

# THE INDIANAPOLIS RELOCATION GUIDE

Everything you need to know before you move to Indy --  
neighborhoods, commutes, the buying process,  
and what no one else will tell you before you get here.

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## A NOTE BEFORE YOU START

# Welcome to Indianapolis

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### Quick Answer: Why Indianapolis?

Indianapolis offers one of the most affordable cost-of-living profiles of any major U.S. metro -- median metro home price around \$320K, a flat 3.05% state income tax (and declining), no state tax on Social Security income, and suburbs spanning Hendricks County in the west to Hamilton County in the north. Most people who move here stay.

You're probably doing what most relocating buyers do: scrolling through Zillow at midnight, trying to figure out if Carmel is worth the price difference, wondering if Hendricks County is actually as good as everyone says, and attempting to make a six-figure decision about a city you may have visited once.

That's a hard position to be in. And most of what's available online doesn't actually help -- it's either a list of fun facts about the city or a thinly veiled pitch from someone who wants your business.

This guide is neither. It's an honest, practical look at the Indianapolis metro -- what the different areas are actually like to live in, how the buying process works in Indiana, what catches relocating buyers off guard, and how to make a confident decision without spending the next two years wondering if you chose the right neighborhood.

Indianapolis surprises most people who move here. The affordability is real. The quality of life is real. And the range of communities -- from Hendricks County's family-oriented suburbs in the west to Hamilton County's polished north side to Indianapolis's distinct urban neighborhoods -- means there's genuinely a right fit for most buyers. This guide helps you find yours.

When you're ready to talk through your specific situation, I'm here.

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01

## Why Indianapolis -- What the Data Actually Shows

Indianapolis doesn't get the press of Chicago, Nashville, or Austin. That's actually one of its best qualities. The city has been growing steadily, deliberately, and affordably -- and the people who move here tend to stay.

| WHY PEOPLE MOVE HERE         | WHAT IT MEANS FOR YOU   |
|------------------------------|---|
| <b>Midwest Affordability</b> | Indianapolis home prices run well below comparable cities like Nashville, Denver, or Austin -- with the same quality of suburban infrastructure.  |
| <b>Low Tax Environment</b>   | Flat 3.05% state income tax, declining toward 2.9%. No state tax on Social Security income.   |
| <b>Growing Economy</b>       | Major hub for life sciences, tech, finance, and logistics. Employers include Eli Lilly, Salesforce, Rolls-Royce, and Corteva -- a diversified base that supports stable housing demand. |
| <b>Airport Access</b>        | Indianapolis International Airport (IND) offers nonstop flights to 40+ U.S. cities. Plainfield is 10 minutes away -- a genuine quality-of-life factor for frequent travelers.           |
| <b>Stable Market</b>         | Not subject to coastal volatility. Values appreciate steadily without boom-bust cycles.   |
| <b>Four Distinct Seasons</b> | Cold winters, warm summers, beautiful springs and falls. Plan for snow November through March.  |

### The honest trade-off

Indianapolis winters are real. Snow, ice, and temperatures below freezing are part of life from November through early March. Most residents adjust quickly and consider it a fair exchange for the cost of living and quality of life the rest of the year. If you're relocating from a warm climate, plan for it -- and budget for a good coat and a sump pump.

Indianapolis is also actively investing in itself. The downtown core is undergoing significant redevelopment in 2026 -- a new convention center expansion, Georgia Street pedestrian improvements, and multiple mixed-use developments are reshaping the city center. For buyers interested in the urban core or downtown-adjacent neighborhoods, the trajectory is positive.

