

# REGIONAL HOUSING STUDY: WHAT WE LEARNED IN BROWN, GREENE, LAWRENCE, MONROE, MARTIN, AND OWEN 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

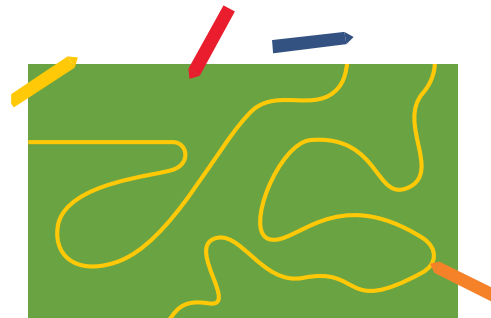


## 2. Assessing the Market: Analyzing the data



# Process

## 1. Identifying Opportunities: Site Analysis



# Process

## 4. Issues, Opportunities, & Goals



## 5. Strategic Directions



# Brown County: Population Projection Scenarios and Commuting Patterns

	2017 /2019 Estimate	2025	2030
Natural Growth	15,007	14,111	13,673
0.19% Annual Growth Rate*	15,007	15,149	15,293
0.25% Annual Growth Rate**	15,007	15,234	15,425
* 2000-2010 Growth Rate ** 1990-2017 Growth Rate			

Historic Population Change, 1960-2017		
	Population	Annual Growth Rate
1960	7,024	
1970	9,057	2.6%
1980	12,377	3.2%
1990	14,080	1.3%
2000	14,957	0.6%
2010	15,242	0.2%
2017	15,007	-0.2%



Source: Indiana Business Research Center (IBRC), 2016



# Brown County: Projections

Development Projections				
	2019	2025	2030	Total
Population at End of Period	15,007	15,234	15,425	
HH* Population at End of Period	14,847	15,071	15,260	
Average People Per HH*	2.5	2.5	2.5	
HH* Demand at End of Period	6,011	6,102	6,178	
Projected Vacancy Rate	30.0%	30.0%	30.0%	
Unit Needs at End of Period	8,583	8,713	8,822	
Replacement Need (total lost units)		30	25	55
Cumulative Need During Period		160	134	294
Average Annual Construction		27	27	27

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Nashville has been adding about 24 units annually; note the demand here should be for just permanent housing not seasonal. Seasonal would be above this number.

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\*Households



## Brown County: Projections

Development Program			
	2025	2030	Total
Total Need	160	134	294
<b>Total Owner Occupied</b>	<b>80</b>	<b>67</b>	<b>147</b>
Affordable Low: 60-100,000	9	7	16
Affordable Moderate: 100-130,000	12	10	23
Moderate Market: 130-200,000	19	16	36
High Market: Over \$200,000	39	33	73
<b>Total Renter Occupied</b>	<b>80</b>	<b>67</b>	<b>147</b>
Low: Less than 450	27	23	50
Affordable: 450-700	28	24	52
Market: Over \$700	25	21	45

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The county currently has a split of 88% owner-occupied and 15% renter-occupied. This model assumes a 50/50 split to meet rental demands.

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## Brown County: Affordability

