



Indiana Uplands

REGIONAL HOUSING STUDY

Brown — Crawford — Daviess — Dubois

Greene — Lawrence — Martin — Monroe

Orange — Owen — Washington

RDG 
PLANNING • DESIGN

April 18, 2019

Process

1. Assessing the Market: Community Insights

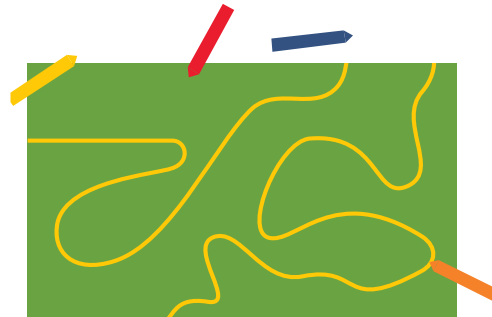
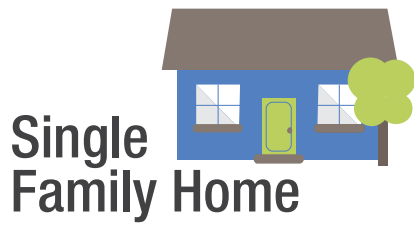


2. Assessing the Market: Analyzing the data



Process

3. Identifying Opportunities: Site Analysis



Process

4. Issues, Opportunities, & Goals



5. Strategic Directions



Crawford County: Population Projection Scenarios and Commuting Patterns

| | 2017 /2019 Estimate | 2025 | 2030 |
|----------------------------------|---------------------|---------------|---------------|
| Natural Growth | 10,598 | 10,297 | 10,147 |
| 0.25% Annual Growth Rate* | 10,598 | 10,730 | 10,863 |
| 0.40% Annual Growth Rate** | 10,598 | 10,805 | 11,017 |
| * 1990-2017 Growth Rate | | | |
| ** 1990-2010 Growth Rate | | | |

| Historic Population Change, 1960-2017 | | |
|---------------------------------------|------------|--------------------|
| | Population | Annual Growth Rate |
| 1960 | 8,379 | |
| 1970 | 8,033 | -0.42% |
| 1980 | 9,820 | 2.0% |
| 1990 | 9,914 | 0.10% |
| 2000 | 10,743 | 0.81% |
| 2010 | 10,713 | -0.03% |
| 2017 | 10,598 | -0.15% |



Source: Indiana Business Research Center (IBRC), 2016



Crawford County: Projections

| Development Projections (0.25% Annual Growth Rate) | | | | |
|--|--------|--------|--------|-------|
| | 2019 | 2025 | 2030 | Total |
| Population at End of Period | 10,598 | 10,730 | 10,863 | |
| HH Population at End of Period | 10,537 | 10,668 | 10,800 | |
| Average PPH | 2.6 | 2.6 | 2.6 | |
| HH Demand at End of Period | 4,007 | 4,056 | 4,107 | |
| Projected Vacancy Rate | 27.7% | 27.7% | 27.7% | |
| Unit Needs at End of Period | 5,543 | 5,611 | 5,681 | |
| Replacement Need (total lost units) | | 30 | 25 | 55 |
| Cumulative Need During Period | | 98 | 95 | 193 |
| Average Annual Construction | | 16 | 19 | 18 |

Crawford has a high seasonal vacancy rate. If some of these units could be converted to full time occupancy the county's growth could be even greater.

*Households



Crawford County: Projections

| Development Program | | | |
|----------------------------------|-----------|-----------|-----------|
| | 2025 | 2030 | Total |
| Total Need | 98 | 95 | 193 |
| Total Owner Occupied | 49 | 47 | 96 |
| Affordable Low: 60-100,000 | 9 | 9 | 18 |
| Affordable Moderate: 100-130,000 | 10 | 10 | 20 |
| Moderate Market: 130-200,000 | 17 | 16 | 33 |
| High Market: Over \$200,000 | 13 | 12 | 25 |
| Total Renter Occupied | 49 | 47 | 96 |
| Low: Less than 450 | 17 | 17 | 34 |
| Affordable: 450-700 | 18 | 18 | 36 |
| Market: Over \$700 | 13 | 13 | 26 |

The county currently has a split of 83% owner-occupied and 17% renter-occupied. This model assumes a 50/50 split to meet rental demands.



