



Hamilton County Area Neighborhood Development



NEIGHBORHOODS **NOW**  
CONFERENCE

November 10, 2015

## EXECUTIVE SUMMARY



I bet if you've spent any time with me, you know I feel pretty passionately about the work we do to build community in Hamilton County. I first got in touch with this passion while building a community garden during a year of AmeriCorps in Arizona. We had just started clearing the land for this garden when a neighbor came up and asked us what was going on. I couldn't contain my exuberance and explained how we were building a 30-bed community garden for the neighborhood. Isn't that great!

Well, the neighbor went on to inform me that she was not excited about having strangers traverse her property, disturb her dogs on Saturday mornings, and intrude on her life. She wanted to stop this, and she was sure zoning wouldn't allow this to happen.

It was a good lesson for me to understand how even the best ideas may have some negative effects on those in the surrounding community. In my experience, what matters isn't the solution, but the process we use to arrive at the solution. Will it be a "winner takes all, my way or the highway" contest or can we find ways to work creatively at solutions? Healthy relationships allow for conflict and disagreement, and it is the quality of these relationships that matters most.

Which leads us why HAND is hosting the Neighborhoods NOW Conference. It goes without saying that we all care about our own quality of life and that of our kids. However, I am constantly amazed at how many people also care about those outside of their family, even strangers. See how many Facebook shares and "likes" people receive when posting self-less acts. However, it takes a connection in order for someone to express care and to help.

Obviously, HAND's primary mission is to address housing issues. Individuals need shelter, food and clothing to survive, but why should it become a concern of a whole community? When households aren't burdened by housing costs, it reduces their stress, creates stability and creates better neighbors. At this conference, we hope to have good conversation so we can begin to develop a common understanding of these issues. Ultimately, together you can help design solutions to these everyday problems.

So, whatever happened to my neighbor in Tucson? Well, we had a few uncomfortable meetings to talk through garden management and design issues. Ironically, everyone agreed the garden should move closer to her property line to solve her major concerns. We installed the garden and a year later she and her husband had their own plot at the garden and showed up at community workdays to maintain the garden. I learned these relationships don't always transform, but transformation never happens without the relationships.

Thanks for relating with us and being part of this conversation.

Nate Lichti, Executive Director

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## CONFERENCE AGENDA

	Topical Breakouts	Growth Workshops	Affordability Workshops	Senior Workshops	Neighborhood Development Workshops
8:30-9:00 am	Opening Plenary				
9:15-10:30 am	Breakout Session on Growth		Affordable Housing 101	Indiana Lifelong Coalition	Healthcare and Housing
10:45 am-12:00 pm	Breakout Session on Affordability	Jobs/Employee Gap: Does Housing Place Limits on Economic Development?	Schools and Homelessness: Issues with McKinney Vento	Visitability: Building for a Lifetime (Universal Design)	Environmental Stewardship
12:00-1:00 pm	Networking Lunch				
1:00-2:15 pm	Breakout Session on Seniors	Quality of Place: Best Practices in (and around) Hamilton County	Disparate Impact: What is it and why does it matter?		The Hamilton County Transit Proposal
2:30-3:45 pm	Breakout Session on Neighborhood Development	Single Family Housing: Does it pay for itself (or is this even the right question)?	Sheltering in Hamilton County – Permanent or Temporary Solutions		
4:00-5:00 pm	Panel Discussion				
5:00-6:00 pm	Networking Reception				



## GENERAL AFFORDABILITY

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*Housing costs are relevant to everyone in Hamilton County, but it represents a significant burden to many particular groups, including Millennials, working families (both low- and middle-incomes), and seniors. When household budgets are stressed, people are less able to prepare for crisis, access preventative health care, plan for retirement and will risk foreclosure or defer home maintenance. Many of these factors affect performance in the workplace, increase costs for healthcare, lower property values, and burden social service organizations. Building a diverse housing stock for everyone provides opportunities to improve the quality of life and strengthens the county as a whole.*

### CONCLUSIONS

- High neighborhood and housing standards are an important value to Hamilton County residents. The real costs for implementing these standards result in high prices that exclude many working families.
- Diverse housing stock is desirable to accommodate first time homeowners and empty nesters, local service workers, fire fighters, teachers and healthcare workers.
- There are currently thousands of households struggling to survive in Hamilton County.
- Long commute times require high transportation costs which further burdens a majority of households.

