

COMMUNITY PROFILE

Background

This study covers the entire geographical area of Dearborn County, Indiana which is located in the extreme southeastern corner of Indiana on the state's border with Ohio.

Because of its close proximity, Dearborn County is considered part of the Cincinnati Metropolitan Statistical Area (MSA). Lawrenceburg, the Dearborn County seat, is regarded as a suburb for statistical reporting purposes.

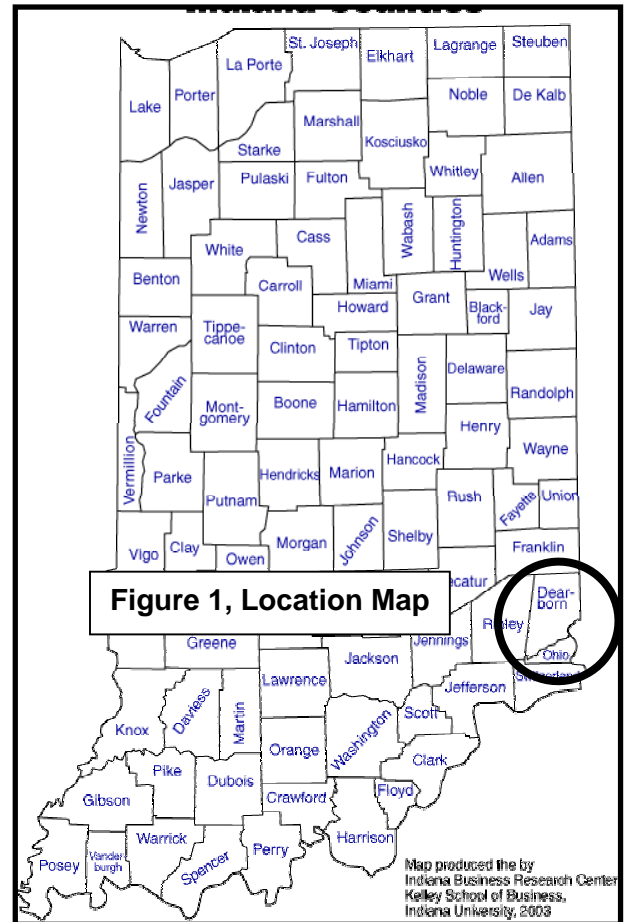
Even though Dearborn County is becoming a growing suburban community, primarily due to its access to Interstate 275, the interstate loop around Cincinnati, it still retains its rural charm and historic character which lends itself to the emerging tourism industry in this region.



Located along the Ohio River in Southeastern Indiana, Dearborn County is the third oldest county of the Indiana Territory and thus contains some of Indiana's earliest and most significant architecture. The county's northern boundary is Franklin County and the eastern boundary is Hamilton County, Ohio. The southern boundary is formed by the Ohio River and Laughery Creek while the western boundary is Ripley County.

Geographically, Dearborn County is a mixture of flatlands in the northwest and rolling hills divided by several creeks forming long valleys throughout the county. The principle waterways are the Whitewater River, east and west forks of Tanners Creek, North and South Hogan Creeks and Laughery Creek.

Dearborn County was organized in 1803, the same year that the town of Lawrenceburg was established as the County seat. Settlers began entering the county in the late 1790s. The population of the county grew from 4,424 in 1815 to 23,000 by 1890. In the early days of Dearborn County, there was a strong agricultural base, but as a result of rebuilding after the

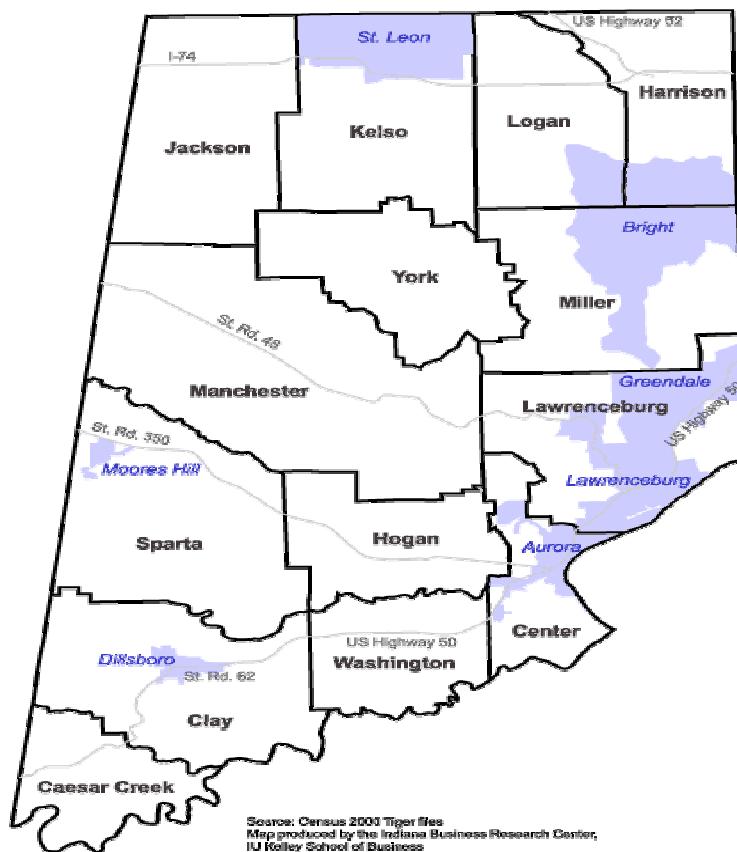


Civil War, the manufacturing base expanded with new plants being built, including distilleries, Aurora Casket Company, the A.D. Cook Pump Company and the Cochran Chair Company. Both Aurora and Lawrenceburg were devastated by severe floods in the Nineteenth and early Twentieth centuries.

One of the most severe occurred in 1937, after which a massive lock and dam construction was undertaken on the Ohio River. Lawrenceburg reacted by building a high earthen levee surrounding the town. The figure below shows incorporated areas and Census Designated Places in blue.

