

Affordable Housing Strategies for Kosciusko County

Report of Findings and Recommendations



Prepared For:



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Executive Summary

Context and Purpose

Kosciusko County needed essential information about the county's affordable housing landscape, specifically housing for low- to moderate-income (LMI) households. Recent housing studies focus on housing suited to attract a growing workforce, while local plans address housing needs more broadly. The Kosciusko County Community Foundation commissioned this report, *Affordable Housing Strategies for Kosciusko County*, to add to these efforts by providing qualitative and quantitative data to support low- to moderate-income housing. The report seeks to inform the county's efforts to identify project, programmatic, and partnership solutions to meet the housing needs of low- and moderate-income (LMI) households.

Methodology

To evaluate the housing needs of county LMI households more closely, project consultants analyzed local/state/federal data sources, reviewed five plans, synthesized information from national reports, conducted 20 stakeholder interviews, and administered a housing survey distributed to Kosciusko County households receiving social services. Report findings are organized within four pillars of opportunity:

- **Closing Gaps and Meeting Affordable Housing Needs**
- **Increasing Quantity and Quality of Affordable Housing Units**
- **Catalyzing Collaboration to Build Affordable Housing Capacity**
- **Setting Priorities and Moving to Action**

Definitions

Income

- **Area Median Income (AMI):** The median family income of a metropolitan or nonmetropolitan area.
- **Extremely Low-Income (ELI):** Households with income below the federal poverty guideline or 30% AMI, whichever is higher.
- **Low- to Moderate-Income (LMI):** Households with income below 80% AMI.

Cost Burden

- **Cost-burdened household:** A household spending between 30% and 49.9% of their household income on gross housing expenses, defined as monthly rent or mortgage payment plus utilities expenses.
- **Severely cost-burdened household:** A household spending 50% or more of their household income on gross housing expenses, defined as monthly rent or mortgage payment plus utilities expenses.

Housing

- **Affordable:** Housing units with rent and utilities not exceeding 30% of a given income threshold.
- **Affordable and Available:** Rental units that are both affordable and either vacant or not occupied.

Closing Gaps and Meeting Affordable Housing Needs

Kosciusko County is experiencing escalating affordability challenges and a reduction of housing options for low-income households. Social and financial barriers need to be addressed to increase housing stability for LMI households.

Kosciusko County's economic productivity was predicted to attract up to 4,255 households moving to or within the county each year from 2020 to 2024, according to the *2019 Kosciusko County Workforce Housing Market Potential Study*. A population that grows faster than the housing supply results in more demand for homes as well as increased prices, as higher-income households occupy units previously affordable for lower-income households. Increased prices, higher demand, and limited supply also impact the number of cost-burdened households within a community.

According to data provided by the National Low Income Housing Coalition (NLIHC) 2024 report, *The Gap: A Shortage of Affordable Homes*, approximately 37% of Kosciusko County's 7,960 renter households are cost burdened. This equates to 2,925 renter households paying more than 30% of their income on monthly rent and utilities. The county's 1,370 severely cost-burdened renter households (approximately 17% of all renter households) are paying more than 50% of their income on monthly rent and utilities.

Kosciusko County has 1,320 Extremely Low-Income (ELI) renter households, who often have to choose between paying their rent or paying for necessities such as transportation to work, medicine, and food. Directing resources toward meeting the housing needs of these 1,320 households must be a priority.



While housing cost burden can also apply to homeowners, American Community Survey data indicates that the share of owner households in Kosciusko County that were moderately or severely cost burdened decreased from 15.2% in 2017 to 13.8% in 2022.

Renters in Kosciusko County were three times as likely to be cost burdened as homeowner households in 2022, a disparity that has widened since 2017.

The Gap of Affordable Housing Units

In 2022, Kosciusko County has 38,883 occupied homes that serve a variety of resident needs and preferences. This includes rural and urban homes; single-family homes, apartments, and mobile homes; new construction and older homes; luxury lake homes as well as more modest residences. Yet, NLIHC's 2024 *The Gap* report found only 385 affordable and available units for ELI renter households, a deficit of 935 units.

Gap of Housing for Extremely Low-Income (ELI) Renters	
Number of ELI renter households	1,320
Units affordable and available for ELI renter households	385
Deficit of units affordable and available for ELI households	935

Increasing Quantity and Quality of Affordable Housing Units

The county needs more quality units for low- to moderate-income households.

Kosciusko County's increasing population is outpacing its number of housing units. Between 2012 and 2022, Kosciusko County's increase in total number of housing units (3.5%) was below the county's 4.0% increase in population. Economic productivity that draws new residents - but grows faster than housing supply - often results in more competition for available homes as well as increased prices.

Housing supply that does not meet housing demand can also mean that higher-income households are more likely to occupy units previously affordable to lower-income households. Unfortunately, this "trickle-down effect" reduces housing options and increases affordability challenges for lower-income households.

The main affordable housing sources for renters and homeowners include subsidized affordable housing via the Indiana Housing & Community Development Authority (689 units) and USDA (136 units), and 154 Housing Choice Vouchers (Section 8). Naturally occurring affordable housing (e.g., affordable but not subsidized housing) includes 2,516 mobile homes and 15,086 homes built before 1970.



Kosciusko County ranks third in the state for the number of manufactured housing communities.

With more than 2,500 mobile homes in Kosciusko County, quality mobile home units in well-managed parks are a crucial part of achieving greater housing affordability and stability. In 2022, mobile-manufactured homes accounted for 8% of all occupied housing units in Kosciusko County, compared to 4.5% statewide. With 37 registered mobile home communities, Kosciusko County ranks third in the state for the number of manufactured housing communities, behind Allen County (42) and Marion County (39).

Consultations revealed that both the quantity and quality of market-rate affordable and subsidized housing also need to be addressed. Stakeholders mentioned that major and minor repairs must be made

to ensure household safety and community health. The Warsaw Housing Authority (WHA) recognizes this need and offered the following solutions to meet the need:

- Expanding home repair services currently being offered by a volunteer firefighter.
- Having a list of contractors for homeowners to contact for repairs.
- Limiting repair programs to one or two types of repairs (e.g., roofing, heating/cooling, windows).

Increasing the supply of affordable housing units within the county is a multi-faceted issue, dependent on the housing market, the habitability of units, Federal funding allocations, and county zoning and infrastructure requirements. It is also dependent upon the number and capacity of developers willing and able to pursue projects in the county.



Increasing the supply of affordable housing units within the county is a multi-faceted issue.

Catalyzing Collaboration to Build Affordable Housing Capacity

Issues are multi-dimensional and must be addressed by multiple stakeholders with diverse perspectives, expertise, and resources.

Capacity

The skills, networks, tools, and talent to achieve desired outcomes.

Addressing affordable housing needs in Kosciusko County requires collaboration among multiple stakeholders including nonprofit organizations, funders, employers, local units of government, developers, landlords, and community residents. Carefully creating a network of stakeholders with defined roles and responsibilities to support LMI housing will help Kosciusko County meet its affordable housing needs.

Establishing a local steering committee, coalition, or task force dedicated to pursuing common goals, coordinating services, and sharing information would foster valuable opportunities to increase the affordability, availability, and habitability of county housing. The network can articulate a common vision for increasing affordable housing opportunities, prioritize targeted interventions, set data benchmarks, leverage multiple funding sources, and craft strategic partnerships for success. The network could also manage a centralized data dashboard to measure progress toward county goals.

Kosciusko County and the Kosciusko County Community Foundation are in an excellent position to catalyze a strong network facilitated by Habitat for Humanity of Kosciusko County, another nonprofit organization, a faith-based organization, or a network of faith-based organizations. The network will require funding and a dedicated backbone organization to implement strategies and measure success. It will also need the capacity (i.e., the skills, networks, tools, and talent) to achieve desired outcomes and become sustainable.

Even if a formal coalition or task force is not created, the study revealed several opportunities for collaboration surrounding the affordable housing development process. From networking opportunities for small-scale developers to formalized development partnerships with for-profit developers or churches, there are opportunities to increase the supply of affordable housing through collaboration.

There are also more informal ways to catalyze collaboration to meet affordable housing needs. During one of the study's in-person consultations, two residents began offering each other advice on where to find affordable housing within the county. This informal networking opportunity highlighted the need for households looking for housing or receiving services to informally share solutions to common challenges.



Setting Priorities and Moving to Action

Since housing is a multi-dimensional issue, priorities for action must be set.

The study revealed the following six (6) priorities to address affordable housing needs in Kosciusko County.

Catalyze an affordable housing steering committee, coalition, or task force

- Bring stakeholders together to set priorities, implement action, and measure success.

Clarify the narrative and terminology of affordable housing

- Define “affordable” and craft a narrative that articulates the need for housing that is affordable to everyone.

Invest in housing stability services

- Increase childcare options and financial wellness programming.
- Fund barrier-buster needs and consider low-interest loan programs like the Community Loan Center of Indiana program.

Create specific strategies for mobile home and rural residents

- Connect housing to job opportunities, social safety nets, and needed services.
- Address housing habitability issues in both rural areas and mobile home communities.
- Seek solutions to decrease mobile home lot rental fees.

Increase support for home repair, home modification, and home maintenance services

- Focus on specific prioritized services to achieve economies of scale.

Develop more housing for low- to moderate-income residents

- Partner with faith-based organizations to develop more units.
- Engage local and out-of-state landlords and property managers in affordability and housing stability conversations.
- Increase infrastructure and review zoning issues for development opportunities.



