



Warrick County, IN Housing Analysis and Strategic Plan

Executive Summary

Introduction & Methodology

This housing study for Warrick County is based on a comprehensive and multi-phased approach. The methodology combines an in-depth review of economic conditions with qualitative insights from key stakeholders, community members, and municipal leadership. The following steps outline the methodology used:

Summary of Economic Conditions

A thorough analysis of the county's economic landscape was conducted to understand the broader factors influencing the local housing market. This included:

- **Demographic Trends:** Population growth patterns, age distribution, household sizes, and migration trends.
- **Employment and Income Analysis:** A review of employment sectors, wage levels, and workforce trends to understand their relationship to housing affordability and demand.
- **Real Estate Market Review:** Historical and current housing market conditions, including home prices, rental rates, vacancy rates, and housing supply.
- **Economic Forecasting:** Projection of economic growth, job creation, and potential shifts in industries or labor markets that will impact future housing needs.

This economic analysis established a foundation for understanding the demand drivers and affordability challenges facing Warrick County.

Stakeholder Engagement

Stakeholder input was critical to ensure that the housing study captured the perspectives and needs of the community. A comprehensive engagement process was undertaken to gather feedback from various groups, including:

- **Key Stakeholder Interviews and Focus Groups:** Focus groups were held with real estate developers, government officials, housing advocates, and economic development professionals. These discussions explored housing supply issues, zoning challenges, and opportunities for public-private partnerships.
- **Public Survey:** A countywide public survey was distributed to residents to gather input on housing preferences, affordability concerns, and perceived barriers to homeownership or rental housing. The survey provided insights into the lived experiences of different population segments.
- **Municipal Consultations:** Discussions were held with local leaders from various municipalities within Warrick County to understand their specific housing challenges, infrastructure needs, and long-term growth objectives.

Development of a Strategic Housing Plan

Based on the findings from the economic conditions analysis and stakeholder engagement, a strategic housing plan was developed. This plan is tailored to the unique needs of the county and its individual municipalities. The findings and recommendations from this housing study and analysis will provide Warrick County with the necessary insights and tools to address current housing challenges and proactively plan for future growth. The goal is to ensure that Warrick County remains a vibrant, inclusive, and economically resilient community with a housing market that meets the needs of all its residents.

Find the FULL STUDY, the Survey Dashboard, and a digital copy of the executive summary here: successwarrickcounty.com/housingstudy

Warrick County Overview

Warrick County, located in southwestern Indiana, offers a blend of rural charm and suburban convenience. With a population of approximately 64,000 residents spread across its 391 square miles, the county is known for its strong community ties and quality of life. Boasting a diverse economic base that includes agriculture, manufacturing, and healthcare, Warrick County presents a balanced environment for residents and businesses alike.


The county's strategic location near the metropolitan areas of Evansville, Indiana, and Owensboro, Kentucky, enhances its appeal as a residential destination. Residents enjoy easy access to urban amenities while appreciating the quieter pace and scenic landscapes that define Warrick County. The housing market reflects this dynamic, with various options from historic homes in charming towns like Newburgh and Boonville to modern developments in growing suburban areas.

As Warrick County continues to experience steady population growth and economic development, understanding the housing landscape is crucial for planning future community needs. This housing study aims to provide a comprehensive analysis of current trends, challenges, and opportunities in the county's housing market. By examining factors such as affordability, housing stock diversity, and demographic shifts, stakeholders can make informed decisions to support sustainable growth and enhance the quality of life for all residents.





Key Themes from the Data

-  Warrick County's population has grown steadily over the past twenty years. Between 2000 and 2022, the population grew by approximately 22%, and this trend is projected to continue in the next five years and beyond. Part of this historical growth can be seen in the senior (above 65 years old) demographic.
-  The median household income across the county is \$79,901, which is considerably higher than the state's median income of \$66,785.
-  According to an analysis of employment commuting patterns, more people commute out of Warrick County for work.
-  While home values, on average, vary widely across Warrick County, compared to neighboring counties, and compared to state and national averages, Warrick County demonstrates higher than average housing costs. Home values are, on average, higher in the southern part of the county.
-  Between 2015 and 2020, the median home value increased by about \$46,000, or 29%. Since 2020, those values have continued to rise. As of the end of 2023, the median value of a single-family home in the county was \$258,000.
-  Approximately two-thirds of owner-occupied homes were built before 2000, indicating a moderately aging housing supply.
-  While there have been some multi-unit housing developments in recent years, single-family homes still dominate the county's housing supply at 84.7%. Less than 5% of housing units have more than 10 units in a complex.
-  Further, 11.5% of renter-occupied units in Warrick County were built in 2020 or later. This demonstrates an increase in demand for multi-family options and developers' responsiveness to meet market needs.
-  Median gross rent at the county level is \$897 per month, but rents in the southern part of the county are noticeably higher.
-  Compared to neighboring counties, state averages, and national averages, Warrick County has fewer families facing a housing-related cost burden.
-  According to projections, Warrick County will need to develop between 1,393 and 2,848 additional housing units between 2020 and 2030. Full analysis located in the full housing study report.

At the time of this analysis, national trends, including supply chain delays, inflation, and higher interest rates, significantly impacted the US housing market.

