NEIGHBORHOOD INVESTMENT STRATEGY
City of Indianapolis
Adopted by the Metropolitan Development Commission as an element of the Comprehensive Plan for Indianapolis and Marion County
December 6, 2017
2017-CPS-R-003
Newfields offers the nation's first preschool in a general art museum in addition to many kid and family-focused programs throughout the year. 

Photo credit: Courtesy of Newfields

METROPOLITAN DEVELOPMENT COMMISSION
OF MARION COUNTY, INDIANA
RESOLUTION NO. 2017-CPS-R-003

RESOLUTION 2017-CPS-R-003, amending a segment of the Comprehensive or Master Plan of Marion County, Indiana, the Neighborhood Investment Strategy.

Be it resolved that, pursuant to I.C. 36-7-4, the Metropolitan Development Commission of Marion County, Indiana, hereby amends the Comprehensive or Master Plan for Marion County, Indiana, by the adoption of the Neighborhood Investment Strategy, which is attached hereto and incorporated herein by reference as an amendment to the Comprehensive or Master Plan of Marion County, Indiana.

Be it further resolved that the Secretary of the Metropolitan Development Commission is directed to certify copies of this Resolution 2017-CPS-R-003 amending the Comprehensive or Master Plan of Marion County, Indiana, the Neighborhood Investment Strategy.

Be it further resolved that the Director of the Department of Metropolitan Development is directed to mail or deliver certified copies of this Resolution 2017-CPS-R-003, to the Mayor of the City of Indianapolis, the City-County Council of Indianapolis and Marion County, the Board of Commissioners of Marion County, Indiana and to the legislative authorities of the incorporated cities and towns of Marion County, Indiana that are directly affected by this plan: Beech Grove, Lawrence, Southport, Speedway, Clermont, Crowne Nest, Cumberland, Highwood, Homewood, Meridian Hills, North Crown Nest, Rocky Ripple, Spring Hill, Warren Park, Williams Creek, and Wynndale. The Director shall also file one (1) copy of the Resolution and one (1) summary of the plan in the office of the Recorder of Marion County.

DATE: 12-6-2017

APPROVED AS TO LEGAL FORM AND ADEQUACY THIS 20TH DAY OF NOVEMBER, 2017

METROPOLITAN DEVELOPMENT COMMISSION OF MARION COUNTY, INDIANA
John J. Dillon III, President

Christopher Steiner
Assistant Corporation Counsel
# Neighborhood Investment Strategy

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ACKNOWLEDGMENTS

The Neighborhood Investment Strategy team would like to acknowledge the valuable efforts of the individuals and organizations that helped make this process possible. Thank you to those who participated in the Alliance, Affinity Group meetings, and individual interviews, as well as the organizations that completed the Neighborhood Investment Strategy Survey. Without your input this plan would not have been possible.

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Neighborhood Investment Strategy

INTRODUCTION

The Neighborhood Investment Strategy is the next phase of Community Development 2.0, a collaborative, city-wide process that determined the goals and strategies that best guide community development investments. This section begins with an overview of Community Development 2.0 followed by an introduction to the Neighborhood Investment Strategy.
The community development system in Indianapolis was conceptualized over 25 years ago in order to address substandard housing conditions in the distressed areas of a then growing and fiscally sound city. While this system has accomplished much, the nature and scale of the community development challenge has changed significantly in recent years. Indianapolis has fewer resources for community development than were available 25 years ago and now faces new challenges, especially at a neighborhood level. Since its creation, the system of community development corporations (CDCs), intermediaries and public offices that were established to accomplish this housing goal have adapted to take advantage of new funding tools and create a variety of affordable housing types. Over time, community development in Indianapolis expanded to incorporate additional approaches such as quality of life planning, commercial revitalization, and public space improvements. However, despite this broadened scope of community development efforts, and despite Indianapolis’ widely recognized success in undertaking a range of large-scale projects through excellent teamwork across sectors, the city has not yet solved its persistent housing and neighborhood revitalization challenges. Nor has the fundamental funding and organizational structure of the community development system been significantly modified since it was first established.

Given the persistence of the challenges affecting neighborhoods and the fiscal limits on the public sector to meet growing needs, the time has come for a different set of goals and strategies to guide how investments in community development are determined.
PURPOSE OF THE NEIGHBORHOOD INVESTMENT STRATEGY

The application of community development funding is shifting. In Indianapolis, the predominant model has focused on addressing housing conditions in the central core neighborhoods using geographic-based community development corporations as partners. While certainly beneficial, the available funding and implementation capacity has failed to keep up with neighborhood decay and depopulation. At the same time, the need for community development work in outlying neighborhoods of Marion County has grown. Dwindling resources spread across an expanding geography has resulted in a model that is unsustainable and continues to decline in impact.

A recent study by the Center for Community Progress found that Indianapolis neighborhood growth and resident outcomes lag behind peer cities like Columbus, Ohio; Kansas City, Missouri; and Milwaukee, Wisconsin. Moreover, it found that only a few neighborhoods around downtown and pockets along North Meridian Street experienced strong income and home value growth, accounting for less than two percent of the city’s population. Nearly one-third of Indianapolis’ population lives in neighborhoods of declining value, and while gentrification attracts significant public discussion, only five out of Indy’s 200 census tracts showed indicators of gentrification between 2000 and 2014. In fact, most census tracts are experiencing the opposite effect: declining incomes and home values. This trend has been exacerbated by the eroding middle-class job base as blue collar jobs leave Indianapolis neighborhoods. Institutional barriers, including land use and zoning controls, social service availability, affordable housing supply, and public transportation service, further limit the ability of families in poverty to access opportunities within and outside of Marion County. Finally, although in some cities gentrifying core neighborhoods have pushed poverty challenges into adjoining jurisdictions, in Marion County, the 400 square mile jurisdiction means community developers have the full spectrum of neighborhoods to serve—from downtown and traditional core neighborhoods, to suburban communities and rural settings.

Despite persistent challenges and funding realities, tremendous opportunities exist to create vibrant, livable neighborhoods throughout Marion County. The Neighborhood Investment Strategy (NIS) is intended to redefine the community development system to include stakeholders focused on people as well as place, and introduce an opportunity for unprecedented coordination among community development partners. It provides a more flexible system that recognizes that neighborhoods of all types have different needs, and encourages efficient, impactful and leveraged deployment of limited resources. The NIS seeks to coordinate public, private, philanthropic, and non-profit community development investments in order to maximize their impact in the broader community while also becoming more relevant to the needs of a plethora of neighborhood conditions. The NIS ultimately hopes to grow the population, opportunity, and tax base of Indianapolis and Marion County by sustaining thriving people and places.

The NIS consists of: 1) two separate, but related, analyses that typologize Marion County block groups based on a range of market and need indicators; 2) an inventory of the existing community development investments in Marion County; 3) an identification of national best practices that may be applicable to Marion County neighborhoods, and; 4) a toolbox of priority tools that have the greatest impact in each typology. The NIS aims to provide community development partners guidance on where and how to invest limited resources in order to make the greatest impact.
COMMUNITY DEVELOPMENT 2.0

The Neighborhood Investment Strategy is grounded in Community Development 2.0, a process that began in 2015 when community development leaders from across the city were brought together to determine goals and strategies to guide how investments in community development should be determined. Through several months of work by stakeholders across the community development spectrum, an agreed-upon framework, mission, and approach were developed for investors and community development organizations. The following narrative is an excerpt from Community Development 2.0: A Framework for Investing in Community Development in Indianapolis / Marion County and speaks to the need to engage in targeted, systematic approach to investments in community development across the city.

Introduction

Not all neighborhoods of the city are the same, whether in relation to their assets available, market forces at work, the readiness of current residents and leaders to embrace a comprehensive change, or the capacity of existing community organizations to lead a transformation effort. Therefore, the above mission will be achieved through two different engagement approaches:

People Engagement - In stable or declining neighborhoods that are not yet ready or able to adopt and support a fundamental community change approach, community development investments will continue to be directed toward preventing further disinvestment. This approach will focus on empowering or assisting individual neighborhood residents rather than seeking fundamental structural change in the neighborhood. These efforts will focus on achieving the results of stabilizing and preserving the existing residential population, providing essential services and opportunities to low-income residents, and preserving the neighborhood tax base.

People and Place Engagement - In neighborhoods where population loss and disinvestment have been severe, where there are requisite assets and market conditions to support more fundamental change, and where there is sufficient leadership and community capacity to achieve and sustain it, the community development system will invest in rebuilding both the fundamental structure of the neighborhood and empowering individual neighborhood stakeholders. This dual emphasis on both people and place will require intense investment in concentrated places that have the potential to transform the whole neighborhood. These efforts will focus on achieving the results of increasing the total population and broadening its income and ethnic diversity, while growing the neighborhood’s property and income tax base.

The proposed strategy should allow neighborhoods to evolve from one approach to the other as conditions change and in response to the preferences of neighborhood residents and their leaders. In addition, the number of neighborhoods selected for more intense and concentrated transformational investments will be determined by the overall scale of community development resources available.

The distinction between neighborhoods that are suitable for continuing with an investment approach that is more “people-centered” vs. neighborhoods in which a more intensive “people and place” approach is warranted should remain fluid. The proposed strategy should allow neighborhoods to evolve from one approach to the other as conditions change and in response to the preferences of neighborhood residents and their leaders. In addition, the number of neighborhoods selected for more intense and concentrated transformational investments will be determined by the overall scale of community development resources available.
Whether the aim is to integrate efforts within a more transformative approach to “people and place” investments in selected neighborhoods, or to improve the effectiveness of human services delivery to residents in neighborhoods where community development will continue to follow a “people-based” engagement approach, more coordination of human services and community development investments would be highly beneficial.

A Community Development System

Until recently, community development investments have focused mostly on housing affordability and on the mix of real estate and infrastructure investments required to achieve housing and neighborhood improvements. Traditionally, the measures used to gauge system effectiveness have been tied to results such as housing units constructed, rehabbed or occupied and commercial spaces built or improved; or to the market effects of those investments, such as changes in housing values, rents, or foreclosure rates, or percentages of housing that are substandard, or commercial vacancy rates or rental rates.

Other parallel systems have developed with their own measures of performance – in the arenas of human services, education, economic development and workforce, and crime and safety, for example. With the gradual shift to an increasing understanding of the interdependence of people and place investments and the growth of quality of life planning and more comprehensive models of community development, a broader, more integrated system of measurement has emerged that calls for tracking the combined effects of different investment silos. Improving the overall health and market strength of neighborhoods is now seen as requiring a broader array of people and place investments that are better coordinated.

In Indianapolis, human services have historically been delivered through a dispersed system of people-focused activities and investments that establish a broad social safety net. More recently, however, there has also been a growing trend toward greater alignment of services provided to people in community settings, paralleling the comprehensive approach that has emerged in community development. Because of this, there is now more potential than ever to knit together the place-based efforts of people-serving agencies with similar efforts in community development that have focused on place-based approaches to alleviating poverty and the effects of neighborhood disinvestment.

Accomplishing this effectively requires broader agreement on where this integration is most needed and appropriate, and what it could achieve. Whether the aim is to integrate efforts within a more transformative approach to “people and place” investments in selected neighborhoods, or to improve the effectiveness of human services delivery to residents in neighborhoods where community development will continue to follow a “people-based” engagement approach, more coordination of human services and community development investments would be highly beneficial.

This will be easier to accomplish within a more explicit framework that establishes how success will be measured.

Encompasses a Wider Range of Investments

Implementing a more comprehensive community development strategy will require intensive and creative program planning and closer coordination across a wider spectrum of investment areas to achieve maximum leverage and impact. Unlike the current system that has been formed around a narrower range of funding streams and a well-defined set of organizational roles, the system would be broader in design, driven by a shared commitment across sectors to achieve a well-defined result. Such a “collective impact” approach has become increasingly popular as a method of tackling complex challenges such as those described earlier.

Indianapolis already has a growing range of experience to draw from in moving toward this integrated investment strategy. In many ways, the Great Places 2020 strategy, which seeks to transform up to six strategic places in Marion County into dynamic centers of culture, commerce and community serves as a pilot for the form of people and place strategy being proposed. The organizations that are partnering in the implementation of
this initiative are working together in a process of identifying areas of focus, selecting where to concentrate their own efforts and those of other partners to make a visible and measurable difference in these areas over the next six years. The early lessons from this effort, along with the opportunity to build upon the City of Indianapolis emerging Plan 2020 strategy for coordinating public and private investments in key areas of the city, provide the logical starting place for the broader people-and-place investment strategy that would constitute the core of the framework of expanded investments described here.

The expanded system of coordinated people and place-based community development investments will encompass:

- Strategically-focused real estate investments in affordable and mixed-income housing projects, rehabilitation and repair of existing housing stock, and in new or rehabbed commercial spaces and community facilities
- Educational investments to improve the quality of neighborhood schools and school-based instruction and after school programs and to provide continuing educational opportunities for adults of all ages
- Health and human services investments that increase access to all essential health and social services and expand access to healthy foods, fitness and wellness opportunities
- Workforce investments to improve both quality and access to job readiness and job skills training programs that prepare residents for employment
- Economic and enterprise development investments that bring new economic activity into neighborhoods through increased support for entrepreneurs, new and existing small businesses and the growth of commercial districts
- Cultural investments that enhance resident access to artistic, recreation and entertainment opportunities that reflect the diverse cultures inherent in city life and enrich the quality of individual neighborhoods
- Connectivity investments that increase residents’ access to one another and to other parts of the city and the natural environment, including walkability, bikeability, public transit and access to parks and waterways
- Public safety investments to improve security, reduce crime and change residents’ and visitors’ perceptions of the safety of different urban places.

It is critical to acknowledge that the shift toward a more comprehensive and coordinated array of carefully chosen place-focused investments will not reduce the need for the sustained delivery of services and supports through established providers capable of serving people within neighborhoods and on a more disbursed basis – for example, existing delivery systems providing basic social services, public education, workforce training and job readiness, economic development/enterprise supports, and capital access.
NEIGHBORHOOD INVESTMENT STRATEGY OVERVIEW

To accomplish these purposes framed by Community Development 2.0, the development of the Neighborhood Investment Strategy was divided into the following key segments:

- **State of Affairs** – This section provides a comprehensive look at current conditions and trends at a neighborhood level.

- **Current Investments** – A survey of local practitioners and funders complemented by focus group meetings provided a good look at current community development investments, which led to a basic understanding of current gaps in services. Gaps were measured by quantity of service relative to demand or geographic limits reflective of services offered only in select geographies.

- **Best Practices** – This section gives a high-level review of national best practices and offers additional strategies not currently utilized locally.

- **Neighborhood Investment Toolbox** – This section assembles all the data in an effort to prioritize tools that are likely to have the greatest potential for success in a given typology.
The Neighborhood Investment Strategy is designed to inform community development decisions by providing a rich set of data and potential priority tools for neighborhoods based on national best practices. This document is not intended to prescribe investment or replace the existing expertise of partners. Indeed, the strategy requires on-the-ground expertise of partners to understand the unique challenges and strengths of individual neighborhoods. Finally, this strategy is not intended to override individual partners' missions or priorities. Existing organizations are vital to the long-term health of Indianapolis neighborhoods. These partners have, and must continue to be, nimble and responsive to emerging issues and opportunities at the neighborhood level.

As seen in the “Toolbox” section of the document, the NIS classifies neighborhoods in order to help community development practitioners identify basic neighborhood needs throughout Marion County. These classifications, or “typologies,” are not a value judgment that ought determine what different people or different places deserve. All people and all places deserve all tools, but due to limited resources, these investments must be prioritized to have the most meaningful impact on communities. The NIS recognizes and values the unique character of each individual neighborhood, and the strategy is not a hierarchical system working to homogenize Indianapolis. Instead, the Neighborhood Investment Strategy attempts to meet neighborhoods where they currently stand, while being mindful of the historic, systemic, and institutional barriers that face many of the people and places of Marion County.

Finally, there are a number of universal challenges that simply cannot be addressed at the neighborhood level. Issues such as public safety and public school quality require a regional, if not state-wide, approach to resolve. Although some of these issues are explored on pages 59-63, for the most part, these universal challenges are typically not mentioned in the Neighborhood Investment Strategy toolbox, unless a particular typology is facing a sufficiently unique challenge.
Indianapolis City Market draws shoppers to purchase local food, beverages, and other wares from local businesses and artisans.
State of Affairs in INDIANAPOLIS

Research has shown that the conditions of a person’s neighborhood, such as the physical environment, social connections, proximity to employment, and infrastructure for a healthy lifestyle, have a profound effect on their quality of life and outcomes. This section provides a comprehensive look at current conditions and trends at a neighborhood level as informed by the people and place based Community Development 2.0 framework.
Indianapolis is now facing a series of challenges that affect neighborhoods and the entire city:

- The loss of tax revenue associated with the loss of more than half of the City’s manufacturing jobs since 1990.
- State property tax caps and widespread property tax exemptions that limit local revenue from property taxes and shifts revenue opportunities to income taxes.
- The rise in “legacy” costs of being an older city, including deteriorating infrastructure, and a large amount of vacant or tax-exempt property.
- The loss of middle-high income residents, capable of paying higher income taxes, to surrounding counties, while Marion County neighborhoods have lost over half of their population of typically blue-collar residents.
- Rapidly-rising costs for public safety, education, and social services associated with a higher percentage of residents being low income.
- Many city neighborhoods lack the amenities and conditions demanded by residents, resulting in continued loss of population.

Unless these challenges are addressed, Indianapolis could face a continued decline in ways that negatively impact all citizens, especially the low income residents of neighborhoods traditionally served by the community development system. In addition, the declining vitality of Indianapolis/Marion County would affect the competitiveness of surrounding counties. Therefore, the entire system (including both funding and current practices) must evolve in order to improve the quality of core neighborhoods for their residents and also the overall health of the entire Central Indiana region.
PEOPLE AND PLACE BASED ANALYSES

The Neighborhood Investment Strategy includes two separate, but related, data analyses that will inform future community development investments.

The Market Value Analysis (MVA) is a tool to assist residents and policymakers in understanding the elements of their local real estate markets. It is an objective, data-driven tool built on local administrative data and validated with local experts. With an MVA, public officials and private actors can more precisely target intervention strategies in weak markets and support sustainable growth in stronger markets. The MVA is a multi-factored analysis that includes real estate values, stressed properties, density, land uses, occupancy, subsidy, and recent investment. MVAs have been funded by government agencies, local foundations, and financial institutions in more than 30 localities around the country.

The Neighborhood Investment Analysis (NIA) acts as a people-based parallel to the real estate market measures described in the Market Value Analysis. While the Indianapolis MVA describes the relative strength of an area’s real estate market and the extent to which investments and interventions can leverage existing market assets, the NIA describes the social and economic factors that help or hinder an individual’s access to opportunities. The NIA examines four dimensions of neighborhood opportunity: housing, workforce, health, and social cohesion. Each of these dimensions is composed of three factors that promote or impede residents’ access to opportunity. With a statistical cluster analysis, the NIA identifies twelve distinct neighborhood types: places that experience similar factors but can be found in geographically different parts of Marion County. Each neighborhood in a type has a similar set of assets and community needs as the other neighborhoods of the same type, and different strengths and challenges than other types. To learn more about each typology please reference the Toolbox Section.

Taken together, the MVA and NIA are a powerful way for community development stakeholders to tailor tools, including programming and investments, to the unique needs and strengths of a particular community. The NIA can help community development actors in Marion County diagnose and respond to people-based opportunities and challenges, while the MVA guides interventions more specifically related to housing markets and physical development. Both the MVA and NIA can support strategies that leverage unique neighborhood strengths.

The following section examines the current community development state of affairs based on both people (social, economic factors) as well as the place (market factors) to understand where opportunities exist and what challenges need to be addressed to effectively move towards the aspirational objectives set forth in the Community Development 2.0 concept.
MARKET VALUE ANALYSIS
The Market Value Analysis (MVA) is a tool used by policymakers to identify and understand the elements of the local real estate market. With an MVA, public officials can more precisely target intervention strategies in weak markets and support sustainable growth in stronger markets.

The MVA is an objective, data-driven tool built on local administrative data and validated with local experts. The MVA classifies local markets into nine market types, defined by local housing conditions. Each market type presents unique strengths and challenges that help inform neighborhood improvement strategies.

National Examples
MVAs have been funded by government agencies, local foundations, and financial institutions in more than thirty localities throughout the country, including Philadelphia, Baltimore, New Orleans, Detroit, St. Louis, and Kansas City. Milwaukee, St. Louis, Kansas City, and New Orleans have all used a market-based approach informed by an MVA to guide public investment decisions. See page 175 for more information about national best practices with geographic targeting based on market and social conditions.

Methodology
In order to create the MVA, local data was gathered and geocoded to census block group geographies. This information was then manually inspected and validated by a windshield survey. By using a statistical cluster analysis, areas with common attributes were identified. These areas were then confirmed by local experts to ensure accuracy.

Final MVA Variables
The following variables determined the MVA clusters in Indianapolis:

- Median Sales Price 2013-2015
- Sales Price Variance 2013-2015
- Distressed Sales as a Percent of Sales 2013-2015 (Sheriff Sales, Short Sales, Tax Lien, etc.)
- Percent of Residential Properties with Signs of Distress (Violations, High Weeds, Scheduled Demolitions, City-Owned Surplus, Utility Shut-Off)
- Area of Vacant Residential Lots as a Percent of Residential Area
- Density of Housing Units in Residential Land Area
- Percent of Owner-Occupied Housing Units
- HUD Multi-family Rental Units as a Percentage of Rental Units
- Percent of Residential Properties with Permits 2013-2014
- Percent of Residential Properties built since 2008
MARKET FACTORS

The MVA is a tool designed to assist the private market and government officials identify and comprehend elements of the local real estate market. The following table identifies the data points analyzed for the Indianapolis MVA in 2015.

<table>
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<tr>
<th>BLOCK GROUPS</th>
<th>POPULATION</th>
<th>MEDIAN HOME SALES PRICE</th>
<th>% DISTRESSED SALES</th>
<th>% STRESSED PROPERTIES</th>
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<tr>
<td>REGIONAL CHOICE</td>
<td>62</td>
<td>94,082</td>
<td>$278,861</td>
<td>2.6%</td>
</tr>
<tr>
<td>MODERATE STRENGTH</td>
<td>164</td>
<td>332,295</td>
<td>$128,004</td>
<td>5.1%</td>
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<tr>
<td>TRANSITIONAL</td>
<td>113</td>
<td>169,275</td>
<td>$72,418</td>
<td>7.4%</td>
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<td>DISTRESSED, STRENGTH ADJACENT</td>
<td>100</td>
<td>117,713</td>
<td>$28,634</td>
<td>7.7%</td>
</tr>
<tr>
<td>DISTRESSED, ISOLATED</td>
<td>127</td>
<td>111,513</td>
<td>$20,137</td>
<td>5.6%</td>
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NEIGHBORHOOD INVESTMENT ANALYSIS

The NIA describes the social and economic factors that help or hinder an individual’s access to opportunities. The NIA examines four dimensions of neighborhood opportunity: housing, workforce, health, and social cohesion.

The NIA identifies twelve distinct neighborhood types: places that experience similar factors but can be found in geographically different parts of Marion County. Each neighborhood in a type has a similar set of assets and community needs as the other neighborhoods of the same type, and different strengths and challenges than other types.

NIA Variables

The following variables determined the NIA clusters:

- Cost Burdened Households — Households paying more than 30% of their income for housing costs (2011-2015 ACS)
- Displacement Risk — Areas where home sales prices have increased much more quickly than income (Displacement Risk Ratio from a Reinvestment Fund analysis of home sale and income data)
- Access to Credit — Percentage of mortgage applications for purchase or refinance that were denied (Home Purchase and Refinance Mortgage Application Denial Rate; Home Mortgage Disclosure Act, 2014)
- Access to Healthcare — Percentage of the population without health insurance (2011-2015 ACS)
- Access to Fresh, Healthy Food — Block groups that cannot meet their local grocery demand with nearby supermarkets (Limited Supermarket Access areas; Reinvestment Fund analysis of grocery store locations compared to grocery demand and car access)
- Percent Bachelor’s degree or higher — Percent of residents age 25 or older with at least a Bachelor’s degree (2011-2015 ACS)
- Job Access — Jobs weighted by distance, then the number of jobs within 45 minutes of each block group (EPA Smart Location Database)
- In the Workforce and Employed — Percent of residents age 16 or older who are both in the workforce and employed (2011-2015 ACS)
- Crime — Incidence of crime, weighted by severity and controlled for both the population that lives and the population that works in the area (Social Disorder Index, Indianapolis Metropolitan Police Department)
- Overdose and Mental Health Services — Incidence of overdose and mental health service calls from the Social Disorder Index (Overdose and Mental Health Service Requests, Indianapolis Metropolitan Police Department)
- Poverty — Percentage of residents in poverty (2011-2015 ACS)
The NIA is based on eleven social and economic factors that affect an individual’s ability to access opportunity. The following table identifies the average data point for each neighborhood cluster as well as the average for all of Marion County. The social and economic dimensions of housing, workforce, health, and social cohesion were the primary inputs into the NIA.

### SOCIAL AND COMMUNITY DEVELOPMENT FACTORS

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<th>COST BURDENED</th>
<th>HIGH MARKET PRESSURE</th>
<th>MORTGAGE DENIAL RATE</th>
<th>% BA OR HIGHER</th>
<th>% IN WORKFORCE</th>
<th>JOB ACCESS (relative to Avg.)</th>
<th>CRIME RATE (relative to Avg.)</th>
<th>POVERTY</th>
<th>% WITHOUT INSURANCE</th>
<th>LSA</th>
<th>% PRE-1960 HOMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAINTAIN COMPETITIVENESS TYPE 01</td>
<td>37%</td>
<td>17%</td>
<td>27%</td>
<td>53%</td>
<td>63%</td>
<td>1.5</td>
<td>1</td>
<td>32%</td>
<td>15%</td>
<td>2</td>
</tr>
<tr>
<td>MAINTAIN COMPETITIVENESS TYPE 02</td>
<td>20%</td>
<td>2%</td>
<td>23%</td>
<td>67%</td>
<td>73%</td>
<td>1.1</td>
<td>0.3</td>
<td>9%</td>
<td>8%</td>
<td>2</td>
</tr>
<tr>
<td>PROACTIVE STABILIZATION TYPE 01</td>
<td>29%</td>
<td>0%</td>
<td>25%</td>
<td>40%</td>
<td>62%</td>
<td>0.9</td>
<td>0.5</td>
<td>12%</td>
<td>12%</td>
<td>0</td>
</tr>
<tr>
<td>PROACTIVE STABILIZATION TYPE 02</td>
<td>23%</td>
<td>0%</td>
<td>27%</td>
<td>39%</td>
<td>67%</td>
<td>0.7</td>
<td>0.3</td>
<td>9%</td>
<td>10%</td>
<td>17</td>
</tr>
<tr>
<td>DEFENSIVE MEASURES TYPE 01</td>
<td>47%</td>
<td>0%</td>
<td>31%</td>
<td>17%</td>
<td>59%</td>
<td>0.9</td>
<td>0.8</td>
<td>26%</td>
<td>19%</td>
<td>10</td>
</tr>
<tr>
<td>DEFENSIVE MEASURES TYPE 02</td>
<td>32%</td>
<td>0%</td>
<td>31%</td>
<td>21%</td>
<td>59%</td>
<td>1.0</td>
<td>0.7</td>
<td>21%</td>
<td>16%</td>
<td>5</td>
</tr>
<tr>
<td>MAINTENANCE TYPE 01</td>
<td>42%</td>
<td>80%</td>
<td>27%</td>
<td>32%</td>
<td>58%</td>
<td>1.2</td>
<td>1.2</td>
<td>26%</td>
<td>17%</td>
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</tr>
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<td>46%</td>
<td>7%</td>
<td>33%</td>
<td>20%</td>
<td>52%</td>
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<td>31%</td>
<td>18%</td>
<td>13</td>
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<tr>
<td>RESPONSIVE INTERVENTIONS TYPE 02</td>
<td>45%</td>
<td>0%</td>
<td>37%</td>
<td>10%</td>
<td>54%</td>
<td>1.1</td>
<td>2</td>
<td>33%</td>
<td>25%</td>
<td>0</td>
</tr>
<tr>
<td>RESPONSIVE INTERVENTIONS TYPE 03</td>
<td>45%</td>
<td>0%</td>
<td>40%</td>
<td>8%</td>
<td>49%</td>
<td>1.1</td>
<td>1.4</td>
<td>35%</td>
<td>23%</td>
<td>13</td>
</tr>
<tr>
<td>ADDRESSING UNDERLYING ISSUES TYPE 01</td>
<td>50%</td>
<td>0%</td>
<td>40%</td>
<td>11%</td>
<td>48%</td>
<td>1.2</td>
<td>3.7</td>
<td>43%</td>
<td>23%</td>
<td>9</td>
</tr>
<tr>
<td>ADDRESSING UNDERLYING ISSUES TYPE 02</td>
<td>50%</td>
<td>0%</td>
<td>65%</td>
<td>7%</td>
<td>45%</td>
<td>1.2</td>
<td>1.9</td>
<td>45%</td>
<td>24%</td>
<td>18</td>
</tr>
<tr>
<td>Marion Co.</td>
<td>37%</td>
<td>2%</td>
<td>34%</td>
<td>26%</td>
<td>59%</td>
<td>1.0</td>
<td>1.0</td>
<td>24%</td>
<td>21%</td>
<td>94</td>
</tr>
</tbody>
</table>

Marion Co. 37% 2% 34% 26% 59% 1.0 1.0 24% 21% 94 60%
## MARKET FACTORS

The following table identifies the market characteristics of the NIA clusters. While this analysis was not used in the NIA cluster analysis, it does provide additional data points that can help to inform the needed tools and interventions within each of the NIA neighborhood clusters.

<table>
<thead>
<tr>
<th>TYPE 01</th>
<th># OF BLOCKGROUPS</th>
<th>MEDIAN SALES PRICE (13-15)</th>
<th>SALES PRICE VARIANCE</th>
<th>% OWNER OCCUPIED</th>
<th>BUILT SINCE 2008</th>
<th>% STRESSED PROPERTIES</th>
<th>VOUCHER USAGE (% Renters)</th>
<th>PERMITS (% Res Properties)</th>
<th>DENSITY (Housing Units Per Sq Mile)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAINTAIN COMPETITIVENESS</td>
<td>12</td>
<td>$256,100</td>
<td>0.7</td>
<td>24%</td>
<td>3.50%</td>
<td>2%</td>
<td>3%</td>
<td>13%</td>
<td>24,000</td>
</tr>
<tr>
<td>MAINTAIN COMPETITIVENESS</td>
<td>44</td>
<td>$217,500</td>
<td>0.5</td>
<td>75%</td>
<td>1.60%</td>
<td>1%</td>
<td>1%</td>
<td>17%</td>
<td>3,300</td>
</tr>
<tr>
<td>PROACTIVE STABILIZATION</td>
<td>51</td>
<td>$146,900</td>
<td>0.5</td>
<td>62%</td>
<td>1.40%</td>
<td>2%</td>
<td>1%</td>
<td>12%</td>
<td>2,700</td>
</tr>
<tr>
<td>PROACTIVE STABILIZATION</td>
<td>116</td>
<td>$140,100</td>
<td>0.5</td>
<td>81%</td>
<td>2.80%</td>
<td>2%</td>
<td>8%</td>
<td>11%</td>
<td>2,100</td>
</tr>
<tr>
<td>DEFENSIVE MEASURES</td>
<td>77</td>
<td>$81,200</td>
<td>0.5</td>
<td>34%</td>
<td>1.50%</td>
<td>2%</td>
<td>13%</td>
<td>8%</td>
<td>5,800</td>
</tr>
<tr>
<td>DEFENSIVE MEASURES</td>
<td>86</td>
<td>$78,000</td>
<td>0.5</td>
<td>68%</td>
<td>0.90%</td>
<td>4%</td>
<td>15%</td>
<td>10%</td>
<td>2,800</td>
</tr>
<tr>
<td>MAINTENANCE</td>
<td>10</td>
<td>$72,100</td>
<td>0.9</td>
<td>51%</td>
<td>2.60%</td>
<td>9%</td>
<td>5%</td>
<td>15%</td>
<td>6,700</td>
</tr>
<tr>
<td>RESPONSIVE INTERVENTIONS</td>
<td>27</td>
<td>$45,800</td>
<td>1</td>
<td>36%</td>
<td>1.60%</td>
<td>13%</td>
<td>15%</td>
<td>12%</td>
<td>7,300</td>
</tr>
<tr>
<td>RESPONSIVE INTERVENTIONS</td>
<td>23</td>
<td>$31,900</td>
<td>0.9</td>
<td>52%</td>
<td>1.20%</td>
<td>14%</td>
<td>10%</td>
<td>10%</td>
<td>5,100</td>
</tr>
<tr>
<td>RESPONSIVE INTERVENTIONS</td>
<td>91</td>
<td>$25,600</td>
<td>0.8</td>
<td>48%</td>
<td>0.90%</td>
<td>12%</td>
<td>24%</td>
<td>8%</td>
<td>5,100</td>
</tr>
<tr>
<td>ADDRESSING UNDERLYING ISSUES</td>
<td>24</td>
<td>$16,800</td>
<td>1</td>
<td>39%</td>
<td>0.80%</td>
<td>22%</td>
<td>15%</td>
<td>10%</td>
<td>8,200</td>
</tr>
<tr>
<td>ADDRESSING UNDERLYING ISSUES</td>
<td>50</td>
<td>$16,400</td>
<td>1</td>
<td>47%</td>
<td>1.30%</td>
<td>21%</td>
<td>16%</td>
<td>9%</td>
<td>5,400</td>
</tr>
<tr>
<td>Marion Co.</td>
<td>n/a</td>
<td>$86,100</td>
<td>0.7</td>
<td>56.6%</td>
<td>11.3%</td>
<td>1.6%</td>
<td>12.4%</td>
<td>7.5%</td>
<td>4,700</td>
</tr>
</tbody>
</table>
CONDITIONS AND TRENDS IN THE LOCAL HOUSING MARKET

Marion County faces a number of challenges in the housing market, including a high number of distressed properties, declining home values, and significant percentage of housing cost burdened households.

High Cost Burdens

Across Marion County, 51% of all renters spend over 30% of their household income on rent, levels that qualify them as housing cost burdened. Among low and moderate income renters, the burden of housing costs is even greater. 65% of renters earning below $50,000 a year are cost burdened and 81% of renters earning below $20,000 a year are housing cost burdened.55

Despite these trends, the supply of relatively low cost housing in Indianapolis is robust. The census estimates that 77% of rental units in Marion County have rents below $1,000 a month (levels affordable to households earning $50,000 a year), and 44% of rental units in Marion County have rents below $750 a month (levels affordable to households earning $30,000 a year).55 The mismatch between what households pay and the units available suggests that the existing rental stock does not meet the needs of many low and moderate income (LMI) households. With some of the highest transportation costs of any large metro area, low cost housing options located far away from jobs and amenities may not be a viable option for families struggling to make ends meet.

