



REGIONAL

Housing Study

2024

Regional Housing Study Public Survey Results

Overview

The Regional Housing Strategy Public Survey

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 as of 12/6/24 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.

This document summarizes the survey responses question-by-question. A full record of all responses is [tabulated here](#).

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).

Responses

Select themes and quotes from the survey results

General themes from the survey 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 are South Bend enthusiasts who would be priced out of our neighborhood now, but had the luck of moving here during COVID. Young professionals, especially those working in nonprofits, are unable to put down roots to stay here without renting.

Homeowner in South Bend, 30-39 years old, two-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. Likewise, the lack of affordable starter houses for young people and families prevents the ability to build home equity and overcrowds apartments that are better suited for individuals or older couples

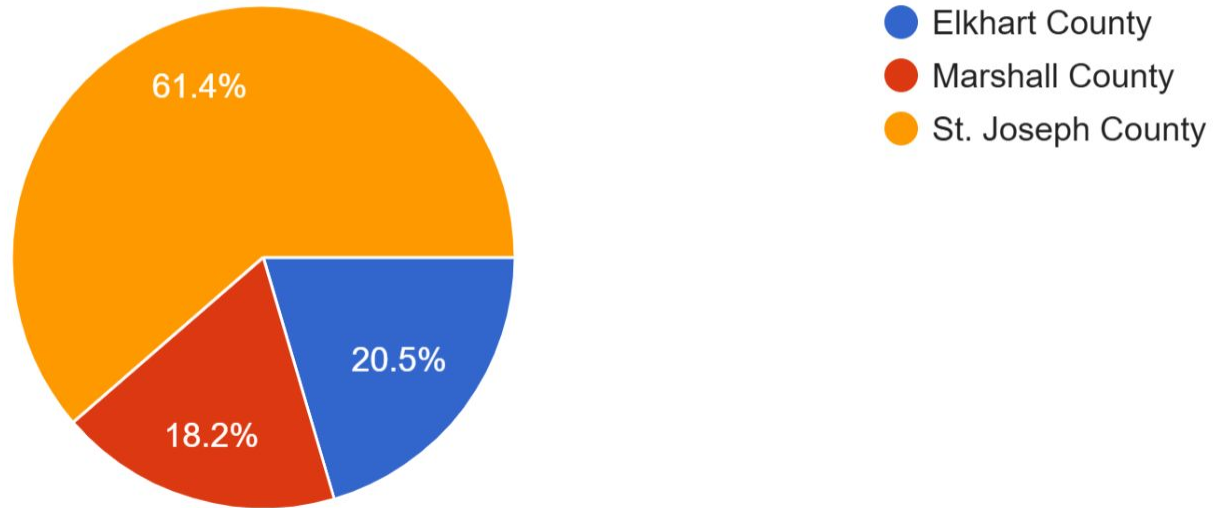
Homeowner in Breman, 30-39 years old, multigenerational household with four adults and two kids

Responses

Question-by-question record of survey results

In which county do you live?

44 responses

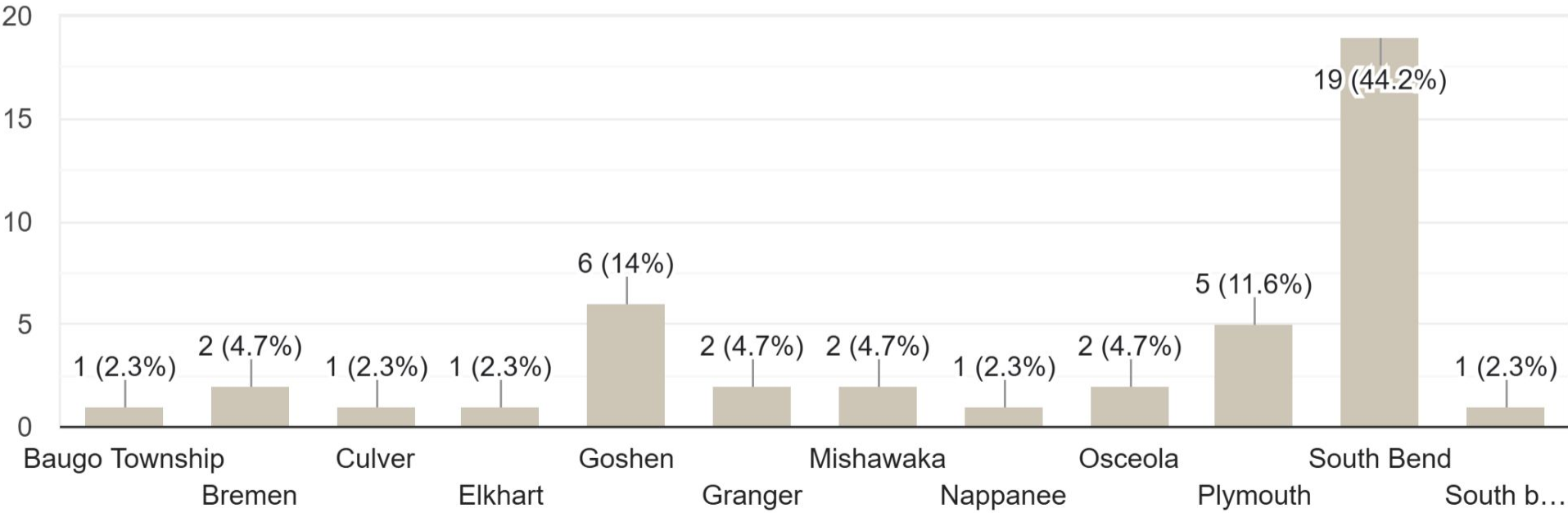


Responses

Question-by-question record of survey results

In which town, city, or jurisdiction do you live?