To accurately assess the conditions in the county's housing landscape, a comprehensive review of local documents and studies was undertaken. This review provides insight into the housing landscape and the region's demographic, social, and economic makeup. In addition, this allows the project team to understand what housing development goals and priorities were set in the past and whether there are any core principles with which new developments should be aligned. Ultimately, this review provides a foundation for new strategies to be built on and a baseline for future development to be measured against. The following documents were reviewed:

- Warrick County Comprehensive Plan (1993)
- Economic Development Plan - Epworth Road Corridor
- Warrick County Transportation Capital Improvement Plan and Program
- Downtown Boonville Plan
- Town of Newburgh Parks, Recreation, and Open Space Master Plan 2023-2027
- Destination Newburgh Comprehensive Plan
- Proposed Limited-Service Hotel Boonville
- Warrick County School Corporation Strategic Plan 2023-2025
- Evansville Tourism Master Plan
- Warrick County Comprehensive Plan 2045
- Warrick County Parks and Recreation Master Plan
- I-69 Corridor Study Vanderburgh and Warrick County

After reviewing the above documents, key themes were organized into four core principles that define Warrick County's vision for future housing development: Coordinated, Connected, Accessible, and Diversified.



Coordinated

Multiple plans and documents discussed the possibility of revising or establishing zoning ordinances to establish uniform zoning standards for multifamily, mixed-use, and commercial development. Standards to ensure historic preservation were also discussed. Alternatively, incentives may be offered to entice developers and landowners to adhere to non-codified standards and goals.

Connected

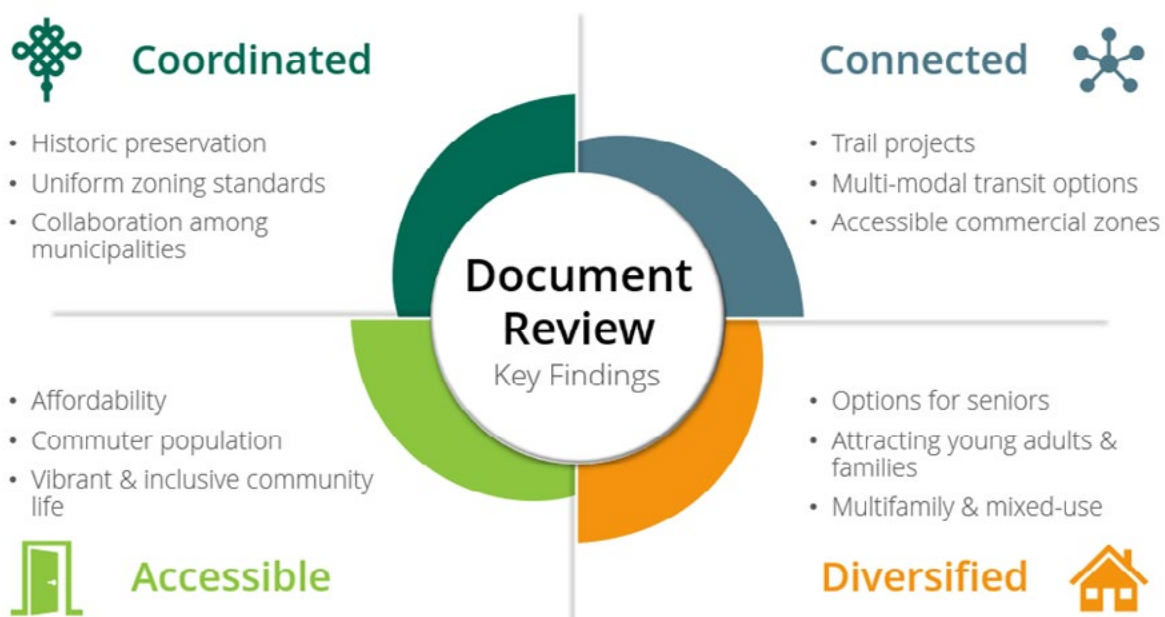
Connecting downtowns, commercial centers, and points of interest to neighboring housing developments and population centers emerged as a priority. Local plans highlighted trail projects that are underway and discussed multi-modal transit options and walkable population centers as goals across the county.

Accessible

Retaining affordability, maintaining quality of life across all population segments, and establishing physical accessibility via strong public infrastructure and community events are countywide priorities. Some research suggests that housing costs are high in Warrick County when compared to peer communities, indicating a strong housing market but also establishing the need to plan around affordability. Because a large segment of the population commutes to nearby Evansville for work, maintaining strong public infrastructure and remaining responsive to workforce needs will strengthen the local housing landscape.

Diversified

In recent years, a lack of move-down options for seniors and a dwindling population of young adults and families have made it apparent that more options must be provided to sustain a healthy housing life cycle, with movement through appropriate housing options accompanying changing stages of life. Although the rental market has shifted from smaller apartment complexes towards larger developments in the past decade, single-family homes still dominate the county's housing supply. Diversification of single-family options and further development of multifamily inventory are countywide priorities.



Stakeholder Engagement

Introduction & Methodology

From March 4-6, 2024, the Warrick County Economic Development staff and the TPMA project team collaborated to organize and lead a series of focus group sessions. These sessions convened representatives from various sectors, including local government, towns, businesses, employers, developers, realtors, and community agencies. The goal was to delve into detailed discussions about the barriers and challenges faced by Warrick County regarding specific housing needs, including affordable, workforce, multifamily, senior, and single-family homes.

Structured Discussion Outline

The focus groups were carefully designed and executed to ensure maximum engagement and relevance to the participants' concerns. The questions were tailored to each group's area of expertise to obtain meaningful insights. However, a general framework was utilized to structure conversations. Those general discussion topics included:

- What housing challenges are residents facing?
- What opportunities exist to facilitate a healthier housing market across Warrick County?
- What impediments or challenges are currently inhibiting residential development and redevelopment?
- What is the perception of the current inventory of housing options across Warrick County?
- What would you like to see come out of this study that would help address housing issues in Warrick County?

