



# Housing Challenges in Carmel, IN

Findings from a Roundtable on Affordability,  
Sustainability, and Future of Housing in the City

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This report summarizes themes, areas of disagreement, and common ground across dozens of participants during the Roundtable on Housing Challenges in Carmel, convened by AllSides on March 5, 2026 and held in an online deliberative dialogue format.

The findings presented in this report are synthesized from observed participant discussions, and views expressed do not necessarily reflect positions held by AllSides.



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# Executive Summary

On March 5, 2026, AllSides convened an online Roundtable with Carmel, Indiana residents to explore housing challenges facing the city. 10 self-moderated groups of six participants each engaged in deliberative dialogue using an integrated conversation guide. This report captures the common ground, concerns, and different perspectives that emerged from the conversations.

## Key takeaways from the deliberative groups:

1. Carmel faces a fundamental housing affordability crisis that threatens community sustainability. Essential workers including teachers, firefighters, and service providers cannot afford to live where they work, and young professionals are being priced out entirely.
2. The "downsizing dilemma" forces long-term residents to leave Carmel due to lack of appropriate smaller housing options. Available senior housing was noted as being too expensive for some.
3. Land constraints have forced Carmel toward vertical development, creating mixed community reactions. Some residents expressed ongoing concerns about building apartment complexes.
4. Residents recognize that housing diversity is essential for community sustainability but struggle with implementation. Zoning restrictions and development economics — where developers won't build smaller homes on expensive land without maximizing their return — can create barriers.
5. The community grapples with balancing growth and prosperity against maintaining affordability for essential workers. The fundamental challenge remains how to preserve what makes Carmel desirable while ensuring those who serve the community can afford to live there.

The sections that follow detail findings, the methodology used to produce them, and the value of small deliberative groups at scale. The report also explains AllSides' human-led use of artificial intelligence to analyze dialogue while protecting participant privacy and ensuring minority perspectives were not lost or overshadowed. AI tools were applied only after conversations concluded, and all findings are grounded in verifiable participant statements. Further details on methodology and AI use appear in the **Data & Methods** section.



# Introduction

[AllSides](#) and [Project Civility](#), in partnership with [Current Publishing](#) and [Living Room Conversations](#), hosted an event employing [AllSides Roundtables](#) to facilitate a number of conversations between members of the community. The results were analyzed by AllSides' internal team of research and AI experts.

AllSides Roundtables are virtual events hosted on AllSides' custom live video dialogue platform. The events enable organizations to host self-moderated, simultaneous, balanced small group discussions, guided by an integrated conversation guide. For the Housing Challenges Roundtable, conversations were recorded, transcribed, and anonymized to produce this report.

Participants were recruited primarily through Current Publishing and Project Civility, via newsletters, print newspapers, and social media. Some attendees heard about the event through word of mouth. Demographic and attitudinal questions were used to “mismatch” participants into breakout rooms, so that conversations were between people who answered the questions differently. These questions are in **Appendix A**.

The event was structured by an integrated conversation guide developed by Project Civility based on the Living Room Conversations model. The guide was split into three rounds, allowing participants to get to know each other, explore the topic of affordable housing, and reflect on the conversation. The conversation guide identified three topics for exploration:

1. The Tension of Desirability
2. The Generational Gap
3. The Workforce Disconnect

The full conversation guide used for the Roundtable is in **Appendix D**.

By analyzing these conversations, we can discover how people talk about the issues in the community, and also discover their more nuanced thoughts and opinions that reveal themselves in discussion with other people in an open, welcoming environment.

The next section provides the data and methods used for the event, followed by sections discussing findings, implications, and conclusions along with recommendations based on the deliberative groups findings.



# Data & Methods

This section describes the deliberative dialogue format and the AI-assisted qualitative method used to synthesize participant conversations.

## Deliberative Group Method

Deliberative groups, through AllSides Roundtables, offer a different methodological approach than traditional surveys and focus groups. Rather than providing isolated responses or moderator-led discussion, deliberative groups are designed to observe how participants respond and refine their views through interactions with people they disagree with.

The comparison below illustrates the approaches of each method and how they differ.

	<b>Traditional Survey</b>	<b>Focus Groups</b>	<b>Deliberative Groups (Roundtables)</b>
<b>Type</b>	Quantitative	Qualitative	Qualitative
<b>General usage</b>	Statistical validity	Moderator-driven insights	Participant-driven analysis
<b>Participants can discuss with one another</b>	✗	✓	✓
<b>Diversity of sample</b>	Geographical and more, mostly paid, higher numbers	More limited	Geographical and more, paid and unpaid, interest and expertise
<b>Length of participation</b>	~15 mins	~60 mins plus travel	~60 mins online
<b>Reveals participants' independent thoughts, priorities, views beyond testers' preconceptions</b>	✗	✓	✓+
<b>Insights into why someone has a particular response</b>	✗	✓	✓+
<b>No skilled moderators required</b>	✓	✗	✓
<b>Number of participants</b>	350 – 10,000	Dozens	Hundreds or thousands

Participants were not selected through random sampling; they self-selected by registering for the event. As such, findings represent the participants' perspective, a subgroup who volunteered, and are not necessarily generalizable to all Carmel residents.



## How AI Was Used

AllSides employs AI responsibly to generate insights that are difficult or impossible to capture through traditional survey research or qualitative coding alone. Rather than summarizing opinions in isolation, this methodology allows capturing of how participants reason—and evolve attitudes—in real time. AllSides acknowledges public skepticism towards AI including its scale, incentives, and reliability.

AllSides' ethos is to use artificial intelligence responsibly, transparently, and intentionally as a means to supplement or augment human understanding and agency, not to replace it. There are two main bias concerns when using AI to study deliberative groups, (1) AI generating false information and (2) Misrepresenting or underrepresenting perspectives.

AllSides' approach was designed to prevent these concerns by grounding all findings in verifiable utterances, preventing hallucination and forcing democratic perspective representation, preventing representation bias. Additionally, artificial intelligence has only been used in the analysis of roundtable discussions after they occurred. AllSides' analysis process includes a combination of both traditional and generative artificial intelligence.

Combined with ethical, environmental and misuse concerns, these safeguards underscore that AllSides doesn't treat AI as a strict authority, but rather as an analytical tool grounded in the data.

More information about AllSides' use of AI in this report is in **Appendix B.3**.

## Registrants & Attendees

Ninety two people registered for the Roundtable, with 60 attending in total – a 65% attendance rate which is above typical for events of this type.

The participant pool skewed towards older, higher income, white homeowners. Roughly two-thirds (64%) of registrants believed housing in Carmel was “not very affordable” or not “affordable at all.” No registrant rated Carmel housing as “very affordable.”

The findings presented in this report should be interpreted in light of participant demographics detailed in **Appendix A**.

The following limitations should be considered when interpreting findings:



- **Self-selection bias:** Participants registered voluntarily, likely drawing residents with strong opinions about housing in Carmel. Those disengaged or satisfied with the status quo may be underrepresented.
- **Demographic skew:** Nearly all registrants who reported their race identified as white (95%), and two-thirds (65%) of registrants reported household incomes greater than \$100,000 annually. The perspectives of renters and people of color are somewhat underrepresented. According to Census Bureau [data](#), approximately three-fourths (77%) of Carmel residents are white and the 2020-2024 owner-occupied housing unit rate was 74%.

Post-event survey data, discussed further in the **Discussion** section, indicated that participants perceived the conversations as safe and productive spaces for expressing their views.

## Qualitative Method: Dialogue Analysis

Transcripts served as the primary data source. AllSides recorded conversation audio from rooms and converted them into transcripts for analysis.

The transcript analysis looked at 10 individual sessions, spanning 11 hours and 41 minutes of discussion. The average duration was 69.7 minutes per session. Transcripts were analyzed using Natural Language Processing (NLP) and an information retrieval pipeline was used to refine results, which became the 10 findings presented in the section that follows.

At no point is a user's Personally Identifiable Information (PII) used, or directly observed by any party involved in the event. This is done through careful automatic PII redaction, and at no point is a human analyst exposed to personal information.

Full technical detail on the analysis pipeline — including transcription, embedding, retrieval, clustering, and generation methods — is in **Appendix B.2**.



# Findings

This section describes the perspectives and opinions expressed by participants during the event by analyzing anonymized transcripts using the aforementioned methodology.

The findings presented reflect how participants reasoned about housing affordability in Carmel. Disagreement and unresolved questions are treated as substantive findings, as they reveal how the topic is understood and contested when people are given the structured space to deliberate.

## Finding 1: Why Carmel — and Why People Stay

Participants shared diverse personal stories about what initially brought them to Carmel, ranging from career opportunities to family connections. Their reasons for remaining centered primarily on community qualities and family considerations.

Participants arrived in Carmel through various life circumstances spanning several decades. Career opportunities drew some residents, with one participant noting they "started with a law firm in Carmel in 1986" <sup>1</sup> and another explaining "we moved to Carmel in 2015 due to my husband's job" <sup>2</sup>. Family relationships served as another common pathway, as one participant described how they "met wife who was living in a townhouse in Carmel, and as relationship progressed decided to start a family together" <sup>3</sup>. Others moved to be closer to existing family, with one resident sharing they "moved to Carmel in 2001 when parents moved here" <sup>4</sup> and another explaining they "moved to Carmel a couple of years ago to be closer to grandchildren" <sup>5</sup>.

The factors keeping residents in Carmel reflected strong attachment to community characteristics and family considerations. Educational quality emerged as a central retention factor, with participants citing "communities and schools are what keep us here" <sup>6</sup> and noting that "great schools and a great place to raise a family are reasons Carmel gets all the best places awards" <sup>7</sup>. The community's reputation as an ideal place for families resonated with multiple participants, who described "Carmel was always the model of an ideal place to live and raise a family" <sup>8</sup>. Practical considerations also played a role, with one participant mentioning that "convenient commute keeps us here" <sup>9</sup> and another noting that "being close to parents and their help with family keeps us here" <sup>10</sup>.