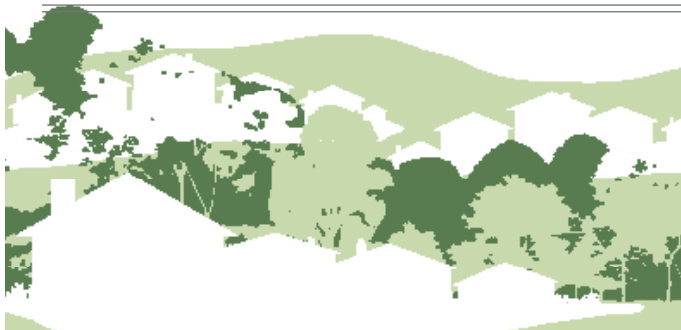
Crawford County: Affordability

Median Age Built: 1985

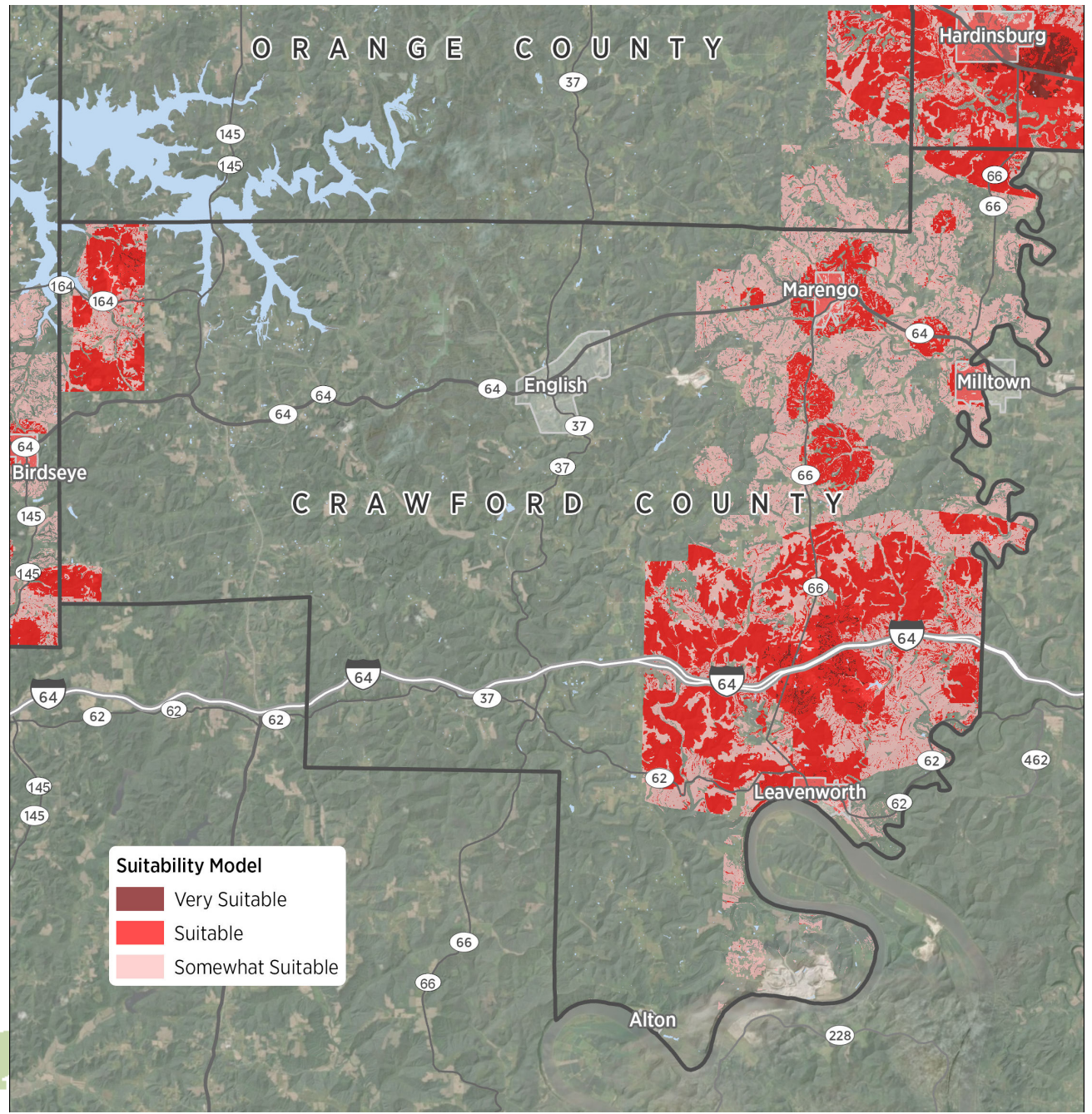
| Housing Affordability | | | |
|-----------------------|---------------------------|-------------------|---------|
| Household Income | Affordable Owner Occupied | Affordable Rental | Balance |
| \$0-25,000 | \$0-50,000 | \$0-400 | |
| \$25,000-49,999 | \$50,000-99,999 | \$400-800 | |
| \$50,000-74,999 | \$100,000-149,999 | \$800-1,250 | |
| \$75-99,999 | \$150,000-199,999 | \$1,250-1,500 | |
| \$100-150,000 | \$200,000-\$300,000 | \$1,500-2,000 | |
| \$150,000+ | \$300,000+ | \$2,000+ | |

New or rehabbed market rate rentals will help middle income ranges, while rehabbing/fixing up lower range units could alleviate the gap for \$50K - 75K households.

Analysis does not include workers living outside the county or individuals not living full time in the county. Seasonally vacant units are not included. The analysis does include seniors on fixed incomes living in homes they own with no mortgage.



Crawford County: Opportunity Analysis



Crawford County: Goals

- Establish a minimum building code, nuisance abatement, and zoning
- Identify funding sources to replace existing infrastructure and expand the system
- Establish a pool of funding for gap financing to address the difference between cost and appraisal
- Invest in quality of life amenities in tandem with housing quality improvements



Daviess County: Population Projection Scenarios and Commuting Patterns

| | 2017 Estimate | 2019 | 2025 | 2030 |
|-----------------------------|---------------|---------------|---------------|---------------|
| Natural Growth | 32,777 | 32,839 | 32,978 | 33,176 |
| 0.5% Annual Growth* | 32,777 | 33,107 | 33,946 | 34,807 |
| 0.7% Annual Growth** | 32,777 | 33,107 | 34,520 | 35,743 |
| * 2010-2017 Growth Rate | | | | |
| ** 1990-2010 Growth Rate | | | | |

| Historic Population Change, 1960-2017 | | |
|---------------------------------------|------------|--------------------|
| | Population | Annual Growth Rate |
| 1960 | 26,636 | |
| 1970 | 26,602 | -0.01% |
| 1980 | 27,836 | 0.45% |
| 1990 | 27,533 | -0.11% |
| 2000 | 29,820 | 0.80% |
| 2010 | 31,648 | 0.60% |
| 2017 | 32,777 | 0.50% |



Source: Indiana Business Research Center (IBRC), 2016



Daviess County: Projections

| Development Projections (0.7% Annual Growth Rate) | | | | |
|---|--------|--------|--------|-------|
| | 2019 | 2025 | 2030 | Total |
| Population at End of Period | 33,107 | 34,520 | 35,743 | |
| HH Population at End of Period | 32,499 | 33,886 | 35,087 | |
| Average PPH | 2.80 | 2.80 | 2.80 | |
| HH Demand at End of Period | 11,598 | 12,092 | 12,521 | |
| Projected Vacancy Rate | 8.5% | 8.5% | 8.5% | |
| Unit Needs at End of Period | 12,679 | 13,220 | 13,689 | |
| Replacement Need (total lost units) | | 60 | 50 | 110 |
| Cumulative Need During Period | | 601 | 518 | 1,120 |
| Average Annual Construction | | 100 | 104 | 102 |

Daviess has a fairly high people per household, reflective of their demographic make-up.

