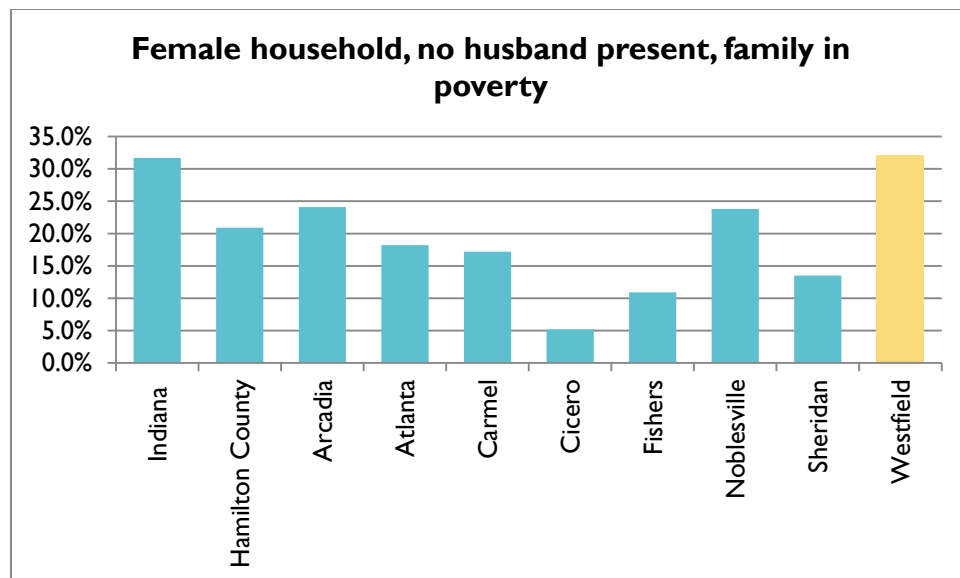




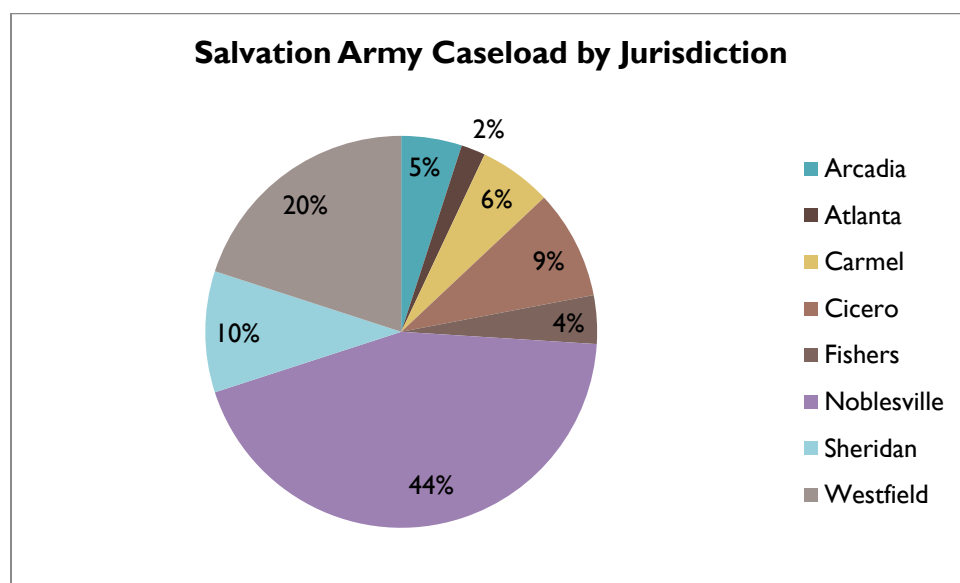
Source: Census, ACS 5-year Estimates, 2007-2011



Source: Census, ACS 5-year Estimates, 2007-2011

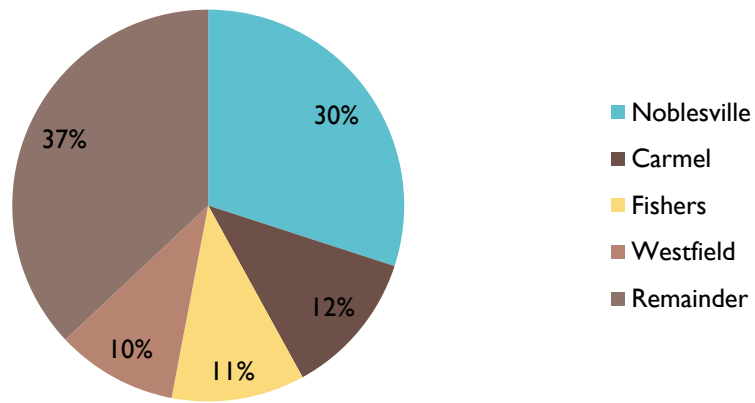


Source: Census, ACS 5-year Estimates, 2007-2011



Source: Salvation Army

### Connect 2 Help Calls by Jurisdiction



Source: United Way

# Housing Projections

---

Hamilton County currently has diverse housing stock – ranging from historic homes to new live-over-work space, small apartments to large estate homes, affordable to lavish. Any projection of the amount and type of new housing needed will be based on a number of assumptions. The assumptions built into the projections for this housing needs assessment are:

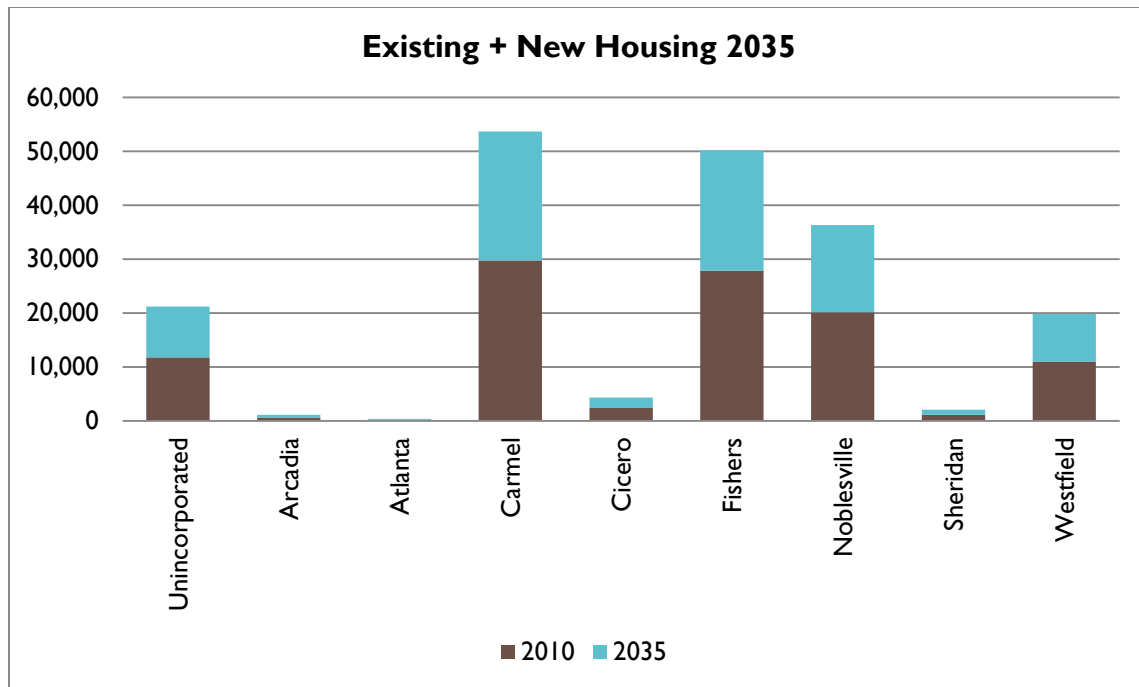
- The Indianapolis Metropolitan Planning Organization population projections through 2035 are reasonable projections for Hamilton County.
- Each household should have a housing unit (home, condo unit, or apartment).
- A six percent (6%) vacancy rate is healthy for housing choice.
- Demolitions will continue to be scattered and limited.
- Ten percent (10%) is a reasonable affordable housing goal.
- The distribution of housing will remain relatively constant between jurisdictions.
- The balance between single-family and multi-family homes will remain consistent.
- Annexation will change the balance between the incorporated communities and the unincorporated area, which is not reflected in the projections.

### *Housing Unit Projections*

These projections were made using the assumptions laid out above. There may be shifts in the balance between single and multi-family housing units and between housing size (number of bedrooms) based on shifting market demand.

|                            | 2010*<br>(baseline) | 2015   | 2025<br>(cumulative) | 2035<br>(cumulative) |
|----------------------------|---------------------|--------|----------------------|----------------------|
| Total<br>(Hamilton County) | 104,958             | 21,582 | 52,309               | 90,602               |
| Single-Family              | 89,149              | 17,913 | 43,417               | 75,199               |
| Multi-Family               | 15,809              | 3,669  | 8,893                | 15,402               |
| <b>Bedrooms</b>            |                     |        |                      |                      |
| 0 Bedroom                  | 469                 | 86     | 209                  | 362                  |
| 1 Bedroom                  | 5,062               | 1,036  | 2,511                | 4,349                |
| 2 Bedroom                  | 17,947              | 3,691  | 8,945                | 15,493               |
| 3 Bedroom                  | 36,602              | 7,532  | 18,256               | 31,620               |
| 4 Bedroom                  | 35,637              | 7,338  | 17,785               | 30,805               |
| 5 Bedroom                  | 9,241               | 1,899  | 4,603                | 7,973                |
| <b>Communities</b>         |                     |        |                      |                      |
| Arcadia                    | 622                 | 129    | 314                  | 544                  |
| Atlanta                    | 235                 | 43     | 105                  | 181                  |
| Carmel                     | 29,759              | 6,129  | 14,856               | 25,731               |
| Cicero                     | 2,394               | 496    | 1,203                | 2,084                |
| Fishers                    | 27,859              | 5,719  | 13,862               | 24,009               |
| Noblesville                | 20,149              | 4,144  | 10,043               | 17,396               |
| Sheridan                   | 1,141               | 237    | 575                  | 997                  |
| Westfield                  | 11,017              | 2,266  | 5,492                | 9,513                |
| Unincorporated             | 11,782              | 2,417  | 5,859                | 10,147               |
| Affordable (10%)           |                     | 2,158  | 5,231                | 9,060                |
| Senior Housing             |                     | 2,245  | 6,434                | 13,228               |
| Units per year             |                     |        |                      | 4,530                |

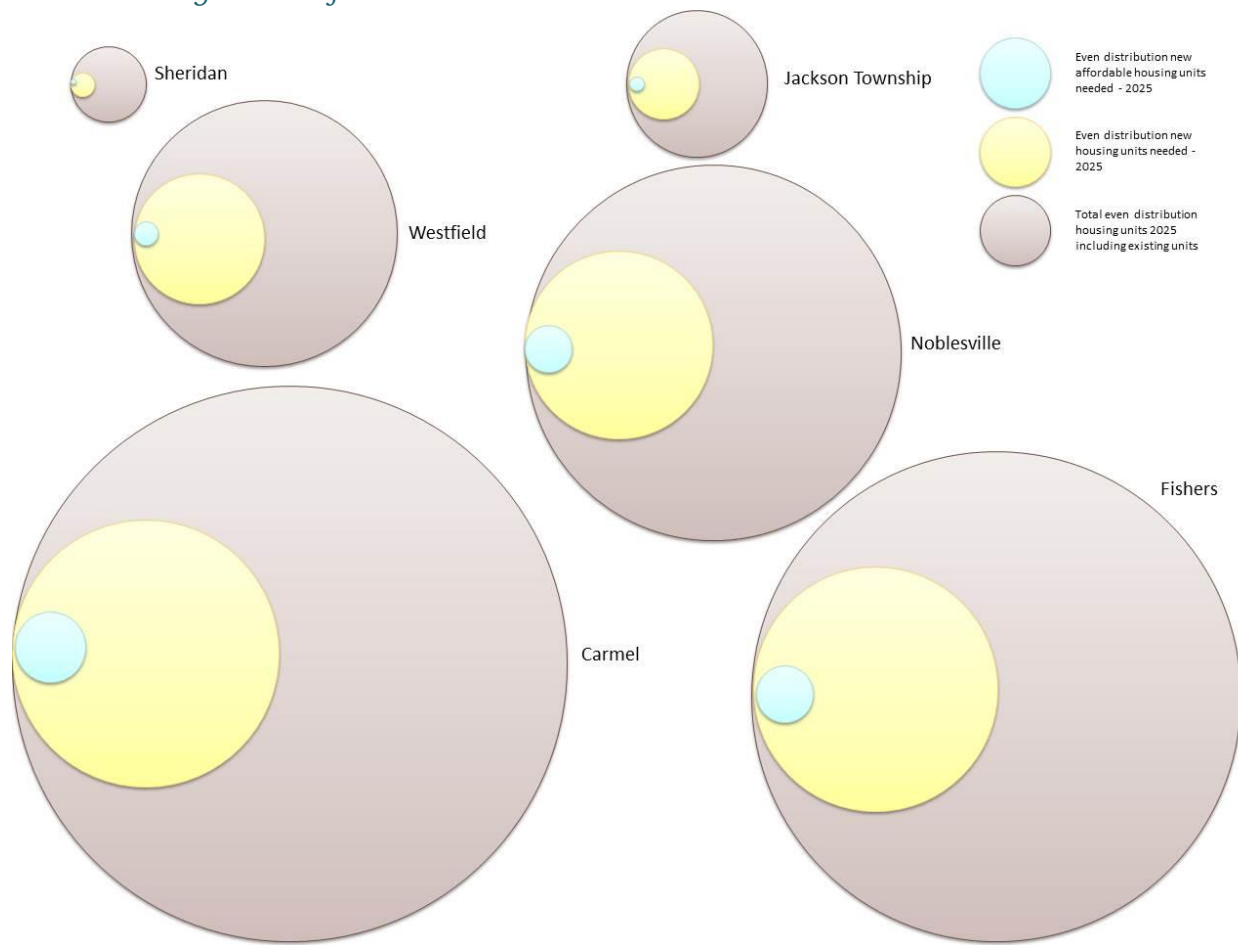
\* 2007-2011 ACS data



Source: Indiana Association for Community and Economic Development, using Census and Indianapolis MPO data

The chart above illustrates the number of housing units, both existing and new, that will be needed in each part of Hamilton County by 2035 using the assumptions laid out at the beginning of this section. Individual municipalities may experience more or less growth than the even distribution model based on current community size. Annexation by any municipality would also change the balance between unincorporated area housing growth and the annexing municipality.

## 2025 Housing Unit Projections



| Community       | Even Distribution New Affordable Housing 2025 | Even Distribution New Housing Units 2025 | Total Even Distribution Housing Units Including Existing 2025 |
|-----------------|---|--|---|
| Arcadia         | 31  | 314                                      | 936   |
| Atlanta         | 10  | 105                                      | 340   |
| Carmel          | 1,486   | 14,856                                   | 44,615  |
| Cicero          | 120   | 1,203                                    | 3,597   |
| Fishers         | 1,386   | 13,862                                   | 41,721  |
| Noblesville     | 1,004   | 10,043                                   | 30,192  |
| Sheridan        | 57  | 575                                      | 1,716   |
| Westfield       | 549   | 5,492                                    | 16,509  |
| Unincorporated* | 586   | 5,859                                    | 17,641  |
| <b>TOTAL</b>    | <b>5,229</b>                                  | <b>52,309</b>                            | <b>157,267</b>  |

\* New housing units in the unincorporated may shift into municipalities with annexation

## Themes

*Theme 1 – General Affordability: Hamilton County has the highest incomes and lowest poverty rates in Indiana, but housing costs are a significant burden to the working poor. When household budgets are stressed, households are less able to plan for crisis or retirement and can risk foreclosure or defer home maintenance, which negatively affects the neighborhood. Providing opportunities to improve the quality of life for the working poor in the county can help continue the county’s trend of high incomes and low rates of poverty.*

### Data

- While Hamilton County has a low percentage of families living in poverty, poverty is more pronounced in Arcadia (12%) and Cicero (10%). (Census, ACS 5-year Estimates, 2007-2011)
- 16% of homeowners with a mortgage are cost burdened, meaning they pay more than 35% of their household income for housing costs. 6% of homeowners without a mortgage are cost burdened. (Census, ACS 5-year Estimates, 2007-2011)
- 26% of renters are cost burdened, paying more than 35% of their household income for rent and utilities. (Census, ACS 5-year Estimates, 2007-2011)

### Conclusion

- In order to keep high neighborhood and housing standards, the availability of development subsidy or rental vouchers is important to provide housing to the county’s current and future residents.

### Strategy

Develop and support public and private partnerships to develop affordable housing units throughout the county, with a goal that 10% of new residential building permits will be issued for housing units that meet community standards for quality and affordability.

*Project based rental assistance means the subsidy is in the development of the housing units and the rents are maintained at affordable rates for a period of time. Tenant based rental assistance is where a household is provided assistance (a voucher) to live where they choose and can pay the difference between the voucher and market rent.*



*Theme 2 – Growth and Opportunities to Support Families: As the economy grows and the size of the workforce increases, many homes are going to be built so workers can live close to the jobs the county is generating. Quality, affordable housing will generate health, wealth and stability. If even 10% of the growth in housing is affordable to low income people there will need to be significant investment in a variety of types of affordable housing.*

#### Data

- If each household has a housing unit, 79,530 new housing units will be needed in Hamilton County by 2035. 90,602 units would be needed to include a “healthy” vacancy rate of 6%, which is consistent with the current vacancy rate of 5.7%. (Indianapolis MPO | Census, ACS 5-year Estimates, 2007-2011 | IACED)
- If even 10% of the new housing units constructed were affordable units, there would need to be 9,000 new affordable housing units in the county by 2035. That’s 450 new units per year for the next 20 years. (IACED)

#### Conclusions

- Base housing pricing on local housing affordability to improve family well-being, connecting prices to local wages.
- Private and nonprofit developers will need to build considerable affordable housing.
- NIMBYism related to Housing Choice Vouchers (Section 8) needs to be reduced to provide greater flexibility and choice.
- Quality, location, and density of housing will need to be considered in accommodating housing growth.
- Expediting the approval process for affordable housing development is needed to incentivize development. Smaller communities do not have the personnel to manage the development process efficiently.
- There is little housing crisis support available in the county, with very few shelter beds available locally.