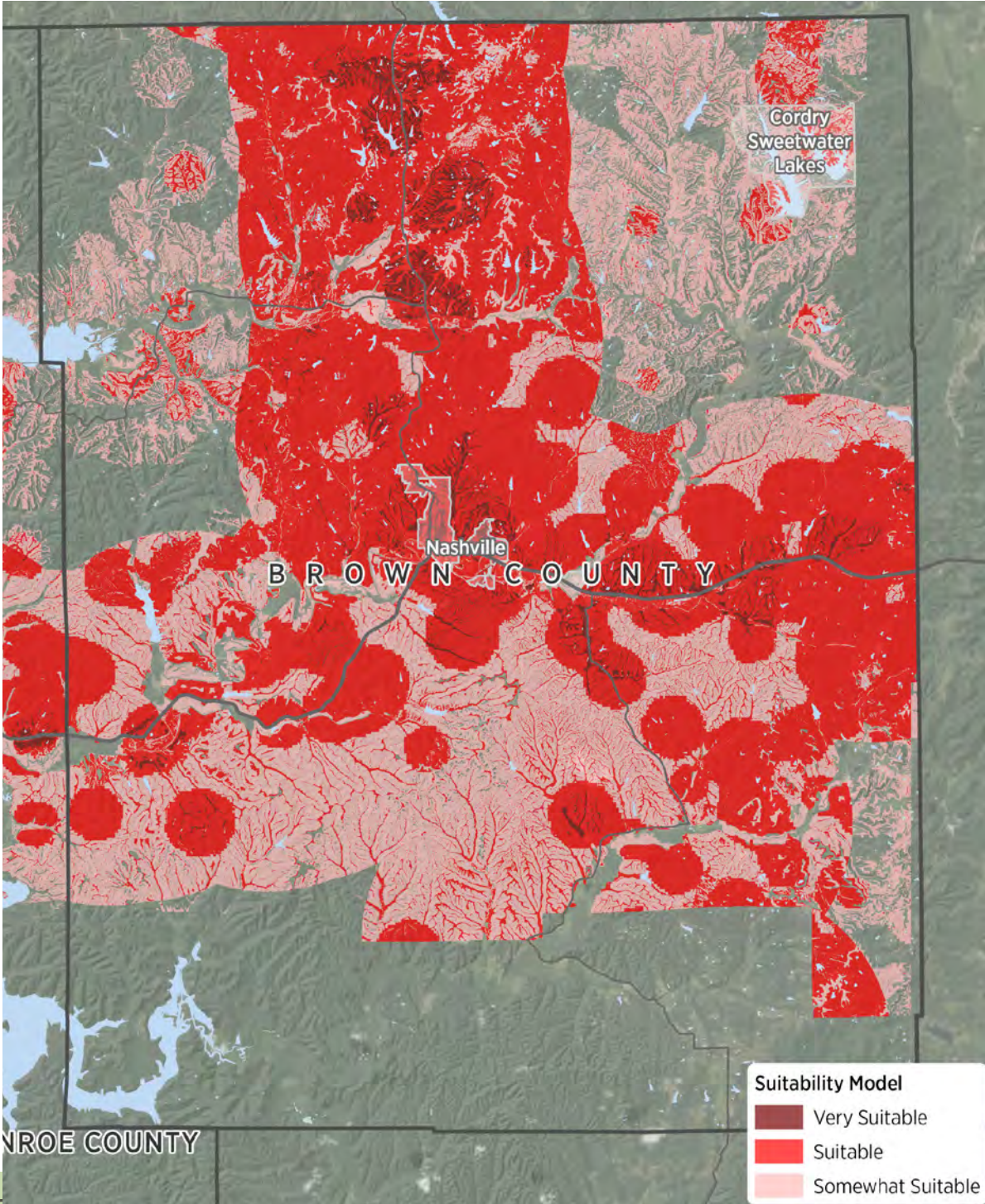
Housing Affordability			
Household Income	Affordable Owner Occu- pied	Affordable Rental	Balance
\$0-25,000	\$0-50,000	\$0-400	
\$25,000-49,999	\$50,000-99,999	\$400-800	
\$50,000-74,999	\$100,000-149,999	\$800-1250	
\$75-99,999	\$150,000-199,999	\$1,250-1,500	
\$100-150,000	\$200,000-\$300,000	\$1,500-2,000	
\$150,000+	\$300,000+	\$2,000+	

Average Age: 1983

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.



# Brown County: Opportunity Analysis





## Brown County: Goals

- Leverage existing infrastructure in communities with higher density developments
  - » City or non-profit should control infill lots with programs targeted to workforce housing
- Establish a funding program targeted at repair and replacement for aging septic systems
- Create an education program on “Living in Brown County”
- Review ordinance to ensure housing goals can be met



# Greene County: Population Projection Scenarios and Commuting Patterns

	2017/2019 Estimate	2025	2030
Natural Growth	32,431	31,921	31,522
0.24% Annual Growth Rate*	32,431	32,820	33,213
0.5% Annual Growth Rate**	32,431	33,416	34,260
* 1990-2017 Growth Rate ** 1990-2010 growth rate was 0.43%			

Historic Population Change, 1960-2017		
	Population	Annual Growth Rate
1960	26,327	
1970	26,894	0.2%
1980	30,416	1.2%
1990	30,410	0.0%
2000	33,157	0.9%
2010	33,165	0.0%
2017	32,431	-0.3%



Source: Indiana Business Research Center (IBRC), 2016



# Greene: Projections

Development Projections - 1% Annual Population Growth				
	2019	2025	2030	Total
Population at End of Period	32,431	33,416	34,260	
HH Population at End of Period	32,156	33,133	33,970	
Average PPH	2.5	2.5	2.5	
HH Demand at End of Period	12,653	13,045	13,374	
Projected Vacancy Rate	17.0%	17.0%	17.0%	
Unit Needs at End of Period	15,242	15,714	16,110	
Replacement Need (total lost units)		120	100	220
Cumulative Need During Period		592	497	1,088
Average Annual Construction		99	99	99

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Greene County should address the large number of “other vacant” units which is driving the county’s very high vacancy rate.

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## Greene County: Projections

Development Program			
	2025	2030	TOTAL
Total Need	592	497	1,088
<b>Total Owner Occupied</b>	<b>355</b>	<b>298</b>	<b>653</b>
Affordable Low: 60-100,000	53	44	97
Affordable Moderate: 100-130,000	71	59	130
Moderate Market: 130-200,000	102	86	188
High Market: Over \$200,000	129	109	238
<b>Total Renter Occupied</b>	<b>237</b>	<b>199</b>	<b>435</b>
Low: Less than 450	79	66	145
Affordable: 450-700	82	69	151
Market: Over \$700	76	64	139







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The county currently has a split of 80% owner-occupied and 20% renter-occupied. This model assumes a 60/40 split to meet rental demands.

