

# MARKET CONDITIONS

## Population Trends

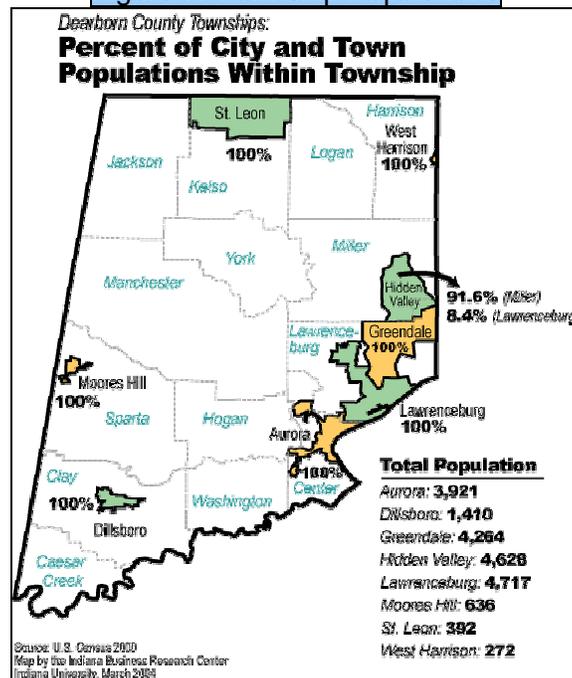
Dearborn County's has a rapidly growing population; faster than the state as a whole. From 1990 to 2000, Dearborn's population increased by about 19% – twice the state average. In fact, it was the 12<sup>th</sup> fastest growing county in Indiana.

That spurt continues through today: the population of Indiana increased 1.9% from 2000 to 2003; Dearborn's increase was 3.8%. Furthermore, the county increased population relative to the other counties in the state and moved from 29<sup>th</sup> highest population in 2000 to 28<sup>th</sup> highest population in 2003.

No community can undergo this type of change without experiencing growing pains. The repercussions ripple through everything from school enrollment to apartment vacancies. Adding to the complexity, growth is more prevalent in some pockets of the county than others. This growth, along with the addition of a major new employer (the Argosy Casino) is a leading cause of the shortage of affordable apartments and homes being reported by local stakeholders.

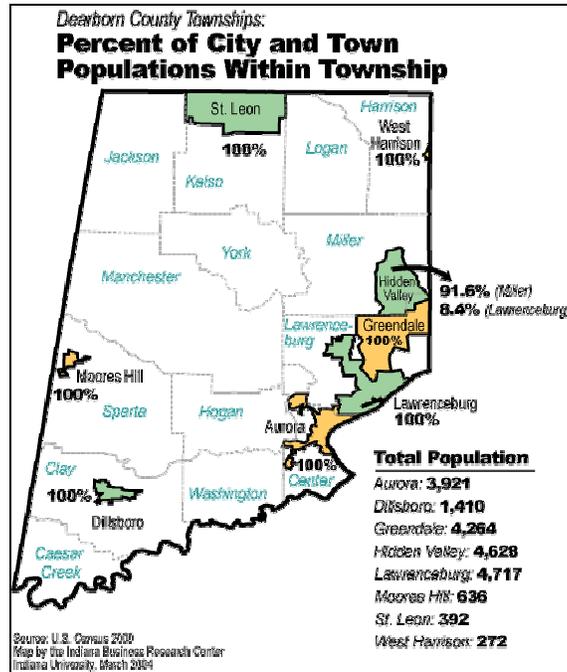
As shown in the map below, the population center of Dearborn County can clearly be seen stretching from Aurora to Bright. Although Bright, Hidden Valley, and Greendale have similar or larger populations than Aurora and Lawrenceburg, there seems to be a much higher concentration of people in Aurora and Lawrenceburg. The rest of the county has a much lower concentration of population, particularly in the northwest.

**Figure 7. Township Populations**



This following map illustrates the exact population counts of the cities and towns in Dearborn as well as the township(s) in which they reside.

**Figure 8. Cities and Towns**



## Publicly Assisted Housing

The Section 8 Housing Choice Voucher Program helps low-income individuals or families attain safe and affordable housing. The Southeastern Indiana Economic Opportunity Corporation (SIEOC) administers the program in Dearborn, Ohio, Ripley and Switzerland counties. The following numbers are for Dearborn County

Table 35: Section 8 Housing Assistance	
Households Assisted	People Assisted
146	375

SIEOC also runs a program called Mainstream Housing for Persons with Disabilities. Periodically, housing choice voucher funding is available to provide services to disabled families. The housing choice voucher enables elderly and non-elderly persons with disabilities to lease affordable housing of their choice.