#### Strategy

Broaden the scope of affordable housing options that are available to workers who are needed in Hamilton County, with special consideration for single-mother families, two-parent families, and seniors who may be responsible for their grandchildren. Develop partnerships to ensure the provision of emergency shelter, transitional housing, and special needs housing in the county. Prioritize the creation of a domestic violence shelter for Hamilton County.

*NIMBY – Not in My Back Yard: the idea that people or land uses that aren’t just like those in the neighborhood should go “somewhere else”*

*Theme 3 – Baby Boomers and Senior Housing Need: Boomers increasingly will drive the housing market, and whether they are prepared for retirement or not, Hamilton County will have to prepare for this expansion. Senior housing is only one of the housing needs in Hamilton County, but there is still substantial need to accommodate the aging population that will continue to grow through the middle part of the 21<sup>st</sup> Century.*

#### *Data*

- The number of seniors will triple by 2030, increasing to approximately 74,000 from 23,000. The youth population will increase over time, but the ratio will decrease from 3:1 youth to seniors to 1.2:1 in 2030.
- Boomers were born between 1946 and 1964. In 2011 they began reaching the “retirement age” of 65. There will be nearly 20 more years of Boomers entering their senior years. People are living longer than ever with an average life expectancy in the US of 78 years (Centers for Disease Control, 2011). This means approximately 40 years of Boomers as seniors.
- Nearly 60% of Hamilton County grandparents responsible for their grandchildren under age 18 still participate in the labor force. (Census, ACS 5-year Estimates, 2007-2011)
- 16% of Hamilton County grandparents living with their grandchildren are in a situation where the grandchildren’s parents are not present. (Census, ACS 5-year Estimates, 2007-2011)
- 20% of homeowner households headed by someone over age 65 are housing cost burdened. (Census, ACS 5-year Estimates, 2007-2011)
- 39% of renter households headed by someone over age 65 are housing cost burdened. (Census, ACS 5-year Estimates, 2007-2011)
- 3.1% of Hamilton County residents over age 65 live in poverty. (Census, ACS 5-year Estimates, 2007-2011)

#### *Conclusions*

- 40 years of an aging Boomer population means there is a need for a variety of housing options for seniors, including aging in place.
- One story homes may become the typical construction for new homes.
- Senior-friendly communities need to also accommodate grandparent caregivers.

#### *Strategy*

Support the quality and affordability of housing in the small towns through homeowner rehabilitation services, especially to help homeowners stay in their homes and age in place. Also, additional senior housing needs to be built to accommodate needs.

*There were 67,540 Baby Boomers in Hamilton County in 2011.*

*Theme 4 – Neighborhood Development: The high dependence on commuting results in citizens having less time to be fully engaged in their neighborhoods, and high home values limit the ability of retail and service workers, including teachers and public servants, to purchase or rent a home in the communities where they work. Healthy cities include a mix of land uses where people can enjoy a good quality of life, and Hamilton County includes urban, suburban and rural communities from which people can choose. While the small towns feel the need for the economic benefits of growth, there is a desire to maintain the rural character of much of the northern part of the county through planned development. Hamilton County will continue to be attractive for housing people who work in Indianapolis, despite the transportation costs, because of the good school districts, attractive housing options and general quality of life.*

#### **Data**

- Median household incomes are very high in Carmel, Fishers, and Westfield. The countywide median household income is \$84,449, compared to \$48,393 statewide. (Census, ACS 5-year Estimates, 2007-2011)
- Mean travel time to work is only a few minutes higher than the state mean, not enough to change location behavior. (Census, ACS 5-year Estimates, 2007-2011)
- All of the school districts in Hamilton County have received an A grade from the State Department of Education for the most recent school year, except Sheridan Schools, which received a C grade. (Indiana Department of Education, Annual Report Card, 2011-2012)
- The MIBOR consumer survey (2013) indicates the three most popular neighborhood profiles are: suburban with a mix of houses and businesses (29%), rural (23%), and small town (15%).
- 29% said they currently live in a suburban neighborhood with only houses, but only 15% said this was their ideal.
- Educational attainment in Arcadia, Atlanta, and Sheridan is below the state average (22.7%) in terms of the percent of the adult population with bachelor's degrees. Cicero is near the state average, while more than 45% of the adult population in other incorporated Hamilton County communities has at least a bachelor's degree. (Census, ACS 5-year Estimates, 2007-2011)
- The unemployment rate in Arcadia and Atlanta is above the statewide average, while many Hamilton County communities have unemployment near half the state rate. (Census, ACS 5-year Estimates, 2007-2011)
- Median household income in Arcadia, Atlanta, Cicero, and Sheridan is significantly lower than the county-wide median. (Census, ACS 5-year Estimates, 2007-2011)
- Housing values are also lower in the smaller communities compared to the county average and the larger municipalities. (Census, ACS 5-year Estimates, 2007-2011)

- Hamilton County households spend 59.37% of their household income on housing and transportation combined, or 31.91% on housing and 27.47% on transportation, on average. (Housing + Transportation Affordability Index, 2011)

### *Conclusions*

- Transportation choices need to be available to support workers, children, and elderly with little ability or desire to drive.
- Walkable communities are desirable and need to be well connected to the larger region.
- Quality schools will continue to drive the location of housing growth despite other quality of life factors like transportation time and convenience.
- Downtown revitalization and microenterprise investment may stimulate the economy in the small towns.
- Attention to the quality of housing stock and quality of life issues is just as critical in the towns as in the cities.
- The demand for housing is lower in the rural communities, but the need for affordable units and maintenance of older homes is great.
- There is a need to support cooperative ventures for infrastructure investment to benefit the county as a whole.
- Affordable housing should be included in planned developments that support the long-term interests of the community at large.

### *Strategy*

Promote sustainable (economically and environmentally) communities through planning and design activities that include neighborhood revitalization, mixed-use development, compact walkable communities, connectivity to trails and parks, and enhanced transit services. Continue to educate and facilitate discussions linking transportation costs to housing affordability. Pursue policies that promote the inclusion of affordable housing in local plans adopted by communities throughout Hamilton County.

# Appendix A - Definitions

---

**Abandoned housing:** Chronically vacant and uninhabitable housing units whose owners are taking no meaningful action to bring them back to the housing market.

**Affordable Housing:** Housing which costs the occupant no more than 35 percent of the occupant's income.

**Annexation:** The legal process in which a municipality brings unincorporated land into its boundaries. In Indiana this is governed by IC 36-4-3.

**Cost Burdened:** Households which pay more than 35% of their income for housing.

**Fair Market Rent (FMR):** Monthly rental amount determined by the US Department of Housing and Urban Development that is deemed fair for a particular unit size (determined by the number of bedrooms) in a particular area.

**Gentrification:** Displacement of neighborhood residents due to increased demand. The immigration of middle class people into a deteriorating area. The migration helps revitalize the area, but also pushes out lower income people by boosting property values.

**Homeless:** Individuals and families who are sleeping in places not meant for human habitation including cars, parks, sidewalks, and abandoned buildings, or those sleeping in an emergency shelter as a primary nighttime residence.

**Household:** All persons living in a dwelling, except for live-in aides, foster children, and foster adults.

**Housing + Transportation Index:** 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.

**Housing Choice Voucher (HCV):** The Section 8 Housing Choice Voucher (HCV) program provides eligible households vouchers to help pay the rent on privately owned homes of their choosing. A family receiving a voucher must pay at least 30 percent of its month adjusted gross income for rent and utilities. The vouchers are generally administered and can be applied for through local (city) housing authorities.

**Housing unit:** A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall.

**Low income:** Households earning: between 120 and 80 percent AMI are considered "moderate-income: below 80 percent AMI, "low-income"; below 50 percent AMI, "very low-income" and below 30 percent AMI, "extremely low-income."

**Low Income Housing Tax Credit (LIHTC – Also Section 42):** The Low Income Housing Tax Credit is a dollar-for-dollar tax credit in the United States for affordable housing investments. It was created under the Tax Reform Act of 1986 (TRA86) that gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans.

**Median home value:** Statistical measure that equally divides owner-occupied housing units in a geographic area into those with values above the median and those below the median.

**Median household income:** Statistical measure that equally divides households in a geographic area into those with household incomes above and below the median income of the area.

**Median rent:** Statistical measure that equally divides renter-occupied housing units in a geographic area into those with rents above and below the median rent.

**Poverty:** The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

**Public Transportation:** see Transit

**Section 42:** see Low Income Housing Tax Credit

**Section 8:** Section 8 of the Housing Act of 1937, often simply known as Section 8, authorizes the payment of rental housing assistance to private landlords on behalf of low-income households. It operates through several programs, the largest of which is the Housing Choice Voucher program. The Housing Choice Voucher Program provides "tenant-based" rental assistance, so a tenant can move from one unit of at least minimum housing quality to another. It also allows individuals to apply their monthly voucher towards the purchase of a home. Section 8 also authorizes a variety of "project-based" rental assistance programs, under which the owner reserves some or all of the units in a building for low-income tenants, in return for a Federal government guarantee to make up the difference between the tenant's contribution and the rent.

**Self-Sufficiency Standard:** 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.

**Transit (also Public Transportation):** a shared passenger transport service which is available for use by the general public, as distinct from modes such as taxicab, carpooling or hired buses which are not shared by strangers without private arrangement.

**Vacant housing:** A housing unit is vacant if no one is living in it at the time of the Census interview, unless its occupants are only temporarily absent. Units that do not meet the definition of a housing unit, such as those under construction, unfit, or to be demolished, are excluded from the universe. Vacant units may be for sale or rent, rented or sold but not occupied, for seasonal use, or for occasional use.

Vacant homes not included in these categories are “other vacant.” Common reasons a housing unit is labeled “other vacant” is that no one lives in the unit and the owner:

- Is making repairs or renovations.
- Does not want to rent or sell.
- Is using the unit for storage.
- Is elderly and living in a nursing home or with family members.





## Appendix B – Survey Results

---



# Hamilton County Needs Assessment Resident Short Survey



1. What is your ZIP Code?

Response  
Count

614










answered question

614







skipped question

7





## 2. Which best describes your household?

|  |   | Response<br>Percent      | Response<br>Count |
|--|---|--------------------------|-------------------|
| A. Single person   |    | 10.4%                    | 63                |
| B. Single person over age 65                                 |    | 3.5%                     | 21                |
| C. Single parent with children under 18 at home              |    | 5.1%                     | 31                |
| D. Married couple (no children)                              |    | 23.9%                    | 144               |
| E. Married couple over age 65                                |    | 5.0%                     | 30                |
| <b>F. Married couple with children under 18 at home</b>      |    | <b>46.4%</b>             | <b>280</b>        |
| G. Unmarried couple (no children)                            |    | 2.8%                     | 17                |
| H. Unmarried couple over age 65                              |   | 0.0%                     | 0                 |
| I. Unmarried couple with children under 18 at home           |  | 1.5%                     | 9                 |
| J. Intergenerational (3 or more generations living together) |  | 1.3%                     | 8                 |
|  |   | <b>answered question</b> | <b>603</b>        |
|  |   | <b>skipped question</b>  | <b>18</b>         |







### 3. What type of home do you live in?

|                                 |  | Response<br>Percent | Response<br>Count |
|---------------------------------|--|---------------------|-------------------|
| A. Single family house          |  | 87.4%               | 534               |
| B. Duplex                       |   | 0.5%                | 3                 |
| C. 3-4 unit building            |   | 1.5%                | 9                 |
| D. 5+ unit building (apartment) |   | 6.7%                | 41                |
| E. Mobile home                  |   | 1.3%                | 8                 |
| Other (please specify)          |   | 2.6%                | 16                |
| answered question               |  |                     | 611               |
| skipped question                |  |                     | 10                |










### 4. Do you own or rent your home?

|   |  | Response<br>Percent | Response<br>Count |
|---|--|---------------------|-------------------|
| A. Own, with mortgage                     |  | 75.5%               | 463               |
| B. Own, no mortgage                       |   | 10.1%               | 62                |
| C. Rent                                   |   | 13.5%               | 83                |
| D. Neither, living with others            |   | 0.8%                | 5                 |
| E. Neither, living in shelter or homeless |  | 0.0%                | 0                 |
| answered question                         |  |                     | 613               |
| skipped question                          |  |                     | 8                 |








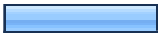

## 5. How much of your household income do you spend on housing (including insurance and utilities)?

|                   |   | Response<br>Percent | Response<br>Count |
|-------------------|---|---------------------|-------------------|
| A. Less than 10%  |  | 8.7%                | 52                |
| <b>B. 11-19%</b>  |  | <b>23.8%</b>        | <b>143</b>        |
| C. 20-24%         |  | 21.3%               | 128               |
| D. 25-29%         |  | 16.0%               | 96                |
| E. 30-34%         |  | 13.1%               | 79                |
| F. More than 35%  |  | 17.1%               | 103               |
| answered question |   |                     | <b>601</b>        |
| skipped question  |   |                     | <b>20</b>         |

## 6. Have you experienced any of the following in the past two years? (choose all that apply)








|  |   | Response<br>Percent | Response<br>Count |
|--|---|---------------------|-------------------|
| A. Difficulty paying rent/mortgage   |    | 23.6%               | 101               |
| B. Difficulty paying utilities   |    | 21.0%               | 90                |
| C. Dissatisfaction with local services (trash pick-up, street maintenance) |    | 18.9%               | 81                |
| D. Inability to make needed repairs/improvements to your home              |    | 28.7%               | 123               |
| E. Overcrowding  |    | 5.1%                | 22                |
| F. Signs of disinvestment  |    | 17.5%               | 75                |
| <b>G. Unkempt houses in my neighborhood</b>                                |    | <b>49.1%</b>        | <b>210</b>        |
| H. Vandalism   |   | 12.1%               | 52                |
| Other (please specify)   |  | 10.5%               | 45                |
| answered question  |   |                     | <b>428</b>        |
| skipped question   |   |                     | <b>193</b>        |

## 7. What are the barriers to housing choice in Hamilton County? (choose all that apply)

|   |   | Response<br>Percent | Response<br>Count |
|---|---|---------------------|-------------------|
| A. Accessibility for people with disabilities     |    | 11.1%               | 57                |
| B. Age restricted housing                         |    | 4.3%                | 22                |
| C. Condition of housing units                     |    | 12.4%               | 64                |
| <b>D. Cost of housing</b>                         |    | <b>59.8%</b>        | <b>308</b>        |
| E. Distance to employment                         |    | 27.4%               | 141               |
| F. Diversity of housing stock                     |    | 16.1%               | 83                |
| G. Transportation/access to public transportation |    | 40.4%               | 208               |
| H. Utility costs                                  |    | 22.7%               | 117               |
| Other (please specify)                            |  | 9.7%                | 50                |
| answered question                                 |   |                     | <b>515</b>        |
| skipped question                                  |   |                     | <b>106</b>        |







## 8. What type of housing is needed in Hamilton County? (choose all that apply)

|   |   | Response<br>Percent | Response<br>Count |
|---|---|---------------------|-------------------|
| A. Affordable housing                   |  | 57.4%               | 304               |
| B. Apartments                           |  | 12.8%               | 68                |
| C. Housing for people with disabilities |  | 17.2%               | 91                |
| D. Senior housing                       |  | 35.3%               | 187               |
| E. Single family homes                  |  | 31.3%               | 166               |
| F. Transitional housing for homeless    |  | 20.6%               | 109               |
| Other (please specify)                  |  | 14.0%               | 74                |
| answered question                       |   |                     | 530               |
| skipped question                        |   |                     | 91                |

## 9. How important are the following housing issues in Hamilton County?

|                                       | Not<br>important<br>all all | Not<br>important | Neither<br>important<br>nor<br>unimportant | Somewhat<br>important | Very<br>important  | Rating<br>Count |
|---------------------------------------|-----------------------------|------------------|--|-----------------------|--------------------|-----------------|
| General affordability                 | 2.7% (16)                   | 4.7% (28)        | 6.9% (41)                                  | 33.8% (202)           | <b>52.0% (311)</b> | 598             |
| Lack of multi-family Housing          | 16.2% (92)                  | 22.3% (127)      | <b>33.4% (190)</b>                         | 21.8% (124)           | 6.3% (36)          | 569             |
| Housing for seniors                   | 2.9% (17)                   | 5.5% (32)        | 19.2% (111)                                | <b>47.4% (274)</b>    | 24.9% (144)        | 578             |
| Housing for people with disabilities  | 3.1% (18)                   | 6.1% (35)        | 28.2% (162)                                | <b>42.3% (243)</b>    | 20.2% (116)        | 574             |
| Housing for Veterans                  | 3.5% (20)                   | 5.1% (29)        | 30.4% (174)                                | <b>38.4% (220)</b>    | 22.7% (130)        | 573             |
| Foreclosure prevention                | 3.8% (22)                   | 5.0% (29)        | 14.9% (87)                                 | 36.1% (211)           | <b>40.3% (236)</b> | 585             |
| Addressing vacant/abandoned homes     | 1.9% (11)                   | 7.1% (41)        | 10.8% (63)                                 | 34.4% (200)           | <b>45.8% (266)</b> | 581             |
| Housing quality                       | 1.9% (11)                   | 5.3% (31)        | 11.9% (69)                                 | 35.7% (207)           | <b>45.2% (262)</b> | 580             |
| Transportation options                | 3.1% (18)                   | 5.7% (33)        | 19.7% (114)                                | <b>36.7% (212)</b>    | 34.8% (201)        | 578             |
| Proximity to employment opportunities | 2.1% (12)                   | 4.2% (24)        | 19.3% (110)                                | <b>42.2% (241)</b>    | 32.2% (184)        | 571             |
| answered question                     |                             |                  |  |                       |                    | <b>603</b>      |
| skipped question                      |                             |                  |  |                       |                    | <b>18</b>       |