Challenged Property Conditions

Marion County’s vacancy rates are higher than the state’s, and many communities are home to substantial concentrations of physically distressed properties. Poor physical conditions and deferred maintenance are a drag on surrounding property values and may lead to negative cycles of disinvestment. The Indianapolis MVA identified “stressed” properties by examining homes with violations, high weeds, demolition permits, utility shut offs, and public ownership. Under this definition, 7% of census block groups had concentrations of stressed properties over 25%, and nearly one in five block groups (20%) had concentrations of over 12% of stressed properties.

Uneven Price Appreciation

In recent years the city has seen moderate home price appreciation. Between 2009 and 2015, the average home sales price rose 10%, a rate above the state (4%) and national average (6%).54 Rising home values build confidence in local markets, growing the equity of existing homeowners, making repair loans more accessible, and encouraging residents to invest in their communities. For households with fixed or moderate incomes, higher tax bills that might follow rising prices can be a concern. However, rising home values have not been shared equally across the county. Since the Great Recession, nearly all of the housing price gains have occurred in the County’s strongest housing markets, while weaker housing markets have seen values stagnate or decline. The accompanying table shows the change in average home prices between 2009 and 2015 within different housing markets, defined by the Indianapolis Market Value Analysis. In the strongest housing markets (labeled Regional Choice, and Moderate Strength), values rose, while in all other markets, values declined.

| TABLE 01 | CHANGE IN AVERAGE HOME PRICES, 2009 TO 2015 |
| MARKET CATEGORY | CHANGE IN VALUE |
| Regional Choice | +16% |
| Moderate Strength | +7% |
| Transitional Market | -2% |
| Distressed-Strength Adjacent | -13% |
| Distressed-Isolated | -23% |
CONDITIONS AND TRENDS IN ECONOMIC WELLBEING

In terms of economic wellbeing, Marion County is characterized by modest employment growth, persistently low educational attainment among the unemployed, and relatively low and declining incomes.

Economic Growth

Monthly unemployment in Marion County, which spiked to 11% in the depths of the Recession, has since recovered to pre-Recession levels (~3%). Both Marion County and the State have seen substantial recovery in employment rates since 2010. However, large disparities in employment persist. According to Census data, as late as 2015, the unemployment rate among Black residents was nearly twice the rate of white residents living in Marion County.

Low Educational Attainment

Across Marion County, 28% of residents hold a Bachelor's degree or more, just below the national average (30%), but above the state average (24%). The overall level of educational attainment, however, masks deep disparities within the county. Data from the Brookings Institute estimates that, among those out of work in Indianapolis, educational attainment is a major barrier to employment. Only 13.4% of unemployed residents in Marion County hold a Bachelor’s degree or more. The plurality of out-of-work residents (41%) are prime working age (35 to 64) with a high school diploma or less. Without re-skilling, these workers may struggle to find stable employment.

Declining Incomes

Median household incomes in Marion County are low relative to the rest of the state and, like most of the country, have declined in real terms since 2000. The graph below shows median household income in Marion County, Indiana, and nationwide between 2000 and 2015.

TABLE 02 | MEDIAN HOUSEHOLD INCOME, 2000 TO 2015

<table>
<thead>
<tr>
<th>Year</th>
<th>Marion Co.</th>
<th>Indiana</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$48,235</td>
<td>$57,477</td>
<td>$57,952</td>
</tr>
<tr>
<td>2009</td>
<td>$42,168</td>
<td>$53,889</td>
<td>$57,082</td>
</tr>
<tr>
<td>2015</td>
<td>$42,168</td>
<td>$53,889</td>
<td>$57,082</td>
</tr>
</tbody>
</table>

Data retrieved from PolicyMap analysis of ACS. Figures were adjusted to 2015 dollars using the CPI.
CONDITIONS AND TRENDS IN SOCIAL COHESION - POVERTY & MENTAL HEALTH

Between 2010 and 2015, the number of residents living in poverty grew while concentrated poverty became more pronounced. Substance abuse and mental health remain major public health concerns, with one quarter of all service calls for mental health and drug related overdoses occurring in just 15 census tracts.

Growing Concentration of Poverty

Declining incomes across Marion County contributed to a rise in the number of residents living in poverty. Between 2010 and 2015, the number of Marion County residents living in poverty grew by 27% from 150,932 in 2010 to 191,309 in 2015. More troubling, the occurrence of concentrated poverty in Marion County has spread to more areas over time. In 2010, only 19 of the 224 census tracts in the county had over 40% of residents living in poverty. By 2015, however, that number had nearly doubled to 37.

Substance Abuse/Mental Health Hot Spots

Incidence of substance abuse and acute mental health concerns are concentrated in a relatively small set of neighborhoods. One quarter of all service calls for mental health and drug related overdoses occurred in just 15 census tracts.

In 2010, only 19 of the 224 census tracts in the county had over 40% of residents living in poverty. By 2015, however, that number had nearly doubled to 37.
Issues of concentrated poverty and segregation show no signs of improvement. In fact, nearly all of the Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) in Marion County saw a decline in average home values since the Great Recession.

Racially/Ethnically Concentrated Poverty

The Department of Housing and Urban Development has defined Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) as census tracts with 40% or more of individuals living at or below the poverty line and a persons of color population of 50% or more. The map to the right indicates where Marion County R/ECAPs are located in relationship to the MVA clusters. These census tracts are located in a centralized east/west band across Marion County, primarily south of 38th Street and north of 10th Street. Between 2009 and 2015, nearly all of the R/ECAPs in Indianapolis saw a decline in value in average home prices, with the exception of a small area near Indiana Avenue and 10th Street near IUPUI’s campus.

For more information about Marion County R/ECAPs and Affirmatively Furthering Fair Housing, refer to the "Affirmatively Furthering Fair Housing" section in the Appendix.
CONDITIONS AND TRENDS IN SOCIAL COHESION - CRIME

Crime and the perceptions of crime remain a major challenge for many Indianapolis neighborhoods. The census tracts with the highest instances of crime are primarily the historic inner-ring suburbs located inside of I-465.

Public Safety

Incidents of crime are most common in the areas around downtown, overlapping with some areas that also experience concentrations of poverty. Although many (but not all) neighborhoods with concentrated poverty also experience elevated levels of crime, not all high crime areas experience concentrated poverty. The map to the right shows the crime rate (per 100 residents) in each census tract.
CONDITIONS AND TRENDS IN HEALTH AND WELLNESS

In Marion County, the landscape of health and wellness is characterized by poor walkability as well as inequitable access to healthcare and fresh food.

Access to Health and Food

Many areas in Marion County lack access to healthcare and supermarkets. The Health Resources and Services Administration defines Medically Under-Served Areas (MUSAs) as areas with too few primary care providers, high infant mortality, high poverty, a high elderly population, or some combination of these conditions. In 2017, 19% of Marion County lived in a MUSA. The Limited Supermarket Analysis (LSA) identifies areas where residents lack adequate access to grocery stores. Based on the latest LSA analysis, 14% of Marion County residents live in an LSA. The accompanying map shows the location of MUSAs and LSA areas in Marion County.

Challenged Built Environment

The built environment plays an important role in the health of the population. One important measure of the ways in which a built environment helps or harms residents’ health is walkability. Walkability is generally measured by examining the availability of physical infrastructure, like sidewalks, that enable pedestrian movement. Walkable neighborhoods promote physical activity and lower harmful emissions. The 2017 Existing Conditions report in the Transportation Integration Plan found that only 34% of streets in Marion County have sidewalks.
Sky Farm at Eskenazi Health provides thousands of pounds of produce to feed patients, visitors, and employees of Eskenazi Health.
Indianapolis Community Development

CURRENT INVESTMENTS

Organizations across the city already engage in a range of community development activities. To better understand the Indianapolis community development landscape, an inventory of existing community development groups, tools, and investments was developed, and was then used to identify service gaps throughout the city. This section provides an overview of the inventory and service gaps. Additional information can be found in the Appendix.
COMMUNITY DEVELOPMENT INVENTORY

A comprehensive online survey was conducted during this process to explore the who, what, and where of community development programming in Indianapolis.

An initial step in the Neighborhood Investment Strategy process was creating an inventory of current community development programs and services throughout the county. Community development partners were surveyed in order to understand the geographic locations of these activities, all falling under the categories of real estate, education, health and human services, workforce development, economic development, cultural development, connectivity, and public safety. An online survey was sent to 150 organizations so that a high-level inventory of current community development work in Marion County could be created. The survey asked organizations to identify the types of community development activities they engaged in and, when appropriate, the zip code in which their services were provided. Organizations identified in the survey included philanthropic, municipal, and community based organizations. Out of the 150 organizations that received the survey, 100 responded, a response rate of 66%. Despite the high response rate, the survey and inventory were only able to provide a limited understanding of the community development landscape in Indianapolis. Organizations self-identified as participating in activity areas, and the organizational capacity and quality of the services provided were not included in the analysis.

Findings

The survey identified 59 unique community development activities taking place in Indianapolis. Most organizations were engaged in multiple activities—55% of surveyed organizations reported providing four or more different services and nearly one in four (24%) reported providing six or more services. The most common activities reported fell under the category of health and human services (64 organizations), followed by education (56 organizations), while the fewest number of organizations reported working in economic development related activities (32 organizations). According to the survey, the most commonly conducted activities are transit advocacy (35 organizations) and financial literacy services (35 organizations). The least common activities were rental repair and permanent supportive housing (4 organizations each).

The following list provides a summary of the number of organizations that self-identified as participating in community development by program area:

- Connectivity – 46 organizations
- Cultural – 49 organizations
- Education – 56 organizations
- Public Safety – 44 organizations
- Economic Development – 32 organizations
- Real Estate – 36 organizations
- Workforce Development – 48 organizations
- Health and Human Services – 64 organizations

Each program area was subdivided into smaller specific programs to understand which organizations were doing what and where.

The results of the community development inventory suggest that the city has at least one organization engaging in some way in activities related to each of the key local housing, economic wellbeing, and health conditions identified in this report. However, the community development inventory did not assess organizational capacity, service quality, or outcomes associated with organizational activities. The accompanying table presents a sample of key dimensions of community well-being and the number of organizations identified conducting different activities to address needs in each dimension.
### TABLE 03 | COMMUNITY DEVELOPMENT INVENTORY

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th># OF PROVIDERS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONNECTIVITY</strong></td>
<td></td>
</tr>
<tr>
<td>Alternative Transportation</td>
<td>16 organizations</td>
</tr>
<tr>
<td>Complete Streets</td>
<td>15 organizations</td>
</tr>
<tr>
<td>Pedestrian / Bike Advocacy</td>
<td>23 organizations</td>
</tr>
<tr>
<td>Trails</td>
<td>13 organizations</td>
</tr>
<tr>
<td>Transit Advocacy</td>
<td>35 organizations</td>
</tr>
<tr>
<td>Waterways</td>
<td>12 organizations</td>
</tr>
<tr>
<td><strong>ECONOMIC DEVELOPMENT</strong></td>
<td></td>
</tr>
<tr>
<td>Business Attraction</td>
<td>15 organizations</td>
</tr>
<tr>
<td>Entrepreneurial Support</td>
<td>22 organizations</td>
</tr>
<tr>
<td>Façade Investments</td>
<td>15 organizations</td>
</tr>
<tr>
<td>Industrial Redevelopment</td>
<td>5 organizations</td>
</tr>
<tr>
<td>Marketing</td>
<td>19 organizations</td>
</tr>
<tr>
<td>Small Business Finance</td>
<td>8 organizations</td>
</tr>
<tr>
<td>Small Business Support</td>
<td>18 organizations</td>
</tr>
<tr>
<td><strong>WORKFORCE DEVELOPMENT</strong></td>
<td></td>
</tr>
<tr>
<td>Individual Development Accounts</td>
<td>7 organizations</td>
</tr>
<tr>
<td>Incumbent Training</td>
<td>13 organizations</td>
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<tr>
<td>Job Readiness</td>
<td>35 organizations</td>
</tr>
<tr>
<td>Sector Training</td>
<td>22 organizations</td>
</tr>
<tr>
<td>Youth Employment</td>
<td>31 organizations</td>
</tr>
<tr>
<td><strong>HEALTH AND HUMAN SERVICES</strong></td>
<td></td>
</tr>
<tr>
<td>Domestic Violence</td>
<td>13 organizations</td>
</tr>
<tr>
<td>Energy Assistance</td>
<td>16 organizations</td>
</tr>
<tr>
<td>Financial Literacy</td>
<td>35 organizations</td>
</tr>
<tr>
<td>Food Banks</td>
<td>21 organizations</td>
</tr>
<tr>
<td>Health &amp; Fitness</td>
<td>24 organizations</td>
</tr>
<tr>
<td>Healthy Food Access</td>
<td>20 organizations</td>
</tr>
<tr>
<td>Homelessness</td>
<td>29 organizations</td>
</tr>
<tr>
<td>Low Cost Medical Care</td>
<td>11 organizations</td>
</tr>
<tr>
<td>Mental Health Services</td>
<td>20 organizations</td>
</tr>
<tr>
<td>Nutrition Programming</td>
<td>20 organizations</td>
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<tr>
<td>Re-entry Services</td>
<td>18 organizations</td>
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<tr>
<td>Senior Daycare</td>
<td>8 organizations</td>
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<tr>
<td><strong>EDUCATION</strong></td>
<td></td>
</tr>
<tr>
<td>Before &amp; After School Programs</td>
<td>28 organizations</td>
</tr>
<tr>
<td>CBO Capacity Building</td>
<td>16 organizations</td>
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<tr>
<td>GED Programs</td>
<td>16 organizations</td>
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<tr>
<td>Mentoring</td>
<td>32 organizations</td>
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<tr>
<td>Pre-K</td>
<td>17 organizations</td>
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<tr>
<td>Summer Camps</td>
<td>24 organizations</td>
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<tr>
<td>Tutoring</td>
<td>28 organizations</td>
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<td>Crime Prevention Through Design</td>
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<td>Neighborhood Cleanups</td>
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<td>Public Art</td>
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COMMUNITY DEVELOPMENT DELIVERY GAPS

Geographic gaps represent opportunities to expand existing programs to new areas of the city. Although there are organizations working on issues of food access, geographic gaps in these services exist, particularly outside of I-465.

Based on the survey, Market Value Analysis, and Neighborhood Investment Analysis, the geographical distribution of services throughout Marion County were analyzed based on neighborhood needs. Due to the methodological constraints of the survey, which only asked for services by ZIP code, it is not a perfect tool to identify gaps. Furthermore, a number of service types in the survey were not included in either the MVA or the NIA, such as industrial redevelopment. Additionally, services like business attraction and transit advocacy are not geographically targeted, which does not allow the analysis to determine if these services are underprovided in specific areas. Although the survey data, NIA, and MVA were not perfect tools for this type of analysis, service gaps throughout the count appear to be minimal. Only two major gaps were identified in this analysis — providers of healthy food access and organizational capacity building.

Gaps in Providers of Healthy Food Access

The community development inventory identified 21 organizations providing food bank services and 20 organizations providing food access services. An analysis of where these organizations are working suggests additional areas in need. The map to the right shows the zip codes where organizations are working to provide food access or food bank services. The orange areas highlight LSA areas, where access to supermarkets and fresh foods is limited. At least three LSA areas do not have organizations providing food access or food bank services.

LOCATION OF LIMITED SUPERMARKET AREAS & FOOD RELATED SERVICES

- Limited Supermarket Area
- Areas with Food Related Services and Programs
COMMUNITY DEVELOPMENT DELIVERY GAPS

Although additional community development gaps exist, comparing the zip codes in which organizations reported working in organizational capacity building revealed geographic gaps in the delivery of existing activities.

Gaps in Organizational Capacity Building

Many cities use federal housing development funds to build capacity in local organizations to lay the groundwork for future development and investment strategies. For example, both Milwaukee and St Louis set aside a portion of their CDBG funding to support capacity building in community based organizations. In both cities, leaders use a Market Value Analysis to target capacity building resources to highly distressed real estate markets. These activities typically include training and financial support to help local organizations develop and grow their ability to serve their communities.

In Indianapolis, 16 organizations provide capacity building services for communities across 19 different zip codes. The zip codes covered by these organizations serve many of the most distressed areas in the city, but some geographic gaps remain. The map to the right shows the areas underserved in existing capacity building activities.
John H. Boner Community Center provides a wide variety of youth programming that engages children from the neighborhood.
The community development inventory indicated that there is at least one organization engaged in each of the community development activities identified in the survey. However, the needs identified in the NIA and MVA analyses suggest these activities could be expanded or redesigned. To provide local stakeholders with potential new ways to meet resident needs, this section describes strategies from national models and best practices that might best address the most pressing issues in Marion County.
OPPORTUNITIES TO EXPAND EXISTING TOOLS AND STRATEGIES—
PRE-SERVING & CREATING QUALITY AFFORDABLE HOUSING

While the City and its partners have a robust set of tools, unmet needs remain. The following strategies are national best practices in affordability that could be a potential opportunity to expand existing services offered in Indianapolis.

With a high number of households experiencing high cost burdens despite relatively low rents in some parts of the county, expanding the supply, variety (i.e., number of bedrooms, locations), and quality of affordable rental units, especially in areas with low-cost, high quality access to jobs and other amenities is warranted. This section summarizes approaches to expanding and creating affordable housing.

Preserve Naturally Occurring Affordable Rental Housing

In many areas the majority of affordable housing available to LMI families is unsubsidized. A study in the Twin Cities, for example, found that unsubsidized rentals comprised at least 57% of the housing units considered affordable to households earning below 50% of Area Median Income (AMI).

Because of comparatively modest rental costs Marion County has a substantial stock of these "naturally occurring" affordable rental options for households earning more than 50% of AMI: 39% of two bedroom apartments are affordable to a four person family earning 50% of AMI. For four person families earning 80% of AMI, 83% of two bedroom apartments are affordable.

Ensuring this existing supply of unsubsidized affordable housing remains low-cost and habitable is just as critical as creating new units. Housing quality and maintenance expenses are typically the biggest threats to this type of housing. Building and systems quality may be poor to begin with and low operating margins make it difficult for landlords to finance improvements. Deferred maintenance can make the price of repairs climb rapidly. Moreover, in appreciating neighborhoods, property owners may raise rents to match the rising market, displacing existing residents.

| TABLE 04 | SHARE OF TWO BEDROOM RENTAL UNITS AFFORDABLE TO A 4-PERSON FAMILY |
|-----------|-----------------|-----------------|
|           | MARION COUNTY   | INDIANA         |
| 30% of AMI| 5.9%            | 10.7%           |
| 50% of AMI| 39.3%           | 50.3%           |
| 80% of AMI| 82.7%           | 86.6%           |

Note: Many of these two-bedroom rentals may be far from employment centers, requiring high transportation expenditures.

Incentivizing Affordable Preservation

Social impact investors in the Twin Cities are working with The Greater Minnesota Housing Fund to raise $25M to preserve existing low-cost housing in the Minneapolis area. Called the Naturally Occurring Affordable Housing Fund, it targets multi-family properties and provides low-cost financing for qualified nonprofits to purchase properties in order to maintain their affordability.

Leveraging Private Capital for Preservation

San Francisco’s Small Sites Program (SSP) provides acquisition and rehabilitation financing for developers that purchase and renovate multi-family rental buildings with 5 -25 units in areas with an average income at or below 80% of AMI. To participate, borrowers must commit to zero resident displacement and long-term affordability restrictions.

Combining Historic and Affordable Preservation

The Providence Revolving Fund is a 501(c)(3) non-profit established by the Providence Preservation Society. The Fund
manages two revolving pools of capital to preserve historic residential and commercial properties in designated historic districts home to primarily LMI households. In addition, the fund has developed a small number of homes on its own. Completed properties are sold to investors who commit to rent restrictions. Many of these projects also use LIHTC or Historic Tax Credits to supplement the fund’s capital.

**Funding Clustered Multi-Family Rehabs**
The CDFI Community Investment Corporation of Chicago operates a revolving loan pool to support the redevelopment of groups of small 1-4 unit affordable multi-family housing in distressed neighborhoods. To qualify, developers must cluster their investments within a 0.25 mile area in neighborhoods that have already been targeted for other city investments or that are home to a strong community anchor such as an arts institution, park, or CDC.¹³

**Tax Incentives to Encourage Property Upgrades**
Cook County’s Class 9 tax abatement program is designed to improve, and preserve affordability within, the county’s aging stock of multi-family homes. Property owners can receive a 50% reduction in assessment and taxes for a renewable ten-year period when undertaking major rehab projects. In exchange, the owner agrees to rent 35% of the building’s units to tenants earning below 80% of the area median income at an affordable level.¹⁴

**Programs for Small Landlords**
In Indianapolis, 54% of renters live in single family homes or properties with fewer than five units, many owned by independent landlords who manage a small number of properties and may lack the capacity to provide adequate maintenance. Providing resources to these landlords can improve housing quality.

The DeSales Community Housing Corporation in St. Louis created the Management Assistance Program (MAP) to support the small-scale landlords of properties near the CDC’s own rental stock. MAP provides these owners with free management services and training to maintain the quality of housing throughout the neighborhood.

**54% of renters in Indianapolis live in single family homes or in properties with fewer than five units.**

**Resources and Policies for Renters Facing Evictions**
A comprehensive rental affordability strategy should consider renters facing eviction, the cause of which can be more complicated than failure to pay a bill. Evictions compound financial distress, make it harder for adults to hold a job and for children to learn in school. Common protections include enhancement of renters’ rights, tenant education, and legal representation for leaseholders facing eviction.

**Good Cause Eviction Policies**
These are enacted by states and cities to shield renters from arbitrary or unfair evictions, and ensure that residents have adequate time to adjust to rent increases or find alternative housing arrangements when necessary.⁴

**Right to Counsel Policies**
These programs ensure legal representation to tenants facing eviction. An analysis of eviction proceedings in New York City found that when renters were given legal counsel, evictions declined by 77%.⁴⁴ Further, between 2013 and 2015, when the city substantially increased funding for legal services for low-income tenants, the number of evictions carried out by city marshals declined by 24%.⁴¹ Both findings suggest that access to legal counsel can substantially reduce the incidence of eviction.

**Strategically Privatize City and Bank-Owned Properties**
In many jurisdictions, governments regularly acquire residential parcels through tax foreclosure, blight condemnation, or other means. Municipalities may also already own facilities that can be repurposed for residential uses (e.g., former schools). Some may have an abundance of bank-owned (REO) properties. Moving
these assets into the hands of affordable housing developers for a nominal price can catalyze the production of low-cost units.

Eighteen organizations are engaged in activities related to housing development.

**Write Affordable Housing Preferences into Statute**
Some jurisdictions legislate land disposition preferences. In King County, WA, which includes the city of Seattle, an ordinance requires every “suitable” surplus parcel be sold or leased for affordable housing development. Suitability is defined using multiple factors, like topography, zoning, and the availability of utilities. In ten years, the ordinance generated 400 new affordable housing units.60

**Strategically Manage Property Disposition**
Prioritizing affordable development may not be prudent—particularly in cooler markets. Market rate activity in cooler markets can help revitalize distressed areas and raise needed local revenue. Some jurisdictions take a strategic approach that considers both location and market strength when determining whether to encourage subsidized vs. market rate development on city owned property.

The New Orleans Redevelopment Authority (NORA) owns close to 3,000 properties. Under the city’s blight reduction strategy, which is informed by their MVA, NORA prioritizes the repurposing of publicly owned land and properties. The city encourages affordable housing in stronger markets where below-market development would otherwise be cost prohibitive and in strength-adjacent markets where market pressure threatens to displace existing residents. In weak market areas, other reuse strategies such as community gardens, side lots, and market rate development, if feasible, are considered.

**Scattered Site Development**
West Philadelphia Real Estate Partners (WPRE) is a housing developer that has focused on acquiring vacant and abandoned homes, often shells, from sheriff sales and city-sponsored auctions and rehabbing them for affordable rental housing using Low Income Housing Tax Credits (LIHTC). Many of the sites are on relatively stable blocks, where most other homes are occupied. Research has shown that WPRE’s efforts have contributed to rising property values in the surrounding neighborhood, while creating new housing options for LMI residents.59

**Repurpose Foreclosed Properties**
The Community Asset Preservation Corporation is an affiliate of New Jersey Community Capital, a NJ based CDFI (NJCC). The organization purchases pools of foreclosed properties to turn into affordable housing across the state. Although some homes are immediately habitable, many need substantial repairs and NJCC works with a consortium of local CDCs to redevelop homes into affordable rental properties.23 Although the organization originally focused only on single-family homes, in recent years it has expanded its portfolio to include multi-family properties. Each year, the organization returns 50-75 homes to productive use, with an average investment of $100,000 in each home, for purchase and property repair.12

**Incentivize Development to Include Affordable Units**
Another approach to produce affordable units is to use funding and other resources to incentivize inclusion of affordable housing units within market rate developments. Inclusionary Zoning policies take many forms, but share a common aim of leveraging new development projects to create subsidized affordable units. Studies of Inclusionary Zoning find these policies can help create affordable units in otherwise expensive areas, thereby supporting economically diverse neighborhoods. However, if not carefully calibrated to local market conditions, Inclusionary Zoning may reduce overall production and fail to produce new affordable units. Inclusionary Zoning policies must be designed carefully to account for the overall development environment in which they operate.35

Inclusionary Zoning is not currently allowed in the State of Indiana. However, inclusionary incentives may be a possibility for some areas of the city. Incentive zoning can allow for density bonuses, thereby allowing developers to create more units and generate a greater profit, when including affordable units in a development. Such ordinances would not be a requirement for developers, but would incentivize the voluntary production of affordable units through a density bonus.
OPPORTUNITIES TO EXPAND EXISTING TOOLS AND STRATEGIES—
TRANSITIONING RENTERS INTO AFFORDABLE HOMEOWNERSHIP

While the City and its partners have a robust set of tools, unmet needs remain. The following strategies are national best practices in homeownership that could be a potential opportunity to expand existing services offered in Indianapolis.

Moderate home prices throughout the county suggest an opportunity to move renters into sustainable homeownership opportunities. In Marion County, 62% of census tracts have a median home value affordable to the median renter living in the tract. Those affordable census tracts are home to 55% of all renters. In many parts of Indianapolis the price of homes remains relatively low. For renters earning between 50% and 100% of AMI, homeownership may be competitive or actually more affordable than renting. Median household income for renters in Marion County was $27,861 in 2015. In the same year, 50% of census tracts had a median sales price affordable to a household earning that amount ($83,583). Countywide, 43% of census tracts had a median sales price affordable to a family earning 80% of the median income for a rental household, and 33% of census tracts had a median sales price affordable to a family earning 50% of the median income for a rental household.

The fact that more than half of renters can afford homes in their neighborhood—at least on paper—indicates that sales price is not the only hurdle to ownership. This section discusses strategies to connect renters with sustainable ownership opportunities by overcoming common barriers to buying a home, including poor credit, a scarcity of mortgage loans for inexpensive homes, and a lack of a down payment (a condition exacerbated by high rent burdens).

Subsidizing Home Purchases

The community development inventory identified 14 organizations working to provide homebuyer assistance. These organization may wish to consider the following examples of engaging new partners to leverage their investments or concentrating resources to expand their impact.

Incentivize Employer Participation

The City of Philadelphia operates an incentive program to encourage employers to create down-payment assistance programs for their employees. Under the Home Buy Now program, the city will match employer contributions towards home purchases in the city up to $5,000. Forty-four employers have participated in the program, which has leveraged $77 million in home sales from $1.2 million in city matching funds.

Indianapolis now has an anchor housing program offered through INHP. Although still in its inaugural year, the program has seen significant interest from employers and potential homebuyers.

Subsidize Home Purchase to Aid Revitalization

In Baltimore, the Healthy Neighborhoods organization operates a loan pool to help residents purchase formerly vacant homes in neighborhoods targeted for redevelopment. By concentrating resources in targeted neighborhoods, the organization can achieve a greater impact than it would if it spread its resource more thinly over a larger area. Loans are capped at $295,000 and carry an interest rate one percent below the 60-day Fannie Mae rate, down to 4%. Each loan requires the owner to undertake physical improvements to help beautify the neighborhood and attract future homebuyers. To date, the program has helped return 201 vacant homes to productive use, and helped boost property values in each of the targeted neighborhoods.

Permanently Preserve Affordability with Shared Equity Models

The affordability of new ownership units may be lost when the owner sells. Under shared equity models, in exchange for purchasing a home at a subsidized rate, homeowners agree to accept a lower rate of return if or when they resell their property so that the next owner can also benefit from the original subsidy.
A number of successful community land trust models exist across urban, rural, and suburban areas. The table above summarizes the characteristics of several successful and long-standing land trusts. Although each model is tailored to context of the market in which it operates, successful models share a number of common characteristics.

All land trusts profiled provide support services to potential buyers such as housing and financial counseling, with some providing financial assistance or job placement. Most land trusts have maximum income limits (usually 80% of AMI) as well as credit requirements, and all require potential purchasers to participate in a housing counseling session before purchasing.

Where land trusts vary the most is in how they handle resale restrictions. Nearly every model profiled allows sellers to recoup the value gained from capital improvements, but the method by which sellers can benefit from market appreciation varies by site.

Build and Repair Credit

Financial literacy was one of the most common activities for organizations identified in the community development inventory, and poor or limited credit appears to be a major barrier to homeownership in Indianapolis. The table to the right shows the share of residents with debt and the median debt nationally, in Indiana, and in the Indianapolis MSA. The median debt level in Indianapolis residents is substantially greater than for the state or nation, especially among residents ages 35 to 54. Most troubling, 66% of LMI residents in the Indianapolis MSA have fair-to-poor credit or a limited credit history. Providing financial education services and helping them build or repair credit could help unlock the possibility of homeownership for many.

More information about the utilization and delivery of financial literacy services in Indianapolis would help practitioners understand if existing credit repair services need to be expanded to reach more residents or refined to provide different services.
The lack of home value appreciations and the concentration of vacant or physically stressed properties in many communities suggest a need to provide greater support for home repairs. Stagnating property values may discourage homeowners from investing in their properties, and banks may become reluctant to make loans. This section discusses approaches to raise home values through home repairs and marketing to attract new home buyers.

Helping Owners Refinance and Make Repairs

Refinancing is helpful to LMI owners because it can reduce monthly mortgage costs by securing lower interest rates or provide cash for critical repairs. Rates of refinance approvals for lower cost homes in Marion County were below the national rate: for homes valued between $45,000 and $60,000 only 46% of refinance applications were approved locally. Nationwide, the figure was 54%.

Based on conversations with local groups it appears that two organizations, NCLC and INHP, offer refinance opportunities although they are underutilized. Utilization could be improved to focusing on targeted areas where refinancing can support revitalization and focusing on owners struggling with cost burdens.

Target Refinance Loans to Revitalize Fragile Blocks

In Baltimore, financing products that allowed higher loan-to-value ratios were needed in targeted redevelopment areas where homes had low appraised values and significant repair needs. The Healthy Neighborhoods program operates a revolving loan pool that allows homeowners to refinance their homes to undertake repairs and make improvements. The loans are structured to provide up to 110% of the after-rehabilitation appraised value. Loans have no income requirements, but only residents of targeted neighborhoods are eligible.²⁴

Refinance to Reduce Foreclosures and their Impact

Boston Community Capital’s SUN Initiative is designed to prevent foreclosures by resetting mortgages to more sustainable levels. Through SUN, BCC purchases homes or mortgages in foreclosure and sells or refinances them back to owners for a reduced rate. In 2012, SUN used $28 million to purchase 141 loans in Massachusetts, reducing homeowners’ monthly payments by an average of 40%.²⁹ To help recover invested funds, SUN places a 0% shared appreciation second mortgage on each property, up to the value of the original mortgage. When homeowners sell, SUN recovers a portion of the profits and uses them to replenish the fund.⁶

Market Neighborhoods to Support Equity Growth

The community development inventory identified a number of organizations doing marketing activities related to economic development, but did not identify organizations doing marketing activities for neighborhoods.

The goal of a neighborhood marketing campaign is to improve the public perceptions of an area and raise awareness about the desirable qualities of a community. These campaigns often have both an internal and external focus. Internally, they strive to improve a community’s perception of itself as well as the confidence of residents and homeowners in the future of their community. Externally, they strive to educate potential home buyers about the benefits of an area and convince them to move in.

Research on neighborhood marketing campaigns finds that these activities are most successful in areas that are “ready” for them. The NeighborWorks Neighborhood Marketing Program, for example, looks for communities where community stabilization activities are already underway and have shown tangible results. Existing market confidence and optimism among residents are
critical, as well as the existence of a high capacity neighborhood organization or engaged resident groups.36

Baltimore’s Healthy Neighborhoods Program
This program has been working to improve strong but undervalued Baltimore neighborhoods since 2004 through a combination of subsidized loans, grants, and community building activities. One of the keys to the program’s success has been a focus on marketing neighborhoods to potential home buyers to help raise home values in ways that help existing owners build home equity. The organization’s marketing efforts focus on helping existing residents become spokespeople for their neighborhoods, by organizing activities and events for residents to interact with one another and meet potential buyers, and by maintaining a polished web presence for each neighborhood that highlights local activities and events.

Healthy Neighborhoods also works closely with the real estate community to market their neighborhoods to potential homebuyers. The group organizes home tours for potential buyers. Because many residents have negative perceptions about Baltimore public schools, the organization arranges meetings with principals in local schools to help potential buyers learn more about local educational options. Like the NeighborWorks Neighborhood Marketing Program, Healthy Neighborhoods identifies neighborhood partners through a competitive RFP processes and looks for partners with high capacity and a willingness to engage in the kinds of approaches supported by Healthy Neighborhoods. The organization regularly monitors the neighborhoods in which it works and reports that both income and homes values have risen faster than the city average, without significant resident displacement.24

Address Rising Property Taxes
LMI households, particularly those on fixed incomes such as the elderly, can struggle to keep up with rising property taxes. Even in declining markets, bills can go up as municipalities seek to increase revenue. Many states and localities have programs that reduce or eliminate property tax liabilities for some residents, taking a number of different forms.

Circuit Breakers
These are programs that limit property tax liabilities based on income by switching off taxes when they reach a certain threshold. In Philadelphia, there is a property tax freeze for low-income seniors. So long as eligible individuals meet the income requirements, their property tax bills do not go up, regardless of changes in tax rates or the assessments of their homes. More than 10,000 Philadelphia property owners participate in the program at a cost to the city of $4.1 million in foregone revenue. Baltimore and Washington D.C have circuit breakers for LMI owners, regardless of age.

Homestead Exemptions
These apply to owner-occupied, primary residences and are offered in 19 states and the District of Columbia. They reduce the assessed value of a property that is subject to taxation, typically by a flat dollar amount. This has the effect of providing greater tax savings in percentage terms for properties with lower assessments. Allegheny County, Pennsylvania allows an exemption of $15,000, funded by state gambling revenue. Boston has a formula in which the exemption is worth 30 percent of the average value of all residential property in the city. This reduces tax burdens by about $1,644 per property—the entire tax bill at the lower end of the market. Some cities also include a floor so that all owners pay a minimum tax.
Indianapolis appears to have a robust job training sector. The community development inventory identified 35 organizations providing job readiness training, 22 providing sector training, 16 providing GED services, and 13 providing incumbent training. With employment returning to pre-Recession levels, but incomes declining, it is important to ensure that these organizations are emphasizing programs that focus on raising workers’ incomes rather than simply finding employment.