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## Greene County: Affordability

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	\$800-1250	
\$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+	

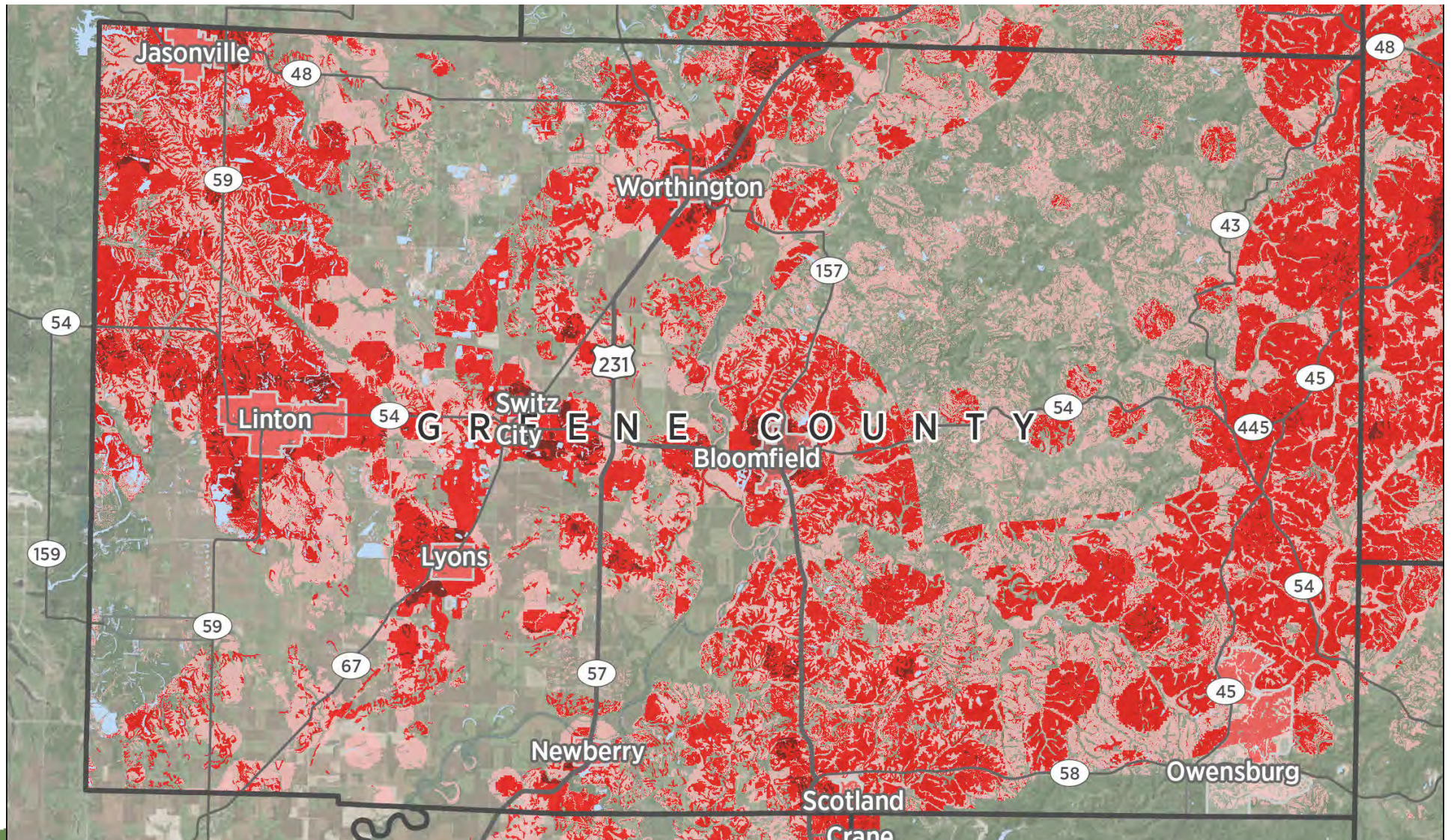
Average Age: 1976

While it would appear that there is a strong supply of very affordable housing, this also illustrates some undervaluation in the market. Many higher income households are in the same market as lower income households with a short supply of quality units.





# Greene County: Opportunities



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## Greene County: Goals

- Establish minimum building and maintenance codes
  - » Funding staff for implementation of those codes
- Identify sites for new rental properties and support those with infrastructure
- Establish a pool of funding to fill the gap between cost and appraisal



# Lawrence County: Population Projection Scenarios and Commuting Patterns

	2017/2019 Estimate	2025	2030
Natural Change	45,075	44,500	43,924
0.24% Annual Growth Rate*	45,669	46,324	46,876
0.5% Annual Growth Rate*	45,669	47,056	48,245
* 1990-2017 Growth Rate ** 1990-2010 growth rate was 0.4%			

Historic Population Change, 1960-2017		
	Population	Annual Growth Rate
1960	36,564	
1970	38,038	0.40%
1980	42,472	1.11%
1990	42,836	0.09%
2000	45,922	0.70%
2010	46,134	0.05%
2017	45,669	-0.14%



Source: Indiana Business Research Center (IBRC), 2016



## Lawrence: Projections

Development Projections - 1% Annual Population Growth				
	2019	2025	2030	Total
Population at End of Period	45,669	47,056	48,245	
HH Population at End of Period	45,181	46,553	47,729	
Average PPH	2.5	18,991.9	2.5	
HH Demand at End of Period	18,432	18,992	19,471	
Projected Vacancy Rate	12.7%	12.7%	12.7%	
Unit Needs at End of Period	21,105	21,746	22,295	
Replacement Need (total lost units)		120	100	220
Cumulative Need During Period		761	649	1,410
Average Annual Construction		127	130	128

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Lawrence County should address the large number of “other vacant” units which is driving the county’s very high vacancy rate.