Figure 2. Dearborn County

Dearborn County Townships



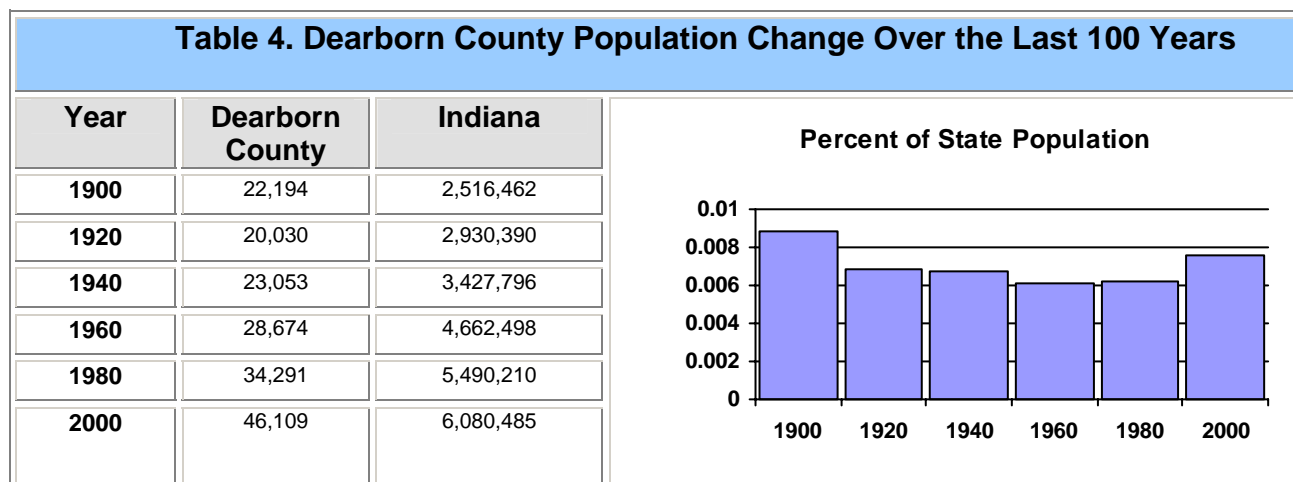
ANALYSIS OF COUNTY AND ITS LOCATION

The county's location inside the Greater Cincinnati MSA, with direct access to two interstates and proximity to an international airport, provides numerous business and industry opportunities.

The rural character and small-town charm along with the many attractions, including the Ohio River, the Argosy river boat casino and the region's only ski facility, make Dearborn County a popular tourist destination. Dearborn County consists of seven incorporated communities including the cities of Aurora, Greendale and Lawrenceburg; the towns of St. Leon, Dillsboro, Moores Hill, and West Harrison; as well as several unincorporated communities such as, Bright, Logan, Dover, New Alsace, Lawrenceville, Weisburg, Manchester, Farmers Retreat, Wilmington, Chesterville and Sparta. Dearborn County is made up of 14 townships and covers 305.7 square miles.

These communities range in size from nearly 5,000 residents to under a dozen. The cities of Greendale, Lawrenceburg and Aurora create an area in the Southeastern portion of the county with many of the amenities of larger cities including a diverse mixture of business, retail, recreational and residential opportunities. While the smaller communities in the more rural parts of the county consist mainly of farms and rural residential housing, every one of these communities represents a unique aspect of the county.

The county today reflects a diverse mixture of agriculture and industrial enterprises. Its architecture is equally diverse with styles ranging from the Federal and Greek revival of the early decades of the Nineteenth Century to the Queen Anne and Bungalow of the early Twentieth. Many structures are architecturally and historically significant to Dearborn County and the State of Indiana, and while some are being saved and restored, many still provide great potential for preservation and reuse.



Source: U.S. Census, 2000

While the population of Dearborn County steadily rose over the last century, its percent of the state population decreased until the 1960s. After that point the county's percentage of the state population started to grow, most likely reflecting Dearborn becoming a "bedroom community" of Cincinnati.

Population and Demographic Data Analysis

The population of the county's three cities among other communities and their relative size is illustrated in the table below.

Table 5. Cities and Towns		
Community	2002 Population	Percent of County
Aurora	3,984	8.4%
Dillsboro	1,444	3.1%
Greendale	4,322	9.2%
Lawrenceburg	4,697	9.9%
Moore's Hill	646	1.4%
St. Leon	414	0.9%
West Harrison	285	0.6%

Source: US Census Bureau

In order to gain a more precise understanding of Dearborn County and a portion of its economic picture, the following table and figure provide a statistical overview of the populations of the townships in the county along with changes in township population and housing units.

Table 6. Dearborn County Population by Township, 1990 - 2000					
Township	1990 Population	2000 Population	Housing Units 2000	Occupied Housing Units 2000	Vacant Housing Units 2000
Dearborn County	38,835	46,109	17,791	16,832	959
Caesar Creek	310	286	131	113	18
Center	5182	5431	2262	2117	145
Clay	2813	3051	1204	1129	75
Harrison	2421	3108	1178	1129	49
Hogan	936	1138	433	414	19
Jackson	1184	1419	515	499	16
Kelso	1819	1912	663	639	24
Lawrenceburg	9923	10434	4544	4205	339
Logan	2129	2513	874	840	34
Manchester	2571	2930	1093	1050	43
Miller	4761	8605	2971	2882	89
Sparta	2531	2809	992	936	56
Washington	1387	1488	572	534	38

York	868	985	359	345	14
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Table 6 and **Figure 3** indicate how and where the population shifts by township occurred. Except for Caesar Creek, all of the townships experienced a population growth, most notably Miller Township, which experienced a sharp growth from 1990 to 2000.