## 10. May we contact you?

|   |  | Response<br>Percent | Response<br>Count |
|---|--|---------------------|-------------------|
| A. No   |  | 80.8%               | 491               |
| B. Yes, please contact me with information about the housing needs assessment |   | 4.6%                | 28                |
| C. Yes, please add me to your contact list for email                          |   | 10.5%               | 64                |
| D. Yes, please add me to your mail contact list                               |   | 4.1%                | 25                |
| Contact information (name, phone, email, mail)                                |  |                     | 97                |
| answered question   |  |                     | 608               |
| skipped question  |  |                     | 13                |



**Page 2, Q1. What is your ZIP Code?**

|    |       |                       |
|----|-------|-----------------------|
| 1  | 46060 | Mar 18, 2013 10:23 AM |
| 2  | 46060 | Mar 18, 2013 10:22 AM |
| 3  | 46060 | Mar 18, 2013 10:21 AM |
| 4  | 46060 | Mar 18, 2013 10:20 AM |
| 5  | 46060 | Mar 18, 2013 10:19 AM |
| 6  | 46060 | Mar 18, 2013 10:18 AM |
| 7  | 46060 | Mar 18, 2013 10:17 AM |
| 8  | 46060 | Mar 18, 2013 10:16 AM |
| 9  | 46024 | Mar 18, 2013 10:14 AM |
| 10 | 46060 | Mar 18, 2013 10:13 AM |
| 11 | 46060 | Mar 18, 2013 10:11 AM |
| 12 | 46060 | Mar 18, 2013 10:08 AM |
| 13 | 46060 | Mar 18, 2013 10:07 AM |
| 14 | 46069 | Mar 18, 2013 10:05 AM |
| 15 | 46060 | Mar 18, 2013 10:04 AM |
| 16 | 46032 | Mar 18, 2013 10:02 AM |
| 17 | 46038 | Mar 18, 2013 10:00 AM |
| 18 | 46060 | Mar 18, 2013 9:58 AM  |
| 19 | 46037 | Mar 18, 2013 9:55 AM  |
| 20 | 46037 | Mar 18, 2013 9:54 AM  |
| 21 | 46074 | Mar 17, 2013 3:00 PM  |
| 22 | 46034 | Mar 16, 2013 4:13 PM  |
| 23 | 46062 | Mar 16, 2013 9:00 AM  |
| 24 | 46062 | Mar 14, 2013 6:05 PM  |
| 25 | 46060 | Mar 14, 2013 5:49 PM  |
| 26 | 46060 | Mar 14, 2013 5:25 PM  |
| 27 | 46062 | Mar 14, 2013 5:11 PM  |

**Page 2, Q1. What is your ZIP Code?**

|    |       |                       |
|----|-------|-----------------------|
| 28 | 46072 | Mar 14, 2013 5:00 PM  |
| 29 | 46062 | Mar 14, 2013 1:16 AM  |
| 30 | 46037 | Mar 13, 2013 10:46 PM |
| 31 | 46030 | Mar 13, 2013 9:50 AM  |
| 32 | 46060 | Mar 11, 2013 9:01 AM  |
| 33 | 46060 | Mar 11, 2013 7:25 AM  |
| 34 | 46034 | Mar 9, 2013 1:37 PM   |
| 35 | 46060 | Mar 8, 2013 11:04 AM  |
| 36 | 46062 | Mar 6, 2013 3:20 PM   |
| 37 | 46062 | Mar 6, 2013 1:53 PM   |
| 38 | 46062 | Mar 5, 2013 5:12 PM   |
| 39 | 46060 | Mar 5, 2013 3:20 PM   |
| 40 | 46074 | Mar 5, 2013 2:46 PM   |
| 41 | 46060 | Mar 5, 2013 2:44 PM   |
| 42 | 46038 | Mar 5, 2013 11:53 AM  |
| 43 | 46060 | Mar 5, 2013 11:23 AM  |
| 44 | 46280 | Mar 4, 2013 9:50 PM   |
| 45 | 46060 | Mar 4, 2013 5:47 PM   |
| 46 | 46060 | Mar 4, 2013 3:05 PM   |
| 47 | 46033 | Mar 4, 2013 2:44 PM   |
| 48 | 46062 | Mar 4, 2013 12:20 PM  |
| 49 | 46032 | Mar 4, 2013 12:00 PM  |
| 50 | 46060 | Mar 4, 2013 11:22 AM  |
| 51 | 46062 | Mar 4, 2013 10:15 AM  |
| 52 | 46062 | Mar 4, 2013 9:01 AM   |
| 53 | 46060 | Mar 3, 2013 5:10 PM   |
| 54 | 46060 | Mar 3, 2013 12:59 PM  |

**Page 2, Q1. What is your ZIP Code?**

|    |       |                      |
|----|-------|----------------------|
| 55 | 46038 | Mar 3, 2013 10:58 AM |
| 56 | 46033 | Mar 2, 2013 8:33 PM  |
| 57 | 46034 | Mar 2, 2013 2:13 PM  |
| 58 | 46060 | Mar 2, 2013 12:12 PM |
| 59 | 46060 | Mar 2, 2013 7:10 AM  |
| 60 | 46060 | Mar 1, 2013 7:48 PM  |
| 61 | 46060 | Mar 1, 2013 5:07 PM  |
| 62 | 46062 | Mar 1, 2013 4:06 PM  |
| 63 | 46032 | Mar 1, 2013 4:05 PM  |
| 64 | 46074 | Mar 1, 2013 3:41 PM  |
| 65 | 46038 | Mar 1, 2013 2:30 PM  |
| 66 | 46062 | Mar 1, 2013 2:13 PM  |
| 67 | 46060 | Mar 1, 2013 1:59 PM  |
| 68 | 46060 | Mar 1, 2013 1:56 PM  |
| 69 | 46062 | Mar 1, 2013 1:48 PM  |
| 70 | 46062 | Mar 1, 2013 1:35 PM  |
| 71 | 46060 | Mar 1, 2013 1:23 PM  |
| 72 | 46074 | Mar 1, 2013 1:22 PM  |
| 73 | 46038 | Mar 1, 2013 12:35 PM |
| 74 | 46034 | Mar 1, 2013 12:13 PM |
| 75 | 46062 | Mar 1, 2013 12:11 PM |
| 76 | 46032 | Mar 1, 2013 11:03 AM |
| 77 | 46034 | Mar 1, 2013 10:40 AM |
| 78 | 46062 | Mar 1, 2013 9:46 AM  |
| 79 | 46037 | Mar 1, 2013 9:21 AM  |
| 80 | 46060 | Mar 1, 2013 7:00 AM  |
| 81 | 46060 | Mar 1, 2013 6:10 AM  |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 82  | 46062 | Mar 1, 2013 1:57 AM   |
| 83  | 46062 | Feb 28, 2013 10:37 PM |
| 84  | 46031 | Feb 28, 2013 8:23 PM  |
| 85  | 46038 | Feb 28, 2013 8:21 PM  |
| 86  | 46062 | Feb 28, 2013 8:12 PM  |
| 87  | 46040 | Feb 28, 2013 5:21 PM  |
| 88  | 46069 | Feb 28, 2013 4:40 PM  |
| 89  | 46060 | Feb 28, 2013 4:31 PM  |
| 90  | 46062 | Feb 28, 2013 3:37 PM  |
| 91  | 46060 | Feb 28, 2013 2:51 PM  |
| 92  | 46062 | Feb 28, 2013 2:46 PM  |
| 93  | 46038 | Feb 28, 2013 2:33 PM  |
| 94  | 46074 | Feb 28, 2013 2:28 PM  |
| 95  | 46074 | Feb 28, 2013 2:25 PM  |
| 96  | 46062 | Feb 28, 2013 1:32 PM  |
| 97  | 46037 | Feb 28, 2013 1:21 PM  |
| 98  | 46060 | Feb 28, 2013 12:54 PM |
| 99  | 46060 | Feb 28, 2013 12:27 PM |
| 100 | 46060 | Feb 28, 2013 12:07 PM |
| 101 | 46033 | Feb 28, 2013 11:46 AM |
| 102 | 46033 | Feb 28, 2013 11:26 AM |
| 103 | 46074 | Feb 28, 2013 11:05 AM |
| 104 | 46060 | Feb 28, 2013 9:24 AM  |
| 105 | 46060 | Feb 28, 2013 9:19 AM  |
| 106 | 46040 | Feb 28, 2013 8:54 AM  |
| 107 | 46062 | Feb 28, 2013 7:56 AM  |
| 108 | 46060 | Feb 28, 2013 4:03 AM  |



**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 109 | 46060 | Feb 27, 2013 10:20 PM |
| 110 | 46074 | Feb 27, 2013 10:19 PM |
| 111 | 46038 | Feb 27, 2013 9:20 PM  |
| 112 | 46032 | Feb 27, 2013 9:14 PM  |
| 113 | 46060 | Feb 27, 2013 8:25 PM  |
| 114 | 46060 | Feb 27, 2013 8:19 PM  |
| 115 | 46034 | Feb 27, 2013 8:01 PM  |
| 116 | 46032 | Feb 27, 2013 7:03 PM  |
| 117 | 46069 | Feb 27, 2013 6:32 PM  |
| 118 | 46033 | Feb 27, 2013 5:39 PM  |
| 119 | 46062 | Feb 27, 2013 5:15 PM  |
| 120 | 46060 | Feb 27, 2013 4:48 PM  |
| 121 | 46033 | Feb 27, 2013 4:21 PM  |
| 122 | 46250 | Feb 27, 2013 4:20 PM  |
| 123 | 46069 | Feb 27, 2013 4:16 PM  |
| 124 | 46062 | Feb 27, 2013 4:14 PM  |
| 125 | 46060 | Feb 27, 2013 3:59 PM  |
| 126 | 46060 | Feb 27, 2013 3:58 PM  |
| 127 | 46038 | Feb 27, 2013 3:43 PM  |
| 128 | 46062 | Feb 27, 2013 3:42 PM  |
| 129 | 46069 | Feb 27, 2013 3:36 PM  |
| 130 | 46032 | Feb 27, 2013 3:22 PM  |
| 131 | 46060 | Feb 27, 2013 3:21 PM  |
| 132 | 46033 | Feb 27, 2013 3:04 PM  |
| 133 | 46033 | Feb 27, 2013 2:53 PM  |
| 134 | 46062 | Feb 27, 2013 2:29 PM  |
| 135 | 46060 | Feb 27, 2013 2:21 PM  |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 136 | 46069 | Feb 27, 2013 2:06 PM  |
| 137 | 46034 | Feb 27, 2013 2:06 PM  |
| 138 | 46060 | Feb 27, 2013 1:29 PM  |
| 139 | 46060 | Feb 27, 2013 1:21 PM  |
| 140 | 46030 | Feb 27, 2013 1:21 PM  |
| 141 | 46060 | Feb 27, 2013 1:20 PM  |
| 142 | 46037 | Feb 27, 2013 1:19 PM  |
| 143 | 46033 | Feb 27, 2013 1:06 PM  |
| 144 | 46062 | Feb 27, 2013 12:52 PM |
| 145 | 46060 | Feb 27, 2013 12:21 PM |
| 146 | 46060 | Feb 27, 2013 11:42 AM |
| 147 | 46062 | Feb 27, 2013 11:41 AM |
| 148 | 46033 | Feb 27, 2013 11:38 AM |
| 149 | 46033 | Feb 27, 2013 11:30 AM |
| 150 | 46060 | Feb 27, 2013 11:30 AM |
| 151 | 46062 | Feb 27, 2013 11:28 AM |
| 152 | 46061 | Feb 27, 2013 11:24 AM |
| 153 | 46032 | Feb 27, 2013 11:22 AM |
| 154 | 46038 | Feb 27, 2013 11:20 AM |
| 155 | 46060 | Feb 27, 2013 11:20 AM |
| 156 | 46060 | Feb 27, 2013 11:16 AM |
| 157 | 46033 | Feb 27, 2013 11:05 AM |
| 158 | 46062 | Feb 27, 2013 11:00 AM |
| 159 | 46060 | Feb 27, 2013 10:55 AM |
| 160 | 46928 | Feb 27, 2013 10:54 AM |
| 161 | 46034 | Feb 27, 2013 10:46 AM |
| 162 | 46074 | Feb 27, 2013 10:40 AM |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 163 | 46060 | Feb 27, 2013 10:38 AM |
| 164 | 46074 | Feb 27, 2013 10:38 AM |
| 165 | 46062 | Feb 27, 2013 10:38 AM |
| 166 | 46037 | Feb 27, 2013 10:24 AM |
| 167 | 46060 | Feb 27, 2013 10:19 AM |
| 168 | 46062 | Feb 27, 2013 10:14 AM |
| 169 | 46038 | Feb 27, 2013 10:11 AM |
| 170 | 46032 | Feb 27, 2013 10:07 AM |
| 171 | 46074 | Feb 27, 2013 10:00 AM |
| 172 | 46256 | Feb 27, 2013 9:59 AM  |
| 173 | 46060 | Feb 27, 2013 9:54 AM  |
| 174 | 46062 | Feb 27, 2013 9:52 AM  |
| 175 | 46-11 | Feb 27, 2013 9:49 AM  |
| 176 | 46062 | Feb 27, 2013 9:40 AM  |
| 177 | 46060 | Feb 27, 2013 9:34 AM  |
| 178 | 46060 | Feb 27, 2013 9:26 AM  |
| 179 | 46074 | Feb 27, 2013 9:24 AM  |
| 180 | 46060 | Feb 27, 2013 9:21 AM  |
| 181 | 46034 | Feb 27, 2013 9:15 AM  |
| 182 | 46038 | Feb 27, 2013 9:02 AM  |
| 183 | 46060 | Feb 27, 2013 8:39 AM  |
| 184 | 46062 | Feb 27, 2013 8:21 AM  |
| 185 | 46062 | Feb 27, 2013 8:13 AM  |
| 186 | 46060 | Feb 27, 2013 8:05 AM  |
| 187 | 46060 | Feb 27, 2013 6:30 AM  |
| 188 | 46060 | Feb 27, 2013 5:15 AM  |
| 189 | 46037 | Feb 27, 2013 5:14 AM  |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 190 | 46060 | Feb 27, 2013 1:29 AM  |
| 191 | 46060 | Feb 27, 2013 12:44 AM |
| 192 | 46032 | Feb 27, 2013 12:30 AM |
| 193 | 46280 | Feb 26, 2013 11:45 PM |
| 194 | 46032 | Feb 26, 2013 11:36 PM |
| 195 | 46033 | Feb 26, 2013 10:33 PM |
| 196 | 46032 | Feb 26, 2013 10:32 PM |
| 197 | 46032 | Feb 26, 2013 10:31 PM |
| 198 | 46060 | Feb 26, 2013 10:26 PM |
| 199 | 46032 | Feb 26, 2013 10:03 PM |
| 200 | 46033 | Feb 26, 2013 9:54 PM  |
| 201 | 46060 | Feb 26, 2013 9:29 PM  |
| 202 | 46060 | Feb 26, 2013 9:28 PM  |
| 203 | 46033 | Feb 26, 2013 8:58 PM  |
| 204 | 46032 | Feb 26, 2013 8:52 PM  |
| 205 | 46034 | Feb 26, 2013 8:50 PM  |
| 206 | 46033 | Feb 26, 2013 8:46 PM  |
| 207 | 46038 | Feb 26, 2013 8:39 PM  |
| 208 | 46037 | Feb 26, 2013 8:38 PM  |
| 209 | 46032 | Feb 26, 2013 8:36 PM  |
| 210 | 46037 | Feb 26, 2013 8:33 PM  |
| 211 | 46034 | Feb 26, 2013 8:32 PM  |
| 212 | 46074 | Feb 26, 2013 8:30 PM  |
| 213 | 46037 | Feb 26, 2013 6:46 PM  |
| 214 | 46060 | Feb 26, 2013 5:49 PM  |
| 215 | 46060 | Feb 26, 2013 5:43 PM  |
| 216 | 46060 | Feb 26, 2013 5:41 PM  |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                      |
|-----|-------|----------------------|
| 217 | 46062 | Feb 26, 2013 5:15 PM |
| 218 | 46033 | Feb 26, 2013 5:13 PM |
| 219 | 46060 | Feb 26, 2013 5:01 PM |
| 220 | 46031 | Feb 26, 2013 4:58 PM |
| 221 | 46060 | Feb 26, 2013 4:58 PM |
| 222 | 46060 | Feb 26, 2013 4:57 PM |
| 223 | 46062 | Feb 26, 2013 4:55 PM |
| 224 | 46032 | Feb 26, 2013 4:54 PM |
| 225 | 46074 | Feb 26, 2013 4:36 PM |
| 226 | 46060 | Feb 26, 2013 4:36 PM |
| 227 | 46060 | Feb 26, 2013 4:36 PM |
| 228 | 46032 | Feb 26, 2013 4:31 PM |
| 229 | 46034 | Feb 26, 2013 4:31 PM |
| 230 | 46074 | Feb 26, 2013 4:30 PM |
| 231 | 46062 | Feb 26, 2013 4:30 PM |
| 232 | 46032 | Feb 26, 2013 4:28 PM |
| 233 | 46060 | Feb 26, 2013 4:21 PM |
| 234 | 46034 | Feb 26, 2013 4:21 PM |
| 235 | 46060 | Feb 26, 2013 4:19 PM |
| 236 | 46062 | Feb 26, 2013 4:19 PM |
| 237 | 46060 | Feb 26, 2013 4:19 PM |
| 238 | 46062 | Feb 26, 2013 4:15 PM |
| 239 | 46060 | Feb 26, 2013 4:12 PM |
| 240 | 46060 | Feb 26, 2013 4:10 PM |
| 241 | 46060 | Feb 26, 2013 4:07 PM |
| 242 | 46062 | Feb 26, 2013 4:03 PM |
| 243 | 46062 | Feb 26, 2013 4:02 PM |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                      |
|-----|-------|----------------------|
| 244 | 46038 | Feb 26, 2013 4:01 PM |
| 245 | 46031 | Feb 26, 2013 3:57 PM |
| 246 | 46060 | Feb 26, 2013 3:57 PM |
| 247 | 46062 | Feb 26, 2013 3:56 PM |
| 248 | 46060 | Feb 26, 2013 3:54 PM |
| 249 | 46034 | Feb 26, 2013 3:52 PM |
| 250 | 46060 | Feb 26, 2013 3:51 PM |
| 251 | 46069 | Feb 26, 2013 3:51 PM |
| 252 | 46060 | Feb 26, 2013 3:51 PM |
| 253 | 46062 | Feb 26, 2013 3:49 PM |
| 254 | 46060 | Feb 26, 2013 3:49 PM |
| 255 | 46060 | Feb 26, 2013 3:49 PM |
| 256 | 46220 | Feb 26, 2013 3:47 PM |
| 257 | 46069 | Feb 26, 2013 3:46 PM |
| 258 | 46062 | Feb 26, 2013 3:46 PM |
| 259 | 46038 | Feb 26, 2013 3:45 PM |
| 260 | 46060 | Feb 26, 2013 3:44 PM |
| 261 | 46034 | Feb 26, 2013 3:42 PM |
| 262 | 46062 | Feb 26, 2013 3:34 PM |
| 263 | 46060 | Feb 26, 2013 3:30 PM |
| 264 | 46074 | Feb 26, 2013 3:28 PM |
| 265 | 46060 | Feb 26, 2013 3:10 PM |
| 266 | 46062 | Feb 26, 2013 2:55 PM |
| 267 | 46038 | Feb 26, 2013 2:38 PM |
| 268 | 46037 | Feb 26, 2013 2:29 PM |
| 269 | 46062 | Feb 26, 2013 2:08 PM |
| 270 | 46060 | Feb 26, 2013 2:02 PM |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 271 | 46280 | Feb 26, 2013 1:56 PM  |
| 272 | 46034 | Feb 26, 2013 1:55 PM  |
| 273 | 46060 | Feb 26, 2013 1:53 PM  |
| 274 | 46074 | Feb 26, 2013 1:43 PM  |
| 275 | 46037 | Feb 26, 2013 1:18 PM  |
| 276 | 46037 | Feb 26, 2013 1:13 PM  |
| 277 | 46062 | Feb 26, 2013 1:06 PM  |
| 278 | 46074 | Feb 26, 2013 1:02 PM  |
| 279 | 46038 | Feb 26, 2013 12:56 PM |
| 280 | 46062 | Feb 26, 2013 12:41 PM |
| 281 | 46074 | Feb 26, 2013 12:04 PM |
| 282 | 46060 | Feb 26, 2013 11:50 AM |
| 283 | 46034 | Feb 26, 2013 11:37 AM |
| 284 | 46033 | Feb 26, 2013 11:24 AM |
| 285 | 46074 | Feb 26, 2013 11:23 AM |
| 286 | 46062 | Feb 26, 2013 11:21 AM |
| 287 | 46060 | Feb 26, 2013 11:17 AM |
| 288 | 46038 | Feb 26, 2013 10:48 AM |
| 289 | 46074 | Feb 26, 2013 10:32 AM |
| 290 | 46060 | Feb 26, 2013 9:54 AM  |
| 291 | 46060 | Feb 26, 2013 9:25 AM  |
| 292 | 46062 | Feb 26, 2013 9:05 AM  |
| 293 | 46038 | Feb 26, 2013 9:02 AM  |
| 294 | 46032 | Feb 26, 2013 8:57 AM  |
| 295 | 46060 | Feb 26, 2013 8:41 AM  |
| 296 | 46062 | Feb 26, 2013 8:35 AM  |
| 297 | 46038 | Feb 26, 2013 8:25 AM  |

