



# 2023-2024 Analysis of Age-Restricted Housing Supply and Demand

**Region: Southwest**



# CONTENTS

01. STUDY OVERVIEW

02. GEOGRAPHY

03. KEY FINDINGS

04. SOUTHWEST REGION

05. COUNTY DETAIL

06. OWNER-OCCUPIED IMPROVEMENTS ANALYSIS

## 01. Study Overview

The Indiana Housing and Community Development Authority (IHCDA) and Indiana Family and Social Services Administration Division of Aging (FSSA DA) share many goals for seniors residing in the state. Both agencies aim to provide Hoosiers with:

- **a sustainable quality of life**
- **access to care in their chosen setting**

To achieve these objectives, an analysis across all categories of age-restricted housing is necessary.

The needs of seniors are as nuanced as the places they live, spanning small towns, rural communities, and urban centers. Facilitating age-restricted housing across all settings requires the understanding and refinement of many variables.

This report analyzes the current supply and demand for age-restricted housing categories, first by aggregate state level, then by region, and finally by county. Emerging trends, demographic changes, and housing challenges are addressed. Obstacles faced by seniors living in various locations are identified.

By 2028, the number of Hoosiers over age 55 is projected to increase by more than 5%. The portion of the population over 65 will increase by almost 17%. This study aims to provide the State of Indiana with the necessary data to make informed decisions about age-restricted housing for its residents.

This report is published June 12, 2024, and focuses on the Southwest region. Reports that cover all regions will be available later in 2024. This report was revised on July 8, 2024.

# ABOUT



MMA, Inc. is a market analysis firm based in Indianapolis, Indiana. With backgrounds in commercial appraisal, urban planning, technical writing, commercial real estate, community development, and economics, the MMA team leverages extensive experience to benefit each unique study—from statewide to site-specific.

Founded in 2010, all MMA analysts are certified by the National Council of Housing Market Analysts (NCHMA). Each study is conducted by the NCHMA code of ethics that states, "...the public trust is maintained through independent, unbiased, objective opinions."



We are proud to be chosen to provide this analysis for IHEDA and FSSA DA.

Consultation was provided by JoAnna M. Brown and Associates.



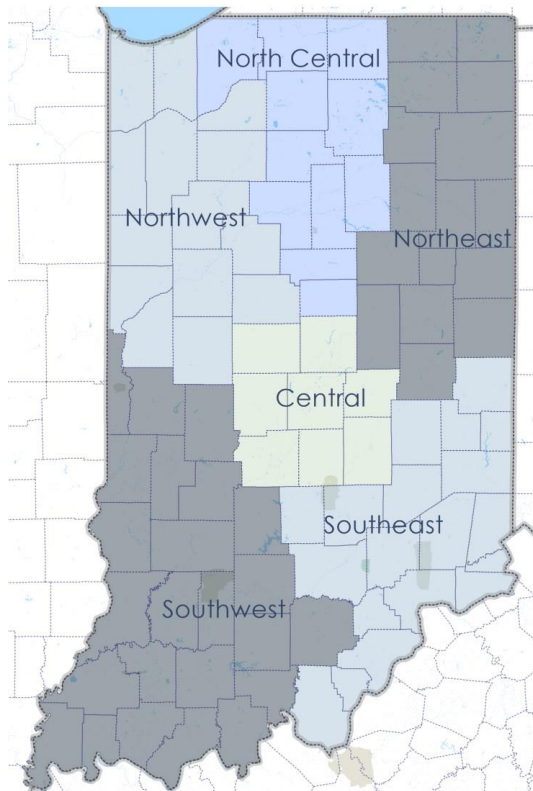
This is the fifth in a series of six regional reports.

Introductory information, pages 3 – 19, is a duplicate of information provided in the Northeast Region report (1/23/24), North Central Region (3/13/24), Central Region (4/25/24), and Northwest Region (5/28/24).

For return readers, new content begins with **02. Geography** on page 21.

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# Report Organization



## Key Data Points and Trends

To organize the data, the state is arranged into six regions based upon the existing service areas established by the Indiana Association of Areas on Aging.

Age-restricted housing data is presented for each category at following levels:

- State aggregate
- Regional overview
- County detail

Analyzing data from multiple sources produces a robust picture of current and future demand. Data sources are presented in detail in *Sources* on page 465 at the end of the report.

A key takeaway is understanding the quantity and scope of modifications needed to support residents aging in place in single-family, owner-occupied homes. Interviews with directors for the 16 Area Agencies on Aging produced both quantitative and qualitative input on the housing issues impacting seniors. For the full-state study, a survey of residents age 55+ provides additional valuable information.



*Our state has done a tremendous job towards helping aging Hoosiers avoid high-cost, long-term nursing facility placements through prioritizing home and community based long-term services and supports (HCBS).*

-Kristen LaFace, MS, MBA, CAE  
CEO, Indiana Association of Area Agencies on Aging

# METHODOLOGY

Tremendous volumes of data are assimilated in a study of this magnitude. A detailed methodology provides the framework to manage the quantity of information and ensure the reliability of data to produce accurate analysis. Before the first data set was assembled, the methodology established a roadmap for the study’s success. The methodology was developed by MMA, Inc. and approved by IHCD and FSSA DA.



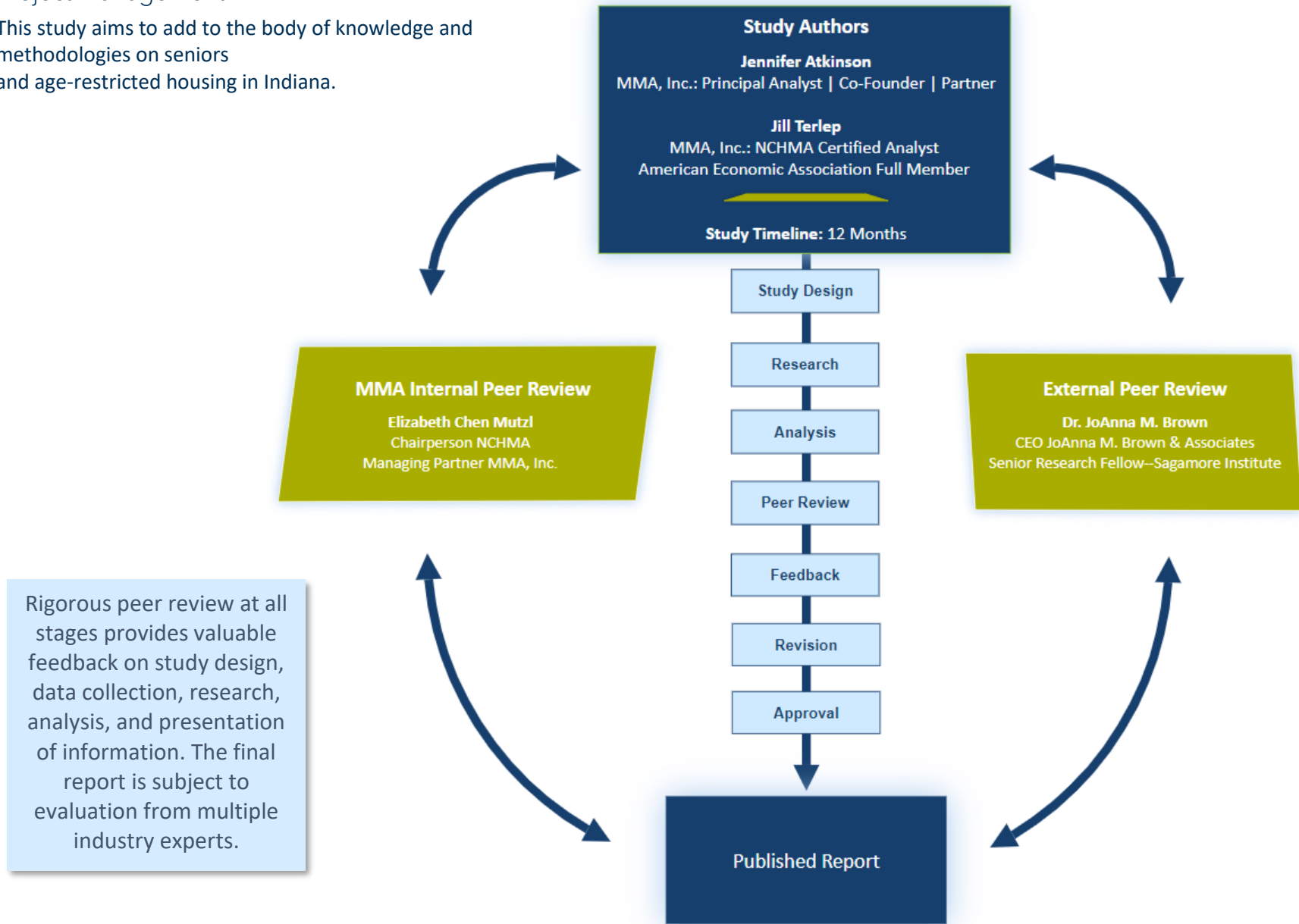
*Mixed method approaches allow researchers to use a diversity of methods, combining inductive and deductive thinking, and offsetting limitations of exclusively quantitative and qualitative research through a complementary approach that maximizes strengths of each data type and facilitates a more comprehensive understanding... Mixed methods may be employed to produce a robust description and interpretation of the data, make quantitative results more understandable, or understand broader applicability of small-sample qualitative findings.*

-Harvard Catalyst Community Engagement Program<sup>i</sup>

*Detailed Methodology was approved in the fall of 2023 and will be incorporated in the final, statewide report, along with participant resumes.*

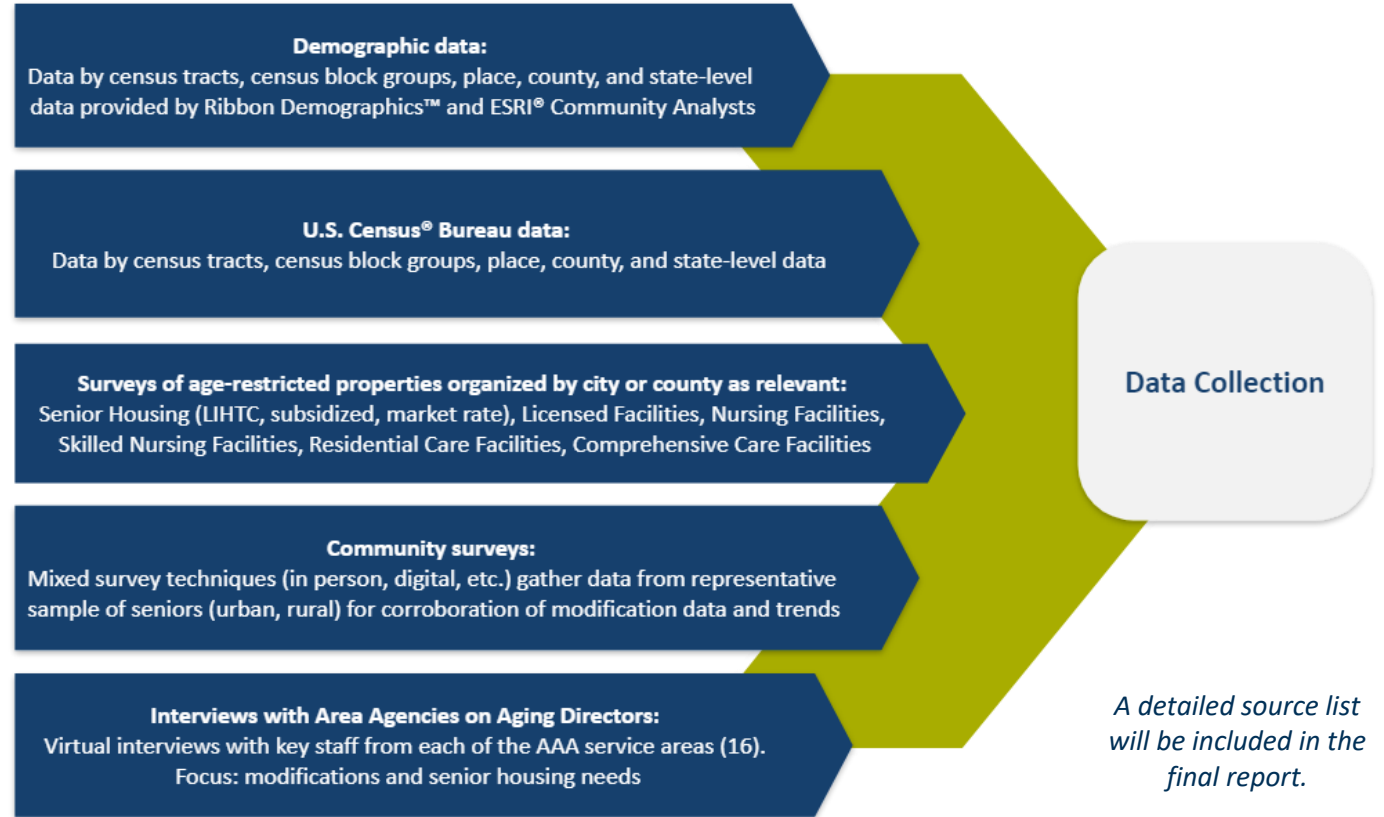
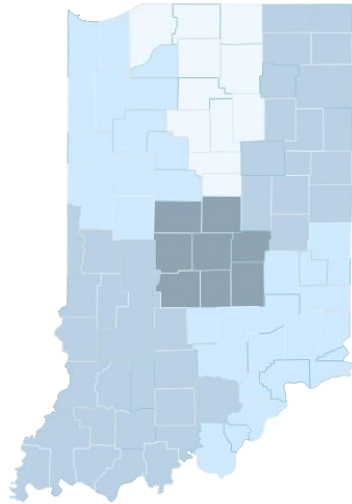
### Project Management

This study aims to add to the body of knowledge and methodologies on seniors and age-restricted housing in Indiana.





Data is collected for the state from sources and methods summarized below. Results are presented for the six regions outlined in Section 02.



*A detailed source list will be included in the final report.*

Composition of all variables provides a complete housing assessment for each geographic area.

# Housing Analysis

A housing study requires the evaluation of three main elements to form conclusions: demographic information, supply inventory, and demand analysis. In each category, data is synthesized and evaluated. Over 500,000 pieces of data are managed in the demographics section alone for a single region.

- **Demographics** data is presented with:
  - A narrative introduction
  - A chart or graph that illustrates the data trend
  - A data table for further analysis of the numbers (where appropriate)
- **Supply inventory** is presented by category in charts and tables.
- **Demand analysis** is shown in graphs and followed by tables that illustrate the detailed calculations.

Throughout the report, key facts, trends, and context are highlighted.



*The greater draw of affordable senior communities is primarily due to their scarcity in most markets.*

National Council of Housing Market Analysts White Paper  
Analysis of Age- and Income-Restricted Properties<sup>ii</sup>

# Demographics Introduction

Demographic analysis plays a pivotal role in planning and developing age-restricted housing. Understanding the composition of the existing population and projecting how it will change over time is critical. This information allows policymakers and developers to create inclusive environments that support the needs of senior residents.

Later in the report, demographic data is a key input for demand analysis calculations.

- In general, data is presented from a macro level to establish overall context, and then assessed at a micro level as it relates to the subject.
- All household data is HISTA™ Data licensed from Ribbon Demographics, LLC.
- Income data for 2011 is unavailable from the United States Census Bureau® for areas with a population less than 65,000. The United States Census Bureau® prepared a custom cross tabulation for Ribbon Demographics using the 2011-2015 American Community Survey (ACS) data. This data is referred to as an estimate.
- In accordance with the direction of the data provider, Ribbon Demographics produced by Claritas©:
  - Data for 2011-2015 is presented as an estimate.
  - Data for 2023 is presented as an estimate.
  - Data for 2028 is presented as a projection.

Demographic analysis includes trends by age group for:

- Population
- Households
- Tenure
- Income

**Housing tenure** is a demographic variable that refers to the way households hold the right to occupy a property: ownership or rentership. Tenure is a critical factor in all housing analyses. For senior populations, housing tenure plays a crucial role in ensuring quality of life—impacting everything from emotional well-being to access to services. To understand the implications for both independent and supported living, this report examines tenure across multiple variables.

# Supply Introduction

Determining the housing supply for a defined area is necessary for a housing demand analysis. Supply is researched and surveyed to ensure an accurate base inventory. Additional details on the collection of property data, including research methods and potential omissions, are available in the Limitations section on page 463.

To meet the statistically significant level required for use in the demand analysis, survey responses must reach 20% of each housing category for the specified geography. In areas of high population density, surveys that meet this requirement produce reliable results. Reasonable attempts are made to contact all properties in lower density counties. For licensed residential properties, if standard survey methods do not yield results, data from the Indiana State Department of Health report card on the property is listed along with the date of the report.

## Housing Type

Property surveys of the following, organized by city or county as relevant:

- Senior subsidized apartments
- Senior Low Income Tax Credit (LIHTC) apartments
- Senior market rate apartments
- Skilled nursing facilities (SNF)
- Residential care facilities (RCF)

Housing will be categorized by tenure (renters and homeowners). Senior renters have the following choices:

- Subsidized age-restricted housing
- Low Income Tax Credit (LIHTC)—both age-restricted and general population
- Market rate senior housing

Seniors who cannot live independently may choose from the following licensed facilities:

- Residential Care Facilities (RCF)
- Skilled Nursing Facilities (SNF)

According to the NCHMA White Paper, Analysis of Age- and Income-Restricted Properties, residents in a Residential Care Facility (or Assisted Living Facility) are likely to be 75 and older.<sup>ii</sup> The population is limited to those with a disability, as discussed on page 16.

Senior homeowners are discussed in Section 06. Owner-Occupied Improvements Analysis on page 441.

### Planned Units

Planned units are determined through interviews with all county, city, and municipal planning departments. Projects seeking approval for zoning changes or properties in the discussion phase of development are not considered to be pipeline inventory. Only properties that are under construction or have reached a reasonable funding threshold are considered as planned pipeline units.

### Income

Income- and age-restricted housing units are crucial in promoting social and economic equity within communities. These types of housing developments are designed to provide affordable options for specific groups of people, such as low-income, senior, or disabled individuals. Income is a key consideration in determining demand for age-restricted housing for independent seniors.

### Minimum and maximum income

To determine demand for age-restricted housing for independent seniors, income is considered. Renters are categorized by Area Median Income (AMI):

\$0 to 30% AMI	Subsidized housing, such as project-based Section 8 housing, public housing, Rural Development housing, or similar
30% AMI to 60% AMI	Low Income Tax Credit housing (LIHTC) housing. The program serves households earning 30% to 80% AMI. The industry standard is 60% for the overall average of the target income. Therefore, the 60% level is used for the maximum income.
60% AMI to 300% AMI	Market rate, age-restricted housing. Technically, there is no maximum income cap on households for market rate housing. For the purposes of this analysis, the rent is defined as the rent affordable to a household earning 100% AMI and the maximum income for a renter is set to 300% AMI.

The median income, or 100% Area Median Income, is determined for each county and region. The income is calculated using HISTA™ data from Ribbon Demographics based on a custom tabulation from Claritas, which provides estimates by geography by tenure, income, and age. The income is estimated for a two-person household size. Using this data, standard analysis techniques are applied to determine the median income, specifically for each county and for the region.

## Demand Analysis Introduction

Demand analysis uses the demographic data combined with the supply inventory, both current and planned, to determine current and future scenarios. Demand components include:

- Households by income
- Households by age
- Households by tenure
- Percentage of seniors with an independent living disability
- Percentage of senior homeowners likely to convert to rentership

### Demand for Independent Living Rental Options

Minimum and maximum income values are determined using the percent of Area Median Income (AMI) applicable to the category type (see the prior section). For the example at right, arbitrary amounts are selected to illustrate the income bands for Subsidized, LIHTC, and Market Rate housing. The number of senior renters in the income band is sourced from HISTA™ data (variables A, G, and M).

The addition of senior homeowners likely to become renters is calculated. For example, in the LIHTC column, the senior homeowners (H) are multiplied by 2.27% (senior homeowners converting to rentership) to yield the number of households to

Simplified Sample Demand Analysis				
Demand for 2023				
	Subsidized	LIHTC	Market Rate	
Minimum Income	\$0	\$20,001	\$40,001	
Maximum Income	\$20,000	\$40,000	\$200,005	
Senior Renters in Income Bracket (a)	A	G	M	
Plus				
Senior Homeowners in this income bracket (b)	B	H	N	
Owner conversion percentage (c)	2.27%	2.27%	2.27%	
Senior Homeowners Likely to Convert to Rentership (b x c)	C	I	O	
Equals				
Total Demand	A + C	G + I	M + O	
Less existing units	D	J	P	
Less planned units	E	K	Q	
Equals				
Net Demand	F	L	R	
2021 Seniors 55+ Homeowners converting to rentership		2.27%		

add to the demand (I). The percentage of senior homeowners converting to rentership is based on migration data from the U.S. Census Bureau and detailed on the next page.

Details on homeowners converting to rentership is available in the appendix *Senior Homeowners Converting to Renters* on page 467.

Existing units, determined during surveys on supply inventory, and planned units for the geography are subtracted from the total demand. The resulting number is the net demand of units for the chosen geography. In a study of this magnitude, omissions will occur. Demand analysis takes this into account when making statements regarding current and future demand scenarios.

#### Other Parameters for Demand Analysis for Independent Living Rental Options

Once the demand for senior housing has been determined by housing type (net demand), the information is evaluated against occupancy rates, planned units, and other significant market conditions. An assessment of the current supply is determined as sufficient, overbuilt, or insufficient. The demand analysis for independent living properties considers households by income.

Some counties have substantially fewer housing options for senior renters. The market data provided by the Southwest Region yielded patterns that led MMA to identify the counties with the most severe lack.

When the ratio of independent senior rental options to renter households 55 and older is 10.0% or less, the county is considered an *Age-Restricted Rental Housing Desert*.

In the Southwest Region, six counties qualify as Age-Restricted Rental Housing Deserts:

- Clay County
- Daviess County
- Owen County
- Posey County
- Putnam County
- Spencer County

# Demand Analysis: Licensed Residential Properties

Indiana has the following licensed residential facilities:

- Intermediate Care Facilities for Individuals with Intellectual Disabilities
- Skilled Nursing Facilities
- Residential Care Facilities

The scope of this report only includes Skilled Nursing Facilities and Residential Care Facilities (also referred to as assisted living facilities).

## Tenancy in a Residential Care or Skilled Nursing Facility

Residents in a Residential Care Facility, or Assisted Living Facility, are likely to be 75 and older, and the tenants are individuals rather than households. Therefore, household data is converted to population data using the average persons per household for households 75 and older. In addition, the population is limited to those with a disability.<sup>1</sup>

Residents in a Skilled Nursing Facility need more intense nursing skills and are likely to be older. According to a study by Greg Glasgow, a geriatrician with the University of Colorado Anschutz Medical Campus, the mean age for a person to enter a nursing home is 84.<sup>iii</sup> For the purposes of this report, seniors 85 and older who have a disability are considered in need of Skilled Nursing Facilities.

## Skilled Nursing Facilities and Residential Care Facilities

Demographically, the combination of age and the presence of a disability indicates a likelihood that the person needs either assisted living or skilled nursing.

**To determine the demand for a Residential Care Facility**, the senior population aged 75 to 84 is divided into two groups based on income.

- Seniors eligible for Medicaid Waivers (RCF w MW in the analysis charts).

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<sup>1</sup> The American Community Survey, from the U.S. Census Bureau, defines a disability as: “...serious difficulty with four basic areas of functioning – hearing, vision, cognition, and ambulation.” To fully capture the measure of disability, the Census Bureau includes questions on difficulty with the Katz Activities of Daily Living and the Lawton Instrumental Activities of Daily Living. Source: <https://www.census.gov/quickfacts/fact/note/US/DIS010222>.



- Seniors characterized as private pay (RCF in the analysis charts) due to earnings greater than 300% of SSI<sup>2</sup>.

**To determine the demand for a Skilled Nursing Facility** (SNF in the analysis charts), the population is limited to those 85 and older with a disability. Income parameters are less relevant, given that both Medicare and Medicaid beds are available in Skilled Nursing Facilities.

Once the demand specifically for RCF and SNF housing has been calculated, the total net demand for licensed facilities is determined. To simplify the conclusion, net demand is calculated based on the existing demographic projections, current supply, and properties in the pipeline.

In this study, the net demand is based on large aggregates of data used to determine the potential need for additional licensed facility options. A small, positive net demand number does not necessarily indicate a need for more beds; rather, it may be due to fluctuations in the data. When the net demand numbers are relatively low, as seen with the Skilled Nursing Facility analysis, this could indicate that sufficient units exist.

### Impact of Medicaid Options

Indiana allows seniors needing Home & Community Based Services (HCBS) who qualify for a Medicaid Waiver to use the waiver to pay for services in a qualified Residential Care Facility. To qualify for a Medicaid Waiver, an income and asset test is performed. The maximum income to qualify for a Medicaid Waiver is 300% of SSI. The 2024 rates show the maximum income for one person is \$33,948.<sup>iv</sup> The asset limit is \$2,000 and generally does not include one's primary home.<sup>v</sup> For seniors in need of more intense care, Medicaid and Medicare beds are available in skilled nursing facilities.

### Indiana State Department of Health Bed Need Analysis

In 2015, the Indiana Legislature approved a three-year moratorium on the construction of new nursing homes. The bill was signed by Governor Mike Pence. After the expiration of the moratorium, the state approved construction of new nursing homes based on a Certificate of Need. The approval process is outlined in Senate Enrolled Act 190 from the 2018 legislative session.

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<sup>2</sup> SSI is Supplemental Security Income, a program administered by the Social Security Administration for low-income seniors 65 and older, as well as other qualified recipients.

Indiana began to accept applications for a Certificate of Need (CON) on July 1, 2019, for Skilled Nursing Facilities. Key CON parameters include the following:

- The Indiana State Department of Health (ISDH) calculates the State Bed Need Rate before July 1 each year.
- The need rate is determined by assessing the current occupancy of existing beds against a goal of 90% occupancy.
- The need rate is applied to residents aged 65 and older. The rate is projected forward for two years, capturing aging residents who will reach age 65 in this time.
- The act allows for the transfer of beds from one county to another, with formulas to determine when a transfer is allowed. Notably, any county that has excess supply must maintain a reserve of 50 beds.

The Indiana State Department of Health issues a State Comprehensive Care Bed Need Rate every year. The initial calculation from the 2019 report indicated a need rate of 36.94 beds per 1,000 people 65 and older. A revised calculation for 2023 points to a need rate of 28.92 beds. Data for the State Comprehensive Care Bed Need Rate for ISDH has been collected and analyzed by Myers and Stauffer since the inception of the CON program. The Comprehensive Care Bed Need Rate is defined by Indiana code 16-29-7-9.<sup>3</sup>

### Complementing the ISDH Study

The analysis in this report intentionally utilizes a different population set than the ISDH study. The result is a complementary assessment of the need for nursing home beds.

The ISDH study considers the entire 65 and older population in determining the requirement for more beds.<sup>4</sup> As noted previously, this report projects the demand for skilled nursing beds using disabled seniors 85 and older, the average age of entry into a nursing home.

The data in this report offers an interpretation of need using unique variables and methodology, based upon the State Comprehensive Care Bed Need Rate and other data published in the ISDH report. Throughout the report, references are made to projected need as established by the Indiana State Department of Health State Comprehensive Bed Need Rate report dated July 1, 2023. Combining the information from both vantage points allows for a more comprehensive assessment.

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<sup>3</sup> *Ind. Code § 16-29-7-9, Current through P.L. 255-2023, Section 16-29-7-9.*

<sup>4</sup> ISDH. "Certificate of Need Program." *Long Term Care/Nursing Homes*, 11 July 2023, [www.in.gov/health/ltc/certificate-of-need/](http://www.in.gov/health/ltc/certificate-of-need/).

## Reconciling the Two Approaches

Given the differences in methodology and variables, it is expected that analysis will vary between the two reports. As stated in the *Complementing the ISDH Study* section above, this report presents complementary analysis to the ISDH information and includes the State Bed Need Report data to produce a robust picture of need and further context. Both differences are within an industry-accepted margin of error.

Several factors affect the range for this report and potentially impact future conditions.

- The ISDH estimate is for the population 65 and older. The demand analysis in this report uses the population 85 and over.
- For some areas, the age group 65 to 74 is the fastest growing segment of the senior population. The ISDH report will reflect a different need for beds since the population set is 65 and older, rather than the 85 and older population considered in this study.
- Comprehensive care beds are used by non-senior individuals who have skilled nursing needs.

# Owner-Occupied Improvement Analysis Introduction

Preparing a home to allow occupants to age in place often requires modifications to address accessibility, safety, and mobility. To establish an understanding of the volume and scope of modifications needed to allow aging in place in single-family, owner-occupied homes in Indiana, the directors for the Area Agencies on Aging were interviewed and national studies were reviewed. The agencies delivered both quantitative and qualitative input on issues affecting Indiana's older population.

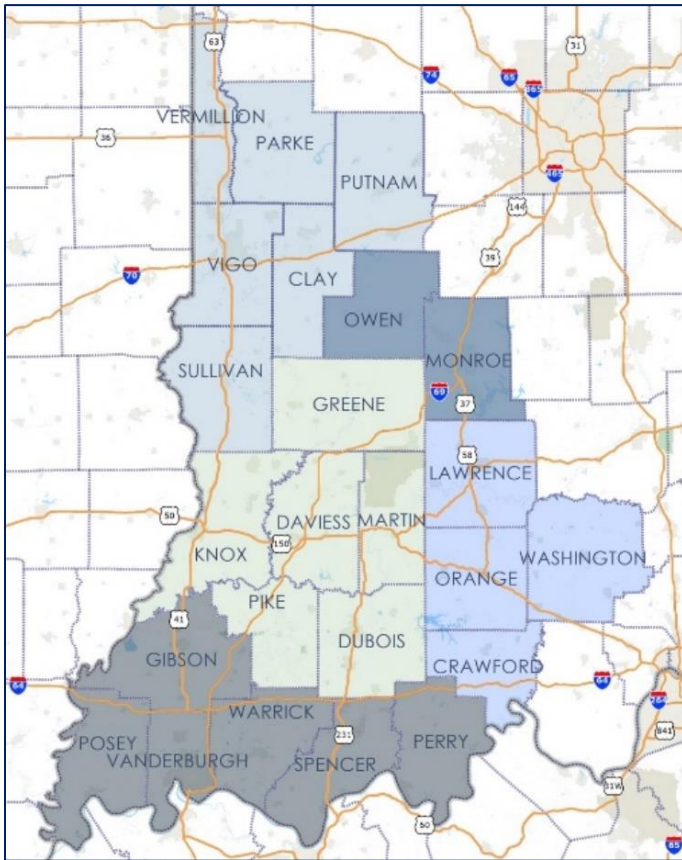
For the full-state study, a statewide survey of residents aged 55+ provides additional valuable information.

Data for the regional geographies includes:

- Housing units by number of units in structure
- Housing units by year structure was built

## 02. Geography

The Southwest Region includes 24 counties, representing 14.5% of the population of Indiana and 991,599 people. The counties in the Southwest Region align with the following Area Agency on Aging Planning and Service Areas: Area 7 (6 counties, light blue at top left), Area 10 (2 counties, dark blue in upper right), Area 13 (6 counties, light green), Area 15 (4 counties, light blue in middle right), and Area 16 (6 counties, dark gray to bottom left).



### Southwest Region

Geography	2023 Population Estimates	2023 % of population 55+	2028 % of population 55+
Region: Southwest	991,599	32.0%	33.1%
Clay County	26,300	33.8%	35.0%
Crawford County	10,469	37.7%	39.1%
Daviess County	33,582	28.0%	27.8%
Dubois County	43,710	33.5%	34.2%
Gibson County	32,794	32.5%	33.5%
Greene County	30,410	36.2%	37.8%
Knox County	35,571	33.3%	33.9%
Lawrence County	44,847	36.0%	37.5%
Martin County	9,682	36.2%	37.4%
Monroe County	139,910	25.1%	26.1%
Orange County	19,795	35.7%	36.4%
Owen County	21,387	38.1%	39.9%
Parke County	16,239	36.3%	36.9%
Perry County	19,276	33.8%	34.6%
Pike County	12,053	36.3%	37.4%
Posey County	36,778	32.6%	34.2%
Putnam County	24,970	36.3%	37.5%
Spencer County	19,607	37.2%	38.8%
Sullivan County	20,628	32.7%	34.3%
Vanderburgh County	179,742	31.8%	32.5%
Vermillion County	105,567	29.6%	30.5%
Vigo County	15,201	35.4%	36.8%
Warrick County	65,044	32.9%	34.7%
Washington County	28,037	33.8%	35.5%

# COUNTIES

The analysis for each individual county is found on the following pages as listed below.

Geography	Page	Geography	Page
<b>Region: Southwest</b>	<b>27</b>		
Clay County	53	Parke County	247
Crawford County	69	Perry County	263
Daviess County	84	Pike County	278
Dubois County	101	Posey County	294
Gibson County	117	Putnam County	310
Greene County	134	Spencer County	326
Knox County	151	Sullivan County	342
Lawrence County	167	Vanderburgh County	358
Martin County	183	Vermillion County	376
Monroe County	198	Vigo County	392
Orange County	215	Warrick County	409
Owen County	231	Washington County	425

## 03. Key Findings

### Population

- Estimates and projections show the region’s population will change by -0.6% from 2010 to 2028. The state’s population, however, will increase at a rate of 7.3% over the same time.
- From 2010 to 2028, the 65 to 74 age cohort reflects a 73.8% increase in population, yielding an annualized percentage growth of 4.1%. This increase tracks with national trends and is largely attributed to Baby Boomers who began turning 65 in 2011.<sup>vi</sup>
- From 2010 to 2023, the population aged 55 and older increased at an annualized percentage of 1.6%. From 2023 to 2028, the growth will likely slow to 0.7% per year.
- Owen County, with a total population of 21,387, has the highest percentage of seniors at 38.1% of the population aged 55 and older. Projections for 2028 show Owen County will still have the highest percentage at 39.9%. The proportion of senior population in the region ranges from 25.1% (Monroe County) to 38.1% (Owen County).
- From 2023 to 2028, almost all senior populations are expected to grow. The one exception is a projected decrease in the 55 to 64 age cohort.

### Households

- Based on 2023 estimates, households 62+ are increasing at a faster rate than households 55+. Households 62 and older are increasing annually by 4.2%, while households 55 and older are only increasing by 1.1%. Data for 2028 show the trend will continue.
- The number of households across all age groups is increasing. When household growth is experienced within a declining population, it indicates the average household size is contracting.
- Projections indicate strong growth in renters 62 and older. This cohort is expected to increase by 9.2% from 2023 to 2028.

### Income

- Warrick, Posey, and Dubois Counties have the highest median income, based on 2023 estimates. Projections for 2028 show that Parke County will displace Posey County in the top three.

- Over 53,000 of the 491,300 households earn \$75,000 to \$100,000, according to data for 2023. The number of households in the region earning \$75,000 or more has been increasing, a trend that mirrors the state.
- In most counties, a substantial increase is seen in households earning \$200,000+. From 2023 to 2028, the number of households at this income level will grow by 44.5%.
- According to SmartAsset™ and the United States Census Bureau™, Evansville ranks #3 in major U.S. Cities for growth of high-income households. The Evansville Regional Economic Partnership suggests the following as probable key contributors to household income growth for the region:<sup>vii</sup>
  - The Stone Center for Health Sciences has seen an increase in graduates in potentially higher income medical fields.
  - The region around Evansville is home to three Fortune 1000 companies.
  - Manufacturing sector wages averaged \$70,000. Health and Life Science sector wages averaged over \$100,000. Given that these are average wages, many jobs in these sectors pay above \$200,000/year.
- When the households are limited to age 75 and older, estimates for 2023 indicate the largest group will earn \$15,000 to \$24,999. Projections for 2028 show the largest group will become those who earn \$50,000 to \$74,999.

## Supply

- Regional surveys indicate 8,215 independent living units for seniors in the Southwest Region. Of these units, 58.1% are subsidized.
- *Age-Restricted Rental Housing Deserts*, defined by this report as geographies where rental housing units exist for less than 10% of the senior renter households, are common in the Southwest Region. Six counties meet the criteria as *Age-Restricted Rental Housing Deserts*.
- Among the 24 counties in the region, 13 lack any senior LIHTC units and 10 lack any senior market rate units.
- Vanderburgh County has 1,505 senior units, accounting for 18.3% of the senior units in the region.
- Parke County has no licensed Residential Care or Skilled Nursing Facilities.
- Ten counties do not have any Residential Care units.
- The demand for Residential Care (22,341 beds) far outstrips the need for Skilled Nursing (915).

## Disability

In the Southwest Region, 49.0% of seniors 75 and older are disabled, higher than the disability rate for Indiana, 47.1%.



- Greene County has the highest disability rate at 61.4%.
- Pike, Dubois, and Putnam Counties all have disability rates lower than 44%.
- The other counties have a disability rate that ranges from 41.2% to 54.1%.

### Demand Analysis

- Unmet demand is evident across all categories of independent living. Both a growing senior population and an increasing percentage of senior renters contribute to the high demand. The 2023 unmet demand for independent living units totals almost 40,000.

Subsidized	LIHTC	Market Rate
7,763	8,952	17,635

- Unmet demand for Residential Care substantially exceeds demand for Skilled Nursing Care, a trend that will increase based on 2028 projections.

Residential Care Beds	Skilled Nursing Beds
22,341	915

- In 2023, 10,939 residents in the Southwest Region need Medicaid Waivers to pay for Residential Care services.
- Skilled Nursing Facility demand analysis:

Ten counties have sufficient Skilled Nursing Facility beds for 2023, based on calculations utilizing seniors 85 and older with a disability. Seven counties need fewer than 100 beds.

To add further context, this report includes data from the Indiana State Department of Health (ISDH, 7/1/23) projected demand for skilled nursing beds for seniors 65 and older. The ISDH analysis uses statewide inpatient days coupled with available beds to analyze demand. The ISDH projection shows a much lower estimate of demand for skilled nursing beds.

### Owner-Occupied Improvements Analysis

Census data reporting the percentage of aging-ready homes is not available on the individual state level. The Census geography that includes Indiana, as well as Illinois, Ohio, Michigan, and Wisconsin, shows 27% of occupied housing units are aging-ready homes. To qualify as aging-ready for the Census, the residences include a step-free entry as well as a bedroom and full bathroom on the first floor.

MMA contracted with American Directions Research Group to conduct a representative survey of seniors living in Indiana. The purpose is to assess whether the age-readiness of senior housing in the state of Indiana aligns with the Census data and other national reports. This survey addresses a knowledge gap—current research is not available for these variables at the regional level for Indiana. The statewide report will include additional data on aging-readiness by region.

The Area Agencies on Aging (AAA) are trusted local sources for older Americans, recommended by senior-focused agencies and advocates from the National Institute on Aging to AARP. As the community experts for all 92 counties, agencies deliver both quantitative and qualitative input on the issues addressing Indiana’s older population.

The directors for the following Area Agencies on Aging (AAA) Planning and Service Areas were interviewed for this report:

- Area Agency on Aging Planning and Service Area 7: Thrive West Central, serving Clay, Parke, Putnam, Sullivan, Vermillion, and Vigo Counties
- Area Agency on Aging Planning and Service Area 10: Area 10 Agency on Aging, serving Monroe and Owen Counties
- Area Agency on Aging Planning and Service Area 13: Generations Vincennes University Statewide Services, serving Daviess, Dubois, Knox, Greene, Martin, and Pike Counties
- Area Agency on Aging Planning and Service Area 15: Hoosier Uplands/Public Service Area 15 Agency on Aging and Disability Services, serving Crawford, Lawrence, Orange, and Washington Counties
- Area Agency on Aging Planning and Service Area 16: SWIRCA and More, serving Gibson, Perry, Posey, Spencer, Vanderburgh, and Warrick Counties

## 04. Southwest Region

### Demographics: Section Overview

For the region, the following data is used to understand demographic trends, senior housing supply, and need for various senior housing options:

- Total population and population by age group
- Total households and households by age group
- Total households by tenure (owner or renter) and households by tenure by age group
- Existing supply of all senior housing options and planned additions to the supply
- Demand for senior independent rental options
- Demand for assisted living and skilled nursing

Data for individual counties is presented in the same order in *Section 05. County Detail* on page 51.

Unless otherwise noted, all data in the demographic section is sourced from HISTA™ data by Ribbon Demographics. HISTA™ data (Households by Income, Size, Tenure, and Age) by Ribbon Demographics is a demographic data product specifically designed for housing analysis. HISTA™ tabulates all four essential elements: household income, household size, tenure (renters vs. owners), and age of householder. HISTA estimates are produced by the demographers at Claritas and are based on a variety of data inputs, including a four-way custom tabulation of data at the census tract level from the American Community Survey (ACS), which Ribbon Demographics commissioned from the US Census Bureau, the most recent Decennial Census and other ACS data, as well as other sources that Claritas uses in the production of their standard demographic data products (PopFacts), which are fully consistent with HISTA figures. HISTA™ has been widely used for housing analysis throughout the USA for 20 years.



*According to the AARP International Journal, “Every day in the U.S., 10,000 people turn 65, and the number of older adults will more than double over the next several decades to top 88 million people and represent over 20 percent of the [United States’] population by 2050.*

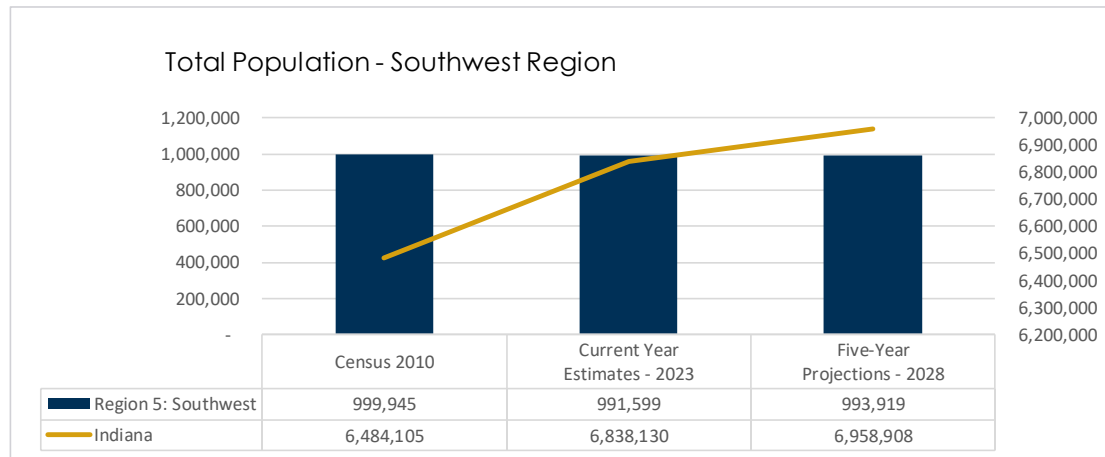
*The rapid pace of change creates an opportunity and an imperative for both the public and private sector to harness the potential of the growing segment of society and to ensure the welfare of older Americans.<sup>ix</sup>*

### Population

Estimates and projections show the region’s population is decreasing.

Total population changes among all regions from 2010 to 2028:

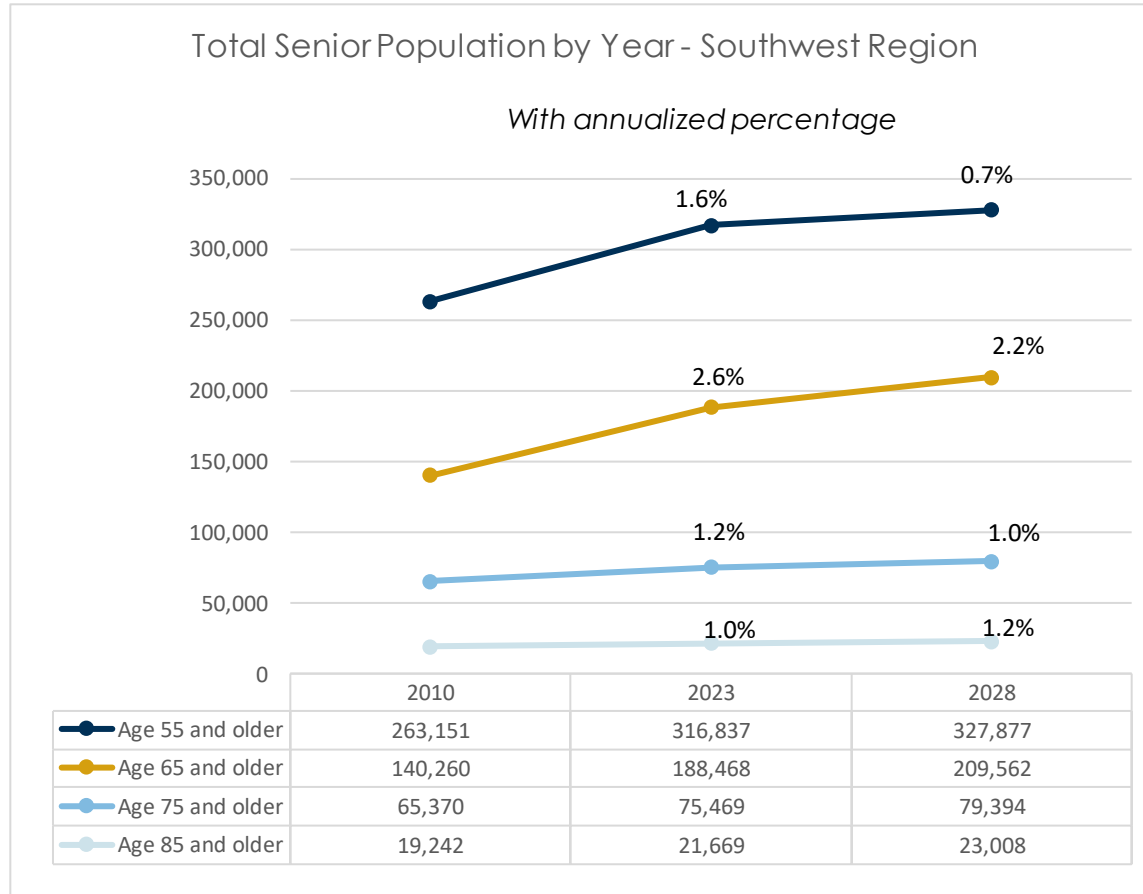
Indiana	7.3%
North Central	2.1%
Central Indiana	20.4%
Northeast	3.8%
Northwest	3.5%
Southwest	-0.6%
Southeast	5.1%



The population trend for the Southwest Region is an outlier when compared to the growth across the State of Indiana and other regions. From 2023 to 2028, projections show total growth of 0.2%.

### Population by Age Group

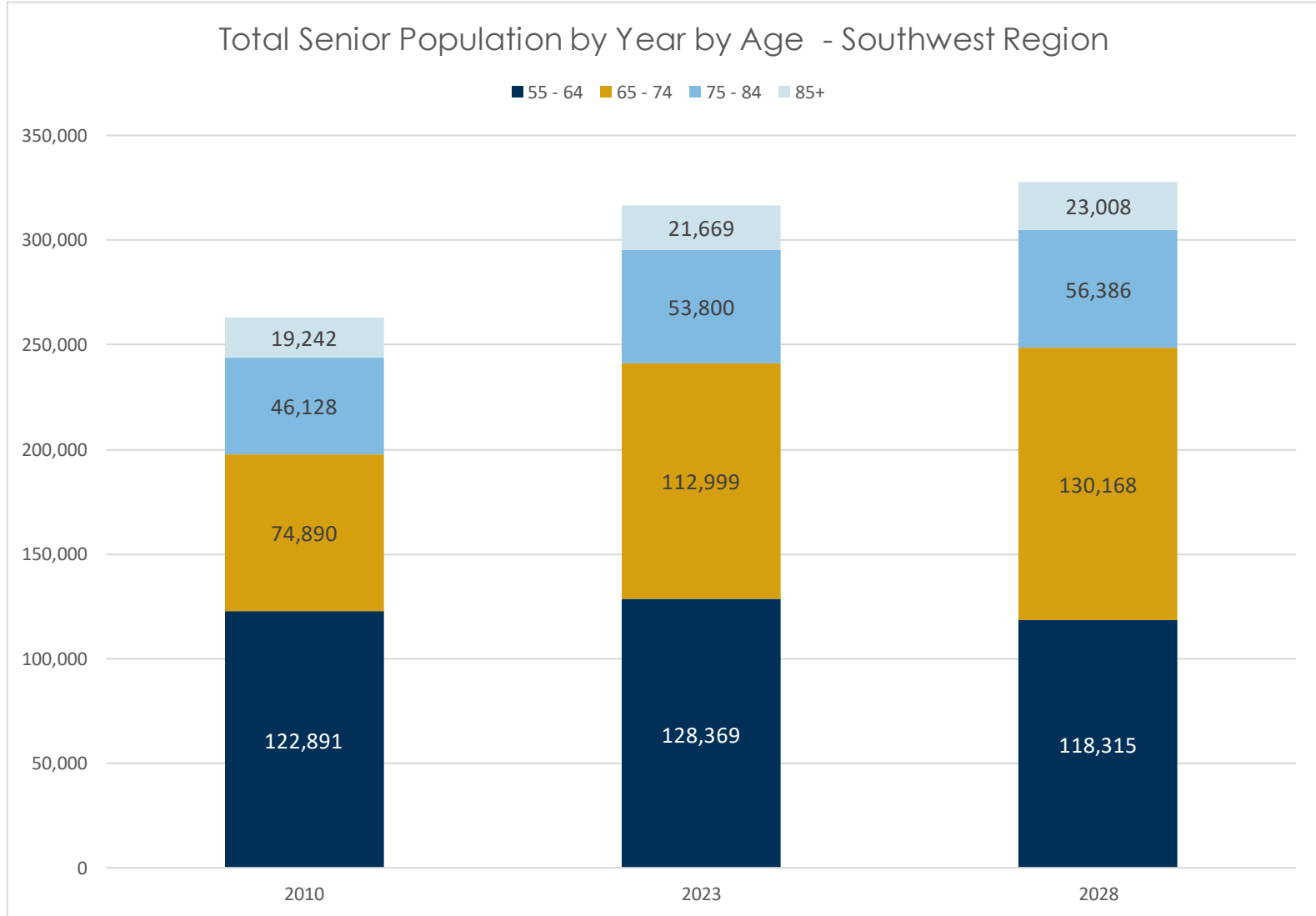
Each trend line in the graph below represents the total population for the defined age cohort and above. Projections for 2028 indicate the cohort aged 55 and older will reach 327,877 individuals, which includes 23,008 seniors over the age of 85.



The strongest growth trends are represented by the 65 and older cohort.

### Total Senior Population by Year

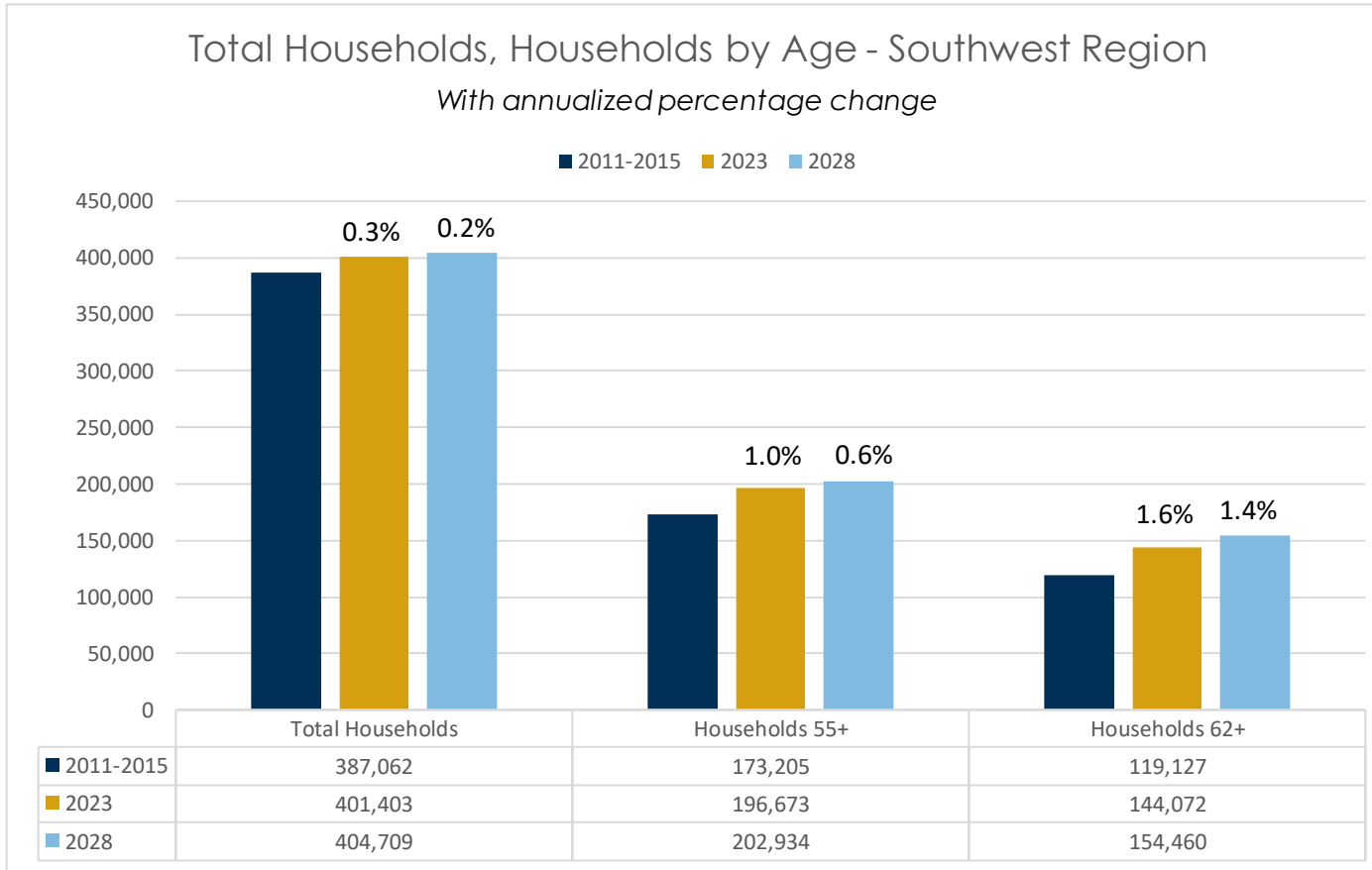
From 2023 to 2028, all senior populations are expected to grow, except for the age group 55 to 64.



The 65 – 74 age cohort will grow by 73.8% from 2010 to 2028.

## Households

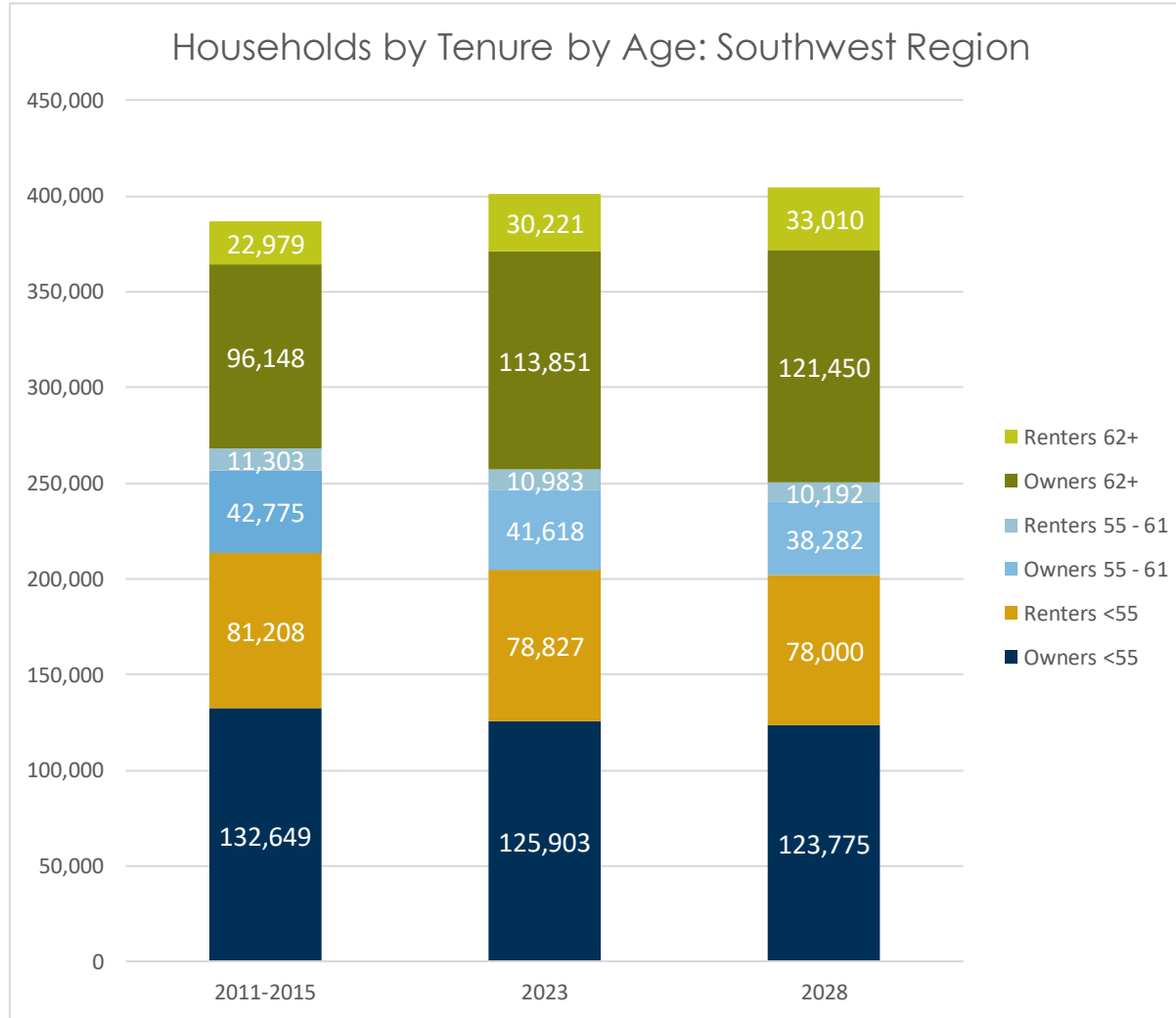
Households are defined by the U.S. Census Bureau as, “...[including] all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence.”<sup>viii</sup> For the State of Indiana, total households have an annualized percentage change of 0.6% from 2011 - 2015, and 0.43% from 2023 - 2028.



**Strongest household growth is evident in the 62+ age group.**

### Households by Tenure

The total number of renters increased from base year to current year estimates. This growth is entirely driven by the 62+ age group.

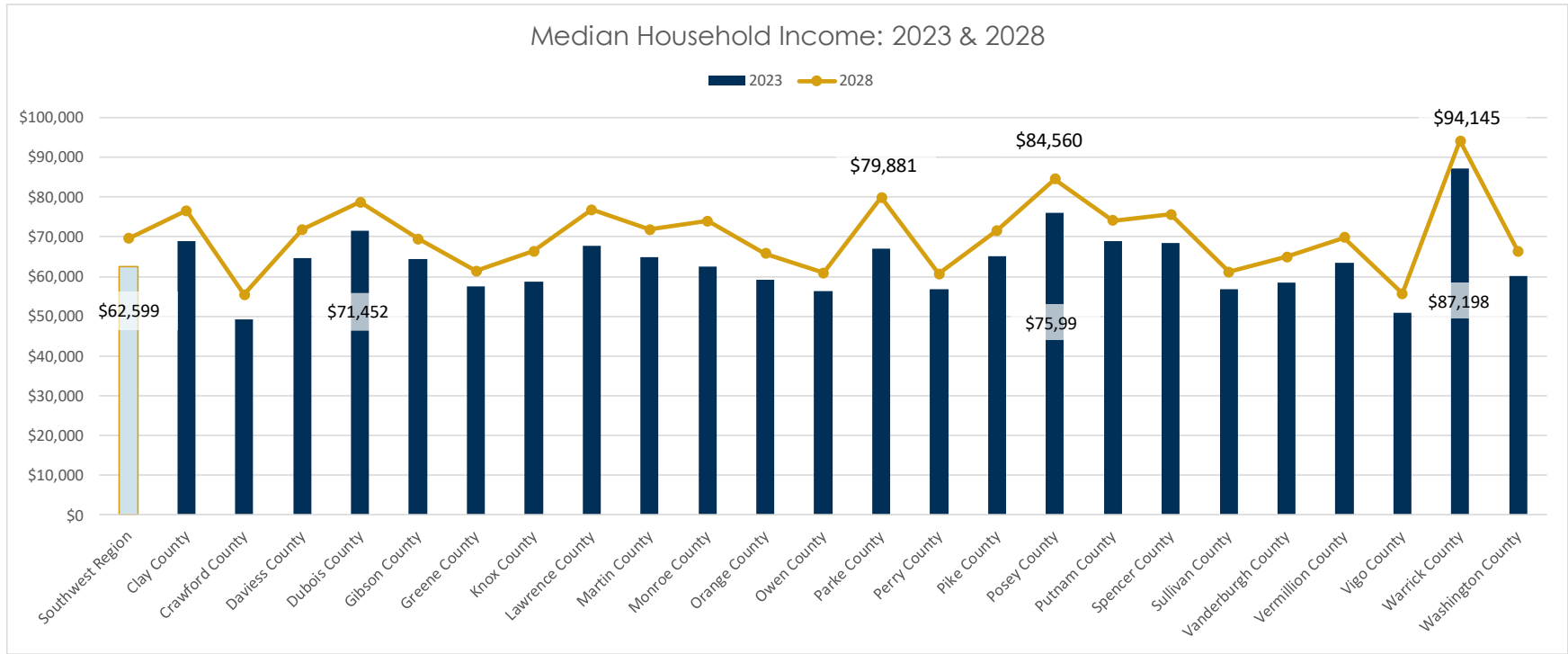


Renters and owners 62 and older have been increasing. Projections indicate steady growth through 2028.



### Households by Income by County

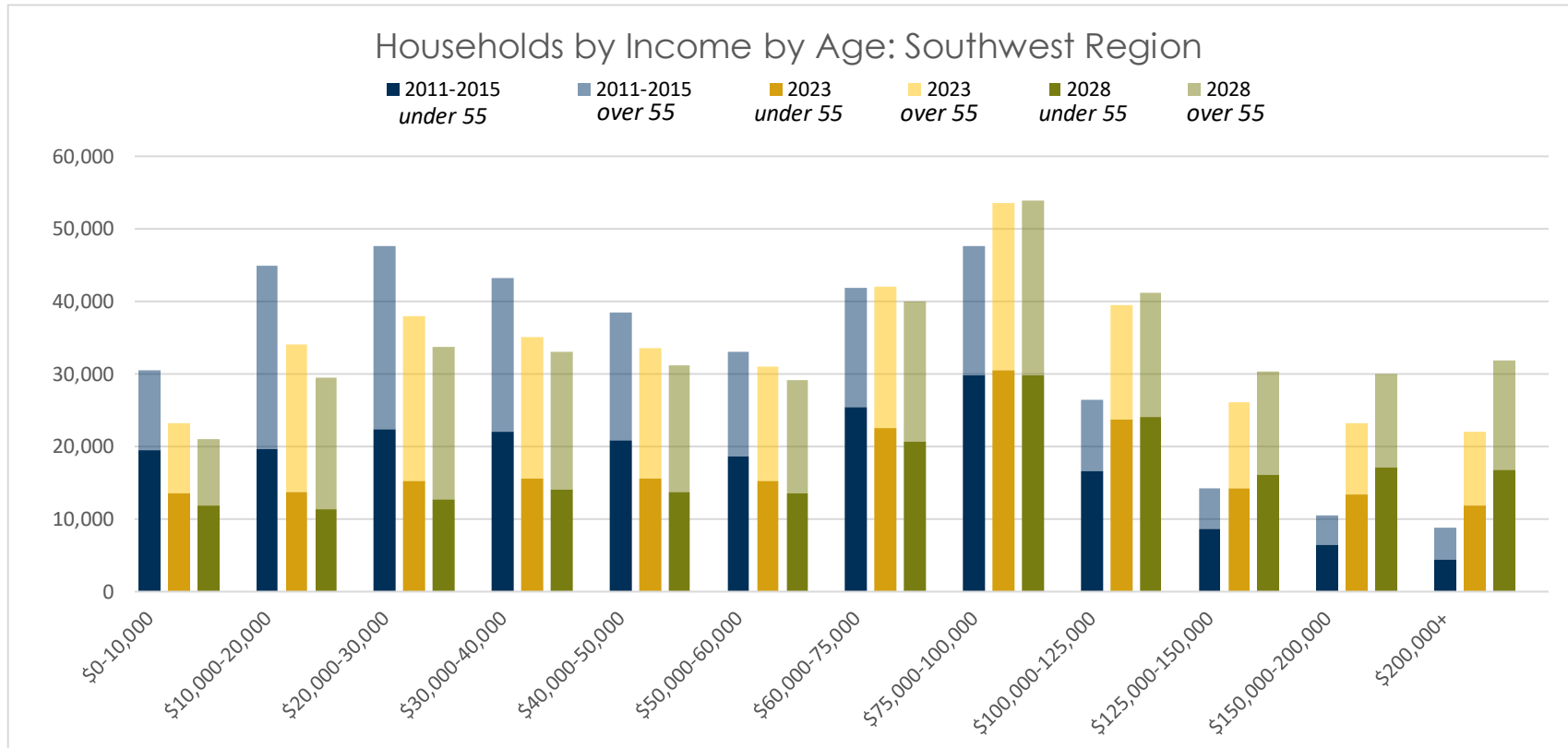
Warrick County, part of the Evansville, IN-KY MSA, shows the highest median incomes for both current year estimates and five-year projections.



Warrick, Posey, and Dubois Counties have the highest median income for 2023. Projections for 2028 show that Parke County displaces Dubois County in the top three.

### Households by Income by Age

Income bands are categorized by age. The period from 2011 – 2015 is included to provide further context for income trends. Analyzing households by income bands establishes a projected pattern of income growth for 2028. The lower/darker part of each bar represents households headed by persons under age 55, and the lighter/upper portion of the bar represents senior households over age 55.

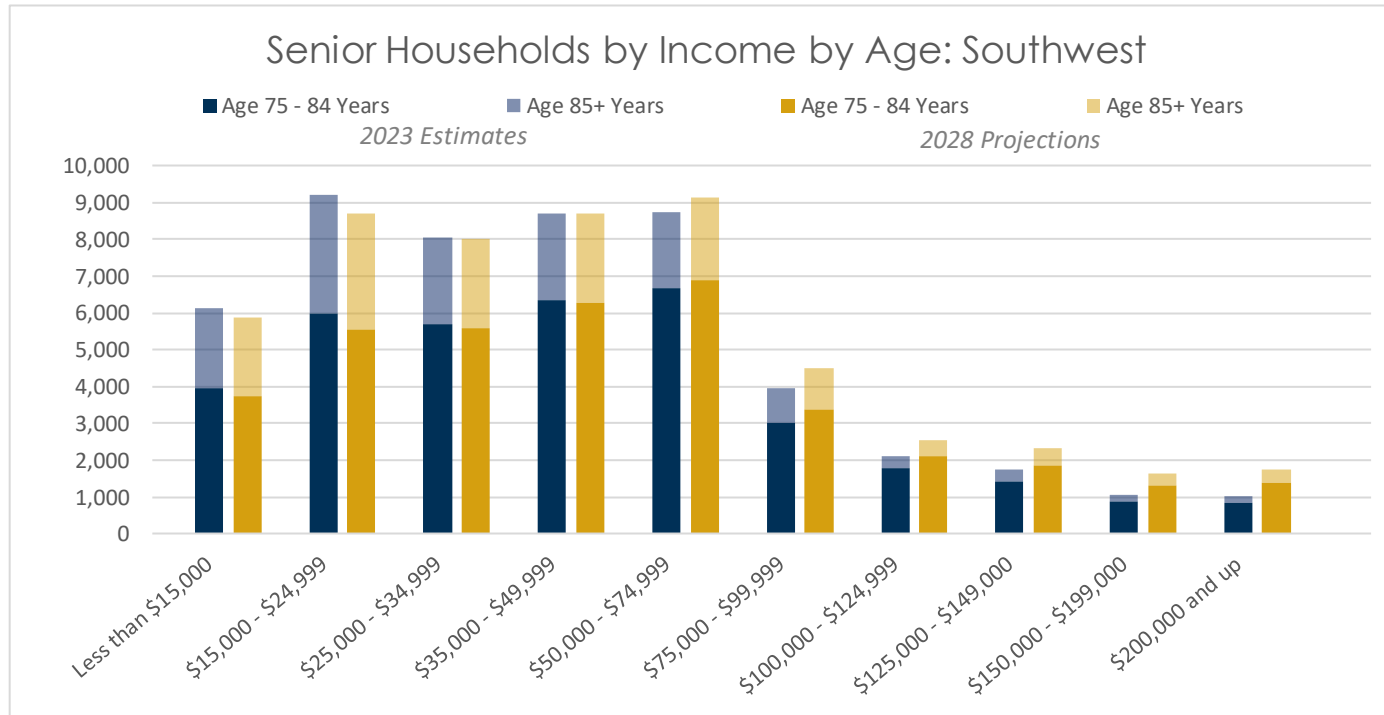


The largest group of total households in 2023 earns \$75,000 to \$100,000. Trends remain steady for 2028.

The largest group of households aged 55 and older also earns \$75,000 to \$100,000, an income trend projected to continue for 2028.

### Households by Income by Age, 75+

This age range is relevant in calculating demand for Residential Care and Skilled Nursing Facilities.



**In 2023, the largest group of 75+ seniors earns \$15,000 to \$24,999. For 2028, the largest group will earn \$50,000 to \$74,999.**

Data for senior households aged 75 and older is not available from HISTA™ from Ribbon Demographics. This data is sourced from Claritas PopFacts. Ribbon Demographics is also a licensed reseller of Claritas’ PopFacts data, which are used for population, housing unit data, structures by age, median home value, and more. For this report, PopFacts allows analysis of senior households by income over the ages of 75 and 85 to determine demand for assisted living and skilled nursing facilities. Claritas has been a leading demographics provider since the 1970s. Ribbon Demographics first selected Claritas to produce HISTA based on the results of select comparisons of 2000 household estimates with 2000 decennial census figures that were published later. Claritas also performs their own evaluations every ten years. Their 2020 evaluation demonstrates that their estimates remain similarly reliable.

# Supply: Section Overview

For the region, a supply analysis (survey) is presented for all 24 counties. The inventory covers housing in the following rental categories:

- Subsidized housing
- Low-income Tax Credit Housing (LIHTC) housing
- Market rate housing

All properties were called multiple times. An entry of NA in charts or tables indicates that data is not available or does not meet standards for analysis.

## Minimum and maximum income

The minimum and maximum income are determined for the following:

- Independent Living
  - Subsidized apartments
  - Low Income Tax Credit (LIHTC) apartments
  - Market rate apartments
  - Enhanced senior independent apartments
- Licensed Facilities
  - Residential Care Facility with Medicaid waiver (RCF w MW)
  - Residential Care Facility – private pay (RCF)
  - Skilled Nursing Facility (SNF)

Enhanced senior independent living is a newer option for seniors. For example, Legends Village in Washington (Daviness County) provides call pendants for all residents to access 24-hour staff assistance. The facility also offers both formal dining and casual dining, an in-house physical therapy clinic, and enhanced amenities like a hair salon and an ice cream parlor.

If a resident needs service that require licensing, such as medication management, a third-party home health care provider comes in to provide the service for a fee.

All senior properties that are enhanced senior living are shown in the Market Rate section and indicated with an \* in front of the name.

The supply of licensed facilities is reported by type: Residential Care Facility or Skilled Nursing Facility, or both. When a property does not have a type of bed, NA is listed.

### Southwest Region – Supply Analysis

Surveys conducted in late 2023 and early 2024 revealed 8,215 independent living units in the Southwest Region, with 58.1% of the senior units found in subsidized properties.

Southwest Region: Subsidized, LIHTC, Market Rate

Type	Subsidized units	LIHTC units	Market units
Clay County	36	48	0
Crawford County	84	0	0
Daviess County	47	0	49
Dubois County	239	142	62
Gibson County	86	56	0
Greene County	214	166	44
Knox County	242	47	65
Lawrence County	191	30	36
Martin County	100	0	0
Monroe County	381	486	249
Orange County	192	0	0
Owen County	30	0	0
Parke County	108	60	0
Perry County	156	46	19
Pike County	161	42	15
Posey County	37	46	0
Putnam County	64	48	28
Spencer County	46	0	0
Sullivan County	18	40	77
Vanderburgh County	974	123	408
Vermillion County	149	0	0
Vigo County	843	372	121
Warrick County	230	45	430
Washington County	145	30	12
<b>Totals</b>	<b>4,773</b>	<b>1,827</b>	<b>1,615</b>



Vanderburgh County has 18.3% of the senior rental units in the region. In the region, 6 counties, highlighted in blue in the table, qualify as *Age-Restricted Rental Housing Deserts*.

### Southwest Region: Minimum and Maximum Income

<b>Region 5: Southwest</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$18,780
	LIHTC	60%	\$18,781	\$37,559
	Market rate	300%	\$37,560	\$187,797
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$187,797
	Skilled Nursing Facility		\$0	\$187,797

### Disability Rate

Standard analysis techniques use disability rates to determine the need for Residential Care Facilities and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Southwest Region</b>	<b>Number</b>	<b>Percentage</b>
Estimate, Total	973,820	
Estimate, Total, Male	485,161	
Estimate, Total, Male, 75 years and older	27,030	100.0%
Estimate, Total, Male, 75 years and older, with a disability	12,929	47.8%
Estimate, Total, Female	488,659	
Estimate, Total, Female, 75 years and older	38,941	100.0%
Estimate, Total, Female, 75 years and older, with a disability	19,390	49.8%
Estimate, Total, Male & Female, 75 years and older	65,971	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	32,319	49.0%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

In the Southwest Region, an estimated 49.0% of seniors 75 and older are disabled.

## Disability Status (75+) by County

The chart below reflects the number of persons 75 and older with a disability by county. The rates are color coded on a scale where the highest disability rate is red and the lowest is green.

Disability Status 75+ by County	Number	Percentage
Pike County	404	41.18%
Dubois County	1,185	42.38%
Putnam County	1,049	43.12%
Spencer County	677	45.01%
Monroe County	3,424	45.92%
Vermillion County	501	46.09%
Posey County	860	46.94%
Gibson County	976	47.08%
Vanderburgh County	5,580	47.38%
Knox County	1,239	48.80%
Vigo County	3,461	48.97%
Warrick County	2,131	49.52%
Parke County	645	49.58%
Lawrence County	1,731	50.82%
Washington County	929	51.02%
Orange County	746	51.84%
Sullivan County	747	52.02%
Martin County	420	52.83%
Owen County	867	53.49%
Crawford County	393	53.62%
Clay County	943	54.10%
Perry County	735	55.22%
Daviess County	1,201	57.41%
Greene County	1,475	61.36%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

Greene, Daviess, and Perry Counties have the highest disability rates in the region.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in the Southwest Region paying more than 40% of their income for housing, indicating they are rent overburdened. For general occupancy housing, the typical rent overburdened metric is paying 35% or more for housing. For seniors, the metric is 40%.

Gross Rent as a % of Household Income	Number
Total renter HH in Southwest	127,867
Renter HH paying 40 to 49% of income	10,662
Renter HH paying 50% or more of income	28,420
<i>Total rent overburdened</i>	39,082
Percentage	30.6%

The chart below reflects the number of renter households in the Southwest Region in substandard housing.

Substandard Housing	Number
Total households in Southwest	400,521
Owner-occupied lacking plumbing facilities	1,116
Owner-occupied lacking kitchen facilities	1,307
Renter-occupied lacking plumbing facilities	491
Renter-occupied lacking kitchen facilities	1,891
<i>Total households with substandard units</i>	4,805
Percentage	1.2%



# Southwest Region – Demand Analysis

The demand for senior housing (by housing type) is evaluated against occupancy rates, planned units, and other significant market conditions. An assessment of the current supply is determined as sufficient, overbuilt, or insufficient. The demand analysis for independent living properties considers households by income.



