Working to keep our communities livable, with homes that are accessible to all residents.
MAKING AN IMPACT

This year’s annual report highlights the mission-driven activities HAND tackled in 2017 with help from its partners and supporters. Although our community still faces daunting challenges in providing safe, secure housing for all, we believe the small steps we take every day are making a difference. Here’s why:

• When HAND celebrates its 15th anniversary in 2018, it will own and operate 106 affordable housing units throughout Hamilton County — including 10 at the brand-new Home Place Gardens in Carmel.

• HAND is a founding member of the Hamilton County Home Repair Partnership, collaborating with Shepherd’s Center of Hamilton County and Habitat for Humanity of Hamilton County to help low- and moderate-income homeowners make critical repairs so they can remain in their homes. With a total of $67,500 in funding secured so far, the program should assist about 20 households by the end of 2018.

• Momentum is building. As you’ll see elsewhere in this report, HAND is in the process of updating the Hamilton County Housing Needs Assessment, and we are actively seeking additional opportunities to build or preserve affordable housing in the suburbs.

HAND believes that healthy housing leads to healthy neighborhoods and a healthy economy for all. Thank you for supporting our mission to be a leader in promoting prosperity and diversity in our communities by providing quality housing opportunities.

Jennifer M. Miller, Executive Director

HAND BOARD
Sara Hill, President, Lake City Bank
Cory Daly, Vice President, HWC Engineering
Sandy Thomas, Secretary, Carpenter Realtors
Mark Winzenread, Treasurer, Community volunteer
Keith Broadnax, Cinnaire Corp.
Mike Corbett, Hamilton County Business Magazine
Paula Gilliam, Community volunteer
Harvey M. Kagan, Harvey M. Kagan, Attorney at Law
Ailithir McGill, Nickel Plate Arts
Jennifer Milliken, Urban Land Institute-Indiana
John Sullivan, TWG Development

HAND STAFF
Jennifer M. Miller, AICP, Executive Director
Rebekah Wood, Program Manager
Andrea Davis, Outreach & Fundraising Manager
Tammy Murray, Office & Asset Manager
OUR KEY INITIATIVES

RENTAL HOUSING
• HAND broke ground and began construction on Home Place Gardens in what is now Carmel. In addition to eight apartments for seniors, it will provide Hamilton County’s first dedicated housing for survivors of violence thanks to a partnership with Prevail Inc.
• Grant funding from Indiana American Water and the Biddle Memorial Foundation allowed HAND to install aerators to improve the water quality in the pond at Spicewood Gardens in Sheridan. Residents noticed improvement almost immediately.
• Volunteers from the Boys & Girls Club of Noblesville helped HAND replant a rain garden at Plum Tree Gardens in Noblesville to address residents’ safety concerns.

HOME REPAIRS
• HAND completed one home-repair project in Fishers and began working on a countywide home-repair partnership with Habitat for Humanity of Hamilton County and Shepherd’s Center of Hamilton County. The collaboration has won funding from Central Indiana Senior Fund, Legacy Fund and Thrivent Financial.
• The city of Fishers enlisted HAND and its partners to build ramps for Fishers residents with accessibility challenges at their homes. A grant from the Mayor’s Youth Advisory Council will help to fund ramp construction.

COMMUNITY BUILDING
• HAND awarded $500 in seed funding to three community groups working on neighborhood-improvement projects, thanks to a grant from Old National Bank Foundation. Funds were used to create a community garden in Noblesville’s River Run neighborhood, to host a neighborhood cleanup in the Home Place neighborhood, and to buy supplies for SERVE Noblesville’s annual volunteer blitz.
• HAND worked with Prosperity Indiana to offer a series of three community training sessions in Hamilton County. Participants learned about the responsibilities of serving on a nonprofit board, the ins and outs of homeowners associations, and how to advocate a position at the local level.

PUBLIC AWARENESS
• HAND hosted its third-annual housing conference, Suburban Solutions for Housing Choice, in September. Attendees participated in a moderated community conversation about overcoming some common obstacles to affordable-housing development.
• Also in 2017, HAND debuted its signature fundraiser, Stay Home for HAND. Supporters were asked to stay home on a Saturday evening in November, enjoying the kind of comfort we work to provide our less-fortunate neighbors. The event raised more than $10,000.

Visit www.handincorporated.org to learn more.
WHAT’S NEXT?

HAND continues to evolve to meet the growing need for housing options in the suburbs. Here are just two examples of what to expect in 2018:

- Expansion outside Hamilton County: HAND acquired and will renovate 33 rental units in downtown Lebanon, Indiana. Now called Hickory Commons, the property will be preserved as an affordable option for families in Boone County. Since it is the first HAND community outside of Hamilton County, the organization has been developing relationships with Boone County’s supportive services network and the city of Lebanon to ensure the long-term success of this property.

- Hard data on Hamilton County’s housing needs: HAND has engaged consultant Novogradac & Co. to update the 2013 Housing Needs Assessment, providing a plethora of data for HAND and its partners. The new analysis will include an updated look at the missing middle of housing options and inform our communities of where opportunities exist.

