

ACTION PLAN

THE GOAL

The goal of this plan is to provide a systematic approach that will ensure safe, aesthetically pleasing, diverse, sanitary, affordable housing in good repair accessible to all citizens of Dearborn County.

There is much work to do in order to reach this goal and improve the housing situation in Dearborn County. The first and most essential step is the proper orchestration and coordination of the housing effort. The following is a format with suggested timetables and responsibilities for each element of the action plan.

This study has presented a detailed view of the housing situation in Dearborn County. Even though the study has been focused on the needs of a portion of the population, the impacts affect virtually the entire community. As a result, the community, acting through surveys and public meetings and through the appointment and actions of a local housing steering committee, has outlined a series of steps to be taken to advance the state of housing for low and moderate income persons.

Activities Through Next 5 Years

Activity 1: Creation of the Dearborn County Housing Council

The council would be comprised of representatives from the county's housing organizations and stakeholders including:

- Heart House
- Lifetime Resources
- Lifetime Resources
- Greendale Housing Authority/Dillsboro Assisted Living
 - The City of Aurora
 - The City of Greendale
 - The City of Lawrenceburg
 - The Town of St. Leon
 - The Town of West Harrison
 - The Town of Dillsboro
 - The Town of Moores Hill
- Bankers
- Apartment Owners
- Dearborn County Homebuilders Association
- County Commission
- County Council
- Habitat for Humanity
- SIRPC
- Mental Health Center
- SIEOC
- YES Home
- Low-income residents

The council would need a central, organizing body to set meetings and establish agendas. After several initial meetings to get things going, the council would only have to meet every 2-3 months. Subcommittees would carry out much of the project work.

Activity 2: Review Mission

The council's best bet for staying unified and focused is agreeing upon a set of priorities. The first step toward that agreement is to review all of the data generated during the Comprehensive Plan and the Housing Needs Assessment. As conditions are constantly in flux, the council may need to update or shift priorities over time.

Activity 3: "Create a Splash" Project

A major identified gap in Dearborn County is education. There is a lack of understanding about services and programs, or that many programs and services even exist. So one of the first activities undertaken by the council should be public awareness. Some possible projects include:

Declare The Year of The House

The steering committee wishes to call community wide attention to housing needs in Dearborn County. One way to accomplish this is for elected officials collectively to declare 2005 as The Year of the House.

This will help raise awareness of housing needs in the county and provide a framework within which to promote community wide action and housing improvement. Each and every service organization, local government department, church, social club, business, etc., will be encouraged to adopt or support one of the housing related projects, organizations, or programs identified in this plan.

Community events will be encouraged to have a housing theme and organizers to consider using portions of the proceeds to support housing needs.

Create The Housing University

One method of addressing the housing education needs in the county is through a "Housing University."

Such a resource would be a university without walls and function as a broad based collaborative of housing and support organizations throughout the county and north central Indiana region. The "university" will be charged with communicating the existence of programs and services, providing information on how to access services, and educating clientele in the subject matter of the curriculum as proposed here.

Presently, many housing related educational programs and services are provided by organizations throughout the county. The university would provide a more efficient and consistent delivery of educational services, free up resources among some area agencies, and provide more comprehensive educational service to its clientele. Included in the university curriculum would be topics such as:

Home Ownership Counseling: These sessions would cover all aspects of buying and owning a home, from shopping for a home, working with a realtor, obtaining credit, evaluating total monthly costs, securing a mortgage, maintenance, and budgeting.

Self Sufficiency and Employment: Topics addressed in this area would include all assistance necessary to maintain economic independence, especially for the purpose of staying in the home. The importance of employment and job training would be emphasized and resources for jobs and training would be introduced.

Financing and Financial Services: One of the most serious situations identified in this housing needs assessment has been predatory lending and unscrupulous landlord practices. There are many affordable financing sources for persons who meet program requirements and banks in Dearborn County, as in other locales, have the ability to make low- and no down payment mortgages and provide other services to home owners. Many of the community's disadvantaged population have been led to believe that they do not qualify for more affordable home financing.

Consumer Education: The need to make wise and informed purchases reaches well beyond purchasing a home. Persons with limited financial resources can be at risk of losing their homes as a result of poorly considered consumer purchases. This program would help low and moderate income families establish purchasing priorities and evaluate different sources for their purchases, and consider hidden costs such as financing, shipping, insurance, and others.

General Education: The Housing University could be a reintroduction to education for persons without high school diplomas, or others with continuing educational needs or interests. Opportunities for residents to improve their educational levels through GED, job training, and ESL programs could be incorporated into the curriculum by existing providers.