*Market demand is not project specific and covers all renter households and income levels.*

-National Council of Housing Market Analysts White Paper  
Demand and Capture Rate Methodologies<sup>vi</sup>

The demand analysis for independent living properties includes:

- Minimum and maximum income for each type of housing
- Number of renters 55 and older
- Percentage of existing senior homeowners who will convert to rentership<sup>5</sup>
- Existing and planned independent living properties

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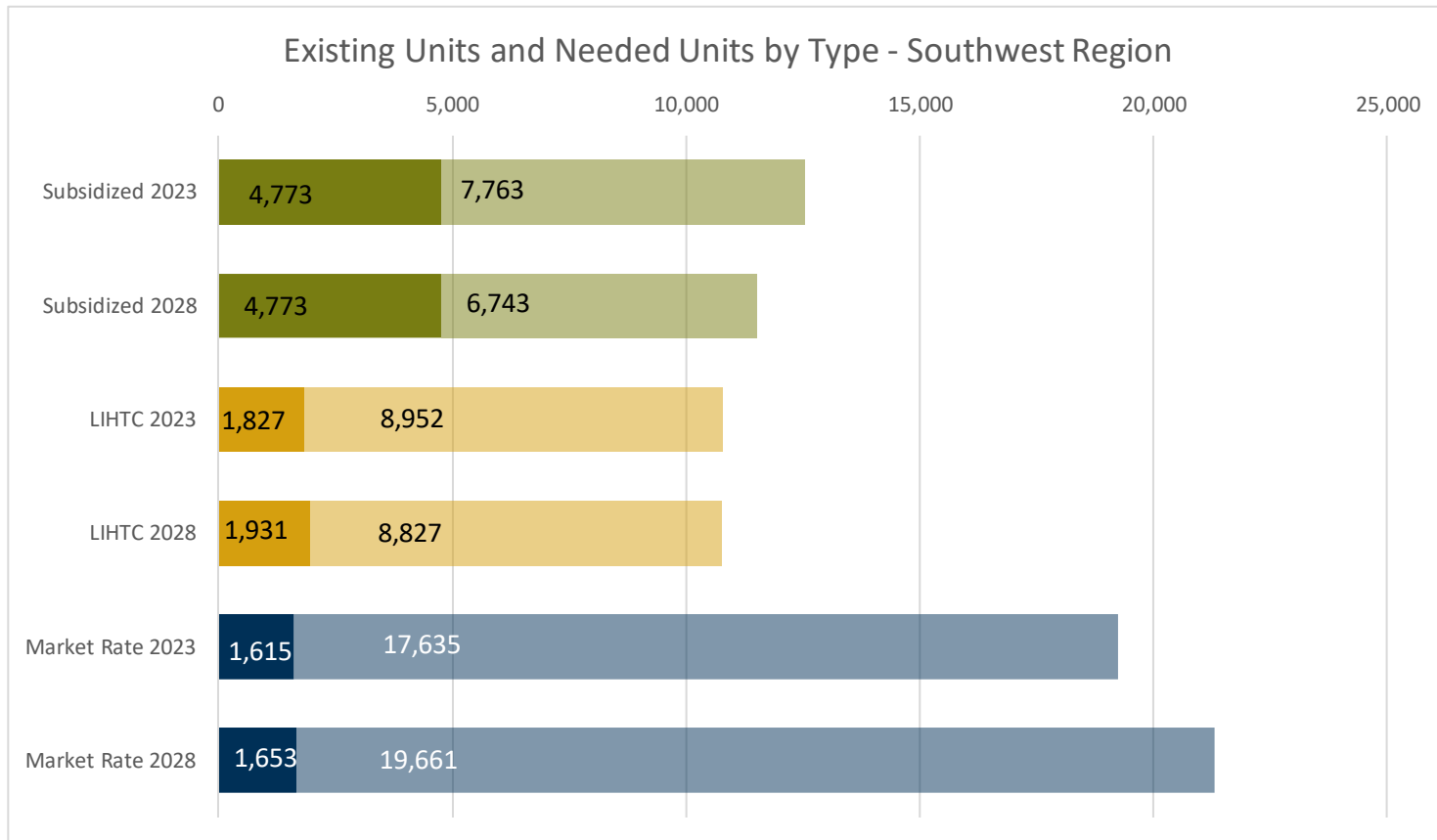
<sup>5</sup> Data sourced from the American Housing Survey C-06-00 conducted by the U.S. Census Bureau®

# Demand Overview

## Demand for Independent Living Rental Properties

In the chart below, the darker colors show existing age-restricted units, and the lighter colors show the net demand by type and year. The greatest demand is present for senior market rate properties.

**Note:** Not all senior renters live in age-restricted multifamily properties. Some demand is absorbed by general occupancy properties.



Demand is evident across all housing types with the greatest need for market rate units.

### Detailed Demand Analysis Calculation for Independent Living Rental Properties

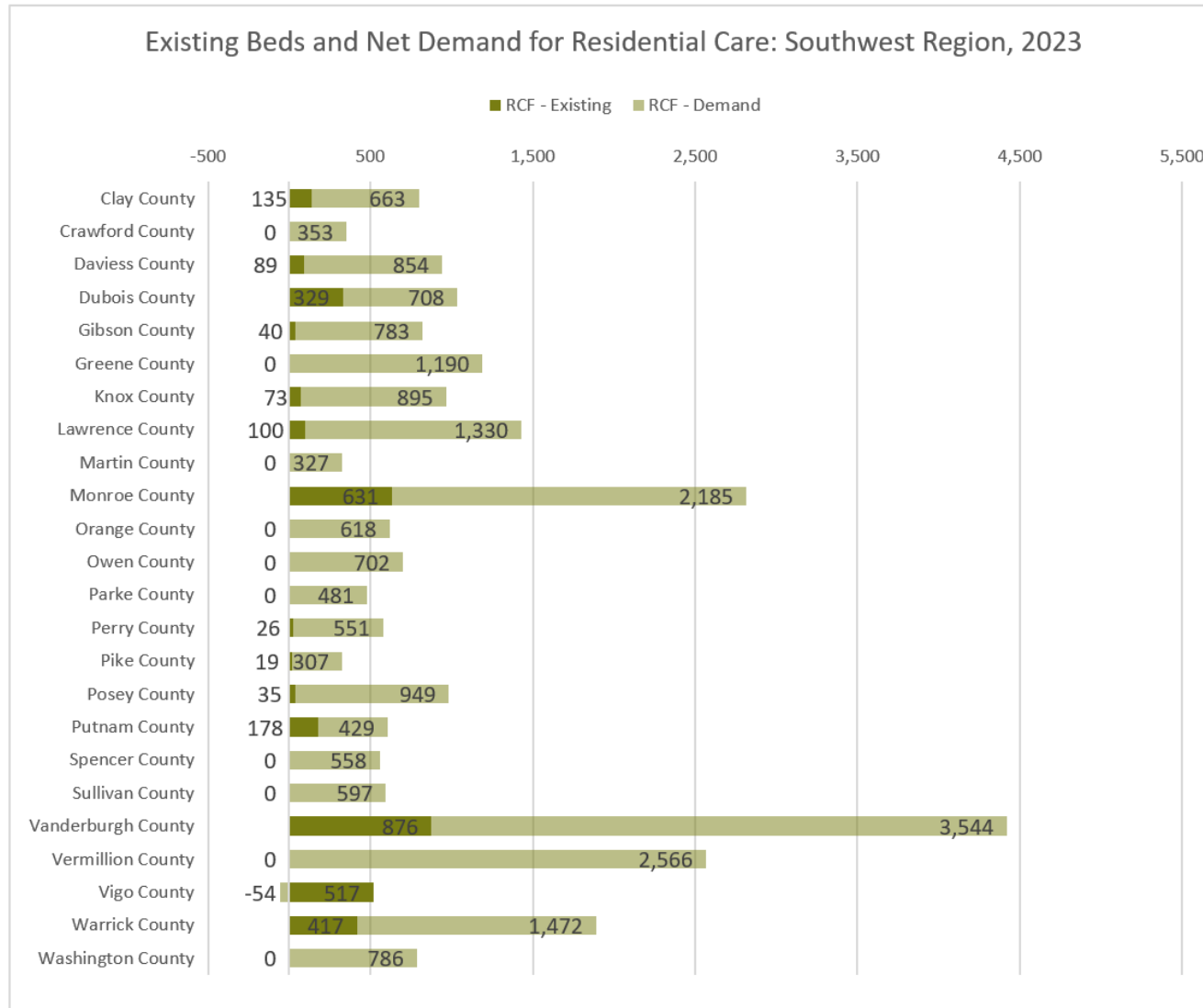
The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Southwest</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,781	\$37,560	\$0	\$18,781	\$37,560
<b>Maximum Income</b>	\$18,780	\$37,559	\$187,797	\$18,780	\$37,559	\$187,797
<b>Senior renters 55+ in income bracket</b>	12,183	10,207	17,041	11,203	10,136	18,978
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	15,566	29,818	99,117	13,797	27,465	103,018
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	353	676	2,247	313	623	2,336
<b>Equals</b>						
<b>Total Demand</b>	<b>12,536</b>	<b>10,883</b>	<b>19,288</b>	<b>11,516</b>	<b>10,758</b>	<b>21,314</b>
<b>Less existing units</b>	4,773	1,827	1,615	4,773	1,931	1,653
<b>Less planned units</b>	0	104	38			
<b>Equals</b>						
<b>Net Demand</b>	<b>7,763</b>	<b>8,952</b>	<b>17,635</b>	<b>6,743</b>	<b>8,827</b>	<b>19,661</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		41,204	43,202			
Total senior 55+ owner households		155,469	159,732			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

The demand analysis indicates housing need for all income categories.

### Demand for Residential Care Properties

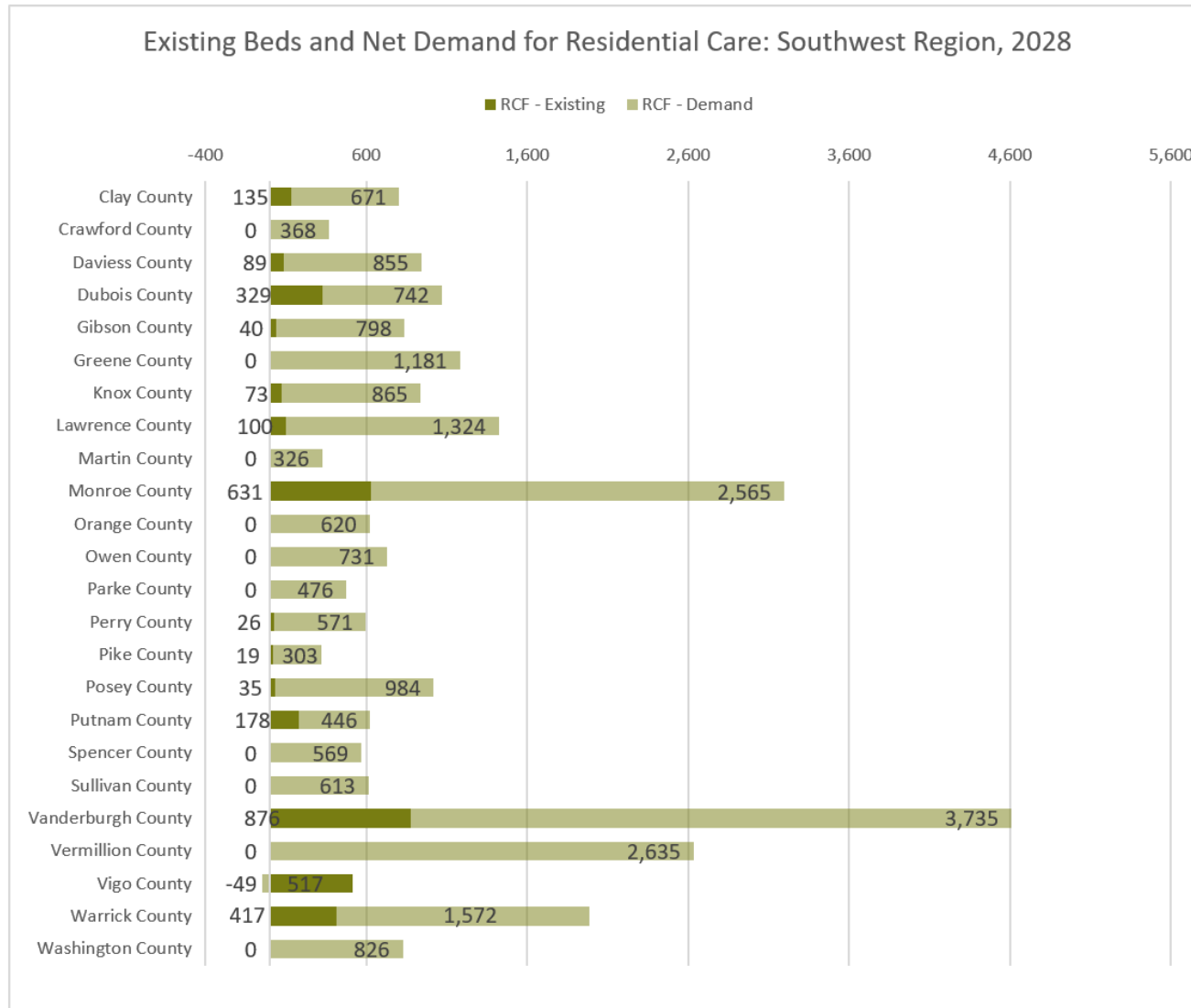
In 2023, most counties have unmet demand for Residential Care Facilities. Ten counties have no licensed Residential Care Facilities.



Vanderburgh County reflects the greatest unmet demand, followed by Vermillion and Monroe Counties.

## Future Demand for Residential Care Properties

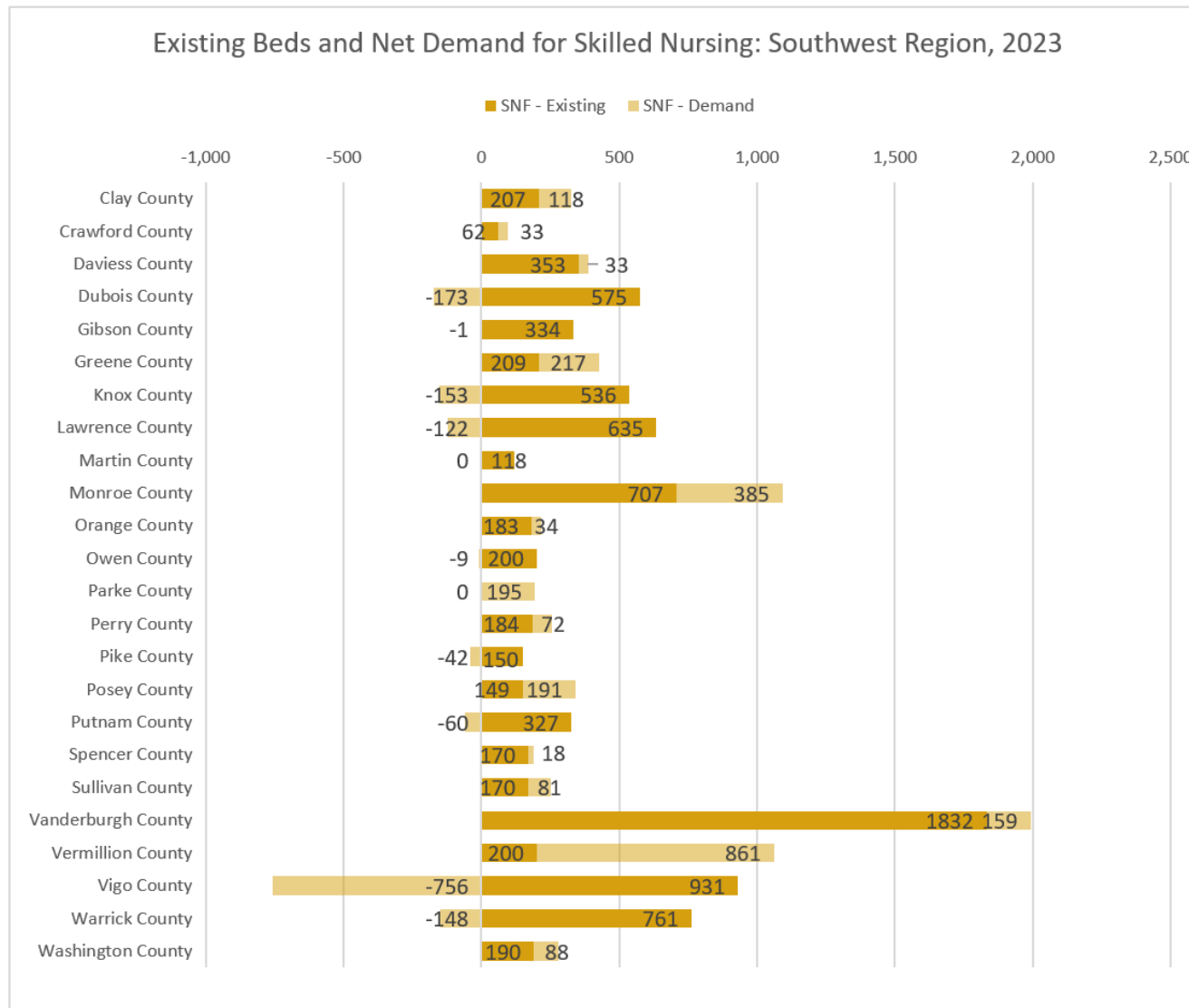
The demand for Residential Care increases in five years.



Projections for 2028 indicate increasing demand for Residential Care.

## Demand for Skilled Nursing Properties 2023

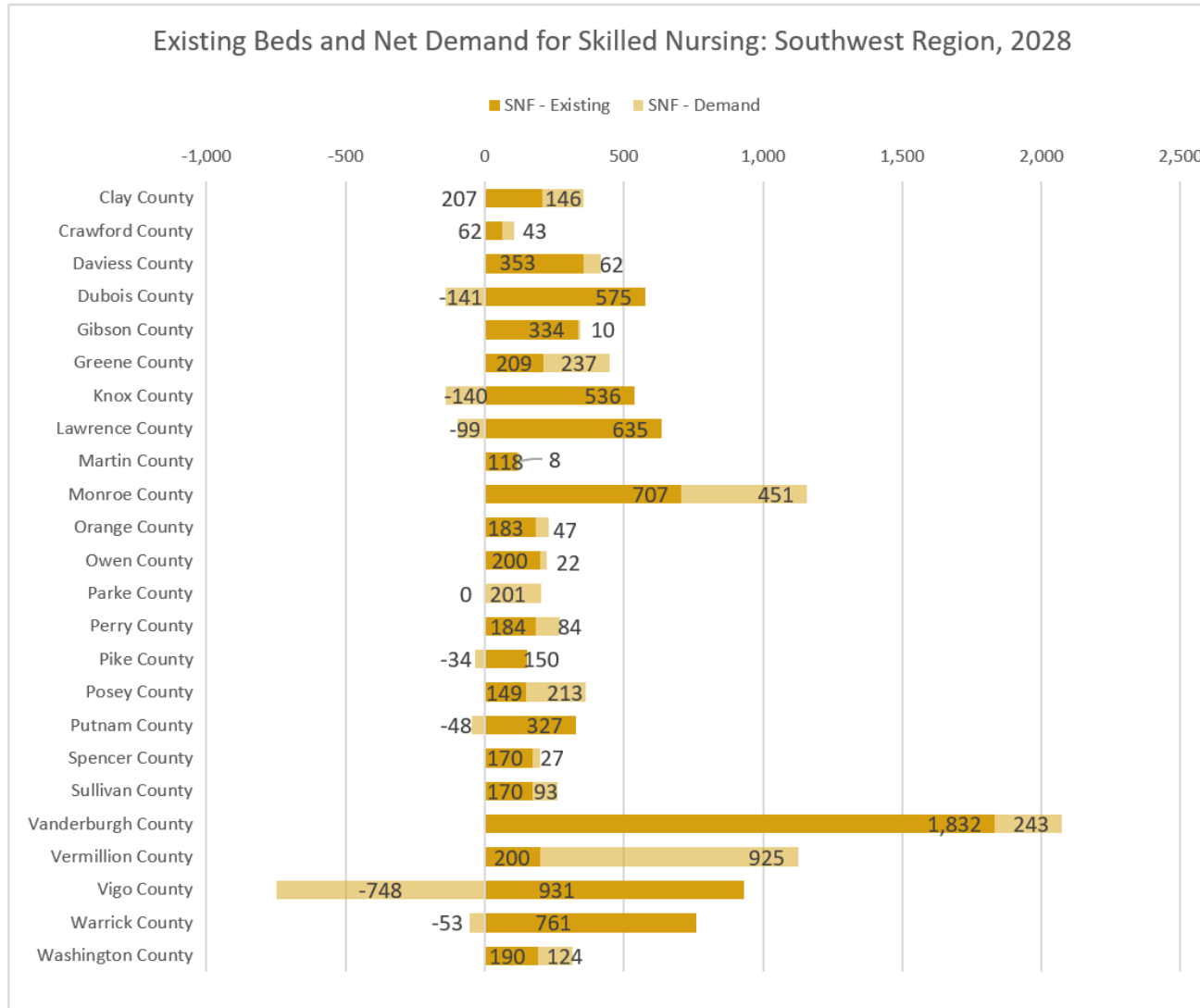
Some counties have sufficient units for Skilled Nursing Facilities.



Ten counties likely have sufficient Skilled Nursing Facility beds for 2023.

## Demand for Skilled Nursing Properties 2028

Several counties will continue to have some demand for Skilled Nursing.



Projected demand for Skilled Nursing beds varies across counties. Vigo County will continue to have a surplus. Vermillion County exhibits the strongest future demand.

## Detailed Demand Analysis Calculation for Licensed Properties

Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), Skilled Nursing Facilities (SNF)

Demand Analysis - Senior Licensed Properties: Southwest						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$187,797	\$187,797	\$33,948	\$187,797	\$187,797
<b>(A) Persons 75 - 84 income eligible</b>	22,329	30,454		21,352	32,953	
<b>(B) Persons 85+ income eligible</b>			20,757			21,913
<b>(C) Percent of persons 75+ with a disability</b>	49.0%	49.0%	49.0%	49.0%	49.0%	49.0%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	10,939	14,920	10,169	10,460	16,144	10,735
<b>Total Demand</b>	<b>10,939</b>	<b>14,920</b>	<b>10,169</b>	<b>10,460</b>	<b>16,144</b>	<b>10,735</b>
<i>Demand for RCF units are summed</i>	<b>25,859</b>			<b>26,604</b>		
<b>Less existing beds</b>	3,518		9,254	3,627		9,254
<b>Less planned beds</b>	109		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>22,341</b>		<b>915</b>	<b>22,977</b>		<b>1,481</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		54,346	56,847			
Total senior population 85+		21,123	22,547			



## ISDH Bed Need

To provide further context for the net demand for nursing home beds, the data is adjusted to parallel the parameters used by the Indiana State Department of Health for the State Comprehensive Care Bed Need Rate report.

The analysis shown below uses the following inputs:

- Population 65 and older from Claritas and Ribbon Demographics
- Existing bed counts, based on surveys and research performed for this report
- Bed Need Rate from the ISDH report dated July 1, 2023

Bed Need Analysis with ISDH Bed Need Rate: Southwest		
	2023	2028
Population 65+ (A)	188,468	209,562
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	5,450	6,061
Supply (D)	9,254	9,254
<i>Net demand (D - C)</i>	<i>-3,804</i>	<i>-3,193</i>

*The ISDH report for July 1, 2023, shows the Southwest Region to have an existing supply of 9,098 comprehensive care beds and a projected surplus of 3,304 beds. The ISDH report projects forward two years for the population (2025).<sup>x</sup>*

Using Claritas and Ribbon Demographics population data to perform a straight-line projection for two years yields an estimated population of 196,906 age 65 and older, a 3.56% difference from the ISDH population estimate of 204,176. The survey for this report found an existing supply of 9,254 beds, and the ISDH report shows 9,098, a -1.71% difference. Both differences are within a reasonable margin of error.

The ISDH report indicates a surplus of 3,304 beds for the Southwest Region.

## Reconciling the Two Approaches

Departures in both methodology and input variables produce expected different results. As stated in the *Complementing the ISDH Study* section in the introduction, this report presents complementary analysis to the ISDH information and includes the State Comprehensive Bed Need Rate report data to offer additional context.

The ISDH report estimates a surplus of 3,304 beds for the Southwest Region for persons 65 and older. The analysis in this report for skilled nursing shows a demand for 915 Comprehensive Care beds for seniors 85 and older. Several factors help explain why the results differ for each analysis.

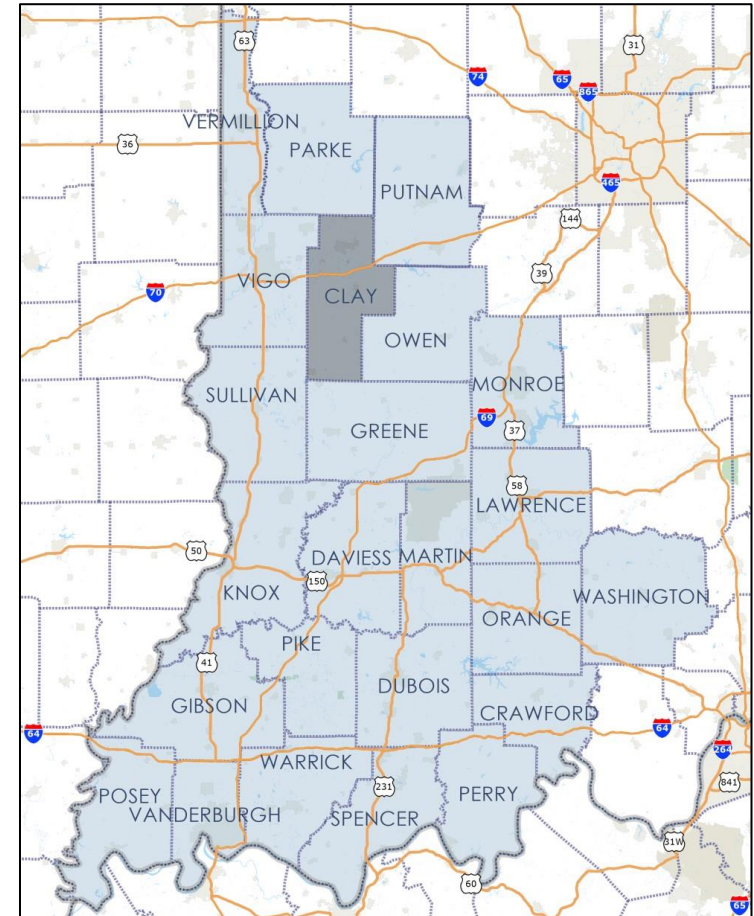
- The ISDH estimate is for the population 65 and older. The demand analysis in this report is for the population 85 and over.
- As shown in this report, the age group 65 to 74 is the fastest growing segment of the senior population.
- Comprehensive care beds are used by people other than seniors with skilled nursing needs.

# 05. County Detail

# Clay County

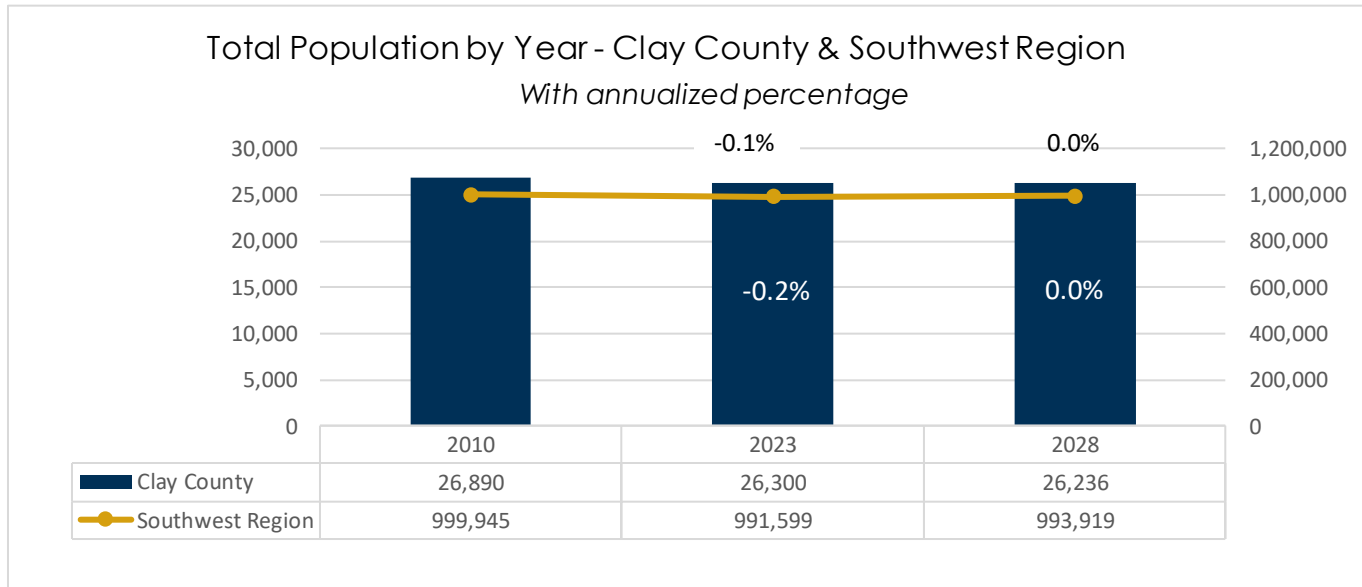
## Key Findings

- The stable population in Clay County is projected to continue to 2028.
- Seniors aged 65 to 74 are the fastest growing segment. The total population aged 65 and older reflects the strongest growth.
- Household aging trends reflect changes in the population. Households aged 62 and older show the strongest growth rate while those 62 and younger are decreasing.
- Renters and owners aged 62 and older are increasing
- In 2023, the largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate this trend will continue.
- In 2023, the largest group of seniors 75+ across age groups earns \$35,000 to \$49,999. Projections for 2028 indicate this trend will continue.
- In Clay County, 21.5% of the renters are rent overburdened compared to 30.6% for the region. In addition, 0.4% of the households live in substandard housing compared to 1.2% for the region.
- Clay County qualifies as a *Age-Restricted Rental Housing Desert* with 84 senior units. The highest demand is for market rate rental housing.
- The county has solid demand for Residential Care.



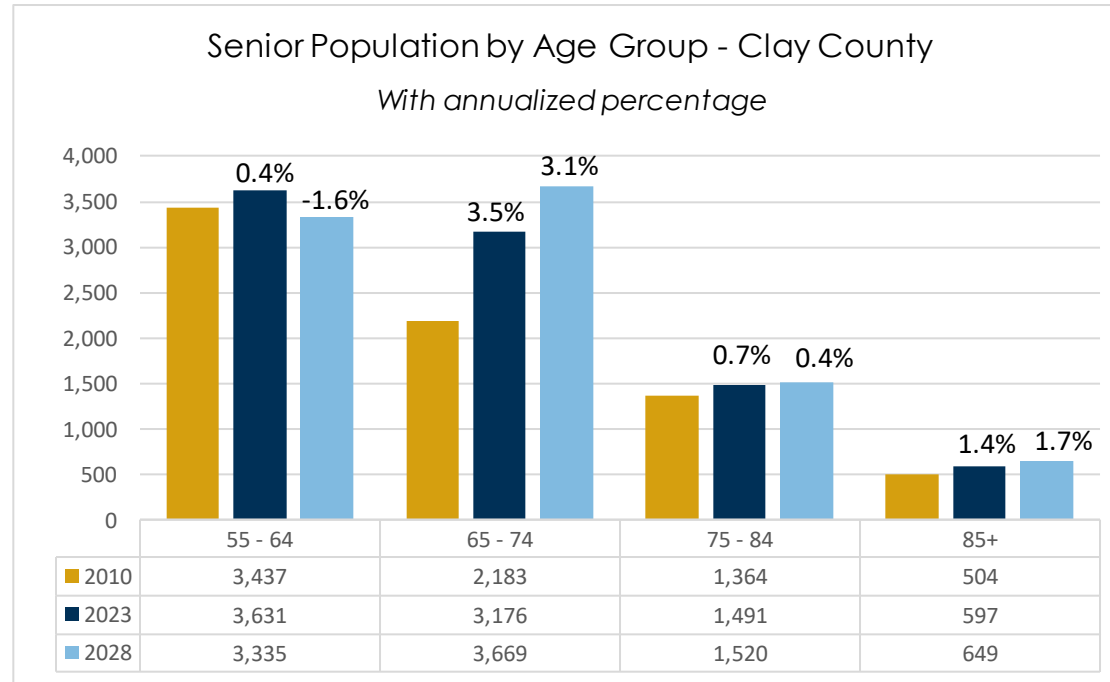
# Demographics

## Total Population



The population continues to be stable through projections for 2028.

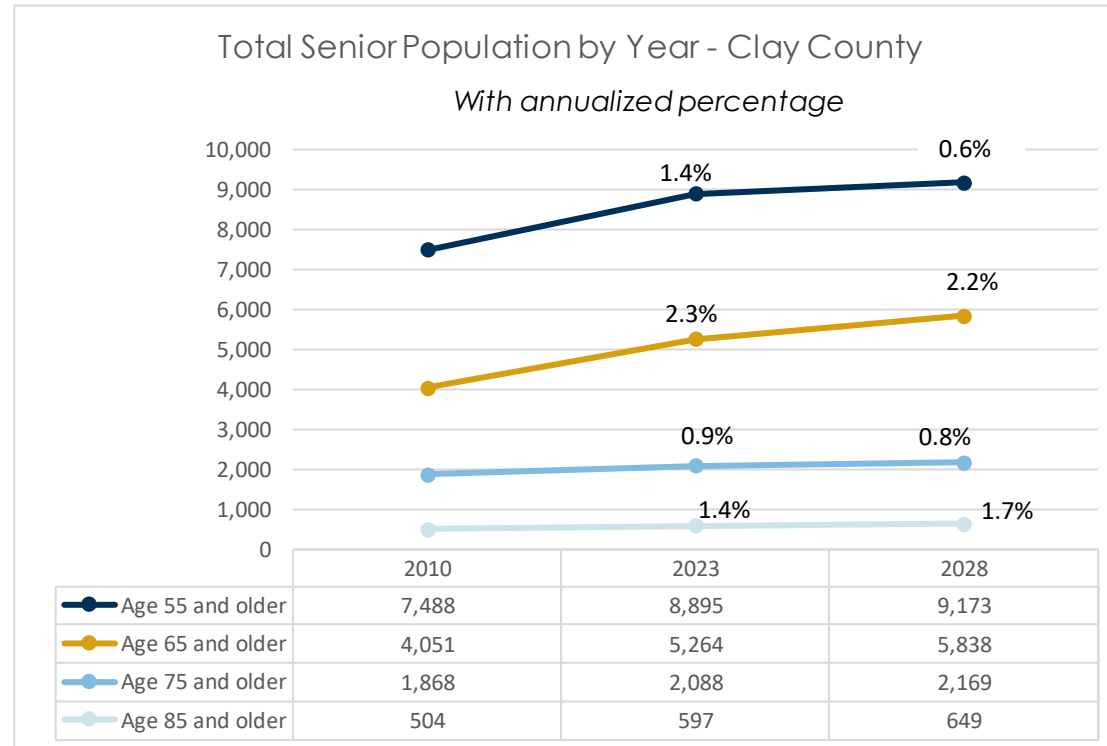
## Population by Age Group



Seniors aged 65 to 74 are the fastest growing segment.

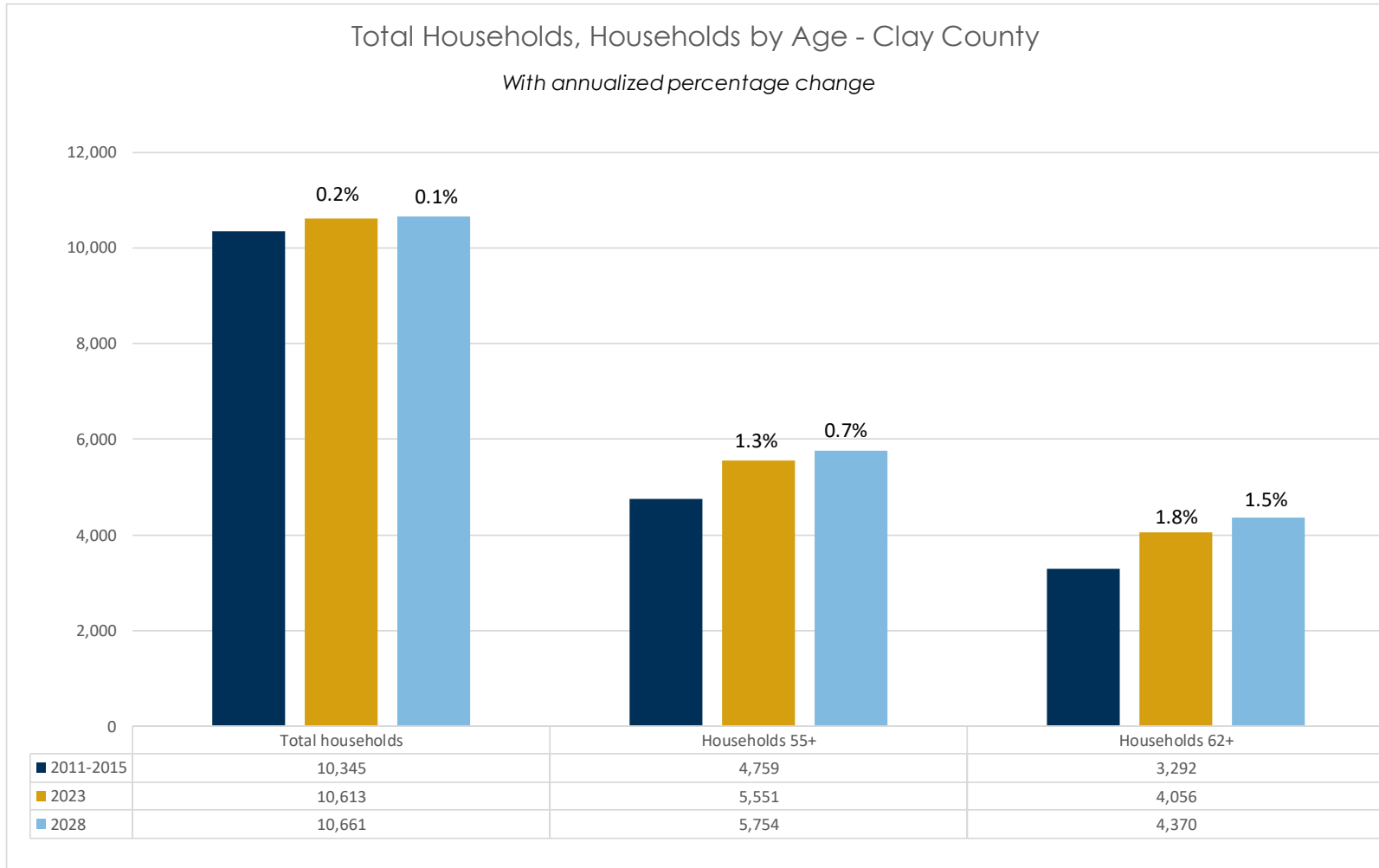
### Total Senior Population by Year

The top line on the graph shows the growth rate for the entire 55+ population. Each line below reflects growth rates for older age bands.



The population 65 and older shows the strongest growth.

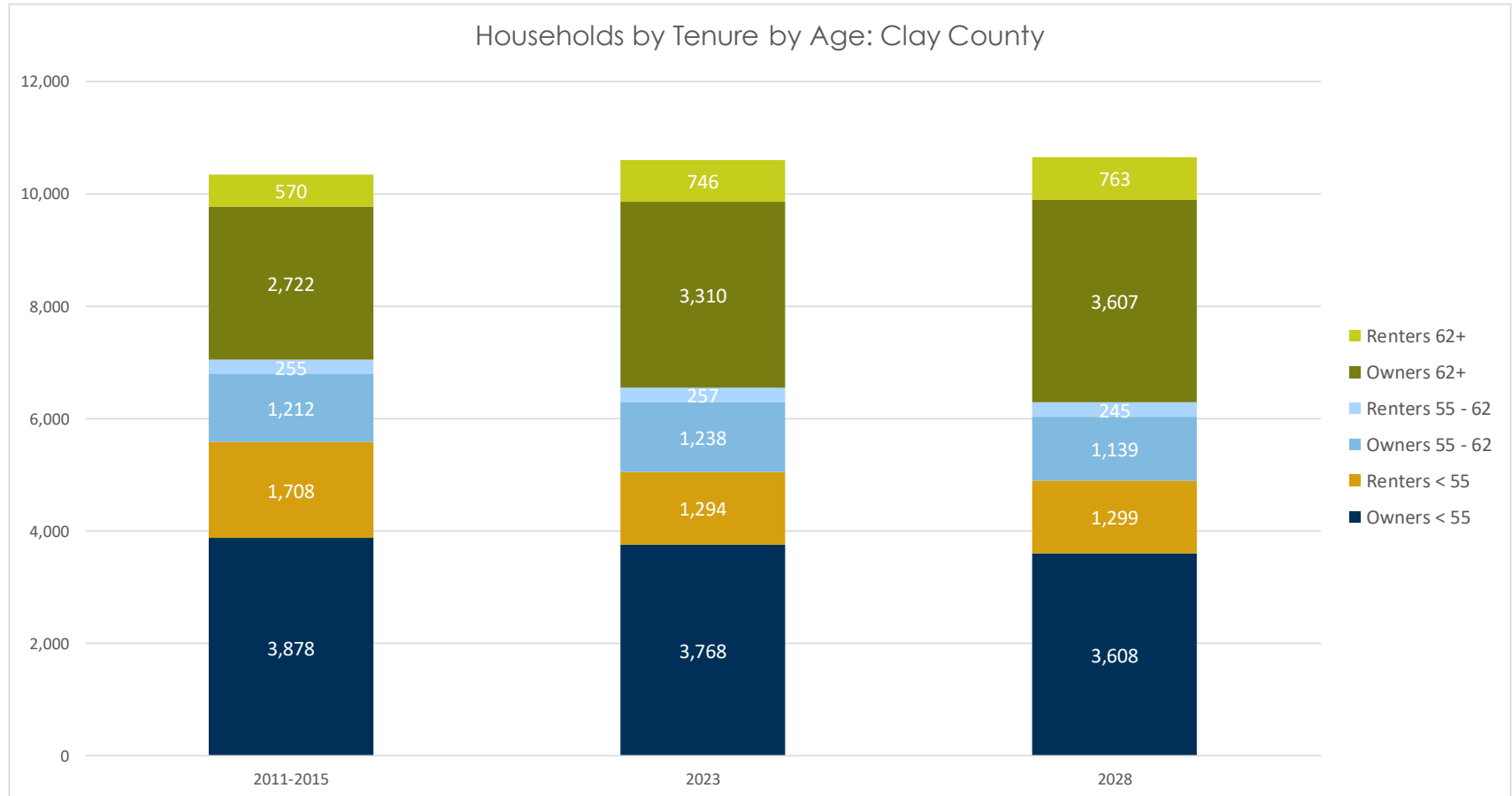
## Households



**Households 62 and older reflect the strongest growth rate, a trend that mirrors senior population growth.**

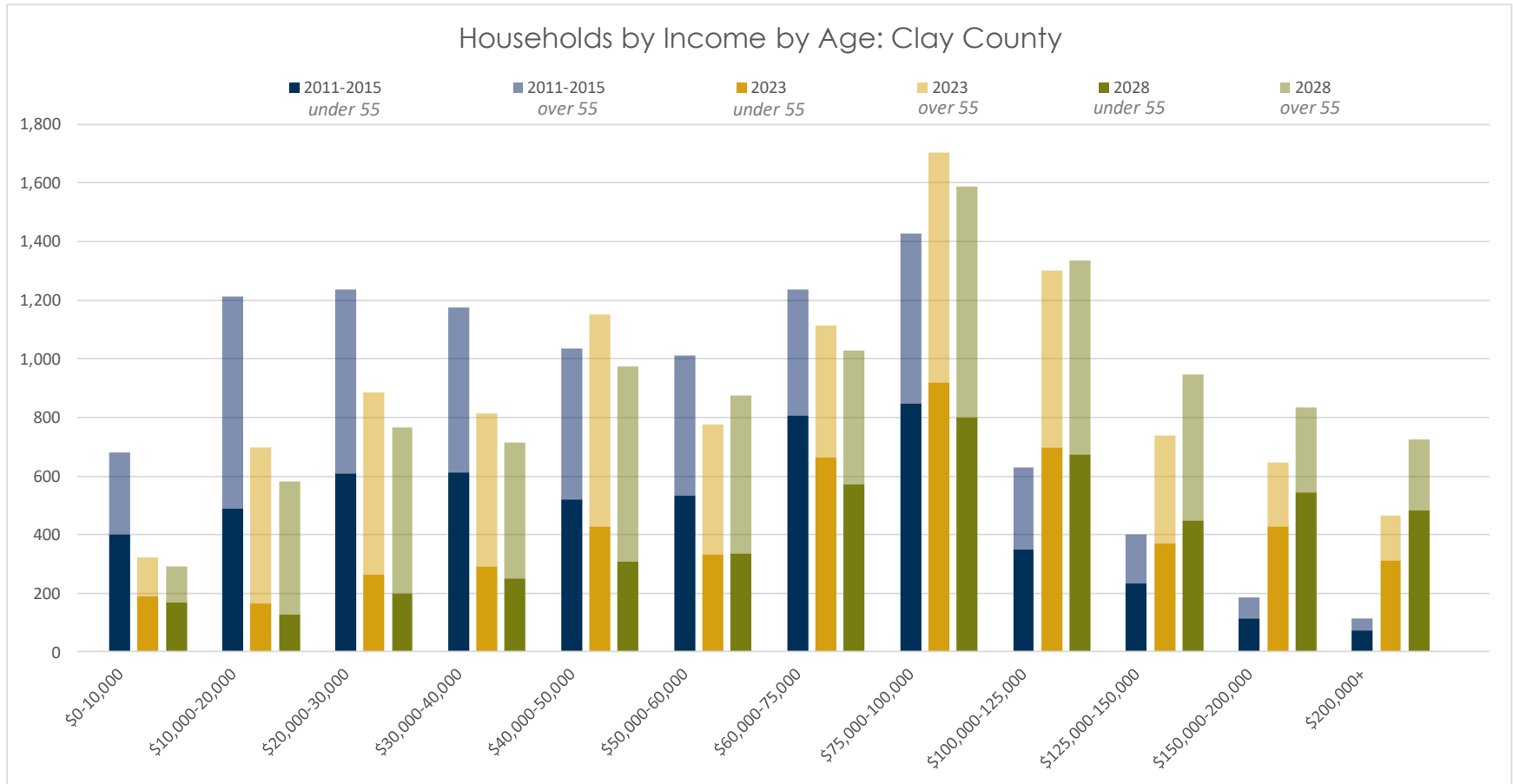


## Households by Tenure



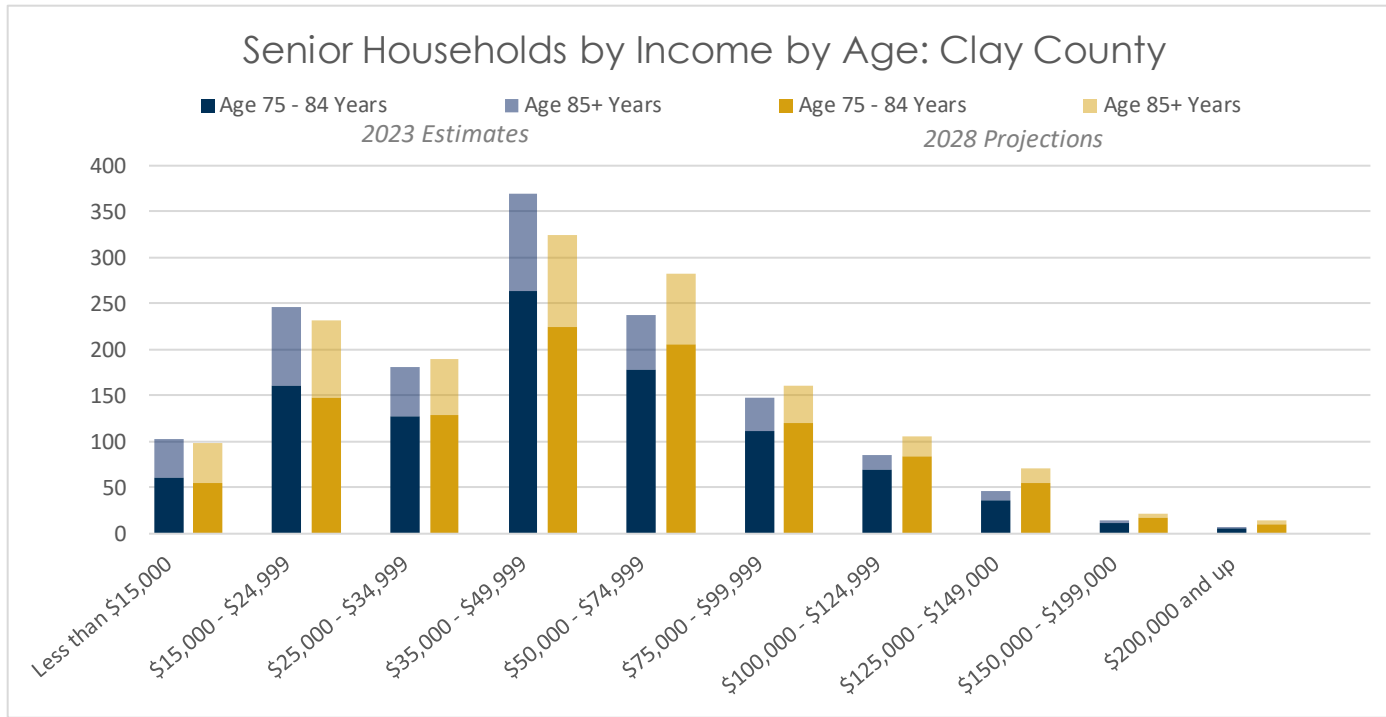
The number of renters and owners 62 and older is increasing. Younger households are mostly decreasing.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate this trend will continue.

## Households by Age



The largest group of seniors 75+ earns \$35,000 to \$49,999. Projections for 2028 indicate this trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Clay County, 21.5% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Clay County	2,334
Renter HH paying 40 to 49% of income	284
Renter HH paying 50% or more of income	217
<i>Total rent overburdened</i>	501
Percentage	21.5%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Clay County, 0.4% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Clay County	10,422
Owner-occupied lacking plumbing facilities	0
Owner-occupied lacking kitchen facilities	8
Renter-occupied lacking plumbing facilities	5
Renter-occupied lacking kitchen facilities	25
<i>Total households with substandard units</i>	38
Percentage	0.4%

# Supply – Independent Living

Clay County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
<b>Subsidized</b>	Willow Tree	Clay City	36	36	100.0%		<b>36</b>
<b>LIHTC</b>	Davis Zeller Place	Brazil	48	48	100.0%		<b>48</b>
<b>Market Rate</b>	<i>None</i>						<b>0</b>

## Planned Units

Geography	Notes
Clay County	The analyst spoke with the Clay County Treasurer's office. There are currently no senior housing developments in the planned or proposed phases.
Brazil	Janet McClellan, Brazil Planning & Zoning Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Clay County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Cloverleaf Of Knightsville	Knightsville	102	72	NA	102	
SNF	Hutsonwood At Brazil	Brazil	105	60	NA	105	The ISDH report dated 1/16/24 notes 86 licensed beds.
RCF	Towne Park Assisted Living	Brazil	42	36	42	NA	
RCF	Villas Of Holly Brook	Brazil	93	59	93	NA	

# Housing Demand

## Income Parameters

Clay County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600

## Disability Percentage

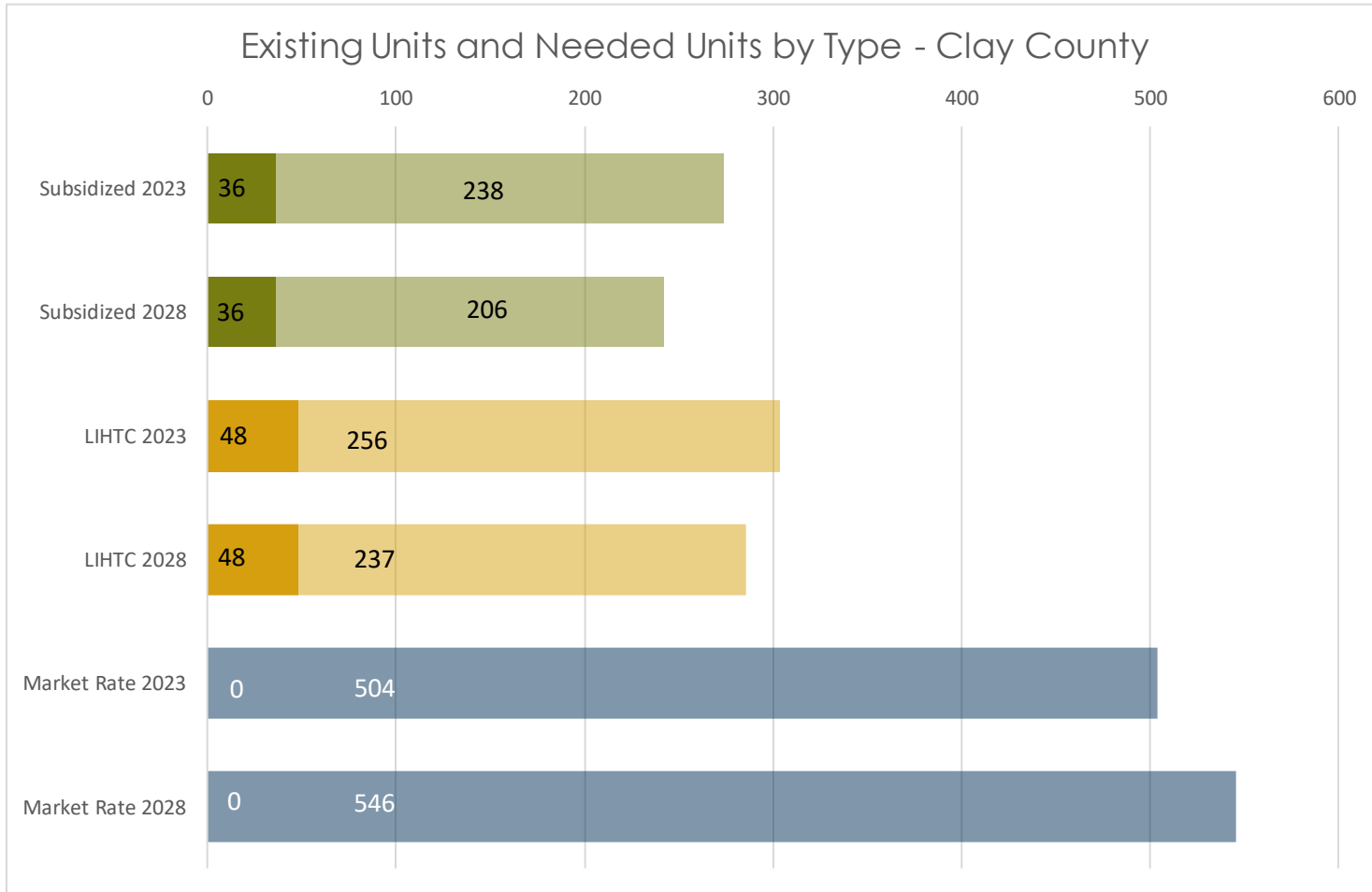
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Clay County	Number	Percentage
Estimate, Total	25,908	
Estimate, Total, Male	12,808	
Estimate, Total, Male, 75 years and older	744	100.0%
Estimate, Total, Male, 75 years and older, with a disability	370	49.7%
Estimate, Total, Female	13,100	
Estimate, Total, Female, 75 years and older	999	100.0%
Estimate, Total, Female, 75 years and older, with a disability	573	57.4%
Estimate, Total, Male & Female, 75 years and older	1,743	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	943	54.1%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Clay County qualifies as a *Age-Restricted Rental Housing Desert* with 84 senior units for 1,003 senior renter households. The highest demand is for market rate rental housing.



### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Clay County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	266	285	431	235	269	467
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	347	802	3,223	296	711	3,474
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	8	18	73	7	16	79
<b>Equals</b>						
<b>Total Demand</b>	<b>274</b>	<b>304</b>	<b>504</b>	<b>242</b>	<b>285</b>	<b>546</b>
<b>Less existing units</b>	36	48	0	36	48	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>238</b>	<b>256</b>	<b>504</b>	<b>206</b>	<b>237</b>	<b>546</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		1,003	1,008			
Total senior 55+ owner households		4,548	4,746			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

## Demand Analysis: Licensed Residential Properties

Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF)

	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600
<b>(A) Persons 75 - 84 income eligible</b>	486	989		457	1,032	
<b>(B) Persons 85+ income eligible</b>			600			653
<b>(C) Percent of persons 75+ with a disability</b>	54.1%	54.1%	54.1%	54.1%	54.1%	54.1%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	263	535	325	247	558	353
<b>Total Demand</b>	<b>263</b>	<b>535</b>	<b>325</b>	<b>247</b>	<b>558</b>	<b>353</b>
<i>Demand for RCF units are summed</i>	<b>798</b>			<b>806</b>		
<b>Less existing beds</b>	135		207	135		207
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>663</b>		<b>118</b>	<b>671</b>		<b>146</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		1,485	1,509			
Total senior population 85+		603	660			

The county has solid demand for Residential Care Facilities.

### Demand Analysis using ISDH Bed Need Rate

To provide further context for the net demand for nursing home beds, the data is adjusted to parallel the parameters used by ISDH for the State Bed Need Rate report.

The analysis shown below uses the following inputs:

- Population 65 and older from Claritas and Ribbon Demographics
- Existing bed counts, according to the surveys and research performed for this report
- Bed Need Rate (B) from the ISDH report dated July 1, 2023

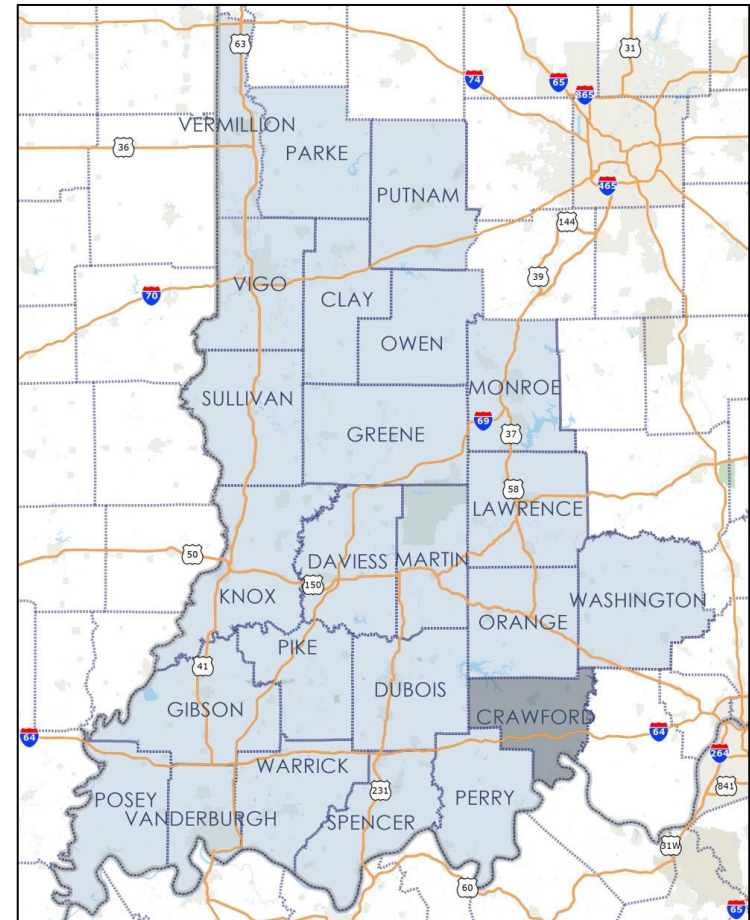
<b>Bed Need Analysis with ISDH Bed Need Rate: Clay County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	5,264	5,838
2023 Bed Need Rate (B)	28.92	28.92
<hr/>		
Beds needed $(A \times B)/1000 = C$	152	169
Supply (D)	207	207
<hr/>		
<i>Net demand (D - C)</i>	-55	-38

The ISDH report for July 1, 2023 shows Clay County to have projected Comprehensive Care Bed Need of -45 for seniors 65 and older.<sup>vii</sup>

# Crawford County

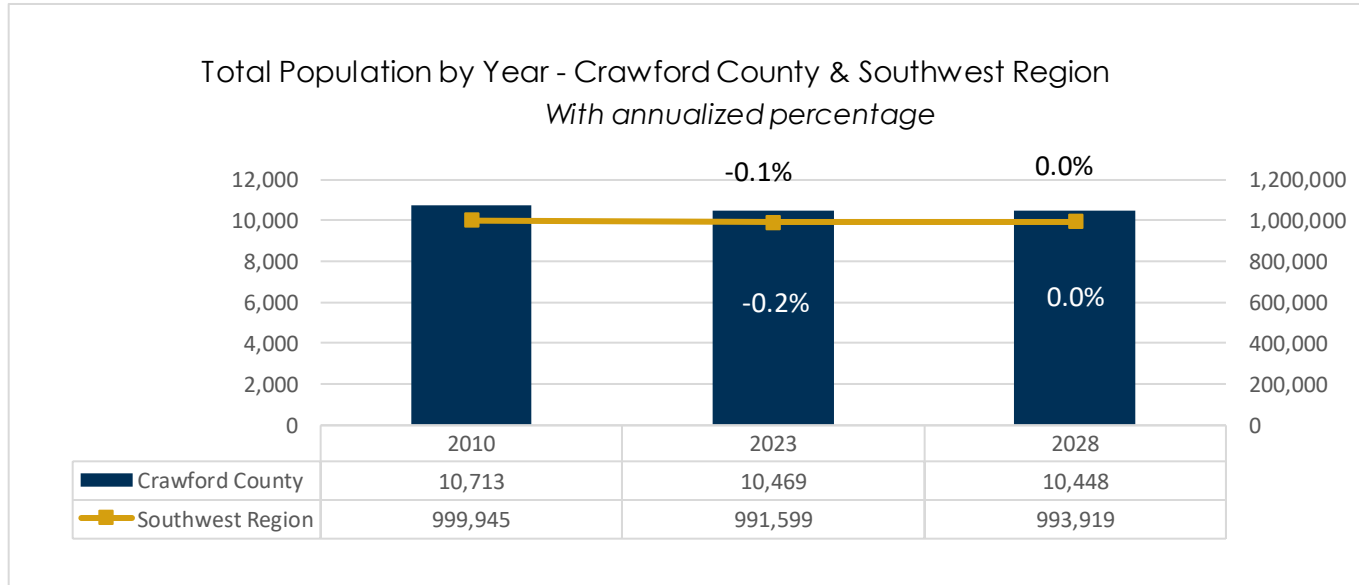
## Key Findings

- The population in Crawford County will remain stable based on projections for 2028.
- Population growth across all age groups is reflected in data from 2010 to 2023. Projections for 2028 show continued growth at a slower pace, except for a decline in the cohort aged 55 to 64.
- The overall senior population size is increasing, especially the 65 and older group.
- Steady household growth is exhibited across all age groups.
- The number of owners and renters 62 and older is increasing. Younger households are decreasing, a trend that will continue according to 2028 projections.
- Households earning \$75,000 to \$100,000 represent the largest cohort in 2023. Projections for 2028 show the trend will continue.
- The largest group of senior households 75+ is earning \$35,000 to \$49,999. Projections for 2028 show the trend will continue.
- In Crawford County, 23.7% of the renters are rent overburdened compared to 30.6% for the region. In addition, 2.9% of households live in substandard housing compared to 1.2% for the region.
- The strongest demand is for senior subsidized housing.
- The scarce supply does not meet the strong demand for Residential Care Facilities.



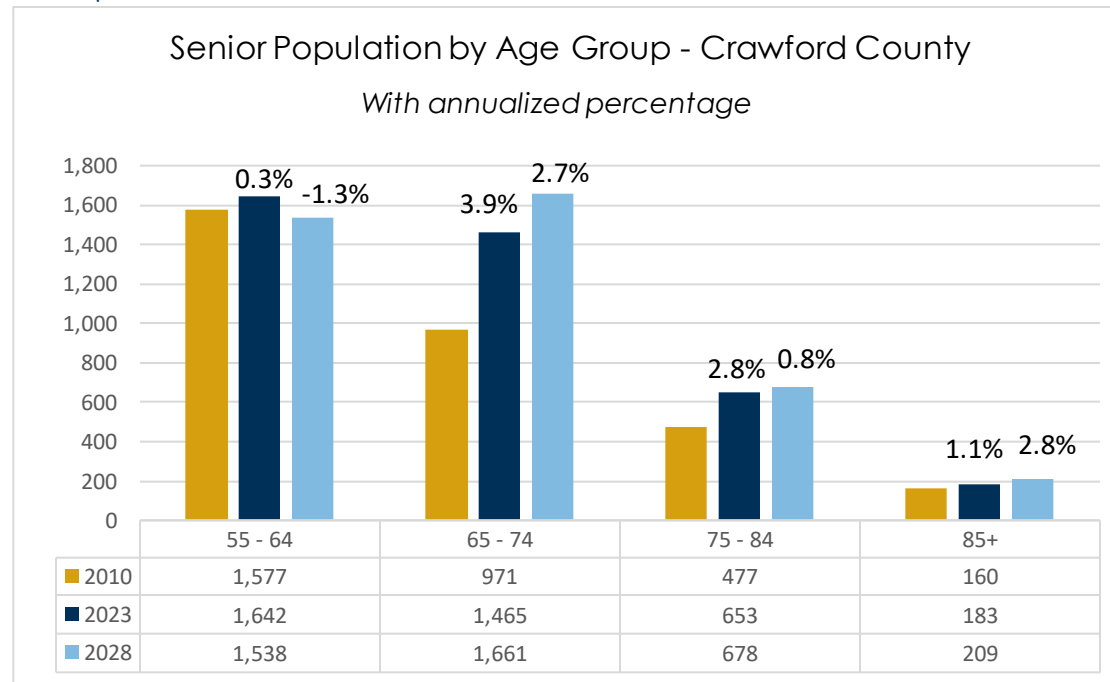
# Demographics

## Total Population



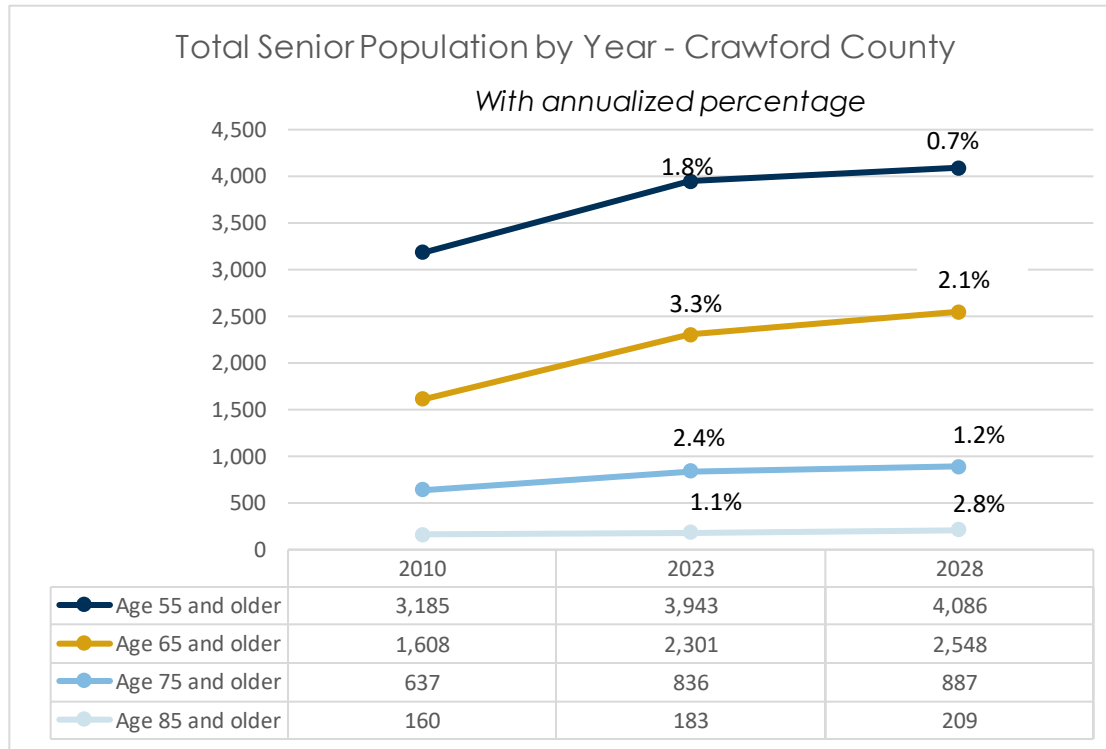
The population will remain stable based on projections for 2028.

## Population by Age Group



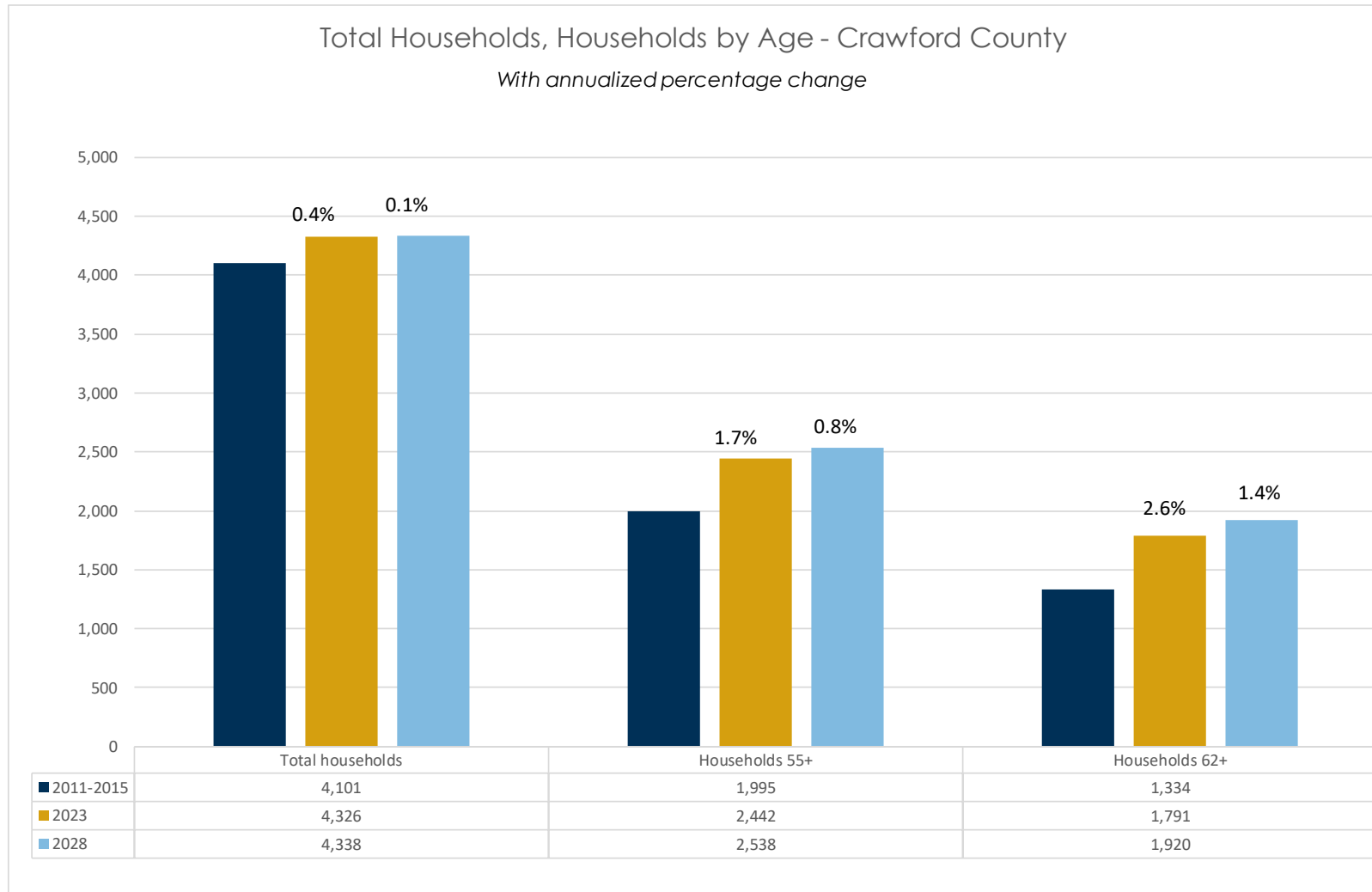
Projections for 2028 indicate slower growth across most age groups. A decline in the cohort aged 55 to 64 is expected.

### Total Senior Population by Year



The overall senior population size is increasing, with especially strong growth in the age 65 and older age group.

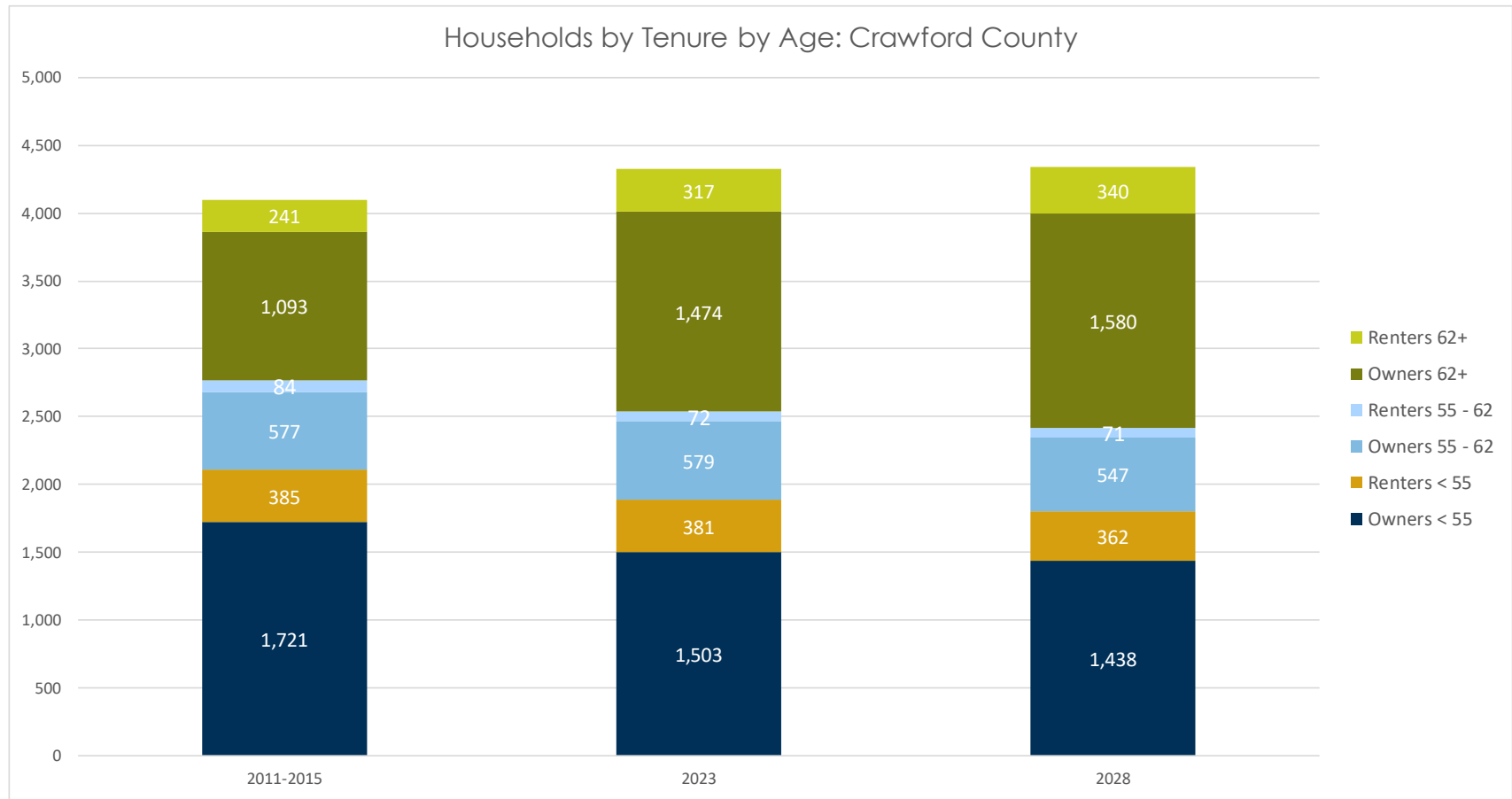
## Households



Steady household growth is exhibited across all age groups.