43 responses

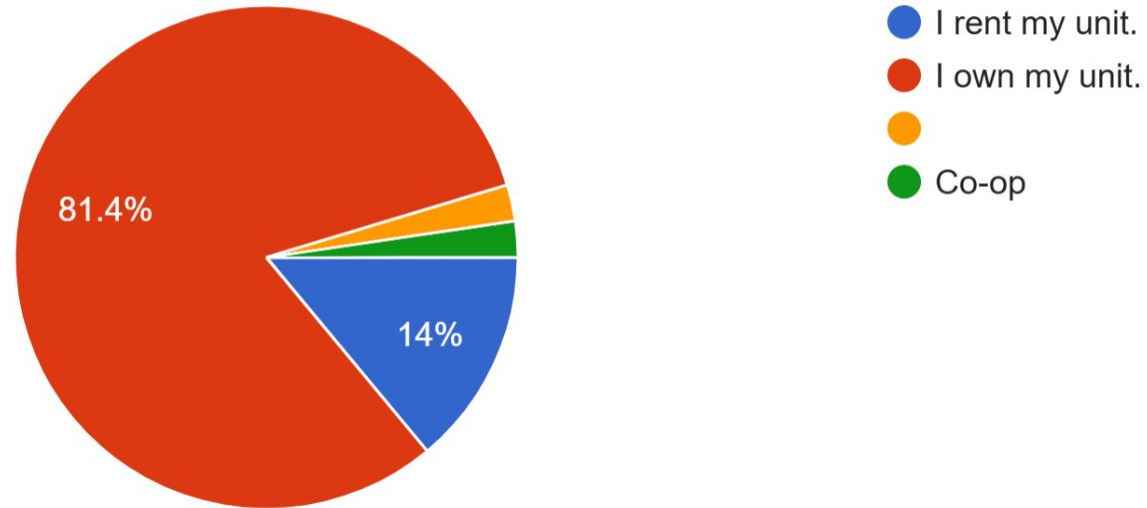


Responses

Question-by-question record of survey results

Which of the following describes your housing situation?

43 responses

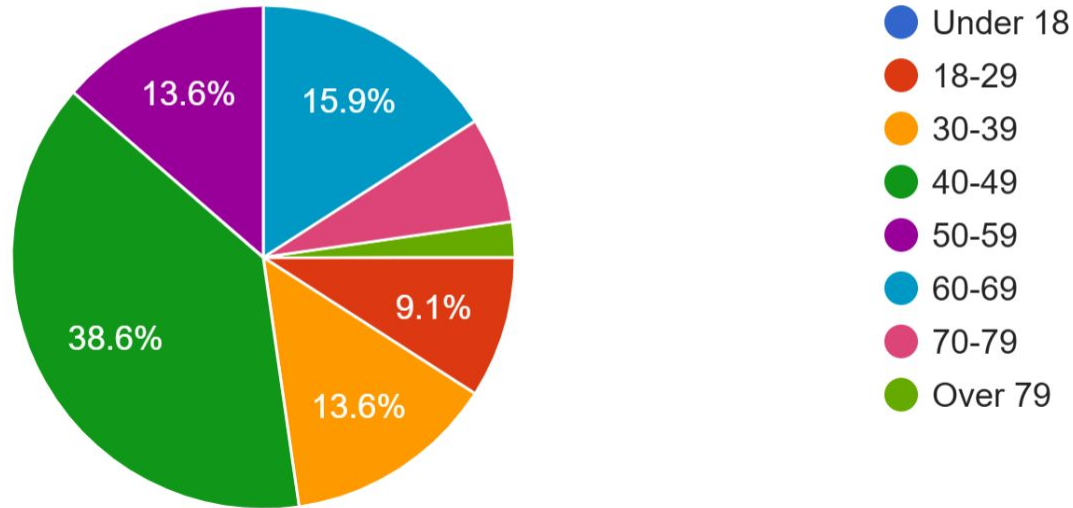


Responses

Question-by-question record of survey results

What is your current age?