*Households



Daviess County: Projections

| Development Program | | | |
|----------------------------------|------------|------------|------------|
| | 2025 | 2030 | Total |
| Total Need | 601 | 518 | 1,120 |
| Total Owner Occupied | 301 | 259 | 560 |
| Affordable Low: 60-100,000 | 43 | 37 | 79 |
| Affordable Moderate: 100-130,000 | 66 | 57 | 123 |
| Moderate Market: 130-200,000 | 78 | 67 | 145 |
| High Market: Over \$200,000 | 114 | 98 | 212 |
| Total Renter Occupied | 301 | 259 | 560 |
| Low: Less than 450 | 122 | 105 | 228 |
| Affordable: 450-700 | 85 | 73 | 158 |
| Market: Over \$700 | 94 | 81 | 174 |

The county currently has a split of 75% owner-occupied and 25% renter-occupied. This model assumes a 50/50 split to meet rental demands.



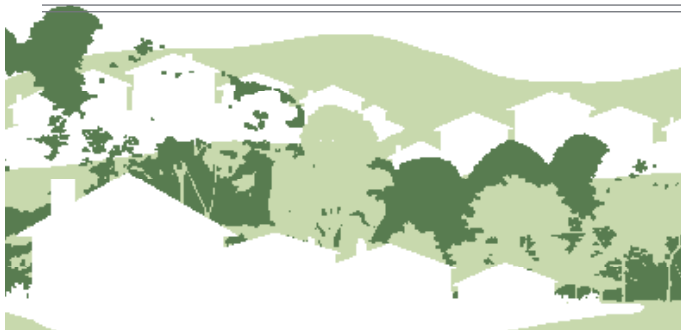
Daviess County: Affordability

Median Age Built: 1973

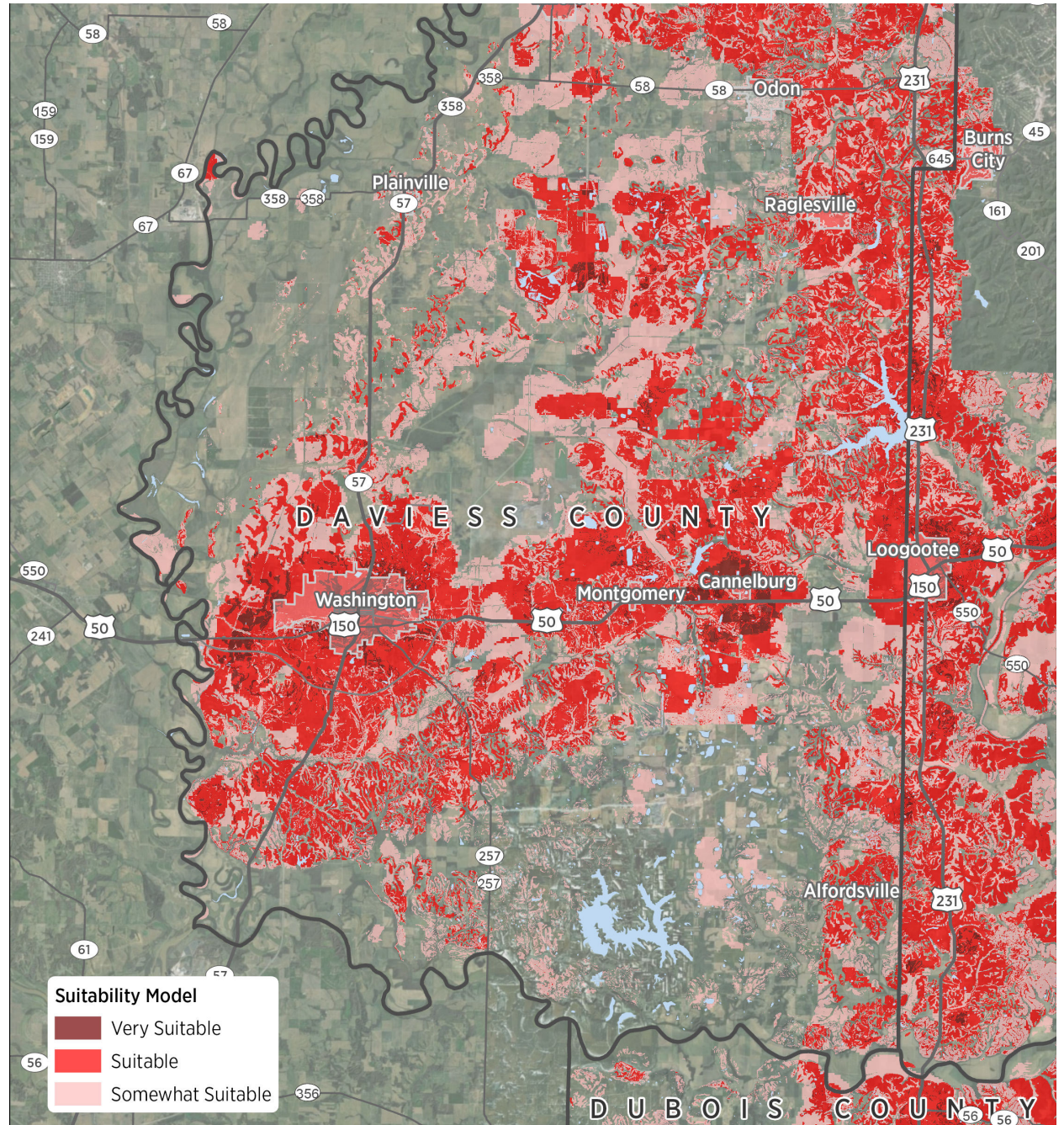
| Housing Affordability | | | |
|-----------------------|---------------------------|-------------------|---------|
| Household Income | Affordable Owner Occupied | Affordable Rental | Balance |
| \$0-25,000 | \$0-50,000 | \$0-400 | |
| \$25,000-49,999 | \$50,000-99,999 | \$400-800 | |
| \$50,000-74,999 | \$100,000-149,999 | \$800-1,250 | |
| \$75-99,999 | \$150,000-199,999 | \$1,250-1,500 | |
| \$100-150,000 | \$200,000-\$300,000 | \$1,500-2,000 | |
| \$150,000+ | \$300,000+ | \$2,000+ | |

Large supply for \$25K-50K income ranges. Rehab and property maintenance could make these viable options to fill middle gaps. Programs for lowest income groups.