For long-term residents, Carmel had become integral to their identity and life story. One participant expressed this deep connection by stating "this is where we built our life, this is where we live, this is who we are" <sup>11</sup>. Others appreciated the community's planning and safety, with one resident noting they "came to Carmel originally because of the school, and appreciate that it's a well-thought-out community, safe, with nice quality of life" <sup>12</sup>.



## Finding 2: Adapting to Change Over Time

Participants reflected on Carmel changes they initially resisted but came to value, revealing how gradual adaptation shapes community acceptance. The discussion centered primarily on infrastructure improvements and development patterns.

Several participants identified infrastructure improvements as changes they initially questioned but later appreciated. One long-term resident explained that "most people resist change or hesitate about change until they see that it's good" <sup>13</sup>, using roundabouts as a prime example: "It takes 75 days to put in a roundabout and for those 75 days when the roads close people think it's terrible, but then the roundabout comes in and people can't even remember what it was like without it" <sup>14</sup>. Another resident who had lived in Carmel for 31 years noted that "the infrastructure that has been put in place to manage the growth" was something they "have come to appreciate that a whole lot more recently" <sup>15</sup>.

Traffic management emerged as a specific area of appreciation, with one participant stating "I like the roundabouts and the way they keep things moving" <sup>16</sup> and describing how "the traffic in Carmel is one of the things that, to me, is a plus" <sup>17</sup>. This resident emphasized that "compared to what I'm used to, I think Carmel's a piece of cake from a traffic standpoint" <sup>18</sup>.

Apartment development generated more mixed reactions, with some participants expressing ongoing concerns about the pace and nature of recent construction. One participant noted being "surprised by all of the apartment buildings that went up in such a short period of time" <sup>19</sup> but acknowledged that "the apartment buildings contribute to growth and a more diverse population of people who live here" <sup>20</sup>. However, another resident raised questions about affordability, asking "who is getting the new studio apartments that are across from the Kroger on Range Line?" <sup>21</sup> and noting that their "kid got a studio in [LOCATION] between nine hundred and thousand dollars, and I'm sure those are more expensive than that" <sup>22</sup>.

A city council member's perspective shift was also highlighted, with one participant reporting that the council member "said that when he was approving things, he did not realize what some of the things that were approved would ultimately look like in the city like the number of apartments and the number of multiple story buildings" <sup>23</sup>. The participant noted that "once he started seeing the concrete jungle effect, it gave him a different perspective and made him want to ask questions" <sup>24</sup>.

## Finding 3: City Growth Under Constraints

Participants grappled with how to accommodate new residents drawn to Carmel's appeal while preserving what makes the city desirable. The discussion revealed fundamental tensions between growth pressures and maintaining community character.

Several participants emphasized the severe land constraints facing the city. One speaker bluntly stated that "there is no more available land in Carmel—the horse has left the stable" <sup>25</sup>,



while another reinforced this view by noting "there isn't any available land left in Carmel unless we take down buildings on the 31 corridor" <sup>26</sup>. These constraints have already forced the city toward "vertical growth instead of traditional horizontal growth" <sup>27</sup>.

Despite these limitations, some participants saw opportunities for strategic development. The 78-acre CNO complex emerged as a key discussion point, with participants suggesting it "could be developed as low density housing or as a convention center and hotel" <sup>28</sup>. Others advocated for green space priorities, arguing that "if buildings are going to be taken down in the downtown area, green space could be a very good use of that space instead of putting up another apartment building" <sup>29</sup>.

A different perspective emerged around redefining growth itself. One participant suggested that a "growth plan doesn't have to be in the traditional sense of larger, but could be a different type of maturing for the city" <sup>30</sup>. This view was complemented by calls for flexibility, with one speaker advocating that "a perfect growth plan should have multiple choices so people can pick the one that fits their situation and desires best" <sup>31</sup>.

## Finding 4: Reactions to Density & Apartments

Participants revealed deeply personal and varied emotional responses when hearing the words "density" or "apartments" in the context of Carmel. These reactions ranged from anger and frustration to acceptance and even appreciation, reflecting the complex feelings residents hold about their community's changing character.

Several participants expressed negative emotional reactions rooted in concerns about environmental and lifestyle changes. One resident described feeling anger because "there is already all the density in the apartments" <sup>32</sup>. Others connected their reactions to visible transformations in the community, explaining that "green, grass, and trees have disappeared as neighborhoods with beautiful homes get replaced with high rises" <sup>33</sup>. The frustration extended to daily inconveniences, with participants noting irritation "when it takes more than five or 10 minutes to get somewhere or when it takes so long at Kroger" <sup>34</sup>.

Some participants viewed the terminology itself as problematic rather than the underlying concept. One resident felt that "density feels like an overused phrase that isn't helpful" <sup>35</sup>, while another suggested the word "is often thrown around out of frustration instead of talking about where we actually live and that it's a great place to live" <sup>36</sup>. This perspective highlighted how language choices can shape community discourse about development.

In contrast, other participants expressed more positive or pragmatic views about apartments and density. They recognized that "apartments have given people the opportunity to downsize from a two-story four-bedroom house and allow new young families to move in" <sup>37</sup>. Some acknowledged that apartments had "enabled people committed to living in Carmel who couldn't find single-story ranch homes to stay in the community" <sup>38</sup>. One participant suggested



there was "a misunderstanding about the apartments—maybe it used to be one way, but now it's not" <sup>39</sup>.

Several residents acknowledged the complexity of their feelings, with one stating there was "a mix of emotions about density and apartments—a variety of emotions" <sup>40</sup>. Others identified specific concerns like "fear of the unknown because Carmel used to be all houses and this is different" <sup>41</sup> or practical worries about "traffic and movement difficulty, like at 116th and Keystone where there are 30 cars backed up at five o'clock" <sup>42</sup>.

## Finding 5: The Downsizing Dilemma

Multiple participants shared personal experiences with the downsizing dilemma in Carmel, describing both their own struggles to find appropriate smaller housing and examples of neighbors who ultimately left the community due to lack of suitable options.

Several participants recounted stories of residents who wanted to downsize but found no viable local options. Two retired-age families in one neighborhood wanted to downsize but couldn't find reasonable options locally <sup>43</sup>. A long-time resident who lived in their house for 35 years wanted a smaller house with a yard but couldn't find anything in the area and moved elsewhere <sup>44</sup>. Similarly, a widow sold her house and moved away because she could not find affordable housing with the quality of life for downsizing that she wanted <sup>45</sup>. One participant currently facing this challenge explained, "So I'm in this dilemma right now with this downsizing dilemma. You know, I have one of those big homes. My wife and I were empty nesters and really don't need the home" <sup>46</sup>.

The housing options that do exist for seniors were criticized as inadequate or overpriced. 55-and-over housing developments are being built and priced at \$899,000, which does not qualify as senior appropriate housing <sup>47</sup>. There are apartments available but it's unclear how affordable they are or if younger people could afford them <sup>48</sup>. One participant noted there are plenty of apartments for people who want them and tons of senior care facilities, but missing are smaller houses unless buying and rebuilding or getting into developments early <sup>46</sup>.

Some participants chose alternative strategies rather than downsizing. One person chose to remodel their home for aging in place instead of downsizing because they've lived there 30+ years, it's paid for, and they love not having a mortgage <sup>49</sup>. Others pointed to structural barriers preventing appropriate housing development. ADUs are only legal in a few properties within Carmel, with home place being the main spot <sup>50</sup>. The inability to legally build ADUs in backyards makes it difficult to have missing middle ground between a house and an apartment <sup>51</sup>. Smaller housing is very difficult to build because zoning restricts it and developers won't build smaller houses on expensive land without maximizing their investment <sup>52</sup>.



## Finding 6: City Role vs. Market Forces

Participants grappled with whether the city should actively ensure housing options for residents across all life stages or allow market forces to determine housing availability and affordability.

The discussion revealed significant concerns about current housing affordability across multiple life stages. One participant noted that "It's confusing that this price point is being presented as affordable housing for retired people" when referencing senior housing priced at \$899,000<sup>53</sup>. Others emphasized that housing challenges affect both ends of the age spectrum, with seniors looking to downsize and young families starting out unable to find appropriate options<sup>54</sup>.

Some participants argued for active city involvement in addressing these housing needs. One speaker emphasized the economic imperative, stating "We need to bring in new people that want to raise their families and contribute to the tax base for the next 40 or 50 years"<sup>55</sup>. Another suggested that "the city could lay in with permitting, get more in line with what the people who are here are looking for the young professionals, right? And the soul of [LOCATION] who want to get in stay here and this retirees that want to downsize"<sup>56</sup>.

However, other participants expressed reservations about extensive city control over housing markets. Some argued that the city should not be in full control of housing for different life stages<sup>57</sup>, while others questioned whether it was the city's responsibility at all to ensure housing for all life stages<sup>58</sup>. Concerns about maintaining community character also emerged, with one participant asking "If we grow to such a large size where we're all on top of each other, don't we lose that uniqueness that made us [LOCATION]?"<sup>59</sup>.

## Finding 7: Affordability Crisis Affecting Young People

Participants described a housing affordability crisis that directly affects workers and service providers in the community, creating significant distance between where people work and where they can afford to live. Multiple speakers reported that young adults seeking housing in the area face severe constraints. One participant noted that their two adult sons found "extremely limited" apartment options they could afford<sup>60</sup>, while another's son found a studio apartment in a nearby location for between \$900 and \$1,000 per month, with only two apartment complexes in the area offering anything in that price range<sup>61</sup>. A real estate agent observed a dramatic shift in housing costs, noting that in 2014 the community discussed finding affordable housing for "waitresses and the clerks and the folks that we need"<sup>62</sup>, but that today homes require a minimum of \$350,000 to purchase<sup>63</sup>.