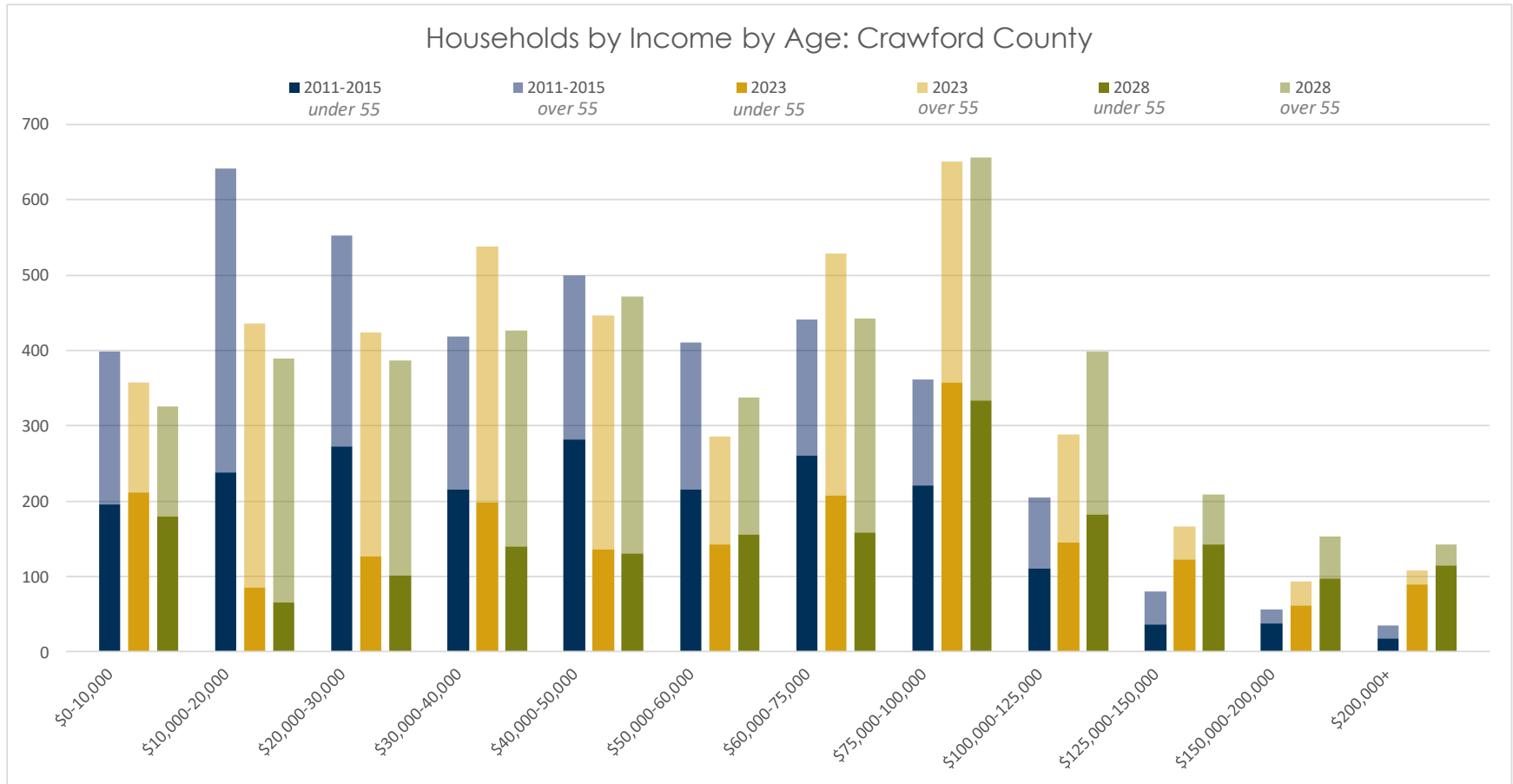


## Households by Tenure



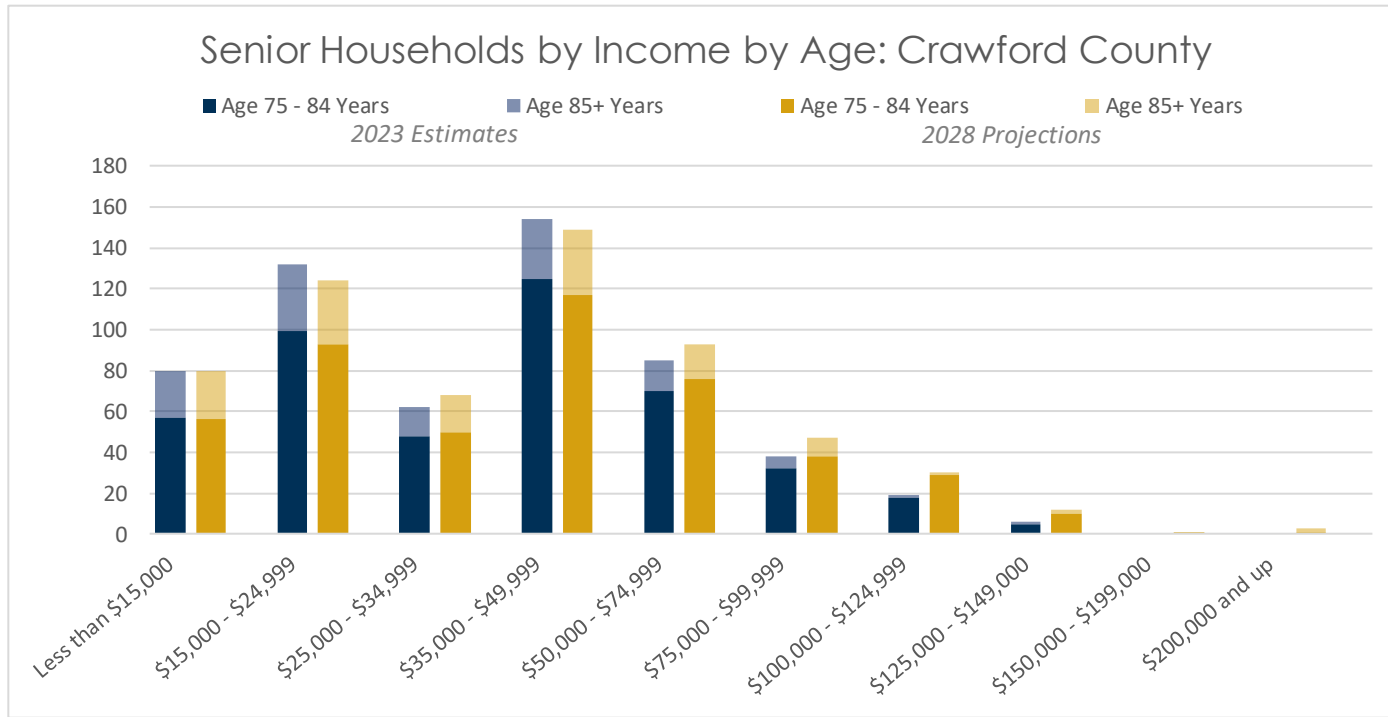
The number of owners and renters 62 and older is increasing. Younger households are decreasing, a trend that will continue according to 2028 projections.

## Households by Income



Households earning \$75,000 to \$100,000 represent the largest cohort in 2023. Projections for 2028 show the trend will continue.

### Households by Income by Age, 75+



The largest group of households aged 75+ is earning \$35,000 to \$49,999. Projections for 2028 show the trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Crawford County, 23.7% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Crawford County	894
Renter HH paying 40 to 49% of income	77
Renter HH paying 50% or more of income	135
<i>Total rent overburdened</i>	212
Percentage	23.7%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Crawford County, 2.9% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Crawford County	4,336
Owner-occupied lacking plumbing facilities	35
Owner-occupied lacking kitchen facilities	51
Renter-occupied lacking plumbing facilities	14
Renter-occupied lacking kitchen facilities	25
<i>Total households with substandard units</i>	125
Percentage	2.9%

# Supply – Independent Living

Crawford County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
<b>Subsidized</b>	Marengo Housing	Marengo	42	42	100.0%		<b>84</b>
	Crawford County Senior Housing	English	42	42	100.0%		
<b>LIHTC</b>	<i>None</i>						<b>0</b>
<b>Market Rate</b>	<i>None</i>						<b>0</b>

## Planned Units

Geography	Notes
Leavenworth	Samantha Lahue, Leavenworth Town Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
Milltown	Olivia Smith, representative of the Town of Milltown, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Crawford County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Todd-Dickey Nursing And Rehabilitation	Leavenworth	62	59	NA	62	

# Housing Demand

## Income Parameters

<b>Crawford County</b>				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600

## Disability Percentage

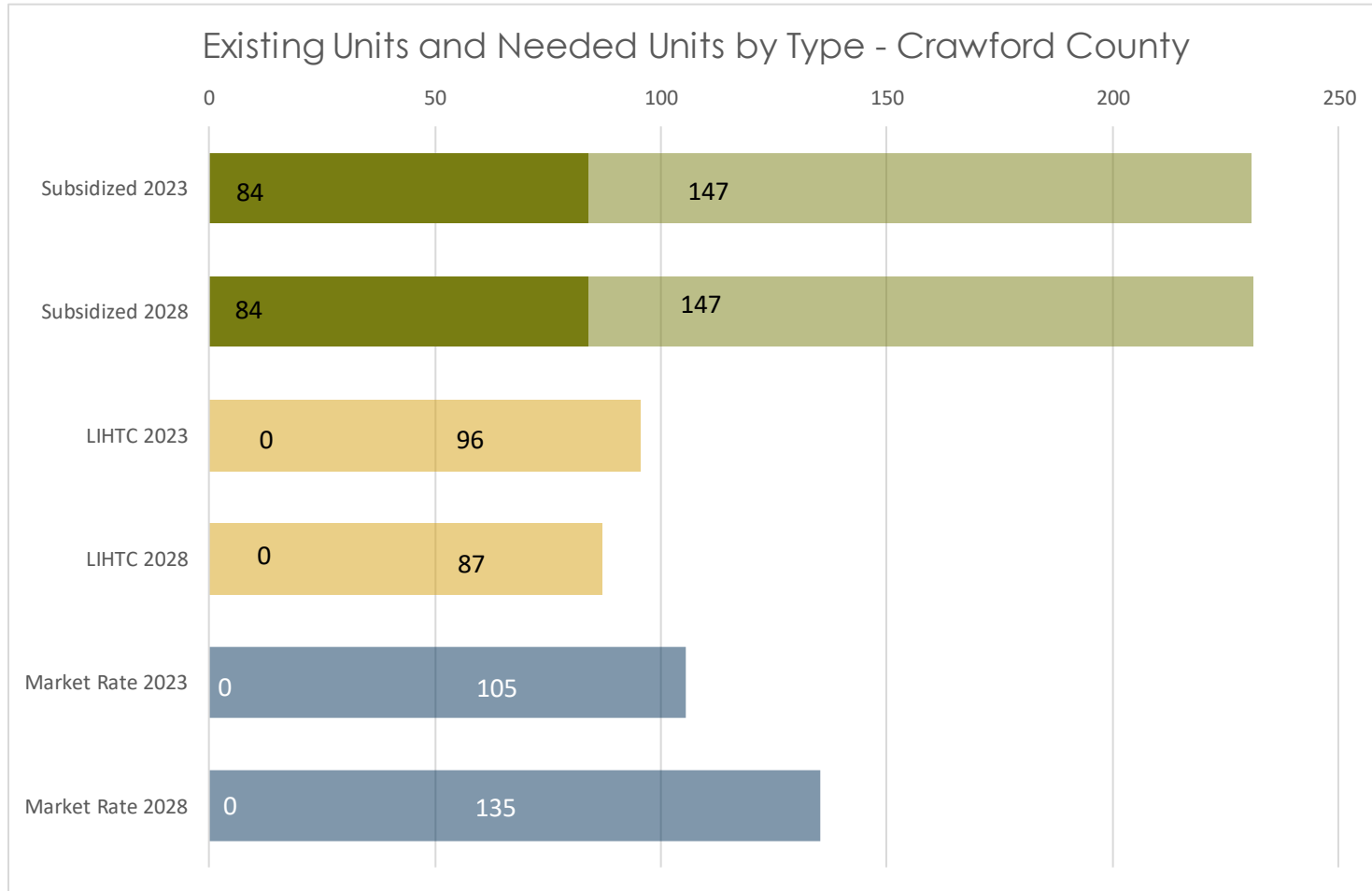
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Crawford County	Number	Percentage
Estimate, Total	10,444	
Estimate, Total, Male	5,392	
Estimate, Total, Male, 75 years and older	334	100.0%
Estimate, Total, Male, 75 years and older, with a disability	194	58.1%
Estimate, Total, Female	5,052	
Estimate, Total, Female, 75 years and older	399	100.0%
Estimate, Total, Female, 75 years and older, with a disability	199	49.9%
Estimate, Total, Male & Female, 75 years and older	733	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	393	53.6%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand in Crawford County is for subsidized housing.



### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Crawford County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	225	84	76	226	76	103
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	235	520	1,276	208	470	1,415
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	5	12	29	5	11	32
<b>Equals</b>						
<b>Total Demand</b>	<b>231</b>	<b>96</b>	<b>105</b>	<b>231</b>	<b>87</b>	<b>135</b>
<b>Less existing units</b>	84	0	0	84	0	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>147</b>	<b>96</b>	<b>105</b>	<b>147</b>	<b>87</b>	<b>135</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		389	411			
Total senior 55+ owner households		2,053	2,127			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Crawford County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600
<b>(A) Persons 75 - 84 income eligible</b>	289	370		283	403	
<b>(B) Persons 85+ income eligible</b>			177			196
<b>(C) Percent of persons 75+ with a disability</b>	53.6%	53.6%	53.6%	53.6%	53.6%	53.6%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	155	198	95	152	216	105
<b>Total Demand</b>	<b>155</b>	<b>198</b>	<b>95</b>	<b>152</b>	<b>216</b>	<b>105</b>
<i>Demand for RCF units are summed</i>	<b>353</b>			<b>368</b>		
<b>Less existing beds</b>	0		62	0		62
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>353</b>		<b>33</b>	<b>368</b>		<b>43</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		659	688			
Total senior population 85+		177	199			

Demand for Residential Care outweighs the need for Skilled Nursing units.

### ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

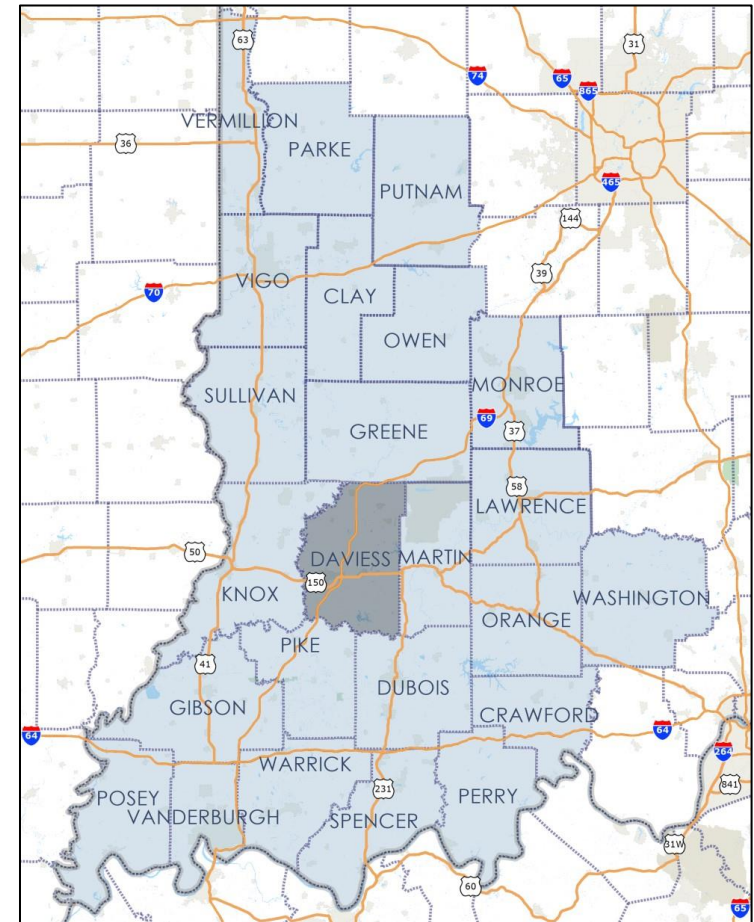
<b>Bed Need Analysis with ISDH Bed Need Rate: Crawford County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	2,301	2,548
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	67	74
Supply (D)	62	62
<i>Net demand (D - C)</i>	5	12

The ISDH report for July 1, 2023 shows Crawford County to have projected Comprehensive Care Bed Need of 7 for seniors 65 and older.

# Daviess County

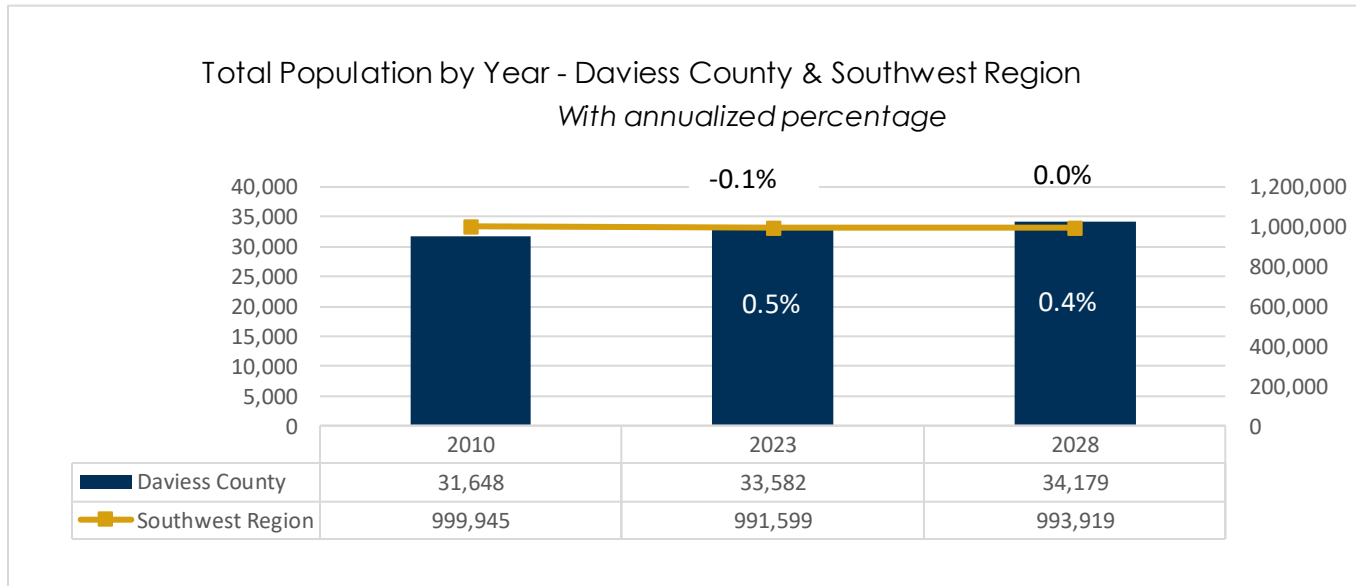
## Key Findings

- The growing population in Daviess County is expected to continue, based on 2028 projections.
- Strong population growth is evident for the 65 to 74 age group. Older age cohorts are growing at a more moderate rate.
- A decline specifically in the 55 to 64 age group lowers the total 55+ growth rate.
- Total household data reveals steady growth across all age groups.
- The strongest growth rate applies to both owner and renter households aged 62 and older.
- The largest group of households earns \$75,000 to \$100,000, a trend that will continue for 2028.
- The largest group of senior households 75 and older earns \$15,000 to \$24,999. Projections for 2028 indicate the trend will continue.
- In Daviess County, 17.9% of the renters are rent overburdened compared to 30.6% for the region. In addition, 2.0% of the households live in substandard housing compared to 1.2% for the region.
- Daviess County qualifies as a *Age-Restricted Rental Housing Desert*. Strong demand across all types of senior independent housing is exhibited.
- Strong demand exists for Residential Care Facilities.



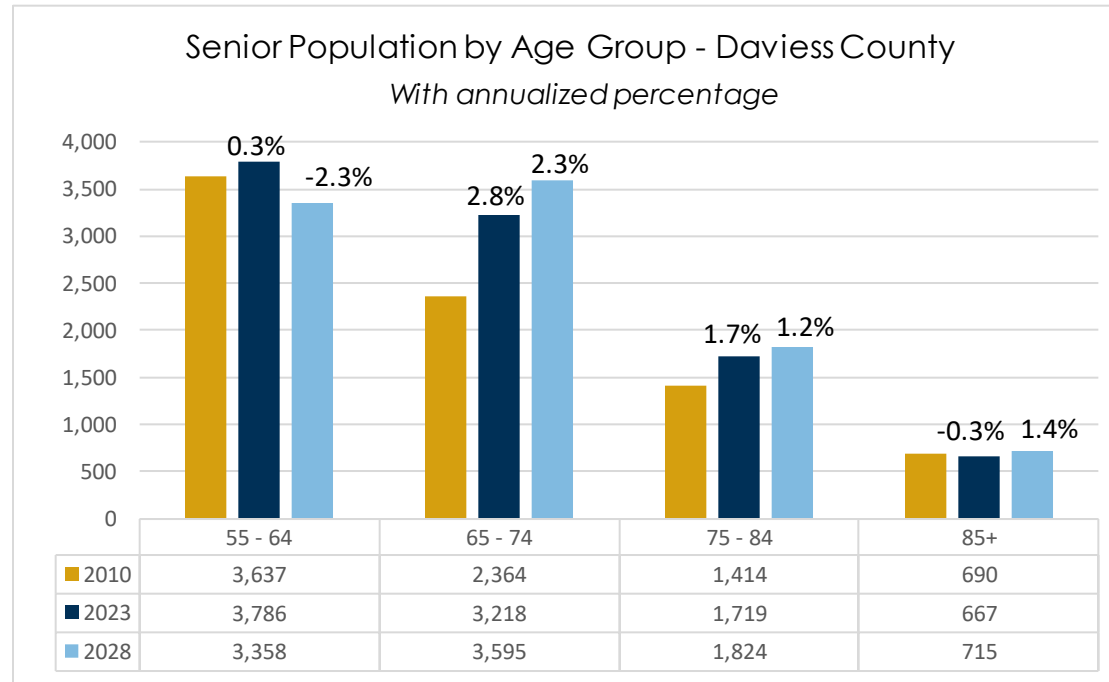
# Demographics

## Total Population



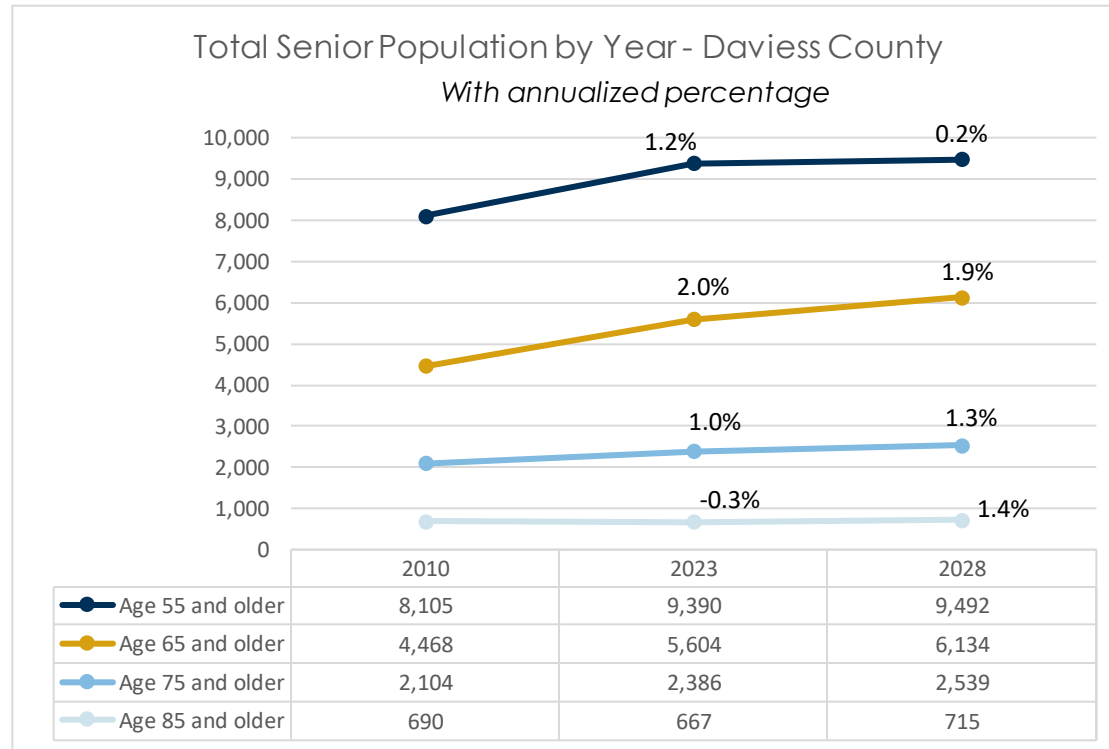
Projections indicate the population in Daviess County will continue to grow.

## Population by Age Group



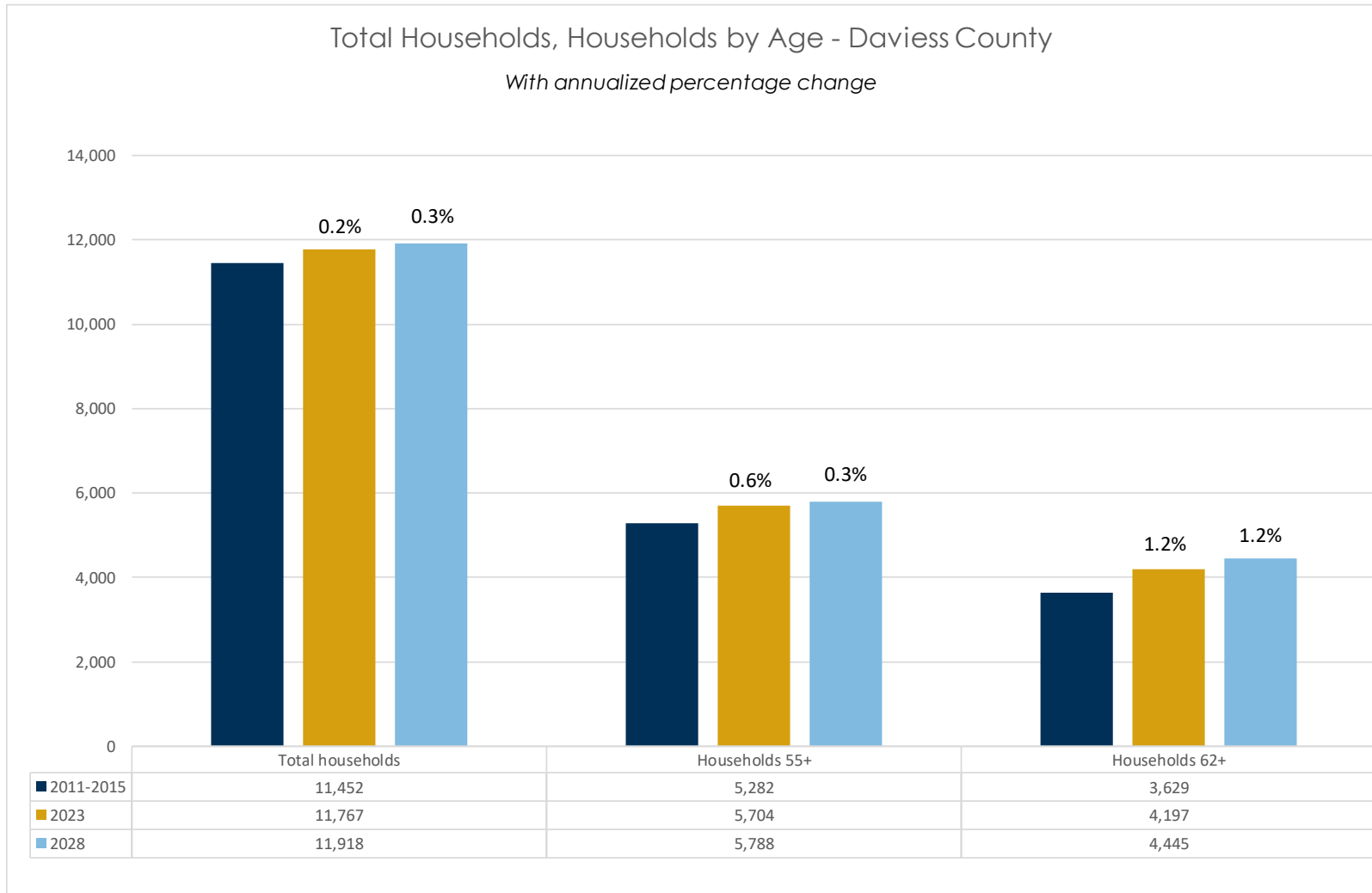
Strongest growth is seen in the cohort aged 65 to 74. Moderate growth is projected for older groups.

### Total Senior Population by Year



Strong growth is seen in the 65+ population. In addition, growth in the 75+ and 85+ population accelerates from 2023 to 2028.

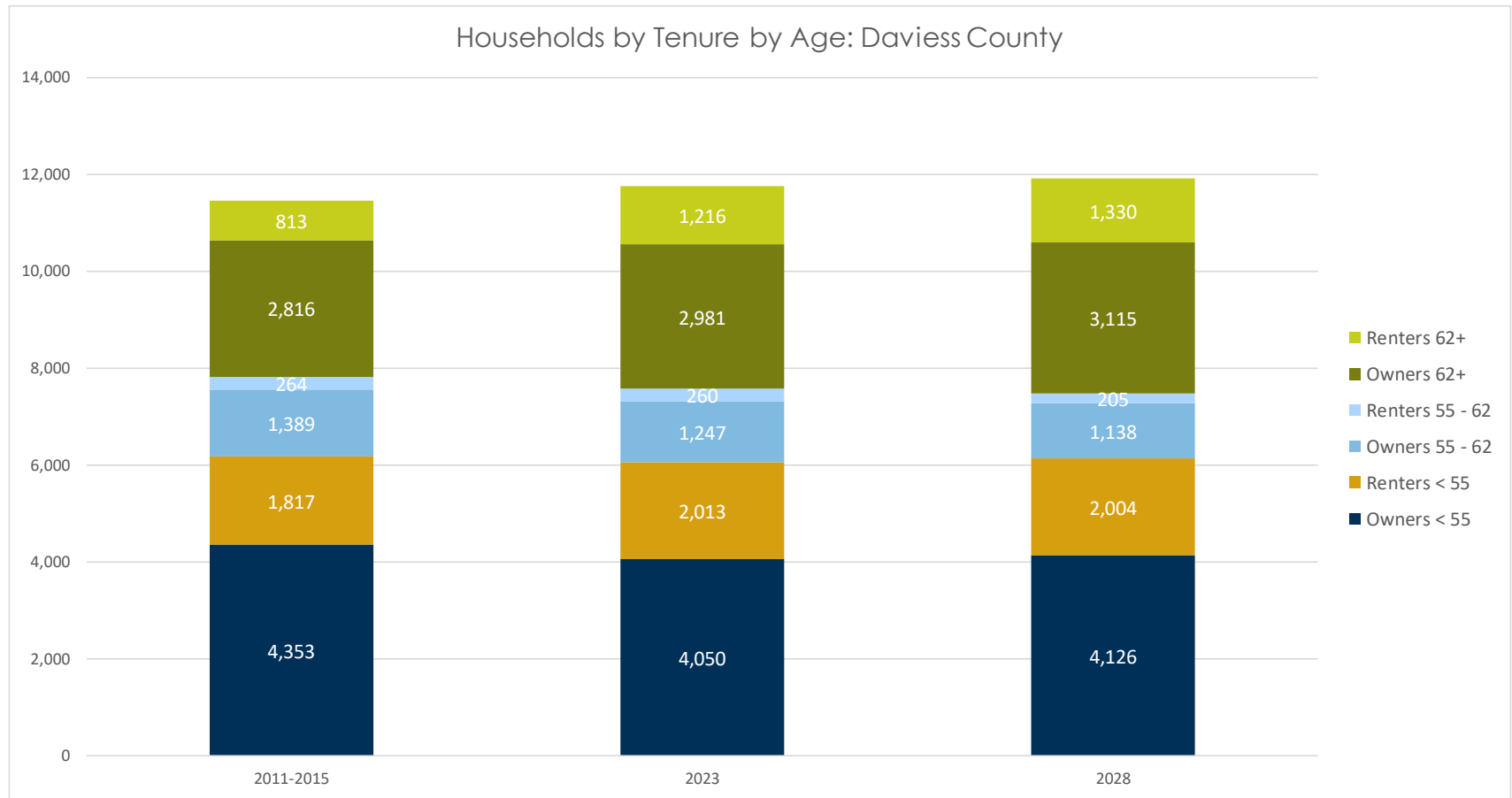
## Households



Total household data reveals steady growth across all age groups.

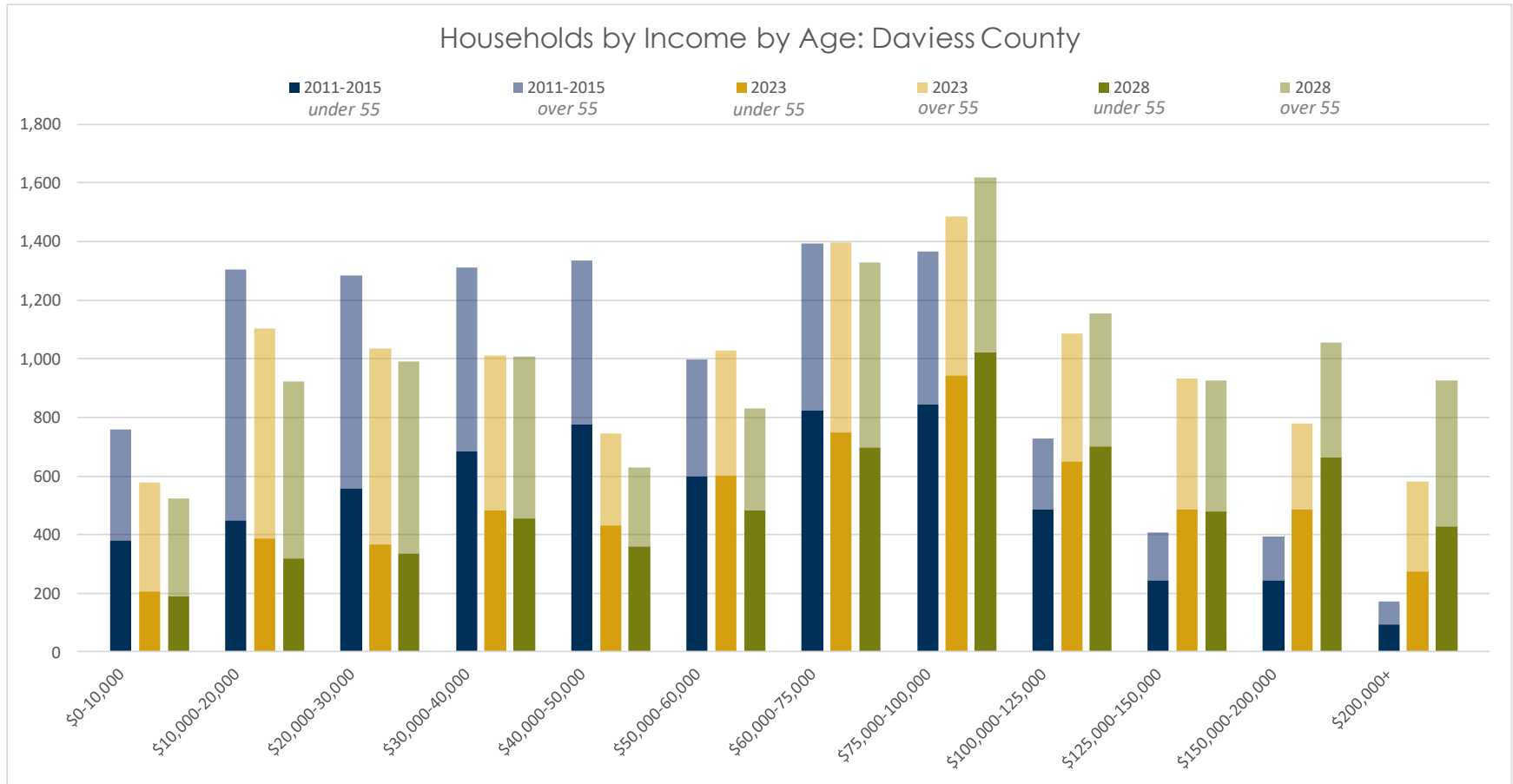


## Households by Tenure



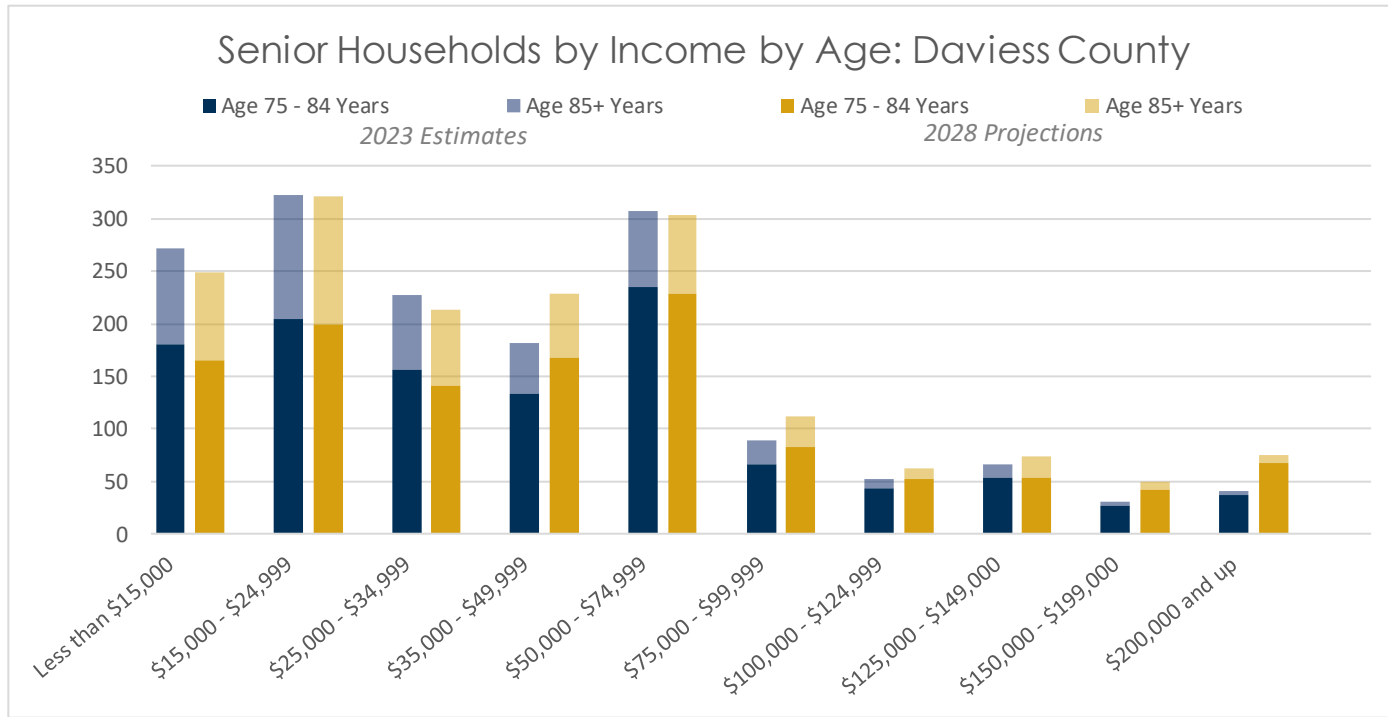
Both owner and renter households aged 62 and older are showing strong growth.

## Households by Income



Income data show the largest group of households earns \$75,000 to \$100,000. The number of households earning more than \$100,000 is projected to continue growing.

### Households by Income by Age, 75+



The largest group of senior households 75 and older earns \$15,000 to \$24,999. Projections for 2028 indicate the trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Daviess County, 17.9% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Daviess County	3,445
Renter HH paying 40 to 49% of income	142
Renter HH paying 50% or more of income	476
<i>Total rent overburdened</i>	618
Percentage	17.9%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Daviess County, 2.0% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Daviess County	11,606
Owner-occupied lacking plumbing facilities	10
Owner-occupied lacking kitchen facilities	39
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	185
<i>Total households with substandard units</i>	234
Percentage	2.0%

# Supply – Independent Living

Daviess County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
<b>Subsidized</b>	Capehart Manor	Odon	31	NA			<b>47</b>
	Maplewood	Odon	16	16	100.0%		
<b>LIHTC</b>	<i>None</i>						<b>0</b>
<b>Market Rate</b>	*Legends Village	Washington	49	35			<b>49</b>

\*Enhanced senior living

## Planned Units

Geography	Notes
Odon	<i>Parkview Village Christian Care.</i> Gina Wagler, executive director of Parkview, said they will add 4 units of independent living in August 2024. In addition, they are working on the development of a new wing for assisted living. It will add 15 units in the next 2 to 4 years.
Washington	<i>Villages of Oak Ridge.</i> Jonathan Casper, Washington Building Commissioner, noted this existing retirement community will add 10 assisted living units in the summer of 2024.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Daviess County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Bertha D Garten Ketcham Memorial Center	Odon	72	57	NA	72	
RCF	Cedar Creek of Washington	Washington	47	27	47	NA	Formerly known as Emerald Place ISDH report 1/19/24
SNF	Eastgate Manor Nursing And Rehabilitation	Washington	62	41	NA	62	ISDH report 1/11/22
SNF	Hillside Manor Nursing Home	Washington	48	40	NA	48	
SNF	Parkview Village Christian Care	Odon	44	43	NA	44	ISDH report dated 2/9/24 notes 65 licensed beds
SNF	Prairie Village Nursing & Rehabilitation	Washington	65	51	NA	65	
RCF and SNF	Villages At Oak Ridge	Washington	104	104	42	62	ISDH report dated 1/15/24 notes a total of 96 licensed beds
SNF	<i>Washington Nursing Center</i>	<i>Washington</i>					140-bed facility closed

# Housing Demand

## Income Parameters

<b>Daviess County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600

## Disability Percentage

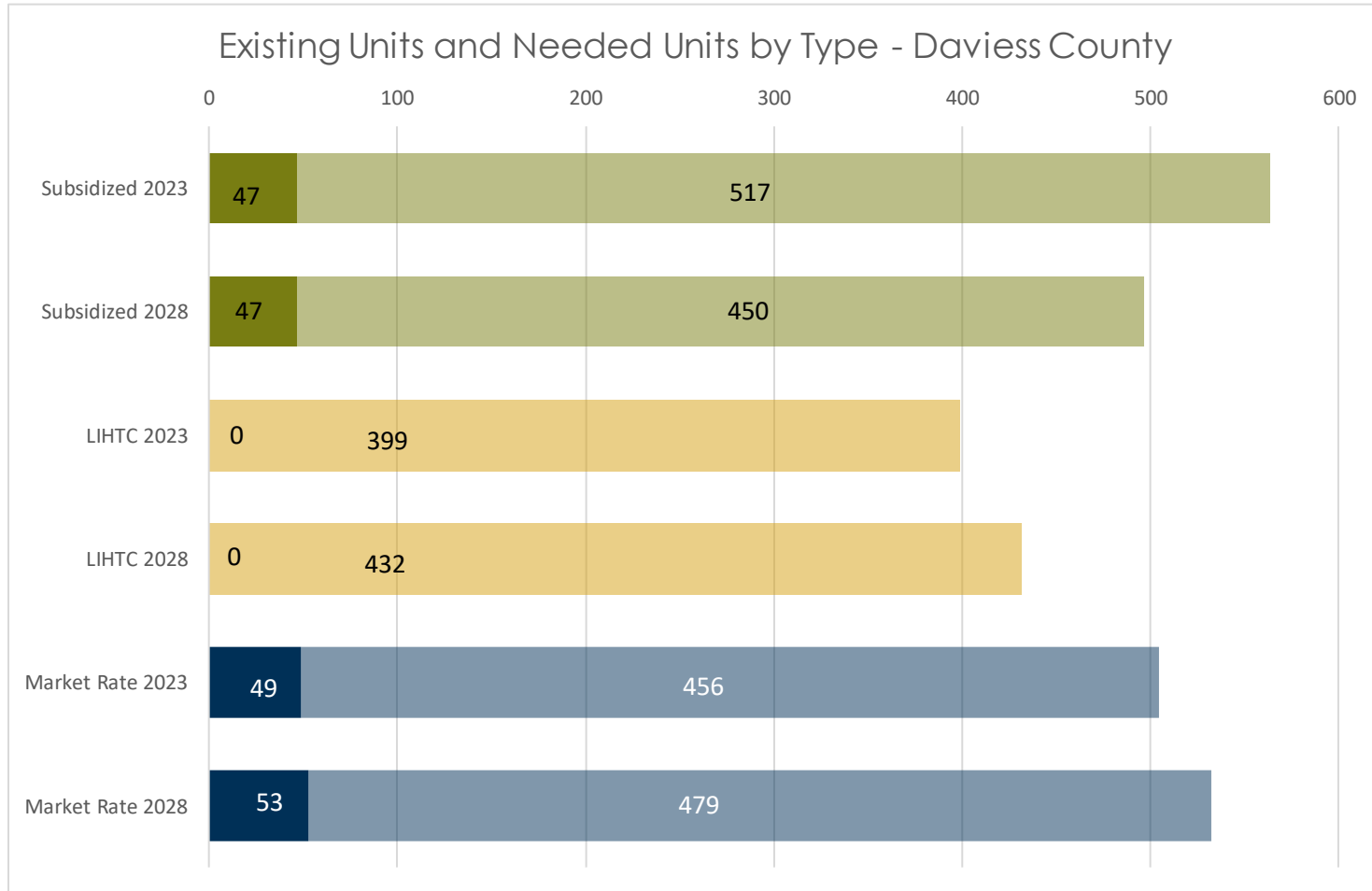
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities. Daviess County has one of the highest disability rates in the region. The counties in the Southwest Region have disability rates that range from 41.2% to 66.4%.

<b>Sex by Age by Disability Status - Daviess County</b>			<b>Number</b>	<b>Percentage</b>
Estimate, Total			32,832	
Estimate, Total, Male			16,353	
Estimate, Total, Male, 75 years and older			862	100.0%
Estimate, Total, Male, 75 years and older, with a disability			513	59.5%
Estimate, Total, Female			16,479	
Estimate, Total, Female, 75 years and older			1,230	100.0%
Estimate, Total, Female, 75 years and older, with a disability			688	55.9%
Estimate, Total, Male & Female, 75 years and older			2,092	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability			1,201	57.4%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



With 96 units for 1,476 senior renters, Daviess County qualifies as an *Age-Restricted Rental Housing Desert*. High demand exists for all types of senior independent living units.



### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Daviess County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	553	381	447	488	415	471
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	464	779	2,710	388	742	2,706
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	11	18	61	9	17	61
<b>Equals</b>						
<b>Total Demand</b>	<b>564</b>	<b>399</b>	<b>509</b>	<b>497</b>	<b>432</b>	<b>532</b>
<b>Less existing units</b>	47	0	49	47	0	53
<b>Less planned units</b>	0	0	4			
<b>Equals</b>						
<b>Net Demand</b>	<b>517</b>	<b>399</b>	<b>456</b>	<b>450</b>	<b>432</b>	<b>479</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		1,476	1,535			
Total senior 55+ owner households		4,228	4,253			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Daviess County							
	Demand for 2023			Demand for 2028			
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF	
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0	
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600	
<b>(A) Persons 75 - 84 income eligible</b>	788	854		736	951		
<b>(B) Persons 85+ income eligible</b>			673			723	
<b>(C) Percent of persons 75+ with a disability</b>	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	
<b>Income-eligible persons 75+ with a disability</b>	452	490	386	423	546	415	
<i>calculation A * C (RCF), B * C (SNF)</i>							
<b>Total Demand</b>	<b>452</b>	<b>490</b>	<b>386</b>	<b>423</b>	<b>546</b>	<b>415</b>	
<i>Demand for RCF units are summed</i>	<b>943</b>			<b>969</b>			
<b>Less existing beds</b>	89		353	114		353	
<b>Less planned beds</b>	25		0				
<b>Equals</b>							
<b>Net Demand</b>	<b>854</b>		<b>33</b>	<b>855</b>		<b>62</b>	
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>				
Total senior population 75 - 84		1,706	1,803				
Total senior population 85+		680	736				

Solid demand exists for Residential Care Facilities. Fewer Skilled Nursing beds are needed.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

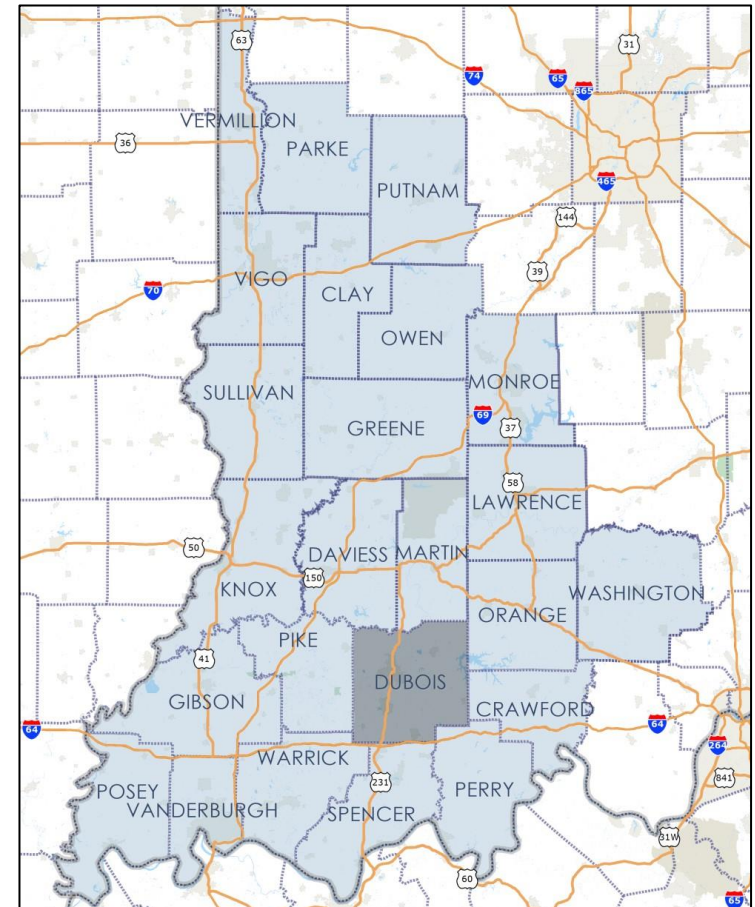
<b>Bed Need Analysis with ISDH Bed Need Rate: Daviess County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	5,604	6,134
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	162	177
Supply (D)	353	353
<i>Net demand (D - C)</i>	<i>-191</i>	<i>-176</i>

The ISDH report for July 1, 2023 shows Daviess County to have projected Comprehensive Care Bed Need of -270 for seniors 65 and older.

# Dubois County

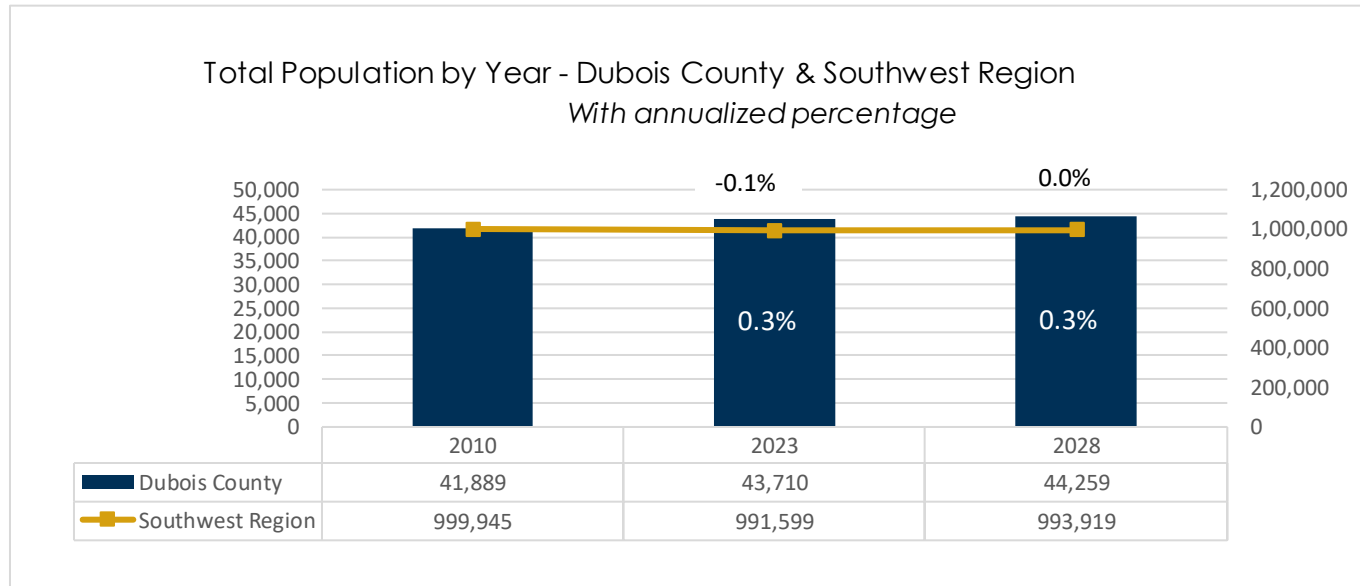
## Key Findings

- Dubois County is experiencing solid population growth, a trend that will continue based on 2028 projections.
- Within the senior population, strong growth is exhibited in the 65 to 74 age cohort.
- Solid growth across all households is projected through 2028.
- The number of renters and owners aged 62 and older is increasing. The younger owners and renters is mostly stable.
- A substantial group of households earns \$75,000 to \$100,000. Projections for 2028 show the trend will continue.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. The trend for 2028 shows the largest group will earn \$50,000 to \$74,999.
- In Dubois County, 20.2% of the renters are rent overburdened compared to 30.6% for the region. In addition, 0.5% of households live in substandard housing, similar to the region.
- Senior market rate housing exhibits the strongest demand. Demand is projected to increase in 2028.
- The county has solid unmet demand for Residential Care Facilities.



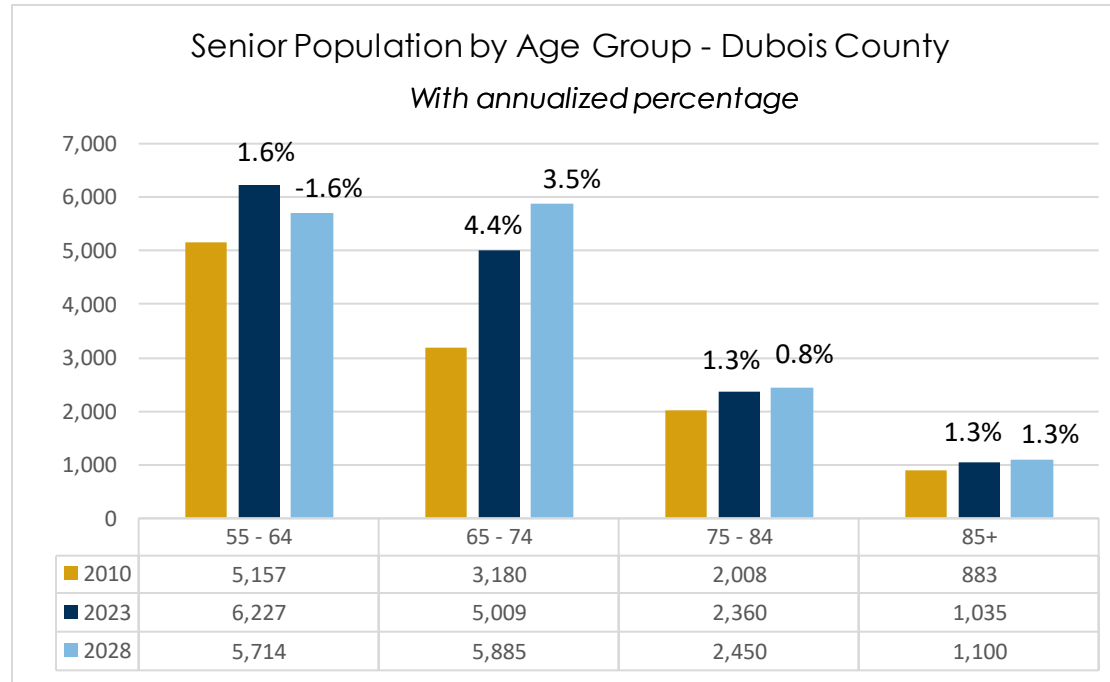
# Demographics

## Total Population



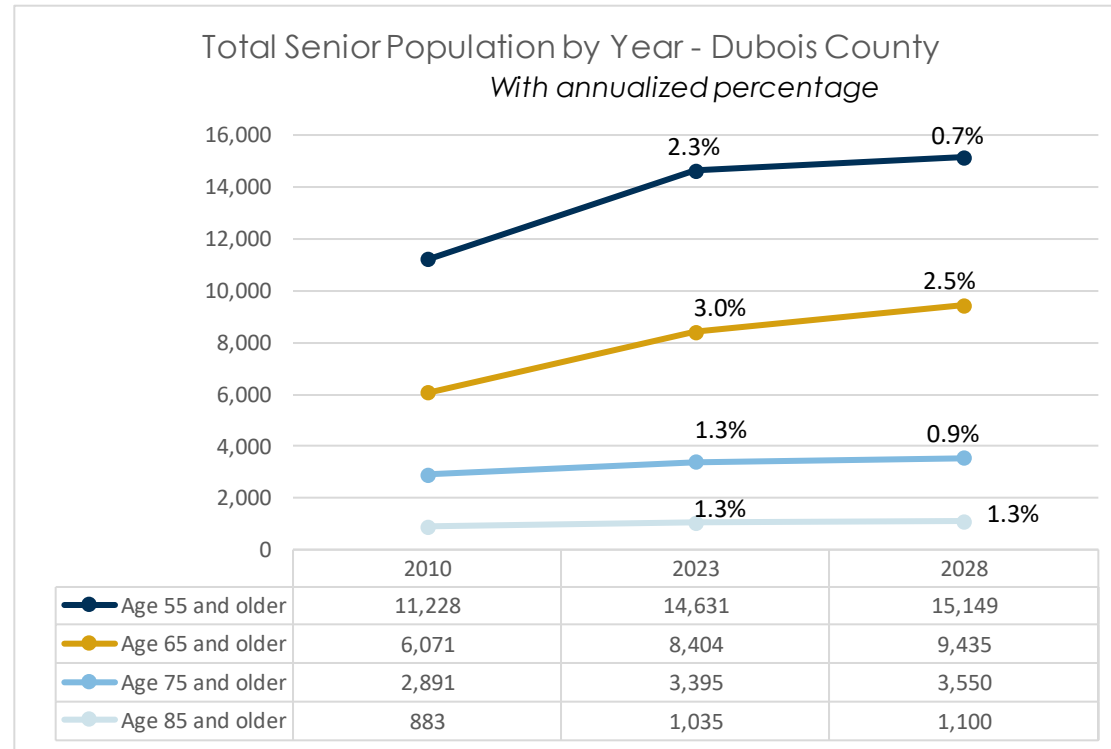
Dubois County exhibits solid population growth through 2028.

## Population by Age Group



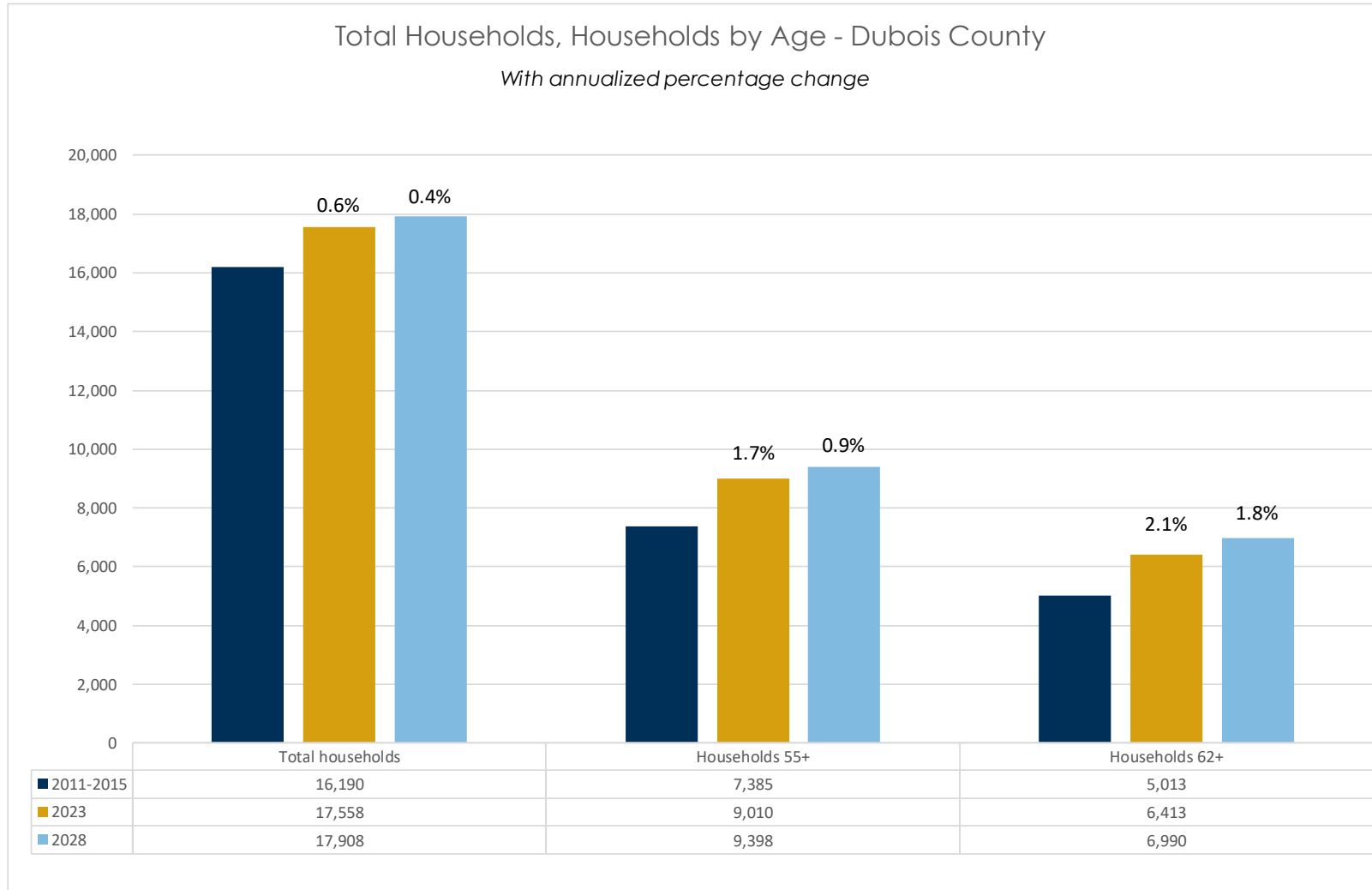
A strong growth rate is apparent for seniors aged 65 to 74

### Total Senior Population by Year



Solid growth in the 65 to 74 age group is driving the growth rate for the total senior population.

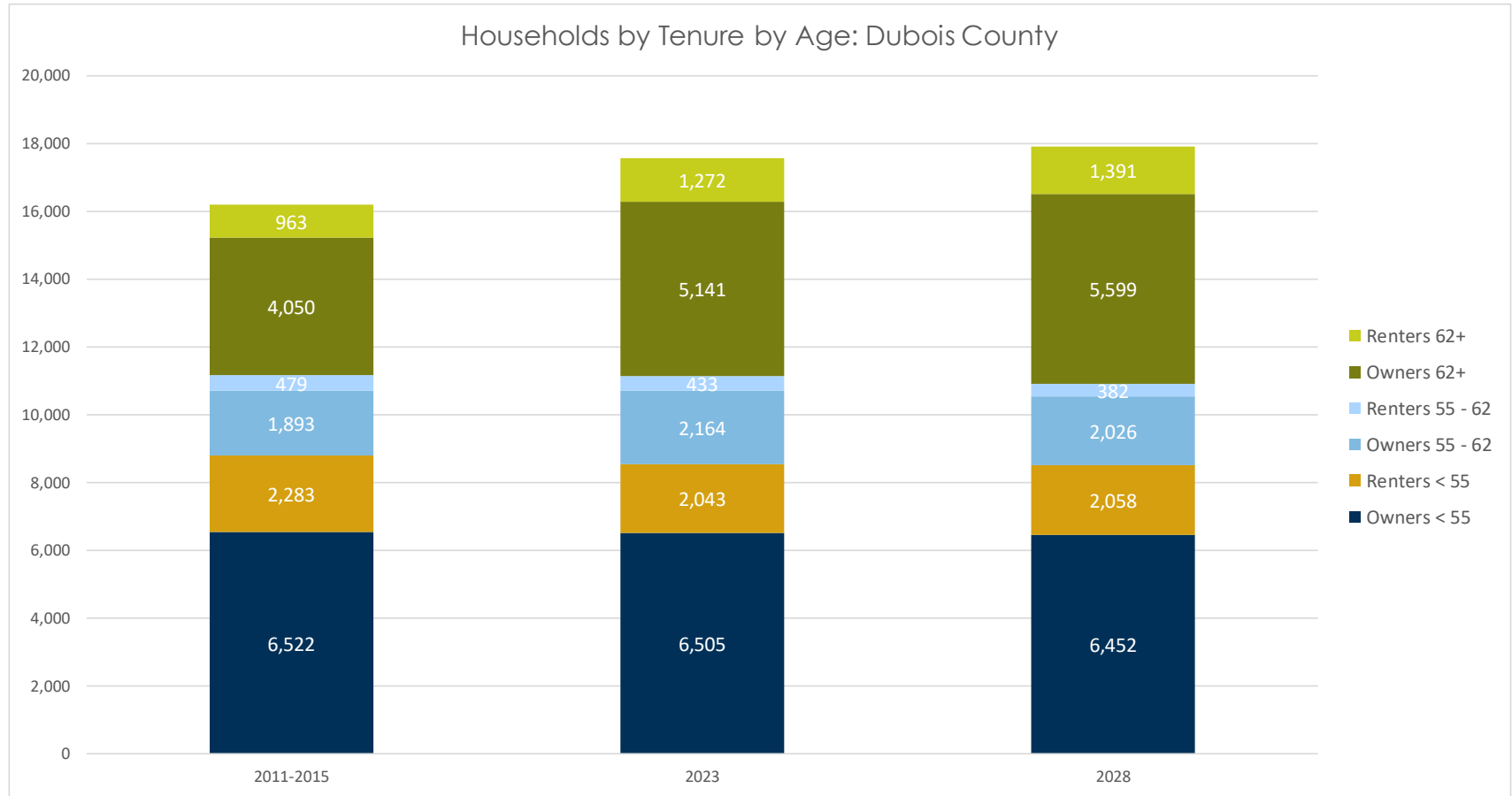
## Households



Solid growth across all households is projected through 2028.

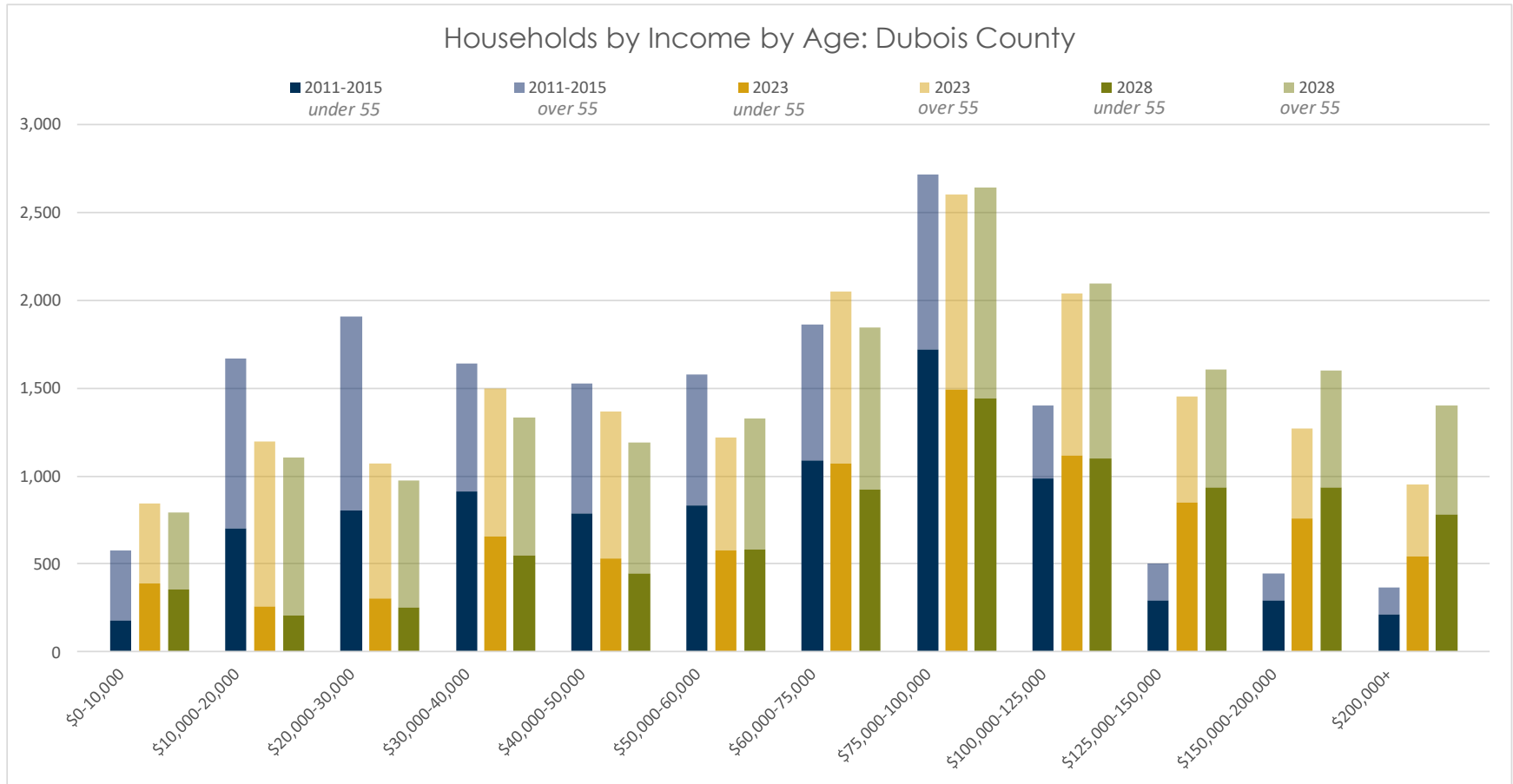


## Households by Tenure



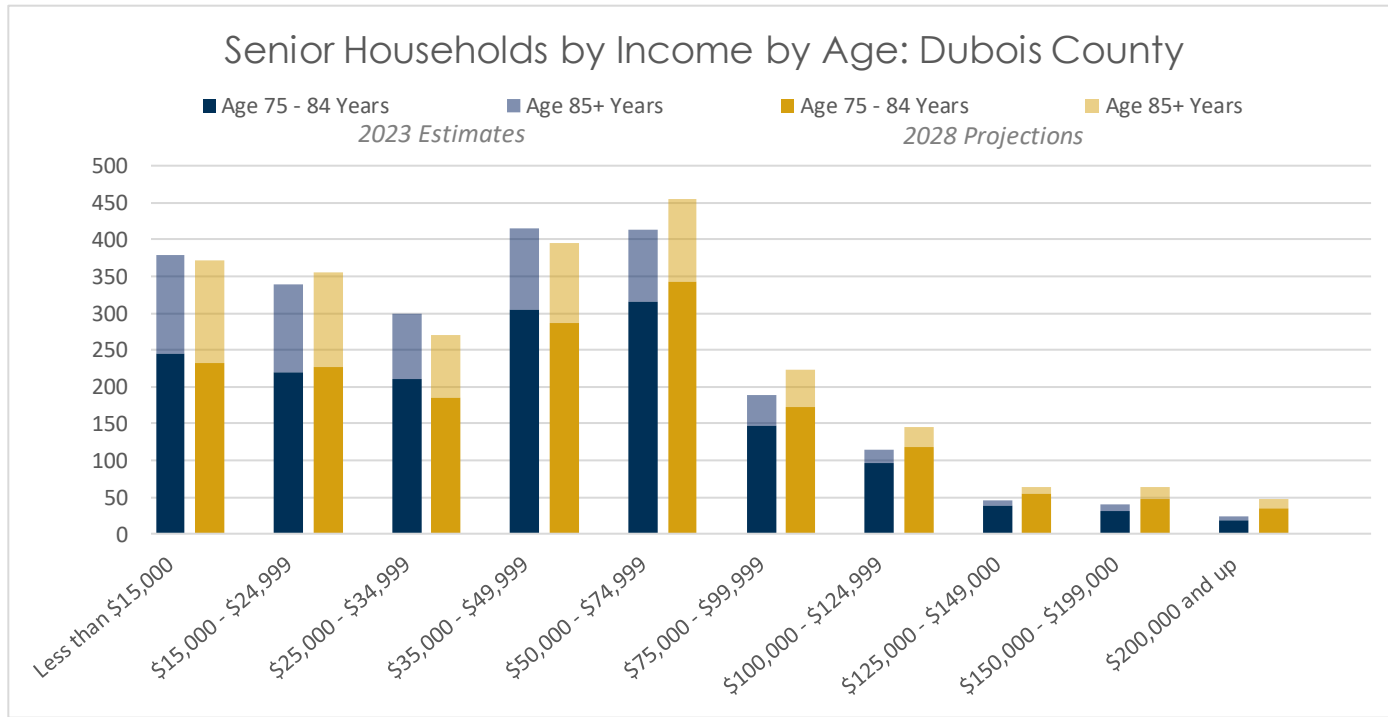
The number of renters and owners 62 and older is increasing. Younger owners and renters are relatively stable.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. Dubois County ranks as one of the top 3 in the region for highest median income for 2023.

### Households by Income by Age, 75+



The largest group of households earns \$35,000 to \$49,000. Projections for 2028 indicate the largest group will earn \$50,000 to \$74,999.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Dubois County, 20.2% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Dubois County	3,929
Renter HH paying 40 to 49% of income	94
Renter HH paying 50% or more of income	700
<i>Total rent overburdened</i>	794
Percentage	20.2%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Dubois County, 0.5% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Dubois County	17,437
Owner-occupied lacking plumbing facilities	44
Owner-occupied lacking kitchen facilities	41
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	10
<i>Total households with substandard units</i>	95
Percentage	0.5%

# Supply - Independent Living

## Dubois County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
<b>Subsidized</b>	Knoll Ridge Place	Jasper	24	NA			<b>239</b>
	Golden Years Haven	Ferdinand	20	NA			
	Lincoln Village II	Huntingburg	30	NA			
	Ferdinand Housing For The Elderly II	Ferdinand	20	NA			
	Meadowood	Jasper	72	72	100.0%	✓	
	Pleasant View Of Birdseye	Birdseye	28	NA			
	Lofts at St Joseph's	Huntingburg	45	45	100.0%	✓	
	<b>LIHTC</b>	Benet Hall Apartments	Ferdinand	15	NA		
Huntingburg Senior Residences	Huntingburg	45	45	100.0%			
Vine Street Lofts	Jasper	62	61	98.4%			
Lincoln Manor of Holland	Holland	20	NA				
<b>Market Rate</b>	*BeeHive Homes Assisted Living	Huntingburg	20	NA		<b>62</b>	
	Stork Place	Huntingburg	17	NA			
	*St. Charles Health Campus	Jasper	25	24	96.0%		

\*Enhanced senior living

## Planned Units

Geography	Notes
Dubois County	Denise Buechler, Dubois County Deputy Assessor, informed that there are currently no senior housing developments in the planned or proposed phases for the county and unincorporated areas.
Ferdinand	Tammy Miller, Ferdinand Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Holland	The analyst made numerous attempts to reach the Town of Holland. No calls were ever answered, or voicemails returned.
Huntingburg	Paul Lake, Huntingburg Planning Director, reported that there are currently no senior housing developments in the planned or proposed phases.
Jasper	Josh Gunselman, Jasper Director of Community Development/Planning, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Dubois County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
<b>RCF and SNF</b>	Brookside Village	Jasper	105	65	78	27	ISDH report 8/2/22
<b>SNF</b>	Cathedral Health Care Center	Jasper	65	54	NA	65	ISDH report 1/2/24
<b>RCF and SNF</b>	Good Samaritan Society Northwood Retirement	Jasper	155	111	48	107	ISDH report 8/22/22
<b>SNF</b>	Hildegard Health Center	Ferdinand	17	16	NA	17	ISDH report 2/1/22
<b>RCF</b>	Legacy Living Of Jasper	Jasper	122	NA	122	NA	The ISDH report on this facility is undated and lacks census data.
<b>RCF and SNF</b>	Scenic Hills At The Monastery	Ferdinand	129	115	41	88	ISDH report 1/15/24
<b>SNF</b>	Skilled Caring Center Of Memorial Hospital	Jasper	14	8	NA	14	ISDH report 1/2/24
<b>RCF and SNF</b>	St Charles Health Campus	Jasper	108	77	40	68	The ISDH report dated 1/15/24 notes 108 licensed beds.
<b>SNF</b>	Timbers Of Jasper	Jasper	94	51	NA	94	ISDH report 1/11/22
<b>SNF</b>	Waters Of Huntingburg	Huntingburg	95	40	NA	95	ISDH report 1/8/24

# Housing Demand

## Income Parameters

<b>Dubois County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$21,060
	LIHTC	60%	\$21,061	\$42,120
	Market rate	300%	\$42,121	\$210,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$210,600
	Skilled Nursing Facility		\$0	\$210,600

## Disability Percentage

The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

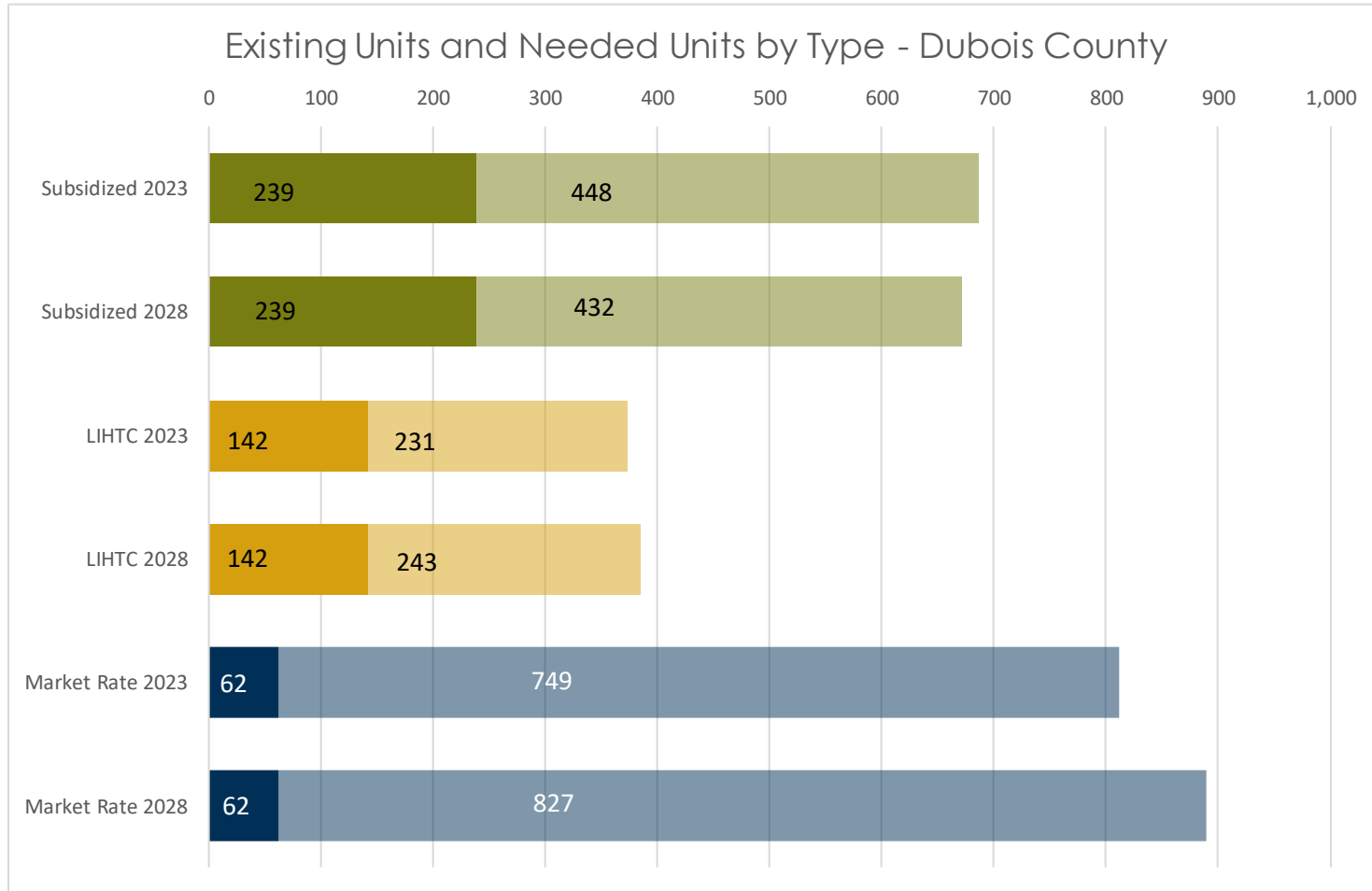
<b>Sex by Age by Disability Status - Dubois County</b>			<b>Number</b>	<b>Percentage</b>
Estimate, Total			42,797	
Estimate, Total, Male			21,601	
Estimate, Total, Male, 75 years and older			1,158	100.0%
Estimate, Total, Male, 75 years and older, with a disability			449	38.8%
Estimate, Total, Female			21,196	
Estimate, Total, Female, 75 years and older			1,638	100.0%
Estimate, Total, Female, 75 years and older, with a disability			736	44.9%
Estimate, Total, Male & Female, 75 years and older			2,796	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability			1,185	42.4%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.



### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Senior market rate housing exhibits the strongest demand.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Dubois County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$21,061	\$42,121	\$0	\$21,061	\$42,121
<b>Maximum Income</b>	\$21,060	\$42,120	\$210,600	\$21,060	\$42,120	\$210,600
<b>Senior renters 55+ in income bracket</b>	668	342	695	654	357	762
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	810	1,359	5,136	755	1,236	5,634
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	18	31	116	17	28	128
<b>Equals</b>						
<b>Total Demand</b>	<b>687</b>	<b>373</b>	<b>811</b>	<b>671</b>	<b>385</b>	<b>889</b>
<b>Less existing units</b>	239	142	62	239	142	62
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>448</b>	<b>231</b>	<b>749</b>	<b>432</b>	<b>243</b>	<b>827</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		1,705	1,773			
Total senior 55+ owner households		7,305	7,625			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Dubois County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$210,600	\$210,600	\$33,948	\$210,600	\$210,600
<b>(A) Persons 75 - 84 income eligible</b>	980	1,466		927	1,599	
<b>(B) Persons 85+ income eligible</b>			949			1,024
<b>(C) Percent of persons 75+ with a disability</b>	42.4%	42.4%	42.4%	42.4%	42.4%	42.4%
<b>Income-eligible persons 75+ with a disability</b>	416	621	402	393	678	434
<i>calculation A * C (RCF), B * C (SNF)</i>						
<b>Total Demand</b>	<b>416</b>	<b>621</b>	<b>402</b>	<b>393</b>	<b>678</b>	<b>434</b>
<i>Demand for RCF units are summed</i>	<b>1,037</b>			<b>1,071</b>		
<b>Less existing beds</b>	329		575	329		575
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>708</b>		<b>-173</b>	<b>742</b>		<b>-141</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior population 75 - 84		2,446	2,526			
Total senior population 85+		949	1,024			

The county has solid unmet demand for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

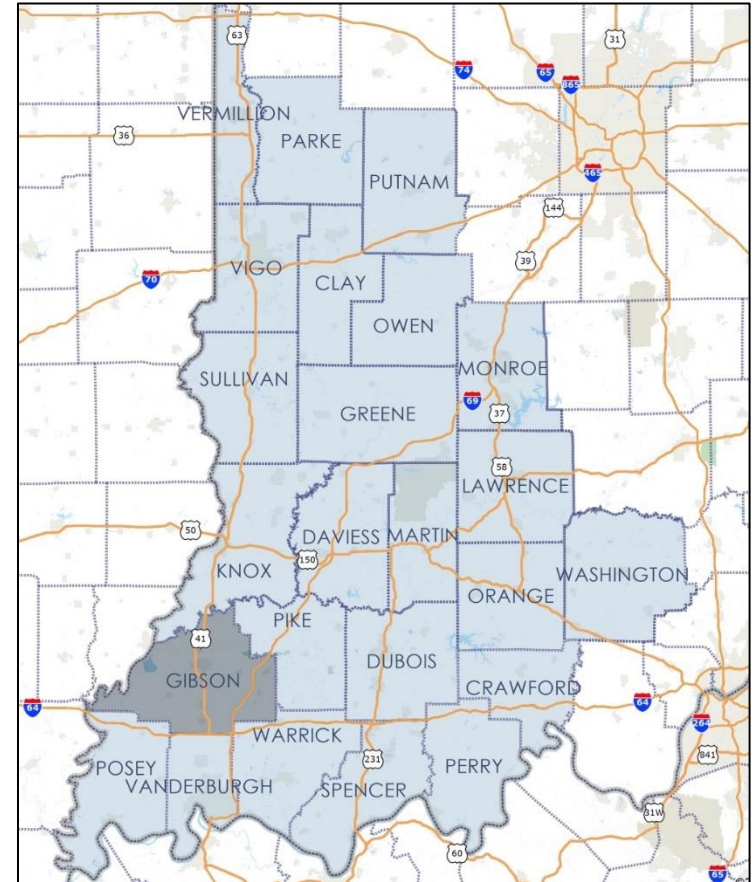
<b>Bed Need Analysis with ISDH Bed Need Rate: Dubois County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	8,404	9,435
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	243	273
Supply (D)	575	575
<i>Net demand (D - C)</i>	-332	-302

The ISDH report for July 1, 2023 shows Dubois County to have projected Comprehensive Care Bed Need of -303 for seniors 65 and older.

# Gibson County

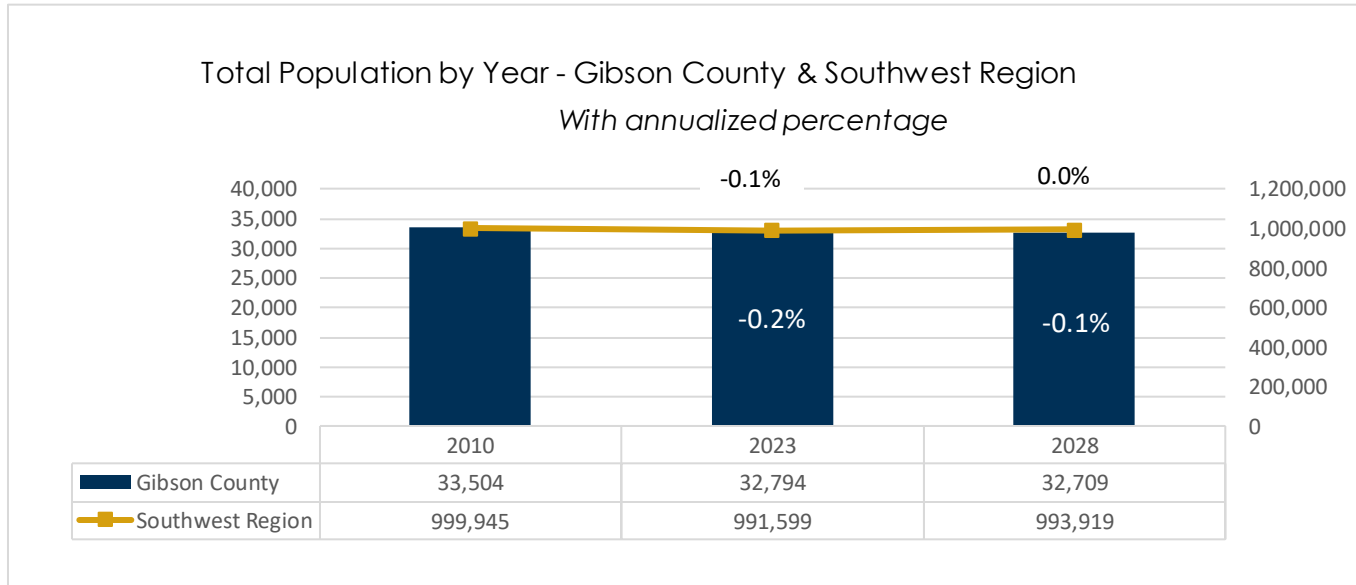
## Key Findings

- The population in Gibson County will shift from a state of decline to stability based on projections for 2028.
- Strong growth within the senior population is exhibited for the age group 65 to 74, a trend that will continue to 2028.
- An accelerated growth rate is expected among all senior age groups except for the 55+ cohort. The growth of the 55+ cohort is mitigated by a decline in the 55 to 64 age group.
- Households both 55 and older and 62 and older are increasing in number. Total households is stable.
- Both owners and renters 62 and older are increasing. However, all younger households are expected to decline according to 2028 projections.
- The largest group of households earns \$75,000-\$100,000. Projections for 2028 indicate the trend will continue.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999, an income trend that will continue for 2028.
- In Gibson County, 17.1% of the renters are rent overburdened compared to 30.6% for the region. In addition, 0.5% of the households live in substandard housing compared to 1.2% for the region.
- The county has limited senior LIHTC and senior market rate rental housing options. The strongest demand is for senior market rate housing.
- Solid demand exists for Residential Care Facilities. The current supply of Skilled Nursing Facility beds adequately meets demand.



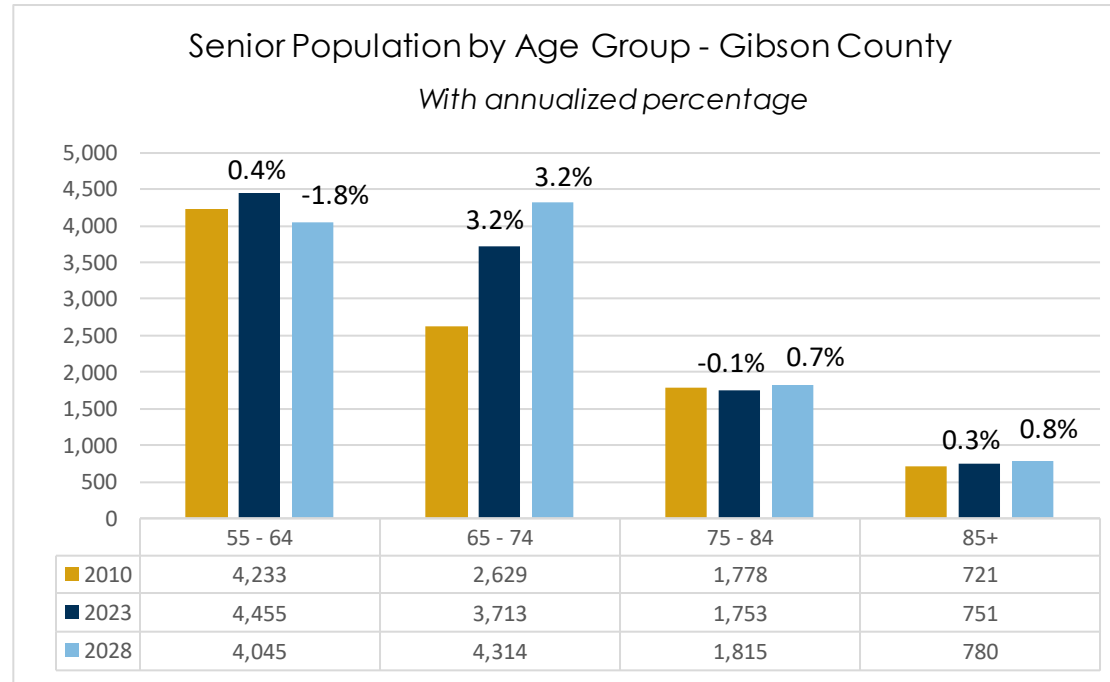
# Demographics

## Total Population



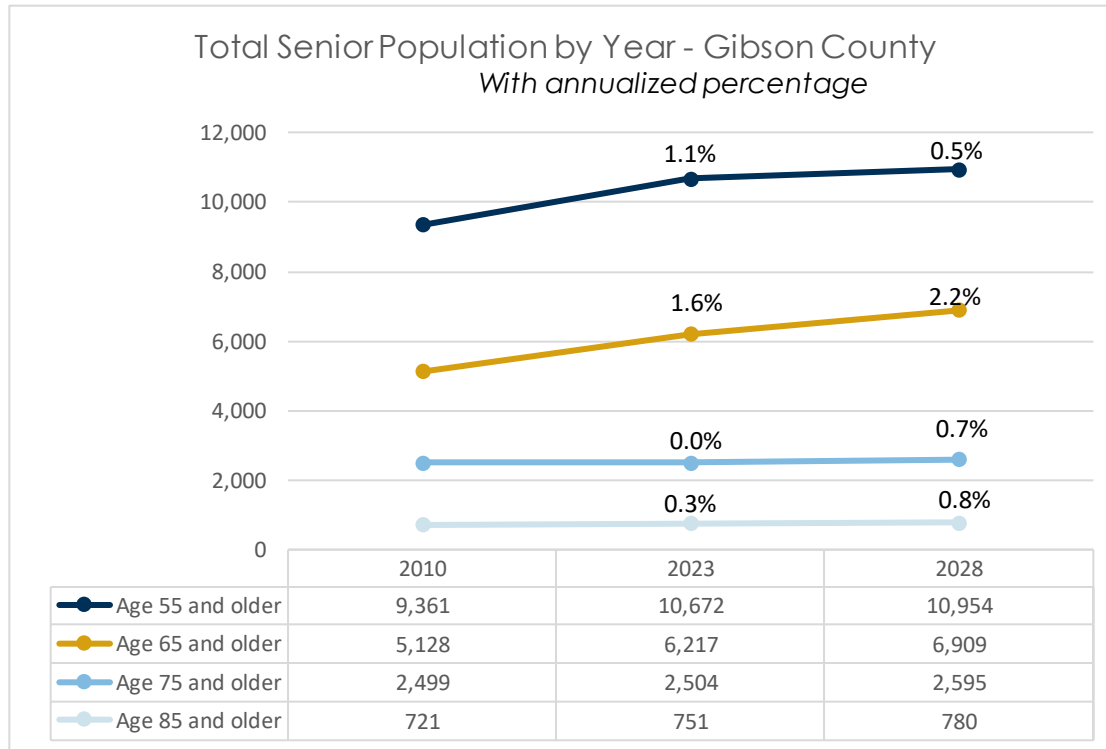
The population in Gibson County will remain relatively stable based on projections for 2028.

## Population by Age Group



**Continuous strong growth is projected for the 65-74 age group.**

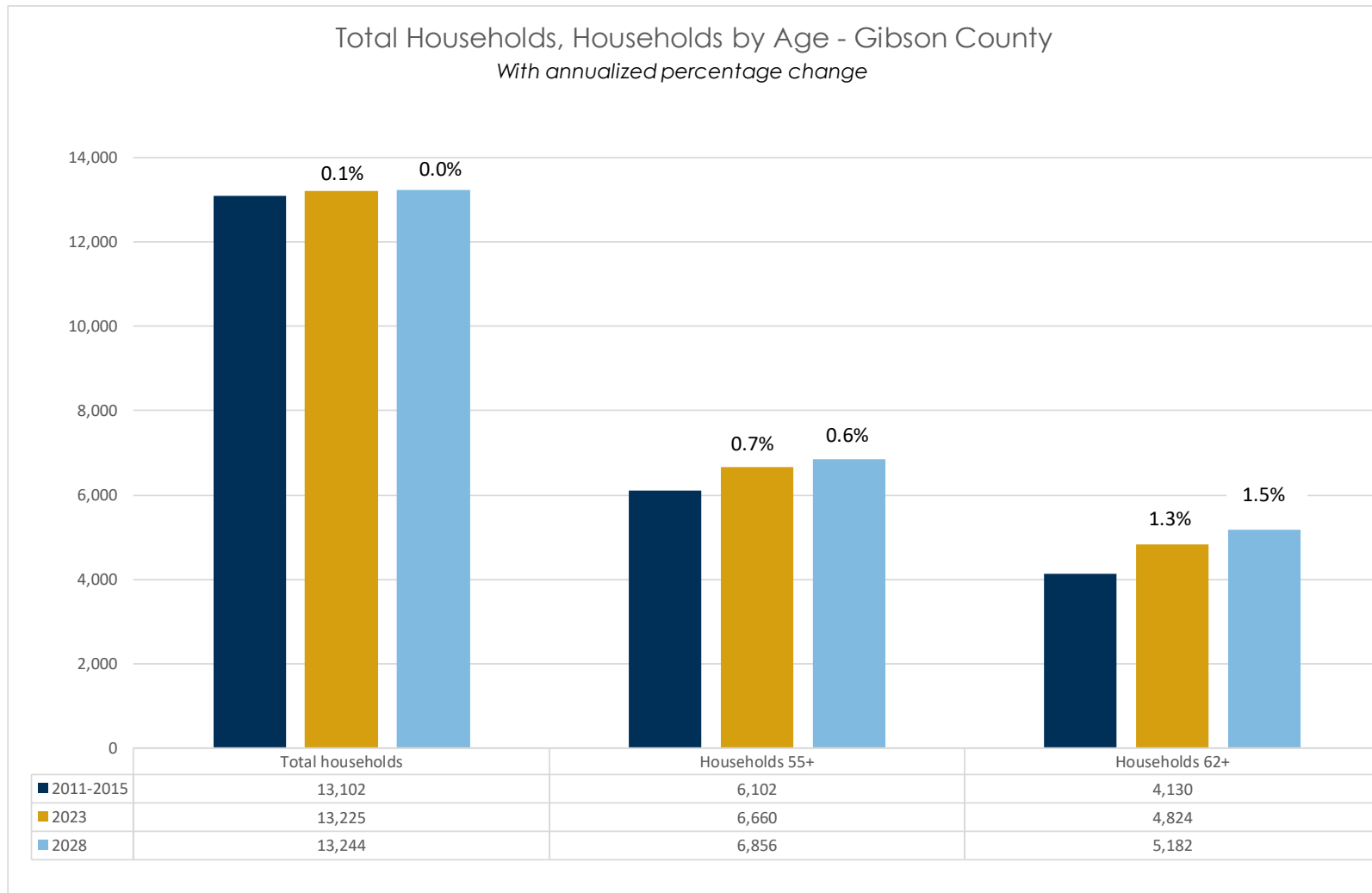
### Total Senior Population by Year



An accelerated growth rate is projected for all senior groups, except for the 55+ cohort. A decline in the 55 to 64 age group mitigates the growth in the 55+ population.

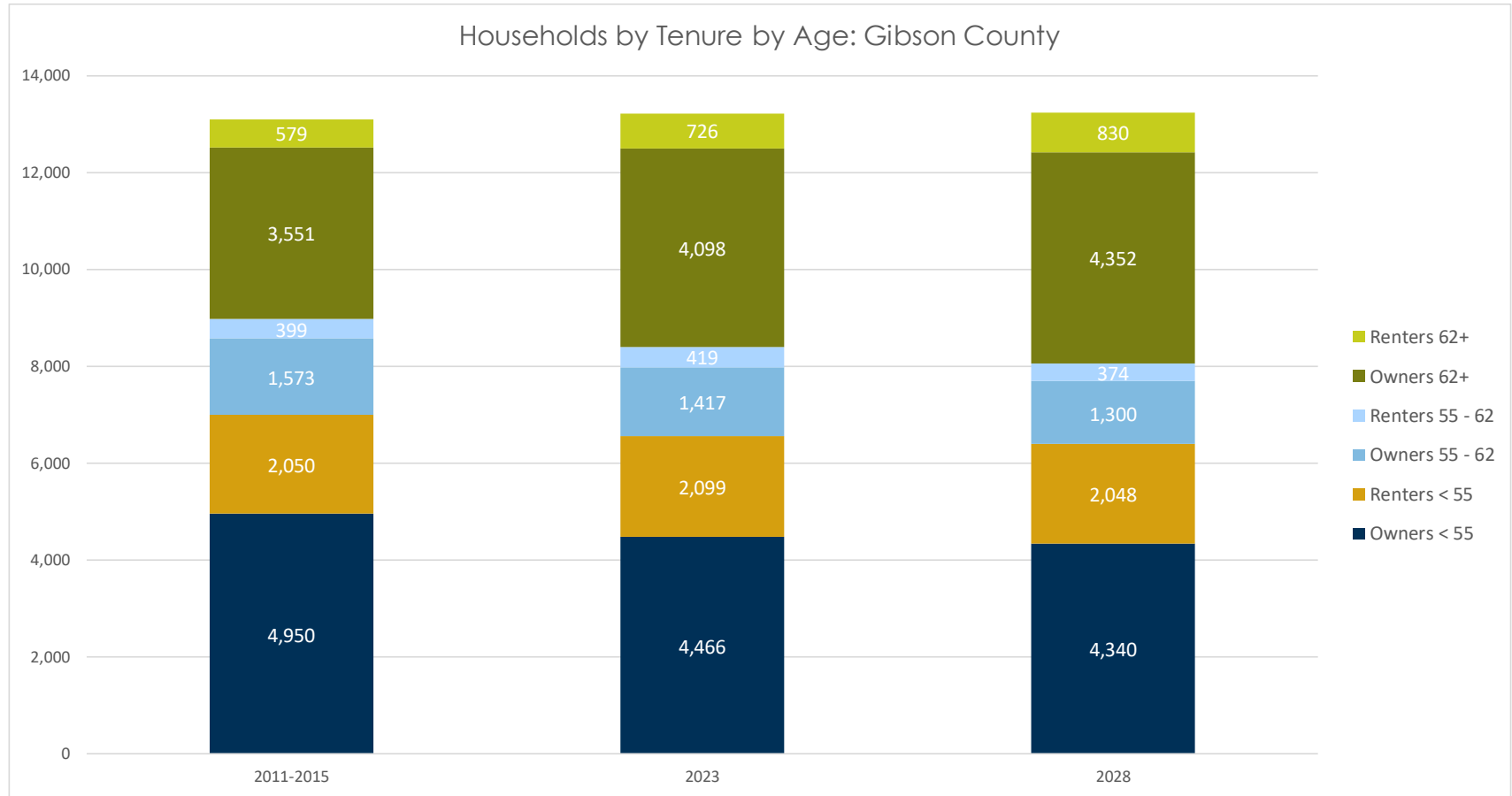


## Households



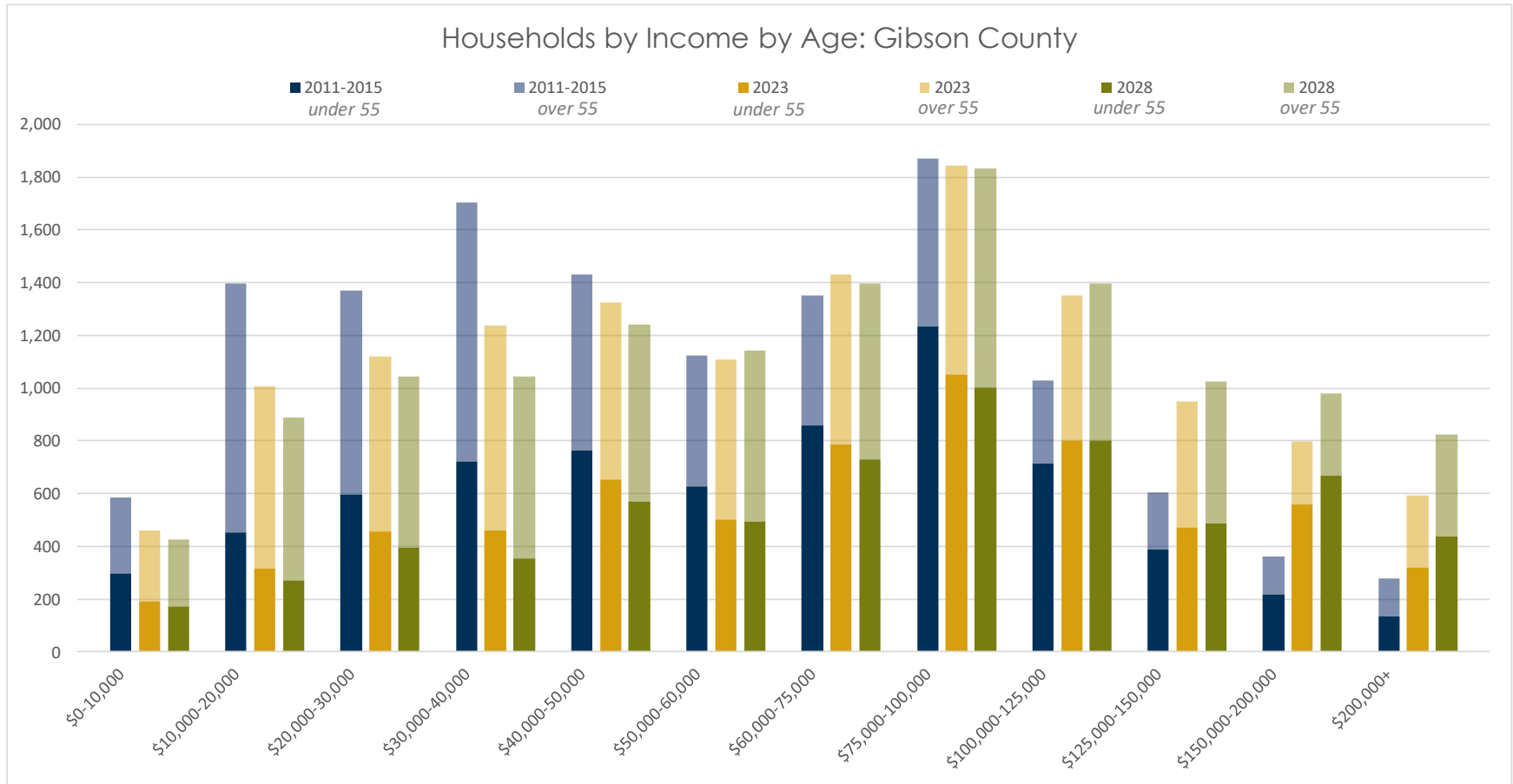
Total households will remain stable. Growth is evident in households aged 55+ and 62+.

## Households by Tenure



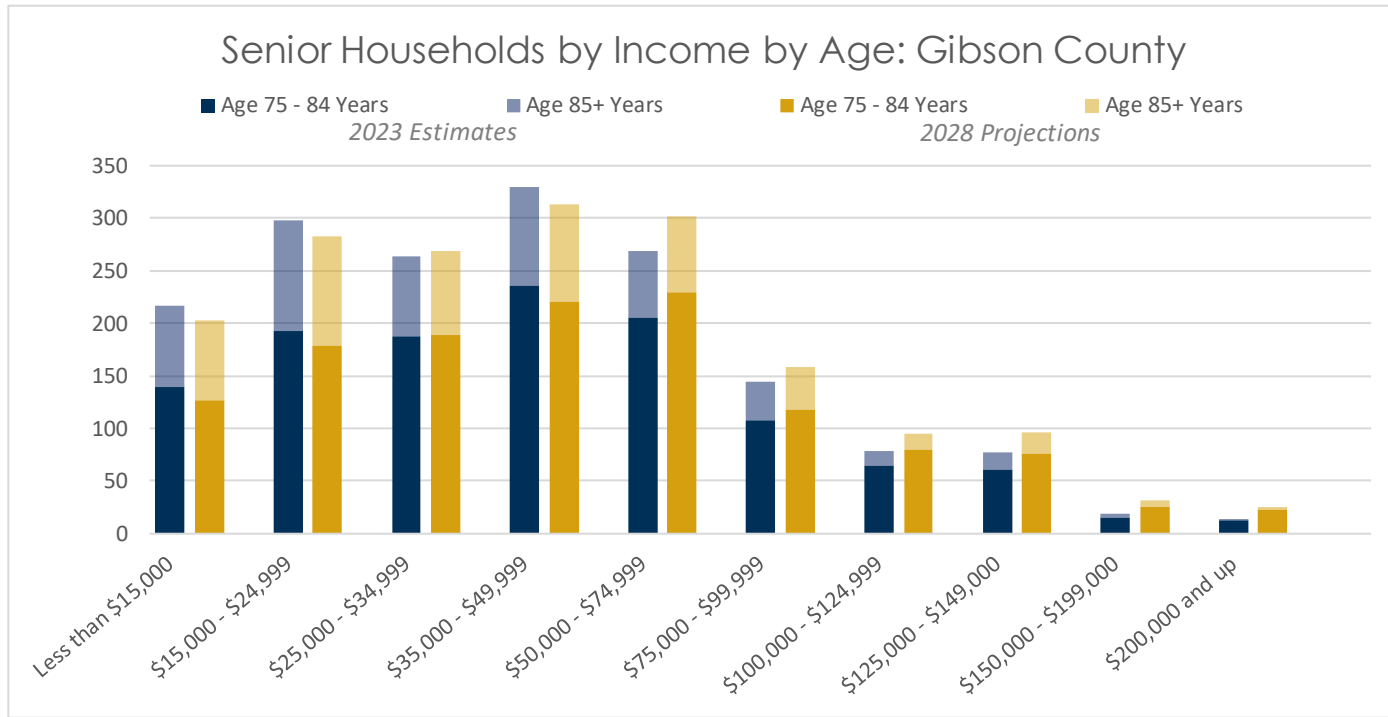
The number of both owners and renters aged 62+ is increasing. Younger owners and renters are expected to decline from 2023 to 2028.

## Households by Income



The largest group of households earns \$75,000-\$100,000. Projections for 2028 indicate the trend will continue.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections for 2028 indicate the trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Gibson County, 17.1% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Gibson County	3,107
Renter HH paying 40 to 49% of income	153
Renter HH paying 50% or more of income	378
<i>Total rent overburdened</i>	531
Percentage	17.1%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Gibson County, 0.5% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Gibson County	12,978
Owner-occupied lacking plumbing facilities	17
Owner-occupied lacking kitchen facilities	46
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	1
<i>Total households with substandard units</i>	64
Percentage	0.5%

# Supply – Independent Living

Gibson County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Pleasant View Oakland City	Oakland City	24	NA			<b>86</b>
	Williams Apartments	Owensville	37	36	97.3%		
	Lynnwood Village	Haubstadt	25	25	100.0%		
<b>LIHTC</b>	Main Street Cottages	Princeton	20	NA			<b>56</b>
	Prince Street Cottages	Princeton	36	34	94.4%		
<b>Market Rate</b>	<i>None</i>						<b>0</b>

\*Enhanced senior living

## Planned Units

Geography	Notes
Gibson County	The analyst spoke with the Gibson County Clerk’s office. There are currently no senior housing developments in the planned or proposed phases.
Fort Branch	Jackie Wheaton, Town of Fort Branch Office Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
Francisco	Jonnie Watkins, Francisco Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Haubstadt	Bonnie Wagner, Haubstadt Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Oakland City	<i>Unnamed development.</i> James Deffendall, Oakland City mayor, reports the former Wirth Hospital has been converted to apartments for seniors 55 and older. The construction work is complete and developer John Stacks is in the process of hiring a management company.
Owensville	Vanessa Riggs, Owensville Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
Princeton	The analyst spoke with the city office. There are no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Gibson County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
<b>SNF</b>	Good Samaritan Home & Rehabilitative Center	Oakland City	103	66	NA	103	ISDH report 1/11/22
<b>RCF and SNF</b>	Riveroaks Health Campus	Princeton	108	88	40	68	
<b>SNF</b>	Transcendent Healthcare Of Owensville	Owensville	68	54	NA	68	ISDH report 1/4/23
<b>SNF</b>	Waters Of Princeton	Princeton	95	53	NA	95	ISDH report 1/8/24



# Housing Demand

## Income Parameters

<b>Gibson County</b>				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,950
	LIHTC	60%	\$19,951	\$39,900
	Market rate	300%	\$39,901	\$199,500
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$199,500
	Skilled Nursing Facility		\$0	\$199,500

## Disability Percentage

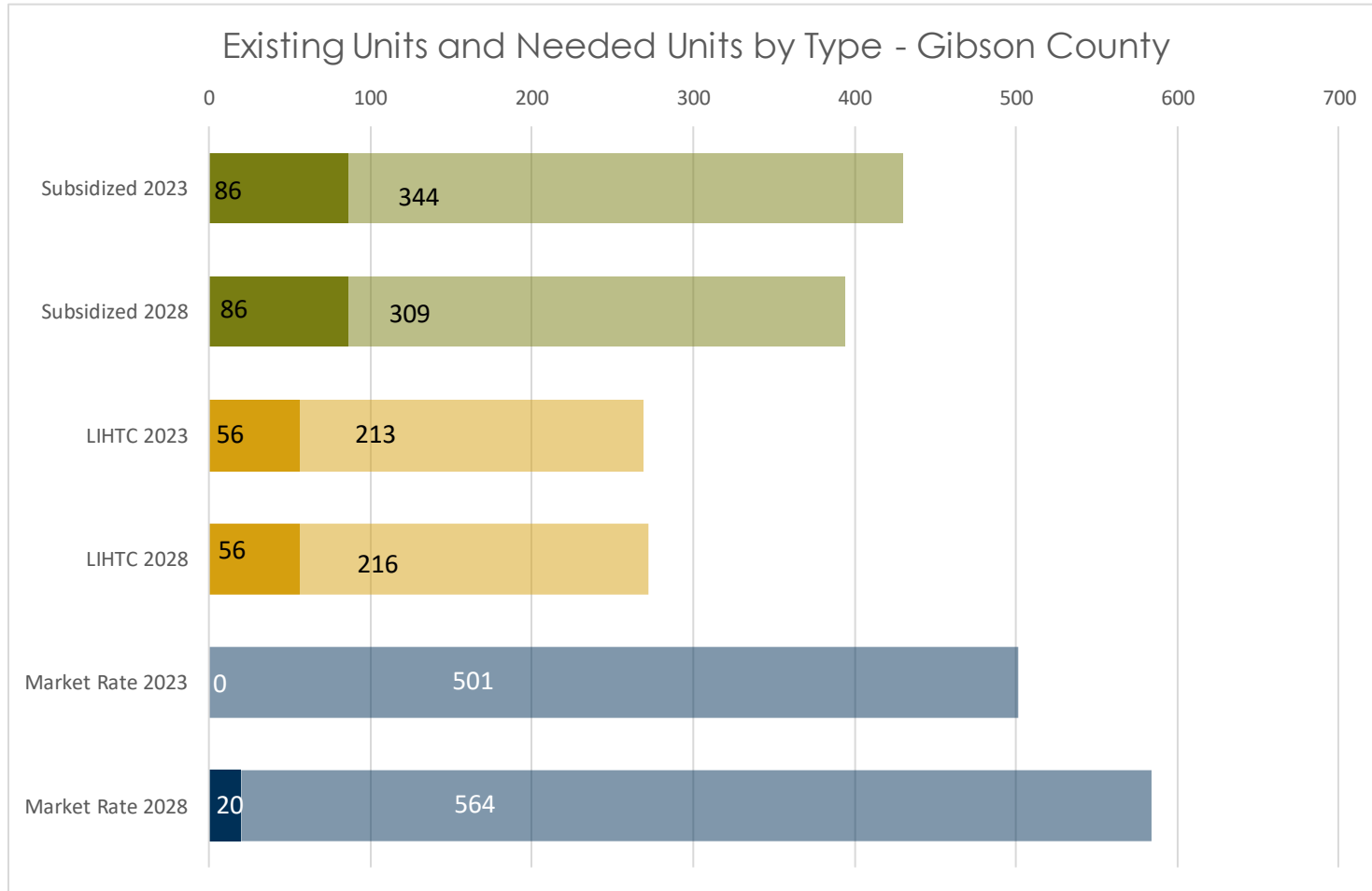
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Gibson County</b>		
	Number	Percentage
Estimate, Total	32,448	
Estimate, Total, Male	16,407	
Estimate, Total, Male, 75 years and older	857	100.0%
Estimate, Total, Male, 75 years and older, with a disability	462	53.9%
Estimate, Total, Female	16,041	
Estimate, Total, Female, 75 years and older	1,216	100.0%
Estimate, Total, Female, 75 years and older, with a disability	514	42.3%
Estimate, Total, Male & Female, 75 years and older	2,073	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	976	47.1%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The county has limited senior LIHTC and senior market rate rental housing options. The strongest demand is for senior market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Gibson County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$19,951	\$39,901	\$0	\$19,951	\$39,901
<b>Maximum Income</b>	\$19,950	\$39,900	\$199,500	\$19,950	\$39,900	\$199,500
<b>Senior renters 55+ in income bracket</b>	417	242	441	384	248	499
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	540	1,197	3,548	484	1,089	3,764
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	12	27	80	11	25	85
<b>Equals</b>						
<b>Total Demand</b>	<b>430</b>	<b>269</b>	<b>521</b>	<b>395</b>	<b>272</b>	<b>584</b>
<b>Less existing units</b>	86	56	0	86	56	20
<b>Less planned units</b>	0	0	20			
<b>Equals</b>						
<b>Net Demand</b>	<b>344</b>	<b>213</b>	<b>501</b>	<b>309</b>	<b>216</b>	<b>564</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		1,145	1,204			
Total senior 55+ owner households		5,515	5,652			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Gibson County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$199,500	\$199,500	\$33,948	\$199,500	\$199,500
<b>(A) Persons 75 - 84 income eligible</b>	732	1,016		695	1,084	
<b>(B) Persons 85+ income eligible</b>			706			732
<b>(C) Percent of persons 75+ with a disability</b>	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	345	478	333	327	510	344
<b>Total Demand</b>	<b>345</b>	<b>478</b>	<b>333</b>	<b>327</b>	<b>510</b>	<b>344</b>
<i>Demand for RCF units are summed</i>	<b>823</b>			<b>838</b>		
<b>Less existing beds</b>	40		334	40		334
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>783</b>		<b>-1</b>	<b>798</b>		<b>10</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		1,789	1,850			
Total senior population 85+		715	745			

Solid demand exists for Residential Care Facilities. The current supply of Skilled Nursing beds meets the demand.

### ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

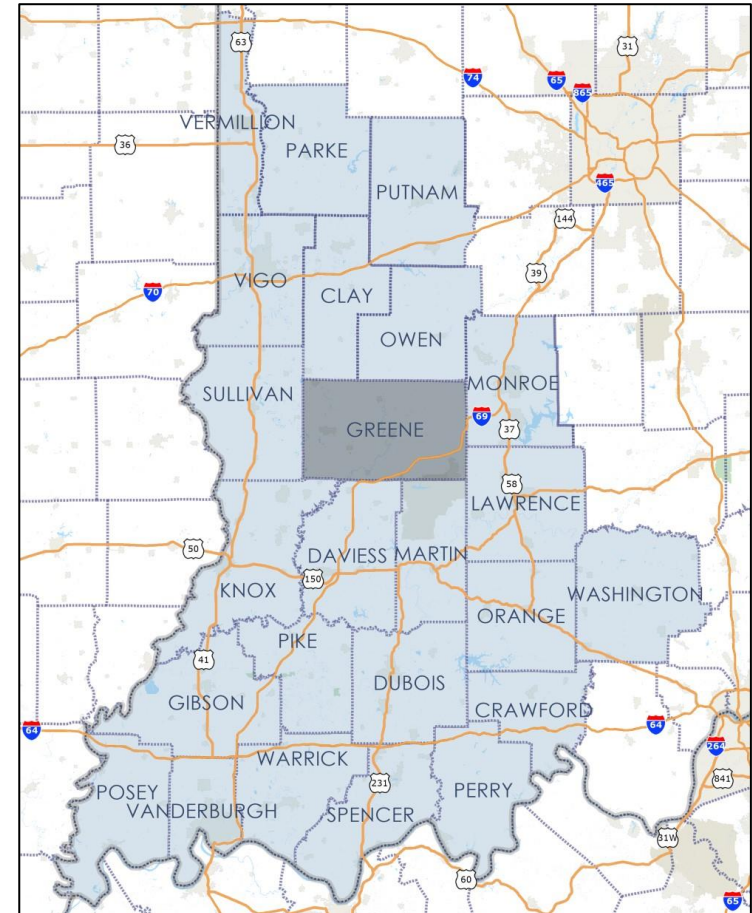
<b>Bed Need Analysis with ISDH Bed Need Rate: Gibson County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	6,217	6,909
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	180	200
Supply (D)	334	334
<i>Net demand (D - C)</i>	<i>-154</i>	<i>-134</i>

The ISDH report for July 1, 2023 shows Gibson County to have projected Comprehensive Care Bed Need of -127 for seniors 65 and older.

# Greene County

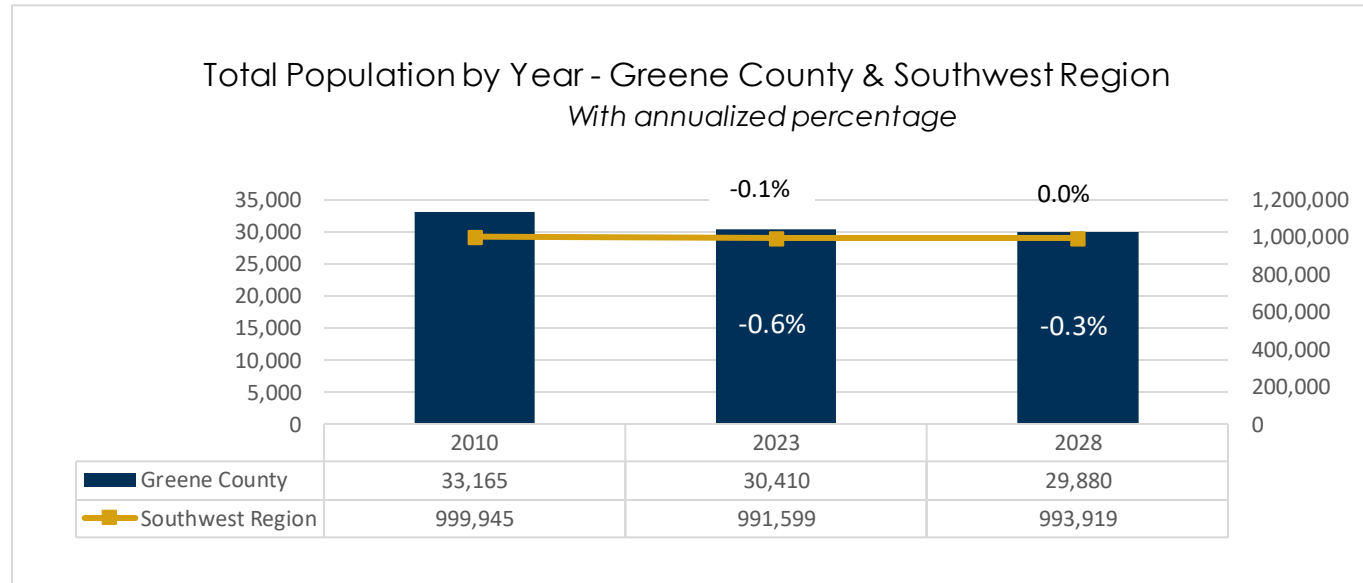
## Key Findings

- The declining population in Greene County will continue based on 2028 projections.
- The 65 to 74 age group is the strongest growing senior cohort, with projected trends indicating accelerated growth. A decline in the 55 to 64 age cohort contributes to a lower growth rate for the overall 55+ population.
- Total households are declining. However, growth is evident in households aged 55 and older as well as 62 and older.
- The number of owners and renter households 62 and older is increasing. However, the population of younger households is expected to decline.
- A substantial group of households is earning \$75,000 to \$100,000. Projections for 2028 indicate this income trend will continue.
- When households are filtered to age 75 and older, the largest group earns \$15,000 to \$24,999, with no projected changes for 2028.
- In Greene County, 17.3% of the renters are rent overburdened compared to 30.6% for the region. In addition, 2.1% of the households live in substandard housing compared to 1.2% for the region.
- Greene County has the highest disability rate (61.4%) in the Southwest Region. The region has a disability rate of 49%.
- Greene County has more senior subsidized units than either senior LIHTC or senior market rate units. Solid demand exists for all types of independent senior living.
- Strong demand exists for Residential Care Facilities.



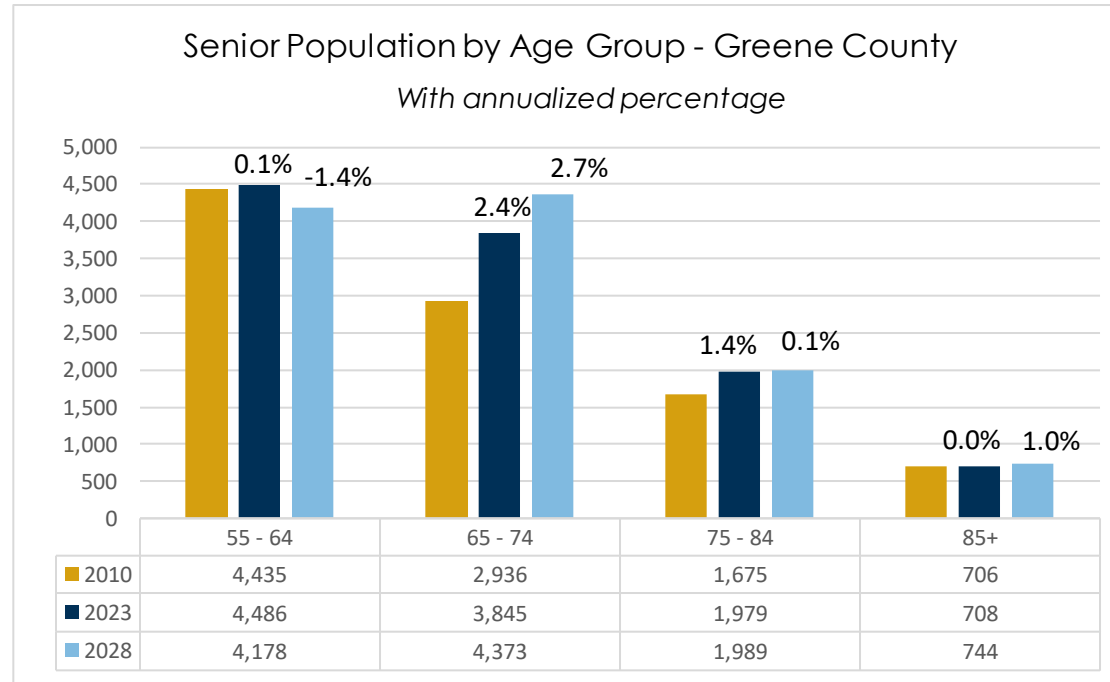
# Demographics

## Total Population



The population is projected to continue declining steadily.

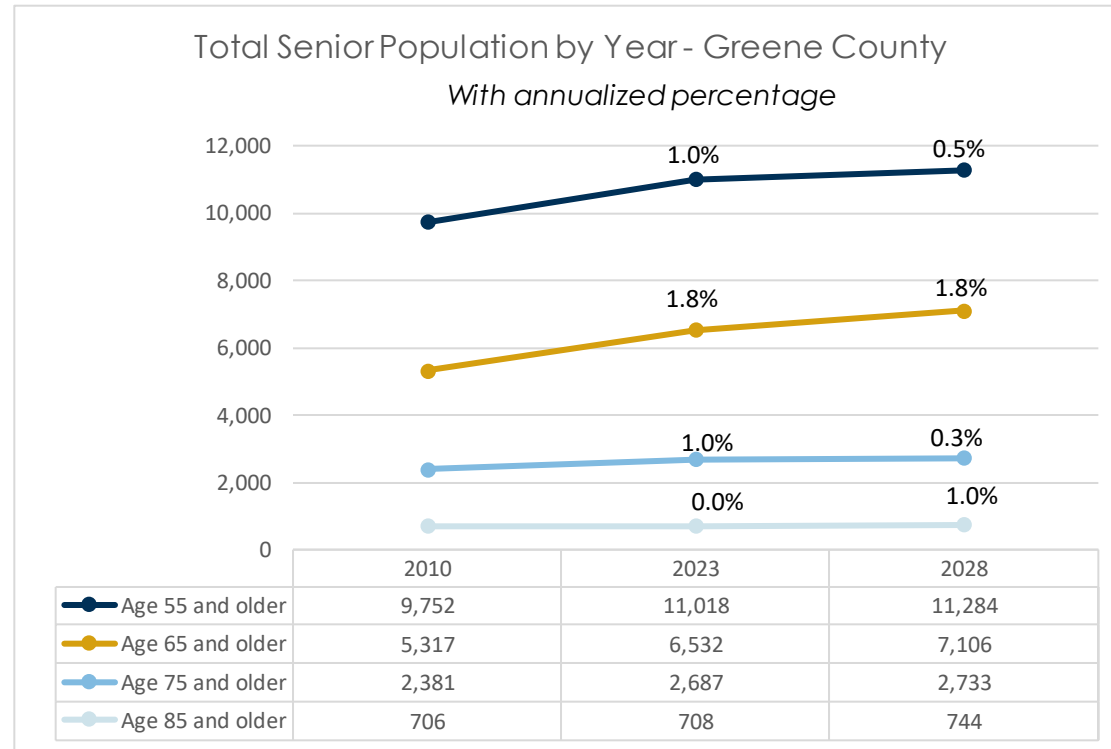
## Population by Age Group



The 65 to 74 age group is the strongest growing senior cohort.

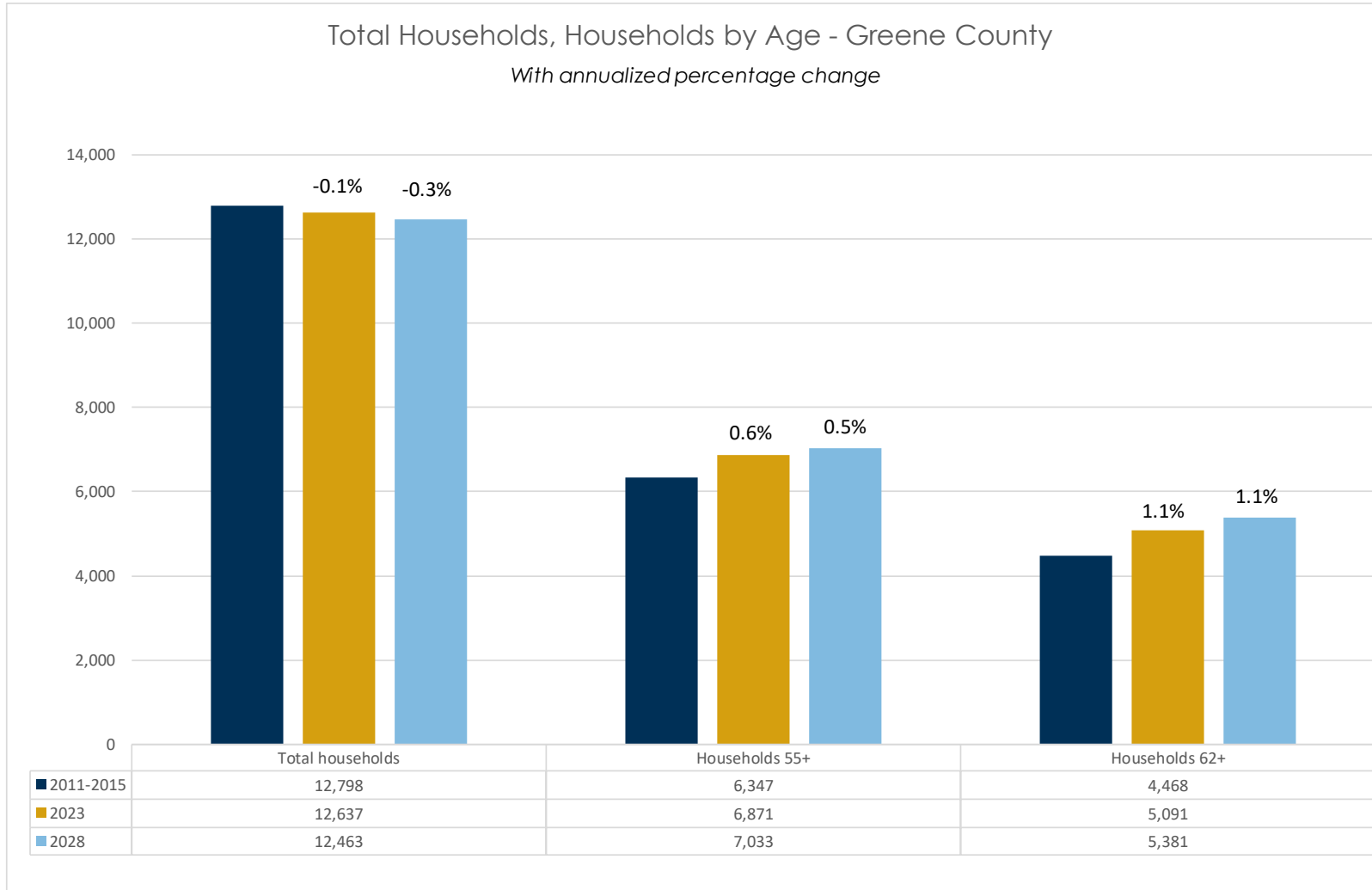


### Total Senior Population by Year



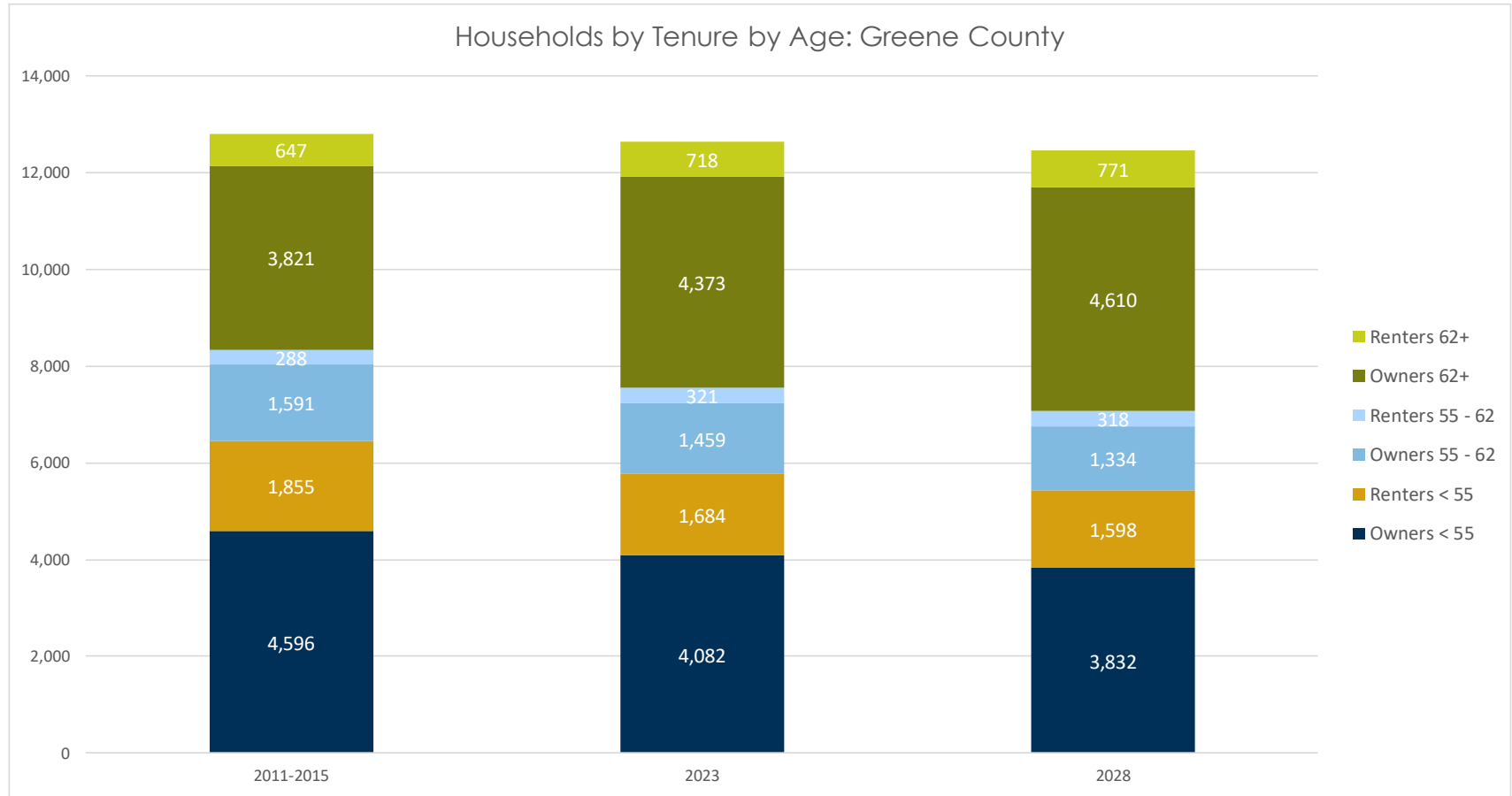
A decline in the population aged 55 to 64 contributes to a lower growth rate for the 55+ cohort.

## Households



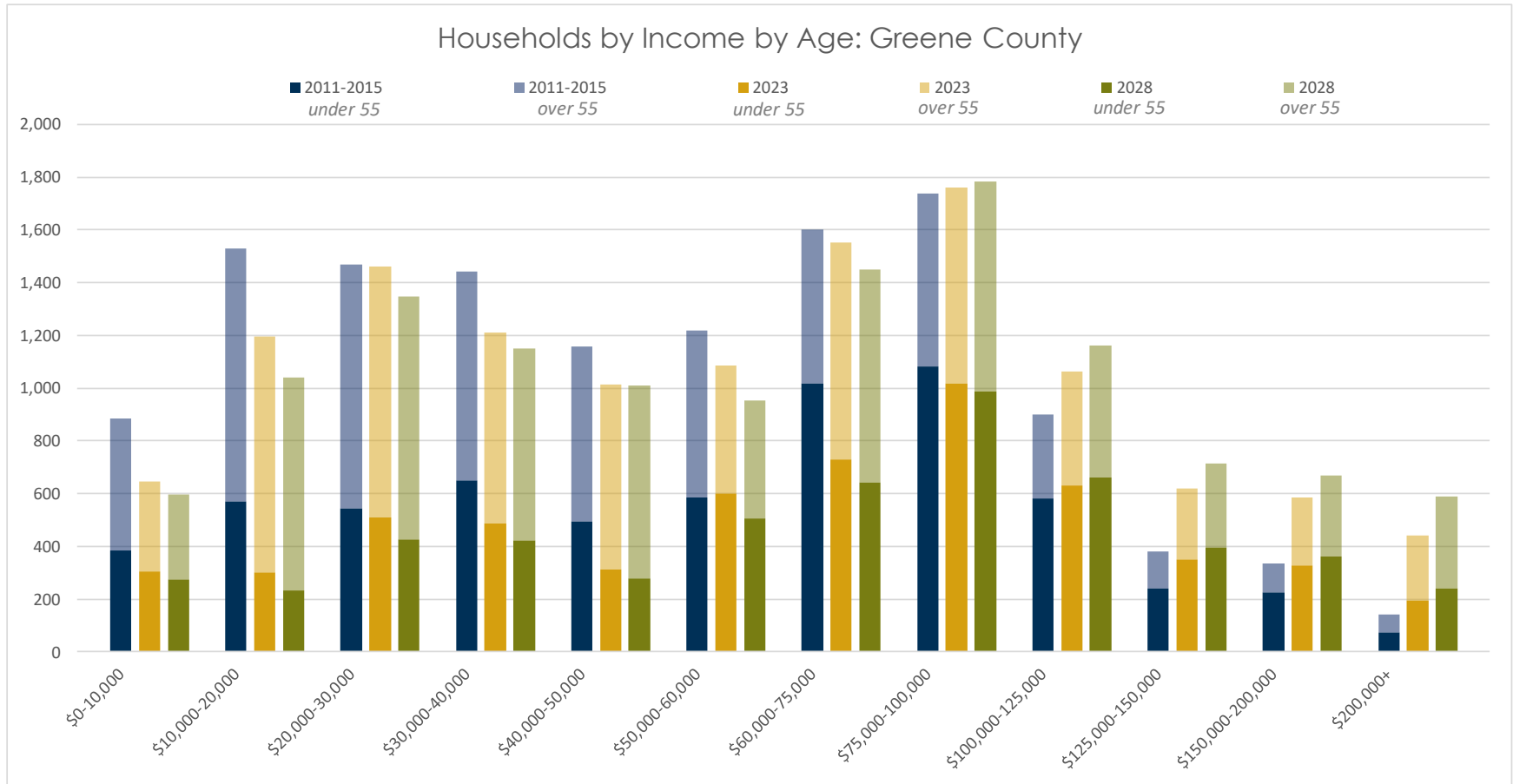
The number of total households is declining. Continued growth is projected for households aged 55+ and 62+.

## Households by Tenure



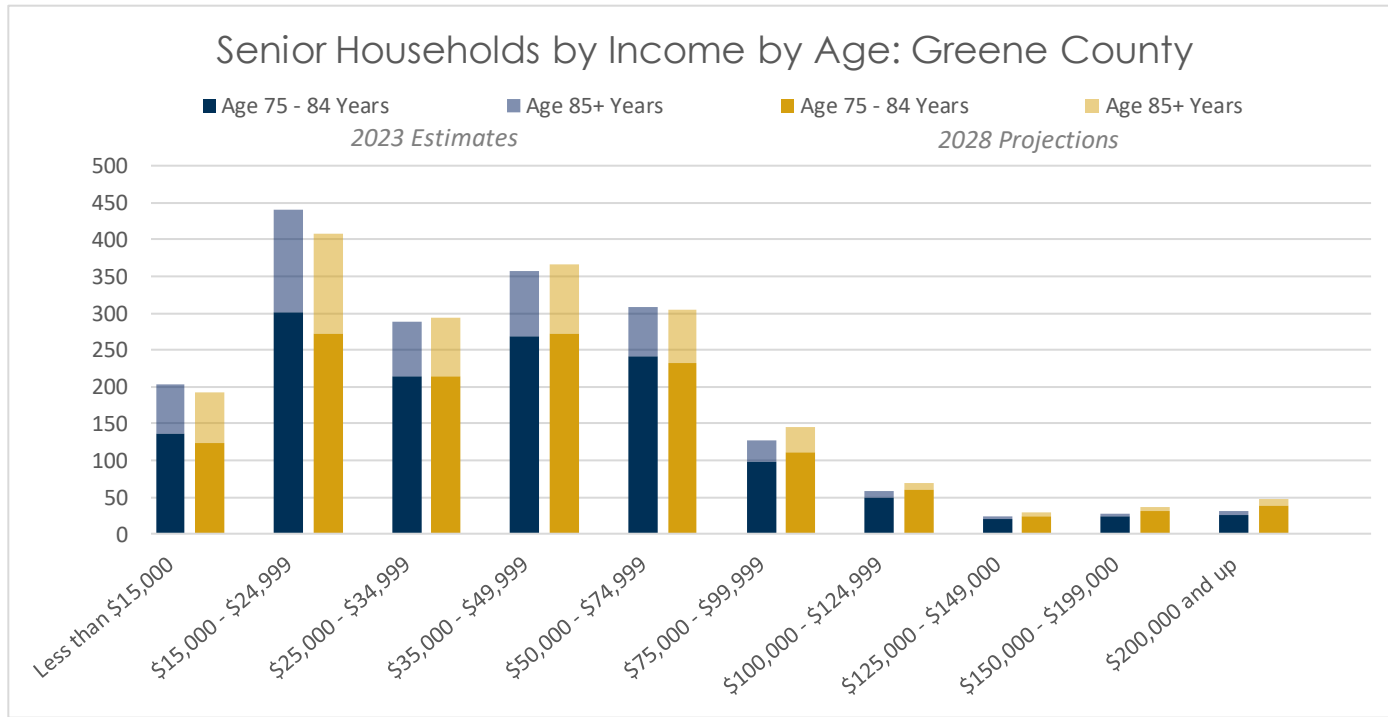
Owner and renter households aged 62 and older are increasing. All younger households are experiencing a decline.

## Households by Income



The largest group is earning \$75,000 to \$100,000. Projections for 2028 indicate the same.

### Households by Income by Age, 75+



When households are filtered to age 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 indicate the trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Greene County, 17.3% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Greene County	3,107
Renter HH paying 40 to 49% of income	99
Renter HH paying 50% or more of income	438
<i>Total rent overburdened</i>	537
Percentage	17.3%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Greene County, 2.1% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Greene County	12,643
Owner-occupied lacking plumbing facilities	96
Owner-occupied lacking kitchen facilities	53
Renter-occupied lacking plumbing facilities	34
Renter-occupied lacking kitchen facilities	83
<i>Total households with substandard units</i>	266
Percentage	2.1%

# Supply – Independent Living

## Greene County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Independence Place	Linton	32	30	93.8%		<b>214</b>
	Meadow Brook						
	Senior I & II	Linton	72	72	100.0%		
	Meadow Lark	Bloomfield	24	NA			
	Shakamak Good Samaritan	Jasonville	23	NA			
	Shakamak Retirement Community	Jasonville	23	23	100.0%	✓	
	Woodview I, II & Parkview III	Jasonville	40	NA			
	Worthington Senior	Worthington	NA	NA			
	Cine Theater Senior Apartments	Linton	41	41	100.0%		
<b>LIHTC</b>	Green County III	Linton	89	NA			
	Linton Apartments	Linton	36	NA			
<b>Market</b>	*Autumn Trace	Linton	44	42	95.5%		<b>44</b>

\*Enhanced senior living

## Planned Units

Geography	Notes
Greene County	Marvin Abshire, Greene County Attorney, reported that there are currently no senior housing developments in the planned or proposed phases.
Linton	Gary Tannehill, I.T. manager for the City of Linton, reported that he had spoken with the utility clerk for the city who confirmed that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Greene County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Good Samaritan Society Shakamak Retirement Comm	Jasonville	60	43	NA	60	ISDH report 7/20/20
	Health Center At Glenburn Home	Linton	149	97	NA	149	

# Housing Demand

## Income Parameters

Greene County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600



## Disability Percentage

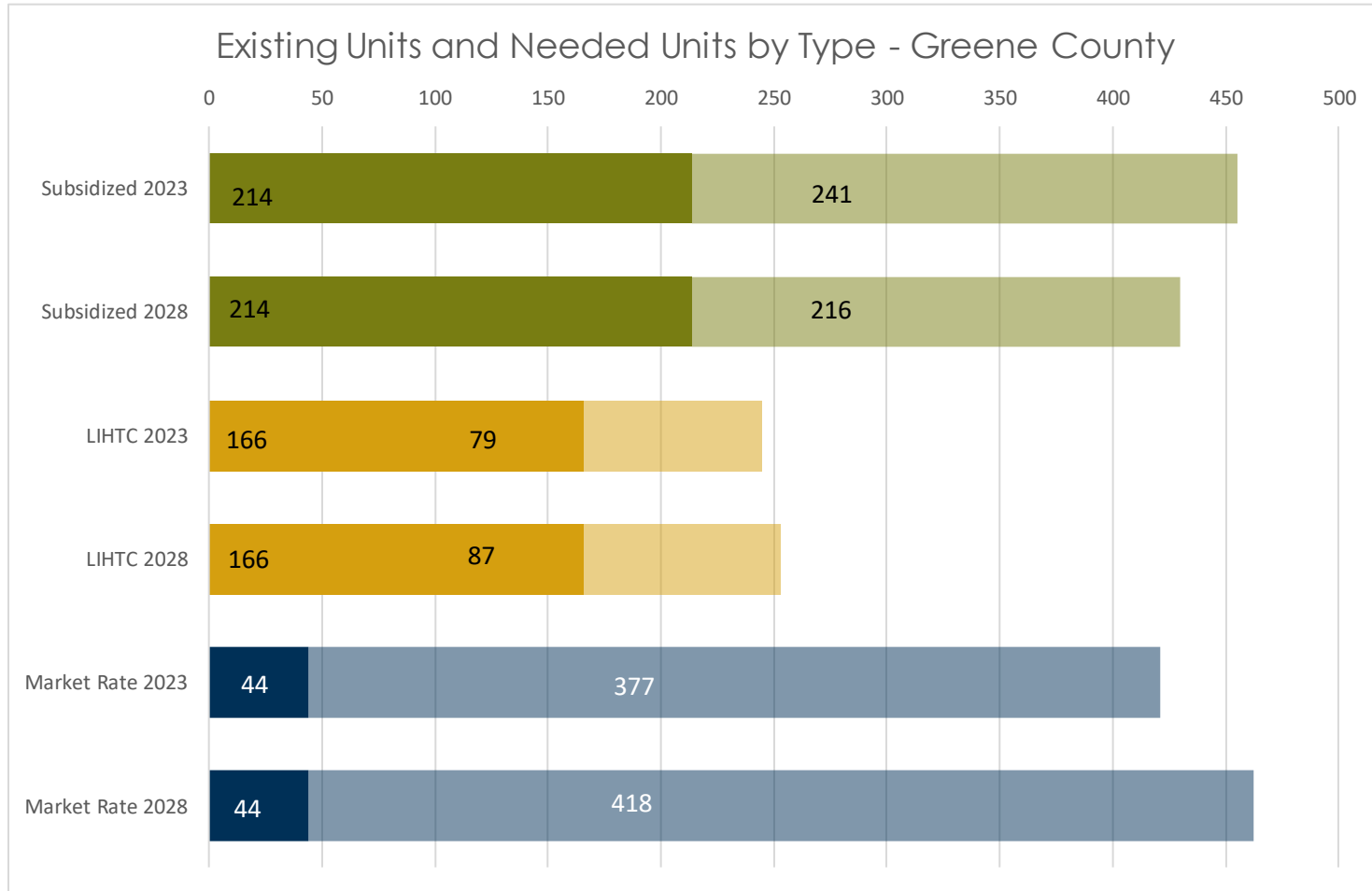
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities. Greene County has the highest disability rate in the region. The counties in the Southwest Region have disability rates that range from 41.2% to 61.4%.

Sex by Age by Disability Status - Greene County	Number	Percentage
Estimate, Total	30,597	
Estimate, Total, Male	15,393	
Estimate, Total, Male, 75 years and older	1,039	100.0%
Estimate, Total, Male, 75 years and older, with a disability	620	59.7%
Estimate, Total, Female	15,204	
Estimate, Total, Female, 75 years and older	1,365	100.0%
Estimate, Total, Female, 75 years and older, with a disability	855	62.6%
Estimate, Total, Male & Female, 75 years and older	2,404	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,475	61.4%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand exists for senior market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Greene County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	439	213	342	416	222	380
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	707	1,408	3,463	627	1,358	3,618
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	16	32	79	14	31	82
<b>Equals</b>						
<b>Total Demand</b>	<b>455</b>	<b>245</b>	<b>421</b>	<b>430</b>	<b>253</b>	<b>462</b>
<b>Less existing units</b>	214	166	44	214	166	44
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>241</b>	<b>79</b>	<b>377</b>	<b>216</b>	<b>87</b>	<b>418</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		1,039	1,089			
Total senior 55+ owner households		5,832	5,944			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Greene County							
	Demand for 2023			Demand for 2028			
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF	
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0	
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600	
<b>(A) Persons 75 - 84 income eligible</b>	905	1,034		848	1,077		
<b>(B) Persons 85+ income eligible</b>			695			728	
<b>(C) Percent of persons 75+ with a disability</b>	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	555	635	426	520	661	446	
<b>Total Demand</b>	<b>555</b>	<b>635</b>	<b>426</b>	<b>520</b>	<b>661</b>	<b>446</b>	
<i>Demand for RCF units are summed</i>	<b>1,190</b>			<b>1,181</b>			
<b>Less existing beds</b>	0		209	0		209	
<b>Less planned beds</b>	0		0				
<b>Equals</b>							
<b>Net Demand</b>	<b>1,190</b>		<b>217</b>	<b>1,181</b>		<b>237</b>	
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>				
Total senior population 75 - 84		1,984	1,991				
Total senior population 85+		703	742				

Substantial demand exists for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

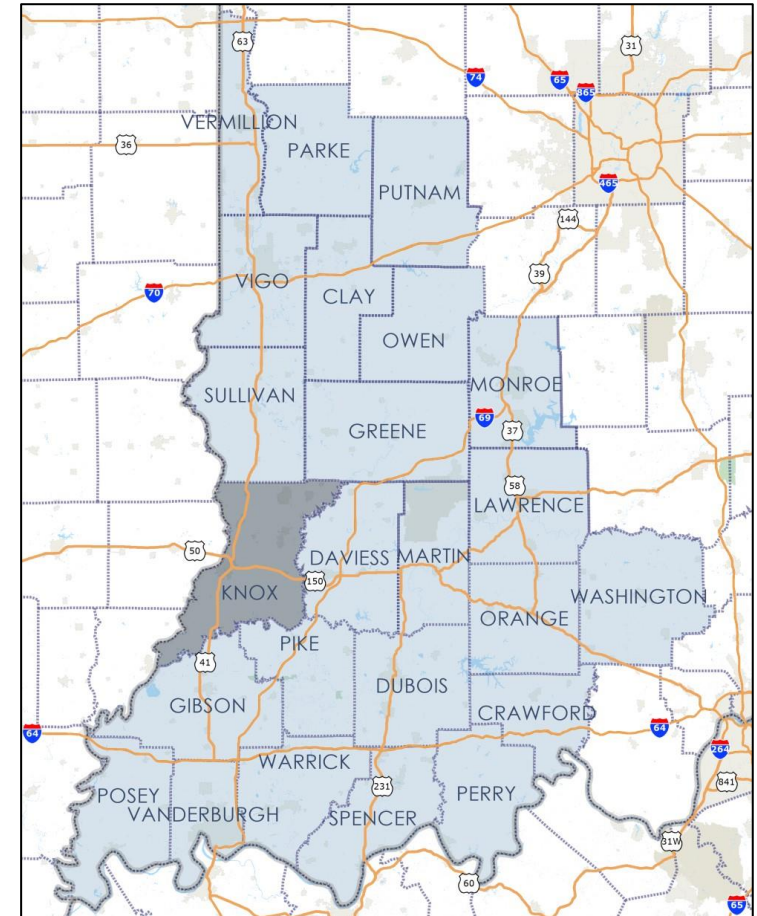
<b>Bed Need Analysis with ISDH Bed Need Rate: Greene County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	6,532	7,106
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	189	206
Supply (D)	209	209
<i>Net demand (D - C)</i>	<i>-20</i>	<i>-3</i>

The ISDH report for July 1, 2023 shows Greene County to have projected Comprehensive Care Bed Need of -3 for seniors 65 and older.

