

# REGIONAL HOUSING STUDY: WHAT WE LEARNED IN CRAWFORD, DUBOIS, WASHINGTON, DAVIESS AND ORANGE COUNTIES

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# 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



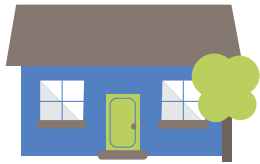
## 2. Assessing the Market: Analyzing the data



# Process

## 3. Identifying Opportunities: Site Analysis

Single  
Family Home



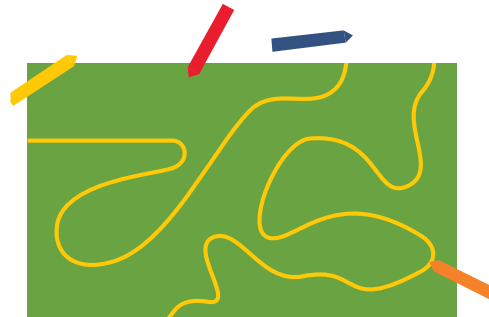
Multi-Family



Townhomes



Single Family  
Attached



## 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
<b>0.25% Annual Growth Rate*</b>	<b>10,598</b>	<b>10,730</b>	<b>10,863</b>
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

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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.

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\*Households



## Crawford County: Projections

Development Program			
	2025	2030	Total
Total Need	98	95	193
<b>Total Owner Occupied</b>	<b>49</b>	<b>47</b>	<b>96</b>
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
<b>Total Renter Occupied</b>	<b>49</b>	<b>47</b>	<b>96</b>
Low: Less than 450	17	17	34
Affordable: 450-700	18	18	36
Market: Over \$700	13	13	26

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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.

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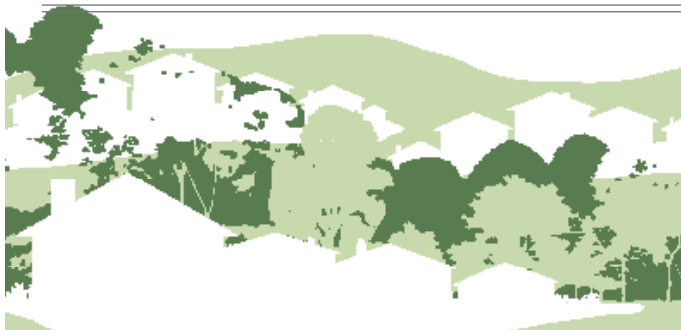
# Crawford County: Affordability