Conclusion

The *Affordable Housing Strategies for Kosciusko County* report provides a grounded understanding of the county’s affordable housing landscape. The report offers a valuable baseline for informed decision-making based on local/state/federal data, review of current plans, stakeholder interviews, and a household survey.

Kosciusko County is well-positioned to catalyze collaborative efforts to enhance organizational capacity, improve housing quality, and expand affordable housing options. Prioritizing and implementing multiple strategies, including recognizing the vital role of mobile homes, will be instrumental in addressing the county’s affordable housing challenges and ensuring long-term housing stability for ELI and LMI residents.

Introduction

Context and Purpose

Kosciusko County needed essential information about the county's affordable housing landscape, specifically housing for low- to moderate-income (LMI) households. Recent housing studies focus on housing suited to attract a growing workforce, while local plans address housing needs more broadly. The Kosciusko County Community Foundation commissioned this report, *Affordable Housing Strategies for Kosciusko County*, to add to these efforts by providing qualitative and quantitative data to support low- to moderate-income housing. The report seeks to inform the county's efforts to identify project, programmatic, and partnership solutions to meet the housing needs of low- and moderate-income (LMI) households.

Methodology

To evaluate the housing needs of county LMI households more closely, project consultants analyzed local/state/federal data sources, synthesized information from national reports, and conducted 20 stakeholder interviews. They also synthesized findings from multiple plans to discover commonalities and identify data/strategy gaps to meet county affordable housing needs. Finally, consultants designed and administered a housing survey distributed to households receiving social services.

Study methodology included collecting both qualitative and quantitative data related to Kosciusko County's affordable housing challenges and available resources. Qualitative data was collected from six (6) focus group sessions and seven (7) one-on-one interviews with more than 20 stakeholders. These stakeholders included funders, faith-based organizations, county/city staff, the Warsaw Housing Authority, rural housing developers, landlords, nonprofit service providers, and clients of local human service agencies. The data sources and plans informing study findings can be found in the Sources and Resources section of this report. Survey results are located in Appendix A.

Definitions

Income

- **Area Median Income (AMI):** Median family income of a metropolitan or nonmetropolitan area.
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Cost Burden

- **Cost-burdened household:** Households spending between 30% and 49.9% of their household income on gross housing expenses, defined as monthly rent or mortgage payment plus utilities expenses.
- **Severely cost-burdened household:** Households spending 50% or more of their household income on gross housing expenses, defined as monthly rent or mortgage payment plus utilities expenses.

Housing

- **Affordable:** Housing units with rent and utilities not exceeding 30% of a given income threshold.
- **Affordable and Available:** Rental units that are both affordable and either vacant or not occupied by higher-income households.

A list of county affordable housing units can be found in Appendix B of this report.

Themes, Recommendations, and Tools

This report and its recommendations are organized in four themes:

- Closing Gaps and Meeting Affordable Housing Needs
- Increasing Quantity and Quality of Affordable Housing Units
- Catalyzing Collaboration to Build Affordable Housing Capacity
- Setting Priorities and Moving to Action

The recommendations include collaborative support for housing that is affordable to everyone, investing in housing stability services for residents, increasing support for home repair and maintenance programs, and developing more housing for low- to moderate-income households.



Conclusion

The *Affordable Housing Strategies for Kosciusko County* report provides a grounded understanding of the county's affordable housing landscape. The report offers a valuable baseline for informed decision-making based on local/state/federal data, review of current plans, stakeholder interviews, and a household survey.

Kosciusko County is well-positioned to catalyze collaborative efforts to enhance organizational capacity, improve housing quality, and expand affordable housing options. Prioritizing and implementing multiple strategies, including recognizing the vital role of mobile homes, will be instrumental in addressing the county's affordable housing challenges and ensuring long-term housing stability for ELI and LMI residents.

Closing Gaps and Meeting Affordable Housing Needs

Kosciusko County is experiencing escalating affordability challenges and a reduction of housing options for low-income households. Social and financial barriers to housing need to be addressed to increase housing stability.

Income Constraints: ALICE in Kosciusko County

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for where they reside. Many ALICE households struggle, especially as wages fail to keep pace with the rising cost of household essentials like housing, childcare, food, transportation, health care, and a basic smartphone plan. According to the 2022 Indiana ALICE County Report, 25% of Kosciusko County households were ALICE households and 11% of county households were in poverty. Households below the ALICE Threshold - ALICE households plus those in poverty - cannot afford the basics. With 36% of county households facing financial hardship, there are significant income barriers to safely housing the county residents. These barriers could be addressed through rental assistance programs and an increase in rent subsidies. They could also be addressed through additional financial wellness programs and increasing access to financial health technology (e.g., mobile apps).

Barriers to Housing Stability

Low-Income and ALICE households often struggle with the rising cost of essential services related to housing stability such as childcare, transportation, health care, and a basic smartphone plan. These basic needs were mentioned quite often during study consultations and could be met by flexible childcare options for LMI households to utilize while attending meetings related to housing services, grants and low-interest loans for car/home repairs, or increasing transportation services.

Barriers to Homeownership

In 2021, homeowners were 76% of the county population, while renters represented 24% of the population. The study consultations revealed that many low- to moderate-income households feel that homeownership is unattainable due to barriers such as credit history, lack of deposit/down payment funds, or home purchase prices. More attention and resources directed toward financial education, financial counseling, and financial coaching services, as well as access to financial tools and apps could tackle these barriers and help renters become homeowners.

Affordability Gaps

According to the National Low-Income Housing Coalition's *The Gap 2024: A Shortage of Affordable Homes*, "Across Indiana, there is a shortage of housing that is both affordable and accessible for low-income and extremely low-income (ELI) households. These households endure significant housing cost burdens and are financially burdened in other areas because they're allocating much of their income towards housing costs. Such households are socially vulnerable and forego other necessities such as healthcare and healthy foods in exchange for paying rent. Moreover, households that are housing cost burdened, and specifically ELI households, are at an increased risk of eviction or experiencing homelessness."

The Gap 2024: A Shortage of Affordable Homes

Kosciusko County Data

All Renter Households - 7,960

All Cost-Burdened Households - 2,925

All Severely Cost-Burdened Renter Households - 1,370

According to the National Low Income Housing Coalition’s *The Gap 2024: A Shortage of Affordable Homes*, approximately 37% of Kosciusko County’s 7,960 renter households are cost burdened. This equates to 2,925 renter households paying more than 30% of their income on monthly rent and utilities.

The report states approximately 17% of Kosciusko County’s renter households are severely cost-burden. This equates to 1,370 renter households paying more than 50% of their income on monthly rent and utilities.

The share of renter households in Kosciusko County that are cost-burdened or severely cost-burdened increased from 33.8% in 2017 to 38.1% in 2022. In addition, renter households with incomes of less than \$20,000 had the highest incidence of cost burden in 2022 (86.5%). The rate of cost-burdened households is highest for unassisted renter households with the lowest incomes.

The Gap 2024: A Shortage of Affordable Homes

Kosciusko County Data

All Extremely Low-Income (ELI) Renter Households - 1,320

ELI Cost-Burdened Renter Households - 1,195

ELI Severely Cost-Burdened Renter Households - 895

Extremely Low-Income (ELI) renter households experience greater housing cost burden. Approximately ninety-one percent (91%) of the county’s 1,320 ELI renter households are cost burdened, and approximately sixty-eight percent (68%) of the county’s ELI renter households are severely cost burdened.

Affordable and Attainable Unit Gap

The Gap 2024: A Shortage of Affordable Homes

Kosciusko County Data

All Extremely Low-Income (ELI) Renter Households - 1,320

Units Affordable and Available to ELI Renter Households - 385

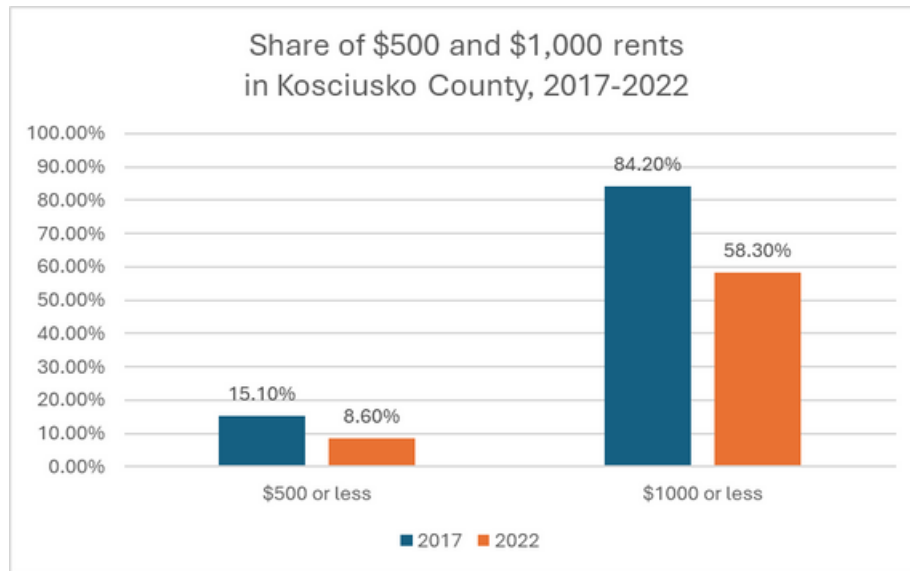
Deficit of units Affordable and Available to ELI Renter Households - 935

The county has 1,265 affordable units available for ELI residents, but only 385 of those units are both affordable and available, a deficit of 935 units for the county’s 1,320 ELI households.

