COMPREHENSIVE PLAN

HOUSING TRANSPORTATION

LAND USE

PUBLIC FACILITIES

HOUSING
ELEMENT

The provision and availability of decent, safe and sanitary housing is an important dimension of this comprehensive plan. This element provides an inventory of the current housing stock and identifies local housing needs along with goals and objectives to address these needs.

CURRENT CONDITIONS

EXISTING HOUSEHOLD SIZES & TYPES

Information assembled and analyzed from the 2000 U.S. Census indicates that the average household sizes and types in Dearborn County differ moderately from the state and national statistical household means. According to the data collected, the average household size of a Dearborn County residence is 2.71 persons per household, a figure that is slightly higher than the state and national average household sizes (which are 2.53 for the former and 2.59 for the latter). By comparison, the average family size of a Dearborn County residence is 3.13 persons per dwelling unit, a figure that is very similar to the state and national average household sizes (which are 3.05 for the former and 3.14 for the latter).

Table 4-1 illustrates the household composition of the county. The majority of the citizens in the county can be classified as living within family households, the greater portion of which are situated within a married-couple family residence. This statistical representation of the county indicates that there is a significantly higher proportion of people who live in these types of households when compared to state and national figures. Table 4-1 also depicts that there is a significantly less percentage of the county population that resides in non-family households than the state and national averages (a difference of at least 7 percent in comparison to both cases). In addition, there also appears to be a slightly smaller percentage of the county population living alone in comparison to state and national average household compositions.

Table 4-1: Average Household Composition in Comparison to State and National Statistics

HOUSEHOLDS BY TYPE	COUNTY	%*	INDIANA	%*	US	%*
Total households	16,832	100	2,336,306	100	105,480,101	100
Family households (families)	12,768	75.9	1,602,501	68.6	71,787,347	68.1
With own children under 18 years	6,294	37.4	767,836	32.9	34,588,368	32.8
Married-couple family	10,523	62.5	1,251,458	53.6	54,493,232	51.7
With own children under 18 years	4,912	29.2	556,113	23.8	24,835,505	23.5
Female householder, no husband present	1,618	9.6	259,372	11.1	12,900,103	12.2
With own children under 18 years	1,015	6	160,311	6.9	7,561,874	7.2
Non-family households	4,064	24.1	733,805	31.4	33,692,754	31.9
Householder living alone	3,385	20.1	605,428	25.9	27,230,075	25.8
Householder 65 years and over	1,361	8.1	221,538	9.5	9,722,857	9.2

All statistics in these columns represent the number of households out of 100 in which the factors listed are applicable; Source: U.S. Census Bureau, 2000
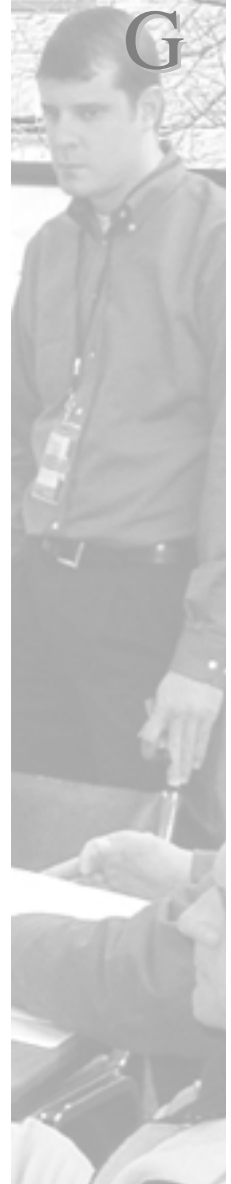
HOUSING STOCK CHARACTERISTICS & QUALITIES

Age of Existing Housing

Analysis of the characteristics and qualities of the housing stock in Dearborn County is essential in determining the issues that are relevant to the housing component of the comprehensive plan. Information gathered from the 2000 U.S. Census indicates that the median age of the housing stock in the county is noticeably younger than the state and national housing statistical means--which are 8 years (for the former) and 3 years (for the latter) older than the median county household unit age of 29 years old. Figure 4-1 depicts the distribution of the county's housing structures in accordance to the year that construction was completed and in comparison to state and national data. In conjunction with the median age of the county's housing stock, this figure suggests that the level of housing rehabilitation in the county may be slightly lower than the state and national levels and that (as a result) there may be slightly higher levels of safety and quality associated with this newer housing.

