



CITY OF FISHERS AGENDA

In accordance with the Americans with Disabilities Act (ADA), the City of Fishers will, upon request, provide appropriate aid (i.e. interpreters) and/or assistance leading to effective participation for people with disabilities. Anyone who requires such assistance should [email Kelly Lewark](#), Office Manager, no later than 48 hours before the scheduled event or call at (317) 595-3487.

The public may [stream the meeting online](#).

Members of the public may [submit comments online](#) before 12pm on Monday, January 1, 0001.

BOARD/COMMISSION: Fishers Advisory Committee on Disability Meeting

DATE: 4/11/2023, at 5:30 PM

DIRECTIONS: Fishers Pavilion Conference Room, 10 Municipal Drive, Fishers, Indiana 46038

- 1. Call to Order / Roll Call**
- 2. Approval of Previous Minutes**
 - a. December 6, 2022 (Voting Item) Document
- 3. Guest Speaker(s)**
 - a. Future Recreation Center - Jacob Reardon McSoley, Director of Recreation and Wellness
- 4. March Disability Awareness Month 2023 Overview**
 - a. Snapshot of Kickoff Keynote Presentation – Kelly Hartman
 - b. Award Winners and Highlight of Events – Cecilia Coble

c. My Point of View Day Debrief

Transportation – Cecilia Coble

Housing – Wilbur Sutton

Employment – Chrissy Pogue & Michelle Steltz

Community Support / Services – Kelly Hartman

Recreation / Arts & Culture – Shelby Slowik

Networking / Social Opportunities – Darcy Keith

Mental Health – Stacey Oldham

5. Staff Communication

- a. Accessible Housing Guide + Accessible Housing Study – Ross Hilleary Document

6. Announcements

- a. State of Indiana General Assembly Resolution – Cecilia Coble

7. Adjournment

**CITY OF FISHERS
FISHERS ADVISORY COMMITTEE ON DISABILITY
LAUNCH FISHERS HUSTON THEATER
MINUTES
December 6, 2022**

The meeting of the Fishers Advisory Committee on Disability convened at 5:30 p.m.

A roll call was taken. All Members present: Cecilia Coble, Kelly Hartman, Wilbur Sutton, Stacey Oldham, Darcy Keith, Chrissy Pogue, Michelle Steltz, Shelby Slowik and Ross Hilleary. Also present: Megan Vukusich, Jennifer Pope, Kay Prange.

Mr. Sutton made a motion to approve the September 6, 2022 meeting minutes, seconded by Ms. Keith. The motion passed 9-0.

1. Guest Speaker

a. Jennifer Pope, Fishers High School Department Head & Teacher, Exceptional Learners

Jennifer Pope of Fishers High School presented the Tiger Tough program, which awards two \$500 scholarships through HSEF. She is looking for ideas and opportunities and possible expansion to HSE. There was discussion about academics, clubs, extra curricular activities. The money can be used for textbooks, tutorials. Next steps would be to present it to the school board and also post to the Fishers Web page.

2. Committee Updates

a. 2022 IHCD Lt. Governor's Excellence in Affordable Housing Award – Urban & Special Needs Housing Award (SouthPointe Village) RealAmerica

Cecilia Coble announced the Awards and noted it as a proud moment. Kudos to Wilbur Sutton!

b. Accessibility & Transportation

Stacey Oldham spoke about accessibility in Transportation and the research that has been conducted with Green Bay, WI as a model. They established a Transit Authority using local and federal funds. Who holds the funds that are allocated to Fishers? The FACD has no authority to make decisions on this topic.

c. Housing

Wilbur Sutton visited Turnstone in Ft. Wayne and was impressed. They are exploring land trusts and other opportunities.

d. Employment

Chrissy Pogue and Michelle Steltz spoke about the Reverse Job Fair which was very successful. The next one will be in October 2023, National Disability Employment Month.

e. Community Supports & Services

Kelly Hartman spoke about Hamilton County and the lack of staffing for Community Support and Services. The new Legislative session is a long session budget year. Lobbyists will engage in formal advocacy efforts. Buttermilk Mountain employs all special needs folks. Support is received politically from Todd Houston and Suzanne Crouch, Lt. Gov.

f. Recreation/Arts & Culture

Shelby Slowik spoke about programs at Conner Prairie. The Team for Arts and Culture includes Ross and Samantha.

g. Networking/Social Opportunities

Darcy Keith discussed Networking/Best Buddies. She is getting a list of social groups together.

3. Staff Communications

a. Accessible Housing Guide Draft

Megan Vukusich and Ross Hilleary presented the 1st Draft of the Accessible Housing Guide. Waiting on data from the FSSA. Higher density development will help meet the demand for the aging population. Cecilia noted that we need examples of other development in the state.

- 4. FACD 2023 Meeting Calendar – A Motion to approve was made by Mr. Sutton and seconded by Ms. Hartman. The Motion was approved, 9-0.**
- 5. Fishers March Disability Awareness Month 2023 – Building Our Future Together (Save the Dates)**
- a.** MDAM Kick Off, Wednesday, March 1, 2023, Launch Fishers, 8:30 AM
 - b.** MDAM Art Reception, March 3, 2023, Conner Prairie, 6:00 PM
 - c.** Fishers Arts Council Reception, March 10, 2023, Art Gallery at HCCF, 6:00 PM
 - d.** MDAM My Point of View Day, Thursday, March 30, 2023, Launch Fishers, 8:30 AM
- 6. Fishers Advisory Committee on Disability 2023 Inclusion and Accessibility Awards**
- a.** Now open and accepting nominations for Life Without Limits, Cornerstone Employer, and Accessibility Awards, until January 13, 2023. Selection is January 17, 2023.
- 7. Adjournment - The meeting was adjourned at 6:45.**

Next Meeting: Tuesday, April 11, 2023, 5:30 PM at Fishers Pavilion, 10 Municipal Drive, Fishers, IN, 46038.

DRAFT



ACCESSIBLE HOUSING GUIDE

Fishers Advisory Committee on Disability
March 2023

Alt Text Image 1: City of Fishers, Indiana Logo
Alt Text Image 2: A three-story grey brick and masonry multi-family apartment building with a glass front door.

ACKNOWLEDGEMENTS

Mayor

Scott Fadness

City Council

John Weingardt, President

Cecilia Coble, Vice President

Brad DeReamer

Crystal Neumann

Pete Peterson

Selina Stoller

Jocelyn Vare

Todd Zimmerman

Fishers Advisory Committee on Disability

Cecilia Coble, Co-Chair

Kelly Hartman, Co-Chair

Wilbur Sutton

Stacey Oldham

Darcy Keith

Chrissy Pogue

Michelle Steltz

Shelby Slowik

Ross Hilleary, ADA Coordinator

Staff

Megan Vukuisch, Director of Planning and Zoning

Jonah Butler, Senior Planner

Special thanks to:

Urban Partners

Insights ViaQuest Community Solutions

Cover Image 2: Ritchey Reserve Senior Living Courtesy of RealAmerica LLC.

EXECUTIVE SUMMARY

In 2022, the City of Fishers Advisory Committee on Disability commissioned Urban Partners, a leading economic and planning analysis firm, to put together a report on the demographics of Fishers residents who live with disability, and the availability of accessible housing (whether assisting living, group homes, or designed accessibly) within the City for said residents. This report, alongside a similar report commissioned by the City analyzing future housing needs in 2021, recognized the increasing demand for, namely, senior and elderly assisted living, active lifestyle, and universally-designed housing projects.

In anticipation thereof, this Guide provides resources for those living with disability (now and in the future), real estate developers, and non-profit organizers interested in ensuring the recommendations of the Accessible Housing Study are actualized. A summary of the Accessible Housing Study findings is below. The full report can be found in Chapter 9.

Demand Analysis

As of 2020 it is estimated that 7.0% of the City of Fishers residents, representing 6,572 of the City's 93,356 population, reported having a disability. This includes six categories of disabilities including hearing, vision, cognitive, ambulatory, self-care, and independent living. In the City of Fishers, 2.9% of residents report cognitive difficulties, 2.5% ambulatory difficulties, 2.2% hearing difficulties, and 0.9% vision difficulties. To estimate the Fishers population whose physical, intellectual, developmental, or mental health condition may require accessible housing and/or daily residential supports. Urban Partners used the Self Care and Independent Living criteria from the American Community Survey. These criteria are used by health care providers in making care recommendations. This same methodology was used in the 2016 Myers & Stauffer report for the Family and Social Services Administration (FSSA).

As of 2020, it is estimated that approximately 1,458 Fishers residents have activity limitations significant enough to merit residential accommodations and/or supportive services. The Accessible Housing Report acknowledged the importance of determining a person's ability to pay for necessary housing accommodations and services. The report found that the prevalence of poverty in the City of Fishers among the population without a disability is three to four times lower than within the disabled community. Children and adults aged 18-64 with a disability experience the greatest level of poverty (8.0%), with the poverty rate of the elderly population with a disability appreciably lower (1.7%)

The availability of state and federal benefits geared towards seniors, regardless of disability status, likely contributes to the lesser incidence of poverty among Hamilton County and City of Fishers elderly population with a disability, whereas younger cohorts in need are reliant on more discretionary and/or participant-limited assistance programs.

Housing Supply Analysis

Accessible housing can take many forms and may include owner-occupied housing, group homes, and assisted living. It is estimated that there are approximately 3,300 licensed Supervised Group Living beds in Indiana available to eligible individuals with intellectual or developmental disabilities. These group homes typically range in size from 5-8 residences and the services provided on-site vary based on the age, needs, and interests of the residents. As of 2020, there are 29,078 owner-occupied housing units within the City of Fishers, although the accessibility status of each of these units is unknown.