44 responses

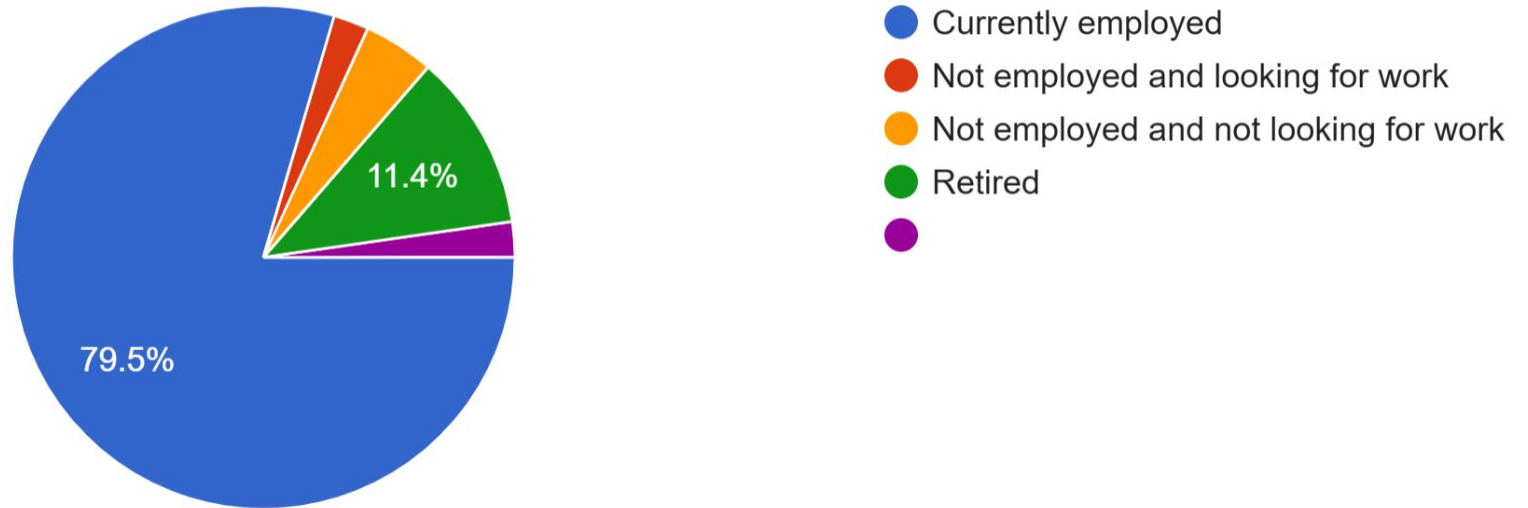


Responses

Question-by-question record of survey results

What is your employment status

44 responses

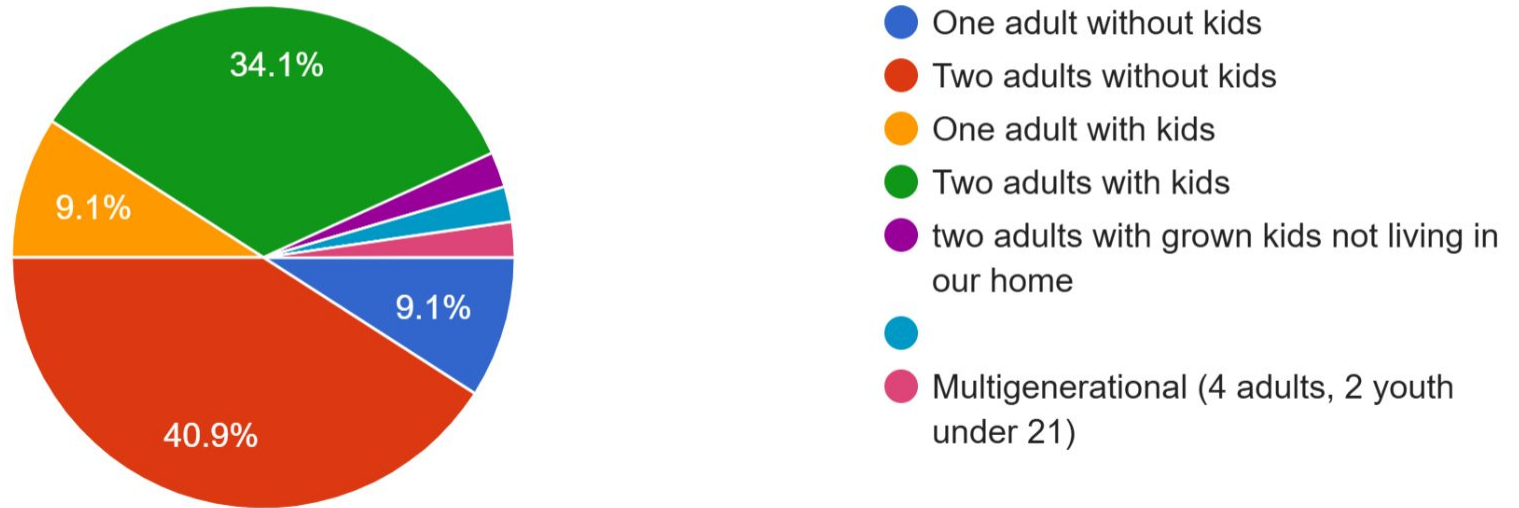


Responses

Question-by-question record of survey results

How would you describe your household structure?

44 responses

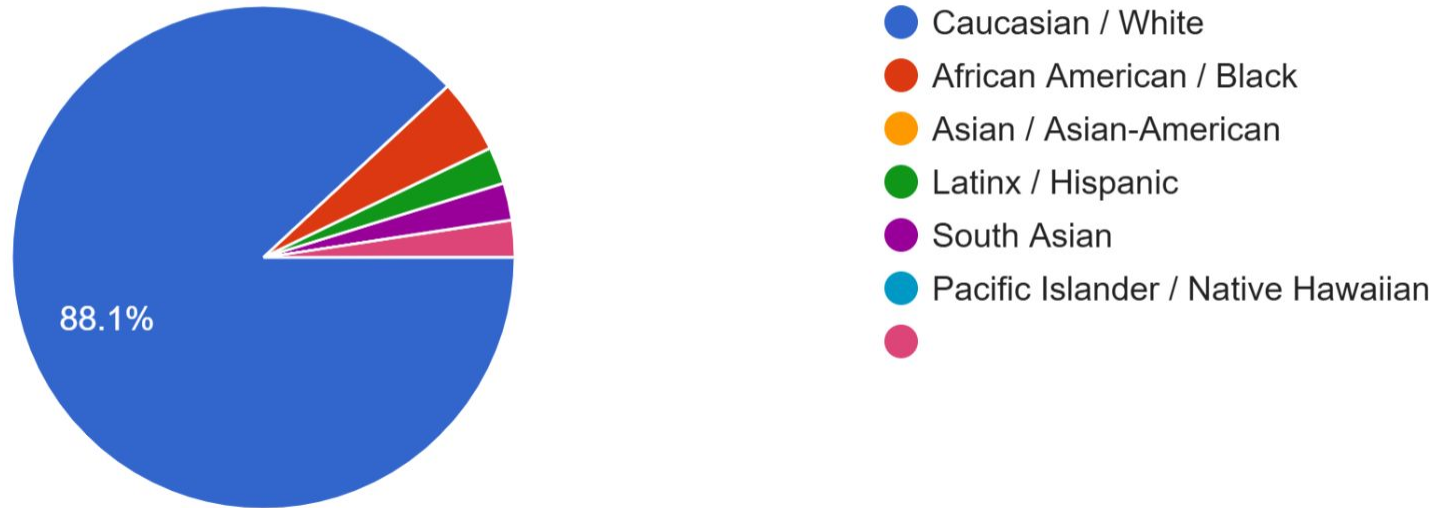


Responses

Question-by-question record of survey results

How would you describe your ethnicity?