Analysis does not include workers living outside the county or individuals not living full time in the county. Seasonally vacant units are not included. The analysis does include seniors on fixed incomes living in homes they own with no mortgage.



Daviess County: Opportunity Analysis



Daviess County: Goals

- Establish property maintenance & building codes along with funding for staff to implement and enforce
- Initially target code enforcement in high visibility areas
 - » Entrances to the community, around schools, adjacent to downtowns, etc.
- Establish a pool of funding for gap financing to address difference between cost and rents
 - » Need to spur new rental development to address quality issues
- Develop partnerships between stakeholders to support development of new lots with a targeted campaign on the benefits of supporting community development



Dubois County: Population Projection Scenarios and Commuting Patterns

| | 2017 Estimate | 2019 | 2025 | 2030 |
|---------------------------------|---------------|---------------|---------------|---------------|
| Natural Growth | 42,379 | 42,070 | 41,913 | 41,820 |
| 0.17% Annual Growth Rate* | 42,379 | 42,523 | 42,949 | 43,307 |
| 0.54% Annual Growth Rate** | 42,379 | 42,523 | 43,932 | 45,142 |
| 1.00% Annual Growth Rate | 42,379 | 42,523 | 45,139 | 47,442 |

* 2010-2017 Growth Rate
** 1990-2017 Growth Rate

| Historic Population Change, 1960-2017 | | |
|---------------------------------------|------------|--------------------|
| | Population | Annual Growth Rate |
| 1960 | 27,463 | |
| 1970 | 30,934 | 1.20% |
| 1980 | 34,238 | 1.02% |
| 1990 | 36,616 | 0.67% |
| 2000 | 39,674 | 0.81% |
| 2010 | 41,889 | 0.54% |
| 2017 | 42,379 | 0.17% |



Source: Indiana Business Research Center (IBRC), 2016



Dubois County: Projections

| Development Projections (1.0% Annual Growth Rate) | | | | |
|---|--------|--------|--------|-------|
| | 2019 | 2025 | 2030 | Total |
| Population at End of Period | 42,475 | 45,139 | 47,442 | |
| HH Population at End of Period | 41,570 | 44,177 | 46,430 | |
| Average PPH | 2.5 | 2.5 | 2.5 | |
| HH Demand at End of Period | 16,562 | 17,600 | 18,498 | |
| Projected Vacancy Rate | 6.9% | 6.9% | 6.9% | |
| Unit Needs at End of Period | 17,788 | 18,904 | 19,868 | |
| Replacement Need (total lost units) | | 140 | 100 | 240 |
| Cumulative Need During Period | | 1,276 | 1,064 | 2,340 |
| Average Annual Construction | | 182 | 213 | 195 |

Vacancy rate should remain in the 6% range while communities and the county should plan for the loss of 20 cumulative units annually.

*Households



Dubois County: Projections

| Development Program | | | |
|----------------------------------|------------|------------|--------------|
| | 2025 | 2030 | Total |
| Total Need | 1,276 | 1,064 | 2,340 |
| Total Owner Occupied | 766 | 639 | 1,404 |
| Affordable Low: 60-100,000 | 92 | 77 | 168 |
| Affordable Moderate: 100-130,000 | 127 | 106 | 233 |
| Moderate Market: 130-200,000 | 183 | 152 | 335 |
| High Market: Over \$200,000 | 364 | 304 | 668 |
| Total Renter Occupied | 510 | 426 | 936 |
| Low: Less than 450 | 171 | 142 | 313 |
| Affordable: 450-700 | 169 | 141 | 309 |
| Market: Over \$700 | 171 | 143 | 314 |

The county currently has a split of 77% owner-occupied and 23% renter-occupied. This model assumes a 60/40 split to meet rental demands.