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## The Metro at a Glance -- How It's Laid Out

The Indianapolis metro is organized around the city itself (Marion County) with suburban counties surrounding it. For most relocating buyers, the decision comes down to three primary areas.

|   |  |   |
|---|--|---|
| <p><b>HENDRICKS COUNTY</b></p> <p>West · ~15-25 min · ~\$300K-\$500K</p> <p>Family-oriented, fast-growing, excellent trails, airport proximity. Cities: Avon, Plainfield, Brownsburg, Danville.</p> | <p><b>HAMILTON COUNTY</b></p> <p>North · ~20-30 min · ~\$399K-\$700K+</p> <p>Indiana's most polished suburbs. Arts, Monon Trail, Grand Park, corporate hubs. Cities: Carmel, Westfield, Zionsville, Fishers.</p> | <p><b>INDIANAPOLIS</b></p> <p>City · 0-15 min · ~\$200K-\$700K+</p> <p>Distinct urban neighborhoods with genuine character. Broad Ripple, Meridian-Kessler, Irvington, Geist, Mass Ave.</p> |
|---|--|---|

### Indianapolis requires a car.

Indianapolis is car-dependent. Public transit (IndyGo) covers Marion County with 28 routes including a Red Line BRT, but service to Hendricks County, Hamilton County, and most suburbs is essentially nonexistent. If you currently live without a car, budget for one before you move.

### Property taxes vary significantly by county.

Hendricks County homeowners pay a median of roughly \$2,656/year. Hamilton County runs closer to \$3,892/year on comparable homes -- over \$100/month more. Marion County varies widely by township and school district. Always verify address-level tax estimates before making an offer.

### A note on safety.

Safety varies by area. The suburbs -- particularly Hendricks and Hamilton counties -- consistently rank among Indiana's safest communities. Marion County has neighborhoods that require more careful research. Use CrimeMapping.com to search by specific address before committing to any area.

**Airport note:** Plainfield is typically 10-15 minutes from Indianapolis International Airport (IND) with no highway complications -- the closest major suburb for frequent flyers.

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## Hendricks County -- The West Suburbs

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Hendricks County sits directly west of Indianapolis along I-70, I-74, and US-36. It's one of Indiana's fastest-growing counties and consistently ranks among the best places to live in the state. People who move here tend to plant roots.

### AVON

~\$320K-\$550K+ · ~20 min to Indy

Hendricks County's commercial hub. The US-36 corridor is lined with national retailers, local restaurants, and specialty shops that keep expanding. Avon Farmers' Market anchors the community weekly. Two parks over 70 acres each, Murphy Aquatic Park (ADA accessible, sensory-friendly), and the nationally ranked Avon High School Marching Orioles give this city real character beneath the commercial energy.

### PLAINFIELD

~\$300K-\$400K+ · ~25 min to Indy / 10 min to airport

Twenty-plus miles of trails connecting seven parks. 38 outdoor tennis and pickleball courts. Full-service Rec and Aquatic Center with indoor pools. Two dog parks. Hendricks Live! -- a 600-seat performing arts venue in a revitalized downtown. The closest suburb to Indianapolis International Airport -- which matters more than most people realize until they've missed a few Monday morning flights.

### BROWNSBURG

~\$313K-\$420K+ · ~20-25 min to Indy

300-plus acres of parks and trails. 2025 State Football Champions. A small business culture that genuinely resists chain dominance -- Best Friends Coffee and Bagels, Books and Brews, and Brie and Bartlett Charcuterie are local favorites. A tight-knit identity that has survived rapid growth without losing what made it worth moving to.

### DANVILLE

~\$250K-\$450K+ · ~25-30 min to Indy

The county seat. Preserved historic courthouse square. Genuine small-town downtown. McCloud Nature Park with 232 acres and six-plus miles of trails. Larger lots, more space, and the lowest price points in the county. Worth noting: no direct interstate access -- the Indianapolis commute uses surface roads.

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## Hamilton County -- The North Suburbs

Hamilton County is consistently ranked among the best places to live in the country. Its four cities are distinct in character but share strong infrastructure, corporate employment access, and housing values that have appreciated steadily. This is Indiana's premium suburban market.

### School boundary warning -- read this before you search.

School boundaries in Hamilton County require address-level verification, not city-level assumptions. In Fishers, a single street can place a home in a different high school district. Zionsville is technically in Boone County -- school district and services vary by address. Always confirm exact school assignments on GreatSchools.org using the specific property address before making an offer.