42 responses

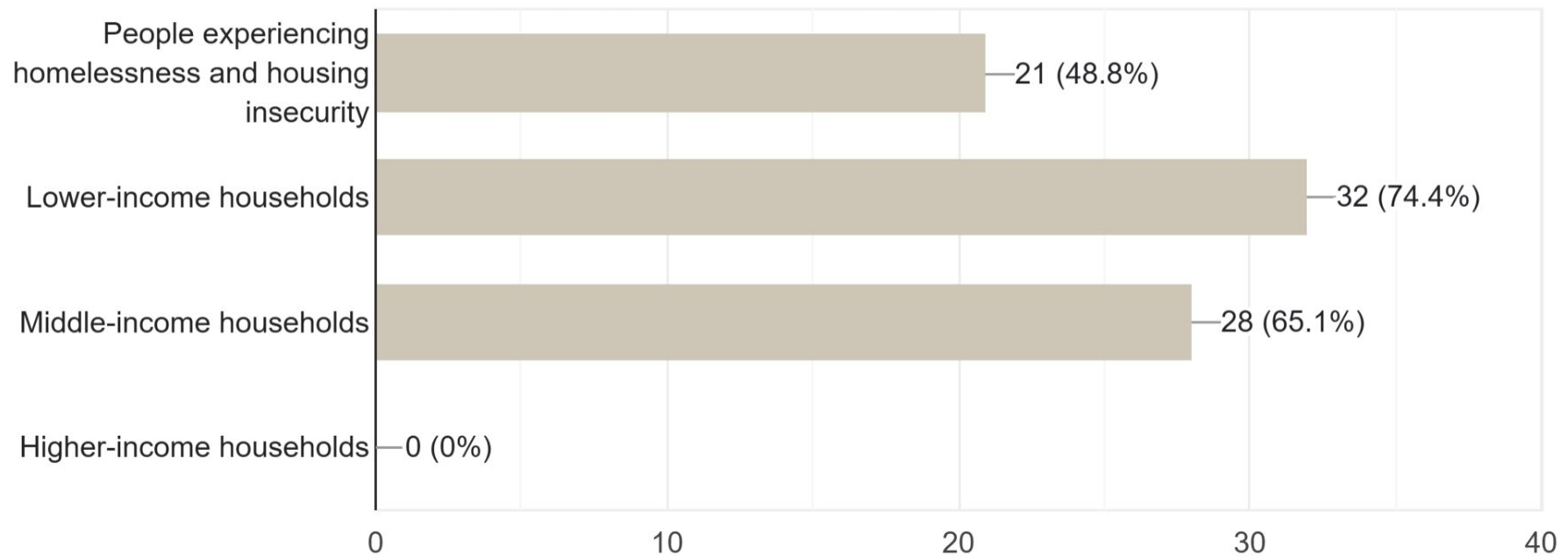


Responses

Question-by-question record of survey results

The housing study identifies an unmet need for housing across all income levels. Which income group(s) should new housing policies focus on the most (choose one or more)?

43 responses

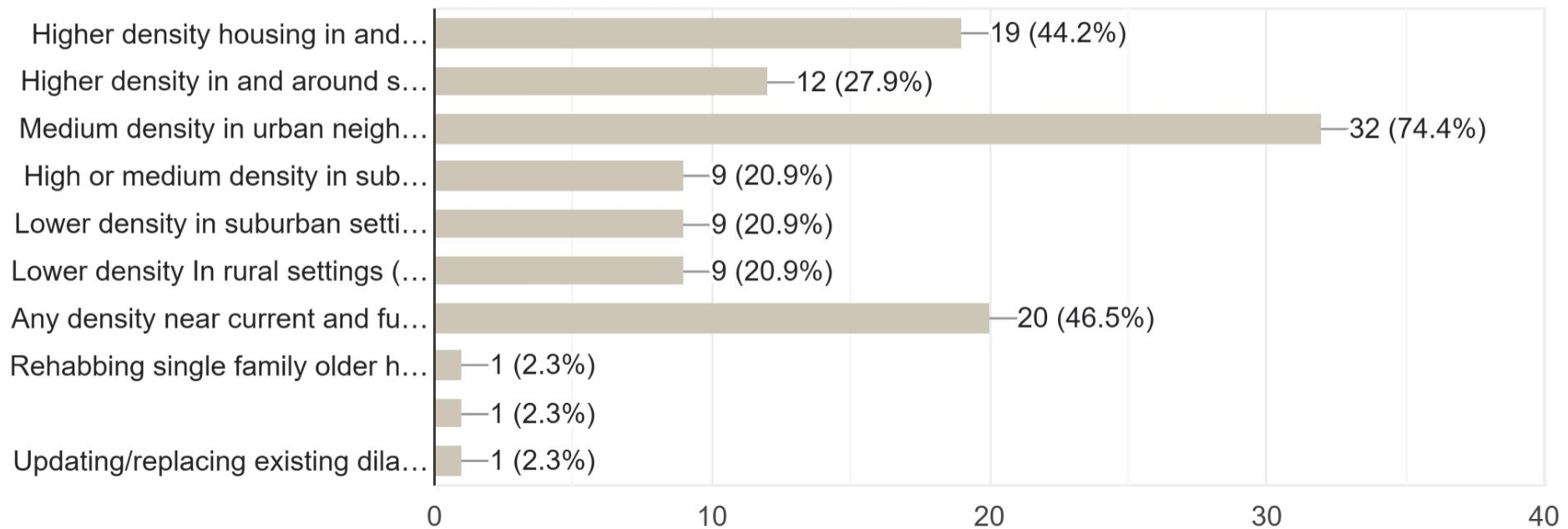


Responses

Question-by-question record of survey results

The study recommends producing between 13,440 and 16,800 units across the three counties over the next 10 years. Where are new units needed most in your opinion? Select all that apply.