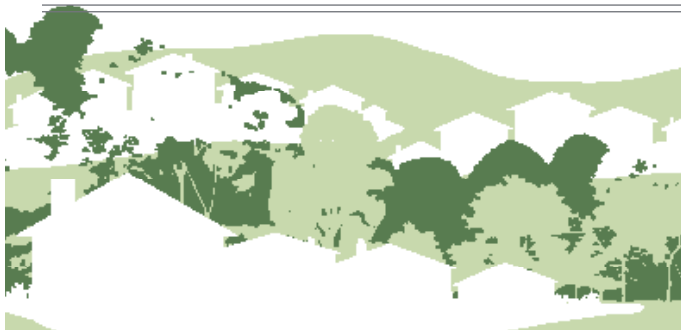
Dubois County: Affordability

Median Age Built: 1977

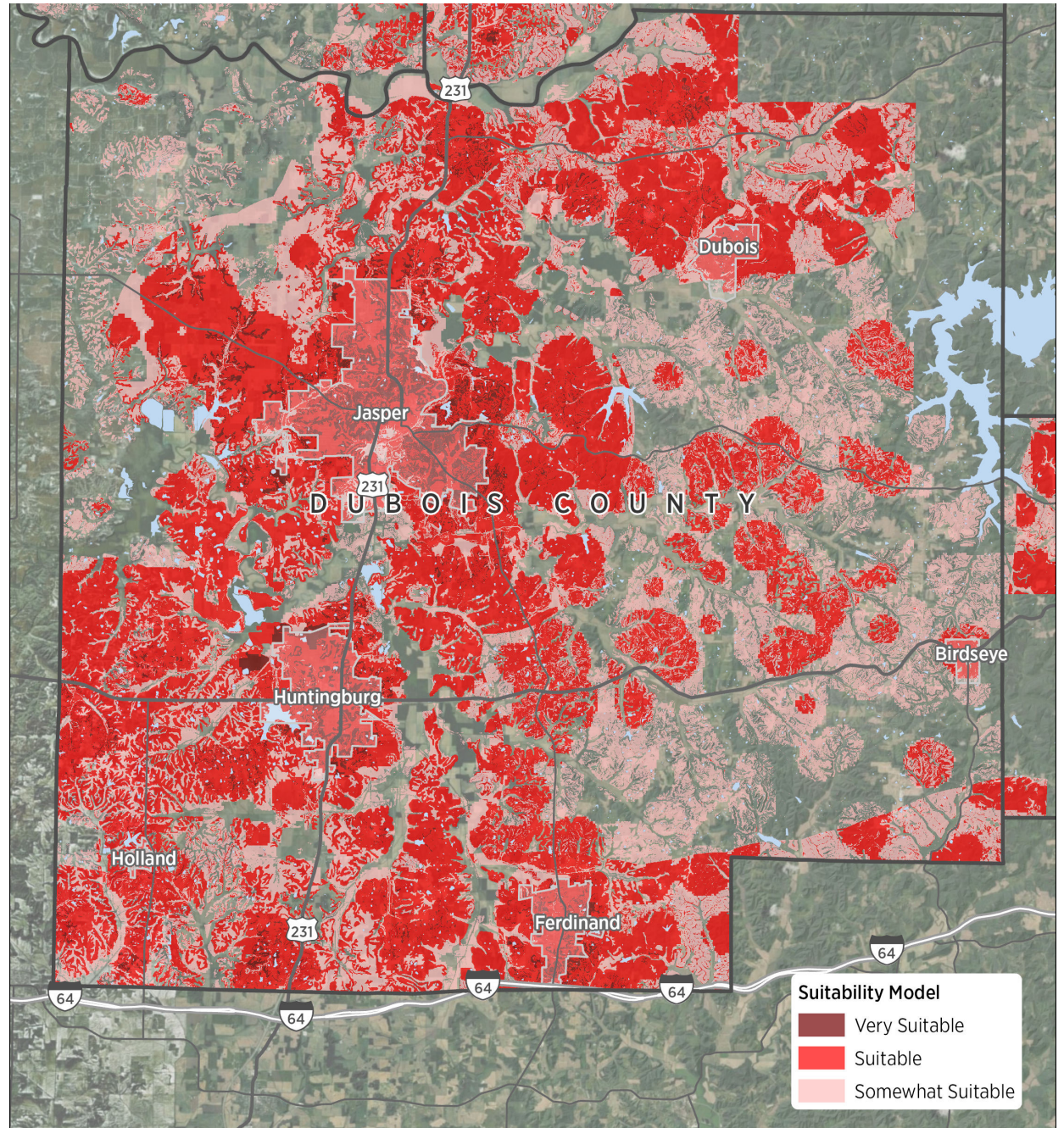
| Housing Affordability | | | |
|-----------------------|---------------------------|-------------------|---------|
| Household Income | Affordable Owner Occupied | Affordable Rental | Balance |
| \$0-25,000 | \$0-50,000 | \$0-400 | |
| \$25,000-49,999 | \$50,000-99,999 | \$400-800 | |
| \$50,000-74,999 | \$100,000-149,999 | \$800-1,250 | |
| \$75-99,999 | \$150,000-199,999 | \$1,250-1,500 | |
| \$100-150,000 | \$200,000-\$300,000 | \$1,500-2,000 | |
| \$150,000+ | \$300,000+ | \$2,000+ | |

Lot development and rehab can fill gaps in middle/high income ranges. Surpluses do not indicate quality or style. Market rate rental need.

Analysis does not include workers living outside the county or individuals not living full time in the county. Seasonally vacant units are not included. The analysis does include seniors on fixed incomes living in homes they own with no mortgage.



Dubois County: Opportunity Analysis



Dubois County: Goals

- Continue proactive involvement in lot development
- Establish a pool of funding to fill gaps in construction of market rate rentals
 - » Engage a wide variety of stakeholders to create this partnership (employers, banks, cities, and county)
- Continue efforts to update codes at both the city and county levels
- Commit to funding code enforcement and pool resources between cities when possible
- Develop partnerships between stakeholders to support development of new lots with targeted campaign on the benefits of supporting community development



Orange County: Population Projection Scenarios and Commuting Patterns

| | 2017/2019 Estimate | 2025 | 2030 |
|-----------------------------------|--------------------|---------------|---------------|
| Natural Change | 19,623 | 19,276 | 19,109 |
| 0.24% Annual Growth Rate* | 19,623 | 19,903 | 20,140 |
| 0.38% Annual Growth Rate** | 19,623 | 20,069 | 20,448 |
| * 2000-2017 Trend | | | |
| ** 1990-2010 Annual Growth Rate | | | |

| Historic Population Change, 1960-2017 | | |
|---------------------------------------|------------|--------------------|
| | Population | Annual Growth Rate |
| 1960 | 16,877 | |
| 1970 | 16,968 | 0.1% |
| 1980 | 18,677 | 1.0% |
| 1990 | 18,409 | -0.1% |
| 2000 | 19,306 | 0.5% |
| 2010 | 19,840 | 0.3% |
| 2017 | 19,623 | -0.2% |



Source: Indiana Business Research Center (IBRC), 2016



Orange County: Projections

| Development Projections (0.38% Annual Growth Rate) | | | | |
|--|--------|--------|--------|-------|
| | 2019 | 2025 | 2030 | Total |
| Population at End of Period | 19,623 | 20,069 | 20,448 | |
| HH Population at End of Period | 19,368 | 19,808 | 20,182 | |
| Average PPH | 2.5 | 2.5 | 2.5 | |
| HH Demand at End of Period | 7,830 | 8,008 | 8,159 | |
| Projected Vacancy Rate | 15.0% | 15.0% | 15.0% | |
| Unit Needs at End of Period | 9,213 | 9,422 | 9,600 | |
| Replacement Need (total lost units) | | 60 | 50 | 110 |
| Cumulative Need During Period | | 269 | 228 | 497 |
| Average Annual Construction | | 45 | 46 | 45 |

Orange County has a high vacancy rate which includes a good number of seasonally vacant and “other” or dilapidated structures. Most of the units that are categorized as “other” are older mobile homes that will need to be removed.