The cost differential is pushing young professionals away from the community entirely. One participant's son found an apartment in Fishers for \$700 a month less than comparable options in the area<sup>64</sup>, and another's grandchildren left the community because they could find



three-bedroom apartments for half the local price <sup>65</sup>. This pattern extends to essential service workers who cannot afford to live where they work. One speaker noted that "firefighters, teachers" and other essential workers are "probably not making enough to afford a \$190,000 condo" <sup>66</sup>.

The housing shortage extends beyond young workers to seniors seeking to downsize. Participants identified a lack of smaller, affordable housing options that would allow seniors to downsize and free up larger homes for families <sup>67</sup>. A long-term renter who moved to the area in 2017 intending to stay temporarily found themselves priced out, with rent increasing from \$1,045 to \$1,940 monthly <sup>68</sup>, and noted that the community's focus on "high end amenity" apartments means "we are forgetting the people who live here that are just normal people with normal jobs" <sup>69</sup>.

Participants also raised concerns about the types of housing being developed. Rather than smaller, more affordable single-family homes, the community has prioritized apartments and luxury condominiums. One speaker questioned why "the decision been apartments and condos, and where did those decisions come from, as opposed to making smaller homes?" <sup>70</sup>. Another observed that large homes sit empty while smaller, more affordable options are unavailable, asking "why can't we just do a little smaller home?" <sup>71</sup>. Some participants expressed concern that attracting renters rather than homeowners could affect community engagement, suggesting that "people who rent feel less ownership and engagement with what's happening in the community compared to those who own their homes" <sup>72</sup>.

## Finding 8: Workforce Displacement Tradeoffs

The community faces a fundamental housing affordability crisis where service workers and professionals cannot afford to live where they work. One participant noted that "the cost of homes and the income just diverged so completely" <sup>73</sup>, creating a stark mismatch between local wages and housing prices. A speaker with career experience observed that while he "worked for a lot of years before I made \$100,000 a year" <sup>74</sup>, entry-level professionals today start at comparable salaries yet face a median home price of \$400,000, making homeownership increasingly inaccessible.

This affordability crisis creates tension between economic growth and community accessibility. One participant acknowledged that "we have a problem, but it's better than the other problem of empty houses and no one wanting to move here with houses falling apart" <sup>75</sup>, suggesting that housing demand, while creating affordability challenges, is preferable to community decline. Another speaker emphasized that "you want to be in a growth mode because I spend time in multiple locations and other than about the top dozen in the state, there's either growing or you're declining" <sup>76</sup>. However, this growth orientation directly conflicts with affordability goals for working residents.



One couple "appealed for hardship when they had moved from [LOCATION] because they could not afford [LOCATION], and their employer called them back to work" <sup>77</sup>, while another young couple purchased a home for \$550,000 despite it being "probably underpriced" <sup>78</sup>. These cases illustrate how steep barriers exist even for higher-earning residents.

The workforce displacement creates broader community representation challenges. One speaker argued that "the widest cross-section is really important because we need people who are different from the three of us who are generally in the same boat" <sup>79</sup>. They suggested reaching out to "fire chief, police chief, superintendent of schools to get people who we really desperately want, but might be lower earners" <sup>80</sup>, recognizing that essential service workers are being priced out of community participation.

The economic development side reveals additional complexity around amenities and business attraction. One participant notes that "people care about amenities when choosing office locations" <sup>81</sup> and identifies limited options, stating "there are only about three hot places in the area for office space" <sup>82</sup>. The speaker lists these as "tech park on the Northwest side, and there's bottle works, Keys of the crossing, and Carmel as other office options, plus the park which we're renaming the gateway" <sup>83</sup>. This participant characterizes the challenge as "we have to struggle and work through our good problems to meet people's amenity expectations" <sup>84</sup>.

The trade-offs emerge clearly: economic growth and amenity development attract businesses and higher-income residents, but simultaneously price out the service workers and public employees who make the community function. The community must balance growth that brings prosperity against maintaining affordability for essential workers. One participant emphasized that respectful dialogue across these differences is essential, noting that "whether we agree or not, we should have good, productive, respectful conversation" <sup>85</sup>, while another observed that "if you turn off all the noise outside and just talk to your neighbors and each other, we could probably accomplish a whole lot more" <sup>86</sup>.

The fundamental tension remains unresolved: how to maintain economic vitality while ensuring that teachers, firefighters, police officers, and other service workers can afford to live in the community they serve. The community faces the challenge of managing growth that creates prosperity while preventing that same growth from displacing the workforce that sustains daily life.

## Finding 9: Housing for Essential Workers

Participants addressed housing diversity and affordability with particular attention to essential workers' needs. One participant expressed mixed feelings about density, noting that "the density and apartments in this location don't bother me until we overdid it" <sup>87</sup>, while acknowledging that the community has "managed to make the city bikeable and walkable" <sup>88</sup>. However, concerns about overdevelopment emerged, with this participant stating "I am



concerned that they're just going to continue to develop and forget that there are some cons that go with the pros" <sup>89</sup>.

A participant seeking to remain in the community expressed frustration with current housing options, stating "there's no house that's right for me to buy and feel like a permanent member of this community" <sup>90</sup>. This person advocated for housing diversity beyond current offerings, noting "I love different types of housing besides the Carmel style" <sup>91</sup> and proposing that "maybe density isn't the answer, but just different styles of homes for people like me" <sup>92</sup>. They criticized current development patterns, observing that "everything right now is townhomes with three stories and three bathrooms, which is too much" <sup>93</sup>.

The conversation expanded to address essential workers' housing needs across various sectors. One participant acknowledged that "so much of what we have to be thankful for in this community, we do owe to those service providers, especially teachers, law enforcement, and fire rescue" <sup>94</sup>. The geographic reality of where essential workers currently live became apparent when participants discussed landscaping services. One participant questioned where landscapers with limited incomes live <sup>95</sup>.

Participants identified systemic challenges facing renters and proposed policy solutions. One participant noted that "people who are renters in [LOCATION] have very little legal recourse" <sup>96</sup>. To address affordability, a participant advocated for requiring developers to include affordable units, stating "I really like the idea of requiring developers of a certain number of apartments to have some that are dedicated for affordable housing" <sup>97</sup>. Another participant emphasized the economic necessity of housing diversity from a business perspective: "if you don't have affordable housing, you won't have workers, and as a business owner, it'd be hard to get people to work for \$20 an hour because they won't live here" <sup>98</sup>.

The principle underlying these concerns was articulated by one participant who stated that "a community cannot sustain itself on just one type of person, and that is not feasible for long-term growth in any community" <sup>99</sup>. Regarding implementation timing, one participant suggested that "when that redevelopment happens is the time to put these parameters in place" <sup>100</sup>, while another noted that the city has already "required that a certain percentage of them be reserved for attainable housing for people who are working or disabled" <sup>101</sup>. The discussion revealed both the current geographic displacement of essential workers to distant areas and the recognition that housing diversity is necessary for community sustainability and economic viability.

## Finding 10: Priorities for the Next Decade

Participants articulated competing priorities for city planning over the next decade, with particular emphasis on affordability, density, and community character. One participant stated that "planning should incorporate a variety of housing options, public transit, and walkable



spaces" <sup>102</sup>, while another emphasized that "taking growth and making it as healthy growth as possible is important" <sup>103</sup>.

Housing accessibility emerged as a central concern, with participants noting that "we've had some people we know who have tried to purchase houses here in the last couple of years and many of them have gone somewhere besides [LOCATION] with their younger families because they cannot afford a house" <sup>104</sup>. Participants emphasized the importance of affordability across life stages, with one noting that "people at different life stages need affordable housing options, like young adults who graduated high school and want to move out of their parents' house to attend IU Indy or Purdue Indy" <sup>105</sup>.

The economic benefits of growth were acknowledged, with participants observing that "high-paying jobs have three to five ancillary jobs around them, from baristas to teachers for classrooms" <sup>106</sup>. However, long-time residents expressed concern about precedents like nearby areas where rapid development has transformed community identity <sup>107</sup>.

Participants called for comprehensive planning frameworks. One speaker argued that "housing is just one piece of that, but there's kind of a master plan for what do we want our community to look like in 10, 15, 20 years" <sup>108</sup>, and another stated that "there needs to be something that is also referred to as along the lines of a sustainability plan" <sup>109</sup>. A participant prioritized inclusion, stating that "the value I would have is inclusion and care for all people who have a desire to work and live in our community" <sup>110</sup>, and questioned whether planning decisions should involve broader community input rather than "a small board of people adjudicate these remonstrators and developers" <sup>111</sup>.

Practical concerns about density and growth centered on parking and traffic impacts. One business owner stated that "a handful of restaurants have gone out of business because of parking issues and traffic issues" <sup>112</sup>, and another noted that "we had several instances over the last four or five years where clients came for meetings and some flat out left because there was nowhere to park" <sup>113</sup>. Participants also discussed affordability of dining and services in dense areas, with one observing that "most 25 year olds aren't being paid enough money to be going out to a \$50 lunch every day" <sup>114</sup>.

Despite these concerns, participants acknowledged benefits of walkable development. One participant stated "I can walk almost everywhere I go. So I'm really grateful for the walkability" <sup>115</sup>. The discussion revealed different residential preferences within dense areas, with one participant describing leasing an apartment on the Monon in downtown during a housing transition requiring a 60-day lease <sup>116</sup>. They observed that some older residents in similar apartments were "very carefree" and "didn't want the commitment of yard work and a larger house, and they wanted to walk to dinner and those types of things" <sup>117</sup>. This suggests that downtown apartments near amenities like the Monon trail serve different residential needs, from temporary housing during transitions to permanent residences for those seeking walkable, low-maintenance lifestyles.



