

Public Involvement Drives Change

Moderator: Bryan Stumpf, PLA, AICP

Studio Lead, Community Development,
HWC Engineering



Town of Cumberland

Christine Owens

Assistant Town Manager, Town of Cumberland

Population: 6,500

Median Income: \$84,000

Median Age: 34.9

Housing Supply and Demand are out of synch

- 88% of housing is single-unit
- 95% of zoned land is for single-unit

Median Income and Average New Home Value are not aligned

- Avg. New Home 2024 \$349,203

We want all residents to have housing options no matter their place in life or lifestyle.

- 32% of households are singles
- 13% of households 65+





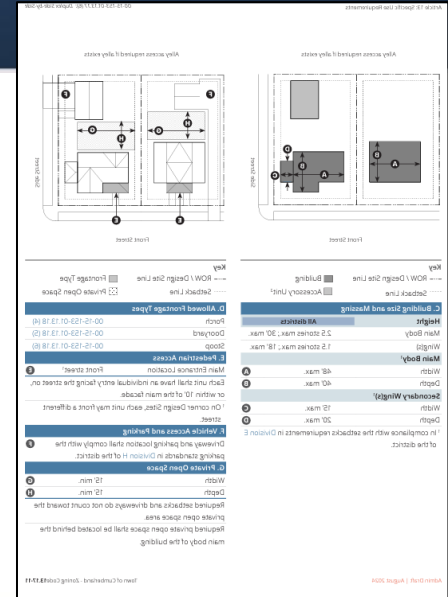
Town of Cumberland

Middle Housing Zoning Ordinance

- Partnership with MIBOR
- Amends Zoning Ordinance to create two new districts & amends other sections to address middle housing types

Outcomes & Lessons

- Education is important
- Engage building community
- Plan Commission members have used the document as a guide even though it hasn't been adopted





Town of Cumberland

We hope

- This will make it easier to build middle housing types
- To encourage developers to build other types of housing
- Create more paths to home ownership

Next Up: Comprehensive Plan Update



For more information:

https://www.town.cumberland.in.us/missing_middle/index.php



Lebanon, Indiana

Matt Gentry
Mayor of Lebanon, Indiana

- Population: 17,252ish
- 11% population growth in last decade
- Projected population of 25,000 by 2030
- County Seat of Boone County
- Boone County Rapidly Growing
- LEAP Lebanon





Lebanon, Indiana

What's Lebanon Doing?

- All of the Above Approach
 - Brakeman Building (1st new mixed-use building in downtown Lebanon in more than 100 years)
 - Honor Meadow Narrow Lot Homes
 - Hickory Junction Condos
 - Sunbrook Villas/Duplexes
 - No cul-de-sacs (unless absolutely necessary)
 - PUDs (Waterford, Noble St) under old UDO for flexibility
 - Ash St Cottages (in progress)
- UDO Update (2024)
 - No defined lot size or density requirements.
- Elevate Lebanon partnership with Habitat for Humanity
- Attainability vs. Affordability
- Availability Fee Waivers



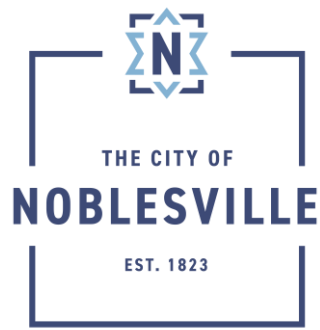


Lebanon, Indiana

Sustainable Design

- Value Design over Density
- Be Creative
- Don't be afraid a developing markets
- Avoid Levittown
- Build connected, sustainable, communities for everyone





City of Noblesville

Sarah Reed, AICP

Community Development Director, City of Noblesville

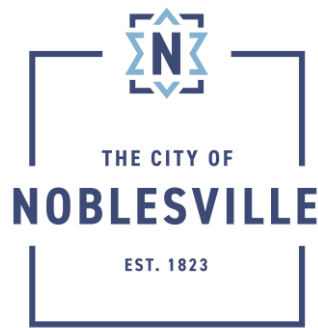
Noblesville Overview

- Population
 - Current: 75,000+
 - 2035 estimate: 99,500+
- The city limits include 35.82 square miles
- Since 2010 there has been on average, 738 housing units per year



Housing matters to Noblesville because we are strategic in our growth to benefit the community for generations to come.

- The City of Noblesville wants to attract the workforce and talent of the future but also create a community where you can thrive at any stage of life.
- This means we need to have a variety of housing options which includes more than just price, it includes rentals, first time home buyers, those looking to expand to accommodate family growth, empty nesters, and active adults.



