LISC Sustainable Communities Initiative Neighborhood Quality Monitoring Report

West Indianapolis Neighborhood

Indianapolis, IN

Final Report: Comparing 2007 to 2010+

June 4, 2014











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Introduction

The Local Initiatives Support Corporation (LISC) Sustainable Communities Initiative supports community-driven efforts to revitalize neighborhoods through comprehensive community development. In 2006, Indianapolis launched the Great Indy Neighborhoods Initiative (GINI) to promote healthy communities through comprehensive quality-of-life planning and development. This effort has resulted in several programs and targeted investments in six demonstration sites throughout the city. This report update is intended to help local funders, civic and neighborhood leaders, and LISC staff monitor change coinciding with GINI and similar initiatives in these areas of concentrated investment by providing local data and indicators of quality-of-life in one of the six target neighborhoods, West Indianapolis.

The graphs and maps used in this report are based on the best-available information from local and national sources. Although these indicators do not show everything related to the neighborhood's quality of life, they do refer to items many residents believe are important. The charts reference the beginning of the GINI investment (2007), as well as several years preceding that point to show trends leading up to this year and the three years after (as data are available) to show change in quality of life since the investment began.

In order to monitor change in West Indianapolis, we identified a comparison neighborhood elsewhere in Marion County that measured similarly to West Indianapolis on several key indicators* and trends** but have not been part of GINI or any other significant development efforts. This report compares the targeted area within West Indianapolis to its comparison area (located to the east of the neighborhood, southeast of downtown Indianapolis; see map, page 4) with the assumption that the investment in the targeted area will result in improvements that will not be seen in the comparison area.

For the purpose of this report, the following definitions are used to describe the neighborhood and comparison areas (see map on p. 4):

West Indianapolis – the census tracts that make up the entire West Indianapolis neighborhood (Tracts 3424.00, 3426.00, and 3581.00).

West Indianapolis Target Tracts – the census tracts within the West Indianapolis neighborhood that represent the area receiving the most investment and is the area being monitored for change (Tracts 3426.00 and 3581.00).

Comparison Tracts – the census tracts outside of the West Indianapolis neighborhood used for comparison against the "West Indianapolis Target Tracts." The assumption is that the "target" tracts will show improvement over the "comparison" tracts over time (Tracts 3576.00, 3579.00).

Marion County – the entire County is used as a relative measure to show how the target neighborhood compares to the larger area in which it resides.

This report attempts to quantify changes during the years of the GINI initiative (2007 to 2010). While community improvement efforts continue in each GINI neighborhood, the completion of GINI represents an appropriate milestone at which to gauge progress. We do not expect to see changes in every aspect observed here, and we recognize that the initial three-year period may not be sufficient to show measurable improvements in the community. Although we indicate 2007 as a baseline measure, it should be noted that many programs may have been in the works before this start date, including some unrelated to the GINI effort. Therefore, the report also includes trends that began before 2007; these data should reflect the longer-term trajectory of neighborhood planning efforts as well and indicates how interim events – e.g., the recession that began in 2007-08 – has affected progress. These trends are important to consider when determining whether programs are positively impacting a neighborhood.

This report is organized by the following quality of life categories, beginning with an overview of the neighborhood and its residents:

Housing and Real Estate

• Community Quality and Safety

Income and Wealth

Education

Economy and Workforce

• Health

Additional neighborhood maps not referenced in the text are included in the appendix.

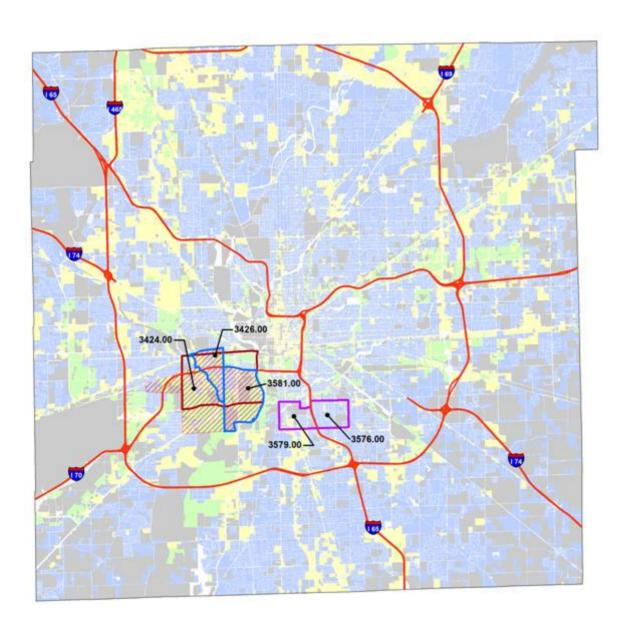
^{*}Single-Unit Property Median Sales, Two-to-Three Family Property Median Sales, Robberies per 1,000 Persons, % Racial and Ethnic Minorities, % Owner-Occupied Properties, Median Family Income, and Crude Birth Rate

^{**3-}year Trend in Single-Unit Property Median Sales Price, 3-year Trend in Two-to-Three Family Property Median Sales Price, and 2-year Trend in Robberies per 1,000 Persons





Introduction



West Indianapolis Neighborhood Monitoring Area and Land Use

- Neighborhood Boundary
- Neighborhood Census Tracts
- Target Census Tract
- Comparison Census Tract

Parcel Classification

- Industrial
- Commercial
- Residential
- Other



Neighborhood Overview - General Demographics

Overview

With a population of about 7,850, West Indianapolis is an older, working-class neighborhood where residential living is mixed with heavy industry. West Indianapolis is on the near southwest side of the city center and is bound by the White River on the East, Raymond Street on the south, Holt Road on the west, and the Conrail railroad tracks on the north. The neighborhood continues to be less diverse and has lower incomes and education attainment than Marion County, although the neighborhood has seen recent increases in Hispanic ethnicity and decreases in white residents.

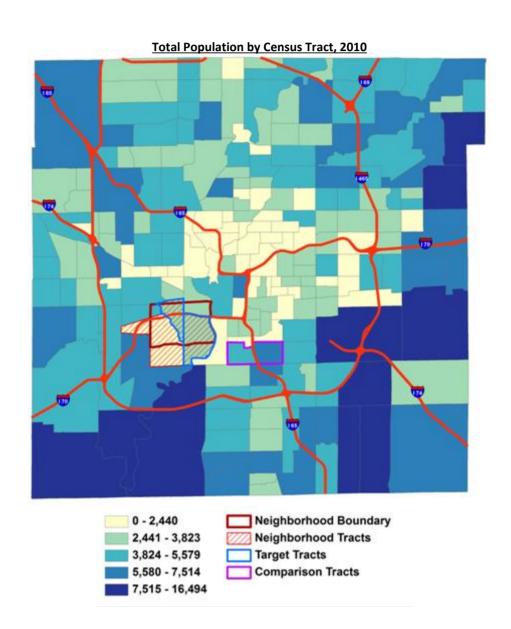
Population Change

| | Marion County | West Indy | Target Tracts | Comparison Tracts |
|----------|------------------|--------------|------------------|----------------------|
| 2000 | 860,454 | 8,700 | 7,084 | 10,673 |
| 2010 | 903,393 | 7,847 | 6,239 | 10,435 |
| % Change | 5% | -10% | -12% | -2% |

Age and Gender

The age pyramids on page 7 show the population distribution by age and gender. These graphs give insight into the expected population growth or decline and provide a sense of the age-related trends in the community (e.g., is the population aging?). Combined with other demographics, they give insight into the types of services a community may need in the coming years. Since 2000, nearly 1,000 residents have left the West Indianapolis neighborhood. The data show that the baby boomers are tending to stay in the neighborhood, but those that were in their 20's and 30's in 2000 were more likely to leave the neighborhood since then. The group of would-be pre-teens dropped significantly, suggesting that those in the 20's and 30's that moved out were families with young children at the time. The base of the pyramid (the youngest population) also is shrinking, although it still remains the largest population group. The target areas follow a similar pattern, although the changes are less pronounced than in the neighborhood as a whole.









Neighborhood Overview - General Demographics

Overview Continued

Race and Ethnicity

West Indianapolis and its target and comparison tracts continue to be predominantly white (80%, 78%, and 80%, respectively), compared to the County's 63%. However, the proportion of white residents is changing at a faster rate in the neighborhood, where it has fallen by 11 percentage points since 2000 compared to a 7-point drop in Marion County. The proportion of African American residents grew by about 3 points in all areas, but continues to be much lower in West Indianapolis (7%) and its target tracts (8%) than in the county (27%). The Hispanic population in West Indianapolis and its target and comparison tracts grew at about twice the rate of the county since 2000, from 7% to 16% in the neighborhood and 8% to 18% in the target tracts compared to 4% to 9% in the county (see page 8).

Family Structure

The proportion of residents that are married decreased slightly since the 2000 Census: currently 43% of the population in West Indianapolis is married and 20% is divorced, compared to 46% and 17% from 2000, respectively. In Marion County, 45% are married and 13% divorced. The proportion of West Indianapolis households with children is about the same at 38% compared to 36% in 2000. At the county level, 32% of households have children.

Income

The median family income in West Indianapolis is about 60% that of Marion County's (\$32,741 compared to \$54,442), and the gap between the two is widening. In 2000, the neighborhood MFI was about \$15,600 less than the county's, but that gap has increased to about \$21,700. The trend is similar for the target and comparison tracts. While the county median family income as increased about 10% since 2000, the MFI in the neighborhood, target tracts, and comparison tracts all dropped by 1-3%. See page 8.

One out of every three residents (about 33%) in West Indianapolis and the target tracts are in poverty. That is double Marion County's poverty rate of 16.6%. (Based on 2005-2009 5-year averages)

Educational Attainment

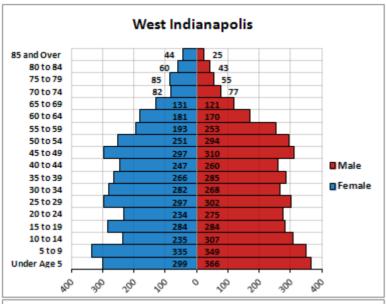
Educational attainment in West Indianapolis and its target tracts continues to be significantly lower than Marion County. The proportion of neighborhood residents without a high school education (41%) is two and a half times that at the county level (16%). The proportion with an associate's degree or higher is 10% in the neighborhood and 12% in the target tracts, only one-third of the county's 34%. Education levels have improved since 2000. The proportion of residents with no high school diploma dropped from 44% to 41% while there were slight increases in those with a high school diploma and those with bachelor's degree.

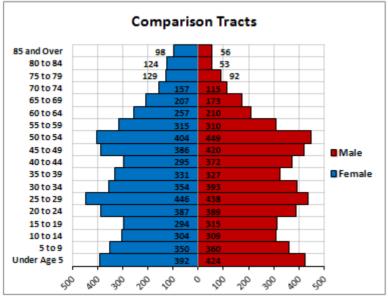
Source: SAVI Community Information System and U.S. Census Bureau, Census 2010; American Community Survey 5-year Averages (2005-2009)



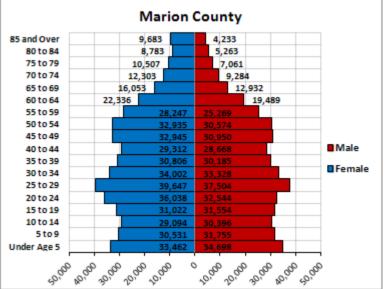
General Demographics

Age Pyramids







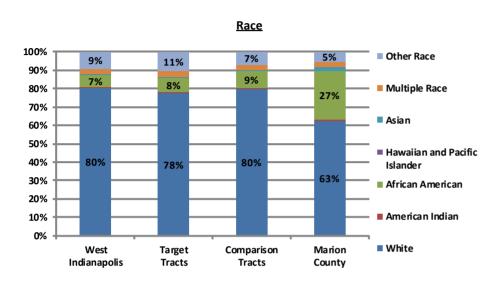


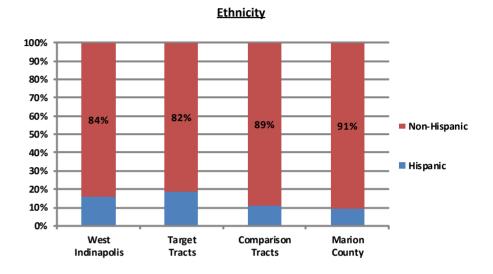
Source: SAVI Community Information System and U.S. Census (2010)



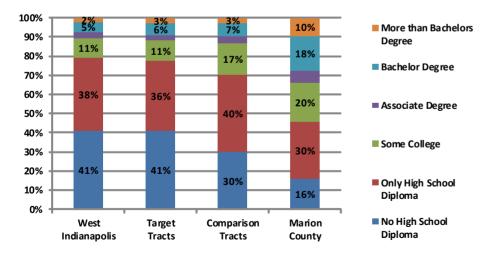


General Demographics

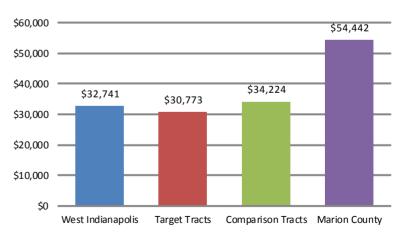




Educational Attainment



Median Family Income



Except for Marion County, weighted medians are used to approximate the median family income. Weighted medians are based on the medians of the census tracts that make up each area.

Source: SAVI Community Information System, U.S. Census (2010), and U.S. Census American Community Survey 5-year Averages (2005-2009)



Housing and Real Estate

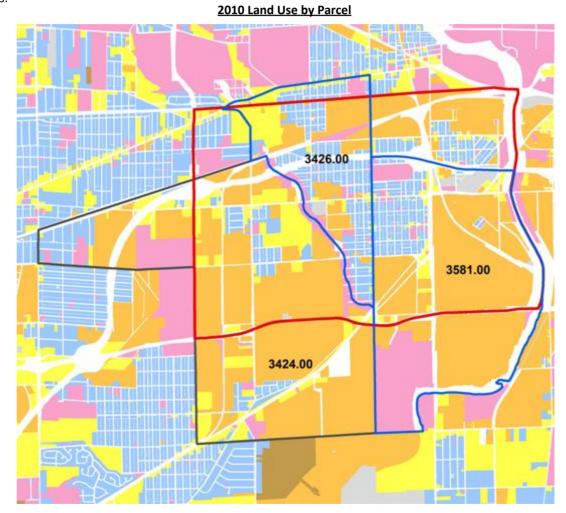
Overview

The West Indianapolis Neighborhood is 20% residential, 12% commercial, 58% industrial, and 9% governmental (see land-use map on the right).

Below is a summary of the housing and real estate market in West Indianapolis:

- The pace of sales of single-family residential properties is slower in West Indianapolis and the target tract than the county's pace, and the gap is widening.
- The median sales price of homes in West Indianapolis is about \$83,000 lower than the median in Marion County.
- At 10% of all mortgages, the foreclosure rate was higher in West Indianapolis, the target tracts, and the comparison areas than Marion County (7.6%) and the national rate (5.5%).
- Sub-prime lending in West Indianapolis and the target tracts
 was more than double Marion County's percent in 2007, with a
 rate of 41% of all loans in the neighborhood at the time. Subprime lending has since ceased in the neighborhood.
- The percent of home loans to investors in West Indianapolis decreased significantly from 29% in 2007 to 10% in 2010.
- In 2010, the long-term residential vacancy rate was 15% in West Indianapolis and 17% in the target tracts, double Marion County's rate of 8%.
- New residential building activity in West Indianapolis has been very low the past few years.
- 12% of all demolition permits in Marion County in 2006 were for properties located in West Indianapolis. There were only 4 demolition permits issued in the neighborhood in 2013.





