# 2011 Housing Profile: Indianapolis-Carmel, IN

*American Housing Survey Factsheets*

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## OUR HOMES ARE MORE THAN WHERE WE LIVE

Owning or renting your own place is a milestone for many. Our homes may be investments, or sometimes financial burdens. Whether it's a gathering place for friends and family or a sanctuary where you relax, our homes are important. That is why the American Housing Survey (AHS) is a valuable survey, allowing us to learn more about the types of homes in which we live and the size and composition of the housing inventory.

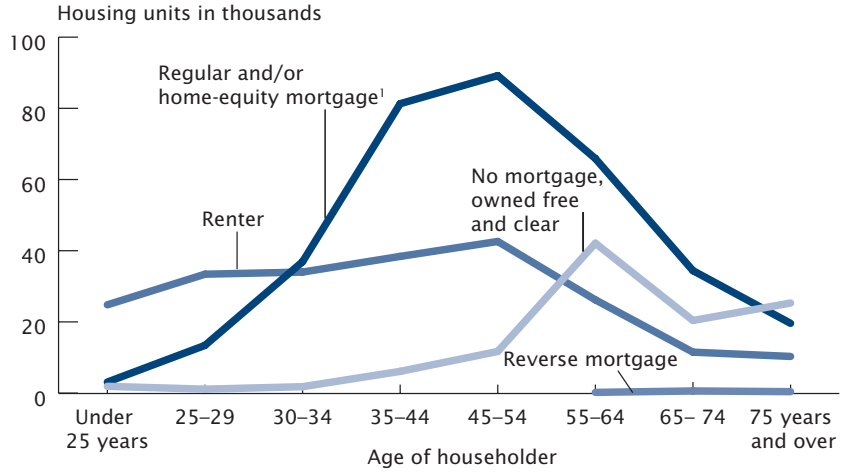


**Number of housing units interviewed: 3,889**

In the AHS, every housing unit represents itself and about 197 other units.

The AHS coverage of the **Indianapolis-Carmel Metro Area** matches the 2009 Office of Management and Budget definition.

## WHO RENTS OR PAYS A MORTGAGE?



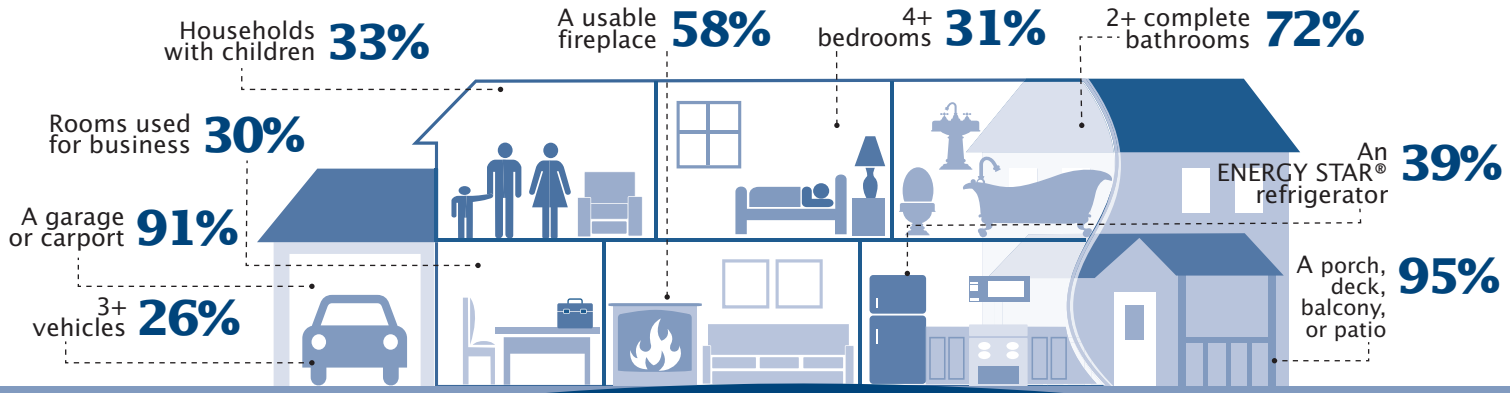

[1] Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

## HOUSING INVENTORY

| | Number | Percent |
|---|---|---|
| **Total Units** | **765,300** | **100.0** |
| Owner-occupied units | 455,500 | 59.5 |
| Renter-occupied units | 221,200 | 28.9 |
| Vacant units | 85,600 | 11.2 |
| Seasonal units | 3,000 | 0.4 |

## OWNER-OCCUPIED HOUSING UNITS WITH:




U.S. Department of Housing and Urban Development
OFFICE OF POLICY DEVELOPMENT AND RESEARCH

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU

## WHAT IS THE AHS?

The AHS is the most comprehensive housing survey in the United States. The same units have been interviewed since 1985, with new construction, demolitions, and conversions taken into account. National data are collected every other year and metropolitan area data are collected on a rotating basis.