In the summer of 2022, a survey was completed by the City of Fishers Department of Planning and Zoning to determine the number of residential beds in assisted living and nursing homes facilities throughout Hamilton County. The housing inventory revealed that there were 542 adult independent units, 338 assisted living units, 204 memory care units, and 436 non-categorized units, totaling 1,520 units county wide. When asked to comment on the community's greatest needs, multiple facilities included the lack of sufficient memory care beds. Nine of the 15 facilities surveyed accept only private pay residences, totally 1,080 units of the County's total inventory. Five facilities, representing 372 units, do accept Medicare and/or Medicaid. Only one facility indicated that they provide services to younger residences.

State of Aging

In 2021, the City of Fishers commissioned Urban Partners to develop a housing study that would outline the current and future demand for housing within the City. A key take-away of this study was the future predicted demand for senior and elderly housing, involving supportive services and/or universally-designed features. This

	2020	2025	2030	2035	2040	Change 2020-2040
All Households	37,515	41,601	45,486	48,389	50,630	13,115
15 to 34 Years	7,822	9,035	9,368	9,336	9,270	1,448
35 to 64 Years	24,487	25,208	26,665	27,752	28,581	4,094
65+ Years	5,206	7,358	9,453	11,301	12,779	7,573
All Owner-Occupied Housing	29,078	31,752	34,460	36,428	37,816	8,738
15 to 34 Years	4,185	4,716	4,768	4,640	4,487	302
35 to 64 Years	20,447	20,796	21,732	22,340	22,722	2,275
65+ Years	4,446	6,240	7,960	9,448	10,607	6,161
All Renter-Occupied Housing	8,437	9,848	11,027	11,961	12,814	4,377
15 to 34 Years	3,637	4,319	4,600	4,696	4,783	1,146
35 to 64 Years	4,040	4,411	4,933	5,412	5,859	1,819
65+ Years	760	1,118	1,494	1,853	2,172	1,412

Image 3 Source: Table 44: Fishers Housing Demand by Tenure & Age of Householder (2020-2030) , Urban Partners, [Fishers Housing Needs Analysis & Strategy 2022](#)

Alt Text: Graph depicting future demand for housing within the City of Fishers, from 2020 through 2040, including the projected need for 7,673 additional households by 2040 for the 65+ age range, with a total of 13,115 additional for all households.

demand can be best summarized in the below chart:

The 2021 Urban Partners Housing Study indicates that senior and elderly housing units will be the highest and most in-demand housing stock by 2040, outpacing the demand for 1st time homeowner and young adult renter housing units. Identified by Urban Partners in the subsequent Accessible Housing Study (2022) was the relative financial security of Fishers residents with disabilities that would prohibit them from

	Hamilton County			City of Fishers		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
Sex						
Male	160,699	13,283	8.3%	45,123	3,184	7.1%
Female	168,284	14,500	8.6%	48,233	3,388	7.0%
Age						
Under 5 years	21,451	98	0.5%	6,209	0	0.0%
5 to 17 years	67,532	2,987	4.4%	20,121	998	5.0%
18 to 34 years	64,397	3,869	6.0%	18,644	896	4.8%
35 to 64 years	135,631	9,478	7.0%	39,484	2,347	5.9%
65 to 74 years	24,706	4,554	18.4%	5,692	931	16.4%
75 years and over	15,266	6,797	44.5%	3,206	1,400	43.7%
Race/Ethnicity						
White Alone	283,009	25,124	8.9%	77,675	6,048	7.8%
Black or African American Alone	12,718	859	6.8%	5,415	337	6.2%
American Indian/Alaska Native Alone	498	33	6.6%	-	-	-
Asian Alone	20,008	892	4.5%	6,684	28	0.4%
Native Hawaiian/Other Pacific Islander Alone	102	0	0.0%	26	0	0.0%
Some Other Race Alone	2,645	98	3.7%	1,105	0	0.0%
Two or More Races	10,003	777	7.8%	2,451	159	6.5%
White Alone, Not Hispanic or Latino	273,254	24,516	9.0%	75,469	5,941	7.9%
Hispanic or Latino (Of Any Race)	13,545	1,082	8.0%	3,223	153	4.7%

living and/or working independently, and the future increasing in senior residents – which age segment is more likely to live with disability.

Therefore, in light of this information, the City has developed this Accessible Housing Guide to organize the available Federal, State, and Local resources available to residents living with disability. Furthermore, resources are herein provided to real estate developers to anticipate the substantial future demand for senior and accessible housing within the area, as identified by the 2021 Urban Partners Housing Study.

Image 4 Source: Table 2: Disability by Gender, Age, Race/Ethnicity, 2020, Urban Partners, Accessible Housing Report, 2023
 Alt Text: Graph depiction of Gender, Age and Ethnicity breakdown of Hamilton County and City of Fishers dated 2020, including total population, people living with a disability, and % of the population living with a disability. Total City of Fishers Population 93,356, Total Population with a Disability 6,572, and % of the population is 7.03%, compared to Hamilton County's 8.5% . Age 65-74, 16.4% of the population is living with a disability, Age 75+ 43.7% is living with a disability.

REAL ESTATE DEVELOPMENT

The following resources are provided to inform real estate developers of the assistance available to develop, redevelop, or rehabilitate housing for individuals with disabilities and their families. Assistance for development is offered at the State and Federal level, and may take the form of tax accreditation, grants, construction subsidies, and loan insurance.

As identified by the analysis conducted by Urban Partners, new senior housing will be in high demand in the coming decades. The resources provided below are sought to encourage such necessary development. Real estate development may be driven by local private developers, nonprofit community development corporations, and large multinational organizations. Each of these entities are likely able to utilize most, if not all, of the various forms of assistance found described below.

Indiana Supportive Housing Institute

The Indiana Housing and Community Development Authority (IHCDA), in partnership with the Corporation for Supportive Housing (CSH), offers an annual Supportive Housing Institute to train teams consisting of developers, property managers, and supportive service providers on how to develop and operate supportive housing for persons experiencing homelessness.

The Institute helps supportive housing partners learn how to navigate the complex process of developing housing with supportive services to prevent and end homelessness. The process is intended to reduce the time it takes to obtain funding for supportive housing by improving the planning and development process.

Website:
[in.gov/developers/supportive-housing/](https://www.in.gov/developers/supportive-housing/)



Image 5, 6, 7: IHCD, U.S. Department of Housing and Urban Development, Hamilton County, Indiana
Alt Text: Indiana Housing & Community Development Authority Logo, U.S. HUD Logo, Hamilton County , Indiana Logo

Low-Income Housing Tax Credits

Low Income Housing Tax Credits are the largest source of Federal funding available for new construction of affordable rental housing. This program is not a grant or a loan, but rather a dollar-for-dollar credit applied to the amount of taxes needed to be paid on the development. Both multi-family and single-family developments are eligible for this credit.

Website:

huduser.gov/portal/datasets/lihtc

Assisted Living Conversion Program

The Assisted Living Conversion Program is a federally administered grant through the U.S. Department of Housing and Urban Development that provides funding to convert all or some units within an existing residential development into Assisted Living or Service Enriched facilities. Only private nonprofits are eligible to receive these funds.

Website:

hud.gov/program_offices/housing/mfh/progdesc/alcp

Section 811 Supportive Housing

Section 811 offers federally-administered loans, through HUD, that assist nonprofit entities in the development (i.e. new construction) of low and extremely-low income Assisted Living/Supportive rental facilities.

Website:

hud.gov/program_offices/housing/mfh/progdesc/disab811

Senior Housing Mortgage Insurance

This federally-administered program through HUD offers insurance protection for FHA and other qualified loans for the development or rehabilitation of elderly/senior rental housing. Public, private, nonprofit, and institutional organizations may apply for and make use of such aid.

Website:

hud.gov/programs_offices/housing/mfh/progdesc/progsec231

HOME Program

This federally-administered program through HUD offers insurance protection for FHA and other qualified loans for the development or rehabilitation of elderly/senior rental housing. Public, private, nonprofit, and institutional organizations may apply for and make use of such aid.

Website:

[hud.gov/program_offices/comm_planning/home](https://www.hud.gov/program_offices/comm_planning/home)

Community Development Block Grant (CDBG)

Community Development Block Grant, known as CDBG, are federally-administered grants through HUD that provide grant funding for development projects. These grants are the largest source of Federal funds available for redevelopment and rehabilitation, and may be sought by any public or private entity through the Hamilton County CDBG Program Manager.

Website:

[hamiltoncounty.in.gov/1364/Community-Development-Block-Grants](https://www.hamiltoncounty.in.gov/1364/Community-Development-Block-Grants)



Image 8: South Point Village Apartments Courtesy of RealAmerica LLC.
Alt Text: A four-story grey brick multi-family apartment building with a community gardens

HOME IMPROVEMENTS

Improvements to the residences of persons with disabilities include the construction of Universal Design features such as ADA ramps, widened doorways, sound proofing, light proofing, and more. These projects may be funded via a number of State and Federal programs that seek to provide residents with the funds necessary for such home improvements.

While individuals with intellectual and developmental disabilities (IDDs) do not necessarily have physical mobility issues, some may prefer access units with physical modifications given the frequent overlap between IDD and physical disabilities.

Residents with physical disabilities may refer to the **Fishers Universal Design Brochure**, attached in the appendix, or downloaded [here](#), in order to consider making improvements to their home that may result in an improved livelihood, longevity, and ease of access. A 2020 report titled *"A Place in the World"* also provides universal language for neuro-inclusive housing to help guide people to better understand housing preferences, accessibility needs, and supportive services. The report can be downloaded at firstplaceaz.org.



Image 9 Alt Text: An image of the two-page document entitled Fishers Universal Design Brochure



Image 10 Source: Home Safe Home, homesafehomemd.com
Alt Text: A metal ramp home leading to a front door in front of a blue house



Image 11 Source: Kohler, probuilder.com/accessibility
Alt Text: An image of a bathroom with an accessible tub and floating sinks

Federal Title 1 Loans

Title I Property Improvement Loans are federally-backed personal loans that support repairs to owner-occupied residences. These funds may not be used to construct a new residential structure, but rather to make repairs to, or bring up to code, existing residential structures.