## Figure 4-1: Year Structure Built in Comparison to State and National Statistics
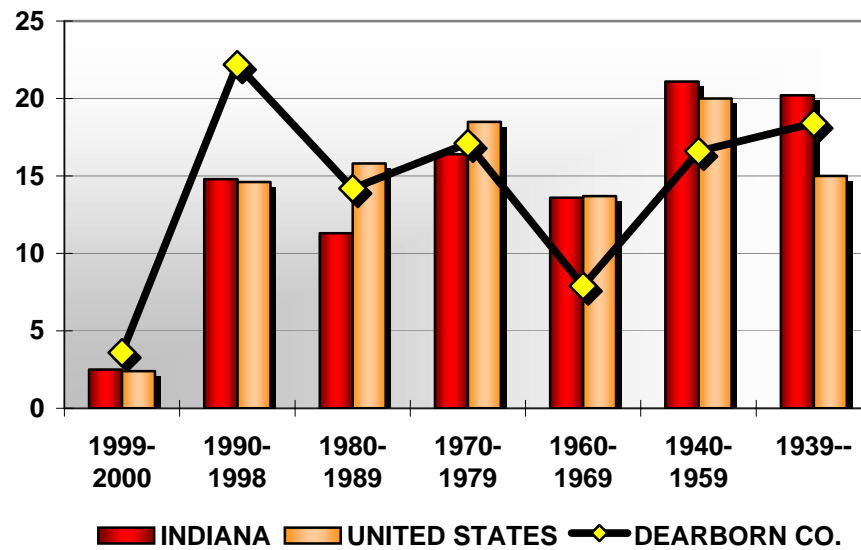
Source: U.S. Census Bureau, 2000

