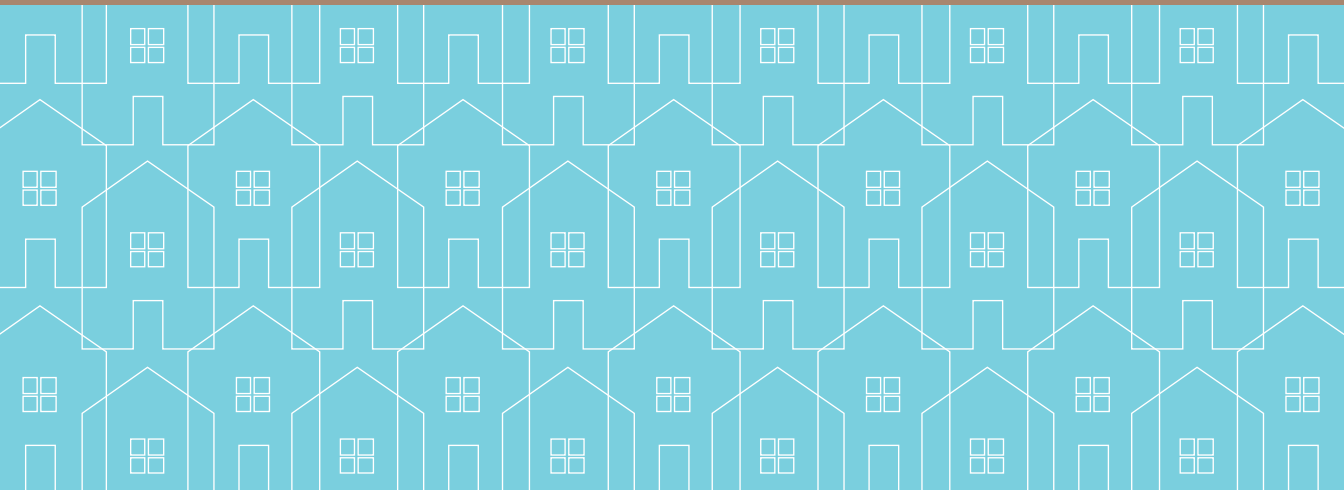


Investing in
neighborhoods, providing
housing solutions, and building
partnerships to improve lives
and build community in
Hamilton County



Hamilton County Area Neighborhood Development

2003 • 10th ANNIVERSARY REPORT AND STRATEGIC PLAN • 2013





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347 S. 8th Street

Noblesville, IN 46060

(317) 674-8108

handincorporated.org

Executive Summary

Hamilton County Area Neighborhood Development (HAND) is an organization founded by individuals who care about the community and want everyone to live in quality, affordable housing. These individuals have worked for ten years to cultivate opportunities and create housing options that improve lives. The results are remarkable, and we'd like to celebrate the five things that define HAND's character:

- #1 Quality Housing** – 75 permanent, high quality apartments. Thanks to five successful developments, this number of households will benefit from permanent, high performance homes that also serve as sanctuaries of stability where individuals can face life's daily challenges.
- #2 Resident Investment** – 18 families purchased their first home thanks to HAND's homeownership initiative. These families took part in educational workshops and counseling for homeownership.
- #3 Partnerships** – With their early investment and support, local communities and dedicated organizations allowed the invisible to become visible. HAND was able to demonstrate to the community what the organization is all about.
- #4 Revitalization** – HAND now inhabits space on South 8th Street in a building where two abandoned structures were transformed. It was originally the site of Noblesville's first African-American business, owned by John and David Roper. It currently houses two non-profit organizations' offices, eight one-bedroom apartments, and a resource center for residents.
- #5 Community Engagement** – We encourage residents to use their housing as a foundation to improve their health and wellness so they can continue being good, caring neighbors to those around them. Every day in HAND's communities, our residents share garden produce with their neighbors; gather for fun and informational meetings while building friendships; and watch out for each other in times of need - these are the real fruits of our labor.

As we celebrate the past ten years, we are also excited to share our vision of the role HAND can play in the development of an even healthier, vibrant Hamilton County. HAND will continue to be a good steward of community resources and will invest in new programs that adapt and respond to community needs.

As a result of the 2013 Housing Needs Assessment, we built relationships with many who share our concern about local housing needs, and encouraged us to extend housing solutions through two new initiatives. First, we look forward to organizing the community around Helping HAND, an effort to make home repairs for struggling homeowners. In our second program, Neighborhoods NOW, we're offering capacity building support to resident leaders which will deepen our relationship with a broader set of communities.