Home Health: Health care is another important cost factor for low and moderate income families, as many in this group are also under or un-insured. Home health classes would provide instruction in maintaining a healthy home environment as well as low cost preventative measures and home treatments for minor illnesses and injuries.

Life Skills: Persons from deprived or institutional backgrounds often do not possess a set of adequate skills to operate and survive successfully unsupervised in their own homes. Under this curriculum item, the university would offer classes and training in housekeeping, budgeting and parenting, cleaning, laundry, meal planning, grocery shopping, personal correspondence, neighbor relations, minor repairs, child-proofing the home, and bill paying.

Personal Finance: Though finances fit into many other personal needs, a concentration of financial training could be provided by focusing on budgeting, financial management, clean up of credit, and purchase planning.

Activity 4: Address Rental Housing Needs

Of all the demographic and market research information gathered during the assessment, the need for more affordable rental units was among the most pressing issues.

For example, as documented elsewhere in this report, a minimum wage earner (earning \$5.15 per hour) can afford monthly rent of no more than \$268, but an efficiency apartment in Dearborn is \$392. The county's median renter income is \$28,883, thus a renter earning the median renter income can afford rent of no more than \$722. This leaves 46% of renters unable to afford the Fair Market Rent for a 2-bedroom unit.

Although there is a significant need for rehabilitation of rental housing in the county, the ability of governments and organizations to affect changes to private properties is limited. Some impacts can be made by code enforcement policies and market pressures.

Work to Improve Existing Units: Hold a Landlord Expo

The council could work with government offices to organize a “Landlord Expo” where investment property owners learn about issues such as maintenance and city codes.

Landlords, their maintenance workers, renting agents and real estate agents could be invited.

In other communities, national chain do-it-yourself stores, appliance stores, hardware stores, window or door manufacturers, carpet outlets, electrical supply and paint stores have helped sponsor and promote the event. Print sponsor’s names on any supporting documents and allow them to set up a small booth at the conference.

Also, have participants pay \$5 for the event when they register in advance. Besides providing some funds, it will increase their motivation to attend – and not skip the event at the last moment.

To increase attendance, get local retail stores to supply door prizes, given away in drawings.

At the event, present useful, easy to digest information on maintaining property. In live workshops, give brief, general information. Provide detailed forms, background, etc., for those who want to examine the issues in more detail later.

Avoid the trap of allowing one person with a multitude of issues to monopolize the time. Also avoid debates about “government regulation.” It will take time to build up interest (and trust) in this event. In Bloomington, for example, they sent out 2,000 invitations for the first event and got 100 participants.

Activity 5: Select Projects for Other Priorities

The previously mentioned four activities will be a handful for any new organization, but it would be good for the council to line up some other priorities and possible projects. Some topics and possible projects include:

Homeownership Counseling: Work with the Extension Office and *Lifetime Housing Group* to promote homeownership education classes in all corners of the county. The Southern Indiana Rural Development Project hopes to launch a new program that could assist with this effort.

Conversion/Demolition of Vacant Housing: Support *Lifetime Housing Group* with its efforts in Aurora while looking to expand conversion activities in other parts of the county.

Supportive Services and Infrastructures: SIEOC, the Mental Health Center and *Lifetime Resources* are strong resources in this area, and all three groups have indicated the need for additional services in the future.

Owner-Occupied Rehabilitation: SIEOC could undoubtedly use some support in expanding and promoting its program.

Transitional Housing: The community Mental Health Center has built its own housing to help clients transition back into the community. They are interested in expanding the number of units if they can get funding.

Timetable for Implementation/ Milestones and Completion Dates

Activities

Activity	Timetable
1. Formation	Momentum can only be lost if stakeholders do not follow up quickly on the Comprehensive Plan and Housing Needs Assessment. A few key leaders should meet before the year's end to discuss potential members of the council and its first meeting date.
2. Review Mission	Sometime shortly after the start of 2005, the council should meet to review existing data and decide upon its first few projects.
3. 'Create a Splash' Project	At that first meeting, the council should select its public awareness campaign. If they pick "Year of the House," organizational work would have to begin immediately.
4. Address Rental Housing Needs	After the awareness campaign is launched, the council should turn its attention to rental housing needs. It is conceivable that a Landlord Expo could be held by the end of 2005.
5. Select Other Priorities	Selection of priorities will be an ongoing activity based upon such factors as new funding sources and unanticipated emergencies.