Programs designed to help low-wage workers grow their incomes face two challenges: most low-income workers are employed in small firms that lack the capacity to provide training or to provide significant career advancement opportunities; and most low-wage jobs involve time sensitive tasks, making it difficult to schedule on-the-job training. Successful training programs overcome these barriers by partnering with anchor institutions and adopting “sector-based” approaches.

Partner with Anchor Institutions to Support Career Advancement for Low-income Residents

The University City neighborhood of Philadelphia is home to three large universities as well as a substantial number of low-income residents. West Philadelphia Skills recruits low-income participants for job cohorts designed to fill specific vacancies identified by a university partner. Each cohort receives a customized curriculum of technical skills, on-the-job-training, and soft skills. After graduation, each participant is guaranteed an interview for a full time job. In the program’s five years of existence, 90% of participants have been hired with an average starting salary of $13.37 an hour.

Provide Sector-based Training and Placement

“Sector-based” approaches are a promising way to overcome common barriers to raising low-income workers’ wages in four ways:

- **Target industries, not firms**, to ensure significant demand for participants to partially insulate them from changes in any single firm’s fortunes.
- **Focus on high-growth industries** that demonstrate strong regional growth, have demand for middle- and entry-level jobs, and require hard skills over formal educational. Common sectors include transportation, manufacturing, information technology, and health care.
- **Develop significant participation from employers** in the form of funding for curricular development or delivery, equipment or facilities for training, or guaranteeing interviews for program graduates.
- **Integrate soft skills training with industry specific training** in partnership with community colleges or nonprofits around soft skills such as punctuality, teamwork, and communications.

Comprehensive Training and Placement

Toward Employment is a workforce development organization in northeast Ohio. The organization used research on the elements of successful job training programs, which involve rigorous screening and intake to ensure participants are ready for the program, training focused on soft and technical skills, job placement services, and career advancement coaching. Toward Employment focuses on the manufacturing and healthcare fields, where demand for middle and entry level workers is high and significant room for advancement exists. Every participant is required to participate in job readiness training that teaches communication, financial literacy, and job search skills. Job placement for graduates is coordinated with employer partners and every graduate is provided with post-employment coaching to help them advance in their career. A rigorous evaluation of the Toward Employment model found participants increased their wages by 14%.45
OPPORTUNITIES TO EXPAND EXISTING TOOLS AND STRATEGIES — MITIGATING NON-HOUSING COST BURDENS

While the City and its partners have a robust set of tools, unmet needs remain. The following strategies are national best practices for mitigating non-housing cost burdens that could be a potential opportunity to expand existing services offered in Indianapolis.

With incomes in Marion County declining, efforts to reduce non-housing cost burdens faced by LMI families, such as transportation, childcare, and food, could help alleviate financial strains. Beyond housing, LMI families spend large shares of their income on transportation, childcare, and food. Reducing these non-housing expenses can improve a household’s financial health.

Expand Access to High-Quality Childcare with Targeted Investments

Across the state of Indiana, the average cost of infant care is $743 a month, just about the average rent. In Philadelphia, local funders partnered with Reinvestment Fund to create “The Fund for Quality” to expand access to high quality early childhood education in low-income areas. The Fund’s investment strategy is guided by an analysis of supply and demand for childcare in the city. Analyzing resident demographics, commuting patterns, and the location of childcare centers, the Fund identifies areas with substantial gaps between childcare supply and demand. In targeted areas, the Fund provides business planning support and facilities-financing to help qualified providers expand their services to reach more low-income families. The first round of funding, closed in 2015, created 630 new childcare slots for LMI children.

Combine Housing and Transportation Investments

Securing LMI residents’ access to public transit can reduce household’s monthly transportation costs. Recognizing the significant impact an expansion of public transit was likely to have on property values, the City and County of Denver created the Denver Transit-Oriented Development Fund to create and preserve affordable housing in current and future transit corridors. The $24 million dollar fund provides up to $5 million in loans to acquire property or land within ½ mile of an existing or future rail station, or within ¼ mile of a high frequency bus corridor. As of 2016, the fund has helped to create or preserve 1,100 affordable homes.

The average cost of infant care in Indiana is $743 a month.
OPPORTUNITIES TO EXPAND EXISTING TOOLS AND STRATEGIES — IMPROVING ACCESS TO HEALTHY FOODS

While the City and its partners have a robust set of tools, unmet needs remain. The following strategies are national best practices for improving food access that could be a potential opportunity to expand existing services offered in Indianapolis.

Poor nutrition is correlated with a variety of negative health outcomes, including diabetes, obesity, and heart disease. With a number of households lacking access to grocery stores, finding ways to finance the expansion of existing stores or develop new grocery stores would help improve fresh food access. Beyond access, existing efforts to address resident behaviors through healthy eating campaigns that engage existing social networks should be continued.

Promote Public Private Partnerships to Finance Fresh Food

The New Orleans Fresh Food Retailers Initiative is a partnership between the city of New Orleans, The Food Trust, and Hope Enterprise Corporation (a local CDFI) to finance the growth and expansion of retail businesses providing fresh food to residents. The fund offers low-interest and forgivable loans to supermarkets, grocery stores, and other fresh food retailers in underserved and disadvantaged areas. The fund is managed by Hope Enterprise Corporation and financed by $7,000,000 in CDBG funds from the City and an additional $7,000,000 in capital from Hope. Funding can be used for a variety of activities related to predevelopment, construction, retrofitting, and operations.

Offer Lending Support and Technical Assistance

Expanding access to healthy foods requires capital to support the development of new grocery options, but also an understanding of the grocery market and the unique business models in the grocery industry. Lenders new to the healthy food sector often find their traditional business processes ill-suited to the margins and business models common in the food sector. ReFresh is a Reinvestment Fund national initiative to improve access to healthy foods in urban and rural communities across the US. The goal of ReFresh is to increase the capacity of organizations working to fund healthy food projects by creating tools and resources, offering technical assistance, and helping peer organizations learn together.

Technical Assistance from ReFresh helps member CDFIs adapt their existing business processes to align with best practices in the industry. Through webinars, trainings, and one-on-one consultation with experts, ReFresh members receive direct assistance building their lending programs, guidance on capitalization, support with financial product design, and advice on loan program priorities and parameters.

Utilize Social Network Based Healthy Eating Campaigns

Access to healthy food is only helpful if individuals make healthy choices about diet and exercise. Changing individual behaviors is difficult, but a number of programs have shown success changing behaviors around healthy eating by working through social networks and affinity groups. Some of the most successful programs incorporate healthy eating education, counseling, and increased access to healthy foods into church events. Individuals are more likely to trust information they receive from fellow church goers and are more willing to try new behaviors when learned in a social context. Researchers conducted focus groups with church members to tailor the education materials to the interests and cultural context of participating churches. They also created social opportunities for church members to learn together and pass along healthy eating information, like community gardens, Nutrient Action Teams, and cookbooks with healthy adaptations of traditional local meals. The community development inventory identified only two religious organizations providing fitness services. More organizations in Indianapolis could be recruited to promote healthy eating.
The World Health Organization lists transportation along with housing, food, and energy as a key social determinant of health. Transportation policies intersect with health outcomes in a number of ways. Active transportation modes such as walking and biking directly promote healthy lifestyles, while investments in public transportation and urban design that reduce the reliance on automobiles have the potential to reduce harmful emissions and promote safer streets.

Indianapolis already has a large number of organizations working on issues related to healthy and active transportation. In fact, transit advocacy was the most common activity identified on the community development inventory. The activities described below are provided to spark conversations about how these organizations can continue enhancing their activities.

**Promote Active Transportation Options**

Investing in infrastructure to enable active transportation modes like walking and biking helps contribute to healthy and vibrant communities where residents have a choice of transportation options. Often the largest barriers to biking and walking are a lack of supportive infrastructure such as sidewalks and protected bike lanes. Cities that invest in infrastructure to enable active transportation such as protected trails and bicycle sharing services have seen not only an increase in the use of these transportation modes, but also economic returns as well. A 2014 study of the Indianapolis Cultural Trail found that since opening in 2008, property values within a block of the trail have risen 148%, generating over $1.01 billion in value. Other cities have seen similar boosts in value around equally ambitious trail projects.¹

Ensuring that the benefits from these activities accrue to the entire community is an important consideration. When Philadelphia began designing its bike share program, Indego, in 2015, the organizers built a commitment to rider equity into the program’s design. Station expansion has targeted communities of color and lower income areas; and marketing directly targets under represented populations. The program accepts cash payments, and recently rolled out a reduced fare program for low income residents. Riders can qualify for a reduced fare by showing their SNAP benefit card, reducing the effort needed to demonstrate income eligibility and making it easier to qualify. These initiatives are already having a demonstrable impact. The share of African American riders has nearly doubled since 2015, and riders qualifying for reduced price fares now account for 10% of all trips.² Should Indianapolis seek to expand its existing bike sharing program, the principles and components described above will help ensure that it continues to support a diverse range of customers.

**Redevelop Corridors to Promote Health**

The community development inventory identified 21 organizations working simultaneously on issues related to connectivity, culture, and economic development. For organizations working at the nexus of all three issues, supporting the redevelopment of commercial corridors may be a promising new direction. The Urban Land Institute’s Healthy Corridors program is a national initiative to support the redevelopment of underperforming auto-focused commercial corridors into healthy mixed-use assets. Through the initiative,
national experts and local leaders work to redevelop a targeted corridor by reconfiguring public infrastructure to support healthy activities and planning place-making strategies to encourage activity and drive private reinvestment. Engagements follow a common template that begins with identifying a local champion such as a nearby anchor institution and convening stakeholders around a shared vision for improvements, then identifying infrastructure improvements, and supporting “quick-wins” that jumpstart local activity and reinvestment.

For example, in Colorado, Healthy Corridors partnered with local stakeholders to help redevelop Federal Boulevard, a 2.5 mile stretch of road running through Denver, Adams County, and the city of Westminster. The partners identified Regis University, which is located on the corridor, as a key anchor for the project. Working with the University, stakeholders convened a local group of experts made up of professionals in health, planning, and design; and held workshops with residents, and representatives from local businesses and organizations. These meetings identified a number of important infrastructure improvements such as installing and creating new trails, adding medians and making roadway improvements to reduce traffic speeds. Championed by Regis University, the group is working with civic leaders to implement community supported road improvements. At the same time, stakeholders identified a number of “quick-wins” around three important nodes along the corridor. These activities, which involved pop-up farmers markets on vacant lots, and cosmetic improvements to bus stops, are being implemented immediately and provide momentum for larger and longer term improvements.37

OPPORTUNITIES TO EXPAND EXISTING TOOLS AND STRATEGIES—
SUPPORTING CREATIVE PLACEMAKING

While the City and its partners have a robust set of tools, unmet needs remain. The following strategies are national best practices for supporting creative placemaking that could be a potential opportunity to expand existing services offered in Indianapolis.

Placemaking activities make use of arts, culture, and education to support a community’s needs. In highly distressed real estate markets where physical development efforts may not be suitable, placemaking activities that support educational or cultural organizations can help lay the groundwork for future activities.

Work to Build Community Schools
Community schools are an approach to providing enhanced educational services along with non-educational resources for both students and other local residents (for example, dental care for families or job training for adults). The term “community school” refers to practices designed to bring social services to all members of a community employing a local school as a hub. Like many school reform strategies, community schools require high capacity school leaders and teachers to succeed. New funding streams may also be needed to provide additional staffing and new services.

Community Learning Centers in Cincinnati
The community development inventory identified 21 Creating community schools, locally referred to as community learning centers, has been a central part of the Cincinnati Public School district’s improvement plan for over 10 years. Under the district’s improvement plan, each school worked with community groups to map the needs of their community and identify partnerships with local organizations to meet those needs. Locally, principals were given additional staff, funded by local philanthropies, and empowered to engage in partnerships that brought new service providers into their facilities. The district attributes the development of community learning centers across the district with significant improvements in academic achievement—Cincinnati now has the highest performing urban school district in the state and has outperformed state enrollment projections.

Focusing on Capacity and Follow-Through
Practitioners stress that, when successful, the community schools model is not a single program or set of activities but rather a new competency in identifying student and community needs, and the enhanced capacity to address them. For example, in Tulsa, OK the Tulsa Area Community Schools Initiative (TACSI) has been working to bring the community schools model to scale within the school district. A 2010 evaluation of the program found that performance across TACSI schools was mixed. Schools where teachers and administrators most faithfully adopted elements of the community schools model showed substantial gains in student performance. Schools where community programs were activated, but faculty and staff did not fully engage with their community and practices related to listening and responding to community concerns were not embraced did not show significant improvement.

Support Creative Organizations and Activities
Arts and culture help define the identity of a community. The presence of creative organizations and participation in cultural activities has been associated with greater levels of collective efficacy, social capital, and economic development. The community development inventory identified 34 organizations engaged in neighborhood programming, 28 engaged in creative place-making, and 27 engaged in cultural programming. Other cities have supported this kind of activity by creating a central repository of cultural activities, supporting the development of creative enterprises, and leveraging arts and entertainment districts to support creative enterprises.

Measure Cultural Engagement
Supporting the development of social and cultural capital requires an understanding of the existing assets in a community.
Philadelphia’s CultureBlocks was created by the University of Pennsylvania’s Social Impact of the Arts (SIAP) to measure and map cultural activity and assets in the city of Philadelphia. To build the tool, SIAP gathered data on four cultural indicators: the presence of nonprofit organizations providing arts and cultural programs, creative businesses, resident artists, and participation in cultural activities. These four factors are combined and mapped to identify areas with strong and weak cultural engagement.

Within city government the tool has been used by the Commerce Department to design a loan program to encourage business attraction and expansion along commercial corridors and by the planning commission to quickly identify arts and cultural assets to leverage in neighborhood plans. Outside of city government, the tool has been used by local funders to market resources to underserved organizations. SIAP is currently working to expand the tool to help arts organizations reach new audiences.

**Translate City Resources for Artists**

Many creative enterprises are small businesses, yet too few take advantage of the resources provided by cities to support small businesses. A review of Baltimore’s investments in arts based community development, for example, found that, although the city provided multiple resources for small businesses, few of these resources were well understood or used by the city’s artists or creative enterprises. For example, many local artists are interested in acquiring city-owned properties to develop new work spaces and galleries; however, the city’s existing RFP process is designed for real estate developers and many artists report difficulty navigating the processes. Revising materials in the city’s small businesses centers can help build a better understanding of the resources available to support cultural organizations.

**Leverage Arts and Entertainment Tax Districts**

As in many industries, creative enterprises can benefit from positive place-based externalities (the benefits that businesses receive by locating near other similar businesses). One way states have supported the growth of creative enterprises is by providing tax incentives to registered artists in designating arts and entertainment districts. In Maryland, the state provides a number of financial incentives to encourage creative enterprises to relocate to arts and entertainment districts. Creative businesses located within designated arts and entertainment districts are exempt from admission and amusement taxes, registered artists receive income tax credits, and developers that build or rehabilitate properties for artistic purposes within arts and entertainment districts are eligible for a ten-year property tax abatement. The state estimates that the three arts and entertainment districts in Baltimore generated nearly 450 jobs and $14.5 million in wages in 2014. Although Indiana certifies arts and entertainment districts, it does not currently provide incentives to artists located in these districts.
Great Places 2020 focuses investment from community partners in areas like Maple Crossing, located at the intersection of the Crown Hill, Butler-Tarkington, Mapleton-Fall Creek, and Meridian Kessler neighborhoods.
Indianapolis Neighborhood Typologies

TOOLBOX

This section describes the twelve neighborhood types that currently exist in Indianapolis, based on community and social indicators. Data for each neighborhood type will be presented, as well as short-term tools tailored to address potential challenges and leverage opportunities over the next two years. Collectively, the information contained in this section formed the basis for the development of a comprehensive community development toolbox for use by both public and private community development stakeholders.
There is growing understanding locally that Indianapolis has the potential to reverse the decades of disinvestment that have affected so many parts of the urban core. This will require an organized effort to create a set of neighborhoods that offer a unique urban lifestyle. Each neighborhood should build on existing assets – there are many in Indianapolis – and identify key gaps.

Ultimately, this focused type of approach requires a very significant concentration of investments of sufficient scale and over a sufficiently long period to begin to stimulate and “tip” the market in ways that restore the confidence of existing residents, rebuild the quality of life and attract a steady flow of new residents, businesses and capital investors who believe they will ultimately receive a market rate return on their investments. The community development system in Indianapolis already has many of the neighborhood-based and citywide organizational resources necessary to restore the vitality of our neighborhoods. The missing piece to deploying these resources effectively is a new consensus that achieving this scale of market transformation ought to be a central purpose guiding community development investments.
A NEW APPROACH FOR INDIANAPOLIS

Based on best practices from Indianapolis’ peer communities and the aspirations of those involved with the creation of Community Development 2.0, a new approach to deploying funding and resources was developed. Based on the NIA, a series of neighborhood types were identified around key social, economic, and market characteristics. Given the characteristics of each cluster, specific tools can be targeted to address short-term challenges that allow communities to remain competitive, defend against decline, reverse decline, or tackle deep underlying challenges to ultimately make them better versions of themselves.

Click on any of the icons above learn more about that cluster type, or continue on to the next section to review regional community development issues and instructions about how to utilize this toolbox.
INTRODUCTION TO THE NEIGHBORHOOD INVESTMENT STRATEGY TOOLBOX

While the City and its partners have a much larger toolbox to draw from, an effective toolbox should be tactical and targeted. First, the priority tools attempt to address the underlying issues of the typology's population and their physical surroundings. Secondly, the priority tools take into account opportunities, both people and place, that can be leveraged to achieve greater returns on public and private investments. The toolbox, which is a selection of tools from the larger toolbox, represents a summary of the priority tools and interventions needed in each typology that could effect change over the next twenty-four months. However, some priority tools may not be applicable in every neighborhood in a typology while other areas may benefit from a tool not listed as one of the six priority tools. Neighborhood-based partners remain the experts on what will be needed in specific areas.

Each typology follows the same format, an overview of which can be found below.
**ACTION TYPE BY TYPOLOGY**

Different neighborhood needs require a different set of goals and tools. The neighborhood typologies have been categorized based upon the goals of the tools assigned to each typology and, where appropriate, subdivided into sub-types for a more targeted assignment of tools. A brief description of the six categories can be found below:

**MAINTAIN COMPETITIVENESS**
These neighborhoods must compete regionally to attract high-income residents. Tools for MAINTAIN COMPETITIVENESS TYPE 01 and TYPE 02 neighborhoods are focused on developing quality of life amenities to ensure these neighborhoods remain competitive.

**DEFENSIVE MEASURES**
As poverty moves away from the central city and into more distant neighborhoods, DEFENSIVE MEASURES TYPE 01 and TYPE 02 will need to respond to resident needs while repositioning the built environment to respond to changing market demands.

**RESPONSIVE INTERVENTIONS**
Many of these neighborhoods are on the cusp of decline or revitalization. Tools for neighborhoods in RESPONSIVE INTERVENTIONS TYPE 01, TYPE 02, and TYPE 03 respond to shifting real estate markets while addressing some of the underlying social issues these areas are facing.

**PROACTIVE STABILIZATION**
Although these are currently high-performing neighborhoods, given the quality of the housing stock and market trends towards walkable urbanism, PROACTIVE STABILIZATION TYPE 01 and TYPE 02 will need to focus on creating a distinct sense of place to remain competitive.

**ADDRESS UNDERLYING ISSUES**
ADDRESSING UNDERLYING ISSUES TYPE 01 and TYPE 02 neighborhoods face a number of institutional, market, and social challenges. Tools for these neighborhoods prioritize people-based strategies before addressing placed-based issues.

**MAINTENANCE**
These neighborhoods need to maintain existing market momentum while ensuring existing residents can remain. MAINTENANCE TYPE 01 neighborhoods will need to focus on equity issues, displacement, and affordability as the market continues improving.
HOW TO USE THE NEIGHBORHOOD INVESTMENT STRATEGY TOOLBOX

Each typology includes two example neighborhoods which provide context for the current trends and priority tools. The selected neighborhoods are simply intended to illustrate: 1) the diversity within typologies, and; 2) how the priority tools can be applied to specific neighborhoods. These examples are not intended to show the precise community development path for the selected neighborhood. And although the example neighborhoods were selected to the best of the NIS team’s ability, there may be varying opinions about specific neighborhood geographical boundaries. Indeed, some selected neighborhoods may fall within multiple typologies. Due to the specific nature of the block group analysis, on-the-ground partners will likely have a better understanding of the intricacies and complexities of the neighborhoods they serve.

One example of a neighborhood with multiple typologies within its boundaries is the Garfield Park area. Garfield Park (black polygon above) is surrounded by four different typologies, including DEFENSIVE MEASURES TYPE 02, RESPONSIVE INTERVENTIONS TYPE 02, RESPONSIVE INTERVENTIONS TYPE 03, and ADDRESSING UNDERLYING ISSUES TYPE 01. Although Garfield Park Northeast was selected as an example neighborhood for RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods, it will be critical for community development practitioners to recognize the variety of market characteristics and needs in the area.
ADDRESSING FUNDAMENTAL COMMUNITY CHALLENGES

The intended outcome of this process is to develop a toolbox that provides individual neighborhood clusters with a tailored toolbox meant to drive change over the next two years. While each cluster has its own unique set of challenges and opportunities, there are, in most cases, a set of community development challenges that cannot be solely addressed at the individual neighborhood level, but are instead fundamental issues that would benefit from both neighborhood and regional interventions. In some cases, there are specific people or place based solutions that can be applied at the neighborhood level. However, it is unlikely that these, especially in the short-term, will affect lasting change in these key community development areas.

In response to this understanding, the following pages reflect some of the chief challenges that must be addressed in nearly all, if not every, neighborhood type. Challenges like education, workforce development, health, and affordability are not unique to any one neighborhood. Although the tools and implementation may vary from neighborhood to neighborhood, regional, comprehensive solutions are needed if Indianapolis is to make advances in these fundamental areas.
The Federal Reserve Bank of San Francisco in a 2012 publication titled "Community Development and Education" drew a link between higher wages, lower unemployment, reduced incarceration and crime, longer life expectancy, better health, and increased civic engagement with educational attainment. They further went on to connect neighborhood factors such as parental education, school quality, socioeconomic status, peer effects, health, and neighborhood conditions to educational outcomes of youth. The ability to affect several critical community development outcomes can be achieved by investing in education which points to the importance of finding city-wide or even regional solutions to this challenging topic.

The breadth and reach of education and its impacts on social mobility go far beyond the scope of this report. However, it would be neglectful to not mention the need for new and enhanced educational programs that better address the current challenges of Indianapolis’ youth.

**PERCEPTIONS OF EDUCATIONAL OPTIONS**

Public schools within Marion County, even in the outer townships, are often perceived as being lower quality compared to many of the surrounding suburban counties. Many higher income households may choose to buy a home in another county due to these misperceptions, despite the numerous excellent educational opportunities within Marion County.

- Promote Existing K-12 Opportunities
- Connections to Cultural Institutions
- Internships

**QUALITY AND QUANTITY CHALLENGES**

Other fundamental issues, such as crime and hunger, often create major educational hurdles. Early childcare and pre-K opportunities are limited in these areas. These areas face major structural access issues posing serious questions about educational equity.

- Early-Childcare/Pre-K
- GED/HSE Programs
- Before & After School Programs

**LIMITED EDUCATIONAL OPTIONS**

These neighborhoods face varying quality between public, charter, and private schools. Travel times for high school students can be long due to the these neighborhoods’ distance from the urban core.

- Before & After School Programs
- English as a Second Language
- Non-school based Educational Programs
**WORKFORCE DEVELOPMENT**

Indiana businesses are currently having a difficult time finding and hiring qualified workers due to the significant skills-gap between potential employees and businesses. Although unemployment is low, many residents are underemployed and do not have access to a living-wage job. A 2013 study by the Indy Chamber found that Metro Indy ranks 39th out of the top 100 metros in percentage of the adult population with a college degree. It is critical to develop strategies for neighborhood revitalization efforts and economic inclusion initiatives that include eliminating physical, social, and economic barriers to quality jobs.

The breadth and reach of workforce development and its impacts on social mobility go far beyond the scope of this report. However, it would be neglectful to not mention the need for coordinated and comprehensive efforts that better address the current challenges of Indianapolis’ adult workforce.

**ACCESS AND OPPORTUNITY**

The high participation rates in these areas very clearly indicate that residents are employed. But residents may have stalled on the ABCs of Workforce Development — A job; a Better job; a Career. Finally, these neighborhoods are far from employment centers, potentially limiting residents’ employment opportunities.

- **Carpool Services**
- **Employ Up Programs**

**JOB SKILLS & EDUCATION**

These neighborhoods struggle with a low level of higher education attainment, which contributes to the lack of employment for over half of the neighborhood’s workforce. Furthermore, parents struggle to find quality, affordable childcare facilities, which would allow them to enter or remain in the workforce.

- **GED/HSE Programs**
- **Job Readiness Programs**
- **High Quality Childcare**

**LIMITED TRAINING OPTIONS**

These outlying neighborhoods struggle with low access to high-paying jobs and a lack of workforce development opportunities. This may pose a threat to the neighborhood’s economic vitality and attraction. Additionally, these neighborhoods have the opportunity to improve resident educational attainment.

- **Incumbent Workforce Training**
- **Employer-led Training**
- **Connecting to Higher Educational Opportunities**
HEALTH

In 2016, the Robert Wood Johnson Foundation ranked Marion County 83rd of 92 counties in the County Health Rankings, which analyzed 30 factors including poverty, education, transportation, housing, violent crime, jobs and access to medical care. Recent studies by Walk Score and the American College of Sports Medicine have also ranked Indianapolis the worst city for food access and the least fit major metropolitan area. To implement sustainable revitalization strategies, there must be a collaborative approach to addressing health factors and food accessibility for these neighborhoods. These issues can have far reaching impacts that affect the ability of residents to engage in school and work requirements, and without intervention, these could potentially limit educational and workforce development initiatives.

The breadth and reach of health and food security issues and their impacts on both youth and adults go far beyond the scope of this report. However, it would be neglectful to not mention the need for coordinated and comprehensive efforts that better address the current challenges of Indianapolis.

LIMITING BUILT ENVIRONMENT

The built environment is limiting for residents in these areas. The suburban form limits pedestrians and cyclists, preventing residents from even going on a neighborhood walk. Some suburban typologies have very low supermarket access, creating major barriers to healthy food choices.

- Sidewalks & Trail Connectivity
- Traffic Calming
- Grocery Store Attraction

ACCESS AND LIFE STRESSORS

Grocery stores typically look for higher-income neighborhoods to locate, often leaving these areas with only gas stations and convenience stores. Although the existing built environment can support active lifestyles, residents often do not have the time or luxury to exercise, go to a store with fresh produce in a distant neighborhood, or cook. Finally, these areas suffer from higher rates of mental health / overdose issues compared to other areas of the County.

- Mental Health / Addiction Services
- Mobile Markets
- Urban Farming / Gardening

DISTANCE AND OPTIONS

In these outlying neighborhoods, access to sidewalks, walkways, bike lanes and parks is limited. As public transportation is limited in these neighborhoods, most residents must use personal vehicles to access grocery stores, exercise facilities or health clinics. Grocery options can be limited, requiring residents to either travel far distances for produce, or settle for convenience or fast food.

- Mobile Markets
- Car Share/ Ride Share
- Traffic Calming & Sidewalk Repair
AFFORDABILITY

There is a significant need for quality affordable housing in Marion County. As of 2015, there were more than 106,000 families in search of affordable housing, and by 2040, that number is expected to grow to over 119,000 families, or one out of ten. It is unlikely, given historic affordable housing construction trends, that Indianapolis will be able to build enough new affordable housing to meet the demand. Addressing income and affordability issues will require a multi-faceted intervention that addresses economic opportunity, affordable housing, and other underlying causes that prevent individuals and families from moving up the economic ladder.

The need to address affordability spans beyond the neighborhood level and will require a city-wide, if not regional approach. However, affordability issues present themselves differently in various neighborhood clusters and require different types of interventions. While the list below is not meant to be exhaustive, it is an example of how affordability challenges and solutions may vary by neighborhood cluster.

LACK OF AFFORDABLE HOUSING
As market pressures have increased in these neighborhoods, formerly affordable housing has either been demolished to make way for new higher end housing, or prices have increased to a level that is no longer affordable to lower income households.
- Gentrification Policies
- Renter Advocacy
- Affordable Housing Set Asides
- Equitable Transit Oriented Development
- Preservation of Affordable Housing
- Purchase Naturally Occurring Affordable Housing

ISSUES WITH QUALITY
Having experienced a period of declining home values, many of these neighborhoods have an excess of affordable housing, but quality and type are likely a chief concern.
- Small Scale Infill
- Home Value Guaranty
- Support for Small Landlords
- Energy Assistance
- Homeowner and Rental Repair
- Non-traditional Loan Products
- Blight Removal
- Code Enforcement

TRANSPORTATION COSTS
Located in isolated, auto-centric locations, these neighborhoods may offer affordable housing options but because of the added cost of transportation are unlikely to be truly affordable to lower income households. Housing is not the only solution to addressing affordability as shown by this neighborhood cluster.
- Increased Density
- Development of Township Nodes or Mixed-Use Centers
- Higher Frequency Bus Service
- Job Attraction

VERY LOW INCOMES
These neighborhoods have high housing cost burdens, but low median homes values, indicating that affordability for these areas will likely need to be addressed by raising incomes of residents, not building more affordable housing in these locations.
- Job Training and Readiness
- Financial Literacy
- Incentives for Training
- Individual Development Accounts
- Centers for Working Families
The following section identifies each of the twelve neighborhood typologies as determined by the NIA. Background data and accompanying narrative help to frame the opportunities and challenges within each of the neighborhood clusters, understanding that each neighborhood will ultimately have its own unique circumstances that will need to be addressed. The toolbox is meant to be short-term in nature. It responds to each neighborhood clusters current challenges and opportunities in an attempt to maintain competitiveness, proactively stabilize, engage defensive measures, use interventions that are responsive, or address underlying issues over the next twenty-four months and dependent on the current circumstances of each neighborhood type.

Click on any of the icons above to learn more about that cluster type or continue on to the next page to review the map and data for all neighborhood clusters.
Neighborhood Investment Analysis, 2015

- Maintain Competitiveness
  - Type 01
  - Type 02

- Proactive Stabilization
  - Type 01
  - Type 02

- Defensive Measures
  - Type 01
  - Type 02

- Maintenance
  - Type 01

- Responsive Interventions
  - Type 01
  - Type 02
  - Type 03

- Address Underlying Issues
  - Type 01
  - Type 02
DOWNTOWN CLUSTERS

MAINTAIN COMPETITIVENESS TYPE 01 neighborhoods are located primarily within and around the Central Business District. These densely developed neighborhoods have experienced recent investments in terms of office, retail, and residential. Apartment development and reinvestment in existing housing stock has become prevalent. Because of these investments, the block groups that make up these neighborhoods are experiencing some of the strongest market pressure in the City. The highly educated residents have good access to jobs and are likely to be active in the workforce. However, crime and social issues such as poverty, higher incidences of mental health issues and overdose, as well as a high percent of cost burden households make this area unique from other high income, strong market areas in the County.

KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.
### RACE / ETHNICITY
represents residents’ race/ethnicity in all TYPE 01 neighborhoods for 2015

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>66%</td>
<td>11,922</td>
</tr>
<tr>
<td>Hispanic / Latino</td>
<td>6%</td>
<td>1,042</td>
</tr>
<tr>
<td>Black</td>
<td>24%</td>
<td>4,321</td>
</tr>
<tr>
<td>Asian</td>
<td>6%</td>
<td>1,016</td>
</tr>
</tbody>
</table>

Maintain Competitiveness Type 01 neighborhoods experienced a decline in the number of Black residents over the last fifteen years. Since 2000, this population has decreased by half. During this same time period, Hispanic and Asian populations have increased while the white population has held relatively steady.

### AGE
represents residents’ age in all TYPE 01 neighborhoods for 2015

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth</td>
<td>7%</td>
<td>1,328</td>
</tr>
<tr>
<td>Young Adults</td>
<td>52%</td>
<td>9,415</td>
</tr>
<tr>
<td>Adults</td>
<td>34%</td>
<td>6,064</td>
</tr>
<tr>
<td>Seniors</td>
<td>7%</td>
<td>1,195</td>
</tr>
</tbody>
</table>

Maintain Competitiveness Type 01 neighborhoods are primarily home to Adults and Young Adults, accounting for nearly 85% of the total population within these neighborhoods. Both Youth and Senior populations have decreased since 2000.

### EDUCATION
represents residents’ educational attainment in all TYPE 01 neighborhoods for 2015

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than High School Diploma</td>
<td>9%</td>
<td>1,166</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>15%</td>
<td>1,998</td>
</tr>
<tr>
<td>Some College / Associates Degree</td>
<td>22%</td>
<td>2,935</td>
</tr>
<tr>
<td>BA or Higher</td>
<td>54%</td>
<td>7,120</td>
</tr>
</tbody>
</table>

Maintain Competitiveness Type 01 neighborhoods have experienced a decline in the percentage of adult population with less than a high school diploma, high school diploma, and some college over the last fifteen years. During that time, residents with a Bachelors Degree or higher have increased and now account for over half of the entire adult population.

### FAMILY TYPE
represents family types in all TYPE 01 neighborhoods for 2015

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family No Child</td>
<td>15%</td>
<td>1,530</td>
</tr>
<tr>
<td>Married With Child</td>
<td>4%</td>
<td>401</td>
</tr>
<tr>
<td>Single With Child</td>
<td>3%</td>
<td>279</td>
</tr>
<tr>
<td>Non Family</td>
<td>78%</td>
<td>7,674</td>
</tr>
</tbody>
</table>

The majority of households in Maintain Competitiveness Type 01 neighborhoods have no children, which is reflective of the age analysis that showed only 7% of the population was under the age of 18 years of age. About one-third of family households have children and that has remained constant over the last fifteen years. The number of single parents with children has decreased while married couples with children has increased.
FALL CREEK PLACE

Formerly known as “Dodge City” due to the high levels of violent crime, Fall Creek Place has become a national best practice for neighborhood revitalization. The area is now home to a highly educated, highly employed population and home values are significantly higher than other areas of Marion County.