Median Age Built: 1985

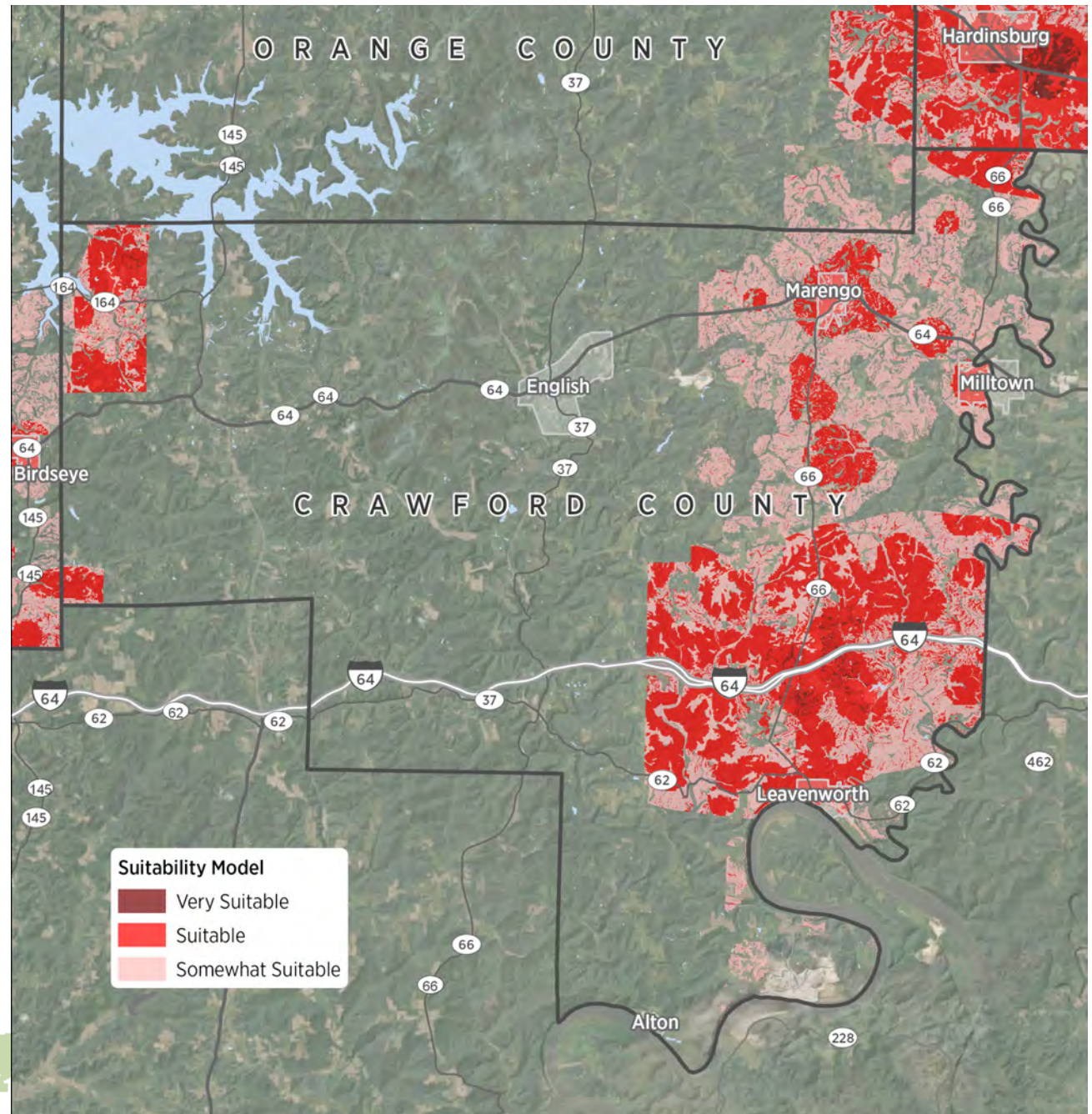
Housing Affordability			
Household Income	Affordable Owner Occu- pied	Affordable Rental	Balance
\$0-25,000	\$0-50,000	\$0-400	
\$25,000-49,999	\$50,000-99,999	\$400-800	
\$50,000-74,999	\$100,000-149,999	\$800-1,250	
\$75-99,999	\$150,000-199,999	\$1,250-1,500	
\$100-150,000	\$200,000-\$300,000	\$1,500-2,000	
\$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
<b>0.7% Annual Growth**</b>	<b>32,777</b>	<b>33,107</b>	<b>34,520</b>	<b>35,743</b>
* 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

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

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\*Households



## Daviess County: Projections

Development Program			
	2025	2030	Total
Total Need	601	518	1,120
<b>Total Owner Occupied</b>	<b>301</b>	<b>259</b>	<b>560</b>
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
<b>Total Renter Occupied</b>	<b>301</b>	<b>259</b>	<b>560</b>
Low: Less than 450	122	105	228
Affordable: 450-700	85	73	158
Market: Over \$700	94	81	174

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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.

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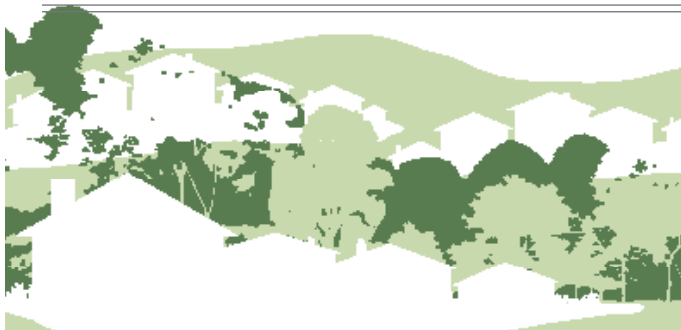
# Daviess County: Affordability