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## Lawrence County: Projections

Development Program			
	2025	2030	TOTAL
Total Need	761	649	1,410
<b>Total Owner Occupied</b>	<b>381</b>	<b>389</b>	<b>770</b>
Affordable Low: 60-100,000	53	54	107
Affordable Moderate: 100-130,000	81	83	164
Moderate Market: 130-200,000	104	107	211
High Market: Over \$200,000	142	145	288
<b>Total Renter Occupied</b>	<b>381</b>	<b>260</b>	<b>640</b>
Low: Less than 450	130	89	219
Affordable: 450-700	128	88	216
Market: Over \$700	122	83	205

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The county currently has a split of 80% owner-occupied and 20% renter-occupied. This model assumes a 60/40 split to meet rental demands.

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# Lawrence County: Affordability

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	\$800-1250	
\$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+	

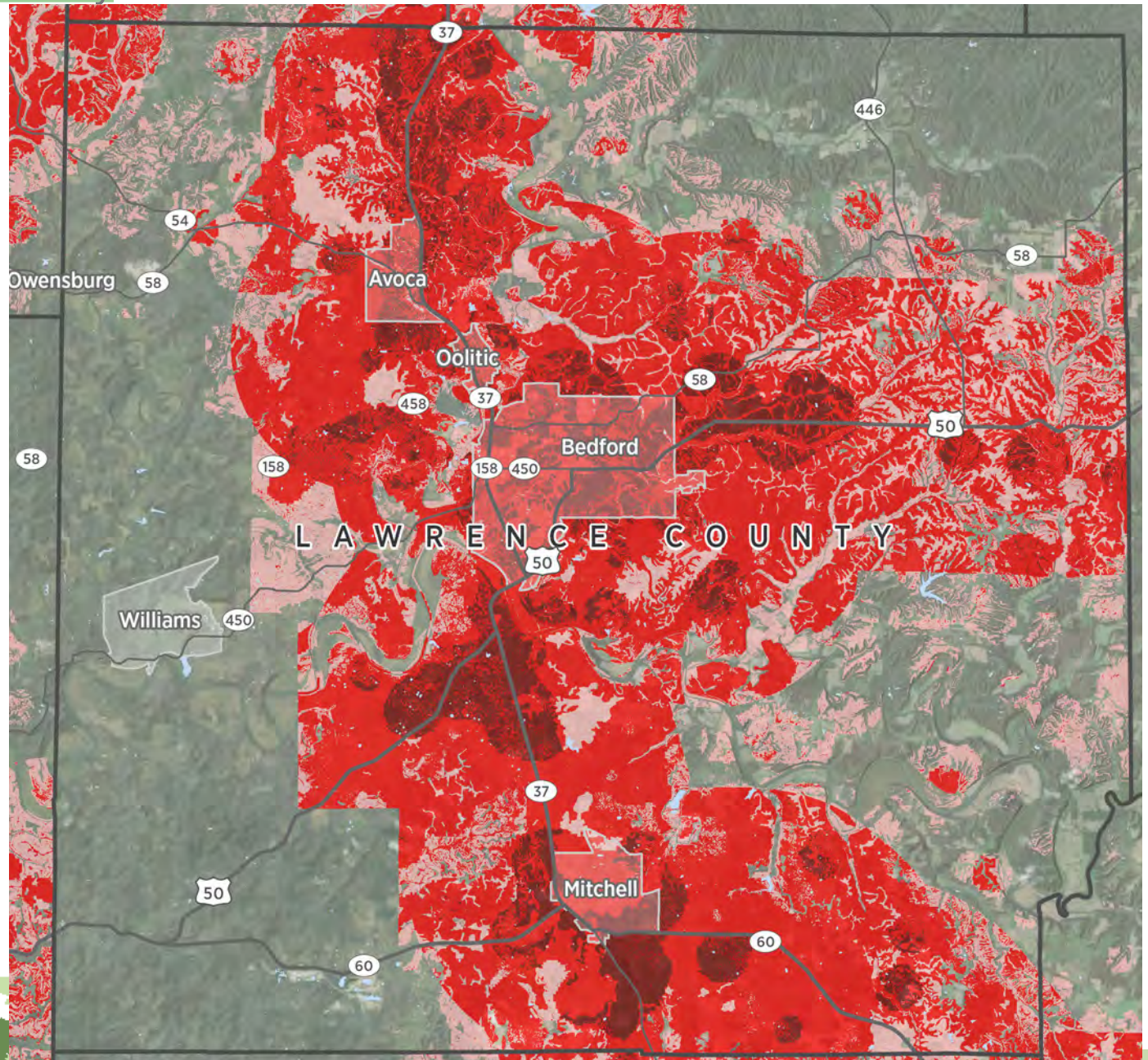
Average Age: 1977

The largest number of owner-occupied homes in Lawrence County are priced between \$50,000 and \$100,000. These are nice entry level homes but this does not reflect quality or style. Move-up housing and housing in the price points for better paying industry jobs are in short supply.