# Knox County

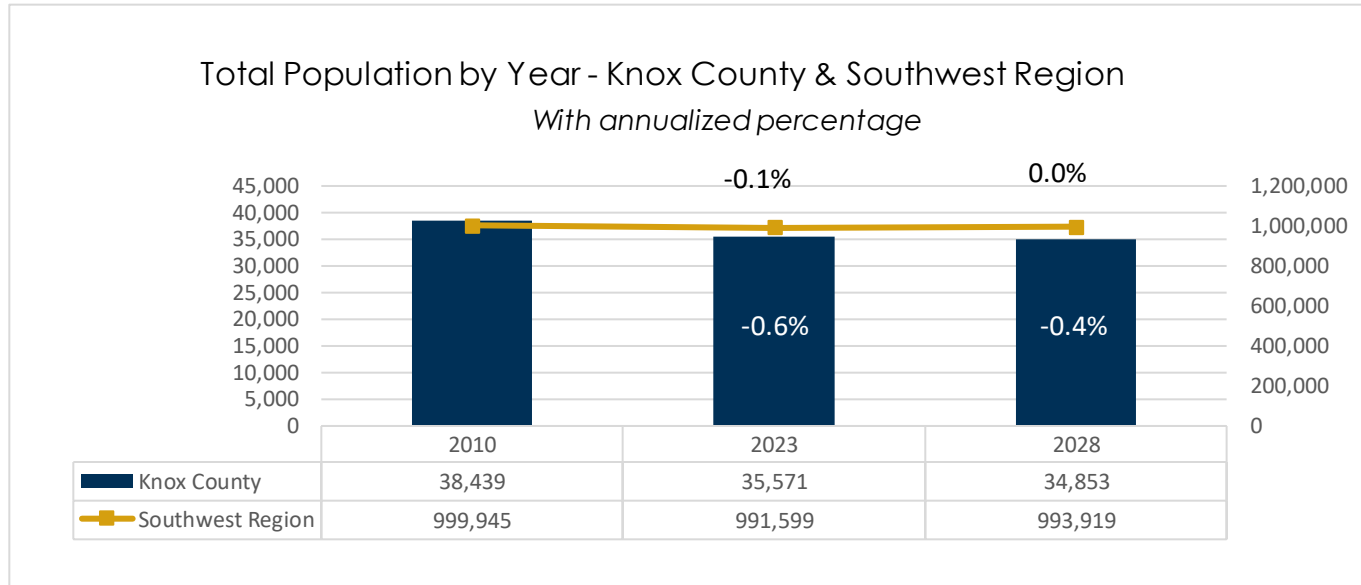
## Key Findings

- The declining population in Knox County will continue based on projections for 2028.
- The 65 to 74 age group is the strongest growing senior cohort, with projected trends indicating accelerated growth. From 2023 to 2028, a decline in the 55 to 64 age group removes the growth from the 55+ population.
- Total households are declining. However, some growth is evident in the 62 and older age group.
- All the growth in households belongs to owners and renters 62 and older. Younger owners and renters are declining.
- In 2023, a substantial group of households is earning \$75,000 to \$100,000. Projections for 2028 show the trend will continue.
- Considering households 75 and older, the largest group is earning \$25,000 to \$34,999. Projections for 2028 show the largest group will earn \$50,000 to \$74,999.
- In Knox County, 21.3% of the renters are rent overburdened compared to 30.6% for the region. In addition, 1.5% of the households live in substandard housing compared to 1.2% for the region.
- Demand exists for all senior independent living options.
- Knox County has solid demand for Residential Care Facilities. The current supply of Skilled Nursing beds meets the need.



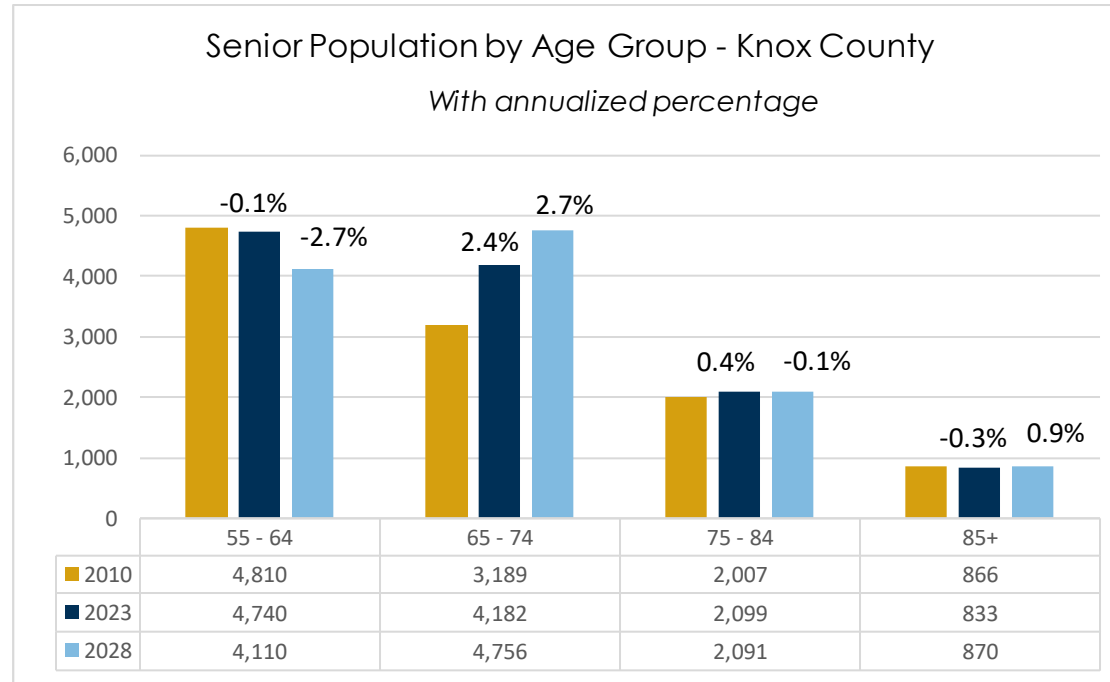
# Demographics

## Total Population



The declining population is projected to continue to 2028.

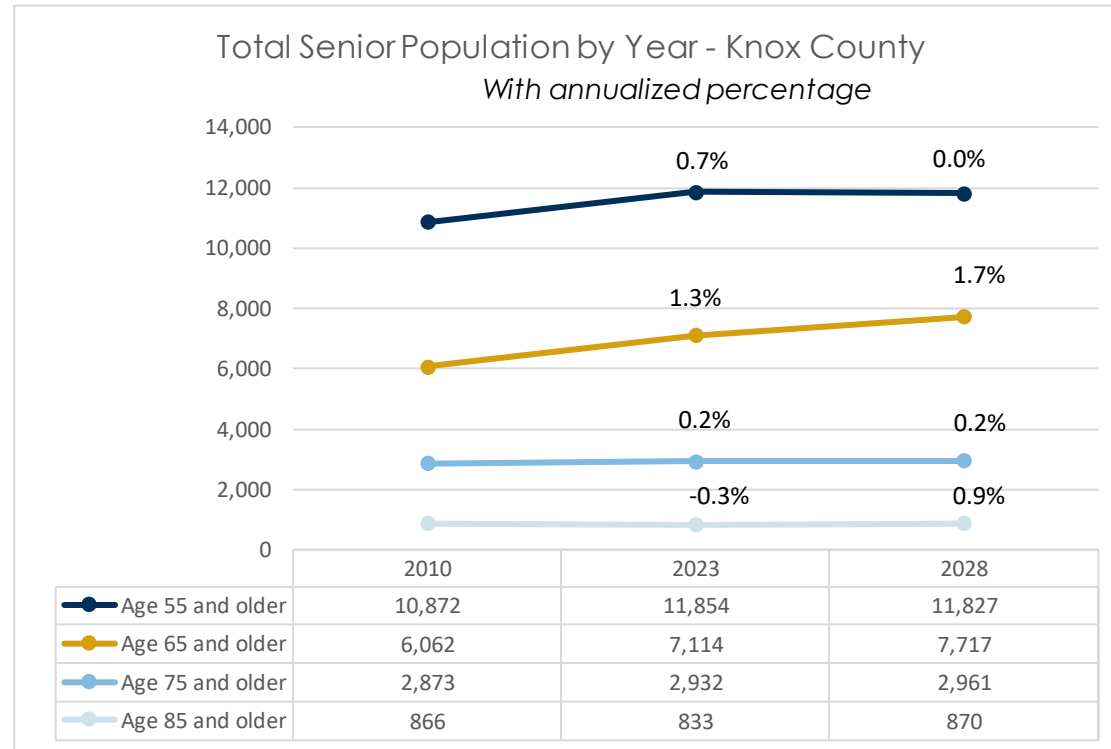
## Population by Age Group



**Strongest growth is evident for the population aged 65 to 74.**

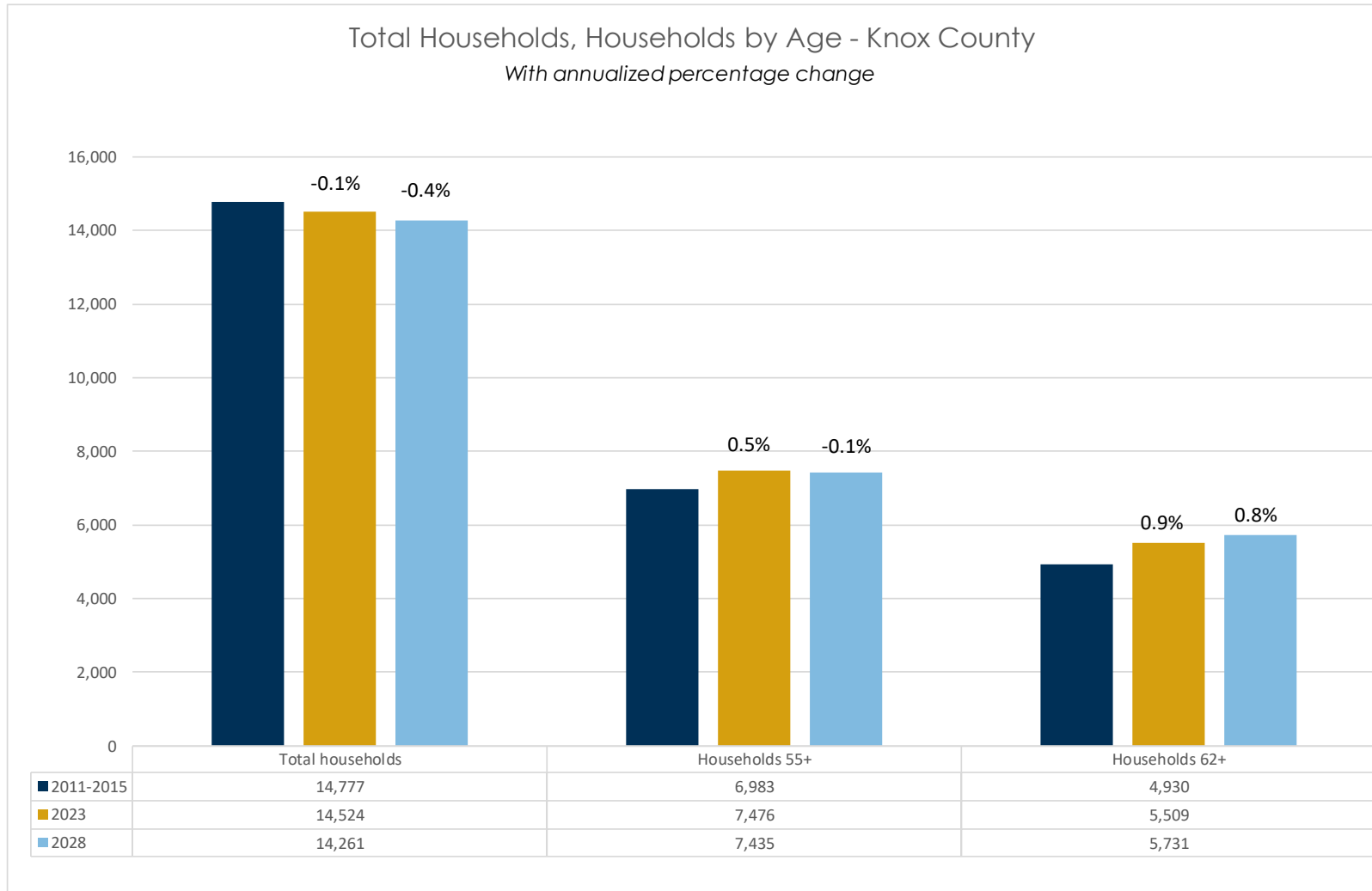


### Total Senior Population by Year



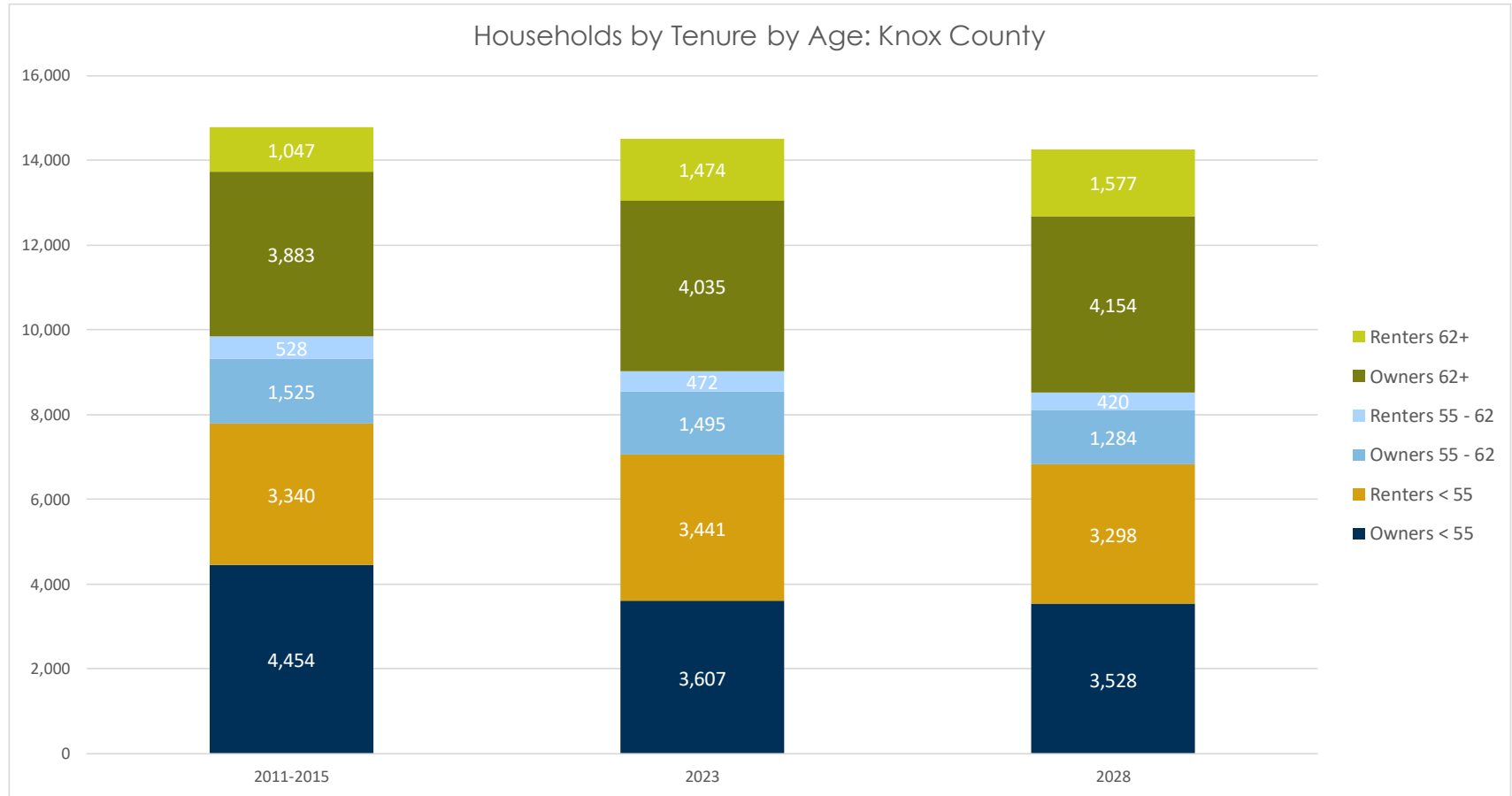
The 65 and older population reflects the greatest growth rate. From 2023 to 2028, the decline in the 55 to 64 age group removes the growth from the 55+ population.

## Households



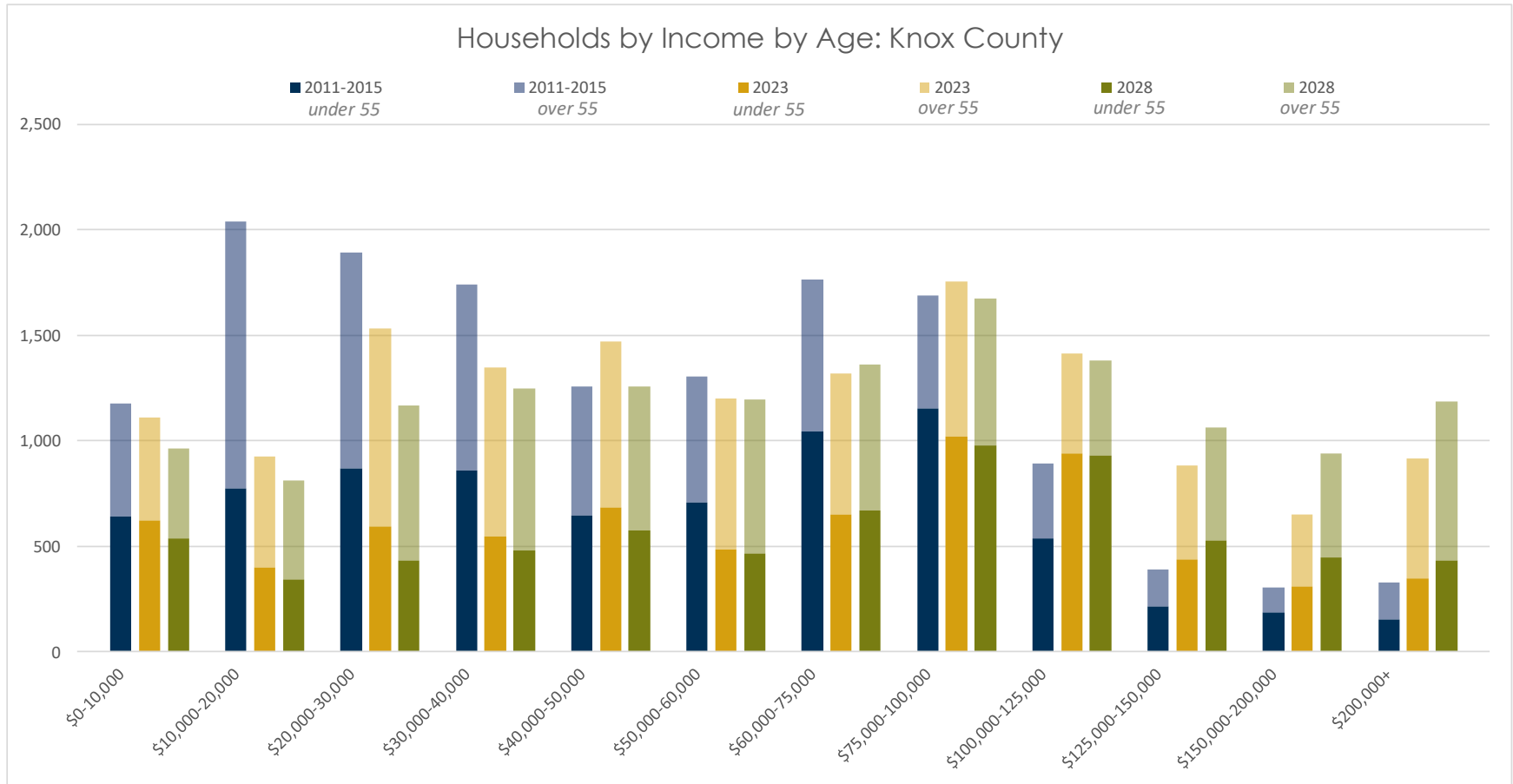
Total households are declining. However, some continued growth is projected for households aged 62+.

## Households by Tenure



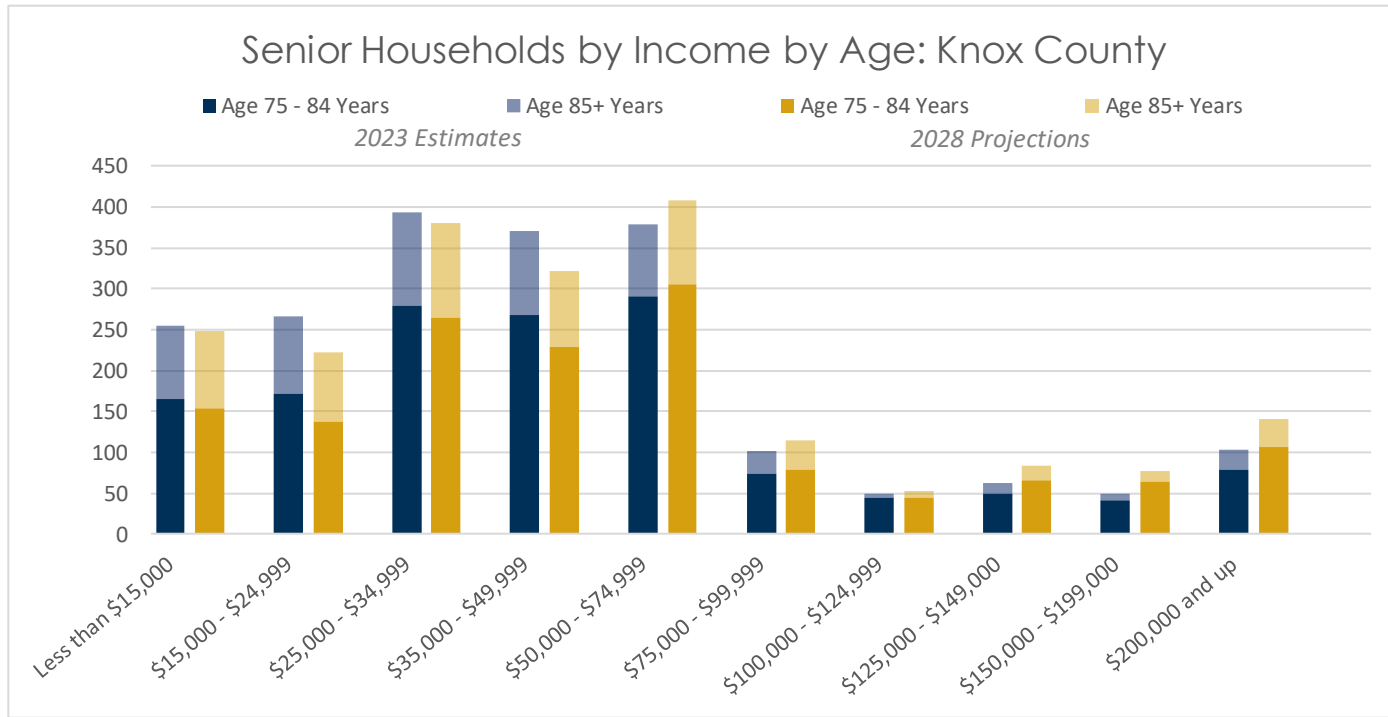
All household growth is attributed to owners and renters aged 62 and older. Younger owners and renters are declining.

## Households by Income



The largest group of households is earning \$75,000 to \$100,000. Projections for 2028 show the trend continues.

### Households by Income by Age, 75+



Considering households 75 and older, the largest group is earning \$25,000 to \$34,999. Projections for 2028 show the largest group will earn \$50,000 to \$74,999.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Knox County, 21.3% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Knox County	5,156
Renter HH paying 40 to 49% of income	334
Renter HH paying 50% or more of income	765
<i>Total rent overburdened</i>	1,099
Percentage	21.3%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Knox County, 1.5% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Knox County	14,943
Owner-occupied lacking plumbing facilities	14
Owner-occupied lacking kitchen facilities	18
Renter-occupied lacking plumbing facilities	27
Renter-occupied lacking kitchen facilities	168
<i>Total households with substandard units</i>	227
Percentage	1.5%

# Supply – Independent Living

## Knox County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Pleasant View of Bicknell						<b>242</b>
	II	Bicknell	12	NA			
	Vincennes Park	Vincennes	36	NA			
<b>LIHTC</b>	Old French Towne	Vincennes	82	80	97.6%		<b>47</b>
	Clark's Crossing	Vincennes	47	43	91.5%		
<b>Market</b>	*Colonial Assisted Living						<b>65</b>
	Community	Vincennes	65	40	61.5%		
	*Fox Ridge Manor	Vincennes	NA				

\*Enhanced senior living

## Planned Units

Name	Notes
Knox County	Chris Pfaff, Director of Knox County Indiana Economic Development, reported that there are currently no senior housing developments in the planned or proposed phases.
Bicknell	Mayor Thomas Estabrook of Bicknell reported that there are currently no senior housing developments in the planned or proposed phases.
Vincennes	Cheryl Hacker, Administrative Assistant to Mayor Joe Yochum of Vincennes, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Knox County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Adams Heritage	Monroeville	61	41	NA	61	ISDH report 1/3/24
RCF and SNF	Bridgepointe Health Campus	Vincennes	101	78	26	75	
	Freelandville Community Home	Freelandville	50	35	NA	50	ISDH report 1/22/24
SNF	Gentle Care Strategies	Vincennes	60	45	NA	60	ISDH report 1/5/24
RCF and SNF	Lodge Of The Wabash	Vincennes	117	52	47	70	
SNF	Oak Village	Oaktown	50	31	NA	50	ISDH report 2/26/24
SNF	Willow Manor	Vincennes	170	87	NA	170	

# Housing Demand

## Income Parameters

Knox County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600



## Disability Percentage

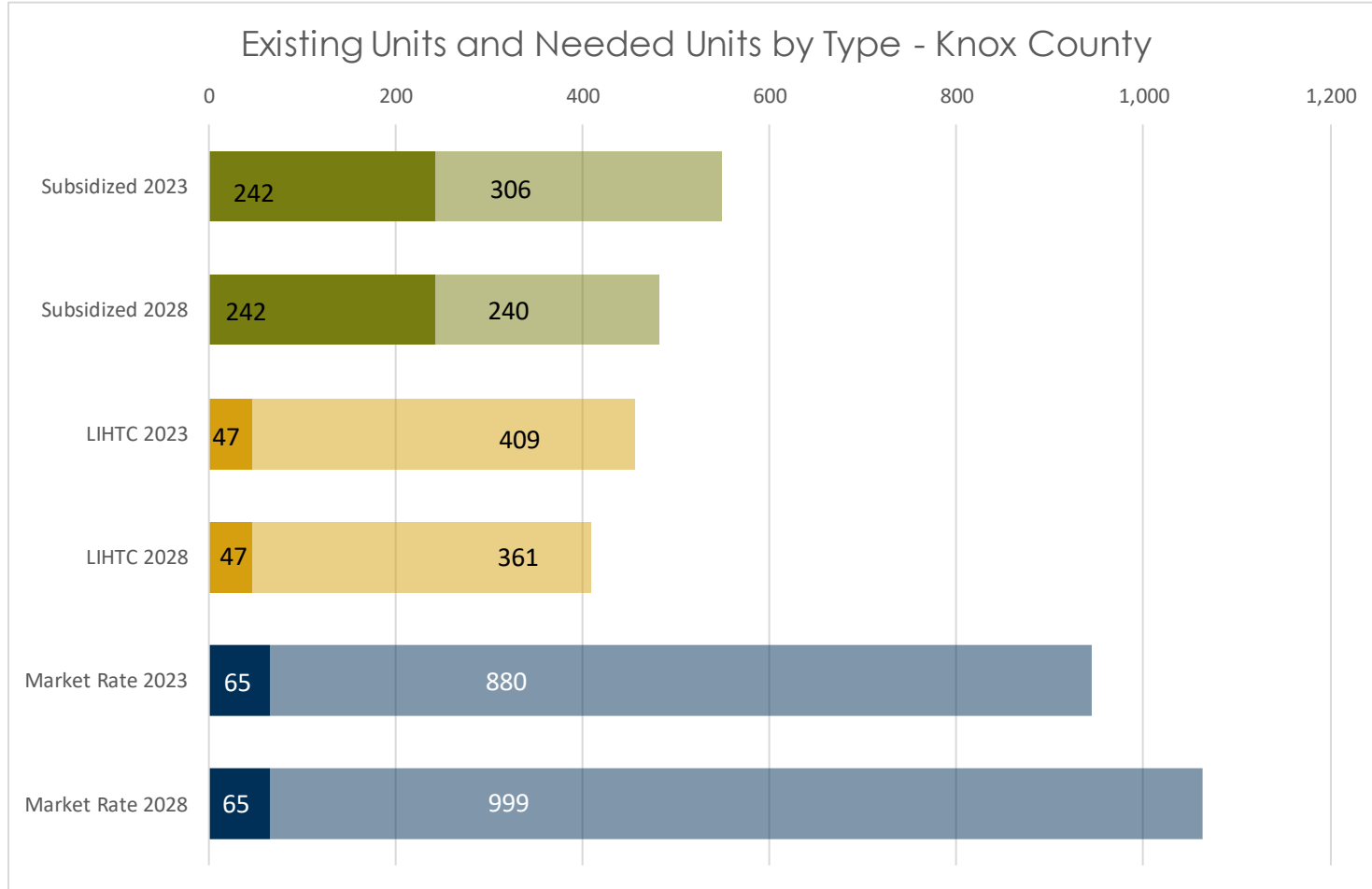
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Knox County	Number	Percentage
Estimate, Total	35,428	
Estimate, Total, Male	17,892	
Estimate, Total, Male, 75 years and older	976	100.0%
Estimate, Total, Male, 75 years and older, with a disability	424	43.4%
Estimate, Total, Female	17,536	
Estimate, Total, Female, 75 years and older	1,563	100.0%
Estimate, Total, Female, 75 years and older, with a disability	815	52.1%
Estimate, Total, Male & Female, 75 years and older	2,539	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,239	48.8%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Demand exists for all senior independent living options.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Knox County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	539	429	868	473	386	988
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	419	1,196	3,388	376	1,004	3,352
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	9	27	77	9	23	76
<b>Equals</b>						
<b>Total Demand</b>	<b>548</b>	<b>456</b>	<b>945</b>	<b>482</b>	<b>408</b>	<b>1,064</b>
<b>Less existing units</b>	242	47	65	242	47	65
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>306</b>	<b>409</b>	<b>880</b>	<b>240</b>	<b>361</b>	<b>999</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		1,946	1,997			
Total senior 55+ owner households		5,530	5,438			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Knox County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600
<b>(A) Persons 75 - 84 income eligible</b>	845	1,137		764	1,159	
<b>(B) Persons 85+ income eligible</b>			786			812
<b>(C) Percent of persons 75+ with a disability</b>	48.8%	48.8%	48.8%	48.8%	48.8%	48.8%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	413	555	383	373	566	396
<b>Total Demand</b>	<b>413</b>	<b>555</b>	<b>383</b>	<b>373</b>	<b>566</b>	<b>396</b>
<i>Demand for RCF units are summed</i>	<b>968</b>			<b>938</b>		
<b>Less existing beds</b>		73	536		73	536
<b>Less planned beds</b>		0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>895</b>		<b>-153</b>	<b>865</b>		<b>-140</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		2,109	2,096			
Total senior population 85+		823	865			

Knox County has a solid need for Residential Care Facilities. Existing Skilled Nursing beds meet the demand.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

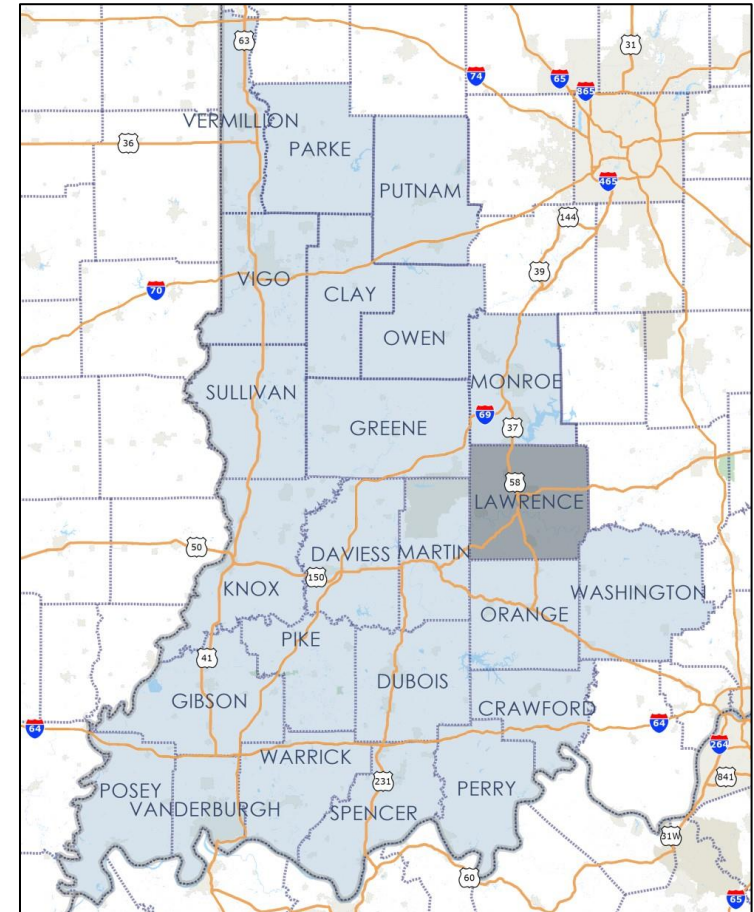
<b>Bed Need Analysis with ISDH Bed Need Rate: Knox County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	7,114	7,717
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	206	223
Supply (D)	536	536
<i>Net demand (D - C)</i>	<i>-330</i>	<i>-313</i>

The ISDH report for July 1, 2023 shows Knox County to have projected Comprehensive Care Bed Need of -260 for seniors 65 and older.

# Lawrence County

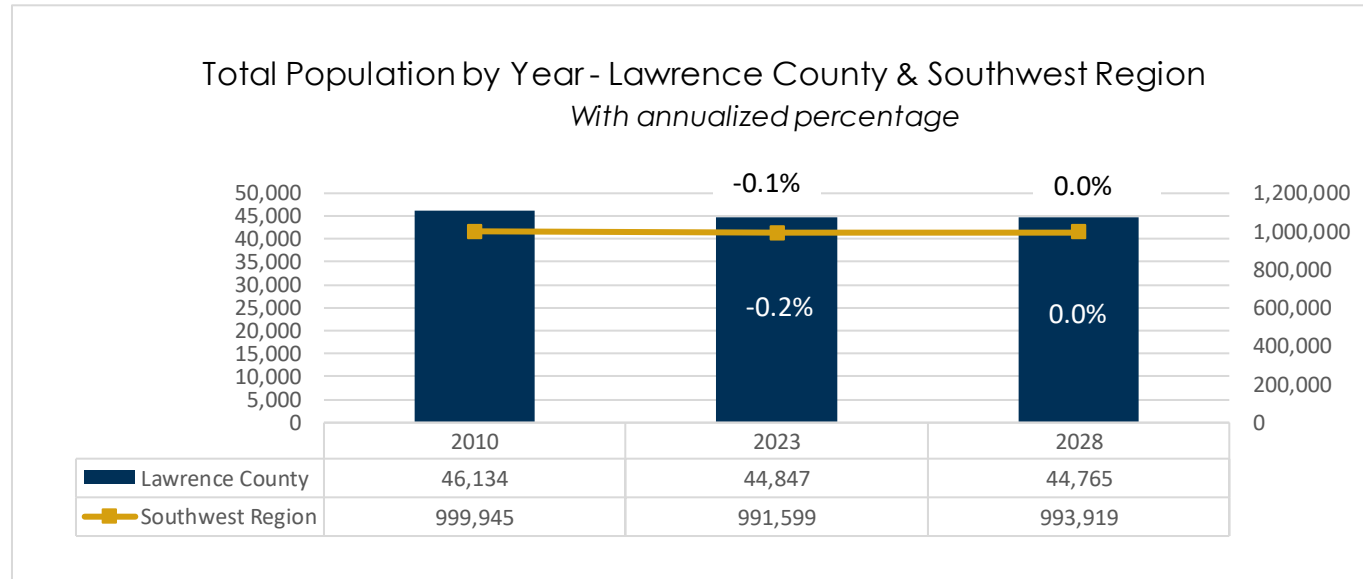
## Key Findings

- While the population in Lawrence County has declined, projections for 2028 indicate a shift to stability.
- Solid population growth is evident in the 65-74 age group, a trend that is projected to continue.
- The total senior population is growing. However, the growth rate for the 55+ cohort is slightly reduced due to a decline in the 55-64 age group.
- Strongest growth is evident in households aged 62 and older.
- Owners and renters 62 and older are increasing. Younger owners and renters are declining.
- Current year income data indicates a substantial group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections through 2028 indicate the largest group will earn \$35,000 to \$49,999.
- In Lawrence County, 26.3% of the renters are rent overburdened compared to 30.6% for the region. In addition, 1.2% of the households live in substandard housing, similar to the region.
- Relative to demand, Lawrence County has very few senior LIHTC or market rate rental housing options.
- The county has solid demand for Residential Care Facilities.



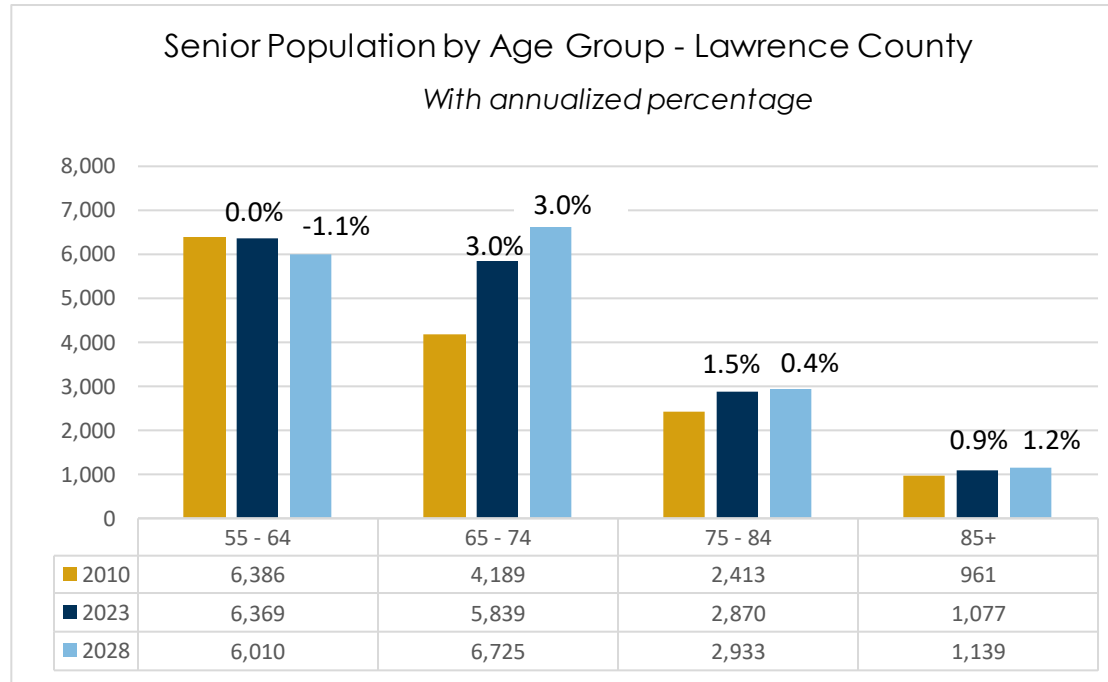
# Demographics

## Total Population



The population is shifting from a state of decline to stability.

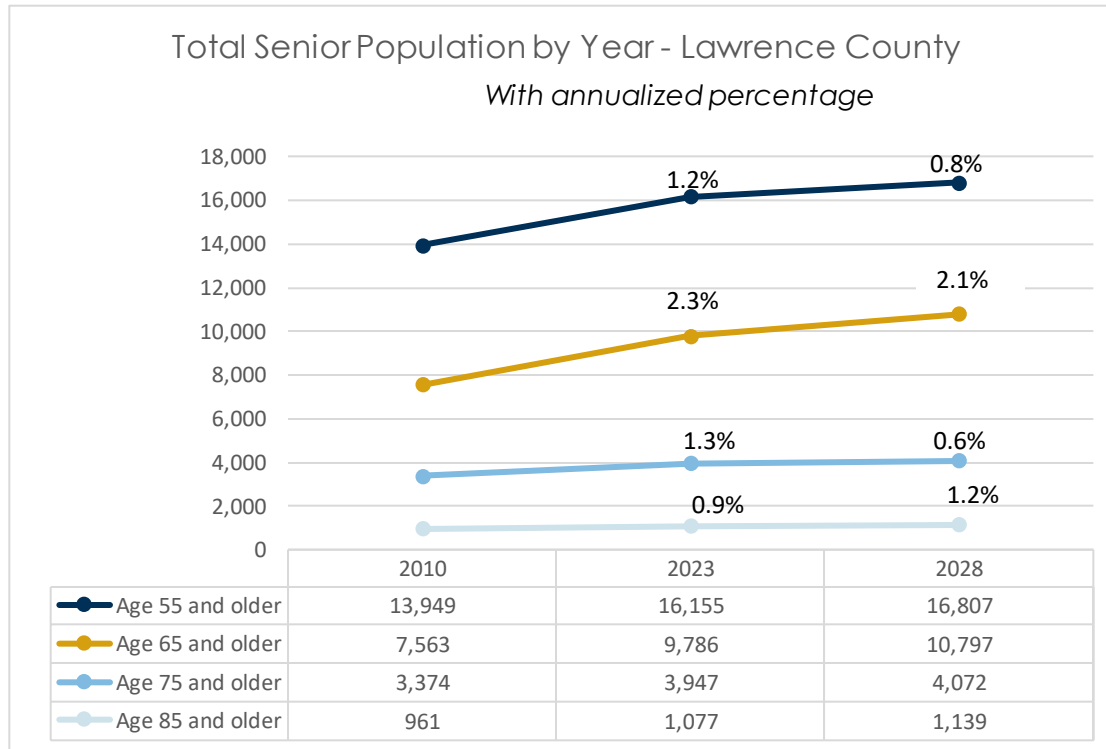
## Population by Age Group



**Population growth is strongest for the 65-74 age group.**

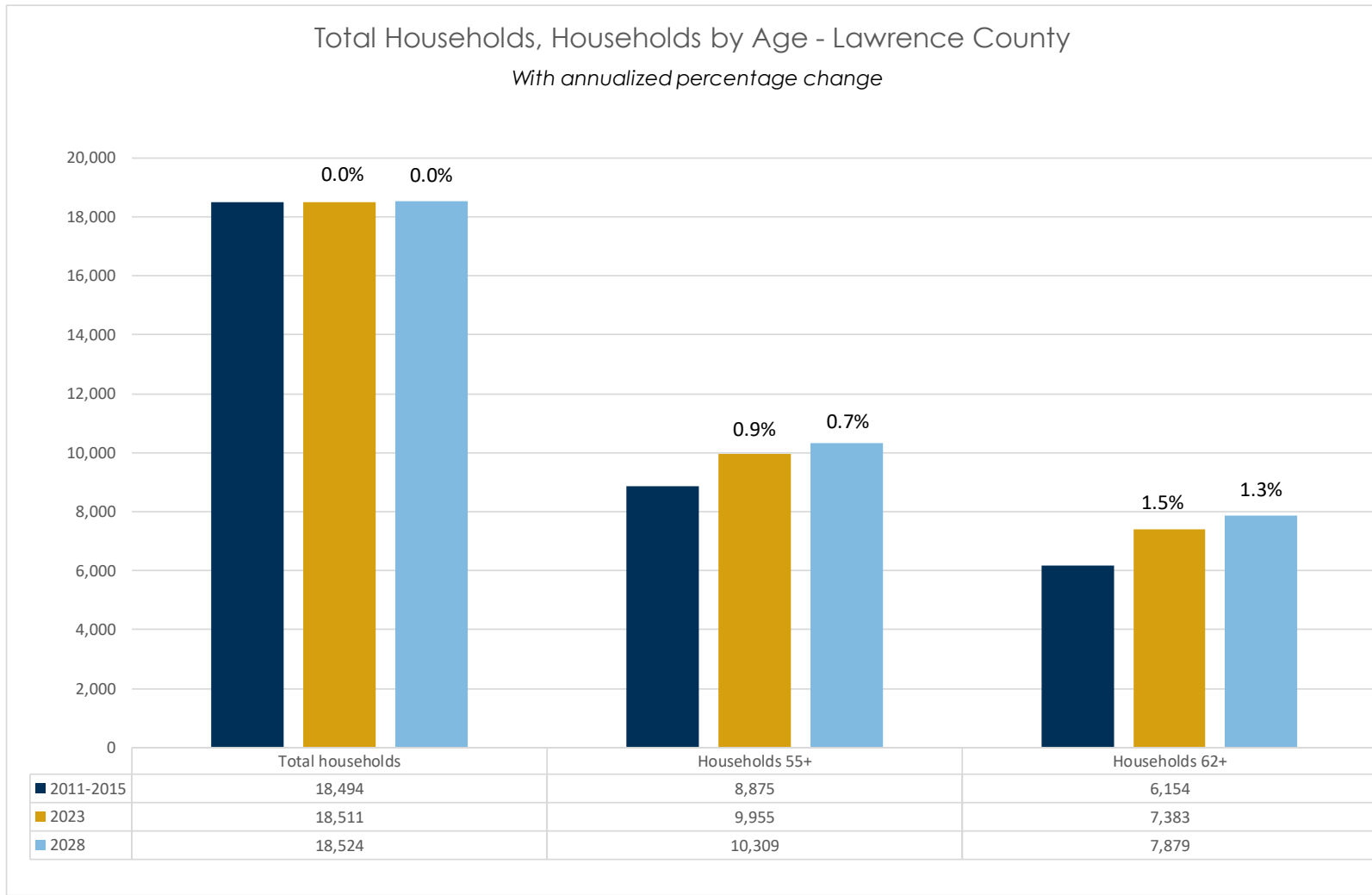


### Total Senior Population by Year



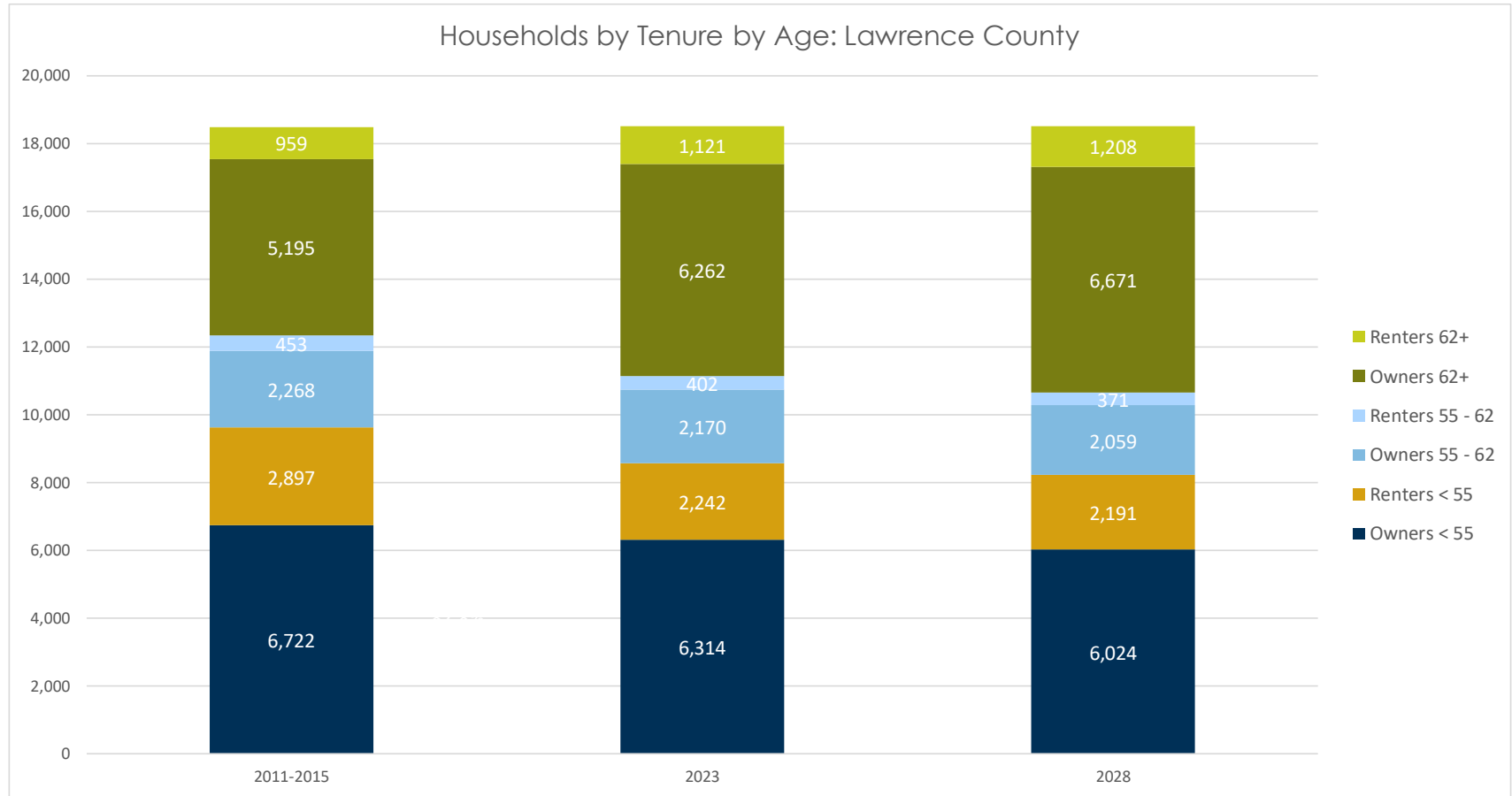
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.

## Households



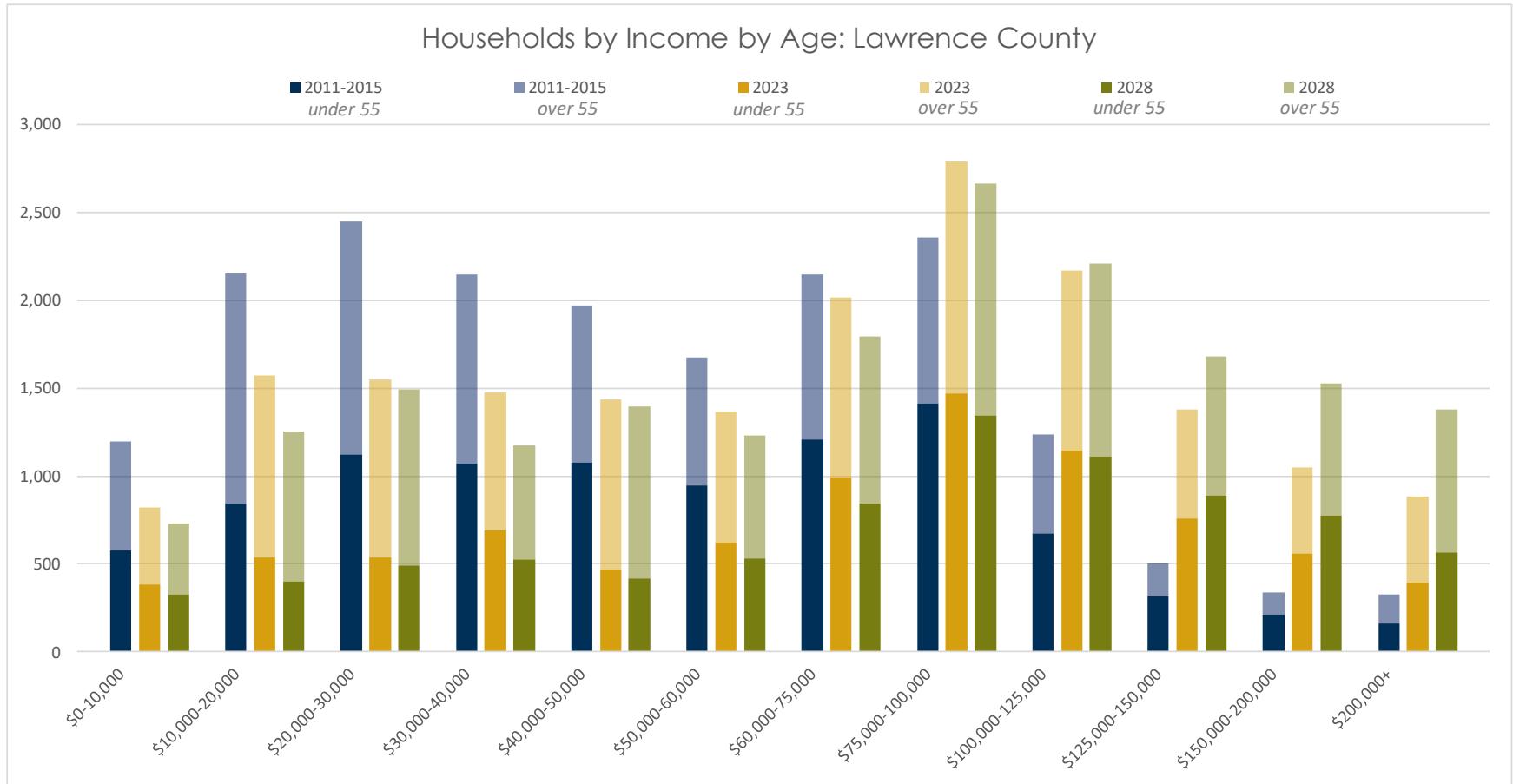
Strongest growth is evident in households aged 62 and older.

## Households by Tenure



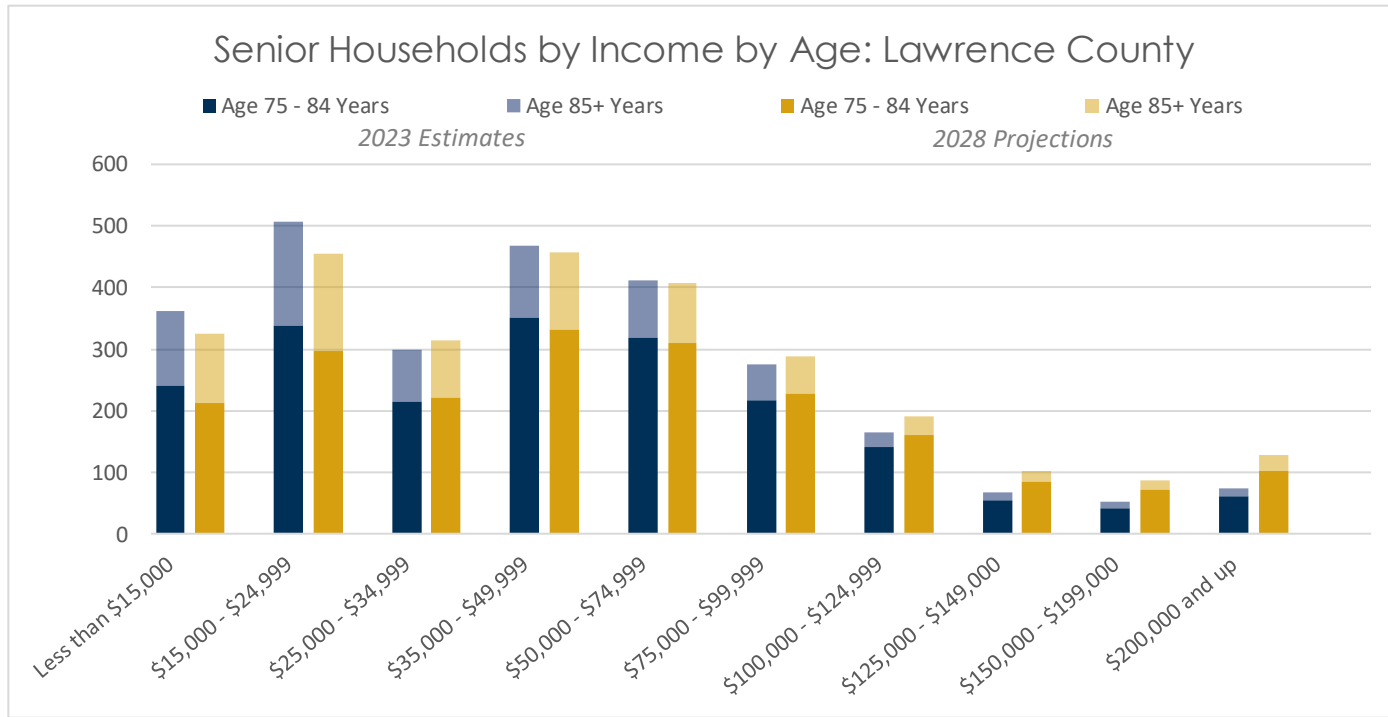
The number of owners and renters 62 and older is increasing. All younger households are experiencing a continuous decline.

## Households by Income



Current year income data indicates the largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 reflect an even distribution of households earning \$15,000 to \$24,999 and \$35,000 to \$49,000.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Lawrence County, 26.3% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Lawrence County	3,899
Renter HH paying 40 to 49% of income	348
Renter HH paying 50% or more of income	678
<i>Total rent overburdened</i>	1,026
Percentage	26.3%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Lawrence County, 1.2% of households live in substandard housing, similar to the region.

Substandard Housing	Number
Total households in Lawrence County	18,873
Owner-occupied lacking plumbing facilities	59
Owner-occupied lacking kitchen facilities	83
Renter-occupied lacking plumbing facilities	39
Renter-occupied lacking kitchen facilities	50
<i>Total households with substandard units</i>	231
Percentage	1.2%

# Supply – Independent Living

Lawrence County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Cambridge Square						<b>191</b>
	Bedford	Bedford	135	135	100.0%	✓	
	Mitchell Apartments	Mitchell	56	NA			
<b>LIHTC</b>	Stonecutters	Bedford	30	30	100.0%	✓	<b>30</b>
<b>Market Rate</b>	Johnson Christian Village	Bedford	36	11	30.6%		<b>36</b>

\*Enhanced senior living

## Planned Units

Geography	Notes
Bedford	<i>Hoosier Uplands Senior Development.</i> Shance Sizemore, CEO Lawrence County Economic Growth Council, reported that Hoosier Uplands is applying for LIHTC tax credits for a 32-unit senior property.
Mitchell	Bill Sallee, Building Commissioner for the Town of Mitchell, reported that there are currently no senior housing developments in the planned or proposed phases for any city, town, or unincorporated area of Martin County.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Lawrence County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Bliss Place	Bedford	50	36	50	NA	Formerly Cedar Creek of Bedford
SNF	Core Of Bedford	Bedford	37	32	NA	37	
SNF	Garden Villa - Bedford	Bedford	190	81	NA	190	Formerly Majestic Care of Bedford. ISDH report 1/15/24
SNF	Mitchell Manor	Mitchell	171	63	NA	171	ISDH report 9/13/22
RCF and SNF	Stonebridge Health Campus	Bedford	108	76	40	68	ISDH report 1/15/24
SNF	Westview Nursing And Rehabilitation Center	Bedford	95	68	NA	95	ISDH report 1/4/24
RCF and SNF	White River Lodge	Bedford	84	49	10	74	



# Housing Demand

## Income Parameters

<b>Lawrence County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600

## Disability Percentage

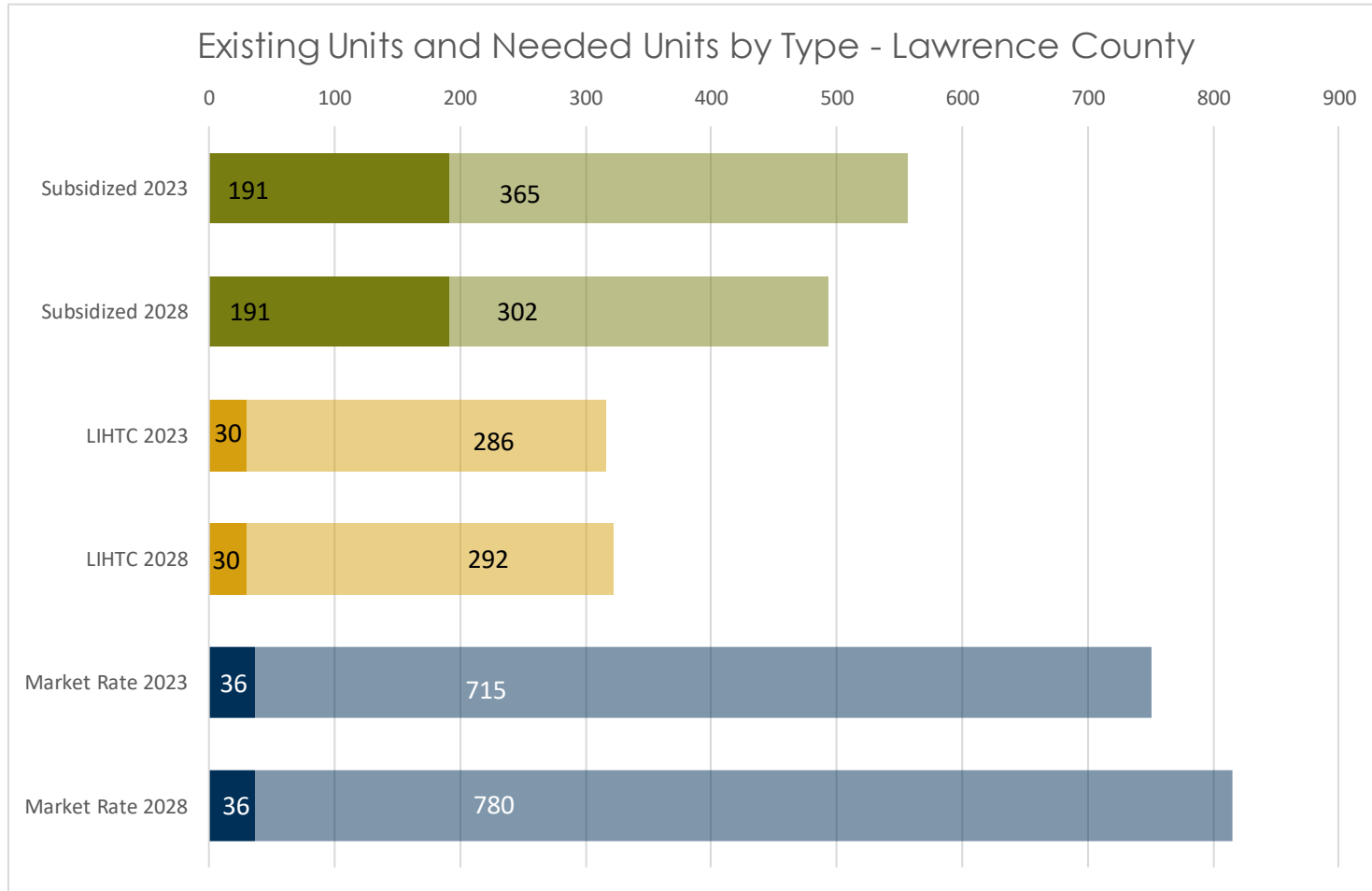
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Lawrence County</b>		
	<b>Number</b>	<b>Percentage</b>
Estimate, Total	44,505	
Estimate, Total, Male	22,059	
Estimate, Total, Male, 75 years and older	1,432	100.0%
Estimate, Total, Male, 75 years and older, with a disability	640	44.7%
Estimate, Total, Female	22,446	
Estimate, Total, Female, 75 years and older	1,974	100.0%
Estimate, Total, Female, 75 years and older, with a disability	1,091	55.3%
Estimate, Total, Male & Female, 75 years and older	3,406	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,731	50.8%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Relative to the demand, the county has very few senior LIHTC or market rate rental housing options.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Lawrence County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	537	283	623	477	292	682
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	835	1,457	5,625	694	1,303	5,888
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	19	33	128	16	30	133
<b>Equals</b>						
<b>Total Demand</b>	<b>556</b>	<b>316</b>	<b>751</b>	<b>493</b>	<b>322</b>	<b>816</b>
<b>Less existing units</b>	191	30	36	191	30	36
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>365</b>	<b>286</b>	<b>715</b>	<b>302</b>	<b>292</b>	<b>780</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		1,523	1,579			
Total senior 55+ owner households		8,432	8,730			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

<b>Demand Analysis - Senior Licensed Properties: Lawrence County</b>						
	<b>Demand for 2023</b>			<b>Demand for 2028</b>		
	<b>RCF w MW</b>	<b>RCF</b>	<b>SNF</b>	<b>RCF w MW</b>	<b>RCF</b>	<b>SNF</b>
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600
<b>(A) Persons 75 - 84 income eligible</b>	1,135	1,679		1,044	1,758	
<b>(B) Persons 85+ income eligible</b>			1,009			1,054
<b>(C) Percent of persons 75+ with a disability</b>	50.8%	50.8%	50.8%	50.8%	50.8%	50.8%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	577	853	513	530	894	536
<b>Total Demand</b>	<b>577</b>	<b>853</b>	<b>513</b>	<b>530</b>	<b>894</b>	<b>536</b>
<i>Demand for RCF units are summed</i>	<b>1,430</b>			<b>1,424</b>		
<b>Less existing beds</b>	100		635	100		635
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>1,330</b>		<b>-122</b>	<b>1,324</b>		<b>-99</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		2,916	2,976			
Total senior population 85+		1,031	1,096			

The county has substantial demand for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

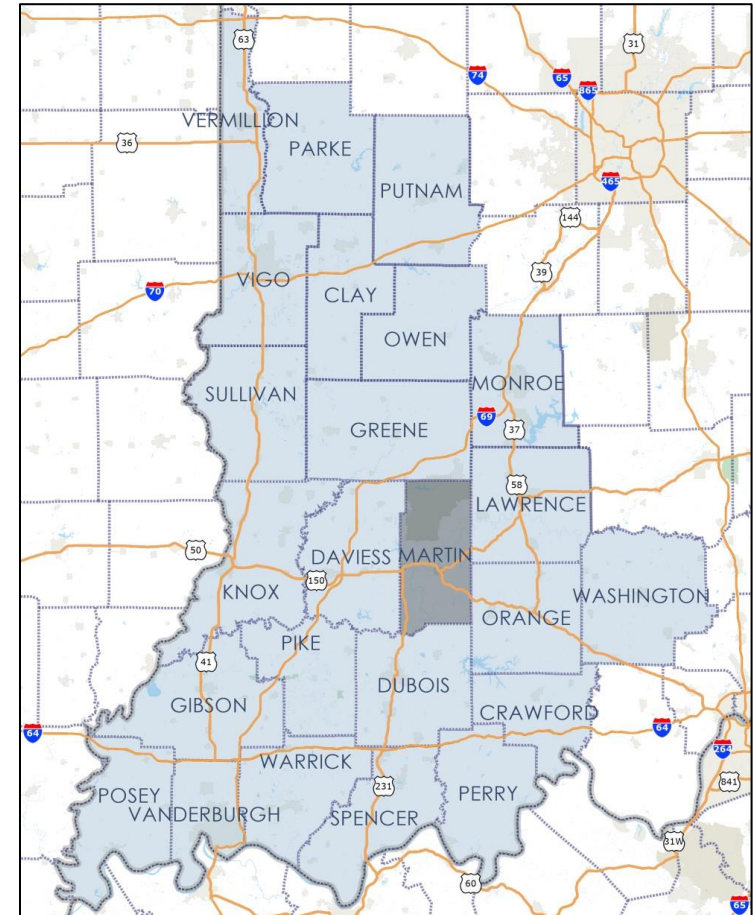
<b>Bed Need Analysis with ISDH Bed Need Rate: Lawrence County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	9,786	10,797
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	283	312
Supply (D)	635	635
<i>Net demand (D - C)</i>	-352	-323

The ISDH report for July 1, 2023 shows Lawrence County to have projected Comprehensive Care Bed Need of -337 for seniors 65 and older.

# Martin County

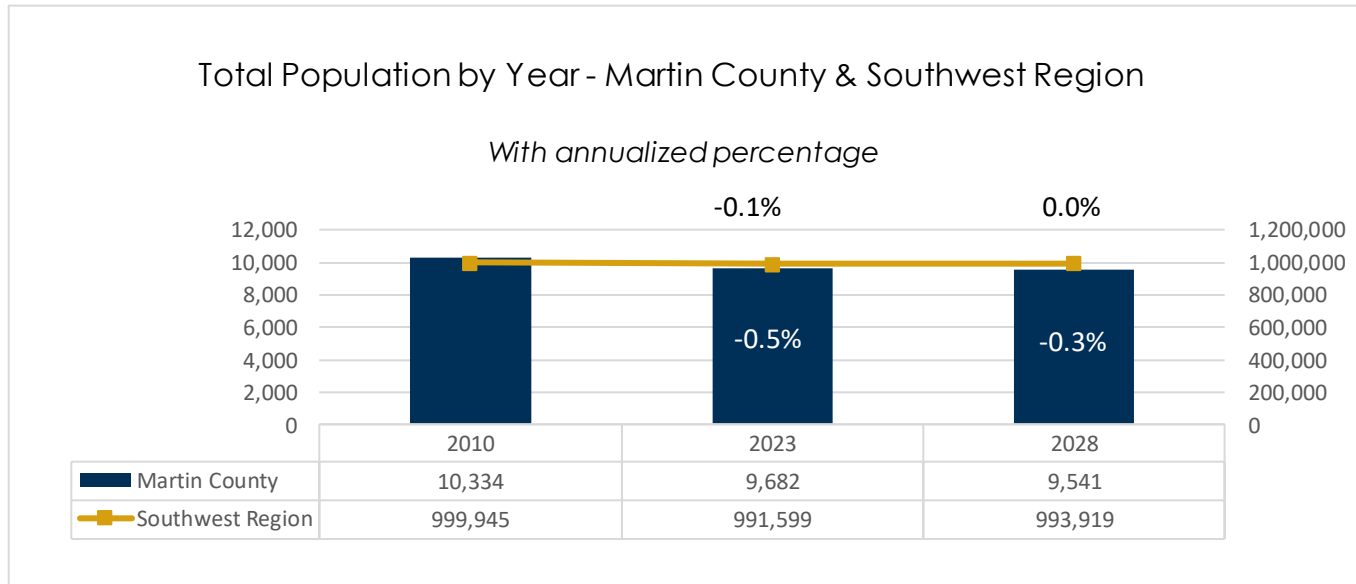
## Key Findings

- Martin County has experienced a declining population, a trend that is projected to continue.
- Strong population growth is evident in the 65-74 age group. Growth is expected to continue at a reduced rate through 2028.
- The total senior population is growing. However, the growth rate for the 55+ cohort is slightly reduced due to a decline in the 55-64 age group.
- Total households is declining. Growth is evident in households aged 62 and older.
- Owners 62 and older are increasing through 2028. Younger owners and renters are declining.
- Current year Income data indicates a substantial group of households currently earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999. Projections through 2028 indicate this trend will continue.
- In Martin County, 30.3% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 2.4% of the households live in substandard housing compared to 1.2% for the region.
- The strongest demand is for senior market rate housing.
- The county has solid demand for Residential Care Facilities.



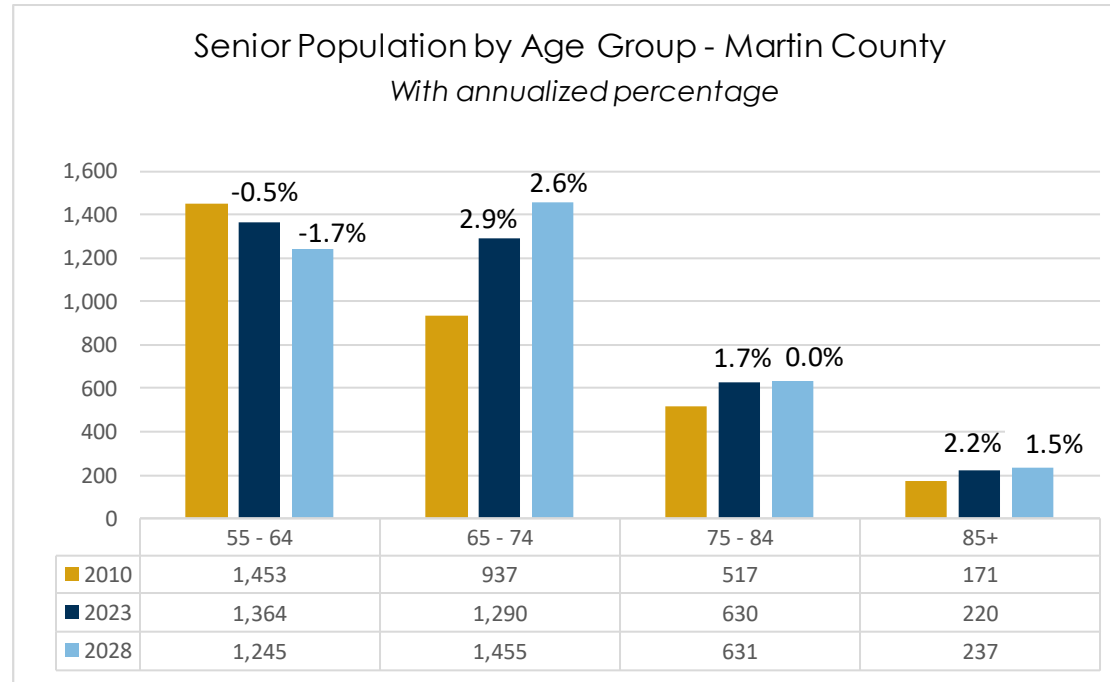
# Demographics

## Total Population



The county has experienced declining population, a trend that is projected to continue.

