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# Why #Housing4All Matters to us All

Presented to

HAND Suburban Housing Conference

May 16, 2024

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Executive Director



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**Where we live impacts  
every aspect of our lives:  
our health, our safety,  
our education,  
and our prosperity.**



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## The Problem

**Housing costs are rising faster than incomes.**

- **The average sale price of a home in Hamilton County in 2023 was \$474,754, up 36% since 2020.**
- **The HUD fair market rent for a 1-bedroom apartment in Carmel last year was \$1,220/month, up 22% since 2020.**



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Illustration: Brendan Lynch/Axios

## Startling statistic:

In 2023, 302 Hamilton County homes sold for more than \$1 million.

During the same year, the county recorded only 118 home sales under \$200,000.



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# Reality Check

Indiana United Ways' most recent ALICE report found that **almost 26,500 Hamilton County households (20%)** earn more than federal poverty level but **cannot afford the basic cost of living here.**

Hamilton County, 2021		
Town	Total Households	% ALICE & Poverty
Adams township	2,123	40%
Clay township	36,898	20%
Delaware township	14,256	27%
Fall Creek township	23,380	13%
Jackson township	4,223	42%
Noblesville township	22,844	30%
Wayne township	3,766	35%
Westfield Washington township	18,025	24%
White River township	856	11%

ALICE is an acronym for Asset-Limited, Income-Constrained, Employed



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Boone County, 2021		
Town	Total Households	% ALICE & Poverty
Center township	7,761	46%
Clinton township	383	14%
Harrison township	319	48%
Jackson township	1,041	39%
Jefferson township	465	17%
Marion township	412	42%
Perry township	413	75%
Sugar Creek township	875	33%
Washington township	535	55%
Whitestown town	1,705	12%
Worth township	1,386	20%
Zionsville town	10,835	17%

**Boone County:**

5,750 ALICE households (22%)  
 1,830 households in poverty (7%)

**Tipton County:**

1,475 ALICE households (24%)  
 555 households in poverty (9%)

Tipton County, 2021		
Town	Total Households	% ALICE & Poverty
Cicero township	3,415	36%
Jefferson township	520	37%
Liberty township	844	18%
Madison township	370	30%
Prairie township	459	24%
Wildcat township	547	42%



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## Our Big Why

We believe everyone should be able to live in the community of their choice, regardless of age, income, or occupation.

HAND builds, preserves, and advocates for affordable housing in the suburbs.



### Staff

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Executive Director

**Kelley Romweber**  
Asset Manager  
HC Housing Collaborative Convener

**Kerri Hubble**  
Marketing & Fundraising Assistant

- 🏠 HAND owns 142 rental units in Hamilton, Boone, and Tipton counties
- 🏠 Another 15 units are under construction and should be ready for tenants this summer



What is affordable housing?

Attainable housing?

Workforce housing?





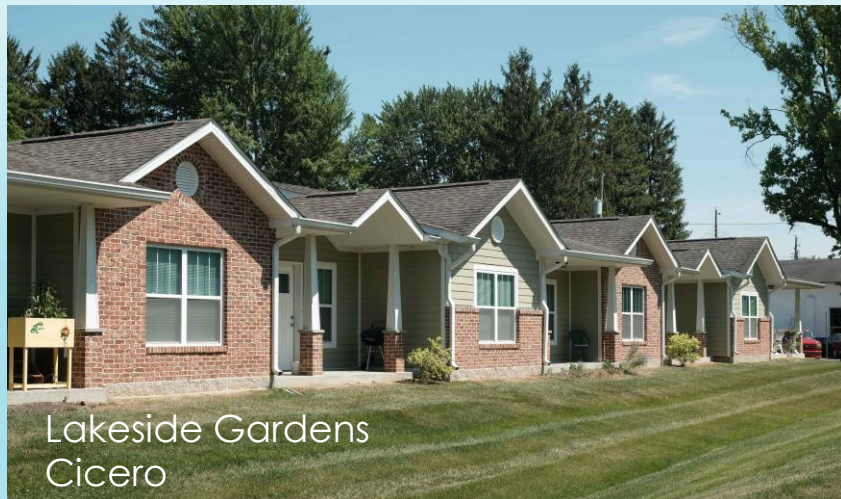
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Roper Lofts  
Noblesville