Shrinking Options for Lower-Cost Rental Homes

Housing prices and rents have risen rapidly in Kosciusko County, amidst demand that is outpacing housing production. Some localities may experience a reduction in the stock of units with lower rents as owners renovate housing or simply raise rents to market rates. Monthly rents of \$500 and \$1,000 in Kosciusko County are affordable to households with annual incomes of \$20,000 and \$40,000, respectively, based on an affordable rent at or below 30% of income.

However, the share of units with a monthly rent of \$1,000 or less and those with rent of \$500 or less declined from 2017 to 2022, as illustrated in the table below. The median rent in 2022 was \$946.



Cost-Burdened Gap: Renters and Homeowners

County cost-burdened or severely cost-burdened homeowner households decreased from 15.2% to 13.8% from 2017-2022. However, county renter households were three times as likely to be cost-burdened as homeowner households in 2022, a disparity that has widened since 2017.



Demographic Needs and Gaps

Single parent households, seniors, and individuals with disabilities were most frequently mentioned during stakeholder interviews as the highest priority populations for affordable housing. According to STATS Indiana 2023 estimates, 18.8% of Kosciusko County's population is 65-years-old or older, 9.9% of the county's population is of Hispanic origin, and 8.8% of county households are single-parent households. Sources for these estimates include the U.S. Census Bureau, American Community Survey 5-year estimates, and Indiana Business Research Center.

Seniors and Individuals with Disabilities Needs

Project consultations revealed that seniors and individuals with disabilities living on fixed incomes such as social security or Supplemental Security Income (SSI), are currently priced out of the housing market and can't afford to leave their homes, even to downsize or move into a smaller unit.

Consultations also revealed that many seniors and individuals with disabilities struggle to find accessible units located near their family, church, or safety net of community connections. Without these connections, it is very difficult for these populations to thrive and gain access to basic needs.

Finally, stakeholders also shared that adults with disabilities often live with parents or caregivers over the age of 60, indicating that as parents and caregivers age, there will be a need for adult children with disabilities to find alternative housing and care.

Hispanic Population Needs

Consultations disclosed that many Hispanic households are multigenerational and need larger units or more bedrooms per unit. Multi-generational units could also serve individuals with disabilities as well as the elderly.

Qualitative information gathered during the consultation process revealed that Hispanic households often pay cash for rent or home purchase down payments. This information should lead to community conversations on ways to overcome financial service barriers Hispanic households face in securing housing.

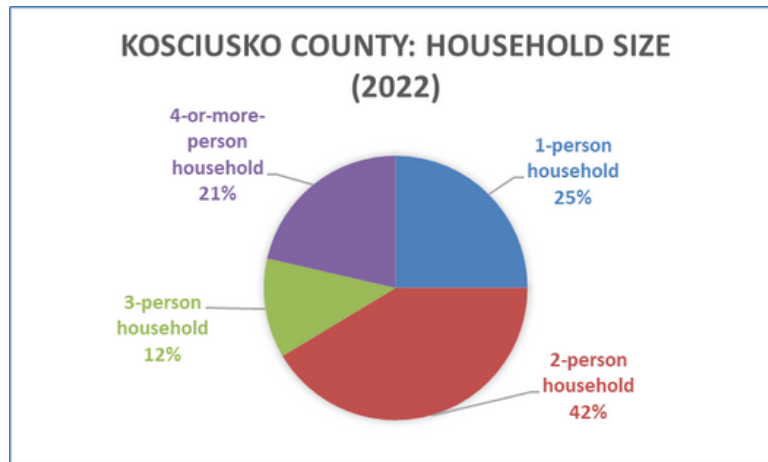
Meeting the Need

The number of single-parent households, seniors, and individuals with disabilities indicate a need to construct larger rental units and homes as well as the need for additional housing services targeted to specific populations. County population estimates also indicate the need for zoning and financing for accessory dwelling units (ADUs), or smaller homes built on the same lot as a single-family home that often accommodate multi-generational households.



Families Seeking More Affordable Housing Options

In addition to affordability, an important housing issue that many low-income households face is the need for greater diversity of housing types better aligned with household size. The typology of homes needed is as diverse as the populations to be served and a mismatch between household size and the number available units is likely to result in overcrowding and/or rent cost burden.



Source: U.S. Census Bureau. "Occupancy Characteristics." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2501, 2022

In 2021, single family housing made up the largest share of Kosciusko County's 38,133 housing units (75.6% or 28,835 homes). Multifamily housing was next with 5,464 homes (14.3%). Study stakeholder consultations confirmed that additional multi-family AND single family units are needed to meet the housing needs of low- to moderate-income households.

Study stakeholder consultations indicated that single-family homes are needed to meet the housing needs of low- to moderate-income households. During study consultations, many stakeholders indicated that they would prefer a single-family home, but there were not enough affordable options available. Stakeholders also noted that multi-family units often present stricter regulations and are subject to tenant issues such as noise and neighbor conflicts.

Multi-generational homes could be a useful alternative to current overcrowded conditions of two or three families under one roof or in RVs and mobile homes. Multi-generational units could also serve individuals with disabilities as well as the elderly.

It will be important to collaborate with developers to meet the demand for these specific housing types. Appropriate design is also an important factor to fit into communities, especially in rural areas. Small-scale multifamily units such as duplexes, triplexes, and quadplexes would be suitable and cost-effective solutions.

The typology of homes needed is as diverse as the populations to be served.

Mismatch Between Households and Available Housing

One of the major themes of the *FORWARD Kosciusko County Comprehensive Plan* is improving access to housing options that provide diversity in size, location and price point. A mismatch between household size and available units is likely to result in overcrowding and/or cost burden. A good opportunity to activate this goal would be to encourage the development of more studio or one-bedroom units suitable for smaller households that would like to downsize from larger homes.

For example, one- and two-person households were 64.7% of all households in Kosciusko County in 2022. These households should have the option of moving to studio or one-bedroom homes that better suit their household size. Yet, the same year, only 16.2% of all existing rental homes were studio or 1-bedrooms. And in 2022, 78% of the new construction was for single-family homes.

Kosciusko County Residential Building Permits (2022)		
Single-family homes	278	78.1%
Duplexes	0	0%
3 or 4 units	2	.06%
5+ units	76	21.3%
Total Permits Filed	356	100%

Source: STATS Indiana

Matching unit size to household size could increase affordability. In addition to being less expensive to develop than larger units, the development of smaller units could free up larger units by encouraging more one- and two-person households to move out of their larger units and into the smaller ones.

Housing Vacancy Rate

Low rental vacancy rates are an indicator of a shortage of rental housing. In 2022, Kosciusko County's rental unit vacancy rate was 4.3%, indicating more demand than supply (a healthy rental vacancy rate is typically 7%). In a stakeholder interview, a landlord reported that when an affordable unit becomes vacant, he gets 100 calls and his vacancy rate is effectively zero.

While 7,067 of all housing units in Kosciusko County were vacant in 2021, only 4.8% of these units were vacant and for rent, and 2.3% were vacant and for sale. 61.9% of all vacant units were for seasonal use, in which the home is unoccupied most of the year. "Other Vacant" (24.4%) may include homes foreclosed on, in need of repair, or if the status is vacant and reason unknown.

Matching unit size with household size could increase affordability.

Housing Affordability Gaps: Stakeholder Perspectives

Interviewees emphasized, through stories and personal experience, several needs and gaps in affordable rental and owner-occupied homes in Kosciusko County.

Location of Affordable Homes

Several stakeholders felt Warsaw draws the biggest need for affordable housing, but it is the hardest place to find affordable and available units. One interviewee described businesses quickly buying up previously affordable homes in Warsaw, just to rent those homes to their employees.

Other priority areas for affordable housing mentioned during consultations were Claypool, Atwood, Leesburg, Pierceton, North Webster, Syracuse, Mentone, and Silver Lake. Claypool, Mentone, and Silver Lake were the three areas mentioned most frequently during consultations.

Subsidies for Rent and Deposits

The demand for subsidized housing and housing choice vouchers exceeds supply. There is a long waitlist for housing choice vouchers at the Warsaw Housing Authority. One stakeholder estimated almost 60% of their clients are seeking housing and one third of those clients are staying temporarily in a series of other peoples homes, or “couch surfing.” To meet demand, agencies must resort to referring clients to Fort Wayne for housing.

Interviewees reported that rent and deposit subsidies are needed to meet affordability needs. A landlord reported that many of his renters have less than \$500 in savings, making it difficult to cover deposits for rent and utilities. That landlord also revealed that he chooses to forgo charging market-rate rent for a two-bedroom unit and only charges his tenant \$775 per month.

Stakeholder Experiences with Affordable Rents

Consultations uncovered that some residents can only afford \$600-\$800/month for rent, but the typical market rate for a 2-bedroom unit is \$850, with 3-bedroom units typically going for \$1,200 per month. Average market rents can hover at about \$1,000/month. Stakeholders also revealed that lot rental at mobile home parks can run more than \$500/month.

Stakeholders shared that rents and rental units are significantly affected by ownership (local vs. out-of-state), property management (high staff turnover), and habitability (condition of units) issues.