Existing Housing Type

Figure 4-2 illustrates the housing type composition of Dearborn County. The majority of the housing stock in the county is classified as detached, single-unit housing. This statistical representation of the county indicates that there is a significantly higher proportion of the population living in this type of housing when compared to state and national trends (6 percent more than the state average and 17 percent more than the national average). Conversely, there is a significant difference in the proportion of multi-unit structures in the county in comparison with state and national figures. Structures with three or more units in Dearborn County comprise only 10.2% of the housing stock, while the state and national proportions are recorded at 15.9% and 21.3% by comparison.
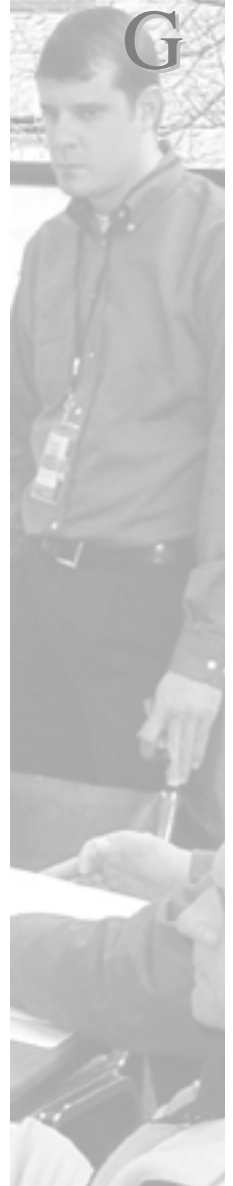
Figure 4-2: Housing Type Composition
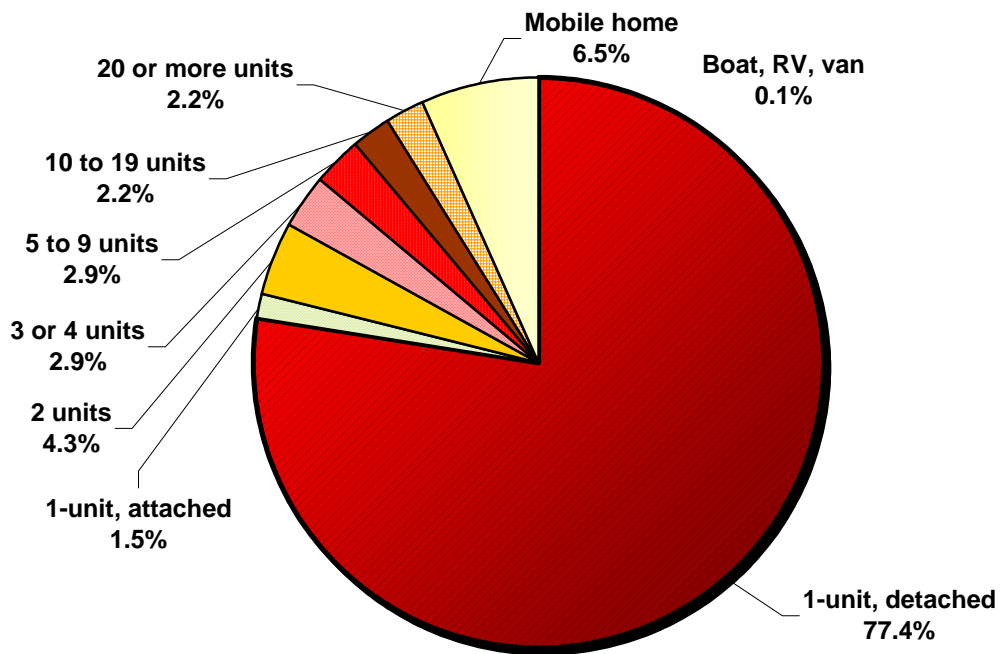
Source: U.S. Census Bureau, 2000

Monetary Value of Existing Housing
There are several relevant factors that can be utilized to identify the monetary values of the existing county housing stock. These factors include, but are not limited to the following: the monetary value of each housing unit, the selected monthly costs of owning, renting, and maintaining a housing unit in regards to the percentage of monthly household income accrued for the same time period, and the gross rent that is assessed to each housing unit.

Figure 4-3 depicts the monetary value of the county's existing owner-occupied housing in comparison to state and national data trends. This figure appears to indicate that Dearborn County has significantly fewer affordable housing opportunities when compared to state and national proportions of the housing market that are valued at $49,999 or less and $50,000 to $99,999. In contrast, the county has a much higher share of housing stock valued between the ranges of $100,000 to $149,999 and $150,000 and $199,999 when compared to the statewide and national housing stock figures. The county's median housing unit value of $120,600 is significantly higher than the state and national median housing unit values of $94,300 and $119,600 respectively.