### CARMEL

~\$495K-\$1M+ · ~25 min to Indy

Indiana's most polished suburb. 100-plus roundabouts keep traffic flowing. Arts and Design District with galleries, boutiques, and restaurants. The Monon Trail runs through the heart of the city -- 30-plus miles to downtown Indy. The Palladium hosts world-class performances. Strong corporate employer concentration north of I-465.

### WESTFIELD

~\$431K-\$700K+ · ~30 min to Indy

Grand Park Sports Campus -- the largest youth sports facility in the country (400-plus acres, 5.5M annual visitors). Home training ground for the Indianapolis Colts and Indiana Pacers. Westfield Collective dining district adjacent to Grand Park. More space and newer construction than Carmel at lower price points.

### ZIONSVILLE

~\$570K-\$1M+ · ~20-25 min to Indy

One of the few towns in the U.S. with a preserved brick Main Street. 175-plus local businesses, boutiques, galleries, and restaurants. Saturday Farmers' Market on Main Street. 800-plus acres of parks across 17 facilities. Highest median home values in the area. Technically Boone County -- verify school district and services by specific address.

### FISHERS

~\$399K-\$600K+ · ~25 min to Indy

Fishers Event Center -- home of the Indy Fuel hockey team plus concerts year-round. Nickel Plate District for dining and craft beer. Conner Prairie living history museum. Strong tech and corporate employer base. Adjacent to Geist Reservoir. Currently the most accessible entry point into Hamilton County living, with median sale prices around \$399K.

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## Indianapolis Neighborhoods

Indianapolis proper has more neighborhood personality than most people expect from a Midwest city. These aren't interchangeable subdivisions -- each has a distinct character, price point, and lifestyle.

| NEIGHBORHOOD             | PRICE RANGE     | WHAT IT'S LIKE   |
|--------------------------|-----------------|--|
| <b>Broad Ripple</b>      | ~\$280K-\$1M+   | Artsy urban village. Monon Trail, canal kayaking, breweries, farmers market, independent restaurants. Walkable and pet-friendly.                                 |
| <b>Meridian-Kessler</b>  | ~\$400K-\$1M+   | Best restaurant concentration outside downtown. Historic tree-lined streets. Canal Towpath. Live music nightly. The city's most sought-after urban neighborhood. |
| <b>Butler-Tarkington</b> | ~\$350K-\$700K+ | Collegiate energy with real elegance. Butler University, Hinkle Fieldhouse, Clowes Hall. Central Canal Towpath connects to Broad Ripple and downtown.            |
| <b>Irvington</b>         | ~\$200K-\$450K  | Indianapolis's Halloween capital. Historic craftsman cottages. Farmers market at Ellenberger Park. Best relative value in a character neighborhood.              |
| <b>Geist</b>             | ~\$350K-\$10M+  | Waterfront living on the 1,900-acre Geist Reservoir. Boating, sailing, Indianapolis Yacht Club, public beach. 17 miles NE of downtown.                           |
| <b>Mass Ave</b>          | ~\$275K-\$500K+ | Indy's cultural corridor. Sun King Brewery, Phoenix Theatre, art galleries, independent restaurants. Steps from downtown sports venues.                          |
| <b>Fountain Square</b>   | ~\$200K-\$400K  | Indy's most eclectic neighborhood on the rise. Live music at Hi-Fi, retro duckpin bowling, Bluebeard restaurant, vintage shops. Strong upward trajectory.        |
| <b>Lockerbie Square</b>  | ~\$400K-\$900K+ | National Historic Landmark district. Original brick-paved streets, Victorian and Italianate homes. Walking distance to downtown. Very limited inventory.         |

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## Comparing the Areas -- A Quick Reference

Not sure which area fits your life? Use this to narrow things down before you start looking at specific homes.