Property Taxes & Development Cost

A landlord felt that high property taxes are the primary cause for high rents. He feels the taxes are burdensome and reported that whereas historically, two months of rent could cover overhead such as insurance, taxes, mortgage, and interest, now it takes 3-4 months of rent to cover these costs. A developer shared that current appraisals, loan-to-value lending requirements, and skyrocketing construction costs are limiting the supply and decreasing the affordability of units.

Increasing Quantity and Quality of Affordable Housing

The county needs more quality units for low- to moderate-income households.

A local housing needs study commissioned in 2020 projected that 4,255 households have the potential to move to Kosciusko County between 2020 and 2025. Nearly 40% of these households were anticipated to live in the City of Warsaw, with the balance settling in other parts of Kosciusko County. In 2022, the county had more than 33,883 homes serving a variety of needs and preferences – rural and urban; single-family homes, apartments, and mobile homes; new construction and older homes; luxury lake homes and more modest residences. However, not all homes are affordable, accessible, or habitable.

Increasing the supply of affordable housing units within Kosciusko County can be challenging. Very few for-profit developers can make the business model for developing affordable housing work in rural areas. Interest rates and construction costs have skyrocketed, and profit margins are low. To truly impact the supply of affordable units, there is a need to increase the capacity of current nonprofit developers, train small-scale or incremental developers, and create partnerships with nonprofit and faith-based organizations to complete affordable housing development projects.

Developer Capacity

A surprising finding of this study is the interest of county faith-based organizations to assist with increasing the quantity and quality of affordable housing. These organizations serve, have the trust of, and communicate with LMI households and could serve as developers, partners, or key informants for projects. They could also contribute funds, volunteers, or land for projects.

Providing training for aspirational and small-scale developers was identified as a strategy to increase the county's affordable housing supply. These developers could increase the number of affordable housing units in the county if they had the skills (e.g., proforma development), networks (e.g., access to professional services), tools (e.g., sample contracts), and talent (e.g., relationship building) to tackle the complexities of the development process.

The study also found that there may be opportunities to increase the housing supply with more resources from the city and county governments. This could include extending infrastructure to rural areas, reviewing zoning, and partnering with developers to maintain shared areas such as medians, sidewalks, and parking areas.



Facing the Conditions of Older Housing Stock

Older housing stock (whether conventional housing or mobile homes) offers more affordable options, but is also more likely to be substandard and require major capital investment for repairs and maintenance than newer homes. Older housing stock also makes it more difficult to finance or secure loans in the buying market.

The median year a housing unit was built in Kosciusko County is 1980. In the county, 18% of housing units were built before 1940 and 20.8% between 1940 and 1969.

Kosciusko County - Age of Housing Stock (2022)	
Housing units built before 1940	18.0%
Housing units built between 1940 and 1969	20.8%
Housing units built between 1970 and 1999	40.1%
Housing units built since 2000	20.1%

Source: Indiana Housing Dashboard

Role of Mobile Homes in Kosciusko County

Around the United States, mobile homes are an important source of lower-cost housing. With more than 2,500 mobile homes in registered mobile home communities in Kosciusko County, quality mobile home units in well-managed parks are a crucial part of achieving greater housing affordability. Priorities include investing in the repair of current manufactured/mobile homes, as well as exploring the potential for sites for new manufactured homes in resident-owned mobile home communities.

In 2022, mobile/manufactured homes accounted for 8% of all occupied housing units in Kosciusko County, compared to 4.5% statewide. With 37 registered mobile home communities, Kosciusko County ranks third by county in the state of Indiana after Allen County (42) and Marion County (39).

The table below shows that the vast majority of these mobile home communities are owned by stakeholders outside of the county and Indiana.

Registered Mobile Home Communities in Kosciusko County	
Total units in mobile home parks in Kosciusko County	2,516
Registered Mobile Home Communities in Ownership, based on number of units	
Mobile home park landowners in Kosciusko County	9%
Mobile home park landowners outside of Kosciusko County	91%
Out-of-state mobile home park landowners	83%

Mobile Homes or Manufactured Homes?

Mobile homes and manufactured homes are often used interchangeably, but there are key differences between them, primarily related to the time of their construction and regulatory standards. Here are the main distinctions:

Mobile Homes

Mobile homes refer to factory-built homes constructed before June 15, 1976. These homes were built without uniform construction standards and the quality and safety of these homes varies significantly. They are often single-wide units, though some double-wide units were also built. Typically, the homes are transported to a site and can be moved easily, though not designed for frequent relocation. These units are used primarily as affordable housing and often found in mobile home parks.

Manufactured Homes

Manufactured homes are factory-built homes constructed on or after June 15, 1976. They are built according to the National Manufactured Housing Construction and Safety Standards Act of 1974, enforced by the Department of Housing and Urban Development (HUD). This act established a stringent set of federal guidelines for the unit's construction, durability, design, performance, installation.

These homes can be single-wide units, double-wide units, or even multi-sectioned units. They are designed to remain on a permanent chassis but can be moved, though they are not typically moved frequently after initial installation. Manufactured homes are built to meet higher standards in terms of construction quality, energy efficiency, and safety compared to mobile homes. They can serve a broad range of housing needs, from affordable to upscale living, and can be placed in various settings, including private land or designated communities.

Key Differences

- Mobile homes were built before modern regulations and vary widely in quality. Manufactured homes must meet HUD standards, ensuring higher and more consistent quality.
- The term "mobile home" is used for homes built before 1976, while "manufactured home" applies to homes built from 1976 onward under HUD regulations.
- Both types are mobile, but manufactured homes are typically designed to stay in one place after installation, whereas mobile homes were originally intended to be more mobile.
- Manufactured homes are perceived as higher quality and more permanent compared to mobile homes.



In Kosciusko County, a mobile home can be the only or the preferred option for LMI households. Often, they can be the option of last resort as families are forced to move in with relatives living in a mobile or manufactured home.

In mobile home communities, residents may own their home or rent it. Residents also typically pay high lot rental fees to the landowner. A homeowner's lack of control over the land can be a source of housing instability, due to the potential sharp increases in lot rents or the sale of the land for another use. Despite the name, mobile homes are not especially mobile.

Mobile homes are also considered personal property instead of real property. Therefore, they may be subject to personal property taxes. They may also be subject to requirements specific to borrowing equity, such as a higher minimum credit score.

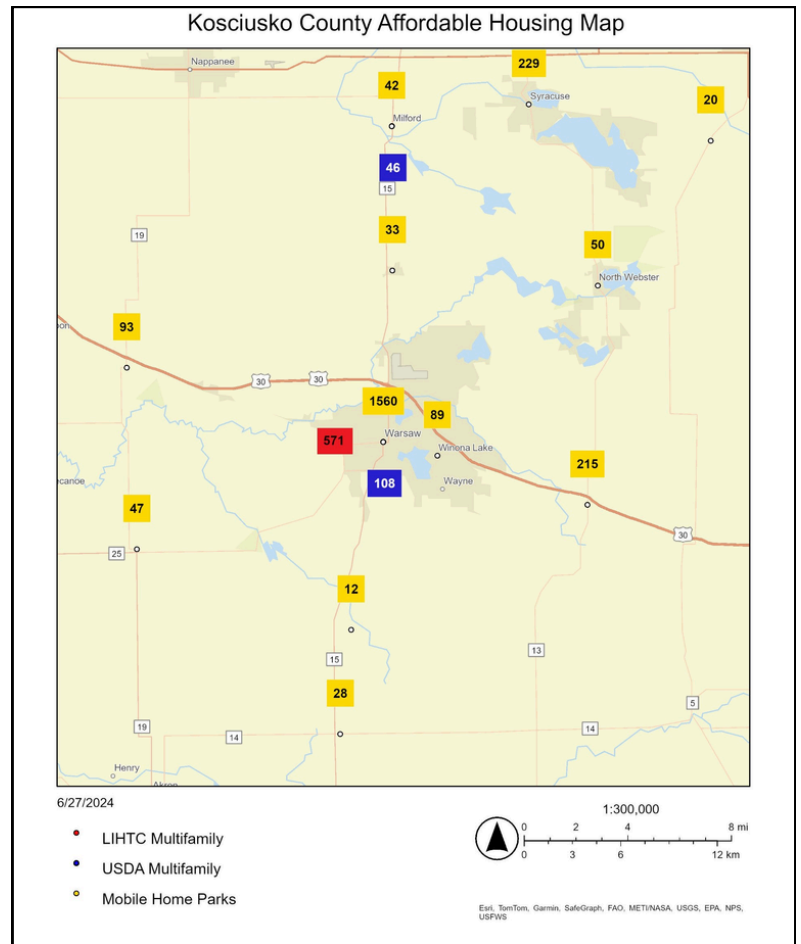
During interviews, stakeholders described many mobile homes in Kosciusko County to be 40 - 50 years old. The age of these units is especially significant because mobile homes built before 1976 were built under a patchwork of state and voluntary industry standards that varied depending on where the home was produced. On June 15, 1976, the National Manufactured Housing Construction and Safety Standards Act of 1974 became federal law providing the framework for the HUD Code, a national building code for manufactured/mobile homes.