To further solicit insight, focus group facilitators incorporated specific questions relevant to each stakeholder group and asked follow-up questions to gain further insight where appropriate.

An outline of key findings is presented on the next page.



General Countywide Themes



There was broad recognition across stakeholder groups that Warrick County (specifically in the county/Ohio Township) has experienced significant organic growth in single-family residential units and neighborhood development without government incentives.



Participants acknowledged that Warrick County had made the necessary investments in parks, trails, and quality-of-place amenities to attract residential development and manage population growth.



Utility infrastructure was consistently mentioned as an inhibiting factor for future growth, with participants citing the need for investment and modernization across several segments of the county.



There is a general perception that there is a lack of available land for development within Warrick County's municipalities.



The perception is that current prices for single-family homes are out of reach and inaccessible to first-time homebuyers.



Connecting neighborhoods and residential centers with mobility trails, including extending sidewalks, is seen as a current need to facilitate a healthier housing market.



The public school system was consistently cited as a desirable asset for current and future residents in Warrick County.



Participants recognize the need for a more formal analysis and study of poverty in Warrick County, specifically its impact on housing.



Participants agreed there was a need for more housing-related supportive services.



There was consensus that additional workforce, affordable, mixed-use, and multi-units are needed to accommodate projected future population growth.



Stakeholder Specific Themes

Northern Warrick County

Key Themes and Findings

- There is a general perception that there is a lack of available land for development within the municipal town borders in the northern parts of Warrick County.
- Generally, there is an interest in and appetite for incentivizing residential development in this part of the county due to the perceived lack of interest from developers. There was interest in learning how state and federal resources could be leveraged to support development.
- There was recognition that current economic conditions, including construction costs, inflation, and interest rates, are inhibiting development as the average cost to build right now has grown significantly in recent years. This is particularly acute in the northern part of the county.
- Participants generally agreed there was a need for more affordable and accessible housing units. Specifically, single-family homes at various prices in Elberfeld and Lynnville were identified as a clear need.
- There was a particular interest in the potential redevelopment of specific mixed-use parcels in northern municipalities. Participants believed this particular property could be repurposed to create attainable housing options for current and future residents.

Chandler

Key Themes and Findings

- Participants recognized there are reasons to be optimistic about residential development in Chandler, particularly recent developments from the private sector with supportive funding from the United States Department of Agriculture (USDA).
- It was generally agreed upon that town leadership was easy to work with and that ordinances were seen as 'business friendly.' Staff members were described as accessible, helpful, and willing to adapt to facilitate residential development.
- The creation of the Chandler Redevelopment Commission was viewed as positive for growth and development in Chandler.
- Small lot sizes were cited as a potential challenge, particularly considering parking requirements.
- There was a general consensus that Chandler had an appropriate inventory of rental options for residents, with an appropriate distribution in rental rates.
- It was identified that there are very limited numbers of available lots within town for future residential development. Participants acknowledged that annexation may be necessary to continue to accommodate residential growth.

Boonville

Key Themes and Findings

- City has seen new housing development across several sectors including market rate and senior housing.
- There is a real need for funding to support both blight reduction and the rehabilitation of the existing housing stock.
- Participants recognized that finding parcels of land for residential development is a significant challenge.
- It was brought up that vertical development in appropriate places, as opposed to outward development, was a preferred and more feasible residential development opportunity for Boonville.
- There have been challenges related to housing development due to historical challenges in extending water and stormwater management infrastructure.
- Boonville is taking positive steps to facilitate public park upgrades across the city that will have a positive impact on housing and neighborhoods.

Newburgh

Key Themes and Findings

- There was general agreement on the need for innovative solutions to housing that align with the historic charm of the town. This including more mixed-use development, particularly in the downtown commercial district.
- It was brought up that new development is inhibited by a lack of developable land. It was observed that vacant parcels are scattered, with no concentration of properties available for larger-scale residential development.
- Participants understand the perception of Newburgh as a 'wealthy suburb of Evansville' but recognize that poverty rates are an issue that must be addressed.
- There was an awareness of the gap in middle income residential options. Participants observe a lack of starter homes and condominiums.
- It was acknowledged that previous efforts to annex land have been unsuccessful.
- Participants cited blight and disinvestment as an issue with the rental unit inventory, with limited capacity for code enforcement to properly address the problem and limited capacity and resources to aid private property owners.

Builders, Developers, Real Estate, and Economic Development Stakeholders

Key Themes and Findings

- There was broad recognition that younger individuals and families are more inclined to want and need properties that require less maintenance and upkeep than traditional single-family units. Participants identified a growing demand for condos, townhomes, and apartment units. A similar sentiment was expressed for the senior population, who are looking for units to 'age-in-place.'
- Participants also recognized that there is currently unmet demand for housing units of all types across all other demographics.
- It was generally understood that residents are continuously more interested in green space, trail systems, and public parks as necessary amenities in residential neighborhoods and developments.
- Modernization of sewer systems and stormwater infrastructure was perceived to be slowing and inhibiting residential development.

Community Survey Results

Introduction

A countywide survey was distributed to Warrick County residents to better understand the elements of the county's housing landscape that draw and retain residents, and elements that residents wish to see improved.

