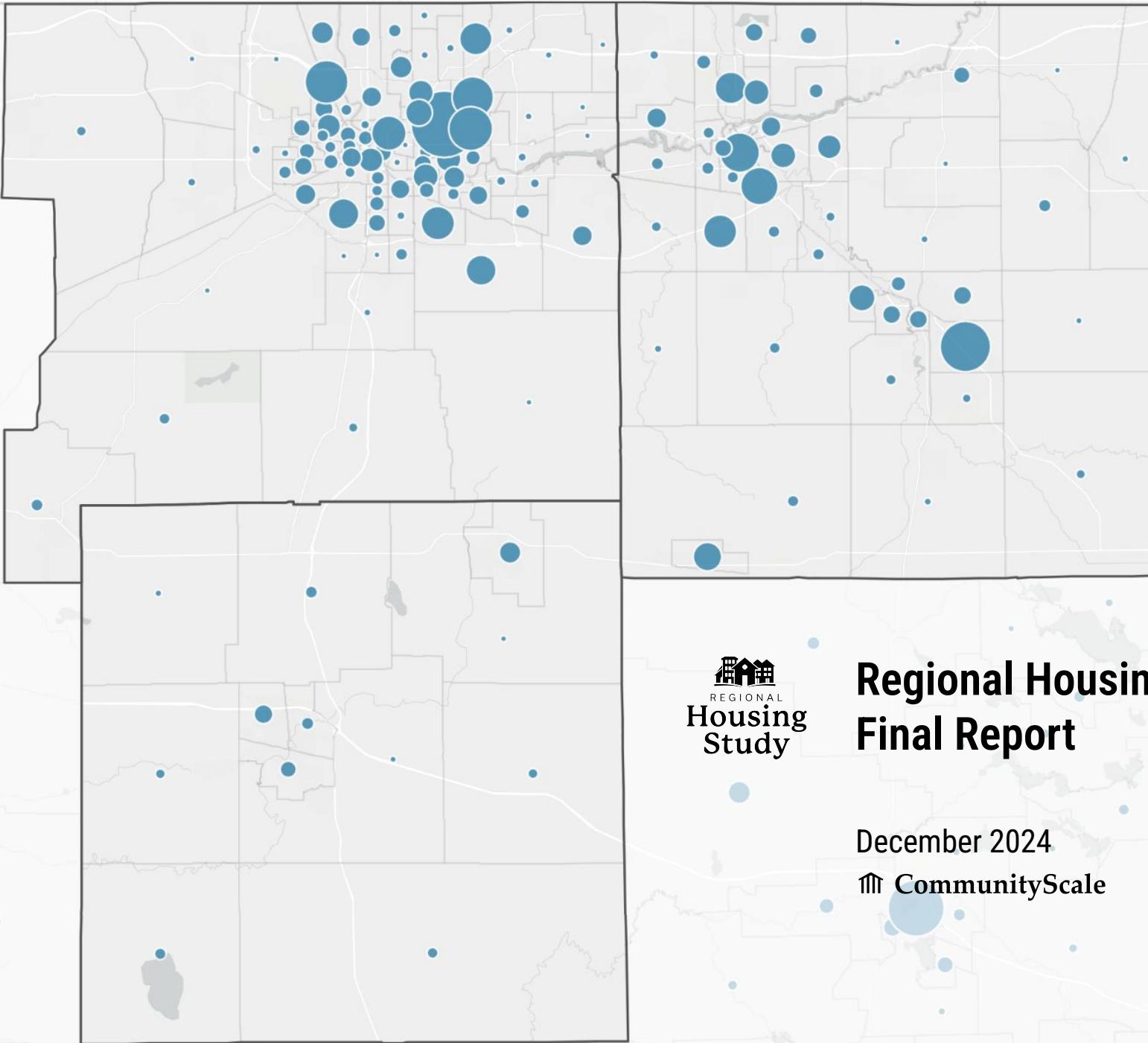
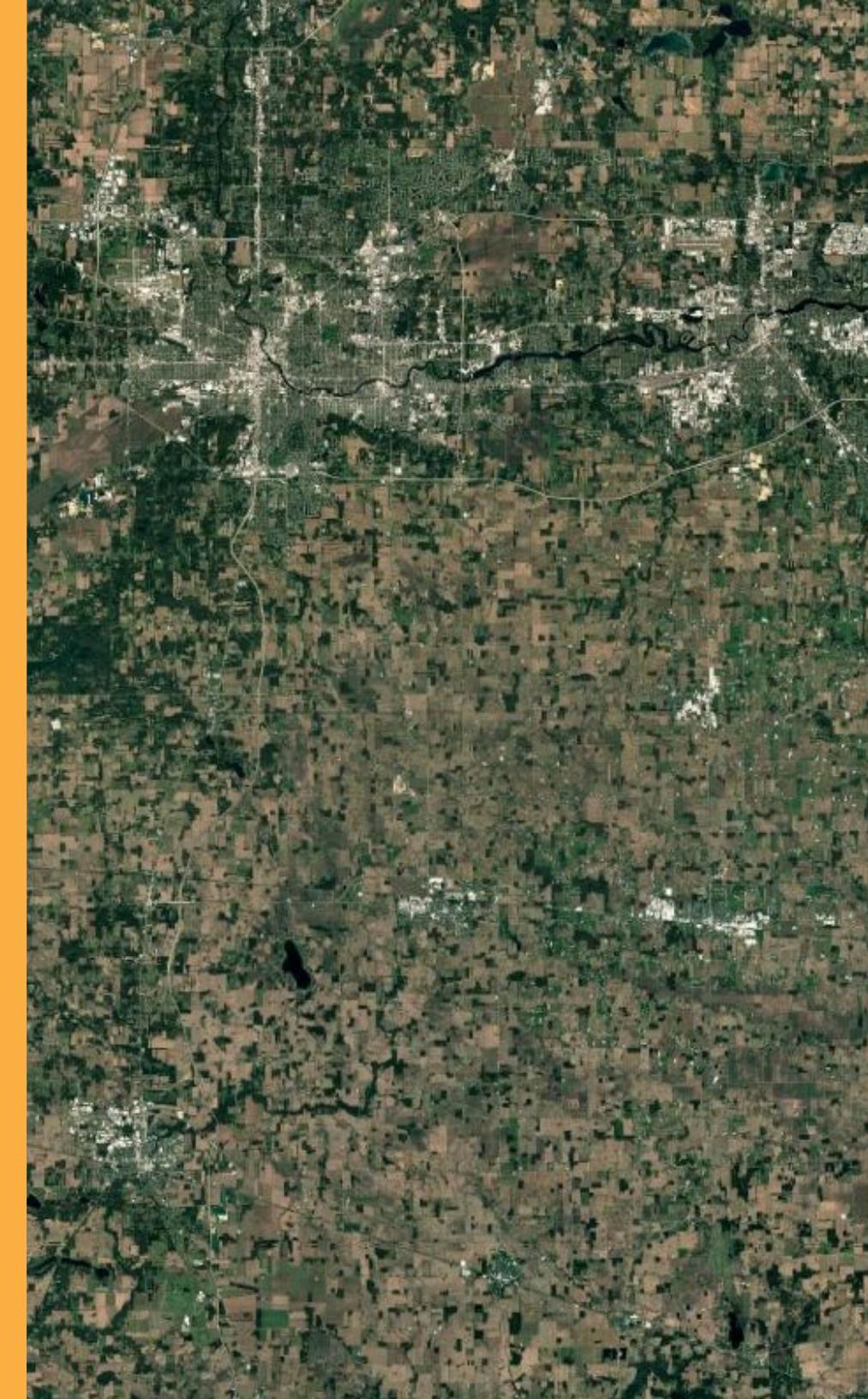


Map: Number of cost-burdened renter households per Census tract in Elkhart, Marshall, and St. Joseph Counties



# Regional Housing Study Final Report

December 2024  
CommunityScale



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# Regional Housing Study

## Final Report

December 2024

Coordinating agency

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**Community Foundation of Marshall County**

**Community Foundation of St. Joseph County**

**South Bend Elkhart Regional Partnership**

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*This study is funded by Lilly Endowment Inc through a Giving Funds for Tomorrow (GIFT) VIII grant which is being administered by MACOG with support from the South Bend Elkhart Regional Partnership (SBERP).*

## Overview

# The Regional Housing Study's purpose

The Regional Housing Study is intended to offer a regional perspective to complement local planning and policymaking as communities across the three-county area confront and manage housing challenges and opportunities.