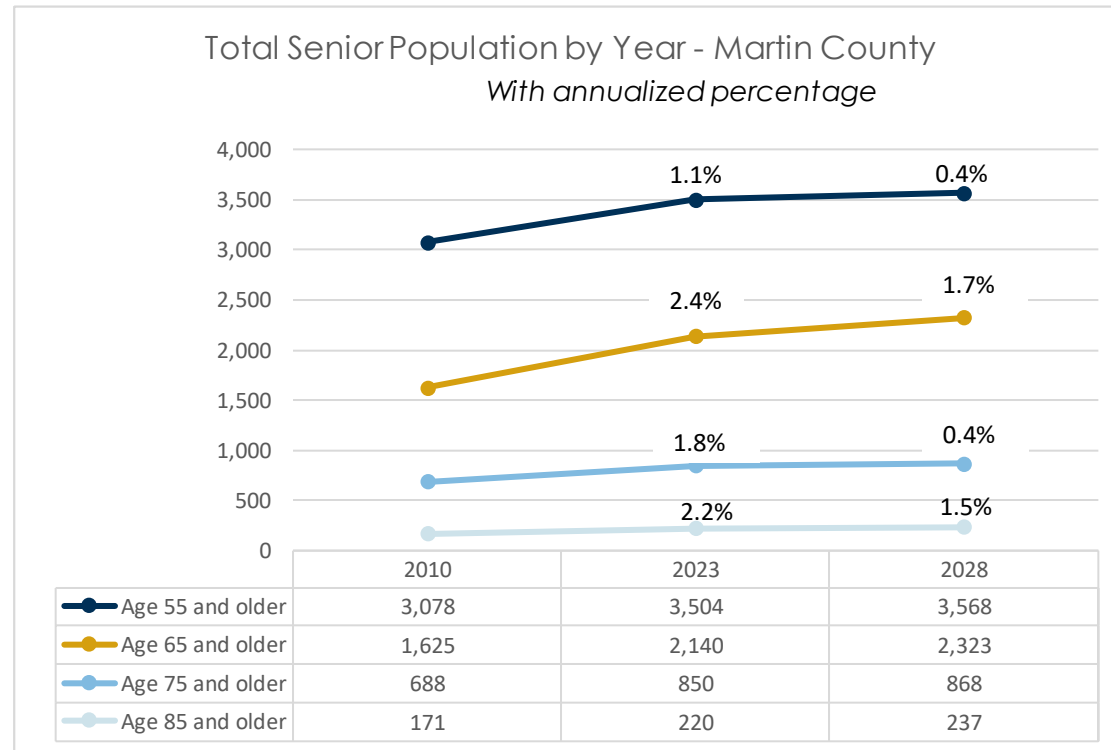
## Population by Age Group



**Strongest population growth is evident in the 65-74 age group.**

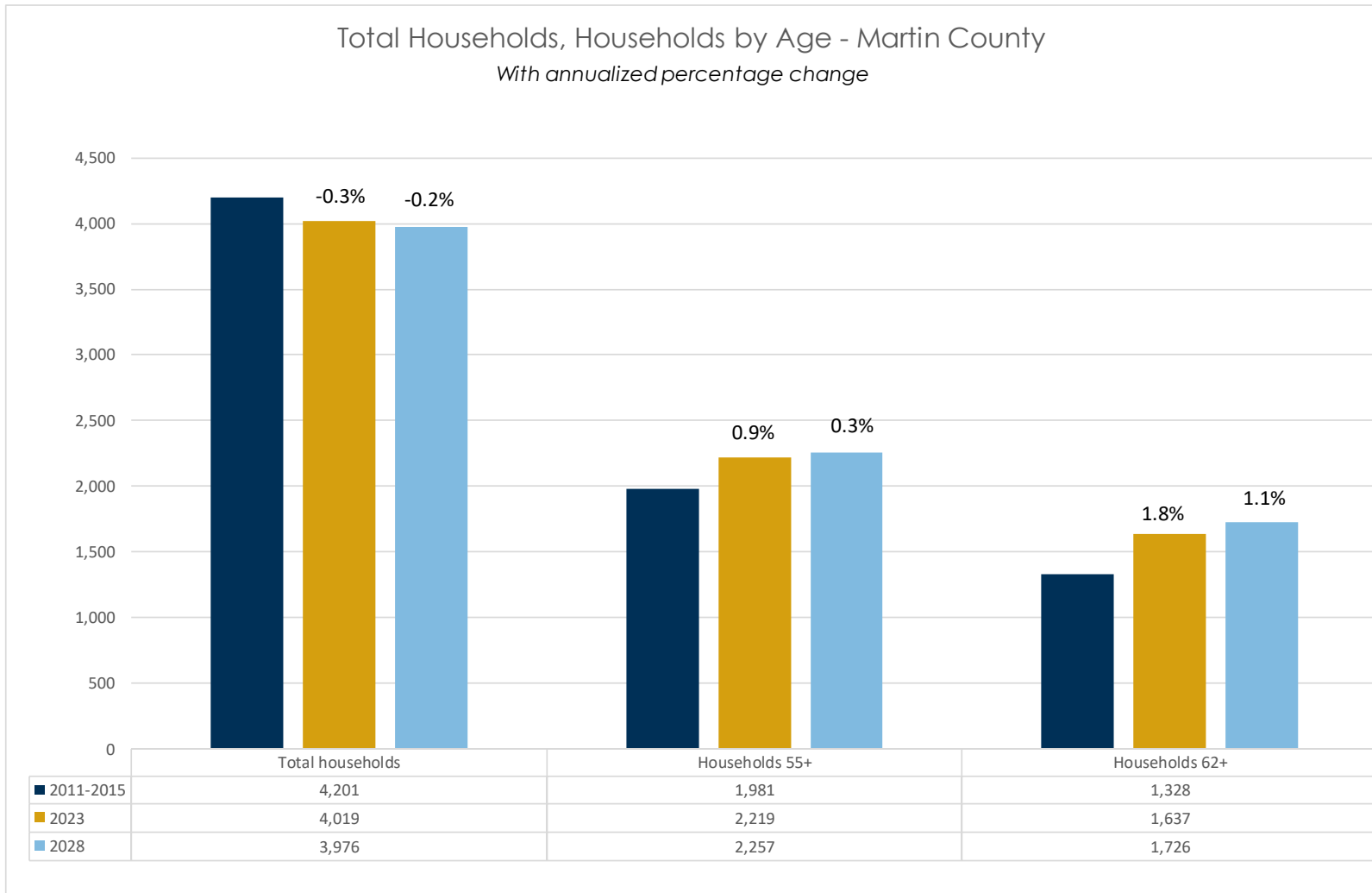


### Total Senior Population by Year



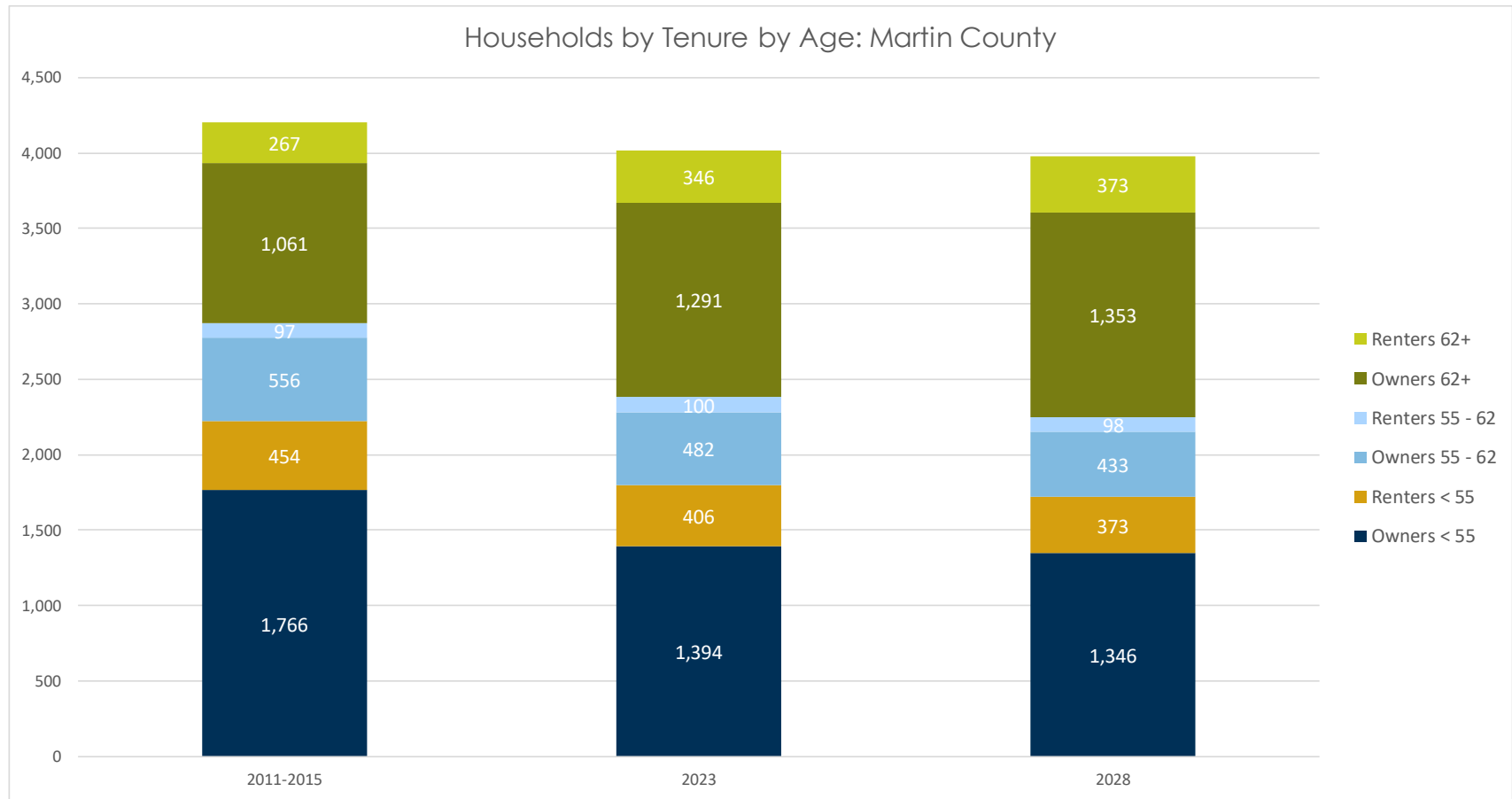
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.

## Households



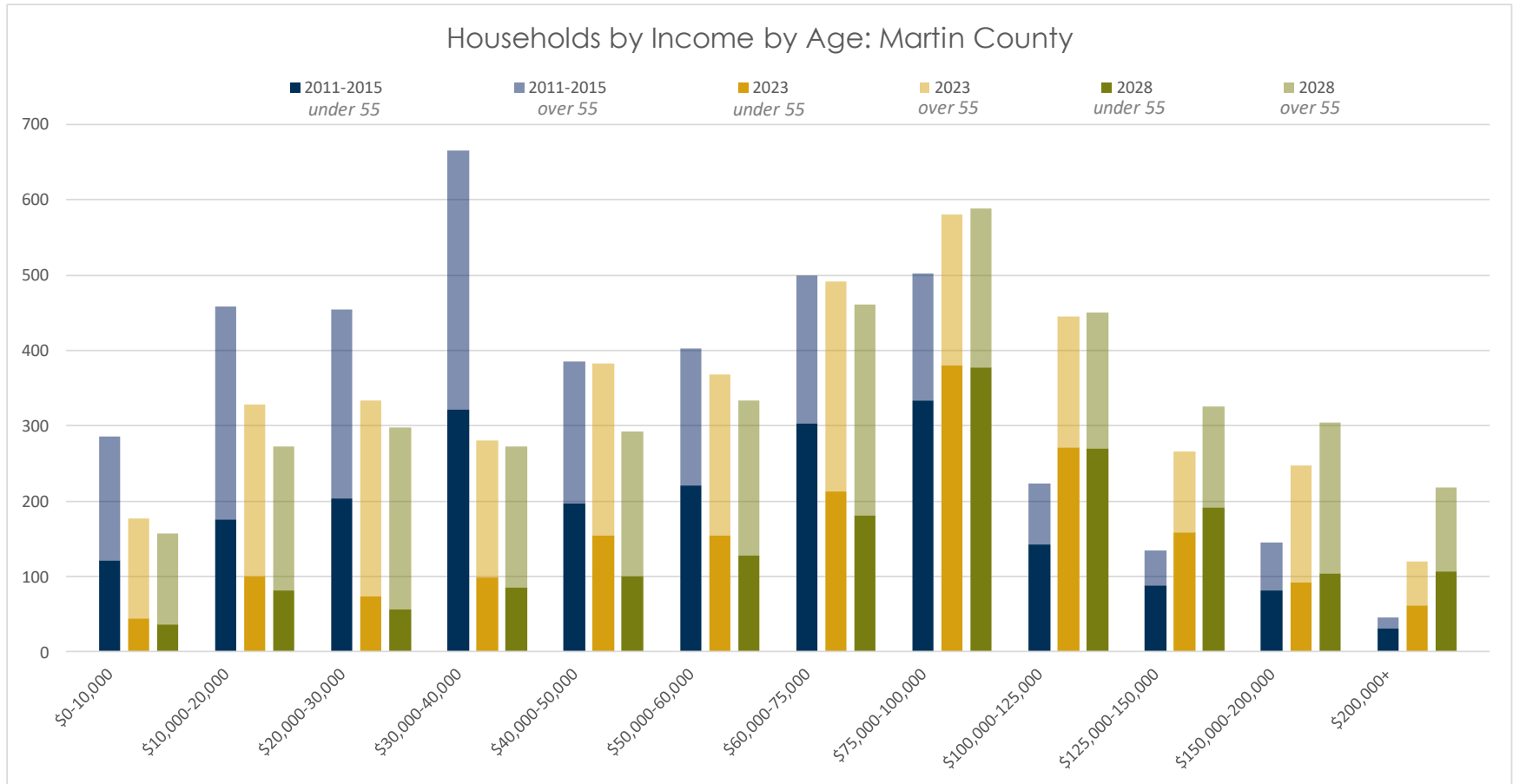
The strongest growth is evident in households 62 and older.

## Households by Tenure



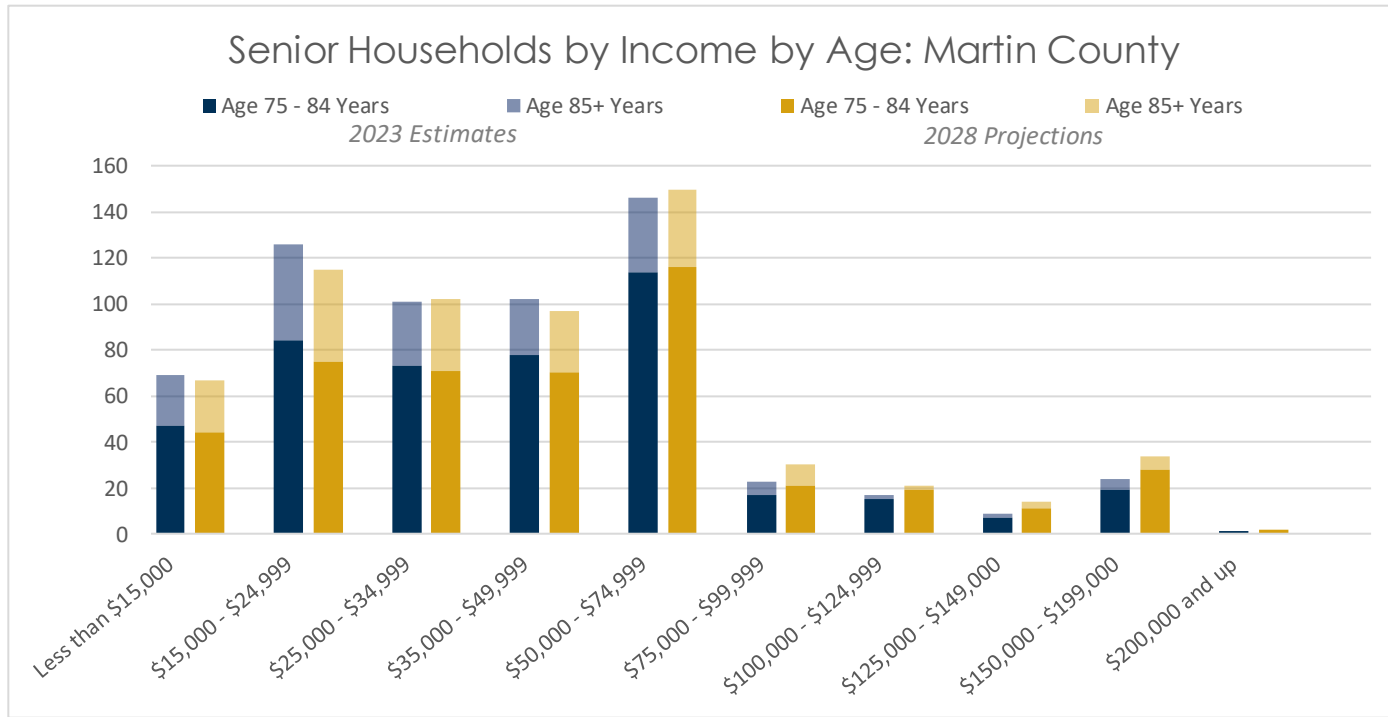
The number of owners and renters 62 and older is increasing.  
All younger households are declining.

## Households by Income



The largest group of households earn \$75,000 to \$100,000. Projections for 2028 show this trend will continue.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Martin County, 30.3% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Martin County	842
Renter HH paying 40 to 49% of income	61
Renter HH paying 50% or more of income	194
<i>Total rent overburdened</i>	255
Percentage	30.3%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Martin County, 2.4% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Martin County	3,963
Owner-occupied lacking plumbing facilities	34
Owner-occupied lacking kitchen facilities	23
Renter-occupied lacking plumbing facilities	19
Renter-occupied lacking kitchen facilities	19
<i>Total households with substandard units</i>	95
Percentage	2.4%

## Supply – Independent Living

Martin County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Shoals Senior	Shoals	34	33	97.1%		<b>100</b>
	Southwind Manor	Loogootee	36	NA			
	West Court	Loogootee	30	NA			
<b>LIHTC</b>	<i>None</i>						<b>0</b>
<b>Market Rate</b>	<i>None</i>						<b>0</b>

### Planned Units

Geography	Notes
Martin County	Michelle Grace of the Martin County Alliance reported that there are currently no senior housing developments in the planned or proposed phases for any city, town, or unincorporated area of Martin County.

## Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Martin County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
<b>SNF</b>	Poplar Care Strategies	Loogootee	62	36	NA	62	
<b>SNF</b>	Sycamore Care Strategies	Loogootee	56	33	NA	56	ISDH report 1/12/24. Formerly known as Loogootee Nursing Center.

# Housing Demand

## Income Parameters

<b>Martin County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600

## Disability Percentage

The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

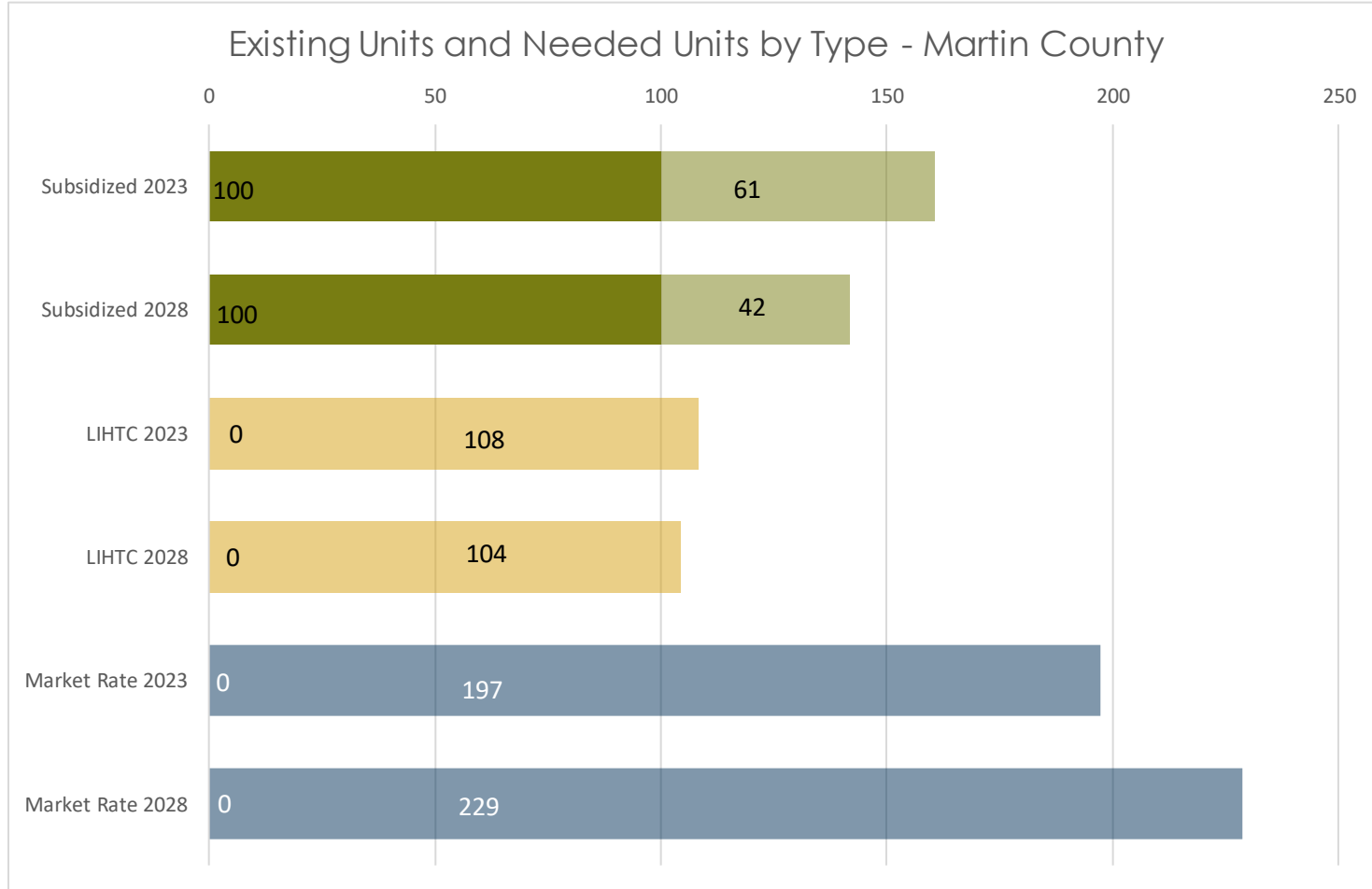
<b>Sex by Age by Disability Status - Martin County</b>		
	<b>Number</b>	<b>Percentage</b>
Estimate, Total	9,723	
Estimate, Total, Male	5,004	
Estimate, Total, Male, 75 years and older	345	100.0%
Estimate, Total, Male, 75 years and older, with a disability	243	70.4%
Estimate, Total, Female	4,719	
Estimate, Total, Female, 75 years and older	450	100.0%
Estimate, Total, Female, 75 years and older, with a disability	177	39.3%
Estimate, Total, Male & Female, 75 years and older	795	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	420	52.8%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.



### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand is for market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Martin County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	157	101	170	138	97	201
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	181	326	1,193	154	314	1,200
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	4	7	27	3	7	27
<b>Equals</b>						
<b>Total Demand</b>	<b>161</b>	<b>108</b>	<b>197</b>	<b>142</b>	<b>104</b>	<b>229</b>
<b>Less existing units</b>	100	0	0	100	0	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>61</b>	<b>108</b>	<b>197</b>	<b>42</b>	<b>104</b>	<b>229</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		446	471			
Total senior 55+ owner households		1,773	1,786			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Martin County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600
<b>(A) Persons 75 - 84 income eligible</b>	270	349		251	366	
<b>(B) Persons 85+ income eligible</b>			223			239
<b>(C) Percent of persons 75+ with a disability</b>	52.8%	52.8%	52.8%	52.8%	52.8%	52.8%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	143	184	118	132	193	126
<b>Total Demand</b>	<b>143</b>	<b>184</b>	<b>118</b>	<b>132</b>	<b>193</b>	<b>126</b>
<i>Demand for RCF units are summed</i>	<b>327</b>			<b>326</b>		
<b>Less existing beds</b>	0		118	0		118
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>327</b>		<b>0</b>	<b>326</b>		<b>8</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		626	628			
Total senior population 85+		224	240			

The county has substantial demand for Residential Care, of which there are no facilities.

### ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

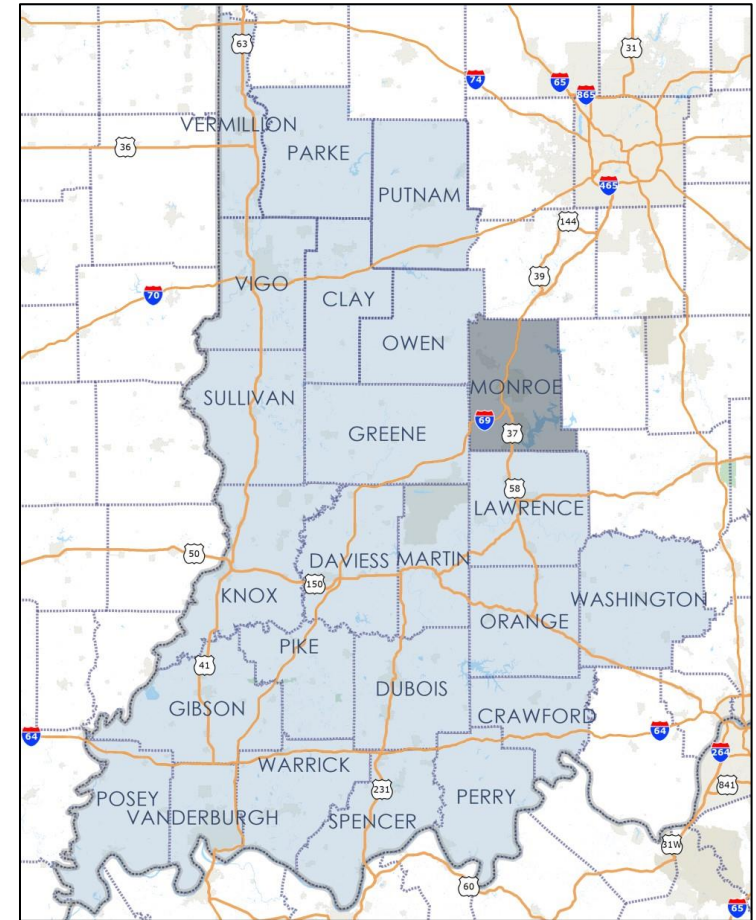
<b>Bed Need Analysis with ISDH Bed Need Rate: Martin County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	2,140	2,323
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	62	67
Supply (D)	118	118
<i>Net demand (D - C)</i>	-56	-51

The ISDH report for July 1, 2023, shows Martin County to have projected Comprehensive Care Bed Need of -337 for seniors 65 and older.

# Monroe County

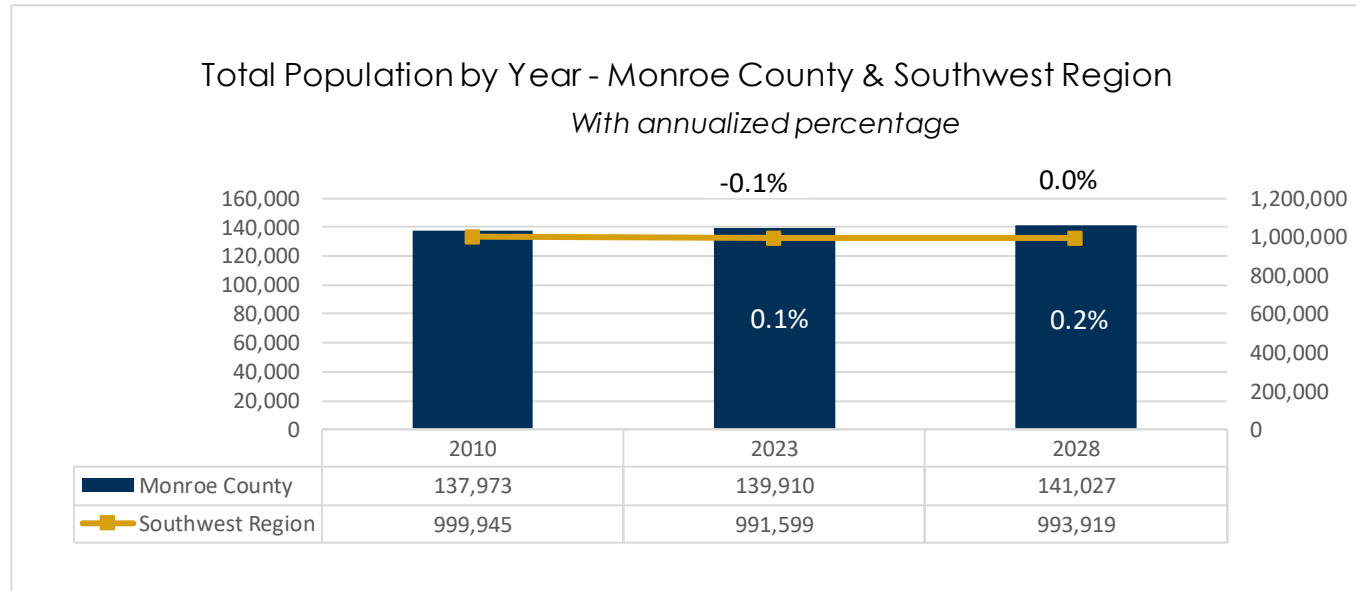
## Key Findings

- The population has been continuously growing, a trend that will accelerate based on projections for 2028.
- Substantial growth occurred from 2010 to 2023 for the 65-74 age group. The growth is the largest in the Southwest Region.
- The total senior population is increasing. Especially strong growth in the 65 and older age group is driving the growth rate.
- The number of households is increasing across most groups, except for the 55 to 62 age cohort.
- Household income data reveals a significant shift over time. For 2011 – 2015, the largest group earned \$0 to \$10,000. For 2023, the largest group earned \$75,000 to \$100,000. Projections for 2028 reflect a significant jump in the number of high-income households, with one of the largest groups earning \$200,000 or more.
- The only decline in households by tenure is in the age group 55 to 62. All other households by tenure show growth.
- When filtered to households 75 and older, the largest group earns \$50,000 to \$79,999. Projections through 2028 indicate this trend will continue.
- Monroe County has 43.6% rent overburdened households, the highest rate in the region. Additionally, 0.9% of the households live in substandard housing compared to 1.2% for the region.
- Monroe County has more senior LIHTC units than subsidized or market rate units. The strongest demand is for senior market rate housing.
- The county has substantial demand for Residential Care Facilities, and more limited demand for Skilled Nursing Facilities.



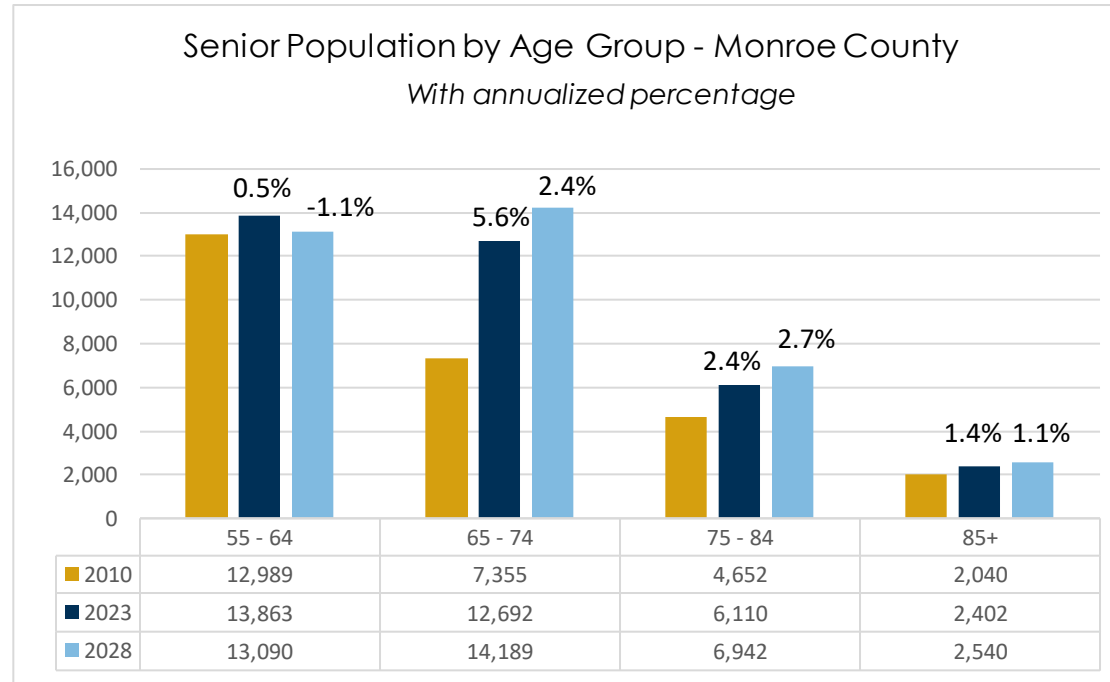
# Demographics

## Total Population



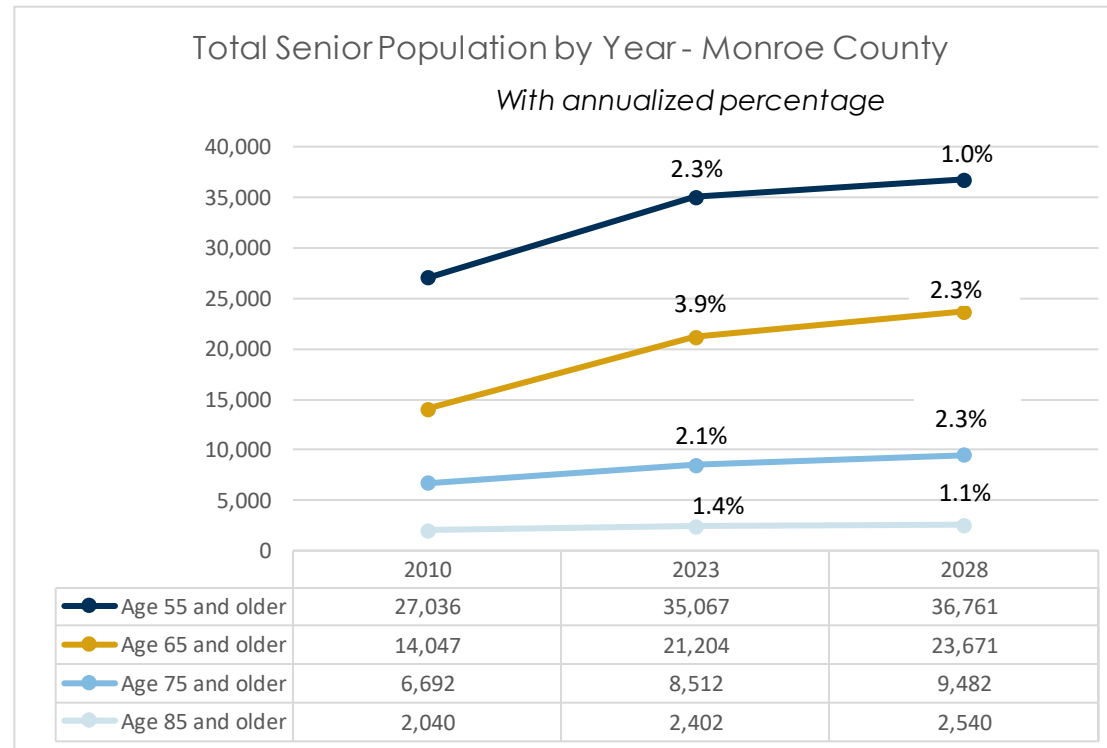
The population is growing at a slightly accelerated pace.

## Population by Age Group



The 65 to 74 age group experienced notable growth from 2010 to 2023.

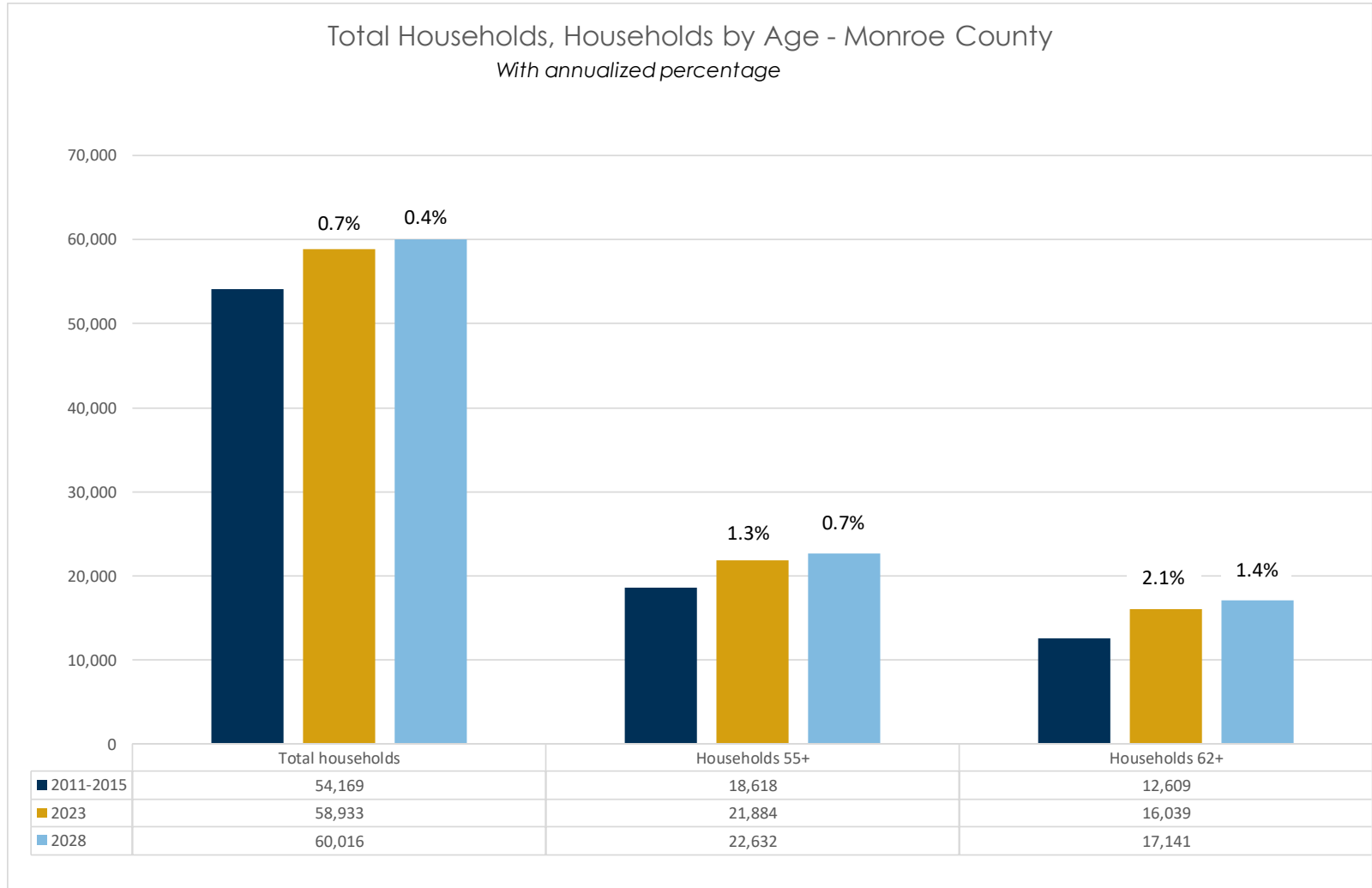
### Total Senior Population by Year



Strongest growth is projected for the 65+ and 75+ age cohorts. From 2023 to 2028, a decline in the 55 to 64 age group lowers the growth for the 55+ population.

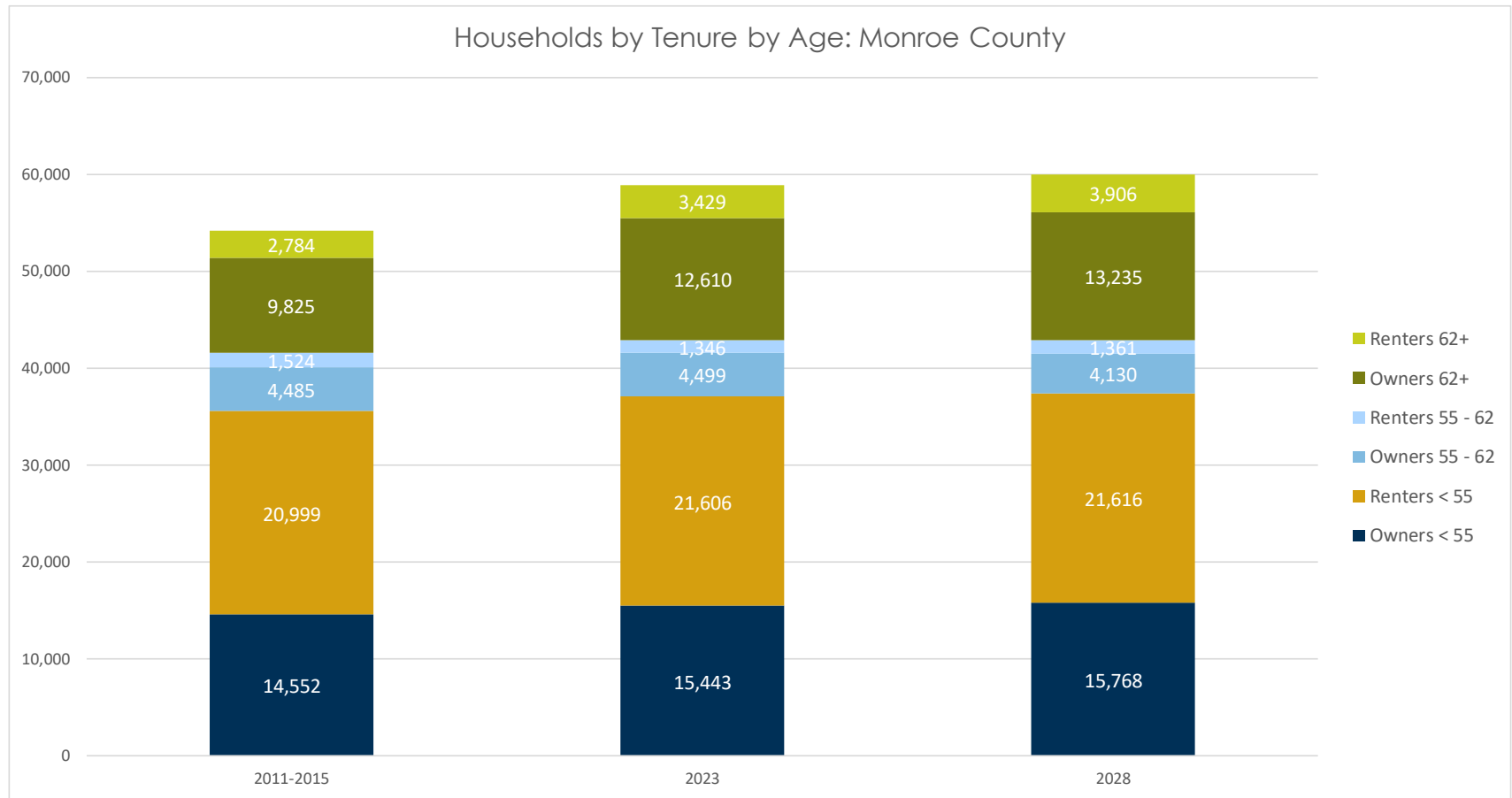


## Households



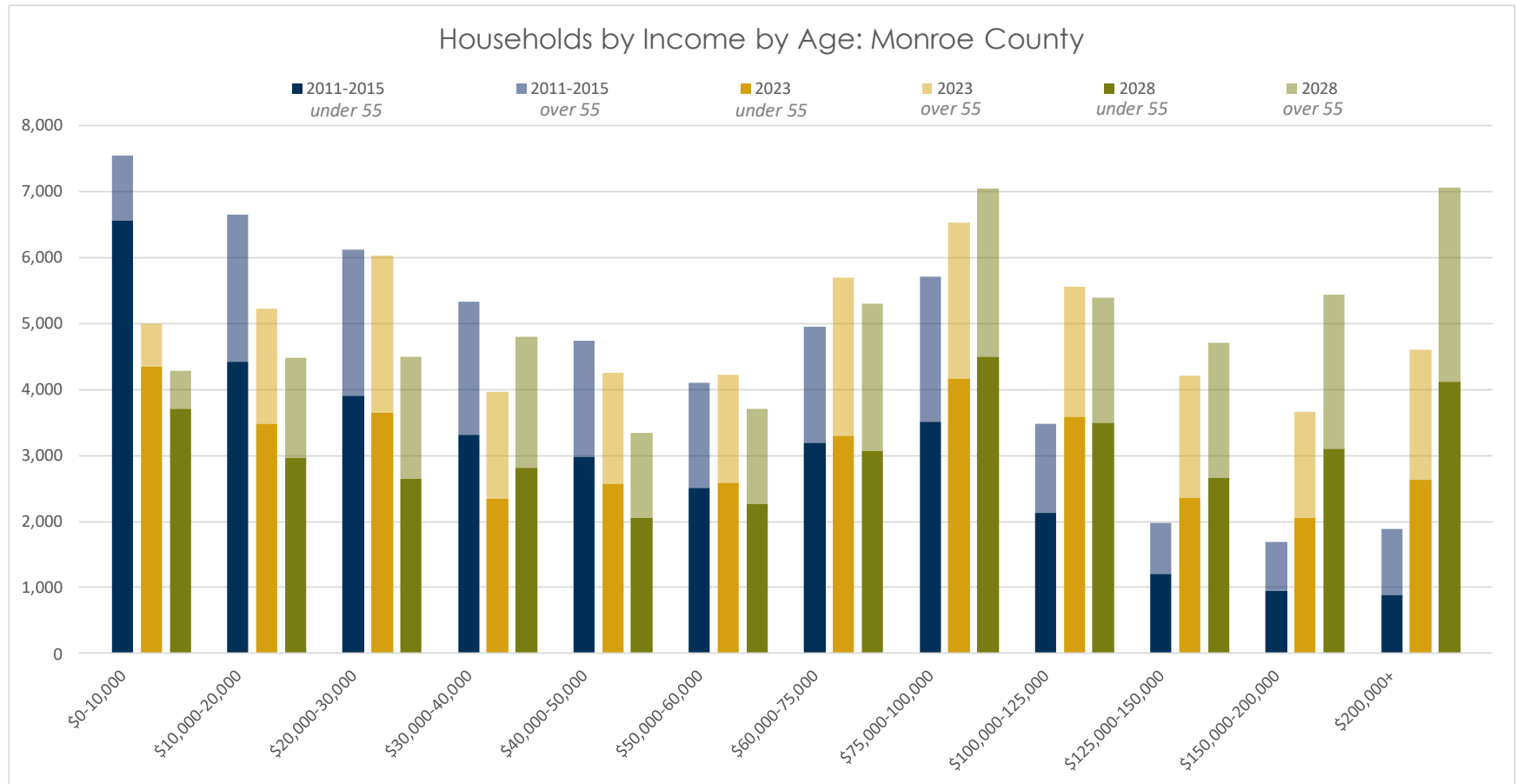
The number of households is growing across all age groups.

## Households by Tenure



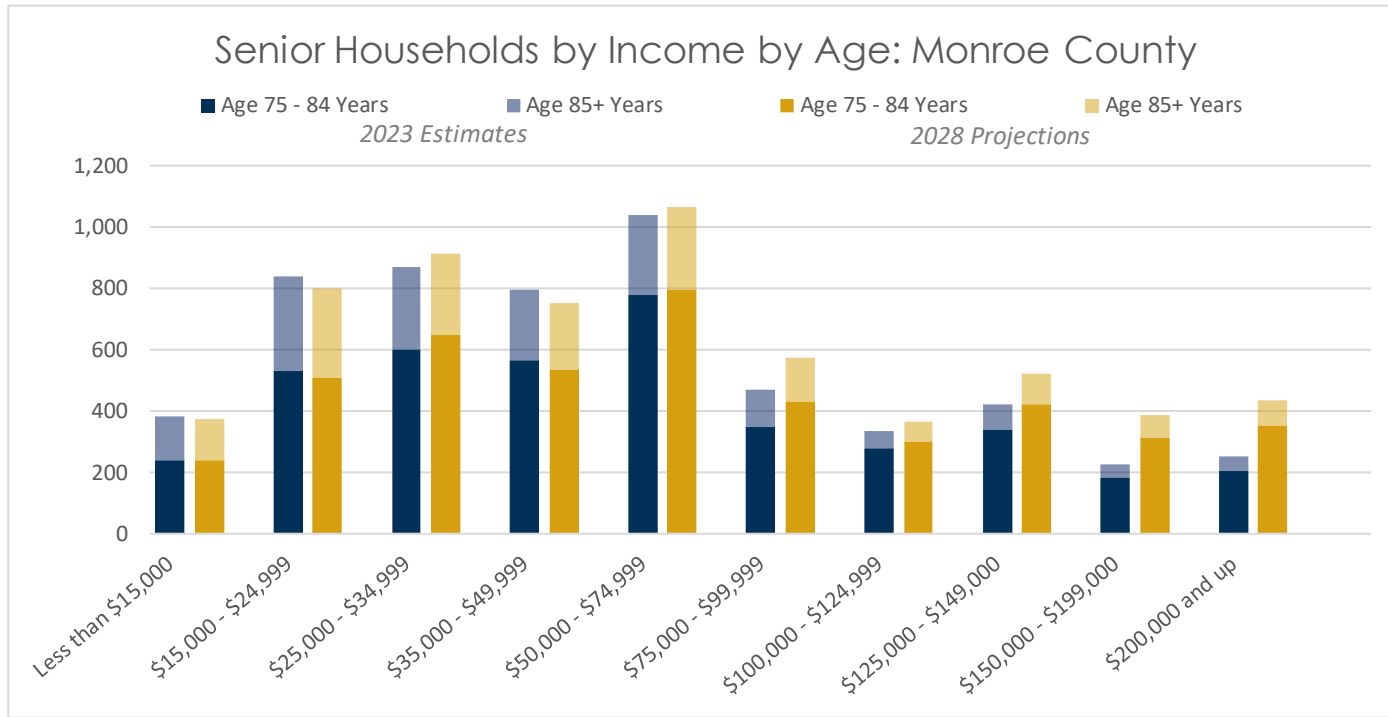
All renter and owner households are growing with exception of the 55 to 62 age group.

## Households by Income



Income data reflects a significant shift over time. In 2011-2015, the largest group earned \$0-\$10,000. In 2023, the largest group earned \$75,000 to \$100,000. For 2028, the two largest groups will earn \$75,000 to \$100,000 and \$200,000 or more.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$50,000 to \$79,999. Projections through 2028 this trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Monroe County, 43.6% of the renters are rent overburdened compared to 30.6% for the region. Monroe County has the highest number of rent overburdened households in the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Monroe County	25,696
Renter HH paying 40 to 49% of income	2,208
Renter HH paying 50% or more of income	9,000
<i>Total rent overburdened</i>	11,208
Percentage	43.6%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Monroe County, 0.9% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Monroe County	57,466
Owner-occupied lacking plumbing facilities	36
Owner-occupied lacking kitchen facilities	75
Renter-occupied lacking plumbing facilities	60
Renter-occupied lacking kitchen facilities	319
<i>Total households with substandard units</i>	490
Percentage	0.9%

# Supply - Independent Living

Monroe County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Cambridge Square Bloomington	Bloomington	153	153	100.0%		<b>381</b>
	Maple Shade	Ellettsville	22	22	100.0%		
	Providence Place Of Bloomington II	Bloomington	206	NA			
<b>LIHTC</b>	Dodds-Wylie Courts	Bloomington	11	11	100.0%		<b>486</b>
	Edgewood Village	Ellettsville	48	NA			
	Evergreen Village Bloomington	Bloomington	115	115	100.0%		
	Governor Park	Bloomington	90	90	100.0%		
	Patterson Pointe Senior Residence	Bloomington	61	61	100.0%		
<b>Market</b>	Richland Apartments	Ellettsville	161	NA			<b>249</b>
	*Meadowood Senior	Bloomington	199	156	78.4%		
	*Autumn Park	Ellettsville	50	27	54.0%		

\*Enhanced senior living

## Planned Units

Geography	Notes
Monroe County	Anne Crecelius, Planner II, Monroe County Planning Department, reported that there are currently no senior housing developments in the planned or proposed phases.
Bloomington	Gabriel Holbrow, Zoning Planner for the City of Bloomington, reported that there are currently no senior housing developments in the planned or proposed phases.
Ellettsville	Denise Line, Ellettsville Planning Director, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Monroe County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Bell Trace Health & Living Center	Bloomington	90	75	NA	90	ISDH report 1/4/19
SNF	Bloomington Nursing & Rehabilitation Center	Bloomington	38	30	NA	38	
SNF	Brickyard Healthcare - Bloomington Care Center	Bloomington	153	116	NA	153	Formerly Golden Living Center - Bloomington
RCF	Brookdale Bloomington	Bloomington	56	43	56	NA	ISDH report 7/7/22
RCF	Cedar Creek of Bloomington	Bloomington	58	43	58	NA	Formerly Monroe Place
RCF	Cedarhurst Of Bloomington	Bloomington	49	38	49	NA	ISDH notes this facility is licensed for 66 beds.
RCF	Evergreen Village At Bloomington	Bloomington	183	114	183	NA	ISDH report 7/3/23
RCF	Gentry Park	Bloomington	116	94	116	NA	ISDH report 1/18/24
RCF and SNF	Hearthstone Health Campus	Bloomington	139	109	75	64	ISDH report 1/3/24
RCF	Hi Jill's House	Bloomington	40	26	40	NA	
SNF	Majestic Care of Bloomington	Bloomington	224	109	NA	224	Formerly Garden Villa - Bloomington
SNF	Richland Bean Blossom Health Care Center	Ellettsville	68	58	NA	68	ISDH notes this facility is licensed for 74 beds.
RCF and SNF	Stonecroft Health Campus	Bloomington	124	81	54	70	ISDH report 1/15/24



# Housing Demand

## Income Parameters

<b>Monroe County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$21,690
	LIHTC	60%	\$21,691	\$43,380
	Market rate	300%	\$43,381	\$216,900
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$216,900
	Skilled Nursing Facility		\$0	\$216,900

## Disability Percentage

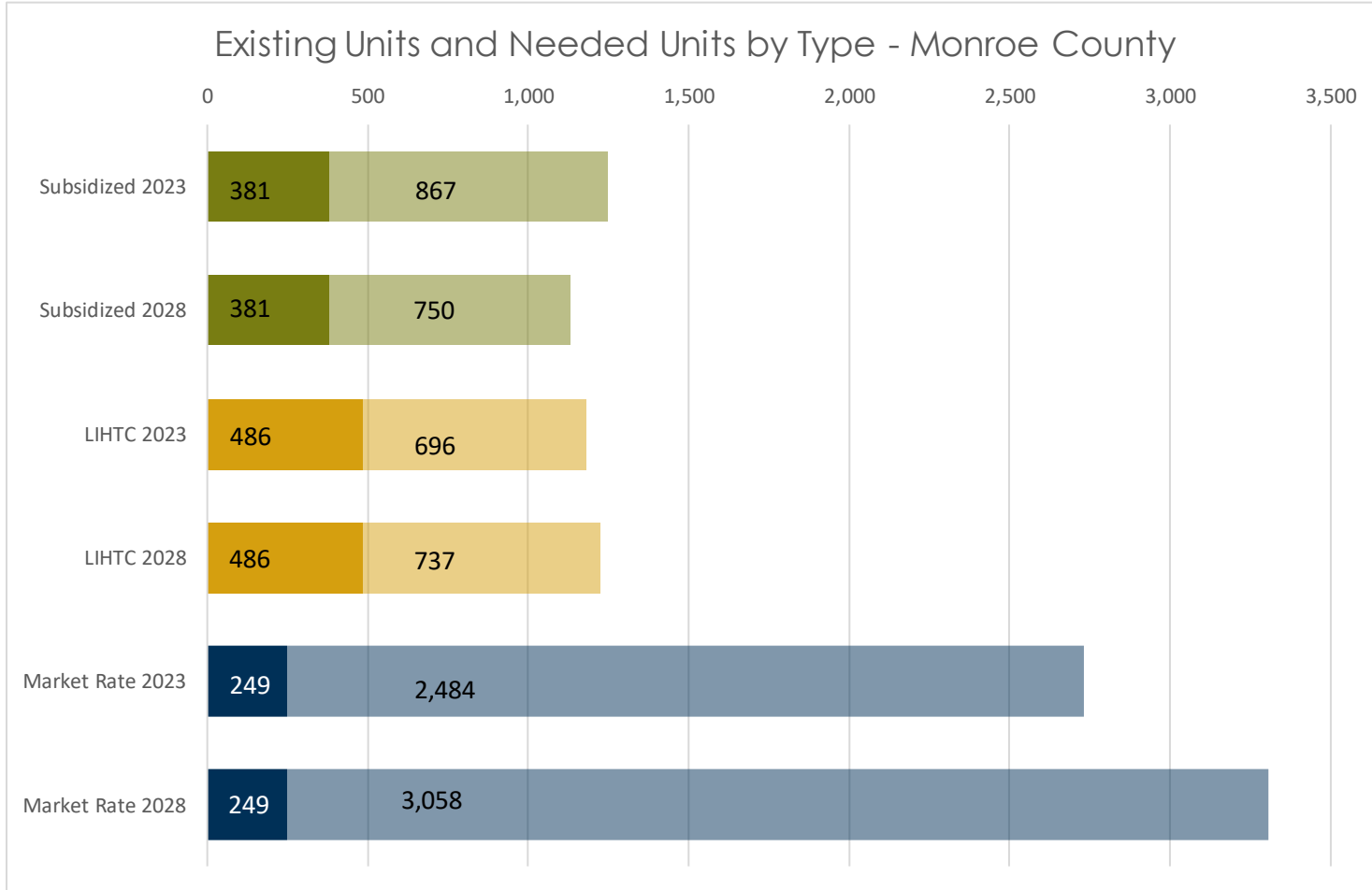
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Monroe County</b>			<b>Number</b>	<b>Percentage</b>
Estimate, Total			138,980	
Estimate, Total, Male			69,308	
Estimate, Total, Male, 75 years and older			2,992	100.0%
Estimate, Total, Male, 75 years and older, with a disability			1,269	42.4%
Estimate, Total, Female			69,672	
Estimate, Total, Female, 75 years and older			4,465	100.0%
Estimate, Total, Female, 75 years and older, with a disability			2,155	48.3%
Estimate, Total, Male & Female, 75 years and older			7,457	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability			3,424	45.9%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The county has more senior LIHTC units than subsidized or market rate units. The strongest demand is for senior market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Monroe County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$21,691	\$43,381	\$0	\$21,691	\$43,381
<b>Maximum Income</b>	\$21,690	\$43,380	\$216,900	\$21,690	\$43,380	\$216,900
<b>Senior renters 55+ in income bracket</b>	1,212	1,113	2,450	1,101	1,160	3,005
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	1,585	3,050	12,473	1,293	2,786	13,286
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	36	69	283	29	63	301
<b>Equals</b>						
<b>Total Demand</b>	<b>1,248</b>	<b>1,182</b>	<b>2,733</b>	<b>1,131</b>	<b>1,223</b>	<b>3,307</b>
<b>Less existing units</b>	381	486	249	381	486	249
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>867</b>	<b>696</b>	<b>2,484</b>	<b>750</b>	<b>737</b>	<b>3,058</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		4,775	5,267			
Total senior 55+ owner households		17,109	17,365			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Monroe County							
	Demand for 2023			Demand for 2028			
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF	
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0	
<b>Maximum Income</b>	\$33,948	\$216,900	\$216,900	\$33,948	\$216,900	\$216,900	
<b>(A) Persons 75 - 84 income eligible</b>	1,969	4,164		2,032	4,928		
<b>(B) Persons 85+ income eligible</b>			2,379			2,522	
<b>(C) Percent of persons 75+ with a disability</b>	45.9%	45.9%	45.9%	45.9%	45.9%	45.9%	
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	904	1,912	1,092	933	2,263	1,158	
<b>Total Demand</b>	<b>904</b>	<b>1,912</b>	<b>1,092</b>	<b>933</b>	<b>2,263</b>	<b>1,158</b>	
<i>Demand for RCF units are summed</i>	<b>2,816</b>			<b>3,196</b>			
<b>Less existing beds</b>	631		707	631		707	
<b>Less planned beds</b>	0		0				
<b>Equals</b>							
<b>Net Demand</b>	<b>2,185</b>		<b>385</b>	<b>2,565</b>		<b>451</b>	
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>				
Total senior population 75 - 84		6,133	6,960				
Total senior population 85+		2,379	2,522				

Substantial demand for Residential Care Facilities as well as more limited demand for Skilled Nursing Facilities is evident.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

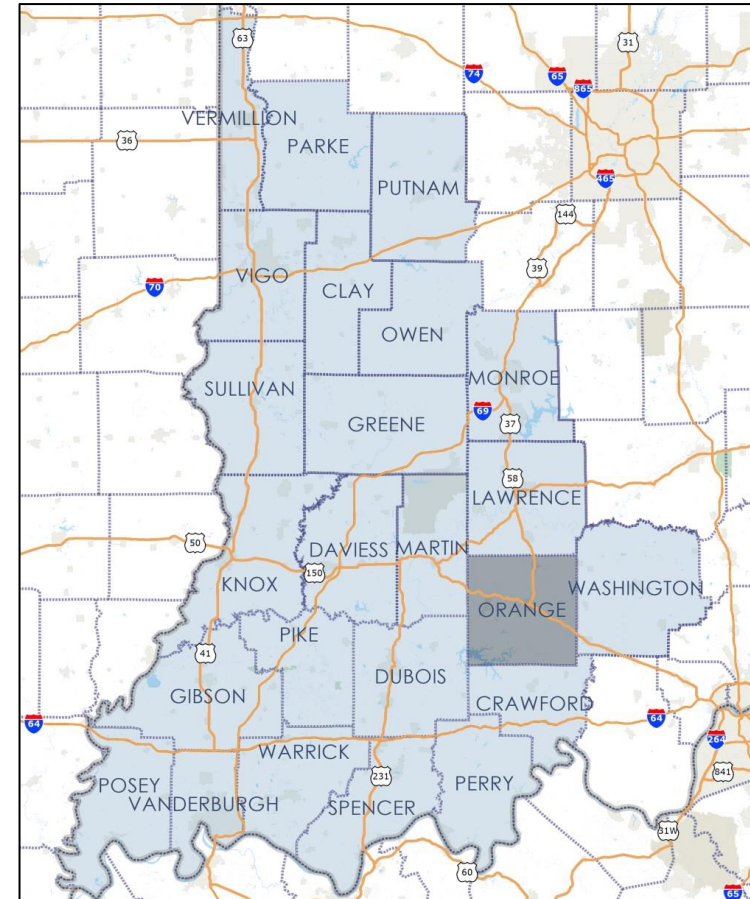
<b>Bed Need Analysis with ISDH Bed Need Rate: Monroe County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	21,204	23,671
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	613	685
Supply (D)	707	707
<i>Net demand (D - C)</i>	-94	-22

The ISDH report for July 1, 2023, shows Lawrence County to have projected Comprehensive Care Bed Need of -337 for seniors 65 and older.

# Orange County

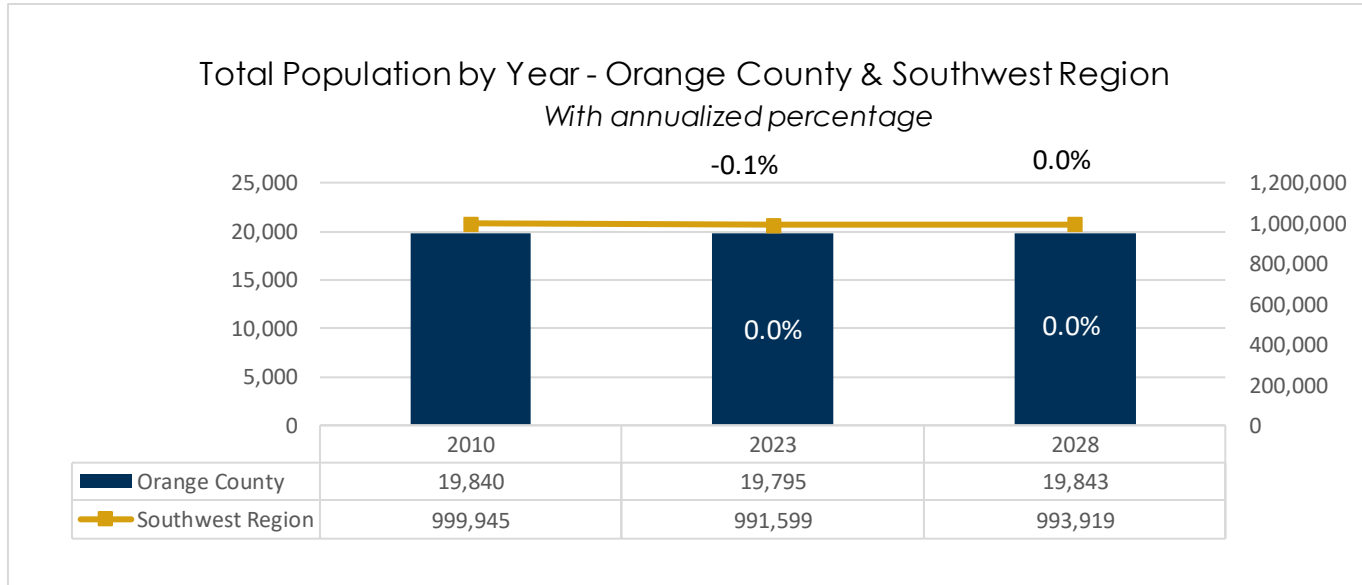
## Key Findings

- The population in Orange County is projected to remain stable through 2028.
- Solid population growth is evident in the 65-74 age group, with increased growth projected for 2028.
- The total senior population is growing. However, a decline in the 55-64 age group lowers the projected 55+ growth rate.
- Strongest growth is evident in households 62 and older.
- The number of owners and renters aged 62+ is increasing. The younger owners and renters is expected to decline.
- Income data for 2023 indicates a substantial group earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When considering households 75 and older, the largest earns \$15,000 to \$24,999. Projections through 2028 show a similar number of senior households will earn \$15,000 to \$24,999 and \$35,000 to \$49,999.
- In Orange County, 24.5% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 2.0% of households live in substandard housing compared to 1.2% for the region.
- Strong demand exists for all types of senior independent housing. Relative to the demand, the county has few options for independent senior housing.
- The county does not have any Residential Care Facilities, for which there is solid demand.



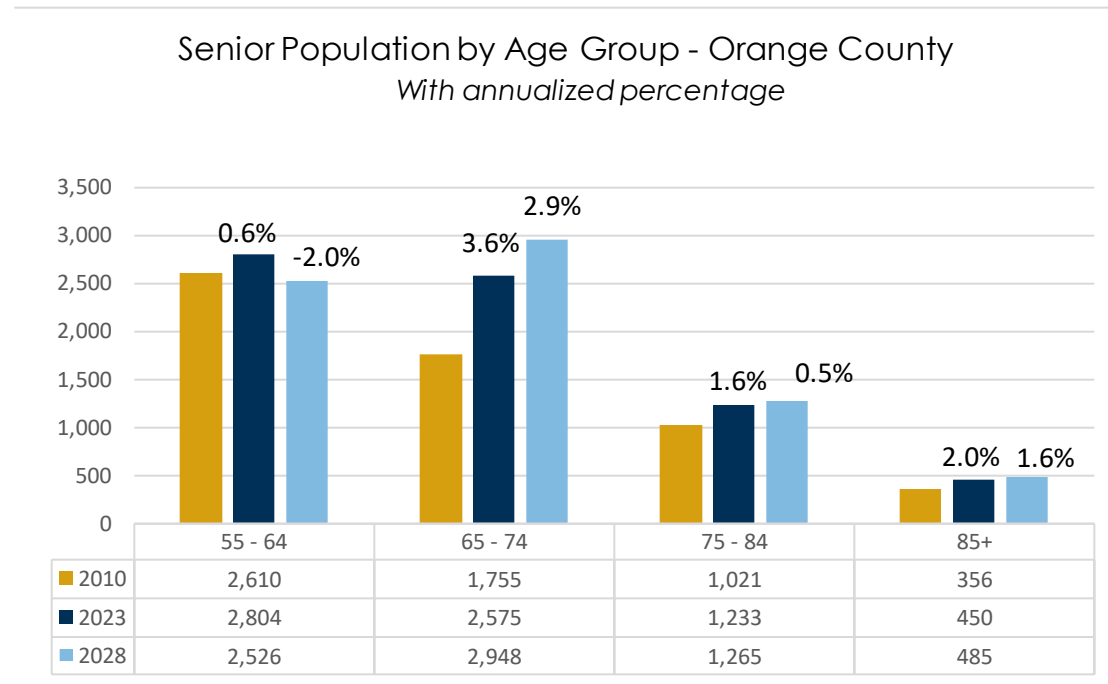
# Demographics

## Total Population



The population will remain stable based on projections for 2028.

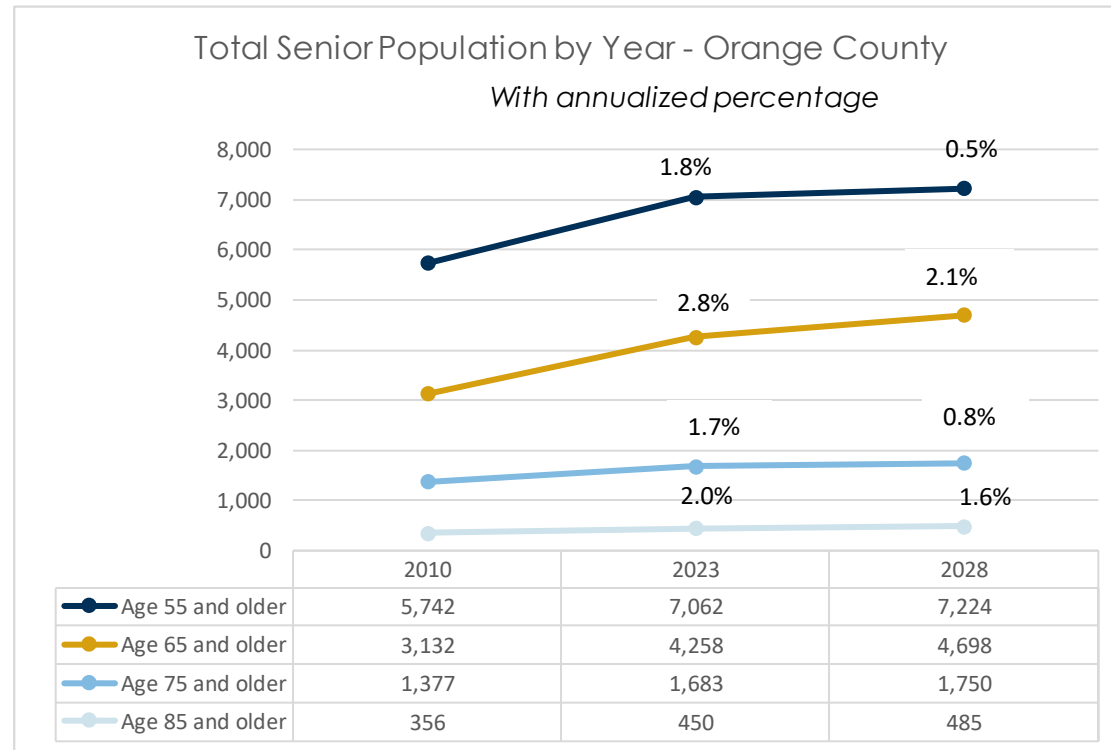
## Population by Age Group



**Solid population growth is evident in the 65-74 age group.  
The 55-64 age group is expected to decline.**

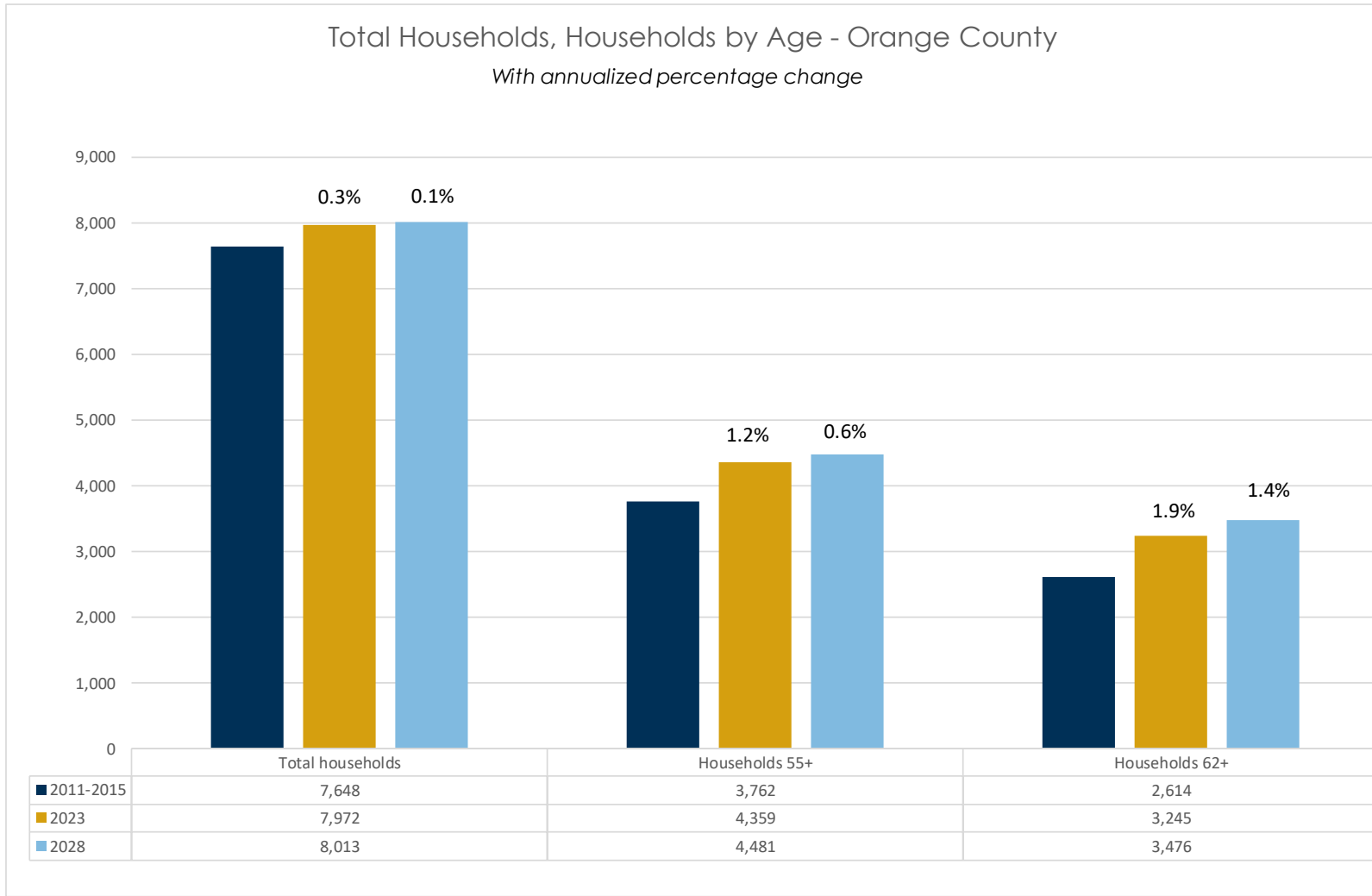


### Total Senior Population by Year



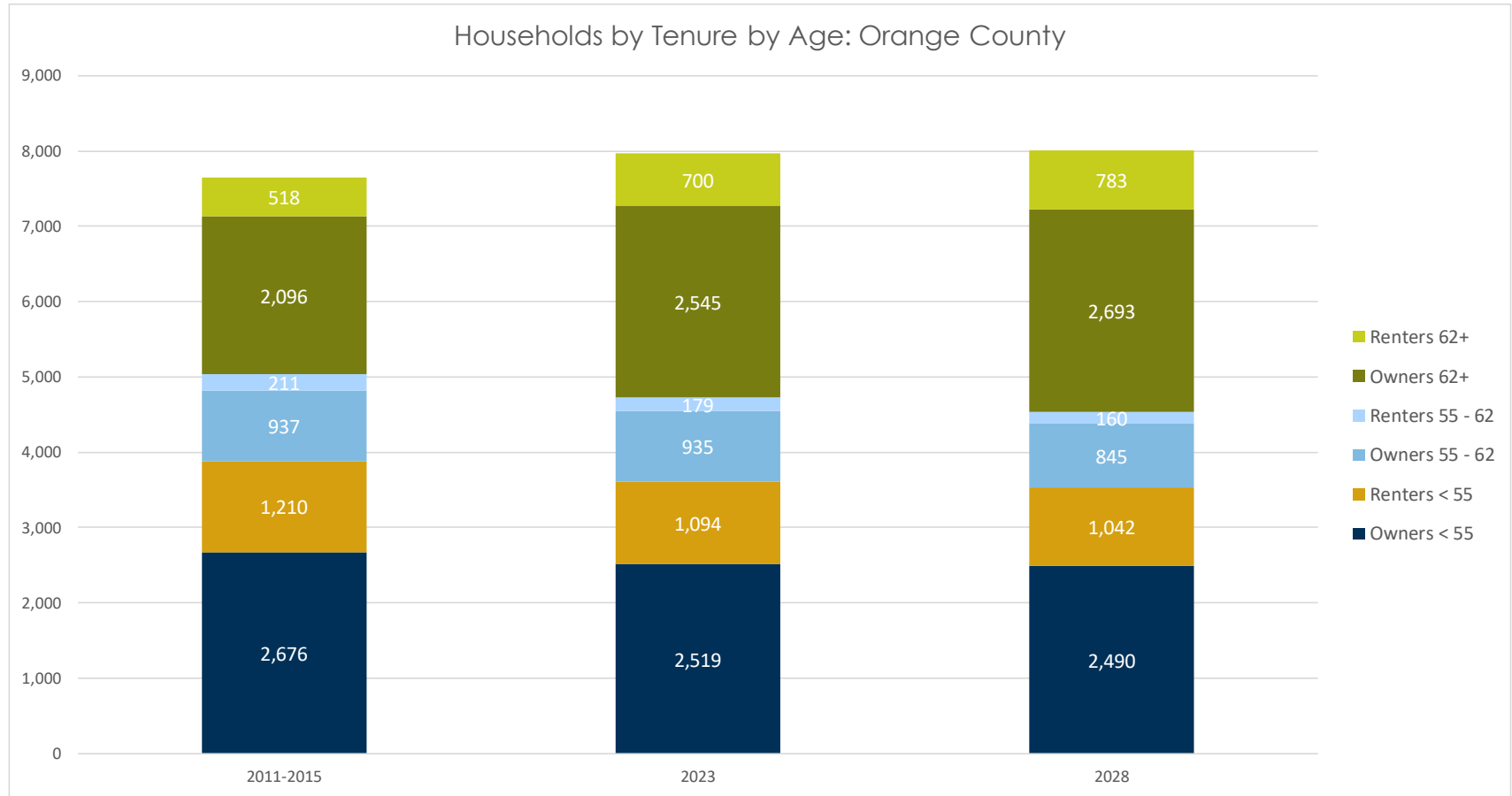
The total senior population is growing. A decline in the 55-64 age group lowers the projected growth rate for the 55+ cohort.

