

PURPOSE OF STUDY

Housing is one of the most important elements in our lives and our communities. Providing shelter and links to neighborhoods and larger communities, housing plays an essential part in our physical and social environments, as well as our political and economic institutions. As a commodity, home-ownership represents the largest purchase made by most individuals and families. As an industry, housing is a major partner in the economic life of the community as a consumer of goods and services.

A community's housing stock is its largest long-term capital asset. Since residential development is usually the predominant user of urban land, taxes on housing constitute a principal source of local government revenue. Accordingly, services to housing and to inhabitants of this housing comprise a major portion of local government expenditures.

A housing needs assessment and plan is a document that provides a comprehensive picture of a community's housing costs, conditions, and market at a given point in time. By identifying historical trends and assessing current conditions, a housing assessment can provide projections of community growth and needs in the local housing market. Containing objective data, analysis, and proposed strategies or solutions to identified needs, a housing assessment is the first step towards developing a program of projects that will address long-term needs.

The **primary reason** to undertake a needs assessment is to obtain information needed to make informed decisions about housing policies and strategies. A needs assessment provides the following valuable services for a local community:

- ! A comprehensive picture of a community's housing costs, conditions, and market;
- ! An analysis of whether housing is affordable for those who live, or are expected to live, in the community in the future;

- ! Access to historic and current housing market information for private real estate development professionals such as builders, bankers, realtors, and appraisers;
- ! Information for local and state economic development officials to utilize as part of the background data for new commercial and industrial development decisions;
- ! Support and documentation for housing funding requests;
- ! Support for local government planners and community groups in making decisions that will impact all types of housing for a range of income groups;
- ! Help for social service and low-income housing agencies and advocacy groups in setting goals and priorities for projects needed by low-income people;
- ! Assistance for local planners in preparing housing elements and community development plans.

Preparation of a needs assessment requires the researcher to collect detailed information on community needs and resources, and to view this information as part of a larger puzzle. When put together, this puzzle will provide an overall view of where the community is today, and what housing needs will require attention in the future.

DEFINITION OF STUDY AREA

Determining the boundaries of a study area is the first action in conducting a housing needs assessment study. The study area should be of reasonable size, should encompass social and economic linkages, and should be in an area for which data is readily accessible. The study area will represent the base for compiling all data.

This study incorporates the entire geographic area of Clinton County, Indiana. As a part of the Lafayette Metropolitan Statistical Area (MSA), Clinton County is located in north central Indiana approximately forty miles north of Indianapolis, just east of Interstate 65 North (see Indiana State Map, pg. 3). In order to assess regional impacts upon Clinton County's local housing market, data from the Lafayette MSA and several adjacent counties was also collected and considered for this study.

For purposes of this study, the Clinton County Housing Steering Committee requested that each of its six incorporated communities and fourteen townships should be analyzed with regard to the housing needs assessment. The communities and townships are listed below, and are depicted on the Clinton County Study Area Map on page 6.

- ! **Cities & Towns:** Colfax, Frankfort, Kirklin, Michigantown, Mulberry, and Rossville.
- ! **Townships:** Center, Forest, Jackson, Johnson, Madison, Michigan, Kirklin, Owen, Perry, Ross, Sugar Creek, Union, Washington, and Warren.