Data Source: SAVI and Indiana Department of Local Government and Finance





Housing and Real Estate

Pace and Price of Residential Property Sales

Housing is a basic need and impacts the quality of life of individuals and residents in a community. The housing market reflects economic shifts and housing quality of a neighborhood. Rising sales prices relative to other neighborhoods can mean neighborhood quality is improving.

Interpreting the Data:

Pace of Sales

The pace of single-family residential property sales has decreased across the board since the 2006-2008 reporting period, reflecting the national housing market slump. The pace of sales in West Indianapolis is and the target tract is below the county's pace, and the gap is widening. During 2006-2008, an average of 4% of properties in the neighborhood and target tracts sold, compared to 5% of properties in Marion County. During 2011-2013, sales dropped to 1.8% of all properties in West Indianapolis and the target tracts, compared to 4% in the county.

Price of Sales

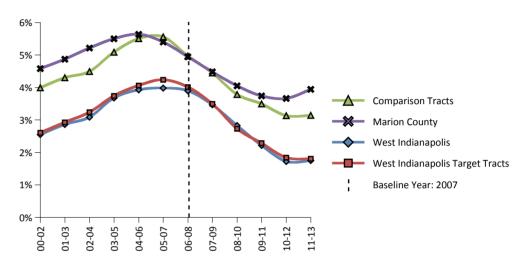
The pattern in median sales price is similar to the pace of sales, where the gap is widening between the county and the neighborhood. Marion County has returned to its 2006-2008 median price, whereas the neighborhood and comparison areas have been slower to return. The median sales price in 2011-2013 in West Indianapolis (\$16,825) was \$83,000 below the county. The median sales price in the target tracts was \$16,500, and it was \$26,750 in the comparison tracts. The comparison tracts experienced the biggest change between 3-year reporting periods of 2006-08 to 2011-13, a drop of 45% in sales price. The median price dropped 31% in West Indianapolis and 13% in the target tracts but increased 2% across the county.

About the Data:

Sales figures report all types of sales, including foreclosured sales. Sales data were obtained from the Metropolitan Indianapolis Board of Realtors (MIBOR)'s Multiple Listing Service (MLS) database and represent sales transactions. MIBOR is the professional association that represents central Indiana's REALTORS®. MIBOR estimates that its MLS database contains 80% of all housing sales in their service area, which means that about 20% of residential sales are not included in the data reported here.

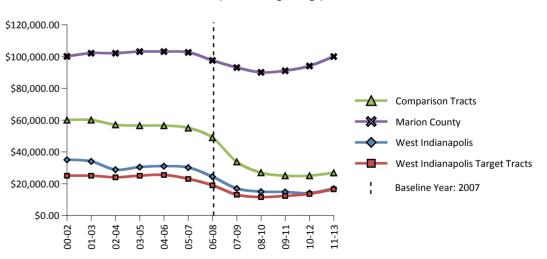
Single Family Residential Properties Sold

(As % of Residential Properties - 3-Year Rolling Average)



Median Sales Price of Single Family Residential Properties Sold

(3-Year Rolling Average)



Source: Metropolitan Indianapolis Board of REALTORS





Housing and Real Estate

Foreclosures

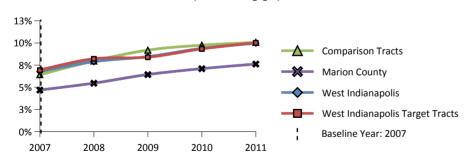
A foreclosure is the legal process by which a borrower in default on a mortgage is deprived of his interest in the mortgaged property. These properties are usually sold for an amount much lower than the actual market value, impacting average sales price in the neighborhood. The statistics on this page show mortgages that are in the process of foreclosure.

Interpreting the Data:

In the 100 largest metropolitan areas nationwide, the average share of all home mortgages that were in foreclosure was 5.5% in June 2011 (Urban Institute, foreclosure-response.org). This rate has remained stable since late 2010, while some metropolitan areas with the highest rates at the peak of the foreclosure crisis have experienced significant declines. Locally, improvements in the housing economy are not as apparent. Foreclosure rate declines have not been reported in Marion County between 2007 and 2011. In fact, the rates have increased in all of the areas compared here. The percent of mortgages in foreclosure in West Indianapolis increased from 6.8% in 2007 to 10.0% in 2011; it increased from 6.9% to 10% in the target tracts; and it increased from 6.4% to 10% in the comparison tracts. All three areas have foreclosure rates 4 points higher than the county's 7.6% (2011), which increased from 4.7% in 2007.

Mortgages in Foreclosure

(As % of Mortgages)

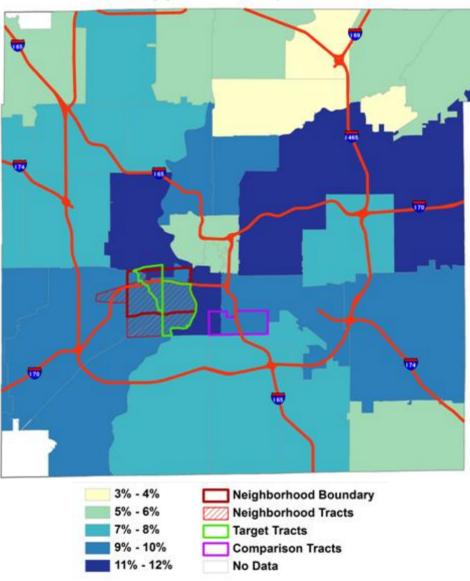


These data are restricted to first-lien mortgages only. Foreclosures include pre-foreclosures filings and loans where banks have begun the foreclosure process, but have not sold the property to another owner. Real estate-owned properties (REOs) are not included in this analysis.

*LPS Applied Analytics increased the number of servicers they collect data from in mid-2009, which could partially explain the increase from that point forward.

Most of the data used throughout this report are based on census tract. The data on this page, however, are by ZIP code, which are larger than census tracts in most cases and do not match neighborhood boundaries as well as census tracts. The following ZIP codes were used to define West Indianapolis: 46221, 46222, 46241; Target Tracts: 46221, 46222; and Comparison Tracts: 46203, 46225.

Percent of Mortgages in Foreclosure by ZIP Code, March 2011



Source:*LPS Applied Analytics, analyzed by LISC Research and Assessment





Housing and Real Estate

Mortgage Types and Residential Vacancies

High-cost (or sub-prime) loans are made to borrowers with weak credit in order to compensate the lender for the high risk. A high number of sub-prime loans led to the eventual housing-market collapse experienced across the nation, with some neighborhoods harder hit than others. Another economic indicator is the rate of investor loans. Non-owner-occupied mortgages can give an indication of the projected housing market; higher rates generally represent increased confidence that the market will be good in that neighborhood. Prevalence of these types of loans can also indicate absentee landlords. For the purposes of this report, we interpret an increasing rate of investor loans as a positive economic indicator for the neighborhood. Finally, high vacancy rates negatively impact the safety of neighborhoods, neighborhood perceptions, and surrounding property values. *Interpreting the Data:*

High-cost loans: The prevalence of high-cost loans has continued to plummet in Indianapolis because of significant changes in lending practices following the housing crisis. Sub-prime lending in West Indianapolis and the target and comparison tracts peaked in 2005, when the proportion of loans that were high-cost in the target tracts was three times that in the county. Since the baseline report, high-cost loans have ceased in the neighborhood, target tracts, and comparison tracts, a drop from 2007 rates of 41%, 36% and 20%, respectively. In Marion County, 2% of loans are considered high-cost compared to 18% in 2007.

Investor loans: At the time of the baseline report, all areas showed the first signs of reversing a decade-long trend of increasing investor home loans. Between 2007 and 2010, shares of home loans identified as investor loans continued to fall. The sharpest drops were observed in West Indianapolis and the comparison tracts, both falling 19 points from 29% to 10% and from 23% to 4%, respectively. Investor loans in the neighborhood and its comparison tracts approached the county level (currently 5%), narrowing their lead over the county in prior years. After a drop from 29% in 2007, the West Indianapolis target tracts experienced a recent uptick, from 12% in 2009 to 20% in 2010, putting the rate of investor loans there at twice the overall neighborhood rate.

Long-term residential vacancies: Between the first quarter of 2008 and third quarter of 2010, rates of residential addresses vacant for three months or more in West Indianapolis, the target tracts, and comparison tracts increased by 3 points to 15%, 17%, and 9%, respectively, while the same rate in Marion County increased from 6% to 8%. West Indianapolis continues to experience some of the highest vacancy rates in the county; however the level relative to the Marion County has remained fairly stable since the baseline report.

About the Data:

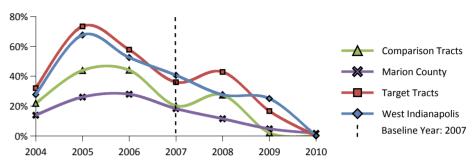
High Cost loans, also known as sub-prime loans, are those with interest rates 3 percentage points higher than a benchmark rate for first mortgages, and 5 percentage points higher for second mortgages.

First Liens are the first mortgages taken on a property. The bank that holds this lien has first priority over any other mortgages taken on the property.

Vacancy is determined by the US Postal Service based on no mail delivery for more than 3 months.

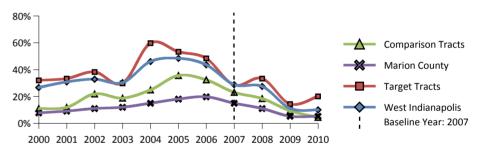
High Cost Home Mortgage Loans to Owner-Occupants - First Liens





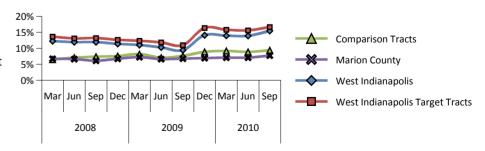
Investor Home Loans

(As % of All Home Loans)



Long-Term Residential Vacancies

(Percent Residential Addresses that are Vacant More Than 3 Months)



Data Sources:

Loan Data - Home Mortgage Disclosure Act and LISC Research Assessment

Vacancies - United States Postal Service Vacant Address Data



Housing and Real Estate

Construction and Demolitions:

New building permits indicate new development activity within a community and are a sign of vitality. Demolitions can be done to improve neighborhood safety or to make way for new development, or both.

Interpreting the Data:

New construction residential building permits:

For the past decade, the number of permits for new construction issued in West Indianapolis has been below 10 per year, with almost all of the permits in the neighborhood issued in the target tracts. The comparison tracts experienced a spike in residential construction in 2006 and 2007, driven partly by new housing in the near southeast side. Between 2007 and 2009, construction in those tracts returned to 2005 levels, falling 84% from 31 permits to 5.

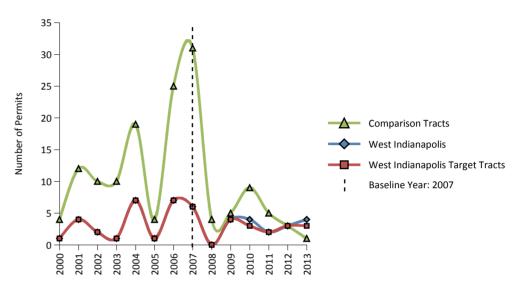
Demolition permits:

Demolitions are declining in West Indianapolis, the target tracts, and comparison tracts. Between 2007 and 2013, the number of permits in the neighborhood fell by nearly half from 26 to 4 (but with a spike of 27 in 2012). From 2000 to 2007, nearly all demolitions there have occurred in the target tracts, but from that point on there were several outside the target tracts. In 2013, there were 4 demolitions in the neighborhood, 3 in the target tract, and 1 in the comparison tract.

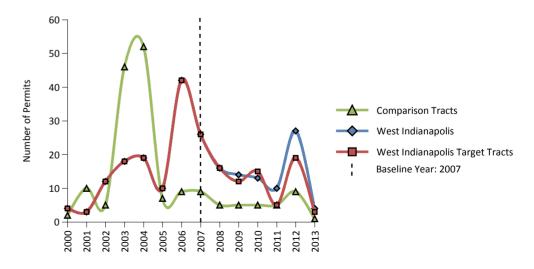
About the Data:

The percentage is calculated by taking the number of residential permits divided by the number of residential parcels.

New Construction Residential Building Permits



Demolition Permits Issued to Residential Properties



Source: SAVI and Department of Metropolitan Development





Income and Wealth

Overview

The income and wealth of a community's residents indicate economic self-sufficiency, defined as the ability to support oneself and family without additional subsidies. Residents of West Indianapolis, the target tracts, and comparison tracts earn incomes more than a third below most Marion County residents.

The map at the right shows West Indianapolis as having one of the lowest reported incomes in the county, based on federal income tax returns. Few areas of the county have changed substantially in resident income levels since the baseline report; however, noticeable changes include the 46204 Zip code downtown with a drop of \$34,000 from 2006 to 2008, a part of Washington Township in the north central part of the county with a drop of \$10,000, and the Geist area (the ZIP code in the far northeast corner of the county) with average adjusted gross income (AGI) dropping from \$88,800 in 2006 to \$80,700 in 2008.

Adjusted Gross Income



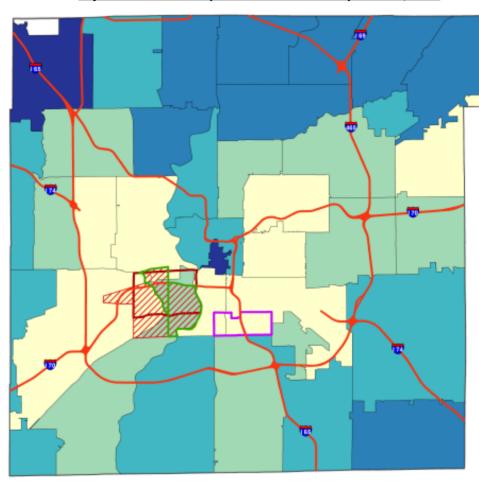
About the Data:

Adjusted Gross Income is the total personal income minus allowable deductions.

Most of the data used throughout this report are based on census tract. AGI is based on ZIP code, which are larger than census tracts in most cases and do not match neighborhood boundaries as well as census tracts. The following ZIP codes were used to define West Indianapolis: 46221, 46222, 46241; Target Tracts: 46221, 46222; and Comparison Tracts: 46203, 46225.

Data Source: Internal Revenue Service Tax Statistics, LISC Research and Assessment

Adjusted Gross Income per Federal Tax Return by ZIP Code, 2008







Income and Wealth

Adjusted Gross Income

Trends in community income levels can be described in several ways. On this page, we display changes in adjusted gross income (AGI) in two different ways. First, we show average AGI per person as indicated on filed tax returns each year over the past decade. In the second chart, we show the trend of the combined AGI of all the residents in the area. This later chart uses an index to show change in income from year to year relative to 2002 levels for each geographic area. The index value represents the percent change since 2002; a value of 110 means the incomes increased 10% since 2002, and a value of 90 means the incomes decreased 10% since 2002. Because one chart reports per-person income and the other is based on the combined income of all residents, the rate of change revealed in the two charts may not align.

Interpreting the Data:

The chart to the right, based on AGI as derived from federal income tax returns, continue to show West Indianapolis, its target tracts, and comparison tracts as having income levels well below that of the county. The 2008 AGI of the target tracts (\$30,679) was 35% lower than the county's \$46,712. The dip in 2007 is the result of the Economic Stimulus Package of 2008, which provided an additional tax payment for filers on their 2007 taxes. This resulted in a higher than usual number of filers, especially by people with annual incomes of less than \$10,000, which explains why the dip in the data is more pronounced in the low income neighborhoods shown here compared to the county. More filers with lower incomes reduce the average gross income per return. Excluding the 2007 anomaly, the chart shows increasing incomes from 1998 to 2006 for all areas and then a drop in the county, neighborhood, and target tracts. The comparison tracts show an increase of about \$500 per return between 2006 and 2008.