Figure 3. Population Growth by Township from 1990 to 2000

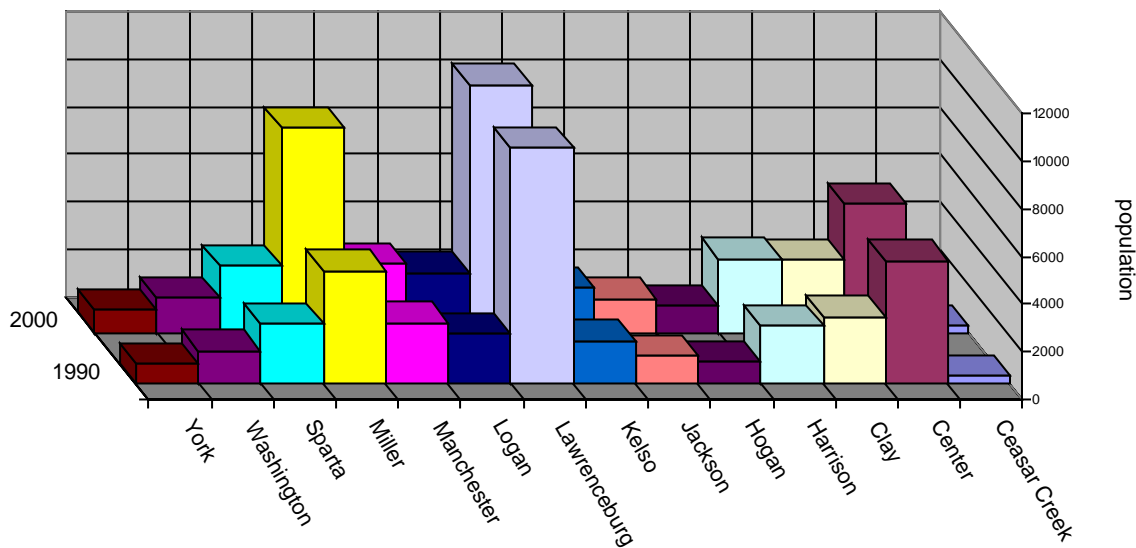


Table 7 illustrates unemployment rates and changes in Dearborn County along with the poverty ranking. Additionally, the table indicates a steady growth in population from 1990 to 2002, with a projected increase to 50,855 in the year 2010. The population growth in the 12 years from 1990 to 2002 was 18.7%, ranking Dearborn with the 12th highest population increase in the state. As the population increased, the unemployment rate increased as well, from 4.8% to 5.5%, moving its ranking from 58th to 56th in the state.

Table 7. Dearborn County Demographic Changes

CHARACTERISTIC	VALUE	RANK IN STATE
2002 Population	47,333	29
1990 Population	38,835	32
2010 Population (projected)	50,855	28
% population change, 1990-2000	18.7%	12
Poverty Rate in 2000	6.6%	74
Unemployment rate, 2004	5.5 %	56
Unemployment rate, 2003	4.8 %	58

Source: U.S. Census, 2000

Table 8 illustrates Dearborn County's population relative to the state of Indiana for the years 2000 to 2003. Even though the population of Indiana increased 1.9% from 2000 to 2003, Dearborn County's population increase was double that amount - 3.8%. Furthermore, Dearborn County increased population relative to the other counties in the state and moved from 29th highest population in 2000 to 28th in 2003..

Table 8. Dearborn County and the State of Indiana Population Comparisons										
	Population Estimates & Counts				Population Size Rank				Change 2000 to 2003	
	2003	2002	2001	2000	2003	2002	2001	2000	#	%
Indiana	6,195,643	6,156,913	6,126,470	6,080,485					115,158	1.9
Dearborn	47,849	47,234	46,886	46,109	28	29	30	29	1,740	3.8

Source: U.S. Census, 2000

As illustrated in **Table 9**, Dearborn County is slightly older than the median age of Indiana. More than 98% of the Dearborn County population is white, which is much higher than the state percentage of 87.5%. The highest minority percentage belongs to those reporting more than one race, which make up 0.7% of the county. In terms of those reporting one race, the largest minority groups are African American or Black and Hispanic, each with 0.6% of the population of the county. All minority percentages are much lower than the state percentages, especially African American or Black, which is 8.4% of the state population, yet only 0.6% of the population in Dearborn County.

Table 9. Dearborn County Population Characteristics		
Population Characteristic	Dearborn County	Percent of County
Pre school population, ages 0-4	3,153	6.8%
School age population, ages 5-17	9,581	20.8%
Adults, ages 18 – 64	28,217	61.2%
Seniors, 65 and older	5,158	11.2%
Median Age	36.2	IN =35.2
Hispanics	266	0.6%
American Indians, Alaskan Natives	73	0.2%
African American or Black	287	0.6%
More Than One Race	314	0.7%
Asian	122	0.3%
White	45,216	98.1%
Other	97	0.2%

Sources: US Census Bureau; Indiana Business Research Center

Table 10 describes the educational characteristics of Dearborn County, including the numbers of students enrolled in public and private K-12 education.

Table 10. Dearborn County Educational Characteristics		
Educational Characteristics	Dearborn County	Indiana
Total Population in 2002	47,333	6,159,068
K- 12 2002/2003 School Enrollment	8,684	1,101,208
Public	8,664	996,001
Private	20	105,207
High School graduates 2002/2003	588	56,551
Going on to Higher Education	429	42,363
Adults (25+ in 2000 Census)	29,712	3,893,278
with high school diploma or higher	82%	82.1%
with B.A or higher degree	15.4%	19.4%

Sources: Indiana Department of Education; US Census Bureau

SPECIAL POPULATIONS

Dearborn County has a variety of distinct sub populations, each with unique housing situations and needs, as described below.

Children: Due to abuse, neglect, and delinquency, many children throughout Dearborn County lack either appropriate or secure housing. The county juvenile court system and other local entities do not have adequate resources for temporary or permanent children's housing. Other housing problems for children occur as the situations or conditions of parents change. Parents who do not have adequate back systems for child care and become sick, disabled, or incarcerated place children in danger of homelessness.