We confidently strive to increase capacity, grow responsibly, and build our reputation as an effective community development organization serving Hamilton County. HAND will continue to "invest in neighborhoods, provide housing solutions, and build partnerships to improve lives and build community," just as it has been doing since 2003.

Colleen Buesching *3/4/2014*



Our Mission

HAND invests in neighborhoods, provides housing solutions, and builds partnerships to improve lives and build community in Hamilton County.

Building upon the past ten years, HAND will work towards fulfilling its mission through thoughtful, strategic activities:

INVESTING IN NEIGHBORHOODS

is the core foundation to promote strong healthy communities. HAND will look to continue redevelopment of historic buildings in downtown areas, revitalizing systems already in place. HAND will support and build on revitalization efforts initiated by the local residents while also increasing volunteer activity and supporting community service projects. HAND will preserve existing quality affordable housing by helping homeowners make necessary repairs so that their home is more efficient or suitable to age-in-place.

PROVIDING HOUSING SOLUTIONS

is the key to improving lives and strengthening communities. HAND will continue to provide quality affordable housing through the development of additional rental communities for seniors and families. Housing solutions will also come from HAND's investment in neighborhoods with its homeowner repair program which will allow residents to maintain their current housing option. HAND will contribute to the initiative to develop housing options for victims of domestic violence by collaborating with other stakeholders in the communities throughout Hamilton County.

BUILDING PARTNERSHIPS

strengthens the fabric of our neighborhoods by developing comprehensive solutions. Strong, engaged neighborhoods will be led by residents with the tools and desire to maintain a vibrant community. Relationships will be the primary driver behind further improvement in our quality of life in Hamilton County.



HOUSING

HAND develops housing solutions which respond to the current needs of each community. These solutions include quality affordable rental housing for seniors, assistance for home buyers, and homeowner support for critical home repairs or modifications. HAND continues to work with Hamilton County communities to identify sustainable long-term solutions.

COMMUNITY BUILDING

HAND helps to improve communities by building relationships with residents and other organizations, engaging volunteers in community projects, and organizing advocacy campaigns to promote sustainable housing solutions. HAND works to bring people together to enhance their community by providing the tools and resources to maintain vibrant and active neighborhoods.

NEIGHBORHOOD DEVELOPMENT

HAND's housing solutions combined with community building initiatives create stronger neighborhoods. HAND's programs strive to be innovative, broadly supported, and more sustainable. Each community will offer housing choices, be safe and walkable, and support opportunities for financial stability.

Building A Foundation

HAND was built from a collective vision of Hamilton County members concerned about addressing the housing needs of low and moderate income work-force members, families, and senior citizens in Hamilton County. Meet the individuals who made significant contributions to HAND's success:

Rick Conner - As the experienced president/owner of an engineering company and appointed commissioner/president of the Noblesville Housing Authority, Rick was the strategic leader during the development and implementation stages of HAND. His support and unerring judgment during the early phases of HAND laid essential groundwork in its first projects.

Troy Halsell - Area expert in the needs of those facing housing challenges in Hamilton County, Troy was instrumental in creating HAND. He chaired the meetings during the early development stages, ensured proper minutes and documentation were completed. He networked with his many contacts to create a successful design for the first Community Housing Development Organization (CHDO) in Hamilton County – HAND.

Gail Rothrock - An expert in the social work field and an administrative leader of an organization that serves to create a better life for others, Gail quietly used her expertise to guide the development of HAND into an organization that would become flexible enough to fulfill its mission, with the ability to assist those in greatest need as situations changed. Her strong mind, compassionate character and moral compass were guides during the early stages and continue as she led the organization as president to its current position as a housing leader in Hamilton County.

Mark Winzenread - A seasoned and innovative CFO, Mark used his grasp of facts and figures to draw the framework of a successful organization. He also used his innate desire to improve the lives of others as a motivator for those around him. He was HAND's first president and guided the group with his positive, friendly attitude and instinctive leadership.

Colleen Buesching - As a former member of a non-profit organization serving disadvantaged families, Colleen has been a tireless and passionate cheerleader for HAND and its mission since its inception. Colleen has devoted countless hours to all aspects of the organization, nurturing HAND through its various developmental phases, celebrating each of its achievements, and guiding it to reach its potential. Now the current President of HAND, Colleen's energy, dedication and collaborative spirit continue to serve the organization as HAND enters its second decade and embraces a future full of promise and possibility.