**MACOG's goals for this study as part of supporting the range of actions and strategies needed to address today's and tomorrow's key housing challenges across the 3-county region:**

Establish a regional platform for housing planning and policymaking

Provide resources and technical assistance to help communities navigate local housing issues

Convene dialogue and collaboration between leaders, municipalities, and stakeholders

*This study is funded by Lilly Endowment Inc through a Giving Funds for Tomorrow (GIFT) VIII grant which is being administered by MACOG with support from the South Bend Elkhart Regional Partnership (SBERP).*

## Overview

# Table of Contents

This report compiles an overview of the study's methods, analysis results, outcomes, and next steps along with supporting documents detailing the full scope of the study's analysis and findings. Additional information about the study and access to the full set of reports and conclusions is available on the [Regional Housing Study Dashboard](#).

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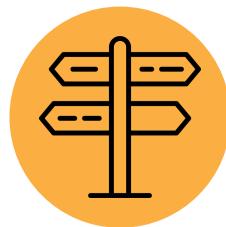
## EXECUTIVE SUMMARY

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### OVERVIEW

Summary of the study's methodology, format, documentation, and conclusions.



### KEY INDICATORS

Results from the study's analysis, including primary measures of housing need and drivers of housing demand



### KEY FINDINGS

Outcomes from the study process, including introductions to the strategy toolkit and implementation plan.

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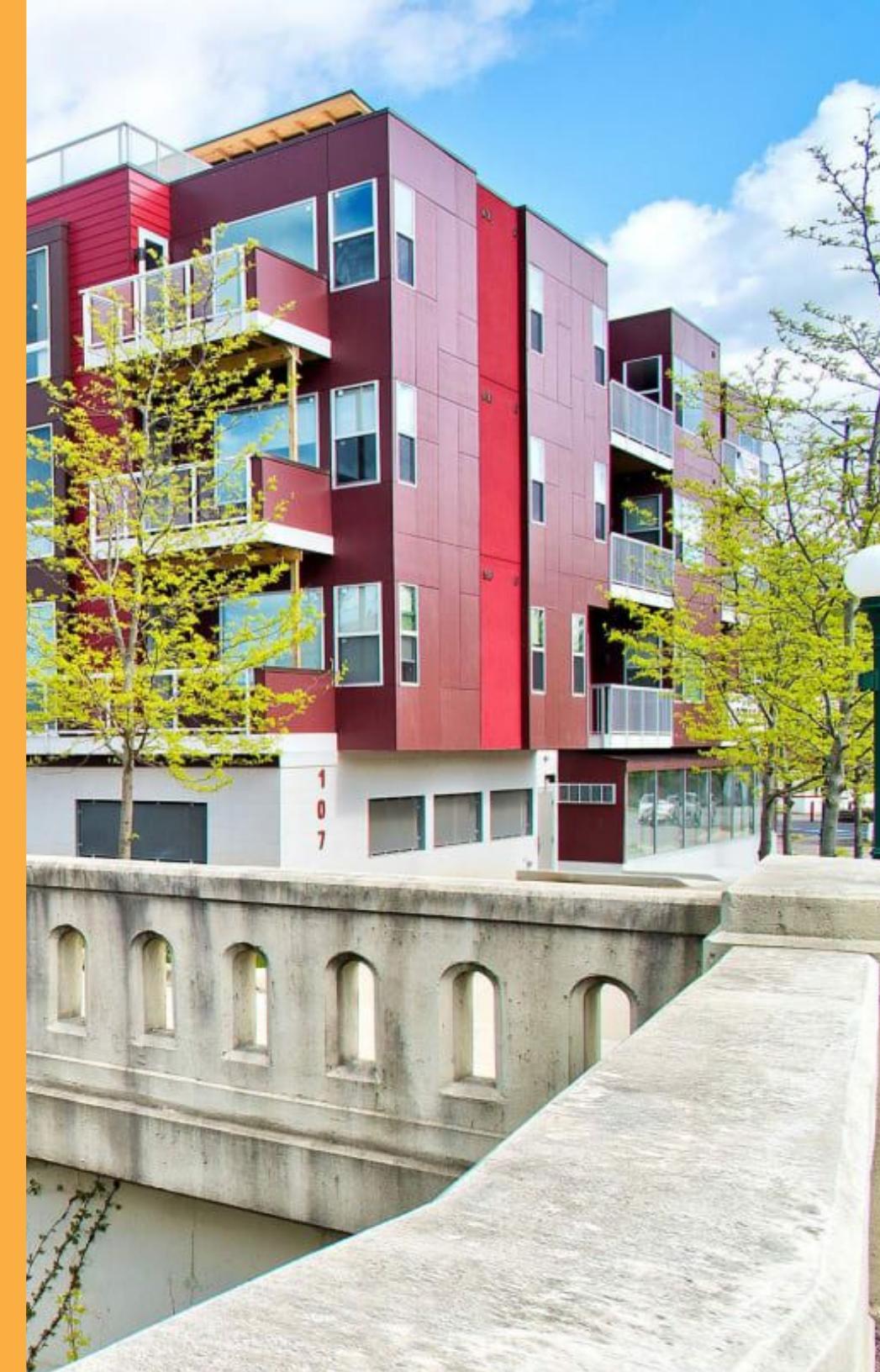
## APPENDIX

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### SUPPORTING DOCUMENTS

Detailed studies, sub-reports, reference resources, and other documentation produced during the process and contributing to this report.



Regional Housing Study  
Final Report

# Overview

## Methodology

# How does this report calculate housing need?

Focus in three steps

### Total demand

Demand for housing in the region is a function of household growth and historic underproduction that has led to an unhealthy housing market. The overall housing demand is calculated from 2024 through 2040:

- + Household growth
- + Vacancy adjustment
- + Overcrowding adjustment
- + Replacement housing
- + Cost burdened households
- = **Housing units needed**

### Production target

Housing that is feasible to build, focusing on supply-side factors like developer capacity, and the availability of funding, subsidies, and incentives. The final target breaks down the overall **Housing Units Needed** into several categories:

- ❖ Price point associated to local incomes
- ❖ Ownership or rental
- ❖ Market supported or subsidized
- ❖ Structure type
- ❖ Special needs, like senior housing

### Strategies

Strategies aim to achieve the production target with policy recommendations, includes metrics to track progress.

## Methodology

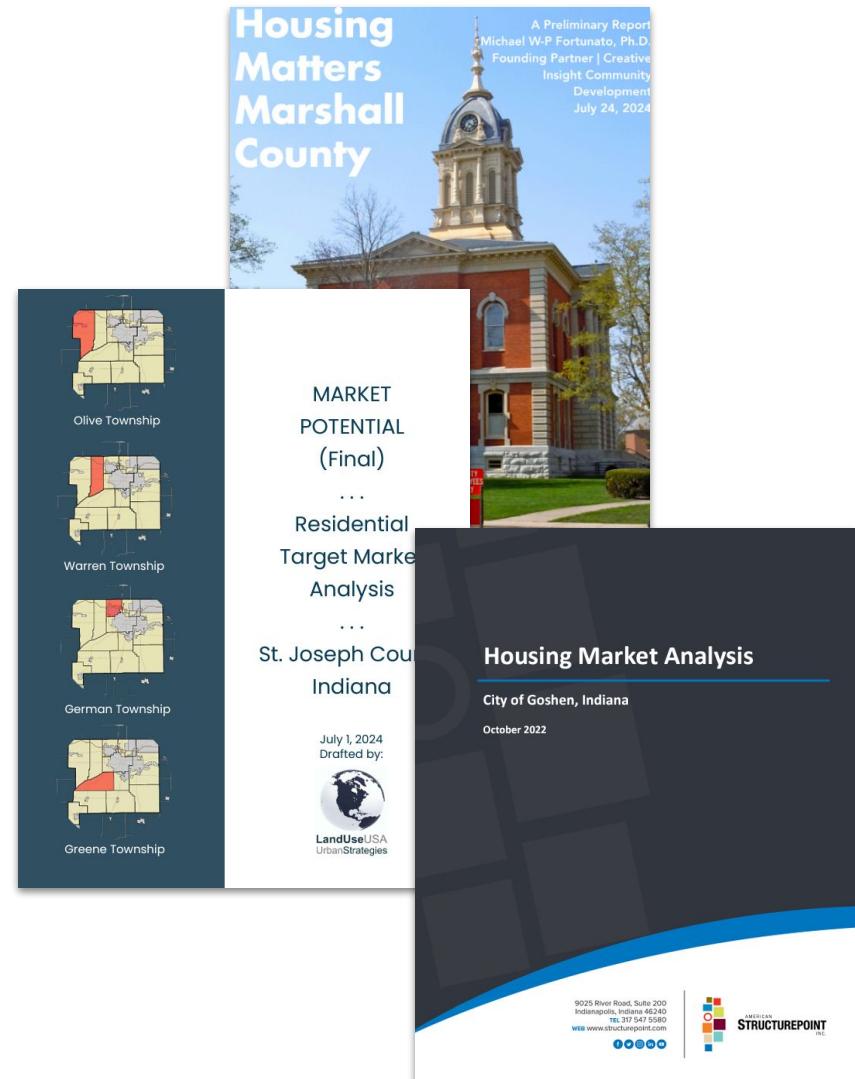
# How does this study fit into the discourse?