# Lawrence County: Opportunity





## Lawrence County: Goals

- Continue to invest in quality of life features - trails, parks, schools, downtowns, etc.
- Share risk with development community on infill and redevelopment sites
  - » Identify infill sites where the city can provide assistance on site prep for new market rate residential development (medium to higher density)
- Establish funding strategy for affordable lot development



# Martin County: Population Projection Scenarios and Commuting Patterns

	2017/2019 Estimate	2025	2030
Natural Change	10,219	9,997	9,877
-0.05%*	10,219	10,186	10,159
0.25% Annual Growth Rate**	10,219	10,373	10,504
* 1990-2017 Trend			
** Aspirational based on job demand and strategic investments			

Historic Population Change, 1960-2017		
	Population	Annual Growth Rate
1960	10,608	
1970	10,969	0.3%
1980	11,001	0.0%
1990	10,369	-0.6%
2000	10,369	0.0%
2010	10,334	0.0%
2017	10,219	-0.2%



Source: Indiana Business Research Center (IBRC), 2016





## Martin County: Projections

Development Projections				
	2019	2025	2030	Total
Population at End of Period	10,219	10,373	10,504	
HH Population at End of Period	10,127	10,280	10,409	
Average PPH	2.4	2.4	2.4	
HH Demand at End of Period	4,251	4,315	4,369	
Projected Vacancy Rate	11.6%	11.6%	11.6%	
Unit Needs at End of Period	4,811	4,884	4,945	
Replacement Need (total lost units)		30	25	55
Cumulative Need During Period		103	86	189
Average Annual Construction		17	17	17

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Martin County has a fairly high vacancy rate. Most of these appear to be categorized as “other vacant,” likely deteriorated structures.

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# Martin County: Projections

Development Program			
	2025	2030	Total
Total Need	103	86	189
<b>Total Owner Occupied</b>	<b>62</b>	<b>52</b>	<b>113</b>
Affordable Low: 60-100,000	10	8	18
Affordable Moderate: 100-130,000	12	10	22
Moderate Market: 130-200,000	15	13	28
High Market: Over \$200,000	25	21	45
<b>Total Renter Occupied</b>	<b>41</b>	<b>35</b>	<b>76</b>
Low: Less than 450	15	12	27
Affordable: 450-700	13	11	23
Market: Over \$700	14	12	26







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The county currently has a split of 80% owner-occupied and 20% renter-occupied. This model assumes a 60/40 split to meet rental demands.

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## Martin County: Affordability

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	\$800-1250	
\$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+	

Average Age: 1978

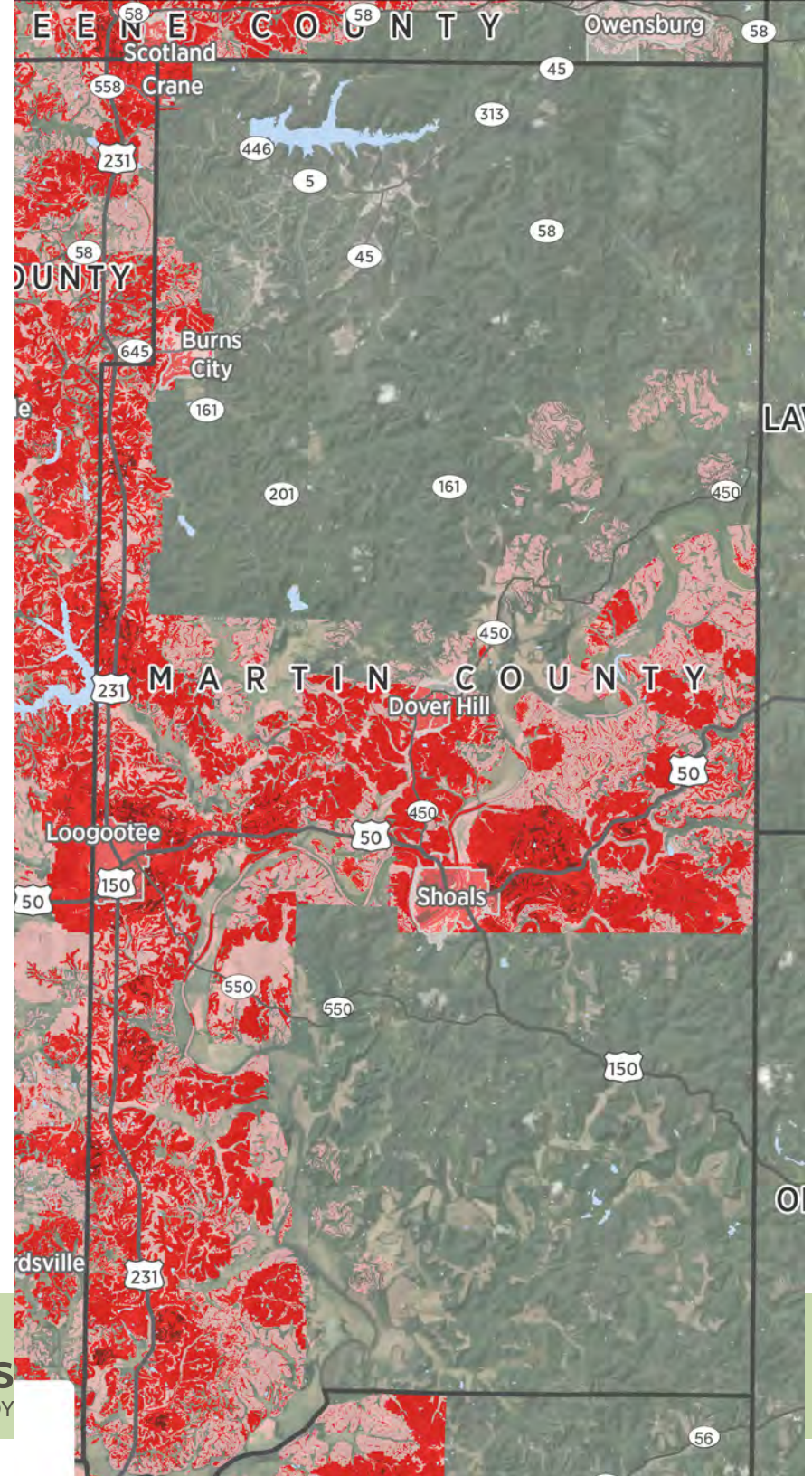
Almost all of Martin County's rental units are priced below \$800. This is below market rate for new construction, making it challenging to finance new construction. Existing units are also older and likely do not have the amenities that many young CRANE workers desire.