### PROPOSED STRATEGIES

1. Develop and support public and private partnerships to develop affordable housing units throughout the county, and support programs that address the unmet needs of Hamilton County families. Track progress in meeting these needs by using a benchmark of 10% of new residential building permits will be issued for housing units that meet community standards for quality and affordability. To this: "Track progress in meeting these needs by using a benchmark of 10% of new residential building permits to be issued for housing units that meet community standards for quality and affordability.. The historical trend is 2%.
2. Develop a Hamilton County version of Indianapolis Neighborhood Housing Partnership (INHP) – Consider programs that will assist teachers, police, fire fighters, health care workers and other professionals to purchase housing in Hamilton County.
3. Take into consideration the special needs of single-mother families, two-parent families, and seniors who may be responsible for their grandchildren. Develop a continuum of housing options to assist households experiencing significant transitions (ex. rehab, domestic violence, military, and prison re-entry), and employ the Housing First strategy as a way of preventing a dependence on emergency shelters.
4. 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.

SUPPORTING DATA PROVIDED SEPARATELY.  
ACTION STEPS TO BE DISCUSSED AND  
PRIORITIZED DURING BREAK OUTS.

### General Affordability Content Committee:

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## GROWTH AND JOBS

### Growth Content Committee:

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*Hamilton County embraces growth, especially when it benefits families and continually improves the quality of life for all residents. As Hamilton County grows, communities change in all kinds of ways. Growing our businesses and creating job opportunities are an important way to achieve sustainable economic growth. Commerce also provides valuable work to our residents, services to our customers, and vibrancy to our communities.*

*Finding the balance of new residential and commercial is a continual challenge communities face. Commerce requires rooftops so it has good access to both workers and customers. In the past, connecting with the workforce required access to roads. Now, consumers and workers desire to live, work and go to school all within one community. How possible will it be for us to connect housing for workers (Millennials) with the jobs our communities need filled?*

*Our communities aren't satisfied when teachers and city employees are unable to live in the communities they serve. There is a shortage of workers in several growing job sectors, and Hamilton County needs a plan to address this gap. With a hot market and nimble local governments, there is a great opportunity to design and innovate new solutions. Without new thinking, commute times will continue to lengthen, infrastructure will become unsustainable, and communities will become less diverse.*

*Quality, affordable housing will generate health, wealth and stability for workers, businesses and communities. Similar to the ways community growth patterns follow the infrastructure, the development of diverse housing types and density can accomplish efficient solutions to various issues. Public and private investments in affordable housing will need to be employed to fill this gap.*

### CONCLUSIONS

- Hamilton County is short more than 5,335 Affordable Housing Rental Units for Low Income Households as of 2013. This number is significantly higher if we account for the 11,707 homeowners which are also cost-burdened by their housing costs. This is the baseline for measuring future progress. Since there's virtually no vacant housing available, private and nonprofit developers will need to build considerable affordable housing.
- Hamilton County is producing strong growth in a number of job categories considered low wage, for which there are not enough workers. 23% of jobs in the predominant zip codes are low wage (<\$12.25/hour), and 59% of the jobs

in the target industries earn (< \$18 / hour). It is reasonable to conclude that at least 20% of new housing units should be affordable to low wage workers if we want to co-locate jobs and workers.

- 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 350 new units per year for the next 20 years (IACED). This 10% benchmark does not begin to address the 5,000 unit gap which currently exists.
- Quality, location, and density of housing will need to be considered in accommodating housing growth. Not in my backyard (Nimby) concerns related to Housing Choice Vouchers (Section 8) and affordable housing needs to be reduced to provide greater flexibility and choice.
- Expediting the approval process for affordable housing development is needed to incentivize development. Support from local and state legislators will be essential to develop these policies. 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.

### PROPOSED STRATEGIES

1. Broaden the scope of affordable housing options that are available to workers who are needed in Hamilton County. Develop support to create housing options for workers that will promote sustainability.
2. Explore zoning policies, linkage or impact fees, or general funding to create incentives for mixed-income developments. Pursue increased density and the preservation of affordability when Transit-Oriented Developments (TOD) are approved.

SUPPORTING DATA PROVIDED SEPARATELY.  
ACTION STEPS TO BE DISCUSSED AND  
PRIORITIZED DURING BREAK OUTS.

