

APPENDIX A

Public Survey Results

The survey was distributed through social service agencies and other at other locations. An interactive version was available on-line. One-hundred-sixteen people completed the survey.

| | | | | |
|---|-----------|------|------------|-----|
| 1. Do you rent or own your home? | 7% | Rent | 89% | Own |
|---|-----------|------|------------|-----|

4% did not respond

2. Which best describes the building you live in?

| | | | |
|-----|-------------------------|----|-----------------------------------|
| 85% | Single Family Home | 9% | Duplex |
| | Apartment Building | 2% | Apartment House |
| | Mobile Home | 2% | Modular Home |
| | Condominium | 1% | Assisted Living / Senior Facility |
| | Other (please describe) | | |

1% did not respond

3. In what year was your home or building built?

| | | | |
|-----|-----------------------|-----|-----------------------|
| 27% | Before 1950 | 14% | Between 1979 and 1990 |
| 13% | Between 1951 and 1970 | 34% | After 1991 |
| 9% | Between 1970 and 1978 | | |

3% did not respond

4. How long have you lived in your present home?

| | | | |
|-----|-------------------|-----|--------------------|
| 32% | Less than 5 years | 12% | 16 to 25 years |
| 31% | 5 to 15 years | 25% | More than 25 years |

5. Please indicate the amount of your monthly rent or mortgage.

| | | | |
|-----|----------------------------|-----|---------------|
| 22% | No monthly payment or rent | 9% | \$451-\$550 |
| 5% | \$0-\$250 | 11% | \$551-\$650 |
| 5% | \$251-\$350 | 11% | \$651-\$750 |
| 7% | \$351-\$450 | 27% | \$751 or more |

3% did not respond

6. Please tell us how satisfied you feel about your present housing.

| | | | |
|-----|----------------|----|-------------------|
| 54% | Very Satisfied | 4% | Dissatisfied |
| 37% | Satisfied | 4% | Very Dissatisfied |

1% did not respond

7. Please indicate your annual household income.

| | | | |
|----|---------------------|-----|---------------------|
| 3% | Below \$11,000 | 5% | \$31,001 - \$35,000 |
| 5% | \$11,000 - \$15,000 | 4% | \$35,001 - \$39,000 |
| 2% | \$15,001 - \$19,000 | 4% | \$39,001 - \$43,000 |
| 3% | \$19,001 - \$23,000 | 2% | \$43,001 - \$47,000 |
| 3% | \$23,001 - \$27,000 | 4% | \$47,001 - \$51,000 |
| 6% | \$27,001 - \$31,000 | 51% | Above \$51,001 |

8% did not respond

8. Please check the phrase that best describes your moving plans.

| Home Owners | | Renters | |
|-------------|----------------------------------|---------|-------------------------------|
| 81% | Do not want to move | 50% | Do not want to move |
| 12% | Want to buy a new home | 50% | Want to buy a home |
| 2% | Want to sell and rent a dwelling | | Want to rent another dwelling |

5% did not respond

9. Please rate each of the following issues concerning housing in Dearborn County.

| <i>Housing Issues</i> | Major Problem | Minor Problem | Not a Problem | Don't Know | No Response |
|--|---------------|---------------|---------------|------------|-------------|
| Shortage of rental housing. | 12% | 23% | 26% | 34% | 5% |
| Quality of rental housing. | 21% | 22% | 20% | 32% | 5% |
| Affordability of rental housing. | 22% | 19% | 23% | 30% | 5% |
| Shortage of homes for sale. | 7% | 13% | 56% | 19% | 5% |
| Quality of homes for sale. | 8% | 22% | 44% | 21% | 5% |
| Affordability of homes for sale. | 21% | 32% | 24% | 17% | 5% |
| High mortgage and interest rate requirements. | 13% | 14% | 46% | 20% | 6% |
| Shortage of subsidized housing. | 9% | 14% | 19% | 51% | 7% |
| Shortage of handicap accessible housing. | 12% | 18% | 14% | 50% | 6% |
| Too many abandoned housing units. | 6% | 26% | 27% | 33% | 8% |
| Dangerous levels of lead-based paint in housing. | 1% | 11% | 19% | 63% | 6% |
| Large number of failing septic tanks or poor drainage. | 29% | 18% | 8% | 39% | 6% |
| Hazardous material dumping too close to existing housing developments. | 7% | 8% | 17% | 62% | 7% |