## Discussion

The 10 findings in this report describe individual themes that emerged from participant discussions. Taken together, they reveal broader patterns and takeaways in how Carmel residents interpret housing challenges.

A consistent theme raised throughout many of the deliberative groups was the tension between desirability of Carmel and its housing challenges. The quality of its schools and perception of the city being a great place to raise a family stood out — and participants recognized this desirability drives up costs, pricing out young professionals, essential workers, and seniors looking to downsize into something affordable. Notably, no groups resolved the tension (which in itself is a meaningful finding), and some participants were pessimistic about building *any* more housing in the city to accommodate, citing land constraints.

Participants often converged on perceptions of a structural gap in housing: that there is little between large family homes and small apartment complexes. Several findings addressed this — 5, 7, 9, and 10 — and some cited zoning restrictions and developers lacking incentives to build smaller homes on expensive land. The result here is that both ends of the age spectrum can be pushed out — both young and old — because housing types that would serve them well are hard to find. This “missing middle” emerged as a concrete theme, and was cited as such by a participant.

### Limitations

The deliberative groups were effective at surfacing how residents think and feel about housing in Carmel, especially in regard to personal stories raised throughout the report. They were less effective in producing specific solutions. Some participants acknowledged this in post-event feedback, with one participant saying, “we were better at identifying issues. Solutions would take longer.”

The demographic skew of participants (acknowledged in **Registrants & Attendees**) also means that some perspectives were underrepresented in these findings, such as those of renters, young people, lower-income residents, and people of color. Future engagement efforts and conversations may benefit from reaching those groups. A few post-event survey respondents noted their group lacked the diversity expected to capture a larger range of experiences.



## Roundtable Experience & Feedback

Post-event survey feedback, captured immediately after the event, found that participants rated the experience highly across all measures. The average rating was 4.6 on a scale from 1-5, and 61% of respondents gave it a perfect score.

All respondents (100%) strongly agreed they “felt I could express my opinions and concerns freely and safely” in the conversation. A large majority (82%) said they strongly agree that they “found this format to be productive in discussing Carmel’s future,” with the remainder somewhat agreeing. Nearly two-thirds (63%) strongly agreed “the conversation guide helped me understand perspectives different from my own” with again the remainder agreeing somewhat. Interest in future events was strong: 9 in 10 (90%) of respondents strongly agreed they “would be interested in attending more community events like this.”

This feedback suggests that the structured, self-moderated deliberative group conversations were perceived as a safe, productive space for navigating the locally contentious topic of housing affordability.



## Conclusion and Recommendations

The Roundtable on Housing Challenges surfaced a lot of agreement from Carmel residents. The following areas emerged across the deliberative groups and post-event feedback:

1. The gap between larger family homes and smaller apartments represents a structural gap, or “missing middle,” that necessitates more intermediate housing types in the city.
2. Planning decisions should involve broad community input and involvement, not only the interests of developers. Some participants suggested requiring developers to create a percentage of “affordable housing” for a project, such as 10%.
3. Long-term residents who want to downsize should have viable options to stay in Carmel rather than feeling they have to leave.
4. Building and encouraging the purchase of smaller homes, condominiums, and townhomes allow greater investment in the community from those that live in it.
5. An exploration of workforce housing support options for essential workers (teachers, first responders, healthcare workers, and more) can be explored to close the gap and keep those workers in the community.
6. Developing a long-term community plan, or “sustainability plan,” that integrates housing with transportation, parking, and green space.

Participants generally were candid that challenges in the community are complex and don’t have simple solutions.

In terms of recommended next steps for the community, several participants called for follow-up events that go deeper on specific issues around housing. The Roundtable proved effective – as seen by the host of findings and post-event survey responses – at identifying *where* agreement and tensions exist. A next step could involve convening community members in focused sessions around specific areas outlined above. One participant suggested exactly this, saying, “[it] might be nice to provide participants a way to opt in to keeping in touch with one another or implementing some other type of cohort follow-up.”

The community has shown it can have a productive deliberative dialogue on the difficult local issue of housing, and residents that showed up made clear they want to help inform the shaping of the community’s future. Sustaining this participation, and broadening it to more community members, is the most important recommendation in this report.

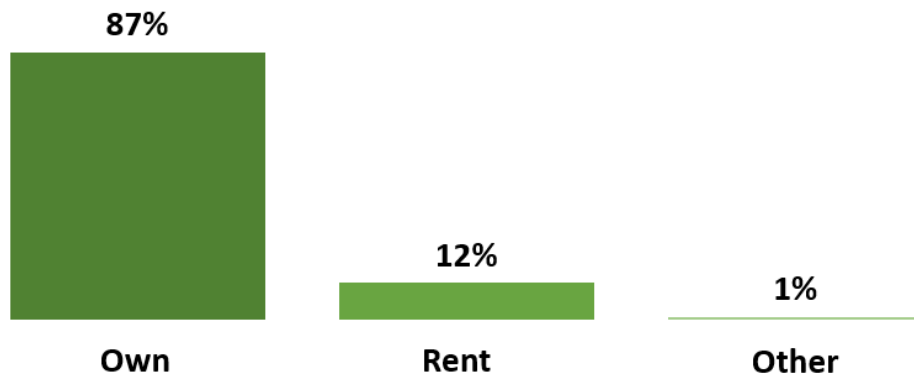


## Appendix A: Registrant Demographics

The following data are based on all 92 people who registered for the event. Charts exclude respondents who selected “Prefer not to say.”

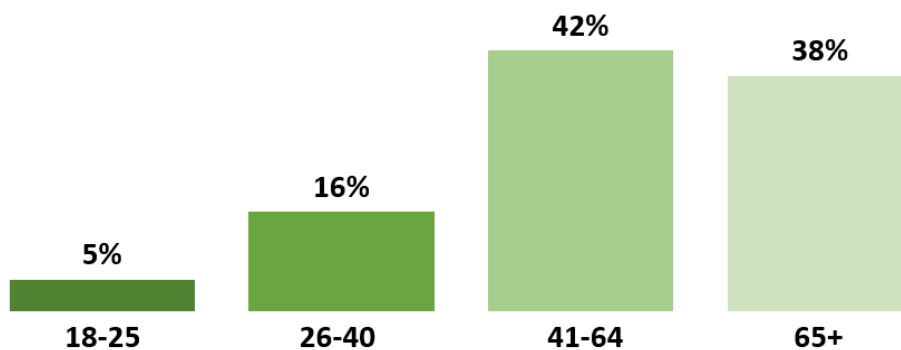
### Living Area

*Do you rent or own your house or apartment?*



### Age

*How old are you?*



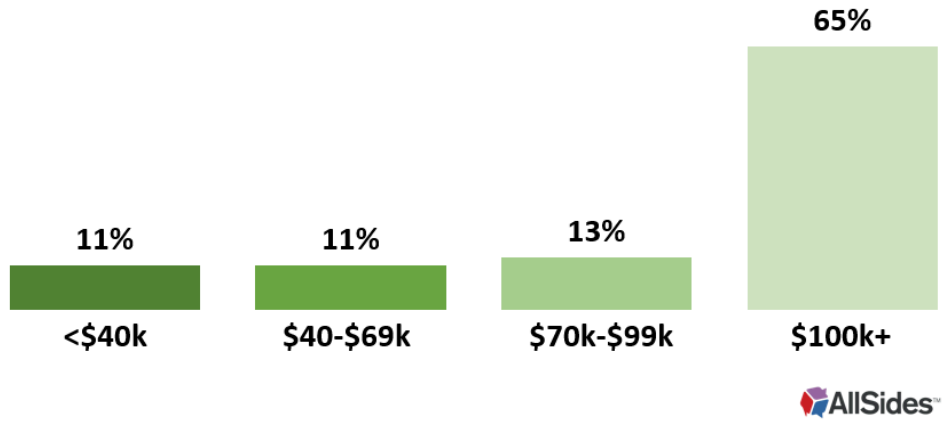
*Excludes respondents that indicated “Prefer not to say,” which accounted for 2% of all registrants.*





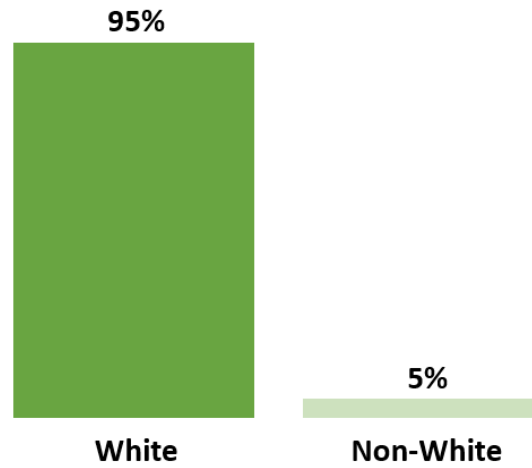
## Household Income

What is your household income?



## Race

What is your race?



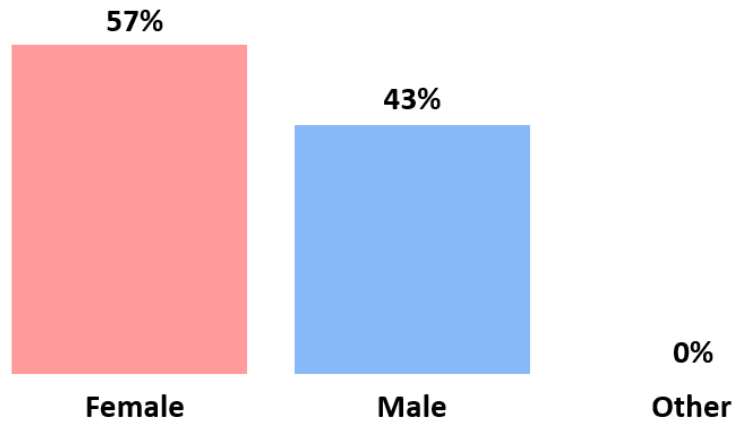
Excludes respondents that indicated "Prefer not to say," which accounted for 2% of all registrants.