This study is complemented by other analyses that look at different aspects of the overall housing system

### Housing study typologies

There are many types of housing studies, each necessary and useful in its own way:

- **Housing needs assessment:** Identifies current and future housing needs in terms of type, cost, and volume.  
Example: This study
- **Housing market analysis:** Overview of market demand across unit types and price points. [Goshen Housing Market Analysis](#)
- **Target market analysis:** Translates market forces into specific parameters for new development. Example: ZVA downtown studies; [St Joseph study for 4 townships](#)
- **Gap analysis:** Identifies missing links in the housing supply chain. Example: [Housing Matters Marshall County](#)
- **Affordable housing study:** Examines the availability, barriers, and demand for affordable housing.
- **Fair housing study:** Reviews housing practices and policies to ensure compliance with fair housing laws and address issues of discrimination.
- **Comprehensive housing strategy:** A holistic, long-term plan for housing that integrates housing goals with broader community development objectives. Example:  
This study



## Overview

# Explore the Regional Housing Study

The project's analysis, planning, and engagement process generated several documents and resources designed to help residents, elected officials, planners, developers, and other stakeholders better understand the region's housing opportunities and challenges to make more informed policy decisions, community plans, and housing investments moving forward.

[Regional Study Project Dashboard](#): The study's online landing page, including an executive summary and links to much more detailed analyses and documentation.

[Housing 101](#): Online glossary of common housing terms, concepts, and perspectives and help users navigate the complex issues and ideas underpinning the housing discourse in this region and beyond.

[Baseline Initiatives Report](#): Collection of takeaways from the many comprehensive plans, housing studies, and other reports recently conducted by many of the region's municipalities, counties, and agencies.

[Housing needs assessments](#): A series of deep-dives into housing supply, demand, and recommended 10-year production targets for each county plus the region overall:

- Elkhart County HNA [webpage](#) | [document](#)
- Marshall County HNA [webpage](#) | [document](#)
- St. Joseph County HNA [webpage](#) | [document](#)
- Region-wide HNA [webpage](#) | [document](#)

[Strategy toolkit](#): Compilation of policy and strategy ideas to help municipalities and other stakeholders promote local and regional housing goals.



## Overview

# What is “attainable housing”?

Source: CommunityScale

Housing is considered "attainable" if it costs no more than 30% of a household's monthly income.

Households spending beyond this threshold on housing are considered "cost burdened." The higher a community's rate of cost burden, the less generally attainable its local housing supply.

For this analysis, household incomes are measured relative to the "Area Median Income," or "AMI." The table at right summarizes the region's distribution of households by income and the approximate purchase price and rent rates affordable at each level.

**Housing affordability tiers by household income**

AMI	% of the region	Max income	Max affordable price	Max affordable rent
<30%	16%	\$25,900	\$48,155	\$460
30-60%	21%	\$51,800	\$114,990	\$1,020
60-80%	12%	\$69,067	\$159,560	\$1,390
80-100%	10%	\$86,333	\$204,120	\$1,770
100-120%	9%	\$103,600	\$248,560	\$2,140
>120%	32%	>\$103,600	>\$248,560	>\$2,140

*For more:*

**Housing 101  
glossary**

## Overview

# Why is this housing crisis happening now?

Source: CommunityScale

Fundamentally, we haven't been building enough housing for many years.

One goal of this study is to identify the barriers and hurdles that have been limiting housing production in recent years - especially affordable housing production - and provide strategies and an implementation plan to promote more housing development and greater affordability across the region.



### Development costs

Financing and building housing is really expensive right now.



### Infrastructure constraints

Infrastructure (sewer, water) isn't always enough to serve new development - and funding more is complicated.



### Labor shortage

There's a lack of construction labor.



### Popular opinion

There remains resistance to change, disagreement about the nature of the problem, and conflict over next steps.



### Regulatory friction

Regulations often don't reflect today's market conditions and preferences.



### Project complexity

Converting vacant lots in existing neighborhoods is an opportunity... but can be complicated.

*For more:*

**Regional housing perspectives**

## Overview

# How many units do we need?

Source: CommunityScale

The region should plan for 13,440-16,800 more units over the next decade to keep up with factors like growth, aging population, cost burden, and employment.

This general housing production target includes a range of unit sizes, price points, and structure types. The target is broken down in detail at both the regional and county-by-county level as part of the Regional Housing Study.



### Overall growth

The region is projected to continue growing at a moderate pace.



### More 65+ households

As senior populations grow, more aging households will consider downsizing or modifying their home to age in place.



### Housing costs increasingly out of reach

More affordable options are needed to counteract cost burden.



### New employment centers added to the region

Expected job growth could add competition for limited housing supply.

*For more:*

**Production  
target**



Regional Housing Study  
Final Report

# Key indicators

## Key indicators

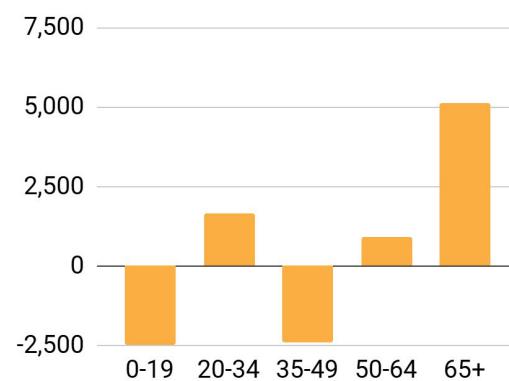
# The region's population is growing older

Source: ACS 5-Year, CommunityScale

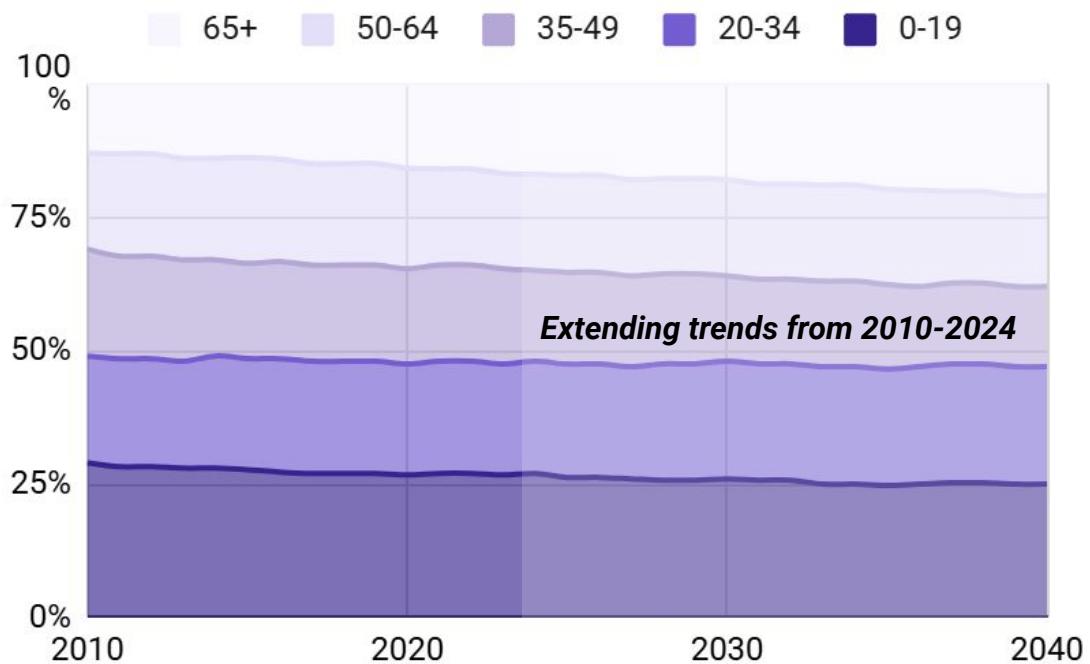
The 65+ age cohort is projected to grow fastest over the next decade, becoming a significantly larger share of the population.