## BABY BOOMERS AND SENIOR HOUSING NEED

*Boomers increasingly will drive the housing market, and Hamilton County will have to prepare for this expansion. In Indiana, a vast majority of the population does not have adequate assets saved for retirement, and many will rely on Social Security for their sole source of income.*

*There will be a substantial need for more senior-friendly housing in diverse communities to combat isolation and accommodate the aging population that will continue to grow through the middle part of the 21st Century. The rapid growth of Assisted Living facilities in Hamilton County proves the demand, but these are short-term, costly facilities not designed to resolve ongoing, permanent housing needs of Seniors.*

*The housing interests of Boomers complement those interests of Millennials in terms of walk-able communities with access to amenities. The cities in Hamilton County are constructing comprehensive networks of trails and sidewalks, but some communities struggle to maintain their aging infrastructure. By establishing construction standards that require Universal Design & Visitability are ways to prevent costly modifications in the future.” To this: “Establishing construction standards that require Universal Design & Visitability are ways to prevent costly modifications in the future.*

### 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.
  - Housing for seniors is best located in neighborhoods where our elders are not isolated into a senior-only community.
  - One story homes may become the typical construction for new homes, or at least main floor accommodations for visitors.
  - Senior-friendly communities need to also accommodate grandparent caregivers.
- Visitability needs more candid conversation and exploration as we develop housing to accommodate the needs of aging population, together with accessible housing for persons with disabilities.
  - Keeping seniors in their homes is an important way to promote stability, reduce the burden on health care, and to maintain quality of life.

### PROPOSED STRATEGIES

1. 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.
2. Develop additional senior housing to accommodate growing needs. It may be necessary to evaluate local building codes to determine how friendly they are to seniors and/or persons with disabilities.
3. Conduct further analysis on the trends in neighborhood investment and vitality as resident’s age. Does declining earning power impact a neighborhood? If so, how? Promote diverse communities which serve multiple generations and contribute to sustainable economic trends.
4. Promote dense, walkable communities that appeal to both Boomers and Millennials. Incentivize affordable housing within new senior developments.

SUPPORTING DATA PROVIDED SEPARATELY.  
ACTION STEPS TO BE DISCUSSED AND  
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### Senior Housing Content Committee

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## NEIGHBORHOOD DEVELOPMENT

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*Hamilton County provides the opportunity for its residents to have a high quality of life, but there are many ways in which we agree we can do better. For one, high dependence on commuting results in citizens having less time to be fully engaged in their neighborhoods. High home values also limit the ability of service workers, including teachers and public servants, to purchase or rent a home in the communities where they work. In general, our communities offer high quality public amenities such as parks, schools and shopping centers, but our dependence on cars makes it costly and impossible for many to access these necessities.*

*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. Tensions about how to manage growth are significant challenges each community faces in their own way. The public pushback about multi-family housing is frequently aired publicly despite master plans that show density and a desire for population growth. There is also tension around how to sustain growth when many also share a desire to maintain the rural character of the northern part of the county. Plus small towns' need the economic benefits of growth to deal with tax caps.*

*Hamilton County will continue to be attractive for people who work in Indianapolis, despite the transportation costs, because of the good school districts, attractive housing options and general quality of life. However, planned development which includes green space, density, alternative modes of transportation, and walkable streets will keep it sustainable.*

### 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. School prohibitions against walking may stifle community efforts to create mixed use communities.
- 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. Preservation of agricultural heritage has economic development benefits for tourism and agricultural, but they also cause concerns for communities pursuing growth.

- 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. Scale and location is a major concern.
- It is difficult to effect change in local zoning to allow for greater density or flexible site design due to political pressures. Communities are trying incentives, or through Downtown (DT) zoning codes, giving more opportunities for smart growth designs. Transit Oriented Design (TOD) zoning will be very difficult to implement county-wide.

### PROPOSED STRATEGIES

1. 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.
2. Continue to educate and facilitate discussions linking transportation costs to housing affordability.
3. Pursue policies that promote the inclusion of affordable housing in local plans adopted by communities throughout Hamilton County.
4. Pursue changes/enhancements to zoning that encourage density in the more urban zones of Hamilton County communities.
5. Encourage business incubators and shared workspaces (i.e. "maker spaces") to encourage residents to work/live/play in the same community.

SUPPORTING DATA PROVIDED SEPARATELY.  
ACTION STEPS TO BE DISCUSSED AND  
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