As shown in **Table 11**, there have been generally positive trends over the past decade. For example, about 9 percent of the county's children were living in poverty in the year 2000, down from 11 percent in 1990.

Table 11. Indicators of Children's Well-Being				
Programs	Current Year	Current Number	Base Year	Base Number
Percent of Children in Poverty, Ages 0-17	2002	9%	1990	11%
Monthly Average of Families Receiving TANF	2002	169	1990	276
Monthly Average of Persons Issued Food Stamps	2002	1,750	1990	1,790
Percent of Students Eligible for Free Lunches/Textbooks	2002	11%	1990	14%
Number of First Steps Children Served	2002	85	2000	53
Annual Number of Children Receiving Child Care Vouchers	2002	343	2000	327
Monthly Average of Children on Waiting List for Child Care	2002	17	1990	40

Source: Indiana Youth Institute

Elderly: As in most communities, the elderly population in Dearborn County is growing. It also presents a combination of unique and varied housing needs. These include:

- Fixed income elderly persons who own and reside in their home: Some in this group face a constantly deteriorating quality of life due to increasing costs of living, home maintenance, taxes and insurance. Some local agencies and authorities describe this situation as houses that are literally falling down around the resident owners. LifeTime Housing Group intends to ask the Dearborn County Commissioners to apply for an owner-occupied rehabilitation project to submit to IHFA.
- Fixed income elderly persons in rental properties: The inability to make rental payments is resulting in evictions for a portion this group. Some of these elderly are in units with high weekly rental rates. Others may be being lured into “rent to own” schemes for dilapidated properties that lose value faster than payments can be made. Local housing advocates do not see this as a problem in Dearborn County.
- Elderly persons with mental and physical disabilities: This group also may or may not have income related problems as described above. In either case the result is that these persons are unable to adequately care for themselves or get about in the community to take care of business and personal needs. There are approximately 1,840 residents in Dearborn County who are 65 and older who have disabilities. Local housing advocates say there is a real need for affordable assisted living in convenient locations in Dearborn County.
- Elderly persons of sufficient means and adequate health: Although this is a group who may be comfortably meeting its housing requirements, it also may be a group who potentially could be in transition and at risk. Any member of this group may experience unexpected financial demands or sudden changes in health that would put them almost immediately into one of the other less fortunate elderly groups. Local housing advocates see the need for ADA-accessible senior market rate rental housing in Dearborn County.
- Elderly and relatively affluent: Dearborn County attracts some retired elderly persons because of its small-town charm, moderate climate and rural appeal. Hidden Valley is a privately owned community which houses seniors. Local housing advocates see the need for upscale senior condominiums with attached garages. Hidden Valley does have several retired homeowners, but it is NOT “a community, which houses seniors.” There are no age restrictions to live at Hidden Valley and there are many first time homeowners at Hidden Valley.

Elderly persons can be at risk throughout the community and in their own homes from a variety of factors. They are easy victims of crime, both of a violent nature such as assault and robbery, as well as non-violent, such as fraud and identity theft. Elderly persons who live in a mixed population environment such as in some subsidized and public housing facilities in Dearborn County could be presented with an additional factor of risk.

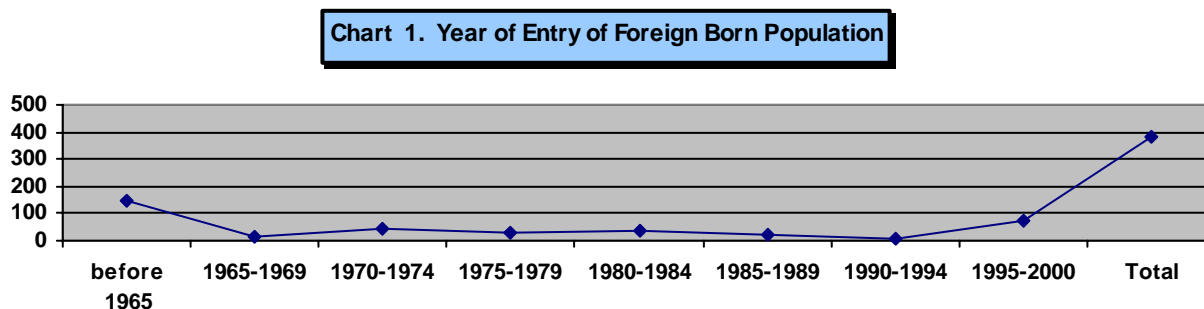
Senior Housing Providers: Pine Knoll is the only assisted living facility in Dearborn County. Shady Nook and The Waters of Dillsboro-Ross Manor are nursing homes. North Dearborn Village is an independent 55+ apartment complex and has 80 apartments.

Homeless Persons: People become homeless for a variety of reasons and for varied lengths of time. In Dearborn County, these may be transients, victims of eviction, victims of abuse or members of virtually any of the other special needs groups or the general population. However Heart House, the local shelter, is rarely filled.

Immigrants: From the 1820s to the 1870s there was a steady immigration of European settlers into Dearborn County. German Catholics and Lutherans settled in the St. Leon and New Alsace areas of Kelso Township as well as in portions of Jackson and Caesar Creek Townships. English immigrants settled in Caesar Creek, York, Harrison, Logan, and Lawrenceburg Townships, and Irish immigrants moved to Sparta, Clay, Washington, and Manchester Townships.

Many of them came from such eastern states as Maine, Pennsylvania, New Jersey, and Delaware. The mixture of European settlers provided an interesting source of town names such as Wilmington, Yorkville, Guilford, and New Alsace. Examples of early immigrant commercial efforts remaining in the county include the Zix Brewery near New Alsace, Miller's Mills in Sparta Township on South Hogan Creek, and the Hayes Branch Saw and Grist Mill located in Clay Township.

As illustrated in **Chart 1** below, there has been only a small influx of foreign born residents entering Dearborn County in the past four decades, although there has been a recent spike.