Ken Puller - The experienced leader of a housing corporation, Ken offered a full compendium of knowledgeable expertise during the early phases of HAND and has continued to guide the organization to fulfill its mission and improve the daily lives of others. Always willing to offer advice and new ideas, Ken has been a valuable source of encouragement and “out of the box” thinking.

John Terry - The legal mind of the organization, John provided his quiet expertise and support as HAND established by-laws and took its first steps to become a legally viable entity. “Knowledge is power” is the phrase that would best describe John's role in all stages of HAND's existence. The assurances that he was “on board” with each effort gave everyone the impetus to continue the course.

Rex Dillinger - As an early member of HAND and a Noblesville native, Rex offered his enthusiasm and expertise to move HAND through challenges and bureaucratic mazes with an unerring sense of humor and focus toward creating a better life for those around him. Rex's knowledge and experience were invaluable and his willingness to take a sometimes unpopular point of view was essential to the progress of the organization.

Chuck Heintzelman - Though not an official member of the HAND Board, Chuck was a beacon of encouragement and information, offering barrier-breaking introductions into the housing development arena. As an experienced housing developer, Chuck was one of HAND's first partners as homes were built for three families and the first phase of Spicewood in Sheridan became a reality. With a positive attitude and true desire to see HAND succeed, Chuck has been a true contributor to the vision of HAND.

Marsha Brown representing the Community Caring Foundation, and **Constance Jones**, representing Habitat for Humanity, also volunteered their valuable time and knowledge during the early stages of HAND's development. Their passion to create more housing opportunities for others in Hamilton County helped activate the community to support and create the organization that HAND is today.

Why This Means So Much

The impact of HAND's initiatives on the residents of Hamilton County is the most powerful reason to continue these efforts. HAND's housing solutions help: Stabilize neighborhoods by supporting homeowners in maintaining ownership of safe, quality, affordable homes; build family assets as they pursue first-time homeownership; close the gap on available quality rental housing options so that seniors can comfortably age-in-place; provide affordable options so the retail workforce can live in the same community in which they work; and reduce housing costs so residents are not overly burdened. All of which, promotes stable housing, strengthens neighborhoods and maintains vibrant communities.



"If it had not been for the grant from HAND, we would not have been able to purchase our first home for our growing family. We love knowing this is OUR home and so grateful to be able to share our home with family and friends."

— Rachael



Ed and Gloria moved back to Indiana to be closer to family. Spicewood made them feel like they were home. Ed enjoys being able to work in his garden and the neighbors love the produce he shares. The neighborhood and opportunities at Spicewood have made such a difference for them.



"It has been great living in an apartment at Roper with such low utility bills. My electric bill is half of what I used to pay. It makes it easier to save up for other things like truck repairs."

— Paul, resident



"I could no longer work so I was having a hard time paying my monthly rent. I was so relieved to find out about Spicewood Garden Apartments in Sheridan. Now, in my new place, I can comfortably make the rent payments. Also, I now live closer to my family. I think living here has even reduced my stress and improved my health. I am so thankful for the opportunity!"