**Page 2, Q1. What is your ZIP Code?**

|     |   |                       |
|-----|---|-----------------------|
| 298 | 46060   | Feb 26, 2013 6:57 AM  |
| 299 | 46060   | Feb 26, 2013 6:06 AM  |
| 300 | 46060   | Feb 26, 2013 1:10 AM  |
| 301 | 46060   | Feb 25, 2013 11:18 PM |
| 302 | 46060   | Feb 25, 2013 11:09 PM |
| 303 | 46060   | Feb 25, 2013 10:45 PM |
| 304 | 46060   | Feb 25, 2013 10:44 PM |
| 305 | 46060   | Feb 25, 2013 10:09 PM |
| 306 | 46062   | Feb 25, 2013 9:38 PM  |
| 307 | 46060   | Feb 25, 2013 9:34 PM  |
| 308 | 46038   | Feb 25, 2013 9:23 PM  |
| 309 | 46060   | Feb 25, 2013 8:50 PM  |
| 310 | 46074   | Feb 25, 2013 8:27 PM  |
| 311 | 46060   | Feb 25, 2013 7:34 PM  |
| 312 | 46038   | Feb 25, 2013 7:15 PM  |
| 313 | 46032   | Feb 25, 2013 7:07 PM  |
| 314 | 46062   | Feb 25, 2013 7:06 PM  |
| 315 | 46060   | Feb 25, 2013 6:50 PM  |
| 316 | 46060   | Feb 25, 2013 6:12 PM  |
| 317 | 46033   | Feb 25, 2013 6:10 PM  |
| 318 | Married Couple with children over 18 (in college) | Feb 25, 2013 6:07 PM  |
| 319 | 46060   | Feb 25, 2013 6:05 PM  |
| 320 | 46062   | Feb 25, 2013 6:01 PM  |
| 321 | 46037   | Feb 25, 2013 5:56 PM  |
| 322 | 46060   | Feb 25, 2013 5:51 PM  |
| 323 | 46060   | Feb 25, 2013 5:49 PM  |
| 324 | 46060   | Feb 25, 2013 5:44 PM  |



**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 325 | 46060 | Feb 25, 2013 5:44 PM  |
| 326 | 46062 | Feb 25, 2013 5:43 PM  |
| 327 | 46032 | Feb 25, 2013 5:19 PM  |
| 328 | 46060 | Feb 25, 2013 4:28 PM  |
| 329 | 46033 | Feb 25, 2013 4:26 PM  |
| 330 | 46037 | Feb 25, 2013 4:26 PM  |
| 331 | 46037 | Feb 25, 2013 4:15 PM  |
| 332 | 46060 | Feb 25, 2013 4:03 PM  |
| 333 | 46062 | Feb 25, 2013 3:58 PM  |
| 334 | 46060 | Feb 25, 2013 3:54 PM  |
| 335 | 46062 | Feb 25, 2013 3:12 PM  |
| 336 | 46062 | Feb 25, 2013 2:53 PM  |
| 337 | 46034 | Feb 25, 2013 2:33 PM  |
| 338 | 46038 | Feb 25, 2013 2:29 PM  |
| 339 | 46037 | Feb 25, 2013 2:23 PM  |
| 340 | 46069 | Feb 25, 2013 2:16 PM  |
| 341 | 46034 | Feb 23, 2013 10:14 AM |
| 342 | 46062 | Feb 21, 2013 5:30 PM  |
| 343 | 46038 | Feb 21, 2013 1:02 PM  |
| 344 | 46062 | Feb 20, 2013 8:25 PM  |
| 345 | 46033 | Feb 20, 2013 11:14 AM |
| 346 | 46038 | Feb 19, 2013 9:08 PM  |
| 347 | 46038 | Feb 19, 2013 7:14 PM  |
| 348 | 46037 | Feb 19, 2013 6:08 PM  |
| 349 | 46034 | Feb 19, 2013 4:42 PM  |
| 350 | 46062 | Feb 19, 2013 1:24 PM  |
| 351 | 46037 | Feb 18, 2013 10:49 PM |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                      |
|-----|-------|----------------------|
| 352 | 46037 | Feb 18, 2013 8:53 PM |
| 353 | 46256 | Feb 18, 2013 8:44 PM |
| 354 | 46037 | Feb 18, 2013 8:37 PM |
| 355 | 46034 | Feb 18, 2013 7:35 PM |
| 356 | 46038 | Feb 18, 2013 6:09 PM |
| 357 | 46038 | Feb 18, 2013 6:06 PM |
| 358 | 46037 | Feb 18, 2013 5:17 PM |
| 359 | 46037 | Feb 18, 2013 5:17 PM |
| 360 | 46038 | Feb 18, 2013 5:10 PM |
| 361 | 46038 | Feb 18, 2013 5:01 PM |
| 362 | 46038 | Feb 18, 2013 4:24 PM |
| 363 | 46037 | Feb 18, 2013 4:20 PM |
| 364 | 46037 | Feb 18, 2013 3:33 PM |
| 365 | 46037 | Feb 18, 2013 3:16 PM |
| 366 | 46037 | Feb 18, 2013 3:08 PM |
| 367 | 46055 | Feb 18, 2013 2:31 PM |
| 368 | 46037 | Feb 18, 2013 2:29 PM |
| 369 | 46038 | Feb 18, 2013 2:27 PM |
| 370 | 46038 | Feb 18, 2013 2:13 PM |
| 371 | 46037 | Feb 18, 2013 2:07 PM |
| 372 | 46038 | Feb 18, 2013 1:50 PM |
| 373 | 46038 | Feb 18, 2013 1:44 PM |
| 374 | 46038 | Feb 18, 2013 1:43 PM |
| 375 | 46038 | Feb 18, 2013 1:40 PM |
| 376 | 46037 | Feb 18, 2013 1:35 PM |
| 377 | 46038 | Feb 18, 2013 1:30 PM |
| 378 | 46038 | Feb 18, 2013 1:23 PM |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 379 | 46037 | Feb 18, 2013 1:07 PM  |
| 380 | 46038 | Feb 18, 2013 1:07 PM  |
| 381 | 46037 | Feb 18, 2013 12:58 PM |
| 382 | 46038 | Feb 18, 2013 12:58 PM |
| 383 | 46040 | Feb 18, 2013 12:58 PM |
| 384 | 46038 | Feb 18, 2013 12:53 PM |
| 385 | 46037 | Feb 18, 2013 12:48 PM |
| 386 | 46037 | Feb 18, 2013 12:44 PM |
| 387 | 46038 | Feb 18, 2013 12:41 PM |
| 388 | 46038 | Feb 18, 2013 12:39 PM |
| 389 | 46040 | Feb 18, 2013 12:38 PM |
| 390 | 46037 | Feb 18, 2013 12:33 PM |
| 391 | 46038 | Feb 18, 2013 12:27 PM |
| 392 | 46038 | Feb 18, 2013 12:25 PM |
| 393 | 46040 | Feb 18, 2013 12:24 PM |
| 394 | 46038 | Feb 18, 2013 12:08 PM |
| 395 | 46038 | Feb 18, 2013 12:02 PM |
| 396 | 46037 | Feb 18, 2013 11:59 AM |
| 397 | 46038 | Feb 18, 2013 11:57 AM |
| 398 | 46055 | Feb 18, 2013 11:56 AM |
| 399 | 46037 | Feb 18, 2013 11:53 AM |
| 400 | 46038 | Feb 18, 2013 11:51 AM |
| 401 | 46038 | Feb 18, 2013 11:51 AM |
| 402 | 46037 | Feb 18, 2013 11:50 AM |
| 403 | 46037 | Feb 18, 2013 11:49 AM |
| 404 | 46037 | Feb 18, 2013 11:49 AM |
| 405 | 46038 | Feb 18, 2013 11:46 AM |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 406 | 46038 | Feb 18, 2013 11:44 AM |
| 407 | 46037 | Feb 18, 2013 11:44 AM |
| 408 | 46032 | Feb 18, 2013 11:42 AM |
| 409 | 46060 | Feb 18, 2013 11:41 AM |
| 410 | 46038 | Feb 18, 2013 11:40 AM |
| 411 | 46038 | Feb 18, 2013 11:40 AM |
| 412 | 46037 | Feb 18, 2013 11:37 AM |
| 413 | 46037 | Feb 18, 2013 11:35 AM |
| 414 | 46037 | Feb 18, 2013 11:35 AM |
| 415 | 46037 | Feb 18, 2013 11:35 AM |
| 416 | 46034 | Feb 16, 2013 3:42 AM  |
| 417 | 46062 | Feb 16, 2013 12:04 AM |
| 418 | 46062 | Feb 15, 2013 10:44 PM |
| 419 | 46062 | Feb 15, 2013 6:47 PM  |
| 420 | 46034 | Feb 15, 2013 1:33 PM  |
| 421 | 46031 | Feb 15, 2013 1:31 PM  |
| 422 | 46032 | Feb 15, 2013 12:18 PM |
| 423 | 46062 | Feb 15, 2013 8:54 AM  |
| 424 | 46034 | Feb 14, 2013 11:24 PM |
| 425 | 46020 | Feb 14, 2013 10:51 PM |
| 426 | 46034 | Feb 14, 2013 5:56 PM  |
| 427 | 46034 | Feb 14, 2013 5:25 PM  |
| 428 | 46034 | Feb 14, 2013 3:55 PM  |
| 429 | 46034 | Feb 14, 2013 3:20 PM  |
| 430 | 46038 | Feb 14, 2013 3:17 PM  |
| 431 | 46062 | Feb 14, 2013 3:07 PM  |
| 432 | 46034 | Feb 14, 2013 3:00 PM  |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 433 | 46034 | Feb 14, 2013 2:56 PM  |
| 434 | 46034 | Feb 14, 2013 2:42 PM  |
| 435 | 46034 | Feb 14, 2013 2:42 PM  |
| 436 | 46034 | Feb 14, 2013 2:42 PM  |
| 437 | 46034 | Feb 14, 2013 2:36 PM  |
| 438 | 46034 | Feb 14, 2013 2:28 PM  |
| 439 | 46034 | Feb 14, 2013 2:27 PM  |
| 440 | 46034 | Feb 14, 2013 2:26 PM  |
| 441 | 46034 | Feb 14, 2013 2:26 PM  |
| 442 | 46060 | Feb 14, 2013 2:24 PM  |
| 443 | 46034 | Feb 14, 2013 2:18 PM  |
| 444 | 46034 | Feb 14, 2013 2:18 PM  |
| 445 | 46034 | Feb 14, 2013 2:17 PM  |
| 446 | 46034 | Feb 14, 2013 1:57 PM  |
| 447 | 46034 | Feb 14, 2013 1:32 PM  |
| 448 | 46062 | Feb 14, 2013 12:44 PM |
| 449 | 46062 | Feb 14, 2013 12:37 PM |
| 450 | 46062 | Feb 14, 2013 12:04 PM |
| 451 | 46038 | Feb 14, 2013 9:01 AM  |
| 452 | 46038 | Feb 13, 2013 1:04 PM  |
| 453 | 46062 | Feb 13, 2013 12:36 PM |
| 454 | 46038 | Feb 13, 2013 11:09 AM |
| 455 | 46062 | Feb 13, 2013 11:00 AM |
| 456 | 46038 | Feb 13, 2013 10:13 AM |
| 457 | 46038 | Feb 13, 2013 9:07 AM  |
| 458 | 46055 | Feb 13, 2013 8:12 AM  |
| 459 | 46038 | Feb 12, 2013 7:07 PM  |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 460 | 46037 | Feb 12, 2013 4:41 PM  |
| 461 | 46038 | Feb 12, 2013 3:43 PM  |
| 462 | 46037 | Feb 12, 2013 3:18 PM  |
| 463 | 46038 | Feb 12, 2013 12:31 PM |
| 464 | 46034 | Feb 12, 2013 12:17 PM |
| 465 | 46038 | Feb 12, 2013 11:52 AM |
| 466 | 36034 | Feb 12, 2013 11:50 AM |
| 467 | 46040 | Feb 12, 2013 11:17 AM |
| 468 | 46037 | Feb 12, 2013 11:04 AM |
| 469 | 46037 | Feb 12, 2013 10:20 AM |
| 470 | 46033 | Feb 12, 2013 10:14 AM |
| 471 | 46256 | Feb 12, 2013 9:28 AM  |
| 472 | 46038 | Feb 12, 2013 9:20 AM  |
| 473 | 46038 | Feb 12, 2013 9:19 AM  |
| 474 | 46038 | Feb 12, 2013 9:18 AM  |
| 475 | 46060 | Feb 12, 2013 8:01 AM  |
| 476 | 46038 | Feb 12, 2013 7:02 AM  |
| 477 | 46074 | Feb 12, 2013 12:49 AM |
| 478 | 46038 | Feb 11, 2013 9:27 PM  |
| 479 | 46037 | Feb 11, 2013 7:35 PM  |
| 480 | 46037 | Feb 11, 2013 6:53 PM  |
| 481 | 46038 | Feb 11, 2013 5:50 PM  |
| 482 | 46060 | Feb 11, 2013 5:45 PM  |
| 483 | 46038 | Feb 11, 2013 5:39 PM  |
| 484 | 46032 | Feb 11, 2013 5:34 PM  |
| 485 | 46032 | Feb 11, 2013 5:31 PM  |
| 486 | 46034 | Feb 11, 2013 5:13 PM  |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                      |
|-----|-------|----------------------|
| 487 | 46037 | Feb 11, 2013 5:10 PM |
| 488 | 46038 | Feb 11, 2013 4:46 PM |
| 489 | 46055 | Feb 11, 2013 4:32 PM |
| 490 | 46037 | Feb 11, 2013 4:28 PM |
| 491 | 46038 | Feb 11, 2013 4:27 PM |
| 492 | 46034 | Feb 11, 2013 4:24 PM |
| 493 | 46032 | Feb 11, 2013 4:24 PM |
| 494 | 46038 | Feb 11, 2013 4:17 PM |
| 495 | 46062 | Feb 11, 2013 4:13 PM |
| 496 | 46038 | Feb 11, 2013 4:11 PM |
| 497 | 46037 | Feb 11, 2013 4:06 PM |
| 498 | 46062 | Feb 11, 2013 4:06 PM |
| 499 | 46038 | Feb 11, 2013 4:05 PM |
| 500 | 46038 | Feb 11, 2013 4:05 PM |
| 501 | 46038 | Feb 11, 2013 4:05 PM |
| 502 | 46038 | Feb 11, 2013 4:04 PM |
| 503 | 46038 | Feb 11, 2013 4:03 PM |
| 504 | 46037 | Feb 11, 2013 4:02 PM |
| 505 | 46060 | Feb 11, 2013 4:02 PM |
| 506 | 46040 | Feb 11, 2013 4:02 PM |
| 507 | 46037 | Feb 11, 2013 4:00 PM |
| 508 | 46038 | Feb 11, 2013 3:58 PM |
| 509 | 46060 | Feb 11, 2013 3:58 PM |
| 510 | 46037 | Feb 11, 2013 3:57 PM |
| 511 | 46037 | Feb 11, 2013 3:57 PM |
| 512 | 46038 | Feb 11, 2013 3:57 PM |
| 513 | 46038 | Feb 11, 2013 3:56 PM |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                       |
|-----|-------|-----------------------|
| 514 | 46038 | Feb 11, 2013 3:55 PM  |
| 515 | 46069 | Feb 11, 2013 2:27 PM  |
| 516 | 46074 | Feb 11, 2013 12:56 PM |
| 517 | 46062 | Feb 11, 2013 12:53 PM |
| 518 | 46031 | Feb 11, 2013 8:53 AM  |
| 519 | 46038 | Feb 11, 2013 8:46 AM  |
| 520 | 46034 | Feb 10, 2013 1:47 PM  |
| 521 | 46060 | Feb 9, 2013 3:42 PM   |
| 522 | 46031 | Feb 9, 2013 12:41 PM  |
| 523 | 46034 | Feb 9, 2013 12:31 PM  |
| 524 | 46037 | Feb 9, 2013 8:46 AM   |
| 525 | 46037 | Feb 9, 2013 7:40 AM   |
| 526 | 46280 | Feb 8, 2013 11:45 PM  |
| 527 | 46074 | Feb 8, 2013 9:25 PM   |
| 528 | 46030 | Feb 8, 2013 7:47 PM   |
| 529 | 46034 | Feb 8, 2013 7:35 PM   |
| 530 | 46034 | Feb 8, 2013 7:30 PM   |
| 531 | 46030 | Feb 8, 2013 7:27 PM   |
| 532 | 46034 | Feb 8, 2013 6:58 PM   |
| 533 | 46060 | Feb 8, 2013 6:30 PM   |
| 534 | 46032 | Feb 8, 2013 6:24 PM   |
| 535 | 46032 | Feb 8, 2013 6:21 PM   |
| 536 | 46030 | Feb 8, 2013 5:58 PM   |
| 537 | 46032 | Feb 8, 2013 5:52 PM   |
| 538 | 46034 | Feb 8, 2013 5:17 PM   |
| 539 | 46034 | Feb 8, 2013 3:56 PM   |
| 540 | 46069 | Feb 8, 2013 3:25 PM   |