## Gender

What is your gender?



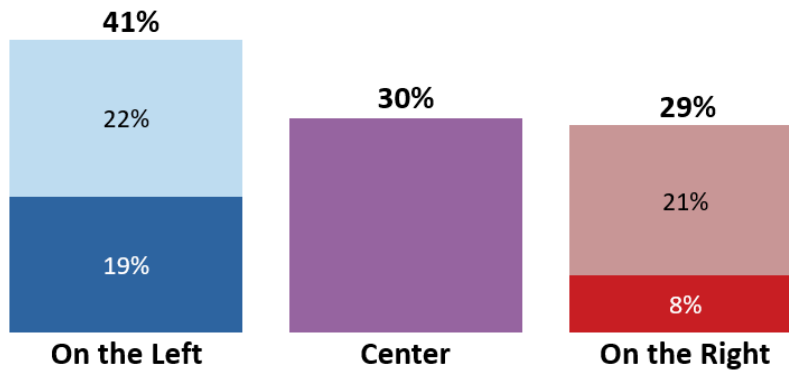
Excludes respondents that indicated "Prefer not to say," which accounted for 1% of all registrants.



## Self-Reported Political Bias

What is your political bias?

■ Left ■ Lean Left ■ Center ■ Lean Right ■ Right



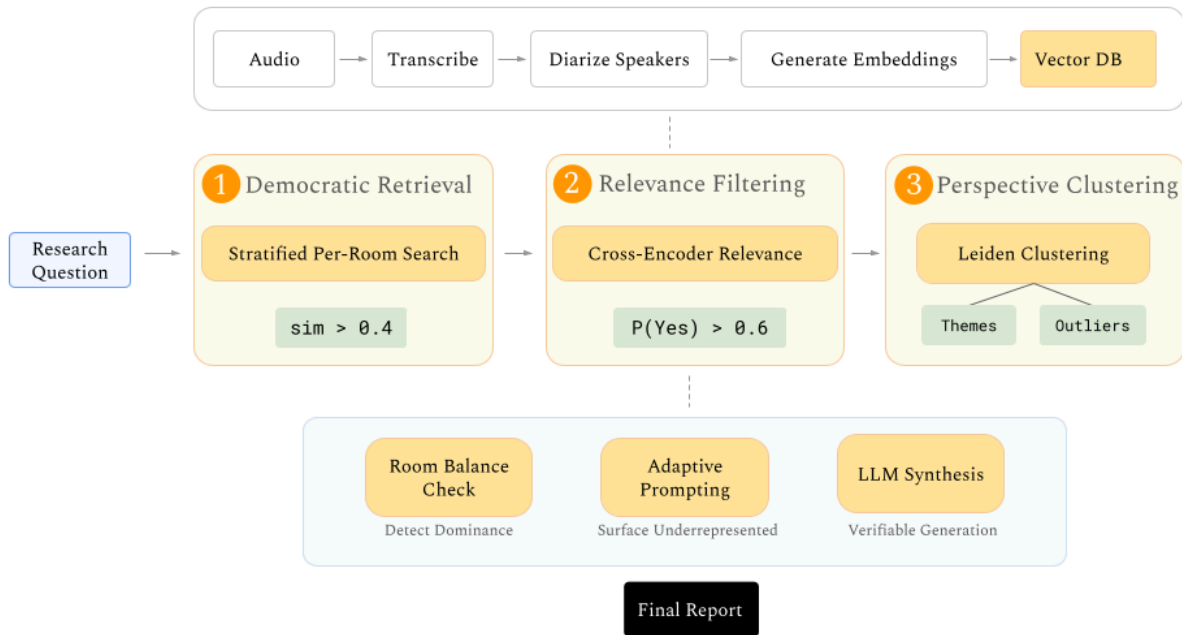
Excludes respondents that indicated "Prefer not to say," which accounted for 24% of all registrants.





# Appendix B: Qualitative Analysis

## B.1 Qualitative Analysis Pipeline: Process Overview



## B.2 Qualitative Analysis Pipeline: Technical Details

AllSides’ analysis pipeline for this event used a multi-step process, from creating transcripts for analysis to synthesizing themes. The detailed steps are as follows.

### Pre-Processing

In order to preserve privacy of physical appearance, recorded videos were converted directly to audio using FFMPEG to mono 16kHz WAV, an optimized format for speech recognition. This audio was then passed through to a transcription model, OpenAI Whisper, followed by a Diarization model by Pyannote Audio. This diarization approach used neural speaker embedding clustering in order to distinguish between unique speakers and to assign speakers to audio segments with a unique identifier (i.e., “Speaker\_01”) to contiguous time-stamped speaker boundaries.

AllSides observed a 100% diarization confidence in assigning speakers with their audio segments, indicating very low potential for misrepresentation between speakers. This pipeline results in structured JSON files containing speech segments along with metadata of who was



speaking (Speaker\_#) , when they said it, which room it came from and what session time it occurred during. This metadata becomes crucial later for ensuring balanced representation.

## Transcription Analysis Pipeline

With the transcriptions now in text form, AllSides was able to utilize Natural Language Processing (NLP) to analyze at scale the vast amount of raw discourse. Computers don't naturally understand that concepts such as "housing affordability" and "commute times" might be related concepts. To bridge this gap, AllSides used a technology called *embeddings*, which is a method of converting text into numbers that capture semantic meaning. AllSides used an open-source model called Voyage-4-nano that produces 2,048 numbers (dimensions) for each segment of a participant's speech. These high-dimensional representations capture nuanced meaning — not only topics, but also sentiment, formality, and relationships between ideas. Two embeddings created from texts that use completely different diction or discourse styles will have embeddings that are mathematically closer together, even if they share few overlapping words between them.

All these embeddings are stored in a *vector database* called Qdrant, which is optimized for finding similar items in this high-dimensional space. This is the foundation for the Retrieval Augmented Generation (RAG) Question-Answer pipeline AllSides creates.

## Retrieving Relevant Information

Most standard RAG pipelines consist of one stage, when a question is asked the most similar items in the database are retrieved, which are then used as context for a large language model (LLM) to answer the question. However, in AllSides' equity-aware approach, AllSides used a multi-stage process, outlined below, that progressively refined results while actively protecting minority viewpoints, starting from the very initial retrieval phase.

## Democratic Retrieval of Perspectives

A critical insight drove the design of AllSides' retrieval process: if equity measures are applied only after the initial retrieval, rooms with less discussion volume could be completely excluded before any balancing measures are implemented. If room 1 discussed root causes of the perceived housing affordability crisis for 45 minutes and Room 2 discussed it for 5 minutes, a conventional similarity-based search retrieving the top 700 most similar results might fill its 700 slots primarily with Room 1 content. Room 2's perspectives might rank as #701-720 in the similarity process, never making it into the pipeline at all. To address this, AllSides implemented **stratified retrieval** that queries each room independently first.

First, AllSides converts the question it is asking into an embedding using the same model that encoded the participants' speech. Then it queries each room separately, retrieving up to 20



relevant utterances per room, if they meet a minimum similarity threshold. This ensures that every room with any relevant content gets baseline representation in the retrieval set. Importantly, there is no forcing irrelevant content into the retrieval process. If a room does not discuss the topic at all, its transcripts won't meet the similarity threshold and won't be included. This prevents any false equity, as AllSides is not manufacturing perspectives that were not expressed.

The system then searches the vector database for all similar utterances to the query posed. AllSides casts this wide net to have high recall and reduce any potential bias of incorrect similarity judgments or tangentially related important concepts. This initial search through the database happens using HNSW (Hierarchical Navigable Small World), which builds a network of connections between similar items, allowing the search to jump efficiently through the database rather than checking every single item.

## Identifying Relevant Perspectives

The initial embedding based search is fast, but approximate. The next stage is to evaluate whether an utterance is actually relevant and answers the question asked. It is at this stage AllSides employs the use of a reranker, a more task-specific model that looks at each entry alongside the original question and scores how well they match. Unlike the embedding model, which encodes text independently, the reranker sees both the question and potential answer together, allowing it to catch nuances like whether an utterance is discussing the topic directly versus only mentioning it in passing in the context of another unrelated issue. Using a reranker is computationally expensive, which is why AllSides only applies it to the pre-filtered results rather than the entire database. AllSides retains only utterances that have greater than a 60% probability of being relevant.

## Synthesizing Perspectives

At this stage, 300 sections of text might contain a lot of repetition, where multiple people are making similar points and could be dominated by whichever room had the most discussion on the topic. Before passing to the LLM for synthesis, AllSides used an algorithm called **Leiden clustering** to organize these utterances by semantic meaning, by building a network of connections between utterances that are their nearest semantic neighbors. The Leiden algorithm then identifies **communities** within this network, where a community consists of utterances that are more similar to each other than to other communities in the network. These communities correspond to distinct themes or perspectives within the broader answer to the question. Importantly, AllSides preserves *outliers* or utterances that do not fit neatly into any major communities. These outliers can be thought of as representing minority viewpoints, or unique perspectives that differ from a network of existing perspectives. Rather than discarding these outliers as noise, AllSides explicitly includes these relevant, yet isolated utterances in the final selection. For each community AllSides identifies representative utterances, those



mathematically closest to the center of the community in high-dimensional space, to gain insight into what the perspective truly represents.

Before generating an answer, AllSides analyzed the metadata makeup of these retrieved representative utterances in order to answer the following questions:

- 1) What percentage of representative utterances came from each room?
- 2) Are any rooms underrepresented? Does any single room dominate?