Administrative Structure for Provision of Activities

The numerous housing related organizations in Dearborn County all function under the governance of boards of directors and publicly elected officials. Implementation of the strategies proposed in this needs assessment will require coordination of these various bodies into a housing service delivery system that is efficient, effective, and produces quality results.

A central organization should be identified, staffed, and funded to assure the most effective implementation of strategies presented in this assessment. This function could be undertaken by an existing organization with a countywide charter, or a newly formed organization.

A newly formed or appointed Dearborn County "housing council" can function as a membership organization wherein the members are housing developers, service providers, and advocates as well as representative members of low and moderate income groups and areas. The existing housing needs assessment steering committee should serve as the initial organizing group to create the council using the following guidelines:

Housing Needs Steering Committee organizes or identifies lead agency.

1. Hold meeting to discuss results of needs assessment and prospects for implementation.
2. Identify community and organizational leaders appropriate to serve on board of directors.
3. Hold meeting with prospective board members, explain purpose of council, expectations of board members, and how the council will serve to promote housing improvements in Dearborn County.

Purposes of the lead agency / housing council: The housing council will serve to maintain an inventory of housing needs and assistance services in the county. It will also serve as the coordinating force to bring all housing service providers together in the efficient delivery of services attempting to minimize duplication of services.

Functions of the council: The council will have a mission statement and will establish goals and objectives relative to the priorities developed in this needs assessment. Primary in the responsibilities will be to form new partnerships for the delivery of housing services. The board of directors will meet regularly during its tenure and may contract staff services to another organization. The council should be duly authorized by all units of local government and empowered to complete the implementation of strategies developed in this needs assessment.

Funding of the council: The council should have adequate funds to operate effectively and funding needs are expected to be minimal at first and increase as the council takes on additional responsibilities and projects. Sources of funding should include units of local government, local private sponsors, local community and private foundations, as well as State and Federal housing related agencies.

Outside assistance / model organizations: The council may use an outside organization as a model and is encouraged to seek outside support and guidance. One reputable program that should be considered is the Habitat for Humanity International 21st Century Challenge. This program provides models and information for developing housing related partnerships and other guidance in operating a coordinated and broadly based housing consortium.

Current Housing Delivery System

The following table describes the current housing delivery system, including all agencies and organizations that are currently involved in local housing programs.

Table 41: Current Housing Delivery	
Issue	Relevant Organizations
Owner- Occupied Rehabilitations	<i>LifeTime</i> Housing Group
Rental Rehabilitations	<i>LifeTime</i> Housing Group City of Aurora
Tenant Rental and Section 8	Southeastern Indiana Economic Opportunity Corp. Greendale Housing Authority
Conversion or Demolition of Vacant Housing	<i>LifeTime</i> Housing Group City of Aurora
Transitional Housing	Heart House Community Mental Health Center Safe Passage
Special Needs Housing	<i>LifeTime</i> Housing Group Community Mental Health Center
Supportive Services/Infrastructure	<i>LifeTime</i> Resources Community Mental Health Center Area's private group homes
Market Rate Rentals	The county has some small property owners including Picnic Lawn Apartments, Maxwell Properties and Ross Properties

Summary of Previous Housing Programs

Summary of previous housing programs that have been undertaken.

Table 42: Previous Housing Programs	
Issue	Relevant Organizations
Owner- Occupied Rehabilitations	SIEOC has some funds (\$174,000) for homeowner repairs and weatherization, but they cover a huge area.
Rental Rehabilitations	Aurora and Lawrenceburg have active Main Street associations interested in rental rehabilitation projects. A recent plan with <i>Lifetime</i> Housing involves converting three Aurora buildings into loft apartments. There will be higher income and low-to mod units.
Tenant Rental and Section 8	The Southeastern Indiana Economic Opportunity Corp. and Greendale Housing Authority manage the Sec. 8 units. The corporation has 146 units and more than 100 people on the waiting list for vouchers.
Conversion or Demolition of Vacant Housing	Some work is underway in Aurora but more community involvement is needed.
Transitional Housing	Heart House, the local homeless shelter, has 60 beds for singles and families.
Special Needs Housing	The Community Mental Health Center has apartment units for the mentally ill and permanently homeless. The region has several small group homes for the mentally retarded.
Supportive Services/Infrastructure	Chateau of Batesville has 1-bedroom apartments with some basic assistance for the elderly for \$3,000 a month. Maple Knoll in nearby Cincinnati has apartments that offer two meals. Home Health Care is a privately owned company that provides services. The local CVS pharmacy delivers prescriptions.
Market Rate Rentals	The county has some small property owners including Picnic Lawn Apartments, Maxwell Properties and Ross Properties.
Home Ownership Counseling	The local Extension Office has traditionally offered homeownership courses and <i>LifeTime</i> Housing Group has also started offering them.
Public-Private Partnerships	City of Greendale has a partnership with Maxwell Construction for a project along SR 50. Another project involves 24 apartment units. The county owns the land, which it has leased for 100 years. IHFA and Federal Home Loan financing is involved. Some of the housing will go to the seriously mentally ill. Nine units will be for the expansion of permanent housing for the disabled homeless. There has been a history of partnerships in some sections of the county, including the City of Lawrenceburg's work with Fortune Management on the renovation of 30 homes.