**Page 2, Q1. What is your ZIP Code?**

|     |       |                      |
|-----|-------|----------------------|
| 541 | 46034 | Feb 8, 2013 1:53 PM  |
| 542 | 46037 | Feb 8, 2013 12:46 PM |
| 543 | 46037 | Feb 8, 2013 12:43 PM |
| 544 | 46037 | Feb 8, 2013 11:39 AM |
| 545 | 46034 | Feb 8, 2013 10:43 AM |
| 546 | 46074 | Feb 8, 2013 9:41 AM  |
| 547 | 46034 | Feb 8, 2013 9:23 AM  |
| 548 | 46034 | Feb 7, 2013 11:41 PM |
| 549 | 46034 | Feb 7, 2013 11:18 PM |
| 550 | 46031 | Feb 7, 2013 11:13 PM |
| 551 | 46034 | Feb 7, 2013 11:06 PM |
| 552 | 46034 | Feb 7, 2013 8:34 PM  |
| 553 | 46034 | Feb 7, 2013 8:21 PM  |
| 554 | 46034 | Feb 7, 2013 5:01 PM  |
| 555 | 46060 | Feb 7, 2013 4:06 PM  |
| 556 | 46032 | Feb 7, 2013 3:55 PM  |
| 557 | 46060 | Feb 7, 2013 3:32 PM  |
| 558 | 46032 | Feb 7, 2013 3:02 PM  |
| 559 | 46034 | Feb 7, 2013 3:00 PM  |
| 560 | 46060 | Feb 7, 2013 2:52 PM  |
| 561 | 46060 | Feb 7, 2013 2:36 PM  |
| 562 | 46033 | Feb 7, 2013 2:34 PM  |
| 563 | 46280 | Feb 7, 2013 2:19 PM  |
| 564 | 46062 | Feb 7, 2013 2:18 PM  |
| 565 | 46034 | Feb 7, 2013 2:18 PM  |
| 566 | 46038 | Feb 7, 2013 2:13 PM  |
| 567 | 46062 | Feb 7, 2013 1:06 PM  |

**Page 3, Q10. May we contact you?**

|    |  |                       |
|----|--|-----------------------|
| 78 | patvandyke1230@hotmail.com   | Feb 14, 2013 2:28 PM  |
| 79 | Suzanne Collins PO Box 11 Cicero, IN 46034   | Feb 14, 2013 2:19 PM  |
| 80 | Willilam Schellenbach 205 Bluffs Circle Noblesville, IN 46062                            | Feb 14, 2013 12:06 PM |
| 81 | Ann Allen 317-432-2249 ann.allen63@gmail.com   | Feb 12, 2013 11:53 AM |
| 82 | kehl@fishers.in.us   | Feb 12, 2013 9:21 AM  |
| 83 | James Knowles 317-460-6135 line6james@yahoo.com 11211 Harrington Ln. 46038               | Feb 11, 2013 9:33 PM  |
| 84 | why@dumbquestions.com  | Feb 11, 2013 4:01 PM  |
| 85 | Kim Rohr, 7602 Home Drive, Fishers, IN 46038 rohrkim@hotmail.com                         | Feb 11, 2013 3:56 PM  |
| 86 | Staci@gracecc.org  | Feb 11, 2013 2:28 PM  |
| 87 | royonmorse@gmail.com   | Feb 10, 2013 1:47 PM  |
| 88 | Tina Squires 26611 Countryside Dr Arcadia, IN 46030 mimifreddog@comcast.net 317-410-2778 | Feb 8, 2013 7:48 PM   |
| 89 | 844-4134   | Feb 8, 2013 6:24 PM   |
| 90 | 844-4134   | Feb 8, 2013 6:21 PM   |
| 91 | 844-4134   | Feb 8, 2013 5:53 PM   |
| 92 | Teresa Ball 3166 beach blvd Cicero, Indiana 46034  | Feb 8, 2013 5:19 PM   |
| 93 | james.schneider@comcast.net  | Feb 7, 2013 8:22 PM   |
| 94 | Sandy Wiechman sapphire9453@gmail.com  | Feb 7, 2013 3:56 PM   |
| 95 | bgordon@beckshybrids.com   | Feb 7, 2013 1:05 PM   |
| 96 | kballena99@yahoo.com   | Feb 7, 2013 10:40 AM  |
| 97 | Nate Lichti Test Run   | Feb 6, 2013 3:26 PM   |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                      |
|-----|-------|----------------------|
| 568 | 46030 | Feb 7, 2013 1:06 PM  |
| 569 | 46034 | Feb 7, 2013 1:05 PM  |
| 570 | 46034 | Feb 7, 2013 12:34 PM |
| 571 | 46030 | Feb 7, 2013 12:08 PM |
| 572 | 46062 | Feb 7, 2013 11:51 AM |
| 573 | 46030 | Feb 7, 2013 11:25 AM |
| 574 | 46034 | Feb 7, 2013 10:54 AM |
| 575 | 46034 | Feb 7, 2013 10:40 AM |
| 576 | 46038 | Feb 7, 2013 10:20 AM |
| 577 | 46034 | Feb 7, 2013 9:42 AM  |
| 578 | 46031 | Feb 7, 2013 9:29 AM  |
| 579 | 46069 | Feb 7, 2013 9:08 AM  |
| 580 | 46060 | Feb 7, 2013 9:03 AM  |
| 581 | 46032 | Feb 7, 2013 9:01 AM  |
| 582 | 46060 | Feb 7, 2013 8:33 AM  |
| 583 | 46031 | Feb 7, 2013 8:30 AM  |
| 584 | 46034 | Feb 7, 2013 8:07 AM  |
| 585 | 46031 | Feb 7, 2013 8:00 AM  |
| 586 | 46030 | Feb 7, 2013 8:00 AM  |
| 587 | 46034 | Feb 7, 2013 7:55 AM  |
| 588 | 46030 | Feb 7, 2013 7:50 AM  |
| 589 | 46031 | Feb 7, 2013 7:43 AM  |
| 590 | 46060 | Feb 7, 2013 5:17 AM  |
| 591 | 46060 | Feb 7, 2013 3:37 AM  |
| 592 | 46034 | Feb 6, 2013 11:36 PM |
| 593 | 46030 | Feb 6, 2013 10:19 PM |
| 594 | 46030 | Feb 6, 2013 9:48 PM  |

**Page 2, Q1. What is your ZIP Code?**

|     |       |                     |
|-----|-------|---------------------|
| 595 | 46060 | Feb 6, 2013 9:38 PM |
| 596 | 46030 | Feb 6, 2013 8:56 PM |
| 597 | 46060 | Feb 6, 2013 8:42 PM |
| 598 | 46030 | Feb 6, 2013 8:36 PM |
| 599 | 46034 | Feb 6, 2013 7:33 PM |
| 600 | 46280 | Feb 6, 2013 7:26 PM |
| 601 | 46031 | Feb 6, 2013 7:19 PM |
| 602 | 46034 | Feb 6, 2013 7:04 PM |
| 603 | 46062 | Feb 6, 2013 6:55 PM |
| 604 | 46031 | Feb 6, 2013 6:47 PM |
| 605 | 46062 | Feb 6, 2013 6:38 PM |
| 606 | 46031 | Feb 6, 2013 6:36 PM |
| 607 | 46031 | Feb 6, 2013 6:28 PM |
| 608 | 46062 | Feb 6, 2013 6:03 PM |
| 609 | 46062 | Feb 6, 2013 6:00 PM |
| 610 | 46060 | Feb 6, 2013 5:26 PM |
| 611 | 46034 | Feb 6, 2013 5:12 PM |
| 612 | 46034 | Feb 6, 2013 4:19 PM |
| 613 | 46034 | Feb 6, 2013 4:02 PM |
| 614 | 46220 | Feb 6, 2013 3:26 PM |

**Page 2, Q3. What type of home do you live in?**

|    |                                   |                       |
|----|-----------------------------------|-----------------------|
| 1  | 1 bedroom apartment (cottage)     | Mar 18, 2013 10:13 AM |
| 2  | Condo with 8 units in my building | Mar 4, 2013 9:50 PM   |
| 3  | subsidized apartment living       | Feb 28, 2013 9:24 AM  |
| 4  | Two story house                   | Feb 27, 2013 8:01 PM  |
| 5  | Town home                         | Feb 26, 2013 11:45 PM |
| 6  | 6 unit town home complex          | Feb 26, 2013 11:36 PM |
| 7  | townehome                         | Feb 26, 2013 10:03 PM |
| 8  | condo                             | Feb 20, 2013 8:25 PM  |
| 9  | CONDO                             | Feb 19, 2013 4:42 PM  |
| 10 | Condo                             | Feb 15, 2013 6:47 PM  |
| 11 | condo                             | Feb 14, 2013 10:51 PM |
| 12 | Condo                             | Feb 14, 2013 3:07 PM  |
| 13 | condo                             | Feb 14, 2013 12:04 PM |
| 14 | Condo                             | Feb 8, 2013 5:17 PM   |
| 15 | Condominium                       | Feb 7, 2013 3:55 PM   |
| 16 | single family house / business    | Feb 7, 2013 12:34 PM  |



**Page 2, Q6. Have you experienced any of the following in the past two years? (choose all that apply)**

|    |  |                       |
|----|--|-----------------------|
| 1  | Violation of neighborhood covenants  | Mar 4, 2013 2:44 PM   |
| 2  | no problems  | Mar 3, 2013 5:10 PM   |
| 3  | no   | Mar 1, 2013 3:41 PM   |
| 4  | Speed limit on my street is way to high.   | Mar 1, 2013 2:13 PM   |
| 5  | Poor urban planning  | Mar 1, 2013 1:59 PM   |
| 6  | No issues in the past 2 years  | Feb 28, 2013 8:12 PM  |
| 7  | Some arson & vacant homes in old town Noblesville  | Feb 27, 2013 11:30 AM |
| 8  | gas station not in my area   | Feb 27, 2013 10:38 AM |
| 9  | lying city officials   | Feb 27, 2013 10:00 AM |
| 10 | none   | Feb 27, 2013 9:49 AM  |
| 11 | none   | Feb 27, 2013 8:21 AM  |
| 12 | HOA's inability to care for needs of the neighborhood, numerous empty homes                  | Feb 26, 2013 5:43 PM  |
| 13 | NEIGHBORHOOD SIDE STREETS NO MAINTAINED DURING POOR WEATHER CONDITIONS                       | Feb 26, 2013 4:01 PM  |
| 14 | none   | Feb 26, 2013 3:51 PM  |
| 15 | Numerous foreclosures in subdivision - unkept as well  | Feb 26, 2013 3:49 PM  |
| 16 | need for sewer system  | Feb 26, 2013 3:45 PM  |
| 17 | None of the above  | Feb 26, 2013 1:56 PM  |
| 18 | Tree roots pushing up brick sidewalks  | Feb 25, 2013 10:09 PM |
| 19 | renters next door have destroyed my fence - twice!   | Feb 25, 2013 9:34 PM  |
| 20 | The water is terrible, cost to much and pressure is not good, Internet service is also slow. | Feb 25, 2013 7:06 PM  |
| 21 | no   | Feb 25, 2013 6:07 PM  |
| 22 | People driving through the alley like it's a race track                                      | Feb 25, 2013 5:44 PM  |
| 23 | Home prices falling in the area  | Feb 25, 2013 5:19 PM  |
| 24 | too many rentals taking property value down  | Feb 18, 2013 2:13 PM  |
| 25 | None of these  | Feb 18, 2013 1:30 PM  |
| 26 | too many strip malls and medians   | Feb 18, 2013 1:07 PM  |

**Page 2, Q6. Have you experienced any of the following in the past two years? (choose all that apply)**

|    |  |                       |
|----|--|-----------------------|
| 27 | Septic system failures   | Feb 18, 2013 12:53 PM |
| 28 | The vandalism was Halloween hooliganism - crimes against pumpkins. Not exactly neighborhood blight, but not cool either. | Feb 18, 2013 11:51 AM |
| 29 | None of the above  | Feb 16, 2013 3:42 AM  |
| 30 | na   | Feb 14, 2013 2:56 PM  |
| 31 | Difficulty in utility offerings -> internet providers. would sure like some fiber runs.                                  | Feb 14, 2013 2:42 PM  |
| 32 | none   | Feb 14, 2013 2:42 PM  |
| 33 | high property taxes  | Feb 13, 2013 12:36 PM |
| 34 | Issues with HSE Utilities / SAMCO  | Feb 12, 2013 11:17 AM |
| 35 | Theft  | Feb 12, 2013 9:19 AM  |
| 36 | N/A  | Feb 11, 2013 4:46 PM  |
| 37 | no...this should really be an option above, negative assumptions   | Feb 11, 2013 4:00 PM  |
| 38 | na   | Feb 11, 2013 8:46 AM  |
| 39 | Flooding of Countryside Dr in Arcadia- frequently!   | Feb 8, 2013 7:47 PM   |
| 40 | none   | Feb 8, 2013 6:30 PM   |
| 41 | None   | Feb 7, 2013 1:06 PM   |
| 42 | None   | Feb 7, 2013 8:30 AM   |
| 43 | One empty house in neighborhood. One more 2 miles up the road that has been empty for two years.                         | Feb 6, 2013 10:19 PM  |
| 44 | unable to keep up garden   | Feb 6, 2013 5:26 PM   |
| 45 | Landlord won't do ANY needed repairs   | Feb 6, 2013 5:12 PM   |





**Page 2, Q7. What are the barriers to housing choice in Hamilton County? (choose all that apply)**

|    |  |                       |
|----|--|-----------------------|
| 1  | cable-Uverse   | Mar 18, 2013 10:17 AM |
| 2  | Uverse   | Mar 18, 2013 10:16 AM |
| 3  | Inability to have place for spouse + me with help for him (too much work to find by myself) (can't afford it)                          | Mar 18, 2013 10:11 AM |
| 4  | limited phone service  | Mar 18, 2013 9:58 AM  |
| 5  | ranch homes or masters on the main level   | Mar 5, 2013 11:53 AM  |
| 6  | All of the above   | Mar 4, 2013 3:05 PM   |
| 7  | Cost of living on a single income.   | Mar 1, 2013 5:07 PM   |
| 8  | Near by gas/grocery/needs  | Mar 1, 2013 4:06 PM   |
| 9  | I think there is housing for all in HC   | Mar 1, 2013 3:41 PM   |
| 10 | Taxes  | Feb 28, 2013 2:51 PM  |
| 11 | Old and moldy apartments - have serious allergies and cannot live in these places  | Feb 28, 2013 2:46 PM  |
| 12 | not aware of any barriers  | Feb 28, 2013 2:25 PM  |
| 13 | need more housing for seniors  | Feb 28, 2013 1:21 PM  |
| 14 | Credit, background checks, etc...  | Feb 28, 2013 11:26 AM |
| 15 | Tax assessed value decreased   | Feb 27, 2013 10:38 AM |
| 16 | property taxes   | Feb 27, 2013 10:14 AM |
| 17 | none   | Feb 27, 2013 8:21 AM  |
| 18 | cost vs. amount of actual land   | Feb 27, 2013 8:05 AM  |
| 19 | AVAILABILITY - LOW INVENTORY   | Feb 26, 2013 10:32 PM |
| 20 | transitional housing for 6mos or less  | Feb 26, 2013 10:32 AM |
| 21 | landlords who are Cty Councilmen have awful properties that need bulldozed down! (ie.10th & Clinton homes)                             | Feb 25, 2013 9:34 PM  |
| 22 | need more mixed use housing  | Feb 25, 2013 7:15 PM  |
| 23 | Would like community over 55 housing   | Feb 25, 2013 6:07 PM  |
| 24 | Not a central location to find places for sale or rent through Hamilton County - especially with single homes or duplex homes for RENT | Feb 25, 2013 4:28 PM  |
| 25 | Unsure - not in the market for a different home  | Feb 25, 2013 2:53 PM  |