*Households



Orange County: Projections

| Development Program | | | |
|----------------------------------|------------|------------|------------|
| | 2025 | 2030 | Total |
| Total Need | 269 | 228 | 497 |
| Total Owner Occupied | 162 | 137 | 298 |
| Affordable Low: 60-100,000 | 32 | 27 | 58 |
| Affordable Moderate: 100-130,000 | 32 | 27 | 59 |
| Moderate Market: 130-200,000 | 49 | 41 | 90 |
| High Market: Over \$200,000 | 49 | 42 | 91 |
| Total Renter Occupied | 108 | 91 | 199 |
| Low: Less than 450 | 37 | 32 | 69 |
| Affordable: 450-700 | 34 | 29 | 63 |
| Market: Over \$700 | 36 | 31 | 67 |

The county currently has a split of 75% owner-occupied and 25% renter-occupied. This model assumes a 60/40 split to meet rental demands.



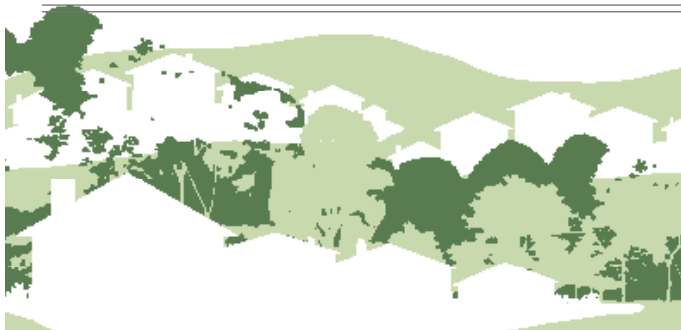
Orange County: Affordability

Median Age Built: 1976

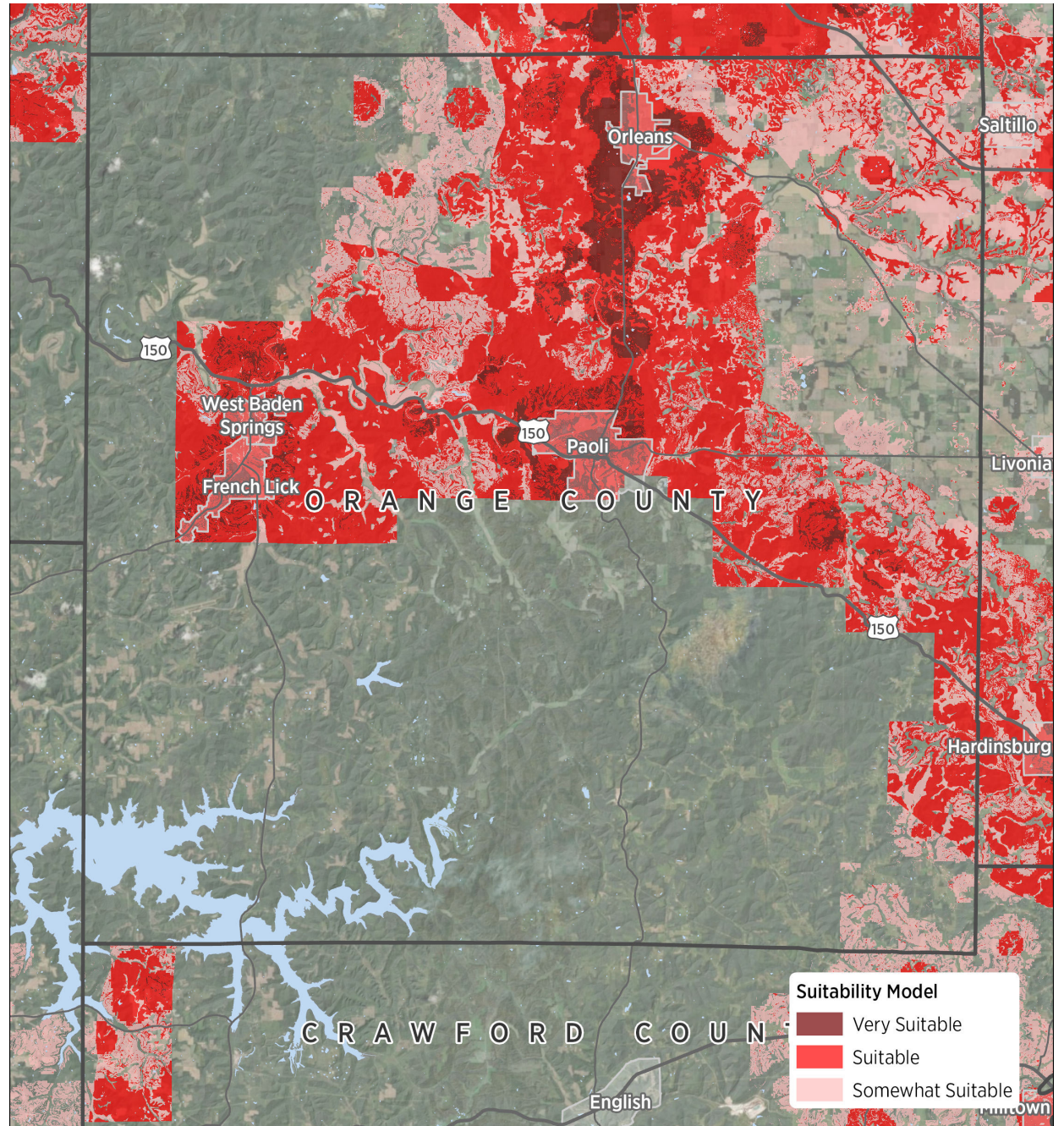
| Housing Affordability | | | |
|-----------------------|---------------------------|-------------------|---------|
| Household Income | Affordable Owner Occupied | Affordable Rental | Balance |
| \$0-25,000 | \$0-50,000 | \$0-400 | |
| \$25,000-49,999 | \$50,000-99,999 | \$400-800 | |
| \$50,000-74,999 | \$100,000-149,999 | \$800-1,250 | |
| \$75-99,999 | \$150,000-199,999 | \$1,250-1,500 | |
| \$100-150,000 | \$200,000-\$300,000 | \$1,500-2,000 | |
| \$150,000+ | \$300,000+ | \$2,000+ | |

There are unit needs at most price points. Removal of dilapidated units and rehab will help increase available lots and create suitable existing units to alleviate competition.

Analysis does not include workers living outside the county or individuals not living full time in the county. Seasonally vacant units are not included. The analysis does include seniors on fixed incomes living in homes they own with no mortgage.