The survey aimed to identify key priorities for housing development and policy across various geographies in Warrick County.

[Full survey results can be found here: .successwarrickcounty.com/housingstudy.](https://successwarrickcounty.com/housingstudy)

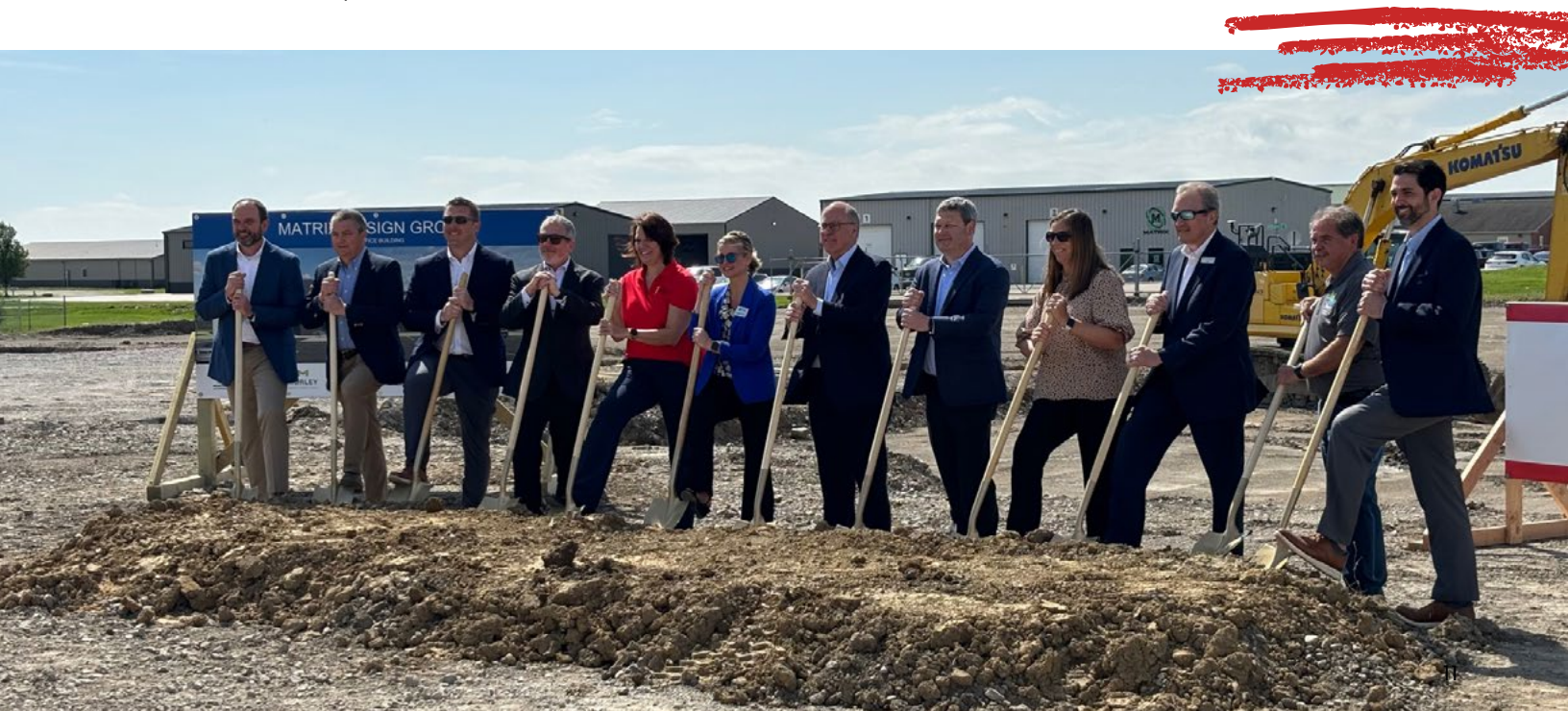
Methodology

A 10–15-minute survey was developed to assess resident perspectives on the housing market in Warrick County. Questions were designed to better understand why residents choose to live in Warrick County, what types of housing they found desirable, the factors they consider when choosing a home, the types of housing-related development they feel should be prioritized, and the types of housing-related policies they would support. Demographic questions and questions about the geographic location of respondents within Warrick County were asked in order to allow for an analysis of results by different respondent groups.

The survey was hosted online, with paper surveys available in community spaces upon request. Question types included primarily multiple choice and Likert scale, with some options for open-ended responses.

The survey was shared with a group of stakeholders selected to assist with promotion. The group received collateral material such as flyers and social media graphics, email language for promotion, and suggested channels to publicize the effort. The survey collected responses for analysis from February 28, 2024, to April 10, 2024, and was promoted via email updates and newsletters, social media campaigns, and flyers in community spaces throughout the duration of the response collection period.

More than 2,000 responses were analyzed. In the survey sample, 46% of respondents indicated that they have lived in Warrick County for more than 20 years, and 59% indicated that their annual household income is greater than \$100,000. Roughly 91% of respondents indicated that they own their homes, while 9% of respondents indicated that they rent.



Key Findings

Infrastructure & Housing Types

Blight remediation and new construction are countywide priorities.

When given the option to select housing development types they would support, respondents across geographies identified blight remediation and new construction most favorably. There was also support for increased allowance for accessory dwelling units, improved walkability, and affordable housing.