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+	

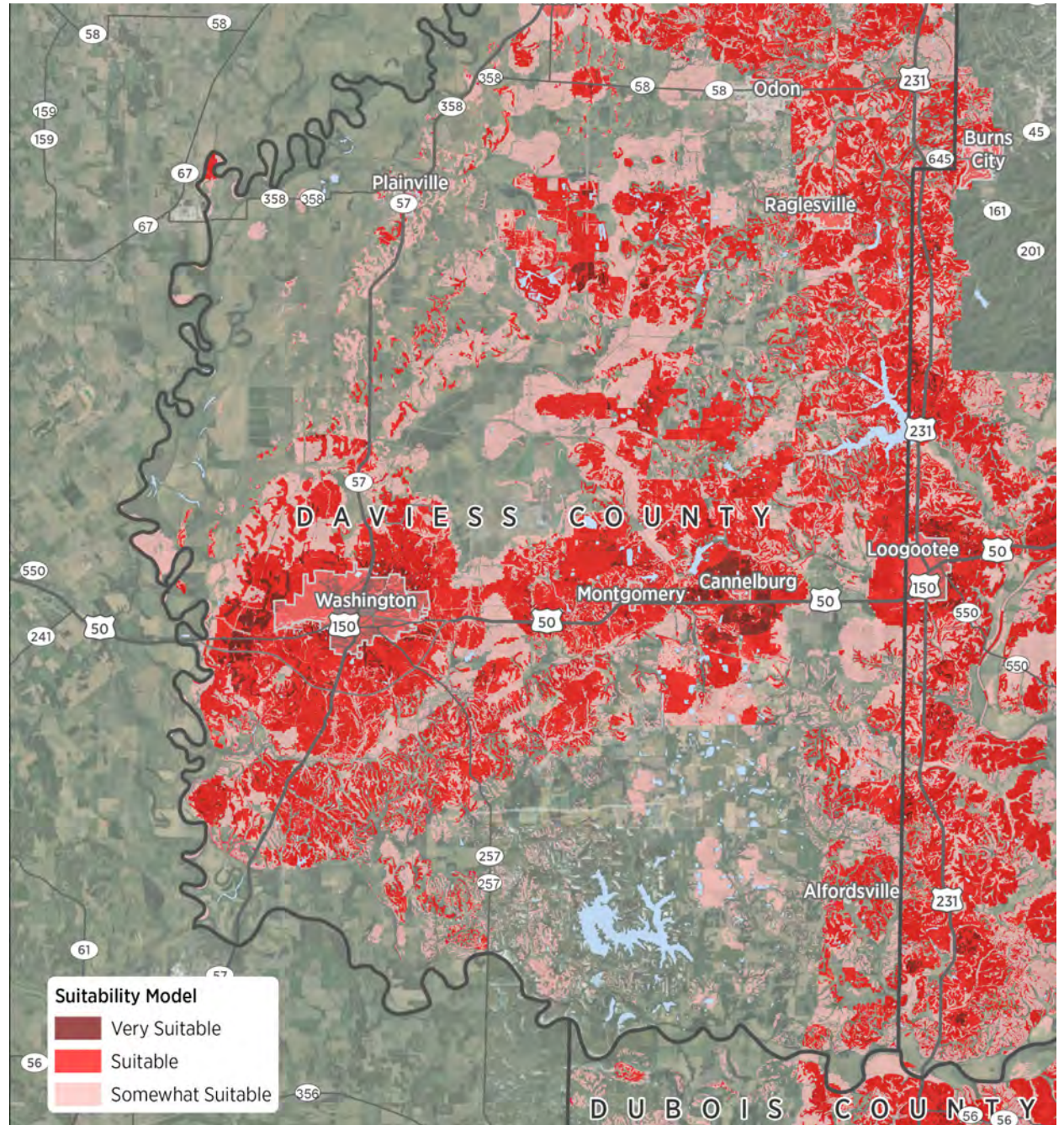
Large supply for \$25K-50K income ranges. Rehab and property maintenance could make these viable options to fill middle gaps. Programs for lowest income groups.