10. Please indicate your place of residence.

| | | | |
|-----|--------------------|-----|-------------------------------|
| 18% | Aurora | 10% | Lawrenceburg |
| 14% | Bright area | 3% | Moores Hill |
| 23% | Dillsboro | 6% | St. Leon |
| 7% | Greendale | 3% | West Harrison |
| 10% | Hidden Valley Lake | 6% | Other area in Dearborn County |

11. How many persons live in your household?

Average 2.7

12. How many bedrooms are in your home?

Average 3.3

13. Please indicate your position regarding local land-use (zoning) regulations affecting housing developments.

| | |
|-----|---|
| 54% | I support zoning as a useful tool in directing future housing developments. |
| 8% | I do not support zoning regulations for housing in Dearborn County. |
| 34% | I need to learn more about how zoning works before I decide. |

4% did not respond

14. Please indicate which phrase(s) pertains to you

| | |
|-----|--|
| 8% | My current home is handicap accessible. |
| 3% | I desire a home with handicap accessibility. |
| 87% | I do not have or require a home with handicap accessibility. |

2% did not respond

15. Do you believe you are eligible for government housing assistance?

| | | | | | |
|----|-----|-----|----|-----|------------|
| 1% | Yes | 79% | No | 18% | Don't know |
|----|-----|-----|----|-----|------------|

2% did not respond

16. Additional comments about housing:

- Assessment of property values is out of hand. Property tax in our county should be lower as a result of the gaming money from Argosy.
- Aurora, Greendale/Lawrenceburg housing growth is primarily in rental housing. This area does not have enough new mid/upscale housing units available; very few condos. Builders seem to want to build primarily masses of cheap rental units.
- Dearborn County residential zoning allows for too dense of housing development. Eg., 9000 sq ft lot size is too small. (Illegible) is a big problem in Dearborn County. Hidden Valley Lane, Greendale, etc.
- Developers and builders are trying to develop too much land way too fast without regard for the various problems it will cause for existing property owners. Traffic, schooling, utility strain, environmental and wildlife issues, etc.
- Dillsboro has a surplus of rental property.
- Fix 50.
- Good quality, "affordable" rental property for single people or single parent families in safe neighborhoods is needed.
- High property taxes can keep many people out of the housing market. They go up often and may even result in people moving from the county.
- High property taxes!!!
- I do not support the current zoning regulations in Dearborn Cty.

- I feel a major problem is new subdivisions being built are proposed for failing roads. Many of these roads are 2 lane rural roads which cannot be expected to handle large increase in traffic.
- I feel the county needs to address the issue of countywide sewage to replace the problems with septic systems.
- No property tax!!!
- Please keep rural areas rural - put high density housing in areas where there is necessary infrastructure.
- Require larger lots for modular homes - do like in North Illinois - save some land between subdivisions, so all the good land isn't in housing - some modulars are built so close and after few years the neighborhood looks terrible.
- Since the casinos have landed on elitist group of fools have envisioned a separate but suburban upper class community. What foolishness! No mass transit, forced long distance to the rest of the tristate, no community assistance that is evenly planned.
- The county should promote growth and not be too restrictive towards new construction & development!
- Too many "developments" are being proposed in areas with inadequate roads!
- Very concerned about inflation in bldg mkts, labor, fuel, etc. for new construction

APPENDIX B

Stakeholder Survey Results

Ten real estate agents responded to the survey.

1. Please rate each of the following issues concerning housing in Dearborn County.

| HOUSING ISSUES | YOUR PERCEPTION | | | |
|--|-----------------|---------------|---------------|------------|
| | Major Problem | Minor Problem | Not a Problem | Don't Know |
| AVAILABILITY | | | | |
| Shortage of rental housing. | 50% | 40% | 10% | |
| Shortage of homes for sale. | 30% | 30% | 60% | |
| Shortage of publicly assisted housing. | 10% | 50% | 10% | 30% |
| Shortage of handicap accessible housing. | 10% | 45% | 10% | 35% |
| CONDITION | | | | |
| Quality of rental housing. | 20% | 40% | 40% | |
| Quality of homes for sale. | 10% | 10% | 80% | |
| PRICE | | | | |
| Affordability of rental housing. | 30% | 30% | 30% | 10% |
| Affordability of homes for sale. | 30% | 20% | 50% | |
| High utility rates. (water, sewer, gas, electric) | 10% | 60% | 30% | |
| FINANCING | | | | |
| High mortgage and interest rate requirements. | | | 90% | 10% |
| High down payment requirements. | | 10% | 90% | |
| ENVIRONMENT | | | | |
| Too many abandoned housing units. | 20% | | 70% | 10% |
| Dangerous levels of lead-based paint in housing. | | | 70% | 30% |
| Large number of failing septic tanks or poor drainage. | 30% | 40% | 20% | 10% |
| Hazardous materials close to existing housing. | | 10% | 70% | 20% |
| Industrial / non-compatible areas in close proximity to housing. | | 20% | 70% | 10% |
| Safety of persons and property. | | 10% | 80% | 10% |
| Adequacy of infrastructure. (roads, waste water treatment, etc.). | 30% | 40% | 20% | 10% |
| Availability of and proximity to recreational facilities. | 20% | 40% | 40% | |
| SERVICES | | | | |
| Assistance for handicapped, elderly, or special needs populations. | 20% | | 50% | 30% |
| Temporary shelter for homeless persons | 10% | 20% | 30% | 40% |
| Home buying services for the general public | | 10% | 90% | |