### Balance Sheet¹

<table>
<thead>
<tr>
<th>Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Current Assets</td>
<td>$397,119</td>
</tr>
<tr>
<td>Restricted Deposits</td>
<td>$291,015</td>
</tr>
<tr>
<td>Property and Equipment (less depreciation)</td>
<td>$5,713,972</td>
</tr>
<tr>
<td>Long-Term Loans Receivable</td>
<td>$1,974,948</td>
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<tr>
<td>Other Assets</td>
<td>$554</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$8,377,608</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td>$197,099</td>
</tr>
<tr>
<td>Long-Term Liabilities</td>
<td>$492,353</td>
</tr>
<tr>
<td>Net Assets, Unrestricted</td>
<td>($328,767)</td>
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<tr>
<td>Net Assets, Temporarily Restricted</td>
<td>$8,007,519</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$8,377,608</strong></td>
</tr>
</tbody>
</table>

### Income Statement¹

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant Income</td>
<td>$366,126</td>
</tr>
<tr>
<td>Interest Income</td>
<td>$38,334</td>
</tr>
<tr>
<td>Donations and other income</td>
<td>$58,512</td>
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<tr>
<td>Rental Income</td>
<td>$224,832</td>
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<tr>
<td><strong>Total Income</strong></td>
<td><strong>$687,804</strong></td>
</tr>
<tr>
<td>Personnel</td>
<td>$261,574</td>
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<tr>
<td>Overhead</td>
<td>$155,451</td>
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<tr>
<td>Program Expenses</td>
<td>$86,730</td>
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<tr>
<td>Depreciation</td>
<td>$166,844</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$670,599</strong></td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td><strong>$17,205</strong></td>
</tr>
</tbody>
</table>

¹Balance Sheet and Income Statement reflect audited financial statements as of Dec. 31, 2016.
OUR 2017 CONTRIBUTORS

SUSTAINING ($10,000+)
Central Indiana Senior Fund
Legacy Fund

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

COMMUNITY ($2,500-$4,999)
100+ Women Who Care-Hamilton Co.
Biddle Memorial Foundation
Willis R. Conner
Hamilton County Tourism Inc.
Indiana American Water

NEIGHBORHOOD ($1,000-$2,499)
American Structurepoint
Kelly George
Indiana Landmarks
Indianapolis MPO
Meyer Najem
MIBOR
Noblesville Township Trustee’s Office
Tom Peck
Jill Troha

BLOCK ($750-$999)
Don & Colleen Buesching
Cory Daly
Sara B. Hill
Knights of Columbus Council #14476
Jennifer Miller

NEIGHBOR ($500-$749)
Keith G Broadnax
Fishers Mayor’s Youth Advisory Council
John W. Hamilton
HWC Engineering
Peterson Architecture
PNC Bank
PR Mortgage & Investments
RealAmerica LLC
Erika Scott
The Synergy Plan LLC
Dan and Sandy Thomas

FRIEND ($250-$499)
Adams Township Trustee’s Office
Cindy Benedict
Elizabeth Bruns
Cinnaire Corp.
Carolyn Deines
Susan Ferguson
Ailithir McGill
Gail J. Rothrock
Anna Stuckey
Mary Travis

SUPPORTER ($1-$249)
Anchor Health Chiropractic
Greg Andrews
Terry Anker
Emily Barry
Russell Brown
Brenda Bush
Sarah Buckner
Nicole Cain
Dennis Cecil
Douglas Church
Steve Cooke
Mike Corbett
Dr Brad Dahlgren
Andrea Muirragui Davis
Gloria Del Greco
Rex Dillinger
Kelly Dircksen
Catherine Dixon
Danyele Easterhaus
Lauren Guynn
Cassie Hall
Olivia Hawbaker
Tracy Heaton de Martinez
Herman & Kittle Properties Inc.
Kathy Hostetter
Judi Johnson
Harvey Kagan
Adrienne Keeling
Bruce Kettler
Gary Lamb
Ben Lehman
Nate Lichti
Kathryn Maeglin
Adam Martin
Jennifer Milliken
Justin Moffett
Ellen Munds
Laura Musall
Brenda Myers
Katelyn Neary
Greg O’Connor
Chris Owens
Darren Peterson
Ken Renner
Jason Rowley
Annette Roy-Hargens
David W Rumohr
Julia Saltsgaver
Richard Smith
Carey Spaulding
John Stewart
John Sullivan
Corby Thompson
Todd Thurston
Cynthia Tucker
Jocelyn Vare
Leslie Webb
Courtney Weddle
Michelle Westermeier
Mark Winzenread
Rebekah Wood
Randy Zentz
OUR RENTAL PROPERTIES

Spicewood Gardens, Sheridan  
(60 units for seniors)
Lakeside Gardens, Cicero  
(5 units for seniors)
Roper Lofts/Capstone, Noblesville  
(14 units for all ages)
Plum Tree Gardens, Noblesville  
(6 units for seniors)
Pebble Brook Gardens, Noblesville  
(9 units for seniors)
Home Place Gardens, Carmel  
(8 units for seniors, 2 for families)

Please contact us to learn more about HAND

www.handincorporated.org