Affordable Housing in Kosciusko County

Kosciusko County has two sources of subsidized affordable housing, mainly concentrated in two areas in the county, including:

- 689 units in nine (9) multifamily rental properties in Warsaw, via the Indiana Housing & Development Authority (IHCDA)
- 136 units in six (6) multifamily properties in Milford and Warsaw, via the USDA Rural Multifamily Rental program

The map to the right illustrates the locations of IHCDA, USDA, and registered mobile home communities in Kosciusko County. Please see Appendix B for a detailed breakdown of the individual properties and locations.



There is some risk that the IHCDA stock of affordable units could decline as unit affordability restrictions expire. Affordability restrictions on 187 units are set to expire by 2025, and restrictions on an additional 111 units are due to expire by 2030. Some of these units could remain within the subsidized inventory if owners elect to renew their rent subsidy contracts or recapitalize the properties using new federal subsidies. And if there is a soft rental market after the restrictions expire, the units could remain affordable, even at market-rate rents. If the rental market is strong, the end of affordability restrictions may cause rents to rise substantially.

Another source of housing subsidy is 154 tenant-based Housing Choice Vouchers/Section 8 vouchers from IHCDA. These vouchers may be used in any rental unit where the landlord accepts this form of income for payment. However, stakeholder interviews indicated that a dwindling number of landlords in the county will accept Section 8/Housing Choice Vouchers, possibly because of the strong rental market with rising market-rate rents.

Finally, older homes and mobile homes both offer two sources of unsubsidized affordable housing. In Kosciusko County, there are 2,516 mobile homes in 37 registered mobile communities, and 15,086 homes built before 1970 (the latter figure may also include mobile homes). While older housing stock can offer more affordable options for renters or homeowners, they are also more likely to require major capital investment for repairs and maintenance than newer homes, and lead exposure and other health risks.

Catalyzing Collaboration to Build Affordable Housing Capacity

Issues must be addressed by multiple stakeholders with diverse perspectives, expertise, and resources.

Addressing the affordable housing needs in Kosciusko County requires collaboration among various stakeholders, including nonprofit organizations, funders, employers, government agencies, developers, landlords, and community residents. Carefully creating a network of stakeholders with defined roles and responsibilities will help Kosciusko County meet its affordable housing needs.

Establishing a local steering committee, coalition, or task force dedicated to pursuing common goals, coordinating services, and sharing information will foster opportunities to increase the affordability, availability, and habitability of county housing. The network can articulate a common vision for increasing affordable housing, prioritize targeted interventions, set data benchmarks, leverage multiple funding sources, and craft strategic partnerships for success. The network could also manage a centralized data dashboard to measure progress toward county goals.

Capacity

The skills, networks, tools, and talent to achieve desired outcomes.

Kosciusko County and the Kosciusko County Community Foundation are in an excellent position to catalyze a strong network facilitated by Habitat for Humanity of Kosciusko County, another nonprofit organization, a faith-based organization, or a network of organizations. The network will require funding and a dedicated backbone organization to implement strategies and measure success. It will also need the capacity to achieve desired outcomes and become sustainable.

Even if a formal coalition or task force is not created, the study revealed several opportunities for formal and informal collaborations surrounding the affordable housing development process. From networking opportunities for small-scale developers to formalized development partnerships with for-profit developers or churches, there are myriad opportunities to increase the supply of affordable housing through collaboration.

There are also informal ways to catalyze connections among those needing housing. During one of the study's in-person consultations, residents began offering each other advice on where to find affordable housing in the county. This informal conversation highlighted the need for households looking for housing or receiving housing stability services to share solutions to common challenges.

Key Stakeholders

Nonprofit and Faith-Based Organizations: In Kosciusko County, several programs support low-income households, many of which are spearheaded by faith-based organizations. Organizations such as Combined Community Services (CCS) provide food, clothing, and emergency financial assistance. Several local churches partner on initiatives such as food pantries and utility assistance programs, leveraging their extensive networks to address community needs.

Health Agencies: Across Indiana, community health agencies, hospitals, and managed care entities are recognizing the importance of housing to community health. These organizations can help fund and/or champion affordable housing development projects or services.

Local Units of Governments: The critical role that elected officials, city staff, county employees, and town leaders play in housing must not be discounted. Local governments influence land use, utility access, zoning, and funding for affordable housing. Township Trustees and the Warsaw Housing Authority are also essential partners in moving housing issues forward. Utilize them as key informants, partners, and champions to meet the county's affordable housing needs.

Private Sector: Cultivating an environment for responsible landlords and qualified property management staff with local accountability is particularly important for housing stability. Collaborate with realtors and the orthopedic industry to invest in affordable housing and give back to the community. Seek opportunities to train and engage other small-scale developers to close affordable housing gaps. Engage with employers and the county's current workforce housing efforts to support affordable housing within the region and increase the scale of affordable housing development.



Opportunities for growth and collaboration include:

- Grow the capacity of Habitat for Humanity of Kosciusko County to build more homes and develop a housing repair program.
- Forge development partnerships with local businesses and faith-based organizations.
- Invest in the capacity of community-based organizations supporting housing stability.
- Increase the capacity of small-scale affordable housing developers.
- Engage local landlords and property managers in housing conversations. While some landlords are local, many are out of state. Explore options to engage both to encourage them protect their assets while serving as responsible landlords.
- Learn the basics of collective action and impact measurement processes.

Setting Priorities and Moving to Action

Since housing is a multi-dimensional issue, priorities for action must be set.

Closing gaps, increasing the quality/quantity of units, and catalyzing capacity will all support affordable housing needs in Kosciusko County. However, within these pillars, priorities must be set to increase housing opportunities for the county's low- to moderate-income households. Study findings lead to the six following priorities for action:

1. Catalyze an affordable housing steering committee, coalition, or task force.
2. Clarify the narrative and terminology of affordable housing.
3. Invest in housing stability services.
4. Create specific strategies for mobile home and rural residents.
5. Increase support for home repair, modification, and maintenance services.
6. Develop more housing for low- to-moderate income residents.

Catalyze an Affordable Housing Committee, Coalition, or Task Force

Leverage existing and create new partnerships to support housing that is affordable to all residents.

Clarify the Narrative and Terminology of Affordable Housing

Crafting a consistent narrative, with clear definitions of terms, will increase community support and resources for affordable housing strategies. A strong narrative will counteract “Not in My Backyard (NIMBY)” challenges to developing affordable housing. The narrative, designed with stakeholder self-interests in mind, will also engage businesses and other potential funders (e.g., health systems, elected officials) in supporting affordable housing needs.

Conducting a countywide resident survey, patterned after a recent Hamilton County survey, could also measure community perceptions regarding terms (e.g., “What is affordable”), who needs affordable housing (e.g., teachers, firefighters, county employees), and the benefits affordable housing will have on the community.

Invest In Housing Stability Services

Investing in housing stability services can provide a strong Return on Investment. Prospective housing stability initiatives could include:

- **Create a one-stop “Housing Hub”** dedicated to connecting people to an array of health and housing resources. Provide security and utility deposit assistance, offer eviction prevention programs, and continue and expand rent and down payment assistance programs.
- **Offer in-person services** that create ongoing relationships with low-income households. Door-to-door home visits offer an opportunity to identify uninhabitable housing and needed services.
- **Establish a rental registry program** for Kosciusko County to help support housing quality. A registry program could help renters locate responsible landlords, ensure proper code enforcement, and make it easier to identify vacant, abandoned, and deteriorating properties.

- **Offer services to increase financial wellness.** This includes a spectrum of services such as financial education, financial counseling, financial coaching, and housing counseling services. Educate residents on the availability and use of technology apps to improve financial wellness.
- **Support barrier-buster services for targeted populations.** Specific populations to target include seniors and those on fixed income; the re-entry population; agricultural workers; and Hispanic families living intergenerationally. Engage with Township Trustees to meet immediate needs. Promote alternatives to payday lending like the Community Loan Center of Indiana program.
- **Increase transportation options.** Build housing with walkability to grocery stores, schools, and support services. Increase subsidized transportation services. Kosciusko Community Senior Services and Kosciusko Area Bus Services (KABS) offer service, but more options are needed. Focus on Milford, Claypool, Silver Lake for transportation needs.

Create Specific Strategies for Mobile Home Residents

While an important source of affordable housing, mobile home communities have multiple risk factors that increase housing instability. The biggest risk is that homeowners do not own the land under their home. Other issues include unsafe housing in poor condition, underinvestment in infrastructure, and/or management practices that are not meeting the needs of local residents. To tackle these risks, it is important to document challenges, identify solutions, and establish partnerships to specifically support residents in mobile home communities.

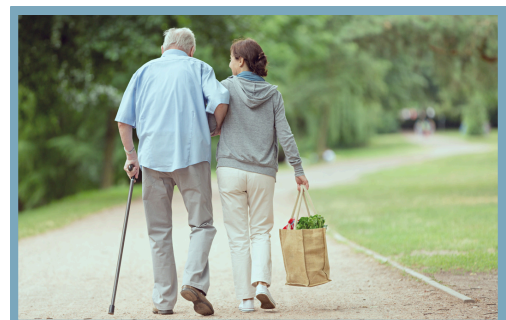
Resident-owned communities (ROCs) are an important opportunity for land-leased community residents. These are communities where residents purchase the community through co-operative structures at a fair market price. Residents then elect a board of directors from the community and manage their own lot rent fees.

Create Specific Strategies for Rural Residents

The county's rural communities need more services and resources to safely house elderly residents and individuals with disabilities. Seniors are spread across the entire county, suitable housing options are limited, and uprooting seniors can be a challenge.