Website: prosthetics.va.gov/psas/HISA2.asp

Home Improvement & Structural Alteration Program

The HISA program, through the Department of Veteran Affairs (VA), provides funds to construct necessary accessibility improvements and home repairs for veterans and active service-members. New residential construction is not applicable.

Website: hud.gov/program_offices/housing/sfh/title/ti_about

Rebuilding Together

Rebuilding Together is a nonprofit and volunteer organization dedicated to providing home improvements to seniors, veterans, and those with disability. Their work is completed at no charge to the home-owner. Eligible homes must be owned and occupied by the applicant.

Website: rebuildingtogetherindy.org/what-we-do

Ramp-Up Indiana

Ramp-Up Indiana provides grants to nonprofit organizations for the installation of exterior ramps to homes occupied by those needing improve the accessibility of their homes. While not explicitly available to home-owners, home-owners may contact local non-profits to determine the availability of such funds.

Website: in.gov/ihcda/program-partners/ramp-up-indiana/

HOUSING ASSISTANCE

Individuals and their families may seek assistance for housing meant to cater to their specific financial, physical, or developmental needs. Such aid may be sought from State and Federal entities, and in a manner similar to the previously discussed resources, may take the form of waivers, vouchers, and emergency assistance. Support may be sought to locate and procure housing, subsidize housing, and relieve residents of impending eviction or foreclosure.

Please note that vouchers are distributed by the US and Indiana Departments of Housing and Urban Development (HUD), and therefore are not always offered in each region/municipality, depending on the allocations provided each year. More information regarding Fishers income demographics and housing statistics can be found in the Urban Partners studies.

Housing Assistance programs includes Hamilton County Trustees, Indiana Homeowners Assistance, Housing Choice Voucher, Non-Elderly Disabled Vouchers, Designated Housing Voucher, Certain Developments Voucher, Project Access Pilot Program, and Permanent Supportive Housing.

Indiana Homeowner Assistance Fund (IHAF)

STEPS TO COMPLETE FOR IHAF

Before you participate in IHAF and start communicating with borrowers, there are a few actions **you must first take**. **Not completing these tasks will prevent funds from reaching you quickly:**



Review servicer website, FAQ, presentation, and terms



Review and sign the IHAF Servicer Agreement



Receive FAMS portal access and complete registration



Gather borrowers who are 90+ days delinquent and start planning outreach to encourage participation



Send outreach letter to delinquent borrowers (info on how to apply to the IHAF program)

Image I2 Source: 877gethope.org/ihaf-servicers
 Alt Text: Steps to Complete for IHAF. Before you participate in IHAF and start communicating with borrowers, there are a few actions you must first take. Not completing these tasks will prevent funds from reaching you quickly. 1. Review servicer website, FAQ, presentation, and terms. 2. Review and sign the IHAF Servicer Agreement. 3. Receive FAMS portal access and complete registration. 4. Gather borrowers who are 90+ days delinquent and start planning outreach to encourage participation. 5. Send outreach letter to delinquent borrowers (info on how to apply to the IHAF program).

Hamilton County Trustees

The Hamilton County Trustees Association provides emergency rental and utility assistance for qualifying residents, as awarded by the Federal government.

Website: hctaindiana.com/?locale=en

Indiana Homeowner Assistance Fund (IHAF)

This fund is administered by the Indiana Foreclosure Prevention Network and seeks to provide residents experiencing unusual and immediate hardships, and those with incomes below the area median, with mortgage payment assistance for up to 6 months and not exceeding a total value of \$35,000. The graphic shown on the previous page shows steps on how to complete IHAF.

Website: 877gethope.org

Housing Choice Voucher

Community Action of Greater Indiana administers the Section 8 Housing Voucher in Hamilton County. This voucher secures subsidized housing from willing landlords.

Website: in.gov/ihcda/

Permanent Supportive Housing

Administered by the IHCD, this State-funded program assists individuals and families with disabilities experiencing homelessness with the goal of securing long-term stable housing and self-sufficiency.

Website: in.gov/ihcda/



Image I3 Source: Indy Star, indystar.com
Alt Text: Outdoor amenities at Proctor Place, Indianapolis, IN



Image I4 Source: Woda Cooper Companies, wodagroup.com
Alt Text: Community Room at Proctor Place, Indianapolis, IN

Non-Elderly Disabled Vouches (NED)

The US Deptment of Housing and Urban Development (HUD) offers various vouchers for non-elderly residents with disability to procure, finance, or lease housing. There is a limit to the number of vouchers offered per year.

Designated Housing Voucher:

- Enables families with disabilities the ability to move to another publicly subsidized rental unit in another housing development
- Enables families with disabilities to rent a unit in an area wherein they were precluded by elderly-only rentals

Certain Development Voucher:

- Enables non-elderly families who do not currently receive housing assistance to receive rental assistance in housing developments that restrict occupancy to elderly families

Project Access Pilot Program:

- Provides non-elderly persons with disability transitioning from nursing homes, or other institutions, into a private residence with a rental housing voucher.

Website: [hud.gov](https://www.hud.gov)

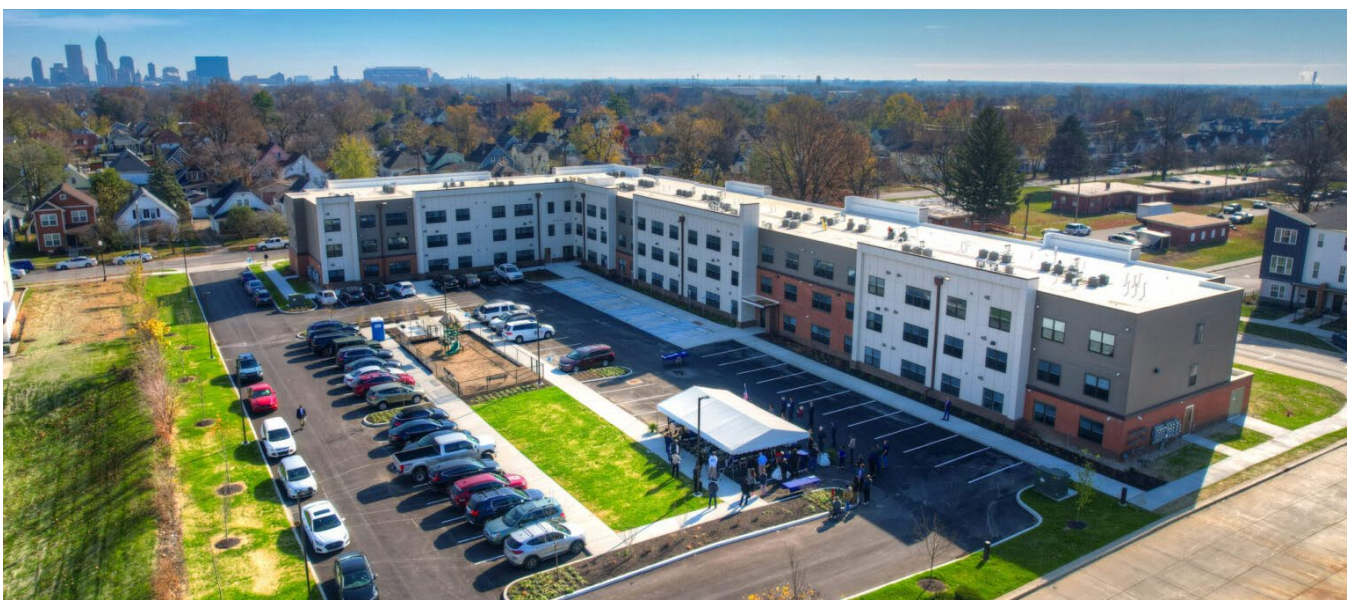


Image 15: Woda Cooper Companies, [wodagroup.com](https://www.wodagroup.com)

Alt Text: Aerial image of the 61-unit Proctor Place Housing development located in Indianapolis, Indiana, which includes 15 permanent supportive housing units for homeless or at-risk veterans.

MEDICAL & PERSONAL AID

Individuals and their families may seek assistance for medical and personal care in the form of waivers and subsidized services. Assistance is offered through various State and Federal entities, such as Medicaid and the Division of Aging and Rehabilitative Services. Various services, offered pro-bono or for purchase, are available through several local and regional non-profit organizations.

The below resources are not an exhaustive list of the assistance available, but rather a survey of the most widely available programs for current or future Fishers residents. Further resources are available through the various organizations and entities listed below, depending on the assistance or aid required.

State Waivers

The HISA program, through the Department of Veteran Affairs (VA), provides funds to construct necessary accessibility improvements and home repairs for veterans and active service-members. New residential construction is not applicable.

Medical Model Waivers:

- Aged & Disabled Waiver
- Traumatic Brain Injury Waiver

CHOICE Program:

- Case Management
- Respite Care
- Home-Delivered Meals
- Attendant Care
- Homemaker Services
- Medical Supplies
- Day Programs

Websites: cicoa.org and in.gov/fssa

Non-Profit Services

The below provides a brief overview of the various non-profit services that are available to Fishers residents. Such services may include support for residents with developmental disabilities through therapy, employment, occupational, guardianship, and coordination services.