Home Place Gardens  
Carmel



Lakeside Gardens  
Cicero

Home Place Gardens was the 2019  
LISC "Love thy Neighborhood" Vitality  
Award Winner for Central Indiana



Southwood Villas  
Tipton



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Hickory Commons  
Lebanon



Pebble Brook Gardens  
Noblesville



Roper Capstone  
Noblesville



Plum Tree Gardens  
Noblesville



Spicewood Garden  
Sheridan



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**HAND**  
CUMBERLAND COTTAGES  
13995 CUMBERLAND RD., FISHERS, INDIANA

COURTYARD VIEW

**DAVID RAUSCH STUDIO**  
Architecture & Interiors  
THE ART OF BUILDING  
31 MARCH 2022

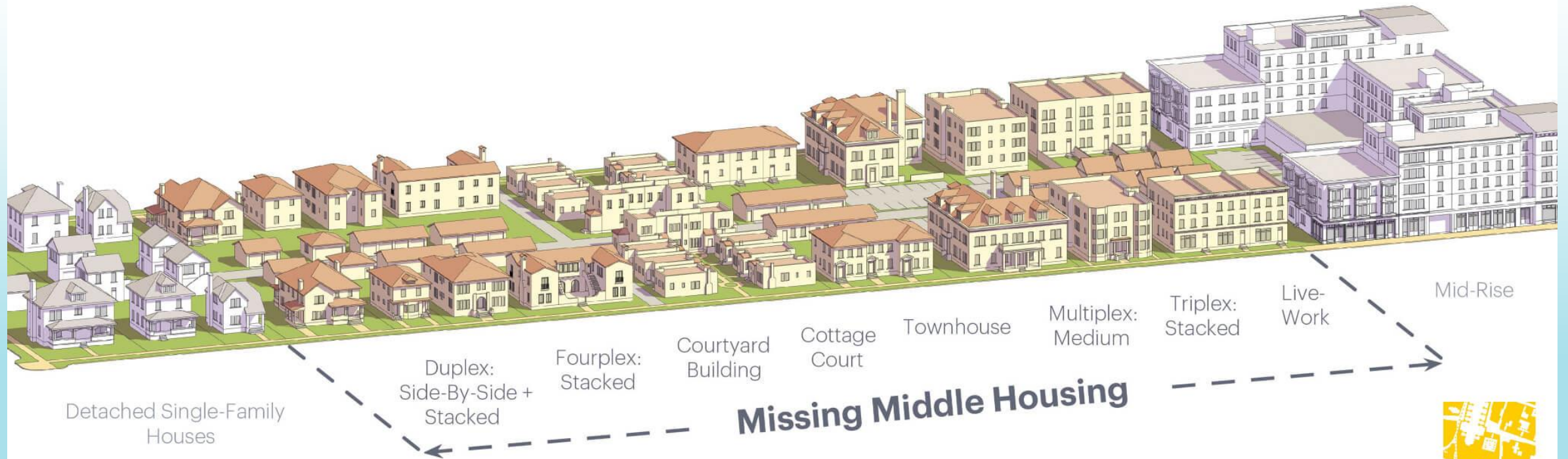
# Why don't we just build more?



## Other obstacles:

- Funding availability
- Land costs
- Development regulations

# Filling the Missing Middle





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## Plum Prairie

Four rental units in three historic homes on Historic Pleasant Street in Noblesville





## **2024 PRIORITIES**

### **Community awareness campaign**

- Housing sentiment survey

### **Community Land Trust**

- Startup funding



# How can you help?

## Hamilton County Housing Collaborative

- Community Education/Engagement
- Community Land Trust
- Land Use & Development Strategies

## HAND Inc.

- Volunteer
- Donate

## Become a YIMBY





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**VISION:**

We believe that housing should be attainable for those who desire to call Hamilton County home – during every stage of their lives. We will prioritize diversity in product types and housing prices to uphold the economic well-being of Hamilton County.

**CONTINUUM OF HOUSING NEEDS**

EMERGENCY HOUSING

ATTAINABLE HOUSING

MARKET-RATE HOUSING





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# SAVE THE DATE

**Nov. 15, 2024:**

**HAND Trivia Night**

Delaware Township Community Center, Fishers