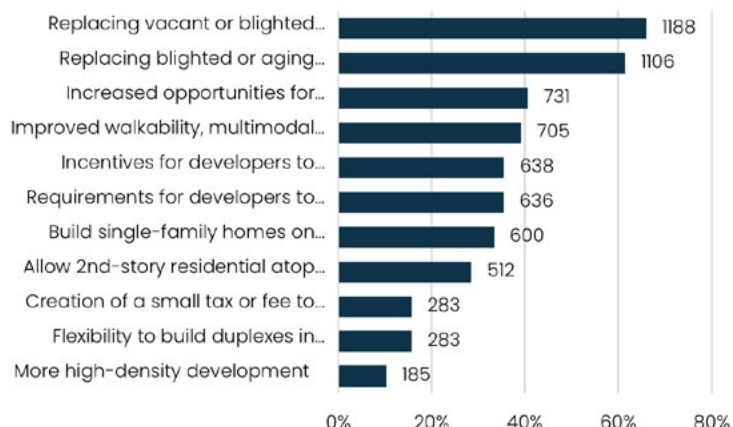
Single-family homes are most sought after, followed by condos and townhomes.

Most respondents shared that if they were to move, they would consider moving to a single-family home. Currently, 84% of Warrick County's housing stock is single-family homes. It should be noted that respondents could select multiple options, so the shares in the graphic below do not total 100%.

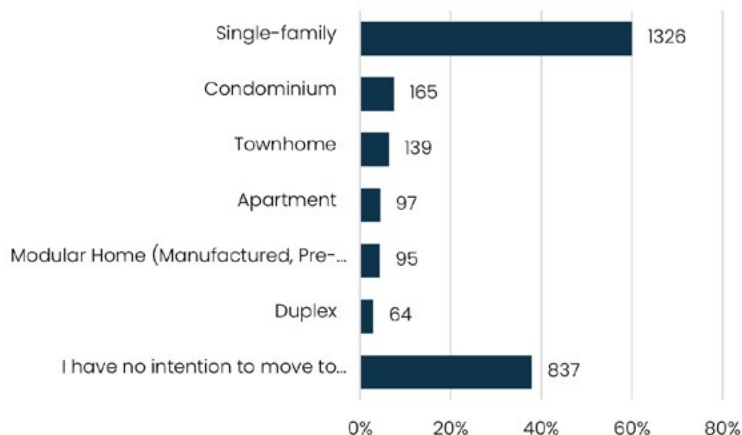
Strong support exists for senior-friendly housing development.

While respondents viewed all types of proposed senior housing development as generally favorable, support was highest for units that, although may not be specifically allocated to seniors, are friendly to seniors in that they are smaller and more affordable. These may be attractive to those with limited mobility on a fixed income and may allow for seniors to age in place in Warrick County.

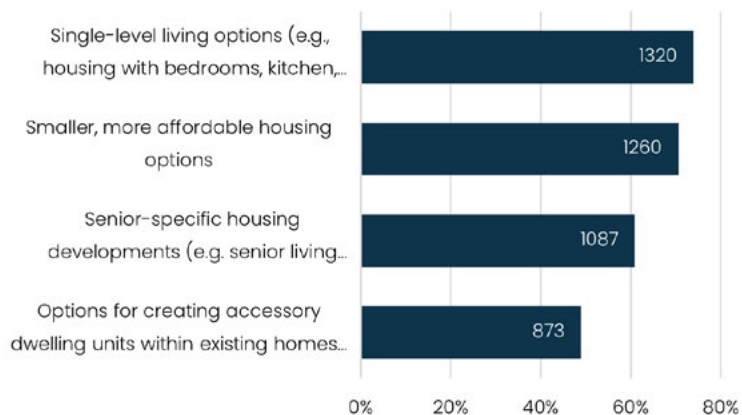
Support for Housing Policies/Projects in Warrick County



What type of home would you consider moving to?



Which of the following items related to housing for older adults in Warrick County do you support?



Amenities & Draws

Schools and family serve as draws for existing residents.

Across geographies, schools and family were cited as the top reasons why respondents chose to move to Warrick County. These two options came first and second in every geography, with family topping the list in Boonville, Chandler, and Lynnville and schools topping the list in Elberfeld and Newburgh.

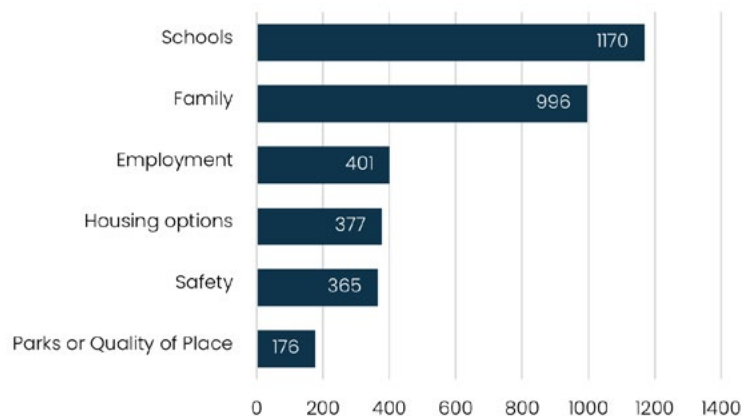
Having a yard and proximity to work and school are most important to residents.

When asked about important factors when choosing a home, the most frequently identified factor of importance was having a yard. Next was proximity to schools, work, and shopping/groceries.