Table 36: Mainstream Housing Opportunities	
Households Assisted	People Assisted
9	14

The Section 8 Family Self-Sufficiency Program coordinates the use of housing vouchers with public and private resources to help families achieve economic independence. The program assists families who are underemployed or unemployed obtain jobs that lead to self sufficiency. Each family works with a case manager for five years.

<b>Table 38: Section 8 Family Self-Sufficiency</b>	
<b>Households Assisted</b>	<b>People Assisted</b>
4	11

### **Funds for Housing**

There are numerous alternatives for persons who qualify for home financing. Local banks have the ability to make no-down-payment mortgages and can use other means to creatively finance homes for good prospects. In addition, there are government assurances, such as FHA and VA, which further reduce risk for banks. Local mortgage companies are very competitive in the marketplace. Many offer competitive rates and incentives attractive to low-income homebuyers.

However, many low-income persons have difficulty accessing funds for a number of reasons. Many do not have an established credit history or sufficient income; others do not have acceptable citizenship or immigrant status. Most barriers can be overcome with the exception of insufficient income to make payments even after subsidies have been applied to the purchase.

Housing choice vouchers available in the community help expand rental housing choices to many low income persons, but there are never enough vouchers to go around.

### **Impediments to Accessing Housing**

There are two major impediments to low-income people seeking access to housing resources.

The first is the finite amount of the resources. No agency has all the money it requires to meet everyone’s needs. Shifts in priorities among federal and state agencies as well as private organizations can open up new funding streams as well as cut off others. For example, changes in the federal government’s Section 8 voucher program has local agencies worried about meeting the need for assistance.

The second impediment is awareness of services among potential clients. It is a continuing struggle for local social service agencies to reach people who need help and to shepherd them through the system.

### **Adverse Effects on Rental and Ownership**

Evidence of the difficulties in obtaining access to housing funds can be found in the day-to-day activities of the county’s real estate agents and bankers.

In a survey undertaken for this assessment (see Appendix for full report), 100% of the bankers surveyed said the median price of local homes is increasing. It is not surprising then that 50% said the affordability of homes for sale is a major problem. Thirty-three percent said affordability of rental housing is a major problem.

Half the respondents were worried about escalating land costs and customers' inability to accumulate capital to cover the down payment. In fact, financial assistance and low-interest loans were the second most vital need, right after home rehabilitation.

Real estate agents, in their survey, also ranked financial assistance as the second biggest priority. In that same survey, 30% said affordability of rental housing and affordability of homes for sale were major problems. "We have too many homeowners losing their homes to bank repos," one real estate agent said.

They also agreed with bankers that escalating land costs is a major problem. According to local homebuilders' association, the average lot size in the county is increasing, so lot prices have gone from \$15,000-\$20,000 to \$40,000-\$60,000.

As shown in the thematic maps (see appendix for full report), there is a clear disparity in owner occupancy rates between older, river-oriented communities in the southern part of the county and the suburban / rural areas in the northern portion. Homeownership is particularly low in the Lawrenceburg and Aurora communities. It should be noted that ownership rates in Dearborn County on a whole are quite high when compared to the statewide average of 66 percent.

Homeownership rates for the minority population are, unfortunately, quite a bit lower than they are for the white population. Homeownership is particularly elusive for minorities living in the northwest portion of the county where there is not one minority homeowner in two entire tracts. Low rates are also found in the Dillsboro and Aurora areas where less than 45 percent of the minority population owns a home.

## Local Economic Base

After decades of being predominately rural, Dearborn County has evolved into a suburb of Greater Cincinnati. This transformation has left the county with a dual economy. On one side there are highly paid people who work in Cincinnati and on the other a much lower-earning workforce with jobs within the county.

The following table shows types of jobs and what they pay *within* Dearborn County. For example, 1,326 people are employed in food service or accommodation, with an average wage of \$12,222.

It is distressing to note that Dearborn County jobs pay considerably less than the Indiana average in almost every category. Also troubling is the fact that one of the biggest job categories (2,863 people in retail trade) is one of the lowest paying. These jobs pay an average of \$18,038.

There are, fortunately, some good paying jobs in manufacturing at an average of \$45,324. But these are the types of jobs that have been lost to overseas factories across the state and country. In fact, Dearborn has lost many manufacturing jobs over the past decade.