| IF YOU WANT...                    | CONSIDER...   | WHY  |
|-----------------------------------|---|--|
| Arts, culture and walkability     | <b>Carmel or Meridian-Kessler</b>                   | Arts District, Monon Trail, restaurant-dense, walkable downtown                    |
| Youth sports and active lifestyle | <b>Westfield</b>                                    | Grand Park is unmatched nationally; Monon Trail access; growing amenities          |
| Storybook small-town feel         | <b>Zionsville or Danville</b>                       | Brick Main Streets, farmers markets, local shops -- genuine character              |
| New construction and space        | <b>Westfield or Avon</b>                            | Largest new development pipelines in the metro; newer homes, bigger lots           |
| Closest to the airport            | <b>Plainfield</b>                                   | 10 minutes to IND -- the clear winner for frequent flyers                          |
| Urban neighborhood character      | <b>Broad Ripple, Meridian-Kessler, or Irvington</b> | Walkable, eclectic, independent business culture -- real neighborhood feel         |
| Waterfront lifestyle              | <b>Geist or Eagle Creek area</b>                    | Geist Reservoir for boating and lakefront homes; Eagle Creek on the northwest side |
| Historic character and value      | <b>Irvington or Danville</b>                        | Craftsman homes and courthouse squares at accessible price points                  |
| Corporate relocation hub          | <b>Carmel or Fishers</b>                            | Most corporate employer concentration in the metro north of I-465                  |
| Lowest property tax entry         | <b>Hendricks County</b>                             | Median annual tax roughly \$1,200/year less than comparable Hamilton County homes  |

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## What You Need to Know Before You Buy Here

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Buying a home in a market you've never lived in is genuinely different from a local purchase. The good news is that it's done successfully all the time in Indianapolis, which is a major corporate relocation destination. Here's what works -- and what catches people off guard.

### 01 Start with areas, not addresses.

Don't start by scrolling Zillow. Start by understanding which areas fit your life -- commute, lifestyle, price, school district. The specific home matters far less than the neighborhood you'll be living in every day.

### 02 Do a reconnaissance trip before you commit.

If at all possible, visit Indianapolis before you start making offers. Drive the commute at rush hour. Walk the neighborhoods you're considering. Have dinner in the areas you're evaluating. A weekend trip can eliminate months of uncertainty.

### 03 Use video tours strategically.

Ask your agent for a live video walkthrough with honest commentary -- not just the listing video. You want real observations about the neighborhood, the street, and what the photos don't show.

### 04 Get pre-approved before you look seriously.

In a competitive market, sellers expect pre-approval before taking an offer seriously. Get pre-approved by a local Indiana lender who understands the market -- not just your bank back home.

### 05 Factor in HOA prevalence.

Most new construction in Hendricks County and Hamilton County includes an HOA. For buyers from markets where HOAs are rare, this is a genuine surprise. Review the HOA documents, financials, and reserve fund before closing -- not after.

### 06 Understand what you can't see on a map.

Noise from a nearby road. The orientation of the lot. The feel of the street at night. Flood zone status. These things matter and they require eyes on the ground -- either yours or your agent's.

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#### **New construction vs. resale -- what to know.**

Hendricks County and Westfield have significant new construction pipelines. New builds typically take 6-12 months to complete and carry different risks than resale: appraisal gaps, tax reassessments in year one, and HOA fees that can change. They often offer more space and newer systems. Neither is universally better -- it depends on your timeline and risk tolerance.

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## The Indiana Home Buying Process

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Indiana's home buying process follows a fairly standard sequence, but there are details that differ from other states. Here's what to expect from start to close.

### 01 Get Pre-Approved | 1-3 days

Work with a local Indiana lender to get a full pre-approval letter -- not just a pre-qualification. Sellers expect pre-approval before seriously considering an offer. Your agent can recommend lenders who understand the local market and close on time.

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### 02 Find Your Home | Days to weeks

Your agent sets up a customized MLS search and alerts you to new listings matching your criteria. In competitive Hamilton County markets, well-priced homes can move in days. In other areas you'll have more time to evaluate.