Opportunities for Positive Growth

- Occupational Therapy
- Employment Services

Shepherd’s Center of Hamilton County

- Outreach Services
- Legal Advocacy

Janus Developmental Services:

- Work Experience Program
- Entrepreneurship Program
- Transportation Services

Outside the Box

- Recreational Services
- Educational Services
- Employment Services

AccessABILITY

- Advocacy Services
- Violence and Assault Support
- Independent Living Support
- Transition Services
- Mentorship Services

Advocates Personal Care

- Daily Living Support
- Personal Care Services

Indiana Disability Justice

- Maintains an online resource hub that provides the contact information for various service providers

CONTACT INFORMATION

Federal Resources

US Dept. of Housing and Urban Development
202-708-1112
www.hud.gov

State Resources

Indiana Family & Social Security Administration
(800) 457-8283
www.in.gov/fssa/

Indiana Medicaid
(800) 457-4584
www.in.gov/medicaid/members/member-resources/contact-us/

Indiana Department of Housing and Urban Development
(800) 225-5342
www.hud.gov/states/indiana/offices

Indiana Housing & Community Development Authority
(800) 872-0371
www.in.gov/ihcda/

Indiana Disability Justice
INdisabilityjustice@gmail.com
www.indisabilityjustice.org/

Indiana Office of Community and Rural Affairs (OCRA)
(317) 233-3762
www.in.gov/ocra/cdbg/

THE FISHERS ADVISORY COMMITTEE ON DISABILITY



Image I6: Fishers Advisory Committee on Disability, 2022
Alt Text: The Fishers Advisory Committee on Disability from Left to Right.
Back Row: Ross Hilleary, ADA Coordinator, Chrissy Pogue, Shelby Slowik, Co-Chair Cecilia Coble, Co-Chair Kelly Hartman, and Stacey Oldham
Front Row: Darcy Keith, Michelle Steltz, and Wilbur Sutton



Alt Text Image I7: Fishers Advisory Committee on Disability Logo



www.fishers.in.us

APPENDIX: A ACCESSIBLE HOUSING STUDY

Prepared by Urban Partners
March 1, 2023



ACCESSIBLE HOUSING REPORT

City of Fishers, IN
Draft 4.1

Prepared by:

URBAN PARTNERS

March 1, 2023

Study Background

Urban Partners was asked by the City of Fishers to assess the availability of accessible housing to serve the needs of individuals with disabilities. For the purposes of this review, accessible housing included not only residential units designed to accommodate individuals with physical disabilities but also housing at which supportive services that allow for individuals with intellectual, developmental, and mental health difficulties to live independently within the community.

Demand Analysis

The American Community Survey (ACS), which is published by the U.S. Census Bureau every year, collects a snapshot of detailed data from a sampling of households and extrapolates this data to estimate broader community characteristics. The ACS identifies the following six categories of disabilities and identifies both the total number of individuals who report having a disability, as well as the number of people who report specific disability status:

- Hearing: deaf or had serious difficulty hearing.
- Vision: blind or had serious difficulty seeing even when wearing glasses.
- Cognitive: serious difficulty concentrating, remembering, or making decisions.
- Ambulatory: having serious difficulty walking or climbing stairs.
- Self-Care: difficulty dressing or bathing.
- Independent Living: have difficulty doing errands alone such as visiting a doctor’s office or shopping due to a physical, mental, or emotional condition.

As shown in Table 1, approximately 8.4%, or 27,783 Hamilton County residents reported a disability of some type in 2020. As a component of this number, approximately 7.0% of City of Fishers residents, representing 6,572 of the City’s 2020 population of 93,356, reported having a disability.

Table 1: Disability Status, 2020

	Total Civilian Population	Civilian Population with a Disability	% Civilian Population with a Disability
Hamilton County	328,983	27,783	8.4%
City of Fishers	93,356	6,572	7.0%

Source: U.S. Census Bureau, Urban Partners

As shown in Table 2 on the following page, Fishers’ population with disabilities closely parallels the County’s by gender, age, and race/ethnicity. Older populations at both the County and City level report the highest prevalence of disability.

Table 2: Disability by Gender, Age, Race/Ethnicity, 2020

	Hamilton County			City of Fishers		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
Sex						
Male	160,699	13,283	8.3%	45,123	3,184	7.1%
Female	168,284	14,500	8.6%	48,233	3,388	7.0%
Age						
Under 5 years	21,451	98	0.5%	6,209	0	0.0%
5 to 17 years	67,532	2,987	4.4%	20,121	998	5.0%
18 to 34 years	64,397	3,869	6.0%	18,644	896	4.8%
35 to 64 years	135,631	9,478	7.0%	39,484	2,347	5.9%
65 to 74 years	24,706	4,554	18.4%	5,692	931	16.4%
75 years and over	15,266	6,797	44.5%	3,206	1,400	43.7%
Race/Ethnicity						
White Alone	283,009	25,124	8.9%	77,675	6,048	7.8%
Black or African American Alone	12,718	859	6.8%	5,415	337	6.2%
American Indian/Alaska Native Alone	498	33	6.6%	-	-	-
Asian Alone	20,008	892	4.5%	6,684	28	0.4%
Native Hawaiian/Other Pacific Islander Alone	102	0	0.0%	26	0	0.0%
Some Other Race Alone	2,645	98	3.7%	1,105	0	0.0%
Two or More Races	10,003	777	7.8%	2,451	159	6.5%
White Alone, Not Hispanic or Latino	273,254	24,516	9.0%	75,469	5,941	7.9%
Hispanic or Latino (Of Any Race)	13,545	1,082	8.0%	3,223	153	4.7%

Source: U.S. Census Bureau, Urban Partners

Table 3 details disabilities reported by type and by age distribution for Hamilton County and the City of Fishers. In the City of Fishers, 2.9% of residents report cognitive difficulties, 2.5% ambulatory difficulties, 2.2% hearing difficulties and 0.9% vision difficulties. The census data also tracks the number of people who report multiple disabilities.

Table 3: Disability Characteristics by Age Groups, 2019

	Hamilton County			City of Fishers		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
Hearing Difficulty		8,516	2.6%		2,092	2.2%
Population Under 5 Years	21,451	26	0.1%	6,209	0	0.0%
Population 5 to 17 Years	67,532	309	0.5%	20,121	132	0.7%
Population 18 to 34 Years	64,397	435	0.7%	18,644	131	0.7%
Population 35 to 64 Years	135,631	3,005	2.2%	39,484	896	2.3%
Population 65 to 74 Years	24,706	1,684	6.8%	5,692	286	5.0%
Population 75 Years and Over	15,266	3,057	20.0%	3,206	647	20.2%

	Hamilton County			City of Fishers		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
Vision Difficulty		4,355	1.3%		852	0.9%
Population Under 5 Years	21,451	72	0.3%	6,209	0	0.0%
Population 5 to 17 Years	67,532	272	0.4%	20,121	13	0.1%
Population 18 to 34 Years	64,397	734	1.1%	18,644	154	0.8%
Population 35 to 64 Years	135,631	1,510	1.1%	39,484	383	1.0%
Population 65 to 74 Years	24,706	648	2.6%	5,692	88	1.5%
Population 75 Years and Over	15,266	1,119	7.3%	3,206	214	6.7%
Cognitive Difficulty		10,041	3.3%		2,519	2.9%
Population Under 18 Years	67,532	2,331	3.5%	20,121	788	3.9%
Population 18 to 34 Years	64,397	2,672	4.1%	18,644	587	3.1%
Population 35 to 64 Years	135,631	2,864	2.1%	39,484	611	1.5%
Population 65 to 74 Years	24,706	667	2.7%	5,692	146	2.6%
Population 75 Years and Over	15,266	1,507	9.9%	3,206	387	12.1%
Ambulatory Difficulty		10,676	3.5%		2,177	2.5%
Population Under 18 Years	67,532	190	0.3%	20,121	48	0.2%
Population 18 to 34 Years	64,397	278	0.4%	18,644	11	0.1%
Population 35 to 64 Years	135,631	3,820	2.8%	39,484	838	2.1%
Population 65 to 74 Years	24,706	2,530	10.2%	5,692	522	9.2%
Population 75 Years and Over	15,266	3,858	25.3%	3,206	758	23.6%

Source: U.S. Census Bureau, Urban Partners

As summarized in Table 4 shown on the following page, the prevalence of multiple disabilities increases with age at both the County and City levels. Approximately 22% of the County’s population of children with disabilities report having more than one type of disability (13.6% in the City of Fishers)—compared to 33.7% of the County’s adult population under 65 with disabilities (22.1% in the City of Fishers) and 45.8% of its elderly population with disabilities (52.1% in the City of Fishers).

It should be noted that this census data does not provide information about the severity of an individual’s disabilities or guidance about whether accessible housing and/or residential supports are necessary to accommodate those disabilities. Thus, this census data regarding the characteristics of specific disabilities and the prevalence of multiple disabilities is not particularly useful in estimating the number of individuals who might require accessible housing and/or other residential supports or, indeed, what those residential accommodations or supports should be.

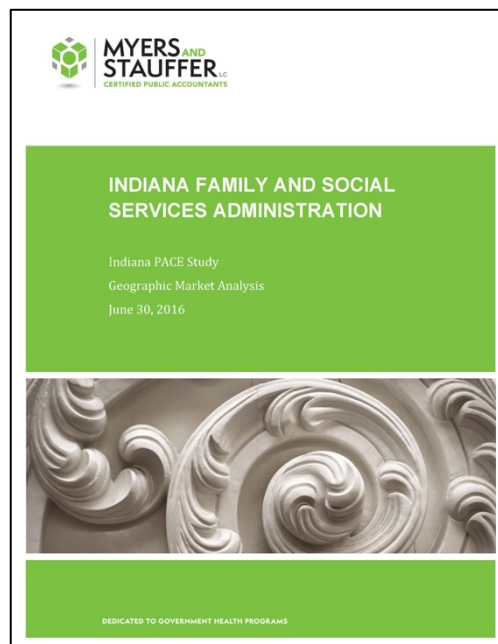
Table 4: Age by Number of Disabilities, 2019

	Hamilton County	%	City of Fishers	%
Total:	328,983		93,356	
Under 18 years:	88,983		26,330	
- With one type of disability	2,414		862	
- With two or more types of disability	671	21.8%	136	13.6%
- No disability	85,898		25,332	
18 to 64 years:	200,028		58,128	
- With one type of disability	8,850		2,527	
- With two or more types of disability	4,497	33.7%	716	22.1%
- No disability	186,681		54,885	
65 years and over:	39,972		8,898	
- With one type of disability	6,151		1,116	
- With two or more types of disability	5,200	45.8%	1,215	52.1%
- No disability	28,621		6,567	

Source: U.S. Census Bureau, Urban Partners

Program for All-Inclusive Care to the Elderly (PACE)

In 2016, Myers & Stauffer, an accounting firm specializing in governmental health policy, was retained by the Indiana Family and Social Services Administration (FSSA) to complete a Geographic Market Analysis for Indiana’s Program for All-Inclusive Care to the Elderly (PACE) program. The purpose of this study was to estimate the state’s population with a disability, specifically those income-qualified individuals with disabilities over the age of 55 who would be clinically eligible to receive nursing home care but who might continue to live safely within the community if provided PACE-funded health and home care, transportation services, prescription coverage, etc. Rather than focus on the potential housing and care needs posed by specific disabilities, Myers & Stauffer’s methodology proposed using the Self Care and Independent Living criteria as low and high estimates of the population in need. (Indiana Pace Study Geographic Market Analysis, p. 3).