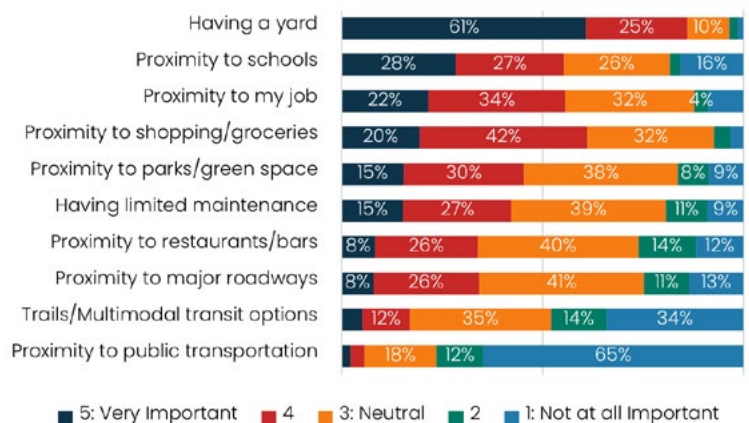
Relative consensus exists regarding desired amenities in residential neighborhoods.

Across geographies, few major differences existed in terms of desired amenities in residential neighborhoods. All geographies identified trails and parks as highly desirable, with fewer respondents identifying small commercial developments as desirable.

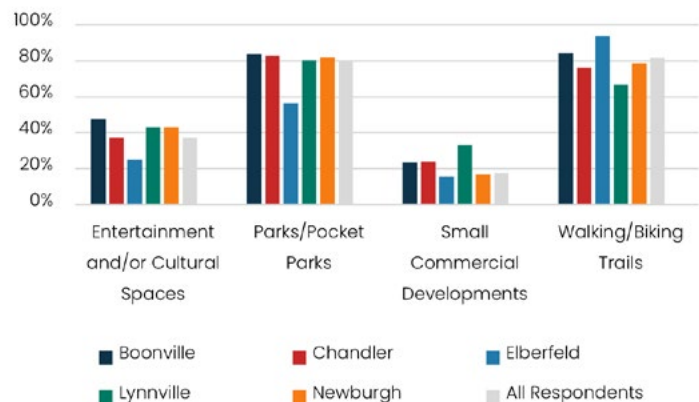
Reasons Respondents Moved to Warrick County



Priorities When Choosing a Home or Neighborhood



Desired Amenities for Residential Neighborhoods



Affordability

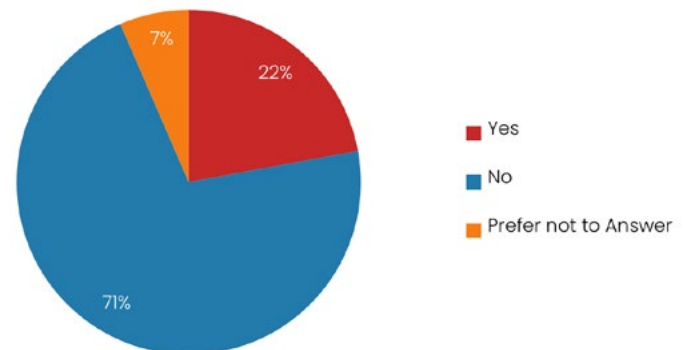
Housing costs have been a concern for approximately ¼ of respondents.

Slightly fewer than 25% of respondents shared that they have had difficulty affording housing costs, such as rent or a mortgage, and/or costs associated with home maintenance, such as repairs and upkeep. While housing costs in Warrick County may be higher than in surrounding counties, the housing cost burden is actually lower, indicating that a larger share of residents has income levels that can support the cost of housing than surrounding counties.

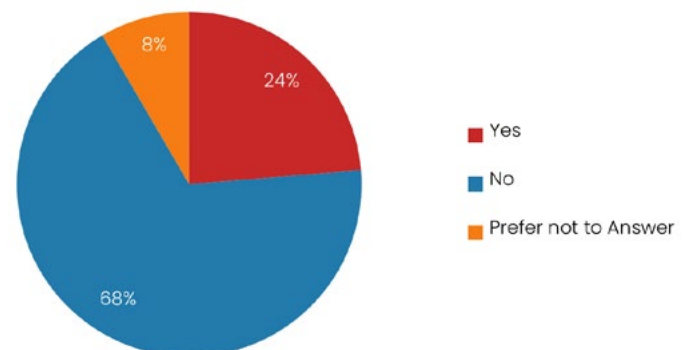
Property taxes and housing costs were identified as the top reasons why respondents may consider moving out of Warrick County.

While respondents overwhelmingly indicated that they had no interest in moving out of Warrick County, property taxes and housing costs were named as top reasons for those who may consider moving. However, while cited as a concern, research indicates property taxes in Warrick County are among the lowest in Indiana¹.

Difficulty Affording Housing Costs



Difficulty with Costs to Maintain Home



¹ <https://www.stats.indiana.edu/dms4/propertytaxes.asp>

Strategic Framework

Introduction

Throughout the housing analysis and strategic planning process, a comprehensive review of community engagement feedback, surveys, and input was conducted to formulate goals and recommendations in line with Warrick County's vision for the future countywide housing market. Active and intentional engagement with local government representatives, housing organizations, community groups, social service providers, and residents established the foundation to align the county's needs and aspirations with its desire to enhance the quality of life in Warrick County.

It is important to note that historically Warrick County government has not interceded in the residential housing market. As private market forces largely influence local and regional housing markets, it's important for county leaders to recognize the supportive role the public sector can play in facilitating a healthy market. Positioned as a leader and prepared to facilitate future growth, Warrick County can spearhead efforts to address the challenging housing needs with a collaborative, intentional, and comprehensive approach. The county is well-suited to assist other municipalities, catering to both existing and future residents to foster sustainable growth and inclusivity across each unique community.