The bottom chart shows change in adjusted gross income of all residents in the neighborhood (not per person income) relative to 2002 levels. The spike in incomes in 2007 also is related to the Economic Stimulus Package. More people reported income, which contributed to the neighborhood's total. Again, since many of the new filers were in the under-\$10,000 annual income category, the spike is less pronounced in the low-income communities than the county as a whole. Excluding this 2007 anomaly, the AGI has increased only 9% in the neighborhood and 13% in the target tracts since 2002 levels.

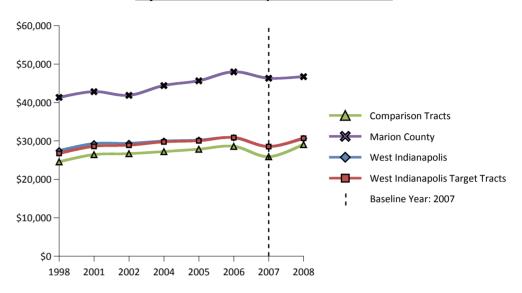
About the Data:

Adjusted Gross Income is the total personal income minus allowable deductions.

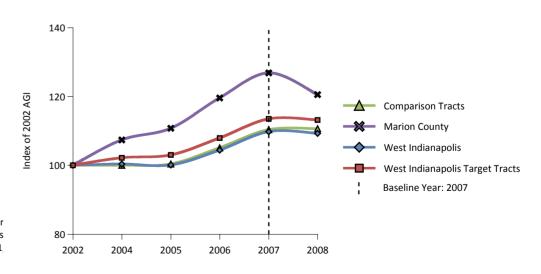
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Data Source: Internal Revenue Service Tax Statistics, LISC Research and Assessment

Adjusted Gross Income per Federal Tax Return



Index of Adjusted Gross Income







Income and Wealth

Resident Income

The 2009 Indiana Self-Sufficiency Standard calculates how much money working adults require to meet their basic needs without subsidies of any kind. In Marion County, a family of four (two adults and two school-age children) would need \$3,639 per month per adult, or \$43,664 annually per household, to meet its basic needs. A couple with no children would need \$2,366 per adult monthly or \$28,392 annually. A single parent with one pre-schooler would need \$2,906 monthly or \$34,875 annually (Source: Indiana Institute for Working Families).

The earnings index shows the relative change in the number of employed residents earning more than \$3,333 per month from 2002 to 2009.

The percent of residents by monthly earning level gives an indication of self-sufficiency.

Interpreting the Data:

The earnings index shows the relative change in the number of employed residents earning at the self-sufficiency level from 2002 to 2009. The index value represents the percent change since 2002; a value of 110 means the number of residents earning \$3,333 per month increased 10% since 2002, and a value of 90 means it decreased 10% since 2002. The number of West Indianapolis residents earning at this level has decreased significantly since 2007, dropping to 2002 levels. In 2007, the number of residents earning at the standard level in the neighborhood and target tracts were higher relative to their 2002 figures (35% and 34%, respectively) while the county was only 25% higher than in 2002. In 2009, however, the neighborhood dropped back to 2002 levels while the county remained 17% higher than 2002.

The monthly earning level chart on the lower right reveals that just under one in five employed residents of West Indianapolis and the target tracts earn at or above the self-sufficiency standard, compared to a third of employed residents county-wide. A quarter of residents in the neighborhood earn \$1,250 or less. At the time of our baseline report, the target tracts had a slightly lower percentage of residents earning in this low bracket compared to the neighborhood overall, whereas currently they report a slightly higher percentage (27% compared to 26%). Most residents in all areas earned between \$1,251 and \$3,333 a month.

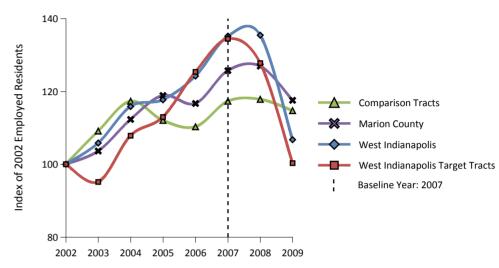
About the Data:

The data reflect employment of residents living in the West Indianapolis neighborhood.

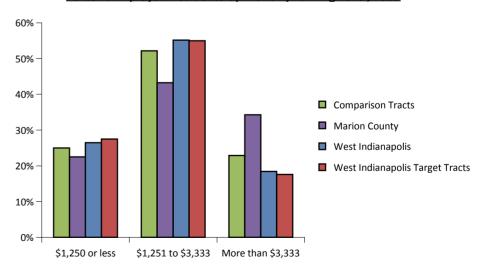
Data Source: Local Employment Dynamics, LISC Research and Assessment

Employed Residents Earnings Index

(Employed Residents Earning More Than \$3,333 per Month, Indexed to 2002)



Percent Employed Residents by Monthly Earning Level, 2009







Income and Wealth

Resident Income: Mortgage Applicants

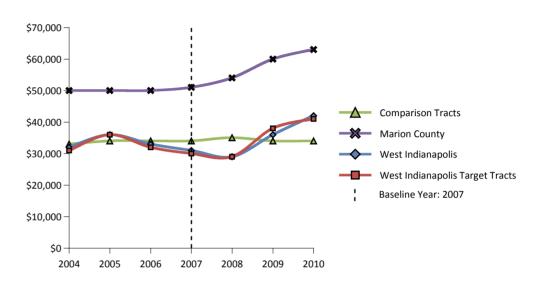
Another measure of the resident income is the income figure reported on home loan applications by owners who will occupy the home. Home purchases by owners who will live in the home represent investment in the neighborhood by its residents. The change in the median income of borrowers of owner-occupied properties over time reflects shifts in the income levels of residents.

Interpreting the Data:

Since 2007, median income of borrowers in Marion County has risen steadily by 24% from \$51,000 to \$63,000. This is possibly an indication of the impact of the housing crisis on the mortgage market: lending has become more regulated and as higher-risk mortgages become less common, those who are eligible to borrow have higher incomes on average than before. At the same time, rather than only showing the effects of fewer low-income applicants, the pattern may also indicate an uptick in interest by more high-income home buyers. The magnitude of this trend is even greater for West Indianapolis and its target tracts where median income of owner-occupied property borrowers increased 35% and 37%, respectively, between 2007 and 2010 compared to 24% increase in the county and no change in the comparison tracts. In 2010, the income of borrowers in the neighborhood (\$42,000) is about two thirds that of borrowers county-wide (\$63,000), and incomes in the comparison tracts (\$34,000) are about half the

Median Income of First Lien Mortgage Borrowers

(Owner-occupied Properties)



About the Data:

A "first lien" is the first and primary mortgage taken on a home.

Data Source: SAVI and Home Mortgage Disclosure Act (HMDA)



West Indianapolis Neighborhood Indianapolis



Economy and Workforce

Overview

Educational attainment can be an indicator of the health of a workforce; an educated and skilled workforce can create economic potential and stability for a neighborhood. Conversely, low levels of education can result in a workforce more likely to experience unemployment and low wages. As described in the education section, West Indianapolis continues to experience a relatively high proportion of residents without a high school diploma. However, this figure has improved since the baseline report from 44% without a diploma to 41%, more than double that of Marion County's 16%. Only 10% have an associate's degree or higher.

The map at right reveals that unemployment in West Indianapolis continues to be high relative to other areas of the county. Unemployment in the county increased in the vast majority of areas in the past decade, driven in part by the recession that began in 2007-08. About one third of the census tracts in the county had unemployment rates at or above 12%. In West Indianapolis, unemployment rates ranged from 7.7% on the east side of the neighborhood to 15.6% in the north central part.

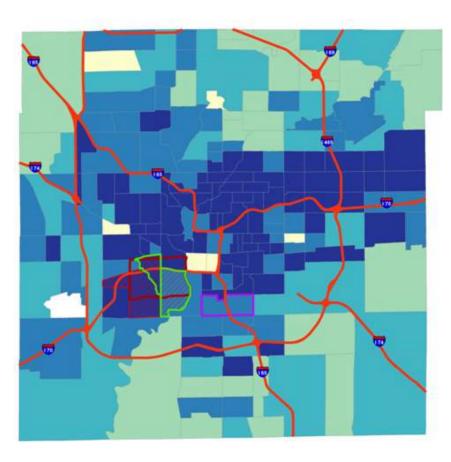
Unemployment Rate

| | Marion County | West Indianapolis | Target Tracts | Comparison Tracts |
|-------|------------------|----------------------|------------------|----------------------|
| 2000 | 5.4% | 8.7% | 9.0% | 8.8% |
| 2009* | 9.3% | 12.0% | 11.0% | 8.2% |

In general, the data indicate the following trends:

- The number of employed West Indianapolis residents has decreased since 2007 at a faster pace than Marion County.
- Most residents are employed in the following three sectors: retail trade, manufacturing, and health care and social assistance.
- The leading types of jobs in the local market include manufacturing, construction, and transportation. Despite recent declines, manufacturing continues to be the leading source of employment available in West Indianapolis, providing more jobs than all other sectors combined.
- In the neighborhood and its target tracts, the proportion of business addresses vacant for more than three months (12% and 14%, respectively) is on par with the county level (13%).

Unemployment by Census Tract, 2010





Source: SAVI and US Census (2010)





Economy and Workforce

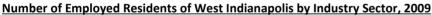
Resident Employment

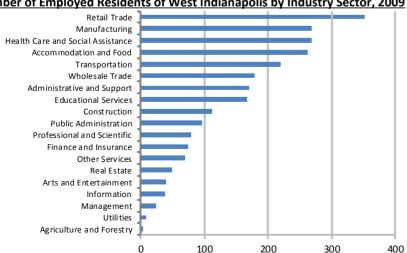
Are residents employed, and has that changed over time? If so, in what types of industries are they working? Employment is a major determinant of economic self-sufficiency. According to the US Census, the unemployment rate for West Indianapolis in 2000 was 8.7%, well above Marion County's 5.4%. The 2005-2009 data showed West Indianapolis' rate increased to 12% and the target tracts to 11%. This is still higher than the county's rate of 9.3%, but the gap is slightly narrower.

Interpreting the Data:

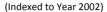
The chart on the top right shows the relative change in the number of employed residents since 2002. A value of 110, for example, represents a 10% increase, and a value of 90 a 10% decrease since 2002. The number of employed residents is down in all areas relative to 2002 levels and has fallen nearly every year. The largest decline has been in West Indianapolis and the target tracts, where there are currently 25% fewer employed residents than in 2002. Marion County overall is down 5%, and the comparison tracts are down by 23%.

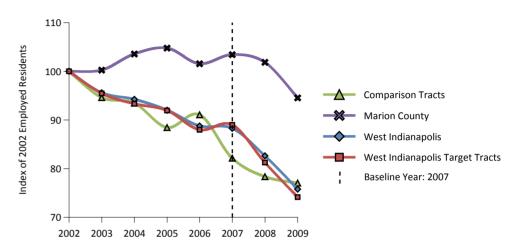
The chart below shows that most Southeast residents are employed in the following sectors: retail trade, manufacturing, health care and social assistance, accommodation and food, and transportation. The chart displaying 2-year rolling averages at the lower right reveals that since our baseline report, the number of residents employed in administration and support has fallen by nearly a quarter with significant losses in manufacturing and transportation employment as well. Healthcare and social assistance moved from the number six position to third with an 11% increase in residents employed in this sector. West Indianapolis residents are benefiting from continued growth of the health services industry throughout the Indianapolis area.





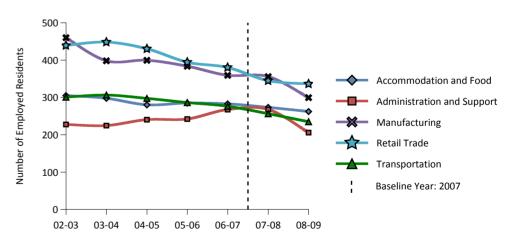
Index of Change in Number of Employed Residents





Employed Residents in West Indianapolis by Industry

(2-Year Rolling Average)



About the Data: The data reflect employment of residents living within the West Indianapolis neighborhood.

Source: US Census, Local Employment Dynamics, and LISC Research and Assessment





Economy and Workforce

Resident Employment: Historically Top 3 Industries

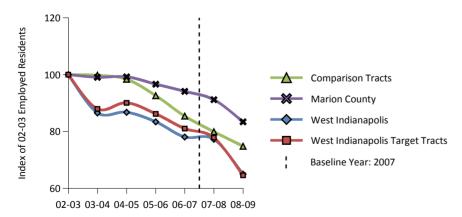
These charts show the relative change in the number of neighborhood residents employed in the retail, manufacturing, and accommodation and food sectors compared to comparison tracts and the county from 2002 to 2009. When the line drops below 100, the industry has lost employees; when the line goes above 100, the industry has grown. The industries presented on this page do not reflect the top three largest employers by number of employees according to 2009 data; they reflect the top three at the time of the baseline report. Therefore we do not report in detail here on changes in employment in health care and social assistance industry, currently the third largest source of employment in West Indianapolis.

Interpreting the Data:

Manufacturing has experienced the sharpest declines in recent years in West Indianapolis and the target tracts: currently 35% fewer residents are employed in this sector compared to 2002 levels. Employment in retail has fallen sharply as well, particularly in the comparison tracts (down 31% from 2002 levels). While employment in the accommodation and food sector has increased slightly across the county, it has dropped in the neighborhood to 14% below the 2002 levels.

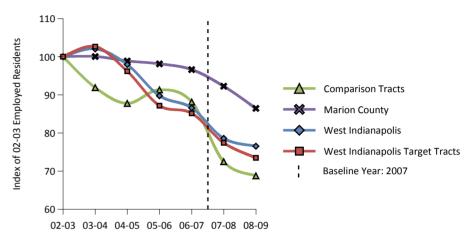
Manufacturing

(Index of Change in Number of Employed Residents in Manufacturing, Indexed to 2002)



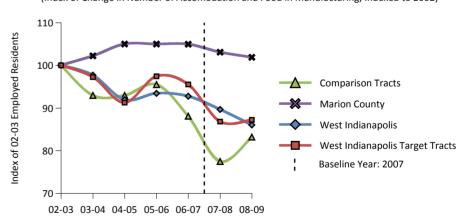
Retail Trade

(Index of Change in Number of Employed Residents in Retail Trade, Indexed to 2002)



Accomodation and Food

(Index of Change in Number of Accomodation and Food in Manufacturing, Indexed to 2002)



About the Data: The data reflect employment of residents living within the West Indianapolis neighborhood.

Source: US Census, Local Employment Dynamics, and LISC Research and Assessment





Economy and Workforce

Local Job Market

The number of jobs available in and near the neighborhood represents access to employment for its residents and indicates the strength of the economy. The types of jobs available describe the nature of the businesses in the community. The business vacancy rate can indicate the economic strength of the community.

Interpreting the Data:

The chart at the upper right shows the relative change in the number of local jobs compared to 2002. Values below 100 indicate a loss of jobs since 2002, and values above 100 indicate more jobs are available. In 2007, the number of jobs available in and around West Indianapolis was equal to 2002 levels, as was also the case for Marion County. Since that time, area jobs have declined in the neighborhood, target tracts, and comparison tracts, 7%, 11%, and 14% lower than 2002 levels, respectively.

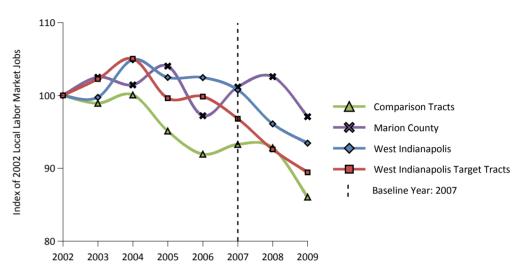
The chart below shows the types of local jobs available in 2009. While manufacturing has declined as a proportion of all jobs in West Indianapolis since 2008, it still accounted for the vast majority (61%) of area jobs in 2009. The decrease in manufacturing jobs dropped even further following the 2011 closing of the General Motors stamping plant, which employed650 people. The share of jobs in construction is up from 2% to 12% sliding into the number two position.