For download the full Geographic Market Analysis report, click this [link](#).

Question 18C of the ACS, relating to self-care, asks respondents if they have difficulty dressing or bathing. Since difficulty with these activities are two of the specific Activities of

Daily Living (ADLs) used by health care providers to assess an individual's self-care needs, Myers & Stauffer reasoned that this indicator could be used to calculate a low estimate of the number of Indianians who would meet the critical eligibility criteria of the PACE program. Question 19 of the ACS identifies the number of people who have difficulty doing errands alone—such as visiting a doctor's office or shopping—due to a physical, mental or emotional condition, which are considered Independent Living difficulties. Health care providers consider these activities to be Instrumental Activities of Daily Living (IADLs) in making care recommendations. Myers & Stauffer reasoned that this indicator could be used to calculate a high estimate of the number of Indiana residents who would meet the critical eligibility criteria of the PACE program.

While the PACE program is available only to older Indiana residents, this approach seems a reasonable one to use in estimating the number of Fishers residents who potentially require accessible housing and/or residential supports due to developmental, intellectual, mental health or physical disability/disabilities. Additionally, this ACS data can be revisited in future years to allow the City of Fishers to identify any substantial changes in the size or characteristics of this population and revise its efforts to promote the provision of accessible housing accordingly.

Table 5, shown on the following page, details the incidence of self-care and independent living difficulties in the Hamilton County and City of Fishers population. As shown on this table, 955 City of Fishers residents under the age of 18, or 1.1% of this population, report limitations in their ADLs that may require the provision of accessible housing, compared to a rate of approximately 1.3% for Hamilton County as a whole. Older residents account for the greatest share of those with ADL limitations—with 14.9% of Fishers' residents over the age of 75 reporting ADL limitations compared to 10.7% countywide. Interestingly, Fishers residents over 75 comprise only 3.7% of the City's population over the age of 5, compared to County residents over 75 accounting for 5.0% of the County's population over the age of 5.

The table also shows that approximately 1,857 City of Fishers residents over the age of 18 (IADLs are identified only for the adult population), or 2.8% of its adult population, report limitations in their ADLs that may require the provision of accessible housing, compared to a rate of 3.4% for Hamilton County as a whole. Older residents account for the greatest share of those with ADL limitations—with 26.3% of Fishers' residents over the age of 75 reporting ADL limitations compared to 22.2% countywide. Fishers' somewhat higher share of older adults with ADL and IADL limitations may be due in part to the fact that many of the County's assisted living and memory care beds are located within the City of Fishers—this data point may be skewed by the fact that residents originally from elsewhere in Hamilton County are now residing in accessible residential facilities that were developed within the City of Fishers.

Table 5: Population with Self-Care and Independent Living Difficulties, 2019

	Hamilton County			City of Fishers		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
Self-Care Difficulty		3,970	1.3%		955	1.1%
Population Under 18 Years	67,532	455	0.7%	20,121	103	0.5%
Population 18 to 34 Years	64,397	299	0.5%	18,644	40	0.2%
Population 35 to 64 Years	135,631	1,221	0.9%	39,484	250	0.6%
Population 65 to 74 Years	24,706	358	1.4%	5,692	85	1.5%
Population 75 Years and Over	15,266	1,637	10.7%	3,206	477	14.9%
Independent Difficulty¹		8,064	3.4%		1,857	2.8%
Population 18 to 34 Years	64,397	1,246	1.9%	18,644	169	0.9%
Population 35 to 64 Years	135,631	2,563	1.9%	39,484	566	1.4%
Population 65 to 74 Years	24,706	871	3.5%	5,692	280	4.9%
Population 75 Years and Over	15,266	3,384	22.2%	3,206	842	26.3%
Mean Estimate						
All Ages		6,245			1,458	
Population Under 18 Years		455			103	
Population 18 to 64 Years		2,665			513	
Population 18 to 34 Years		773			105	
Population 35 to 64 Years		1,892			408	
Population 65 Years and Over		3,125			842	
Population 65 to 74 Years		615			183	
Population 75 Years and Over		2,511			660	

Source: U.S. Census Bureau, Myers & Stauffer, Urban Partners

The Myers & Stauffer study averaged the low (ADL) and high (IADL) estimates to develop a mean estimate of the number of Indiana residents whose physical, intellectual, developmental or mental health condition may require accessible housing and/or daily residential supports. Table 5 also shows this mean for Hamilton County and City of Fishers accessible housing and/or residential support demand. While the ACS data is an estimate based on the extrapolation of information provided by a limited number of surveyed households and should not be considered precise, this mean estimate seems an appropriate order of magnitude snapshot of the number of disabled residents in Hamilton County and within the City of Fishers who are potentially in need of accessible housing and/or supportive services. As of 2020, it is estimated that there are approximately 1,458 Fishers residents with activity limitations significant enough to merit residential accommodations and/or supportive services, including 103 children, 513 adults under the age of 65 and 842 above the age of 65. Because IADLs are not assessed for children (who would not be expected to live

¹ Independent living difficulties not attributed to minors.

independently regardless of disability), the estimate of need for the 0-18 age cohort is based on ADLs alone.

Determining the ability of disabled residents and their families to pay for necessary residential accommodations and supportive services is also difficult. One of the characteristics the ACS uses in reporting the incidence of poverty is an individual’s disability status. At the County level, information is available in incremental levels about the general population—less than 50% poverty level, 100% poverty level, and 125% poverty level. As shown in Table 6, Hamilton County residents with disabilities are more likely to have been living in poverty during the last 12 months than the overall population. In 2020, 3.5% of the disabled community was living at less than 50% of the determined poverty level, compared to 2.2% of the general population. Similarly, 9.6% of the population with a disability was reported to be living at the 100% poverty level, compared to 3.9% of the general public—and 12.0% of the population with a disability was living at the 125% poverty level, compared to 5.4% of the population overall.

Table 6: Poverty Level by Disability Status, Hamilton County, 2019

	Total Population	< 50% Poverty	< 100% Poverty	< 125% Poverty
Population for Whom Poverty Status is Determined	328,349	2.3%	4.4%	5.9%
Disability Status				
With Any Disability	27,681	3.5%	9.6%	12.0%
No Disability	300,524	2.2%	3.9%	5.4%

Source: U.S. Census Bureau, Urban Partners

At the City level, census data is available that detail those living above and below the 100% poverty level by age and by disability. Although this information does not provide the income gradations that can be useful in considering eligibility for some public supports, it is helping in identifying the largest population of financially vulnerable disabled residents. As shown in Table 7 on the following page, children and adults aged 18-64 with a disability experience the greatest level of poverty, with the poverty rate of the elderly population with a disability appreciably lower. The availability of state and federal benefits geared towards seniors, regardless of disability status, likely contributes to the lesser incidence of poverty among Hamilton County and City of Fishers elderly population with a disability, whereas younger cohorts in need are reliant on more discretionary and/or participant-limited assistance programs. According to the census, 16.4% of the County’s children with a disability live below the poverty line (9.9% in the City of Fishers), as do 12.0% of the County’s adults aged 18-64 with a disability (8.0% in the City of Fishers) and 5.1% of the County’s elderly population with a disability (1.7% in the City of Fishers). Table 7 also identifies the population of individuals living in poverty who do not have a disability. For both the child and adults aged 18-64 age cohorts, the prevalence of poverty among the population without a disability is three to four

times lower than within the disabled community at the Hamilton County level and within the City of Fishers (although the number of people impacted by poverty is greater, due to the larger size of the population without a disability). Interestingly, the City of Fishers’ elderly population with a disability experiences poverty at a rate lower than the population without a disability, reporting a 1.7% poverty rate compared to a poverty rate of 2.3% for the City’s population without a disability over the age of 65.