**Figure 4-3: Value of Owner-Occupied Housing in Comparison to State and National Statistics**
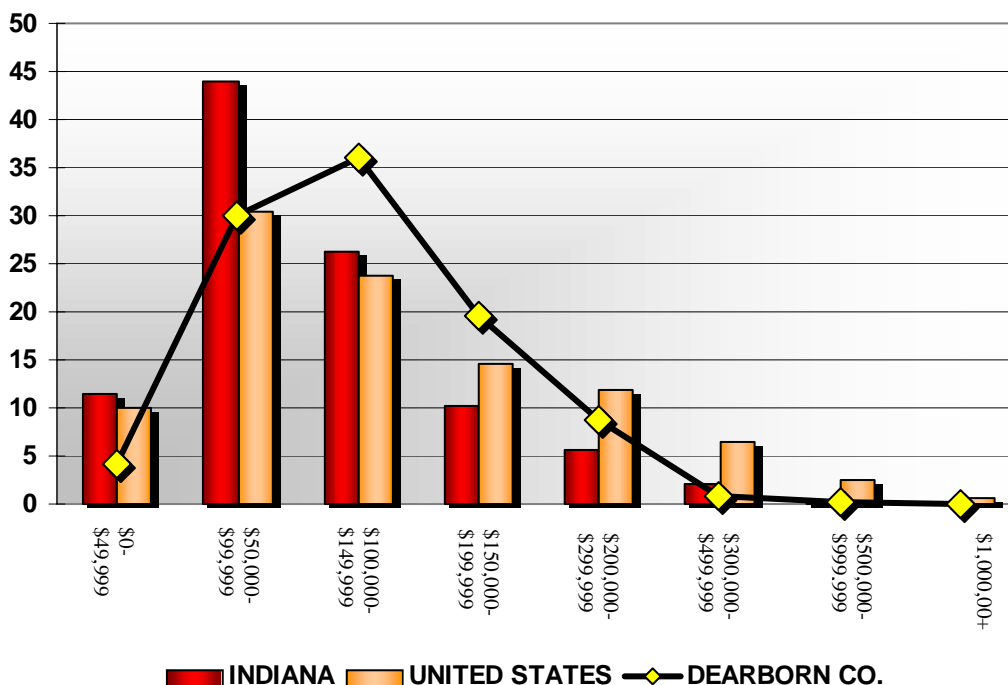
Source: U.S. Census Bureau, 2000

Mortgage Status & Selected Monthly Owner Costs of Existing Housing
Figure 4-4 illustrates mortgage status and selected monthly owner costs
for the county. The majority of the county's owner-occupied housing
units (with existing mortgages) pay between $700 and $1,499 in
mortgage payments each month. This statistical representation of the
county seems to indicate that there is a significantly higher proportion of
county residents making higher payments than their average state and
nationwide counterparts. The median monthly mortgage payments
made by the average county resident is approximately $979 per month.
the median monthly mortgage payments made by the average state
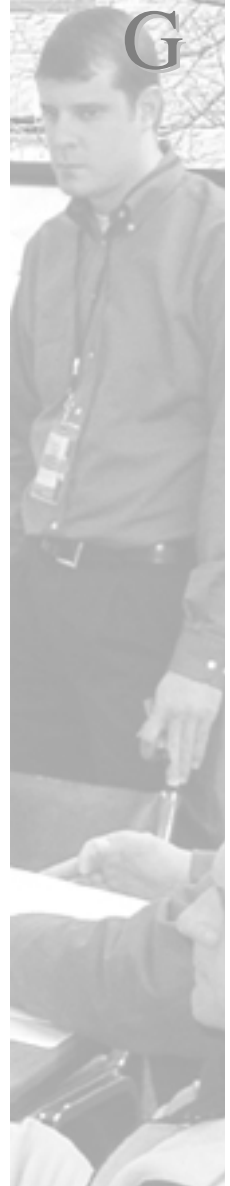and national resident are $869 and $1,088 per month respectively.

**Figure 4-4: Monthly Mortgage of Housing Units in Comparison to State
and National Statistics**
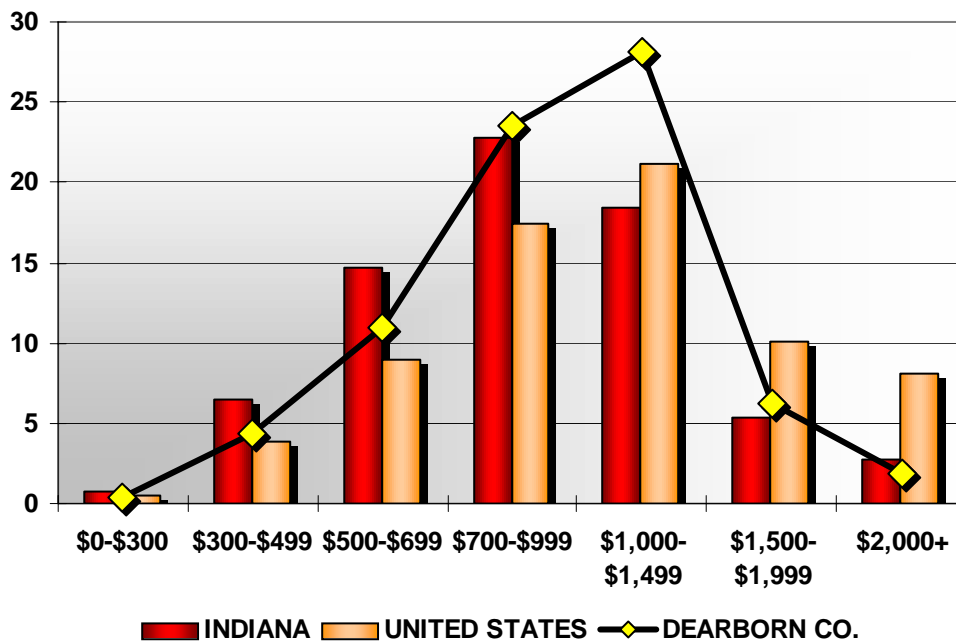
Source: U.S. Census Bureau, 2000