# Martin County: Opportunities



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## Martin County: Goals

- Identify ways the city is willing to share risk on lot development
- Develop partnerships between stakeholders to support development of new lots with a targeted campaign on the benefits of supporting community development
- Further fund code enforcement efforts
- Pool funding to address gap financing needs in development of market rate rentals



# Monroe County: Population Projection Scenarios and Commuting Patterns

Historic Population Change, 1960-2017		
	Population	Annual Growth Rate
1960	59,225	
1970	84,849	3.7%
1980	98,785	1.5%
1990	108,978	1.0%
2000	120,563	1.0%
2010	137,974	1.4%
2017	144,436	0.7%

75% of the Student Population is Removed				
	2017 Estimate	2020	2025	2030
1.00% Growth Rate	111,654	115,037	120,905	127,072
1.36% Growth Rate	111,654	116,271	124,396	133,088
1.19% Growth Rate	111,654	115,687	122,736	130,215
*Assumes students stay in the city after college and have children **1% = 1990-2017; 1.36% = 2000-2010; 1.19% = 1990-2010				

Permanent Population Plus Students				
	2017 Estimate	2020	2025	2030
1.00% Growth Rate	144,436	147,819	153,687	159,855
1.36% Growth Rate	144,436	149,054	157,178	165,870
1.19% Growth Rate	144,436	148,470	155,519	162,998
*Assumes students stay in the city after college and have children **1% = 1990-2017; 1.36% = 2000-2010; 1.19% = 1990-2010				



# Monroe County: Population Projection Scenarios and Commuting Patterns



Source: Indiana Business Research Center (IBRC), 2016



# Monroe: Projections

Development Projections - 1% Annual Population Growth				
	2019	2025	2030	Total
Population at End of Period	144,436	153,687	159,855	
HH Population at End of Period	128,759	137,006	142,504	
Average PPH	2.6	2.6	2.6	
HH Demand at End of Period	49,043	52,184	54,278	
Projected Vacancy Rate	9.5%	8.3%	7.6%	
Unit Needs at End of Period	54,162	56,927	58,763	
Replacement Need (total lost units)		262	160	422
Cumulative Need During Period		2,281	1,996	4,277
Average Annual Construction		380	399	329

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Stakeholders indicated a much lower vacancy rate based on wait times for rentals. The city's vacancy rate may reflect rentals that are vacant but not really available (personal use or not habitable)

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# Monroe County: Projections

Development Program			
	2025	2030	TOTAL
Total Need	2,281	1,996	4,277
<b>Total Owner Occupied</b>	<b>1,254</b>	<b>1,098</b>	<b>2,352</b>
Affordable Low: 60-100,000	178	156	334
Affordable Moderate: 100-130,000	242	212	453
Moderate Market: 130-200,000	295	258	552
High Market: Over \$200,000	540	472	1,012
<b>Total Renter Occupied</b>	<b>1,026</b>	<b>898</b>	<b>1,924</b>
Low: Less than 450	485	425	910
Affordable: 450-700	285	249	534
Market: Over \$700	256	224	480

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The county currently has a split of 55% owner-occupied and 45% renter-occupied. This model assumes the same split.

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Student incomes are likely inflating the demand for rental units priced below \$450.

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# Monroe County: Affordability