As the chart on the lower right shows, rates of vacant business addresses have fluctuated since the first quarter of 2008, peaking in mid-2009 in the county before returning to original levels of 13%. The vacancy rate in West Indianapolis was four points below this level at the beginning of the period, increasing steadily towards the county level to its current 12%. In areas where the vacancy rate is increasing, the local job market is declining.



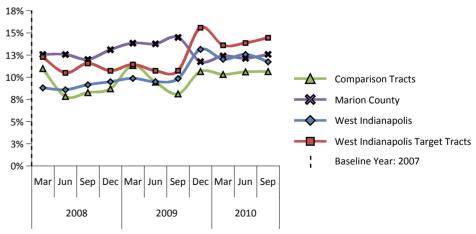
Index of Change in Local Labor Job Market

(Index of Change in Number of Local Area Jobs, Indexed to 2002)



Business Address Vacancies

(Percent of Business Addresses Vacant More Than 3 Months)



About the Data: The data reflect jobs within 1 mile of the census tracts in the West Indianapolis neighborhood.

Data Sources: Labor Market Data: US Census, Local Employment Dynamics, LISC Research and Assessment Business Vacancies: USPS Vacant Address Data





Community Quality and Safety

Overview

Community safety is an important aspect of assessing neighborhood quality. Crime levels are a key indicator of neighborhood stability and are the primary measures used in this section of the report. Local-level changes in crime levels, especially over short periods of time, can be tricky to describe accurately and are often subject to misinterpretation.

Number of Crimes:

 The crime rate in West Indianapolis (155 crimes per 1,000 residents) remains double that of the IMPD service area; however, the rates dropped 6% in the neighborhood, 9% in the target tracts from 2007 to 2012.

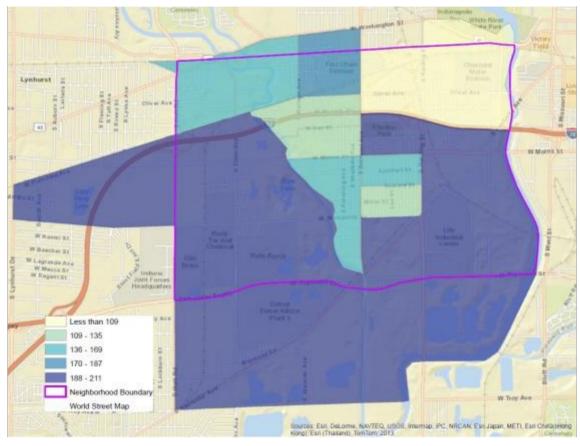
Types of Crimes:

- The majority of the crimes reported in West Indianapolis are propertyrelated, including larcenies (38%), residential burglaries (13%), business burglaries (4%), vehicle thefts (9%), and robberies (3%).
- Assaults make up an increasingly large portion of all Part 1 crimes (33%), while the more serious crimes of rape (1%) and homicide (0%) remain at low levels. Vehicle thefts in the neighborhood make up a much smaller share of all crimes since the previous report, now 9% down from 15%.

Geographic Distribution of Crimes:

 Crime rates have changed significantly in some areas of West Indianapolis since our baseline report. Currently, the southeast corner of the neighborhood centered roughly around Raymond and Harding streets reports some of the highest rates of the area, with greater than 198 Part 1 crimes per 1,000 residents. Crime rates dropped dramatically in the northwest corner of the neighborhood, corresponding with the location of the General Motors plant that closed in 2011.

All Part 1 Crimes and Simple Assaults per 1,000 People by Blockgroup, 2012



Juvenile Crime:

Current data describing juvenile offenders ages 6-18 in West Indianapolis reveal the following characteristics:

- Age: Offenders are younger in 2012 compared to 2008. 62% of juvenile offenders in West Indianapolis are age 15 to 18 compared to 67% in 2008, and the proportion that fell into the younger group age 12 to 14 increased.
- Race: 46% of juvenile offenders are white, a drop from 78% in 2008.
- Gender: 68% of juvenile offenders are male. The share of offenders who are female has increased substantially in the target tracts, up from 24% in 2008 to 32% in 2012.

Source: SAVI and Indianapolis Metropolitan Police Dept





Community Quality and Safety

All Part 1 Crimes

Part 1 Crimes, as defined by the FBI, include criminal homicide, robbery, aggravated assault, burglary, larceny, motor vehicle theft, and rape. These statistics give an overall sense for the amount and type of criminal activity occurring within the neighborhood compared to the county and comparison tracts.

Interpreting the Data:

Part 1 crimes fell steadily in West Indianapolis from 182 crimes per 1,000 residents in 2007 to 155 per 1,000 in 2010 but began to increase again to 155 in 2012. However, the crime rate in West Indianapolis remains double that of the IMPD service area, which is 86 per 1,000. Between 2007 and 2012, crime rates dropped 6% in the neighborhood, 9% in the target tracts, and 7% in the IMPD service area but increased 15% in the comparison area.

The table at the lower right compares the types of crimes committed – crimes against property versus crimes against persons. There was a slight shift between 2007 and 2012 in the types of crimes committed – a greater portion of the crimes in all areas except IMPD were classified as violent (or crimes against persons) in 2012. In West Indianapolis, 33% of all crimes were violent in 2007 compared to 37% in 2012. The shift is similar in the target tracts (increasing from 34% to 39%) and the comparison area (increasing from 33% to 38%). The county stayed essentially the same at 35% in 2012.

About the Data:

Violent crimes include homicide, rape, robbery, and assault.

Property crimes include burglary, larceny, motor vehicle theft, and arson.

The crime statistics included here are part of the FBI's Uniform Crime Reports (UCR), which are based solely on police investigation as opposed to the determination of a court, medical examiner, coroner, jury, or other judicial body.

It is important to note that the Indianapolis Metropolitan Police Department uses the hierarchy rule when classifying the data. This means that when an incident involves multiple "part 1" reports, only the most serious crime is reported. Motor vehicle theft is an exception to this rule.

In 2007, the Indianapolis Police Department (IPD) merged with the Marion County Sheriff's Department to form the Indianapolis Metropolitan Police Department (IMPD). The new area is much larger but more suburban with lower crime rates, so rates for IPD and IMPD are reported separately.

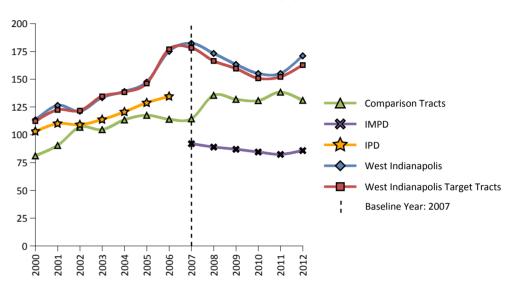
Figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

Uses a straightline calculation of population from 2000 to 2012 for the denominator, whereas the baseline report used 2000 population as the denominator for all years.

IPD = Indianapolis Police Department IMPD = Indianapolis Metropolitan Police Department

Part 1 Crimes and Simple Assaults

(Per 1,000 People)



Part 1 Crime Reports, 2012

(Crimes Per 1,000 People)

| | West Indianapolis | Target Tracts | Comparison Tracts | IMPD |
|---------------------------------------------------|----------------------|------------------|----------------------|------|
| Property Crimes | 108 | 99 | 81 | 55 |
| Violent Crimes and Simple Assaults | 63 | 63 | 50 | 30 |
| Total All Part 1 Crimes and Simple Assualts | 171 | 163 | 131 | 86 |

Totals may be off due to rounding.

Source: SAVI and Indianapolis Metropolitan Police Dept





Community Quality and Safety

All Part 1 Crimes by Type

Looking at the types of crimes in more detail reveals the specific nature and location of the criminal activity in West Indianapolis.

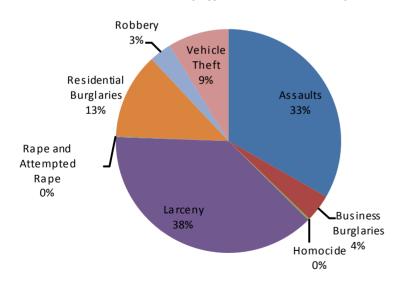
Interpreting the Data:

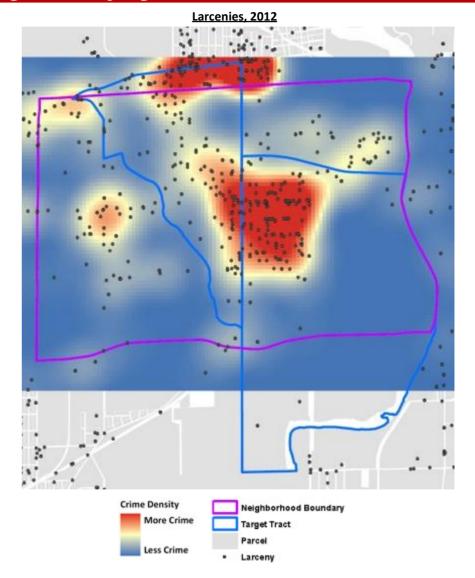
The pie chart shows:

- The majority of crimes reported in West Indianapolis are larcenies (38%) and assaults (33%).*
- Other common crimes include residential burglaries (13%), and vehicle thefts (9%).

The map to the right focuses on larcenies, the most common Part 1 crime in 2012. The red hot spots show where the crime density is greatest, with each gray dot representing the location of a larceny. There has been a big change in the spatial distribution of larcenies since 2008, the year displayed in the baseline report. In 2008, there was a dark red cluster in the northeast part of the neighborhood, which is no longer present. This likely is the result of the GM stamping plant closing that occurred in 2011.

All Part 1 Crimes by Type, 2012 - West Indianapolis





About the Data:

Source: SAVI and Indianapolis Metropolitan Police Dept

^{*} Assault: an unlawful attack by one person upon another.

^{*}Larceny: the unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another or attempts to do these acts are included in the definition. This crime category includes shoplifting, pocket-picking, purse-snatching, thefts from motor vehicles, thefts of motor vehicle parts and accessories, bicycle thefts, and so forth, in which no use of force, violence, or fraud occurs. (Source: US Dept of Justice, FBI).





Community Quality and Safety

Violent Crimes

Violent crimes include homicide, rape, robbery, and assault. These types of crimes seriously undermine the public sense of safety and physical well-being. Robberies are considered to be a bellwether of public safety and constitute one of the best indicators to monitor neighborhood trends.

Interpreting the Data:

As indicated in the previous page, West Indianapolis has a higher violent crime rate than the IMPD service area. The charts on this page focus on two types of violent crimes: robberies and assaults.

Robberies:

Robbery rates in West Indianapolis are low relative to other crimes, and should be interpreted with caution when assessing change over time or comparing geographical areas. Following an uptick in rates, robbery rates dropped below the 2007 levels in West Indianapolis and the target tracts to 5.5 robberies per 1,000 residents in West Indianapolis and 6.1 in the target tracts in 2012. The rate in the IMPD service area dropped by nearly 20% between 2007 and 2012, from 4.9 to 4.0 per 1,000.

Assaults:

The assault rates declined only 1% in IMPD service area from 2007 to 2012 but have increased in West Indianapolis by 11% to 56.9 assaults per 1,000 residents in 2012, in the target tracts by 8% to 56.7, and in the comparison areas by 37% to 45.5.

About the Data:

Assault: an unlawful attack by one person upon another (Source: US Dept of Justice, FBI)

The crime statistics included here are part of the FBI's Uniform Crime Reports (UCR), which are based solely on police investigation as opposed to the determination of a court, medical examiner, coroner, jury, or other judicial body.

It is important to note that the Indianapolis Metropolitan Police Department uses the hierarchy rule when classifying the data. This means that when an incident involves multiple "part 1" reports, only the most serious crime is reported. Motor vehicle theft is an exception to this rule.

In 2007, the Indianapolis Police Department (IPD) merged with the Marion County Sheriff's Department to form the Indianapolis Metropolitan Police Department (IMPD). The new area is much larger but more suburban with lower crime rates, so rates for IPD and IMPD are reported separately.

Figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

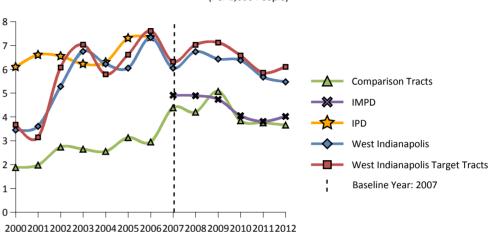
Uses a straightline calculation of population from 2000 to 2012 for the denominator, whereas the baseline report used 2000 population as the denominator for all years.

IPD = Indianapolis Police Department

IMPD = Indianapolis Metropolitan Police Department

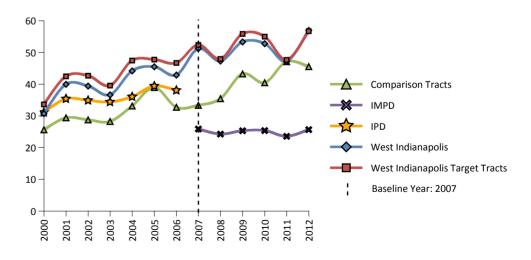
Robberies

(Per 1,000 People)



<u>Assaults</u>

(Per 1.000 People)



Source: SAVI and Indianapolis Metropolitan Police Department





Community Quality and Safety

Property crimes include burglary, larceny-theft, motor vehicle theft, and arson. The object of the theft-type offenses is the taking of money or property, but there is no

Burglary is the unlawful entry into a structure to commit a felony or theft. The use of force to gain entry is not required to classify an offense as a burglary.

force or threat of force against the victims (Source: FBI).

Interpreting the Data:

Property Crimes

Three out of five crimes (63%) in West Indianapolis are property crimes. As shown in the chart on the top right, the property crime rate in the neighborhood (108 per 1,000 residents) continues to be much higher than the IMPD service area (55.4 per 1,000). Since 2007, the property crime rate dropped 12% in the neighborhood, 15% in the target tracts, and 8% in the IMPD service area but increased 6% in the comparison area.

Burglary rates dropped 8% in the neighborhood from 30.6 burglaries per 1,000 residents in 2007 to 28 in 2012 and in the target tracts dropped 9% from 30 to 27 per 1.000. The IMPD service area increased 6% during this time from 16.3 to 17.3.

The bottom right chart shows the rates for a subset of burglaries: business burglaries. The rate dropped 10% in the neighborhood from 7.5 business burglaries per 1,000 residents in 2007 to 6.8 in 2012 and in the target tracts dropped 5% from 5.4 to 5.3.

About the Data:

The crime statistics included here are part of the FBI's Uniform Crime Reports (UCR), which are based solely on police investigation as opposed to the determination of a court, medical examiner, coroner, jury, or other judicial body.

It is important to note that the Indianapolis Metropolitan Police Department uses the hierarchy rule when classifying the data. This means that when an incident involves multiple "part 1" reports, only the most serious crime is reported. Motor vehicle theft is an exception to this rule.

In 2007, the Indianapolis Police Department (IPD) merged with the Marion County Sheriff's Department to form the Indianapolis Metropolitan Police Department (IMPD). The new area is much larger but more suburban with lower crime rates, so rates for IPD and IMPD are reported separately.