Gross Rent Trends of Existing Housing

Figure 4-5 represents the gross rent tendencies of the housing units in Dearborn County in comparison to state and national trends. Approximately 46 percent of the residents renting in the county pay monthly rents of $499 or less; however, the significant majority of renters in the county (69.6%) owe between $300 and $749 in monthly gross rent. In comparison to state and national statistics, the county appears to offer fewer rental property opportunities that exceed $750 in monthly gross rent (by 4.3% for the former and by 19.8% for the latter). There is also a significantly higher proportion of more affordable property opportunities in the county that range from $0 to $299 in monthly gross rent when compared to state and national figures. Overall, this trend can be supported by examining the median gross rent of the county, which is $504 per month, and by comparing it to statewide and national median gross rent statistics, which are $521 for the former and $602 for the latter.

**Figure 4-5: Gross Rent of Housing Units in Comparison to State and National Statistics**
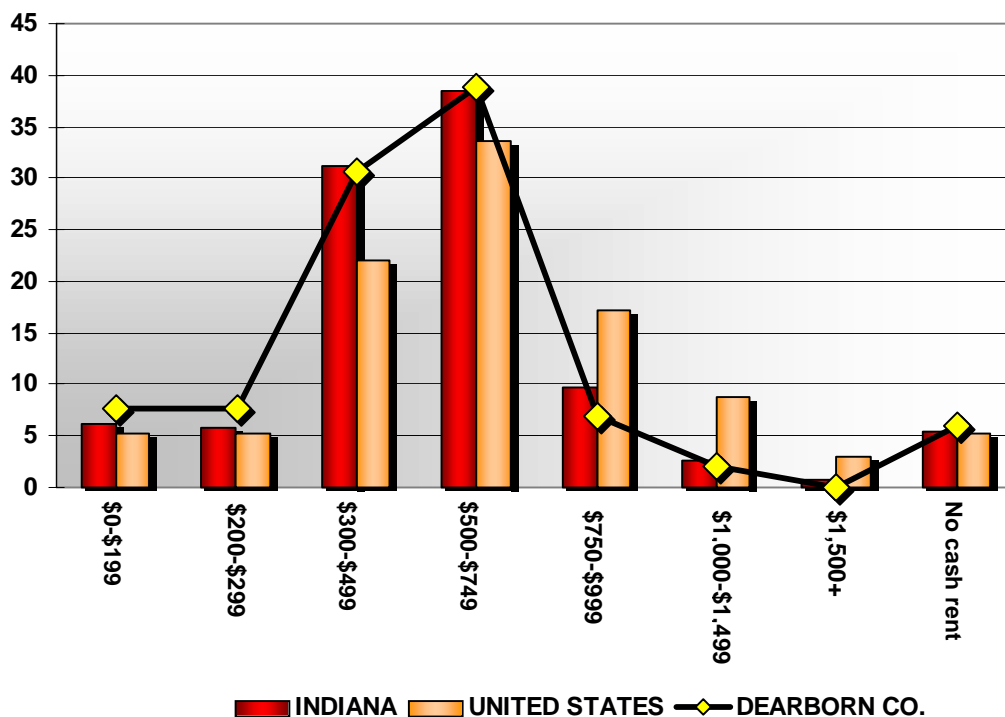
Source: U.S. Census Bureau, 2000