43 responses



Full question text:

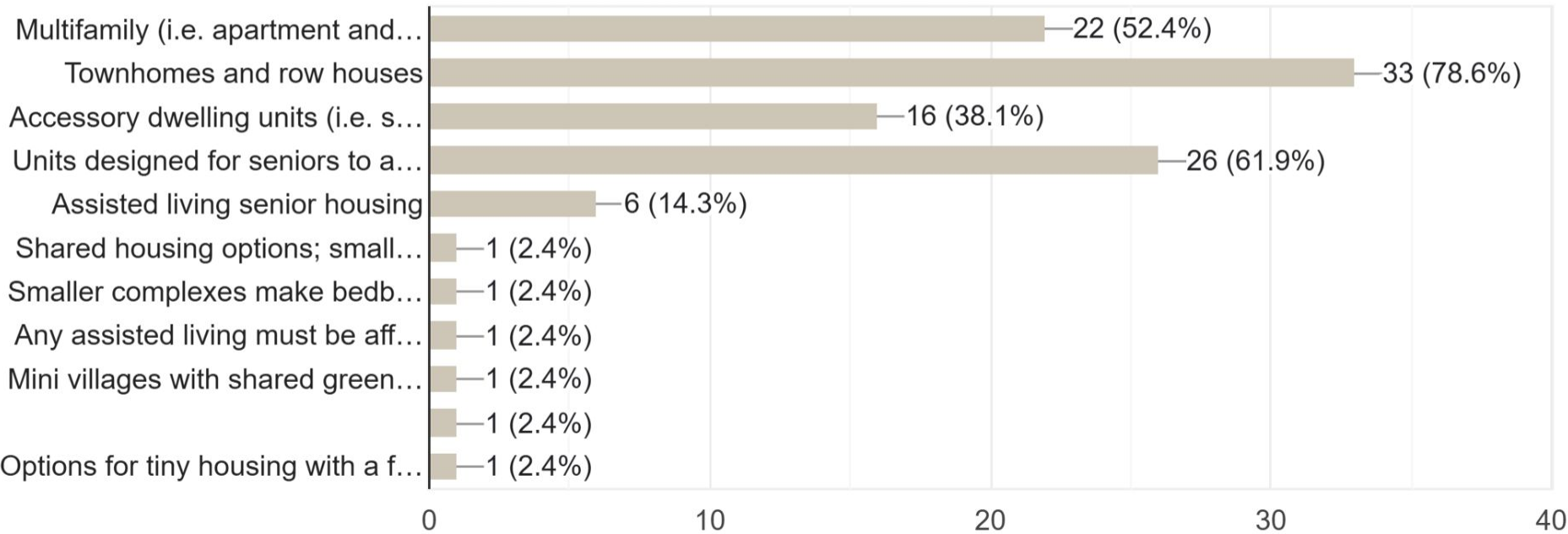
- Higher density housing in and around larger city downtowns (such as larger apartment buildings in and around downtown South Bend, Elkhart, Mishawaka, Goshen)
- Higher density in and around smaller town downtowns (such as larger apartment buildings in and around downtown Granger, Plymouth, Bremen, etc.)
- Medium density in urban neighborhoods (such as infill houses, town houses, and small apartment buildings)
- High or medium density in suburban settings (such as a "new downtown" development)
- Lower density in suburban settings (such as a new subdivision)
- Lower density in rural settings (such as a new subdivision)
- Any density near current and future job centers
- Other

Responses

Question-by-question record of survey results

The study recommends diversifying the housing stock across the region. What housing types should be prioritized to complement the region’s lar... family homes (i.e. houses)? Select all that apply.

42 responses



Full question text:

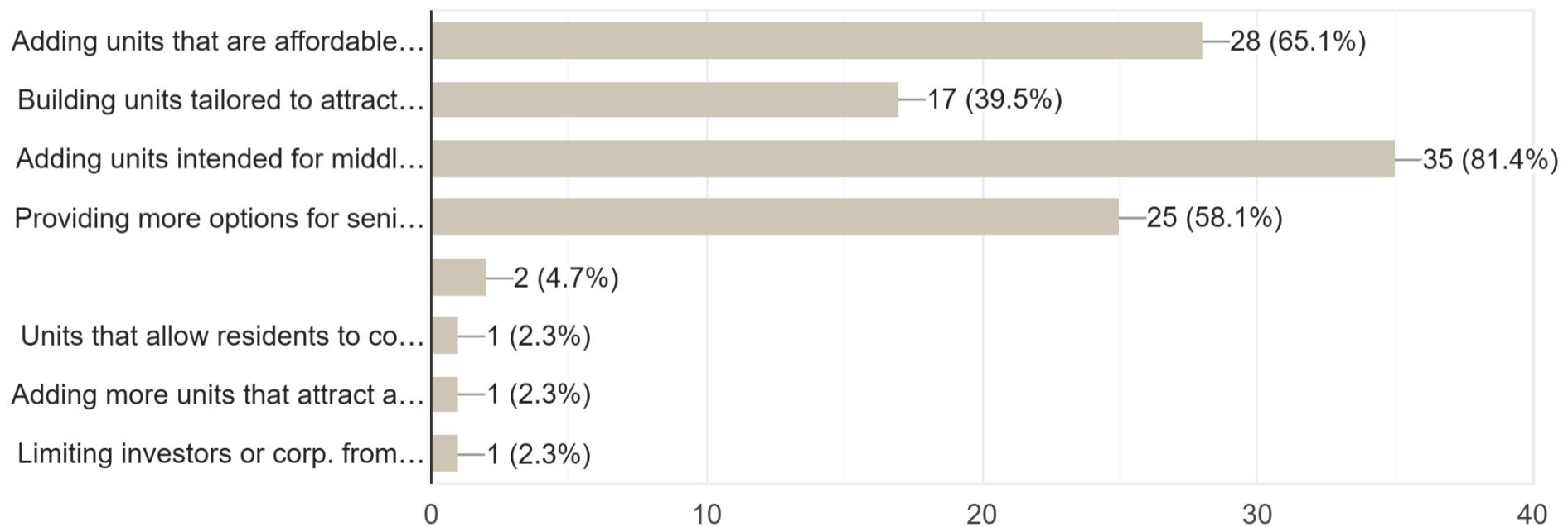
- Multifamily (i.e. apartment and condo buildings)
- Townhomes and row houses
- Accessory dwelling units (i.e. small units added to already-developed parcels)
- Units designed for seniors to age-in-place
- Assisted living senior housing
- Other

Responses

Question-by-question record of survey results

The study identifies housing demand stemming from several sources. Which of the following should receive highest priority in terms of new housing policies and incentives? Select all that apply.