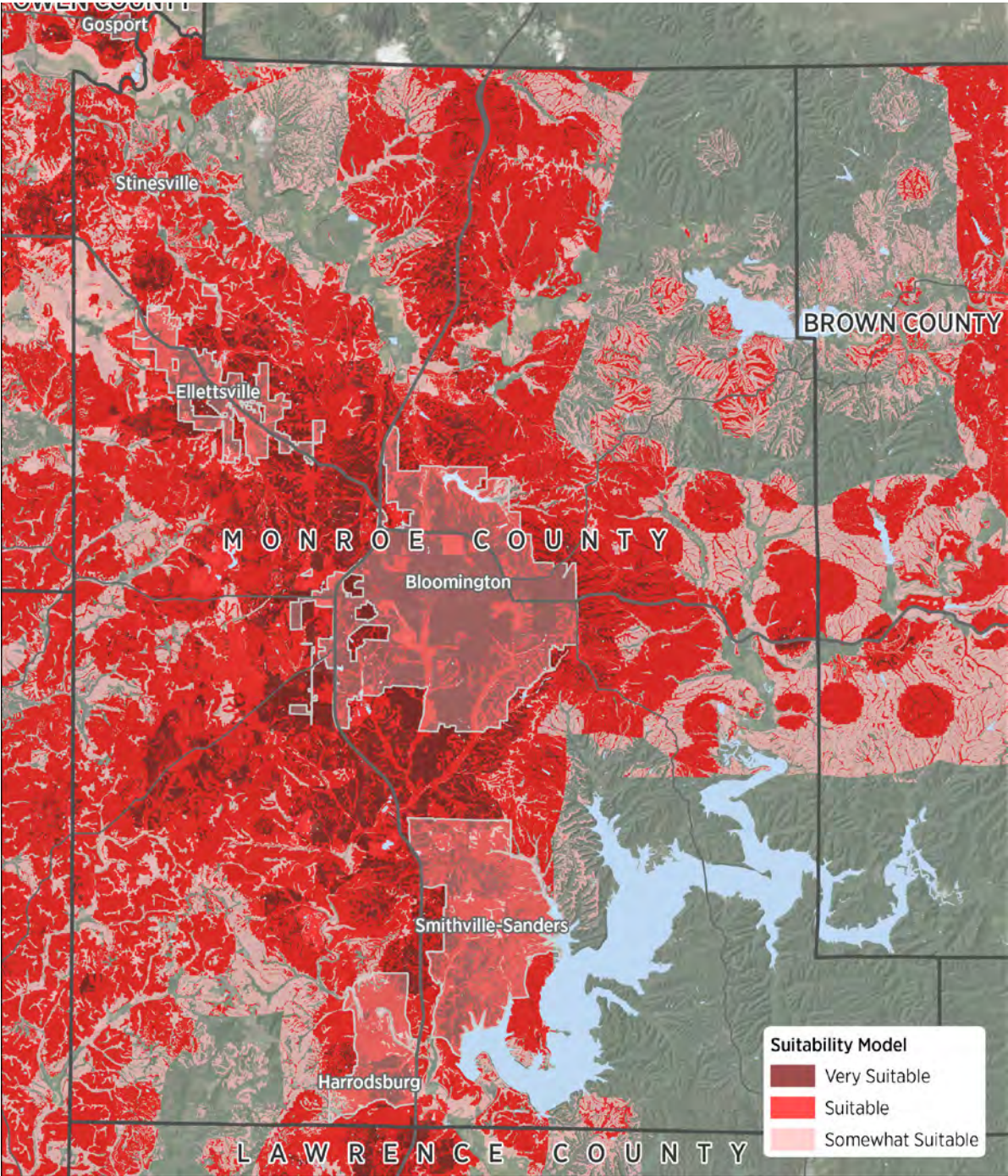
Housing Affordability			
Household Income	Affordable Owner Occupied	Affordable Rental	Balance
\$0-25,000	\$0-50,000	\$0-400	
\$25,000-49,999	\$50,000-99,999	\$400-800	
\$50,000-74,999	\$100,000-149,999	\$800-1250	
\$75-99,999	\$150,000-199,999	\$1,250-1,500	
\$100-150,000	\$200,000-\$300,000	\$1,500-2,000	
\$150,000+	\$300,000+	\$2,000+	

Average Age: 1984

Monroe County would appear to have a huge under supply of housing affordable to households making less then \$25,000. It is important to note that many households in this range are students. Additionally, many higher price points units are filled by multiple students.



# Monroe County: Affordability





## Monroe County: Goals

- Identify policies for sharing risk on development of new “affordable lots”
- Find ways to stream line the development review and approval process
- Identify sites along older commercial corridors for higher density residential infill
- Establish education program for tenants and land lords
  - » How to be a good tenant and what are your rights
- Find ways to expand the conversation beyond student housing needs



# Owen County: Population Projection Scenarios and Commuting Patterns

	2017 /2019 Estimate	2025	2030
Natural Growth	20,957	20,383	20,066
-0.4%*	20,957	20,441	20,021
1.0% Annual Growth Rate**	20,957	22,246	23,381
* 2010-2017 Growth Rate			
** Aspirational, based on 1990-2017 growth rate of 0.72%			

Historic Population Change, 1960-2017		
	Population	Annual Growth Rate
1960	11,400	
1970	12,163	0.6%
1980	15,841	2.7%
1990	17,281	0.9%
2000	21,786	2.3%
2010	21,575	-0.1%
2017	20,957	-0.4%



Source: Indiana Business Research Center (IBRC), 2016



## Owen County: Projections

Development Projections				
	2019	2025	2030	Total
Population at End of Period	20,957	22,246	23,381	
HH Population at End of Period	20,766	22,043	23,168	
Average PPH	2.4	2.4	2.4	
HH Demand at End of Period	8,551	9,077	9,540	
Projected Vacancy Rate	15.5%	15.5%	15.5%	
Unit Needs at End of Period	10,117	10,739	11,287	
Replacement Need (total lost units)		60	50	110
Cumulative Need During Period		682	598	1,280
Average Annual Construction		114	120	116

An annual construction rate of 116 would be doubling the current rate. Employment opportunities within Owen and Monroe counties position the county for this kind of growth if certain strategic initiatives can be completed. Some demand would also be met by the lower vacancy rate.