In order to Maintain Competitiveness regionally, Fall Creek Place should prioritize the tools selected for MAINTAIN COMPETITIVENESS Type 01 neighborhoods. Although the neighborhood’s revitalization incorporated significant investments in affordable housing, many of these properties are phasing out of their affordability periods, making it difficult for low to moderate-income households to live in the area. Furthermore, Fall Creek Place was redeveloped primarily with single-family homes and duplexes, which does not provide diverse housing options for residents of differing income levels. Considering the low owner-occupancy levels of MAINTAIN COMPETITIVENESS Type 01 neighborhoods, Fall Creek Place will need to develop more rental units to meet demand. Some commercial development has occurred, but to compete with the rapidly developing suburban counties, Fall Creek Place will need to continue creating a live, work, play neighborhood. Although the redevelopment of Fall Creek Place included new greenspaces, these are large grassy lots that often go underutilized. To continue attracting residents and young families, these spaces should be redeveloped into more active community centers. Finally, the neighborhood would benefit from traffic calming measures as Delaware St., Pennsylvania St., and Central Ave. remain high-speed commuter corridors.

DOWNTOWN

Recently, Downtown has seen significant investment in office, retail, and residential. Apartment development has been booming, creating more opportunities for households to live near urban amenities and creating viable options to live within walking distance of major employers. Although Downtown has been growing denser and attracting new investment, social issues persist. Crime remains high compared to other high income markets, and due to its convenient access to health and human services, Downtown remains a draw for those struggling with homelessness, mental health issues, and drug addiction. As the housing market continues to attract investment, low and moderate income households may struggle to live Downtown, pricing out those that may benefit most from the area’s connectivity to the rest of the city and high concentration of goods and services.

The tools selected for MAINTAIN COMPETITIVENESS Type 01 neighborhoods are focused on Maintaining Competitiveness within the central Indiana region. As Downtown continues to attract young adults, the area will need to keep offering diverse housing products to attract and retain other groups. Already, low-income households are being priced out of Downtown. Mixed-income developments would ensure that these residents have more housing options. Many streets in and around Downtown are primarily traffic corridors, not vibrant, pedestrian-oriented commercial streets. Traffic calming measures, where appropriate, would spur additional commercial investment and make Downtown even more desirable. Finally, to provide for new young families, Downtown will need to focus on creating active, family friendly public spaces.
EARLY ACTION TOOLS & INTERVENTIONS

MAINTAIN COMPETITIVENESS for TYPE 01 neighborhoods focuses on improving the issues that may hinder these neighborhoods’ ability to compete for regional households. With more suburban communities developing “downtowns” and “town centers,” Indianapolis’ urban neighborhoods have greater competition than ever before for households looking to live in urban environments. In addition to education, public safety, and housing affordability, amenities like walkability, culture, and destinations become critical recruiting and retention tools to maintaining the competitiveness of the urban core.

Over the next twenty-four months, these neighborhood clusters should focus on improving public spaces and diversifying housing product. Because the housing stock Downtown is predominately expensive, building housing for other income levels could diversify Downtown Clusters and allow residents at a variety of income levels to enjoy amenities. Additionally, these areas are some of the most well connected via transit to the rest of the city, and with the new Bus Rapid Transit routes, MAINTAIN COMPETITIVENESS TYPE 01 areas are well-suited for equitable transit oriented development to preserve affordability. Although many public spaces exist in these areas, some are in need of improvements, especially to meet the needs of the growing number of families. Downtown remains a draw for those struggling with homelessness, mental health issues, and drug addiction. Services to meet the needs of these residents are appropriate in this typology.

**KEY INDICATORS**

- High Market Pressure
- High Educational Attainment
- High Job Access
- High Residential Density
- Low Levels of Owner Occupancy
- High Poverty Rates
- Low Percentage of Stressed Properties
- High Non-Family Population
REGIONAL CHOICE CLUSTERS

MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods are located primarily in the northern quarter of the City. This has historically, and remains today, the “favored quarter” of Indianapolis. A mix of development types are found in these neighborhoods, which have experienced continued investment for some time. Single-family neighborhoods are the most prevalent, but a mix of commercial and more recently, multi-family, can also be found here. The majority of the population is highly educated and participating in the workforce. Strong homeownership, good access to jobs, low crime rates, and limited poverty make this an ideal place for families to invest.

KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.
**RACE / ETHNICITY**

represents residents’ race/ethnicity in all TYPE 02 neighborhoods for 2015

- **WHITE | 84%**
  44,196 residents

- **HISPANIC / LATINO | 3%**
  1,532 residents

- **BLACK | 10%**
  5,523 residents

- **ASIAN | 2%**
  1,029 residents

**STATE OF AFFAIRS**

MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods has experienced relatively stable division of races. While the white population has remained relatively unchanged, the Hispanic and Asian populations have shown increases, but still only account for a small portion of the total population. The Asian population has grown from just under 400 residents in 2000 to over 1,000 in 2015. Black residents are the only population to show decline.

---

**AGE**

represents residents’ age in all TYPE 02 neighborhoods for 2015

- **YOUTH | 18%**
  8,223 residents (ages 0-17)

- **YOUNG ADULTS | 29%**
  15,160 residents (ages 18-34)

- **ADULTS | 42%**
  21,851 residents (ages 35-64)

- **SENIORS | 12%**
  6,389 residents (ages 65+)

**STATE OF AFFAIRS**

MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods have a mix of residents, but over the last fifteen years there has been a small decline in the number of youth (under 18 years) which may be the start of an aging population or trends related to smaller family sizes. During that same time period, the number of seniors (65 years and above) has stayed relatively the same.

---

**EDUCATION**

represents residents’ educational attainment in all TYPE 02 neighborhoods for 2015

- **LESS THAN HIGH SCHOOL DIPLOMA | 3%**
  1,031 residents

- **HIGH SCHOOL DIPLOMA | 11%**
  4,198 residents

- **SOME COLLEGE / ASSOCIATES DEGREE | 21%**
  7,911 residents

- **BA OR HIGHER | 65%**
  24,855 residents

**STATE OF AFFAIRS**

MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods have the greatest percentage of adult population with a Bachelors Degree or higher. Over the last fifteen years, that percentage has increased. Residents with lower educational attainment levels have decreased especially those with less than a high school diploma.

---

**FAMILY TYPE**

represents family types in all TYPE 02 neighborhoods for 2015

- **SINGLE WITH CHILD | 5%**
  1,175 residents

- **MARRIED WITH CHILD | 16%**
  3,724 residents

- **FAMILY NO CHILD | 34%**
  7,630 residents

- **NON FAMILY | 45%**
  10,102 residents

**STATE OF AFFAIRS**

MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods have seen a decline in households with children, reflective of the age analysis. Over the last fifteen years, households with children have decreased by nearly 2,000 households. Married couple households with children have lost the greatest share of the population. Both married family households and non family households have grown at an equal rate.
Moving forward, Meridian Kessler will become one of the most well-connected neighborhoods in the city, with easy access to the Central Canal Towpath, the Monon Trail, and the Red Line Bus Rapid Transit route. Meridian Kessler has higher workforce participation rates, higher median home sales prices, a higher educated population, and significantly lower poverty rates compared to the rest of Marion County.

The tools selected for MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods are focused on Maintaining Competitiveness within the central Indiana region. Perceptions of crime and access to high quality schools may be a hurdle for the neighborhood when competing with other Central Indiana suburban communities. To compete regionally, Meridian Kessler and other MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods will need to promote the strong early childhood and K-12 educational opportunities that already exist in Indianapolis. The area would benefit from housing diversification and mixed-income developments, which would create more opportunities for young professionals, downsizing seniors, and moderate-income households to move to the area. Finally, to compete regionally, Meridian Kessler will need to continue focusing on quality of life improvements, such as improvements to public facilities and parks.

Located on the far northwest side of Marion County, the Traders Point area is a rural historic district in Pike Township. As Indianapolis grew, much of the farmland was converted into sprawling residences. An operating organic farm with regional distribution still operates nearby, but the surrounding area is also characterized by suburban housing and the Traders Point commercial area off I-465.

Unlike other MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods, the Traders Point area has lower job access. This is due to its distance from, and lack of transit connections with, nearby employment centers. Crime rates are significantly lower than other areas of Marion County, and the neighborhood is much lower density than other MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods. Although the area would benefit from some housing diversification and densification, the rural historic district designation should be prioritized to preserve the unique character of Traders Point. In order to remain regionally competitive, the Traders Point area will need to capitalize on its existing brand while enhancing and expanding quality of life amenities, such as public spaces and trails. Like Meridian Kessler, Traders Point must address perceptions of educational opportunities to compete with neighboring high-income suburban counties. To compete regionally, Traders Point will need to promote the strong early childhood and K-12 educational opportunities that already exist in Marion County.
EARLY ACTION TOOLS & INTERVENTIONS

MAINTAIN COMPETITIVENESS for TYPE 02 neighborhoods ensures that these strong neighborhoods can continue to compete against suburban communities that have attracted Marion County residents for some time. It is critical that Marion County maintain and grow the stock of MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods. Education, safety, and housing affordability are key factors that impact where home buyers, especially those with the means to choose anywhere in the Indy Metro, ultimately choose to live.

Over the next twenty-four months, these neighborhood clusters must focus on promoting their strengths in housing, neighborhood amenities, and educational choices while improving basic infrastructure and preserving cultural and social amenities. Improving public spaces will help MAINTAIN COMPETITIVENESS TYPE 02 neighborhoods compete with surrounding suburban communities. Increased density and diversification would help these areas meet the demands from a wider variety of market segments while more efficiently allocating municipal services, supporting additional retail, and increasing the county's tax revenue per acre. Increasing density can also lower high housing costs by creating a larger supply of housing, driving down rents and home prices. This, along with creating mixed-income developments and downpayment assistance, would create more options for low-to-moderate income residents to move to these high-opportunity areas. Finally, preservation of existing affordable housing in these areas would be more cost effective than creating new affordable units due to high land costs.

**KEY INDICATORS**

- Low Housing Cost Burden
- Some Market Pressure
- High Educational Attainment
- High Workforce Participation
- High Median Sales Price
- Low Crime Rates
- Low Poverty Rates
- High Home Ownership
STRONG SUBURBS

PROACTIVE STABILIZATION TYPE 01 neighborhoods are located primarily along major arterials and interstate highways, including I-465. Both commercial and residential developments are likely to be found in any one of these neighborhoods. Single-family homes and neighborhoods are likely to be newer, with only a quarter built prior to 1960. There are many places and amenities within walking distance, but many areas may lack the appropriate pedestrian infrastructure to connect residential areas to commercial centers, making the area somewhat un走访able. Because of their 1960s and newer development pattern, land uses are likely to be separated and isolated.

KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.

<table>
<thead>
<tr>
<th>TYPE 01</th>
<th>Marion Co.</th>
<th>Cost Burdened</th>
<th>High Market Pressure</th>
<th>Mortgage Denial Rate</th>
<th>% BA or Higher</th>
<th>% in Workforce</th>
<th>Job Access (relative to Avg.)</th>
<th>Crime Rate (relative to Avg.)</th>
<th>Poverty</th>
<th>% Without Insurance</th>
<th>LSA</th>
<th>% Pre-1960 Homes</th>
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<tr>
<td>29%</td>
<td>37%</td>
<td>0%</td>
<td>2%</td>
<td>25%</td>
<td>40%</td>
<td>62%</td>
<td>0.9</td>
<td>0.5</td>
<td>12%</td>
<td>12%</td>
<td>0</td>
<td>25%</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>TYPE 01</th>
<th>Marion Co.</th>
<th>Median Sales Price (13-15)</th>
<th>Sales Price Variance</th>
<th>% Owner Occupied</th>
<th>Built Since 2008</th>
<th>% Stressed Properties</th>
<th>Voucher Usage (% Renters)</th>
<th>Permits (% Res Properties)</th>
<th>Density (Housing Units Per Sq Mile)</th>
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<td>51</td>
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<td>$146,900</td>
<td>0.5</td>
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<td>1.4%</td>
<td>2%</td>
<td>1%</td>
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<td>2,700</td>
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<td></td>
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<td>$86,100</td>
<td>0.7</td>
<td>56.6%</td>
<td>1.6%</td>
<td>7.5%</td>
<td>12.4%</td>
<td>11.3%</td>
<td>4,700</td>
</tr>
</tbody>
</table>
**RACE / ETHNICITY**

*represents residents’ race/ethnicity in all TYPE 01 neighborhoods for 2015*

- **WHITE** | 75%  
  60,534 residents
- **HISPANIC / LATINO** | 6%  
  4,441 residents
- **BLACK** | 16%  
  12,875 residents
- **ASIAN** | 3%  
  2,796 residents

PROACTIVE STABILIZATION TYPE 01 neighborhoods have experienced strong growth in minority populations. Hispanic, Black, and Asian populations have doubled between 2000 and 2010. During that time, the white population has declined, but started to stabilize over the past five years. The last five years has shown little change in the racial composition of these neighborhoods.

**AGE**

*represents residents’ age in all TYPE 01 neighborhoods for 2015*

- **YOUTH** | 20%  
  15,837 residents (ages 0-17)
- **YOUNG ADULTS** | 25%  
  20,334 residents (ages 18-34)
- **ADULTS** | 38%  
  30,397 residents (ages 35-64)
- **SENIORS** | 17%  
  13,897 residents (ages 65+)

PROACTIVE STABILIZATION TYPE 01 neighborhoods have remained relatively unchanged in the composition of residents’ ages over the last fifteen years. Very small changes have occurred in the number of youth (under 18 years), which has decreased slightly compared to other age groups. These neighborhoods have the highest percentage of seniors (65 years and older) than any other type in the County.

**EDUCATION**

*represents residents’ educational attainment in all TYPE 01 neighborhoods for 2015*

- **LESS THAN HIGH SCHOOL DIPLOMA** | 9%  
  5,202 residents
- **HIGH SCHOOL DIPLOMA** | 25%  
  14,510 residents
- **SOME COLLEGE / ASSOCIATES DEGREE** | 25%  
  14,698 residents
- **BA OR HIGHER** | 41%  
  24,084 residents

PROACTIVE STABILIZATION TYPE 01 neighborhoods have experienced little change in educational attainment over the last fifteen years. The only change has been a slight increase in the number of adults who obtained a Bachelors Degree and a decrease in the number of residents with some college or an Associates Degree.

**FAMILY TYPE**

*represents family types in all TYPE 01 neighborhoods for 2015*

- **SINGLE WITH CHILD** | 7%  
  2,577 residents
- **MARRIED WITH CHILD** | 13%  
  4,609 residents
- **FAMILY NO CHILD** | 32%  
  11,305 residents
- **NON FAMILY** | 48%  
  16,883 residents

PROACTIVE STABILIZATION TYPE 01 neighborhoods saw a decline in the number of and percentage of married households with children between 2000 and 2015. During that time approximately 3,000 of these household types were lost from these neighborhoods. As those household have shrunk in number, non-family households have increased. This change resulted in a greater number of households without children.
GLENDALE

Glendale is located immediately east of the Broad Ripple Cultural District. The area developed as residents moved out of the central city in the mid-20th century, and is now best known as home to the Glendale Town Center, one of Indianapolis’ first shopping malls. The neighborhood has high access to supermarkets, low crime rates, and a highly educated population compared to the rest of the County.

The priority tools selected for PROACTIVE STABILIZATION TYPE 01 neighborhoods are focused on Proactive Stabilization to prevent potential long-term decline. Although the area is located near transit routes and regional bicycle trails, these amenities can be inaccessible due to the auto-oriented design of the area. As the market continues to support more walkable urban places, Glendale will need to focus on prioritizing alternative modes of transportation over automobiles in order to attract new households. This can be done with complete streets, which allow for safe movement of all users. Furthermore, the neighborhood consists of moderately-priced single-family homes, with few other housing options. Housing diversification helps to minimize risk of obsolescence as household demographics shift.

CUMBERLAND

Cumberland is a historic town located partially within both Marion and Hancock Counties. The town was founded in 1831 and thrived due to its location along US 40, a Historic National Road. The historic downtown is located within Marion County, which contains a mix of moderately-priced housing options. Cumberland currently has lower job access compared to most other areas of the city due to its distance from Indianapolis’ Downtown, but the historic downtown will be within walking distance of the terminus of the Blue Line Bus Rapid Transit route, significantly improving access to the rest of Marion County.

Selected tools for PROACTIVE STABILIZATION TYPE 01 neighborhoods are Proactive Stabilization measures intended to prevent long-term future decline. To prevent future decline, some of the unmarketable housing stock outside of the historic boundaries of Downtown Cumberland will need to be redeveloped. The area has a unique sense of place that should be preserved, and Cumberland will need to capitalize on its historic brand. Additionally, the neighborhood will need to focus on creating multi-modal transportation options along major corridors. The historic town is divided by Washington Street, a high-traffic car corridor. Although some streetscaping and traffic calming measures have been taken, the town would benefit from additional interventions to create a more pedestrian and bike-friendly environment. Because the neighborhood is located along a high-traffic corridor, Cumberland would also benefit from neighborhood clean-ups and/or Adopt-a-Blocks to both collect litter and to strengthen neighborhood organizational capacity.
EARLY ACTION TOOLS & INTERVENTIONS

PROACTIVE STABILIZATION for TYPE 01 neighborhoods attempts to preemptively fight against potential decline and disinvestment that could cause these neighborhoods to become less attractive to regional households. While they are strong today, national trends indicate growing challenges for suburban communities as more households leave these former strongholds for suburban communities and urban locations. K-12 education, housing choice, and connections to existing amenities will continue to allow these communities to compete.

Over the next twenty-four months, these neighborhood clusters should focus on diversifying housing stock to better compete for families, young professionals, and aging seniors while improving infrastructure that allows residents to access the many amenities located in these neighborhoods. Some existing housing products may not meet current demand due to quality issues, but in these locations, it is more likely that existing products may be located high-cost areas that could support a different type, or more expensive, product. Additionally, mixed-income development would create more opportunities for low-to-moderate-income residents to move to these areas. Complete streets would support resident mobility for all ages while also helping PROACTIVE STABILIZATION TYPE 01 neighborhoods compete with the surrounding suburban counties. Neighborhood Clean-ups and Adopt-a-Block are often used as a first step towards community organizing. Creating neighborhood organizational capacity now is a proactive step to build neighborhood resiliency long-term. Similarly, foreclosure prevention services are a proactive tool to keep existing homeowners owning their homes and to maintain neighborhood stability.

KEY INDICATORS

- Low Market Pressure
- Low Crime Rates
- Low Poverty Rates
- High Educational Attainment
- Low Job Access
- Low Percentage of Pre-1960s Homes
- High Median Sales Price
- High Supermarket Access
OUTER RING SUBURBS

PROACTIVE STABILIZATION TYPE 02 neighborhoods are, for the most part, located outside I-465 with very few exceptions. These neighborhoods are home to a large amount of new construction and have the highest owner-occupancy rates in the County. Single-family homes and neighborhoods are newer, with only one-sixth of the housing stock built prior to 1960. Residents without cars likely face transportation challenges, and access to employment centers are the lowest in the entire county. Even with these challenges, this typology has high labor force participation. Low crime rates and low poverty levels are the norm, and the area has the lowest percentage of cost burdened households in the County.

KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.
PROACTIVE STABILIZATION TYPE 02 neighborhoods in general grew faster than most other areas of the County. Because of that, growth in all racial populations grew from 2000 to 2015, with the most significant growth occurring between 2000 and 2010. The exception is the Asian population which doubled during that time period and continued to experience robust growth over the last five years, adding over 5,000 new Asian residents over a fifteen year period.

PROACTIVE STABILIZATION TYPE 02 neighborhoods have stayed similar in age over the last fifteen years. During that time the youth (under 18 years) population has slightly decreased while the senior (65 years and older) has slightly increased. This neighborhood type has the lowest percentage of young adults (18 to 34 years) of any type in the County.

PROACTIVE STABILIZATION TYPE 02 neighborhoods have seen relatively no change in educational attainment over the last fifteen years. As the population of these neighborhoods has grown, it appears similar populations have moved into the neighborhood. This has kept educational attainment unchanged between 2000 and 2015.

PROACTIVE STABILIZATION TYPE 02 neighborhoods saw a decrease in the share of two parent households between 2000 and 2010, declining from 31% to 24%. During that time there was a significant increase in childless households, both family and non family. Nearly 10,000 households without children were added during that time.
ACTON

Located in the southeastern most corner of Marion County, Acton was historically a rural farming town with a historic downtown and street grid. Although new residential development has occurred, the immediate surrounding area is still predominately rural farmland. Due to its distance from other urbanized areas, Acton has low super market access and job access, even compared to other PROACTIVE STABILIZATION TYPE 02 neighborhoods. The area is very low density with no market pressure. Crime rates are very low and owner-occupancy is high.

The priority tools selected for PROACTIVE STABILIZATION TYPE 02 neighborhoods are focused on Proactive Stabilization to prevent potential long-term decline. Due to its history, Acton has the potential to capitalize on its historic downtown to create a unique sense of identity for Franklin Township. As the surrounding areas develop, capitalizing on the historic character of Acton should be prioritized to create third places or township nodes for nearby residents or visitors. Due to the neighborhood’s distance from employment centers, the lack of public transit in the area, and the fact that residents have slightly lower incomes than other PROACTIVE STABILIZATION TYPE 02 neighborhoods, Acton would benefit from rideshare and car share services to connect residents with employment opportunities. Finally, the area is almost entirely comprised of single-family homes. Moving forward, Acton and the surrounding areas should focus on housing diversification to meet future market demands.

CAMBY

At the turn of the 21st century, the area now known as Camby was largely undeveloped farmland. A large factory was planned for the area, inspiring homebuilders to build lower-cost homes for the projected employees. But once the Recession hit, the plans for the factory fell through, and the homes languished without owners for years. As the residential market improved after the Recession, the area became home to a mix of renters and homeowners. Now the area is home a significant number of families. Crime rates and poverty are low, but much of the housing stock is not positioned to age well.

Although Camby is currently a “Moderate Strength” neighborhood according to the MVA, distressed neighborhood are beginning to appear in Decatur Township. Creating the tools and networks to deliver services now will help prevent future decline. Selected tools PROACTIVE STABILIZATION TYPE 02 neighborhoods focus on such Proactive Stabilization. Moving forward, some areas of Camby may need to increase density through the redevelopment of lower-quality housing stock. To ensure that existing homeowners can remain owners of their homes and in stable financial condition, Camby may benefit from foreclosure prevention efforts. Much of Decatur Township lacks clearly defined public gathering places and third places. To compete with many of the surrounding suburban communities, Camby will need to focus on strategic placemaking.
EARLY ACTION TOOLS & INTERVENTIONS

PROACTIVE STABILIZATION for TYPE 02 neighborhoods focuses on addressing potential future issues in a timely manner so that they do not lead to decline. While these neighborhoods are home to competitive neighborhoods today, national and local market trends towards urban living may decrease these areas’ ability to compete moving forward. In other parts of the country, exurbs with rapid development like these have often seen high levels of foreclosure. The MVA indicated that several of these exurban places in Marion County area already home to blighting influences likely from bank owned properties. Because of their location on the suburban fringe, transportation, especially in this transitional era of alternative transportation, is likely to become an issue if not addressed.

Over the next twenty-four months, these neighborhood clusters should focus on augmenting transportation, diversifying housing, developing centers of activity, and increasing density as a means to “future-proof” these currently strong neighborhoods. Housing diversification, similar to diversifying a financial portfolio, helps to minimize risk by offering a wider mix of residential product types. Increased density would more efficiently allocate municipal services, improve affordability by increasing the supply of units, support additional retail, and increase the county’s tax revenue per acre. To address the bank owned properties issue and prevent future blighting influences, foreclosure prevention should be prioritized in these areas. Finally, with low job access and little pedestrian infrastructure, rideshares and carshare programs could address PROACTIVE STABILIZATION TYPE 02’s transportation issues along with trail connectivity. To improve quality of life and create additional exercise and transit opportunities, these areas should attempt to connect existing trails throughout Marion County.

<table>
<thead>
<tr>
<th>RIDESHARE OR CAR SHARE</th>
<th>FORECLOSURE PREVENTION</th>
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</thead>
<tbody>
<tr>
<td>STRATEGIC PLACEMAKING &amp; TOWNSHIP NODES</td>
<td>INCREASE DENSITY THROUGH REDEVELOPMENT</td>
</tr>
<tr>
<td>TRAIL CONNECTIVITY</td>
<td>DIVERSIFICATION OF HOUSING PRODUCT</td>
</tr>
</tbody>
</table>

**KEY INDICATORS**

- Highest Levels of Owner Occupancy
- Lowest Housing Cost Burden
- High Workforce Participation
- Low Market Pressure
- Low Crime Rates
- Low Poverty Rates
- Low Residential Density
- Low Percentage of Pre-1960s Homes
SUBURBAN CENTERS

DEFENSIVE MEASURES TYPE 01 neighborhoods are primarily located along and around I-465 and similar to PROACTIVE STABILIZATION TYPE 02 neighborhoods. They often are commercial centers with many amenities and services nearby. Like PROACTIVE STABILIZATION TYPE 02 neighborhoods, the auto-oriented development patterns of the 1960s and onwards have created areas that are not friendly to pedestrians, thereby disconnecting these assets from the residents who live nearby. Even though many of the residents lack a Bachelor’s Degree, there is still good labor force participation. However, poverty are slightly higher than the previous neighborhood types.

### KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.

<table>
<thead>
<tr>
<th>TYPE 01</th>
<th>COST BURDENED</th>
<th>HIGH MARKET PRESSURE</th>
<th>MORTGAGE DENIAL RATE</th>
<th>% BA OR HIGHER</th>
<th>% IN WORKFORCE</th>
<th>JOB ACCESS (relative to Avg.)</th>
<th>CRIME RATE (relative to Avg.)</th>
<th>POVERTY</th>
<th>% WITHOUT INSURANCE</th>
<th>% PRE-1960 HOMES</th>
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<tbody>
<tr>
<td>Marion Co.</td>
<td>47%</td>
<td>2%</td>
<td>31%</td>
<td>17%</td>
<td>59%</td>
<td>0.9</td>
<td>0.8</td>
<td>26%</td>
<td>19%</td>
<td>10</td>
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<tr>
<td>Marion Co.</td>
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<td>2%</td>
<td>34%</td>
<td>26%</td>
<td>59%</td>
<td>1.0</td>
<td>1.0</td>
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<td>21%</td>
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<table>
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<tr>
<th>TYPE 01</th>
<th>MEDIAN SALES PRICE</th>
<th>SALES PRICE VARIANCE</th>
<th>% OWNER OCCUPIED</th>
<th>BUILT SINCE 2008</th>
<th>% STRESSED PROPERTIES</th>
<th>VOUCHER USAGE (% Renters)</th>
<th>PERMITS (% Res Properties)</th>
<th>DENSITY (Housing Units Per Sq Mile)</th>
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<tr>
<td>Marion Co.</td>
<td>$81,200</td>
<td>0.5</td>
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<td>Marion Co.</td>
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<td>0.7</td>
<td>56.6%</td>
<td>1.6%</td>
<td>7.5%</td>
<td>12.4%</td>
<td>11.3%</td>
<td>4,700</td>
</tr>
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</table>
RACE / ETHNICITY

represents residents’ race/ethnicity in all TYPE 01 neighborhoods for 2015

- WHITE | 47%
  - 69,394 residents
- HISPANIC / LATINO | 16%
  - 23,058 residents
- BLACK | 38%
  - 56,223 residents
- ASIAN | 3%
  - 4,356 residents

DEFENSIVE MEASURES: TYPE 01 neighborhoods are some of the most racially diverse neighborhoods in Marion County. The white population experienced a significant decline in the years between 2000 and 2010. During that same time, growth in minority populations occurred. In the last five years the Asian population is the only race to lose population.

AGE

represents residents’ age in all TYPE 01 neighborhoods for 2015

- YOUTH | 28%
  - 41,230 residents (ages 0-17)
- YOUNG ADULTS | 29%
  - 42,562 residents (ages 18-34)
- ADULTS | 33%
  - 47,986 residents (ages 35-64)
- SENIORS | 10%
  - 14,903 residents (ages 65+)

DEFENSIVE MEASURES: TYPE 01 neighborhoods have one of the largest concentrations of youth (18 years and younger) of any of the neighborhood types in the County. As this population has grown, the percentage of young adults (18 to 34 years) and seniors (65 years and above) living in these neighborhoods have decreased.

EDUCATION

represents residents’ educational attainment in all TYPE 01 neighborhoods for 2015

- LESS THAN HIGH SCHOOL DIPLOMA | 19%
  - 16,346 residents
- HIGH SCHOOL DIPLOMA | 33%
  - 28,539 residents
- SOME COLLEGE / ASSOCIATES DEGREE | 31%
  - 27,308 residents
- BA OR HIGHER | 17%
  - 15,124 residents

DEFENSIVE MEASURES: TYPE 01 neighborhoods have not changed significantly over the last fifteen years. The proportion of adult residents without a high school diploma has increased while the percentage of residents with a Bachelor’s Degree have decreased. However, these changes have been minimal.

FAMILY TYPE

represents family types in all TYPE 01 neighborhoods for 2015

- SINGLE WITH CHILD | 19%
  - 11,113 residents
- MARRIED WITH CHILD | 11%
  - 6,641 residents
- FAMILY NO CHILD | 23%
  - 13,413 residents
- NON FAMILY | 46%
  - 27,045 residents

DEFENSIVE MEASURES: TYPE 01 neighborhoods saw no noticeable change in households without children. However, there was a change in households with children between 2000 and 2015. During that time, single parent households grew by nearly 4,000 households while two parent households decreased by about 2,000 households.
INTERNATIONAL MARKETPLACE

Formerly identified by the Lafayette Square Mall, the International Marketplace is now one of Indianapolis’ most diverse neighborhoods. The area is home to a wide variety of businesses, including more than fifty ethnic restaurants and forty ethnic markets/specialty stores. Despite this diversity and concentration of commercial businesses, the neighborhood still faces significant challenges. The International Marketplace has a higher percentage of housing cost burdened residents and significantly lower owner occupancy rates compared to the county. Additionally, much of the existing retail space is older, with most businesses occupying strip shopping centers.

Priority tools for DEFENSIVE MEASURES TYPE 01 neighborhoods focus on Defensive Measures to tackle new or emerging issues that if left unchecked, are likely to ignite a cycle of decline and disinvestment. The area’s built environment reflects the trends of the auto-oriented suburban development trends of the 1960s and 1970s. Without the redevelopment of the existing mall and surrounding strip malls, the area will likely not reach its full market potential as a hub of unique international businesses. In order to move residents from renters to homeowners, the International Marketplace would benefit from homebuyer education and housing counseling services. Finally, due to the diversity of residents, the International Marketplace would benefit from language and multi-cultural services.

CROOKED CREEK

The Crooked Creek Neighborhood is located along Michigan Road on the northwest side of the city. The area is diverse and has slightly higher incomes than the county average. Michigan Road is lined with numerous commercial centers, containing both local businesses and national tenants. Currently, much of the housing stock is newer (built since the 1960s), but is of a uniform format and price point.

Although the area is stable today compared to many other areas of the city, without deliberate, proactive interventions, national market trends indicate potential future issues. The priority tools for DEFENSIVE MEASURES TYPE 01 neighborhoods are Defensive Measures to prevent such decline. Crooked Creek has limited transit access, is largely car-oriented, and some of the housing stock is in poor condition. Many of the existing commercial centers are auto-oriented and may not meet the future needs of retailers. As the commercial building stock ages, Crooked Creek will need to focus on redeveloping these sites to meet future market demand for walkability. Like many other DEFENSIVE MEASURES TYPE 01 neighborhoods, Crooked Creek does not have a strong sense of place. To facilitate additional community investment, the neighborhood will need to support local populations with language and job training skills, with the intent of nurturing local businesses.
EARLY ACTION TOOLS & INTERVENTIONS

DEFENSIVE MEASURES for TYPE 01 neighborhoods attempts to tackle new or emerging issues that if left unchecked are likely to ignite a cycle of decline and disinvestment. Built primarily after the 1960s, the age and style of housing stock is not as competitive as some nearby suburban and urban neighborhoods. Many of these neighborhoods’ commercial centers are dated and have been replaced by newer facilities in more remote locations.

Over the next twenty-four months, these neighborhood clusters should focus on improving existing housing stock and understanding the potential for redevelopment within their commercial cores. This redevelopment is likely to accomplish two objectives – diversify the housing stock and create new amenities that will attract attention from a broader market. Many of the existing commercial centers are outdated and in need of investment/redevelopment to attract new businesses. DEFENSIVE MEASURES TYPE 01 areas are home to a diverse population and would benefit from multi-cultural services and programming. Next, these areas have a significant percentage of renters and high housing cost burdens. To help renters move to homeownership, which can often have smaller monthly housing payments than rent, homebuyer education and counseling services should be prioritized. Finally, educational attainment is lower than many other areas of the county while workforce participation is similar to the county average, indicated an opportunity to provide job skills training and Employ-Up programs to improve incomes.

**KEY INDICATORS**

- Low Educational Attainment
- Low Market Pressure
- Low Percentage of Pre-1960s Homes
- Low Percentage of Stressed Properties
- Low Levels of Owner Occupancy
- High Renter Voucher Usage
- High Residential Density
- High Non-Family Population
SECOND RING SUBURBS

DEFENSIVE MEASURES TYPE 02 neighborhoods are located primarily on major arterials and interstates. A majority of these neighborhoods are older suburbs with older housing stock. Lower density, pre-1960 housing stock dominates the area and home values are below the County average. Owner-occupancy is high and may reflect the large stock of single-family housing in these neighborhoods. While education levels are rising, the number of adults with a Bachelors Degree or higher is lower than other nearby areas. This has not affected the labor force participation which is higher than many areas in Marion County.

KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.

DEFENSIVE MEASURES TYPE 02 — 12.89% of Marion County Population (115,997 residents)
### RACE / ETHNICITY

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>67%</td>
<td>77,823 residents</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>8%</td>
<td>8,854 residents</td>
</tr>
<tr>
<td>Black</td>
<td>26%</td>
<td>30,731 residents</td>
</tr>
<tr>
<td>Asian</td>
<td>1%</td>
<td>1,543 residents</td>
</tr>
</tbody>
</table>

DEFENSIVE MEASURES TYPE 02 neighborhoods are experiencing a decrease in their white resident population. While whites are still the majority, that may change, as over the last fifteen years minority populations have grown at a much faster rate than their white counterparts. The Hispanic population has experienced the greatest increase starting with just over 2,000 residents in 2000, growing to nearly 9,000 in 2015.

### AGE

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth</td>
<td>25%</td>
<td>28,889 residents</td>
</tr>
<tr>
<td>Young Adults</td>
<td>25%</td>
<td>28,782 residents</td>
</tr>
<tr>
<td>Adults</td>
<td>37%</td>
<td>43,410 residents</td>
</tr>
<tr>
<td>Seniors</td>
<td>13%</td>
<td>14,916 residents</td>
</tr>
</tbody>
</table>

DEFENSIVE MEASURES TYPE 02 neighborhoods have seen very little change in age composition over the last fifteen years. These neighborhoods have the second highest concentration of seniors (65 years and above) in the County.