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### 03 Make an Offer | 1 day

Your agent prepares the purchase agreement using Indiana's standard form. You'll specify price, earnest money (typically 1-3% of purchase price), closing date, and contingencies (inspection, financing, appraisal).

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### 04 Inspection Period | 3-10 days

Indiana buyers typically have 3-10 days to conduct inspections. You hire a licensed home inspector and have the right to request repairs or credits based on findings. This is your most important protection in the transaction -- never waive it.

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### 05 Appraisal | 7-14 days

If you're financing, your lender will order an appraisal to confirm the home's value. If the home appraises below the purchase price, you'll negotiate with the seller or bring additional cash to close.

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### 06 Clear to Close | 2-3 weeks after contract

Your lender works through underwriting. You'll provide documentation and respond to any conditions. Avoid major financial changes (new credit, job changes) during this period.

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### 07 Final Walkthrough | 24-48 hours before closing

You'll walk the property one final time to confirm it's in the agreed condition and any repairs have been completed.

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### 08 Closing | Typically 30-45 days after offer

Indiana closings are conducted at a title company. You'll sign documents, wire your closing funds, and receive your keys. Remote closings are available for out-of-state buyers in most circumstances.

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## Working With Me -- What to Expect

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Relocating buyers have a different set of needs than local buyers. You're making decisions faster, with less information, and without the ability to drive by a house on a Tuesday afternoon just because something felt off in the photos. The margin for error is smaller. The cost of getting it wrong is higher.

My job is to close that gap.

### **I tell you the truth.**

About a neighborhood, a street, or a specific home -- even when it's not what you were hoping to hear. If a house is priced wrong for what it is, I'll say so. If a street has a detail that doesn't show up in photos, you'll know before you make an offer, not after you close.

### **I run the actual numbers.**

Every area comparison I give you is backed by real market data -- not a general impression of which suburbs are 'nice.' You'll know what comparable homes have sold for, how long they sat, and what that means for your offer strategy.

### **I connect you before you need it.**

The right lender, inspector, and closing team make a real difference in a remote transaction. I'll have those introductions ready before you need them, not scrambling when you're already under contract.

### **I manage the timeline with your urgency.**

You're making decisions from a distance on a schedule that doesn't move. I treat that with the same seriousness you do.

### **I give you education first.**

You'll understand the market, the process, and your options before making any decisions. No pressure, no urgency you didn't create yourself.

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*"Most of the relocating buyers I work with tell me the same thing after closing: they wish they'd called sooner. Not because anything went wrong -- but because the process was clearer and less stressful than they expected, and they spent weeks overthinking decisions that turned out to have straightforward answers. That's what I'm here for."*

-- Kim Phelps, Home Strategy Consultant | Strategic Advantage Realty

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## Your Next Step

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Most relocating buyers I talk to have already spent weeks trying to narrow down neighborhoods from a distance. They've built spreadsheets, watched YouTube videos about Indianapolis suburbs, and still aren't sure if they're looking in the right places.

In 30 minutes I can usually cut that list significantly -- based on what actually matters to your daily life. Commute reality. School district boundaries that don't follow city lines. Which areas have the inventory you need right now. What the market is actually doing versus what you've read online.

That conversation costs you nothing. It typically saves months of second-guessing.

### Here's what happens when you reach out:

- We schedule a 30-minute call -- phone or video, whatever works for you.
- You tell me your timeline, your priorities, and what you've already ruled out.
- I give you an honest read on where your options actually are in the current market.
- We set up a custom MLS search so you're seeing the right homes from day one.
- When you're ready to move, we move together -- with a clear plan and no pressure.

### Ready to get oriented?

Schedule a free 30-minute consultation with Kim Phelps

**317-964-9021 | [kim@kimphehelps.com](mailto:kim@kimphehelps.com) | [kimphehelps.com](http://kimphehelps.com)**

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## Frequently Asked Questions

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These are the questions relocating buyers ask most often. If something isn't covered here, call or text -- I'm happy to talk through your specific situation.

