

# 2011 Housing Profile: Indianapolis-Carmel, IN

## American Housing Survey Factsheets

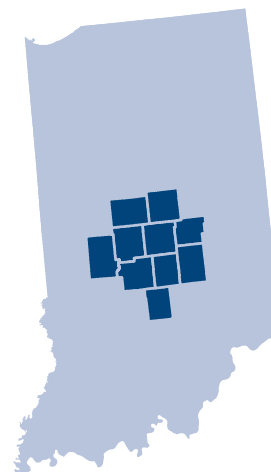
Issued July 2013

AHS/11-13

### 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.

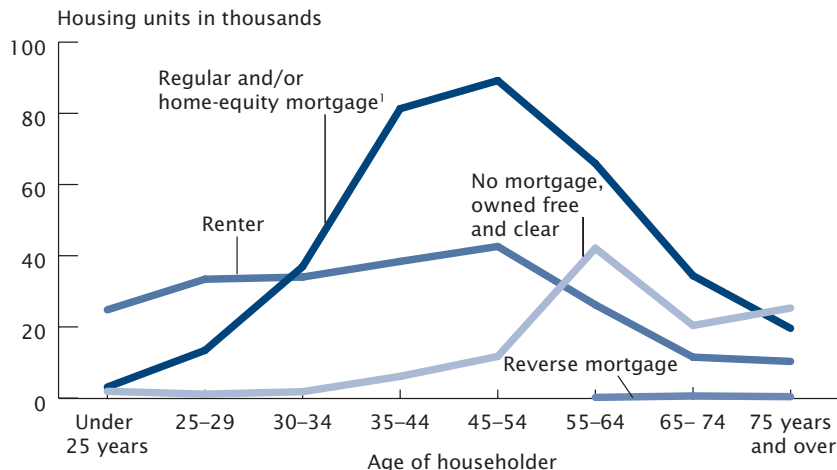


**Number of housing units interviewed: 3,889**

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?



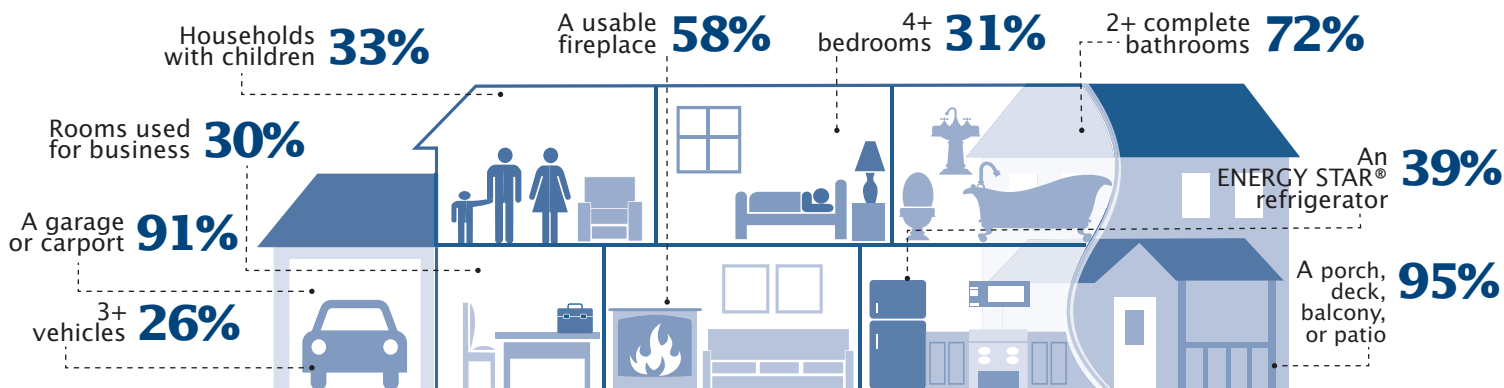
<sup>1</sup> Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

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

### HOUSING INVENTORY

	Number	Percent
<b>Total Units</b>	<b>765,300</b>	<b>100.0</b>
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:



## 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
<b>Median:</b>			
Year built . . . . .	1979	1985	1973
Square footage per unit . . . . .	1,900	2,000	1,400
<b>Percentage using:</b>			
Well water (primary source) . . . . .	12.1	15.6	4.9
Public sewer . . . . .	84.6	79.8	94.4
<b>Main house heating fuel (percent):</b>			
Electricity . . . . .	36.7	30.9	48.6
Piped gas . . . . .	59.3	64.0	49.5
Other . . . . .	4.1	5.1	1.9
<b>Percentage with:</b>			
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 <sup>1</sup> . . . . .	3.2	3.5	1.6
Leakage from outside structure . . . . .	12.5	15.0	7.3

<sup>1</sup> 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
<b>Median:</b>						
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
<b>Percentage with:</b>						
No mortgage, owned free and clear . . . . .	24.2	29.6	13.6	21.2	45.3	42.4
Regular and/or home equity mortgage <sup>1</sup> . . . . .	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 <sup>1</sup> . . . . .	10.6	9.9	10.5	19.0	5.7	1.1
<b>Median monthly expenditures (dollars)</b>						
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

<sup>1</sup> 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](http://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](http://www.census.gov/housing/ahs)>. Additional information is available on HUD's Web site at <[www.huduser.org](http://www.huduser.org)>. Please contact us at 888-518-7365 (toll-free) or e-mail us at <[ahsn@census.gov](mailto:ahsn@census.gov)> with any inquiries about these data.