## Households



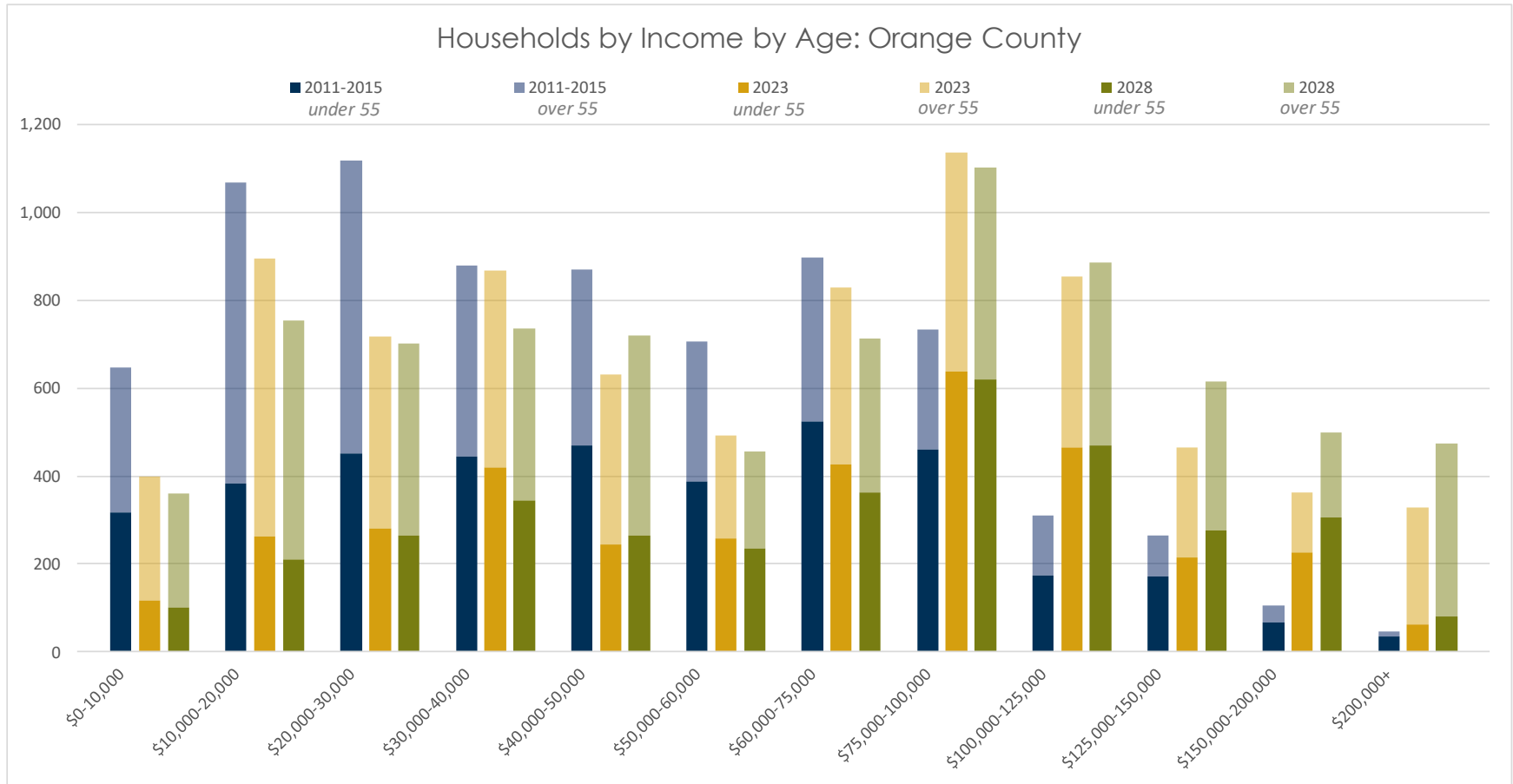
Strongest growth is evident in households aged 62 and older.

## Households by Tenure



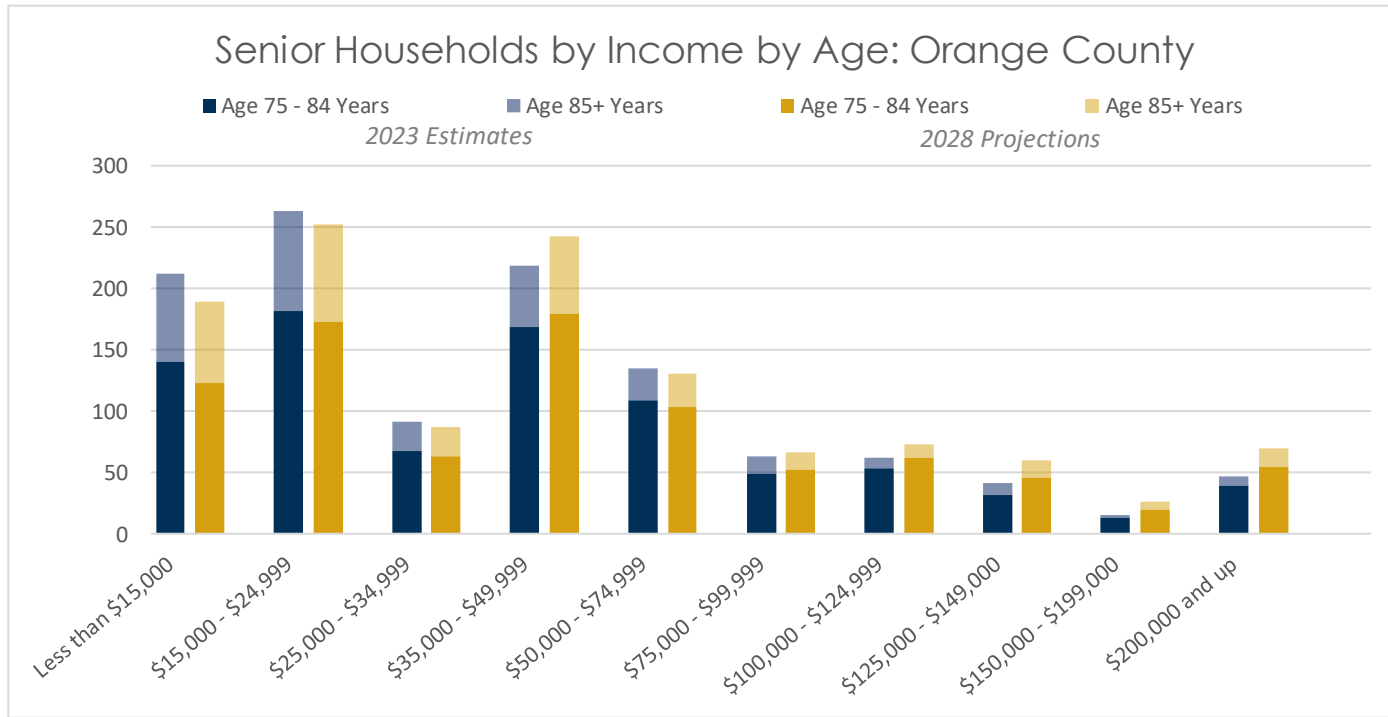
The number of owners and renters 62+ is increasing. All younger households are declining.

## Households by Income



The largest group earns \$75,000 to \$100,000. This income trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest earns \$15,000 to \$24,999. Projections through 2028 indicate this trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Orange County, 24.5% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Orange County	1,768
Renter HH paying 40 to 49% of income	131
Renter HH paying 50% or more of income	303
<i>Total rent overburdened</i>	434
Percentage	24.5%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Orange County, 2.0% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Orange County	7,951
Owner-occupied lacking plumbing facilities	39
Owner-occupied lacking kitchen facilities	30
Renter-occupied lacking plumbing facilities	33
Renter-occupied lacking kitchen facilities	54
<i>Total households with substandard units</i>	156
Percentage	2.0%

# Supply – Independent Living

## Orange County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Oak Park	Orleans	24	24	100.0%	✓	<b>192</b>
	Windsor Manor	Paoli	36	35	97.2%	✓	
	Schoolview Heights	French Lick	40	37	92.5%	✓	
	Pleasant View Apartments Of West Baden	West Baden	20	20	100.0%	✓	
	Paoli Garden	Paoli	16	NA			
	French Lick Apartments	French Lick	36	NA			
	Orleans Garden	Orleans	20	NA			
	<b>LIHTC</b>	<i>None</i>					
<b>Market</b>	<i>None</i>					<b>0</b>	

## Planned Units

Geography	Notes
Orange County	Chelsey Thomas, Assistant Executive Director of the Orange County Economic Development Partnership, reported that there are currently no senior housing developments in the planned or proposed phases.
Orleans	A representative of the Orleans Town Hall reported that there are currently no senior housing developments in the planned or proposed phases.
Paoli	Benji Farris, Paoli Zoning Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Orange County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Paoli Health And Living Community	Paoli	109	89	NA	109	ISDH report 7/8/19
SNF	Springs Valley Meadows	French Lick	74	55	NA	74	ISDH report 1/11/22

# Housing Demand

## Income Parameters

Orange County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600



## Disability Percentage

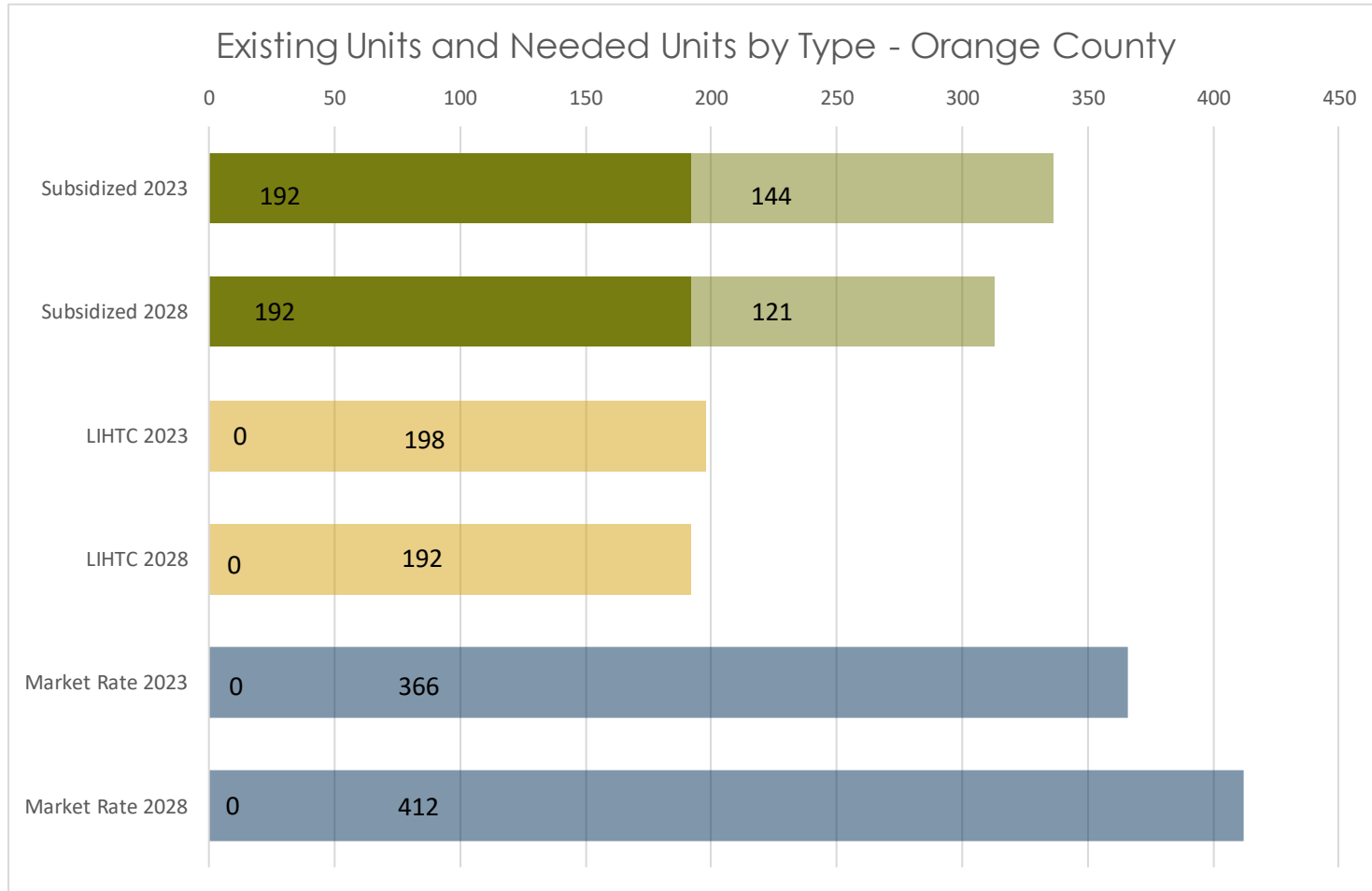
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Orange County	Number	Percentage
Estimate, Total	19,492	
Estimate, Total, Male	9,731	
Estimate, Total, Male, 75 years and older	618	100.0%
Estimate, Total, Male, 75 years and older, with a disability	320	51.8%
Estimate, Total, Female	9,761	
Estimate, Total, Female, 75 years and older	821	100.0%
Estimate, Total, Female, 75 years and older, with a disability	426	51.9%
Estimate, Total, Male & Female, 75 years and older	1,439	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	746	51.8%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand is for market rate rental housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

Demand Analysis - Independent Living Rental Properties: Orange County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	324	182	320	303	178	364
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	523	674	2,041	444	625	2,133
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	12	15	46	10	14	48
<b>Equals</b>						
<b>Total Demand</b>	<b>336</b>	<b>198</b>	<b>366</b>	<b>313</b>	<b>192</b>	<b>412</b>
<b>Less existing units</b>	192	0	0	192	0	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>144</b>	<b>198</b>	<b>366</b>	<b>121</b>	<b>192</b>	<b>412</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		879	943			
Total senior 55+ owner households		3,480	3,538			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Orange County							
	Demand for 2023			Demand for 2028			
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF	
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0	
Maximum Income	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600	
(A) Persons 75 - 84 income eligible	561	630		515	681		
(B) Persons 85+ income eligible			418			444	
(C) Percent of persons 75+ with a disability	51.8%	51.8%	51.8%	51.8%	51.8%	51.8%	
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	291	327	217	267	353	230	
<b>Total Demand</b>	<b>291</b>	<b>327</b>	<b>217</b>	<b>267</b>	<b>353</b>	<b>230</b>	
<i>Demand for RCF units are summed</i>	<b>618</b>			<b>620</b>			
Less existing beds	0		183	0		183	
Less planned beds	0		0				
<b>Equals</b>							
<b>Net Demand</b>	<b>618</b>		<b>34</b>	<b>620</b>		<b>47</b>	
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>				
Total senior population 75 - 84		1,252	1,283				
Total senior population 85+		431	467				

The county has solid demand for Residential Care, of which there are no facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

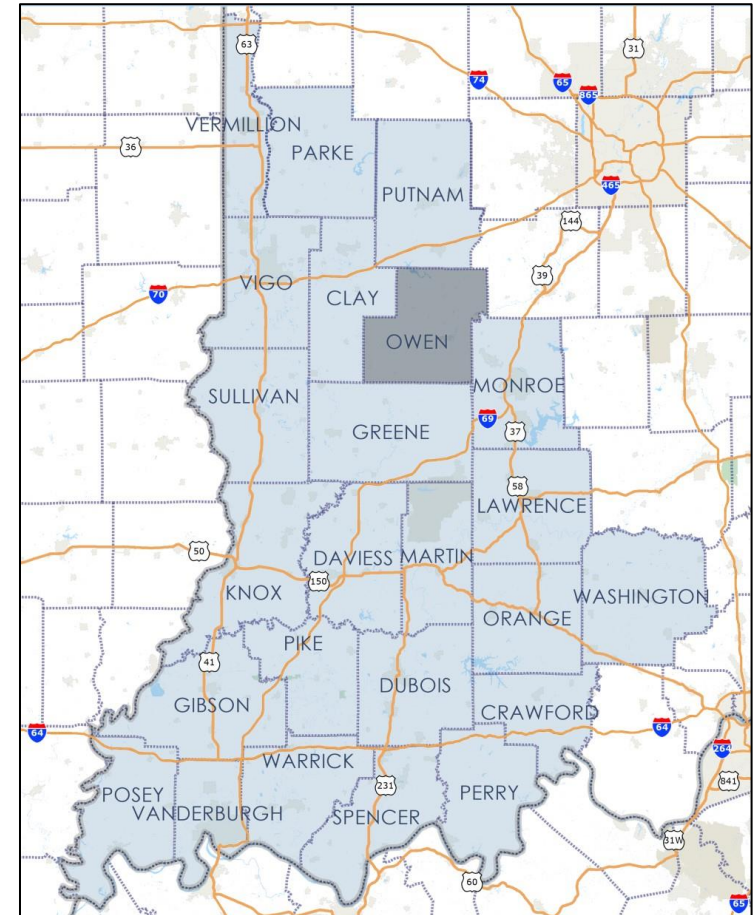
<b>Bed Need Analysis with ISDH Bed Need Rate: Orange County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	4,258	4,698
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	123	136
Supply (D)	183	183
<i>Net demand (D - C)</i>	<i>-60</i>	<i>-47</i>

The ISDH report for July 1, 2023, shows Orange County to have projected Comprehensive Care Bed Need of -56 for seniors 65 and older.

# Owen County

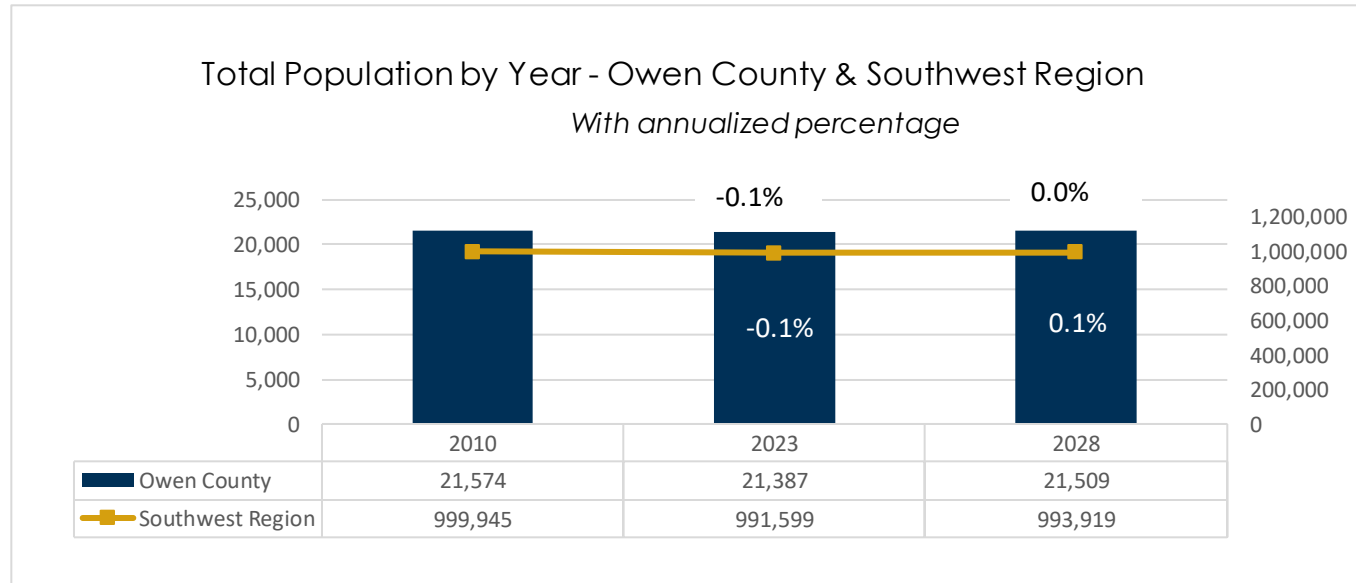
## Key Findings

- The population Owen County is projected to remain stable through 2028.
- Strong population growth is evident in the 65-74 age group.
- The total senior population is increasing. The 65 and older age group is growing at the fastest rate. A projected decline in the 55 to 64 age group lowers the overall growth rate for the 55+ cohort.
- Strongest household growth is evident in the 62 and older age group.
- All households by tenure growth comes from owners and renters 62 and older.
- Income data for 2023 indicates a substantial group of households earns \$75,000 to \$100,000. Projections for 2028 indicate the trend will continue.
- When considering households 75 and older, the largest group earns \$50,000 to \$74,999. Projections through 2028 show this trend will continue.
- In Owen County, 27.0% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 3.3% of the households live in substandard housing compared to 1.2% for the region.
- Owen County qualifies as a *Age-Restricted Rental Housing Desert*. The strongest demand exists for senior market rate housing.
- The county has strong demand for Residential Care Facilities, a trend that is projected to increase for 2028.



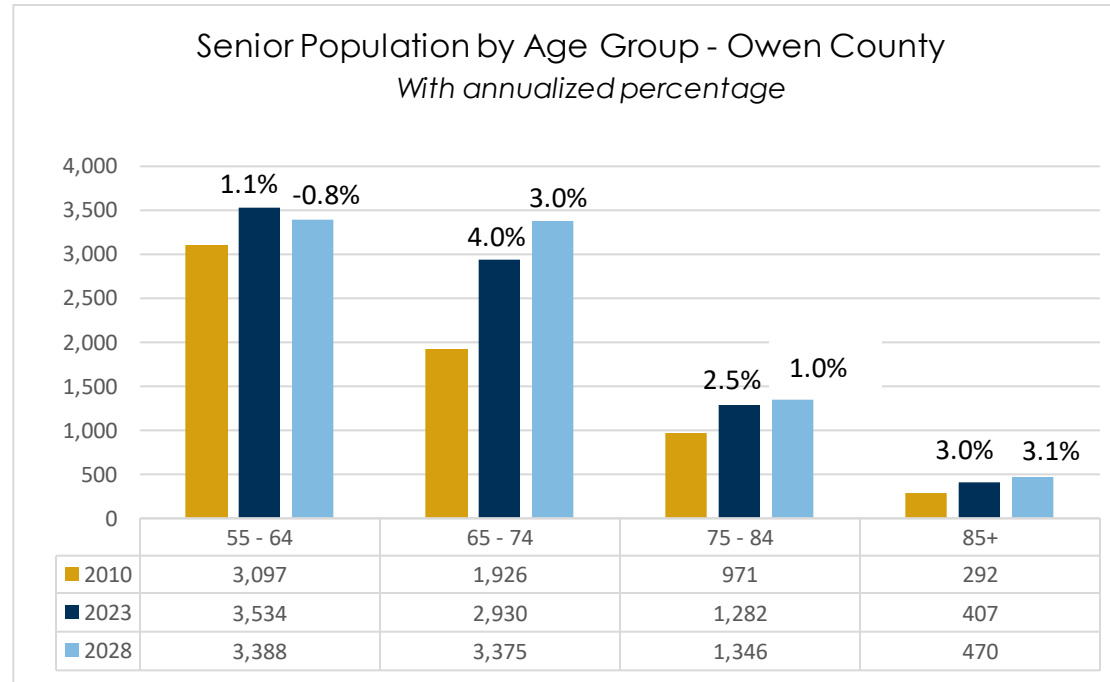
# Demographics

## Total Population



The population is Owen County will remain stable through 2028.

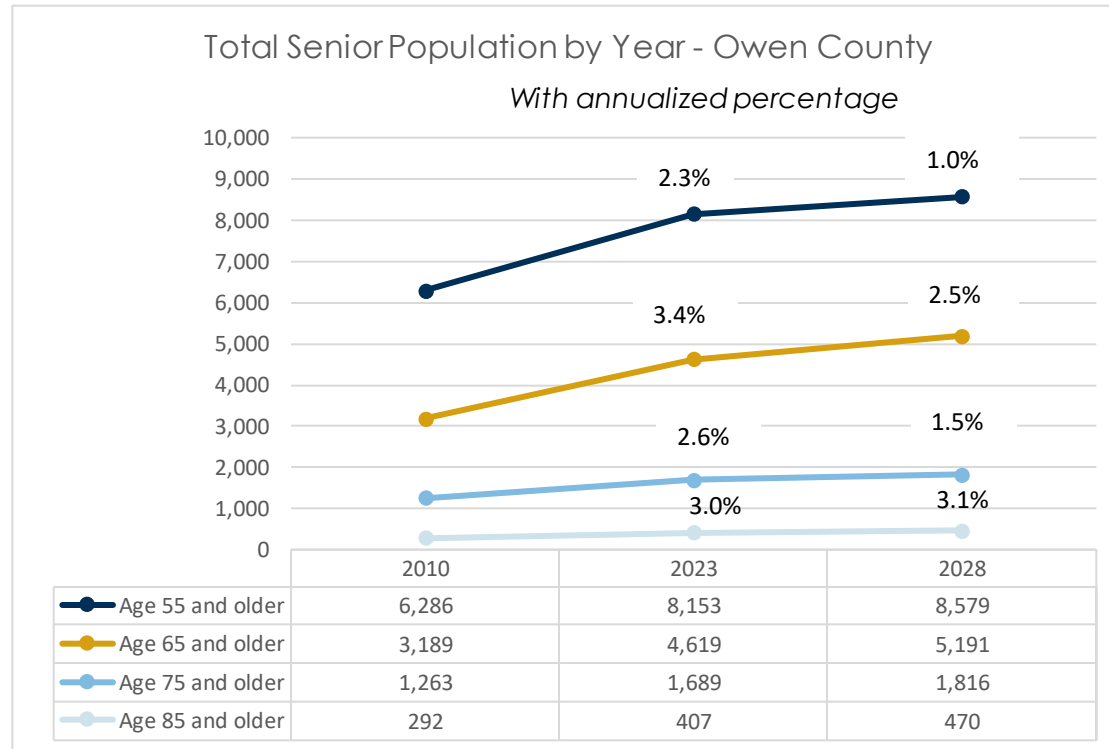
## Population by Age Group



Strong population growth is evident in the 65-74 age group.

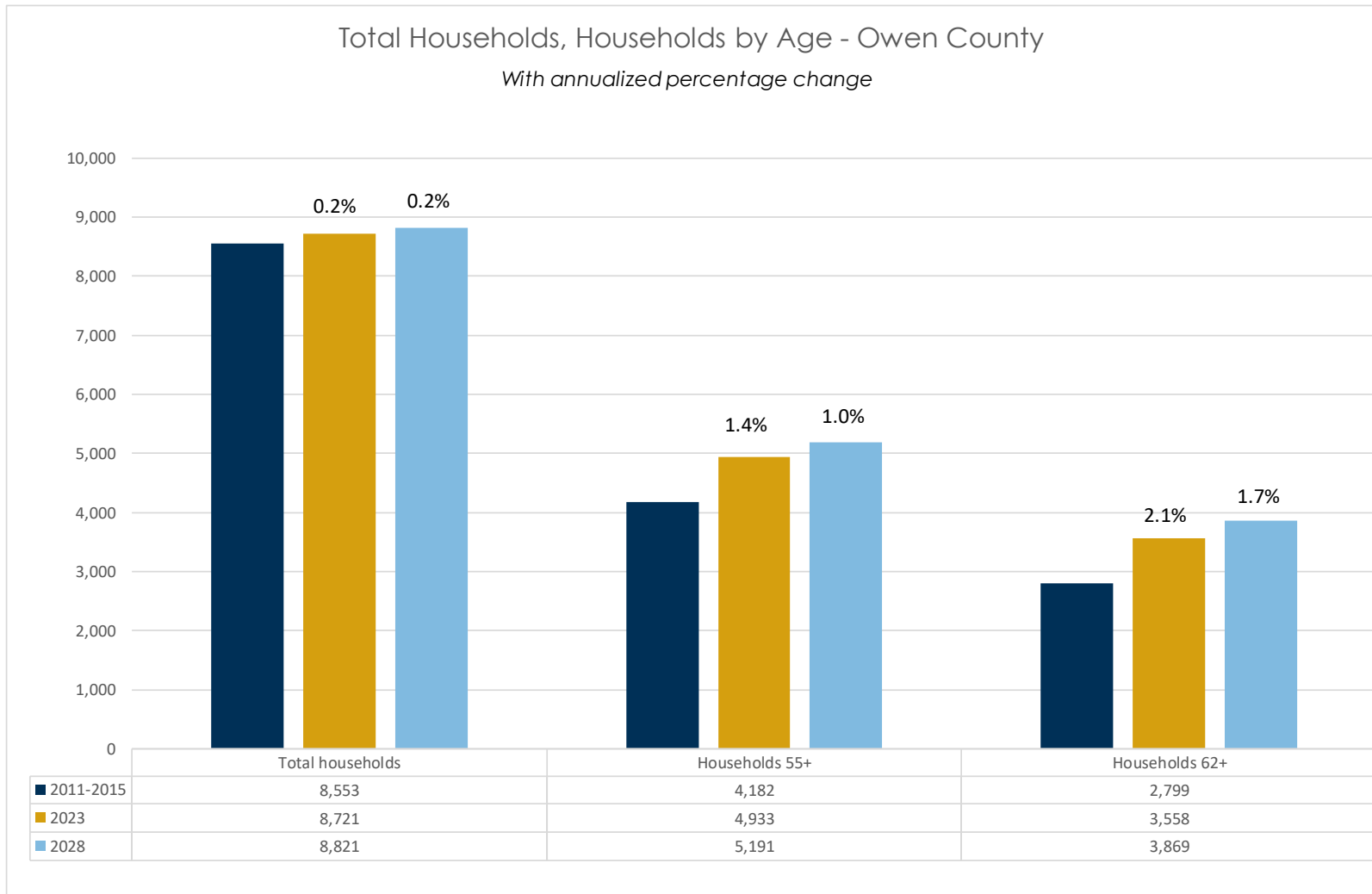


### Total Senior Population by Year



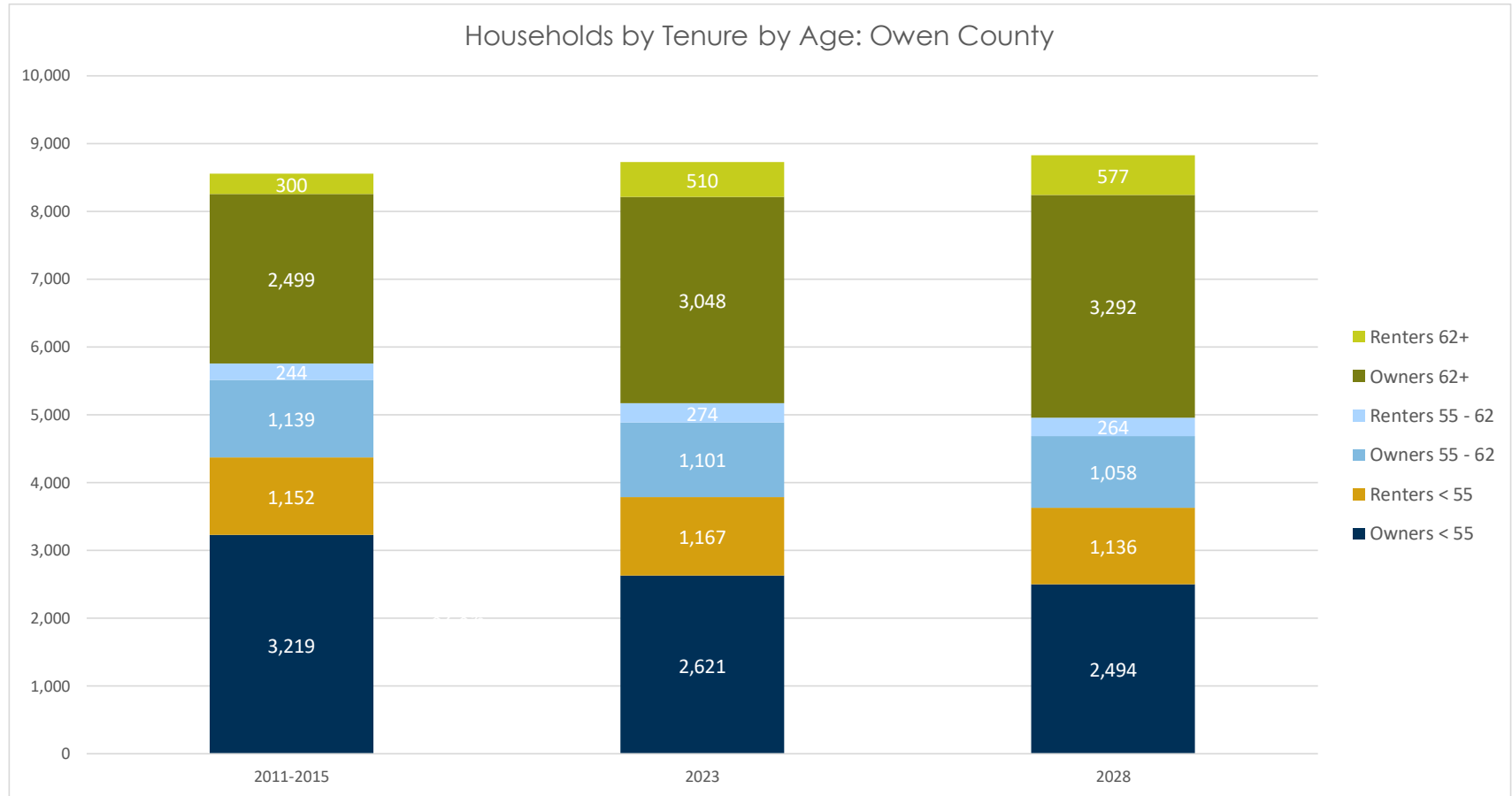
The 65 and older age group is growing at the fastest rate. A projected decline in the population aged 55 to 64 is lowering the 55+ growth rate.

## Households



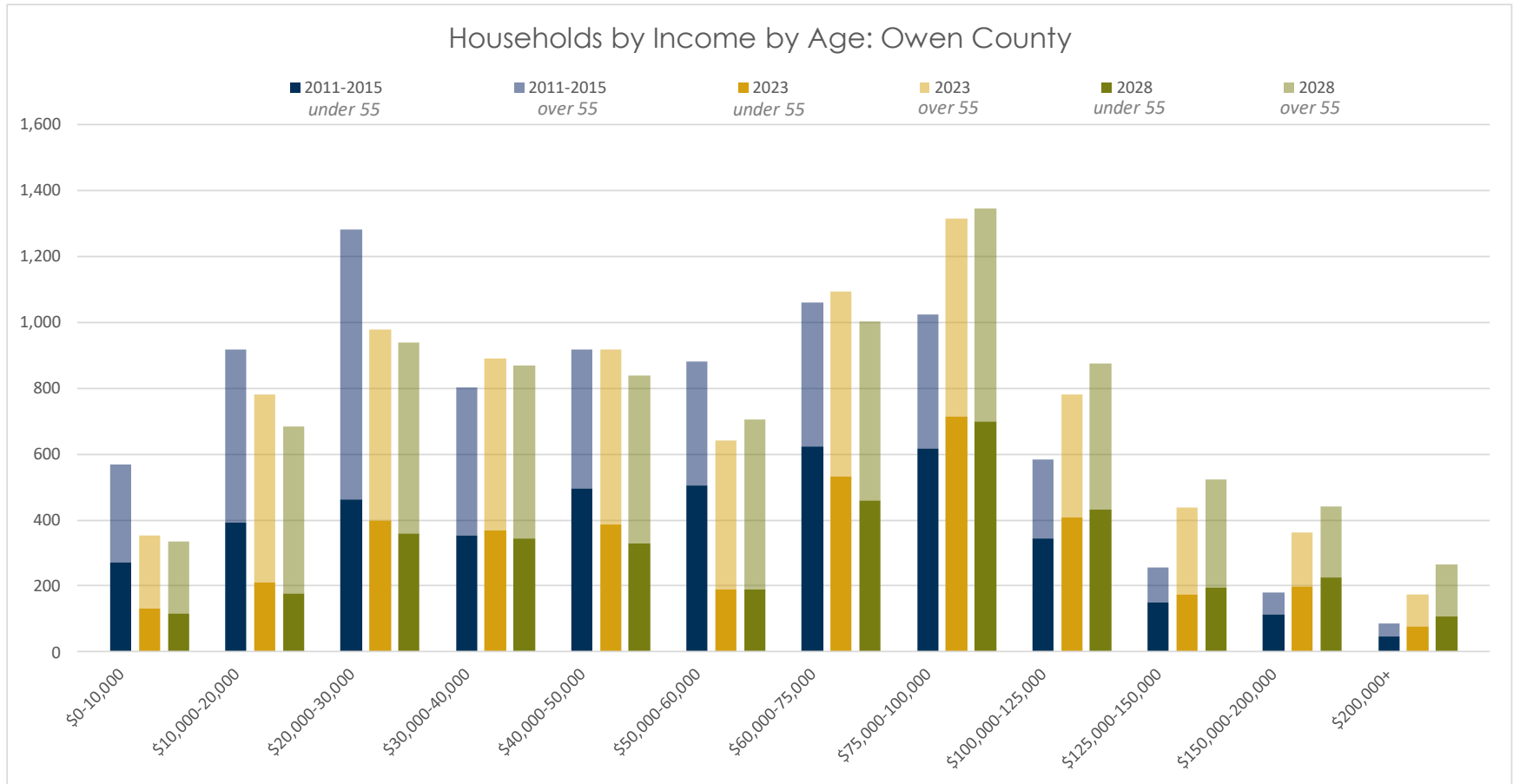
Strongest growth is evident in households aged 62 and older.

## Households by Tenure



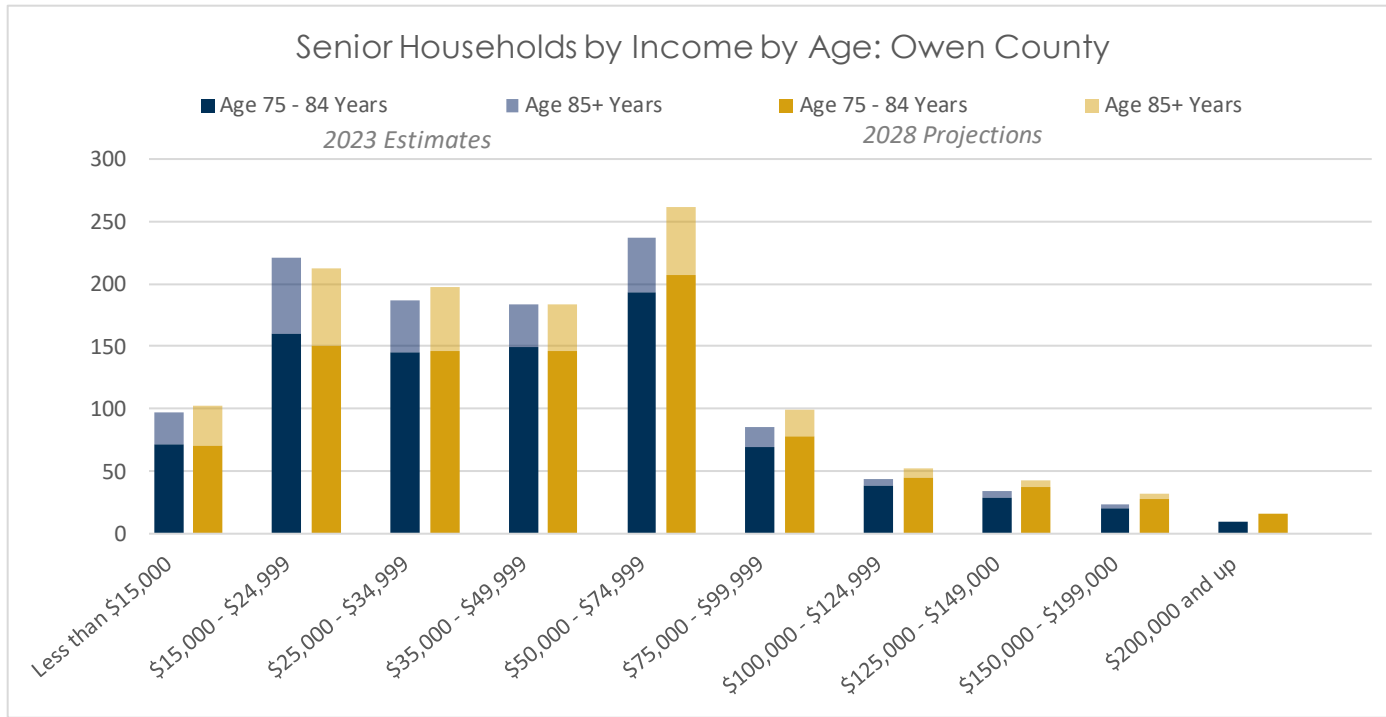
The only growth is for households aged 62 and older.

## Households by Income



The largest group earns \$75,000 to \$100,000. Projections for 2028 indicate the trend will continue.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999. Projections through 2028 show the trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Owen County, 27.0% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Owen County	1,717
Renter HH paying 40 to 49% of income	191
Renter HH paying 50% or more of income	273
<i>Total rent overburdened</i>	464
Percentage	27.0%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Owen County, 3.3% of households live in substandard housing compared to 1.2% for the region. Owen County has the greatest number of households living in substandard housing in the region.

Substandard Housing	Number
Total households in Owen County	8,466
Owner-occupied lacking plumbing facilities	91
Owner-occupied lacking kitchen facilities	110
Renter-occupied lacking plumbing facilities	49
Renter-occupied lacking kitchen facilities	29
<i>Total households with substandard units</i>	279
Percentage	3.3%

# Supply – Independent Living

Owen County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Greenbriar Senior	Spencer	30		0.0%		<b>30</b>
<b>LIHTC</b>	<i>None</i>						<b>0</b>
<b>Market Rate</b>	<i>None</i>						<b>0</b>

## Planned Units

Geography	Notes
Owen County	Suzanne Simmerman, Building Department Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Spencer	Cheryl Moke, Spencer Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Owen County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Owen Valley Health Campus	Spencer	113	75	NA	113	
SNF	McCormick's Creek Rehabilitation & Healthcare	Spencer	87	72	NA	87	ISDH report 1/3/24



# Housing Demand

## Income Parameters

<b>Owen County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600

## Disability Percentage

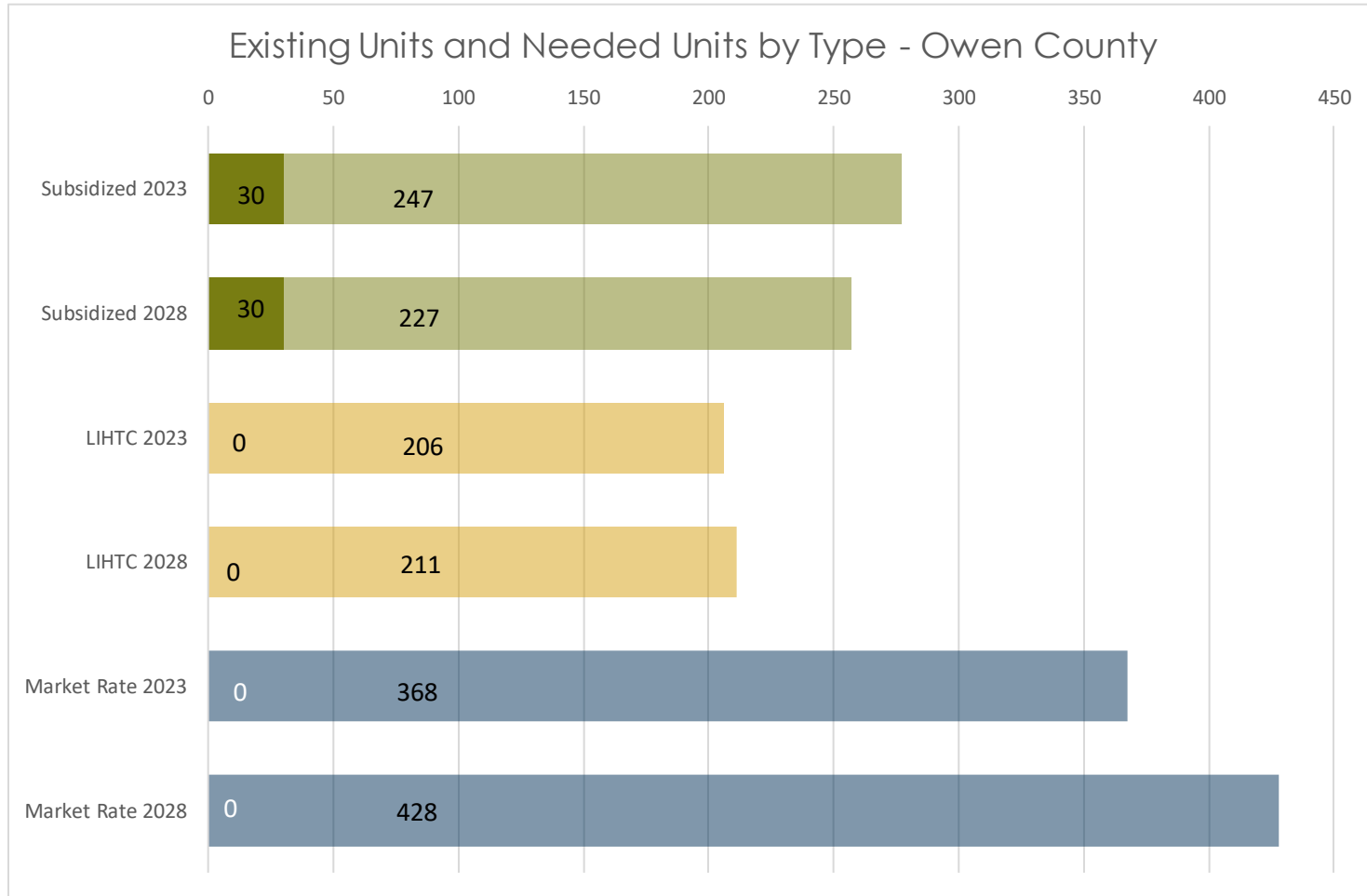
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Owen County</b>		<b>Number</b>	<b>Percentage</b>
Estimate, Total		21,166	
Estimate, Total, Male		10,812	
Estimate, Total, Male, 75 years and older		718	100.0%
Estimate, Total, Male, 75 years and older, with a disability		362	50.4%
Estimate, Total, Female		10,354	
Estimate, Total, Female, 75 years and older		903	100.0%
Estimate, Total, Female, 75 years and older, with a disability		505	55.9%
Estimate, Total, Male & Female, 75 years and older		1,621	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability		867	53.5%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



**With 30 senior units for 784 senior renters, Owen County qualifies as an *Age-Restricted Rental Housing Desert*.**

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Owen County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	267	187	306	247	192	362
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	463	865	2,715	427	858	2,900
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	11	20	62	10	19	66
<b>Equals</b>						
<b>Total Demand</b>	<b>277</b>	<b>206</b>	<b>368</b>	<b>257</b>	<b>211</b>	<b>428</b>
<b>Less existing units</b>	30	0	0	30	0	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>247</b>	<b>206</b>	<b>368</b>	<b>227</b>	<b>211</b>	<b>428</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		784	841			
Total senior 55+ owner households		4,149	4,350			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Owen County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0
Maximum Income	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600
(A) Persons 75 - 84 income eligible	544	768		532	835	
(B) Persons 85+ income eligible			356			414
(C) Percent of persons 75+ with a disability	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	291	411	191	285	446	222
<b>Total Demand</b>	<b>291</b>	<b>411</b>	<b>191</b>	<b>285</b>	<b>446</b>	<b>222</b>
<i>Demand for RCF units are summed</i>	<b>702</b>			<b>731</b>		
Less existing beds	0		200	0		200
Less planned beds	0		0			
Equals						
<b>Net Demand</b>	<b>702</b>		<b>-9</b>	<b>731</b>		<b>22</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		1,332	1,400			
Total senior population 85+		357	416			

The county has strong demand for Residential Care Facilities.

### ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

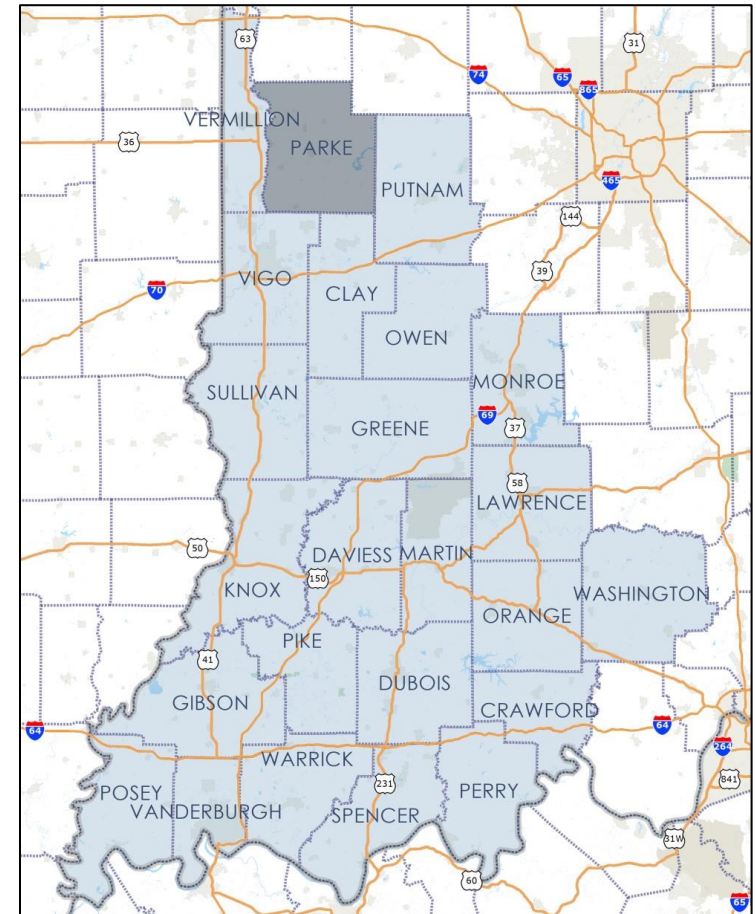
<b>Bed Need Analysis with ISDH Bed Need Rate: Owen County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	4,619	5,191
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	134	150
Supply (D)	200	200
<i>Net demand (D - C)</i>	<i>-66</i>	<i>-50</i>

The ISDH report for July 1, 2023 shows Owen County to have projected Comprehensive Care Bed Need of -64 for seniors 65 and older.

# Parke County

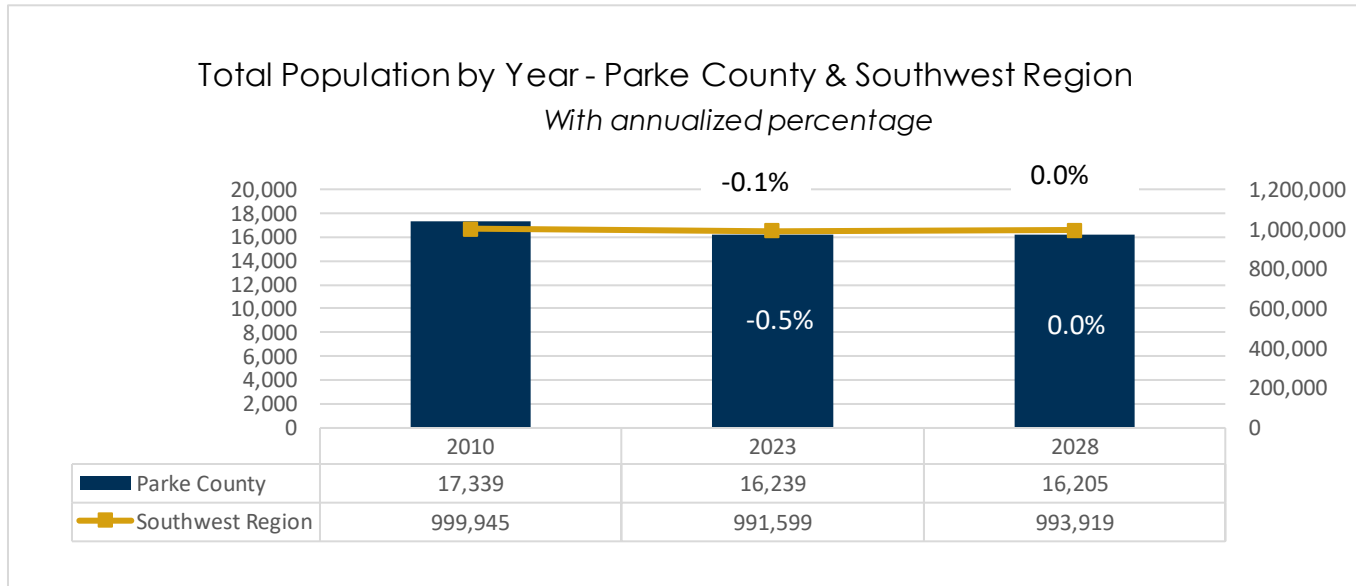
## Key Findings

- From 2010 to 2023, Parke County experienced a decline in population. Projections for 2028 indicate a shift toward stability.
- Solid population growth is evident in the 65-74 age group, a trend that is projected to continue. From 2010 to 2023, the 85+ age group grew at an equally strong rate.
- The total senior population is growing. A decline in the 55-64 age group lowers the 55+ growth rate from 2023 to 2028.
- Total households are stable. Solid growth is evident in households aged 62 and older
- The number of owners and renters aged 62+ is increasing. Younger owners and renters are declining.
- A substantial group of households earns \$75,000 to \$100,000. Projections through 2028 show this trend will continue.
- When considering households 75 and older, the largest earns \$35,000 to \$49,999. This income trend is expected to continue for 2028.
- In Parke County, 24.6% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 0.9% of households live in substandard housing compared to 1.2% for the region.
- The strongest demand is for senior market rate rental housing.
- Notably, the county has no Residential Care or Skill Nursing Facilities. Limited to solid demand for both exists.



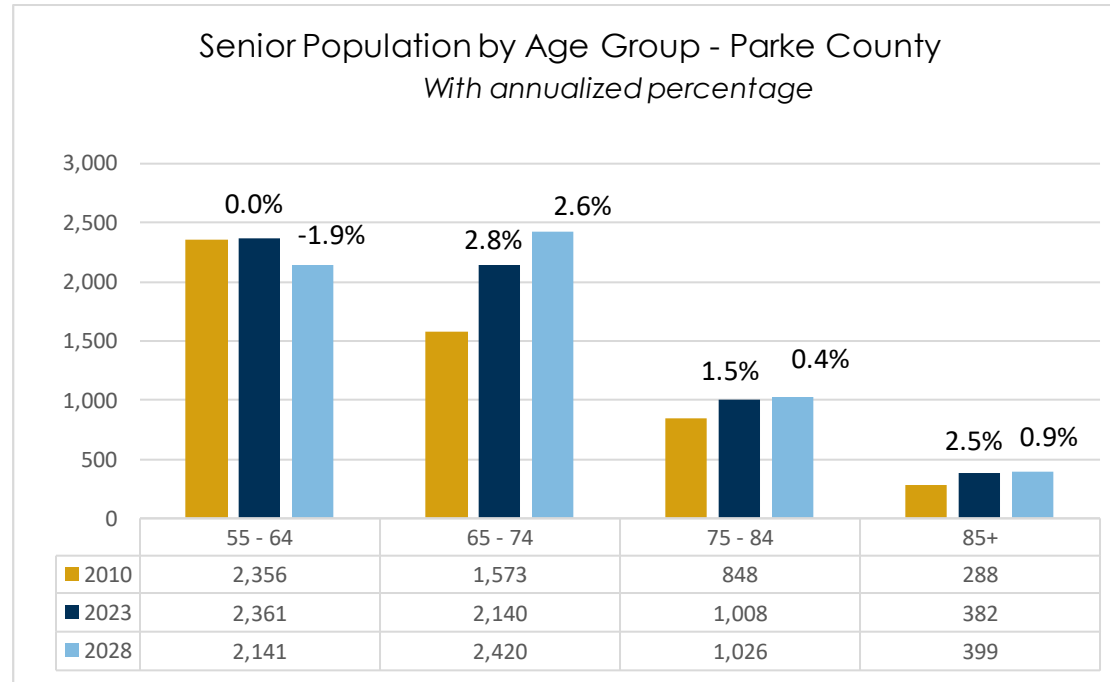
# Demographics

## Total Population



The declining population is projected to shift toward stability.

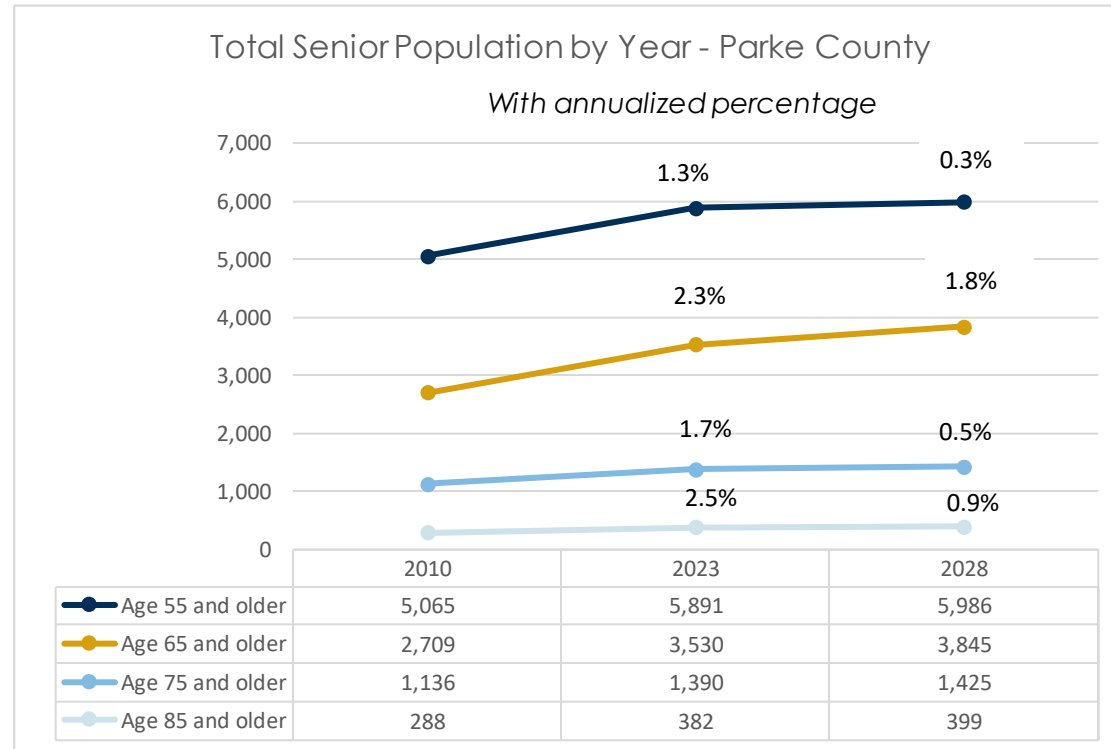
## Population by Age Group



Strongest population growth is evident in the 65-74 age group.

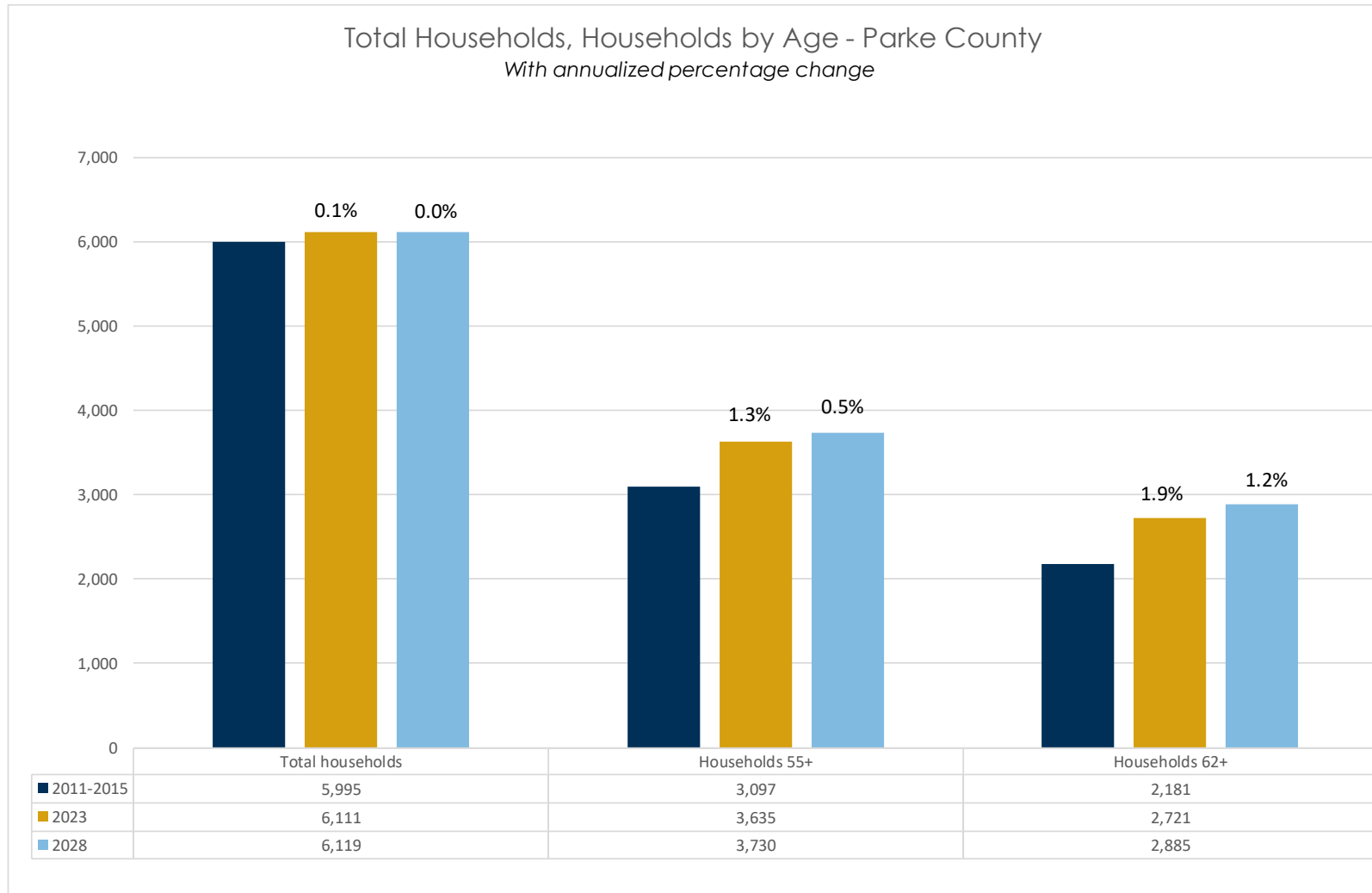


### Total Senior Population by Year



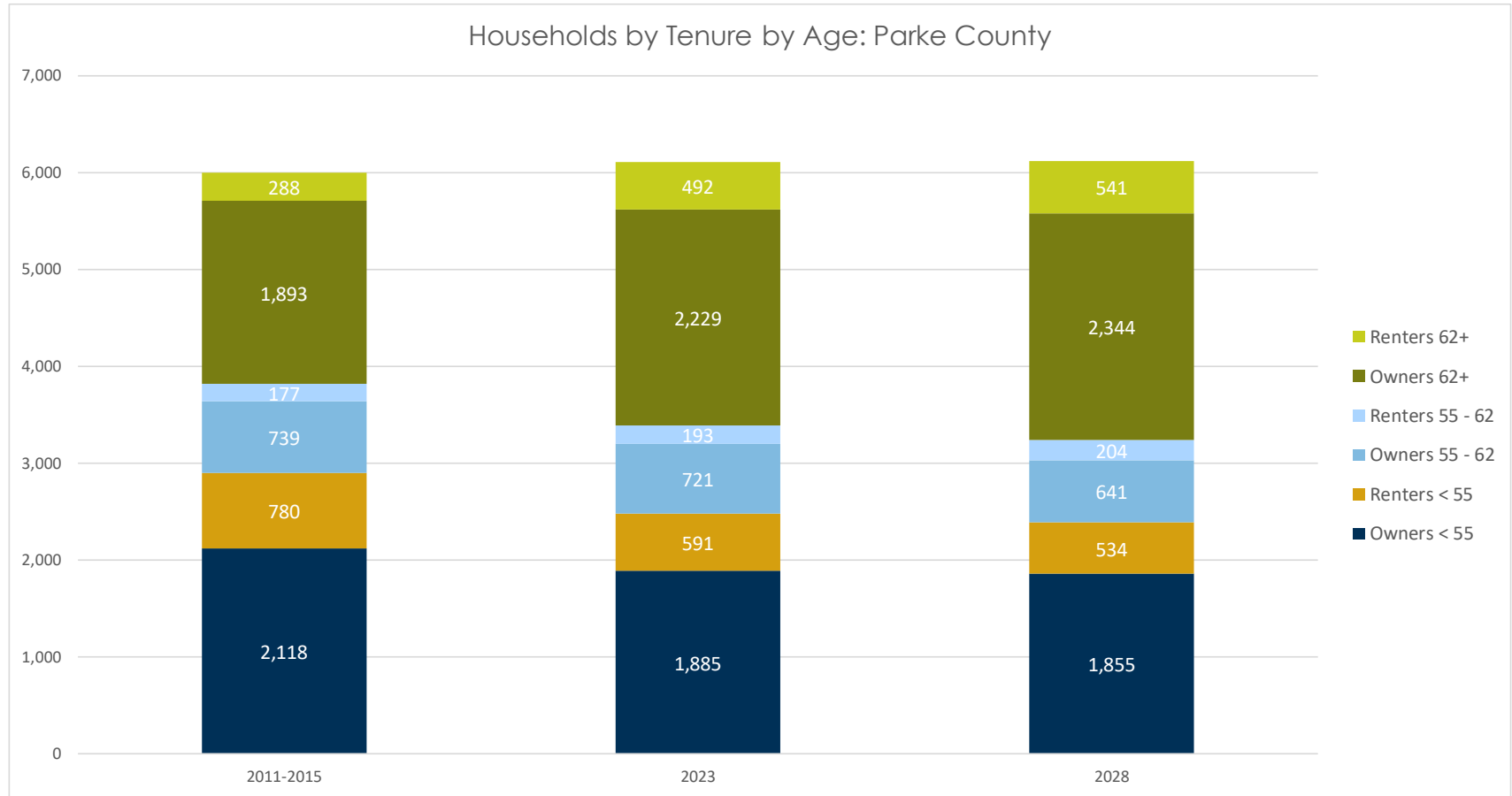
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.

## Households



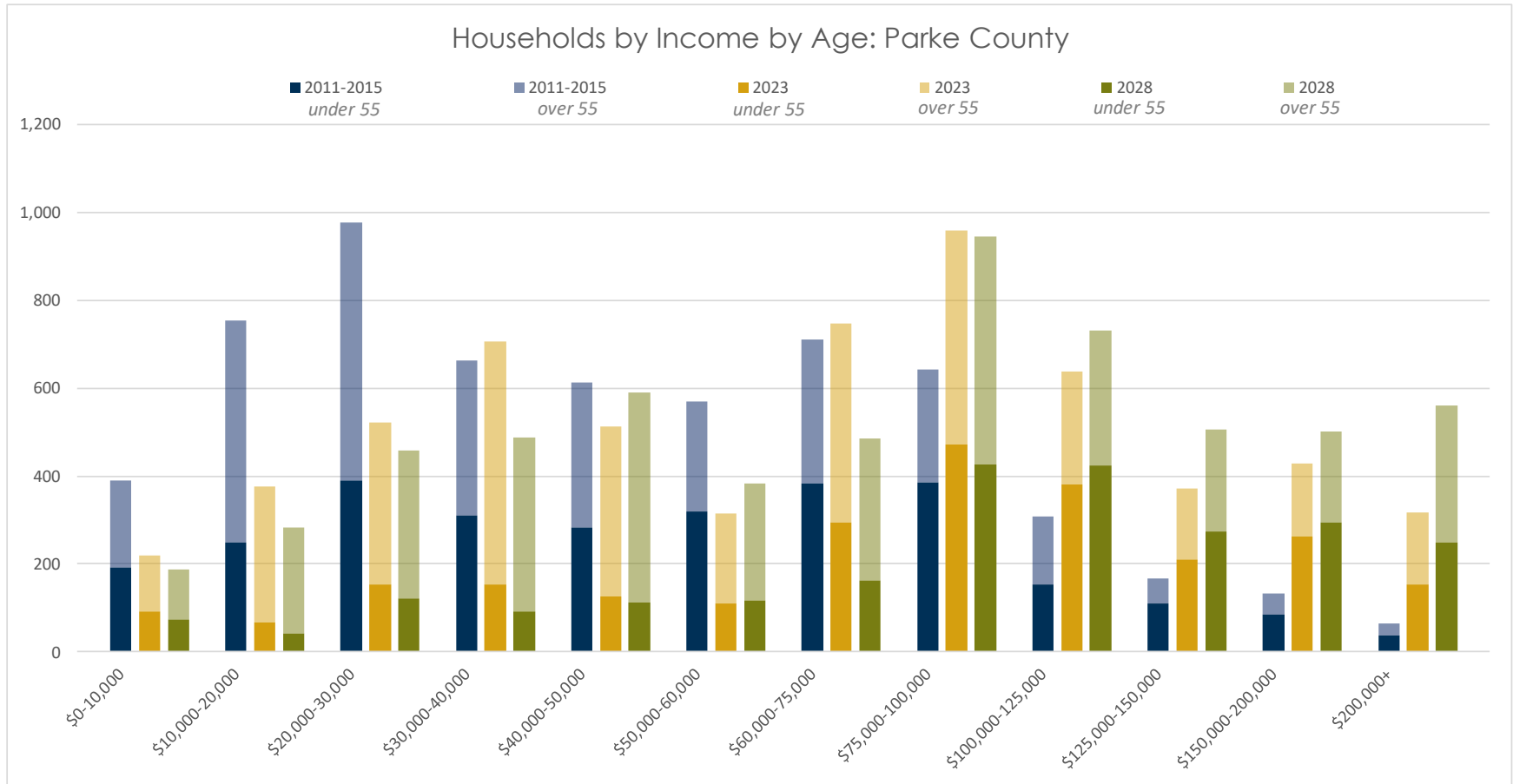
Strongest growth is evident in households aged 62 and older.

## Households by Tenure



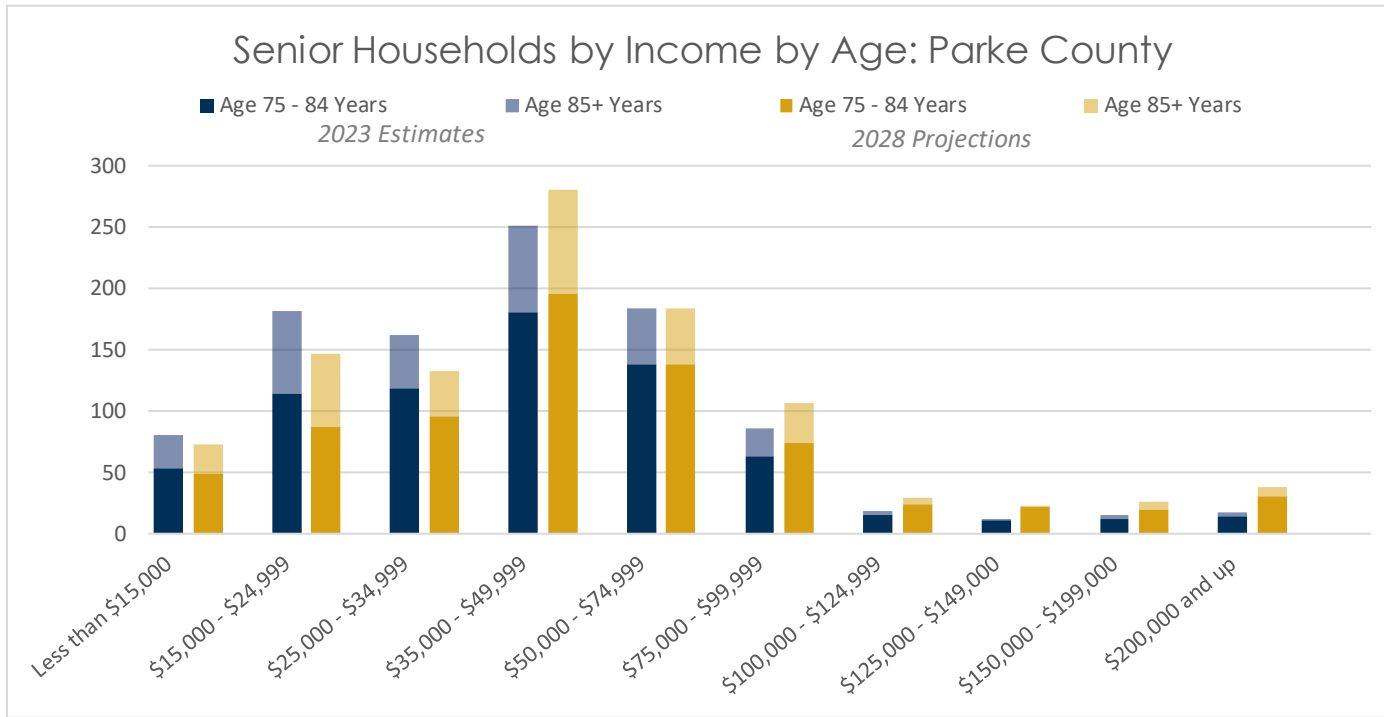
Most growth is among owners and renters aged 62+. A decline in younger households is projected, except for renters aged 55 to 52.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. Projections through 2028 show this trend will continue.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections through 2028 show this trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Parke County, 24.6% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Parke County	1,045
Renter HH paying 40 to 49% of income	102
Renter HH paying 50% or more of income	155
<i>Total rent overburdened</i>	257
Percentage	24.6%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Parke County, 0.9% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Parke County	5,725
Owner-occupied lacking plumbing facilities	7
Owner-occupied lacking kitchen facilities	47
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	0
<i>Total households with substandard units</i>	54
Percentage	0.9%

# Supply – Independent Living

Parke County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Brentwood Manor	Rockville	36	NA			<b>108</b>
	Rose Valley	Rosedale	12	NA			
<b>LIHTC</b>	Burnett Manor	Rockville	60	59	98.3%		<b>60</b>
<b>Market Rate</b>	<i>None</i>						<b>0</b>

## Planned Units

Geography	Notes
Parke County	Cassie Wittenmyer, Administrator for the Parke County Plan Commission and Board of Zoning Appeals, reported that there are currently no senior housing developments in the planned or proposed phases.
Montezuma	Karen Berry, Town of Rockville Deputy Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
Rockville	John Koch, Montezuma Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Parke County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
<i>None</i>							

# Housing Demand

## Income Parameters

<b>Parke County</b>					
Type of Housing		Income Level	Minimum Income	Maximum Income	
Independent Living	Subsidized	30%	\$0	\$18,960	
	LIHTC	60%	\$18,961	\$37,920	
	Market rate	300%	\$37,921	\$189,600	
Licensed	Residential Care Facility w/waiver		\$0	\$33,948	
	Residential Care Facility private pay		\$33,949	\$189,600	
	Skilled Nursing Facility		\$0	\$189,600	



## Disability Percentage

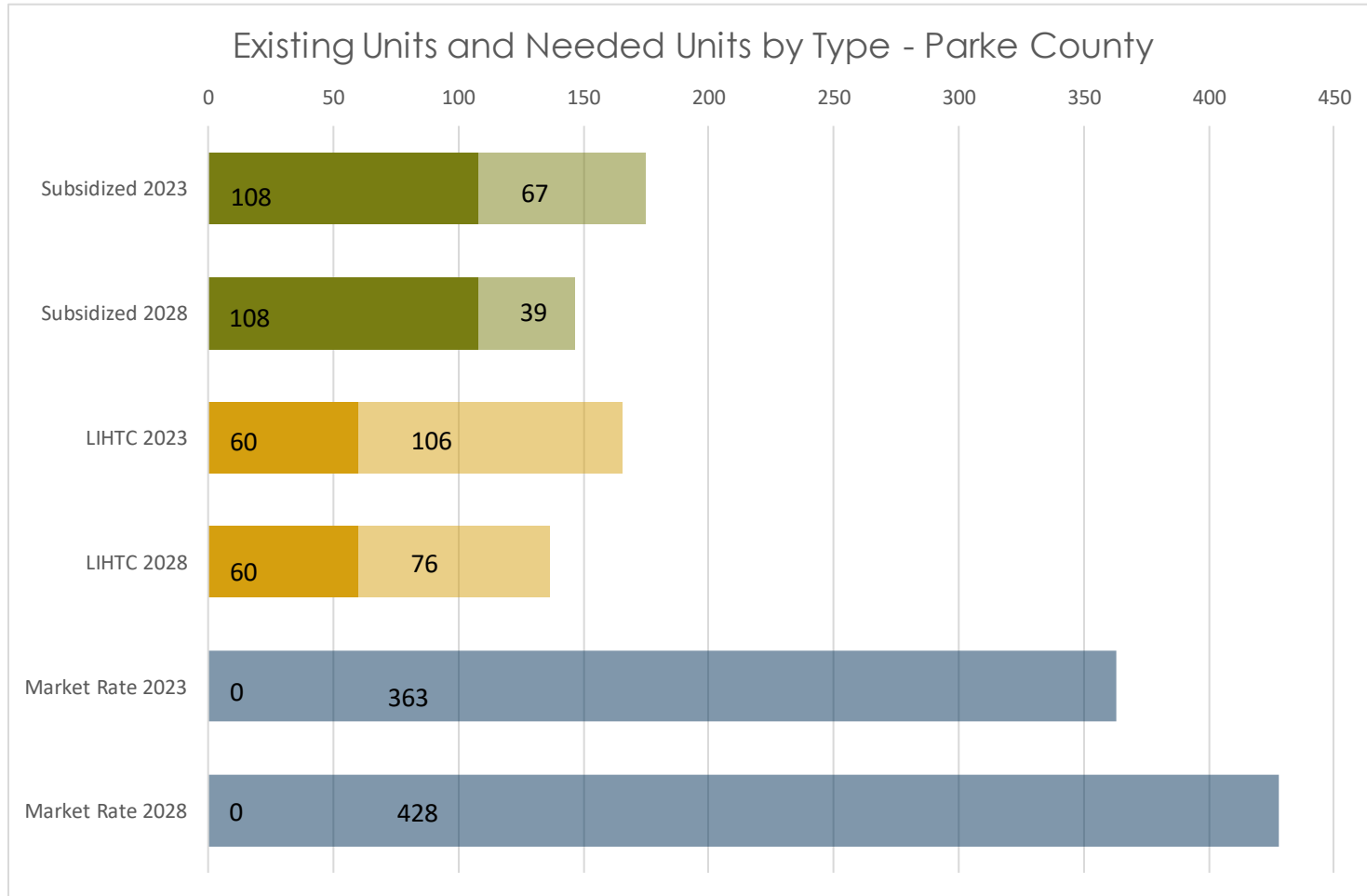
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities. Warren County has one of the higher disability rates in the region.