In general, younger households are more likely to prefer family-oriented housing and neighborhoods where as older households may have a broader range of preferences and priorities, including senior options.

### Net household change, 2024-34



### Population by age cohort



This chart illustrates trends in population by age cohort, both historic and projected. The projection is based on recent trends extended. Depending on economic, policy, and other conditions, the future age distribution may vary over time.

## Key indicators

# Cost burden is prevalent across the region

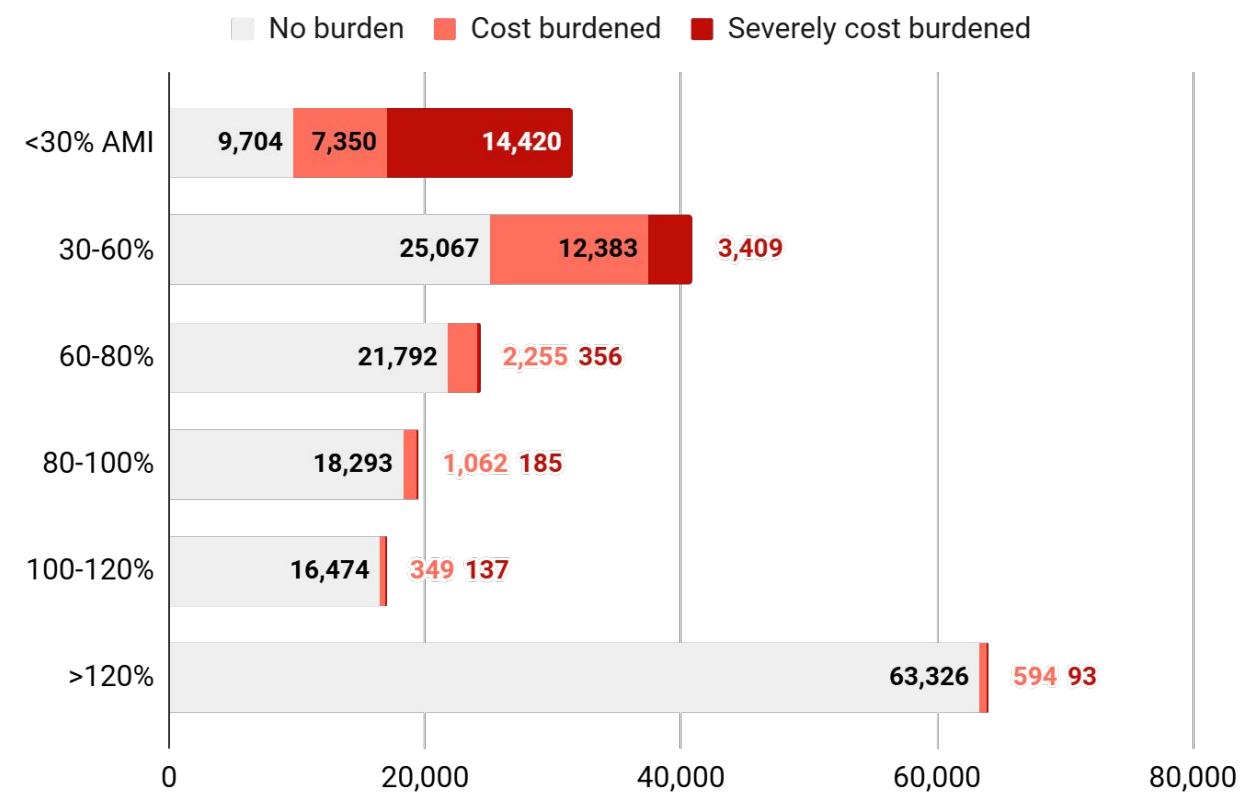
Source: ACS 5-Year, HUD, CPI

This indicates a shortage of affordable housing options, especially for low-income households.

Lower-income households are much more likely cost-burdened (homeowners and renters alike)

Households are cost burdened when paying more than 30% of their income on housing costs. They are considered severely cost burdened when these costs exceed 50% of their income. For renters, this includes lease rent and utilities. For homeowners, this includes mortgage costs, property taxes, insurance, utilities, and any condo fees. Most of the region's low-income households are cost burdened. Most households earning >80% AMI are not cost burdened.

**Number of households in each AMI group, by cost burden**



## Key indicators

# The affordability gap is widening

Sources: FRED Federal Bank of St. Louis; CommunityScale

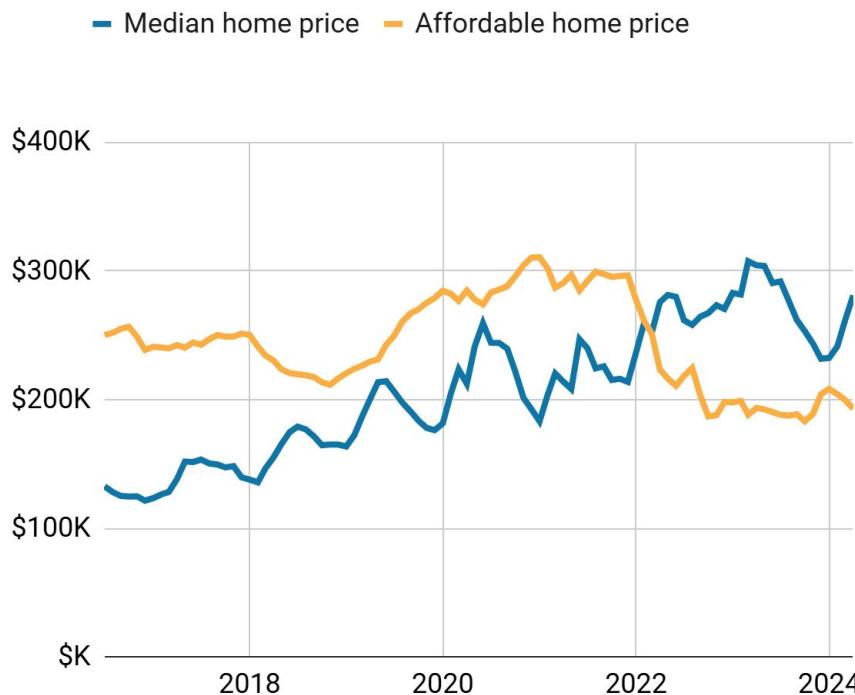
As home prices and interest rates rise, homeownership is increasingly out of reach in the region.

This chart compares the region's median listing price with the home value affordable to a household earning the median household income. A wider gap means higher barrier to entry for first-time homebuyers and increased risk that an existing resident might be priced out of the community if they choose or need to move to a different house.

The calculations behind this chart include consideration of mortgage interest rates, typical down payments, and added monthly costs such as private mortgage insurance, property tax, home insurance, condo fees, and utilities.

### Median home price and mortgage value affordable to a household with median income

Affordability is based on the region's estimated median income. Actual affordability levels for specific properties vary based on variation in the above variables as well as possible additional costs for some units such as condominium fees.



## Key indicators

# What can essential workers afford?

Sources: Indiana Department of Workforce Development.

As housing costs rise, the middle-income workforce finds it harder to afford to live in the community where they work.

Displacement of essential workers like teachers, firefighters, police, nurses and other essential workers can impact the local economy by making it harder to fill these critical positions.