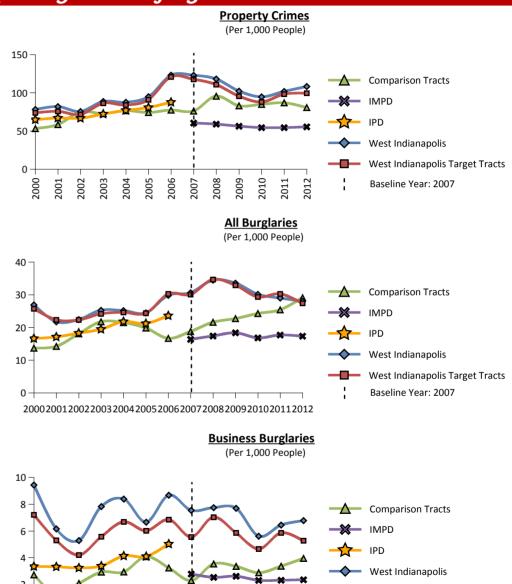
Figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

Uses a straightline calculation of population from 2000 to 2012 for the denominator, whereas the baseline report used 2000 population as the denominator for all years.

IPD = Indianapolis Police Department Jurisdiction

IMPD = Indianapolis Metropolitan Police Department Jurisdiction

Source: SAVI and Indianapolis Metropolitan Police Dept



2000200120022003200420052006200720082009201020112012

West Indianapolis Target Tracts

Baseline Year: 2007





Community Quality and Safety

Juvenile Charges: Severity of Offense

If unaddressed, criminal activity at an early age may become a bigger community problem as these children mature into adulthood. Juvenile charges represent those individuals that have been caught and charged with a crime.

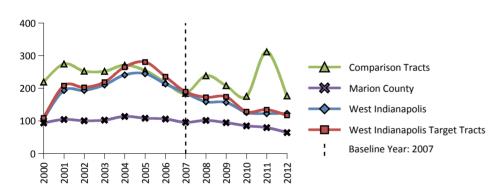
Interpreting the Data:

Rates of juvenile offense charges per 1,000 youths ages 6-18 fell at about the same rate in West Indianapolis (34%), the target tracts (38%), and the county (33%) from 2007 to 2012. Juveniles charge rates are roughly double in the neighborhood and target tracts compared to the county (122, 117, and 64 charges per 1,000 youth, respectively).

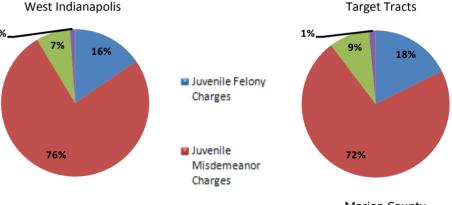
The pie charts summarize the severity of the charges in 2012. This represents a significant change in West Indianapolis and the target tracts, which shifted from misdemeanors making up 47% and 48% of the charges, respectively, in 2008 to 76% and 72%, respectively, in 2012. This most likely corresponds with the closing of the General Motors stamping plant in 2011, which was a hot spot for thefts (a felony offense) in 2008 but is no longer the case in 2012 (see the map in the baseline report page 22 compared to map on page 22 of this report).

Total Juvenile Offense Charges

(Per 1,000 Population Ages 6-18)



Juvenile Charges by Severity of Offense, 2012



About the Data:

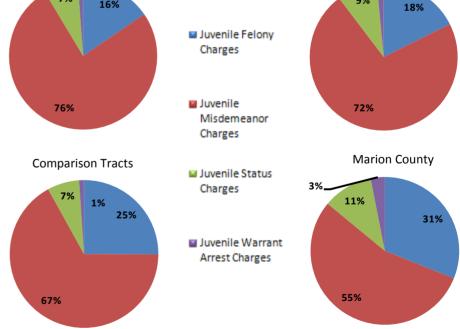
These statistics report the number of charges of crimes and are not reconciled to reflect actual convictions. These charges may or may not lead to convictions. The Uniform Crime Report data includes reports of crimes only (before anyone is charged with or convicted of a crime), and for this reason the juvenile charges should not be compared with uniform crime report data.

Misdemeanor charges are considered lesser crimes for which an offender may be sentenced to probation or county detention; felony charges include violent crimes and sex offenses.

Status offenses are noncriminal juvenile offenses such as truancy, running away from home, possessing alcohol or cigarettes, and violating curfew. Status offenses are applied only to children and youth because of their status as minors.

Uses a straightline calculation of population from 2000 to 2012 for the denominator, whereas the baseline report used 2000 population as the denominator for all years.

Data Source: SAVI and Marion County Superior Court



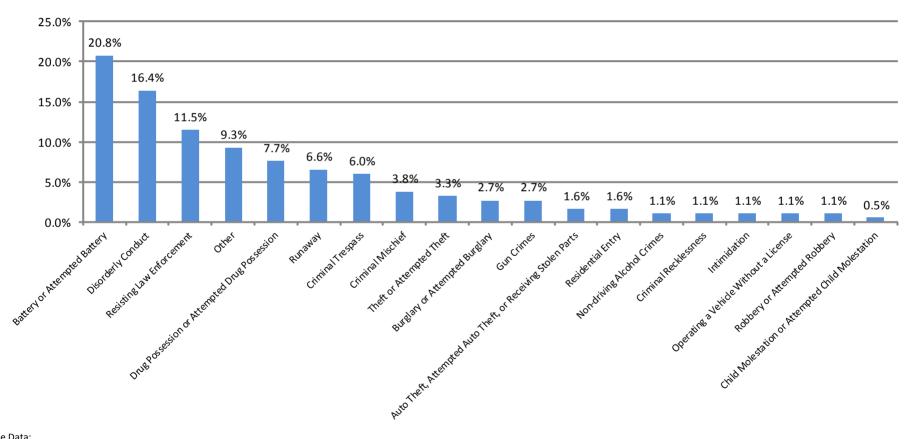


Community Quality and Safety

Juvenile Charges: Type of Offense

As shown in the bar chart below, the top four juvenile offenses in West Indianapolis are battery or attempted battery (20.8%), disorderly conduct (16.4%), resisting law enforcement (11.5%), and drug possession or attempted drug possession (7.7%). This is change from 2008 when the top 4 were: battery, runaway, theft, and drug possession.

Juvenile Charges by Type, 2012 (Total Charges = 183) West Indianapolis



About the Data:

These statistics report the number of charges of crimes and are not reconciled to reflect actual convictions. These charges may or may not lead to convictions. The Uniform Crime Report data includes reports of crimes only (before anyone is charged with or convicted of a crime), and for this reason the juvenile charges should not be compared with uniform crime report data.

Data Source: SAVI and Marion County Superior Court





Community Quality and Safety

Juvenile Charges: Historically Common Offenses

This section reports on the progress made in the top three offenses from 2008, the year used in the baseline report: battery, runaways, and thefts.

Interpreting the Data:

Battery: While rates of juvenile battery charges remained stable in Marion County between 2007 and 2012, West Indianapolis and, the target tracts each experienced an uptick from 2008 to 2009 and again in 2012 . From 2007 to 2012, battery charges increased 28% in West Indianapolis from 19.8 battery charges per 1,000 residents to 25.5, and the rate increased 53% in the target tracts from 16.4 to 25 per 1,000 youth residents. At the same time, the county rate dropped 21% from 12.7 to 10.0.

Runaway: Runaway charge rates dropped in all areas from 2007 to 2012, but the rates in West Indianapolis remain above county levels. In West Indianapolis, the rate dropped 37% from 12.8 charges per 1,000 youth residents to 8. The rate dropped 24% in the target tracts from 13.3 to 10 and dropped 59% in the comparison areas from 22 to 9. The county rate dropped 22% from 6.5 to 5.

Theft: The rate of theft charges for the neighborhood and target tracts dropped below the county level in 2009 and had remained low. Since 2007, the rate dropped 74% in the neighborhood from 15.4 charges per 1,000 youth to 4, and in the target areas this rate dropped 66% from 14.8 to 5. In the county, the rate dropped 29% from 11.2 to 8. The number of thefts in the neighborhood are small (there were 6 in 2012 and 19 in 2007), so the large increases should be interpreted with caution.

About the Data:

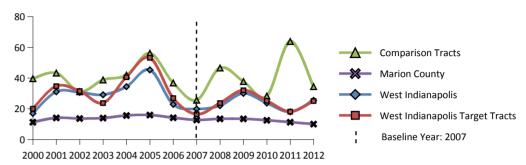
These statistics report the number of charges of crimes and are not reconciled to reflect actual convictions. These charges may or may not lead to convictions. The Uniform Crime Report data includes reports of crimes only (before anyone is charged with or convicted of a crime), and for this reason the juvenile charges should not be compared with uniform crime report data.

Uses a straightline calculation of population from 2000 to 2012 for the denominator, whereas the baseline report used 2000 population as the denominator for all years.

Data Source: SAVI and Marion County Superior Court

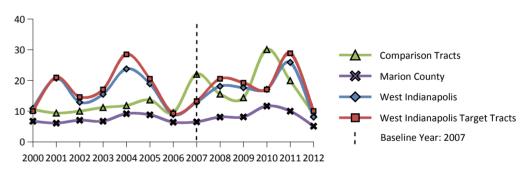
Juvenile Battery or Attempted Battery Charges

(Per 1,000 Population Ages 6-18)



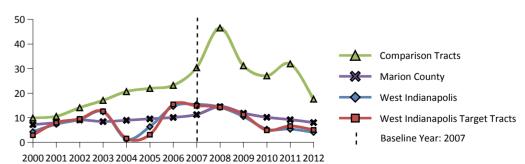
Juvenile Runaway Charges

(Per 1,000 Population Ages 6-18)



<u>Juvenile Theft, Attempted Theft, or Receiving Stolen Property Charges</u>

(Per 1,000 Population Ages 6-18)







Community Quality and Safety

Juvenile Charges: Demographics

Knowing who is committing the crimes can help design appropriately targeted interventions.

Interpreting the Data:

Who is committing crimes? This is what the data show about juvenile offenders (age 6-18):

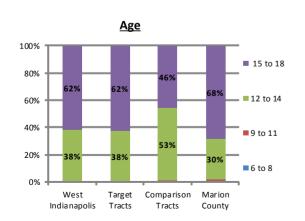
- Age: Offenders are younger in 2012 compared to 2008. 62% of juvenile offenders in West Indianapolis are age 15 to 18 compared to 67% in 2008, and the proportion that fell into the younger group age 12 to 14 increased. Marion County experienced a similar decline in 15 to 18-year olds from 72% to 68% of offenders.
- Race: 46% of juvenile offenders are white, a drop from 78% in 2008.
- Gender: 68% of juvenile offenders are male. The share of offenders who are female has increased substantially in the target tracts, up from 24% in 2008 to 32% in 2012.

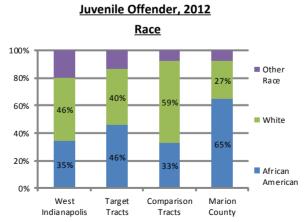
How does West Indianapolis compare to the county?

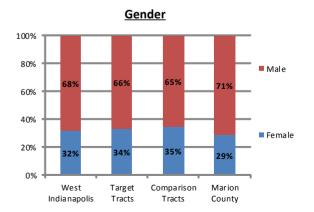
- Age: Juvenile offenders in West Indianapolis and the target tracts are younger than in Marion County. 38% of the offenders in the neighborhood and target tracts are age 12 to 14 compared to 30% for the county.
- Race: West Indianapolis differs widely from the county in racial composition of the juvenile offender population. 46% of offenders in the neighborhood and 40% in the target tracts are white, compared to 27% in Marion County and 59% in the comparison tracts.
- Gender: The gender imbalance is similar across the four areas (all between 29% 35% female), which follows the common trend that males commonly make up a majority of juvenile offenders.

About the Data:

In our baseline reports, "Hispanic" was treated as a race in the juvenile charge data. Standards for reporting demographics as found in the census, and in the General Demographics section here, categorize "Hispanic" as an ethnicity, of which individuals can be any race. Beginning in 2009, juvenile charge data has been undergoing a transition from "Hispanic" treated as a race to a separate indicator reporting whether or not an individual is Hispanic, independent of race. Therefore we do not include "Hispanic" in this report during this data management transition. Future reports will describe juvenile demographics with Hispanic ethnicity as a separate chart, as in the General Demographics section. See page 26 for additional considerations.











Education

Overview

Two out of every five adult residents in West Indianapolis (41%) have no high school diploma compared to the county's 16%, while 10% of residents have an associate's degree or higher. West Indianapolis is located in the Indianapolis Public Schools District, which serves over 33,000 students.

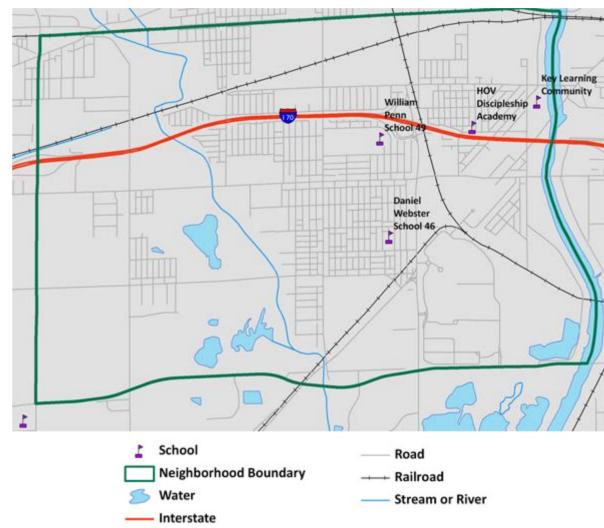
Academically, all the three schools with data available are performing below the state level.

- Since the baseline report, third graders in West Indianapolis schools have fallen further behind average state math and English ISTEP passing scores. Third graders at Daniel Webster tested 19 points below the state's 76% pass rate, and William Penn third graders were 22 points lower than the state.
- The percent of sixth graders passing ISTEP has increased in recent years in all schools reported here. The passing rate at William Penn School 49 has increased every year from 48% in 2008 to 68% in 2013. Key Learning Community sixth graders report the lowest pass rates of the three schools, with only 39% passing in 2013.

Eligibility for the free-lunch school program has increased in this decade. The percent of families with children that are eligible for free lunch increased from 53% in 2007 to 64% in 2012 in West Indianapolis, and in the target tracts it increased from 55% to 67%. William Penn School 49 has the highest percent of students eligible for free lunch at 85% in 2014.

Data Sources: SAVI and Indiana Department of Education

West Indianapolis Neighborhood Schools







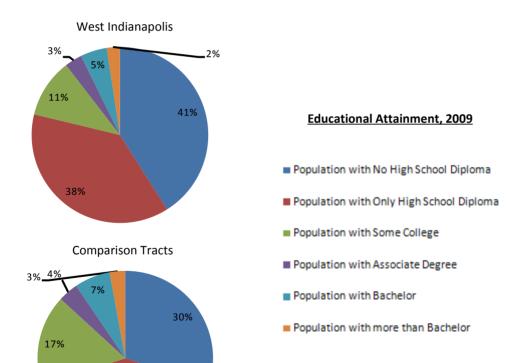
Education

Educational Attainment

Low education levels can result in a workforce more likely to experience poverty. Educational attainment of adults in West Indianapolis continues to be lower than adults in Marion County.

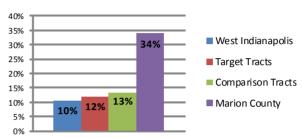
Interpreting the Data:

For over a decade, West Indianapolis adults have been far less likely to have associate degrees or higher compared to the county as a whole. In 2000, the rate of such achievement among adults 25 and over in the neighborhood was 9%, compared to 31% of adults in the whole county. More recent census data shows little change in the neighborhood, now 10%, but a 3-point increase in Marion County to 34%. The rate of residents with no high school education remains high in the neighborhood and target tracts (41% compared to the county's 16%) but dropped three percentage points since 2000.