Neglected, abandoned, orphaned, and abused children: Dearborn County, as any county, has children of all ages who do not have adequate care. Some of these children surface in local courts and others at shelters, medical facilities, and human service agencies. Most may be identified by the local school corporations. Some of these children may be those who are neglected, while others may experience even worse crises such as abuse or abandonment.

As reflected in **Table 12**, there are some troubling trends in child protection issues. While the county's abuse and neglect rate has held steady, the number of processed cases has increased.

The same is true for physical and sexual abuse cases. For example, the number of child sexual abuse cases substantiated has doubled over the last several years.

Table 12. Indicators of Child Protection

Programs	Current Year	Current Number	Base Year	Base Number
Number of Reported Cases of Child Abuse Processed	2002	141	1990	129
Percent of Child Abuse Cases Substantiated	2002	46%	1990	64%
Number of Reported Cases of Child Neglect Processed	2002	284	1990	174
Percent of Child Neglect Cases Substantiated	2002	33%	1990	56%
Number of Child Physical Abuse Cases Substantiated	2002	42	2000	28
Number of Child Sexual Abuse Cases Substantiated	2002	23	2000	12
Child Abuse and Neglect Rate	2002	27.2	1990	27.6
Number of Child Abuse and Neglect Deaths	2001	0	1990	0
Number of Juvenile CHINS Case Filings	2002	50	1990	29

Source: Indiana Youth Institute

People with Disabilities

- **Mental Disabilities:** Since the State of Indiana has begun closing mental hospitals, the number of people with mental disabilities living with the general population has steadily grown, particularly in urban areas. Such may be the case here, especially because of Dearborn County's proximity to Cincinnati. There is an identified need here for permanent housing that provides different levels of care and supervision for mentally impaired individuals. The inability to meet this type of need could result in increased demands on jails, hospitals, transitional housing facilities, social service and government agencies and homeless shelters. The 2000 Census reported that of the non-institutionalized population, there were 1,845 Dearborn County residents with mental disabilities.
- **Physical Disabilities:** Included in this category are persons who report having mobility, sensory and physical impairments, self-care, employment and other physical disabilities as defined by the U.S. Census Bureau. Primarily it includes all of the disability categories that are not classified as mental disabilities. Physical impairments include various forms of paralysis as well as visual, hearing and other sensory impairments.

Dearborn County also has persons who are HIV positive and require special services, especially for medication. Members of this group must have access to their medications and, if living in common quarters, the medication must be kept secure. There also are other persons who may not fit into other categories but are otherwise terminally ill.

There are 3,183 Dearborn County residents over the age of 5 who report having a physical disability, 1,433 who report having sensory disabilities and another 6,670 with other types of disabilities that are classified as physical. One caveat that should be noted, is that one person may report having more than one disability, meaning that the total of reported disability categories is actually higher than the number of individuals with disabilities. There are 7,627 people over the age of 5 who are non-institutionalized and who have a disability.

Table 13. Dearborn County Employment Status of People with Disabilities

	Persons with Disabilities	Persons without Disabilities
Number Employed between the ages of 16 and 64	2,905	19,442
Number Not Employed between the ages 16 and 64	2,274	4,879
Total Persons with a Disability	7,627	34,893

Source: U.S. Census 2000

In 1999, there were a total of 1,052 people with disabilities in Dearborn County who were below the poverty level. This translates to approximately 14% of the population with disabilities being below the poverty level as compared to .05% of the non-disabled population.

Table 14. Dearborn County Mental Health and Addiction - 2003

Adults and Children with Chronic Addictions and Gambling Addictions	Adults with Serious Mental Illness	Seriously Emotionally Disturbed Children	Total Persons Served
151	477	118	746

Source: Indiana Family and Social Services Administration, Division of Mental Health and Addiction

Single Men: Throughout the county, the largest single group of persons without sufficient temporary or permanent housing are single men. Many of these men are also members of other special need groups. The 2000 U.S. Census reports 4,262 men over the age of 15 who have never been married and 1,551 divorced men in the county.

Single Fathers: While single fathers may not be one of the larger special needs populations, they still could require special assistance and support. The 2000 U.S. Census reports 683 male householders with no spouse.

Single Mothers: Single mothers make up the largest special need category of parent. Women falling into this group may require assistance and support, and may fall also into other special needs categories. The 2000 U.S. Census reports 1,513 female householders with no spouse.

Transients: Dearborn County's proximity to Cincinnati and two interstate highways could result in low income transients who may experience transportation problems, personal or family conflicts, or other experiences which cause them to seek temporary shelter and assistance in the community.

Table 15 illustrates the numbers of residents who have stayed in their same place of residence since 1995 and those who have moved either to a different house in the same city, a different city altogether or who have relocated from outside of Indiana.

Clearly, the overwhelming majority of people living in Dearborn County in 2000 were living in the same city or town in 1995, indicating little migration in or out of Dearborn County. The census data indicates that 95% of all people living in Dearborn County in 2000 were living somewhere in the county in 1995. Only 5% of the residents in Dearborn County in 2000 had lived somewhere outside the county in 1995. In fact, only .3% of the Dearborn County residents lived outside of the state of Indiana in 1995.

Table 15. Dearborn County Change in Residence - 1995 - 2000

Type of Change or Move	Number	Percent
Total Population, 5 years and older	42,986	100.00%
In Same House in 1995	26,107	60.70%
In Different House in 1995	16,879	39.30%
Same City or Town	12,501	29.10%
Different City or Town	2,218	5.20%
Relocated from different Indiana County	2,035	4.70%
Elsewhere in 1995	125	.30%

Source: U.S. Census 2000

Transient Non Homeless: There are a variety of people throughout Dearborn County who move from place to place numerous times in a year. Many belong to other groups described here, and move for a variety of reasons, but primarily because they are unable to afford suitable housing for any length of time. This group includes families with school-age children who are at a serious educational disadvantage as their schooling is constantly interrupted.