Orange County: Opportunity Analysis



Orange County: Goals

- Identify funding sources to expand building trades programs
- Establish funding sources to “buy out” older mobile home units and pair with development of new subsidized housing
- Find ways to share cost of lot development
- Establish minimum building codes with an emphasis on life safety
- Fund code enforcement, potentially through inter-jurisdictional cooperation

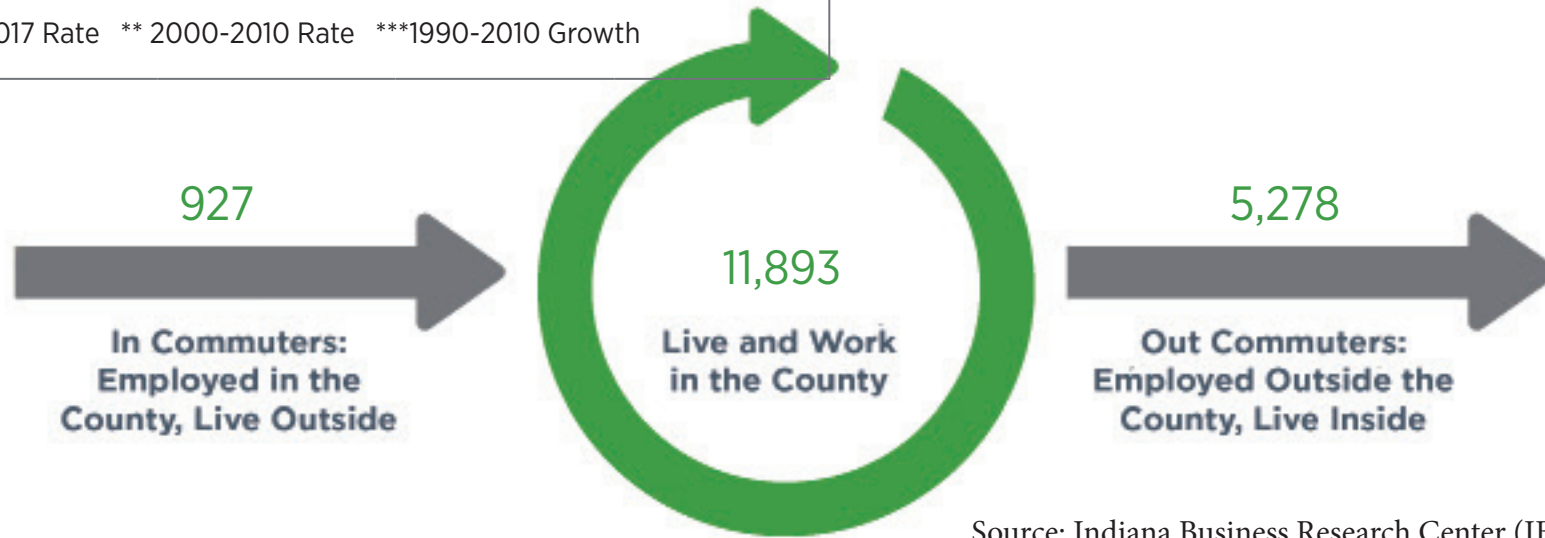


Washington County: Population Projection Scenarios and Commuting Patterns

| | 2017 /2019 Estimate | 2025 | 2030 |
|-----------------------------|---------------------|---------------|---------------|
| Natural Growth | 27,628 | 27,538 | 27,459 |
| 0.59% Annual Growth* | 27,807 | 28,808 | 29,669 |
| 0.38% Annual Growth** | 27,807 | 28,439 | 28,977 |
| 0.88% Annual Growth*** | 27,807 | 29,309 | 30,622 |

* 1990-2017 Rate ** 2000-2010 Rate ***1990-2010 Growth

| Historic Population Change, 1960-2017 | | |
|---------------------------------------|------------|--------------------|
| | Population | Annual Growth Rate |
| 1960 | 17,819 | |
| 1970 | 19,278 | 0.79% |
| 1980 | 21,932 | 1.30% |
| 1990 | 23,717 | 0.79% |
| 2000 | 27,223 | 1.39% |
| 2010 | 28,262 | 0.38% |
| 2017 | 27,807 | -0.23% |



Source: Indiana Business Research Center (IBRC), 2016



Washington County: Projections

| Development Projections (0.59% Annual Growth Rate) | | | | |
|--|--------|--------|--------|-------|
| | 2019 | 2025 | 2030 | Total |
| Population at End of Period | 27,807 | 28,808 | 29,669 | |
| HH Population at End of Period | 27,510 | 28,500 | 29,352 | |
| Average PPH | 2.6 | 2.6 | 2.6 | |
| HH Demand at End of Period | 10,570 | 10,950 | 11,278 | |
| Projected Vacancy Rate | 14.3% | 14.3% | 14.3% | |
| Unit Needs at End of Period | 12,335 | 12,779 | 13,161 | |
| Replacement Need (total lost units) | | 72 | 60 | 132 |
| Cumulative Need During Period | | 516 | 442 | 958 |
| Average Annual Construction | | 86 | 88 | 87 |

Washington has a large number of “other vacant” likely reflective of poor quality units. Therefore, replacement need is slightly higher in the model.

*Households



Washington County: Projections

| Development Program | | | |
|----------------------------------|------------|------------|------------|
| | 2025 | 2030 | Total |
| Total Need | 516 | 442 | 958 |
| Total Owner Occupied | 258 | 265 | 523 |
| Affordable Low: 60-100,000 | 47 | 49 | 96 |
| Affordable Moderate: 100-130,000 | 53 | 54 | 107 |
| Moderate Market: 130-200,000 | 75 | 77 | 152 |
| High Market: Over \$200,000 | 83 | 85 | 168 |
| Total Renter Occupied | 258 | 177 | 435 |
| Low: Less than 450 | 90 | 62 | 152 |
| Affordable: 450-700 | 71 | 49 | 119 |
| Market: Over \$700 | 97 | 67 | 164 |

The county currently has a split of 76% owner-occupied and 24% renter-occupied. This model assumes a 50/50 split in the first 6 years transitioning to a 60/40 split to meet rental demands.