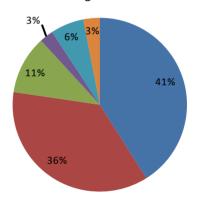


Adults with an Associate Degree or Higher

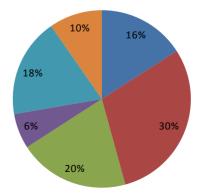
(As % of Adults 25 and Over)



Target Tracts



Marion County



Source: SAVI and American Community Survey 5-Year Averages (2005-2009)

40%





Education

Academic Performance

Indiana Statewide Testing for Progress-Plus (ISTEP+) is Indiana's standardized test for measuring what students know and are able to do at each grade level in core academic subjects. This report update focuses on the percentage of students that pass the ISTEP math and English standards in grades 3 and 6. Prior to the 2009-2010 school year, students in grade 10 also completed ISTEP testing, and results were included in the previous report. Changes in state law led to the restructuring of graduation requirements, and 2008-2009 was the final year tenth graders completed testing as we formerly reported it; therefore, no additional years appear in this report.

Interpreting the Data:

Since the baseline report, third graders in West Indianapolis schools have fallen further behind average state math and English testing levels. Daniel Webster School 46 students tested above the state level in Fall 2008 and William Penn School 49 students reached the state level in Spring 2009. In 2013, however, third graders at Daniel Webster tested 19 points below the state's 76% pass rate, and William Penn third graders were 22 points lower than the state. Testing results at Key Learning Community have continued to increase since 2007, going from the lowest performing school at 28% passing in 2007 to the highest performing school at 58% in 2014.

The percent of sixth graders at Daniel Webster School 46 that passed math and English has increased the last four years from 43% in 2010 to 66% in 2013. William Penn School 49 restructured to include sixth grade and began to report test results in 2007. Aside from a drop the first year, the passing rate has increased every year since from 48% in 2008 to 68% in 2013. Key Learning Community sixth graders report the lowest pass rates of the three schools, with only 39% passing in 2013. This is up from 18% in 2011.

As no new data on grade 10 performance is available, the chart at bottom right displays the same results for grade 10 testing as in the previous report. Key Learning Community was the only school serving grades 9 through 12 in West Indianapolis. The data show that Key tenth graders performed well below most public school tenth graders in Indiana. They reported their highest achieving scores in 2007 with 51% passing ISTEP standards, followed by their poorest performance the following year with 15% passing. However, there were only 15 students in 2008, which may impact the dramatic drop during this time period.

About the Data:

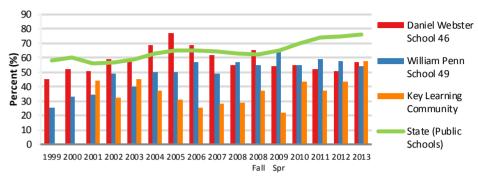
Years in the charts reflect the spring of the school year (e.g., 1999 is the 1998-1999 school year). It is important to note that the date of ISTEP+ testing was changed from fall to spring beginning in the 2008-2009 school year. Due to the change roll-out, testing was administered in both the fall and spring semesters of this year. The two semesters are labeled here for clarity.

Many IPS schools have extremely high mobility rates, which have an impact on educational outcomes.

Data Source: SAVI and Indiana Department of Education

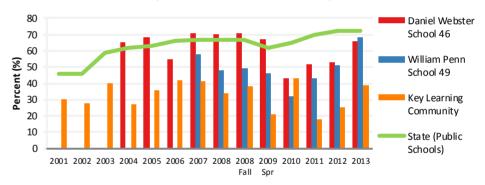
Students Passing the ISTEP Math and English Standards, Grade 3

(As % of All Enrolled 3rd Grade Students)



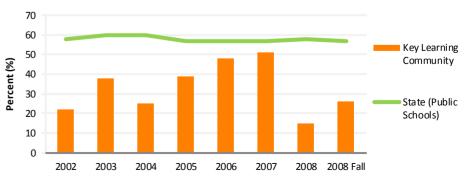
Students Passing the ISTEP Math and English Standards, Grade 6

(As % of All Enrolled 6th Grade Students)



Students Passing the ISTEP Math and English Standards, Grade 10

(As % of All Enrolled 10th Grade Students)







Education

School Free Lunch

The percentage of students participating in the School Lunch Program is an indicator of student poverty and its concentration in public schools. Research has documented that children from low-income families are more likely than others to go without necessary food, less likely to be in good preschool programs, more likely to be retained in grade, and more likely to drop out of school. The School Lunch Program provides low income children with access to nutrition and in turn promotes learning readiness and healthy eating habits (Source: Kids' Well-being Indicator Warehouse).

Interpreting the Data:

The percent of families with children eligible for the free-lunch program continues to grow in all four areas. The percent for West Indianapolis and its target tracts are well above the county's percent. In Marion County, the percent of families with children eligible for the free lunch program increased from 25% in 2007 to 32% in 2012. The eligibility increased in West Indianapolis from 53% to 64% and in the target tracts from 55% to 67% for this same time period.

The bottom chart shows that free-lunch eligibility fluctuates from year-to-year, but overall the eligibility is high in all of the schools. The fluctuation of the percent may reflect the high mobility rate; we likely are not tracking the same students from year to year in the schools. The eligibility remained nearly the same between the 2006-07 school year and the 2013-2014 school year in two schools: the percent of children that were eligible for free lunch increased from 77% to 79% at Daniel Webster School 46 and from 83% to 85% at William Penn School 49. However, it increased from 58% to 74% at Key Learning Community during this time period.

It is important to note the distinction that the top chart reports families with eligible children as reported by the US Census Bureau's American Community Survey, whereas the bottom chart reports eligible students as reported by the Indiana Department of Education.

About the Data:

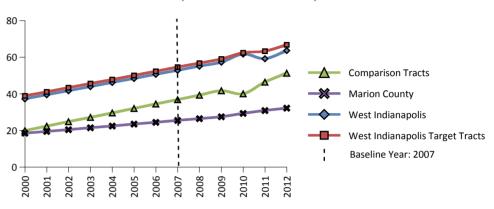
The years in the charts reflect the spring of the school year (e.g., 1999 is the 1998-1999 school year). Several schools in Indianapolis Public Schools (IPS) have closed or restructured to add or drop grades explaining the missing years for some schools in the charts. Many IPS schools have extremely high mobility rates, which

have an impact on educational outcomes.

Free lunch eligibility calculations based on straight-line projections from 2000 to 2009 and annual population numbers thereafter. All calculations are based on families with children that fall below 130% of the federal poverty level which is the typical standard for free lunch eligibility.

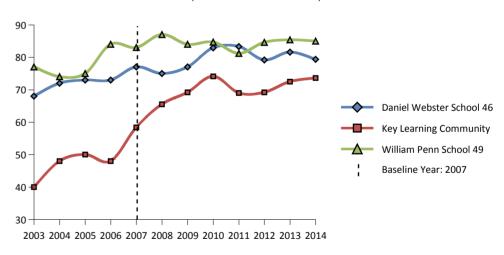
Estimated Families with Children Eligible for School Free Lunch Program

(As % of Families with Children)



Students Eligible for School Free Lunch Program by West Indianapolis Schools

(As % of All Enrolled Students)



Source: SAVI and Indiana Department of Education

About the School Free Lunch Program: The National School Lunch Program is a federally assisted meal program operating in over 101,000 public and non-profit private schools and residential child care institutions. It provides nutritionally balanced, low-cost or free lunches to children each school day. Any child at a participating school may purchase a meal through the National School Lunch Program. Children from families with incomes at or below 130 percent of the poverty level are eligible for free meals. Those with incomes between 130 percent and 185 percent of the poverty level are eligible for reduced-price meals, for which students can be charged no more than 40 cents. (For the period July 1, 2009, through June 30, 2010, 130 percent of the poverty level is \$28,665 for a family of four; 185 percent is \$40,793.) (Source: US Department of Agriculture)





Health

Overview

The health of its residents indicates a community's general welfare. Poor health outcomes among children relate to poor academic achievement; poor birth-related outcomes relate to developmental issues, increased health problems, and factor heavily in prospects of long-term success.

Recent reports have indicated that lung cancer and respiratory problems are growing concerns in West Indianapolis, possibly attributable to industrial pollution. According to a study conducted by the Indianapolis Star, residents living on the southwest side of Indianapolis suffered from much higher rates of lung cancer from 1998 to 2001. In addition, IPS School 49 currently has the highest incidence of asthma in the Indianapolis Public Schools system. The remainder of this section focuses on developments in birth-related outcomes since the baseline report.

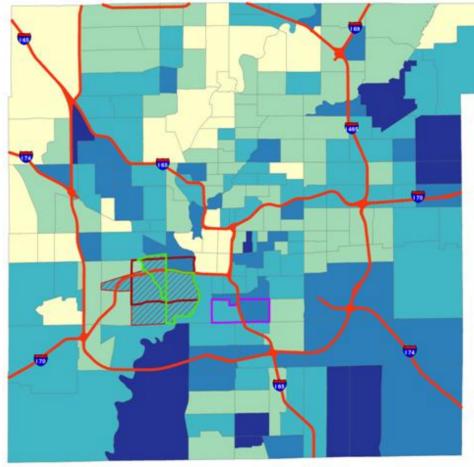
The data presented in this section, West Indianapolis has:

- A lower birth rate (17.1 births per 1,000 residents) than the target tracts (17.9) and a higher rate than Marion County (14).
- A lower percentage of births that are preterm (10%) than the county (12.3%).
- A lower percentage of births that are low weight (9.5%) than the county (10.3%).
- A higher percentage of births to teenage mothers (14%) than Marion County (8%), and the gap is widening.

Infant mortality is one of the leading indicators used to gauge the health of a community; however, the number of infant deaths is so few that the infant mortality rates are too small to be reliable and meaningfully interpreted in this context.

Data Source: SAVI and Marion County Public Health Department (MCPHD)

All Live Births per 1,000 Population, by Census Tract, 2010



Live Births per 1,000 Population







Health

<u>Births</u>

Birth rates are commonly used as indicators of public health and are often the target of national-level policy changes. Traditionally, high birth rates have been associated with poor health and economic outcomes. However, this is not consistently the case at the neighborhood level, where vibrant, growing communities may show increasing birth rates; the historic and demographic context of the neighborhood is important. Premature (or preterm) births are a serious health problem. Although most premature babies survive, they are at increased risk for many health-related problems and complications, including

Interpreting the Data:

Birth Rate: Since the 3-year period of 2006-2008, birth rates have dropped in all four areas. The rate dropped 3% for the county from 14.5 births per 1,000 residents to 14, 4% in the comparison tracts, 2% in the target tracts to 17.9, and 1% in the neighborhood to 17.1.

Premature Births: The CDC's Healthy People 2010 goal is to reduce the percent of premature births to 7.6% of all births or lower. All areas continue to report rates above this level, although in recent years West Indianapolis and the target tracts have shown more progress toward this goal than the county and now have lower rates than the county. The 2006-2008 rolling average showed similar rates of premature births in the neighborhood, target tracts, and Marion County overall (12.2%, 11.9%, and 12.4%, respectively), with a slightly higher rate of 13.3% in the comparison tracts. Over the following three reporting periods, the average Marion County premature birth rate remained unchanged, while rates dropped by 2 points in the other areas. The West Indianapolis target tracts reported 9.8% of all births as premature in 2008-2010, just over two percentage points higher than the CDC goal.

The three-year rolling average refers to the average of the yearly percents for the three-year period. The labels at the bottom of each of these charts indicate years; for example "06-08" refers to 2006, 2007, and 2008.

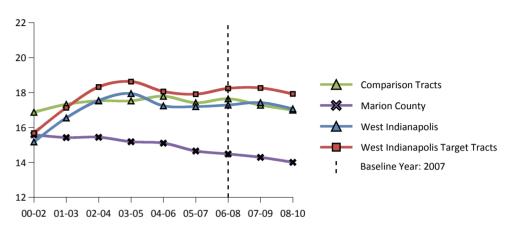
Premature, or pre-term, births are those infants born before 37 weeks of completed gestation based on clinical estimate of gestational age.

Because the number of pre-term births is low and the total population of the neighborhood is fairly small, the rates are presented as three-year averages in order to improve the reliability and stability of the data. In instances where there are one or two births in a reported geography, the reported number is bumped to a value of '3' in order to protect confidentiality. This may result in a slight bias in the data.

Birth rate uses a straightline population calculation from 2000 to 2010 for the denominator, whereas the baseline report data used 2000 population as the denominator for all years.

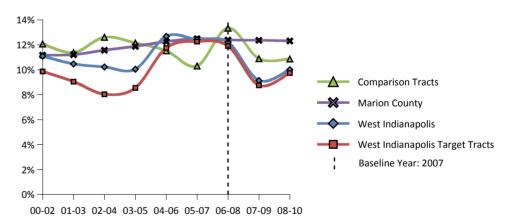
Birth Rate

(Per 1,000 People - 3-Year Rolling Average)



Premature Births

(As % of All Births - 3-Year Rolling Average)



Source: SAVI and Marion County Public Health Department (MCPHD)



West Indianapolis Neighborhood



Health

Births

Low birth weight is significantly correlated with infant mortality and long-term health problems, and is an indication of several risk factors including young age of mother at birth, smoking, and alcohol use. Teen births are also an informative health indicator: children born to teenage mothers are more likely to be born early and have lower education levels, higher poverty levels, and poorer health outcomes.

Interpreting the Data:

Low Weight Births:

A national goal set by the Centers for Disease Control and Prevention as part of the Healthy People 2010 initiative was to reduce the percent of births that are low-weight to 5% or less by 2010. In 2010, 8.1% of all births in the US were considered low-weight births. Prevalence of low-weight births in West Indianapolis, its target tracts, and the comparison tracts has been above the national level, but below the Marion County level for the two most recent reporting periods. The percent of births in the target tracts that are low weight births (8.8%) have remained the same since 2006-2008 and are nearly 1.5 points below the Marion County rate of 10.3%.

Teen Births:

The percent of births that are to teen mothers continues to be higher in the neighborhood and target tracts, and the gap is quickly widening. This percentage continues to decrease in Marion County and the comparison tracts, but has increased in West Indianapolis and the target tracts since the 2006-2008 reporting period. Since the baseline report, the rate of births to teens increased in the target tracts from 12.4% to 14%, while they declined at the same rate in the comparison tracts, from 14.0% to 12%. The percent dropped in Marion County from 9% to 8%.

About the Data:

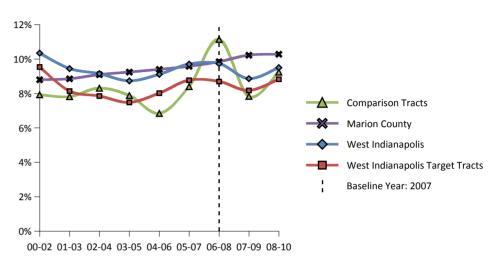
Low-weight births are those infants born weighing less than 2,500 grams (5 lb. 8 oz.) (Indiana State Department of Health).

Because the number of low-weight births and teen births are low and the total population of the neighborhood is fairly small, the rates are presented as three-year averages in order to improve the reliability and stability of the data. In instances where there are one or two births in a reported geography, the reported number is bumped to a value of '3' in order to protect confidentiality. This may result in a slight bias in the data.

Source: SAVI and Marion County Public Health Department (MCPHD)

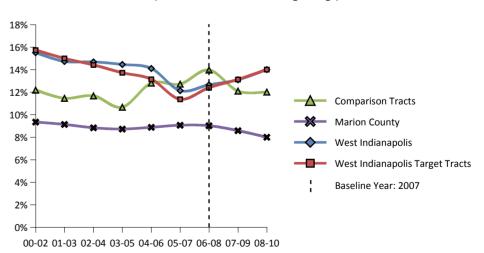
Births at Risk (Low-Weight Births)

(As % of All Births - 3-Year Rolling Average)



Births to Teen Mothers Age 15-18

(As % of All Births - 3-Year Rolling Average)



LISC Sustainable Communities Initiative Neighborhood Quality Monitoring Report

West Indianapolis Neighborhood

Appendix









West Indianapolis Neighborhood



Appendix - **Data Sources**

The following table lists the data sources used to create the report and the geographic levels for which they are available.