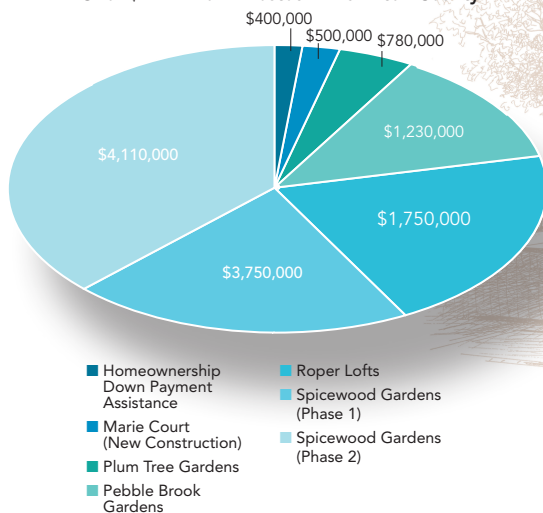
— Beulah, resident



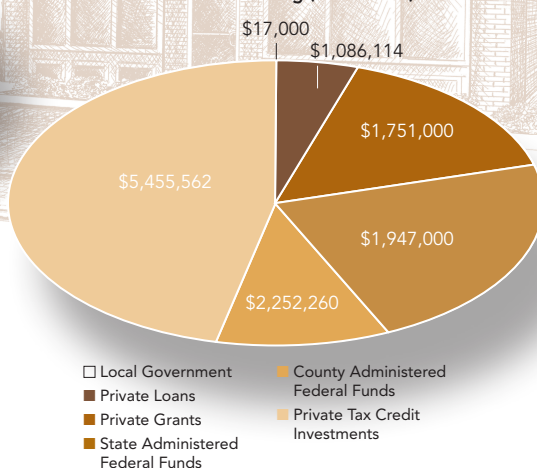
- In a survey conducted by IACED of Hamilton County residents, when asked "What are the barriers to housing choice in Hamilton County?" the greatest response was **"cost of housing"** as indicated by 93% of the respondents.
- In the same survey, when asked "What would improve housing choice and affordability?" 73% responded with **"Development of more affordable housing."**
- In the 2013 Housing Needs Assessment, **49.6% of seniors** live at or below 60% of the Area Median Income
- 63% of renters living with low incomes are cost burdened, spending **more than 35%** of their monthly income on housing costs.
- **Only 1.7% of ALL** housing units were developed with the intent of serving low income households

Investing in Hamilton County

Over \$12 Million Invested in Hamilton County



Sources of Funding (2007-2012)



BALANCE SHEET as of 12/31/2012

Assets

Total Current Assets	\$ 497,226
Restricted Deposits	294,882
Property and Equipment (Less Depreciation)	3,194,245
Long Term Loans Receivable	1,891,428
Other Assets	2,636
Total Assets	5,880,417

Liabilities and Net Assets

Current Liabilities	157,280
Long Term Liabilities	194,341
Net Assets, Unrestricted	339,424
Net Assets, Temporarily Restricted	5,189,372
Total Liabilities and Net Assets	\$5,880,417

2012 INCOME STATEMENT

Rental Revenue	\$ 71,221
Grant Income (Capital Projects)	1,099,274
Donations	11,161
Developer Fee Income	193,500
Interest and Other Income	43,543
Total Income	1,418,699
Operations	192,625
Program and Development Expenses	108,342
Taxes and Insurance	20,805
Depreciation and Amortization	59,589
Total Expenses	381,361
Change in Unrestricted Net Assets	52,972
Change in Temporarily Restricted Net Assets	984,366
Change in Total Net Assets	\$1,037,338

* Temporary Restrictions apply to long-term commitments to provide affordable housing at properties owned by HAND.

Housing Opportunities

**Spicewood
Garden Apartments**
52 patio-style apartments
for seniors



**Lakeside
Gardens**
Cicero, Indiana
(in progress)

**New
Construction**
single-family homes for
first-time buyers



Sheridan

**Pebble Brook
Gardens**
9 patio-style apartments
for seniors



Westfield

Noblesville

Carmel

Fishers

**Down
Payment Assistance**
for first-time homebuyers
purchasing foreclosed
homes



Roper Lofts
Downtown revitalization
providing eight 1-bedroom
apartments



**Plum Tree
Gardens**
six patio-style apartments
for seniors



Strategic Plan Donors

MISSION LEVEL \$3000+



LEGACY AND VISION SPONSORS \$2000-2999



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STRUCTUREPOINT
INC.



**HERMAN & KITTLE
PROPERTIES, INC.**



Hamilton
County
Commissioners

**Noblesville Housing
Authority**
Serving Hamilton County



HUD

COMMUNITY BUILDERS \$1000-1999

City of Carmel
City of Noblesville
City of Westfield

City Real Estate
Advisors (CREA)
Colleen Buesching
DOZ - Foundation

IACED
Mark III
Management
Pecor Investments

The Whitsett
Group
Town of Fishers

PROJECT SPONSORS \$500-999

CICOA
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PR Mortgage and
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Rex Dillinger

SUPPORTERS \$100-499

Adam Filler
Adams Township
Trustee –
John Patrick
Delaware Township
Trustee – Debbie
Driskell

Gail Rothrock
Hamilton County
Convention and
Visitors Bureau
Ice Miller
John Terry
Ken Bubp

Mark Winzenread
MIBOR
Mill-Top Banquet
Sandy Thomas,
Carpenter
Realtors

Schmidt Associates
SineWave
Technologies
Tom Peck
United Way

FRIENDS AND NEIGHBORS <\$100

Amy Murphy-Nugen
Amy Shankland
Ann Lemna
Aspire
Ben Lehman
Blair Carmosino

Carol Fritz
Christine Mulholland
Cindy Benedict
Doug May
Ed Tipton
Harvey Kagan

James Fox
Jane Westermeier
Jennifer Milliken
Ken Puller
Michelle & Scott W.
Marti Lindell

Mary Sue Rowland
Nate Lichti
Parvin Gillim
Rose Scovel
Stephanie Burdick
Tom Dickey