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
<b>1.00% Annual Growth Rate</b>	<b>42,379</b>	<b>42,523</b>	<b>45,139</b>	<b>47,442</b>
* 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

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

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\*Households



## Dubois County: Projections

Development Program			
	2025	2030	Total
Total Need	1,276	1,064	2,340
<b>Total Owner Occupied</b>	<b>766</b>	<b>639</b>	<b>1,404</b>
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
<b>Total Renter Occupied</b>	<b>510</b>	<b>426</b>	<b>936</b>
Low: Less than 450	171	142	313
Affordable: 450-700	169	141	309
Market: Over \$700	171	143	314

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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.

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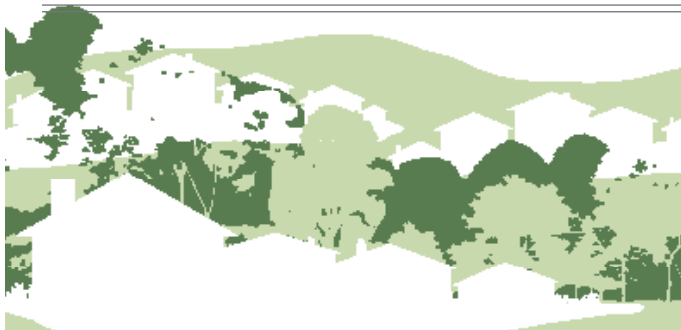
# Dubois County: Affordability

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+	

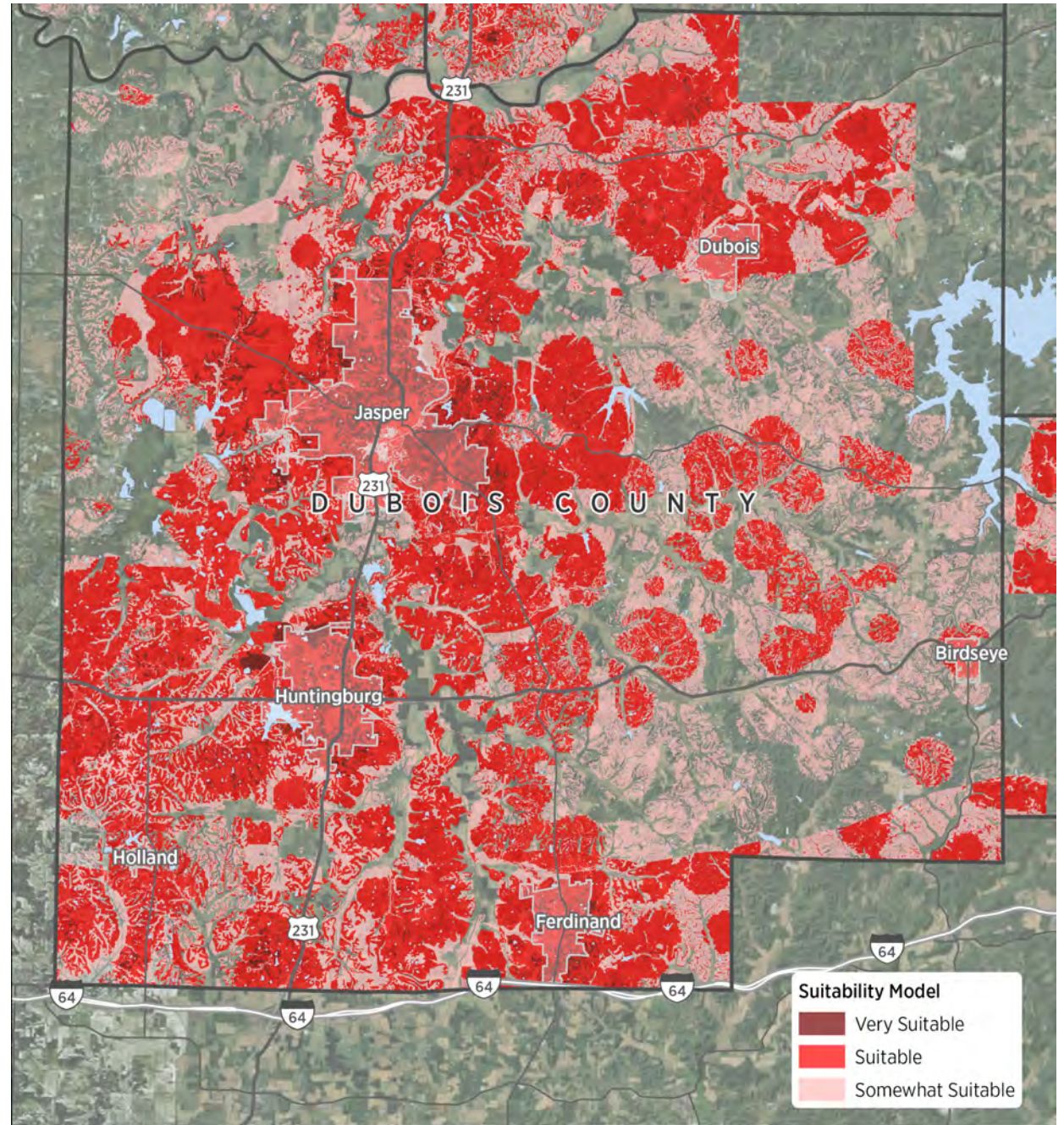
Lot development and rehab can fill gaps in middle/high income ranges. Surpluses do not indicate quality or style. Market rate rental need.