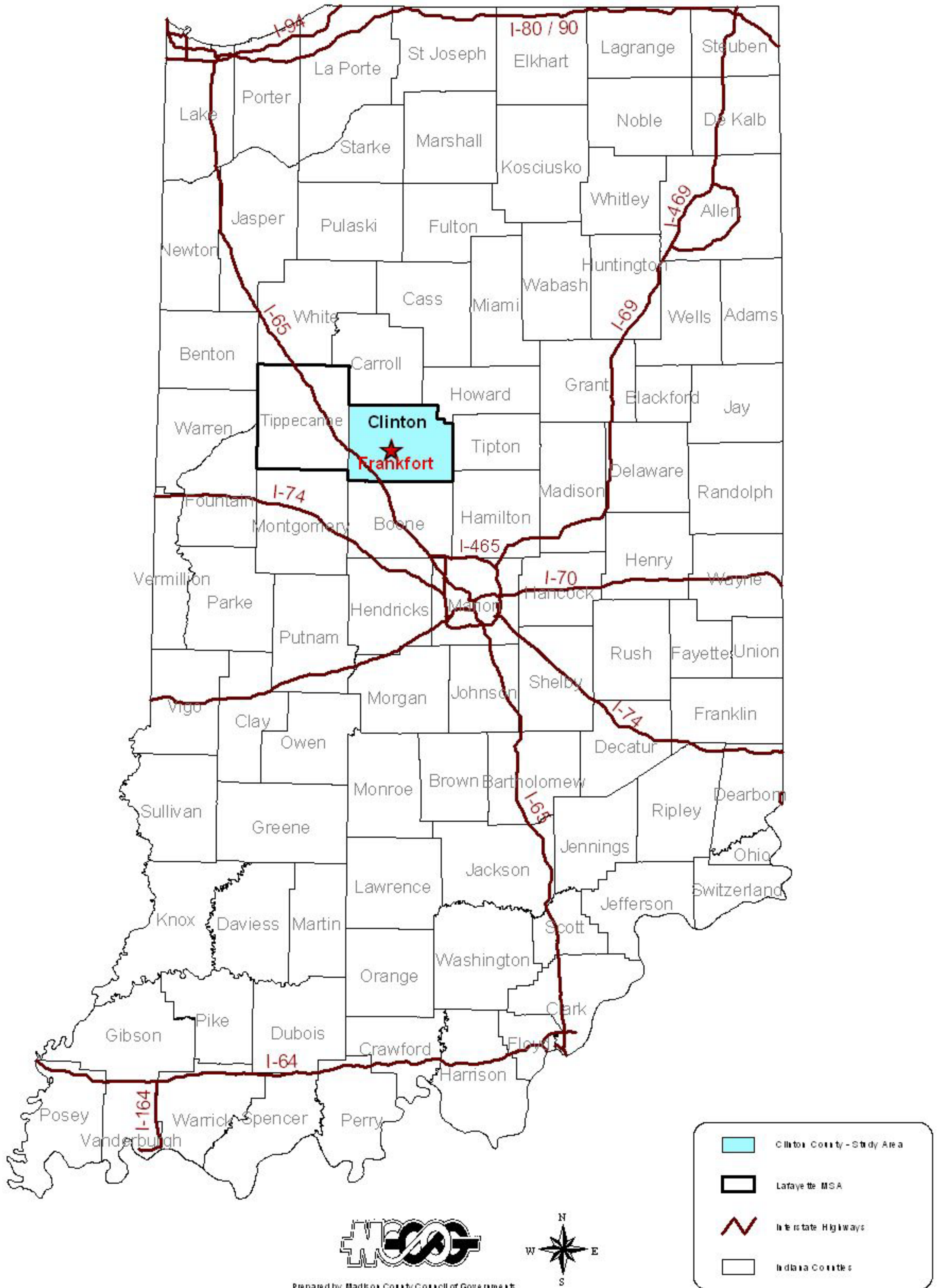
Clinton County is primarily an agricultural area consisting of five small rural communities and the City of Frankfort, the county seat. Located near the geographic center of the county, Frankfort is the largest community in the county. It contains a fairly diverse economic base, including a large manufacturing sector. The county's five rural communities are dispersed near the borders of the county, with the exception of Michigantown. All of these towns are located on state highways except

for Colfax, which is just south of U.S. Highway 52. The two largest towns, Mulberry and Rossville, are the closest communities in proximity to the City of Lafayette and Interstate 65 North. Clinton County's five towns are economically dependant upon Frankfort, Lafayette, Kokomo, and Indianapolis to provide the jobs needed to support their small residential base.

Clinton County is well serviced by a grid of state highways. Interstate 65 North cuts across the southwest corner of the county and is connected to four routes that traverse the area. Routes 26, 28, 38, and 52 have interchanges just to the west of the county line in neighboring Tippecanoe County. Numerous rail connections exist in the area, converging in the City of Frankfort.

Indiana & Clinton County Map

Clinton County Housing Plan



METHODOLOGY OF THE STUDY

It is the goal of this study to examine and gain an understanding of the housing costs, conditions, and market for Clinton County, Indiana. Then, based upon this understanding, offer general and specific recommendations and housing strategies that will serve as the primary decision-making tool for local and state government officials and real estate professionals in the area while providing an action plan aimed at meeting the housing needs of the community.

Structure of Research:

The first step in this study was to gather the factual data concerning the housing needs of the county. Data collection and analysis will help to define the problems and also to assist in later monitoring and evaluating of housing programs and efforts.