Victims of Abuse: Women make up the bulk of this group, but it also includes children, elders, and even some men. Housing can become a difficult issue when an abuse victim chooses to leave the home, but there is no place for that person to go. The county has no shelter for domestic abuse. They have been using the Turning Point shelter in Columbus, Ind., which is a 1-½ hour drive. "It's not very accessible when fleeing for one's life," an interviewee said.

Working Poor: These are the people who work in jobs with low wages, but receive too few public benefits to raise them out of poverty. The 2000 Census reports more than 3,000 Dearborn County residents living in poverty and spanning all age groups and ethnic categories. However, others who are above the poverty guidelines might be considered working poor since they struggle with their daily life needs, housing, food and education.

Households

The 2000 Census reports 16,822 households in Dearborn County. A household is made up of all of the people who occupy a housing unit. It may be a family or a non-family, such as a group of friend or unmarried partners. The householder is designated as the first household member who is 18 years old or older and is an owner or renter of the housing unit. Some of the housing needs of these household groups can be inferred from census identified characteristics.

Table 16. Dearborn County Household Characteristics - 2000		
Age Group	Owner-occupied	Renter-occupied
15-24	160	435
25-34	1,713	875
35-44	3,440	859
45-54	3,111	521
55-64	2,137	319
65 and over	1,555	590
Total of all types of Households		16,822
1 Person –living alone		3,376
Married Couple Families		10,672
Other Families		2,196
Non-family Households		3,954
Grandparents living with grandchildren		3,097

Source: U.S. Census Bureau

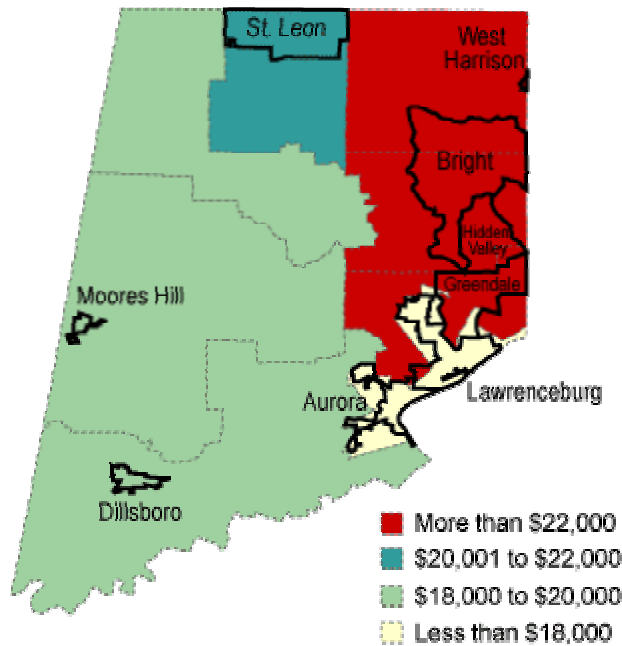
Table 17. Households by Size		
Households by size	Number	Percent
1 person households	3,376	20.1
2 person	5,625	33.4
3 person	3,061	18.2
4 person	2,856	17.0
5 person	1,247	7.4
6 person	544	3.2
7 or more person	113	0.7

Source: U.S. Census Bureau

Low-Income Areas

Figure 4. Income

Dearborn County Tracts: **Per Capita Income**



Source: U.S. Census 2000
Map by the Indiana Business Research Center
Indiana University, March 2004

The accompanying maps indicate the per capita income and poverty rate for Dearborn County.

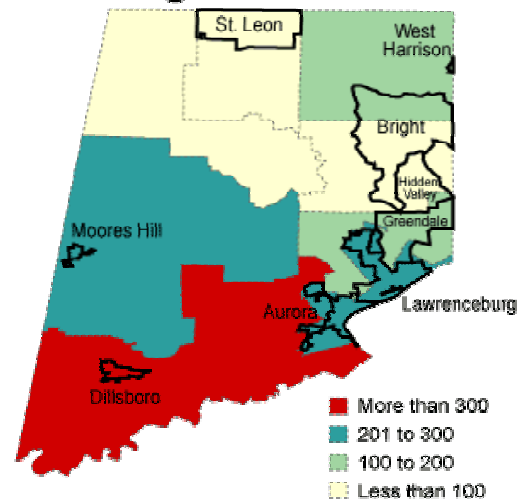
While the highest per capita income can be found in Lawrenceburg, Miller, Harrison and Logan Townships, the greatest numbers of people in poverty ages 18-64 are in Clay Washington, and Caesar Creek Townships.

Interestingly, the second highest per capita income areas are Jackson, York, Manchester, Sparta, and Hogan Townships, along with Caesar Creek, Clay and Washington Counties, the three Townships, the three townships with the highest poverty rate.

The cities of Lawrenceburg and Aurora, and the areas surrounding them and between them constitute the area with the lowest per capita income and the area with the second highest number of people in poverty.

Figure 5. Poverty

Dearborn County Tracts: **Adults Age 18 to 64 in Poverty**



Source: U.S. Census 2000
Map by the Indiana Business Research Center
Indiana University, March 2004

Homeowners vs. Renters

Home ownership trends in Dearborn County change with the age of the householder.

As shown in the following tables and chart, the percent of home ownership, as might be expected, is lowest in the late teens and early twenties and increases to its peak at ages 35-44. While it decreases somewhat from 45-64, it rises again in the age 65 and over category.

The trend suggested by Chart 2 is that householders become more able to purchase homes through their thirties, forties and fifties and then gradually move out of homes and into rental, assisted living or other types of housing. The slight rise at 65 could indicate also that some retirees may be choosing to own their homes, perhaps through retirement and pensions.