Housing Occupancy: Owner & Renter Trends

Examination of the relevant indicators that determine housing occupancy trends includes, but is not limited to the analysis of the following: the year that the householder moved into the housing unit, the place from which current county citizens resided in 1995, the vacancy rate of county housing structures, and the owner-occupied housing proportion of the population of the county in comparison to the renter-occupied housing proportion of county residents. Figure 4-6 illustrates the timeframe with which county householders moved into their existing housing units in comparison to state and national population proportions. This figure indicates that the county is experiencing similar migration patterns as the state and nation. However, it is important to note that a larger proportion of county residents who moved into a different housing unit from 1990 to 1998 actually moved into a new structure—whereas the statewide and national populations moved into pre-existing housing structures. An additional fact worth noting is that of all of the county residents who moved into Dearborn County from 1990 to 1995, 40 percent were from another state. Presumably from Ohio and Kentucky due to the county's close proximity to both.
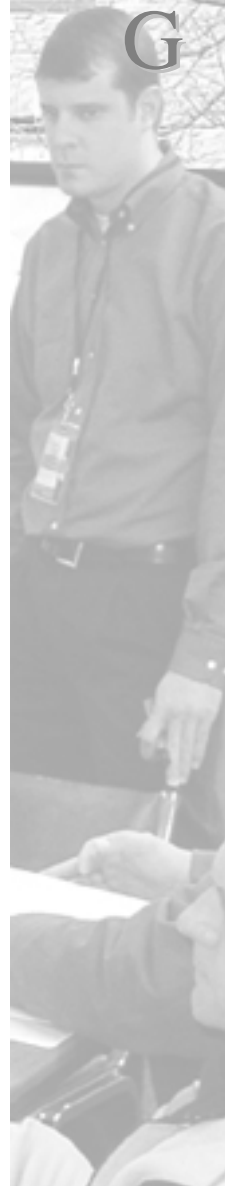
Figure 4-6: The Year that the Householder Moved into Housing Unit
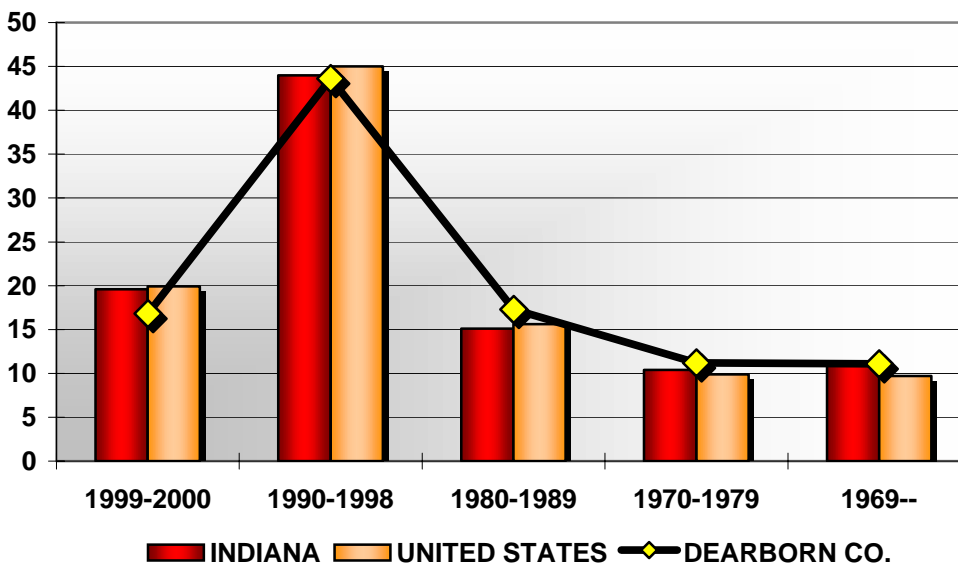
Source: U.S. Census Bureau, 2000