Table 7: Age by Disability Status by Poverty Status

	Hamilton County		City of Fishers	
	Total Civilian Population	%	Total Civilian Population	%
Under 18 Years:	88,265		26,166	
With a disability:	2,983		998	
Income in the past 12-months below poverty level	489	16.4%	99	9.9%
Income in the past 12-months at or above poverty level	2,494		899	
No disability:	85,282		25,168	
Income in the past 12-months below poverty level	4,154	4.9%	616	2.4%
Income in the past 12-months at or above poverty level	81,128		24,552	
18 to 64 Years:	199,968		58,128	
With a disability:	13,347		3,243	
Income in the past 12-months below poverty level	1,604	12.0%	260	8.0%
Income in the past 12-months at or above poverty level	11,743		2,983	
No disability:	186,621		54,885	
Income in the past 12-months below poverty level	6,681	3.6%	1,561	2.8%
Income in the past 12-months at or above poverty level	179,940		53,324	
65 Years and Over:	39,972		8,898	
With a disability:	11,351		2,331	
Income in the past 12-months below poverty level	575	5.1%	39	1.7%
Income in the past 12-months at or above poverty level	10,776		2,292	
No disability:	28,621		6,567	
Income in the past 12-months below poverty level	903	3.2%	152	2.3%
Income in the past 12-months at or above poverty level	27,718		6,415	

Source: U.S. Census Bureau, Urban Partners

Unfortunately, as with other census data regarding disabilities, this dataset does not identify whether those individuals with disabilities living below or near the poverty level have disabilities severe enough to require accessible housing and/or the provision of supportive services. In the 2016 Myers & Stauffer study, PACE program financial eligibility was estimated by calculating the percentage of individuals living in poverty in a given area, multiplying this number by a factor of 2.2 to adjust for the PACE eligibility criteria that is actually higher than the poverty level, and then multiplying this rate to the number of people living in that community with self-care (ADL) difficulties and independent-care (IADL) difficulties. The

mean of these low and high estimates was determined to be an appropriate estimate of the population that met both the clinical *and* financial eligibility requirements of the PACE program. Because PACE program participation is limited to those 65 and older, the Myers & Stauffer analysis considered only this cohort. While we understand that younger individuals with ADL and IADL difficulties are not eligible for PACE support, as in determining clinical eligibility, we have also applied this methodology to the younger population with a disability in order to estimate the number of income-vulnerable individuals with disabilities within Hamilton County and the City of Fishers who, due to their activity limitations, would be most likely to require accessible housing and/or the provision of supportive services that allow them to continue to function in their existing residence but would be least equipped to pay for such housing and supportive services.

Table 8 identifies the poverty rate by age cohort for Hamilton County and the City of Fishers’ population overall, applies the 2.2 multiplier that Myers & Stauffer and FSSA agreed most closely aligns with the program’s financial eligibility requirements, and then calculates the number of Hamilton County and City of Fishers residents in all age cohorts that, having met PACE program’s clinical eligibility standards (shown in Table 5), would also be available for PACE program funding if it was available regardless of age. As with our determination of clinical eligibility, the number of children with disabilities whose families are of an income that would hypothetically qualify them for PACE participation is based only on the low ADL estimate. This analysis estimates that approximately 548 County residents, including 53 children, 240 adults under 65 and 254 older adults have activity and independence limitations significant enough and incomes low enough that that would qualify for the PACE program should that program be available for their age cohort. Within Fishers, this estimate is 80—including 6 children, 35 adults under the age of 65 and 39 older adults have activity and independence limitations significant enough and incomes low enough that they would qualify for the PACE program should that program be available for their age cohort.

Table 8: Estimate of PACE Clinical and Financial Eligibility

	Hamilton County			City of Fishers		
	Total Population Poverty Rate (with 2.2x multiplier)	With a Disability	% with a Disability	Total Population Poverty Rate (with 2.2x multiplier)	With a Disability	% with a Disability
With a Self-Care Difficulty		3,970			955	1.1%
Population Under 18 Years	11.7%	455	53	5.9%	103	6
Population 18 to 64 Years	9.0%	1,520	137	6.8%	290	20
Population 65 Years and Over	8.1%	1,995	162	4.6%	562	26
With an Independent Difficulty		8,064			1,857	
Population 18 to 64 Years	9.0%	3,809	344	6.8%	735	50
Population 65 Years and Over	8.1%	4,255	346	4.6%	1,122	52

	Hamilton County			City of Fishers		
	Total Population Poverty Rate (with 2.2x multiplier)	With a Disability	% with a Disability	Total Population Poverty Rate (with 2.2x multiplier)	With a Disability	% with a Disability
Mean Estimate						
All Ages			548			80
Population Under 18 Years		455	53		103	6
Population 18 to 64 Years		2,665	240		842	35
Population 65 Years and Over		3,125	254		842	39

Source: U.S. Census Bureau, PACE, Urban Partners

Supply Analysis

There is very little supply of accessible public housing available for individuals with disabilities and most of the private supply cannot be easily quantified. For example, a family with a member having a physical disability may retrofit their home to provide one-floor living, adequately wide doorways and hallways, accessible bathrooms, a modified kitchen, etc., yet this home will not appear on any inventory of accessible houses. Similarly, due to Fair Housing Act requirements, realtors and landlords are prohibited from reporting the disability status of renters and buyers. What we do know about the supply of accessible and supportive housing—and its ability to meet the demands of the Hamilton County and City of Fishers community—comes from information about assisted living and nursing home facilities, group home facilities, developments that have been financed using programs that require/encourage a set-aside for community-based housing for those with disabilities and from non-profit organizations that serve populations with disabilities. Because the supply of accessible housing is limited, there is likely significant fluidity within the region, with a disabled individual from Fishers in need of appropriate housing moving to another community if a unit becomes available there, and vice versa.

Assisted Living/Nursing Home Facilities

In the summer of 2022, a survey was completed by the City of Fishers Department of Planning and Zoning to determine the number of residential beds in assisted living and nursing home facilities throughout Hamilton County. Table 9 shown on the following page details these preliminary findings (four have not yet responded). This housing inventory includes 542 adult independent units (some housing multiple residents), 338 assisted living units, 204 memory care units, and 436 non-categorized units, totaling 1,520 units countywide. (An additional 119 adult independent units are planned by the Clover Communities to be developed in Fishers.) The 1,005 units that are not categorized as independent living provide accommodations for only approximately one-third of the 3,125 Hamilton County residents over the age of 65 identified in Table 5 as having significant enough ADL or IADL limitations to warrant accessible housing and/or supportive services. While there was at least 5% vacancy in each unit type overall, many of the facilities providing memory care beds reported no vacancies and the existence of wait lists. Indeed, when asked to comment on the community's greatest needs, multiple facilities indicated the lack of sufficient memory care beds.

These residential facilities were also asked about the types of payments that they accept. Nine of the 15 facilities surveyed to date accept only private-pay residents, representing 1,080 units of the County's total inventory. Five facilities, representing 372 units, do accept residents eligible for Medicare and/or Medicaid, but not all beds at these facilities are necessarily currently occupied by Medicare or Medicaid recipients. Only one facility indicated that they provide services to younger residents—in this case, to one individual having significant developmental disabilities.

Table 9: Survey of Residential Care Providers

Facility Name:	Allisonville	Bickford	Brookdale	CrownPointe	GrandBrook Memory Care	Heritage Woods	Indep E. Fishers	Lake Meadows	Northridge	Reserve Hamilton Trace	Ritchey Reserve	Rose Senior Living	Sanders Glen	SouthPointe Village	Sunrise - Old Meridian	Woodland Terrace
Location:	Fishers	Carmel	Carmel	Carmel	Fishers	Noblesville		Fishers	Fishers	Fishers	Fishers	Carmel	Westfield	Fishers	Carmel	Carmel
Survey Respondent	Makayla	Fenway	Patty	Oscar	Tobias	Renee	Heather	Regina	Stewart	Jeremy	Samantha	Deleath	Suzanne	N/A	Jennifer	Mary
Age Restricted?	Y	N	Y	Y	N	Y		N	Y	Y	Y	Y	N	N	N	
Adult Independent Living - total	90								104	127	64				62	95
Adult Independent Living - vacant	5								26	0					Y	
Assisted Living - total		42		52		94							111		39	
Assisted Living - vacant		0		30		0						yes			Y	
Memory Care - total	26	16	56		36	30									40	
Memory Care - vacant	0		1		0	0									0	
Respite Care - total																
Respite Care - vacant																
Rehab Care - total																
Rehab Care - vacant																
Other - total							87	120				256		15		
Other - vacant							17	0				59				
Waiting List - Y/N	Y	N	Y	N	Y	Y	N	Y	N	Y	N	Y	Y	Y	Y	Y
How Large?	Unknown		2		Unknown	Unknown		5		20			Unknown	80	Unknown	
Which Service?	Memory Care	ADL - Showering	All		Memory Care	Memory Care	Memory Care					Memory Care			Memory Care	
Typical Wait Time?	Unknown		Weeks		Unknown	Unknown		Unknown		Months		Varies	Depends on Finances	Unknown	Unknown	Unknown
Payments Accepted	116	58	56				87		104	127	64	256	111		141	
Private/Self Pay Only	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y	Y
Medicare	N	N	N	N	Y	N	N	N	N	N	N	N	N		N	N
Medicaid	N	N	N	Y	Y	Y	N	Y	N	N	N	N	Y		N	N
If Accept Medicare/Medicaid, Beds Avail:				52	36	94		120					40			
Medicare	N/A	N/A		N/A	all	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A
Medicaid	N/A	N/A		all	all	all	N/A	all	N/A	N/A	N/A	N/A	40		N/A	N/A
Both	N/A	N/A			all	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A
Younger Residents?	N	N	N		N											

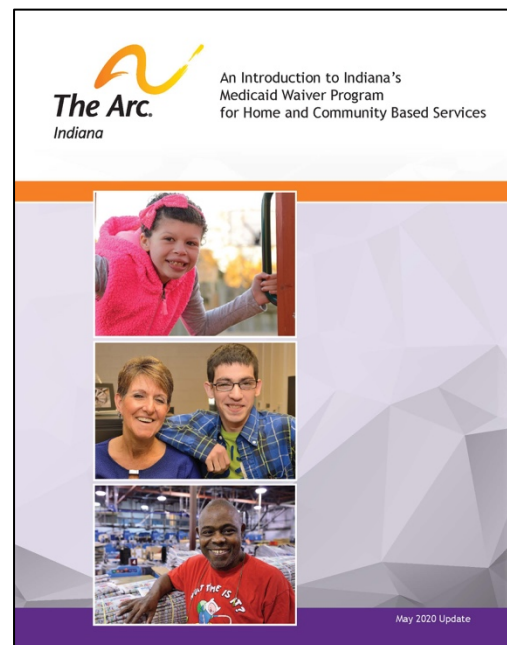
Source: City of Fishers, Urban Partners

PACE-Supported Services

Ironically, although we have used PACE program eligibility requirements to estimate the number of Hamilton County and City of Fishers residents with significant enough disabilities to require accessible housing and/or residential supports and the subset of these who hypothetically qualify for financial assistance in accessing these services, the PACE program itself does not currently serve the Hamilton County area. Myers & Stauffer determined, in a 2016 companion piece titled “Proposed PACE Regions Report” that a new Indianapolis Northeast PACE Region was feasible based on the quantity and density of need and the availability of potential sponsoring health care organizations and nursing home/rehabilitation centers. This area included 23 zip codes not currently included in another PACE service area, including five of Fishers six zip codes (excluding 46085). Interestingly, all of the named potential sponsoring organizations are located in Marion County, despite including portions of both Boone and Hamilton County. (Indiana PACE Study Proposed PACE Regions, pp. 17-19).