A dedicated effort to provide accessible housing and social services to rural residents is needed. The following are recommendations help residents find an affordable home, keep their current residence, or access services closer to their home.

- Create a list of resources to help residents find affordable housing.
- Developed programs to keep residents in their homes.
- Increase cross-county transportation services.
- Provide more wrap-around services and easier access to healthcare in rural areas.
- Boost caregiver support and respite care programs.
- Conduct family education programs on aging issues.



Increase Support for Home Repair, Modification, and Maintenance Services

Develop and expand programs to support home repair and maintenance services for the county's older housing stock. As much as one-third of the rental and owner-occupied housing stock may need significant repairs.

The Warsaw Housing Authority fields many calls for home repairs, ramps, and maintenance services. Repair needs include electrical, roofs, water heaters, floors, porches, stoves, and furnaces.

Repair, modification, and maintenance programs can be time consuming and costly to manage. A current best practice in developing these types of programs is to focus program services on one or two prioritized needs such as roofing, heating, cooling, or flooring. By limiting services, specific expertise and long-term contractor relationships can be established to limit the time and expense associated with providing an array of services.

Another resource suggested during study consultations was to create a list of local contractors and related resources for home maintenance and repair. This could also reduce the time and costs of managing a countywide repair/modification/maintenance program.

The USDA Single Family Housing Repair Loans & Grants program (also known as the Section 504 Home Repair program) is a resource available to serve Kosciusko County. The program provides loans to very-low-income homeowners to repair, improve, or modernize their homes. Elderly very-low-income homeowners are eligible for grants to remove health and safety hazards. Mobile homes are eligible for these funds if the home is on a permanent foundation or will be put on a permanent foundation with Section 504 Funds.

Home Repair and Maintenance Programs in Other Communities

*Rural Housing Repair Program
Monroe County, Indiana*

www.co.monroe.in.us/egov/apps/document/center.egov?view=detail&id=17418

Low- and moderate-income Monroe County residents can qualify for up to \$20,000 in home repairs through the Rural Housing Repair Program. Structural repairs to homes such as roofing, interior plumbing, floors and foundations, electrical updates, and HVAC qualify for income-eligible homeowners.

*Critical Home Repair Program
Habitat for Humanity of Southeast Ohio*

habitatseo.org/programs/programs/critical_home_repair_program.html

This program helps low-income homeowners repair critical issues in or around their homes by providing affordable loans, improving the quality of life, and preserving the housing stock in Southeastern Ohio.



Develop More Housing for Low-Income Residents

New construction and the rehabilitation of existing structures are two ways to expand the county's housing supply for low- to moderate-income households. The following recommendations could assist with these strategies.

Zoning and Regulatory Reform

Rezone areas to allow for higher density or mixed-use development. Reduce regulatory barriers, such as minimum lot sizes or parking requirements. Incentivize developers to include affordable units in their projects, such as a density bonus.

Identify & Prioritize Land Opportunities

Stakeholders identified land in Claypool, Syracuse, Enchanted Hills, Milford, Mentone, Burket, Sidney, and Silver Lake as priorities for affordable housing development. A stakeholder also felt that available land in the northern part of the county should be a priority for affordable housing development since the housing would be near RV and manufacturing jobs.

Work with faith-based organizations to develop land they own into affordable housing. Engage congregations not only in the development process but consult with congregation staff to determine where to locate affordable housing since they visit low-income households and know where housing is needed.

Expand Options for Financing Housing Development

Funding options are limited to develop affordable housing, and federal sources are often competitive and complex to administer. Look to state programs beyond Low-Income Housing Tax Credits, such as READI funding. Establish a source for local funding, such as a housing trust fund, and recruit private investment. Donations or funding sources to support site control and pre-development costs are also important.

Skill Development Resources

Prosperity Indiana
prosperityindiana.org

Prosperity Indiana (PI) builds a better future for our communities by providing advocacy, leveraging resources, and engaging a statewide network of members to create inclusive opportunities that build assets and improve lives. Since its founding in 1986, Prosperity Indiana's network has grown to nearly 200 organizations and 1,200 practitioners from the public, private, and nonprofit sectors. PI offers a wide variety of trainings for a range of affordable housing developers.

Indiana Plan for Equal Employment (IPEE)
indianaplan.org

The Indiana Plan provides training and employment opportunities for individuals in the construction trades, with a focus on diversity and inclusion. They offer pre-apprenticeship training programs that prepare participants for careers in various construction trades, including carpentry, electrical work, and plumbing.



Explore Innovations In Building Types and Materials

Innovations in building types and materials present significant opportunities to advance affordable housing by reducing construction costs, improving efficiency, and enhancing sustainability. Modular and manufactured homes can be built faster and at lower costs than traditional methods, offering a scalable solution to housing shortages.

The use of sustainable materials, such as recycled or renewable resources, and advanced construction techniques like 3D printing can further decrease costs and minimize environmental impact. Energy-efficient designs and smart home technologies also contribute to long-term affordability by reducing utility expenses.

Before pursuing this recommendation, examine how local building codes may need to be updated to allow innovations in building types and materials.

Support Small Developer Training

A small developer training program can educate and equip individuals and small businesses with the skills and knowledge to successfully undertake property development projects. These programs typically focus on empowering local entrepreneurs to build, renovate, or manage small to medium-sized housing and commercial properties.



Skill Development Resource

Imagine One 85
Wabash County, Indiana

yournewslocal.com/Imagine-one-85-launches-groundbreaking-small-scale-developer-training-program-in-wabash-county/

Imagine One 85, an organization founded to implement Wabash County's comprehensive plan, collaboratively organized a Small Scale Developer training program that launched in January 2024. The free training program was designed to facilitate connections between aspiring developers, lenders, contractors, architects, and public sector partners to foster successful small-scale development. The program includes eleven monthly comprehensive training sessions covering various facets of real estate development with insights from subject matter experts. Additionally, the program provides project-based coaching for participants.

Funding Resource

*Next Level Jobs Initiative
Workforce Ready Grant*

nextleveljobs.org

Indiana's Next Level Jobs initiative offers the Workforce Ready Grant, which provides free training for Hoosiers in high-demand industries, including construction. This grant covers tuition and mandatory fees for approved training programs, helping participants gain the skills needed for careers in construction and rehabilitation.

Conclusion

The *Affordable Housing Strategies for Kosciusko County* report provides critical insights and a comprehensive understanding of the county's affordable housing landscape. By building on existing county plans and conducting additional research, the report offers a valuable baseline for informed decisions increasing housing opportunities for the county's low- to moderate-income households.

The 2020 housing needs study and strategy commissioned by the City of Warsaw, Kosciusko County, and Kosciusko County Community Foundation (KCCF) in partnership with the Housing Resource Hub, showed market potential for more than 2,000 new residential units throughout the county by 2024. Data from the study highlighted a specific need for housing that reduces commuting from outside the county, with a goal of growing the local workforce. The *Affordable Housing Strategies for Kosciusko County* authors utilized this report as a baseline to leverage additional data, conduct more than 20 consultations, and execute a household survey to determine recommended areas of action to ensure that Kosciusko County has housing that is affordable to everyone. Recommendations focused on four primary strategies:

Closing Gaps and Meeting Affordable Housing Needs
Increasing Quantity and Quality of Affordable Housing Units
Catalyzing Collaboration to Build Affordable Housing Capacity
Setting Priorities and Moving to Action

Kosciusko County is well-positioned to catalyze collaborative efforts to expand countywide affordable housing options. Strong partnerships currently exist and key stakeholders recognize the important role housing plays in quality-of-life, education, employment, and health issues. Now, with the *Affordable Housing Strategies for Kosciusko County* report, stakeholders and agencies have data and recommended strategies for action. Implementing these strategies will be instrumental in addressing the county's affordable housing challenges while ensuring long-term housing stability for low- to moderate-income residents.



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Appendix A

Kosciusko County Housing Survey

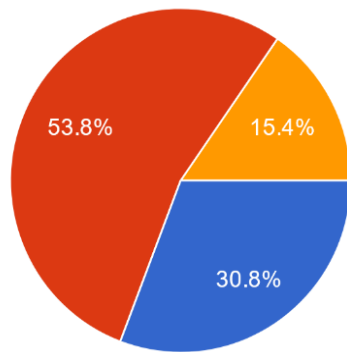
April 23 – May 16, 2024

65 responses

Main Survey

1. What is your living situation today?

65 responses



- I have a steady place to live.
- I have a place to live today, but I am worried about losing it in the future.
- I do not have a steady place to live (I am temporarily staying with others, in a hotel, in a shelter, living outside, in a car/vehicle, abandoned building, or in a park).

84.6% experiencing housing insecurity

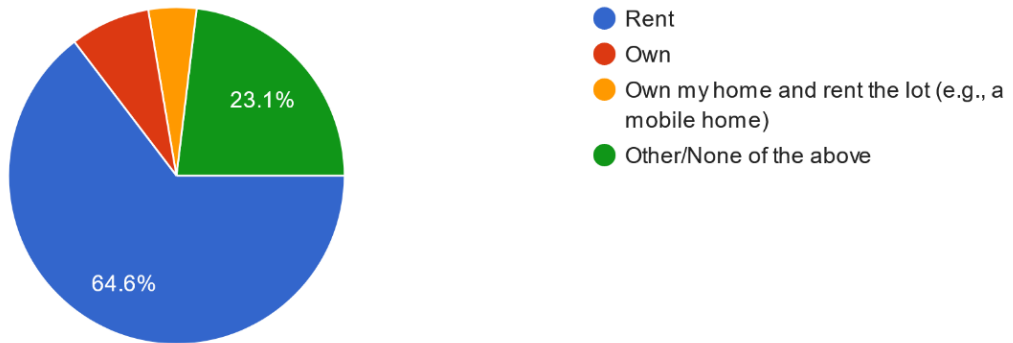
2. Which of the following best describes where you currently live?