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
<b>0.38% Annual Growth Rate**</b>	<b>19,623</b>	<b>20,069</b>	<b>20,448</b>
* 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

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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.

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\*Households



# Orange County: Projections

Development Program			
	2025	2030	Total
Total Need	269	228	497
<b>Total Owner Occupied</b>	<b>162</b>	<b>137</b>	<b>298</b>
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
<b>Total Renter Occupied</b>	<b>108</b>	<b>91</b>	<b>199</b>
Low: Less than 450	37	32	69
Affordable: 450-700	34	29	63
Market: Over \$700	36	31	67

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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.

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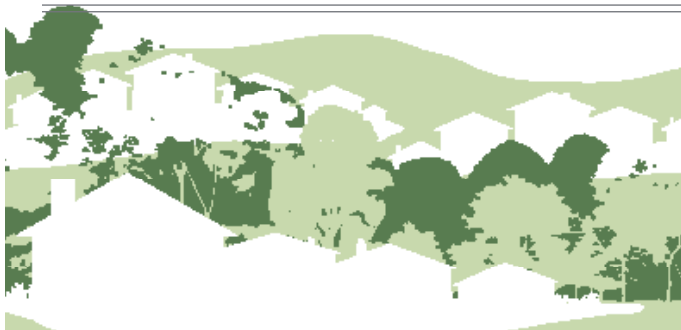
# Orange County: Affordability