State-Administered Assistance

Information provided by the Indiana Family and Social Services Administration’s (FSSA) Bureau of Developmental Disabilities Services (BDDS), accurate as of January 2023, offers some context about the ability of various housing and Medicare Waiver programs to meet the needs of Indiana residents requiring accessible housing and supportive programs. Unfortunately, most of this information is provided at the statewide level with only limited information pertaining to the supply and demand for services made available at the district level—the eight geographic areas BDDS uses to administer services throughout the state. Fishers is located in the large and socio-economically diverse District 5, which includes Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, and Shelby Counties and, which, as of the 2020 Census, housed 28.4% of Indiana’s total population. It is impossible to determine, from either the statewide or District 5 data, the availability of services within Fishers or the ability of these programs to meet the needs of Fishers’ residents within the proximate area. However, this data is useful providing a snapshot of the supply and demand characteristics for various supports which are experienced in Indiana in the greater Indianapolis region represented by District 5 and Indiana as a whole.



To download the full Introduction to Indiana’s Medicaid Waiver Program, click this [link](#).

Group Homes – Statewide²

As shown on Table 10, BDDS reports a statewide inventory of 2,960 licensed Supervised Group Living beds in Indiana available to eligible individuals with intellectual or developmental disabilities. These group homes typically range in size from 5-8 residents and the services provided on-site vary based on the age, needs and interests of the residents. Eligibility requirements include an intellectual or developmental disability with an onset prior to the age of 22 and income qualification for a compatible Medicaid program benefit.

Table 10: Shared Group Home Availability

	District 1	District 2	District 3	District 4	District 5	District 6	District 7	District 8	Total
Shared Group Living Capacity	207	554	331	361	564	391	261	291	2,960
Shared Group Living Vacancy	20	54	29	52	60	48	21	33	317
Currently Served	187	500	302	309	504	343	240	258	2,643
Vacancy Rate	9.7%	9.7%	8.8%	14.4%	10.6%	12.3%	8.0%	11.3%	10.7%

Source: Indiana Family and Social Services Administration, Urban Partners

As of January 2023, 564 of these beds were located within the District 5 area, representing 19.1% of the statewide inventory, suggesting an undersupply in the geographic area, given that the district represents almost 30% of the statewide population. Currently, approximately 10% of these placements are vacant—statewide and in District 5—which is more likely due to the process of housemate matching and the availability of case management services to oversee placement than lack of demand.

Other Medicaid Waivers

The Medicaid program provides two other waivers that can be used by individuals with intellectual and developmental disabilities to help cover the costs of appropriate housing and the supportive services necessary to allow for sustainable residency within the community. The Family Supports Waiver (FSW) assists qualifying disabled children and adults finance up to \$17,300 annually in services including case management, therapies and behavioral supports, environmental modifications and specialized equipment purchases, transportation and daycare programming. For children under the age of 18, household income is not a factor; applicants over the age of 18 must be found eligible for benefits from the Social Security Administration. Currently, there is a single statewide waitlist to receive funding for services under the FSW program; however, young adults 18-24 who have recently aged out of or

² No information was provided by the state concerning waitlist demand for group home accommodations.

graduated from the school setting and qualifying dependents of active-duty military and veterans are given priority placement without being placed on the waitlist. Currently, as shown on Table 11 shown on the following page, there are 22,586 Family Supports Waivers in use statewide and an active waiting list of 4,326. A separate data request to FSSA identified that 1,471 waivers currently in use within Hamilton County, but no information regarding wait list status within the County was provided). Statewide, almost 80% of those on the waiting list are under 18, with greatest level of unmet need for the assistance provided by these waivers in the 4-13 age group.

Table 11: Family Supports Waiver Program - Individuals Served, Jan. 2023

	Statewide	%	Hamilton Co
Family Support Waivers	22,586		1,471
- Waitlist Total	4,326		Not published
Waitlist by Age			
0-3 years-of-age	407	9.4%	-
4-5 years-of-age	1,073	24.8%	-
6-13 years-of-age	1,587	36.7%	-
14-17 years-of-age	381	8.8%	-
18-22 years-of-age	369	8.5%	-
23-34 years-of-age	174	4.0%	-
35-44 years-of-age	196	4.5%	-
45-59 years-of-age	82	1.9%	-
60-69 years-of-age	46	1.1%	-
70-79 years-of-age	8	0.2%	-
80+ years-of-age	3	0.1%	-
Total	4,326		-

Source: Indiana Family and Social Services Administration, Urban Partners

Medicaid’s Community Integration and Habilitation (CIH) waiver similarly provides financial assistance to cover the costs of individualized supports that allow intellectually and developmentally disabled children and adults to live successfully in a community setting. This program is geared towards individuals who are transitioning out of institutional, supervised group home settings and children aging out of Department of Education and Department of Child Services programs and wish to live in the community. For adults those who have never been institutionalized, the eligibility requirements are quite narrow – limited to those individuals whose primary caregiver has died and no other caregiver is available, those whose primary caregiver is over 80 years old, and those who can document abuse, neglect or extraordinary health and safety risks in their current residence. In addition to case management and other health and therapeutic services, the CIH can be used to help cover rent and necessary residential modifications and can also be used to pay for rent and some per diem expenses for unrelated live-in caregivers, with Supplemental Security Income. As shown on Table 12 shown on the following page, BDDS reports a total of 9,047 CIH waivers in

use statewide, with an additional 68 waivers designated as “Money follows Person”. 348 of the waivers in use are reported in Hamilton County (according to the separate FSSA data request).

Table 12: Community Integration Habilitation Waiver Program - Individuals Served, Jan. 2023

	Statewide	Hamilton Co
Community Integration and Habilitation Waiver	9,047	348
Community Integration and Habitation/Money Follows Person Waiver	68	
Total CIH Waivers	9,115	
Applications for Emergency Placement Waivers		
- Total 2022 Applications	565	
- Number Approved:	178	
- % Approved:	31.5%	
Health & Safety Concerns at Current Residence		
- Total 2022 Applications	434	
- Number Approved:	85	
- % Approved:	19.6%	
Abuse and Neglect Applications		
- Total 2022 Applications	18	
- Number Approved	15	
- % Approved	83.3%	
Caregiver Over 80		
- Total 2022 Applications:	53	
- Number Approved:	47	
- % Approved:	88.7%	
Loss of Caregiver		
- Total 2022 Applications:	55	
- Number Approved:	45	
- % Approved:	81.8%	

Source: Indiana Family and Social Services Administration, Urban Partners

No information about the general waitlist status for this program is available; however, data does exist regarding emergency placement for adults qualifying due to the circumstances identified above). In 2022, BDDS received 565 discreet applications for emergency placement and was able to approve 31.5% of these requests.

The majority of these requests were from individuals experiencing health and safety risks at home, yet only 19.6% of these applications were approved. Although much smaller in number, the requests on behalf of individuals experiencing abuse and neglect or an elderly or recently deceased caregiver were approved at rates over 80%.

In addition to statewide level data about specific waivers, BDDS identifies the total number of all waiver applications received from each of its eight service districts for the years 2020-2022. As shown on **Table 13**, the percentage of total applications from District 5, which includes the greater Indianapolis area, roughly mirrors its portion of the state’s overall population, accounting for between 27.6 and 30.5% of applications during this period. There was a significant growth in demand for waivers between 2020-2022 statewide—with District 5’s waiver request level experiencing a 120% growth.

Table 13: BDDS Waiver Applications by District 2020-2022

	District 1	District 2	District 3	District 4	District 5	District 6	District 7	District 8	Total
2022	719	1,010	800	628	2,161	554	547	643	7,079
% of total	10.2%	14.3%	11.3%	8.9%	30.5%	7.8%	7.7%	9.1%	
2021	639	909	855	603	1,981	530	458	571	6,546
% of total	9.8%	13.9%	13.1%	9.2%	30.3%	8.1%	7.0%	8.7%	
2020	367	562	417	331	981	287	292	318	3,555
% of total	10.3%	15.8%	11.7%	9.3%	27.6%	8.1%	8.2%	8.9%	
% Growth in Demand 2020-22	95.9%	79.7%	91.8%	89.7%	120.3%	93.0%	87.3%	102.2%	

Source: Indiana Family and Social Services Administration, Urban Partners

Several non-profit organizations, including Opportunities for Positive Growth and Insights Consulting assist residents in the Indianapolis area with intellectual and developmental disabilities acquire Medicaid waivers, develop appropriate case management approaches and identify accessible housing and supportive services. Opportunities for Positive Growth estimates that they have assisted approximately 10 Fishers residents in the process of securing appropriate housing and a sustainable program of supports and that there are an additional 10-15 Fishers residents who are in need of their services. Because the housing stock in the City of Fishers is largely not accessible, most Fishers residents with intellectual and developmental disabilities requesting assistance locating appropriate housing and supports end up moving elsewhere in the region.