**Page 2, Q7. What are the barriers to housing choice in Hamilton County? (choose all that apply)**

|    |   |                       |
|----|---|-----------------------|
| 26 | taxes   | Feb 25, 2013 2:16 PM  |
| 27 | vacant homes  | Feb 19, 2013 9:08 PM  |
| 28 | To much low end housing   | Feb 18, 2013 8:44 PM  |
| 29 | property taxes  | Feb 18, 2013 5:17 PM  |
| 30 | None  | Feb 18, 2013 4:24 PM  |
| 31 | property tax  | Feb 18, 2013 1:07 PM  |
| 32 | Housing is very accessible.   | Feb 18, 2013 12:58 PM |
| 33 | Lack of housing. Horrible issue with getting mail and services with the 46040 zip code                            | Feb 18, 2013 12:38 PM |
| 34 | We had a very hard time finding an empty lot to build a main-level-master on when we moved locally 18 months ago. | Feb 18, 2013 11:51 AM |
| 35 | Home Values, very little if any appreciation. Need to stop building!  | Feb 18, 2013 11:50 AM |
| 36 | high cost of property taxes   | Feb 14, 2013 2:42 PM  |
| 37 | none  | Feb 14, 2013 9:01 AM  |
| 38 | property tax rates  | Feb 13, 2013 12:36 PM |
| 39 | n/a   | Feb 13, 2013 9:07 AM  |
| 40 | None  | Feb 11, 2013 6:53 PM  |
| 41 | Not enough one story options  | Feb 11, 2013 4:24 PM  |
| 42 | none...this should really be an option above, again poorly asked question, assumes a negative                     | Feb 11, 2013 4:00 PM  |
| 43 | property taxes in certain areas   | Feb 11, 2013 8:53 AM  |
| 44 | na  | Feb 11, 2013 8:46 AM  |
| 45 | Taxes   | Feb 9, 2013 12:41 PM  |
| 46 | distance to higher ed/unbelievable  | Feb 8, 2013 7:30 PM   |
| 47 | In Fishers, everything is quick, cheap built subdivisions with small lots.  | Feb 8, 2013 12:43 PM  |
| 48 | limited offerings - not many available  | Feb 7, 2013 11:18 PM  |
| 49 | Transportation-traffic congestion   | Feb 7, 2013 11:06 PM  |
| 50 | None  | Feb 7, 2013 8:30 AM   |



**Page 2, Q8. What type of housing is needed in Hamilton County? (choose all that apply)**

|    |  |                       |
|----|--|-----------------------|
| 1  | Housing for both of us with help   | Mar 18, 2013 10:11 AM |
| 2  | 10 acres   | Mar 14, 2013 5:00 PM  |
| 3  | ranch homes low maintenance master on main   | Mar 5, 2013 11:53 AM  |
| 4  | Small general purpose homeless shelter   | Mar 4, 2013 2:44 PM   |
| 5  | Something between track builders and high price custom homes   | Mar 3, 2013 10:58 AM  |
| 6  | Upkeep on Rental properties. Get rid of Slum lords.  | Mar 1, 2013 5:07 PM   |
| 7  | none..Espcially in Carmel  | Mar 1, 2013 4:05 PM   |
| 8  | less apartments  | Mar 1, 2013 3:41 PM   |
| 9  | NON federal aided apartments   | Mar 1, 2013 2:13 PM   |
| 10 | Quality homes and apartments not the stuff thrown up over night and falling apart the next day.  | Mar 1, 2013 1:59 PM   |
| 11 | none   | Mar 1, 2013 1:57 AM   |
| 12 | Affordable housing for college students and new couples  | Feb 28, 2013 2:46 PM  |
| 13 | Housing for veterans   | Feb 28, 2013 2:33 PM  |
| 14 | No maint/empty nester communities  | Feb 28, 2013 12:27 PM |
| 15 | none, we got enough of all that. the next question is so ambiguous the results are worthless, does 'important' mean we don't have it, do have it, need it, got it, what? | Feb 28, 2013 11:46 AM |
| 16 | More help for veterans!!!  | Feb 27, 2013 8:19 PM  |
| 17 | Larger lot sizes with easy access to groceries, schools, parks, etc.   | Feb 27, 2013 5:15 PM  |
| 18 | Emergency shelter  | Feb 27, 2013 2:53 PM  |
| 19 | Victims of Domestic Violence Woman's Shelter   | Feb 27, 2013 11:24 AM |
| 20 | Residential housing with higher standards..Such as exteriors requiring 110% brick/stone wrap!  | Feb 27, 2013 11:20 AM |
| 21 | section 8  | Feb 27, 2013 10:00 AM |
| 22 | seems ok   | Feb 27, 2013 9:15 AM  |
| 23 | Affordable housing with larger yards   | Feb 27, 2013 8:05 AM  |
| 24 | houses like dell webb  | Feb 27, 2013 5:14 AM  |
| 25 | affordable ranch homes   | Feb 27, 2013 12:30 AM |

**Page 2, Q8. What type of housing is needed in Hamilton County? (choose all that apply)**

|    |   |                       |
|----|---|-----------------------|
| 26 | Empty nester with a decent yard- NOT Zero lot line. \$300,-400,00   | Feb 26, 2013 8:46 PM  |
| 27 | Homes for single mothers  | Feb 26, 2013 8:39 PM  |
| 28 | I don't feel Hamilton County needs anything else with all the foreclosure homes etc there are plenty of empty homes, why create more                                  | Feb 26, 2013 5:01 PM  |
| 29 | none, but especially no apartments  | Feb 26, 2013 4:54 PM  |
| 30 | Housing for those with a criminal history   | Feb 26, 2013 4:15 PM  |
| 31 | GRANTS TO INVESTORS OR PERSONS WILLING TO PURCHASE UNOCCUPIED HOMES AND RENOVATE FOR PURPOSE OF RESALE, LAND CONTRACT, ETC.   | Feb 26, 2013 4:01 PM  |
| 32 | Middle income apartments  | Feb 26, 2013 3:51 PM  |
| 33 | no more, we have enough!!   | Feb 26, 2013 1:53 PM  |
| 34 | Emergency shelter   | Feb 26, 2013 12:56 PM |
| 35 | I have a wife that needs help- total wheel chair bound  | Feb 26, 2013 11:37 AM |
| 36 | Continued upgrades in housing around downtown Noblesville   | Feb 26, 2013 11:21 AM |
| 37 | Womens Shelter - example Alternatives   | Feb 26, 2013 10:48 AM |
| 38 | temporary housing 6 mos or less   | Feb 26, 2013 10:32 AM |
| 39 | Housing that is not zero lot line. Seperate the house so they all dont burn down when their is a fire   | Feb 25, 2013 8:50 PM  |
| 40 | mixed use   | Feb 25, 2013 7:15 PM  |
| 41 | I do not see housing that is needed   | Feb 25, 2013 7:06 PM  |
| 42 | More habitat hoses  | Feb 25, 2013 6:01 PM  |
| 43 | Have good variety now, need to continue investing in that variety   | Feb 25, 2013 5:44 PM  |
| 44 | More apartments in all the city's downtown - Carmel has the most apartments and town homes available in the downtown district - Fishers and Noblesville have very few | Feb 25, 2013 4:28 PM  |
| 45 | Condo's   | Feb 18, 2013 8:44 PM  |
| 46 | Increased housing density and fewer new developments further out.   | Feb 18, 2013 4:20 PM  |
| 47 | I don't know.   | Feb 18, 2013 3:33 PM  |
| 48 | None  | Feb 18, 2013 3:16 PM  |
| 49 | dont know   | Feb 18, 2013 2:13 PM  |

**Page 2, Q8. What type of housing is needed in Hamilton County? (choose all that apply)**

|    |   |                       |
|----|---|-----------------------|
| 50 | STOP adding houses!! We are big enough and when you add, you add problems and people MOVE and the town goes down. Add housing with lot size minimum requirements...like 1/2 acre plus. No more low-income or appartments. We will end up being another Lawerance and the schools will decline and people will move. | Feb 18, 2013 12:24 PM |
| 51 | We need all of these, but whether we need MORE of any of them, I couldn't say.  | Feb 18, 2013 11:51 AM |
| 52 | None  | Feb 18, 2013 11:44 AM |
| 53 | Affordable single family housing with sizable lots with actual grass  | Feb 18, 2013 11:41 AM |
| 54 | none, Hamilton County has plenty of homes.  | Feb 18, 2013 11:40 AM |
| 55 | None. I don't see any homeless in Hamilton County   | Feb 14, 2013 2:26 PM  |
| 56 | none it is covered  | Feb 14, 2013 9:01 AM  |
| 57 | fine the way it is  | Feb 13, 2013 9:07 AM  |
| 58 | Smaller high end homes for young professionals and empty nesters  | Feb 12, 2013 12:17 PM |
| 59 | Larger lots with trees  | Feb 12, 2013 11:04 AM |
| 60 | Hamilton County has all that is needed.   | Feb 12, 2013 9:20 AM  |
| 61 | NO low income housing   | Feb 11, 2013 9:27 PM  |
| 62 | None  | Feb 11, 2013 7:35 PM  |
| 63 | We have a good mix currently  | Feb 11, 2013 6:53 PM  |
| 64 | Shelter for domestic violence victims   | Feb 11, 2013 4:32 PM  |
| 65 | Less trac homes and more unique   | Feb 11, 2013 4:24 PM  |
| 66 | One story options   | Feb 11, 2013 4:24 PM  |
| 67 | Duplex, no maintenance  | Feb 11, 2013 4:05 PM  |
| 68 | none - another bad questions - assumes we have negatives  | Feb 11, 2013 4:00 PM  |
| 69 | unknown   | Feb 11, 2013 8:46 AM  |
| 70 | energy efficient homes  | Feb 8, 2013 11:45 PM  |
| 71 | 3 or 4 bedroom houses to rent for low income families   | Feb 8, 2013 7:27 PM   |
| 72 | Single family homes with larger lots and ability to build a custom home at any level, with any builder of choice  | Feb 8, 2013 12:43 PM  |
| 73 | There are too many three-story townhouses. Hamilton County needs housing for empty-nesters such as zero-lot line houses.  | Feb 7, 2013 3:55 PM   |

**Page 2, Q8. What type of housing is needed in Hamilton County? (choose all that apply)**

74 Not track houses, Areas look bad when houses are alike

Feb 7, 2013 8:07 AM





**Page 3, Q10. May we contact you?**

|    |  |                       |
|----|--|-----------------------|
| 1  | Dorothy White 15338 Meredith Meadows Dr W 654-5252   | Mar 18, 2013 10:24 AM |
| 2  | Cora Alice Underund 15383 Meredith Meadows Drive E 765-744-4970                                | Mar 18, 2013 10:22 AM |
| 3  | Coral Hall 15319 Meredith Meadows  | Mar 18, 2013 10:17 AM |
| 4  | Janetta Washington 15339 Meredith Meadows 219-7040   | Mar 18, 2013 10:13 AM |
| 5  | Judy Smith 15334 Meredith Meadows Dr W 402-540-6634 smijes1@gmail.com                          | Mar 18, 2013 10:12 AM |
| 6  | Pat Brown 302 Kings Lane, Apt C 317-650-5624   | Mar 18, 2013 10:07 AM |
| 7  | Stacy Small 808 W 261st Sheridan, IN 46069 460-9753  | Mar 18, 2013 10:06 AM |
| 8  | Deane Napie 24529 Biehm Rd 765-552-3247  | Mar 18, 2013 10:04 AM |
| 9  | Laurel McGinnis 10 Arrowae Dr A Carmel, IN 46032 317-677-3041                                  | Mar 18, 2013 10:03 AM |
| 10 | Drica Maso 11240 Blue Meadow Dr. 841-1922  | Mar 18, 2013 10:01 AM |
| 11 | Jennifer McEhraine 3288 Cicero Road Trailer 3 317-420-1166                                     | Mar 18, 2013 9:59 AM  |
| 12 | Crystal Releford 11981 Driftstone Dr 628-6120 cmreleford@yahoo.com                             | Mar 18, 2013 9:56 AM  |
| 13 | Barb carter. 3175024267. Ohbarb1@aol.com   | Mar 14, 2013 5:51 PM  |
| 14 | Amy 487-9314   | Mar 14, 2013 5:25 PM  |
| 15 | a.rodrigz4@gmail.com   | Mar 14, 2013 5:01 PM  |
| 16 | nancy.frank@att.net  | Mar 4, 2013 3:06 PM   |
| 17 | margaret.madden@aspireindiana.org  | Mar 4, 2013 10:16 AM  |
| 18 | Kathy Taylor 90 Tippecanoe Dr Noblesville, IN 46062  | Mar 1, 2013 4:07 PM   |
| 19 | Mike Koenig 317-496-8363 mkoenig357@gmail.com  | Mar 1, 2013 1:57 PM   |
| 20 | Dina Beck beck6pak@gmail.com   | Mar 1, 2013 12:12 PM  |
| 21 | mplatt@bonavista.org   | Feb 28, 2013 2:33 PM  |
| 22 | Stacy L Pridemore pridemore1971@yahoo.com 14358 Banistes Dr Noblesville, IN 46060 317-654-6541 | Feb 28, 2013 12:09 PM |
| 23 | Amanda Summers asummers@promisingfutures.org   | Feb 28, 2013 11:05 AM |
| 24 | Polly Flanigan, 317-266-9629, psflanigan@gmail.com   | Feb 28, 2013 9:25 AM  |
| 25 | susanismyagent@sbcglobal.net   | Feb 27, 2013 5:40 PM  |
| 26 | Lisa Samuels mlsamuelsfamily@yahoo.com   | Feb 27, 2013 3:37 PM  |
| 27 | Marcus Casteel Marcusc@gracecc.org 317-848-2722 5504 e 146th st                                | Feb 27, 2013 2:55 PM  |

**Page 3, Q10. May we contact you?**

|    |   |                       |
|----|---|-----------------------|
|    | Noblesville, IN 46062   |                       |
| 28 | Donna Parker parker1947@sbcglobal.net   | Feb 27, 2013 1:30 PM  |
| 29 | jlhepler@callcarpenter.com  | Feb 27, 2013 1:07 PM  |
| 30 | Jeremiah Tolliver 317-694-1733 j_tolliver79@yahoo.com 744 S 9th St Noblesville, IN 46060                    | Feb 27, 2013 11:31 AM |
| 31 | mwinzenread@walkerinfo.com  | Feb 27, 2013 11:17 AM |
| 32 | Tina Scott 765-635-7024 507 Lockerbie Place Fairmount, In 46928   | Feb 27, 2013 10:55 AM |
| 33 | Jennifer@pyattbuilders.com  | Feb 27, 2013 10:39 AM |
| 34 | Kevin Clancy kclancy@accessnational.com   | Feb 27, 2013 10:24 AM |
| 35 | Steve Dummitt 20812 Summit Rd Noblesville, IN 46062   | Feb 27, 2013 10:15 AM |
| 36 | Mark Woloshin bacdoc@msn.com  | Feb 27, 2013 9:55 AM  |
| 37 | peter.knight@remax.net  | Feb 27, 2013 9:03 AM  |
| 38 | jminnich@noblesville.in.us  | Feb 27, 2013 8:05 AM  |
| 39 | Mardawna Grover MyRealtorMardawna@sbcglobal.net   | Feb 27, 2013 1:31 AM  |
| 40 | Roessner@mibor.net  | Feb 26, 2013 10:35 PM |
| 41 | Jim Trietsch jim@newimagemanagement.biz   | Feb 26, 2013 4:59 PM  |
| 42 | Jack Martin 1069 Pebble Brook Dr Noblesville, IN 46062  | Feb 26, 2013 4:31 PM  |
| 43 | Stacy Ambler 317-490-9309 stacy_ambler@hotmail.com  | Feb 26, 2013 4:15 PM  |
| 44 | JULIA- DZIGNCENTRAL@HOTMAIL.COM   | Feb 26, 2013 4:04 PM  |
| 45 | crodriguez@noblesville.in.us  | Feb 26, 2013 2:55 PM  |
| 46 | gary green 317 946 0200   | Feb 26, 2013 11:38 AM |
| 47 | Helen M. Metken 317-281-7020 helenmetken@talktotucker.com   | Feb 26, 2013 11:25 AM |
| 48 | rcecil@hfhhc.org  | Feb 26, 2013 11:23 AM |
| 49 | Debbie Laird djlarsky@aol.com   | Feb 26, 2013 8:36 AM  |
| 50 | freddie.pfau@gmail.com  | Feb 26, 2013 6:59 AM  |
| 51 | There was no option for "married, with children IN COLLEGE"   | Feb 26, 2013 6:07 AM  |
| 52 | Merry J. Ellingwood-Penn 12854 Strawtown Ave. Noblesville, In 46060 317-670-3860 cell merrypenn@comcast.net | Feb 25, 2013 11:19 PM |