These questions trigger specific instructions to the LLM such that when an underrepresented room is detected, the generation prompt explicitly requires the model to surface perspectives from those rooms. When dominance is detected, the model is instructed to not let the majority room's views overshadow others. When synthesizing information, AllSides cannot manufacture perspectives that weren't expressed, but can ensure existing minority perspectives are not lost in the synthesis.

## Generating Verifiable LLM Outputs

Finally, AllSides asks a large language model to synthesize an answer from each of the communities and outliers representative utterances. But here's the critical constraint: every claim must be traceable to a specific source.

The utterances are provided to the model, each with speaker attribution and timestamp. The model is instructed to cite sources for every factual claim using these numbers. A response might read:

*"Multiple participants shared stories of neighbors who "wanted to downsize but couldn't find reasonable options locally" [2]."*

This citation requirement serves two purposes. First, it enables **verification**: humans can check whether the AI's characterization matches what was actually said. Second, it **reduces hallucination**, the tendency of AI models to generate plausible-sounding but fabricated information. When the model must point to a specific source, it's constrained to work with actual evidence rather than inventing details.

The model also receives explicit instructions based on the detected query type. A question asking "what concerns were raised" (enumeration) gets different instructions than "how did views on the topic evolve during the discussion" (temporal analysis) or "what arguments were made for and against the topic" (argument analysis). This adaptive prompting helps the model structure its response appropriately.



The final result is an incredibly in-depth report for a given question, containing all relevant perspectives, groundable claims, specific examples, and justifications for each perspective. This in-depth analysis is then processed by humans to create a more readable report as seen in the **Findings** section of this report.

## Limitations in the Qualitative Analysis

This section described an equity-aware methodology for sensemaking large-scale virtual deliberative discussions, through an extended information retrieval pipeline. Attempts are made to recalibrate underrepresented discussion rooms and isolated perspectives, in order for the analysis of these discussions to be truly democratic. Naturally, the use of algorithmic and AI analysis introduces biases and loss of information can occur.

What this methodology strives to achieve is applying a philosophy of transparency and democratic representation of all perspectives and beliefs, rather than automatically allowing artificial systems to decide which perspectives are important and which are not.

Building a Question-Answering (QA) system for large scale democratic deliberative groups requires intentional foresight and continuous conscientious design, as AI systems are becoming more ingrained into public discussions. Careful attention to the biases of these systems, and responsible incorporation of Human-AI sensemaking, is critical to fostering productive dialogue and understanding of people's viewpoints. This equity-aware and citation-grounding RAG system is the first step in this direction of responsible and transparent AI development.

## B.3 AI Tools & Limitations

Artificial Intelligence has only been used in the analysis of roundtable discussions after they occurred. AllSides' analysis process includes a combination of both traditional and generative artificial intelligence.

**Traditional AI**, often interchangeable with the term machine learning, is established technology that has existed for decades and consists of rule-based pattern recognition that often has deterministic (predictable) outcomes. Examples of traditional AI are technologies like credit card fraud detection, medical imaging detection, route optimization.

**Generative AI** is built upon this fundamental technology of traditional machine learning, yet uniquely designed and trained to generate new data, based on patterns learned from massive amounts of data. Generative AI has exploded into popularity within the past four years, due to its ability to mimic human expression, help perform tasks, and in some cases democratize



access to creative and technical capabilities that previously required specialized skills or significant resources. At the same time overtly confident and sycophantic behavior, an inability to truly understand, and model-induced statistical distortion of outputs has led to significant exposure to inherent biases these models express.

AllSides used Anthropic's Claude Sonnet 4.6 to analyze and distill information from raw utterances to actionable insights. Personal information of participants are redacted before making calls to the Claude API. There are several reasons for choosing this AI provider for Roundtables analysis. The first is Anthropic's dedication to [Constitutional AI](#), a baked-in alignment for ethical and diverse representation of beliefs, exactly what AllSides and Roundtables accomplish. Secondly, more broadly speaking Anthropic's efforts towards [transparency, interpretability, and trust](#) of their models aligns with AllSides dedication for responsible AI use.

AllSides acknowledges limitations and biases these models exhibit. Methods and procedures are not immune to the pitfalls experienced by the industry, but steps can be taken to balance and calibrate output from generative AI models. This awareness is incorporated directly into the architecture of the analysis system, using human-led design, sensemaking and modularized components. **Human-AI sensemaking** relies on AI to identify patterns and interpret information, but ultimately decision-making, judgement, and interpreting any meaning is dependent on humans. AllSides designed its analysis pipeline to utilize interpretable and predictable **Traditional AI** components and any **Generative AI** components are carefully audited and configured to minimize bias.

## Appendix C: Quoted Participant Responses

1. SPEAKER\_00, Room 3: *"I was a lawyer and started with a law firm here in town back in 1986."*
2. SPEAKER\_02, Room 5: *"We moved to [LOCATION] in 2015 due to my husband's job in [LOCATION]."*
3. SPEAKER\_06, Room 3: *"When I first met my now wife she was living in a townhouse here and as our relationship progressed we decided we were going to start a family together."*
4. SPEAKER\_09, Room 5: *"I moved to [LOCATION] in 2001, when my parents moved here three weeks before I graduated high school."*
5. SPEAKER\_01, Room 3: *"Have a family together and so that's why we're here so we moved here a couple of years ago spent my career in [LOCATION] i spent 30 years at progressive insurance a car insurance company and then 10 years on the faculty at case western reserve university it's a university in [LOCATION] at the business school and we wanted a place to move to with three kids the oldest went to [PERSON] married a classmate stayed in [LOCATION] and they have two children so we have three kids and the other two don't date so we wanted the grand kid"*



*experience and this was you know we're gonna take advantage of it and our daughter suggested we explore [LOCATION] so we came here on a couple over a year we stayed the you know short-term bed and breakfast type arrangement for a couple visits and then decided to move and so recent i'm recently retired and so far so good but i have much less experience as a [LOCATION] resident than any of you three so you should discount what i say my opinions carry less"*

6. SPEAKER\_06, Room 3: *"Overall we're here for the communities and the schools."*
7. SPEAKER\_00, Room 3: *"Great schools and a great place to raise a family are reasons [LOCATION] gets all the best places awards, and all of that has come true for me."*
8. SPEAKER\_06, Room 3: *"I grew up on the south side of [LOCATION] and [PERSON] was really kind of always the model of like an ideal place to live and raise a family."*
9. SPEAKER\_02, Room 5: *"It's still convenient for both of us to commute to our jobs, so that's what's keeping us here."*
10. SPEAKER\_09, Room 5: *"Our daughter is now a freshman in high school, and being close to my parents and their help with our family is what keeps us here."*
11. SPEAKER\_03, Room 3: *"This is where we built our life, this is where we live, this is who we are."*
12. SPEAKER\_06, Room 5: *"Great. I'm [PERSON]. I came, I think we came here originally because of the school, and as far as what keeps us here now, I mean, we really appreciate that it's a well-thought-out community. It's safe. You know, it's a nice quality of life."*
13. SPEAKER\_00, Room 3: *"I think most people resist change or hesitate about change until they see that it's good."*
14. SPEAKER\_00, Room 3: *"It takes 75 days to put in a roundabout and for those 75 days when the roads close people think it's terrible, but then the roundabout comes in and people can't even remember what it was like without it."*
15. SPEAKER\_00, Room 9: *"I've lived here 31 years ago. Oh, okay. And the change that I have ended up appreciating is pretty much the same. The infrastructure that has been put in place to manage the growth. I really have come to appreciate that a whole lot more recently."*
16. SPEAKER\_02, Room 1: *"I like the roundabouts and the way they keep things moving."*
17. SPEAKER\_02, Room 1: *"The traffic in Carmel is one of the things that, to me, is a plus."*
18. SPEAKER\_02, Room 1: *"Compared to what I'm used to, I think Carmel's a piece of cake from a traffic standpoint."*
19. SPEAKER\_01, Room 4: *"I was surprised by all of the apartment buildings that went up in such a short period of time."*
20. SPEAKER\_01, Room 4: *"The apartment buildings contribute to growth and a more diverse population of people who live here."*
21. SPEAKER\_03, Room 3: *"Who is getting the new studio apartments that are across from the Kroger on Range Line?"*
22. SPEAKER\_03, Room 3: *"Our kid got a studio in [LOCATION] between nine hundred and thousand dollars, and I'm sure those are more expensive than that."*



