

STRATEGIES

Sources of Funding and Financing

Virtually all housing organizations and advocacy groups have financial resources and funding sources. These will continue to be available for many programs during the implementation of strategies recommended in this plan.

In addition, this plan calls for new resources to be developed, both locally and from outside the county. Some possible sources are listed below.

- Community Mental Health Center
- Dearborn County Commissioners
- Dearborn Community Foundation
- Dearborn County Department of Planning & Zoning
- Fannie Mae
- Federal Home Loan Bank of Indianapolis
- Greendale Housing Authority
- Habitat for Humanity of Dearborn County
- Heart House Inc.
- Indiana Housing Finance Authority
- Indiana Department of Commerce
- Indiana Rural Development Council
- *LifeTime* Housing Group
- Rising Sun Regional Foundation
- Southeastern Indiana Economic Opportunity Corporation
- 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
- Township Trustees/Dearborn County
- United Way of Dearborn County
- USDA Rural Development - Rural Housing Service
- U.S. Veterans Administration
- Local Service Organizations and Businesses

General Strategies

The Housing Needs Assessment was undertaken primarily to support another ongoing planning process, the Dearborn County Comprehensive Plan.

After extensive public input, the Comprehensive Plan is in its final stages. During the process, the Comprehensive Plan Committee focused on key issues, including housing. The committee developed a series of housing strategies and goals, which include:

Goals

- Safe, aesthetically pleasing, diverse, sanitary, affordable housing in good repair accessible to all citizens of Dearborn County.
- Diverse housing choices as to type, size, tenure, price and location in the county.
- High standards of quality of housing stock in the county.

Strategies

- 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.
- 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.
- Enhance quality of existing housing stock in historic town centers by encouraging incentives for renovations to existing housing stock, for example, tax incentives and funding options such as grants and tax increment financing (TIF) programs.
- Encourage a mix of housing density levels and housing types in residential areas that are appropriate to establish compatible land uses.
- 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.
- Ensure communication between county departments responsible for permitting to verify that safety and quality standards are met.
- Increase enforcement effectiveness by considering stronger penalties such as monetary fines.

Prioritization of Strategies

Aside from supporting the Comprehensive Plan, the biggest priority established by the steering committee is continuing the momentum generated by that planning process as well as this Housing Needs Assessment.

Perhaps one of the most useful results of the housing study was to test local perceptions and anecdotal evidence against quantitative data. Now armed with information on demographic shifts, market conditions, growth projections and housing gaps, local leaders are well aware of the challenges facing Dearborn County.

These challenges can best be addressed with a unified, sustained effort led by the community's housing leaders. While there are many housing activities and programs, local stakeholders do not have a history of periodically getting together to look for universal, efficient solutions.

Thus, one of the top priorities of the assessment will be the creation of the Dearborn County Housing Council. Other program priorities include:

Rental Rehabilitation

In a survey of the people who served on the Comprehensive Plan Committee, rental rehabilitation was ranked as the highest priority.

A survey of the Housing Assessment Steering Committee revealed that subsidized rental housing was their No. 1 priority. As an additional indicator, 50 percent of the real estate agents surveyed said that a shortage of rental housing was a major problem.

Home Ownership Counseling

Although the Extension Office has offered classes, they do not offer them on a regular basis. *LifeTime* Housing group offers homeownership education courses along with credit counseling. However, the Housing Assessment Steering Committee ranked homeownership counseling as their second biggest priority.

Public-Private Partnerships

The Housing Assessment Steering Committee ranked public-private partnerships as their third biggest priority.

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.

Specific Neighborhood Revitalization Strategies

Aurora: Overall, housing in the low-moderate neighborhoods is in good condition. About 77 percent of housing received a 1 or 2 rating, which means they are in good condition or only minor repairs are needed. The major exception is the Conwell Street area where nearly 25 percent of the homes received a rating of 3 (major repairs needed). This is one of the prime areas in need of low-income rental units and other relief for affordable housing. Fortunately, *LifeTime* Housing is already at work with city officials on several projects.

Dillsboro: The area has a lot of older housing but it is in very good condition for the most part. Over half of the homes are rated in good condition while only 3 percent of the homes require major repairs and renovation.

Greendale: The housing conditions in Greendale are very good. Only 12 percent of the homes surveyed are in need of major renovations. The lone exception is much of the housing along Ridge Avenue.

Lawrenceburg: Housing quality is a problem in the "Old Town" area of Lawrenceburg. Sixty-five percent of the housing is in need of some kind of repairs. Center (90 percent), Short (77 percent), and St. Clair (69 percent) streets stand out in their need for rehabilitation. There are some signs of a comeback, especially with the newer multi-family units found in some areas.

Cold Springs: The area seems to be transitioning on the way up. There is very little middle ground, either homes are in very good or very poor condition. Mobile homes, in particular, need major work. There are signs of more "rural pioneers" in this area.

Conversion/Demolition of Vacant Housing: The Comprehensive Plan Committee ranked vacant housing as one of their top three priorities. The City of Aurora, working with *LifeTime* Housing Group, has a project underway.

Supportive Services and Infrastructures: The Comprehensive Plan Committee ranked support services as one of their top three priorities.

Owner-Occupied Rehabilitation: The Comprehensive Plan Committee ranked owner-occupied rehabilitation one of their top three priorities.

Tenant Rental Assistance/Section 8: The Southeastern Indiana Economic Opportunity Corporation currently has a waiting list for Section 8 Housing.

Homeless/Emergency Shelters: Heart House, the local homeless shelter, is rarely filled. The county has no shelter for domestic abuse. Local advocates direct clients to the Turning Point shelter in Columbus, Ind., which is a 1-½ hour drive, or to the Safe Passage shelter.

While there continues to be a need for these services, it would be very difficult for a rural community such as Dearborn to sustain its own shelter, local advocates said.

Transitional Housing: The community Mental Health Center has built its own housing to help clients transition back into the community. They own and operate about 40, free-market units in Dearborn and Ripley counties for the mentally disabled. They are interested in expanding the number of units if they can get funding.