### EDUCATION

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than High School</td>
<td>15%</td>
<td>11,191 residents</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>34%</td>
<td>25,353 residents</td>
</tr>
<tr>
<td>Some College/Associates Degree</td>
<td>32%</td>
<td>23,991 residents</td>
</tr>
<tr>
<td>BA or Higher</td>
<td>20%</td>
<td>14,844 residents</td>
</tr>
</tbody>
</table>

DEFENSIVE MEASURES TYPE 02 neighborhoods have experienced an increase in educational attainment over the last fifteen years. While this increase has been modest, the number and percentage of the total population with some college and/or Associates Degree and Bachelor’s Degrees has increased. During that same time period the number of adults without a high school diploma decreased.

### FAMILY TYPE

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single with Child</td>
<td>14%</td>
<td>6,212 residents</td>
</tr>
<tr>
<td>Married with Child</td>
<td>14%</td>
<td>6,101 residents</td>
</tr>
<tr>
<td>Family No Child</td>
<td>34%</td>
<td>14,978 residents</td>
</tr>
<tr>
<td>Non Family</td>
<td>38%</td>
<td>16,588 residents</td>
</tr>
</tbody>
</table>

DEFENSIVE MEASURES TYPE 02 neighborhoods have seen a slight increase in the number of single parent households between 2000 and 2010. After that time, those numbers have stabilized. The opposite happened with two parent households, decreasing from 2000 to 2010, then stabilizing in the five years afterwards. Households without children have seen a small increase over the last fifteen years.
Originally a small suburban town where prominent artists, politicians and business leaders resided, Irvington is now the largest locally protected historic district in Indianapolis. Following its annexation to Indianapolis in 1902, Irvington’s business district continued to grow. This growth has continued to attract residents, most recently young professionals, who have bought homes in the neighborhood and continued the tradition of organizing community events and art festivals.

Although Irvington is a MAINTAIN COMPETITIVENESS TYPE 02 neighborhood north of Washington Street, the southern portion of Irvington is a DEFENSIVE MEASURES TYPE 02 neighborhood, requiring Defensive Measures tools. Irvington South has slightly higher crime rates, higher poverty rates, and lower education attainment levels than areas north of Washington Street. The area has slightly lower housing cost burdens compared to the county and higher owner occupancy rates. The area has also seen a recent increase in investment. The neighborhood is well-situated to capitalize on the strength of the commercial area and northern portion of the neighborhood. Recently, the area has seen an increase in diversity of residents as well as the percentage of residents with Some College and/or Associates Degree and Bachelor’s Degree. The area would benefit from continued investment in the cultural assets and commercial nodes of Irvington.

According to the Burmese American Community Institute, a non-profit organization that provides social services, educational, and vocational support to the Burmese in greater Indianapolis, approximately 16,000 refugees from Burma have come to call Indianapolis home. That number is projected to grow to around 20,000, or 2% of the metro-Indianapolis population, in the next five to ten years. This population has settled primarily throughout Perry Township, and Southdale is home to many of these recent immigrants.

Given the unique context of the near southside of Indianapolis, Southdale and the surrounding neighborhoods would benefit from language and multi-cultural services, English as a second language courses, and refugee settlement programs. Given the high renter population, homebuyer education and counseling services will need to be prioritized to ensure that the population can transition from renters into homeowners. To capitalize on the unique character of Perry Township, focusing resources on the development of third places, potentially in the form of a village center, could help to foster a distinct identity amongst residents of the southside of Marion County and potentially attract visitors from around the city. DEFENSIVE MEASURES TYPE 02 neighborhoods have the highest percentage of seniors, so the needs of this age cohort should be prioritized.
EARLY ACTION TOOLS & INTERVENTIONS

DEFENSIVE MEASURES for TYPE 02 neighborhoods aim to stop neighborhood decline and create more opportunities for residents. While the number of stressed properties is moderate, the lack of recent housing investment and lower sales prices indicate limited demand for the existing housing stock. Many of these neighborhoods are experiencing increasing growth minority populations. Minority populations have grown at faster rates than the majority white population, notably the Hispanic population which has more than quadrupled.

Over the next twenty-four months, these neighborhood clusters should focus on better serving a growing immigrant population. This may include language services, targeted educational programming for non-English speakers, and/or programming to leverage the unique cultural opportunity for neighborhoods. Many of these areas lack a distinct sense of place and would benefit from the development of village centers and third places. Improvements to housing are likely needed to ensure that these areas continue to compete for households and maintain their value over time as the newer housing stock begins to age. Workforce participation and educational attainment rates in these areas are similar to other areas of Marion County, but diversifying and/or improving resident job skills would increase resident incomes and employment opportunities. These are the least dense inner core areas, suggesting there is room for a more dense development pattern, which would more efficiently allocate municipal services, support additional retail, and increase the county’s tax revenue per acre.

KEY INDICATORS

- Low Market Pressure
- Low Educational Attainment
- High Supermarket Access
- High Percentage of Pre-1960s Homes
- Low Median Sales Price
- High Levels of Owner Occupancy
- Low Percentage of Stressed Properties
- High Renter Voucher Usage
EMERGING URBAN CLUSTERS

MAINTENANCE TYPE 01 neighborhoods only make up a small portion of both land and population in Marion County. They represent areas adjacent to strong and stable neighborhoods where property values are quickly changing. These neighborhoods have significant market pressure for their older, higher density housing stock near urban centers. Because of the relatively quick transition period, these neighborhoods are home to a diverse population and still suffer from many of the same social issues of more challenged neighborhoods. While these neighborhoods are still affordable, new investment in commercial and residential stock has brought competition for naturally occurring affordable units.

KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.

<table>
<thead>
<tr>
<th>Type</th>
<th>Cost Burdened</th>
<th>High Market Pressure</th>
<th>Mortgage Denial Rate</th>
<th>% BA or Higher</th>
<th>% in Workforce</th>
<th>Job Access (Relative to Avg.)</th>
<th>Crime Rate (Relative to Avg.)</th>
<th>Poverty</th>
<th>% Without Insurance</th>
<th>% Stressed Properties</th>
<th>Voucher Usage (% Renters)</th>
<th>Permits (% Res Properties)</th>
<th>Density (Housing Units Per Sq Mile)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TYPE 01</td>
<td>42%</td>
<td>80%</td>
<td>27%</td>
<td>32%</td>
<td>58%</td>
<td>1.2</td>
<td>1.2</td>
<td>26%</td>
<td>17%</td>
<td>2</td>
<td>5%</td>
<td>12.4%</td>
<td>6.700</td>
</tr>
<tr>
<td>Marion Co.</td>
<td>37%</td>
<td>2%</td>
<td>34%</td>
<td>26%</td>
<td>59%</td>
<td>1.0</td>
<td>1.0</td>
<td>24%</td>
<td>21%</td>
<td>94</td>
<td>15%</td>
<td>11.3%</td>
<td>4.700</td>
</tr>
<tr>
<td># of Blockgroups</td>
<td>10</td>
<td>n/a</td>
<td>$72,100</td>
<td>0.9</td>
<td>51%</td>
<td>2.6%</td>
<td>9%</td>
<td>5%</td>
<td>15%</td>
<td>6.700</td>
<td>4.700</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
MAINTENANCE TYPE 01 neighborhoods have experienced a loss of population between 2000 and 2015. Because of this, there has been a loss of all racial classes with the exception of the Asian population which has grown over that time period. While they make up a very small portion of the overall population, their numbers have grown from just 18 residents in 2000 to over 100 in 2015. Both Black and Hispanic groups have lost their overall share of the population as Asian and white residents make up a greater percentage.

MAINTENANCE TYPE 01 neighborhoods have experienced a significant decrease in the youth (under 18 years) population between 2000 and 2015. The number of youth living in the neighborhood decreased by nearly 50%. Other age groups have remained stable, with young adults (18 to 34 years) growing in the percentage of the overall population.

MAINTENANCE TYPE 01 neighborhoods have experienced one of the most significant changes in educational attainment. These transitional neighborhoods have grown in highly educated population. In 2000, adults with a Bachelor’s Degree or higher accounted for only 16% of the population, whereas today, they account for over one-third of all adult residents. During that same time period there has been a loss of adults without a high school diploma.

MAINTENANCE TYPE 01 neighborhoods have seen big changes in the number of and proportion of single parent households. In 2000, this family type made up 16%. In 2015, the percentage had dropped to just 7%. During that same time there has been a general decline in the number of households with children while childless households have remained relatively steady.
Fountain Square grew until the 1950s when the construction of the Interstate 65/70 displaced 6,000 residents and suburban development pulled residents and businesses away from the area. In the 1990s, community organizations joined together to revitalize the commercial center, which resulted in the opening of new restaurants, art galleries, live entertainment, stores, and offices. Property values have increased and the number of young professional moving into the area has continued to grow. The percent of residents with a Bachelor's degree or higher is slightly higher than the county average, and owner-occupancy rates are slightly lower. Fountain Square, as well as the other MAINTENANCE TYPE 01 neighborhoods, are experiencing the highest market pressure levels in the county.

Tools for MAINTENANCE TYPE 01 neighborhoods are focused on maintaining affordability while continuing market momentum. Due to its strategic location along the Red Line Bus Rapid Transit route, equitable transit oriented development should be considered for areas surrounding the route. Because most vacant lots in the neighborhood have been purchased, limiting the potential for new affordable housing, keeping existing low and moderate-income residents in the area should be prioritized through tax abatement for low income owners as well as homeowner repair. Any existing subsidized affordable housing in the neighborhood should be preserved, and any naturally occurring affordable housing should be acquired to create as many housing opportunities as possible for low to moderate income households as the neighborhood continues to develop.

Cottage Home is the neighborhood gateway between Downtown Indianapolis and the near eastside. The area is characterized by the cottage-style homes built in the late 1800s. Recently, the area has seen significant investment, both with the rehabilitation of existing historic homes and the development of new housing. The neighborhood is well connected due to its proximity to the Cultural Trail and Monon Trail. Artisanal businesses with regional distribution are located in the neighborhood as well as a handful of smaller commercial nodes. Revitalization of the area will likely continue as the Circle City Industrial Complex continues build-out.

However, due to increased market pressures, the neighborhood is becoming unaffordable to low and moderate-income households. As property values continue to increase, long-time homeowners could begin to feel pricing pressures. Unlike Fountain Square, some vacant land may still be available, which would allow for a community land trust or new affordable housing to be built in the area. To attract additional investment, and assist existing long-term residents, homeowner repair may be an appropriate tool for Cottage Home. As markets in the area begin to improve, landlords may begin to feel the pressures of rising rents. Renter advocacy and eviction protection programs would be one way to address this type of issue. Like Fountain Square, any naturally occurring or subsidized affordable housing should be preserved so that low and moderate-income residents, particularly those who already live in the area, have housing opportunities.
EARLY ACTION TOOLS & INTERVENTIONS

MAINTENANCE for TYPE 01 means to both maintain development and investment momentum while maintaining affordability and the existing identity of the households that have lived in the neighborhood for years. With the highest market pressure of any of the typologies, these neighborhoods are at risk for displacement and affordability issues if not proactively addressed.

Over the next twenty-four months, these neighborhood clusters should focus on preserving affordability, developing new affordable housing, and implementing tools that allow existing lower income households to remain in their homes. This can be addressed through tax abatement for low-income homeowners, shared equity and community land trust models, homeowner repair programs, and the preservation of existing affordable housing. Due to these areas locations along future Bus Rapid Transit routes, MAINTENANCE TYPE 01 neighborhoods are well-suited for equitable transit oriented development investments. Such investments can help create affordable housing opportunities in areas with some of the highest connectivity to the rest of the city, improving access to job centers, educational opportunities, and amenities.
RESPONSIVE INTERVENTIONS TYPE 01 neighborhoods are centrally located with good access to job centers and public transit. Historic development patterns, which are now desirable among a subset of the market, give these neighborhoods potential for near-term redevelopment. However, underlying issues such as crime, limited access to goods and services, and distressed housing stock must be solved to make them truly attractive to the market. Even with good access to job centers, workforce participation is lower than many other areas of the County. Nearly one-fifth of the adult population lacks a high school degree which may limit their ability to take part in the job opportunities nearby.

KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.

<table>
<thead>
<tr>
<th>TYPE 01</th>
<th>Marion Co.</th>
</tr>
</thead>
<tbody>
<tr>
<td>COST BURDENED</td>
<td>HIGH MARKET PRESSURE</td>
</tr>
<tr>
<td>46%</td>
<td>7%</td>
</tr>
<tr>
<td>37%</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th># OF BLOCKGROUPS</th>
<th>MEDIAN SALES PRICE (13-15)</th>
<th>SALES PRICE VARIANCE</th>
<th>% OWNER OCCUPIED</th>
<th>BUILT SINCE 2008</th>
<th>% STRESSED PROPERTIES</th>
<th>VOUCHER USAGE (% Renters)</th>
<th>PERMITS (% Res Properties)</th>
<th>DENSITY (Housing Units Per Sq Mile)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TYPE 01</td>
<td>Marion Co.</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>27</td>
<td>n/a</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$45,800</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>1</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>36%</td>
<td>56.6%</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>1.60%</td>
<td>1.6%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13%</td>
<td>7.5%</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>15%</td>
<td>12.4%</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12%</td>
<td>11.3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7,300</td>
<td>4,700</td>
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</tr>
</tbody>
</table>
RESPONSIVE INTERVENTIONS TYPE 01 neighborhoods have seen growth in white, Hispanic, and Asian populations. The white population, which once accounted for just a third of the population in 2000, now accounts for nearly half of the population. This change has resulted in a loss of nearly 6,000 Black residents since 2000 with much of that loss occurring from 2000 to 2010. The Hispanic population is growing the fastest, but still only represents a small portion of the overall population.

RESPONSIVE INTERVENTIONS TYPE 01 neighborhoods have shown some increases in the educational attainment of their adult population. Residents with a Bachelor's Degree or higher increased over the last fifteen years, most notably between 2000 and 2010. During that same time, the population of adults with less than a high school diploma decreased by approximately half.

RESPONSIVE INTERVENTIONS TYPE 01 neighborhoods saw a dramatic decrease in the number of married households with children. Between 2000 and 2015, that family type declined by approximately 50%. While every other family type lost numbers, non-family households were the only family type to see any positive change, growing by just over 500 households, but increasing from 46% to 57% of the total household population.
WOODRUFF PLACE

Woodruff Place is well positioned to benefit from the growing real estate market pressure emanating from Downtown Indianapolis. The neighborhood has many strengths, including a diverse and historic housing stock, an abundance of green space, and a growing number of well-educated residents. However, several concerns remain. Woodruff Place has moderately higher rates of cost burdened renters, poverty, and crime compared to the rest of the county, while stressed properties and vacant homes reduce nearby home sale prices.

The tools selected for RESPONSIVE INTERVENTIONS TYPE 01 neighborhoods are Responsive Interventions intended to accelerate market-based revitalization and serve the needs of lower-income, long-term residents. Market revitalization is spurred by renovating the historic housing stock and returning stressed properties to productive uses. Supporting Small Landlords with low-cost lending products to invest in their properties can help preserve high quality and affordable rental options for low and moderate-income residents. Assisting local renters who wish to purchase in the area with Homebuyer Education and Financial Counseling can stabilize the market. Preserving long-term affordability through freezing property taxes for long-term residents and preserving existing subsidized housing, are needed to support long-term residents under pressure from the market changes.

HIGHLAND VICINITY

Located on the near northside of Indianapolis, Highland Vicinity is nestled between Ivy Tech and the Children’s Museum. The area is well-situated long-term due to the extension Fall Creek Trail, the Red Line Bus Rapid Transit route, and national trends towards walkable urbanism. However, the area faces a number of issues including a high percentage of stressed properties, low supermarket access, higher crime rates, and higher housing cost burdens compared to the rest of the county. Market momentum is not moving as quickly in this area compared to other Urban Catalyst neighborhoods, indicating that Highland Vicinity may require significant public investment in order to spur private interest.

Selected tools for RESPONSIVE INTERVENTIONS TYPE 01 neighborhoods are Responsive Interventions intended to accelerate revitalization and serve the needs of existing residents. However, Highland Vicinity was identified as a Distressed-Strength Adjacent Neighborhood in the MVA (unlike Woodruff Place which was identified as a Transitional Neighborhood). Land Banking and Receivership programs would be appropriate for the area to acquire stressed properties, clearing title concerns, and deeding properties to those who will return the properties to beneficial uses. Finally, homeowner repair, housing rehabilitation, and infill are needed along many blocks.
RESPONSIVE INTERVENTIONS for TYPE 01 involves a set of tools meant to tackle present issues while focusing on interventions that could inspire private investment in these neighborhoods. Because of their central location and proximity to stronger markets, these neighborhoods have an ability to change their market trajectory, but must address growing challenges if they are to do so successfully.

Over the next twenty-four months, RESPONSIVE INTERVENTIONS TYPE 01 neighborhoods should focus on improving opportunities for homeownership and housing stabilization. This may include financial incentives, readying of properties for redevelopment, as well as assisting landlords to make improvements to the current rental stock. These areas may be the next to face significant market pressure, suggesting that preserving long-term affordability for existing residents should be prioritized now. This may occur through rental rehabilitation by supporting existing small landlords, creating programs to advocate for renters as the residential market in these areas continues to see pressure, and creating new homeownership opportunities for existing residents. To continue private investment and ensure that the residential market in these areas continues to improve, the rehabilitation of the historic housing stock and filling in the "missing teeth" of neighborhoods has been prioritized. Finally, these areas have slightly lower workforce participation rates, higher housing cost burden rates, and higher poverty rates than the rest of the County, indicating a need for job training and employ up programs.

KEY INDICATORS

- High Housing Cost Burden
- Low Workforce Participation
- Low Educational Attainment
- High Job Access
- High Poverty Rates
- High Percentage of Pre-1960s Homes
- Low Median Sales Price
- High Percentage of Stressed Properties
RESPONSIVE INTERVENTIONS TYPE 02 neighborhoods are located primarily in older inner ring suburbs and many are characterized as being former town or suburban centers. Many of the neighborhoods have development patterns that are reflective of a traditional early 20th Century. The majority of the housing stock was built pre-1960 and is likely to have significant variation in price due to quality, maintenance, and market preferences. Home values are considerably below the County average. Residents are likely to work in more blue-collar jobs due to lack of higher educational attainment, but are still active in the labor force. These neighborhoods are home to some of the highest levels of crime in the County.

**KEY INDICATORS**

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.
### Race/Ethnicity

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
<th>Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>74%</td>
<td>14,905</td>
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<tr>
<td>Hispanic/Latino</td>
<td>13%</td>
<td>2,647</td>
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<tr>
<td>Black</td>
<td>16%</td>
<td>3,270</td>
</tr>
<tr>
<td>Asian</td>
<td>1%</td>
<td>137</td>
</tr>
</tbody>
</table>

RESPONSIVE INTERVENTIONS TYPE 02 neighborhoods are growing their minority populations while the white population declines. However, minority populations still only account for a quarter of the overall population. The Asian population is the smallest, but fastest growing racial group in RESPONSIVE INTERVENTIONS TYPE 02 neighborhoods, with a nearly 200% increase since 2000. During that same time the Hispanic population has increased nearly twofold.

### Age

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
<th>Residents</th>
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</thead>
<tbody>
<tr>
<td>Youth</td>
<td>23%</td>
<td>4,618</td>
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<tr>
<td>Young Adults</td>
<td>25%</td>
<td>5,040</td>
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<tr>
<td>Adults</td>
<td>41%</td>
<td>8,337</td>
</tr>
<tr>
<td>Seniors</td>
<td>11%</td>
<td>2,216</td>
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</tbody>
</table>

RESPONSIVE INTERVENTIONS TYPE 02 neighborhoods have remained relatively unchanged in their populations’ age composition. Slight decreases in youth (18 years and under) and increases in adults (35 to 64 years) are the only changes, but are minor compared to most other neighborhood types.

### Education

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
<th>Residents</th>
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</thead>
<tbody>
<tr>
<td>Less than HS diploma</td>
<td>28%</td>
<td>3,933</td>
</tr>
<tr>
<td>High School diploma</td>
<td>35%</td>
<td>4,935</td>
</tr>
<tr>
<td>Some College/Associate Degree</td>
<td>26%</td>
<td>3,635</td>
</tr>
<tr>
<td>BA or Higher</td>
<td>11%</td>
<td>1,478</td>
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</tbody>
</table>

RESPONSIVE INTERVENTIONS TYPE 02 neighborhoods have shown growth in the percentage of the population with some college and/or Associates Degree over the last fifteen years. Other than that change, the educational attainment in these neighborhoods has been relatively unchanged.

### Family Type

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<thead>
<tr>
<th>Family Type</th>
<th>Percentage</th>
<th>Residents</th>
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</thead>
<tbody>
<tr>
<td>Single with Child</td>
<td>14%</td>
<td>1,135</td>
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<tr>
<td>Married with Child</td>
<td>10%</td>
<td>808</td>
</tr>
<tr>
<td>Family No Child</td>
<td>28%</td>
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</tr>
<tr>
<td>Non Family</td>
<td>48%</td>
<td>3,979</td>
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</table>

RESPONSIVE INTERVENTIONS TYPE 02 neighborhoods experienced an increase in single parent households between 2000 and 2015, while two parent households declined. Even though non family households declined in number, their share of the population within these neighborhoods increased.
Located north of 10th Street on the near eastside, Little Flower is characterized by 1920s bungalow homes. The neighborhood is anchored by Scecina Memorial High School, and Community Hospital East is located just a few blocks outside of the neighborhood boundaries. The eastern portion of the neighborhood is a DEFENSIVE MEASURES TYPE 02, while the western portion falls within the RESPONSIVE INTERVENTIONS TYPE 02 cluster. Similarly, the MVA identifies the eastern portion of the neighborhood as Distressed, while areas closer to Emerson Avenue are Transitional. Little Flower is located in a pivotal area on the near eastside — residential market momentum from Irvington will likely continue pushing west while commercial revitalization remains a major opportunity along East 10th Street.

Priority Tools for RESPONSIVE INTERVENTIONS TYPE 02 focus on addressing current neighborhood challenges in order to attract greater investment in the coming years. As Little Flower continues to attract residential interest and investment, the neighborhood will need to attract more businesses to fill the vacant commercial spaces along 10th Street. Residents would benefit from job training opportunities to expand employment options and increase earnings. The western portion of the neighborhood would likely benefit from homeowner repair programs to signal investment and attract homeowners further west in the neighborhood.

Known for containing the oldest city park in Indianapolis, the Garfield Park neighborhood is located on the southside of Indianapolis just south of Raymond Street. The area boasts abundant natural beauty with its 10,000-square-foot Conservatory and Sunken Gardens, along with both Pleasant Run and Bean Creeks. The Garfield Park area has a combination of stable blocks of mixed-income homes and other blocks that struggle with crime, vacancy, blight and poverty.

Applying RESPONSIVE INTERVENTIONS TYPE 02 tools to Garfield Park focuses on maintaining current market momentum while preserving long-term affordability through homeowner repair and equitable transit oriented development. The Red Line Bus Rapid Transit route will be built along Shelby Street, connecting the University of Indianapolis to Broad Ripple Village. To connect the outskirts of Garfield Park to the Red Line, as well as Garfield Park itself, street and sidewalk repair are appropriate interventions on targeted blocks. A number of organizations have invested in the area, but the neighborhood would benefit from additional business attraction services to encourage additional private investment. Garfield Park contains a mix of block groups ranging from “Moderate Strength” to “Distressed.” Due to the variation within the neighborhood, Garfield Park will particularly benefit from the local expertise of the residents and organizations focused on the area’s revitalization.
RESPONSIVE INTERVENTIONS for TYPE 02 tries to address current challenges that are limiting the neighborhoods’ ability to retain residents and investment. This set of neighborhood clusters are located in proximity to transitioning areas. If many of the underlying issues can be addressed in the near term, these neighborhoods have an opportunity to improve and attract greater investment in the coming years.

Over the next twenty-four months, these neighborhoods should focus on reducing crime, improving housing and neighborhood conditions, and creating opportunities for residents to increase their educational attainment. Low employment rates among residents in this type suggest a need for workforce programs, which would help residents obtain better jobs with higher wages, thereby increasing incomes and reducing poverty. This type also has a high share of older properties, many of which may be worthy of rehabilitation while others may need to be demolished and redeveloped. These areas have a higher percentage of homeowners compared to other similar typologies and a higher percentage of stressed properties compared to the County, indicating that these areas would benefit from homeowner repair programs. Finally, many of the RESPONSIVE INTERVENTIONS TYPE 02 neighborhoods have older commercial areas. Updating these spaces and bringing in desirable businesses could create jobs and housing demand. To support these commercial areas, as well as improve pedestrian infrastructure for residents, RESPONSIVE INTERVENTIONS TYPE 02 would likely benefit from street and sidewalk repair.

**KEY INDICATORS**

- High Housing Cost Burden
- Low Market Pressure
- Low Educational Attainment
- High Crime Rates
- High Percentage of Pre-1960s Homes
- Low Median Sales Price
- High Percentage of Stressed Properties
- High Poverty Rates
RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods are located primarily in older suburban areas, many of them inner ring suburbs developed after WWII. Residential densities are moderate and approximately two-thirds of the housing stock was built prior to 1960. Code enforcement issues are lower than surrounding areas. Sales prices are low and there is a limited market for many of the housing types that exist in these areas. Coupled with lack of nearby amenities, low job center access, and limited public transportation, these neighborhoods can be challenging for lower income households. While crime levels are high compared to the County, crime rates are actually lower compared to surrounding areas.

**TYPE 03 INNER RING SUBURBS**

RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods are located primarily in older suburban areas, many of them inner ring suburbs developed after WWII. Residential densities are moderate and approximately two-thirds of the housing stock was built prior to 1960. Code enforcement issues are lower than surrounding areas. Sales prices are low and there is a limited market for many of the housing types that exist in these areas. Coupled with lack of nearby amenities, low job center access, and limited public transportation, these neighborhoods can be challenging for lower income households. While crime levels are high compared to the County, crime rates are actually lower compared to surrounding areas.

### KEY INDICATORS

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.

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<thead>
<tr>
<th></th>
<th>TYPE 03</th>
<th>Marion Co.</th>
<th>Marion Co.</th>
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</thead>
<tbody>
<tr>
<td>COST BURDENED</td>
<td>45%</td>
<td>37%</td>
<td>45%</td>
</tr>
<tr>
<td>HIGH MARKET PRESSURE</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>MORTGAGE DENIAL RATE</td>
<td>40%</td>
<td>34%</td>
<td>40%</td>
</tr>
<tr>
<td>% BA OR HIGHER</td>
<td>8%</td>
<td>26%</td>
<td>8%</td>
</tr>
<tr>
<td>% IN WORKFORCE</td>
<td>49%</td>
<td>59%</td>
<td>49%</td>
</tr>
<tr>
<td>JOB ACCESS (relative to Avg.)</td>
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<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>CRIME RATE (relative to Avg.)</td>
<td>1.4</td>
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<td>1.4</td>
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<tr>
<td>POVERTY</td>
<td>35%</td>
<td>24%</td>
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</tr>
<tr>
<td>% WITHOUT INSURANCE</td>
<td>23%</td>
<td>21%</td>
<td>23%</td>
</tr>
<tr>
<td>LSA</td>
<td>13</td>
<td>94</td>
<td>13</td>
</tr>
<tr>
<td>% PRE-1960 HOMES</td>
<td>66%</td>
<td>60%</td>
<td>66%</td>
</tr>
</tbody>
</table>

### RESPONSIVE INTERVENTIONS TYPE 03 — 11.67% of Marion County Population 104,994 residents
RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods are slightly more diverse than many of the other neighborhoods in Marion County. Over 10,000 Hispanic residents have been added to these neighborhoods between 2000 and 2015, making it the fastest growing racial group. Both the white and Black populations decreased from 2000 to 2010, but have since rebounded and shown small amounts of growth.

RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods have remained relatively stable when it comes to the age breakdown of residents. There has been a slight decrease in the number of youth (under 18 years) and young adults (18 to 34 years), while the adult (35 to 64 years) population has experienced very minimal growth over the last fifteen years.

RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods have remained relatively unchanged in terms of educational attainment over the last fifteen years. The percentage of adults without a high school diploma has slightly decreased, while the percentage of residents with some college and/or Associates Degree has increased. However, those changes have been modest.

RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods has one of the larger shares of single parent households. While this is true, this family type saw little change in numbers over the last fifteen years. These neighborhoods also experienced a decline in the number and share of households with children, reflective of the age analysis above.
Originally established as an independent town in 1821, Mars Hill became part of Indianapolis in the 1970s during the City/County merger. The Market Value Analysis now identifies the area as distressed. The neighborhood has significantly higher housing cost burdens, lower educational attainment levels, and higher poverty rates compared to other areas of Marion County. Furthermore, median sales prices are significantly lower than the County average, with nearly no new investment in recent years.

The priority tools selected for RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods are intended to stop additional decline and work to alleviate the challenges facing the area. Unlike other RESPONSIVE INTERVENTIONS TYPE 03 neighborhoods, Mars Hill is distant from employment centers and will not be near any new planned transit routes. Due to its distance from other areas of the city and the planned IndyGo routes, gas cards and carshare/rideshare programs may be most appropriate to connect residents to the rest of the city. To connect Mars Hill to many of the services residents need, the area would benefit most from remote social service programming. To improve neighborhood educational attainment levels, GED/HSE programs would be useful for the area. Finally, due to the neighborhood’s isolation from other areas of the city and concentration of poverty, the number of subsidized affordable units should be limited.

The Crown Hill neighborhood is home to one of Indianapolis’ most unique landmarks, Crown Hill cemetery, from which the neighborhood derives its name. Most of the homes were built during the early 20th century and still mirror the streetcar suburban form. Despite this rich history and proximity to an Indianapolis anchor, the Crown Hill neighborhood faces a number of challenges. Sales prices in the neighborhood are significantly lower than other areas of Marion County. Poverty rates are much higher in the Crown Hill neighborhood compared to other areas of the city, and housing cost burdens remain high. Blighted, vacant homes exist throughout the area, and social service needs persist. However, some new investment is occurring, with a few new homes built in the area in recent years.

Crown Hill will need to prioritize tools that act as Responsive Interventions to prevent further decline. Despite some significant hurdles, the Crown Hill neighborhood is adjacent to a number of anchor institutions and is well connected via public transit, which will only improve as the Bus Rapid Transit routes are constructed. Additional private investment will be helped by focusing blight removal programs in the neighborhood. Furthermore, many of the issues residents are facing, including high poverty rates and high housing cost burdens, could be addressed through GED/HSE programs by increasing employment opportunities for residents.
RESPONSIVE INTERVENTIONS for TYPE 03 attempt to reverse challenges that have caused these neighborhood issues. In many of these areas, basic infrastructures issues are likely to impact a neighborhoods’ ability to reverse decline. Roads, sidewalks, and potentially underground infrastructure, like sewer and water, may be issues. As poverty has moved further from the core of the city, neighborhoods like these are often disconnected from the social and human services. This disconnect, coupled with a lack of reliable transportation, does not allow households to access services that could help them improve their current situation.

Over the next twenty-four months, these neighborhoods should focus on working with existing social and human service providers to understand how services and programming can be remotely provided. By increasing educational attainment, job readiness skills, and improving access to childcare, residents will have more success obtaining a living wage job and moving out of poverty. RESPONSIVE INTERVENTIONS TYPE 03 areas have a high share of uninsured people and a high percentage of residents in poverty, indicating that these areas would benefit from low cost medical/mental health care. Furthermore, this typology has a high share of stressed properties. Removing blight could help make these areas more desirable places. Finally, these areas already have a large share of subsidized housing, concentrated poverty, and in many cases, are distant from job centers, amenities, and services. Therefore, the concentration of affordable units should be limited in these areas unless as part of a comprehensive revitalization strategy.

**KEY INDICATORS**

- Low Market Pressure
- High Mortgage Denial Rate
- Low Educational Attainment
- High Crime Rates
- Low Workforce Participation
- Low Median Sales Price
- High Percentage of Stressed Properties
- High Renter Voucher Usage
**TYPE 01 EASTSIDE CLUSTERS**

ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods are the highest density neighborhoods outside of the Downtown Neighborhoods and have a majority of homes built prior to 1960. While this is increasing in desirability by the market, condition and maintenance issues are likely at play in these neighborhoods. Nearly one-quarter of properties suffer from code enforcement issues and crime rates are the highest in the City. While home values are well below the County average, half of all household are considered “cost burdened” indicating that many residents suffer from very low incomes. While job access is good because of their central location, education levels are the lowest in the County. Approximately one-third of adults do not have a high school degree and only one out of ten have a Bachelor’s Degree or higher.

**KEY INDICATORS**

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about the each indicator click the title below or reference the Glossary in the Appendix.

<table>
<thead>
<tr>
<th>TYPE 01</th>
<th>Marion Co.</th>
<th># OF BLOCKGROUPS</th>
<th>MEDIAN SALES PRICE (13-15)</th>
<th>SALES PRICE VARIANCE</th>
<th>% OWNER OCCUPIED</th>
<th>BUILT SINCE 2008</th>
<th>% STRESSED PROPERTIES</th>
<th>VOUCHER USAGE (% Renters)</th>
<th>PERMITS (% Res Properties)</th>
<th>DENSITY (Housing Units Per Sq Mile)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>COST BURDENED</strong></td>
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<td><strong>LSA</strong></td>
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RACE / ETHNICITY

represents residents' race/ethnicity in all TYPE 01 neighborhoods for 2015

WHITE | 57%
9,520 residents

HISPANIC / LATINO | 16%
2,662 residents

BLACK | 35%
5,860 residents

ASIAN | <1%
40 residents

ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods experienced declines in all racial groups with the exception of Hispanics; however, that increase was minor. Overall population of these neighborhoods has declined significantly. In fact, ADDRESS UNDERLYING ISSUES TYPE 01 areas have declined in population more than any other typology. While the white population has decreased between 2000 and 2010, that racial class has seen growth in the last five years between 2010 and 2015.

AGE

represents residents' age in all TYPE 01 neighborhoods for 2015

YOUTH | 25%
4,189 residents (ages 0-17)

YOUNG ADULTS | 24%
4,002 residents (ages 18-34)

ADULTS | 42%
6,982 residents (ages 35-64)

SENIORS | 9%
1,584 residents (ages 65+)

ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods have suffered the largest decline in overall population, which has affected every age group. The youth (under 18 years) population has experienced the largest loss of population. Between 2000 and 2015, these neighborhoods lost nearly half of their youth population.

EDUCATION

represents residents' educational attainment in all TYPE 01 neighborhoods for 2015

LESS THAN HIGH SCHOOL DIPLOMA | 32%
3,567 residents

HIGH SCHOOL DIPLOMA | 35%
3,896 residents

SOME COLLEGE / ASSOCIATES DEGREE | 23%
2,505 residents

BA OR HIGHER | 10%
1,082 residents

ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods have changed very little in their educational attainment. There are fewer adult residents without a high school diploma. The other slight change that occurred was in the number of adults with some college and/or Associates Degree and Bachelors Degrees, which experienced small increases over the last fifteen years.