Table 18. Owner and Renter-Occupied Units by Age Group

Owner-occupied housing units	13,233	100.0
15 to 24 years	160	1.2
25 to 34 years	1,713	12.9
35 to 44 years	3,440	26.0
45 to 54 years	3,111	23.5
55 to 64 years	2,137	16.1
65 years and over	2,672	20.2
65 to 74 years	1,555	11.8
75 to 84 years	891	6.7
85 years and over	226	1.7
Renter-occupied housing units	3,599	100.0
15 to 24 years	435	12.1
25 to 34 years	875	24.3
35 to 44 years	859	23.9
45 to 54 years	521	14.5
55 to 64 years	319	8.9
65 years and over	590	16.4
65 to 74 years	256	7.1
75 to 84 years	241	6.7
85 years and over	93	2.6

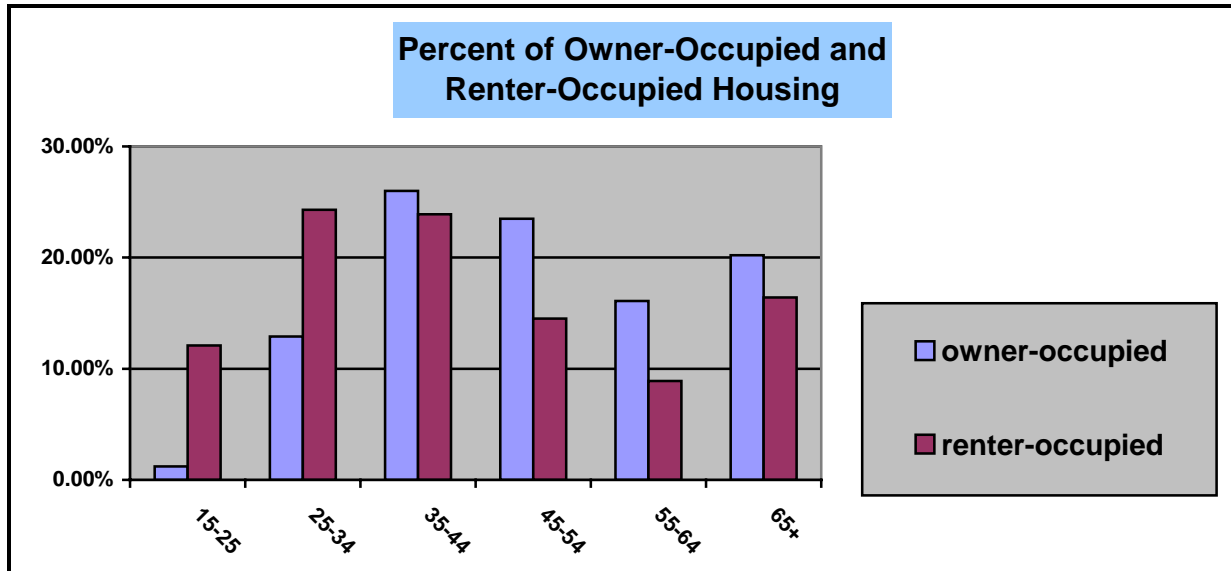
Source: U.S. Census Bureau

Table 19. Renter-Occupied and Owner-Occupied Totals and Percentages

Renter-occupied	3,599	21.4%
Owner-occupied	13,233	78.6%

Source: US Census Bureau

Chart 2. Renter and Owner-Occupied Housing



Age and Condition of Existing Housing

Information gathered from the 2000 U.S. Census indicated that “the median age of the housing stock in Dearborn County is noticeably younger than the state and national housing statistical means.”

According to the Dearborn County Plan Commission, their data on the median age of the county’s housing stock combined with the “distribution of the county’s housing structures in accordance to the year that construction was completed, suggested that the level of housing rehabilitation in the county may be slightly lower than the state and national level and that (as a result) there may be slightly higher levels of safety and quality associated with this newer housing.”

Table 20. Numbers/Percentages of People in Housing Units by Year Built

Subject	Number	Percent
TENURE BY YEAR STRUCTURE BUILT		
Owner-occupied housing units	13,228	100.0
Built 1999 to March 2000	408	3.1
Built 1995 to 1998	1,576	11.9
Built 1990 to 1994	1,589	12.0
Built 1980 to 1989	1,840	13.9
Built 1970 to 1979	2,331	17.6
Built 1960 to 1969	1,026	7.8
Built 1950 to 1959	1,463	11.1
Built 1940 to 1949	747	5.6
Built 1939 or earlier	2,248	17.0
Median	1975	(X)
Renter-occupied housing units	3,604	100.0
Built 1999 to March 2000	161	4.5
Built 1995 to 1998	395	11.0
Built 1990 to 1994	296	8.2
Built 1980 to 1989	560	15.5
Built 1970 to 1979	473	13.1
Built 1960 to 1969	280	7.8
Built 1950 to 1959	371	10.3
Built 1940 to 1949	234	6.5
Built 1939 or earlier	834	23.1
Median	1972	-

Source: U.S. Census Bureau

Renters clearly occupy a significant portion of housing units constructed in the 1970s and 1980s. The Owner vs. Renter figures suggest that there are trends in place regarding the age of housing units. One suggested trend is that there are fewer residents of owner-occupied AND renter-occupied units that are an average of 40 years old, and then a sharp increase in the numbers of people living in houses that are 65 years old or older.

This could suggest that houses become obsolete or in disrepair around the age of 40, but houses that are 65 years old and older are highly sought after for renovation or because they have been already rehabilitated. It could also suggest that some of those older houses that are in disrepair and have an owner-associated cost of rental or purchase are being purchased or rented by lower income households. The numbers of residents drops off and there is a movement away from ownership and toward rental for units that are 15-24 years of age.

Table 21 lists the number of building permits issued in the county in 2003 as well as the types of units constructed. The overwhelming majority of homes were single family.

It is interesting to note that the percentage of the various types of units built in Dearborn mirrors the state average, except in one category – two family. As a percentage, half as many units were built in the county than the state as a whole.