### Occupation and # earners in household



Teacher + Firefighter

### Median salary

**\$108k**

120% AMI  
(\$48k + \$60k)



Nurse (NP)



Paramedic

### Max. affordable home price

**\$249k**

\$32k short of median price

**\$204k**

\$77k short of median price

**\$137k**

\$144k short of median price

### Affordable monthly rent

**\$2,140**

Enough for average 3+ BR

**\$1,770**

Enough for average 3+ BR

**\$1,190**

Just enough for average 1BR, not 2BR

**Current housing mix**

# Housing production has slowed in recent years

Source: Census ACS 2022 1-Year; Census Building Permit Survey 2020-23

The region grew steady for many decades but construction has tapered off since 2010.

The region saw relatively consistent housing production for most of the 20th century but the pace has slowed considerably in the past two decades. This table chronicles the community's development history, indicating decades with relatively more or less construction activity. 2020 or later is approximate as new housing units are completed.

**Age of existing units**

<b>Year built</b>	<b>Units built</b>	<b>Share</b>	<b>Cumulative share</b>
2020s	4,165	2%	2%
2010s	11,449	5%	7%
2000s	21,416	10%	17%
1990s	29,633	13%	30%
1980s	23,024	10%	41%
1970s	28,639	13%	54%
1960s	22,628	10%	64%
1950s	27,891	13%	76%
1940s	15,192	7%	83%
Before 1940	37,119	17%	100%

## Key indicators

# Many households feel stuck in their current home, unable to “move on up” or downsize

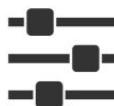
People across ages and income levels are struggling to find housing that's "right-sized" for their life stage.

These factors can effectively "lock" people into their current housing situation whether it matches their evolving needs and preferences or not. Impacts include stalling potential first-time homebuyers, constraining growing families who need more space, and limiting options for potential downsizing seniors.



### Rising interest rates

Interest rates have gone up, making moving expensive and first-time buying harder.



### Not enough choices

There's not enough of the kinds of housing people want, especially those affordable to middle incomes, and not too big.



### Overall shortage

There's not enough housing in general, escalating competition and limiting mobility.

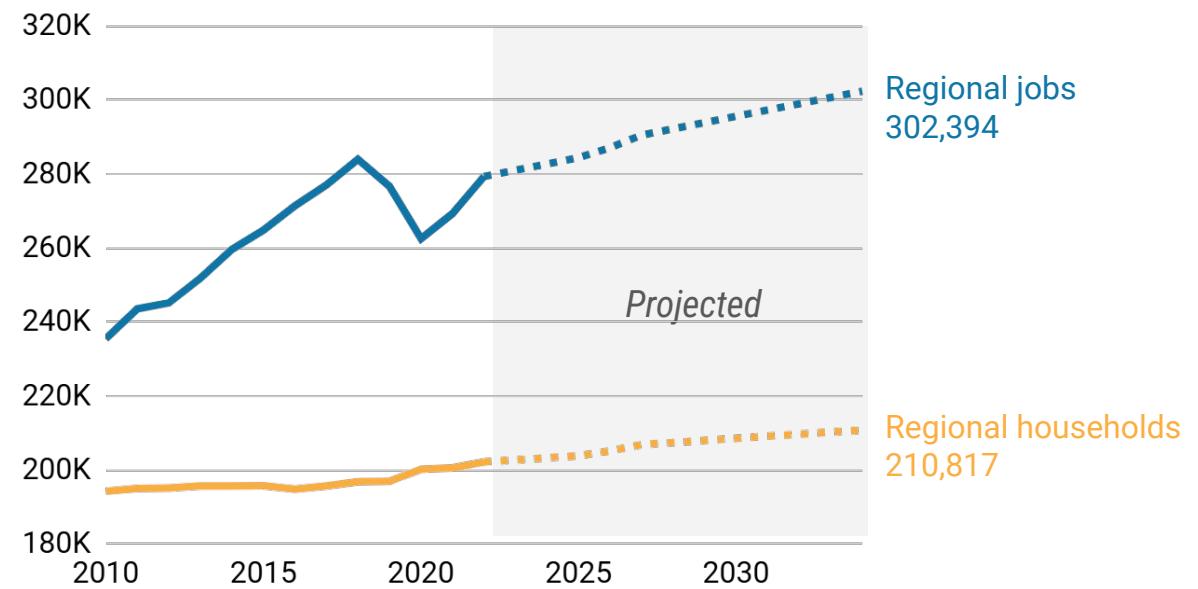
## Key indicators

# New job centers could add even more demand for middle-income housing.

Employment and housing are closely related and need to be in relative balance to promote sustainable economic development.

The three-county region includes major employment centers from higher education to manufacturing and more. Most people who work in the region also live here but many also commute from surrounding communities. The large new job centers planned for St. Joseph County could add pressure to the local housing market, especially if housing is not produced at a rate that balances new demand produced by the added jobs.

Regional jobs and regional households, existing and projected



## Key indicators

# These days, people in the region want housing that fits their lifestyle and values.

Household structures and housing preferences have changed significantly since much of the region's housing supply was built.

Today, households are smaller, less likely to have one or more children, and more likely to include non-family or multi generational cohabitants. Future development should be designed to reflect the current diversity of household structures and wider range of housing needs and preferences.



### Roommate-ready

Space for multiple generations or roommates.



### Down-sized

Smaller units for smaller households



### Downtown living

Lively and vibrant neighborhoods, access to amenities and services



### Alternative transportation

Parking-optional, to live car-free or car-lite



### Connected

Walkability and transit access



### Green building

Efficient, low-impact design and systems.



Regional Housing Study  
Final Report

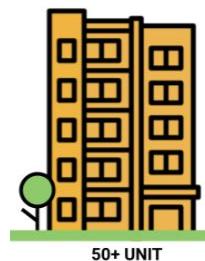
# Key findings

## Key findings

# The region needs more diverse housing types, not just single-family homes.

Given current housing preferences, future housing should trend toward multifamily options to better balance supply and demand.

Housing typologies such as townhomes, small apartments, and large multifamily developments could be located on infill lots within urban neighborhoods and as anchor investments to help revitalize downtowns.



**More 50+ units:** Needs to remain an outsized share of production to help supply catch up with demand.



**More 5-49 units:** Needs to remain an outsized share of production to help supply catch up with demand.



**More 2-4 units:** Very few built recently, production should increase substantially to help supply catch up with demand.



**Fewer Detached single family:** Significantly more supply than demand, does not need to be the primary component of future production.

## Key findings

**The Strategies Toolkit includes a range of policy ideas and resources to promote more housing production across the region.**

Intended audiences include municipalities, counties, and other housing stakeholders and decision makers.

The strategies contained in the toolkit combine ideas already in place in parts of the region with best practices drawn from similar places across the country. Each can be tailored to suit a given community's unique context, from urban districts to suburban corridors to rural towns.



**Administrative capacity**



**Centralized database**



**Financing tools**



**Infill development**



**Infrastructure investment**



**Regional coordination**



**Regulatory improvement**



**Zoning reform**

*For more:*

**Strategies  
toolkit**

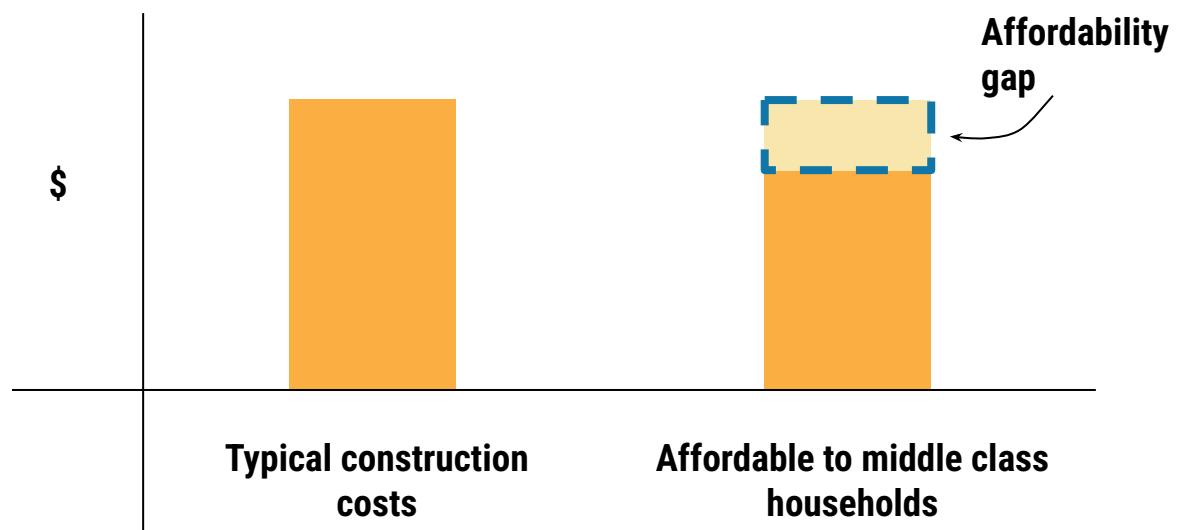
## Key findings

**Financial support like homeownership grants and loan assistance should focus on helping middle-income households afford to buy.**

There are few existing resources to help close the financing gap for middle-income housing.