43 responses



Full question text:

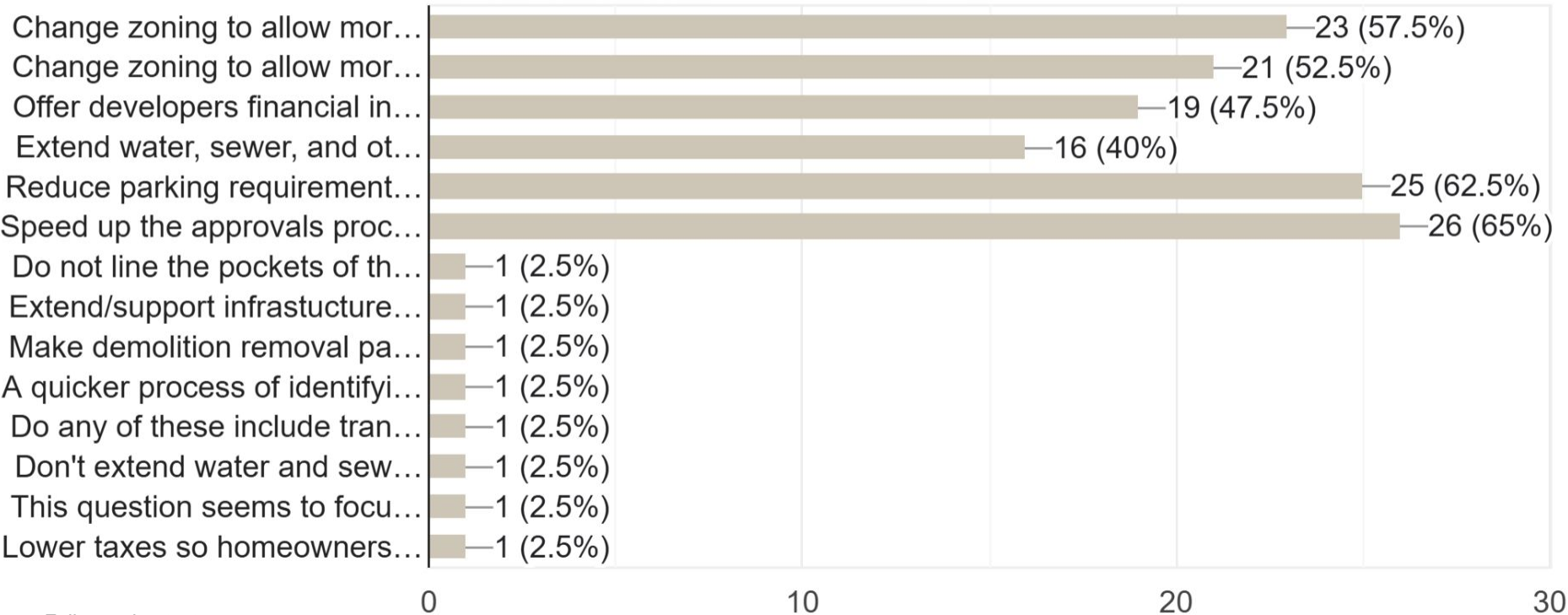
- Adding units that are affordable to the region's low-income households.
- Building units tailored to attract new households to the region.
- Adding units intended for middle income, working class households.
- Providing more options for seniors and empty nesters interested in downsizing into smaller units.
- Other

Responses

Question-by-question record of survey results

The study recommends a variety of strategies that communities could consider implementing in their municipalities. Which policy ideas would you s...sing options where you live? Select all that apply.

40 responses



Full question text:

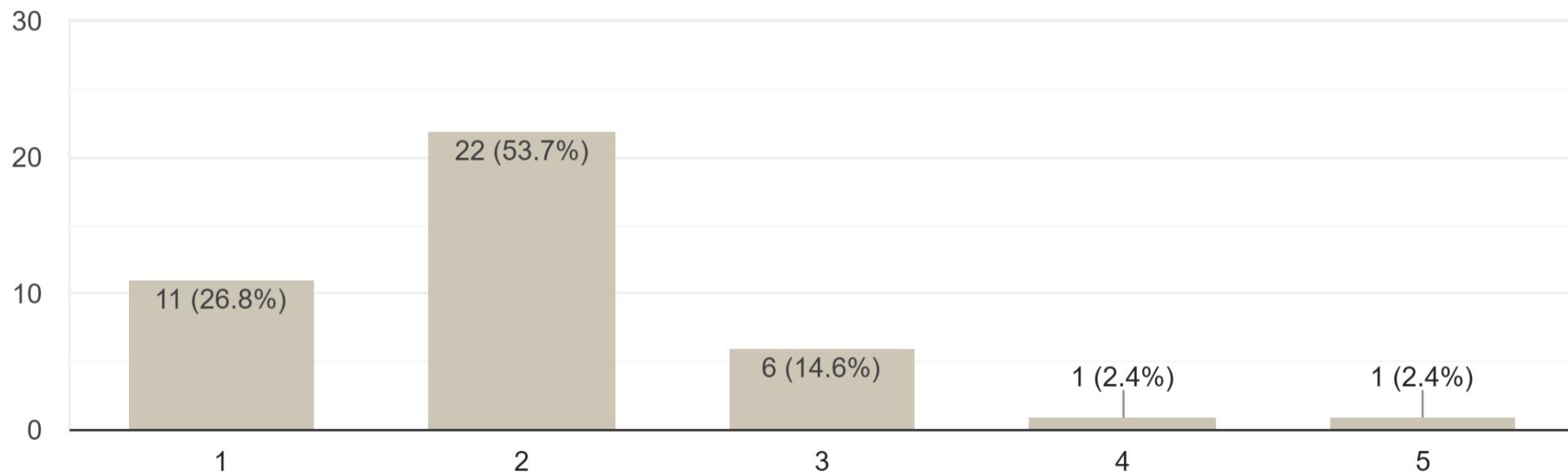
- Change zoning to allow more housing density.
- Change zoning to allow more multifamily housing.
- Offer developers financial incentives like tax abatements.
- Extend water, sewer, and other infrastructure to new development sites.
- Reduce parking requirements to reduce development costs in favor of more affordable units.
- Speed up the approvals process to allow faster, more efficient development projects.
- Other