Rental Housing Tax Credit Projects

Fisher’s SouthPointe Village Apartments is the first development project in the State of Indiana financed using Rental Housing Tax Credits (RHTC) to include units set aside for individuals with disabilities. The development, which includes 62 one- and two-bedroom units, are rented to people earning between 30% and 80% of the area’s median income and includes accessible units reserved for disabled residents. Importantly, the RHTC application process required partnership between the developer, the property manager and organizations that will provide necessary services to the disabled residents who live at SouthPointe. Construction

was completed in 2021 and the apartments have been occupied for less than a year, but already there is a waiting list of 80 people interested in the units designed for disabled residents.

Figure 1: SouthPointe Village



Source: Real America, LLC

Lieutenant Governor Suzanne Crouch is a strong advocate for the intellectually and developmentally disabled community and, as Chairwoman of the Indiana Housing and Community Development Authority (IHCDA) which administers the RHTC program, has prioritized the development of housing for vulnerable populations. In 2020, IHCDA carved out a portion of its RHTC funding to administer the Moving Forward demonstration project. A charette process brought together teams of developers, property managers and service providers to brainstorm inclusive development projects that could successfully integrate individuals with disabilities into the community. After a request for proposals process, two projects were selected for funding—one in Indianapolis, the other in Carmel. As part of its 28-acre North End mixed use project, Old Town Companies will develop between 144 and 280 rental units for residents with incomes under 80% of the area’s median, of which between 20 and 48 will be reserved for disabled residents. This project is currently in predevelopment.

Furthermore, the State’s 2023-24 Qualified Allocation Plan (QAP), which provides guidance about how RHTCs should be awarded, requires that 10% of annual RHTCs will be set aside for developments that integrate between 20-25% of their units to households having at least one member with an intellectual or developmental disability. As with the SouthPointe project and the Moving Forward demonstration effort, applications will require a plan for on-site resident

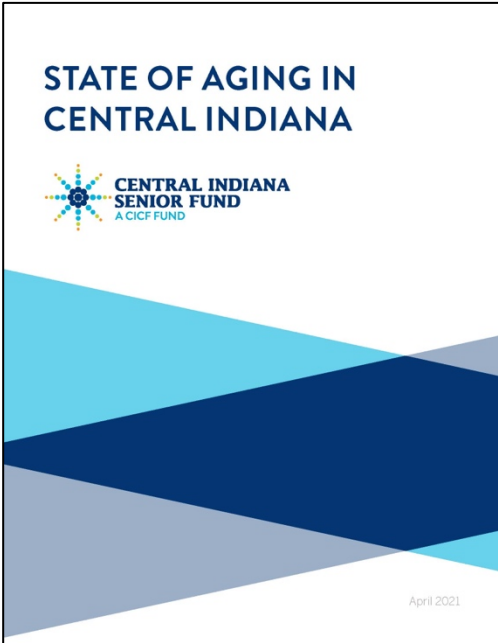
services as well as details about transportation and other linkages to necessary off-site supports.

Acknowledging that these projects are more complex than conventional income-defined rental housing projects, IHCD has teamed with the Corporation for Supportive Housing, a national non-profit focused on improving the housing stability of vulnerable populations, to provide interested development teams with training through the Indiana Supportive Housing Institute. Each year, IHCD plans to select five teams (which must include the developer, property management and designated service providers) to participate in this four-month training program in which each team develops an individualized supportive housing plan and service delivery strategy. Following completion, these teams can access RHTC financing and become eligible for other sources of pre-development, construction, and operating support.

Other Physically Accessible Housing

Very little development is geared specifically to individuals requiring accessibility solely due to physical disability. Federally subsidized affordable housing limited to those over the age of 62 is, however, typically designed to be physically accessible and is, at times, available to younger people with disabilities, regardless of age. The Central Indiana Senior Fund prepared a study “State of Aging in Central Indiana” in 2021 and reported that—using data from the National Housing Preservation Database—of the eight counties in the Central Indiana region, Hamilton County had among the least total number of affordable housing units for seniors at 38 and the least units per 1,000 eligible older residents at 40. The Central Indiana region as a whole has 100 affordable housing units per 1,000 eligible residents over the age of 62.

Recognizing the lack of accessible housing overall, the IHCD requires RHTC projects to exceed the federal ADA accessibility/adaptability requirements by at least 5%, resulting in more accessible units being created under the program’s current Qualified Action Plan guiding principles than those being reserved to meet in other supportive housing for populations with disabilities.



To download the full State of Aging in Central Indiana report, click this [link](#).

Other Considerations

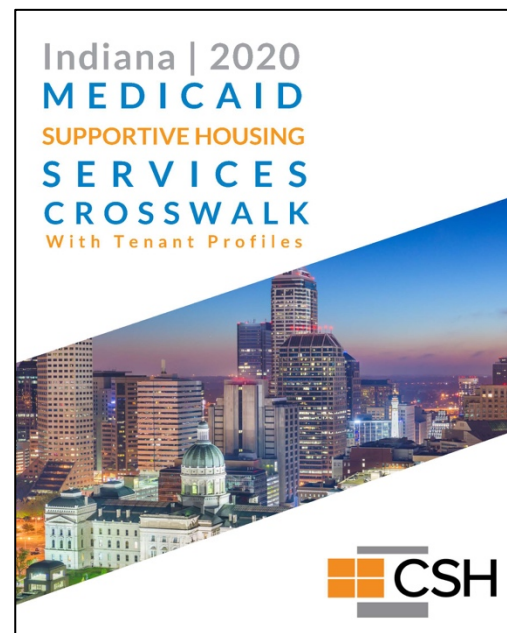
This section is comprised of miscellaneous notes and information gathered from key stakeholder interviews and targeted research completed for this report.

- Many problems associated with accessible housing have become exponentially worse in the last several pandemic years. High real estate values in Fishers make very difficult to compete in open market for this population; in tight market, landlords have very little incentive to share costs of unit modifications, even if tenant wants to try to use waiver funding to help cover a portion of cost. Rental rates at SouthPointe Village already raising in second year—a 2 BR at 30% median was initially \$429 and is rising to \$494 next year, even though subsidies are not going up. People receiving Supplemental Security Income are not allowed to have more than \$2,000 in assets at any time, which makes virtually impossible to put a deposit on an apartment, even if pooling resources with multiple roommates together. Similarly, provision of those supportive services that allow Hamilton County and City of Fishers residents having disabilities to live successfully in accessible dwelling units have also been impacted during the pandemic, with case management positions and other therapy services significantly understaffed.
- Within Hamilton County, accessible housing for IDD and populations with physical disabilities is considered by service providers to be most scarce within Fishers and Carmel—the two most affluent communities. Noblesville, as the county seat, has greater income diversity and diversity of housing stock, which these providers consider more easily adapted for accessibility. In general, it is usually quite difficult to create an accessible residence in an already built structure—ramps not always possible, hallways are not wide enough, and modifications to make bathrooms and kitchens accessible are often impossible because of space constraints and usually quite expensive.
- Fishers also very difficult in that there’s not currently enough other structural supports to supplement family resources to help allow a family member to remain in their home. Examples include:
 - Lack of current day programming for families with IDD children after they finish high school near Fishers.
 - Lack of reliable public transportation to take IDD family member to day programming—users rely on family member having time/resources to make trip elsewhere in Indianapolis region (hours of day programming make holding a full-time job impossible).

In the past, expensive housing market, lack of services, lack of ability to qualify for Medicaid waivers frequently resulted in families leaving Fishers for affordable markets

where services were more readily available. Fishers is becoming responsive—the mayor is very supportive of special needs populations and has indicated willingness to gift space to Outside the Box, which provides day programming for 400 individuals in Indianapolis, to create a bridge program to provide day services to Fisher area IDD residents in the new community recreation facility.

- While some with developmental/intellectual disabilities do not have physical mobility issues, preference is to access units with physical modifications because there is frequently overlap between IDD and physical disabilities.
- Many stigmas need to be overcome about populations with disabilities that impact their ability to obtain/maintain housing, especially the IDD community. Overall, with appropriate case management and residential supports, they are excellent tenants. There's a general sense that there's less NIMBYism aimed at set-asides for accessible units than there is for affordable housing overall.
- In 2020, the Corporation for Supportive Housing prepared the Medicaid Supportive Housing Services Crosswalk for the IHCD, which examined how well the state's application of various Medicaid waiver programs actually tracked individual's needs. The study provided case studies of several individuals—a homeless woman with significant mental illness and a recently hospitalized older man who was in the process of being evicted from his apartment—and showed how difficult it is for vulnerable people to get through all of the necessary preliminary steps to apply for benefits that can help to cover the costs of housing, not even including the difficulty in locating appropriate housing and services themselves. These included the lack of birth certificate/ID, need to attend multiple psychiatric evaluations, transportation difficulties in getting to multiple appointments, etc.
- Zoning remains a challenge in getting approvals for multi-family housing that can include units designed for disabled in many Indiana communities.



To download the full Medicaid Supportive Housing Services Crosswalk report, click this [link](#).

- Data about the size and socio-economic characteristics of the population of individuals with physical, intellectual, and developmental disabilities—and about the specific needs for accessible housing and related supportive services amongst this population— is incomplete, both within Indiana and at the national level. The data that is available is difficult to piece together to develop a clear understanding of need since it is gathered by different sources using incompatible parameters (e.g., inconsistent age cohorts, income levels, geographic designations, etc.).

Other types of data that would be useful to this analysis is not available due to privacy and equal protection concerns—for example, realtors cannot share the disability status of property owners or tenants under Fair Housing Act protections—and information relating to the quantity, characteristics and location of privately-owned housing units at which stakeholder organizations help place clients, is currently available at a piecemeal level, held individually by a large variety of service providers serving different clientele and active in different service areas. And, except for elderly residents who pay privately for assisted living or nursing home care (who are thus included in our survey of area elder care communities), no data is available about individuals with disabilities who require accessible housing and related supportive services who do not qualify for public financial support and are not identified by state agencies.

Collectively, this dearth of available data makes it very difficult to adequately characterize and quantify the supply and demand characteristics for housing and related supportive services for a diverse population with a broad range of needs.