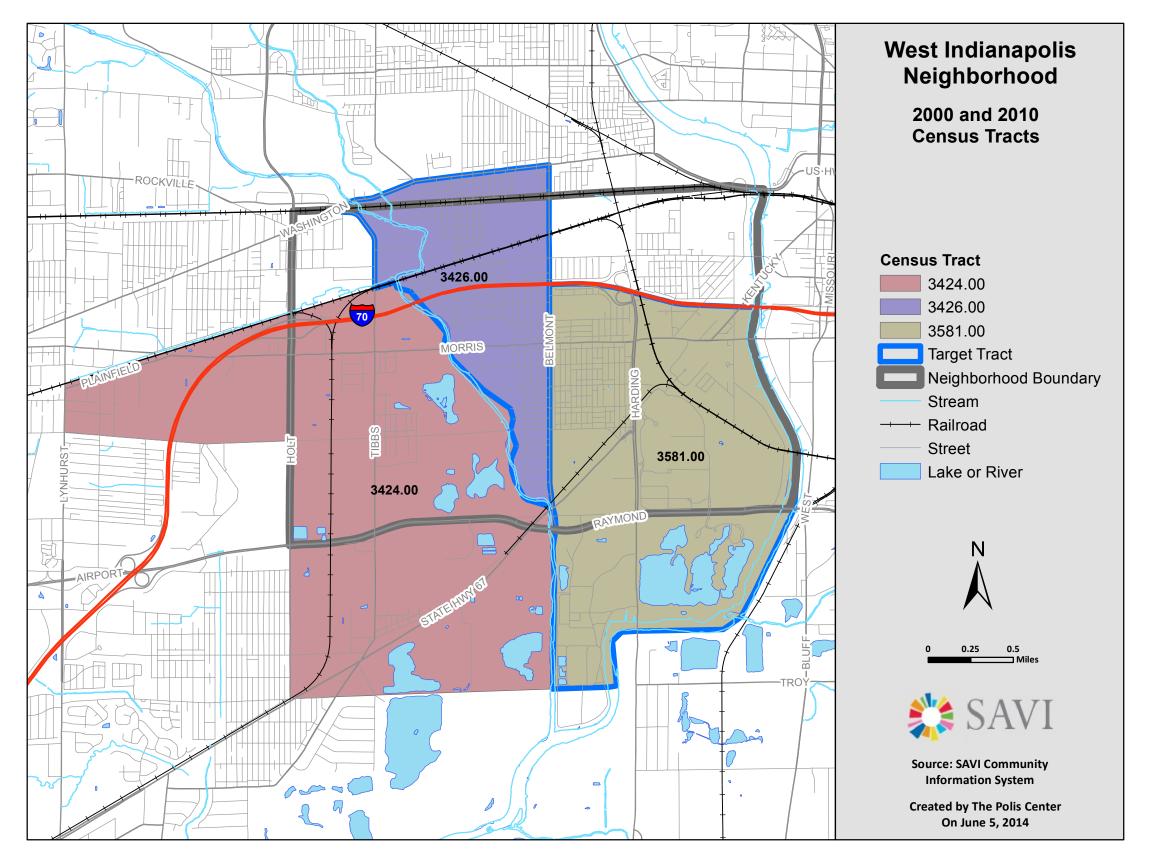
| Data and Source | 100 | 86. | 00000 | 750 138 15 15 15 15 15 15 15 15 15 15 15 15 15 | School | 0/0/0/0/0/0/0/0/0/0/0/0/0/0/0/0/0/0/0/0/ | | Indu Neighb | ZID Neighbort | 0011 200 / 1100 | nisolicion Misolicion |
|--------------------------------------------------------------------------------------------|-----|-----|-------|------------------------------------------------|--------|------------------------------------------|---|-------------|---------------|-----------------|--------------------------|
| Demographic Data from the US Census Bureau | | Х | Х | Х | | | | | | | |
| Education Data from the Indiana Department of Education (IDoE) | | | | | Χ | Х | | | | | |
| Home Mortgage Data from the Home Mortgage Disclosure Act (HMDA) | | | Х | | | | | | | | |
| Parcel-based Property Data from Indiana Department of Local Government and Finance (IDLGF) | | Х | Х | Х | Χ | | | Χ | Χ | Χ | |
| Sales Data from Metropolitan Indianapolis Board of REALTORS® (MIBOR) | Х | | Х | | | | | | | | |
| Building Permit Data from the Department of Metropolitan Development (DMD) | Х | | Х | | | | | | | | |
| Birth Data from the Marion County Health Department (MCHD) | | | Х | | Х | | | Χ | | | |
| UCR Crime Data from Indianapolis Metropolitan Police Department (IMPD) | | Х | Х | Х | Χ | | | Χ | Χ | Χ | |
| Employment Data from the Local Employment Dynamics Partnership & US Census Bureau | | | | | | | | | Χ | | |
| Business Vacancy Data from the USPS's Administrative Data on Vacant Addresses | | | Х | | | | | | | | |
| Juvenile Offense Data from the Marion County Superior Court | | Х | Х | Х | Х | | Х | Χ | Χ | Χ | |
| Income Data from the Internal Revenue Service Tax Statistics | | | | | | | | | Χ | | |

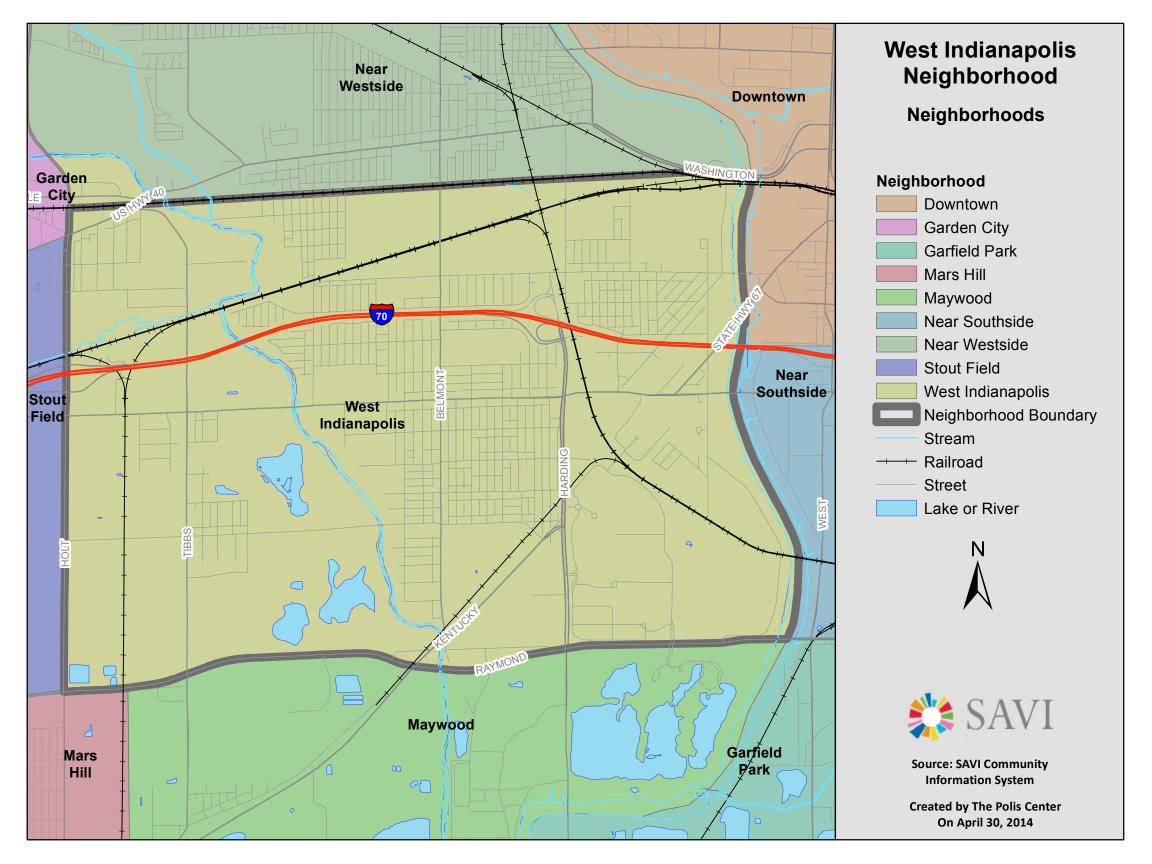
Comparison Neighborhoods

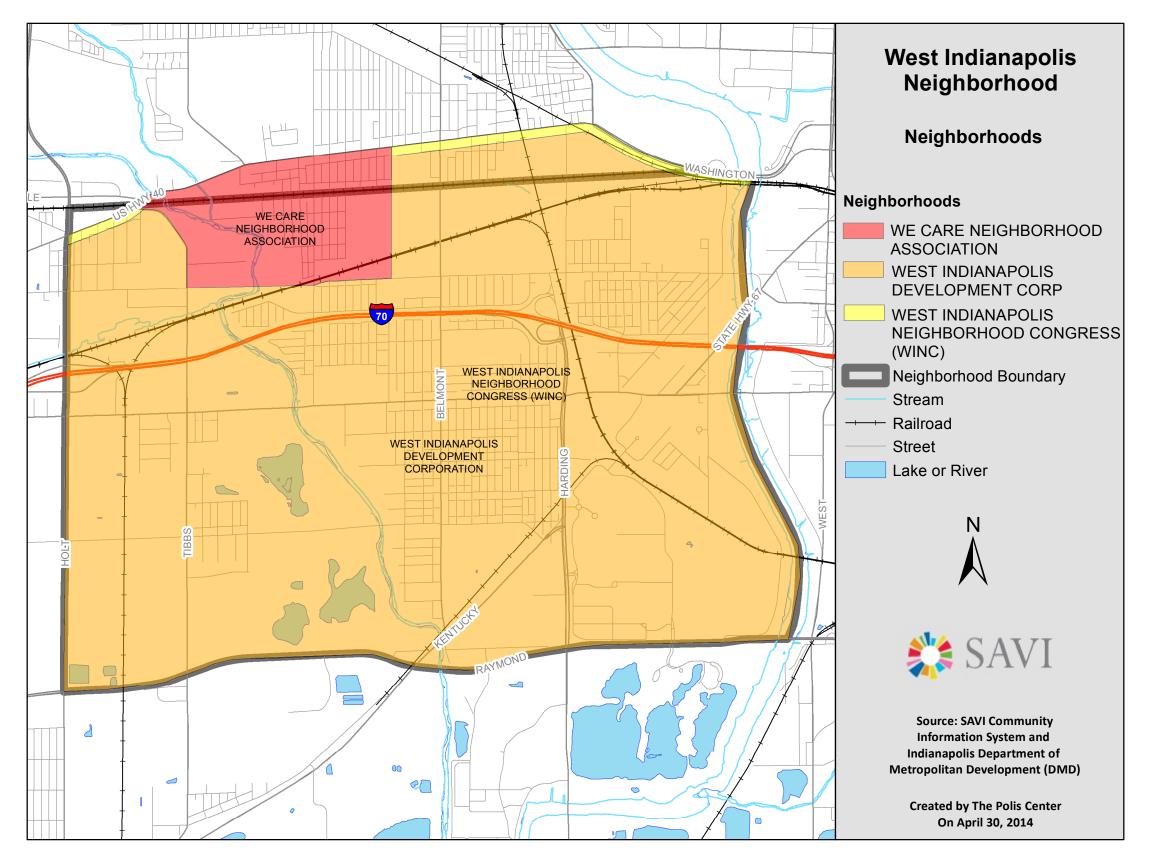
The comparison tract is expected to display similar characteristics to the target neighborhoods before and at the time of interventions. As detailed in the Comparison Analysis Plan, seven critical varibles are used to determine neighborhoods that present the most similarities with the target tract.

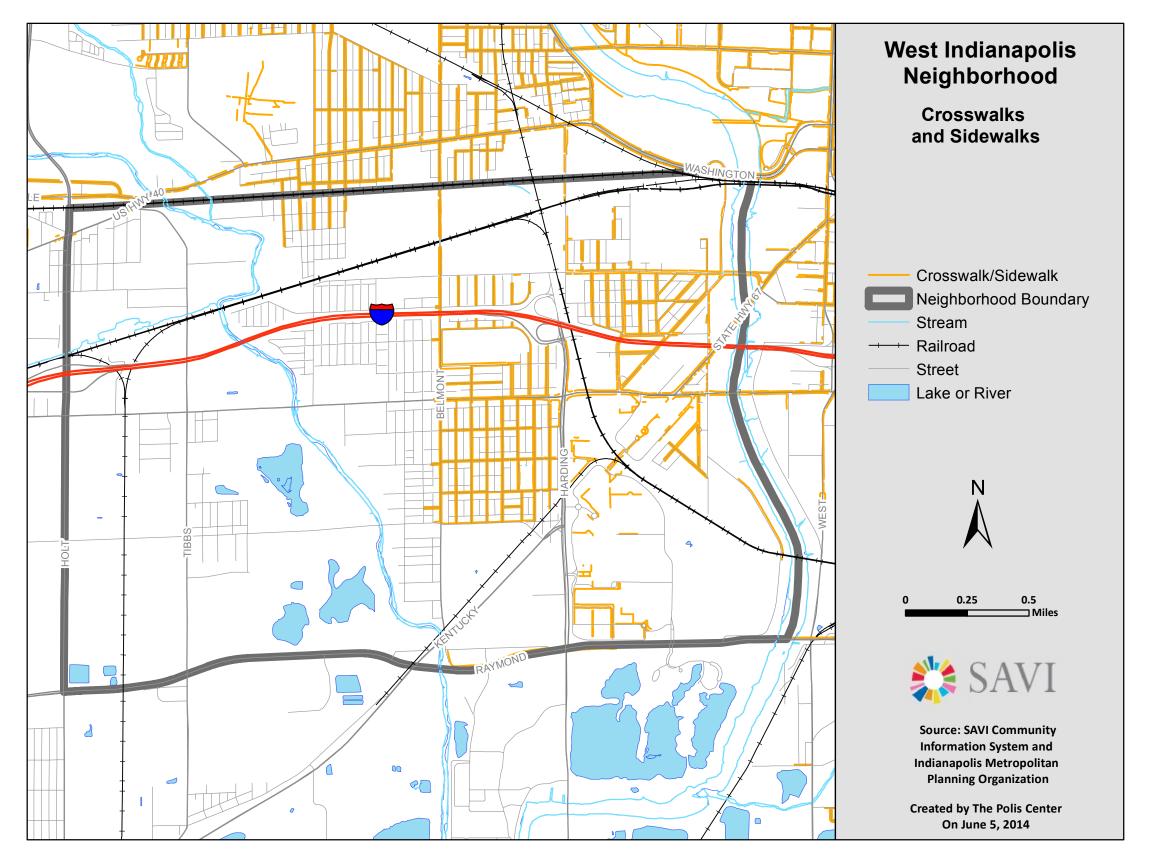
For more information about the analysis and findings in this report, please contact Sharon Kandris at skandris@iupui.edu or 317.278.2944.