2. Please complete these statements regarding prices and values

| | | | |
|---|-----------|-----------------|------------|
| The average price of homes that I sell is between | \$ 75,000 | and | \$250,000 |
| | \$100,000 | | 11% |
| | \$100,000 | | \$200,000 |
| | \$100,000 | | 23% |
| | \$125,000 | | \$300,000 |
| | \$150,000 | | 11% |
| | \$150,000 | | \$600,000 |
| | \$160,000 | | 11% |
| | | | \$195,000 |
| | | | 11% |
| | | | \$200,000 |
| | | | 11% |
| | | | \$300,000 |
| | | 11% | |
| | | \$350,000 | |
| | | 11% | |
| The price range for most of my buyers is between | \$ 60,000 | and | \$130,000 |
| | \$ 80,000 | | 11% |
| | \$100,000 | | \$250,000 |
| | \$100,000 | | 11% |
| | \$100,000 | | \$200,000 |
| | \$115,000 | | 23% |
| | \$130,000 | | \$250,000 |
| | \$130,000 | | 11% |
| | | | \$600,000 |
| | | | 11% |
| | | | \$150,000 |
| | | | 11% |
| | | | \$200,000 |
| | | 11% | |
| | | \$300,000 | |
| | | 11% | |
| Median values of homes in this area are | | Increasing 100% | Decreasing |

3. Please indicate the average amount of time required to sell residential real estate.

| Type of residential real estate | Time on the market | | | |
|---------------------------------|--------------------|---------------------|---------------------|-----------------------|
| | 30 days or less | Two to three months | Four to five months | More than five months |
| a) Homes for buyer occupancy | 20% | 30% | 30% | 20% |
| b) Residential rentals | 33% | 22% | 12% | 33% |

4. Please indicate the level of difficulty in finding appropriate and affordable housing in your community for the following groups.

| GROUPS | LEVEL OF DIFFICULTY | | | | |
|-----------------------------------|---------------------|---------------------|---------|-----------|----------------|
| | Not Difficult | Some what Difficult | Neutral | Difficult | Very Difficult |
| Single persons living alone. | 40% | 10% | 30% | 20% | |
| Single persons with children. | 30% | 40% | 10% | 20% | |
| Married couples without children. | 60% | 30% | 10% | | |
| Married couples with children. | 50% | 30% | 10% | 10% | |
| People with disabilities. | 20% | 60% | 10% | 10% | |
| Elderly persons. | 40% | 30% | 20% | 10% | |
| Others (if any, describe below): | | | | | |

5. Based on housing needs in your community, please rank these six categories of housing assistance services. (1-Most Important / 6-Least Important)

| RANK | SERVICE |
|------|---------------------------|
| 6 | Homeowner rehabilitation. |
| 5 | Rental rehabilitation. |
| 4 | Home purchase counseling. |

| RANK | SERVICE |
|------|--|
| 1 | New construction of homes. |
| 3 | New construction of rental properties. |
| 2 | Financial assistance / low-interest loans etc. |

6. To what extent are these housing related issues a problem?

| HOUSING RELATED ISSUES | YOUR PERCEPTION | | | |
|---|-----------------|---------------|---------------|------------|
| | Major Problem | Minor Problem | Not a Problem | Don't Know |
| a) Cost and availability of construction financing. | | 20% | 80% | |
| b) Escalating land costs. | 40% | 50% | 10% | |
| c) Construction of higher end housing units. | 10% | 40% | 50% | |
| d) The inability of buyers to pay purchase and closing fees. | 20% | 50% | 30% | |
| e) Inability to accumulate capital to cover the down payment. | 20% | 60% | 10% | 10% |
| f) Underwriting criteria. | 10% | 50% | 30% | 10% |
| g) Ability of owners to afford home maintenance costs. | 10% | 50% | 30% | 10% |