23. SPEAKER\_03, Room 3: *"I spoke with [PERSON] who is on the city council, and he said that when he was approving things, he did not realize what some of the things that were approved would ultimately look like in the city like the number of apartments and the number of multiple story buildings."*
24. SPEAKER\_03, Room 3: *"Once he started seeing the concrete jungle effect, it gave him a different perspective and made him want to ask questions."*
25. SPEAKER\_03, Room 4: *"The thing that stands out when it says if I could design the perfect growth plan is that horse has left the stable—there is no more land."*
26. SPEAKER\_03, Room 4: *"There isn't any available land left in [LOCATION] unless we take down buildings on the 31 corridor."*
27. SPEAKER\_03, Room 4: *"That's why we've seen such vertical growth instead of traditional horizontal growth."*
28. SPEAKER\_03, Room 4: *"The 78 acres could be developed as a lot of low density housing."*
29. SPEAKER\_01, Room 4: *"If buildings are going to be taken down in the downtown area and part of the plan is that we need to have more green space, instead of putting up another apartment building or two, that could be a very good use of that space."*
30. SPEAKER\_00, Room 4: *"I wonder if that growth plan doesn't have to be in the traditional sense of larger, but is a different type of maturing for the city."*
31. SPEAKER\_02, Room 1: *"I think just about having choices, I'd like to see Carmel have multiple choices so that you can pick the one that fits your situation and fits your desires the best."*
32. SPEAKER\_04, Room 9: *"When I hear the word density departments, my immediate emotional reaction is it makes me very angry because we have all the density in the apartments."*
33. SPEAKER\_04, Room 9: *"It triggers me emotionally because I've seen all the green, grass, and trees disappear."*
34. SPEAKER\_00, Room 4: *"I get really frustrated when it takes me more than five or 10 minutes to get somewhere, or when it takes so long at Kroger that I appreciate click list because I don't have to go into the store."*
35. SPEAKER\_00, Room 4: *"When I hear density, sometimes I get prickly because it feels like an overused phrase, like 'nowadays,' which isn't helpful since it's just today, where we're at."*
36. SPEAKER\_00, Room 4: *"The word density is often thrown around out of frustration instead of talking about where we actually live and that it's a great place to live, like a storybook."*
37. SPEAKER\_01, Room 7: *"The apartments have given us a tremendous opportunity to churn our two story four bedroom, typical cul-de-sac house from a senior into a new young family."*
38. SPEAKER\_01, Room 7: *"They are people who are committed and have spent their life in [LOCATION] don't want to leave, but couldn't find the single story, 1600 square foot ranch anywhere."*
39. SPEAKER\_01, Room 7: *"There is a misunderstanding about the apartments, maybe it used to be one way, but now it's not."*
40. SPEAKER\_00, Room 4: *"I have such a mix of both, a variety of emotions about this."*



41. SPEAKER\_00, Room 7: *"One bucket is basic change—Carmel used to be all houses and this is different, and there's a fear of the unknown."*
42. SPEAKER\_00, Room 7: *"One bucket is purely traffic and movement difficulty, like at 116th and Keystone where there are 30 cars backed up at five o'clock, which might be attributed to the apartments."*
43. SPEAKER\_03, Room 3: *"We had two families in our neighborhood that moved last year—both retired-age families who wanted to downsize but couldn't find reasonable options locally."*
44. SPEAKER\_03, Room 3: *"Our backdoor neighbor had lived in their house for 35 years, wanted a smaller house with some yard, couldn't find anything in the area, so they moved to [LOCATION] where they could build a new construction house for less money and have a better quality of life."*
45. SPEAKER\_03, Room 3: *"Another woman three houses down from us, a long-time resident and widow, sold her house and moved to around [LOCATION] because she could not find affordable housing with the quality of life for downsizing that she wanted."*
46. SPEAKER\_03, Room 6: *"So I'm in this dilemma right now with this downsizing dilemma. You know, I have one of those big [LOCATION] homes. My wife and I were empty nesters and really don't need the home. Unfortunately, I didn't have the vision like [PERSON] back 10 years ago and move into the arts district. But I'm facing that dilemma right now. And so I look at the options available to us. I don't necessarily want to rent. That's just me. I rather buy something. And I see those options outside of [LOCATION]. I really don't want to move to outside of [LOCATION]. So I'm in a bit of a dilemma I'll figure it out somehow. But I think that's a real dilemma. I mean, you got plenty of apartments for the people that want them. On one end of the spectrum, we got tons of senior care facilities, assisted, independent type living arrangement. There's a lot in [LOCATION]. So we got kind of got a bookend. We got the big houses, but we don't have the smaller houses unless you want to do something really unique, like buy one and rebuild one or if you were fortunate enough to get in to a place like the area that [PERSON]'s in you had a chance to do it kind of when the getting was good. So I'm in that dilemma. You know, I look back at it's probably TMI, but look back at my retirement planning. Man, I feel like I really did a good job with the exception of this, because I thought this house that I'm in was for me, although I'm getting older and I'm like, yeah, I don't want the big yard that I'm looking at and I don't want that anymore. And I don't necessarily want to live in an apartment either."*
47. SPEAKER\_03, Room 3: *"I see these places being built and touted as 55-and-over housing, but I saw a house there priced at \$899,000, and I don't understand what qualifies that as senior appropriate housing or why that type of housing was approved."*
48. SPEAKER\_03, Room 3: *"There are apartments not too far from us that were built, but I'm not sure how affordable they are or if our kids could afford them."*
49. SPEAKER\_03, Room 3: *"My husband took early retirement, and people asked if we were going to downsize, but we decided to remodel our home for aging in place instead because we've lived here for more than 30 years, it's paid for, and we love not having a mortgage."*
50. SPEAKER\_01, Room 6: *"ADUs are only legal to do in a few properties within [LOCATION], with home place being kind of really the main spot."*



51. SPEAKER\_01, Room 6: *"The inability to legally build ADUs in backyards makes it difficult to have that missing middle ground between a house and an apartment."*
52. SPEAKER\_01, Room 6: *"Smaller housing is very difficult to build because zoning restricts it, and developers won't build a thousand square foot house on a lot meant for 2000 square feet because land is so expensive and they need to maximize their investment."*
53. SPEAKER\_03, Room 3: *"It's confusing that this price point is being presented as affordable housing for retired people."*
54. SPEAKER\_07, Room 2: *"Both seniors looking to downsize and young families starting out can't find housing."*
55. SPEAKER\_07, Room 2: *"We need to bring in new people that want to raise their families and contribute to the tax base for the next 40 or 50 years."*
56. SPEAKER\_09, Room 10: *"Developers want, but that's where the city could lay in with permitting, get more in line with what the people who are here are looking for the young professionals, right? And the soul of [LOCATION] who want to get in stay here and this retirees that want to downsize and get out of these big homes."*
57. SPEAKER\_02, Room 10: *"I don't think the city should be in full control of housing for different life stages."*
58. SPEAKER\_03, Room 10: *"I'm not so sure that any city has a responsibility to."*
59. SPEAKER\_02, Room 10: *"Changing the type of housing in mass, not just a few offerings here and there, would change the identity of the city."*
60. SPEAKER\_03, Room 3: *"I have two adult sons, both of whom looked into apartments and the options were extremely limited for anything that they could possibly afford."*
61. SPEAKER\_03, Room 3: *"It was between 900 and a thousand dollars for a studio."*
62. SPEAKER\_02, Room 4: *"I'm a local real estate agent and I remember in 2014 when we were talking about how to find affordable housing for the waitresses and the clerks and the folks that we need and that we want here."*
63. SPEAKER\_02, Room 4: *"Today you better have at least 350,000 or just don't even call me if you want to live in [LOCATION] because I can't help you."*
64. SPEAKER\_03, Room 2: *"He got the same apartment in [LOCATION], right on the [LOCATION]-[LOCATION] border, for \$700 a month less than the one he was looking at in [LOCATION]."*
65. SPEAKER\_07, Room 2: *"My grandchildren left too. One went to [LOCATION]. He's got a three-bedroom apartment for half of what he was paying here. And my granddaughter is in [LOCATION]. That's a little bit more expensive, but not a lot."*
66. SPEAKER\_02, Room 1: *"Yeah. For an awful lot of people the people listed here, firefighters, teachers they're probably not making enough to afford a \$190,000 condo and certainly not a \$280,000 three bedroom house or whatever."*
67. SPEAKER\_02, Room 1: *"If senior people had suitable single story places to move to, they'd leave their larger houses, freeing them up for families that need them."*



68. SPEAKER\_09, Room 5: *"When we first signed our lease in 2017, we paid \$1,045 a month for rent in a three bedroom, two bathroom, and my renewal this year is at \$1,940."*
69. SPEAKER\_09, Room 5: *"There is so much focus on everything being high end, and we are forgetting the people who live here that are just normal people with normal jobs."*
70. SPEAKER\_02, Room 10: *"Why has the decision been apartments and condos, and where did those decisions come from, as opposed to making smaller homes?"*
71. SPEAKER\_00, Room 10: *"Why don't, why can't we just do a little smaller home?"*
72. SPEAKER\_04, Room 8: *"People who rent feel less ownership and engagement with what's happening in the community compared to those who own their homes."*
73. SPEAKER\_03, Room 4: *"The cost of homes and the income just diverged so completely, and that's the national median at \$400,000."*
74. SPEAKER\_03, Room 4: *"I worked for a lot of years before I made \$100,000 a year, and my first job out of school I made like \$19,000."*
75. SPEAKER\_00, Room 7: *"We have a problem, but it's better than the other problem of empty houses and no one wanting to move here with houses falling apart."*
76. SPEAKER\_00, Room 7: *"You want to be in a growth mode because I spend time in multiple locations and other than about the top dozen in the state, there's no staying even—you're either growing or you're declining."*
77. SPEAKER\_06, Room 7: *"They appealed for hardship when they had moved from [LOCATION] because they could not afford [LOCATION], and their employer called them back to work with their employer in [LOCATION]."*
78. SPEAKER\_06, Room 7: *"I'm looking out the door at a home of a darling little 25 year old Indian couple who bought a home that was probably underpriced for 99 and came in at 550 in multiple offer two years ago."*
79. SPEAKER\_00, Room 7: *"The widest cross-section is really important because we need people who are different from the three of us who are generally in the same boat."*
80. SPEAKER\_00, Room 7: *"There might be a way to talk to your fire chief, police chief, superintendent of schools to get people who we really desperately want, but might be lower earners."*
81. SPEAKER\_00, Room 7: *"People care about amenities when choosing office locations."*
82. SPEAKER\_00, Room 7: *"There are only about three hot places in the area for office space."*
83. SPEAKER\_00, Room 7: *"We're in tech park on the Northwest side, and there's bottle works, Keys of the crossing, and Carmel as other office options, plus the park which we're renaming the gateway."*
84. SPEAKER\_00, Room 7: *"We have to struggle and work through our good problems to meet people's amenity expectations."*
85. SPEAKER\_01, Room 4: *"Whether we agree or not, we should have good, productive, respectful conversation."*