<b>Table 38: Employment &amp; Earnings</b>				
<b>Employment and Earnings by Industry in 2001</b>	<b>Employment</b>	<b>Pct Dist. in County</b>	<b>Avg. Earnings Per Job (County)</b>	<b>Avg. Earnings Per Job (Indiana)</b>
<b>Total by place of work</b>	21,777	100.0%	\$26,258	\$32,389
<b>Wage and Salary</b>	15,735	72.3%	\$27,374	\$31,033
<b>Farm Proprietors</b>	744	3.4%	\$1,430	\$5,862
<b>Nonfarm Proprietors</b>	5,298	24.3%	\$16,849	\$20,670
<b>Farm</b>	773	3.5%	\$1,647	\$8,431
<b>Nonfarm</b>	21,004	96.5%	\$27,164	\$32,918
<b>Private</b>	18,477	84.8%	\$25,841	\$32,253
Accommodation, Food Serv.	1,326	6.1%	\$12,222	\$13,395
Arts, Ent., Recreation	3,029	13.9%	\$31,121	\$26,768
Construction	1,733	8.0%	\$28,636	\$37,395
Health Care, Social Serv.			-	\$33,899
Information	334	1.5%	\$27,973	\$42,668
Manufacturing	2,200	10.1%	\$45,324	\$47,815
Professional, Tech. Serv.	591	2.7%	\$18,866	\$38,939
Retail Trade	2,863	13.1%	\$18,038	\$18,858
Trans., Warehousing	755	3.5%	\$22,168	\$33,184
Wholesale Trade	436	2.0%	\$32,899	\$44,820
Other Private	3,125	14.4%	\$21,081	\$26,740
<b>Government</b>	2,527	11.6%	\$36,838	\$37,723

Source: US Bureau of Economic Analysis

Further evidence that the high-paying jobs lie outside the county come from two areas: per capita income and migration.

Despite the fact that wages within the county are considerably lower than the state average, Dearborn's per capita income is higher than Indiana as a whole. The county's per capita income is \$28,113, compared to \$27,522 for the state. The difference in median household income is even greater; \$48,899 versus \$41,567.

The discrepancy can be explained by the amount of people who leave the county to work. About 13,630 people (57 percent of the workforce) work outside of Dearborn, 8,600 of them in Ohio.

The county has economic growth in one area – gambling. With its arrival in Lawrenceburg, the Argosy Casino became the county's major employer. It hires three times more people than the next biggest company. Unfortunately, many of those jobs are in the service sector and do not pay well.

While dividends from gaming have pumped millions of dollars in the county, the casino's future is by no means guaranteed. If Kentucky or Ohio approves riverboat gambling, as has been discussed, the county risks losing the gambling boat to more urban centers.

## Major Employers

The following table lists companies inside Dearborn County that hire 25 people or more.

Table 39: Major Employers			
Company	Product	Employees	City
Argosy Casino	Casino	2,100	Lawrenceburg
Joseph E. Seagrams & Sons, Inc.	distilled, rectified and blended liquors and wine coolers	700	Lawrenceburg
Anchor Glass Container Corp.	glass containers and bottles	300	Lawrenceburg
PRI Pak, Inc.	canned and bottled carbonated beverages, spirits and wine coolers	200	Lawrenceburg
Stedman Machine Company	crushing, grinding, mixing & screening machinery	88	Aurora
Aurora Casket Company, Inc.	caskets, metal stamping	70	Aurora
Batesville Products, Inc.	mold castings, decorative trim, tooling, polishing, buffing	65	Lawrenceburg
FSI Products, Inc.	printing and bindery work	52	Aurora
SEIDATA & Hoosier Telcom	telecommunications services and equipment and Internet Service Provider	50	Dillsboro
Engrave, Inc.	custom molds & injection molding	27	Lawrenceburg
Paul H. Rohe, Inc.	bioluminous concrete, asphalt	26	Aurora
Beverly Industries, Inc.	general machining and grinding	25	Dillsboro
D & S Machine Products, Inc.	machining parts, custom grinding & plating	25	Lawrenceburg
Northbend Pattern Works, Inc.	wooden, metal and plastic industrial patterns	25	West Harrison

## Regulations Affecting Housing

### Building Permits & Fees

The three cities within Dearborn County – Lawrenceburg, Aurora and Greendale – issue building permits. The county issues permits for unincorporated areas.

In some cases, the additional costs associated with building or rehabilitating homes to code specifications will present financial hardships for the homeowner, contractor, or developer. In the case of rental housing, the possibility of these costs being passed on to renters also lessens the affordability of units in this situation. However, adherence to codes and enforcement of codes combine to help protect the longevity and condition of the housing stock, maintain property values, and increase personal safety. Fees collected for permits and inspections help defray the costs of maintaining a safe supply of housing in all price ranges.

## **Building Inspections**

During new construction as well as structure renovation the Dearborn County Building Commissioner is responsible for conducting inspections to assure appropriate materials used and procedures are employed. The County Building Commissioner issues building permits and releases occupancy permits for all jurisdictions within the county as well as unincorporated areas.

## **Zoning Ordinances**

Zoning ordinances throughout the county are in place to protect properties, property rights, and to assure appropriate land use and development. Ordinances vary only slightly among the county and municipal versions in terms of zoning classifications.