County-Level Strategies

In Warrick County, the demand for diverse housing options remains strong, yet developers face obstacles due to high construction costs set at an estimated \$200+ per square foot, exacerbating the existing housing shortage. Infrastructure expenses add to these challenges, compounded by limited available land, much of which is dedicated to agriculture. Despite community support for future housing development, there has been a general hands-off approach to facilitating specific types of residential development to address the housing needs of the homeless, low-income, "the missing middle," and senior housing development. Nevertheless, the county benefits from a growing and highly ranked public school system, low property taxes, beautiful scenery, and areas ripe for connected and purposeful housing development. There is a clear desire to address housing needs broadly while maintaining the county's quality of life through a carefully planned housing strategy.



Goal 1: Facilitate a Diversified Housing Portfolio of Market and Workforce Single-Family Homes, Multifamily Units, and Senior Housing

Recommendation 1.1:

Work with regional stakeholders, policymakers, and elected officials to identify a shared vision for the future of housing in Warrick County and foster an environment for collaboration.

Strategy 1.1.1: Convene a Housing Action Team to foster a collaborative environment and generate a guiding vision for the future of housing throughout the county.

Stakeholders could include county government representatives, municipal government representatives, Indiana Housing and Community Development representatives, economic development partners, philanthropic partners, and social service providers.

Strategy 1.1.2: Consider a hands-on approach to incremental housing development that guides development to meet the county's specific housing gaps.

Strategy 1.1.3: Conduct a public education campaign to update popular understanding of affordability and affordable housing.

Strategy 1.1.4: Work with elected officials to devise a public demonstration of support for housing and promote the shared vision of housing needs and strategies.

Resources

[Balancing Act Community Engagement Tool](#)

Balancing Act's online simulations change the participation dynamic in planning and zoning by putting residents in the shoes of decision-makers and asking them to help solve the problem.

Recommendation 1.2:

Update planning and regulatory documents to facilitate a more appropriate development environment.

Strategy 1.2.1: Review and update zoning, as appropriate, to facilitate the development of lower-level density missing middle housing types, including duplexes, triplexes, multiplexes with four or more units, townhomes, and courtyard clusters.

Strategy 1.2.2: Update land use regulations, as appropriate, to facilitate the development of a diverse housing mix. Consider revising minimum per-unit lot area requirements, setback requirements, and parking requirements.

Strategy 1.2.3: Work with elected officials, stakeholders, and developers to determine design standards that allow new development to harmonize with existing neighborhood development and community preferences.

Resources

[Flexible Zoning Techniques by American Planning Association](#)

The American Planning Association offers insights into property-related subjects, exploring flexible zoning methods and strategies for managing growth effectively.

Recommendation 1.3:

Foster partnerships between the local government and private developers to encourage specific types of housing development that meet existing gaps in the housing supply.

Strategy 1.3.1: Actively market and promote investment opportunities, highlighting the city's strengths, amenities, and development incentives.

Strategy 1.3.2: Convene conversations with local and/or small-scale developers to understand the barriers to producing a wider variety of housing types and what incentive packages could make this financially feasible.

Strategy 1.3.3: Consider hiring or assigning a dedicated housing coordinator to plan, facilitate, and advise on development projects throughout the county and municipalities

Strategy 1.3.4: Consider developing incentive packages based on feedback from developers to encourage "missing middle" residential development to create a broader mix of available housing options.

Incentives can include density bonuses for affordable units, inclusionary zoning, parking requirement reductions, fee waivers, and tax abatement.

Resources

[Incremental Development Alliance](#)

The Incremental Development Alliance offers a wide variety of incremental development supports, including training aspiring developers, coaching civic leaders, and expanding what communities think is possible in residential development. From missing middle development to zoning adjustments to fostering ecosystems, this group is focused on development that meets the specific needs of the communities it works with.

Recommendation 1.4:

Build capacity for small-scale developers to facilitate the development of diverse housing types

Strategy 1.4.1: Work with regional stakeholders to identify and engage small-scale developers, including community development corporations, non-profits, and mission-driven affordable housing developers.

Strategy 1.4.2: Facilitate opportunities for planning and permitting offices to better help small-scale developers navigate the regulatory process.

Strategy 1.4.3: Consider developing user-friendly guides and resources to increase transparency and understanding of relevant development requirements.

Consider the use of pre-approved designs for duplexes, triplexes, ADUs, and/or other missing middle housing options.

Strategy 1.4.4: Connect small-scale developers with small business assistance resources to assist with financing and additional training opportunities.

Best Practices

[HAND Inc.](#)

HAND Inc. of Hamilton County, Indiana, invests in neighborhoods, provides housing solutions, and builds partnerships to improve lives and build community in and around Hamilton County.

Recommendation 1.5:

Explore available grants, loans, and programs offered by state and federal governments that support residential development and revitalization projects.

Strategy 1.5.1: Monitor changes to IHCD's 2025 Qualified Allocation Plan (QAP) for prioritization of rural areas and small cities for new affordable housing developments.

Strategy 1.5.2: Partner with affordable housing developers to facilitate applications for Low-Income Housing Tax Credits.

Strategy 1.5.3: Utilize state and federal resources for financing and technical assistance for infrastructure expansion projects.

Strategy 1.5.4: Advocate for the State of Indiana to adopt a state-level low-income housing tax credit.