Median Age Built: 1976

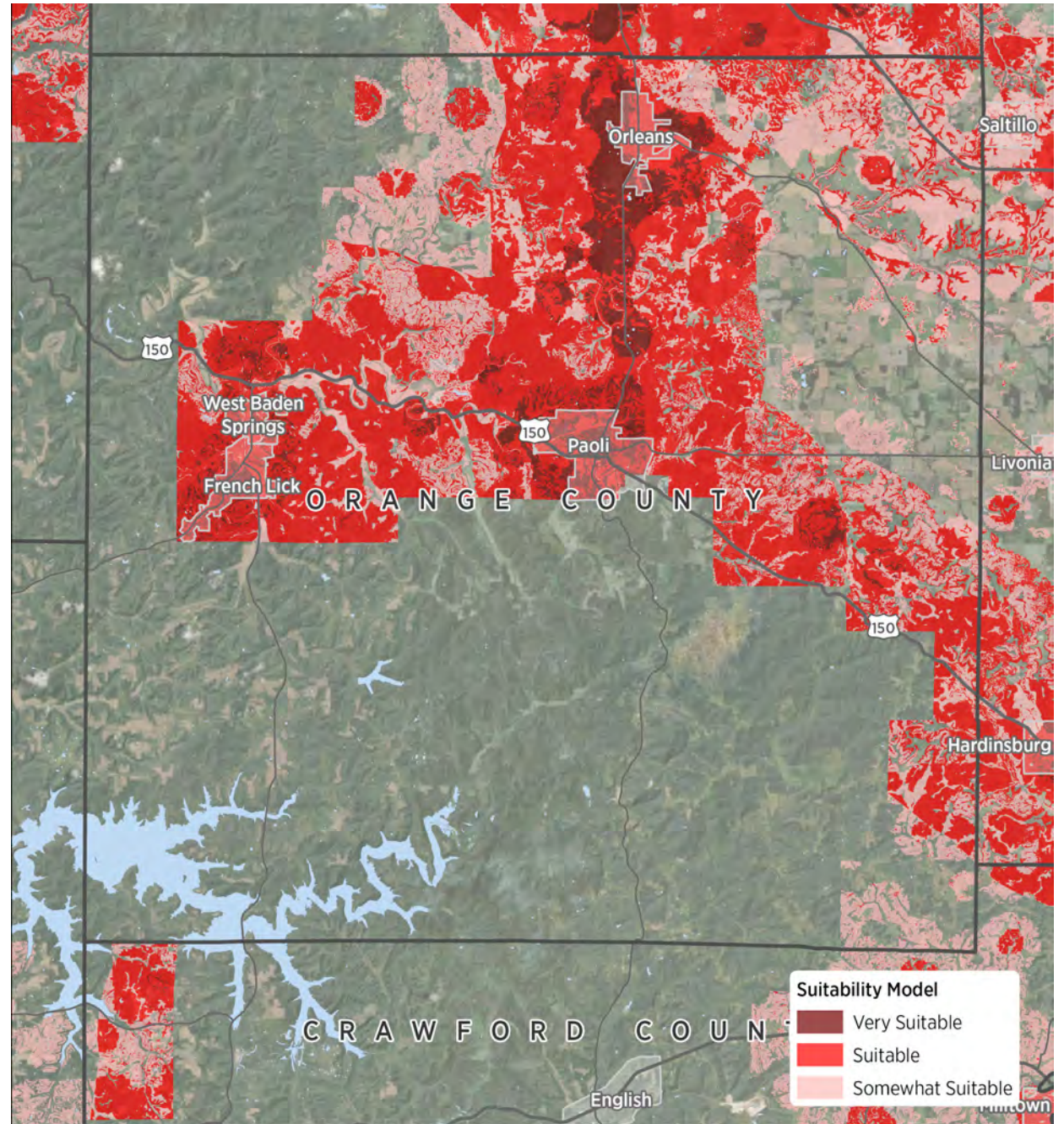
Housing Affordability			
Household Income	Affordable Owner Occu- pied	Affordable Rental	Balance
\$0-25,000	\$0-50,000	\$0-400	
\$25,000-49,999	\$50,000-99,999	\$400-800	
\$50,000-74,999	\$100,000-149,999	\$800-1,250	
\$75-99,999	\$150,000-199,999	\$1,250-1,500	
\$100-150,000	\$200,000-\$300,000	\$1,500-2,000	
\$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
<b>0.59% Annual Growth*</b>	<b>27,807</b>	<b>28,808</b>	<b>29,669</b>
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

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

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\*Households



## Washington County: Projections

Development Program			
	2025	2030	Total
Total Need	516	442	958
<b>Total Owner Occupied</b>	<b>258</b>	<b>265</b>	<b>523</b>
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
<b>Total Renter Occupied</b>	<b>258</b>	<b>177</b>	<b>435</b>
Low: Less than 450	90	62	152
Affordable: 450-700	71	49	119
Market: Over \$700	97	67	164

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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.