### **What are property taxes like in the Indianapolis suburbs?**

Property taxes vary significantly by county. Hendricks County homeowners pay a median of roughly \$2,656 per year. Hamilton County runs closer to \$3,892 per year on comparable homes -- over \$100 per month more. Marion County varies widely by township and school district. Always factor property taxes into your monthly budget when comparing suburbs, and verify address-level estimates before making an offer.

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### **Do I need a car to live in Indianapolis?**

Yes. Indianapolis is car-dependent outside a few walkable pockets near downtown and Broad Ripple. Public transit (IndyGo) covers Marion County with 28 routes including a Red Line BRT, but service to Hendricks County, Hamilton County, and most suburbs is essentially nonexistent. If you currently live without a car, budget for one before you move.

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### **Is Indianapolis safe?**

Safety varies significantly by area. Marion County has neighborhoods that require careful research, with crime concentrations in specific zip codes. The suburbs -- particularly in Hendricks and Hamilton counties -- consistently rank among Indiana's safest communities. Use CrimeMapping.com to search by specific address before committing to any area.

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### **What are HOA fees like in the Indianapolis suburbs?**

Most new construction in Hendricks County and Hamilton County includes an HOA. Fees vary widely -- from \$25 to over \$200 per month depending on the community and amenities. Before closing on any new construction, review the full HOA documents, financials, and reserve fund. A community with a healthy reserve is worth more than one with low fees and deferred maintenance.

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### **How do school districts work here? Can I trust the city name?**

No -- city names and school districts don't always match in this market. In Fishers, a single street can place a home in a different high school district. Zionsville is technically in Boone County, with different district services than the address implies. Always verify school assignments using the specific property address on GreatSchools.org before making an offer.

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### **How long does it take to close on a house in Indiana?**

Most Indiana closings happen 30-45 days after an accepted offer. With a motivated seller and a clean transaction, some close in under 30 days. Delays typically come from financing, inspection negotiations, or title issues. Remote closings are available for out-of-state buyers in most circumstances.

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### **How far is Plainfield from the Indianapolis airport?**

Plainfield is 10-15 minutes from Indianapolis International Airport (IND) with no highway complications -- the closest major suburb to IND. Avon and Brownsburg run 20-25 minutes. If you travel frequently for work, factor this into your neighborhood decision early.

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### **What should I know about Indianapolis winters?**

Indiana winters are real. Snow, ice, and temperatures below freezing are part of life from November through early March. Most residents adjust quickly and consider it a fair trade for the cost of living and quality of life the rest of the year. If you're coming from a warm climate, budget for winter gear, a quality coat, and potentially a sump pump if buying a home with a basement.

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ADDITIONAL RESOURCES

## Helpful Links

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|--------------------------------|---|
| <b>Neighborhood Guides</b>     | Full lifestyle guides for Hendricks County, Hamilton County, and Indianapolis neighborhoods -- <a href="http://kimphehelps.com/neighborhoods">kimphehelps.com/neighborhoods</a> |
| <b>School Research</b>         | GreatSchools.org -- always search by specific property address, not city name   |
| <b>Safety Research</b>         | CrimeMapping.com -- search by specific address or area before you commit  |
| <b>Property Tax Estimates</b>  | SmartAsset Indiana Property Tax Calculator -- enter home value and county for a ballpark figure   |
| <b>Indiana Buyer Resources</b> | Indiana Association of Realtors -- <a href="http://indianarealtors.com">indianarealtors.com</a>   |
| <b>Cost of Living</b>          | NerdWallet Cost of Living Calculator -- compare your current city to Indianapolis   |
| <b>Airport Info</b>            | Indianapolis International Airport -- <a href="http://ind.com">ind.com</a> -- nonstop flights to 40+ U.S. cities  |

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Information in this guide is deemed reliable but not guaranteed. Market data reflects conditions as of June 2026. All real estate transactions are subject to applicable Indiana law and individual circumstances. This guide does not constitute legal, financial, or investment advice. Prices and market conditions change -- contact Kim for current data before making any decisions.

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