Public Participation Process

Implementation of the strategies and action plan elements of this needs assessment is designed to be a public process. Though many of the details must be more thoroughly developed, the process will be steered by a housing council that includes members of local governments; it will be sanctioned by the elected leadership of the community; and it will involve a vast array of local organizations, institutions, representatives of low and moderate income residents, and other individuals.

Opportunities for media coverage, special features, advertising, and other venues will further help communicate the activities and opportunities associated with the action plan. The action plan is first unveiled at the required public meetings at the end of the needs assessment. A general outline of the implementation steps, involvement of elected leadership, partner organizations, and opportunities for the community at large are included.

The housing council will continue its efforts to notify and include the media regarding news and activities related to action on housing issues

Local governments will first publicly recognize the importance of this action plan with the declaration and announcement of the "Year of the House." The public declaration may be conducted in a news conference or public meeting format to illustrate the openness and involvement with which the process is taking place.

Local organizations such as institutions, businesses, and not-for-profits, will be encouraged to adopt housing causes, organizations, and projects into their community involvement strategies. This will result in increased publication of the actions, greater personal involvement by local citizens, additional funding for housing causes, and a demonstration of cohesiveness in Dearborn County to address housing needs.

The housing council will have to appoint a committee to manage and conduct the public relations and communications efforts. Most of the housing service providers have staff members who would be available to serve along with other members of the community, including representatives of the media, chambers of commerce, ministerial associations, and other groups who can help communicate housing activities. A major activity of the public relations group will be to assemble members of a speakers bureau to address organizations and gatherings, especially during the first year of the program. Interested members of the general public who wish to participate will be directed to housing service agencies where their talents can best be utilized.

Select individuals will be encouraged to serve as leaders in the housing efforts. Local elected administrative officials will be the first with their start and declaration of the "Year of the House" campaign. Other elected officials such as the sheriff, coroner, treasurers, auditors, and others will be asked to recognize the housing activities and make efforts to help the cause. State and federal legislators will be informed of the housing campaign and action plan in order to help further recognize local efforts and to help secure additional state and federal assistance dollars. Business leaders will be asked to incorporate housing needs messages to their employees and to incorporate housing related opportunities into their community involvement and charitable activities. Many business and political leaders already serve on the board of directors of local housing providers.

Other community “influencers”, such as radio personalities, newspaper columnists, retired executives, clergy, club leaders, teachers, and others will also be involved.

Local Governing Body and Appointed Committees/Task Forces

This plan recommends that the elected leadership of Dearborn County take a united stand on one of its most pressing issues: affordable housing. The suggested elected leaders who should endorse, support, and lead the housing efforts include the County Commissioners, County Council members, County Sheriff, County judges; Mayors and City Council members as well as Town Council members.

Housing has long been a critical need throughout the county and local governments, not-for-profits, businesses, and individuals have invested much time and money to help alleviate housing deficiencies. With a realization of past and current efforts, as well as a cognizance of future needs, local elected officials should meet, discuss, and take the following actions:

1. Accept the proposal to collaboratively and collectively declare the year 2005 as the “Year of the House” in Dearborn County. This action should include, as a minimum: A public and published declaration, a pledge of significant financial support, and recognition or appointment of an agency to provide the tactical leadership and organizational management to accomplish all tasks related to the “Year of the House” program.
2. Encourage all county and municipal departments to refine, improve, or create housing related activities consistent with the strategies presented in this report.
3. Monitor and report to their constituents on the progress of housing efforts.
4. Consider the possibility of extending housing awareness, programs, and activities beyond December 31, 2005.

Committee Which Includes Substantial Low-Income Representation

Many of the groups that comprise the council work at the behalf of low-income residents, but that alone will not be enough to truly represent their needs. Instead, the council and its subcommittees should include low-income residents, perhaps drawn from the Housing Authority Councils or through affiliation with Habitat for Humanity.