Occupancy & Vacancy Rates; Owner-Occupied Housing Units vs. Renter-Occupied Housing Units

Figure 4-7 depicts the occupancy and vacancy rates of county housing structures. This statistical representation of the county indicates that the county's vacancy rate, which is approximately 5 percent, is relatively smaller than the statewide and national vacancy figures, which are approximately 8 and 9 percent respectively, and that the county occupancy rate is slightly higher than statewide and national averages (as a result).

Figure 4-8 represents and the owner-occupied housing proportion of the county in comparison to renter-occupied housing proportion in the county. This statistical representation of the county indicates that there are a significantly higher proportion of county residents who own their own housing unit (approximately 79 percent) in comparison to their statewide and national homeowner counterparts (who comprise 74.6% and 66.2% of their populations respectively).

Figure 4-7: Occupancy & Vacancy Rates

- Occupied housing units
- Vacant housing units
- For seasonal, recreational, or occasional use
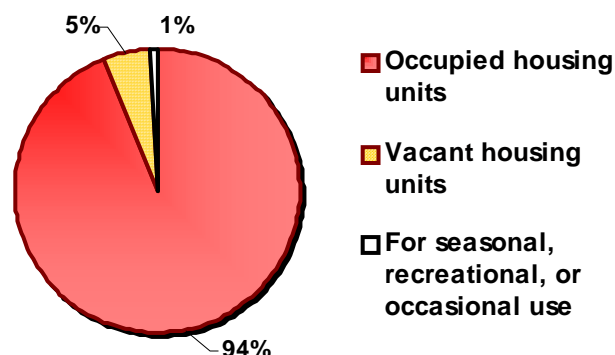
Source: U.S. Census Bureau, 2000

Figure 4-8: Owner-Occupied Housing Units vs. Renter-Occupied Housing Units

- Owner-occupied housing units
- Renter-occupied housing units
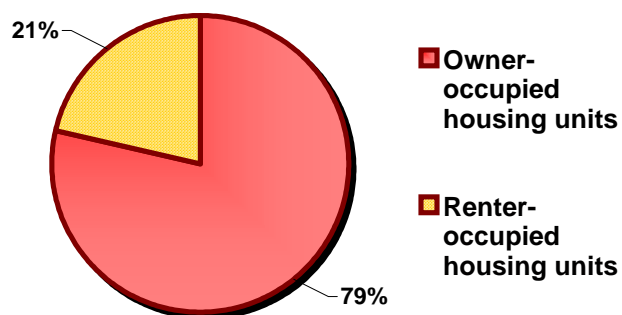
Source: U.S. Census Bureau, 2000

HOUSING STATISTICS

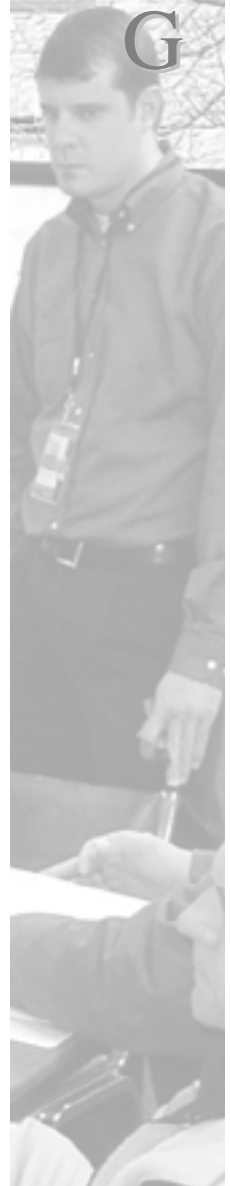| ROOMS	COUNTY	%	INDIANA	%	US	%
1 room	65	0.4	22,460	0.9	2,551,061	2.2
2 rooms	297	1.7	65,929	2.6	5,578,182	4.8
3 rooms	968	5.4	179,172	7.1	11,405,588	9.8
4 rooms	2,154	12.1	390,386	15.4	18,514,383	16
5 rooms	3,986	22.4	589,121	23.3	24,214,071	20.9
6 rooms	4,180	23.5	518,807	20.5	21,385,794	18.5
7 rooms	2,772	15.6	336,879	13.3	13,981,917	12.1
8 rooms	1,985	11.2	219,232	8.7	9,343,740	8.1
9 or more rooms	1,384	7.8	210,333	8.3	8,929,905	7.7
Median (rooms)	5.8	(X)	5.5	(X)	5.3	(X)