86. SPEAKER\_03, Room 4: *"If you turn off all the noise outside and just talk to your neighbors and each other, we could probably accomplish a whole lot more without all the clickbait and the ugliness."*
87. SPEAKER\_04, Room 10: *"The density and apartments in this location don't bother me until we overdid it."*
88. SPEAKER\_04, Room 10: *"I would prefer less traffic and more open space, but we've managed to make the city bikeable and walkable."*
89. SPEAKER\_04, Room 10: *"We've done a fairly well job balancing those two, but I am concerned that they're just going to continue to develop and forget that there are some cons that goes with the pros."*
90. SPEAKER\_00, Room 10: *"There's no house that's right for me to buy and feel like a permanent member of this community."*
91. SPEAKER\_00, Room 10: *"I love different types of housing besides the Carmel style."*
92. SPEAKER\_00, Room 10: *"Maybe density isn't the answer, but just different styles of homes for people like me."*
93. SPEAKER\_00, Room 10: *"Everything right now is townhomes with three stories and three bathrooms, which is too much."*
94. SPEAKER\_04, Room 8: *"So much of what we have to be thankful for in this community, we do owe to those service providers, especially teachers, law enforcement, and fire rescue."*
95. SPEAKER\_05, Room 5: *"[PERSON], as a landscaper and landscaper designer, you're familiar with companies who have landscapers. Well, a lot of their people who work there are not people who I mean, they're not making great income. And it's hard. I mean, where do they come from? Are they having a hard time?"*
96. SPEAKER\_05, Room 5: *"People who are renters in [LOCATION] have very little legal recourse."*
97. SPEAKER\_02, Room 5: *"I really like the idea of requiring developers of a certain number of apartments to have some that are dedicated for affordable housing."*
98. SPEAKER\_05, Room 5: *"If you don't have affordable housing, you won't have workers, and as a business owner, it'd be hard to get people to work for \$20 an hour because they won't live here."*
99. SPEAKER\_09, Room 5: *"A community cannot sustain itself on just one type of person, and that is not feasible for long-term growth in any community."*
100. SPEAKER\_06, Room 5: *"Well, I was just going to say, when that redevelopment happens is the time to put these parameters in place."*
101. SPEAKER\_02, Room 5: *"The city of [LOCATION] has, with the apartments that are being built, required that a certain percentage of them be reserved for attainable housing for people who are working or disabled, and they have had that requirement for maybe the last five years or so."*
102. UNKNOWN, Room 3: *"Planning should incorporate a variety of housing options, public transit, and walkable spaces."*
103. UNKNOWN, Room 3: *"Taking growth and making it as healthy growth as possible is important."*



104. UNKNOWN, Room 3: *"We've had some people we know who have tried to purchase houses here in the last couple of years and many of them have gone somewhere besides [LOCATION] with their younger families because they cannot afford a house."*
105. UNKNOWN, Room 4: *"People at different life stages need affordable housing options, like young adults who graduated high school and want to move out of their parents' house to attend IU Indy or Purdue Indy."*
106. UNKNOWN, Room 3: *"High-paying jobs have three to five ancillary jobs around them, from baristas to teachers for classrooms."*
107. UNKNOWN, Room 3: *"A concern of long-time residents when you talk about growth is we see [LOCATION] and we know that's what can happen."*
108. UNKNOWN, Room 4: *"Housing is just one piece of that, but there's kind of a master plan for what do we want our community to look like in 10, 15, 20 years."*
109. UNKNOWN, Room 4: *"There needs to be something that is also referred to as along the lines of a sustainability plan."*
110. UNKNOWN, Room 6: *"The value I would have is inclusion and care for all people who have a desire to work and live in our community."*
111. UNKNOWN, Room 6: *"Instead of having a small board of people adjudicate these remonstrators and developers, maybe there's another way we can do it."*
112. UNKNOWN, Room 2: *"A handful of restaurants have gone out of business because of parking issues and traffic issues."*
113. UNKNOWN, Room 2: *"We had several instances over the last four or five years where clients came for meetings and some flat out left because there was nowhere to park."*
114. UNKNOWN, Room 2: *"Many of the restaurants like Anthony's and three up and savor don't even open up until four o'clock, and most 25 year olds aren't being paid enough money to be going out to a \$50 lunch every day."*
115. UNKNOWN, Room 2: *"I haven't really experienced a lot of traffic issues, but I don't drive a lot. But I can walk almost everywhere I go. So I'm really grateful for the walkability. For parallel parking, I have trouble with. That's why I want to go."*
116. UNKNOWN, Room 2: *"The lease was for a place right on the Monon in downtown [LOCATION]."*
117. UNKNOWN, Room 2: *"They didn't want the commitment of yard work and a larger house, and they wanted to walk to dinner and those types of things."*



## Appendix D: Conversation Guide

The following pages show the Living Room Conversation Guide used to facilitate the conversations analyzed in this report. The guide provided a structured framework for participant self-moderated dialogue, including conversation agreements, timed rounds, and open-ended conversations.

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# Conversation Guide: Housing Affordability in Carmel

*Topic: Balancing Quality of Life, Growth, and Community Character*

## Purpose

To explore the complex realities of housing in Carmel—specifically the tension between our high quality of life and the housing shortages that threaten it. We will look at the needs of seniors, young graduates, and service workers alongside resident concerns regarding density, traffic, and community character.

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## Part 1: The Agreements (5 Minutes)

*Before beginning, the host should read these agreements aloud. They are the "guardrails" that keep the discussion productive.*

- **Be curious and listen to understand.** Conversation is as much about listening as it is about talking.
- **Show respect and suspend judgment.** People tend to judge one another. Setting judgment aside opens you up to learning from others.
- **Note any common ground as well as any differences.** Look for areas of agreement or shared values that may arise.
- **Be authentic and welcome that from others.** Share what is important to you. Speak from your experience.
- **Be purposeful and to the point.** Keep your comments concise so everyone has time to share.



- **Own and guide the conversation.** Take responsibility for the quality of your participation and the conversation as a whole.
- 

## **Part 2: Round One – Getting to Know Each Other (10 Minutes)**

*Goal: To break the ice and ground the conversation in personal connection to Carmel.*

**Each participant answers ONE of the following:**

- What brought you to Carmel originally, and what is one thing that keeps you here?
  - When you think of "home" in Carmel, what specific image or place comes to mind?
  - What is a change you have seen in Carmel over the years that you were initially unsure about but ended up appreciating (or vice versa)?
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## **Part 3: Round Two – Exploring the 5 Realities (40-50 Minutes)**

*Goal: To discuss the specific tensions embedded in Carmel's housing market. The group should take turns reading the "Reality" context aloud before answering the related discussion questions.*

### **Topic A: The Tension of Desirability (Realities 1 & 2)**

**Context:** Carmel is a victim of its own success. Excellent schools, low taxes, and high quality of life have created a demand that exceeds supply. To accommodate this, the city has built apartments to support downtown amenities. However, many residents feel "apartment fatigue," citing traffic congestion and a loss of the quiet, suburban feel.

**Questions (Choose one or two to discuss):**

- How do we balance the desire for high-end amenities (which require density/people to sustain) with the desire for less traffic and open space? Is it possible to have both?
- If you could design the "perfect" growth plan for Carmel, what would it look like? How would it handle the people who desperately want to move here for the same reasons you did?
- When you hear the word "density" or "apartments" in Carmel, what is your immediate emotional reaction? Where does that reaction come from?

### **Topic B: The Generational Gap (Realities 3 & 4)**



**Context:** Two critical groups are being squeezed out. Seniors who raised families here often cannot find smaller, "senior-appropriate" housing to downsize into, leaving them stuck in large family homes. Simultaneously, the City wants to lure high school grads back after college, but entry-level housing prices are often out of reach for young professionals.

**Questions (Choose one or two to discuss):**

- Have you or a family member experienced the "downsizing dilemma" in Carmel? What options did you find (or fail to find)?
- If a young teacher, firefighter, or recent college grad cannot afford to live in Carmel, how does that impact the community's long-term vibe or "soul"?
- Is it the city's responsibility to ensure housing for all life stages (post-grad to senior), or should the market dictate who can live here?

**Topic C: The Workforce Disconnect (Reality 5)**

**Context:** Many of the service workers who staff our favorite restaurants, shops, and hospitals cannot afford to live within city limits. This creates a "commuter workforce" and can lead to labor shortages or limited hours for local businesses.

**Questions (Choose one or two to discuss):**

- Imagine the person who serves your coffee or assists your aging parent lives 45 minutes away because of housing costs. Does that distance matter to you as a resident? Why or why not?
- What are the trade-offs of having a community where the people who *work* here (in service roles) generally cannot *live* here?
- Are there types of housing (e.g., duplexes, townhomes, smaller lots) that you would welcome in your neighborhood if it meant essential workers could live nearby?

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**Part 4: Round Three – Reflection & Next Steps (15 Minutes)**

*Goal: To synthesize what was learned and end on a forward-looking note.*

**Each participant answers ONE of the following:**

- What is one thing someone said today that challenged your original thinking or offered a new perspective?
- Has this conversation changed how you will view new development or housing projects in Carmel?



- If you could ask our city planners to prioritize **one** value (e.g., affordability, density, preservation, aesthetics, diversity) for the next 10 years, what would it be?
- 

## Discussion Aid: Quick Facts for the Table

- **The Squeeze:** Carmel's median home price is significantly higher than the state average, creating a barrier to entry.
- **The Senior Trap:** High demand for single-story, low-maintenance homes exceeds the current stock.
- **The Apartment Debate:** While apartments have added density, they have also anchored the Arts & Design District and City Center, which tax revenue data suggests helps keep residential property taxes lower. Having customers downtown who will sustain retail establishments throughout the week and during cold, rainy winter months.