65 responses



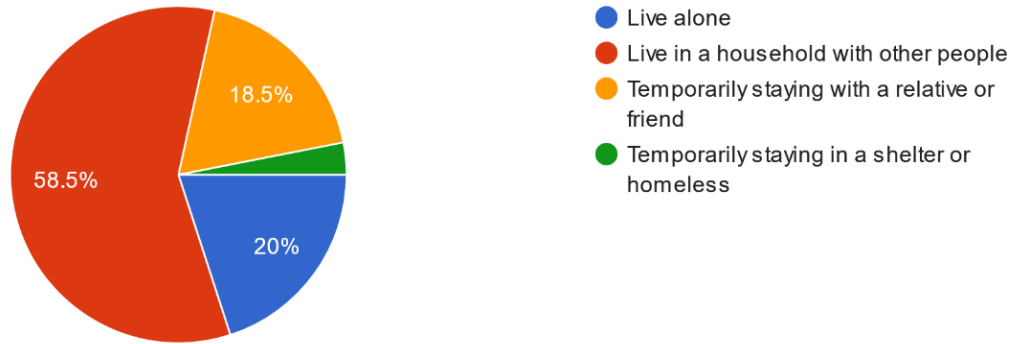
3. Do you rent or own your home?

65 responses



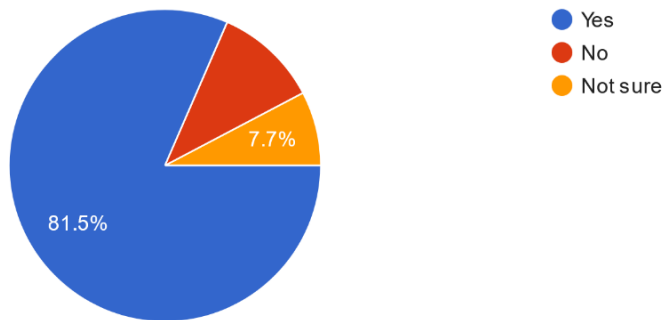
4. Which of the following best describes who you currently live with?

65 responses



5. Do you have any concerns about your current living situation, such as housing costs, conditions, or safety?

65 responses



6. If YES: Please indicate which of the following describe a problem(s) with your housing situation. You may select more than one answer.

Response	Housing Problem
52.3%	Ability to pay for housing or utilities
44.6%	Lack of more permanent housing
30.8%	Overcrowding (more than one person per room in the home)
26.2%	Poor/unhealthy condition of housing (e.g., mold, lead, damage)
21.5%	Rodents or bugs (e.g. mice, rats, bed bugs, roaches)
16.9%	Threat of eviction
15.4%	Feeling safe (e.g., from violence, crime)
10.8%	N/A - I have no problems
9.2%	Landlord disputes
7.7%	General cleanliness
7.7%	Unreliable utilities (e.g. lack of hot water, electricity, gas, heat)
4.6%	Lack of accessibility (for a wheelchair, walker, or other mobility needs)
65 responses	

7. Any other comments on your housing experiences in Kosciusko County?

Shortage of Affordable Rental Housing

Me and my 5 children were just recently evicted from my mother in laws house. We have been evicted 2x in the past 3 years. We were homeless for a week. We finally got approved to live in a 1 bedroom apt. But we have 5 kids and 1 bedroom is a little tight. However, we are grateful to have a place to call home. Kosciusko county homes are ridiculously priced. It's hard to live and me and my husband both work. Currently my husband pays 538 every 2 weeks for child support on 2 kids outside of the home. We have to survive on the rest of his check which is 379 every 2 weeks. We are really struggling. I doordash when I can, soon the kids will be out of school and the programs I have found for summer are 175 a week per kid. How is that even reasonable for someone? Our rent for a 1 bedroom is 900 a month. We also have to pay utilities. That is just the bare min.
We are a family of 4 living in a tiny 2 bedroom apartment my husband and I are sleeping in the living room just so our kids can have their own room. You can stand at our front door and see the whole apartment that's how small it is!
There is a need for affordable housing
Rent is way to high, our incomes barely scrape by for housing utilities food etc.
When will the wait list come up, I really need to get on it as soon as I can.
Utilities are too expensive
Just wish more options were income based or affordable
The increasing tendency for rental properties to move away from income based to market rate, is putting pressure upon the housing market and making people decide between rent and other essential expenses such as groceries.
There is a low income housing shortage /places that take Section 8 vouchers in this county.
All landlords ask for three times the rent to move in

Challenges with Homeownership

I was given the option to buy this home in the near future at a no profit selling price. however, ever with that kind of fantastic offer, the ability to secure financing with current interest rates makes it unrealistic for home ownership. With that said, my monthly payments would be more that my monthly disability payments.
Expensive rent making it also impossible for future home ownership
With everything we have to pay for these days and prices keep rising I'll never be able to afford the house I'd love to own and the property to but it costs to much and I'm the only person who works in my house
We are struggling to buy a home because of suppose income to debt ratio and credit. We must be out by May 31 and struggling to find a place that will allow us.
I am hopeful that when I am financially independent and ready to look for housing of my own, I will be able to find an affordable and safe place!

Poor Quality/Overcrowded Housing

Certain places I have lived were not the best. Now its is stable but heater dont work properly and we have mold in the bath room and under the sink in the kitchen and bathroom. Its hard to afford a place to live without it costing so much.
Mobile home parks don't care if they sold you a lemon for a trailer or if you find that they lied about what they replaced and find black mold that was never disclosed before signing the contract.
There is 7 of us living in a small 3 bedroom trailer.
First time living in Warsaw. The apartment we live in is very "dated". Water heater from 2007, 40+ year-old carpet, very very stained. Neighbors live very dirty downstairs and smoke, so we smell all of it. Disrespectful, loud neighbors.

Households with Children

I need a stable home for my children it's not good for.my autistic child to be living so crowded
Living cost is expensive with 2 children and being a single parent
In need of a house 6 children were placed in my care
They are all very expensive. I am a single mom of 3. Sometimes I have to decide which bill is more important to pay.
They helped me when I desperately needed it when I had to take in my 3 grandkids.

Other

I would like stable housing and a place to call home thats accessible
We're actually trying and it's hard with everything going on in today's society
Needs a lot of work.

Additional Questions

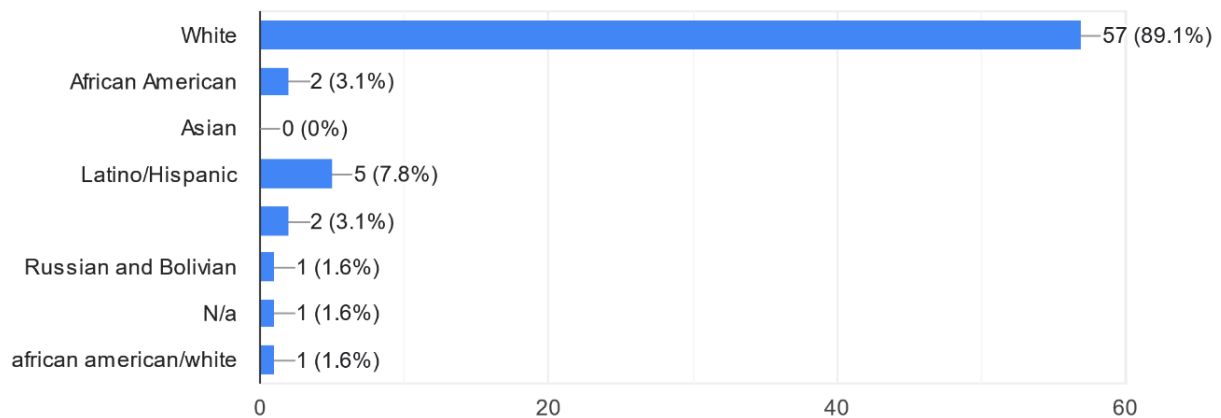
Where Do You Live? (select one)

65 responses

Response	Location
58.5%	Warsaw
7.7%	Pierceton
6.2%	Milford
4.6%	Syracuse
4.6%	Nappanee
3.1%	Burket
3.1%	Columbia City
1.5%	Claypool
1.5%	Etna Green
1.5%	Leesburg
1.5%	Mentone
1.5%	North Manchester
1.5%	North Webster
1.5%	Sidney
1.5%	Sellers Lake
1.5%	Silver Lake
1.5%	Wayne
1.5%	Winona Lake
1.5%	Anywhere I can put my tent