I. Documentation of Factual Data

- A. 1990 Census Data. The Census data contained in this document was taken from the 1990 Census and the 1998 Census data estimates. A basic demographic profile of the county was created to define characteristics and trends for:
1. Population
 2. Households
 3. Income
 4. Employment
- B. Housing Stock Inventory. This data was collected from two sources ~ 1990 Census and a field inventory of all housing units in Clinton County.
1. 1990 Census
 - a. Tenure
 - b. Vacancy Rate
 - c. Ownership vs. Rental
 - d. Age of Housing Stock
 - e. Housing Conditions
 - f. Household Size
 - g. Housing Cost
 2. Field Survey
 - a. Housing Condition Rating Factor
 - b. Architectural Style
- C. Mapping. Mapping was utilized to collect data and to illustrate data for analysis purposes in the study.
1. USGS Quad Maps
 2. Property Mapping from Clinton County for the Townships
 3. Tiger Base Maps for Communities, County, and State
 4. U.S. Fish and Wildlife Wetlands Maps

5. National Flood Insurance Maps

D. Community Assessments. This information was collected through public meetings, meetings with elected and utility officials, and local plans.

1. Infrastructure Needs
2. Planning and zoning regulations
3. Land availability

II. Public Input & Community Participation

A. Surveys. Surveys were conducted as a primary source of data for assessing needs and existing conditions from both telephone and written surveys.

1. 500 random telephone surveys which included 250 for Frankfort and 50 each from Colfax, Kirclin, Michigantown, Mulberry, and Rossville.
2. Community Input Survey
3. Realtor Survey
4. Banker/Creditor Survey

B. Public Meetings. Two public meetings were held in each of the six communities during the planning process. Additional public meetings will be held for final review of the assessment plan and study.

C. Clinton County Housing Steering Committee. Meetings have been held monthly during the entire duration of the study with this committee. They have served as a solid source of local information, ideas, and valuable input and direction.

D. Clinton County Housing Subcommittees. The main steering committee was broken into several subcommittees for the purposes of studying two specific issues -- residential tax abatement and neighborhood revitalization.

III. Housing Needs Assessment

A. Assessment and Analysis. This section entails the assessment and analysis of data and information collected in Sections I and II above.

B. Profiles. Profiles were developed utilizing data by community, township, and county.

Subsections of this part analyze:

1. Housing cost burden
2. Availability by type
3. Housing stock and condition
4. Inventory changes
5. Special needs
6. Infrastructure adequacy
7. Community and neighborhood needs

IV. Analysis of Market Condition & Needs

A. Assessment and Analysis. This section of the plan was developed from analysis of the factual data and survey information collected to ascertain needs, markets, availability, and affordability.

B. Additional Information. Data was also collected from the Lafayette area for purpose of understanding the greater regional market for housing.

V. Neighborhood Revitalization

- A. Architectural Styles and Context. This section details architectural styles and context from the information collected under Section A from the field surveys. Styles are depicted from sketches and photographic examples. Emphasis is also placed on the development of a neighborhood association program to enable future implementation of projects in these areas. This element of the study also utilized visual graphics and simulations for a targeted neighborhood, Clinton Street, and a section of the Courthouse Square.
- B. Housing Subcommittee. The neighborhood revitalization section of the plan was developed in conjunction with the Housing Subcommittee for this area.

VI. Funding Sources & Housing Programs

- A. Available Funding Sources and Housing Programs. This section of the plan will list available funding sources and housing programs for housing.
- B. Additional Information. Each program will be listed by:
1. Name
 2. Address
 3. General description of the program and its funding availability

VII. Action Plan & Strategies

- A. Five Year Action Plan. This section will give a five year outline of programs and projects
- B. Strategies and Implementation. This section will outline strategies to achieve programs and implementation procedures.

ANTICIPATED OUTCOME OF THE STUDY

Defining Clinton County's housing needs implies the responsibility to satisfy those needs. This needs assessment provides the basis for developing policies and strategies that address imbalances between the need for housing and the available supply of affordable housing and supportive services.

It is anticipated that the following items should be a product of this study:

- ! Determining general priorities for allocating resources among the types of housing and supportive services;
- ! Developing a five-year action plan for actions and strategies for housing;
- ! Analyzing likely effects of public policies on the success of efforts to develop, maintain, or improve housing and services;
- ! Implementing the institutional structure through which housing strategies will be implemented;
- ! Coordinating public and private funding resources, programs, services, and special initiatives in an integrated manner to achieve the community's housing goals. A review and update of the community's basic demographic structure and economic base;

The desired product will be achieved by creating:

- ! A description and evaluation of market conditions and trends that will affect demand for housing;
- ! An analysis of housing affordability relative to present and future housing demand by income groups;
- ! An assessment of potential opportunities and obstacles regarding land available for building sites including, but not limited to, cost, land use designations and regulations, and infrastructure needs, especially availability of water and sewer (limited analysis).
- ! An inventory and evaluation of current housing programs and resources.