**Page 3, Q10. May we contact you?**

|    |   |                       |
|----|---|-----------------------|
| 53 | Merry J. Ellingwood-Penn 12854 Strawtown Ave. Noblesville, IN 46060<br>merrypenn@comcast.net  | Feb 25, 2013 11:16 PM |
| 54 | Brenda L. Cook 1185 Grant Street Noblesville 46060 brendalcook@comcast.net<br>317-945-7463 - cell   | Feb 25, 2013 9:35 PM  |
| 55 | Daine Crabtree 9383 Hickory Nut Cir. Fishers, IN 46038 Tree0404@yahoo.com   | Feb 25, 2013 7:16 PM  |
| 56 | Sharon Kleinman 13748 Smokey Hollow Court Carmel IN 46032   | Feb 25, 2013 7:08 PM  |
| 57 | Scott Dine 317-414-8535 scottdine@gmail.com   | Feb 25, 2013 6:06 PM  |
| 58 | Douglas Fick 317 695 4837 ddick@gmail.com   | Feb 25, 2013 5:57 PM  |
| 59 | ntharpta@yahoo.com  | Feb 25, 2013 4:29 PM  |
| 60 | lori@workingdoginc.com  | Feb 25, 2013 4:27 PM  |
| 61 | Daniel Sheposh 317 414-2568 dsheposh@noblesville.in.us 5210 Saint Vail Ct<br>Noblesville IN 46062   | Feb 25, 2013 4:00 PM  |
| 62 | Bill Lau 105 D Knoll Ct. Noblesville, IN 46062 317-446-0934   | Feb 21, 2013 5:31 PM  |
| 63 | Julie Simons, 595-0045, jsimons9703@comcast.net   | Feb 19, 2013 7:15 PM  |
| 64 | Sjoiu1987@sbcglobal.net   | Feb 18, 2013 2:46 PM  |
| 65 | John P. Millis john.millis@gmail.com  | Feb 18, 2013 2:30 PM  |
| 66 | Lesley Farner 317-229-3134 lfarner@btlaw.com 7477 Timberlane Drive Fishers<br>IN 46038  | Feb 18, 2013 1:51 PM  |
| 67 | Liza Janco eajanco@gmail.com  | Feb 18, 2013 1:41 PM  |
| 68 | a_saunders@sbcglobal.net  | Feb 18, 2013 1:07 PM  |
| 69 | Emily Sepik Emilyriester@hotmail.com  | Feb 18, 2013 12:40 PM |
| 70 | heathersanning@gmail.com  | Feb 18, 2013 12:00 PM |
| 71 | You are welcome to contact us for follow-up, but we don't have any specific need<br>for follow-up from our end. Joshua Walker walker-family@sbcglobal.net | Feb 18, 2013 11:52 AM |
| 72 | Lynda Rasmussen 12884 Cheerleaders Court ccsmommy98@aol.com   | Feb 18, 2013 11:51 AM |
| 73 | Joshkikta@gmail.com   | Feb 18, 2013 11:38 AM |
| 74 | Brian Jones jonestar@me.com   | Feb 18, 2013 11:35 AM |
| 75 | jbtoft@hotmail.com  | Feb 16, 2013 3:42 AM  |
| 76 | Dave Galt 317.407.5467 dave@teamgalt.com 112 Royal Pine Ln, Cicero  | Feb 15, 2013 1:34 PM  |
| 77 | robert.lee.larson@gmail.com   | Feb 14, 2013 2:42 PM  |










# Hamilton County Housing Needs Assessment Resident Survey






## 1. Which community do you live in?

|  |  | Response<br>Percent | Response<br>Count |
|--|--|---------------------|-------------------|
| A. Arcadia   |  | 1.3%                | 1                 |
| B. Atlanta   |  | 0.0%                | 0                 |
| C. Carmel  |  | 6.7%                | 5                 |
| D. Cicero  |  | 2.7%                | 2                 |
| E. Fishers   |  | 21.3%               | 16                |
| <b>F. Noblesville</b>                                  |  | <b>32.0%</b>        | <b>24</b>         |
| G. Sheridan  |  | 12.0%               | 9                 |
| H. Westfield   |  | 24.0%               | 18                |
| Other (please specify township or another description) |  | 0.0%                | 0                 |
| answered question                                      |  |                     | <b>75</b>         |
| skipped question                                       |  |                     | <b>0</b>          |





## 2. Which best describes your household?

|  |   | Response<br>Percent | Response<br>Count |
|--|---|---------------------|-------------------|
| A. Single person   |    | 13.7%               | 10                |
| B. Single person over age 65                                 |    | 1.4%                | 1                 |
| C. Single parent with children under 18 at home              |    | 1.4%                | 1                 |
| D. Married couple (no children)                              |    | 20.5%               | 15                |
| E. Married couple over age 65                                |    | 4.1%                | 3                 |
| <b>F. Married couple with children under 18 at home</b>      |    | <b>54.8%</b>        | <b>40</b>         |
| G. Unmarried couple (no children)                            |    | 1.4%                | 1                 |
| H. Unmarried couple over age 65                              |    | 1.4%                | 1                 |
| I. Unmarried couple with children under 18 at home           |  | 1.4%                | 1                 |
| J. Intergenerational (3 or more generations living together) |   | 0.0%                | 0                 |
| answered question  |   |                     | <b>73</b>         |
| skipped question   |   |                     | <b>2</b>          |






### 3. What type of home do you live in?

|                                 |  | Response<br>Percent | Response<br>Count |
|---------------------------------|--|---------------------|-------------------|
| A. Single family house          |  | 89.2%               | 66                |
| B. Duplex                       |  | 0.0%                | 0                 |
| C. 3-4 unit building            |  | 0.0%                | 0                 |
| D. 5+ unit building (apartment) |   | 6.8%                | 5                 |
| E. Mobile home                  |  | 0.0%                | 0                 |
| Other (please specify)          |   | 4.1%                | 3                 |
| answered question               |  |                     | 74                |
| skipped question                |  |                     | 1                 |







### 4. Do you own or rent your home?

|   |  | Response<br>Percent | Response<br>Count |
|---|--|---------------------|-------------------|
| A. Own, with mortgage                     |  | 80.3%               | 57                |
| B. Own, no mortgage                       |   | 11.3%               | 8                 |
| C. Rent                                   |   | 7.0%                | 5                 |
| D. Neither, living with others            |  | 0.0%                | 0                 |
| E. Neither, living in shelter or homeless |   | 1.4%                | 1                 |
| answered question                         |  |                     | 71                |
| skipped question                          |  |                     | 4                 |

## 5. How long have you lived in your current home?








|                         |   | Response<br>Percent | Response<br>Count |
|-------------------------|---|---------------------|-------------------|
| A. Less than six months |  | 1.4%                | 1                 |
| B. Six months to 1 year |  | 9.5%                | 7                 |
| C. 1-3 years            |  | 18.9%               | 14                |
| <b>D. 4-10 years</b>    |  | <b>40.5%</b>        | <b>30</b>         |
| E. 10+ years            |  | 29.7%               | 22                |
| answered question       |   |                     | <b>74</b>         |
| skipped question        |   |                     | <b>1</b>          |

## 6. How would you describe the area where you live?










|  |   | Response<br>Percent | Response<br>Count |
|--|---|---------------------|-------------------|
| A. Rural area  |  | 6.8%                | 5                 |
| B. Small town  |  | 14.9%               | 11                |
| C. Suburban neighborhood with houses only                                  |  | 35.1%               | 26                |
| <b>D. Suburban neighborhood with a mix of houses, shops and businesses</b> |  | <b>36.5%</b>        | <b>27</b>         |
| E. Urban residential neighborhood with a mix of houses and apartments      |  | 2.7%                | 2                 |
| F. Downtown city with a mix of offices, apartments, shops                  |  | 4.1%                | 3                 |
| G. Unsure  |   | 0.0%                | 0                 |
| answered question  |   |                     | <b>74</b>         |
| skipped question   |   |                     | <b>1</b>          |



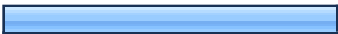




## 7. How much is your monthly rent/mortgage payment?

|                                 |   | Response<br>Percent | Response<br>Count |
|---------------------------------|---|---------------------|-------------------|
| A. Less than \$300 per month    |  | 4.7%                | 3                 |
| B. \$300-399 per month          |  | 1.6%                | 1                 |
| C. \$400-499 per month          |   | 0.0%                | 0                 |
| D. \$500-599 per month          |  | 1.6%                | 1                 |
| E. \$600-749 per month          |  | 10.9%               | 7                 |
| F. \$750-999 per month          |  | 28.1%               | 18                |
| <b>G. \$1000-1499 per month</b> |  | <b>40.6%</b>        | <b>26</b>         |
| H. \$1500 per month or more     |  | 12.5%               | 8                 |
| <b>answered question</b>        |   |                     | <b>64</b>         |
| <b>skipped question</b>         |   |                     | <b>11</b>         |










## 8. What is your household income (all sources)?

|                                |   | Response<br>Percent | Response<br>Count |
|--------------------------------|---|---------------------|-------------------|
| A. Less than \$10,000 per year |  | 1.5%                | 1                 |
| B. \$10,000 - \$14,999         |   | 0.0%                | 0                 |
| C. \$15,000 - \$24,999         |  | 1.5%                | 1                 |
| D. \$25,000 - \$34,999         |  | 1.5%                | 1                 |
| E. \$35,000 - \$49,999         |  | 10.3%               | 7                 |
| F. \$50,000 - \$74,999         |  | 20.6%               | 14                |
| <b>G. \$75,000 - \$99,999</b>  |  | <b>26.5%</b>        | <b>18</b>         |
| H. \$100,000 - \$149,999       |  | 20.6%               | 14                |
| I. \$150,000 - \$199,999       |  | 11.8%               | 8                 |
| J. \$200,000 or more           |  | 5.9%                | 4                 |
| answered question              |   |                     | <b>68</b>         |
| skipped question               |   |                     | <b>7</b>          |






## 9. What does housing mean to you? (check all that apply)

|  |  | Response<br>Percent      | Response<br>Count |
|--|--|--------------------------|-------------------|
| A. Access to schools                     |   | 50.0%                    | 37                |
| <b>B. Basic Shelter</b>                  |  | <b>74.3%</b>             | <b>55</b>         |
| C. Long-term investment                  |   | 66.2%                    | 49                |
| D. Neighborhood/connections to neighbors |   | 66.2%                    | 49                |
| Other (please specify)                   |   | 8.1%                     | 6                 |
|  |  | <b>answered question</b> | <b>74</b>         |
|  |  | <b>skipped question</b>  | <b>1</b>          |








**10. Have you experienced any of the following in the past two years? (check all that apply)**

|  |   | Response<br>Percent | Response<br>Count |
|--|---|---------------------|-------------------|
| A. Difficulty paying rent/mortgage   |    | 14.8%               | 8                 |
| B. Difficulty paying utilities   |    | 13.0%               | 7                 |
| C. Dissatisfaction with local services (trash pick-up, street maintenance) |    | 27.8%               | 15                |
| D. Inability to make needed repairs/improvements to your home              |    | 22.2%               | 12                |
| E. Overcrowding  |    | 3.7%                | 2                 |
| F. Signs of disinvestment  |    | 31.5%               | 17                |
| <b>G. Unkempt houses in my neighborhood</b>                                |    | <b>59.3%</b>        | <b>32</b>         |
| H. Vandalism   |   | 14.8%               | 8                 |
| Other (please specify)   |  | 14.8%               | 8                 |
| answered question  |   |                     | <b>54</b>         |
| skipped question   |   |                     | <b>21</b>         |








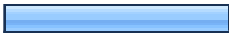

### 11. What changes do you plan to make in the next 3-5 years? (check all that apply)

|   |   | Response<br>Percent | Response<br>Count |
|---|---|---------------------|-------------------|
| A. Move to a more affordable house(i.e. downsize) |  | 5.5%                | 4                 |
| B. Purchase a home for the first time             |  | 1.4%                | 1                 |
| C. Relocate to another area                       |  | 12.3%               | 9                 |
| D. Upgrade to a larger or nicer home              |  | 21.9%               | 16                |
| E. No change                                      |  | 64.4%               | 47                |
| answered question                                 |   |                     | 73                |
| skipped question                                  |   |                     | 2                 |








### 12. What are the barriers to homeownership in Hamilton County? (check all that apply)

|  |   | Response<br>Percent | Response<br>Count |
|--|---|---------------------|-------------------|
| A. Ability to secure financing/credit problems |  | 23.3%               | 17                |
| B. Cost of housing/Affordability               |  | 45.2%               | 33                |
| C. Coming up with a down payment               |  | 32.9%               | 24                |
| D. Condition of affordable housing             |  | 28.8%               | 21                |
| E. Location of affordable housing              |  | 30.1%               | 22                |
| F. No barriers                                 |  | 31.5%               | 23                |
| Other (please specify)                         |  | 11.0%               | 8                 |
| answered question                              |   |                     | 73                |
| skipped question                               |   |                     | 2                 |

### 13. What are the barriers to housing choice in Hamilton County? (check all that apply)

|   |   | Response<br>Percent | Response<br>Count |
|---|---|---------------------|-------------------|
| A. Accessibility for people with disabilities     |    | 17.5%               | 11                |
| B. Age restricted housing                         |    | 6.3%                | 4                 |
| C. Condition of housing units                     |    | 23.8%               | 15                |
| <b>D. Cost of housing</b>                         |    | <b>65.1%</b>        | <b>41</b>         |
| E. Distance to employment                         |    | 33.3%               | 21                |
| F. Diversity of housing stock                     |    | 19.0%               | 12                |
| G. Transportation/access to public transportation |    | 31.7%               | 20                |
| H. Utility costs                                  |    | 33.3%               | 21                |
| Other (please specify)                            |  | 19.0%               | 12                |
| answered question                                 |   |                     | <b>63</b>         |
| skipped question                                  |   |                     | <b>12</b>         |

#### 14. What type of housing is needed in Hamilton County? (check all that apply)

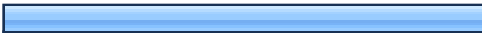






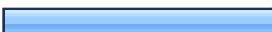

|   |   | Response<br>Percent | Response<br>Count |
|---|---|---------------------|-------------------|
| A. Affordable housing                   |  | 48.5%               | 32                |
| B. Apartments                           |  | 16.7%               | 11                |
| C. Housing for people with disabilities |  | 27.3%               | 18                |
| D. Senior housing                       |  | 28.8%               | 19                |
| E. Single family homes                  |  | 47.0%               | 31                |
| F. Transitional housing for homeless    |  | 24.2%               | 16                |
| Other (please specify)                  |  | 21.2%               | 14                |
| answered question                       |   |                     | 66                |
| skipped question                        |   |                     | 9                 |

## 15. How important are the following housing issues in Hamilton County?


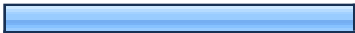





|                                      | Not<br>important | Not very<br>important | Neither<br>important<br>nor<br>unimportant | Somewhat<br>important | Very<br>important | Rating<br>Count |
|--------------------------------------|------------------|-----------------------|--|-----------------------|-------------------|-----------------|
| Ability to age in place              | 2.9% (2)         | 1.4% (1)              | 20.0% (14)                                 | 37.1% (26)            | <b>38.6% (27)</b> | 70              |
| Access to jobs                       | 1.4% (1)         | 0.0% (0)              | 4.3% (3)                                   | 33.3% (23)            | <b>60.9% (42)</b> | 69              |
| Access to medical care               | 1.5% (1)         | 0.0% (0)              | 4.4% (3)                                   | 35.3% (24)            | <b>58.8% (40)</b> | 68              |
| Addressing vacant/abandoned<br>homes | 1.4% (1)         | 4.3% (3)              | 14.5% (10)                                 | 31.9% (22)            | <b>47.8% (33)</b> | 69              |
| Affordability                        | 0.0% (0)         | 1.4% (1)              | 5.7% (4)                                   | 34.3% (24)            | <b>58.6% (41)</b> | 70              |
| Foreclosure prevention               | 1.5% (1)         | 4.5% (3)              | 16.4% (11)                                 | <b>38.8% (26)</b>     | <b>38.8% (26)</b> | 67              |
| Home repair/ maintenance             | 0.0% (0)         | 2.9% (2)              | 17.4% (12)                                 | <b>43.5% (30)</b>     | 36.2% (25)        | 69              |
| Housing for people with disabilities | 2.9% (2)         | 1.4% (1)              | 27.5% (19)                                 | <b>42.0% (29)</b>     | 26.1% (18)        | 69              |
| Housing for Veterans                 | 1.5% (1)         | 2.9% (2)              | 26.5% (18)                                 | <b>47.1% (32)</b>     | 22.1% (15)        | 68              |
| Housing quality                      | 0.0% (0)         | 4.2% (3)              | 8.5% (6)                                   | 38.0% (27)            | <b>49.3% (35)</b> | 71              |
| Housing type                         | 1.5% (1)         | 3.0% (2)              | 16.4% (11)                                 | <b>52.2% (35)</b>     | 26.9% (18)        | 67              |
| Safety                               | 1.4% (1)         | 4.3% (3)              | 2.9% (2)                                   | 29.0% (20)            | <b>62.3% (43)</b> | 69              |
| Senior housing                       | 0.0% (0)         | 7.2% (5)              | 23.2% (16)                                 | <b>43.5% (30)</b>     | 26.1% (18)        | 69              |
| Transportation options               | 0.0% (0)         | 7.4% (5)              | 17.6% (12)                                 | 33.8% (23)            | <b>41.2% (28)</b> | 68              |
| answered question                    |                  |                       |  |                       |                   | <b>72</b>       |
| skipped question                     |                  |                       |  |                       |                   | <b>3</b>        |



**16. In your opinion, what are the needs facing special populations (like homeless, Veterans, disabled)? (check all that apply)**

|  |   | Response<br>Percent | Response<br>Count |
|--|---|---------------------|-------------------|
| A. Access to employment  |   | 72.2%               | 52                |
| B. Accessible housing (compliant with Americans with Disabilities Act) |    | 54.2%               | 39                |
| <b>C. Affordable housing</b>   |   | <b>76.4%</b>        | <b>55</b>         |
| D. Down payment assistance   |    | 40.3%               | 29                |
| E. Rent subsidy  |    | 31.9%               | 23                |
| F. Transportation options  |    | 59.7%               | 43                |
| G. Transitional housing  |    | 29.2%               | 21                |
| H. Utility assistance  |    | 40.3%               | 29                |
| Other (please specify)   |  | 12.5%               | 9                 |
| answered question  |   |                     | <b>72</b>         |
| skipped question   |   |                     | <b>3</b>          |