Zoning classifications identify what areas in the county, and to what density housing units may be developed. Housing units are permitted in all residential and agricultural zones and as accessory uses within restricted business zones. Housing units are not permitted within general business or manufacturing zones.

## **Subdivision Ordinances**

Subdivision ordinances govern the development of new housing and commercial developments that require new parcel creation for the new units. Various processes for land subdivision may occur depending upon the number of parcels being created. Typically, a subdivision for new housing units require a public hearing to review the preliminary plat design and to approve or deny the proposed plat. Once a subdivision plat receives preliminary approval, construction details for all public improvements must receive approval. These improvements include such things as new roadways, utility infrastructure and stormwater drainage facilities.

## **Housing Standards**

Building codes, zoning ordinances, and subdivision ordinances all combine in Dearborn County to help govern housing standards. The adoption of a community definition of substandard housing will help housing authorities deal with units that are not up to community standards.

## **Building Codes and Code Enforcement**

If the Planning Director or designee determines that a violation exists, a written notice shall be given to the person(s) responsible for the alleged violation, by certified mail. The notice shall describe the details of the alleged violation and the reasons believed that the violation exists. The notice shall also require an explanation, or correction, of the alleged violation to the satisfaction of the Planning Director, within a specified time limit, which is to be determined by the Planning Director. The notice shall state, and it is hereby declared, that failure to reply or to correct the alleged violation to the satisfaction of the Planning Director within the specified time limit constitutes admission of the violation of the terms of this ordinance.

Any person who violates any provisions of this ordinance shall upon conviction be fined not less than \$10.00 and not more than \$300.00 for each offense. Each day that the violation exists shall constitute a separate offense. Violations of this ordinance that occur because a permit was not applied for or issued shall result in a doubling of the permit fee.

## Utility Connection Fees

Waste water and sewer connection fees are part of the requirement to obtain a building permit from the county. Information on connection fees was obtained through a phone interview with one of the municipalities. The breakdown for fees is as follows:

Users Agreement Fee (required for building permit)	\$4,000
Valves	\$995
Grinder/tank	\$2,400
State fee for highway access (if needed)	\$300
Boring fee across state highway (if needed)	\$520

The last two costs are determined according to the property location. If connection to existing lines requires passing through/under the state highway, there is an additional \$300 state fee and a \$520 boring fee. Also, there would be other incidental plumbing fees associated with installation on the property, but those fees would be contractor fees.

## Historic Districts

The U.S. National Register of Historic Places has three Dearborn County sites listed.

**Downtown Aurora Historic District** (added 1994). It is bounded by Importing, Water, Market, Fifth and Exporting streets. It encompasses 1,000 acres, 272 buildings and 3 structures.

Historic Significance:	Architecture/Engineering, Event
Architect, builder, or engineer:	Et al., Rogers, Isaiah
Architectural Style:	Other
Area of Significance:	Architecture, Commerce, Industry, Transportation
Period of Significance:	1825-1849, 1850-1874, 1875-1899, 1900-1924, 1925-1949
Owner:	Local Gov't , Federal , Private
Historic Function:	Commerce/Trade, Domestic, Industry/Processing/Extraction, Religion
Historic Sub-function:	Business, Department Store, Hotel, Religious Structure, Single Dwelling, Specialty Store
Current Function:	Commerce/Trade, Domestic, Religion, Transportation

**Downtown Lawrenceburg Historic District** (added 1984). It is bounded by ConRail Tracks, Charlotte, Tate, Williams, and Elm streets. It encompasses 650 acres and 257.

Historic Significance:	Event, Architecture/Engineering
Architectural Style:	Federal, Other, Late Victorian
Area of Significance:	Architecture, Exploration/Settlement
Period of Significance:	1800-1824, 1825-1849, 1850-1874, 1900-1924, 1925-1949
Owner:	Private
Historic Function:	Commerce/Trade, Domestic
Historic Sub-function:	Business, Single Dwelling
Current Function:	Commerce/Trade, Domestic

**St. John's Lutheran Church and School** (added 1996). It is at 7291 IN 62, Dillsboro.

Historic Significance:	Event, Architecture/Engineering
Architect, builder, or engineer:	Zernack, Julius
Architectural Style:	Gothic Revival, Bungalow/Craftsman
Area of Significance:	European, Architecture, Education
Period of Significance:	1850-1874, 1875-1899, 1900-1924, 1925-1949
Owner:	Private
Historic Function:	Agriculture/Subsistence, Domestic, Education, Religion
Historic Sub-function:	Agricultural Fields, Agricultural Outbuildings, Church Related Residence, Religious Structure, School
Current Function:	Domestic, Religion
Current Sub-function:	Church Related Residence, Religious Structure

## **Floodplains**

Floodplains are a significant feature of the county's topography, particularly in the southeast section along the Ohio River. In fact, floodplains are an inhibitor to growth in some of these areas.

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.