FAMILY TYPE

represents family types in all TYPE 02 neighborhoods for 2015

SINGLE WITH CHILD | 16%
1,202 residents

MARRIED WITH CHILD | 7%
537 residents

FAMILY NO CHILD | 21%
1,587 residents

NON FAMILY | 56%
4,149 residents

ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods experienced a change in the share of non family households. While the number of households remained stagnant, their share of the overall household population grew from 42% to 56%. This family type was also the only population to not lose households. Married households, both with and without children, saw the greatest losses in total households.
TWIN AIRE

Twin Aire is a residential and commercial district located on the southeast side of the city. During the 1990s, the neighborhood’s population declined and most shopping shifted south toward Greenwood. Today, the area faces high housing cost burdens, very high crime rates, and high poverty rates. Overdose rates remain high and educational attainment remains low, preventing some residents from accessing higher-paying jobs.

Despite these issues, market momentum is moving towards the neighborhood. Citizens Energy Group has been awarded a grant from the U.S. Economic Development Administration to implement a redevelopment strategy of the former coke site, and Twin Aire has also been selected as a “Great Places 2020” neighborhood. Priority tools for ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods focus on Addressing Underlying Issues to tackle basic physical and social challenges. Tools for this area should primarily focus on people-based needs such as low cost medical care and financial literacy programs. To address the workforce development, poverty, and educational attainment issues in the area, Twin Aire would benefit from GED/HSE programs. Finally, to spur private investment in the area and capitalize on the nearby market momentum, Twin Aire would benefit from community policing efforts to address the significant crime issues.

MAPLETON FALL CREEK

As the Indianapolis population grew in the 1900s, affluent newcomers were attracted to Mapleton Fall Creek because it was removed from the city while still accessible by car to downtown. During this time, new developments in the neighborhood such as small parks, schools, and the Marott hotel opened. During the 1960s, housing began to deteriorate, delinquency and crime rates rose, and businesses began to move out. The area faces high mortgage denial rates, high levels of poverty, and low supermarket access. However, the area is well-positioned for reinvestment due to the available low-cost historic homes, as well as proximity to the Monon trail, Fall Creek trail, and downtown.

Tools for ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods are focused on Addressing Underlying Issues in order to address the many challenges facing the neighborhood. Due to the high crime rates, the area would benefit from community policing. Mapleton Fall Creek is home to many rental units, many of which would benefit from rental repair programs to ensure that these spaces are safe and decent for habitation. To address some of the underlying poverty and workforce issues, Mapleton Fall Creek would benefit from GED/HSE programs to improve resident educational attainment.
EARLY ACTION TOOLS & INTERVENTIONS

ADDRESS UNDERLYING ISSUES TYPE 01 aims to tackle basic physical and social challenges that have brought these neighborhoods into their current challenged state. These neighborhoods are well positioned geographically to take advantage of renewed interest in urban living. However, serious underlying issues prevent them from attracting investment and residents. These neighborhoods have the highest crime rate of any neighborhood cluster in Marion County. This issue must be addressed in order to stop the current decline and disinvestment.

Over the next twenty-four months, these neighborhoods should focus on reducing crime and addressing the social service needs of residents. To address the crime issues in the area, ADDRESS UNDERLYING ISSUES TYPE 01 areas would benefit from community policing efforts that encourage partnerships with residents and local organizations. To improve incomes and move residents out of poverty, educational, job training, and financial literacy classes should be prioritized in these areas. This typology has a high rate of mental health/overdose calls compared to other areas of Marion County as well as higher rates of uninsured residents, suggesting a need for affordable medical and mental health services. Finally, ADDRESS UNDERLYING ISSUES TYPE 01 areas have a higher percentage of renters and a high percentage of stressed properties, indicating that rental repair programs would be appropriate.

KEY INDICATORS

- High Housing Cost Burden
- Low Educational Attainment
- High Crime Rates
- High Poverty Rates
- High Percentage of Pre-1960s Homes
- Low Median Sales Price
- High Percentage of Stressed Properties
- High Residential Density
Legacy Industrial Clusters

Indianapolis International Airport

38th Street
West Washington Street
16th Street
86th Street
East Washington Street
62nd Street
Kessler Boulevard
Interstate 65
Interstate 69
Interstate 70
Meridian Street
Michigan Road
Southeastern Ave
Emerson Avenue
Rural Street
Kentucky Avenue
Southport Road
### Legacy Industrial Clusters

ADDRESS UNDERLYING ISSUES TYPE 02 neighborhoods are somewhat centrally located and represent a mix of older neighborhoods and inner ring suburbs. Because of their age, housing is typically denser and older but more likely to suffer from maintenance and quality issues. Home values are the lowest of any neighborhood type. Code enforcement issues are high in these neighborhoods as well as crime, poverty, and a variety of other social issues. Even with good access to job centers, lack of transportation, childcare, and education likely inhibit many of the residents from obtaining available jobs. The area has some of the lowest educational attainment rates in the County.

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### Key Indicators

To determine the Indianapolis neighborhood typologies, twelve social wellness dimensions related to housing, health, workforce, and social cohesion were analyzed. Each cluster, or neighborhood type, has both strengths and challenges that help inform the strategies, programs, and investments that should be deployed to act defensively and proactively to address neighborhood challenges. In addition to the twelve social dimensions, market indicators were reported for each neighborhood type. To learn more about each indicator click the title below or reference the Glossary in the Appendix.

#### TYPE 02 — 5.02% of Marion County Population (45,181 residents)

**Address Underlying Issues**

- Neighborhoods are somewhat centrally located and represent a mix of older neighborhoods and inner ring suburbs.
- Because of their age, housing is typically denser and older but more likely to suffer from maintenance and quality issues.
- Home values are the lowest of any neighborhood type.
- Code enforcement issues are high in these neighborhoods as well as crime, poverty, and a variety of other social issues.
- Even with good access to job centers, lack of transportation, childcare, and education likely inhibit many of the residents from obtaining available jobs.
- The area has some of the lowest educational attainment rates in the County.

<table>
<thead>
<tr>
<th>Type</th>
<th>Age</th>
<th>Median Sales Price</th>
<th>Sales Price Variance</th>
<th>% Owner Occupied</th>
<th>Built Since 2008</th>
<th>% Stressed Properties</th>
<th>Voucher Usage (% Renters)</th>
<th>Permits (% Res Properties)</th>
<th>Density (Housing Units Per Sq Mile)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TYPE 02</td>
<td>Marion Co.</td>
<td>50</td>
<td>1</td>
<td>47%</td>
<td>1.3%</td>
<td>21%</td>
<td>16%</td>
<td>9%</td>
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<td>$16,400</td>
<td>n/a</td>
<td>47%</td>
<td>1.3%</td>
<td>21%</td>
<td>16%</td>
<td>9%</td>
<td>4,700</td>
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</tbody>
</table>
ADDRESS UNDERLYING ISSUES

TYPE 02 neighborhoods are the only cluster with a Black majority. However, the number of black residents has decreased by approximately 7,000 residents. The Hispanic population is the only racial class that has increased in these neighborhoods, nearly tripling in population between 2000 and 2015. During that same time period, every other race has decreased.

ADDRESS UNDERLYING ISSUES

TYPE 02 neighborhoods have experienced an overall population loss, but youth (18 years and under) and senior (65 years and older) populations have decreased more than the other age groups. Even with a loss in youth population, these neighborhoods tend to trend younger than most other neighborhood types in the County.

ADDRESS UNDERLYING ISSUES

TYPE 02 neighborhoods have shown moderate growth in the number of adults with either a high school diploma and some college and/or Associate Degree over the last fifteen years. During that same time, the number of residents with no high school diploma decreased. Adults with Bachelor’s Degrees increased, but only marginally.

ADDRESS UNDERLYING ISSUES

TYPE 02 neighborhoods experienced declines in most families types with the exception of non-family households. Growing by just a few hundred households, non families increased in the total household share by ten percent between 2000 and 2015. Married households, with and without children, saw the greatest declines. Single parent households, decreased in absolute numbers, but their share of the neighborhoods’ household population remained the same.
The challenges facing Martindale Brightwood began once the railroad companies anchoring the neighborhood left in the 1940s. White-flight during the post-war suburban housing boom and resident displacement during the construction of I-65 and I-70 compounded these issues, leaving behind a surplus of housing. Today, the neighborhood remains a mix of industry and small, working-class homes with high vacancy, poverty, and stressed property rates. Furthermore, the area suffers from some of the highest mortgage denial rates in the County. Much of the area is blighted and many existing homes are uninhabitable. However, market momentum near the Old Northside, Herron Morton, and Fall Creek Place is beginning to move east, bringing new opportunity to Martindale Brightwood.

The priority tools selected for ADDRESS UNDERLYING ISSUES TYPE 02 neighborhoods focus on addressing underlying issues to meet residents’ basic needs. Given the educational attainment levels of residents, workforce development and educational initiatives should be prioritized. Furthermore, high quality early childcare facilities would address educational issues at an early age and allow parents to pursue employment opportunities.

West Indy

Settlement in the West Indianapolis area began in the 1820s, making it one of the oldest neighborhoods in the city. The neighborhood developed around industry and many of the homes in the area were built before 1900. West Indy has higher crime rates, lower educational attainment levels, and higher poverty rates than the rest of the County. Median sales prices for homes are significantly lower than the county median, yet housing cost burden remains high.

Although the Market Value Analysis identifies the area as currently distressed, the long-term prospects for the area are promising considering the areas proximity to downtown as well as the future redevelopment of the GM Stamping Plant, located just north of the neighborhood. However, to capitalize on the redevelopment of that site, fundamental neighborhood issues will need to be addressed. The priority tools for ADDRESS UNDERLYING ISSUES TYPE 02 neighborhoods focus on addressing underlying issues to meet residents’ basic needs. West Indy will need to focus on addressing key people-based issues such as adult education and job readiness, youth education, and increasing access to quality childcare options. Through these investments, more residents will be able to achieve a living wage job and move out of poverty.
EARLY ACTION TOOLS & INTERVENTIONS

ADDRESS UNDERLYING ISSUES for TYPE 02 proposes to address the most basic people and place challenges. These areas have less crime than the ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods, but suffer from low education levels, and low median sales prices. Unlike ADDRESS UNDERLYING ISSUES TYPE 01 neighborhoods, which are less pervasive, ADDRESS UNDERLYING ISSUES TYPE 02 neighborhoods are often grouped together forming large, depressed swaths across the city.

Over the next twenty-four months, these neighborhoods should focus on addressing key people-based issues such as adult education and job readiness, youth education, and increasing access to quality childcare options. By increasing educational attainment, job readiness skills, and improving access to childcare, residents will have more success obtaining a living wage job and moving out of poverty. Due to the limited incomes and market realities of grocery store attraction and development, mobile markets will be a more tactical and feasible tool to address the limited supermarket access issues in these areas. Although half of households in ADDRESS UNDERLYING ISSUES TYPE 02 neighborhoods are housing cost burdened, the concentration of affordable units in these areas should be limited unless located near market momentum or as part of a comprehensive revitalization strategy. These areas already have a large share of subsidized housing, and many of the ADDRESS UNDERLYING ISSUES TYPE 02 areas fall within HUD designated Racially/Ethnically Concentrated Areas of Poverty. Finally, capacity building for community based organizations has been prioritized because local organizations in areas with multiple challenges are often best positioned to understand those challenges and direct efforts to solve residents’ most pressing problems.

KEY INDICATORS

- Higher Job Access
- Moderate Levels of Owner Occupancy
- Low Educational Attainment Levels
- High Poverty Rates
- High Percentage of Stressed Properties
- High Crime Rates
- Lowest Median Sales Prices in the City
- High Housing Cost Burden
Fall Creek Place Neighborhood Organization hosts events like block parties, which are one way for neighbors to engage in and get to know their community.
Neighborhood Investment Strategy

APPENDIX

Tool Glossary ......................................................128
Data Analysis .......................................................161
Community Development Inventory....................166
Home & CDBG Funding Priorities.........................175
Affirmatively Furthering Fair Housing.................184
References...........................................................189
The following development tools were identified in the Affinity Group meetings and stakeholder interviews as priorities for Indianapolis neighborhoods. Although this list is not comprehensive, it does provide practitioners with a high level overview of the tools identified through the Neighborhood Investment Strategy process that may the biggest impact on Indianapolis neighborhoods.
The six priority tools for each typology are only a small portion of the numerous tools that exist. The following Tool Glossary contains many more tools that can address the social needs and market characteristics of neighborhoods. These tools were identified in the Community Development Inventory Survey and Affinity Group meetings. Although this list is not comprehensive, it provides practitioners with a high level overview of the tool and suggestions of typologies that would be most impacted by such a tool.

Each tool in the glossary includes a definition, the Community Development 2.0 Investment Category/Categories it falls within, and a series of selected typologies that would likely benefit most from that tool. A handful of tools include more information, including a case study, potential local players, and market or social need indicators. Tools were selected for more detailed information because they are not currently available in Indianapolis or were selected as a priority tool for multiple typologies.

**HOW TO USE THE TOOL GLOSSARY**

The six priority tools for each typology are only a small portion of the numerous tools that exist. The following Tool Glossary contains many more tools that can address the social needs and market characteristics of neighborhoods. These tools were identified in the Community Development Inventory Survey and Affinity Group meetings. Although this list is not comprehensive, it provides practitioners with a high level overview of the tool and suggestions of typologies that would be most impacted by such a tool.

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**INVESTMENT CATEGORY**

Each of the tools in the glossary has a bar indicating what type of activity the tool falls under. These categories were defined in Community Development 2.0 as the investment categories that encompass the people and place-based aspects of community development. The same categories were utilized in the survey to create the community development inventory. The darker grey color indicates that the tool falls under that category.

**SELECTED TYPOLOGIES**

Each tool in the glossary has a series of typologies selected that would likely benefit most from that type of investment. Selected typologies are indicated by color. These suggestions were developed through best practice research and the Affinity Group meeting discussions, which provided more than 50 local community development leaders the opportunity to provide input. However, this is not a recommendation to only use these tools in selected typologies. All places would likely benefit from all tools, but considering limited and declining resources, these tools must be prioritized to have meaningful impacts on communities. Neighborhood-based partners remain the experts on what tools are needed in individual neighborhoods.
Blight elimination or demolition programs aim to reduce the number of uninhabitable or beyond repair buildings within a neighborhood. The goal with most programs is to help stabilize neighborhoods and prevent further decline. Determination of final end use, such as pocket parks or redevelopment for new housing units, should be done prior to the demolition of each structure. Strategic demolition, as a means to assemble larger sites for redevelopment purposes, is also a best practice for this type of program.

**POTENTIAL PLAYERS**

Community Action of Greater Indianapolis*
City of Indianapolis
Edna Martin Christian Center*
Englewood CDC*
Indiana Housing and Community Development Authority
King Park Development Corporation*
Mapleton Fall Creek Development Corporation*
Near North Development Corporation*
Renew Indianapolis
Riley Area Development Corporation*

**INDICATORS AND NOTES**

**Indicators:** High levels of stressed properties, low median sales prices, and high percentage of homes built before 1960

**Notes:** A coordinated and targeted approach to demolitions across the city would ensure funds go towards properties and neighborhoods most at risk and in need. Proactive approaches, such as targeting stable neighborhoods with only minimal blight, would be more appropriate in DEFENSIVE MEASURE and RESPONSIVE INTERVENTION neighborhoods. Alternatively, targeting neighborhoods with significant and widespread blight, such as those in ADDRESSING UNDERLYING ISSUES areas could lay the groundwork for comprehensive redevelopment.

**CASE STUDY OR TOOL IN ACTION**

The New Orleans Redevelopment Authority (NORA) owns close to 3,000 properties. Under the city’s blight reduction strategy, which is informed by their MVA, NORA prioritizes the repurposing of publicly owned land and properties. The city encourages affordable housing in stronger markets where below-market development would otherwise be cost prohibitive and in strength-adjacent markets where market pressure threatens to displace existing residents. In weak market areas, other reuse strategies such as community gardens, side lots, and market rate development, if feasible, are considered.

* Organizations that identified themselves as engaging in Blight Elimination activities in the Indianapolis Community Development Inventory Survey
BUSINESS ATTRACTION & SUPPORT

Business attraction provides multiple benefits by creating jobs, providing good and services, and establishing a destination that can act as a catalyst for additional investment. Business attraction and support most often refers to customer-facing businesses, but can also include business-to-business organizations. Tools can include subsidies or incentives to encourage businesses to locate in specific areas and neighborhoods, as well as technical assistance and support for small businesses.

POTENTIAL PLAYERS
Downtown Indy, Inc*
Englewood CDC*
Irvington Development Organization*
John Boner Neighborhood Center*
JP Morgan Chase*
King Park Development Corporation*
Mapleton Fall Creek Development Corporation*
Near North Development Corporation*
Southeast Neighborhood Development Corporation*
Westside Community Development Corporation*

INDICATORS AND NOTES

Indicators: Low Supermarket Access, moderate buying power (not the lowest incomes and highest poverty rates in the County), and existing commercial nodes.

Notes: Typically, businesses and retailers prefer to cluster near like, but not identical, uses. Neighborhoods without existing business and/or retail clusters should be analyzed before investment is made. For example, many areas of PROACTIVE STABILIZATION TYPE 02 clusters do not have retail clusters and would benefit from strategically locating new businesses. Small neighborhood-serving retail nodes with existing historic retail infrastructure should be encouraged in more central neighborhoods.

CASE STUDY OR TOOL IN ACTION

The New Orleans Fresh Food Retailers Initiative is a partnership between the city of New Orleans, The Food Trust, and Hope Enterprise Corporation (a local CDFI) to finance the growth and expansion of retail businesses providing fresh food to residents. The fund offers low-interest and forgivable loans to supermarkets, grocery stores, and other fresh food retailers in underserved and disadvantaged areas. The fund is managed by Hope Enterprise Corporation and financed by $7,000,000 in CDBG funds from the City and an additional $7,000,000 in capital from Hope. Funding can be used for a variety of activities related to predevelopment, construction, retrofitting, and operations.

* Organizations that identified themselves as engaging in Business Attraction and/or Business Support activities in the Indianapolis Community Development Inventory Survey
EVICION PROTECTION/ RENTER ADVOCACY

A comprehensive rental affordability strategy should consider renters facing eviction, the cause of which can be more complicated than failure to pay a bill. Evictions compound financial distress, makes it harder for adults to hold a job, and for children to learn in school. Good Cause Eviction policies are enacted by states and cities to shield renters from arbitrary or unfair evictions, and ensure that residents have adequate time to adjust to rent increases or find alternative housing arrangements when necessary. Right to Counsel Policies ensure legal representation to tenants facing eviction.

POTENTIAL PLAYERS

Centers for Working Families
Community Action of Greater Indianapolis, Inc.
Indianapolis Legal Aid Society
INHP
MIBOR REALTOR Association

INDICATORS AND NOTES

Indicators: Lower levels of owner-occupancy, market pressure, and housing cost burden.

Notes: Although eviction can happen throughout the city, regardless of market factors or geography, eviction protection and renter advocacy should be focused in areas with high market pressure to ensure that residents are not being forced out for higher paying households. These include clusters MAINTAIN COMPETITIVENESS TYPE 01, MAINTENANCE TYPE 01, and RESPONSIVE INTERVENTIONS TYPE 01. Furthermore, to increase delivery efficiency, these tools should be focused in the clusters with the highest percentage of renter households.

CASE STUDY OR TOOL IN ACTION

An analysis of eviction proceedings in New York City found that when renters were given legal counsel, evictions declined by 77%. Furthermore, between 2013 and 2015, when the city substantially increased funding for legal services for low-income tenants, the number of evictions carried out by city marshals declined by 24%. Both findings suggest that access to legal counsel can substantially reduce the incidence of eviction.
Foreclosure by a lender can have long-term damaging effects on a property owner, but is also expensive for the lender and is a loss of potential revenue. Tax foreclosure is similarly damaging and expensive, but also removes private, taxable property from the tax rolls. Foreclosure prevention can help property owners with financial planning and education, but it can also involve a third party mediating a reduction in principal, taxes owed, and/or lending terms, to the benefit of all parties.

**POTENTIAL PLAYERS**

Center for Working Families*
Community Action of Greater Indianapolis, Inc.*
Indianapolis Neighborhood Housing Partnership*
Mapleton Fall Creek Development Corporation*
Martindale Brightwood Community Development Corporation*
MIBOR REALTOR Association*
Neighborhood Christian Legal Clinic

**INDICATORS AND NOTES**

**Indicators:** High levels of homeownership and high housing cost burden.

**Notes:** Although generally not tested in the context of market conditions, research suggests that foreclosure prevention programs will have the largest impact on property values when they focus on neighborhoods with a small or moderate number of foreclosures. Preventing neighborhoods from crossing the tipping point of three to five foreclosures per block can prevent existing foreclosures from negatively harming the value of other homes in the surrounding area. In areas where a large number of foreclosures are already present, interventions may still stem decline, but a major market improvements are less likely.

**CASE STUDY OR TOOL IN ACTION**

Boston Community Capital’s (BCC) Stabilizing Urban Neighborhoods (SUN) Initiative is designed to prevent foreclosures by resetting mortgages to more sustainable levels. Through SUN, BCC purchases homes or mortgages in foreclosure and sells or refinances them back to owners for a reduced rate. In 2012, SUN used $28 million to purchase 141 loans in Massachusetts, reducing homeowners’ monthly payments by an average of 40%. To help recover invested funds, SUN places a 0% shared appreciation second mortgage on each property, up to the value of the original mortgage. When homeowners sell, SUN recovers a portion of the profits and uses them to replenish the fund.

* Organizations that identified themselves as engaging in Foreclosure Prevention activities in the Indianapolis Community Development Inventory Survey
Job training and job readiness programs provide educational opportunities for individuals to prepare them to obtain employment and keep the job once hired. Training / Readiness programs can include preparing a resume and/or job applications, writing a cover letter, interview skills training, instruction on how to search for a job, and training regarding workplace expectations. Although significant share of the skills gap faced by Indianapolis’ employers can be addressed with less than a bachelor’s degree, many individuals still need to develop the skills to first obtain a job while others need to develop the marketable skills desired by businesses.

**POTENTIAL PLAYERS**

- Aspire Indiana*
- Centers for Working Families*
- Community Alliance of the Far Eastside*
- Edna Martin Christian Center*
- Goodwill Industries of Central Indiana*
- Hawthorne Community Center*
- John Boner Neighborhood Center*
- MLK Community Center*
- Mary Rigg Neighborhood Center*
- PACE, Inc.*
- Second Helpings*
- United Way of Central Indiana*

**INDICATORS AND NOTES**

**Indicators:** Low workforce participation, high poverty rates, and low educational attainment levels.

**Notes:** The ABCs of workforce development describe how individuals move from a job, to a Better job, to a Career. Job readiness training provides the skills to find a job while job skills training can help individuals find a better job, or even a career. Although every neighborhood cluster would benefit from workforce development initiatives, RESPONSIVE INTERVENTIONS and ADDRESS UNDERLYING ISSUES would benefit most from the training programs. These typologies have some of the lowest workforce participation rates and educational attainment levels in the County.

**CASE STUDY OR TOOL IN ACTION**

Toward Employment is a workforce development organization in northeast Ohio. The organization’s training model, WorkAdvance, was designed using research on the elements of successful job training programs, which involves rigorous screening and intake to ensure participants are ready for the program, training focused on soft and technical skills, job placement services, and career advancement coaching. Toward Employment focuses on the manufacturing and health care fields, where demand for middle and entry level workers is high and significant room for advancement exists. Every participant is required to participate in job readiness training that teaches communication, financial literacy, and job search skills. The organization also arranges technical training courses in partnership with employers and local community colleges to provide participants with the industry-specific skills they need to enter a high growth field. Job placement for graduates is coordinated with employer partners and every graduate is provided with post-employment coaching to help them advance in their career. A rigorous evaluation of the Toward Employment model found participants increased their wages by 14%.

* Organizations that identified themselves as engaging in Job Training / Readiness activities in the Indianapolis Community Development Inventory Survey
MOBILE MARKETS

Mobile Markets increase healthy food access by bringing low-cost food markets to neighborhoods with low supermarket access. Instead of attempting to attract a traditional brick-and-mortar grocery store, mobile markets bring fresh, healthy food to neighborhoods. Mobile markets are often small stands that are easily movable, or can be large vehicles, such as buses, with the interiors converted into mini-stores.

POTENTIAL PLAYERS
City of Indianapolis
Gleaners Food Bank
Growing Places Indy*
Health and Hospital Corporation*
Indy Food Council
Indy Hunger Network*
LISC

INDICATORS AND NOTES
Indicators: Low supermarket access.
Notes: Mobile Markets are most appropriate in areas with Low Supermarket Access that are unlikely to attract a conventional grocery store. Grocery stores typically locate in higher-income areas with a certain level of density or around a cluster of other businesses. Some neighborhoods will have difficulty attracting a national grocery and must address healthy food access issues through other means. Mobile Markets should be prioritized in the typologies with highest number of block groups with limited supermarket access.

CASE STUDY OR TOOL IN ACTION
St. Louis’ Metro Market is a non-profit mobile farmers market that serves area food deserts by providing direct access to fresh, healthy, affordable produce. Metro Market opened for business in 2016 after retrofitting a donated city bus to create a grocery-store-on-wheels to bridge the physical, financial, and educational barriers to healthy food access. Much of the produce comes from local growers and farmers, while also providing recipes to customers so that they can actually use the produce they purchase.

The organization is sponsored by Saint Louis University Hospital and Cardinal Glennon Children’s Hospital. The Metro Market was possible thanks to a $75,000 grant from the Incarnate Word Foundation.

* Organizations that identified themselves as engaging in Healthy Food Access activities in the Indianapolis Community Development Inventory Survey
Activating public space can reinvigorate local citizens, business owners and community organizations to coalesce around shared pride in their community. As defined by Project for Public Spaces, “Placemaking inspires people to collectively reimagine and reinvent public spaces as the heart of every community. By capitalizing on the unique strengths of specific areas, placemaking fosters a greater sense of place and creates spaces that are truly valued by community members. Placemaking can be creative, strategic, or tactical, depending on the goals and values of specific communities.”

**Indicators and Notes**

**Indicators:** Suburban typologies and typologies that must compete regionally.

**Notes:** Placemaking is important in all neighborhood types, but should be targeted to those that compete regionally and have underutilized public space. Safe and accessible public space with regular programming can improve business activity, stabilize property values and build a sense of community around shared space.

**Case Study or Tool in Action**

Better Block Indy held an event on June 8th, 2013, where East Washington Street from Rural Street to Oxford Street was transformed into a life-sized model of a thriving, connected neighborhood center. For one day, this short stretch of Washington Street was home to temporary “landscape” medians and bike lanes, as well as pop-up shops, a transit stations, and a storefront for public input into the Re-energize East Washington Street planning effort.

The “Better Block” project is a national initiative. It provides a demonstration tool to help cities around the United States that are looking for ways to redevelop communities that enable multi-modal transportation, while increasing economic development and reducing carbon emissions. “Better Block” events act as a living charrette so that communities can actively engage in the city-building process and provide feedback on various efforts in real time. Turnout to the event was strong, with over eighty people participating in a questionnaire on topics such as focus areas, jobs, and housing.

* Organizations that identified themselves as engaging in Placemaking activities in the Indianapolis Community Development Inventory Survey
In developing neighborhoods, market pressures can drive property owners to raise rents in response to an increase in market demand. Often, as a result, existing residents find themselves financially unable or unwilling to meet the increased housing costs. This can result in the displacement of existing residents. The purchase and maintenance of existing affordable housing can serve to preserve existing low-cost units in markets where, due to market forces, they are not likely to be built. Preserving these units can promote long-term housing sustainability and foster a diverse mix of incomes.

**INDICATORS AND NOTES**

**Indicators:** Typologies with current or potential future high market pressure, moderate levels of rentership, and high housing cost burden.

**Notes:** Although cost burdens are high throughout the County, a large supply of low-cost, unsubsidized rental housing still exists. As these areas continue to develop, low-cost units are at risk of succumbing to market pressures. Proactive strategies to preserve and repair these low-cost units, especially in areas experiencing particularly high development pressure, can help to ensure long-term preservation of affordable housing. Ensuring the existing supply of unsubsidized affordable housing remains low-cost and habitable is just as critical as creating new units.

* Organizations that identified themselves as engaging in Rehabilitation of Affordable Housing activities in the Indianapolis Community Development Inventory Survey

**CASE STUDY OR TOOL IN ACTION**

The Minneapolis-St. Paul Naturally Occurring Affordable Housing Fund (NOAH) is designed to identify and acquire these affordable, but unsubsidized housing units and preserve their affordability. With $25 million in capital raised from public and private sources, NOAH plans to acquire 1,000 rental units over the course of the next three years. The fund targets occupied properties without substantial rehab needs that are already renting at affordable levels. NOAH hopes to avoid competition with other investors by focusing on moderate-sized multifamily properties, those with approximately 100 units, that are generally too small to attract national investors, and too large for local “mom and pop” developers. Using data purchased from local and national brokers, NOAH has identified over 2,000 units in the region that meet the fund’s criteria. To attract for-profit partners, NOAH will agree to provide a majority of the equity required to purchase targeted properties. In exchange, the developer, who will be responsible for managing the property, will agree to rent 75% of the property’s units to residents earning below 80% of AMI for a 15-year term.
In areas where new, affordable units are not being built, the low-cost units that do exist are often old and poorly maintained. This can be due to a history of deferred maintenance associated with the low operating margins and subsequent difficulty in obtaining financing for improvements. Housing quality and maintenance expenses are typically the biggest threats to the preservation of affordable housing. Repair of an area’s existing affordable housing stock is crucial to sustain long-term affordability and a diversity of incomes.

**POTENTIAL PLAYERS**

City of Indianapolis
Englewood CDC*
Indianapolis Housing Agency*
INHP*
Insight Development Corporation*
Mapleton Fall Creek Development Corporation*
Merchants Affordable Housing
Partners in Housing*
Southeast Neighborhood Development (SEND)*

**INDICATORS AND NOTES**

**Indicators:** Moderate levels of rentership, high housing cost burden, high percentage of homes built pre-1960, and high percentage of stressed properties.

**Notes:** There are high percentage of stressed properties throughout in the RESPONSIVE INTERVENTIONS and ADDRESS UNDERLYING ISSUES neighborhoods along with a significant number of renters. These areas are the most likely to have a housing stock that has suffered from deferred maintenance, absentee ownership, and are in need of the greatest repairs. Therefore, this tool should be prioritized in the RESPONSIVE INTERVENTIONS and ADDRESS UNDERLYING ISSUES neighborhoods.

**CASE STUDY OR TOOL IN ACTION**

San Francisco’s Small Sites Program (SSP) provides acquisition and rehabilitation financing for developers that purchase and renovate multi-family rental buildings with 5 - 25 units in areas with an average income at or below 80% of AMI. To participate, borrowers must commit to zero resident displacement and long-term affordability restrictions.

* Organizations that identified themselves as engaging in Rental Repair activities in the Indianapolis Community Development Inventory Survey
Support for Small Landlords

Housing quality and maintenance expenses are typically the biggest threats to the supply of existing low-cost housing. Buildings and systems qualities may be poor to begin with and low operating margins make it difficult for landlords to finance improvements. Deferred maintenance can make the price of repairs climb rapidly. Programs and initiatives that provide support for small landlords enable owners of existing low-cost units to maintain and increase the useful life of their properties. They can also incentivize investment. In turn, the quality of low-cost housing options and long-term affordability are increased.

**POTENTIAL PLAYERS**

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Mapleton Fall Creek Development Corporation*  
Partners in Housing*  
Southeast Neighborhood Development (SEND)*

**INDICATORS AND NOTES**

**Indicators:** Moderate levels of rentership, high housing cost burden, and a high percentage of stressed properties.

**Notes:** Much of the low-cost housing stock throughout the county is owned and operated by small landlords. For these owners, what might seem like a small capital expenditure of replacing a defunct AC unit can quickly become an unmanageable expense. This will often result in deferred maintenance and ultimately the community bears the cost in lack of adequate housing choice. It is important for the city to develop programs that provide assistance to small landlords.

**CASE STUDY OR TOOL IN ACTION**

The Landlord Ambassadors program is a partnership between the New York City department of housing preservation and development (HPD) and local community groups to recruit small to medium sized landlords with resources to help maintain their properties and preserve affordability. Working with community groups in three boroughs, the initiative provides funds for partner organizations to hire a dedicated landlord liaison. Liaisons are charged with networking with local landlords to educate them about HPD resources, helping landlords navigate applications for low cost preservation resources, and providing technical assistance to resolve management, financial, and physical repair issues that threaten the stability of the city’s affordable housing stock. Liaisons will initially focus on landlords with multifamily properties on the city’s tax lien docket.

* Organizations that identified themselves as engaging in Rental Repair activities in the Indianapolis Community Development Inventory Survey
ADOPT-A-BLOCK

Adopt-a-block programs are created to help reduce litter in targeted areas within a neighborhood while building resident connections. These programs require an ongoing commitment to keep a targeted area litter-free. The goals of the program are to address neighborhood aesthetics and build neighborhood capacity. Adopt-a-blocks are often one of the first steps towards community organizing.

ARTIST HOUSING

Higher market pressures, rapidly increasing rents, and stagnant wages can lead to resident displacement in some neighborhoods, particularly amongst resident artists and musicians. Providing subsidized housing for these residents can help to maintain a neighborhood's cultural economy by providing a low-cost housing solution.

CAPACITY BUILDING FOR COMMUNITY BASED ORGANIZATIONS

Community-based organizations are generally designed to empower community members to be active participants in their neighborhoods. These organizations, which can include resident groups, community centers, community development corporations, as well as other groups, are often stretched for resources. By building capacity, these organizations are able to more efficiently and effectively enact change in their communities.
**CENTERS FOR WORKING FAMILIES**

Centers for Working Families provide a coordinated set of services to help low-income individuals and families get jobs, strengthen their finances, and move up the economic ladder. These services are offered in a single location, often in community centers or other existing, well-known community facilities. Centers for Working Families provide financial coaching and education, help people find work and advance their careers, and improve access to public benefits.

**CODE ENFORCEMENT**

Code Enforcement is the act of enforcing a variety of applicable codes, ordinances, rules, and regulations related to zoning, land use, nuisance housing, building codes, health and safety, blight, waste, etc. When homes are blighted or poorly maintained, it can create a vicious cycle that makes surrounding homeowners less likely to maintain their properties, spreading blight and harming the entire community. Code enforcement can be used to proactively prevent decline or address existing maintenance issues.

**COMMERCIAL REDEVELOPMENT**

Many outdated and/or lower-quality commercial centers, such as older suburban strip malls, enclosed malls, and older commercial corridors in need of investment, have deteriorated past their useful lives. As market trends move towards walkable-urbanism, many of these will need to be redeveloped, either through demolition and reconstruction, or strategic reinvestment.
COMMUNITY POLICING

Community policing recognizes that police are not able to solve public safety problems on their own, and instead encourages partnerships with residents and local organizations. The goal is to develop city-wide collaboration and improve public trust. Instead of emphasizing a system of responding only to emergencies, community policing takes a proactive approach through foot patrols and community event attendance.