Responses

Question-by-question record of survey results

On a scale of 1 (highest priority) to 5 (lowest priority), how high a priority is housing access when compared to other issues facing the region?

41 responses

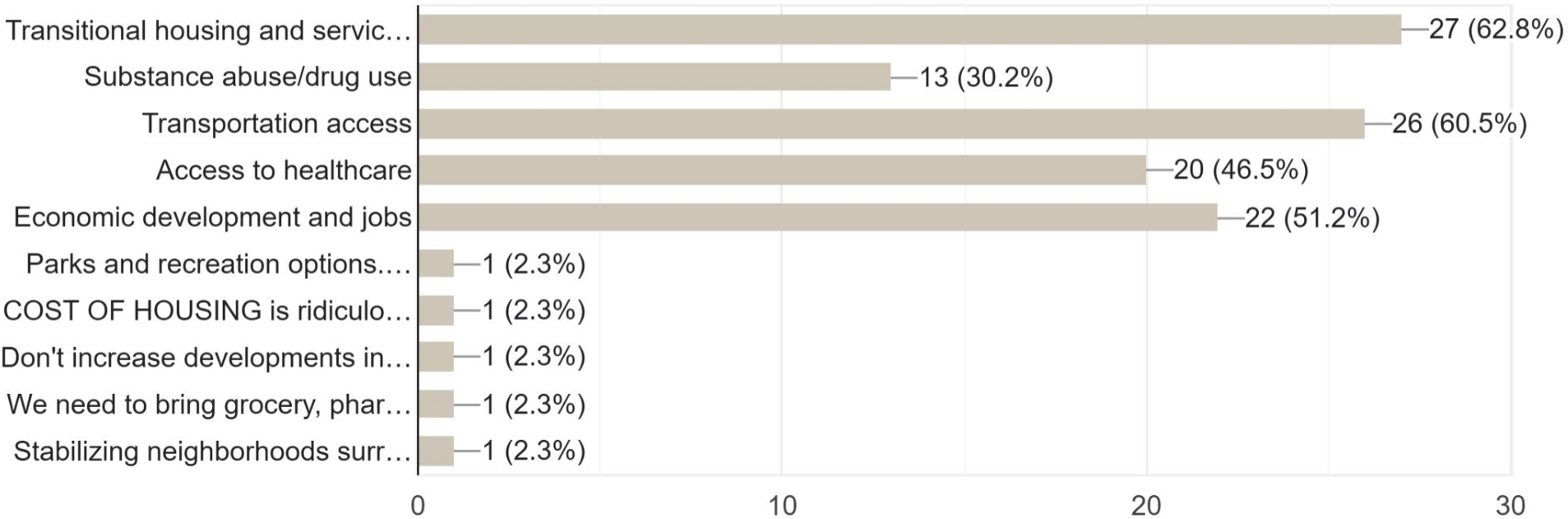


Responses

Question-by-question record of survey results

What other issues should the region be paying attention to as it relates to housing? Select all that apply.

43 responses



Full question text:

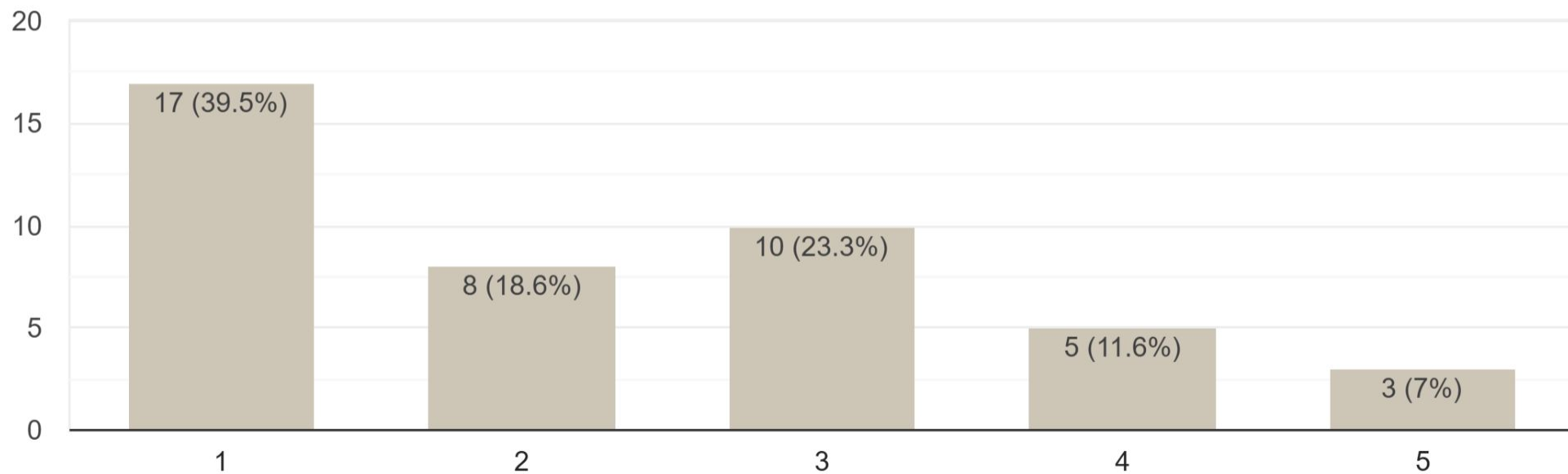
- Transitional housing and services for those experiencing homelessness
- Substance abuse/drug use
- Transportation access
- Access to healthcare
- Economic development and jobs
- Other

Responses

Question-by-question record of survey results

On a scale of 1 (very likely) to 5 (not likely at all), how likely would you be to encourage someone to stay in/move to the region?