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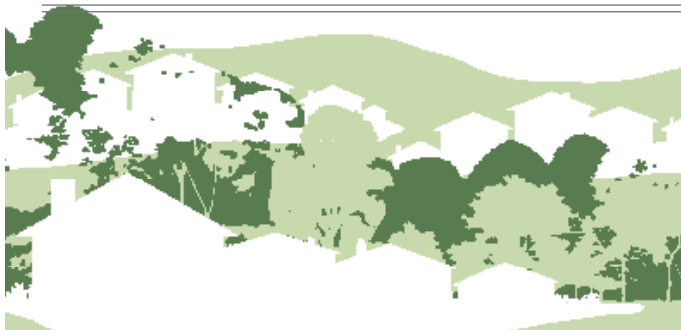
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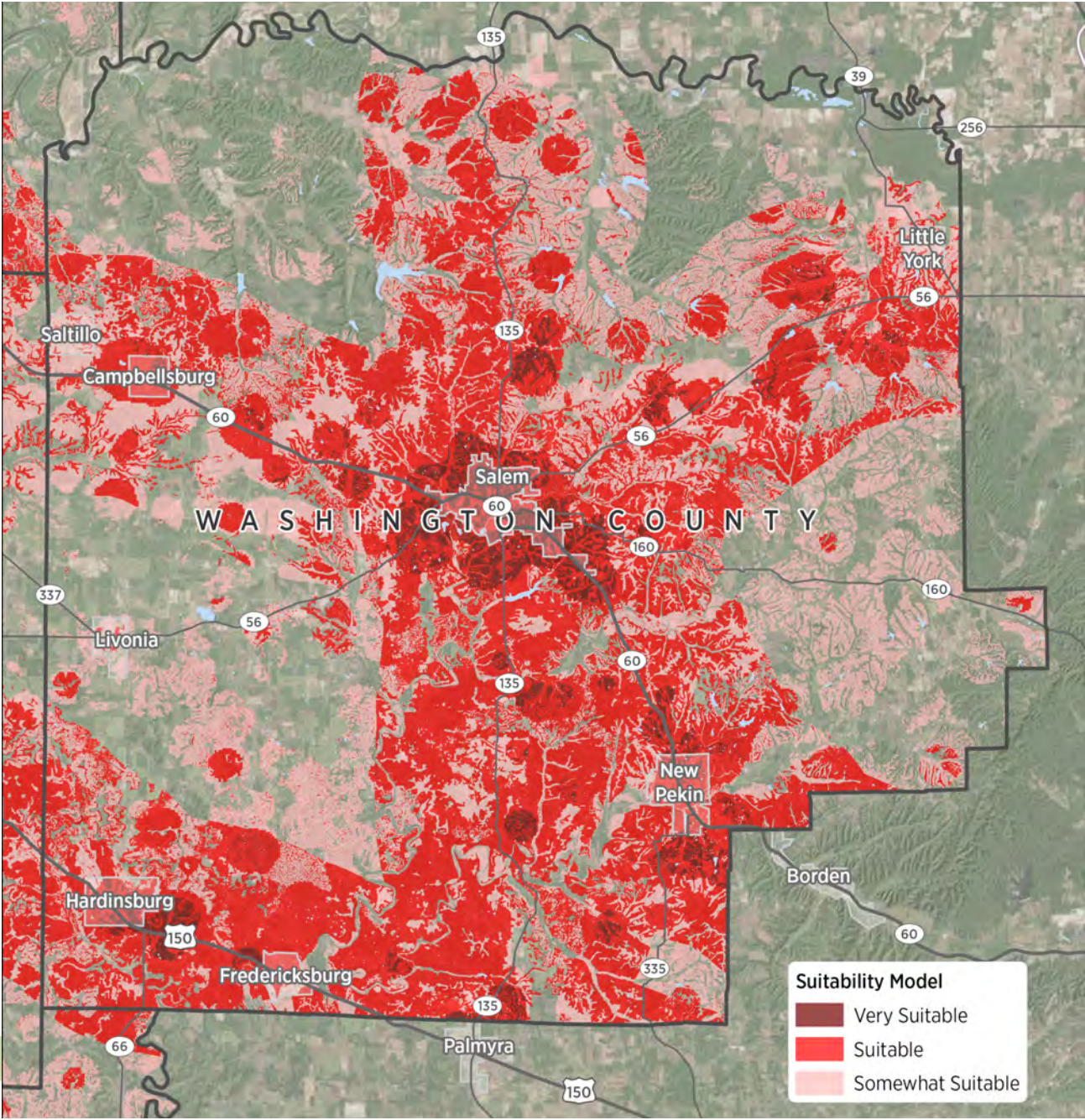
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\$25,000-49,999	\$50,000-99,999	\$400-800	
\$50,000-74,999	\$100,000-149,999	\$800-1,250	
\$75-99,999	\$150,000-199,999	\$1,250-1,500	
\$100-150,000	\$200,000-\$300,000	\$1,500-2,000	
\$150,000+	\$300,000+	\$2,000+	

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

# WE WANT TO HEAR FROM YOU!

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**Share your thoughts on this session  
using the feedback surveys.**

*Thank you!*



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