OCCUPANTS PER ROOM	COUNTY	%	INDIANA	%	US	%
Occupied housing units	**16,832**	**100**	**2,336,306**	**100**	**105,480,101**	**100**
1.00 or less	16,610	98.7	2,282,415	97.7	99,422,211	94.3
1.01 to 1.50	174	1	37,678	1.6	3,184,768	3
1.51 or more	48	0.3	16,213	0.7	2,873,122	2.7

VEHICLES AVAILABLE	COUNTY	%	INDIANA	%	US	%
None	940	5.6	168,050	7.2	10,861,067	10.3
1	3,887	23.1	756,663	32.4	36,123,613	34.2
2	6,743	40.1	941,344	40.3	40,461,920	38.4
3 or more	5,262	31.3	470,249	20.1	18,033,501	17.1

HOUSING

HOUSE HEATING FUEL	COUNTY	%	INDIANA	%	US	%
Utility gas	6,693	39.8	1,510,378	64.6	54,027,880	51.2
Bottled, tank, or LP gas	2,452	14.6	209,401	9	6,880,185	6.5
Electricity	5,498	32.7	506,997	21.7	32,010,401	30.3
Fuel oil, kerosene, etc.	1,548	9.2	60,264	2.6	9,457,850	9
Coal or coke	3	0	2,077	0.1	142,876	0.1
Wood	532	3.2	33,075	1.4	1,769,781	1.7
Solar energy	27	0.2	443	0	47,069	0
Other fuel	43	0.3	8,695	0.4	412,553	0.4
No fuel used	36	0.2	4,976	0.2	731,506	0.7

SELECTED CHARACTERISTICS	COUNTY	%	INDIANA	%	US	%
Lacking complete plumbing facilities	59	0.4	10,599	0.5	670,986	0.6
Lacking complete kitchen facilities	76	0.5	12,001	0.5	715,535	0.7
No telephone service	391	2.3	68,575	2.9	2,570,705	2.4

HOUSING GOALS

H.1 Safe, aesthetically pleasing, diverse, sanitary, affordable housing accessible to all citizens of Dearborn County.

H-2 Diverse housing choices as to type, size, tenure, price and location in the County.

H-3 High standards of quality of housing stock throughout the County.

Strategies:

H.a Provide a variety of affordable housing opportunities for all groups, including the elderly, the disabled, young people and families by establishing ordinance provisions that encourage mixes of residential unit types.

H.b Encourage residential developments that provide conservation techniques, promote PUDs (Planned Unit Developments) and cluster development where appropriate and ensure that best management practices (BMPs) are employed.

H.c Enhance quality of existing housing stock in historic town centers by encouraging incentives for housing renovations to existing housing stock by considering tax incentives and funding options such as grants and tax increment financing (TIF) programs.

H.d Encourage a mix of housing density levels and housing types in residential areas that are appropriate to establish compatible uses of land.

H.e Identify target areas for high-density housing by identifying appropriate areas of the County for planned infrastructure radiating new infrastructure from existing infrastructure and coordinate housing location with these areas.

H.f Ensure communication between County departments responsible for permitting to verify that safety and quality standards are met.

H.g Increase enforcement effectiveness by considering stronger penalties such as monetary fines.