43 responses



Responses

Question-by-question record of survey results

Please provide additional thoughts such as your personal experience navigating the local housing market, challenges you've encountered, and ideas to improve the experience for yourself and others.

I lost my family and home due to inflation.
So we really need to add density and to make functional public transportation all while limiting parking. That's pretty much it. Expanding outwards only increases our spending in the future and locks in a more expensive car based lifestyle. It would be a crime to continue on like we have in the past. Transit and density must be priority number 1.
With costs rising along with interest rates, downsizing is tough in a similar, but small home.
Incremental, small scale, fine-grained, missing middle, infill housing using traditional neighborhood design creates strong, resilient, and lasting communities. Large scale development not so much. There is no "silver bullet"
Having tools to help promote more public-private partnerships would be greatly welcomed. Expanding assistance in finding housing for homeless and keeping them accountable instead of relying strictly on the service would be a good idea.
Rents are trending very high for our area. A single-parent household can't afford to live and raise children in a safe neighborhood. The so-called preference that is supposed to exist for homeless status applicant for public housing/section 8 program continues to move slow and there aren't enough transitional housing programs to help families or individuals with temporary housing until their names come up. Also, we need more income-based rental options available across this area.
My 3 bed 2 bath brick ranch with 2.5 car garage was in my price range and almost move-in ready 5 years ago; the lot I wanted to build on was held by the city and the homes in the neighborhood I wanted had gentrified despite more crime there. So I haven't been able to bike for transit, my foster kids can't reliably get to school or daycare because of bus driver shortages & lack of safe bike routes, I'm now unhealthy, and Notre Dame has yet another pedestrian route. Priorities here are messed up. And the gentrified neighborhood? Lots of homes that will go on tax sale from poverty or need demolished due to hoarding; people who bought recently have no spending \$\$ so more of the businesses that attracted the. Im to the neighborhood are struggling or have closed.
I have lived in my location over 40+ years. Back then I couldn't afford anything , for a single mother with 2 children, My income was under \$13,000.

Overview

The Regional Housing Study's purpose

COST OF HOUSING is ridiculous. Factors that contribute to this are the high cost of maintaining a home or rental property, homeowners or rental insurance, and taxes. You don't identify any of these issues in this survey and they need to be addressed. Also, many first-time homeowners, either young or moving from apartment living, have no idea how to maintain a home, especially if there is yard work to be done. Any type of education for first-time homeowners on how to upkeep their homes with simple maintenance could be a huge bonus. Recycling and trash disposal are big items in many of our inner-city neighborhoods. People don't seem to know how or what to recycle, the importance of it, or how to deal with their trash. This is a quality of life issue for their neighbors.

We are South Bend enthusiasts who would be priced out of our neighborhood now, but had the luck of moving here during COVID. Young professionals, especially those working in non-profits, are unable to put down roots to stay here without renting. Increasing transit options for people who cannot afford cars or do not want to use them translates into who can live in neighborhoods. Neighborhoods that don't support walking, biking, bus use are keeping low-income residents from being able to participate in our community and live dignified lives.

Our son and his wife sold their home near ND. They has four offers on the first day it was listed. Three of the offers were financed and one was all cash. They all offered the same amount for the home. The all cash offer won out because of the "no strings attached" which is something a financed loan would have. This keeps so many from being able to purchase homes (especially around ND). Not sure that this is an issue that can be dealt with here but it is an issue out there according to the realtor. How does the person who needs to finance a home (most people) get ahead? How can they be competitive in our market?

Affordability, availability and accessibility are our greatest challenges with the housing market. Over the past fifteen years median home values have increased 50%, while home market prices have double and tripled in some areas. With the mortgage interest rates increasing from 2.75% in 2020 to 7.75% in 2024, a \$150,000 mortgage now costs an extra \$463 in interest alone. Factor in inflation and the increased cost for utilities, insurance, gas, and groceries and affordability is pushed to the forefront of low income and middle-class income's minds. The "good homes" are snatched up quick within a few days of being on the market, with demand greater than supply the price is driven higher and higher. Creating affordable options for low to middle income class citizens should be a main focus. I was speaking with First Light Mission's Director last month and she said calls for help to the homeless shelter have gone up exponentially, with over 225 calls for help happening every month. Those in danger of becoming homeless, at risk, and those suffering from homeless need housing options. Unfortunately, there is no quick fix to all of these problems, but we can start to make a difference one home, one family, one project at a time!

Overview

The Regional Housing Study's purpose

As a young professional, the amount of knowledge I have about the housing market and my options here are all things I learned on my own. The communication about options for housing have to be sought out and there is no good way to learn how to navigate the system and understand my options better except by trial and error or enquiring with colleagues and peers.

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.

I think at a county and region wide level there needs to be better communication and collaboration on ensuring prospective and current residents have access too and understand the local housing market and the assistance to access good housing they might have available to them.

Focus needs to be on increasing wages also.

RISE Modular's partnership with MPHA Family Housing Expansion project in 2021 was pretty dope, I think our region would be a great spot to try and do something similar with Commodore, Clayton, or Champion.

Health care in Marshall Co is a joke. Doctors are leaving and we get practitioners. Trinity is ruining the hospital and wants everyone to go to South Bend, because that hospital was losing money. Housing has skyrocketed and it is hard for anyone to purchase a home unless you make over \$100,000.

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. Likewise, the lack of affordable starter houses for young people and families prevents the ability to build home equity and overcrowds apartments that are better suited for individuals or older couples