COMPLETE STREETS

Complete streets are planned and designed with all users in mind, as opposed to only moving automobiles. By treating people equally, the vitality of the street and local businesses are often improved, among other environmental, health, and social benefits. Complete Streets should be targeted in areas that need to remain regionally competitive, in specific locations that are poised for revitalization, or in areas with low automobile ownership rates.

CRIME PREVENTION THROUGH ENVIRONMENTAL DESIGN

Crime Prevention Through Environmental Design (CPTED) includes strategies to directly modify the environment to take advantage of preexisting environmental assets or change the design features and condition of particular targets (e.g., store fronts, parking garages, or abandoned buildings) or areas in an effort to reduce crime. CPTED strategies are often linked with other community-based crime prevention strategies, which emphasizes tailoring crime prevention strategies to solve specific problems. As with other types of community-based crime prevention programs, CPTED is made up of multiple elements or approaches and can be used by various stakeholders.
**CULTURE MAPPING**

Demolition is the tear down and removal of buildings. This tool should be targeted in areas with a high percentage of stressed properties, abandoned housing, and areas with vacant and abandoned commercial/industrial buildings. By demolishing unmarketable and obsolete buildings, land can be made ready for new investment. Demolition can also act as a public safety tool as vacant and abandoned properties can attract crime.

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**CULTURAL**

- **Cultural**
- **Connectivity**
- **Economic Development**
- **Education**
- **Health & Human Services**
- **Public Safety**
- **Real Estate**
- **Workforce**

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Culture Mapping helps preserve neighborhood identity and diversity by mapping cultural assets. By utilizing local knowledge and engaging residents in the process, Culture Mapping visually demonstrates how local stories and unique landmarks create meaningful places.

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A multitude of housing options ensures resiliency for communities as demographics shift overtime and households move through different life stages. Often times, the existing housing stock is not reflective of housing demanded by would-be residents, but instead has been created by financial and regulatory forces.

**DP**

Diversify Housing Product / Options

A multitude of housing options ensures resiliency for communities as demographics shift overtime and households move through different life stages. Often times, the existing housing stock is not reflective of housing demanded by would-be residents, but instead has been created by financial and regulatory forces.
RESPONSIVE INTERVENTIONS
MAINTAIN COMPETITIVENESS
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PROACTIVE STABILIZATION
MAINTENANCE
ADDRESS UNDERLYING ISSUES

Early childhood education is often seen as one of the most important times in an individual's educational timeline. Children's development at a young age has a direct impact on lifelong outcomes, including incomes and poverty. However, early childhood education is also one of the most important near-term workforce development strategies. Across the state of Indiana, the average cost of infant care is $743 a month, a cost that encourages people to not enter the workforce. Workers will turn down pay increases in order to avoid losing childcare vouchers, keeping residents at below living wages.

Educational partnerships between high schools and employers
Work study programs, internships, and job shadow programs in high schools can help students find a clearer direction for their career after graduation while also helping employers fill empty positions with less spent on recruitment. This proactive workforce development approach attempts to create connections between employers and the future generation of workers.

Downpayments can be a limiting factor for households looking to transition from renter to homeownership. In addition to general down payment assistance programs, more employers looking to reduce employee absenteeism and turnover offer down payment assistance to their full-time employees, if they choose to invest in a home nearby. These are often structured as forgivable loans over a period of time to ensure commitment and neighborhood stability.
EQUITABLE TRANSIT ORIENTED DEVELOPMENT

Equitable Transit Oriented Development is a proactive approach to provide access to jobs, healthcare, childcare, and community amenities to individuals of all incomes. By locating subsidized housing near transit, savings on transportation can free-up income for savings or spending elsewhere for people who need it most. The Indianapolis Neighborhood Housing Partnership has created a dedicated funding source that would support and incentivize ETOD with the goal of increasing availability of affordable and sustainable housing that catalyzes neighborhood development and revitalization.

EXPANDED/ HIGHER FREQUENCY BUS ROUTES

A bus route’s capacity is a function of two things, the route’s frequency, and the number of riders on each bus. Transit ridership and accessibility can be improved by increasing the number of buses on each route, or increasing the frequency of buses, or both. Although many areas would benefit from expanded/higher frequency routes, in order to enhance frequency, county coverage must be reduced. Therefore, this tool is most applicable to areas closer to the center of the city.

FINANCIAL LITERACY / EDUCATION

Financial literacy education provides the opportunity to develop the skills to manage financial resources for a lifetime of financial well-being. Financial literacy can help individuals move out of poverty, buy a home, and can even foster entrepreneurship. In areas with high poverty, low incomes, and high foreclosure rates, these types of programs can give residents the financial guidance that they need to better their economic situation.
GED or High School Equivalency Programs

GED or High School Equivalency Programs are programs which help to prepare individuals to earn their high-school equivalency credential. A high-school equivalency credential, such as a GED, is a certification that the test taker has U.S high-school level academic skills. These types of programs can improve employability and economic opportunities for those who go on to earn this credential.

Growth Boundaries

Growth Boundary Policies proactively prevent suburban sprawl by limiting where development can occur. By creating boundaries that limit development to within a specified geography, the delivery of municipal services becomes more efficient, land values increase, and greenspace is preserved. Additionally, the region becomes more sustainable as development occurs closer to employment centers, meaning that people drive less, and water run-off is reduced because more farmland and greenspace is preserved.

Home Buyer Education

Homebuyer education is a tool for first-time homebuyers and should be targeted in areas with the lowest percentage of homeowners. These classes provide information about the homebuying and mortgage process including budgeting, credit, shopping for a mortgage, home inspections, insurance and working with a real estate agent.
HOMELESS OUTREACH

The underlying causes of homelessness can be addressed through varied wrap-around services. This requires comprehensive coordination among many public, private, and nonprofit entities. Connecting those who are at-risk, or currently homeless with these services is the objective of outreach programs.

HOME OWNER REPAIR

Home owner repair programs provide financial assistance and loans to low-income homeowners to enable them to repair, improve or modernize their homes. Home Owner Repair can help existing residents remain in their homes as they age and/or as the market improves.

HOME VALUE GUARANTEE

INHP’s Home Value Guarantee Program provides home loans over the appraised value of the home in order to establish comparable appraisals within a neighborhood. The Home Value Guarantee programs reduces market risk, ensuring that homebuyers will not lose money when purchasing a home through the program.
**HC**

**HOUSING COUNSELING SERVICES**

Housing counseling services offer advice on buying a home, default, foreclosure avoidance, credit issues, or reverse mortgages. These services should be targeted in areas with the highest owner occupancy rates and higher mortgage denial rates and stressed properties.

**ID**

**INCREASE DENSITY**

Compact housing patterns can provide greater municipal tax revenue per acre and increase the efficiency of the delivery of municipal services. Increased density can also help support additional retail, business, and potentially transit.

**IN**

**INTERNSHIPS**

Internships are opportunities for students to work with an organization, with or without pay, to gain valuable work experience and qualifications. Internships can help attract and retain young talent.
"Language Services" is an umbrella term that encompasses a variety of different activities including but not limited to: language translating services, language editing services, language interpretation services, and language teaching services. Offering these types of services can enhance social and cultural cohesion and help to foster a more diverse community. Furthermore, these services can help connect residents with employment opportunities.

In areas with large, underutilized parcels, large-scale infill can be an important tool. These transformative projects can create their own nodes of strength in distressed areas and change the trajectory of the market. Infill can include housing, industry, commercial, or other bricks-and-sticks development.

Street lighting is an important factor in the health of any community. In addition to serving as a sign of community investment, street lighting can deter crime and make a community feel safer. It can also work to improve traffic conditions at night and promote a pedestrian-first environment.
### Limit Concentration of Affordable Units

In order to affirmatively further fair housing and actively work to alleviate historic patterns of segregation, some areas with few affordable housing opportunities should be prioritized over areas with an existing high concentration of affordable units. This is not to say that areas with an already high concentration of affordable units should not receive additional investment, but it is important to carefully monitor the concentration, and the subsequent effects, of concentrated affordable units.

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### Low Cost Legal Services

Low cost legal services provide legal assistance to low-income individuals who would otherwise not be able to afford it. By creating opportunities to access low cost legal services, residents of all income levels are empowered to overcome legal obstacles. Services can include, but are not limited to, helping individuals received protective orders, resolving housing issues to help individuals remain in their homes, solving issues of guardianship, and navigating the immigration system.

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### Low Cost Medical/ Mental Healthcare

Given the national uncertainty around the costs of healthcare, Low Cost Medical/ Mental Healthcare services are becoming increasingly important to maintain a healthy community. Low Cost Medical/ Mental Healthcare provides physical and mental health services to individuals who would otherwise not be able to afford them. Creating opportunities to access low cost medical and mental health services allows residents of all income levels to receive the medical care that they need at a price that they can afford. These types of services can have a direct impact on health outcomes for an entire community.

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MIXED-INCOME DEVELOPMENT

Mixed-income developments provide a range of rents and unit prices to create a development that can be accessed by households with a variety of incomes. Although often developed with public subsidy to target lower-income households, mixed-income development can also be developed with only private funds. Not only do mixed-income developments provide more housing choices for low and moderate-income households, by diversifying the products offered, developers are able to minimize risk by appealing to a wider range of customers.

MULTI-FAMILY DEVELOPMENT

Multi-family development includes any rental or for-sale housing product with multiple units per building. By increasing density, development efficiency improves, greenspace is preserved, and additional goods and services, such as transit and retail, can be offered. Compact development costs one-third less for upfront infrastructure, saves 10% on-going delivery of city services, and generates 10 times more tax revenue per acre than conventional suburban development. Multi-family housing can also help address affordability issues in neighborhoods by offering more units and smaller units, lowering the housing price-point.

NEIGHBORHOOD CLEAN-UPS

Often sponsored through KIB, neighborhood clean-ups are one-day, neighborhood-wide clean-up events. They often act as a recruitment event by attracting residents who are not as involved in other neighborhood efforts.
**Neighborhood Crime Watch**

Organized residents, business owners, and local beat cops can improve public safety with a crime watch and alert system. This can serve to both prevent crime and allow local police departments to respond more quickly. Crime watches can also help build neighborhood organizational capacity.

**New Sidewalks**

All trips begin and end as a pedestrian. Large areas without sidewalks diminish vitality, public safety, and transportation options, especially for those with mobility impairments. Since many services and jobs are clustered in auto-oriented places, this disparate impact undermines social cohesion and economic mobility.

**Nutritional Programming (Community, Peer, Provider)**

Access to healthy food is only helpful if individuals make healthy choices about diet and exercise. Changing individual behaviors is difficult, but a number of programs have shown success changing behaviors around healthy eating by working through social networks and affinity groups. Some of the most successful programs incorporate healthy eating education, counseling, and increased access to healthy foods into church events.
Pre-K is a program that offers childcare services involving an educational component for children, typically younger than (5) five. These programs lay the foundations of educational development at a very young age, and therefore, are vital for the economic, educational, and social longevity of any neighborhood.

A strong school system is a powerful tool for workforce retention and attraction. People want to locate where the homes are affordable, the neighborhoods are safe, and the local school system is strong. It is important to market K-12 opportunities to outside residents. This will in turn attract more residents, increase school funding sources, and promote a more cohesive neighborhood.

Crime, but also the perception of crime, can be damaging to a community. Perceptions are often shaped by local news and social media, so some lower-crime neighborhoods can benefit from a coordinated positive message.
**PUBLIC SPACES / PARK IMPROVEMENTS**

Dated public spaces can turn from an improvement to a detractor of public life. Unkempt, dated, or misplaced spaces should be closed or updated, and new space could be developed to better serve the public. Different parks, plazas, and streets serve different users, and any improvement should match the unmet need.

**READY PROPERTIES**

Ready properties are properties which are ready for buyers to purchase and move in immediately and take possession. Making a property ready for future investment may require demolition, brownfield remediation, and other property preparation actions. These investments should most often be made in areas without as much market momentum in an effort to catalyze future investment. The presence of these types of properties can be a sign of investment, if done on a neighborhood scale, and can serve as a driving force of market activity.

**RECEIVERSHIP PROGRAM**

Receivership programs designate a municipality or qualified not-for-profit to be the recipient of vacant and abandoned properties in order to put these properties back into productive uses. A title transfer occurs instead of the entity to have to go through the tax sale process in order to expedite the timeline.
**REDEVELOPMENT OF UNMARKETABLE HOUSING PRODUCT**

Unmarketable housing product is either functionally obsolete, deteriorated, or uninhabitable for a number of different reasons. In high concentrations, the presence of this type of housing product can be a detriment to surrounding property values and create misconceptions about quality of place and neighborhood identity. These types of units are often not able to be renovated due to cost, environmental concerns, or a number of other factors. Demolition of this type of housing product and redevelopment of the remaining lots can be the best course of action to improve a neighborhood’s housing stock and attract new buyers to an area.

**REHAB/DRUG TREATMENT FACILITIES**

Rehab/Drug Treatment facilities provide treatment for substance abuse issues, often at a residential facility. These facilities provide inpatient and outpatient treatment and counseling services for those with substance abuse issues. Rehab/Drug Treatment facilities work to improve mental and physical health outcomes throughout a community and are often located around a number of other medical or community oriented businesses.

**REMOTE PROGRAMMING**

Within the context of community development organizations, remote programming can enable an organization to more efficiently provide their services to a wide variety of residents throughout a city. It would not be feasible to assume that an organization could have a physical presence in every neighborhood where its services or programs may be needed. Remote programming eliminates the need for this physical presence, therefore increasing an organization’s geographic capacity to interact with the community.
**RIDE SHARE**

Ride Shares can include formalized carpool arrangements for commuters to share transportation in a privately-owned vehicle. This can help reduce congestion, decrease transportation costs for individuals, and provide alternative transportation options in areas underserved by public transportation. Ride sharing can be especially impactful for residents who cannot drive or do not own a car.

**ROAD DIET**

Typically, road diets reduce the number of automobile lanes while enhancing pedestrian and bicycle infrastructure on a given street or corridor. This can help to slow traffic, improve safety, and can be an initial step towards developing a Complete Street.

**SHARED EQUITY AND COMMUNITY LAND TRUST MODEL**

The affordability of new ownership units may be lost when the owner sells. Under shared equity models, in exchange for purchasing a home at a subsidized rate, homeowners agree to accept a lower rate of return if or when they resell their property so that the next owner can also benefit from the original subsidy. Where land trusts vary the most is in how they handle resale restrictions. Nearly every model profiled allows sellers to recoup the value gained from capital improvements, but the method by which sellers can benefit from market appreciation varies by site.
SIDEWALK AND STREET REPAIR

Functional streets and sidewalks not only allow safe and efficient movement of citizens, but a place to gather, wait, entertain, protest, or any other number of activities. However, many areas of Marion County lack these amenities. The 2017 Existing Conditions report in the Transportation Integration Plan found that only 34% of streets in Marion County have sidewalks.

SMALL SCALE INFILL

Research on infill housing programs suggests that the model has the largest impact on property values when it is used to replace “missing teeth” with rehabilitated homes. Newly rehabilitated homes help stabilize neighborhoods and increase the attractiveness of adjacent homes. This strategy is most appropriate in communities where vacancy is low to moderate, and private market activity is nascent, generally middle markets or distressed areas near stronger markets. In highly distressed areas where vacancy is high and blight is pervasive, the scattered-site model may not be enough to sufficiently address the level of distress.

TAX ABATEMENT FOR LOW INCOME OWNERS

A property tax abatement is a tax break which is offered to low-income owners that either eliminates or reduces property tax payments for a designated period of time. This strategy is often used as an incentive for low-income earners to invest in property and establish themselves in a community.
### Third Places

Third Places are locations where people spend time distinct and physically separate from homes (first places) and employment locations (second places). These locations provide informal gathering spaces for communities and often include cafes, parks, pubs, and public spaces. Third places address both the people and place aspects of community development by bringing residents together while also helping residents feel connected to their neighborhoods.

<table>
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<tr>
<th>Type</th>
<th>Cultural</th>
<th>Connectivity</th>
<th>Economic Development</th>
<th>Education</th>
<th>Health &amp; Human Services</th>
<th>Public Safety</th>
<th>Real Estate</th>
<th>Workforce</th>
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### Township Nodes

Township nodes are centers of commercial activity and entertainment for surrounding residents. The suburban development patterns of the mid-to-late 20th Century and early 2000s left many towns with diminished or non-existent nodes of activity, particularly in surrounding suburban communities. To compete regionally, it is important for townships to direct resources to the creation or strengthening of a township node. This can help to strengthen community identity and foster a sense of place.

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<tr>
<th>Type</th>
<th>Cultural</th>
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</table>

### Traffic Calming

A singular focus on expedient movement of automobiles often comes at the expense of all other users of public space, and is the detriment of those living, sleeping, or working near busy roadways. In certain cases, traffic calming can improve noise pollution and other environmental factors, safety for pedestrians and drivers, and overall usability of a street, with minimal impacts on traffic congestion.

<table>
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<tr>
<th>Type</th>
<th>Cultural</th>
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<th>Economic Development</th>
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</table>
TRAIL CONNECTIVITY

By connecting more neighborhoods to the existing trail network, the quality of life in the areas will be enhanced, attracting more high-income residents to the city. Furthermore, in areas with nonexistent transit, expanding and enhancing the existing trail network will create multi-modal transit options for residents to access jobs, services, and other amenities.

TWO WAY STREET CONVERSIONS

One-way to two-way conversions of streets can help reduce automobile speeds, thereby creating a safer environment for pedestrians and cyclists. These conversions can help transform streets from highway-like commuter corridors into neighborhood-oriented streets that provide better local access and slow traffic.

URBAN FARMING / COMMUNITY GARDENS

Urban Farming and Community Gardens are food production spaces within an urbanized area. Urban Farming is larger scale and production oriented, typically owned and operated by a single organization. Community Gardens typically have numerous plots available to residents to grow and maintain on their own. Both of these tools address healthy food access issues by growing and distributing food at the neighborhood level.
**VACANT LOT REMEDIATION**

In neighborhoods where market demand is weak, vacant and abandoned lots are common. These can be a sign of neighborhood distress, and they can deter potential buyers from entering the market. There are many different tools that can be utilized to curb the effects that vacant lots can have on a community. These include but are not limited to: code enforcement, neighborhood clean-ups, and neighborhood purchase options.

**YOUTH JOBS / COUNSELING**

These programs with young people at schools, group homes, and other youth facilities to provide emotional support, career advice and advocacy. Youth counselors often act as role models and mentors to young people that may be facing a range of challenges and needs. Youth jobs, such as programs like TeenWorks, create workforce training opportunities while providing lower-income young people an income generating summer activity.
Neighborhood Investment Strategy

DATA ANALYSIS

This section provides definitions for each of the variables included in the Neighborhood Investment Analysis. Summaries of each variable along with data for each neighborhood type are included.
COST BURDENED HOUSEHOLDS

Households paying more than 30% of their income for housing costs. Thirty percent is generally considered the amount a household can spend on housing and still have enough money remaining for other necessary expenditures like food, clothing, transportation, etc.

Dataset & Source: Cost burdened households, 2011-2015 American Community Survey

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<td>0%</td>
<td>0%</td>
<td>80%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
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DISPLACEMENT RISK / HIGH MARKET PRESSURE

Areas where home sale prices have increased much more quickly than income. When real estate prices in a neighborhood change rapidly, long term residents may have difficulty remaining. Also, it may be important to preserve affordable housing before market changes.

Dataset & Source: Displacement Risk Ratio (a comparison of sales prices to the household income of long term residents) from a Reinvestment Fund analysis of home sale and income data

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<td>23%</td>
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<td>27%</td>
<td>31%</td>
<td>31%</td>
<td>27%</td>
<td>33%</td>
<td>37%</td>
<td>40%</td>
<td>40%</td>
<td>65%</td>
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</table>

ACCESS TO CREDIT / MORTGAGE DENIAL RATE

Percentage of mortgage applications for purchase or refinance that were denied. Access to credit is necessary to obtain financing for housing. Research shows that areas with little housing turnover are more likely to suffer deferred maintenance, code violations, blight, and abandonment.

Dataset & Source: Home Purchase and Refinance Mortgage Application Denial Rate; Home Mortgage Disclosure Act, 2014

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<td>27%</td>
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<td>37%</td>
<td>40%</td>
<td>40%</td>
<td>65%</td>
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</table>
ACCESS TO HEALTH CARE / % WITHOUT INSURANCE

Percentage of the population without health insurance. Uninsured people have worse health outcomes, receive less treatment, receive less information about health behaviors, and can be financially burdened by costs.

Dataset & Source: Percent of Population without Health Insurance; 2011-2015 ACS

LIMITED SUPERMARKET ACCESS (LSA)

The number of block groups that cannot meet their local grocery demand with nearby supermarkets. The first step to a healthy, nutritious diet is access to fresh and healthy foods.

Dataset & Source: Limited Supermarket Access areas; Reinvestment Fund analysis of grocery store locations compared to grocery demand and car access.

HOMES BUILT BEFORE 1960

Percentage of housing units built before 1960. Homes Built Before 1960 is a proxy for lead contamination, which has been linked with behavior and learning problems for children, premature births, and cardiovascular problems like increased blood pressure and hypertension.

Dataset & Sources: 2011-2015 American Community Survey
% WITH BACHELOR’S DEGREE OR HIGHER

Percent of residents age 25 or older with at least a Bachelor’s degree. Educational attainment correlates highly with both rates of employment and income.

Dataset & Source: Percent of Population with a bachelor’s degree or higher; 2011-2015 ACS

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<td>53%</td>
<td>67%</td>
<td>40%</td>
<td>39%</td>
<td>17%</td>
<td>21%</td>
<td>32%</td>
<td>20%</td>
<td>10%</td>
<td>8%</td>
<td>11%</td>
<td>7%</td>
<td>26%</td>
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JOB ACCESS

Jobs within 45 minute commute are weighted by distance from each area, then the weighted number of jobs is summed. Research has shown that residents of areas with high job access are more likely to find a job and have a shorter job search than similar residents of areas with low job access.

Dataset & Source: Number of jobs accessible within a 45 minute commute; EPA Smart Location Database

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<td>0.7</td>
<td>0.9</td>
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<td>1.2</td>
<td>1.3</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2</td>
<td>1.2</td>
<td>1</td>
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</table>

IN THE WORKFORCE AND EMPLOYED

Percent of residents age 16 or older who are both in the workforce and employed. The fewer people in an area that are employed, the more people must be supported by those who are. Places with lower workforce participation therefore must stretch fewer resources to meet basic needs.

Dataset & Source: Percent of Population (over age 16) that is in the workforce and employed; 2011-2015 ACS

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<td>59%</td>
<td>63%</td>
<td>73%</td>
<td>62%</td>
<td>67%</td>
<td>59%</td>
<td>59%</td>
<td>58%</td>
<td>52%</td>
<td>54%</td>
<td>49%</td>
<td>48%</td>
<td>45%</td>
<td>59%</td>
</tr>
</tbody>
</table>
CRIME

Incidence of crime, weighted by severity and controlled for both the population that lives and the population that works in the area. Crime lowers the trust and number of interactions between neighbors, making them less likely to work together for collective benefit.

Dataset & Source: Social Disorder Index, Indianapolis Metropolitan Police Department

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<td>0.5</td>
<td>0.3</td>
<td>0.8</td>
<td>0.7</td>
<td>1.2</td>
<td>1.3</td>
<td>2</td>
<td>1.4</td>
<td>3.7</td>
<td>1</td>
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</tbody>
</table>

MAINTAIN COMPETITIVENESS  PROACTIVE STABILIZATION  DEFENSIVE MEASURES  MAINTENANCE  RESPONSIVE INTERVENTIONS  ADDRESS UNDERLYING ISSUES

POVERTY

Percentage of residents in poverty. Areas with concentrated poverty are associated with more household isolation and fewer close ties with neighbors (especially with employed or highly educated neighbors). In neighborhoods where residents have cultivated social ties however, the effects of concentrated poverty have been diminished or overcome.

Dataset & Source: Percent of Population in poverty, 2011-2015 ACS

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<tr>
<td>32%</td>
<td>9%</td>
<td>12%</td>
<td>9%</td>
<td>26%</td>
<td>21%</td>
<td>26%</td>
<td>31%</td>
<td>33%</td>
<td>35%</td>
<td>43%</td>
<td>45%</td>
</tr>
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</table>

MAINTAIN COMPETITIVENESS  PROACTIVE STABILIZATION  DEFENSIVE MEASURES  MAINTENANCE  RESPONSIVE INTERVENTIONS  ADDRESS UNDERLYING ISSUES
Community Development

INVENTORY

The following section provides detailed information about the Community Development Inventory of existing organizations. The survey was sent electronically to 150 organizations and asked for high-level information.
EDUCATION

An online survey was conducted by Greenstreet on behalf of the City of Indianapolis from April 15 to June 1. An active link to the survey was sent to over 150 organizations that were identified as working in or providing services related to community development. One hundred different organizations responded to the survey. It consisted of twenty-seven questions with the objective of creating a comprehensive inventory of community development service providers, the programs they offer, and areas served. The list below represents the organizations that identified themselves as providing at least one Educational program or investment during 2016. Educational programs inventoried include - Before and After School Programming, Capacity Building, HSE/GED Programs, Pre-K Programs, Youth Camps, Tutoring, and Youth Mentoring.

accessABILITY Center for Independent Living
Art With a Heart
Arts Council of Indianapolis
Big Brothers Big Sisters of Central Indiana
Centers for Working Families
Central Indiana Community Foundation (CICF)*
Child Advocates, Inc.
Coburn Place Safe Haven
Community Action of Greater Indianapolis, Inc.
Community Alliance of the Far Eastside
Concord Neighborhood Center
Crooked Creek Community Development Corporation
Downtown Indy, Inc.
Edna Martin Christian Center
Employ Indy*
Englewood CDC
Fay Biccard Glick Neighborhood Center
Forest Manor Multi-Service Center
Goodwill Industries of Central Indiana, Inc.
Growing Places Indy
Harrison Center for the Arts
Hawthorne Community Center
Health and Hospital Corporation of Marion County
IFF
Improving Kids' Environment
Indianapolis Housing Agency
Indianapolis Metropolitan Police Department
Indianapolis Neighborhood Resource Center (INRC)
Indianapolis Oasis, Inc.
Indy Hunger Network
Indy Reads
INHP
Keep Indianapolis Beautiful
Lilly Endowment, Inc.*
LISC
Mapleton Fall Creek Development Corporation
Marion County Commission On Youth, Inc.—MCCOY
Martin Luther King Community Multi Service Indpls, Inc.
Martindale Brightwood Community Development Corp
Mary Rigg Neighborhood Center
MIBOR REALTOR Association
Peace Learning Center
Planned Parenthood of Indiana & Kentucky
Prosperity Indiana
Reconnecting to Our Waterways
Riley Area Development Corporation
School on Wheels Corp.
Second Helpings
St. Mary’s Child Center
Starfish Initiative
The Julian Center
United Northeast Community Development Corporation
United Way of Central Indiana
Wheeler Mission Ministries, Inc.
YMCA of Greater Indianapolis*

*indicates organization did not respond, but based on Greenstreet research is likely to provide this service
**CONNECTIVITY**

An online survey was conducted by Greenstreet on behalf of the City of Indianapolis from April 15 to June 1. An active link to the survey was sent to over 150 organizations that were identified as working in or providing services related to community development. One hundred different organizations responded to the survey. It consisted of twenty-seven questions with the objective of creating a comprehensive inventory of community development service providers, the programs they offer, and areas served. The list below represents the organizations that identified themselves as providing at least one Connectivity program or investment during 2016. **Connectivity programs inventoried include - Alternative Transportation, Complete Streets, Pedestrian and Bike Advocacy, Trails, Transit Advocacy, and Waterways.**

<table>
<thead>
<tr>
<th>Accessability Center for Independent Living</th>
<th>Indianapolis Neighborhood Resource Center (INRC)</th>
<th>Prosperity Indiana</th>
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<tbody>
<tr>
<td>Back on My Feet</td>
<td>Indianapolis Parks Foundation</td>
<td>Reconnecting to Our Waterways</td>
</tr>
<tr>
<td>Centers for Working Families</td>
<td>Indianapolis Public Transportation Corporation</td>
<td>Riley Area Development Corporation</td>
</tr>
<tr>
<td>Central Indiana Community Foundation*</td>
<td>Indy Hunger Network</td>
<td>Southeast Neighborhood Development (SEND)</td>
</tr>
<tr>
<td>CICOA Aging and In Home Solutions</td>
<td>Irvington Development Organization</td>
<td>The Damien Center</td>
</tr>
<tr>
<td>Concord Neighborhood Center</td>
<td>Keep Indianapolis Beautiful</td>
<td>United Northeast Community Development Corporation</td>
</tr>
<tr>
<td>Crooked Creek Community Development Corporation</td>
<td>King Park Development Corporation</td>
<td>West Indianapolis Development Corporation</td>
</tr>
<tr>
<td>Downtown Indy, Inc.</td>
<td>LISC</td>
<td>Westside Community Development Corporation</td>
</tr>
<tr>
<td>Englewood CDC</td>
<td>Mapleton Fall Creek Development Corporation</td>
<td>Wheeler Mission Ministries, Inc.</td>
</tr>
<tr>
<td>Fay Biccard Glick Neighborhood Center</td>
<td>Marion County Commission On Youth, Inc.--MCCOY</td>
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<tr>
<td>Forest Manor Multi-Service Center</td>
<td>Martin Luther King Community Multi Service Indpls, Inc.</td>
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<tr>
<td>Growing Places Indy</td>
<td>Martindale Brightwood Community Development Corp</td>
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<tr>
<td>Harrison Center for the Arts</td>
<td>Mary Rigg Neighborhood Center</td>
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<tr>
<td>Health &amp; Hospital Corporation</td>
<td>MIBOR REALTOR Association</td>
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<tr>
<td>Health by Design (Alliance for Health Promotion)</td>
<td>Midtown Indianapolis, Inc.</td>
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<tr>
<td>Indianapolis Cultural Trail, Inc.</td>
<td>Near North Development Corporation</td>
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<tr>
<td>Indianapolis Housing Agency</td>
<td>Partners in Housing</td>
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<tr>
<td>Indianapolis Metropolitan Planning Organization</td>
<td>People for Urban Progress</td>
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*indicates organization did not respond, but based on Greenstreet research is likely to provide this service
CULTURAL

An online survey was conducted by Greenstreet on behalf of the City of Indianapolis from April 15 to June 1. An active link to the survey was sent to over 150 organizations that were identified as working in or providing services related to community development. One hundred different organizations responded to the survey. It consisted of twenty-seven questions with the objective of creating a comprehensive inventory of community development service providers, the programs they offer, and areas served. The list below represents the organizations that identified themselves as providing at least one Cultural program or investment during 2016. Cultural programs inventoried include - Cultural Programming, Greenspace Development, Park Programming, Neighborhood Promotion, Placemaking, and Public Art.

*indicates organization did not respond, but based on Greenstreet research is likely to provide this service

Art With a Heart
Arts Council of Indianapolis
Aspire Indiana, Inc.
Centers for Working Families
Central Indiana Community Foundation*
Concord Neighborhood Center
Downtown Indy, Inc.
Edna Martin Christian Center
Englewood CDC
Fay Biccard Glick Neighborhood Center
Goodwill Industries of Central Indiana, Inc.
Harrison Center for the Arts
Hawthorne Community Center
Health & Hospital Corporation
Health by Design (Alliance for Health Promotion)
Hearts & Hands of Indiana
Indianapolis Cultural Trail, Inc.
Indianapolis Metropolitan Police Department
Indianapolis Neighborhood Resource Center (INRC)
Indianapolis Oasis, Inc.
Indianapolis Parks Foundation
Indianapolis Public Transportation Corporation
Indianapolis Urban League
Indy Reads
IHP
Insight Development Corporation
Irvington Development Organization
John Boner Neighborhood Centers
Keep Indianapolis Beautiful
King Park Development Corporation
Lilly Endowment, Inc.*
LISC
Mapleton Fall Creek Development Corporation
Martin Luther King Community Multi Service Indpls, Inc.
Mary Rigg Neighborhood Center
MIBOR REALTOR Association
Midtown Indianapolis, Inc.
Near North Development Corporation
Peace Learning Center
People for Urban Progress
Prosperity Indiana
Reconnecting to Our Waterways
Riley Area Development Corporation
Southeast Neighborhood Development (SEND)
United Northeast Community Development Corporation
West Indianapolis Development Corporation
Westside Community Development Corporation
Wheeler Mission Ministries, Inc.
YMCA of Greater Indianapolis*
PUBLIC SAFETY

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Central Indiana Community Foundation*
Coburn Place Safe Haven
Concord Neighborhood Center
Crooked Creek Community Development Corporation
Downtown Indy, Inc.
Edna Martin Christian Center
Employ Indy*
Englewood CDC
Families First
Fay Biccard Glick Neighborhood Center
Forest Manor Multi-Service Center
Goodwill Industries of Central Indiana Inc
Harrison Center for the Arts
Hawthorne Community Center
Health & Hospital Corporation
Health by Design (Alliance for Health Promotion)
Hearts & Hands of Indiana
Horizon House
Indianapolis Cultural Trail, Inc.
Indianapolis Metropolitan Police Department
Indianapolis Neighborhood Resource Center (INRC)
Indianapolis Oasis, Inc.
Indianapolis Public Transportation Corporation
Irvington Development Organization
Keep Indianapolis Beautiful
King Park Development Corporation
LISC
Mapleton Fall Creek Development Corporation
Martin Luther King Community Multi Service Indpls, Inc.
Martindale Brightwood Community Development Corp
Mary Rigg Neighborhood Center
MIBOR REALTOR Association
Midtown Indianapolis, Inc.
Near North Development Corporation
PACE, Inc.
Peace Learning Center
Reconnecting to Our Waterways
Riley Area Development Corporation
The Julian Center
United Northeast Community Development Corporation
West Indianapolis Development Corporation
Westside Community Development Corporation
Wheeler Mission Ministries, Inc.
YMCA of Greater Indianapolis*

*indicates organization did not respond, but based on Greenstreet research is likely to provide this service
ECONOMIC DEVELOPMENT

An online survey was conducted by Greenstreet on behalf of the City of Indianapolis from April 15 to June 1. An active link to the survey was sent to over 150 organizations that were identified as working in or providing services related to community development. One hundred different organizations responded to the survey. It consisted of twenty-seven questions with the objective of creating a comprehensive inventory of community development service providers, the programs they offer, and areas served. The list below represents the organizations that identified themselves as providing at least one Economic Development program or investment during 2016. Economic Development programs inventoried include - Business Attraction, Entrepreneurial Support, Façade Investments, Industrial Redevelopment, Marketing, Small Business Finance, and Small Business Support.

