Meet the Executive Director:

I took an urban planning class during my senior year in college, and I was hooked. The science of building communities—and all of the nuances that go into it—was so fascinating to me that I knew my degree in Natural Resources Management was the wrong one. But Mom and Dad really wanted to attend a graduation ceremony, so rather than switch majors (again) I accepted my diploma and got a job. Graduate school was in my future.

Pursuing a Master’s of Urban Planning in Detroit opened my eyes to the needs facing many of our neighbors. Classes and field work in some of the most economically challenged areas of the state, let alone the city, painted a startling picture of what happens when basic needs are not met.

During my studies, I saw firsthand the key role that safe, affordable housing plays in creating a stable environment and a sense of place. It also makes neighborhoods feel safer and more welcoming.

Those impressions have stayed with me throughout my career and ultimately led me to HAND. I have learned that issues like affordable housing are not just inner-city problems; they impact the suburbs too. In fact, the United Way estimates that 17 percent of Hamilton County households are not able to make ends meet on a monthly basis.

Now, working with the great team at HAND, I have an opportunity to make a difference—to show that housing is not a luxury, but a necessity that everyone should be able to access in every community.

Jennifer M. Miller, Executive Director

2016 DONORS

Community ($5,000-$9,999)
- Lake City Bank
- Old National Bank Foundation
- The Hageman Foundation

Block ($1,000-$2,499)
- American Structurepoint
- Cory Daly
- Fair Housing Center of Central Indiana
- Hamilton County Tourism Inc.
- Indianapolis MPO
- Robert Johnson
- Knights of Columbus #14476
- Milestone Ventures
- Noblesville Township Trustee
- Tom Peck

Neighbors ($500-$999)
- AARP
- BAGI
- Community Health Network
- Andrea Davis
- DOZ Foundation
- Herman and Kittle Properties
- Sara B. Hill
- Adam Howell
- HWC Engineering
- Legacy Fund
- Nate Lichti
- MIBOR
- PNC Bank
- RealAmerica
- Erika Scott
- Synergy PEO
- The Whitsett Group LLC
- Jill Troha
- Walker Information

2016 ANNUAL REPORT

Jennifer M. Miller, Executive Director

BOARD OF DIRECTORS

Tom Peck, President, Hageman Group
Sara Hill, Vice President, Lake City Bank
Harvey Kagan, Secretary, retired attorney
Mark Winzenread, Treasurer, retired CFO
Mike Corbett, Hamilton County Business Magazine
Cory Daly, HWC Engineering
Catharine Heller, Northern Hamilton County Chamber
Jennifer Milliken, Urban Land Institute-Indiana
Carla Naum, Milestone Ventures
Joe Rudy, Bethel Lutheran Church
John Sullivan, TWG Development
Sandy Thomas, Carpenter Realty

STAFF

Jennifer Miller, Executive Director
Michelle Westermeier, Housing Coordinator
Andrea Davis, Outreach & Fundraising Coordinator
Tammy Murray, Office & Asset Manager

Gloria and Ed Morehouse live in Spicewood Garden Apartments.
Executive Summary:

A key highlight of 2016 was hiring Jennifer Miller as HAND’s new executive director. Jennifer brings excellent experience, leadership and community relationships to the organization, and we are excited to have her on board. Founding board members Colleen Buesching and Mark Winzenread did a great job sharing interim executive director duties for several months until Jennifer took the helm in September. We were also pleased that Andrea Davis joined HAND last year as Outreach & Fundraising Coordinator.

Staff members Michelle Westermeier and Tammy Murray kept day-to-day operations on track throughout 2016, overseeing completion of four home repairs and securing $1.9 million in grants for our upcoming Home Place Gardens community. HAND also hosted its second successful Housing Conference and applied for tax credits to fund a $10 million development in downtown Noblesville.

In 2017, HAND is looking forward to identifying future development projects and beginning to update the Hamilton County Housing Needs Assessment.

Thank you for your unwavering support in 2016. You make HAND’s work possible.

Tom Peck, Board President

Balance Sheet*

<table>
<thead>
<tr>
<th>Assets</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Total Current Assets</td>
<td>$453,916</td>
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<tr>
<td>Restricted Deposits</td>
<td>$283,720</td>
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<tr>
<td>Property and Equipment (less depreciation)</td>
<td>$5,602,880</td>
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<tr>
<td>Long-Term Loans Receivable</td>
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<tr>
<td>Other Assets</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$8,298,611</strong></td>
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<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
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<tbody>
<tr>
<td>Current Liabilities</td>
<td>$213,855</td>
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<tr>
<td>Long-Term Liabilities</td>
<td>$416,071</td>
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<tr>
<td>Net Assets, Unrestricted</td>
<td>$(354,847)</td>
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<tr>
<td>Net Assets, Temporarily Restricted</td>
<td>$8,016,394</td>
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<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$8,298,611</strong></td>
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<table>
<thead>
<tr>
<th>Income Statement*</th>
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<tbody>
<tr>
<td>Grant Income</td>
<td>$2,035,514</td>
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<tr>
<td>Interest Income</td>
<td>$38,311</td>
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<tr>
<td>Donations and other income</td>
<td>$77,298</td>
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<tr>
<td>Rental Income</td>
<td>$145,217</td>
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<tr>
<td><strong>Total Income</strong></td>
<td><strong>$1,526,375</strong></td>
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</tbody>
</table>

| Personnel                   | $279,481 |
| Overhead                    | $124,503 |
| Program Expenses            | $258,488 |
| Depreciation                | $106,937 |
| Amortization                | $556 |
| **Total Expenses**          | **$769,965** |
| **Net Income**              | **$1,526,375** |


HAND has invested $16.8M in Hamilton County housing since 2007.