Lower-income housing is already supported by major programs like Federal Low-Income Housing Tax Credits (LIHTC) - and it can be extremely difficult to finance without these federal funds.

Middle-income housing requires less support to close the financing gap, making it more suitable for local initiatives interested in spreading limited funds across more units.



*For more:*

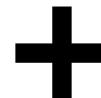
**Strategies toolkit**

## Key findings

**The Regional Housing Collaborative will help expand affordable housing and revitalize neighborhoods at a regional scale.**

The model combines a land bank and a housing investment fund to convert vacant, abandoned, and derelict properties into infill middle-income housing.

Led by the Community Foundations of Elkhart, Marshall, and St. Joseph Counties, the Collaborative plans to acquire properties, finance their redevelopment, and connect them with income-qualified homeowners across the region.



### Land bank

Converting vacant, abandoned, and derelict properties into affordable housing.

### Investment fund

Financing affordable housing development with revolving funds.

*For more:*

**Strategies toolkit**

## Key findings

# The Regional Housing Study Implementation Plan charts a course for future housing leadership and production.

The Implementation Plan focuses on how MACOG and its partners can continue to support affordable housing production by convening dialogue, building capacity, and informing local policy.

The plan defines each action item in terms of what is involved and key next milestones to work toward in the near term.



**Land bank and investment fund**



**Housing database**



**NIRDA housing initiatives**



**Technical assistance**



**Housing as philanthropic priority**



**Regional housing dialogue**



**Administrative capacity**

*For more:*

**Strategies toolkit**



Regional Housing Study  
Executive Summary

# Supporting documents

## Supporting documents

# Access the full set of Regional Housing Strategy deliverables

This appendix summarizes and compiles links to a suite of documents and resources produced during Regional Housing Study planning process. Materials include overall policy context, regional and county-by-county analyses, and general reference tools.

**Housing 101:** Reference for housing-related terms and concepts organized like an illustrated glossary.

**Baseline Initiatives:** Literature review of recent housing-related plans and studies across the region.

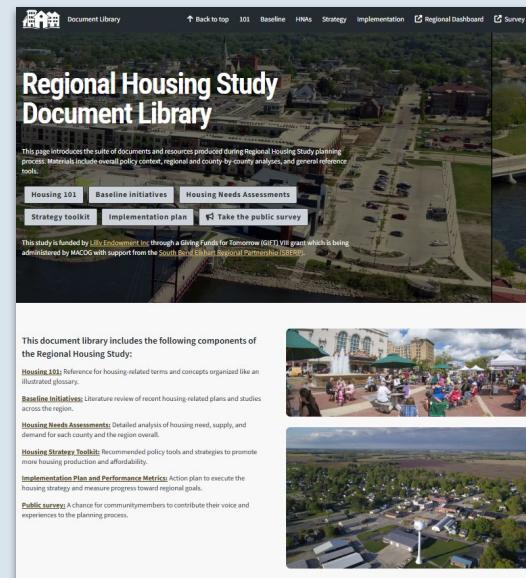
**Housing Needs Assessments:** Detailed analysis of housing need, supply, and demand for each county and the region overall:

- [Elkhart County](#)
- [Marshall County](#)
- [St. Joseph County](#)
- [Regional HNA](#)

**Housing Strategy Toolkit:** Recommended policy tools and strategies to promote more housing production and affordability.

**Implementation Plan (In progress):** Action plan to execute the housing strategy and measure progress toward regional goals.

**Survey summary (TBD)**



**Document Library landing page**

## Supporting documents

# Housing 101 Glossary

This resource was created by CommunityScale to ground the Regional Housing Study in a **foundational set of terms, concepts, and perspectives** and help users navigate the complex issues and ideas underpinning the housing discourse in this region and beyond. Organized like an illustrated glossary, the document offers a reference for people unfamiliar with housing topics build a basic foundation of vocabulary and concepts.

## A glossary of housing terms

The Housing 101 resource defines typical housing market and policy terms to help ensure the community is speaking in common terms about the issues, challenges, opportunities, and strategies pertaining to this housing study and across the housing discourse in general. The glossary includes the following terms and concepts:

Accessory Dwelling Units (ADUs)  
Area Median Income (AMI)  
Attainable housing  
Community land trust  
Cost burden  
Cost of homeownership  
Factory-built housing  
Housing shortage  
Housing trust fund

Infill housing  
Land bank  
Missing middle housing  
Out-of-state investor-owned housing  
Rental housing  
Short-term rentals  
Subsidized housing  
Tax Increment Financing (TIF)

[Online glossary here](#)

### Attainable housing

Attainable housing represents options that meet a households needs at a price they can afford without incurring cost burden (i.e. spending >30% of their income on housing)

A primary focus of the ... any ... housing plan is the degree to which the community is able to provide affordable housing. In other words, can local residents attain housing within their community that meets their needs at price points they can reasonably afford given their incomes? In this way, "attainable housing" and "affordable housing" are synonymous.

The following concepts are involved in this definition:

- Household income: Wages and other earnings across all members of the household, including those from employment as well as pensions, social security, disability benefits, etc. Income can also be interest and earnings from wealth that is reinvested.
- Affordable** is defined as housing which costs no more than 30% of a household's income.
- Housing costs** include primary expenses such as rent and mortgage payments as well as other fundamental expenses including property tax, insurance, and utilities.

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### Community Land Trust

Nonprofit-managed land insulated from the real estate market to support long-term affordable housing.

A Community Land Trust (CLT) is a nonprofit organization that acquires and owns land to provide long term affordable housing. It separates land ownership from building ownership, ensuring housing remains affordable for future generations. CLTs are typically governed by a board of directors and stewardship and stability. Properties are typically leased to income eligible households earning below 120% or 180% of AMI.

Pictured at left is South End Housing, Inc., an land trust property by the Northeast Ohio Community Land Trust, which is for 20% of its appraised value to an approved low-income buyer. [Source](#)

**Disambiguation:** Though similar to a land bank in its general mission, a key distinction of CLTs is they hold and leave their property to ensure long term affordability rather than selling the property right after redevelopment.

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### Cost burden

Spending more than 30% of income on housing costs.

**Cost burden** occurs when a household spends more than 30% of its income on housing related expenses, including rent or mortgage, utilities, and maintenance. This situation often leads to financial stress, making it difficult to afford other necessities such as food, healthcare, and transportation.

"**Median cost burden**" refers to a household spending 30% of its income on housing. "**Severe cost burden**" refers to a household spending more than 50% of its income on housing.

[Back to top](#)

### Cost of homeownership

The combination of factors and variables that contribute to monthly homeowner housing costs and influence affordability.

How to estimate what's affordable? Variables and assumptions informing the affordability metrics include:

Variable	Description
30 year loan term	90% of mortgages in the US are 30 year term loans.
Mortgage rates	Mortgage interest rates are a primary driver of affordability; lower rates amplify a household's buying power while higher rates can dramatically reduce it. In April 2024 the typical rate was 6.5%.
Down payment	While a 20% down payment is often considered standard, most households pay less. In Indiana, the average down payment is 12.2% of the purchase price.
PMI	Private mortgage insurance (PMI) is required by virtually all lenders when the down payment is less than 20% of the purchase price. Rates range widely due to a variety of factors but 0.5% approximates a typical rate.
Property tax	Property tax obligations reduce the amount of household income available for mortgage payments.
Homeowners insurance	Homeowners require homeowner insurance as part of the financing process.
Utilities	Homeowner costs include the basic utilities required to keep the property heated and operational.
Condo fees	Homeowners in condominium communities typically contribute a monthly fee plus periodic assessments to support the maintenance and management of common areas and the overall premises outside their unit.