Resources

[Indiana Housing and Community Development Authority \(IHCD\) Development Fund](#)

The Indiana Affordable Housing and Community Development Fund was established in 1989 to provide financing for affordable housing and community economic development projects in Indiana. The Development Fund provides loans or grants of up to \$750,000 per development.

[Indiana Housing and Community Development Authority, Indiana Placemaking](#)

IHCDA's Placemaking Indiana initiative supports communities interested in implementing their own placemaking through research, technical assistance, and funding opportunities.

Recommendation 1.6:

Facilitate Development Opportunities for Warrick County Municipalities

Strategy 1.6.1: Consider providing technical assistance to municipalities to update and digitize zoning maps and provide more complete information on city websites.

Strategy 1.6.2: Consider creating Municipality Residential districts or utilize Overlay Districts within the County Zoning code to give municipalities more flexibility in residential development.

Strategy 1.6.3: Evaluate options for creating a county-wide land bank to facilitate the reutilization of vacant and/or blighted areas

Strategy 1.6.4: Work with developers and community stakeholders to create a redevelopment plan for deteriorating apartment stock

Best Practices

[Vancouver Infill Development Expedited Review](#)

The City of Vancouver's municipal code includes an expedited review process specifically for infill development. The code defines two types of infill development and provides different incentives for each type of development. By reducing the costs of being reviewed and eventually approved to begin infill development, the city encourages the type of development it'd like to see.


Municipal Level Strategies


Municipal level strategies are offered to help local decision makers collaborate with county leaders to facilitate healthier municipal housing markets.


Goal 1: Maximize Efficient Use of Existing Structures and Infrastructure

Recommendation 1.1:

Preserve and Rehabilitate Existing Housing Stock to Ensure it Remains Safe and Habitable

 **Strategy 1.1.1** Develop an inventory of existing market-rate and subsidized affordable housing developments.

 **Strategy 1.1.2** Utilize owner-occupied home rehab funds and programs through OCRA, IHCD, and USDA.

 **Strategy 1.1.3** Partner with a local bank or lending institution to develop an Owner-Occupied Rehab Loan Program.

Best Practices

[Owner Occupied Rehabilitation Program, Bloomington, Indiana](#)

The Owner-Occupied Rehabilitation (OOR) program offers affordable financing to qualified homeowners within the City of Bloomington jurisdiction to make property improvements. The program offers a 0% interest loan of up to \$50,000. The funds can be used to replace an aged roof, improve the foundation, install a new energy-efficient furnace, update a kitchen or bath, replace flooring, or any number of other items.

[The Tool Library, Buffalo, NY](#)

The Tool Library is an all-volunteer nonprofit tool-lending library located off of Main Street in Buffalo's University Heights neighborhood. They believe that cost shouldn't be a barrier to fixing up your home, growing your own food, or improving your community. For a small annual fee, their members — including people, organizations, and businesses — can borrow from their inventory of over 3,000 tools.

Resources

[Southwestern Indiana Builders Association](#)

The Southwestern Indiana Builders Association (SIBA) was founded in 1948 and serves as the voice for the housing industry in Southwestern Indiana. SIBA's members represent every facet of the building industry and work together to continually strengthen the local building industry.

[Owner Occupied Rehabilitation Program, State of Indiana](#)

The Owner-Occupied Rehabilitation Grant empowers Indiana communities to establish local home repair programs. Awarded communities create programs that directly fund repairs on owner-occupied residential properties, including roof replacement, heating, cooling, and water heater replacement, lighting, and electrical upgrades, and ADA accessibility modifications up to the home's threshold.

[Single Family Housing Repair Loans and Grants, USDA](#)

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve, or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards





Recommendation 1.2:

Prioritize Infill Redevelopment Opportunities.

Strategy 1.2.1 Conduct a review of existing commercial and residential structures to identify redevelopment opportunities.

Strategy 1.2.2 Collect and maintain a list of properties that have tax liens, are in foreclosure, or are vacant.

Strategy 1.2.3 Work to connect local developers to infill redevelopment opportunities.

Strategy 1.2.4 Consider offering incentive packages for affordable housing as part of infill redevelopment opportunities.


Strategy 1.2.5 Consider paying for a portion of infrastructure expansion and improvements for transitioning commercial structures for mixed-use or residential uses.





Goal 2: Foster Approach to Residential Development that Encourages Broader Housing Mix

Recommendation 2.1:

Adjust Zoning to Expand Housing Supply with a Greater Variety of Housing Types

 **Strategy 2.1.1** Reduce minimum building size to accommodate smaller single-family structures and moderately increase density.


 **Strategy 2.1.2** Expand the use of middle-density residential zones throughout the city to accommodate missing middle and multifamily housing types, including duplexes, triplexes, quadplexes, etc.


 **Strategy 2.1.3** Consider reducing parking requirements in city centers and middle-density residential districts.


 **Strategy 2.1.4** Consider allowing mixed-use/residential development in all commercial zones.

Recommendation 2.2:

Identify and Activate a Network of Small-Scale and Local Developers to Create Missing Types of Housing.

 **Strategy 2.2.1** Collect and maintain a list of publicly owned land that may be suitable for affordable housing development.

 **Strategy 2.2.2** Consider simplifying and expediting the permitting and approval processes to reduce project timelines and costs.

 **Strategy 2.2.3** Consider adopting pre-approved designs for missing types of housing to help improve the approval process and overall cost for small-scale developers.