City of Noblesville

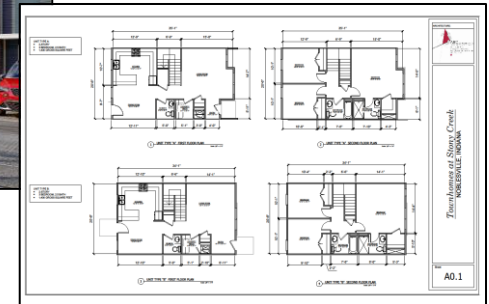
Plum Prairie Community:

- City of Noblesville donated three historic homes to HAND.
- These homes have now been transformed into four affordable rental units for low-income residents, providing much-needed housing options in our downtown.
- Opened September 2024



Townhomes at Stony Creek:

- 51 Townhomes
- Two Story
- Three Bedrooms/Two Bathrooms
- Approx. 1,400 sf average
- Lease Purchase Option



Comprehensive Master Plan & UDO Update kicks off this year

- In advance we'll be looking at ADU regulations
- Looking at ways to build neighborhoods that provide features to help combat the loneliness epidemic – taking it back to traditional neighborhood development
- Overall, working to continue to require housing variety within new proposed subdivisions



City of Noblesville

We hope that attendees take away:

- Knowing what you have in your inventory today helps you to develop goals on where you need to be in the future.
- Education and data are key. Don't be afraid to request market, sales, leasing, etc. data.
- Celebrate the wins with stories from residents.

Support:

- Housing is a regional conversation. One municipality or county alone cannot solve the problem.

Central Indiana has a housing shortage, but smart & strategic growth in the right places (with the right variety) is important!



Intend Indiana

Mia Gutierrez

Associate Director of Real Estate Development, Intend Indiana

Who We Are: **Intend Indiana**, founded in 1987 as King Park Development Corporation and merged with Renew Indianapolis in 2020, is a nonprofit organization **Connecting People To Opportunity** through equitable financing and housing solutions.

What We Do:

Affordable HomeMatters (Housing Development) - Provides equitable and affordable homeownership opportunities.

Build Fund (Small Business Lending) - A certified CDFI that connects underserved businesses to equitable financing.

Edge Fund (Affordable Housing Lending) - A certified CDFI that offers flexible financing that creates equitable and affordable housing opportunities.

Renew Landbank (Vacant & Abandoned Properties) - Restores vacant and abandoned properties through community partnerships.

Our Mission:

Connecting People To Opportunity through equitable financing and housing solutions.



BuildFund

edgefund

**renew
LANDBANK**





Intend Indiana



Project Highlights

• Affordable HomeMatters is currently working in **Martindale-Brightwood** through the LIFT Indy 2021 initiative, with two additional homes planned for construction in 2025-2026.

In addition, the Intend Indiana has received a 2025 HOME award to support the construction of four new homes on the **Far Eastside**.

- Partnership with the City of South Bend we are building up to 92 homes in the Lincoln Park neighborhood over the next five years, with eight homes currently under construction and \$2.3 million dollars already deployed to local contractors and 100% awarded to XBE
- In Shelbyville, we are collaborating with the **City of Shelbyville** and IHCD on four homes two currently under construction and two in predevelopment with the intentional goal of continuing to create more homeownership opportunities in the city.
- In partnership with the **City of Muncie** and other key local organizations, Intend Indiana is focused on constructing and rehabbing 34 units in the Old West End neighborhood over the next three years.
- In the **City of Richmond**, we are planning to build 21 homes over the next three years, supported by IHCD HOME funds in partnership with the City of Richmond.

CITY OF INDIANAPOLIS- MARTINDALE BRIGHTWOOD & FAR EAST SIDE
CITY OF SOUTH BEND- LINCOLN PARK
CITY OF SHELBYVILLE - DOWNTOWN
CITY OF MUNCIE – OLD WEST END
CITY OF RICHMOND - VAILE



Intend Indiana

Expanding Homeownership Through Collaboration

- **Affordable Housing + Real Opportunity:** I hope everyone leaves today understanding the power of combining affordable housing with real education and opportunity.
- **Supportive Partnerships:** I'd love to see cities partner more closely not just with developers, but also with local organizations that share the same vision supporting us rather than creating barriers.
- **Statewide Collaboration:** We're working across Indiana in places like South Bend, Shelbyville, and Muncie. When cities and local partners truly collaborate, the outcomes are stronger for the families we serve.
- **Our Mission:** My goal is to expand homeownership opportunities and help more families build stable, successful futures through housing.



Audience Q&A

ⁱ The Slido app must be installed on every computer you're presenting from

Call To Action

Start local. Attend your town or city planning meetings. Reach out to elected officials. Speak up in favor of zoning changes and housing projects. Your support is essential to balance the noise from opposition.

Where will you show up next?

- ☒ Attend a local plan commission or zoning board meeting
- ☒ Speak in favor of a housing project
- ☒ Contact your councilmember to support housing options
- ☒ Share a story of how housing impacts your community