

EXECUTIVE SUMMARY

Where you live “is an investment, an expense, a retreat, a responsibility, an expression of yourself and more. For these and other reasons, analysts in government and business study the nation’s housing very closely.”¹ This report combined information gathered from the U. S. Census and U.S. Office of Housing and Urban development, along with local and regional information pertaining to Dearborn County gathered by the consultants, which will help the community and others to understand more fully the issues related to housing and affordable housing in Dearborn County.

Because housing is the single largest expenditure for most American families, an adequate supply of housing is directly related to the economic and social health of a community. The failure to assist in housing needs can result in significant societal costs. This report provides a comprehensive view of the housing situation and outlines an affordable housing plan for Dearborn County.

The report begins with a broad and in-depth statistical overview, in order to highlight the current condition of housing in Dearborn County, and to provide a richer understanding of the community, its citizens, its economy and the related housing issues.

A demographic description of Dearborn County appears below and on the following pages. This overview of data is intended to acquaint the reader with the basic characteristics of Dearborn County, especially as it applies to housing. **Table 2** focuses on population, households and employment.

Table 2. Dearborn County Demographic Overview					
CHARACTERISTIC	VALUE	RANK IN STATE	CHARACTERISTIC	VALUE	RANK IN STATE
2002 Population	47,333	29	Percent of adults with HS diploma	82 %	31
2000 Households	16,832	30	Percent of adults with BA or more	15.4 %	24
Labor Force 2003	23,810	29	Average earnings/job	\$26,258	17
Employment, 2003	22,660	28	Households in 2000	16,832	30
Per Capita Income	\$28,113	17	Median HH income	\$48,899	7

Source: U.S. Census, 2000

Table 3 provides a glimpse of Dearborn County. It indicates housing units, size of the county, housing units without complete facilities, cost of rent, numbers of workers, travel time to work and poverty level. This overview provides an insight into the economic and housing needs of Dearborn County.

¹ Housing Data Between the Censuses: The American Housing Survey. U.S.Census Bureau, Census Special Reports, AHS/R/04-1, Washington, D.C., 2004.

Table 3. Measurement of Community Issues in Dearborn County		
There are	18,539	housing units in Dearborn County.
There are approximately	10%	of housing units without complete kitchen facilities
There are approximately	6%	of housing units without complete plumbing facilities
In Dearborn County	13%	of the housing units are vacant
The population density is	151.1	people per square mile of land area
The housing density is	58.3	units per square mile of land area
The area of Dearborn County is	307.50	square miles
The water area is	1.84	square miles
The land area is	305.66	square miles
There are	22,711	workers who are 16 and over
The mean travel time to work is	30.5	minutes
21.7% of the renter-occupied housing units costs	40%	of income or more
In the year 2000	3,011	residents of Dearborn County were below poverty level

Source: U.S. Census, 2000 and The Department of Housing and Urban Development.

The report continues with a review of the cost burden for low-income households and the type of housing currently available in Dearborn County. The report also contains a survey of residents in Dearborn County and an assessment of the quality of the exterior of housing units. Included also is a description of the housing inventory and the cost of housing in Dearborn County.

This report describes services which support affordable housing, the special populations in Dearborn County and neighborhood needs. It includes an overall assessment of the infrastructure and its capacity for future growth and development.

The report concludes with the strategies identified which could potentially benefit Dearborn County and its residents. Finally, an action plan is included which will serve as the guiding blueprint for future activities and change.

The census data combined with data that was generated locally indicated a need in Dearborn County for more affordable housing, especially in the rental markets. The research found that lower-income people who rent spend a larger portion of their income on housing costs. Also, additional affordable housing was needed particularly in the more urban areas of Lawrenceburg and Aurora. They also learned that there were special populations needing housing particularly elderly, abuse victims, homeless and low income populations.

Finally, the consultants found that because there is limited public funding to assist with housing needs, and because low-income persons have difficulty accessing these and other funds, there is an overwhelming need to create new and creative programs for housing support and assistance. This needs assessment, analysis and report of recommendations should provide the basis and guidance for such assistance.

Recommended Activities

Activity 1: Creation of the Dearborn County Housing Council

The council would be comprised of representatives from the county's housing organizations.

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.

- **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.

Possible project areas include home ownership counseling, financing and financial services, consumer education, home health and personal finance.

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.

The first step will be supporting projects already underway in Aurora.

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.

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.
- **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.