Race

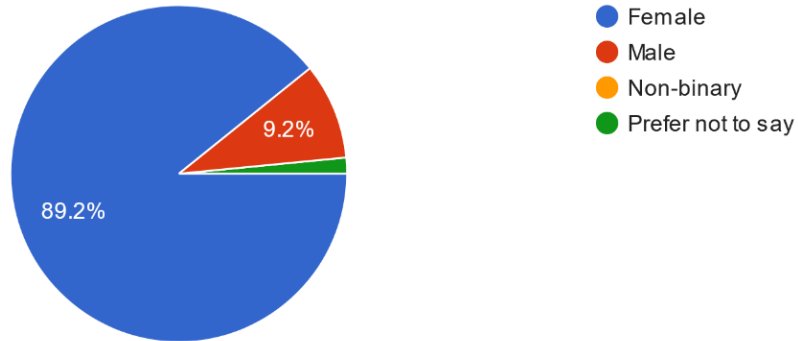
64 responses



Kosciusko County Housing Survey
April 23 – May 16, 2024

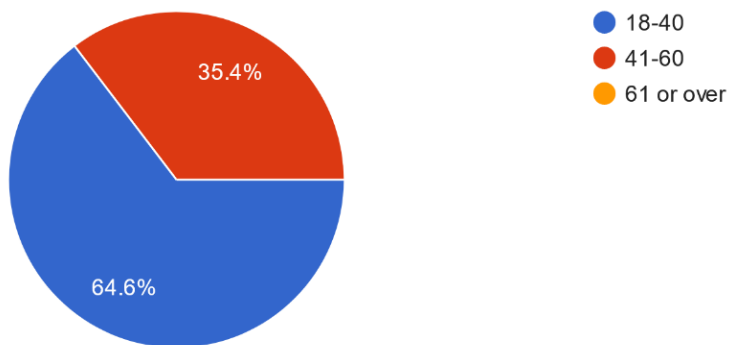
Gender

65 responses



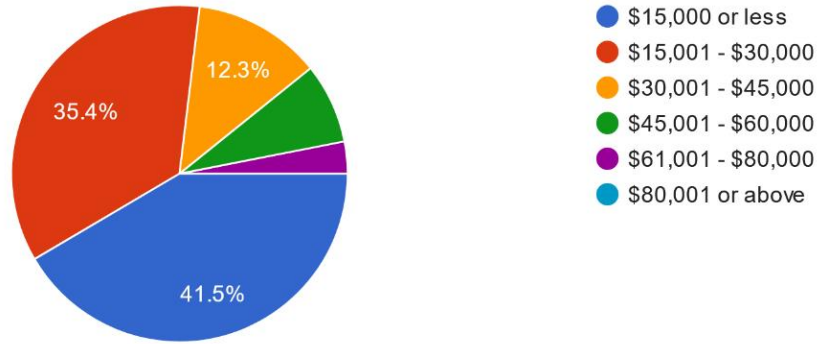
Age

65 responses



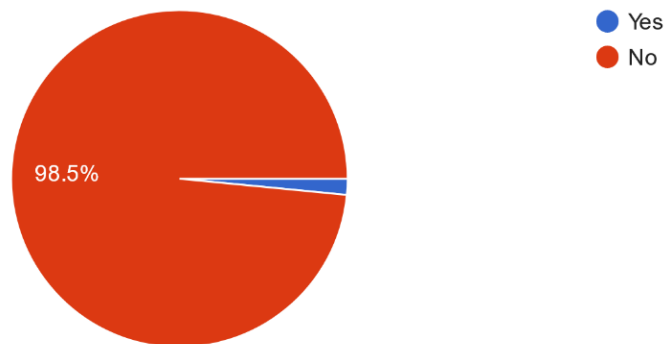
Annual Income

65 responses



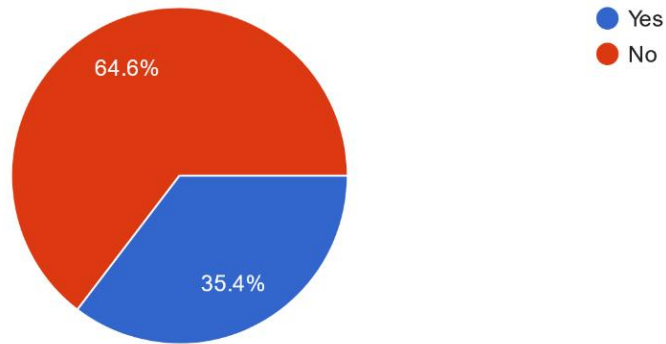
Are you a veteran?

65 responses



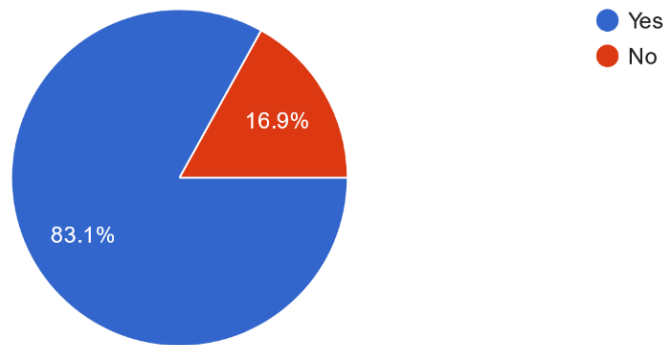
Do you have a disability?

65 responses



Do minor children live with you?

65 responses



Appendix B: Detailed List of Selected Affordable Housing Options in Kosciusko County

Indiana Housing and Community Development Authority (IHCDA)

Rental Housing Tax Credits

Property Name	Location	Housing Type	Number of Units
Pike Lake Pointe Apartments	Warsaw	Multifamily	64
Heron Preserve Apartments	Warsaw	Multifamily	64
Heron Preserve Apartments II	Warsaw	Multifamily	35
Little Crow Lofts	Warsaw	Multifamily	42
The 2525	Warsaw	Multifamily	60
Retired Tigers Apartments	Warsaw	Age Restricted	90
Courts of Colfax	Warsaw	Age Restricted	78
Willow Park at Beyer Farm	Warsaw	Age Restricted	66
802 Center	Warsaw	Age Restricted	72
DBG Properties LLC	Scattered	Multifamily	118
		RHTC TOTAL	689

United States Department of Agriculture (USDA)

Multifamily Rural Development

Property Name	Location	Housing Type	Number of Units
Leisure Living I	Milford	Age Restricted	16
Leisure Living II	Milford	Age Restricted	16
Milford Meadows Pk Housing & Mgt Co	Milford	Multifamily	14
Beyer Farm Senior	Warsaw	Age Restricted	24
Valley Forge I <i>Total Units: 56</i> <i>Units with Subsidy: 38</i>	Warsaw	Multifamily	38
Valley Forge II	Warsaw	Multifamily	28
		USDA TOTAL	136

Appendix B: Detailed List of Selected Affordable Housing Options in Kosciusko County

Registered Mobile Home Communities in Kosciusko County

Source: Indiana State Department of Health, Mobile Home Community Roster

<https://www.in.gov/health/eph/mobile-home-community-inspection-and-licensing-program/mhc-roster/>

Facility Name	City	Units	OWNER LOCATION
Claypool Mobile Home Park	Claypool	12	Warsaw, IN
Jacob Estates	Cromwell	20	Cromwell, IN
Etna Green Mobile Home Park	Etna Green	52	Oviedo, FL
Millwood Acres MHP	Etna Green	41	Ojai, CA
Lakeview Mobile Home Park	Leesburg	21	Leesburg, IN
Sugar Grove MHC	Leesburg	12	Leesburg, IN
Meadow Acres Mobile Home Park	Manchester	51	Elkhart, IN
Burket Mobile Home Park	Mentone	11	Columbia City, IN
Creekside Village	Mentone	23	Noblesville, IN
Northside Mobile Home Community	Mentone	13	Ft Wayne, IN
Milford Estates	Milford	21	Aurora, IL
Waubee Lake Mobile Home Park	Milford	21	Syracuse, IN
Webster Estates Mobile Home Park	North Webster	50	Hamilton, IN
Country Delight Mobile Home Community	Pierceton	9	Warsaw, IN
Merrywood	Pierceton	78	Denver, CO
Regency Pointe Estates	Pierceton	128	Denver, CO
Neighbors of Village Estates	Silver Lake	28	Lapeer, MI
Bayview Estates	Syracuse	173	Littleton, CO
Pinecrest Court	Syracuse	20	Syracuse, IN
Stuckman Mobile Home Park	Syracuse	20	Syracuse, IN
Wawasee Mobile Village & Storage	Syracuse	16	Cromwell, IN
Country Club Crossing	Warsaw	40	Noblesville, IN
Makinson Manor	Warsaw	12	Warsaw, IN
Forest Park	Warsaw	179	Farmington Hills, MI
Hideaway Hills	Warsaw	100	Sandy, UT
Lake Estates MHC	Warsaw	124	Richmond, VA
Meck's Whispering Pines	Warsaw	221	Los Angeles, CA
Neighbors of Timber Creek Estates	Warsaw	46	Lapeer, MI
R & T Green Acres MHP LLC	Warsaw	246	Troy, MI
Shamrock Village	Warsaw	117	Farmington Hills, MI
Suburban Acres Mobile Home Park	Warsaw	182	Durham, NC
Westhaven MHP	Warsaw	242	Englewood, FL
Village Mobile Home Park	Warsaw	24	Ft Wayne, IN
Windstar Park	Warsaw	27	Claypool, IN
Neighbors of Ponderosa	Webster	20	Lapeer, MI
Webster Bay	Webster	27	North Webster, IN
Fairlane Estates	Winona Lake	89	Sandy, UT
TOTAL MOBILE HOME UNITS IN REGISTERED MOBILE HOME PARKS		2516	37