# Owen County: Projections

Development Program			
	2025	2030	Total
Total Need	682	598	1,280
<b>Total Owner Occupied</b>	<b>409</b>	<b>359</b>	<b>768</b>
Affordable Low: 60-100,000	72	63	134
Affordable Moderate: 100-130,000	88	77	165
Moderate Market: 130-200,000	113	99	212
High Market: Over \$200,000	137	120	257
<b>Total Renter Occupied</b>	<b>273</b>	<b>239</b>	<b>512</b>
Low: Less than 450	82	72	153
Affordable: 450-700	82	72	154
Market: Over \$700	109	96	205

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The county currently has a split of 80% owner-occupied and 20% renter-occupied. This model assumes a 60/40 split to meet rental demands.

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## Owen County: Affordability

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	\$800-1250	
\$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+	

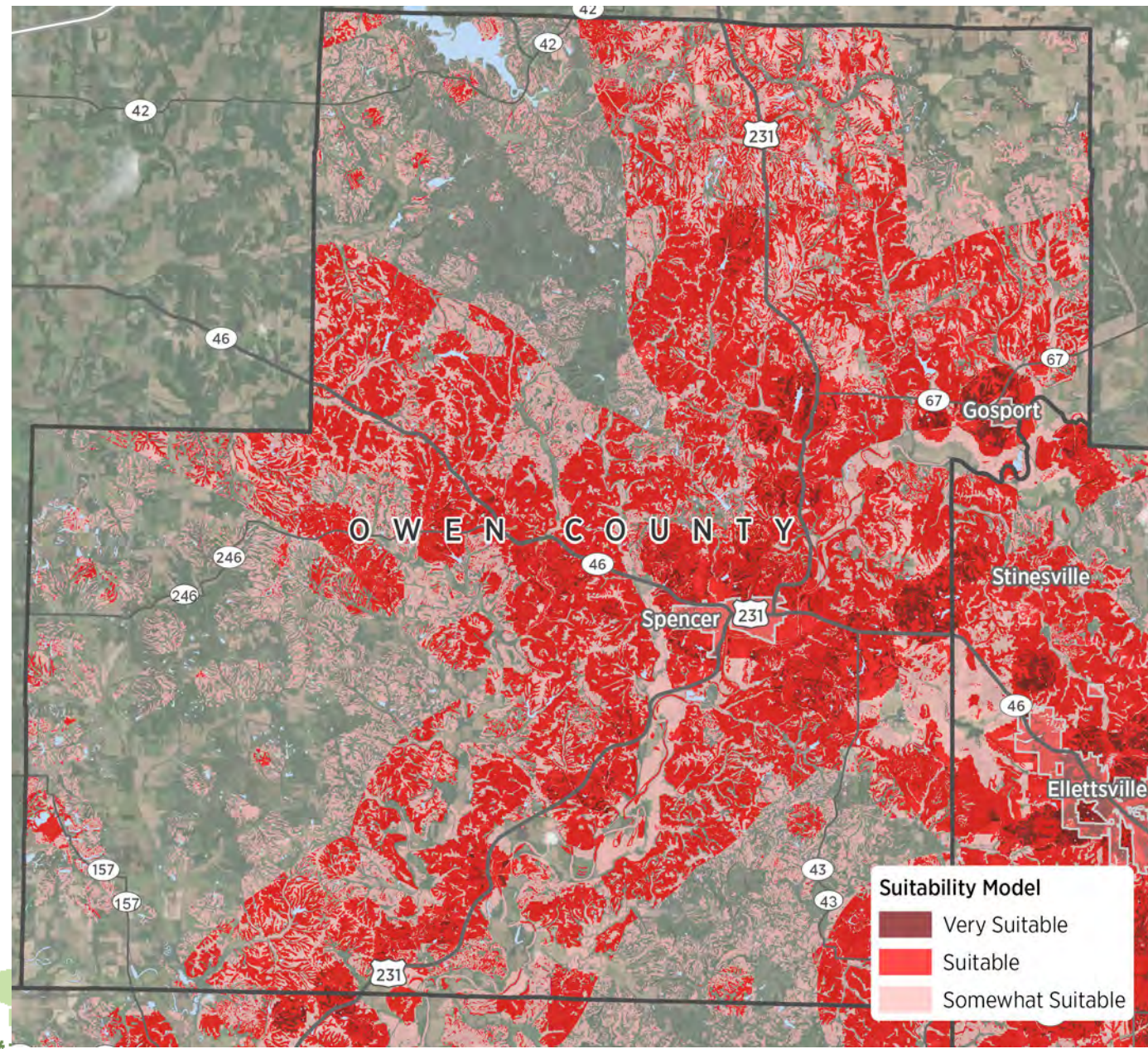
Average Age: 1983

The vast majority of Owen County's rentals are priced between \$400 and \$800 but a large number of people compete for these units as they are likely a better quality. While the county has a very large number of homes priced below \$150,000 these units are not meeting the demand for those looking to move to the county





# Owen County: Opportunities





## Owen County: Goals

- Work with local philanthropic community to expand high quality daycare options
- Identify ways to share risk on lot development
- Pool funding to fill gaps necessary for the development of higher to medium density housing to add variety to the market



Questions?



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# 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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