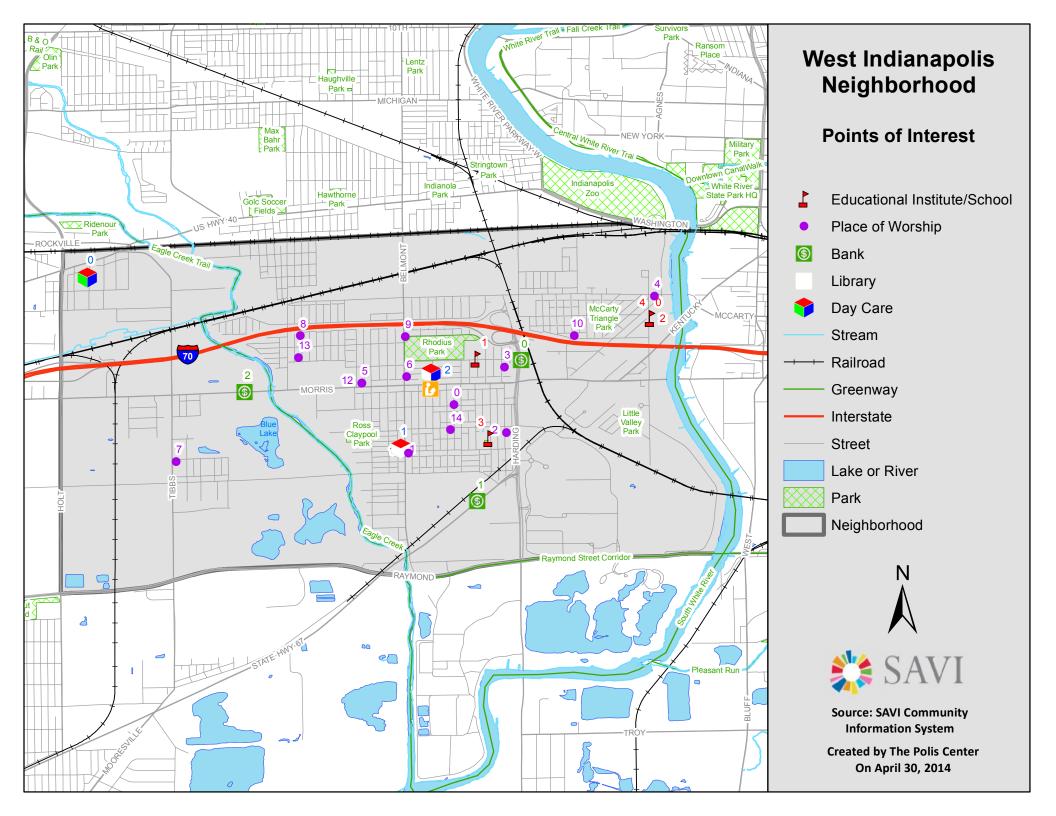
To learn more about the data used in this report please contact Michelle Derr at 317.278.3780.













West Indianapolis Neighborhood Points of Interest Map – Details

Educational Institutions/Schools

| NUMBER | NAME |
|--------|---------------------------------------|
| 0 | Key Learning Community Elem School |
| 1 | William Penn School 49 |
| 2 | Key Learning Community Jr High School |
| 3 | Daniel Webster School 46 |
| 4 | Key Learning Community High School |

Daycares

| NUMBER | NAME |
|--------|------------------------|
| 0 | The Cross Walk |
| 1 | Daystar Daycare |
| 2 | Southwest – Head Start |

Libraries

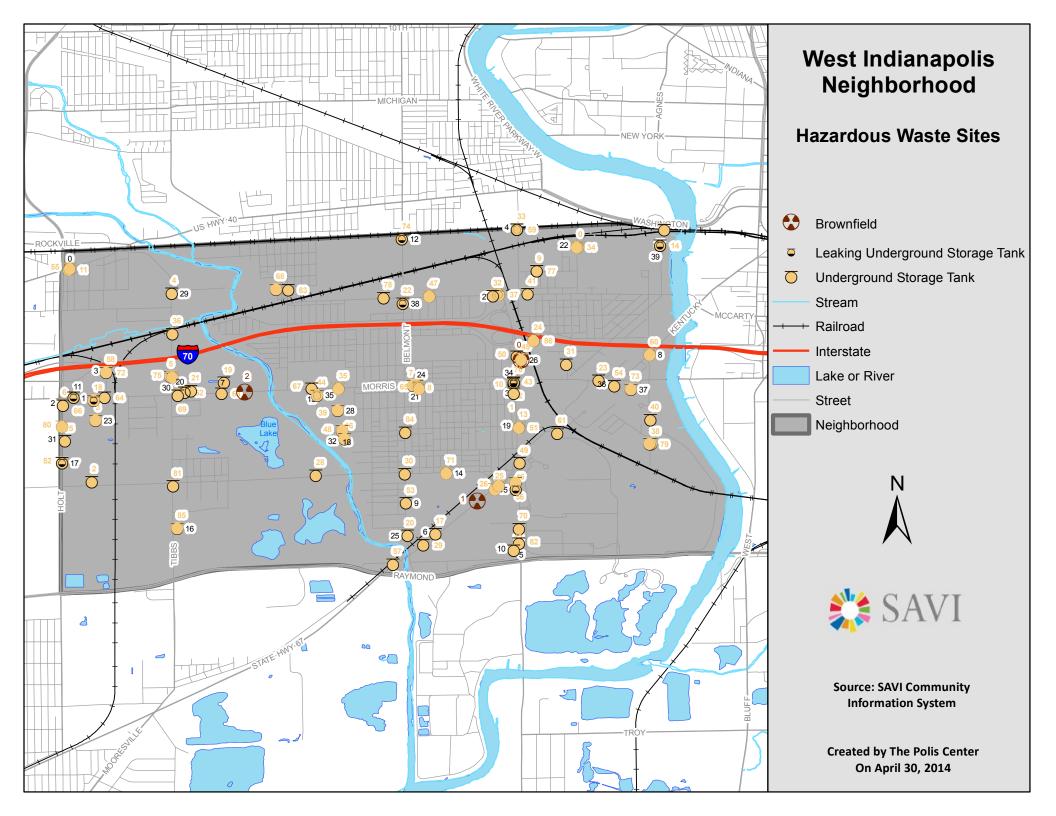
| NUMBER | NAME |
|--------|-------------------|
| 0 | West Indianapolis |

Places of Worship

| NUMBER | NAME |
|--------|---------------------------------------------|
| 0 | Second Friends Meeting |
| 1 | Iglesia Ebenezer Inc |
| 2 | St. John the Forerunner Orthodox Church |
| 3 | St. Athanasius Byzantine Catholic Church |
| 4 | The Sanctuary Church |
| 5 | West Morris Street Free Methodist Church |
| 6 | Westview Baptist Church |
| 7 | Oak Park Baptist Church |
| 8 | Friendly Church of the Nazarene |
| 9 | Cornerstone of Hope Church |
| 10 | Debre Selam Kidus Mikael Ethiopian Orthodox |
| | Tewahido Church Inc. |



| 11 | Gethsemane Apostolic Church |
|----|--------------------------------------|
| 12 | Comunidad Cristiana |
| 13 | Fellowship Missionary Baptist Church |
| 14 | Union Baptist Church |





West Indianapolis Neighborhood Hazardous Waste Sites – Details

Brownfields

| NUMBER | NAME |
|--------|---------------------|
| 0 | Brody & Brody |
| 1 | Gencor Facility (F) |
| 2 | Aero Industries |

Underground Storage Tanks

| 0 H Muehlstein Co 1 Village Pantry #608 2 Quick Fuel Inc 3 NWIC Pie Terminal 4 Ruan Leasing Co 5 Daimler Chrysler Corp. 6 Equilon Enterprises 7 West Indpls Development Corp 8 West Indianapolis Development Corp 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 6 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts 29 Jackson Oil & Solvents | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------------------------------------------------|
| 2 Quick Fuel Inc 3 NWIC Pie Terminal 4 Ruan Leasing Co 5 Daimler Chrysler Corp. 6 Equilon Enterprises 7 West IndipIs Development Corp 8 West Indianapolis Development Corp 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 0 | H Muehlstein Co |
| 3 NWIC Pie Terminal 4 Ruan Leasing Co 5 Daimler Chrysler Corp. 6 Equilon Enterprises 7 West Indipls Development Corp 8 West Indianapolis Development Corp 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 1 | · · · |
| 4 Ruan Leasing Co 5 Daimler Chrysler Corp. 6 Equilon Enterprises 7 West Indpls Development Corp 8 West Indianapolis Development Corp 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 2 | Quick Fuel Inc |
| 5 Daimler Chrysler Corp. 6 Equilon Enterprises 7 West Indpls Development Corp 8 West Indianapolis Development Corp 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 3 | NWIC Pie Terminal |
| 6 Equilon Enterprises 7 West Indpls Development Corp 8 West Indianapolis Development Corp 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 4 | Ruan Leasing Co |
| 7 West Indpls Development Corp 8 West Indianapolis Development Corp 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 5 | Daimler Chrysler Corp. |
| 8 West Indianapolis Development Corp 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 6 | Equilon Enterprises |
| 9 Ltv Areospace & Deffense Amg Div 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 7 | West Indpls Development Corp |
| 10 Virgil's Shell 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 8 | West Indianapolis Development Corp |
| 11 Ss #538 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 9 | Ltv Areospace & Deffense Amg Div |
| 12 Macy Trucking 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 10 | Virgil's Shell |
| 13 Aero Fab Division Of Tube Proc 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 11 | Ss #538 |
| 14 Gm-Met Fab. Div. Indpls. Metal Center 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 12 | Macy Trucking |
| 15 Clark Oil & Refining #1983 16 Schilli Leasing Inc Indianapolis 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 13 | Aero Fab Division Of Tube Proc |
| Schilli Leasing Inc Indianapolis Jackson Oil & Solvents Overnite Transportation Co Gil Equipment Supply Corp Midwest Tank And Mfg Co Inc Speedway/Sm #6127 Shorewood Packaging Morris Street Service Center West Ray Street Terminal Inc Reid-Holcomb Company Ind Sharp Bros. Impl. Co. GM Metal Fab Division - Indianapolis Metal Center Raylock Division of Genuine Parts | 14 | Gm-Met Fab. Div. Indpls. Metal Center |
| 17 Jackson Oil & Solvents 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 15 | Clark Oil & Refining #1983 |
| 18 Overnite Transportation Co 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 16 | • |
| 19 Oil Equipment Supply Corp 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 17 | Jackson Oil & Solvents |
| 20 Midwest Tank And Mfg Co Inc 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 18 | Overnite Transportation Co |
| 21 Speedway/Sm #6127 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 19 | Oil Equipment Supply Corp |
| 22 Shorewood Packaging 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 20 | Midwest Tank And Mfg Co Inc |
| 23 Morris Street Service Center 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 21 | Speedway/Sm #6127 |
| 24 West Ray Street Terminal Inc 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 22 | Shorewood Packaging |
| 25 Reid-Holcomb Company Ind 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 23 | Morris Street Service Center |
| 26 Sharp Bros. Impl. Co. 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 24 | West Ray Street Terminal Inc |
| 27 GM Metal Fab Division - Indianapolis Metal Center 28 Raylock Division of Genuine Parts | 25 | Reid-Holcomb Company Ind |
| 28 Raylock Division of Genuine Parts | 26 | Sharp Bros. Impl. Co. |
| , | 27 | GM Metal Fab Division - Indianapolis Metal Center |
| 29 Jackson Oil & Solvents | 28 | Raylock Division of Genuine Parts |
| | 29 | Jackson Oil & Solvents |



| 30 | Duff Truck Line Inc |
|----|---------------------------------------|
| 31 | Indianapolis Power & Light Co |
| 32 | Allied Petroleum Equipment Corp |
| 33 | Milturn Corp |
| 34 | General Motors Corporation |
| 35 | Sparton Express Inc |
| 36 | Thermo King Of Indiana Inc |
| 37 | Transcon Lines |
| 38 | National Starch And Chemical Company |
| 39 | Controlled Temperature Transit |
| 40 | National Printing Plate Co. |
| 41 | Gurney J Bush Inc |
| 42 | Shell Oil Indpls Virgil's W Morris St |
| 43 | Marsh Village Pantry 526 |
| 44 | Superior Cartage Co Inc |
| 45 | Brodey & Brodey Inc |
| 46 | Gas Tech Inc Acetylene Products Div |
| 47 | Speedway Carriers Inc |
| 48 | Tnt Holland Motor Express Inc |
| 49 | Lilly Technology Center |
| 50 | Dale's Auto |
| 51 | Aero Fab Division Of Tube Proc |
| 52 | Alvan Motor Freight |
| 53 | Skidz Recycling |
| 54 | Lilly Industrial Center 1200 |
| 55 | Amoco Ss 00538 |
| 56 | Jack's Pizza |
| 57 | Joe's Junction |
| 58 | Grady Brothers Inc |
| 59 | Milturn Corp |
| 60 | General Car & Truck Leasing Syst |
| 61 | Humphrey's Welding |
| 62 | U Haul Truck Maintenance |
| 63 | Watkins Motor Lines Inc |
| 64 | Cummins Mid-States Power Inc |
| 65 | West Indpls Development Corp |
| 66 | Military Dept of IN Headquarters |
| 67 | Con-Way Central Express Indianapolis |
| 68 | Avanti Industrial Site |
| 69 | K-5 Video |
| 70 | Independant Concrete Pipe Co |
| 71 | Rieth-Riley Indianapolis |



| 72 | Grady Brothers Inc |
|-----------|-------------------------------------------|
| 73 | Eli Lilly (nordyke Bulk Plant) |
| 74 | Rexnord Corporation-Roller Chain Division |
| 75 | Brown Transport Corporation |
| 76 | Virgil's Shell |
| 77 | Ltv Areospace & Deffense Amg Div |
| 78 | Barry A Schuchman Smi Industries |
| 79 | Stewart Warner Southwind Divisio |
| 80 | Wabash Ford Truck Sales Inc |
| 81 | #13 United Oil Service |
| 82 | Sheets Trucking Co Inc |
| 83 | Indianapolis Foundry Scrapyard |
| 84 | Marsh Garage |
| 85 | Allison Gas Turbine |
| 86 | West Ray Street Terminal |

Leaking Underground Storage Tanks

| NUMBER | NAME |
|--------|-------------------------------------------|
| 0 | Ss #538 |
| 1 | Overnite Transportation Co |
| 2 | Equilon Enterprises |
| 3 | Grady Brothers Inc |
| 4 | Milturn Corp |
| 5 | Sheets Trucking Co Inc |
| 6 | Jackson Oil & Solvents |
| 7 | Watkins Motor Lines Inc |
| 8 | General Car & Truck Leasing Syst |
| 9 | Skidz Recycling |
| 10 | Macy Trucking |
| 11 | Military Dept of IN Headquarters |
| 12 | Rexnord Corporation-Roller Chain Division |
| 13 | Con-Way Central Express Indianapolis |
| 14 | Rieth-Riley Indianapolis |
| 15 | Gas Tech Inc Acetylene Products Div |
| 16 | Allison Gas Turbine |
| 17 | Alvan Motor Freight |
| 18 | Tnt Holland Motor Express Inc |
| 19 | Aero Fab Division Of Tube Proc |
| 20 | U Haul Truck Maintenance |
| 21 | West Indpls Development Corp |



| General Motors Corporation |
|---------------------------------------|
| |
| NWIC Pie Terminal |
| West Indianapolis Development Corp |
| Midwest Tank And Mfg Co Inc |
| Brodey & Brodey Inc |
| Transcon Lines |
| Controlled Temperature Transit |
| Ruan Leasing Co |
| Daimler Chrysler Corp. |
| Clark Oil & Refining #1983 |
| Schilli Leasing Inc Indianapolis |
| Shell Oil Indpls Virgil's W Morris St |
| Marsh Village Pantry 526 |
| Superior Cartage Co Inc |
| Lilly Industrial Center 1200 |
| Eli Lilly (nordyke Bulk Plant) |
| Shorewood Packaging |
| Gm-Met Fab. Div. Indpls. Metal Center |
| |