People in nearly every field use information from the AHS to evaluate and study the physical and financial characteristics of the nation's housing stock. In addition to the indicators presented in Tables 1 and 2, the AHS provides data on multi-family and single-family homes, manufactured/mobile homes, equipment and appliances, characteristics of the occupants, and more.

Table 1.

### Physical Characteristics—All Occupied Housing Units: 2011

| Characteristics | Total | Owner-occupied | Renter-occupied |
|---|---|---|---|
| One unit, detached (percent) | 72.6 | 91.8 | 33.0 |
| Cooperative or condo (percent) | 6.3 | 5.5 | 8.1 |
| **Median:** | | | |
| Year built | 1979 | 1985 | 1973 |
| Square footage per unit | 1,900 | 2,000 | 1,400 |
| **Percentage using:** | | | |
| Well water (primary source) | 12.1 | 15.6 | 4.9 |
| Public sewer | 84.6 | 79.8 | 94.4 |
| **Main house heating fuel (percent):** | | | |
| Electricity | 36.7 | 30.9 | 48.6 |
| Piped gas | 59.3 | 64.0 | 49.5 |
| Other | 4.1 | 5.1 | 1.9 |
| **Percentage with:** | | | |
| Central air | 89.8 | 92.2 | 84.9 |
| Warm-air furnace (main heating) | 84.0 | 83.9 | 84.2 |
| Unsafe drinking water | 6.8 | 5.5 | 9.4 |
| Working carbon monoxide detectors | 39.2 | 45.4 | 26.5 |
| Separate dining room | 50.8 | 58.6 | 34.8 |
| Swimming pool | 17.7 | 9.9 | 33.8 |
| Signs of rodents in last 12 months | 12.6 | 12.9 | 11.9 |
| Mold in last 12 months | 3.5 | 2.1 | 6.2 |
| Wheelchair-accessible ramps | 0.8 | 0.8 | 0.8 |
| Missing roofing material[1] | 3.2 | 3.5 | 1.6 |
| Leakage from outside structure | 12.5 | 15.0 | 7.3 |

[1] Excludes multiunit structures.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

Table 2.

### Financial Characteristics—Owner-Occupied Housing Units: 2011

| Characteristics | Total | New construction past 4 years | Black alone | Hispanic | Elderly (65+ years) | Below poverty |
|---|---|---|---|---|---|---|
| **Median:** | | | | | | |
| Year mortgage originated | 2007 | 2009 | 2005 | 2004 | 2004 | 2005 |
| Purchase price (dollars) | 120,000 | 190,000 | 78,000 | 95,000 | 75,000 | 73,000 |
| Home value (dollars) | 130,000 | 155,000 | 95,000 | 110,000 | 105,000 | 83,500 |
| Current total loan as percentage of value (percent) | 79.0 | 91.0 | 93.0 | 83.0 | 75.0 | 73.0 |
| Ratio of value to current income | 2.1 | 2.5 | 2.0 | 1.9 | 3.0 | 8.3 |
| **Percentage with:** | | | | | | |
| No mortgage, owned free and clear | 24.2 | 29.6 | 13.6 | 21.2 | 45.3 | 42.4 |
| Regular and/or home equity mortgage[1] | 75.5 | 70.4 | 86.4 | 78.8 | 53.6 | 57.3 |
| Line-of-credit only | 9.0 | 9.4 | 5.3 | 13.0 | 9.1 | 1.9 |
| Refinanced primary mortgage | 31.0 | 7.4 | 26.0 | 24.7 | 19.8 | 19.8 |
| Two or more regular and/or home equity mortgages[1] | 10.6 | 9.9 | 10.5 | 19.0 | 5.7 | 1.1 |
| **Median monthly expenditures (dollars)** | | | | | | |
| Total housing | 987 | 1,358 | 846 | 858 | 572 | 559 |
| Mortgage payment | 859 | 1,150 | 660 | 724 | 619 | 472 |
| Property insurance | 55 | 53 | 35 | 48 | 50 | 50 |
| Real estate taxes | 106 | 115 | 67 | 100 | 88 | 62 |
| Routine maintenance | 25 | 8 | 25 | 25 | 17 | 17 |
| Electricity | 110 | 115 | 94 | 89 | 94 | 87 |
| Trash removal | 20 | 13 | 30 | 28 | 21 | 36 |

[1] Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

## SOURCE AND ACCURACY

The AHS is sponsored by the Department of Housing and Urban Development (HUD) and conducted by the U.S. Census Bureau. Data presented are based on the sample of units that responded to the 2011 AHS, using weighting consistent with Census 2010. The resulting estimates are representative of the entire population. For information on sampling and estimation methods, see <www.census.gov/housing/ahs/methodology>.

## FOR MORE INFORMATION

Visit the AHS Web site for a complete set of tables, definitions, and more <www.census.gov/housing/ahs>. Additional information is available on HUD's Web site at <www.huduser.org>. Please contact us at 888-518-7365 (toll-free) or e-mail us at <ahsn@census.gov> with any inquiries about these data.