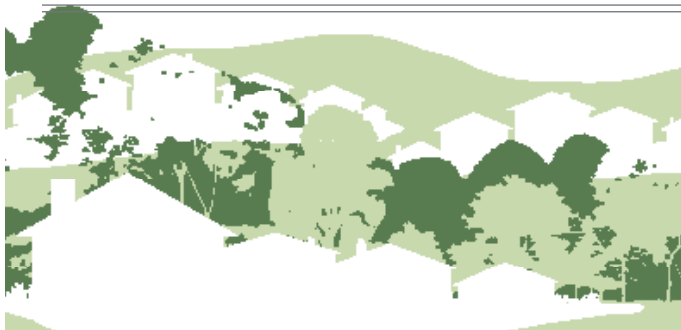
Washington County: Affordability

Median Age Built: 1977

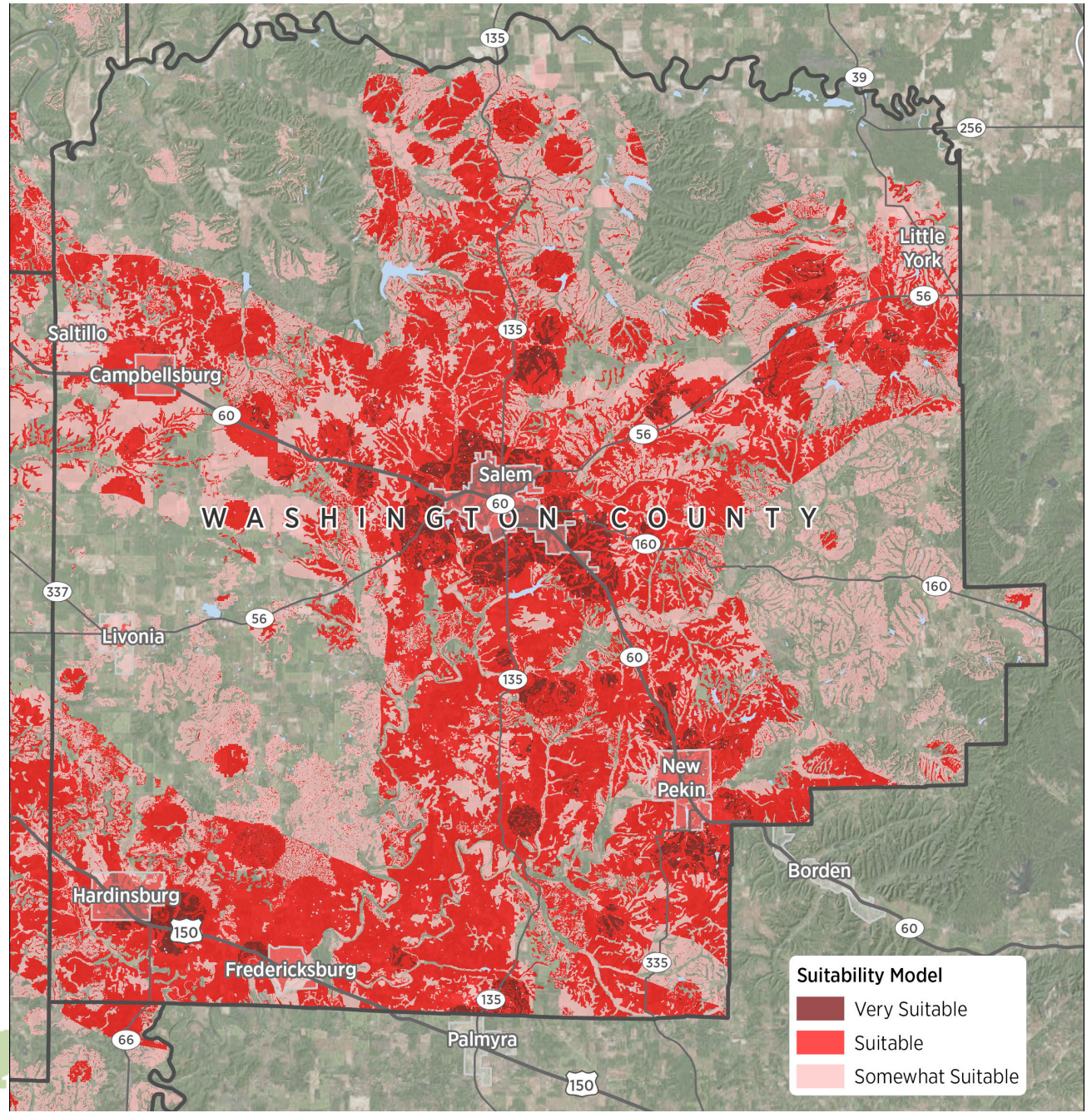
| Housing Affordability | | | |
|-----------------------|---------------------------|-------------------|---------|
| Household Income | Affordable Owner Occupied | Affordable Rental | Balance |
| \$0-25,000 | \$0-50,000 | \$0-400 | |
| \$25,000-49,999 | \$50,000-99,999 | \$400-800 | |
| \$50,000-74,999 | \$100,000-149,999 | \$800-1,250 | |
| \$75-99,999 | \$150,000-199,999 | \$1,250-1,500 | |
| \$100-150,000 | \$200,000-\$300,000 | \$1,500-2,000 | |
| \$150,000+ | \$300,000+ | \$2,000+ | |

New home construction can help with move-up housing options to fill gaps at middle price points. Also rehab at lower price points to create options for more income levels

Analysis does not include workers living outside the county or individuals not living full time in the county. Seasonally vacant units are not included. The analysis does include seniors on fixed incomes living in homes they own with no mortgage.



Washington County: Opportunity Analysis



Washington County: Goals

- Establish mobile home buy-out program paired with development of subsidized housing
- Establish energy efficiency program that can be used on owner or rental units that meet minimum standards
- Establish policies for sharing risk on lot development that meets city and county standards
- Fill gaps in property maintenance and building codes based on life safety issues



Strategies Forward

What we need to do:

- Expand housing variety
 - » Prices
 - » Types
- Find ways to share risk

Strategic Goals:

- To be identified for county and regional action



Questions?



Indiana
Uplands
REGIONAL HOUSING STUDY