Translating sale price to monthly cost. Even setting aside factors such as interest rates and down payments, changes in home sales prices, especially dramatic increases, can significantly limit household's ability to access the housing market. This is because the monthly cost of homeownership is heavily impacted by rising prices because they lack access to equity in the form of a prior home that they might otherwise be able to sell into the same market and derive value from.

How is example sale prices translate into typical monthly costs based on current mortgage rates, down payments, property taxes, utility costs, and related factors in Elkhart County:

\$200,000 home costs \$1,600/month
\$400,000 home costs \$3,200/month
\$600,000 home costs \$4,800/month
\$800,000 home costs \$6,400/month

[Back to top](#)

## Supporting documents

# Baseline Initiatives report

To help ground the study in the area's current planning context, the planning team gathered **takeaways from the many comprehensive plans, housing studies, and other reports** recently conducted by many of the municipalities, counties, and agencies that comprise the region.

### Comprehensive review of recent plans and studies

The following goals and priorities were shared across the range of plans, studies, and reports reviewed during this process:

- Create more affordable housing (low- and moderate-income)
- Add diverse housing options
- Rehabilitate existing housing and neighborhoods
- Designate areas for mixed-use development
- Revitalize downtowns
- Attract skilled, professional workforce
- Encourage walkable and bikeable development and urban design
- Preserve neighborhood and rural character
- Provide design standards and guidelines
- Promote green building and energy efficiency
- Reinforce homeownership
- Engage the community in housing dialogue
- Offer development incentives
- Build public-private partnerships

**MACOG Regional Housing Study**

**DRAFT**

**Comprehensive plans**

**Bristol 2030 Comprehensive Plan (2021)**

**Vision statement:** Our grand hometown of Bristol is a vibrant, growing, and safe place to call home, where neighbors are connected, caring, and welcoming to all, with high-quality features and amenities to enjoy in all seasons, and a resilient and thriving business community.

**Goal: Plan for sustainable and modest growth**

- Develop annexation and utility services policies to support future development in surrounding municipalities.

**MACOG Regional Housing Study**

**Housing studies**

**Housing South Bend (2022)**

**Overview:** Of the city's \$45.2 million ARP allocation for Fiscal Year 2022, \$6 million is devoted to "safe, affordable housing." To earn maximum leverage from the investment, the city asked the Kinder Institute for Urban Research (KIUR) to perform an analysis on its existing housing market and empower the city with data to inform its funding options.

**Key findings:**

- South Bend's homeownership affordability challenges are multifaceted. While South Bend's rent is lower than most larger cities, many residents still cannot afford it.
- There is an under-supply of affordable housing for lower-earning South Bend residents.
- ARP funding alone can't solve all of the city's affordable housing challenges, but they can make a difference on a smaller scale.
- South Bend planning staff and researchers deliberated and vetted three scenarios for how the ARP money could be spent.
- A key choice for decision-makers is whether to spread the ARP allocation or go for one large investment.

**Recommendations:**

- Consider parcel-level issues: vacancy, title and zoning.
- Explore policy options to maintain owner-occupied home affordability.
- Explore rent-to-own options when disbursing rehabilitation funds.
- Explore rent-to-own options for rental homes developed through the program.
- Consult with home appraisal industry representatives.
- Don't throw out old plans.

**Housing South Bend:**

**Opportunities for Transformative Investment**

Kinder Institute for Urban Research

PDF

## Supporting documents

# Elkhart County Housing Needs Assessment

The Regional Housing Study includes **in-depth analysis of housing conditions, needs, and demand for each county**. Each of these Housing Needs Assessment reports includes detailed study of the county's households, housing supply, and market conditions to derive local housing need and demand intended to inform housing production targets at local, county, and regional levels.

### Selected indicators from the Elkhart County Housing Needs Assessment



Projected growth (2024-2034)  
**1,936 households**



Total housing demand  
**30,500 units**



Cost burden (housing costs > 30% of total household income)  
**22% of all households**



Affordability gap (median home costs this much more than median income can afford)  
**\$120,000**

### 10-year production target

Elkhart County should plan for 8,153 units reflecting the mix below to keep up with projected growth, reduce cost burden, add workforce housing, and provide seniors downsizing opportunities. The mix is calibrated to align with likely funding resources, market opportunity and developer capacity over the next decade for a target grounded by considerations of feasibility.

Monthly cost	Max price	Max rent	0-1 bed	2 beds	3 beds	4+ beds	Total
<\$627	\$53,053	\$504	58	98	145	59	360
\$628-\$1254	\$124,799	\$1,108	213	572	636	249	1,670
\$1255-\$1672	\$172,629	\$1,510	88	316	508	189	1,102
\$1673-\$2090	\$220,460	\$1,912	63	190	437	236	925
\$2091-\$2508	\$268,176	\$2,314	56	250	670	450	1,426
>\$2508	>\$268,176	>\$2,314	87	393	1,027	1,163	2,670
<b>Total units</b>							<b>8,153</b>



[Full PDF available here](#)



[Online dashboard here](#)

## Supporting documents

# Marshall County Housing Needs Assessment

The Regional Housing Study includes **in-depth analysis of housing conditions, needs, and demand for each county**. Each of these Housing Needs Assessment reports includes detailed study of the county's households, housing supply, and market conditions to derive local housing need and demand intended to inform housing production targets at local, county, and regional levels.

### Selected indicators from the Marshall County Housing Needs Assessment



Projected growth (2024-2034)  
- **644 households**



Total housing demand  
**3,800 units**



Cost burden (housing costs > 30%  
of total household income)  
**17% of total households**

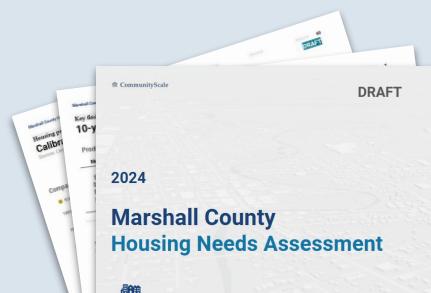


Affordability gap (median home  
costs this much more than median  
income can afford)  
**\$140,400**

### 10-year production target

Marshall County should plan for 714 units reflecting the mix below to keep up with projected growth, reduce cost burden, add workforce housing, and provide seniors downsizing opportunities. The mix is calibrated to align with likely funding resources, market opportunity and developer capacity over the next decade for a target grounded by considerations of feasibility.

Monthly cost	Max price	Max rent	0-1 bed	2 beds	3 beds	4+ beds	Total
<\$534	\$43,925	\$415	7	15	29	10	61
\$535-\$1068	\$106,540	\$929	21	55	62	20	157
\$1069-\$1424	\$148,284	\$1,271	15	49	74	25	163
\$1425-\$1780	\$190,027	\$1,614	5	21	61	20	106
\$1781-\$2136	\$231,653	\$1,956	3	14	51	24	92
>\$2136	>\$231,653	>\$1,956	5	20	54	55	134
<b>Total units</b>							<b>714</b>



[Full PDF available here](#)



[Online dashboard here](#)

## Supporting documents

# St. Joseph County Housing Needs Assessment

The Regional Housing Study includes **in-depth analysis of housing conditions, needs, and demand for each county**. Each of these Housing Needs Assessment reports includes detailed study of the county's households, housing supply, and market conditions to derive local housing need and demand intended to inform housing production targets at local, county, and regional levels.

### Selected indicators from the St. Joseph County Housing Needs Assessment



Projected growth (2024-2034)  
**4,286 households**



Total housing demand  
**34,200 units**



Cost burden (housing costs > 30% of total household income)  
**22% of total households**

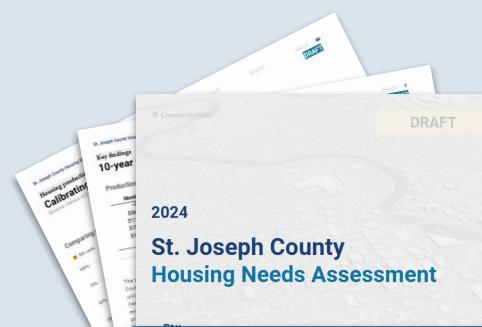


Affordability gap (median home costs this much more than median income can afford)  
**\$57,800**

### 10-year production target

St. Joseph County should plan for 8,187 units reflecting the mix below to keep up with projected growth, reduce cost burden, add workforce housing, and provide seniors downsizing opportunities. The mix is calibrated to align with likely funding resources, market opportunity and developer capacity over the next decade for a target grounded by considerations of feasibility.