7. Do you think the number of persons with home based businesses in Dearborn County is

| | | | | | | | | | | |
|--------------------------|-----------------|--------------------------|-------------|--------------------------|----------------------|--------------------------|-----------|--------------------------|------------|--|
| <input type="checkbox"/> | Growing Rapidly | <input type="checkbox"/> | Growing 90% | <input type="checkbox"/> | Staying the Same 10% | <input type="checkbox"/> | Declining | <input type="checkbox"/> | Don't Know | |
|--------------------------|-----------------|--------------------------|-------------|--------------------------|----------------------|--------------------------|-----------|--------------------------|------------|--|

8. Please list your questions or comments related to housing.

- Need a nursing home type facility in the northeast corner of the county, next to the senior citizen homes in Logan?
- Our road infrastructure is a detriment to residential resale for areas past Law. Due to high traffic congestion at peak times of day.
- Manufactured homes are getting a bad rap because of poor lending practices in the past. Dearborn County seems to snub these type of homes. These homes are what the average person can afford. If built right and set up by qualified contractors, these homes can and will last as long as stick built.
- We have too many homeowners losing their homes to bank repossession. Not only do they flee from their homes but they let them run down drastically. Leave water turned on and then we have mold-infested homes to try and sell.
- Greendale advertises commercial property for sale but when we present purchases makes it almost impossible to close because of (illegible) weird sign ordinances.
- I would like to represent sellers of more affordable properties.

APPENDIX C

Dearborn County Housing Council Preparation for First Meeting

Step 1

Travis Miller, Ellen Davis and other steering committee participants select people to invite to the first advisory council meeting. It should probably be held in January.

Pick a date and location. Write or e-mail the invitees but also give a phone call, urging them to attend. Another reminder will probably be necessary as the meeting date grows near.

In the letter, attach the following Q&A, which explains the goals behind the formation of the council.

Why do we need a new housing council?

During the Housing Needs Assessment we discovered that many organizations are working on projects in more or less isolation. They need support. Also, that housing services are spread unevenly throughout the county. Perhaps most importantly, it is the wish of the steering committee that guided the assessment to do more to improve housing conditions in Dearborn County.

Although forming a new group always requires work and dedication, the county's dynamic growth indicates the need for a cohesive, comprehensive approach to housing issues. A council seems the best method to get that done.

What does it hope to accomplish?

It is difficult to predict how the council will evolve. At the "easy" end, it could serve as a network to keep all the stakeholders interested in local housing issues informed about problems and opportunities. In other words, it would be a clearinghouse to promote awareness, but not much else.

The council could also decide to undertake more ambitious projects, as outlined in the Housing Needs Assessment. The first and most important step, though, is to bring people together with a shared interest in housing.

Who is responsible for running it?

Initially, the county's Planning & Zoning office could be responsible for the basic organization, such as inviting people to the first meeting. There probably is no need to start right in on a formal structure, with bylaws, etc. More important is that someone guides the group through discussions about what they can accomplish. Details about possible projects are included elsewhere in the Housing Needs Assessment.

As the group starts working together and fine-tuning goals and projects, leadership roles should develop naturally.

What will be expected of advisory council members?

At the beginning, nothing more than attending discussions and a willingness to brainstorm. The group may want to meet monthly for a few rounds until the initial goals are finalized, and then perhaps settle in less frequent meetings. More important, though, will be what gets done between meetings.

For example, a few small subcommittees may form to organize for an event, gather materials, etc.

What should the first project be?

A list of possible projects can be found elsewhere in the Housing Needs Assessment, but there is one that would require more immediate attention.

LifeTime Housing Group has generously agreed to allow the advisory council to take part in an open house it is holding this spring. The open house will feature new units *LifeTime* Housing Group will complete in Aurora.

At that event, the advisory group could hold the Landlord Expo detailed elsewhere in this report. Before the event the council help *LifeTime* promote and recruit people for the open house. In other words, it would make an excellent “coming out” party for the council.

Step 2

Before the meeting, finalize the agenda. Also, prepare a short packet of background information to distribute that explains the Housing Needs Assessment. For example, you could print the “Executive Summary” section of the assessment.

The agenda could be straightforward:

- I Introductions
- II Background
- III Discussion of *LifeTime* Housing Group’s offer
- IV Discussion of other possible projects
- V Next steps
 - meeting date
 - homework (calls to other possible members, research, etc.)

For more information on this and other projects, contact:

SDG Strategic Development Group

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