Aspire Indiana, Inc.
Centers for Working Families
Central Indiana Community Foundation*
Central Indiana Small Business Development Center
Downtown Indy, Inc.
Edna Martin Christian Center
Employ Indy*
Englewood CDC
Federal Home Loan Bank of Indianapolis
Goodwill Industries of Central Indiana, Inc.
Harrison Center for the Arts
Hawthorne Community Center
Indianapolis Cultural Trail, Inc.
Indianapolis Public Transportation Corporation
INHP
Irvington Development Organization
JPMorgan Chase
King Park Development Corporation
Lilly Endowment, Inc.*
LISC
Mapleton Fall Creek Development Corporation
Martindale Brightwood Community Development Corp
MIBOR REALTOR Association
Midtown Indianapolis, Inc.
Near North Development Corporation
People for Urban Progress
Prosperity Indiana
Riley Area Development Corporation
Southeast Neighborhood Development (SEND)
United Northeast Community Development Corporation
Westside Community Development Corporation
Wheeler Mission Ministries, Inc.

*indicates organization did not respond, but based on Greenstreet research is likely to provide this service
REAL ESTATE

An online survey was conducted by Greenstreet on behalf of the City of Indianapolis from April 15 to June 1. An active link to the survey was sent to over 150 organizations that were identified as working in or providing services related to community development. One hundred different organizations responded to the survey. It consisted of twenty-seven questions with the objective of creating a comprehensive inventory of community development service providers, the programs they offer, and areas served. The list below represents the organizations that identified themselves as providing at least one Real Estate program or investment during 2016. Real Estate programs inventoried include - Blight Elimination, Brownfields, Commercial Development, Community Facilities, Foreclosure Prevention, Homebuyer Assistance, Housing Counseling, Housing Development, Homeowner Repair, Permanent Supportive Housing, Rehab of Affordable Units, Rental Repair, and Transitional Housing.

Centers for Working Families
Central Indiana Community Foundation*
CICOA Aging and In Home Solutions
Coburn Place Safe Haven
Community Action of Greater Indianapolis, Inc.
Community Alliance of the Far Eastside
Concord Neighborhood Center
Crooked Creek Community Development Corporation
Edna Martin Christian Center
Englewood CDC
Federal Home Loan Bank of Indianapolis
Greater Indy Habitat for Humanity, Inc.
Health & Hospital Corporation
Hearts & Hands of Indiana
IFF
Indianapolis Housing Agency
Indianapolis Urban League
INHP
Insight Development Corporation
Irvinton Development Organization
King Park Development Corporation
LISC
Mapleton Fall Creek Development Corporation
Martindale Brightwood Community Development Corp
MIBOR REALTOR Association
Midtown Indianapolis Inc.
Near North Development Corporation
Partners in Housing
Riley Area Development Corporation
Southeast Neighborhood Development (SEND)
The Julian Center
United Northeast Community Development Corporation
United Way of Central Indiana
West Indianapolis Development Corporation
Westside Community Development Corporation

*indicates organization did not respond, but based on Greenstreet research is likely to provide this service
**WORKFORCE DEVELOPMENT**

An online survey was conducted by Greenstreet on behalf of the City of Indianapolis from April 15 to June 1. An active link to the survey was sent to over 150 organizations that were identified as working in or providing services related to community development. One hundred different organizations responded to the survey. It consisted of twenty-seven questions with the objective of creating a comprehensive inventory of community development service providers, the programs they offer, and areas served. The list below represents the organizations that identified themselves as providing at least one Workforce Development program or investment during 2016. **Workforce Development programs inventoried include - Individual Development Accounts, Incumbent Training, Job Readiness, Sector Training, and Youth Employment.**

<table>
<thead>
<tr>
<th>Organization Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aspire Indiana, Inc.</td>
</tr>
<tr>
<td>Back on My Feet</td>
</tr>
<tr>
<td>Centers for Working Families</td>
</tr>
<tr>
<td>Central Indiana Community Foundation*</td>
</tr>
<tr>
<td>Coburn Place Safe Haven</td>
</tr>
<tr>
<td>Community Alliance of the Far Eastside</td>
</tr>
<tr>
<td>Concord Neighborhood Center</td>
</tr>
<tr>
<td>Crooked Creek Community Development Corporation</td>
</tr>
<tr>
<td>Edna Martin Christian Center</td>
</tr>
<tr>
<td>Employ Indy*</td>
</tr>
<tr>
<td>Environmental Management Institute</td>
</tr>
<tr>
<td>Family Promise of Greater Indianapolis</td>
</tr>
<tr>
<td>Forest Manor Multi-Service Center</td>
</tr>
<tr>
<td>Goodwill Industries of Central Indiana, Inc.</td>
</tr>
<tr>
<td>Growing Places Indy</td>
</tr>
<tr>
<td>Harrison Center for the Arts</td>
</tr>
<tr>
<td>Hawthorne Community Center</td>
</tr>
<tr>
<td>Horizon House</td>
</tr>
<tr>
<td>Indianapolis Cultural Trail, Inc.</td>
</tr>
<tr>
<td>Indianapolis Housing Agency</td>
</tr>
<tr>
<td>Indianapolis Neighborhood Resource Center (INRC)</td>
</tr>
<tr>
<td>Indianapolis Public Transportation Corporation</td>
</tr>
<tr>
<td>Indy Reads</td>
</tr>
<tr>
<td>INHP</td>
</tr>
<tr>
<td>Insight Development Corporation</td>
</tr>
<tr>
<td>JPMorgan Chase</td>
</tr>
<tr>
<td>Keep Indianapolis Beautiful</td>
</tr>
<tr>
<td>King Park Development Corporation</td>
</tr>
<tr>
<td>Lilly Endowment, Inc. *</td>
</tr>
<tr>
<td>LISC</td>
</tr>
<tr>
<td>Mapleton Fall Creek Development Corporation</td>
</tr>
<tr>
<td>Marion County Commission On Youth, Inc.--MCCOY,</td>
</tr>
<tr>
<td>Inc.</td>
</tr>
<tr>
<td>Martin Luther King Community Multi Service Indpls,</td>
</tr>
<tr>
<td>Inc.</td>
</tr>
<tr>
<td>Martindale Brightwood Community Development Corp</td>
</tr>
<tr>
<td>Mary Rigg Neighborhood Center</td>
</tr>
<tr>
<td>MIBOR REALTOR Association</td>
</tr>
<tr>
<td>PACE, Inc.</td>
</tr>
<tr>
<td>Peace Learning Center</td>
</tr>
<tr>
<td>Reconnecting to Our Waterways</td>
</tr>
<tr>
<td>Riley Area Development Corporation</td>
</tr>
<tr>
<td>Second Helpings</td>
</tr>
<tr>
<td>The Damien Center</td>
</tr>
<tr>
<td>The Julian Center</td>
</tr>
<tr>
<td>United Northeast Community Development Corporation</td>
</tr>
<tr>
<td>United Way of Central Indiana</td>
</tr>
<tr>
<td>Westside Community Development Corporation</td>
</tr>
<tr>
<td>Wheeler Mission Ministries, Inc.</td>
</tr>
<tr>
<td>YMCA of Greater Indianapolis*</td>
</tr>
</tbody>
</table>

*indicates organization did not respond, but based on Greenstreet research is likely to provide this service
HEALTH AND HUMAN SERVICES

An online survey was conducted by Greenstreet on behalf of the City of Indianapolis from April 15 to June 1. An active link to the survey was sent to over 150 organizations that were identified as working in or providing services related to community development. One hundred different organizations responded to the survey. It consisted of twenty-seven questions with the objective of creating a comprehensive inventory of community development service providers, the programs they offer, and areas served. The list below represents the organizations that identified themselves as providing at least one Health & Human Service program or investment during 2016. Health & Human Service programs inventoried include - Domestic Violence, Energy Assistance, Financial Literacy, Food Banks, Health & Fitness, Healthy Food Access, Homelessness, Low Cost Medical Care, Mental Health Services, Nutrition, Re-entry, and Senior Daycare.

| AccessAbility Center for Independent Living | Hawthorne Community Center | MIBOR REALTOR Association |
| Aspire Indiana, Inc. | Health & Hospital Corporation | Midwest Food Bank - Indianapolis Division |
| Back on My Feet | Health by Design (Alliance for Health Promotion) | PACE, Inc. |
| Centers for Working Families | Horizon House | Partners in Housing |
| Central Indiana Community Foundation* | Indianapolis Cultural Trail, Inc. | Peace Learning Center |
| CICOA Aging and In Home Solutions | Indianapolis Housing Agency | People for Urban Progress |
| Coburn Place Safe Haven | Indianapolis Metropolitan Police Department | Planned Parenthood of Indiana & Kentucky |
| Community Action of Greater Indianapolis, Inc. | Indianapolis Oasis, Inc. | Prosperity Indiana |
| Community Alliance of the Far Eastside | Indianapolis Parks Foundation | Second Helpings |
| Concord Neighborhood Center | Indianapolis Public Transportation Corporation | The Damien Center |
| Dayspring Center, Inc. | Indianapolis Urban League | The Julian Center |
| Edna Martin Christian Center | Indy Hunger Network | Trusted Mentors, Inc. |
| Employ Indy* | INHP | United Northeast Community Development Corporation |
| Englewood CDC | John Boner Neighborhood Center | United Way of Central Indiana |
| Families First | Keep Indianapolis Beautiful | Westside Community Development Corporation |
| Family Promise of Greater Indianapolis | Lilly Endowment, Inc.* | Wheeler Mission Ministries, Inc. |
| Fay Biccard Glick Neighborhood Center | LISC | YMCA of Greater Indianapolis* |
| Forest Manor Multi-Service Center | Mapleton Fall Creek Development Corporation | |
| Goodwill Industries of Central Indiana, Inc. | Marion County Commission On Youth, Inc.--MCCOY, Inc. | |
| Greater Indy Habitat for Humanity, Inc. | Martin Luther King Community Multi Service Indpls, Inc. | |
| Growing Places Indy | Mary Rigg Neighborhood Center |

*Indicates organization did not respond, but based on Greenstreet research is likely to provide this service.
HOME & CDBG
FUNDING PRIORITIES

As two of the most significant funding programs administered by the US Department of Housing and Urban Development (HUD), CDBG and HOME can have transformative impacts on communities. The following is a synopsis of promising investment strategies based on practitioner interviews and a review of planning documents for peer cities.
The Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) are two of the most significant funding programs administered by the US Department of Housing and Urban Development (HUD). CDBG is HUD's largest block grant program and provides funding to more than 1,000 local communities. Although CDBG-funded activities are required to satisfy one of three objectives (helping low and moderate communities, preventing or eliminating slums, and addressing urgent community needs), localities have wide latitude to determine how and where to spend their CDBG entitlements. The HOME program is more narrowly focused on affordable housing, but cities still have significant flexibility across four program objectives: assist residents purchasing or repairing homes, create affordable housing units through construction or rehabilitation, acquire or improve land for future affordable housing development or support community organizations providing housing-related services to low-income families.

As funding for both programs has declined, many communities are looking for ways to better leverage their limited community development resources for maximum impact. Officials say that there are never enough resources to accomplish all they would like to and targeting activities to neighborhoods where they can have the greatest effect is a promising way to make the most of scarce funding.

In order to develop a set of guidelines to assist the City of Indianapolis in developing a more strategic approach to the targeted allocation of CDBG and HOME dollars, a synopsis of promising strategies was developed based on practitioner interviews and a review of planning documents for selected cities, along with the evaluation of relevant research on CDBG and HOME eligible activities. Some key findings include:

- Localities often use CDBG and HOME funding to support activities in their most distressed communities. When they target stronger neighborhoods, they frequently do so with other local or state resources.
- Although federal guidelines require CDBG and HOME funds to support low and moderate income households, localities have the freedom to target a broader range of neighborhood types than they typically do in practice.
- Cities have successfully used both requirements and incentives to target CDBG and HOME activities to the types of neighborhoods where they are likely to have the largest impact.
- Targeting public subsidies into middle markets or liminal areas bordering strength and distress can encourage significant private investment, and also help low and moderate income residents remain as the area around them improves and amenities increase.
- Some strategies are more easily targeted than others. For example, demolition of imminently dangerous properties generally must be carried out citywide as safety needs dictate, whereas infill development can be focused in certain areas. Cities find it most difficult to limit geographic access to activities that are in particularly high demand, such as homeowner repair programs.
- Feedback from city official and existing research both indicate that, in general, strategies related to housing and economic development do best in moderate and transitional markets or in weaker markets adjacent to strong or upwardly transitional areas; people-based services and public facility investments are better-suited to transitional and distressed markets.

Based on national best practices from four peer communities, the concept of geographic targeting, based on market and social conditions, was found to result in better allocation of scarce resources and more impactful outcomes.
The Current CDBG and HOME Strategy in Indianapolis

The City of Indianapolis currently uses six categories of program priorities to evaluate application for CDBG and HOME funds:

- Organizational capacity
- Housing type
- Economic development
- Design quality
- Geographic priority
- Neighborhood Location

Additionally, each program priority has from 3 to 8 additional sub-priorities. The resulting list of wide-ranging priorities may make it difficult for applicants to discern which considerations are most important to the City and to tailor their proposals accordingly. The complexity of the city’s priority list may make it difficult for officials to consistently apply standards and select among competing proposals.

Identifying either priority activities and specifying criteria for where those activities should be deployed, or identifying priority areas and specifying criteria for selecting appropriate activities (in either case matching activities to area) would help to more tightly focus the City’s allocation decisions, lay the groundwork for more strategic targeting of resources, and place any secondary priorities (e.g., organizational capacity, high quality design) into the appropriate context.

How Cities are Targeting Funds

To understand how cities target CDBG and HOME funding to different types of neighborhoods and where their approaches have been most successful, we focused on four cities: St. Louis, Milwaukee, Kansas City, and New Orleans. The first three are Midwestern peers of Indianapolis. New Orleans was selected for its innovative strategies that offer lessons applicable to other cities.

All four cities targeted a portion of their CDBG and HOME funding to specific geographic areas. The table to the right shows the share of CDBG and HOME resources (in dollars) that were geographically targeted according to each city’s most recent Annual Action Plan.

<table>
<thead>
<tr>
<th>CDBG FUNDING</th>
<th>HOME FUNDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>TARGETED</td>
<td>NON-TARGETED</td>
</tr>
<tr>
<td>Kansas City, MO</td>
<td>62%</td>
</tr>
<tr>
<td>Milwaukee, WI</td>
<td>62%</td>
</tr>
<tr>
<td>New Orleans, LA*</td>
<td>52%</td>
</tr>
<tr>
<td>St. Louis, MO</td>
<td>49%</td>
</tr>
</tbody>
</table>

*New Orleans 2016 Annual Action Plan did not disaggregate how HOME funding was used

Cities geographically targeted a higher proportion of HOME funding than CDBG funding, although the way in which each city defined geographic target areas varied considerably. For example, both Kansas City and Milwaukee, which had the largest place-based CDBG funding set-asides, designated relatively expansive target areas. In Milwaukee, for example, the city identifies two Neighborhood Revitalization Strategy Areas which collectively encompass nearly all areas in the city that are income-eligible for CDBG funded activities. In Kansas City, officials designated seven priority areas, which encompass the majority of the city’s urban core as well as major inner ring suburbs.

In New Orleans and St Louis, which designated a smaller proportion of their CDBG funding to geographic areas, funds were targeted to specific neighborhoods or market types. For example, in St. Louis, a number of CDBG and HOME activities are only supported within areas defined as a specific set of MVA market types.

Although many of the geographic areas targeted for CDBG and HOME investments in each of the cities were distressed, practitioners believed that many of their most impactful investments were in stronger markets classified within the middle range of their MVAs. They justified focusing CDBG and HOME resources on the most distressed areas by pointing out that federal block grants are often the largest source of funding for activities in those communities.
Using a Market Analysis to Target Activities

In addition to specifying target geographies, the four cities analyzed use a market-based approach to identify where specific CDBG and HOME funded activities would have the largest positive impact. All four cities used a Market Value Analysis (MVA) to guide public investment decisions in different ways and to varying degrees.

In both New Orleans and St. Louis, this approach was formalized and well documented, making strong and consistent use of the Market Value Analysis. In St. Louis, the city uses its MVA to classify all city block groups into one of three categories. The city’s Five Year Consolidated Plan describes the different activities the city will prioritize in each area.

In New Orleans, the city’s HousingNOLA plan classifies every community as one of four market types by aggregating MVA results, market trends, and building stock characteristics to a neighborhood level. For each market type, the city emphasizes a different set of selected housing strategies.

Although each city took a different approach to identifying their target areas, practitioners identified similar criteria for evaluating whether or not a specific activity was appropriate for a specific geography:

- **Market Conditions** – the strength and characteristics of the real estate market. All cities we spoke with use the MVA to measure relative market strength. Many also give additional weight to individual components of the MVA such as rates of home ownership, foreclosure, and vacancy. Other factors that some cities consider in categorizing their markets are the historic significance of the building stock and recent sales price trends.

- **Node of Strength** – the location of significant assets within or close to a community. These can be physical, such as transportation networks; economic, such as major employers, and anchor institutions; or social, such as libraries. Areas of adjacency to stronger or appreciating areas can be considered nodes of strength for weak markets.

- **Local Organizations** – the presence of a strong community group or a neighborhood organization was mentioned as an important factor in the success of all types of investments—housing, economic development, or public services and facilities—and this was most critical in distressed areas. Community-based groups help educate residents about new resources being made available, and identify needs and opportunities for investments. Where there is no strong local organization, funds can be used to increase capacity of existing groups or expand the reach of effective organizations serving nearby neighborhoods.

<table>
<thead>
<tr>
<th>TABLE 07</th>
<th>ST. LOUIS MARKET BASED APPROACH TO INVESTMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DESCRIPTION</strong></td>
<td><strong>PRIORITIES</strong></td>
</tr>
<tr>
<td>Market Target Area 1</td>
<td>The strongest markets in the city (MVA clusters A, B, and C) with high home values and low vacancy</td>
</tr>
<tr>
<td>Market Target Area 2</td>
<td>The city’s middle markets (MVA clusters D, E, F, and G) with moderate values and moderate foreclosure activity</td>
</tr>
<tr>
<td>Market Target Area 3</td>
<td>The city’s most distressed markets (MVA clusters H and I) with low home values and significant vacant residential land.</td>
</tr>
</tbody>
</table>
**TABLE 08 | NEW ORLEANS MARKET BASED APPROACH TO INVESTMENT**

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>PRIORITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emerald Markets</td>
<td>Enforce basic safety standards for rental housing, fund home repairs, and increase safety and access to jobs, transit, and recreation</td>
</tr>
<tr>
<td>Sapphire Markets</td>
<td>Support homeowner repairs, increase access to jobs and transit</td>
</tr>
<tr>
<td>Diamond Markets</td>
<td>Create new affordable options for owners and renters and preserve existing affordable options</td>
</tr>
<tr>
<td>Ruby Markets</td>
<td>Reduce barriers to new affordable developments and repurpose government-owned land into affordable housing</td>
</tr>
<tr>
<td>Topaz Markets</td>
<td>Encourage inclusionary zoning and repurpose government-owned land into affordable housing</td>
</tr>
</tbody>
</table>

**Investment and Development Strategies**

Taken together, CDBG and HOME funding can support a wide array of neighborhood improvement strategies. Although each city has unique needs, many cities use CDBG and HOME entitlements to support a similar set of activities. Each activity can be loosely categorized as supporting housing, economic development, or public services and facilities. The associated table includes examples of eligible activities.

When discussing where each activity could have the largest positive impact, practitioners classified activities into two categories based on the type of markets in which they would be most effective:

**Distressed market strategies** generally included social service support and capacity building, vacant lot remediation, and large-scale housing development. In highly distressed areas, cities choose to focus more on “people-based” strategies related to community organizing, job training, and youth development, rather than “place-based” strategies that are more likely to succeed where this is at least some latent market demand or close proximity to nodes of strength. For example, Kansas City used block grant funds to support public infrastructure improvements, large-scale housing development, and homebuyer assistance in the highly distressed Beacon Hill community because of its close proximity to major employment centers and a new hospital complex. In Milwaukee, by contrast, many of the most distressed markets are geographically isolated. In these areas, the city uses a substantial portion of its CDBG funding to support social services, crime reduction, and community building activities.

**Middle market strategies** generally funded activities such as infill housing, home repairs, and homebuyer assistance. In many cases, the goal of middle market strategies is to stabilize or improve an area with nascent signs of market activity, rather than wholly transform a place through large-scale housing production or redevelopment. In St. Louis, where middle markets have not experienced price appreciation, officials focus on shoring up these areas and preventing disinvestment through infill development of vacant lots and blighted homes on otherwise stable blocks. In New Orleans, by contrast, where many neighborhoods have experienced significant rising home values, the city is trying to strike a balance between supporting improvements that will raise property values, and protecting affordability for moderate and low-income residents—particularly renters.

**Building a Menu CDBG and HOME Eligible Activities**

The tables on the following pages summarize promising activities eligible for CDBG and HOME funding and guidelines about the types of neighborhoods where each activity is most appropriate. Where indicated, recommendations were drawn from programs found in peer cities. Additional recommendations were drawn from impact evaluation research reviewed by Reinvestment Fund.
Many studies have documented the ways in which vacant and abandoned properties are harmful to communities. Regardless of the type of market, having a plan for reusing vacant land after properties have been demolished is critical. Some practitioners we spoke with believe clearance and demolition should be prioritized in areas where plans exist for future redevelopment (St. Louis, NOLA), others advocated against targeted, instead favoring a system that prioritized properties based on their condition alone (KCMO).

Research on infill housing programs suggests that the model has the largest impact on property values when it is used to replace "holes in a block" with rehabilitated homes. Newly rehabilitated homes help stabilize neighborhoods and increase the attractiveness of adjacent homes. This strategy is most appropriate in communities where vacancy is low to moderate, and private market activity is nascent, generally middle markets or distressed areas near stronger markets (St. Louis, NOLA). In highly distressed areas where vacancy is high and blight is pervasive, the scattered-site model may not be enough to sufficiently address the level of distress.

Large-scale development projects are designed to make a significant impact on an area. Practitioners we spoke with suggest focusing large-scale housing development projects in areas with significant distress and where land costs were lower. Ideally, these projects are sited near anchor institutions (KCMO) or transit amenities (NOLA) that can help spur follow-on market rate development.

When homes are blighted or poorly maintained, it can create a vicious cycle that makes surrounding homeowners less likely to maintain their properties, spreading blight and harming the entire community. Some practitioners focus repair programs on neighborhoods just beginning to show signs of distress (Milwaukee). Others use repair programs in conjunction with targeted code enforcement in blighted areas with significant homeownership to help spur a virtuous cycle where homeowners reinvest as they see neighbors improving their homes (Milwaukee, KCMO).

Many studies have documented the ways in which vacant and abandoned lots are harmful to communities. Research on the impact of vacant-lot greening finds that property values in weak markets benefit the most from greening activities. In strong markets, greened lots are preferable to vacant lots, but greening activities are unlikely to noticeably improve property values.

Numerous studies find that homeownership fosters civically engaged communities that invest in their homes and neighborhoods. Helping lower-income borrowers purchase homes in stronger markets with local amenities and appreciating home values will likely be a positive wealth creation strategy for these borrowers. In stable areas experiencing some levels of distress, encouraging new ownership can help stabilize the market (KCMO, Milwaukee). In distressed areas without significant amenities or new investment, homeownership may not provide as much benefit to new homeowners.

Although generally not tested in the context of market conditions, research suggests that foreclosure prevention programs will have the largest impact on property values when they focus on neighborhoods with a small or moderate number of foreclosures. Preventing neighborhoods from crossing the tipping point of three to five foreclosures per block can prevent existing foreclosures from negatively harming the value of other homes in the surrounding area. In areas where a large number of foreclosures are already present, interventions may still stem decline, but a market boost is less likely.

When code enforcement actions lead property owners to repair their properties, they increase the value of their own properties and other homes in the community. Code enforcement is a powerful incentive where owners have the financial capacity to make repairs and they can expect to recover the costs of improvements through increased sales prices or rents. When homeowners do not have that capacity, public resources should be combined with strategic enforcement to help owners remediate citations (KCMO).

Many studies have documented the ways in which vacant and abandoned properties are harmful to communities. Regardless of the type of market, having a plan for reusing vacant land after properties have been demolished is critical. Some practitioners we spoke with believe clearance and demolition should be prioritized in areas where plans exist for future redevelopment (St. Louis), others advocated against targeted, instead favoring a system that prioritized properties based on their condition alone (Milwaukee).
### TABLE 10 | ECONOMIC DEVELOPMENT ACTIVITIES

<table>
<thead>
<tr>
<th>IMPROVEMENT STRATEGY</th>
<th>ADVICE FOR TARGETING</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Job Training.</strong> Provide training to residents to support employment and wage growth</td>
<td>Cities should site job training programs in areas that are easily accessible to low- and moderate-income individuals.</td>
</tr>
<tr>
<td><strong>Small Business Support.</strong> Provide technical and financial assistance to small businesses or entrepreneurs to support job growth.</td>
<td>No examples of cities targeting small business support programs based on market characteristics were found.</td>
</tr>
<tr>
<td><strong>Commercial Corridor Support.</strong> Provide grants and loans to fund facade improvement for commercial properties.</td>
<td>Some studies have found that businesses that improve their properties experience greater sales growth but it is unclear whether more commercial sales growth impacts surrounding residential property values. Practitioners we spoke with use commercial corridor support in conjunction with other activities like code enforcement, infrastructure improvements, and housing production to make significant improvements within targeted areas (NOLA, Milwaukee). They recommend focusing on highly visible areas along main streets to have the largest impact.</td>
</tr>
</tbody>
</table>

### TABLE 11 | PUBLIC SERVICE AND FACILITIES ACTIVITIES

<table>
<thead>
<tr>
<th>IMPROVEMENT STRATEGY</th>
<th>ADVICE FOR TARGETING</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Crime Prevention.</strong> Reduce crime to increase perceptions of public safety in targeted areas</td>
<td>Public safety is a critical part of building strong, sustainable communities. Research consistently shows that the presence of crime makes an area a less desirable place to live and lowers property values. Although public safety is important in every community, practitioners we spoke with target additional crime prevention resources to their most distressed communities as an approach to help lay the groundwork for future development and investments (Milwaukee, St Louis).</td>
</tr>
<tr>
<td><strong>Social Services.</strong> Supporting health, education, and other services for families and adults</td>
<td>Social services provide vital supports to families and individuals. Practitioners we spoke with recommend targeting support for social services into highly distressed areas where target populations lived and existing service providers were lacking. These investments help to lay the groundwork for future development (Milwaukee, St Louis).</td>
</tr>
<tr>
<td><strong>Public Infrastructure Improvements.</strong> Funding streetscape, public facilities, and other public infrastructure improvements</td>
<td>Practitioners we spoke with generally used public infrastructure improvements as a way to catalyze or support large scale redevelopment projects. These projects were most commonly undertaken in highly distressed areas where private market activity was rare and land values were low (KCMO, NOLA).</td>
</tr>
<tr>
<td><strong>CBO Capacity Building.</strong> Support training and leadership development within community based non-profits</td>
<td>Community-building interventions are generally designed to empower community members to be active participants in their neighborhoods. Practitioners we spoke with said that strong community organizations are critical partners for redevelopment activities and supporting their development and growth makes future success more likely. Cities generally target these activities in their most distressed communities to lay the groundwork for future development and investments (Milwaukee, St. Louis).</td>
</tr>
</tbody>
</table>
CDBG AND HOME FUNDING RECOMMENDATIONS

The following list of recommendations for where and under what circumstances Indianapolis should deploy specific CDBG and HOME activities were built from peer-city findings and recommendations. The tables below identify MVA categories that would benefit most from community development activities. The following table provides a list of recommendations for real estate investments the City should consider when deploying specific CDBG and HOME funding.

<table>
<thead>
<tr>
<th>CDBG/HOME ACTIVITIES AND INVESTMENTS</th>
<th>REGIONAL CHOICE</th>
<th>MODERATE STRENGTH</th>
<th>TRANSITIONAL</th>
<th>DISTRESSED, STRENGTH-ADJACENT</th>
<th>DISTRESSED, ISOLATED</th>
<th>OTHER CONSIDERATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small-scale Housing Infill (Owner and Rental)</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>Look for areas with low to moderate vacancy.</td>
</tr>
<tr>
<td>Large-scale Housing Development (Owner and Rental)</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>Ideal in areas with significant vacancy and proximity to strong markets, anchor institutions, or other physical assets.</td>
</tr>
<tr>
<td>Home Repair and Rehabilitation (Owner and Landlord)</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>Ideal in appreciating areas with low-income owners, presence of strong neighborhood organizations is advantageous.</td>
</tr>
<tr>
<td>Vacant Lot Remediation</td>
<td></td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td>City can maintain ownership or consider side lot program</td>
</tr>
<tr>
<td>Homebuyer Assistance</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
<td>Look for areas with low to moderate vacancy and recent changes in homeownership rates.</td>
</tr>
<tr>
<td>Foreclosure Prevention</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>Best for areas with moderate foreclosures or growing foreclosure concerns.</td>
</tr>
<tr>
<td>Code Enforcement</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>Ideal in relatively stable areas where property owners have resources or sufficient equity to make improvement. Additional resources required for success in distressed areas.</td>
</tr>
<tr>
<td>Clearance and Demolition</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>Best for areas where future development is planned and land reuse potential is high.</td>
</tr>
</tbody>
</table>
The following table provides a list of recommendations for public service and economic development investments the City should consider when deploying specific CDBG and HOME funding.

<table>
<thead>
<tr>
<th>CDBG/HOME ACTIVITIES AND INVESTMENTS</th>
<th>REGIONAL CHOICE</th>
<th>MODERATE STRENGTH</th>
<th>TRANSITIONAL</th>
<th>DISTRESSED, STRENGTH-ADJACENT</th>
<th>DISTRESSED, ISOLATED</th>
<th>OTHER CONSIDERATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Training</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>May be neighborhood-based (where education/skills low) or employer/sector-based (citywide participant eligibility).</td>
</tr>
<tr>
<td>Small Business Support</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>May be aimed at existing or new businesses base on needs.</td>
</tr>
<tr>
<td>Commercial Corridor Support</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td>Look for areas with moderate vacancy targeted for other interventions. Prioritize visible or important road ways.</td>
</tr>
<tr>
<td>Crime Prevention</td>
<td></td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td>Officials say perception of safety can be as critical as improving crime rates.</td>
</tr>
<tr>
<td>Social Services</td>
<td>X</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td>May be focused on one site that provides multiple services, or multiple sites working on similar issues.</td>
</tr>
<tr>
<td>Public Infrastructure Improvements</td>
<td>X</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td>Coordinate with other city or state agencies that are responsible for improvements.</td>
</tr>
<tr>
<td>CBO Capacity Building</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
<td>Nurture local groups or expand the reach of citywide entities.</td>
</tr>
</tbody>
</table>
The City of Indianapolis can use the MVA and NIA to support compliance with AFFH in: (a) identifying impediments to fair housing associated with real estate markets and social and economic opportunity; (b) utilizing a fair housing perspective to target investments; and (c) assessing how specific areas change over time.
AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)

The 2015 Affirmatively Furthering Fair Housing (AFFH) rule established a new approach for localities to proactively reduce segregation and increase housing opportunity. The City of Indianapolis can use the MVA and NIA to support compliance with AFFH.

The 2015 Affirmatively Furthering Fair Housing (AFFH) rule established a new approach for localities to proactively reduce discrimination and segregation, and increase housing opportunity. The City of Indianapolis can use the MVA and NIA to support compliance with AFFH in: (a) identifying impediments to fair housing associated with real estate markets and social and economic opportunity; (b) using a fair housing perspective to target investments and incentives going forward – and to guide the city’s proposed future meaningful actions; and (c) assessing how areas change over time.

The AFFH Rule requires “meaningful actions.” Activities become meaningful when they are effectively designed to enhance housing choice for protected classes and decrease segregation. So, for example, in HUD-designated Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), which are by definition segregated (see areas outlined in map on the following page), the city could implement a set of activities designed to enhance the existing assets and improve quality of life so that people of any race or ethnic background would choose to live in these areas, naturally reducing levels of segregation. Furthermore, the city might target affirmative fair housing education and enforcement actions outside of the R/ECAPs to ensure that people have access to those areas, regardless of their race or color or national origin.

Meaningful actions means significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity.

The MVA and AFFH

Because the MVA includes only housing market indicators and not components that directly reflect AFFH-relevant characteristics, such as race or ethnicity, it is a useful tool for equivalencing places in terms of housing conditions, which can then be differentiated by categories that do relate to fair housing. To continue with the R/ECAP status as an example, one approach could be to first look at the city’s middle markets and differentiate them based on whether or not they are located within an R/ECAP. In Indianapolis, there were a total of eight middle market tracts within R/ECAPs. In general, the goal of middle market strategies is to stabilize or improve an area with nascent signs of market activity. In R/ECAP middle markets, the city might focus more on enhancing amenities and opportunities.

Additionally, Reinvestment Fund created a modified set of neighborhood categories based on the MVA that incorporates proximity to market strength as well as market trajectory (the six resulting categories are Regional Choice, Moderate, Transitional, and Distressed-Strength Adjacent, Distressed-Internal Strength, and Distressed-Isolated). These modified groups were designed to assist the City of Indianapolis in developing a more strategic approach to allocating CDBG and HOME dollars, and they are also useful as a tool for Affirmatively Furthering Fair Housing. For example, helping lower-income borrowers purchase homes in lower-cost markets that are close to stronger markets or that are showing signs of market improvement (Distressed-Strength Adjacent and Distressed-Internal Strength) would be a more promising wealth creation strategy than helping them purchase in a Distressed-Isolated area.
The NIA and AFFH

The NIA is a people-based parallel to the MVA’s gauge of real estate market characteristics. While the MVA describes the relative strength of an area’s real estate market, the NIA describes the social and economic factors that help or hinder an individual’s access to opportunities. The NIA examines four dimensions of neighborhood opportunity: housing (displacement risk, cost burden and access to home financing), workforce (education level, job access, workforce participation), health (insurance, food access, walkability), and social cohesion (crime, mental health/drug use, poverty). Using a cluster analysis similar to that used for the MVA, Reinvestment Fund used the four dimensions of opportunity to yield 12 neighborhood investment types, each with a unique mix of assets and challenges.

Cluster 7 was notable for the types of change associated with gentrification including a rising displacement risk for longtime residents (see figure 4). None of the cluster 4 tracts was located within an R/ECAP; in many cities, these types of areas are relatively integrated places that are at risk of losing that quality as home prices rise. Introducing measures to help longtime community members stay in place could help prevent an increase in segregation, and ensure those households maintain access to the nearby job centers that are also a marker of this cluster.

Change Over Time

As Indianapolis implements meaningful actions to Affirmatively further fair housing, the city can track changes in concentrations of protected classes across the categories of the MVA and NIA to determine if their access to opportunity has increased. The city can also compare changes within categories inside versus outside R/ECAPS to understand how actions are affecting populations in more and less segregated areas. This will help policymakers determine to what extent their actions have been successful, and how they might adjust them to more effectively address ongoing fair housing challenges.
Neighborhood Investment Strategy

REFERENCES

The following section includes references and image sources.
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IMAGE SOURCES


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