Monthly cost	Max price	Max rent	0-1 bed	2 beds	3 beds	4+ beds	Total
<\$585	\$47,473	\$464	117	196	271	115	700
\$586-\$1170	\$113,640	\$1,027	208	518	549	212	1,487
\$1171-\$1560	\$157,752	\$1,402	94	314	509	191	1,108
\$1561-\$1950	\$201,864	\$1,778	82	196	441	198	917
\$1951-\$2340	\$245,862	\$2,152	67	249	568	364	1,248
>\$2340	>\$245,862	>\$2,152	100	415	1,071	1,141	2,727
<b>Total units</b>							<b>8,187</b>



[Full PDF available here](#)



[Online dashboard here](#)

## Supporting documents

# Region-wide Housing Needs Assessment

The Regional Housing Study includes **in-depth analysis of housing conditions, needs, and demand for each county**. Each of these Housing Needs Assessment reports includes detailed study of the county's households, housing supply, and market conditions to derive local housing need and demand intended to inform housing production targets at local, county, and regional levels.

### Selected indicators from the Region-wide Housing Needs Assessment



Projected growth (2024-2034)  
**8,010-10,020 households**



Total housing demand  
**62,900-78,600 units**



Cost burden (housing costs > 30% of total household income)  
**22% of total households**



Affordability gap (median home costs this much more than median income can afford)  
**\$88,000**

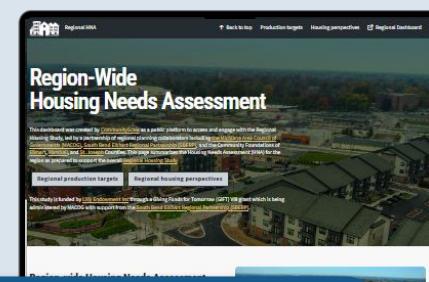
### 10-year production target

The region should plan for between 14,470 and 18,090 units reflecting the mix below to keep up with projected growth, reduce cost burden, add workforce housing, and provide seniors downsizing opportunities. The mix is calibrated to align with likely funding resources, market opportunity and developer capacity over the next decade for a target grounded by considerations of feasibility.

Income (AMI)	Production target (units)	Affordable monthly cost	Affordable purchase price	Affordable lease rent (per month)
<30%	480 - 600	\$520 - \$640	\$43,340 - \$52,970	\$410 - \$510
30-60%	1070 - 1340	\$1,040 - \$1,280	\$103,490 - \$126,490	\$920 - \$1,120
60-80%	600 - 750	\$1,400 - \$1,710	\$143,600 - \$175,520	\$1,250 - \$1,530
80-100%	600 - 750	\$1,750 - \$2,130	\$183,710 - \$224,530	\$1,590 - \$1,950
100-120%	4120 - 5,150	\$2,100 - \$2,560	\$223,700 - \$273,420	\$1,930 - \$2,350
		14,470 - 18,090		



[Full PDF available here](#)



[Online dashboard here](#)

## Supporting documents

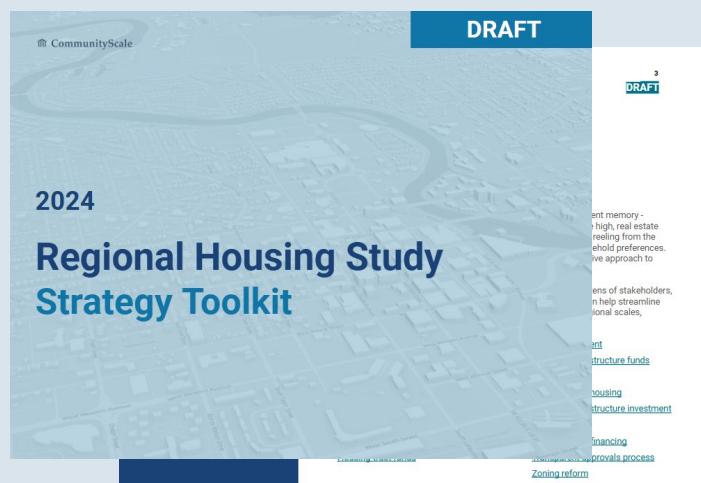
# Housing Strategies Toolkit

Developing housing at scale is more challenging now than in recent memory - especially if affordability is a priority. Costs and interest rates are high, real estate and regulatory environments are complex, and the market is still reeling from the shock of the pandemic and other shifts in employment and household preferences. Overcoming these challenges requires **a strategic and collaborative approach to planning, capital investment, and development.**

### Strategies to promote housing goals at local, county, and regional scales

Informed by analysis, best practices, and conversations with dozens of stakeholders, the plan's strategies and tools can help streamline housing production and foster more affordability at local and regional scales. The table below summarizes the strategy recommendations; the button further below links to the full Strategy Toolkit report document for more details.

- Community land trusts
- Construction workforce pipeline
- Coordinated development standards
- Development opportunity promotion
- First-time homebuyer resources
- Housing as economic development
- Housing database
- Housing trust funds
- Infill development
- Interlocal infrastructure funds
- Land banks
- Manufactured housing
- Proactive infrastructure investment
- Tax abatement
- Tax increment financing
- Transparent approvals process
- Zoning reform



PDF

## Supporting documents

# Implementation plan (In progress)

MACOG is uniquely positioned to establish a leadership role around housing planning, policymaking, and organization at multiple scales, from local technical support to regional program administration. Its regional partners such as the South Bend-Elkhart Regional Partnership and local Community Foundations can help integrate housing priorities into regional economic development initiatives and channel funding toward housing production projects and programs.

The implementation plan compiles **action items to help MACOG and its partners shape and expand their housing roles in the region along with performance metrics to measure and track progress.**

### Near-term action items for regional partners to expand their support of housing affordability and development

**PDF (in progress)**

The Implementation Plan focuses on how regional planning partners can continue to support affordable housing production by convening dialogue, building capacity, and informing local policy.

Initiative	Lead agency (support)	Next milestone
Manage a regional land bank and housing investment fund	MACOG (Community Foundations?)	Refer to steps already taken (i.e. apply for the Lilly Foundation grant)
Integrate housing strategy with NIRDA initiatives	SBERP	
Elevate housing attainability as a philanthropic priority	Community Foundations of Elkhart, Marshall, and St. Joseph Counties, each it its own way	
Convene a regional housing dialogue	MACOG (Community Foundations?)	
Provide ongoing technical assistance	MACOG	Develop a technical assistance program Develop a monitoring and evaluation framework for the Housing Study
Expand in-house housing capacity and policy integration	MACOG	
Assemble and manage a regional housing database	MACOG	Launch a regional housing data collection initiative, working with local municipalities and housing stakeholders to aggregate housing data.

## Supporting documents

# Survey summary (in progress)

The Regional Housing Strategy included an online public survey built into the project dashboard to provide residents and stakeholders across the three-county area a chance to respond to questions and share insights, experiences, and opinions on housing issues and priorities. Input from the survey provides texture and individual experiences from the region's residents to complement the project's quantitative analyses and help inform planning priorities. In total, 44 people participated in the survey representing households of many demographics and locations across the three-county region. Select quotes and responses are included below, along with a link to the full Public Survey Results document.

### General themes from the responses:

- Addressing housing challenges should be a top priority in the region.
- Respondents prioritize the housing needs of households across all incomes and demographics not just one or a subset of segments.
- There is support for a range of strategies without the expectation of a one-size-fits-all solution.

**I make more than 55k and still cannot afford to live without a roommate anywhere near downtown without risking not having enough money for food and other basic necessities.**

- *Renter in South Bend, 18-29 years old, one person household without kids*

**We have senior citizens living with us due to not being able to afford housing on social security and not being able to continue working. Housing must be made affordable for all groups of residents.**

- *Homeowner in Breman, 30-39 years old, multigenerational household with four adults and two kids*