## 17. What supportive services are needed in Hamilton County? (check all that apply)

|   |  | Response<br>Percent | Response<br>Count |
|---|--|---------------------|-------------------|
| A. Financial management training/counseling |  | 70.5%               | 43                |
| B. Housing counseling                       |   | 52.5%               | 32                |
| C. Job training and counseling              |   | 57.4%               | 35                |
| D. Substance abuse counseling               |   | 36.1%               | 22                |
| E. Mental health services                   |   | 45.9%               | 28                |
| F. Utility or rental assistance             |   | 42.6%               | 26                |
| Other (please specify)                      |   | 8.2%                | 5                 |
| answered question                           |  |                     | 61                |
| skipped question                            |  |                     | 14                |

**18. HAND creates and promotes affordable, quality housing and educates the community about housing needs. HAND is a 501(c)(3) non-profit organization that is tax exempt under federal IRS law. HAND addresses the housing needs of low- and moderate-income individuals, families and senior citizens in Hamilton County. HAND does this by providing affordable housing options through the development of rental properties and assisting residents in obtaining homeownership. HAND is conducting a housing needs assessment to determine the needed housing services in the Hamilton County community over the next several years. How familiar are you with HAND's services?**

|  | <b>Not<br/>familiar at<br/>all</b> | <b>Barely<br/>familiar</b> | <b>Somewhat<br/>familiar</b> | <b>Quite<br/>familiar</b> | <b>Very<br/>familiar</b> | <b>Rating<br/>Count</b> |
|--|------------------------------------|----------------------------|------------------------------|---------------------------|--------------------------|-------------------------|
| Senior Rental Housing (Spicewood Garden, Plum Tree Gardens, Pebble Brook Garden) | <b>70.4% (50)</b>                  | 5.6% (4)                   | 11.3% (8)                    | 5.6% (4)                  | 7.0% (5)                 | 71                      |
| Low Income Rental Housing (non-age restricted) (Roper Lofts)                     | <b>68.6% (48)</b>                  | 10.0% (7)                  | 14.3% (10)                   | 0.0% (0)                  | 7.1% (5)                 | 70                      |
| Neighborhood Stabilization Program   | <b>77.1% (54)</b>                  | 7.1% (5)                   | 7.1% (5)                     | 1.4% (1)                  | 7.1% (5)                 | 70                      |
| Homeownership Program  | <b>76.1% (54)</b>                  | 5.6% (4)                   | 11.3% (8)                    | 0.0% (0)                  | 7.0% (5)                 | 71                      |
| Homeowner Rehabilitation Program   | <b>77.1% (54)</b>                  | 7.1% (5)                   | 8.6% (6)                     | 0.0% (0)                  | 7.1% (5)                 | 70                      |
| Homebuyer Counseling and Education   | <b>80.0% (56)</b>                  | 4.3% (3)                   | 7.1% (5)                     | 1.4% (1)                  | 7.1% (5)                 | 70                      |
| <b>answered question</b>   |                                    |                            |                              |                           |                          | <b>71</b>               |
| <b>skipped question</b>  |                                    |                            |                              |                           |                          | <b>4</b>                |

## 19. May we contact you?

|   |  | Response<br>Percent | Response<br>Count |
|---|--|---------------------|-------------------|
| A. No   |  | 80.3%               | 57                |
| B. Yes, please contact me with information about the housing needs assessment |   | 7.0%                | 5                 |
| C. Yes, please add me to your contact list for email                          |   | 9.9%                | 7                 |
| D. Yes, please add me to your mail contact list                               |   | 4.2%                | 3                 |
| Contact information (name, phone, email, mail)                                |   | 15.5%               | 11                |
| answered question   |  |                     | 71                |
| skipped question  |  |                     | 4                 |

**Page 2, Q3. What type of home do you live in?**

|   |   |                       |
|---|---|-----------------------|
| 1 | 5+ Condo  | Feb 14, 2013 10:26 PM |
| 2 | Condominium   | Feb 7, 2013 4:06 PM   |
| 3 | Car, due to Chemical Sensitivities. Unable to find affordable, physically tolerable housing where the landlord will be accomidating to my physical disability | Feb 5, 2013 11:20 AM  |

**Page 2, Q9. What does housing mean to you? (check all that apply)**

|   |   |                       |
|---|---|-----------------------|
| 1 | Proximity to jobs   | Mar 7, 2013 9:52 AM   |
| 2 | a home to share family life and experiences   | Feb 26, 2013 4:52 PM  |
| 3 | Access to employment; family stability/wellbeing; quality of life   | Feb 21, 2013 12:55 PM |
| 4 | Family Castle   | Feb 13, 2013 10:58 PM |
| 5 | Stability, with proper housing opportunity... ability to heal physically. Perhaps a safe haven. Hopes to heal enough that I can again have some even part employment. For many people with this illness proper housing would literally save their life. | Feb 5, 2013 11:20 AM  |
| 6 | Safe place to raise a family  | Feb 4, 2013 11:44 AM  |

**Page 2, Q10. Have you experienced any of the following in the past two years? (check all that apply)**

|   |   |                       |
|---|---|-----------------------|
| 1 | Theft   | Mar 11, 2013 9:09 AM  |
| 2 | I have noticed the streets are to small for emergency apparatus   | Mar 8, 2013 2:40 PM   |
| 3 | Street signs falling over, poor street cleaning and snow removal  | Mar 7, 2013 9:52 AM   |
| 4 | Homes on market for long periods without selling  | Feb 21, 2013 12:55 PM |
| 5 | too many coyotes  | Feb 15, 2013 4:11 PM  |
| 6 | None of the above   | Feb 14, 2013 10:26 PM |
| 7 | no to all   | Feb 13, 2013 10:58 PM |
| 8 | Extreme Difficulty finding affordable healthy housing that meets the needs of the Chemically Sensitive population. I have looked at places that were not healthy for anyone to live in due to the degree of mold, poor ventilation system, and materials used were a extreme challenge physically for me. | Feb 5, 2013 11:20 AM  |

**Page 2, Q12. What are the barriers to homeownership in Hamilton County? (check all that apply)**

|   |   |                      |
|---|---|----------------------|
| 1 | i can hardly afford to live in the city i work for!   | Mar 8, 2013 6:25 PM  |
| 2 | difficult selling my home because of lower value at this time.  | Mar 8, 2013 3:04 PM  |
| 3 | Local taxes   | Mar 8, 2013 12:43 PM |
| 4 | Cost of utilities. \$120 a month for water in the winter? Ridiculous!!!   | Mar 7, 2013 9:52 AM  |
| 5 | Housing for Chemically Sensitive, MCS   | Feb 13, 2013 9:59 AM |
| 6 | Variety of homes (quality, price ranges, land sizes, etc...)  | Feb 8, 2013 12:48 PM |
| 7 | Lack of housing which meets the needs of people with severe chemical sensitivity health issues.                         | Feb 5, 2013 2:04 PM  |
| 8 | Finding Appropriate Housing for the Chemically and Mold Sensitive, in structure materials, location, cost and condition | Feb 5, 2013 11:20 AM |

**Page 2, Q13. What are the barriers to housing choice in Hamilton County? (check all that apply)**

|    |   |                       |
|----|---|-----------------------|
| 1  | none  | Mar 12, 2013 1:01 PM  |
| 2  | UTILITIES!!!!!! Thanks for selling our water department. My bill went up the very next billing cycle!   | Mar 8, 2013 6:25 PM   |
| 3  | selling   | Mar 8, 2013 3:04 PM   |
| 4  | property taxes higher in some communities than others   | Mar 8, 2013 2:09 PM   |
| 5  | don't know  | Mar 8, 2013 1:49 PM   |
| 6  | None  | Feb 13, 2013 10:58 PM |
| 7  | Housing for Chemically Sensitive, MCS   | Feb 13, 2013 9:59 AM  |
| 8  | too small Lot size  | Feb 12, 2013 10:19 AM |
| 9  | Variety of homes, cost of homes, needs more custom homes, larger lots are needed  | Feb 8, 2013 12:48 PM  |
| 10 | The water bill in Sheridan is way way too high. It should be almost 200 dollars.  | Feb 5, 2013 10:38 PM  |
| 11 | Lack of housing which meets the needs of people with severe chemical sensitivity health issues.   | Feb 5, 2013 2:04 PM   |
| 12 | For me it is physically tolerable housing for the Chemically and Mold Sensitive. Condition, rent and utility costs, accesible to my disability. | Feb 5, 2013 11:20 AM  |

**Page 2, Q14. What type of housing is needed in Hamilton County? (check all that apply)**

|    |   |                       |
|----|---|-----------------------|
| 1  | Smaller Custom Homes  | Mar 11, 2013 9:09 AM  |
| 2  | Houses with more acreage  | Mar 9, 2013 4:26 PM   |
| 3  | better built homes at resonable price   | Mar 8, 2013 3:04 PM   |
| 4  | unique homes for 2nd time home buyers. Not cookie cutter \$100K homes that Arbor typically builds   | Mar 8, 2013 2:09 PM   |
| 5  | don't know  | Mar 8, 2013 1:49 PM   |
| 6  | Renovated historic homes  | Feb 28, 2013 11:34 AM |
| 7  | none PLEASE!  | Feb 26, 2013 4:52 PM  |
| 8  | Housing for people with arrest records; supportive housing for people who need case management or other services to remain stable   | Feb 21, 2013 12:55 PM |
| 9  | More Flat-Maint free (1 level)"55" and older homes  | Feb 13, 2013 10:58 PM |
| 10 | Housing for Chemically Sensitive, MCS   | Feb 13, 2013 9:59 AM  |
| 11 | There are extremely too many three-story townhouses. Hamilton County needs more affordable housing for empty-nesters, such as zero-lot line homes.  | Feb 7, 2013 4:06 PM   |
| 12 | Affordable family sized rental homes  | Feb 6, 2013 10:02 PM  |
| 13 | Housing which meets the needs of people with severe chemical sensitivity health issues.   | Feb 5, 2013 2:04 PM   |
| 14 | Housing for those with Chemcial/Mold Sensitivities. Currently I know more than 10 individuals including myself that are in desperate need of physically safe housing with connections to this area. There would be no difficulty in renting safe housing to the Chemically Sensitive if proper precautions were taken in the construction process, if it was managed properly, and maintenance was done properly. There is such a very desperate need for housing that if done properly it would be rented. | Feb 5, 2013 11:20 AM  |



**Page 2, Q16. In your opinion, what are the needs facing special populations (like homeless, Veterans, disabled)? (check all that apply)**

|   |   |                      |
|---|---|----------------------|
| 1 | Laziness- Wanting handouts  | Mar 11, 2013 9:09 AM |
| 2 | people with out drivers licenses driving anyways because there are no public transportation options to work, other than cab | Mar 8, 2013 2:09 PM  |
| 3 | don't know  | Mar 8, 2013 1:49 PM  |
| 4 | unknown   | Feb 26, 2013 4:52 PM |
| 5 | Access to help with mental health and disabilities  | Feb 15, 2013 4:11 PM |
| 6 | Housing for Chemically Sensitive, MCS   | Feb 13, 2013 9:59 AM |
| 7 | Not sure  | Feb 8, 2013 12:48 PM |
| 8 | Lack of housing which meets the needs of people with severe chemical sensitivity health issues.                             | Feb 5, 2013 2:04 PM  |
| 9 | Finding housing that meets the needs of the physical disability Chemicals/Mold Sensitivities.                               | Feb 5, 2013 11:20 AM |

**Page 2, Q17. What supportive services are needed in Hamilton County? (check all that apply)**

|   |   |                       |
|---|---|-----------------------|
| 1 | more industrial manufacturing jobs  | Mar 8, 2013 3:04 PM   |
| 2 | Transit   | Mar 8, 2013 1:46 PM   |
| 3 | Case management/social services for older adults and adults with disabilities; substitute decision-making for incapacitated adults                                      | Feb 21, 2013 12:55 PM |
| 4 | A group with great understanding of Chemical Sensitivities or willingness to advocate, build, and manage housing that will meet the desperate needs of this disability. | Feb 5, 2013 11:20 AM  |
| 5 | Childcare services/support for single parents or families uprooted - care and schooling while parent seeks new job etc  | Feb 4, 2013 11:44 AM  |

**Page 3, Q19. May we contact you?**

|    |   |                       |
|----|---|-----------------------|
| 1  | R. Randall Schumacher 1103 Maple Ave Noblesville, IN 46060  | Feb 28, 2013 11:36 AM |
| 2  | nesslynn18@yahoo.com  | Feb 27, 2013 2:08 AM  |
| 3  | Gail Rothrock   | Feb 21, 2013 12:55 PM |
| 4  | Brent Ehrman 317.840.7383 brent.ehrman@crowehorwath.com   | Feb 13, 2013 10:00 AM |
| 5  | fsewald@yahoo.com   | Feb 10, 2013 10:34 AM |
| 6  | Velda Qualkenbush 317-850-4381  | Feb 8, 2013 12:45 PM  |
| 7  | Sandy Thomas 317-693-4382 SandyT@callCarpenter.com  | Feb 6, 2013 10:03 PM  |
| 8  | Amy Shankland, 317-770-2005, ashankland@noblesville.in.us, 16 S. 10th Street, Noblesville, IN 46060   | Feb 6, 2013 5:01 PM   |
| 9  | No need to contact me - but thanks for offering this survey & considering my responses. I have a friend (Lou Anne Cottingham at 765-252-9917) who is homeless in Hamilton Co. because of inability to find any housing catering to her severe chemical sensitivity issues. No mental illness, & no lack of motivation to improve her circumstances. | Feb 5, 2013 2:09 PM   |
| 10 | Lou Anne Cottingham 765-252-9917 louacott@gmail.com 2144 Cicero Rd. Noblesville, IN 46060   | Feb 5, 2013 11:22 AM  |
| 11 | ***submitted by MLW   | Feb 4, 2013 11:44 AM  |

## Appendix C – Meeting Notes / Survey

## County Wide Feedback Meeting

April 12, 2013

In attendance: Troy Halsell, Mark McConaghy, Rhett Cecil, Jennifer Miller, Rose Scovel, Michelle Westermeier and Nate Lichti

We started the meeting by reviewing the feedback collected via survey monkey regarding the 5 Themes that were proposed. We had 12 responses to the online survey, and the concerns that were raised were discussed in the meeting. Here is a summary of the survey results and resulting changes we're planning to make.

| Theme   | Strength of Data | Relevance of Theme | Rank Important (#1 = Most Important) | Proposed revisions   |
|---|------------------|--------------------|--------------------------------------|--|
| #1 Quality of Life – Lack of Affordable Housing | Strongest        | Most Relevant      | #1                                   | <i>We will revise the Theme to better describe the linkage b/w affordable housing and the general population's "quality of life." Additional data will be included in the summary as well.</i> |
| #2 Future Growth                                | Average          | Average            | #2                                   | <i>We will revise the Theme to improve the focus on Growth characteristics in description...especially the 85,000 new housing units.</i>   |
| #3 Character (urban/rural)                      | Weakest          | Least Relevant     | #5                                   | <i>This was noted as a weak Theme, and will receive major edits. We will add language describing the effect on urban areas, and distinguish it from #5.</i>                                    |
| #4 Boomers                                      | Strongest        | Most Relevant      | #3                                   | <i>This can receive more attention and will be highlighted more...probably becoming theme #3.</i>  |
| #5 Mixed Use / Neighborhood Development         | Strongest        | Most Relevant      | #4                                   | <i>We will revise the Theme to strengthen the case; ie. Why do cities include a mix of housing, etc.? We may also mention the role of 'education and advocacy' in this area.</i>               |

The discussion then went into the proposed strategies. The results of the conversation and the survey findings are tabulated in the following chart.

| Strategies                                    | Effectiveness  | Most Important (#1 = Most important) | Proposed Revisions   |
|---|----------------|--------------------------------------|--|
| #1 Overall Development Goal of 10% Affordable | Most Effective | #1                                   | The strategy still allows for a range of actions. This is important and gives us a barometer by which we can measure progress. |

|  |                     |    |  |
|--|---------------------|----|--|
| #2 Affordable, Family Housing                                    | Better than Average | #2 | Important to promote family housing options.   |
| #3 Home Repair Programs (rural, especially)                      | Average             | #3 | The effectiveness rating was low, but the group thought it has important strategic characteristics (ie. targeting, aging in place, etc.)   |
| #4 Advocate for Neighborhood-friendly designs                    | Better than Average | #4 | <i>1 response thought this was "Not Effective" ; Suggested idea was to revise "TND" – politically charged phrase in Carmel. We will revise to use more accepted terminology such as "Walkability, connectivity..."</i> |
| #5 Emergency Shelter, etc.)                                      | Less Effective      | #5 | <i>2 responded that this strategy was "Not Effective"; Suggested Ideas for D.V. Shelter: Add a "Safe Families" component and/or independent apartments. We discussed that the strategy is not a</i>                    |
| Recommendation:<br>A. Rental Code Enforcement<br>B. Rental Rehab |                     | #6 | The code enforcement did not really get discussed, but rehab of housing for rental use is included in strategy #2. We will look at adding this in.   |

#### Next Steps:

1. The updated Housing Needs Assessment will be presented on May 10<sup>th</sup> to the Research Advisory Committee.
  - a. Nate requested help from communities in making this presentation on May 10<sup>th</sup>. It was recommended that we recruit elected officials or community residents to make these presentations.
  - b. Nate will work on recruiting volunteers to help make the community presentations.
2. How do we want to release the report?
  - a. Each community will get electronic versions of the report, and one hard copy.
  - b. We will send out press releases to raise awareness of the findings.
  - c. Community presentations will be considered on a case by case basis.

The end.