Table 21. Dearborn County Residential Building Permits - 2003

Types	Number of Units	Percent in County	Percent in State	Cost
Total Permits Filed	374	100%	100%	\$55,281,000
Single Family	310	82.9%	80.9%	\$52,176,000
Two Family	6	1.6%	3.7%	\$420,000
Three & Four Family	10	2.7%	2.1%	\$385,000
Five families and More	48	12.8%	13.3%	\$2,300,000

Source: U.S. Census 2000

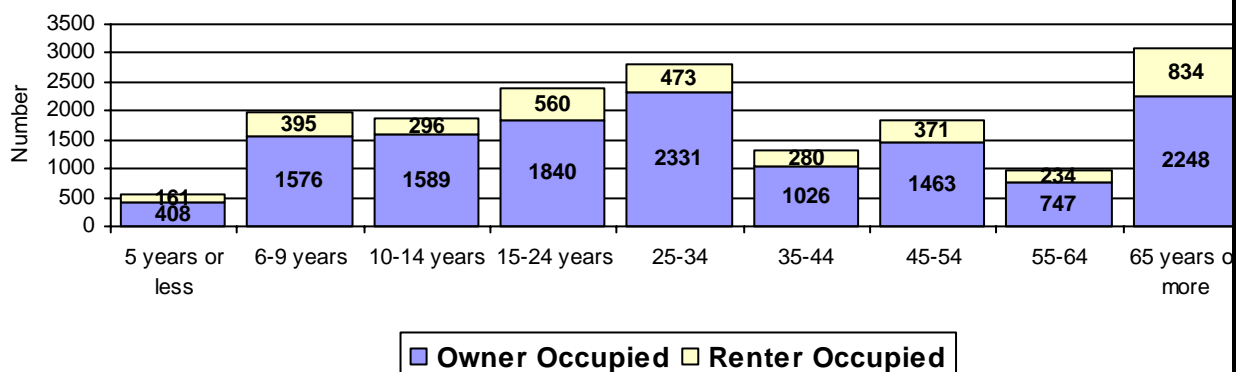
The next table shows building permits issued for the previous several years. The two tables illustrate the explosive growth of units that hold five families or more (from 6 to 48), most of which presumably are rentals.

Table 22. Dearborn County Residential Building Permits – 2000-2002

Types	2000 – Number of Units	2001 – Number of Units	2002 – Number of Units
Total Permits Filed	369	339	365
Single Family	337	306	340
Two Family	14	8	6
Three & Four Family	12	7	7
Five families and More	6	18	12

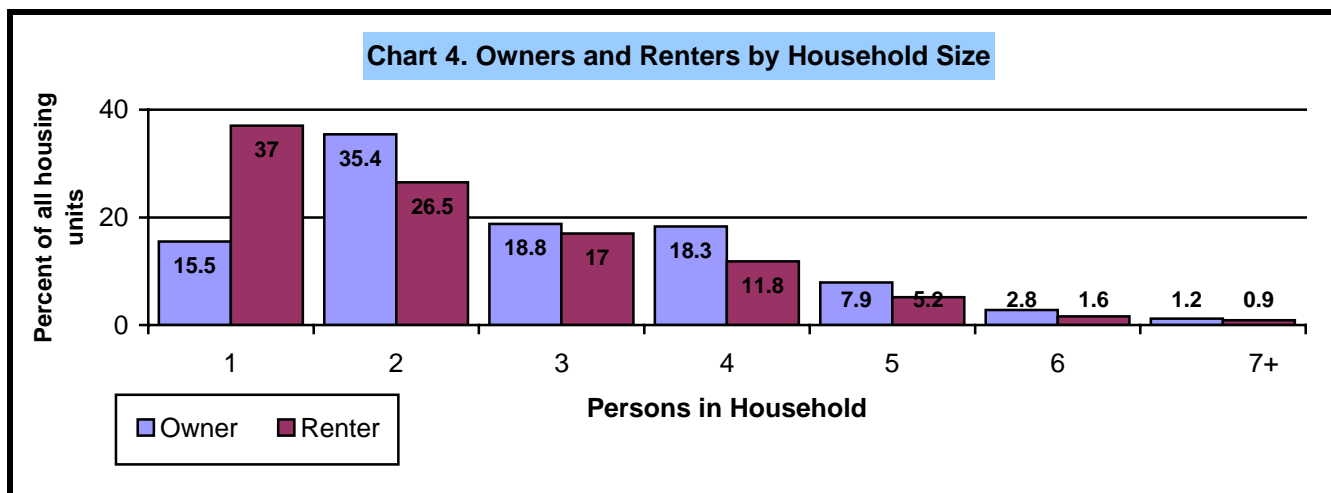
Source: US Census Bureau

Chart 3. Numbers of Owners vs. Renters by Age of Structure



According to 2000 Census data, there were 13,233 or 78.6% owner-occupied housing units in Dearborn County and 3,599 or 21.4% renter occupied units. The percent distribution is over a 7% difference in state figures, which had 71% owner-occupied housing units and 29% renter-occupied housing units in 2000. There are clearly far fewer rental units proportionally in Dearborn County than statewide. In 2003, there were 1,289 vacant housing units, 7.9% of which were for rent.

The distribution of owners and renters according to household size presents another view of the Dearborn County housing picture. The greatest number of home owners is 2-person households. In fact, there are more than twice as many homeowners in the 2-person category than there are in the 1-person category. The smallest number of home owners is five and higher person households, and the percentage takes a sharp drop at the 5 person category.



Census figures regarding owners and renters by household size is actually contrary to some of the perceptions and “common knowledge” about rental housing in the community. Though the decreases are slight, there is still a trend of decreasing renters with larger households. Usually the opposite is true, and the numbers of renters increases with the size of household. Many times this is a viable option pursued by lower-income people to maximize their cost of living.

Table 23. Dearborn County Owners and Renters by Household Size				
Size of Household	Owner Occupied Units		Renter Occupied Units	
	Number	Percent of total	Number	Percent of total
1 person	2054	15.5	1331	37.0
2 person	4691	35.4	952	26.5
3 person	2489	18.8	613	17.0
4 person	2417	18.3	425	11.8
5 person	1047	7.9	186	5.2
6 person	372	2.8	59	1.6
7 or more persons	163	1.2	33	0.9

Source: U.S. Census Bureau