<b>Sex by Age by Disability Status - Parke County</b>	<b>Number</b>	<b>Percentage</b>
Estimate, Total	15,225	
Estimate, Total, Male	7,780	
Estimate, Total, Male, 75 years and older	599	100.0%
Estimate, Total, Male, 75 years and older, with a disability	324	54.1%
Estimate, Total, Female	7,445	
Estimate, Total, Female, 75 years and older	702	100.0%
Estimate, Total, Female, 75 years and older, with a disability	321	45.7%
Estimate, Total, Male & Female, 75 years and older	1,301	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	645	49.6%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand is for senior market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Parke County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	170	150	321	142	124	383
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	236	689	1,872	187	552	1,987
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	5	16	42	4	13	45
<b>Equals</b>						
<b>Total Demand</b>	<b>175</b>	<b>166</b>	<b>363</b>	<b>147</b>	<b>136</b>	<b>428</b>
<b>Less existing units</b>	108	60	0	108	60	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>67</b>	<b>106</b>	<b>363</b>	<b>39</b>	<b>76</b>	<b>428</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		685	745			
Total senior 55+ owner households		2,950	2,985			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Parke County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600
<b>(A) Persons 75 - 84 income eligible</b>	377	593		304	656	
<b>(B) Persons 85+ income eligible</b>			393			406
<b>(C) Percent of persons 75+ with a disability</b>	49.6%	49.6%	49.6%	49.6%	49.6%	49.6%
<b>Income-eligible persons 75+ with a disability</b>	187	294	195	151	325	201
<i>calculation A * C (RCF), B * C (SNF)</i>						
<b>Total Demand</b>	<b>187</b>	<b>294</b>	<b>195</b>	<b>151</b>	<b>325</b>	<b>201</b>
<i>Demand for RCF units are summed</i>	<b>481</b>			<b>476</b>		
<b>Less existing beds</b>	0		0	0		0
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>481</b>		<b>195</b>	<b>476</b>		<b>201</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		992	1,006			
Total senior population 85+		398	419			

The county lacks and Residential Care or Skill Nursing Facilities. Limited to solid demand exists for both.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

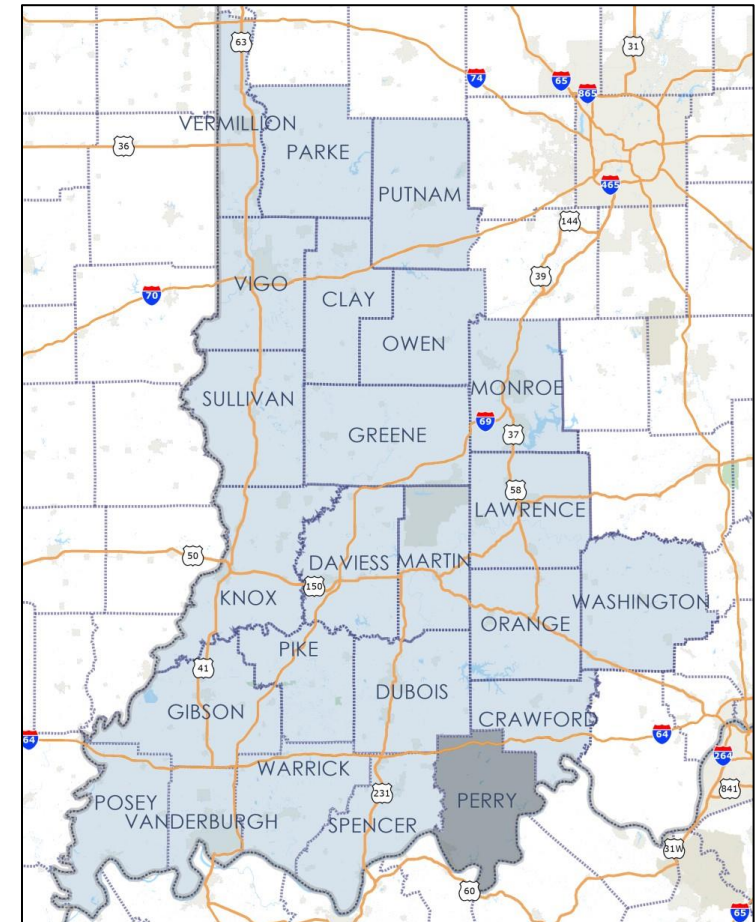
<b>Bed Need Analysis with ISDH Bed Need Rate: Parke County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	3,530	3,845
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	102	111
Supply (D)	0	0
<i>Net demand (D - C)</i>	<i>102</i>	<i>111</i>

The ISDH report for July 1, 2023 shows Parke County to have projected Comprehensive Care Bed Need of 102 for seniors 65 and older.

# Perry County

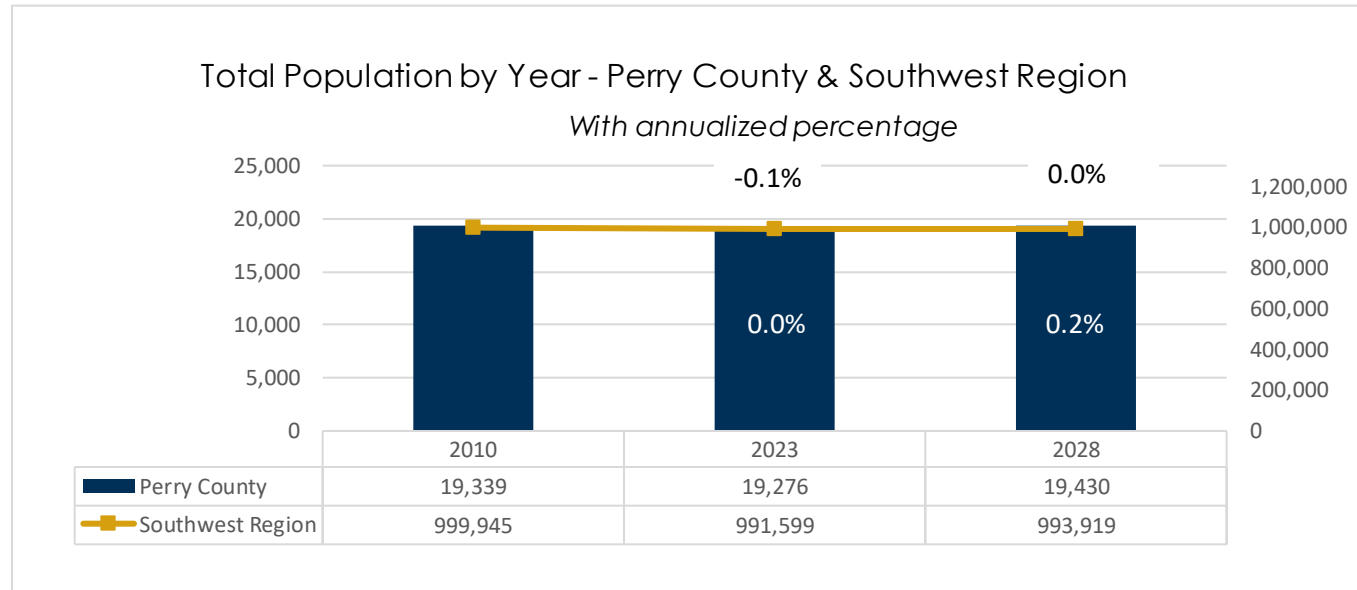
## Key Findings

- The population in Perry County has been stable. Projections for 2028 indicate some minimal growth.
- Strong population growth is evident in the 65-74 age group, a trend that is expected to slow based on 2028 projections.
- The total senior population is growing. A decline in the 55-64 age group lowers the 55+ growth rate from 20223 to 2028.
- Strongest growth is evident in households 62 and older. Household growth is strongest for the population aged 62 and older.
- Most of the growth in households by tenure belongs to owners and renter 62+. In Slight growth is also evident among renters aged 55 and younger.
- A substantial group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections through 2028 indicate this trend will continue.
- In Perry County, 26.0% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 1.3% of the households live in substandard housing compared to 1.2% for the region.
- Relative to the demand, the county has few options for independent senior housing. The strongest demand is for market rate senior properties.
- The county has solid demand for Residential Care Facilities.



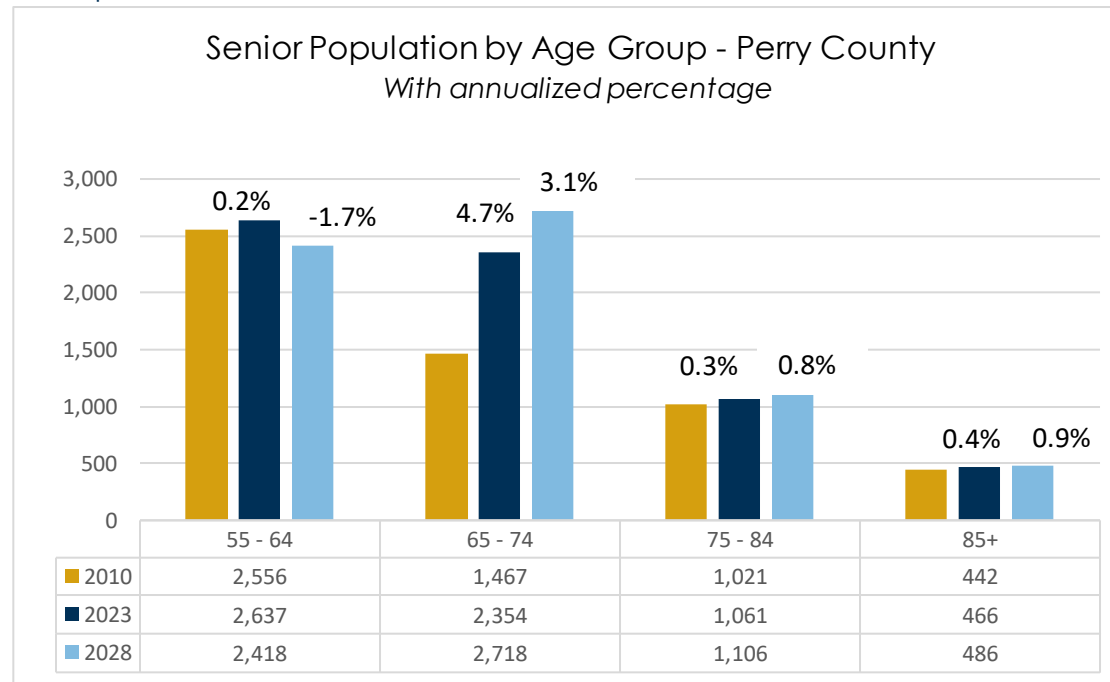
# Demographics

## Total Population



The population has been stable, with projections indicating slight growth.

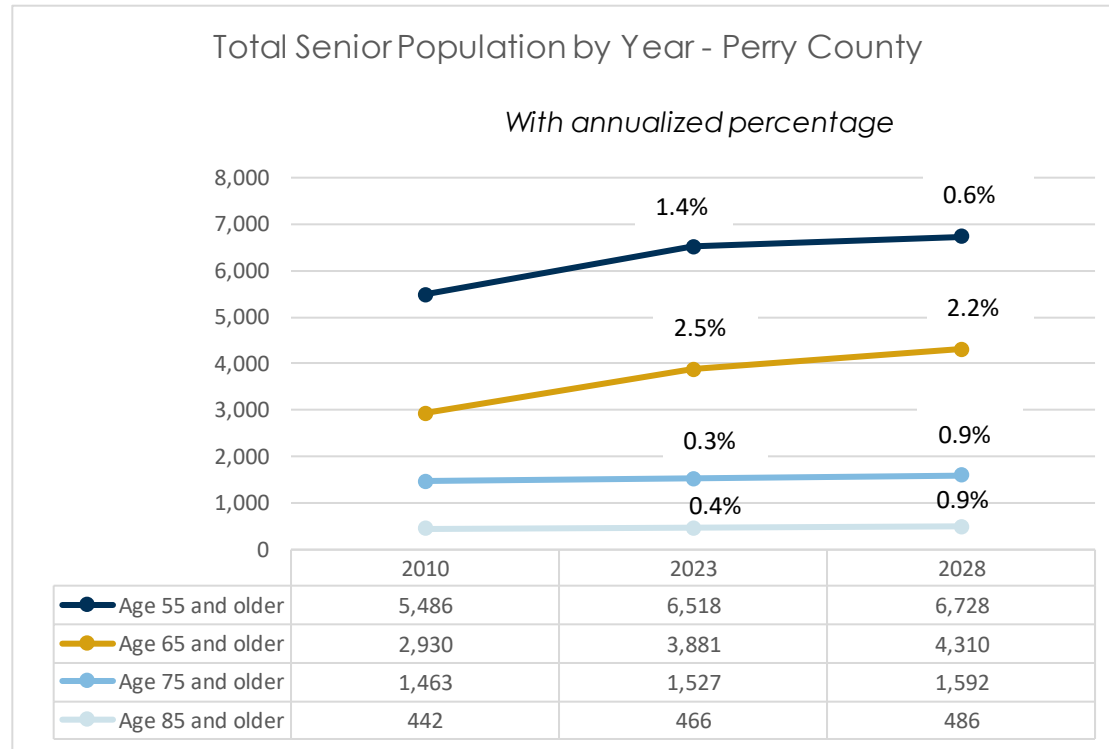
## Population by Age Group



Strong population growth is evident in the 65-74 age group.  
Continued growth is expected at a slower rate.

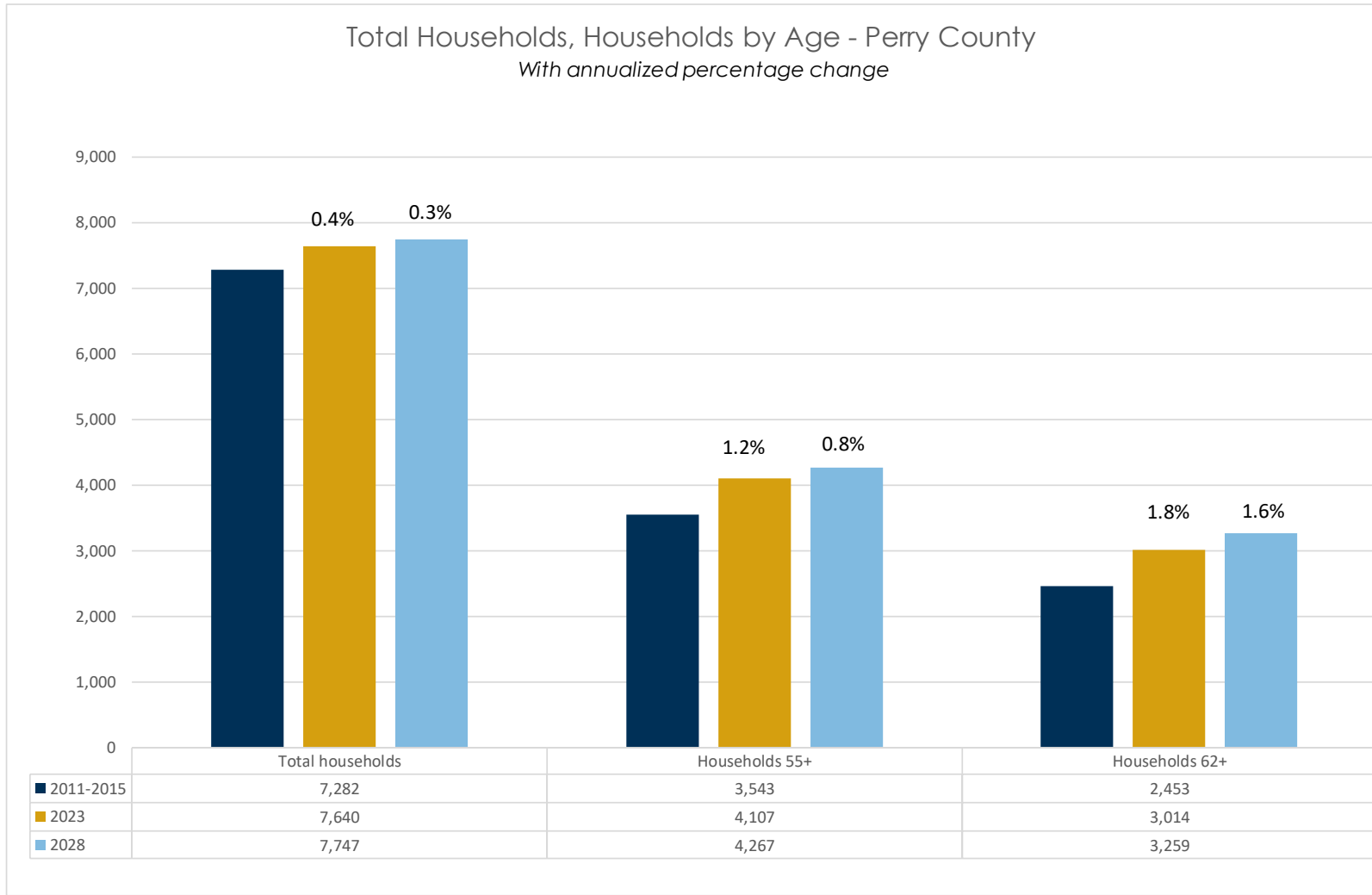


### Total Senior Population by Year



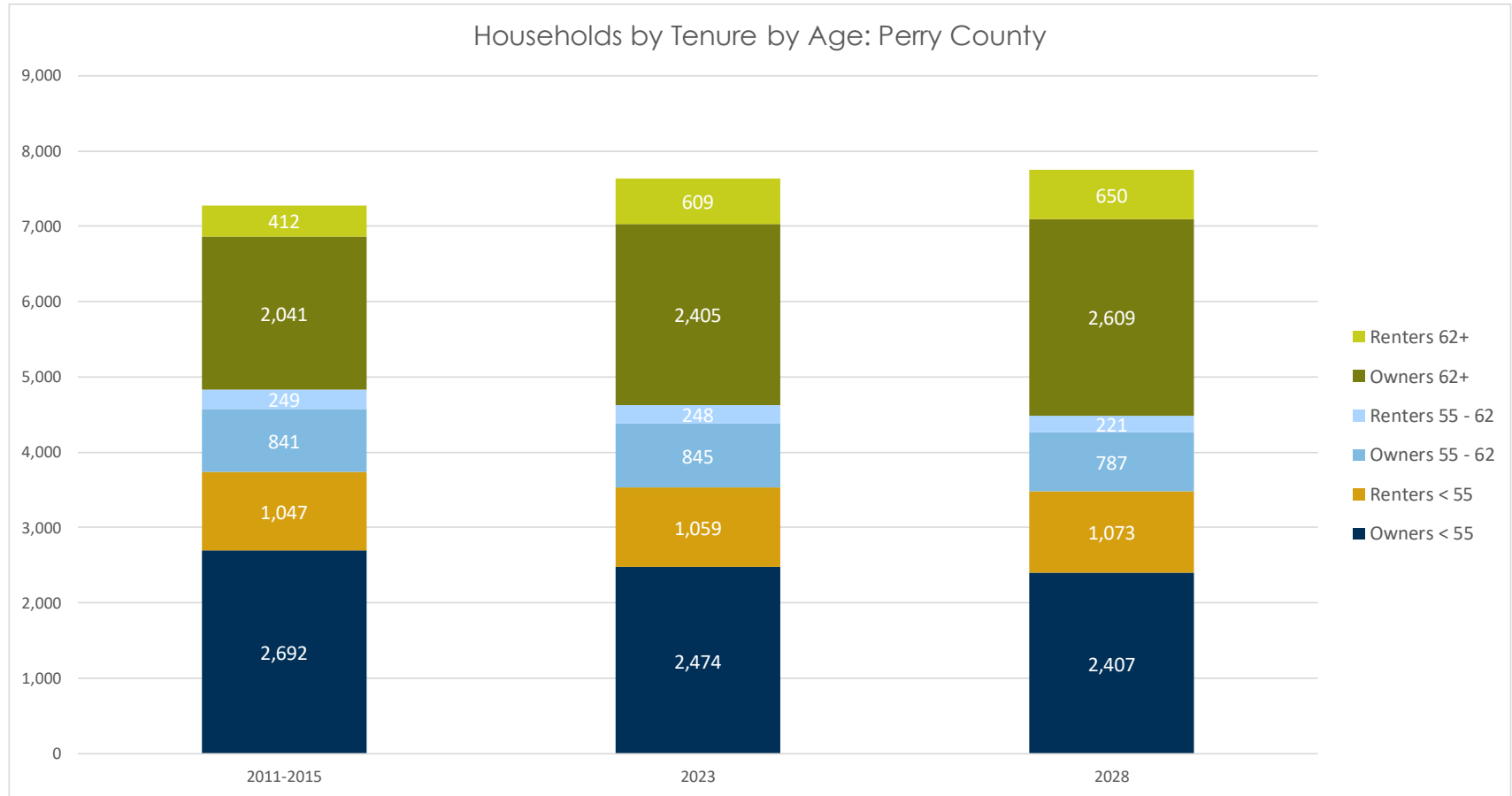
The total senior population is growing. A decline in the 55-64 age group lowers the projected growth rate for the 55+ cohort.

## Households



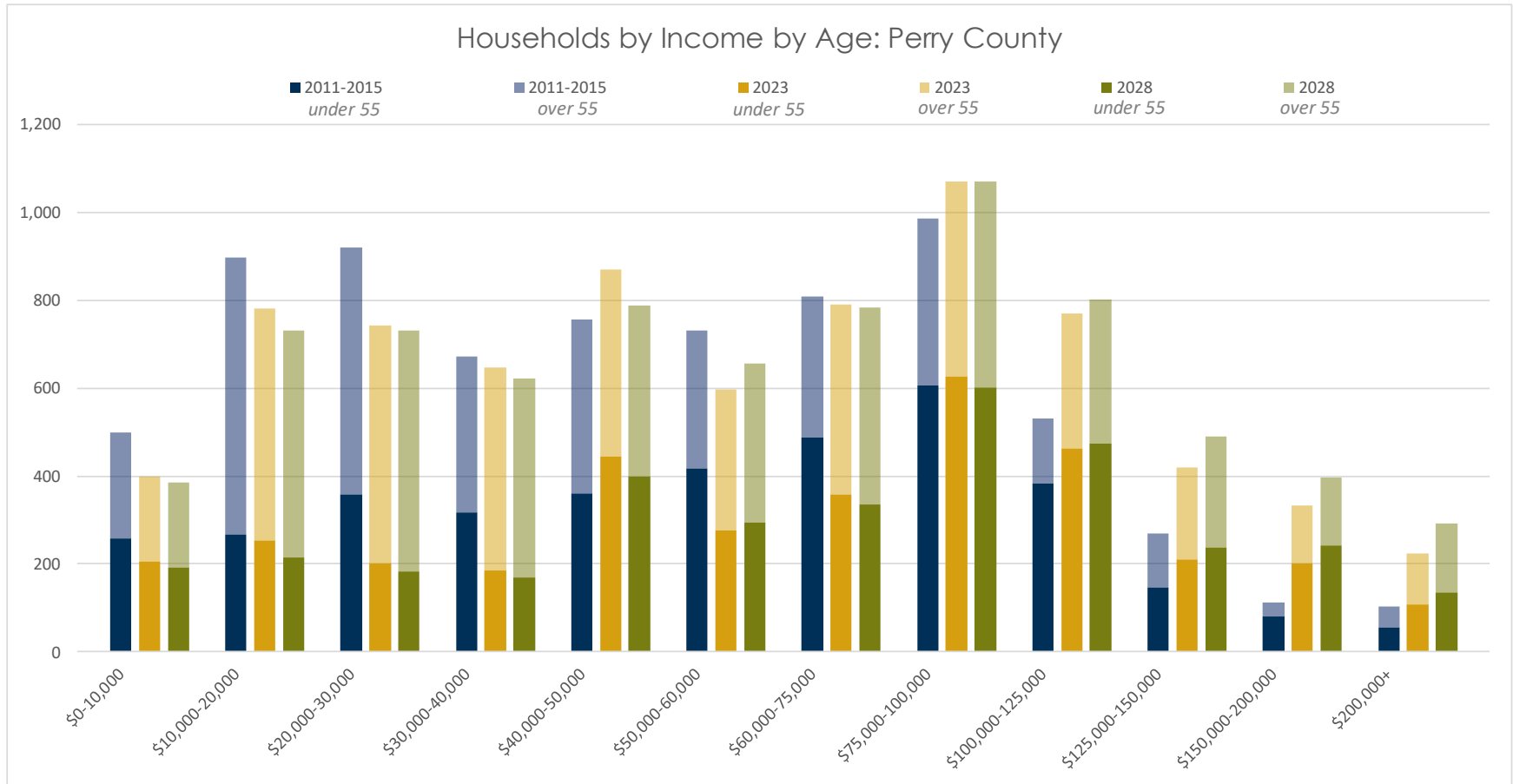
Strongest growth is evident in households 62 and older.

## Households by Tenure



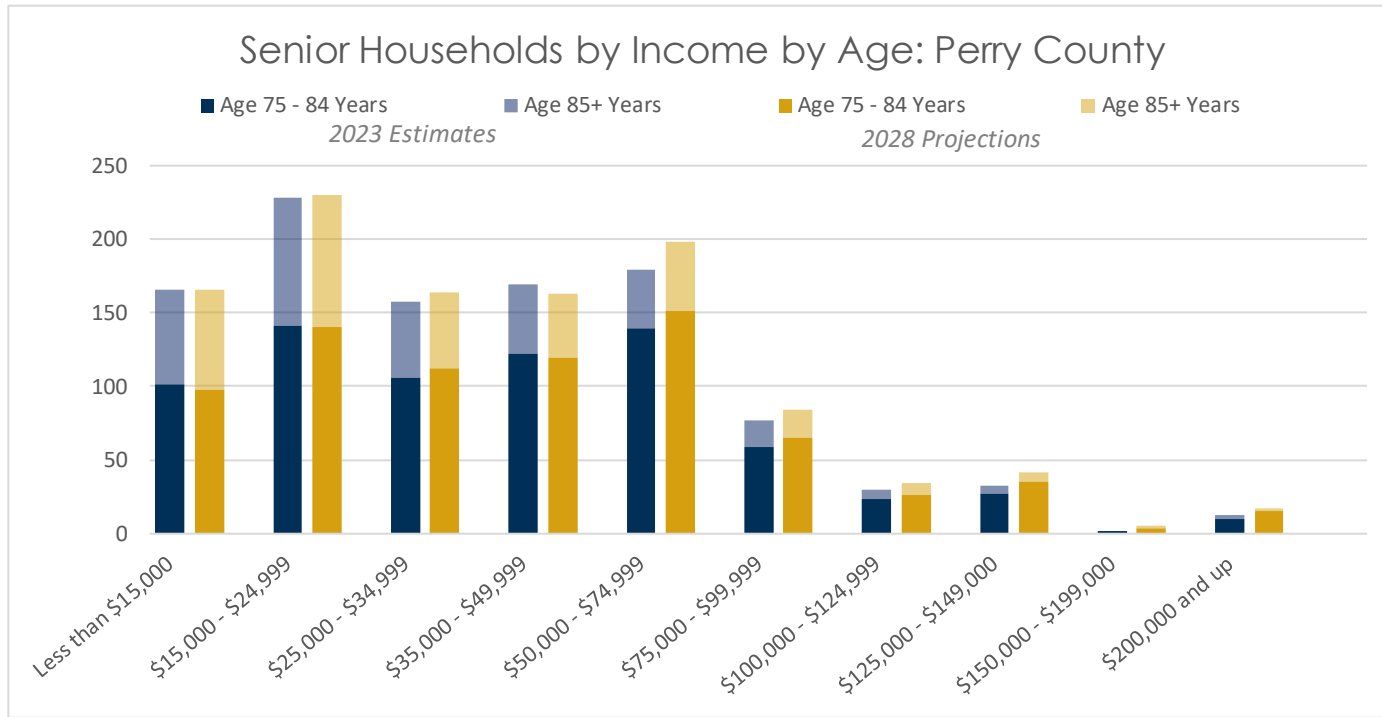
Households aged 62+ are projected to continue growing.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 indicate this income trend will continue.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Perry County, 26.0% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Perry County	1,884
Renter HH paying 40 to 49% of income	202
Renter HH paying 50% or more of income	287
<i>Total rent overburdened</i>	489
Percentage	26.0%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Perry County, 1.3% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Perry County	7,586
Owner-occupied lacking plumbing facilities	32
Owner-occupied lacking kitchen facilities	36
Renter-occupied lacking plumbing facilities	4
Renter-occupied lacking kitchen facilities	25
<i>Total households with substandard units</i>	97
Percentage	1.3%

# Supply – Independent Living

Perry County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Village Apartments Of Tell City	Tell City	32	32	100.0%	✓	<b>156</b>
	Cando Apartments	Cannelton	24	NA			
	Golden Years Center	Cannelton	70	NA			
	Tell City Housing For Elderly	Tell City	24	NA			
	Fulton Manor	Troy	6	6	100.0%	✓	
<b>LIHTC</b>	River Pointe	Tell City	46	43	93.5%	✓	<b>46</b>
<b>Market</b>	Oakwood Health Campus	Tell City	19	14	73.7%		<b>19</b>

## Planned Units

Geography	Notes
Cannelton	John Paulin, Cannelton Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Tell City	Steve Goodson, Tell City Building Inspector, reported that there are currently no senior housing developments in the planned or proposed phases.
Troy	Linda Crawford, Troy Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Perry County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
	Brickyard Healthcare –						
SNF	Lincoln Hills Care Center	Tell City	86	70	NA	86	Formerly Golden Living Center - Lincoln Hills ISDH report 7/3/19
RCF and SNF	Oakwood Health Campus	Tell City	124	98	26	98	ISDH report 1/15/24

# Housing Demand

## Income Parameters

Perry County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600



## Disability Percentage

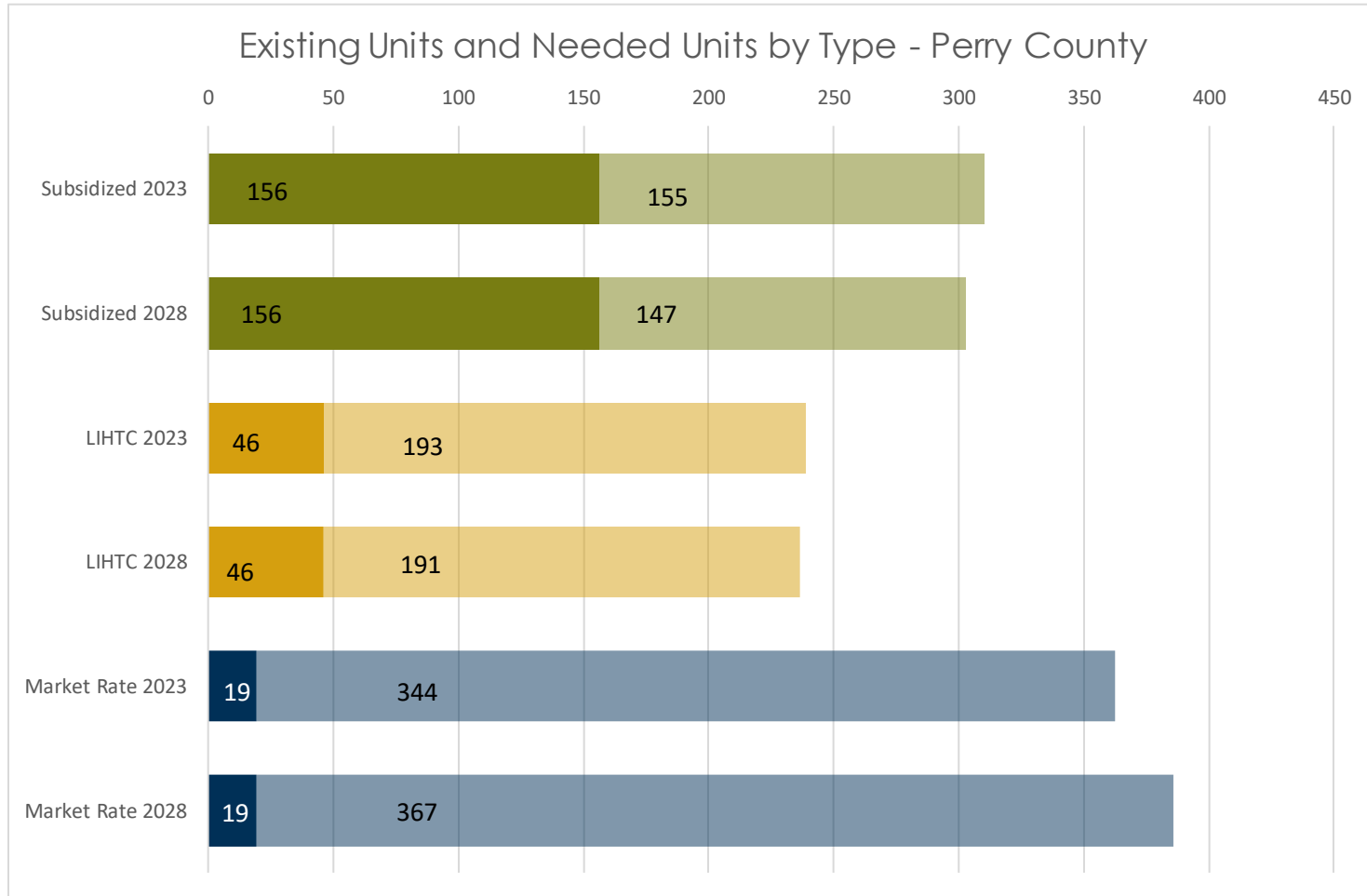
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities. Perry County has one of the highest disability rates in the region. The counties in the Southwest Region have disability rates that range from 41.2% to 61.4%.

<b>Sex by Age by Disability Status - Perry County</b>	<b>Number</b>	<b>Percentage</b>
Estimate, Total	17,750	
Estimate, Total, Male	9,093	
Estimate, Total, Male, 75 years and older	597	100.0%
Estimate, Total, Male, 75 years and older, with a disability	327	54.8%
Estimate, Total, Female	8,657	
Estimate, Total, Female, 75 years and older	734	100.0%
Estimate, Total, Female, 75 years and older, with a disability	408	55.6%
Estimate, Total, Male & Female, 75 years and older	1,331	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	735	55.2%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Relative to the demand, the county has few options for independent senior housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Perry County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	302	222	317	295	220	338
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	365	739	2,020	361	739	2,126
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	8	17	46	8	17	48
<b>Equals</b>						
<b>Total Demand</b>	<b>311</b>	<b>239</b>	<b>363</b>	<b>303</b>	<b>237</b>	<b>386</b>
<b>Less existing units</b>	156	46	19	156	46	19
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>155</b>	<b>193</b>	<b>344</b>	<b>147</b>	<b>191</b>	<b>367</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		857	871			
Total senior 55+ owner households		3,250	3,396			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Perry County							
	Demand for 2023			Demand for 2028			
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF	
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0	
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600	
<b>(A) Persons 75 - 84 income eligible</b>	489	556		489	593		
<b>(B) Persons 85+ income eligible</b>			464			485	
<b>(C) Percent of persons 75+ with a disability</b>	55.2%	55.2%	55.2%	55.2%	55.2%	55.2%	
<b>Income-eligible persons 75+ with a disability</b>	270	307	256	270	327	268	
<i>calculation A * C (RCF), B * C (SNF)</i>							
<b>Total Demand</b>	<b>270</b>	<b>307</b>	<b>256</b>	<b>270</b>	<b>327</b>	<b>268</b>	
<i>Demand for RCF units are summed</i>	<b>577</b>			<b>597</b>			
<b>Less existing beds</b>	26		184	26		184	
<b>Less planned beds</b>	0		0				
<b>Equals</b>							
<b>Net Demand</b>	<b>551</b>		<b>72</b>	<b>571</b>		<b>84</b>	
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>				
Total senior population 75 - 84		1,060	1,104				
Total senior population 85+		467	488				

The county has solid demand for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

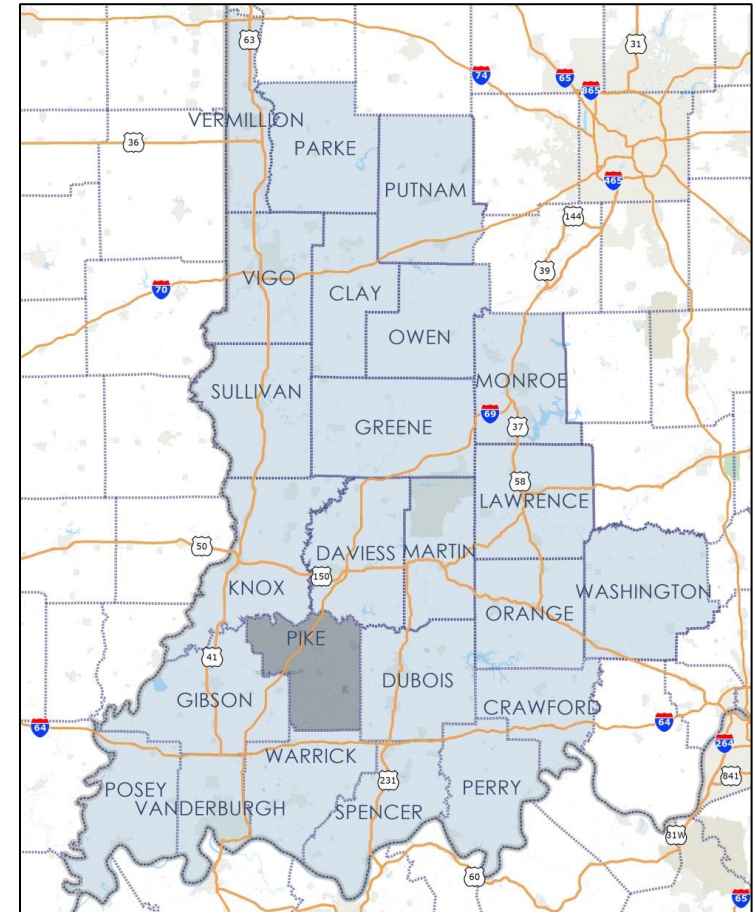
<b>Bed Need Analysis with ISDH Bed Need Rate: Perry County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	3,881	4,310
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	112	125
Supply (D)	184	184
<i>Net demand (D - C)</i>	-72	-59

The ISDH report for July 1, 2023 shows Perry County to have projected Comprehensive Care Bed Need of -60 for seniors 65 and older.

# Pike County

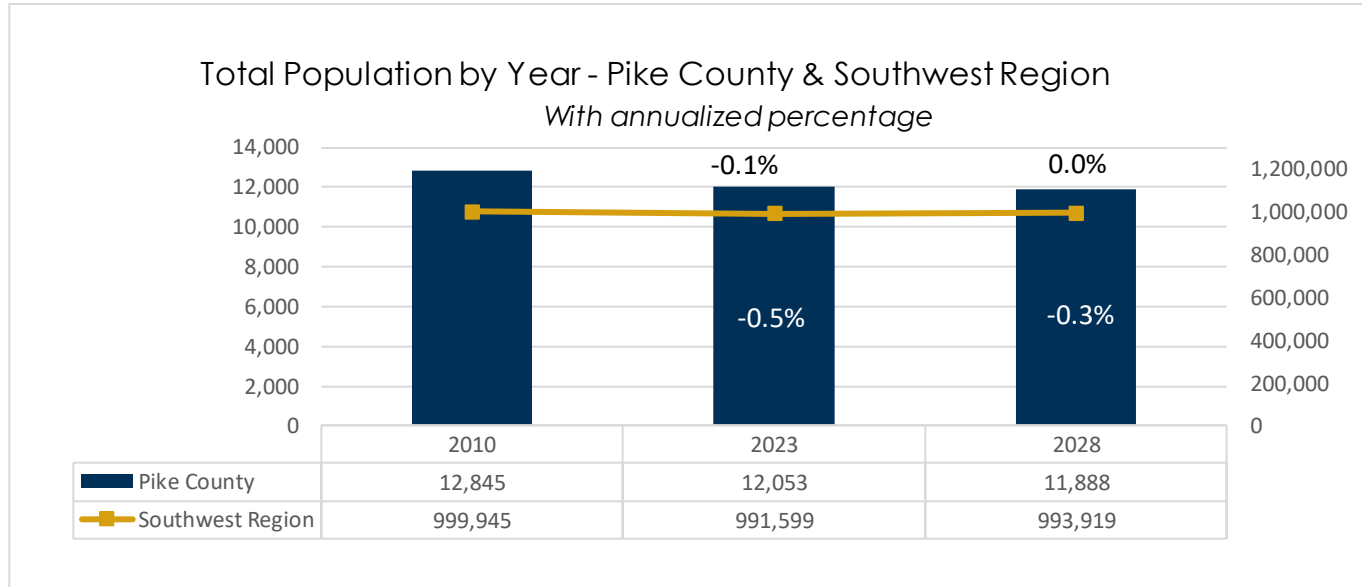
## Key Findings

- From 2010 to 2023, the population declined. Projections for 2028 show further decline, but at a slower rate.
- Solid population growth is evident in the 65-74 age group, a trend that is expected to increase through 2028.
- The total senior population is increasing. Growth for the 65+ age group is especially strong, with projections indicating continued expansion.
- The number of total households is declining. However, growth is evident in households aged 62 and older.
- Most of the household by tenure growth belongs to owners 62 and older. Projections show that renters 62+ are stable.
- A substantial group of households earns \$75,000 to \$100,000, an income trend that is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999, followed by those earning \$50,000 to \$75,000. Projections for 2028 indicate the largest group will earn \$50,000 to \$74,999.
- In Pike County, 24.5% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 1.1% of the households live in substandard housing compared to 1.2% for the region.
- The highest demand is for senior market rate housing.
- The county has solid demand for Residential Care Facilities.



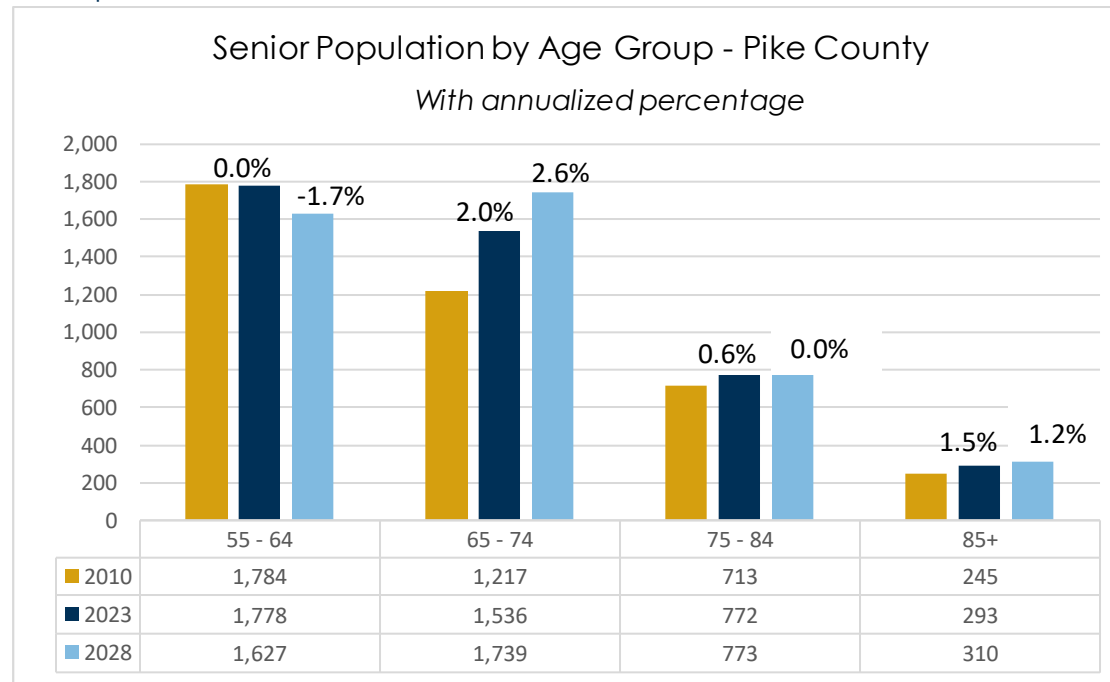
# Demographics

## Total Population



The declining population rate is projected to slow, with a shift toward stability.

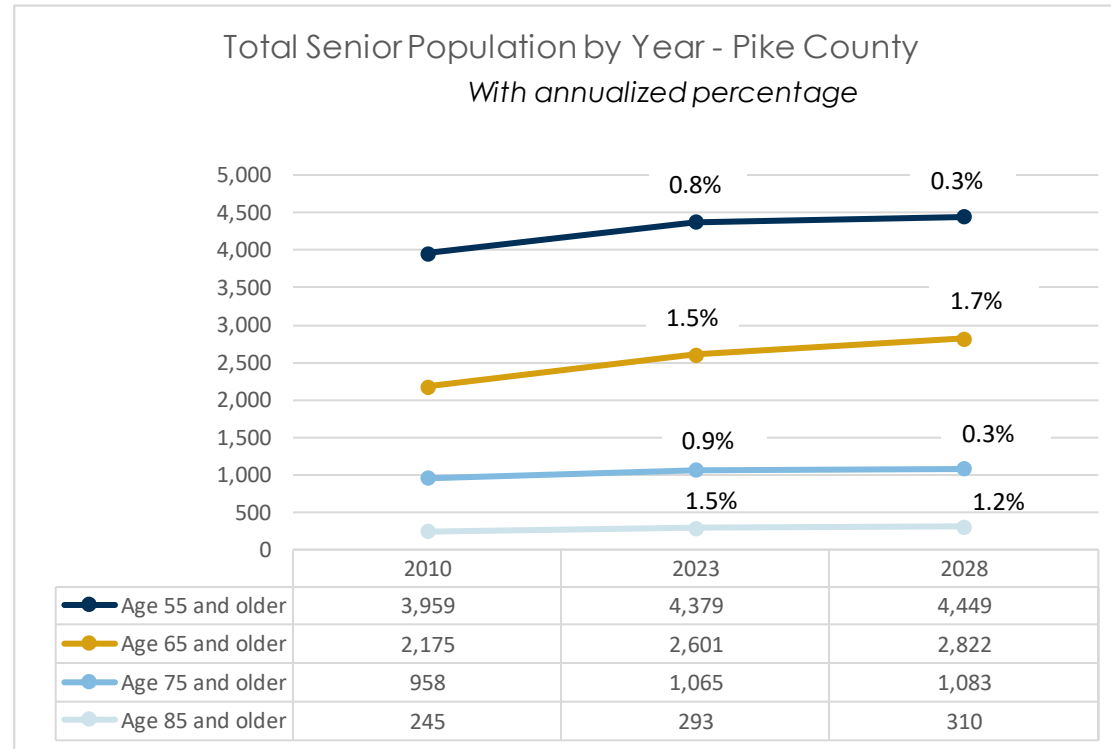
## Population by Age Group



Solid population growth is evident in the 65-74 age group, a trend that is projected to strengthen for 2028.

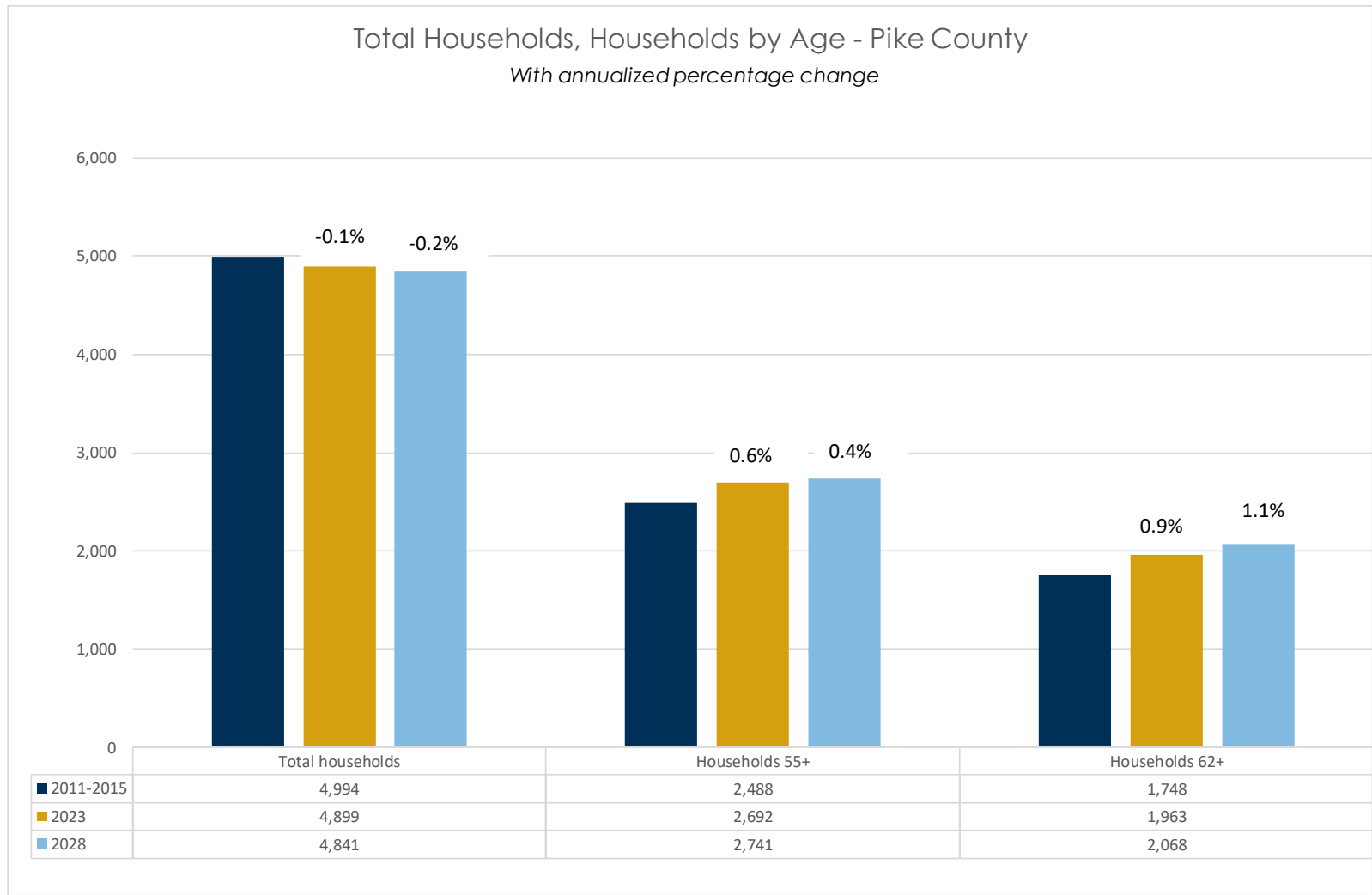


### Total Senior Population by Year



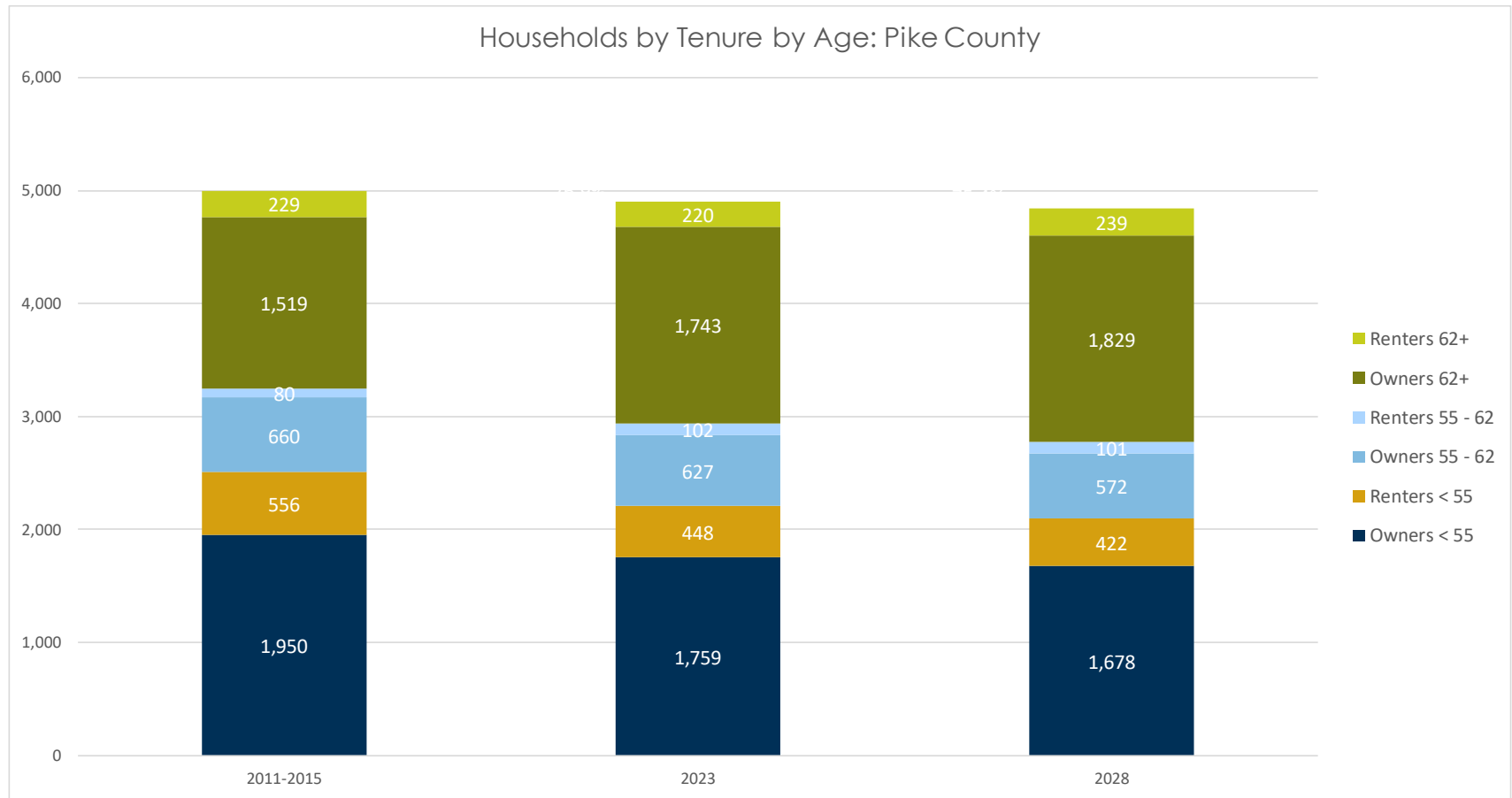
The growth rate for the 65+ age group is projected to accelerate. From 2023 to 2028, a decline in the 55 to 64 age group diminishes the growth rate for the 55+ population.

## Households



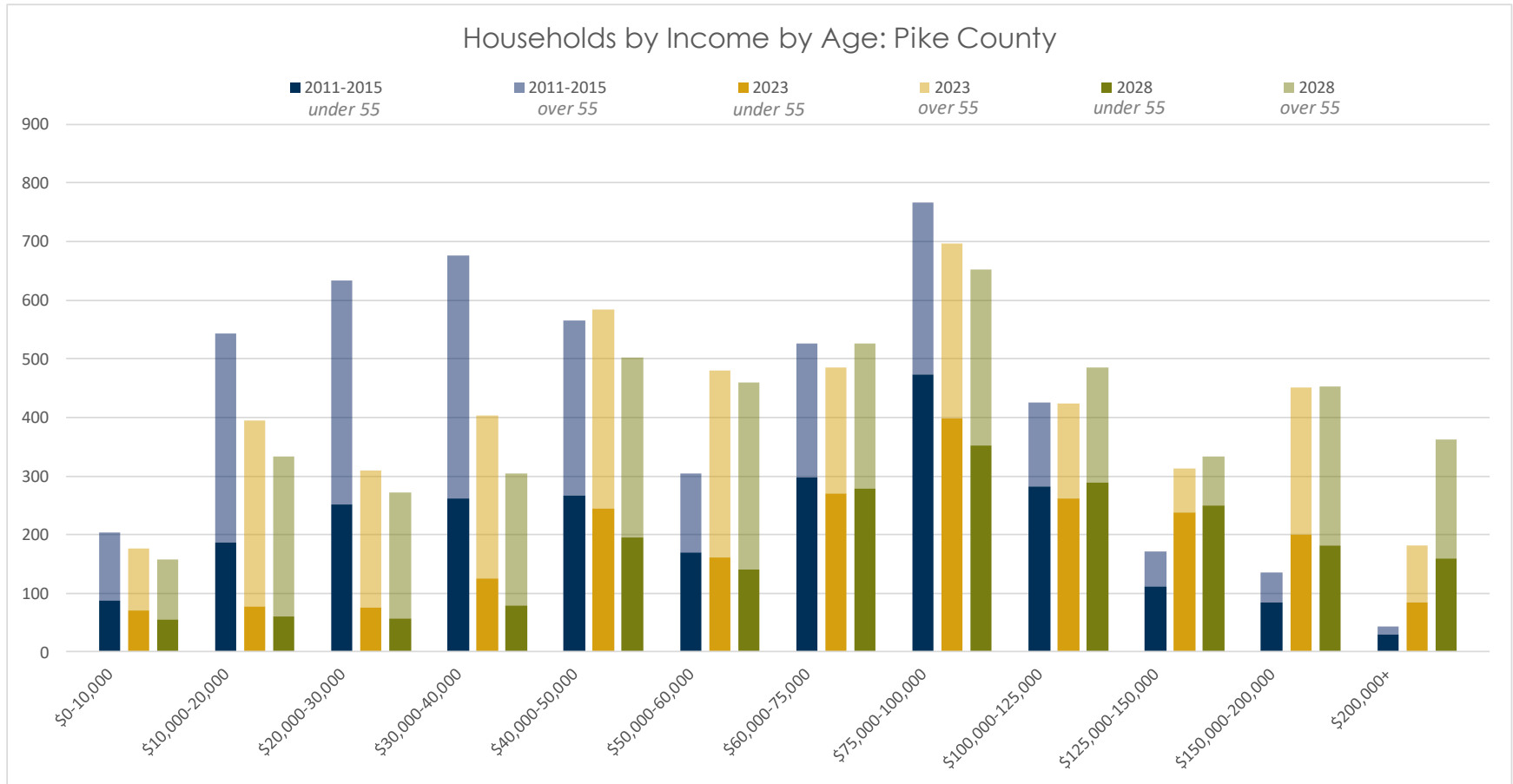
The strongest growth is evident in households aged 62 and older.

## Households by Tenure



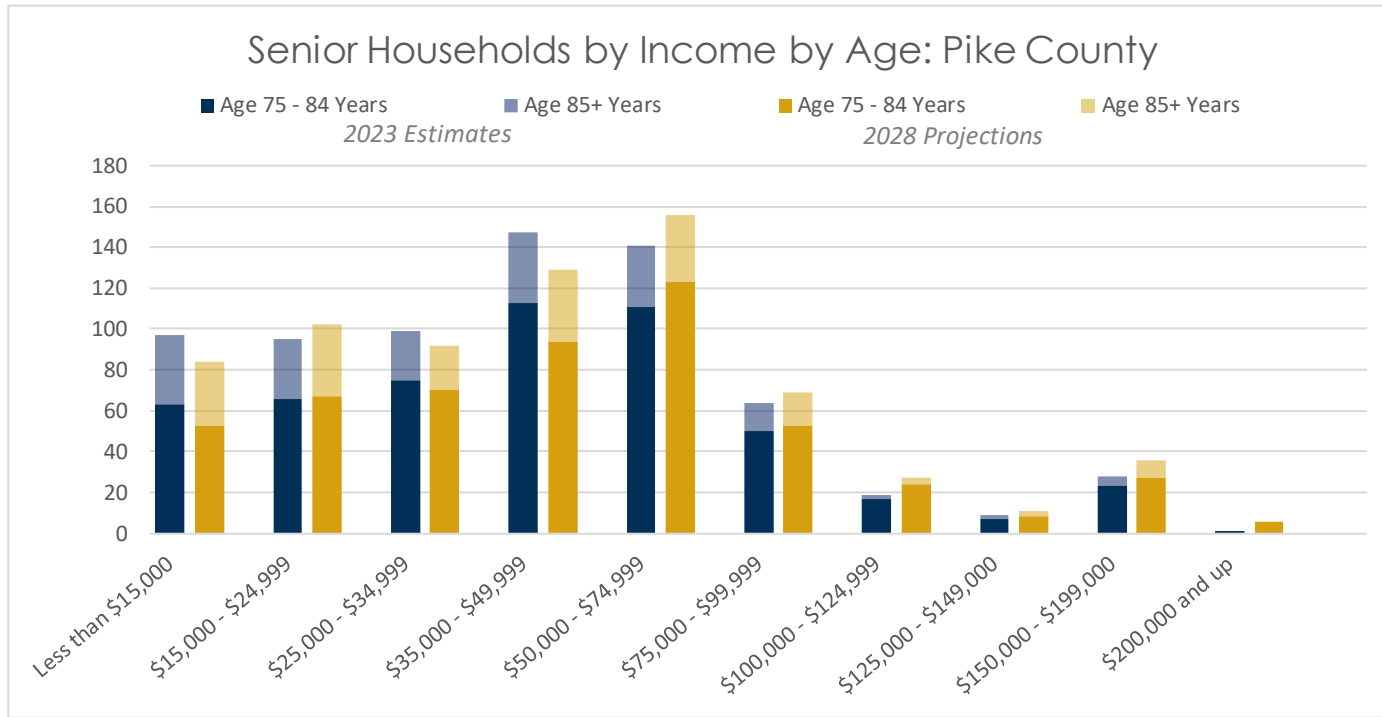
The only growth is evident in owner households aged 62 and older. Most other households by tenure are projected to continue declining.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections for 2028 indicate the largest group will earn \$50,000 to \$74,999.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Pike County, 24.5% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Pike County	723
Renter HH paying 40 to 49% of income	68
Renter HH paying 50% or more of income	109
<i>Total rent overburdened</i>	177
Percentage	24.5%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Pike County, 1.1% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Pike County	5,031
Owner-occupied lacking plumbing facilities	27
Owner-occupied lacking kitchen facilities	6
Renter-occupied lacking plumbing facilities	17
Renter-occupied lacking kitchen facilities	6
<i>Total households with substandard units</i>	56
Percentage	1.1%

# Supply – Independent Living

## Pike County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Otwell Ruritan Senior I	Otwell	12	NA			<b>161</b>
	Otwell Ruritan Senior III	Otwell	12	NA			
	Brookfield Apartments	Petersburg	25	25	100.0%	✓	
	Tower Senior Portfolio	Petersburg, Haubstadt, Owensville	112	NA			
<b>LIHTC</b>	Downtown Terrace	Petersburg	42	41	97.6%		<b>42</b>
<b>Market Rate</b>	*Lakewood Home	Petersburg	15	12	80.0%		<b>15</b>

\*Enhanced senior living

## Planned Units

Geography	Notes
Pike County	The analyst spoke with Lana Griffith, Clerk, who did not have any information and recommended calling the Pike County Chamber of Commerce. The analyst attempted contacting the Chamber numerous times over the course of several weeks, but no calls were ever answered, or voicemails ever returned.
Petersburg	Stephanie Henry of the Petersburg Mayor's office reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Pike County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
<b>RCF and SNF</b>	Amber Manor Care Center	Petersburg	83	71	19	64	
<b>SNF</b>	Brickyard Healthcare – Petersburg Care Center	Petersburg	86	42	NA	86	Formerly Golden Living Center - Petersburg ISDH report 1/28/19

# Housing Demand

## Income Parameters

Pike County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,600
	Skilled Nursing Facility		\$0	\$189,600



## Disability Percentage

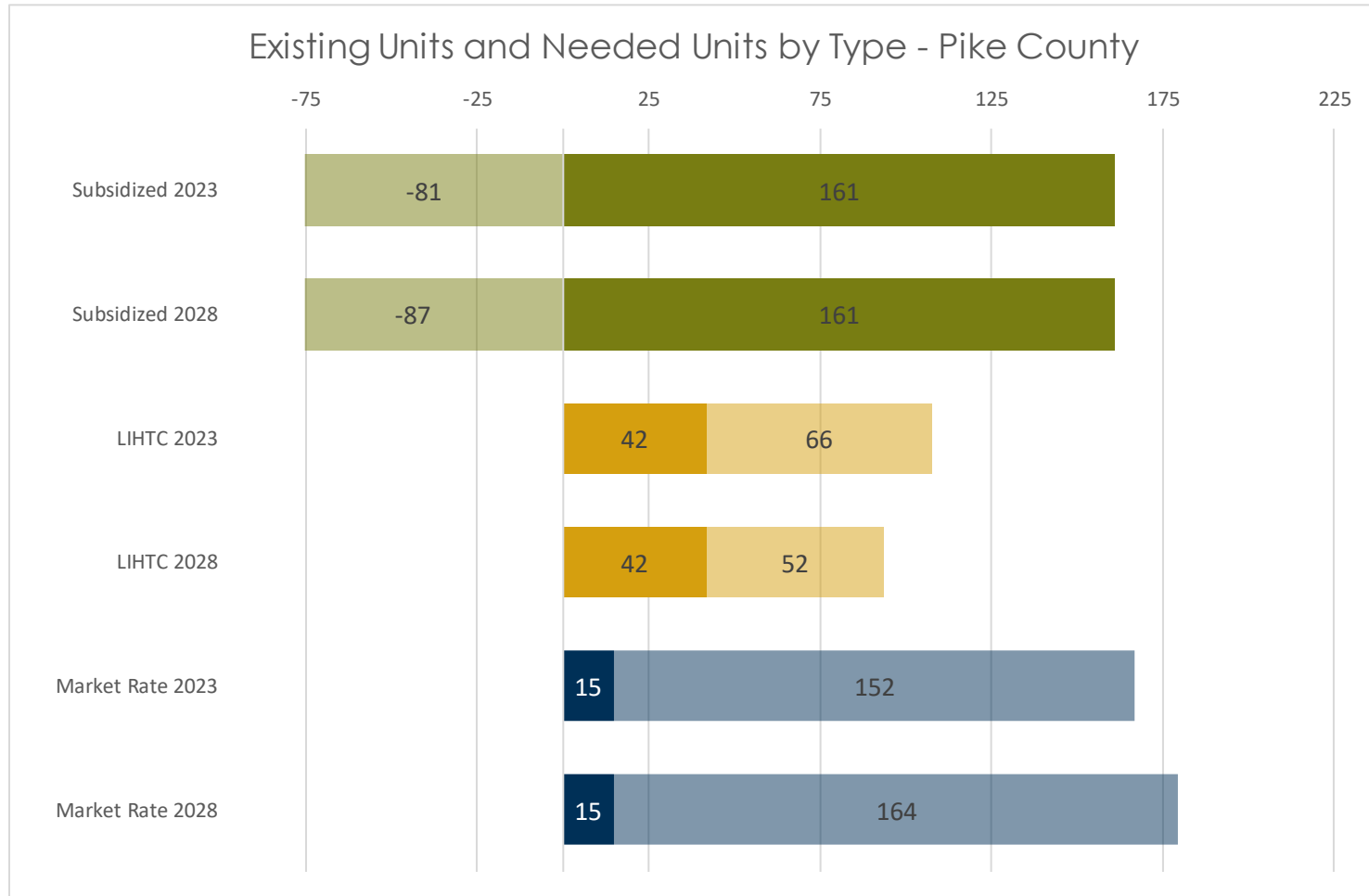
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities. Pike County has the lowest disability rate in the region.

<b>Sex by Age by Disability Status - Pike County</b>	<b>Number</b>	<b>Percentage</b>
Estimate, Total	12,037	
Estimate, Total, Male	6,035	
Estimate, Total, Male, 75 years and older	467	100.0%
Estimate, Total, Male, 75 years and older, with a disability	184	39.4%
Estimate, Total, Female	6,002	
Estimate, Total, Female, 75 years and older	514	100.0%
Estimate, Total, Female, 75 years and older, with a disability	220	42.8%
Estimate, Total, Male & Female, 75 years and older	981	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	404	41.2%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The highest demand is for senior market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Pike County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	73	99	132	67	86	144
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	317	388	1,533	278	335	1,570
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	7	9	35	6	8	36
<b>Equals</b>						
<b>Total Demand</b>	<b>80</b>	<b>108</b>	<b>167</b>	<b>74</b>	<b>94</b>	<b>179</b>
<b>Less existing units</b>	161	42	15	161	42	15
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>-81</b>	<b>66</b>	<b>152</b>	<b>-87</b>	<b>52</b>	<b>164</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		322	340			
Total senior 55+ owner households		2,370	2,401			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Pike County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$189,600	\$189,600	\$33,948	\$189,600	\$189,600
<b>(A) Persons 75 - 84 income eligible</b>	298	493		278	503	
<b>(B) Persons 85+ income eligible</b>			263			282
<b>(C) Percent of persons 75+ with a disability</b>	41.2%	41.2%	41.2%	41.2%	41.2%	41.2%
<b>Income-eligible persons 75+ with a disability</b>	123	203	108	114	207	116
<i>calculation A * C (RCF), B * C (SNF)</i>						
<b>Total Demand</b>	<b>123</b>	<b>203</b>	<b>108</b>	<b>114</b>	<b>207</b>	<b>116</b>
<i>Demand for RCF units are summed</i>	<b>326</b>			<b>322</b>		
<b>Less existing beds</b>	19		150	19		150
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>307</b>		<b>-42</b>	<b>303</b>		<b>-34</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		800	799			
Total senior population 85+		265	284			

The county has solid demand for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

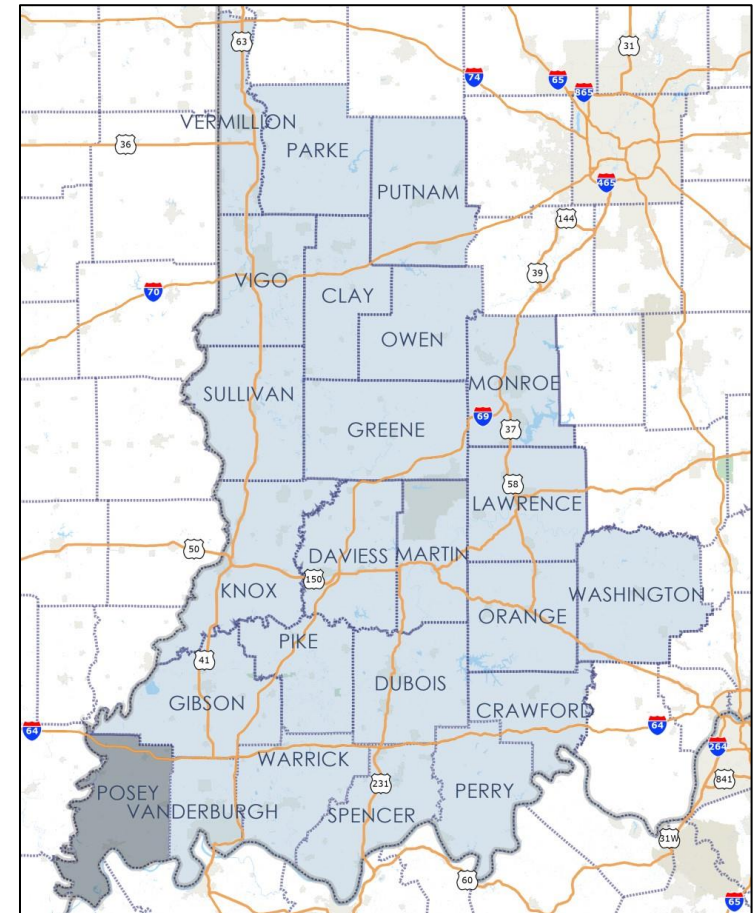
<b>Bed Need Analysis with ISDH Bed Need Rate: Pike County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	2,601	2,822
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	75	82
Supply (D)	150	150
<i>Net demand (D - C)</i>	-75	-68

The ISDH report for July 1, 2023 shows Pike County to have projected Comprehensive Care Bed Need of -65 for seniors 65 and older.

# Posey County

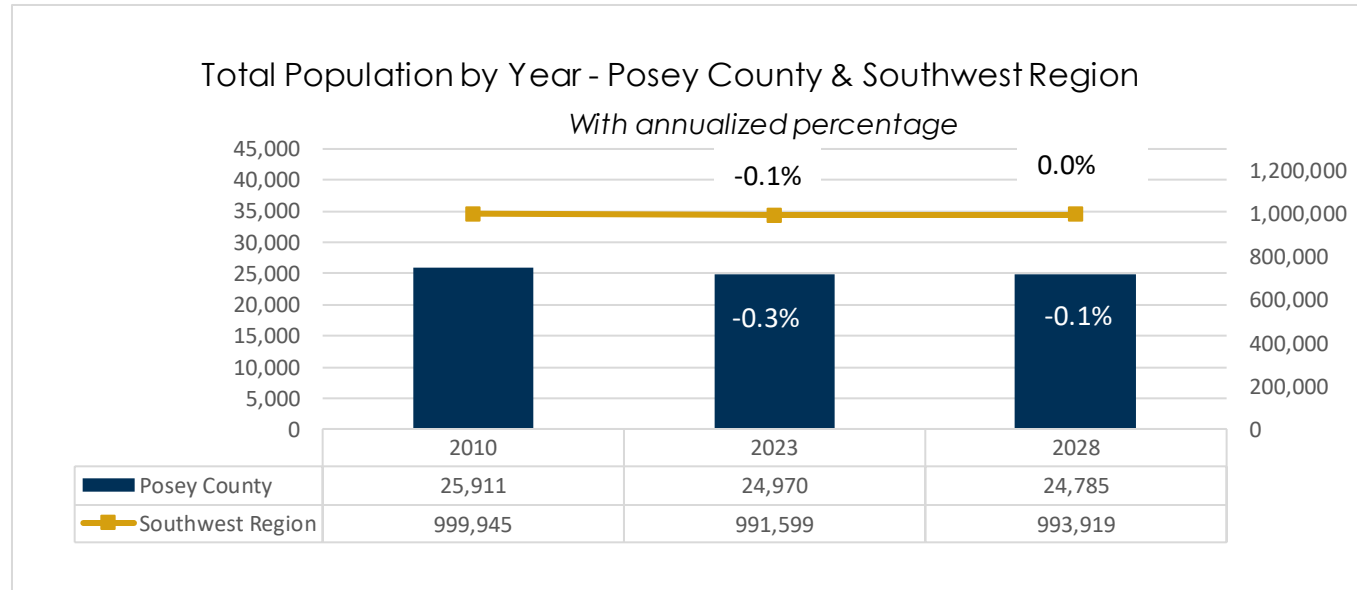
## Key Findings

- The Posey County population declined from 2010 to 2023. Projections indicate a shift toward more stability.
- Population growth is evident in all senior age groups, except for the 55 to 64 cohort. The 65 to 74 age group is growing at the fastest rate, a trend that is expected to slow.
- Total households are stable. The only growth occurs in households aged 62 and older.
- All the growth in households by tenure belongs to owners and renters 62+.
- Income data indicates a substantial group of households earns \$75,000 to \$100,000.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections through 2028 indicate a similar number of households will earn \$35,000 to \$49,999 and \$50,000 to \$74,999.
- In Posey County, 30.6% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 1.3% of the households live in substandard housing compared to 1.2% for the region.
- Posey County qualifies as an *Age-Restricted Rental Housing Desert*. The strongest demand is for market rate senior properties.
- The county has solid demand for Residential Care Facilities.



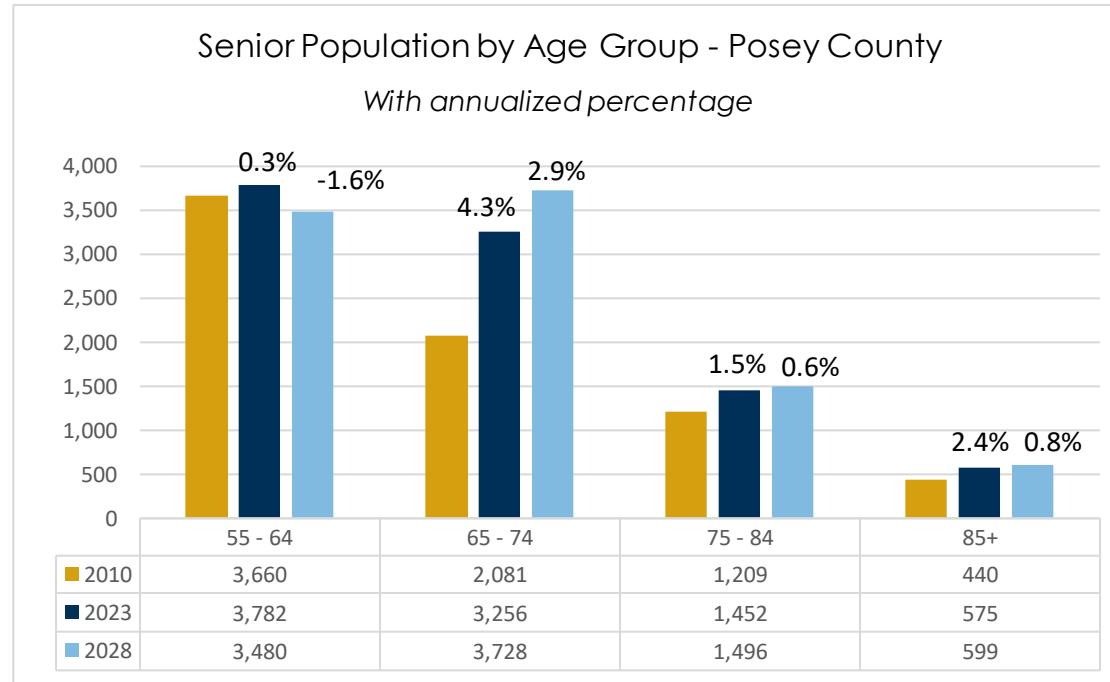
# Demographics

## Total Population



The declining population in Posey County is projected to stabilize.

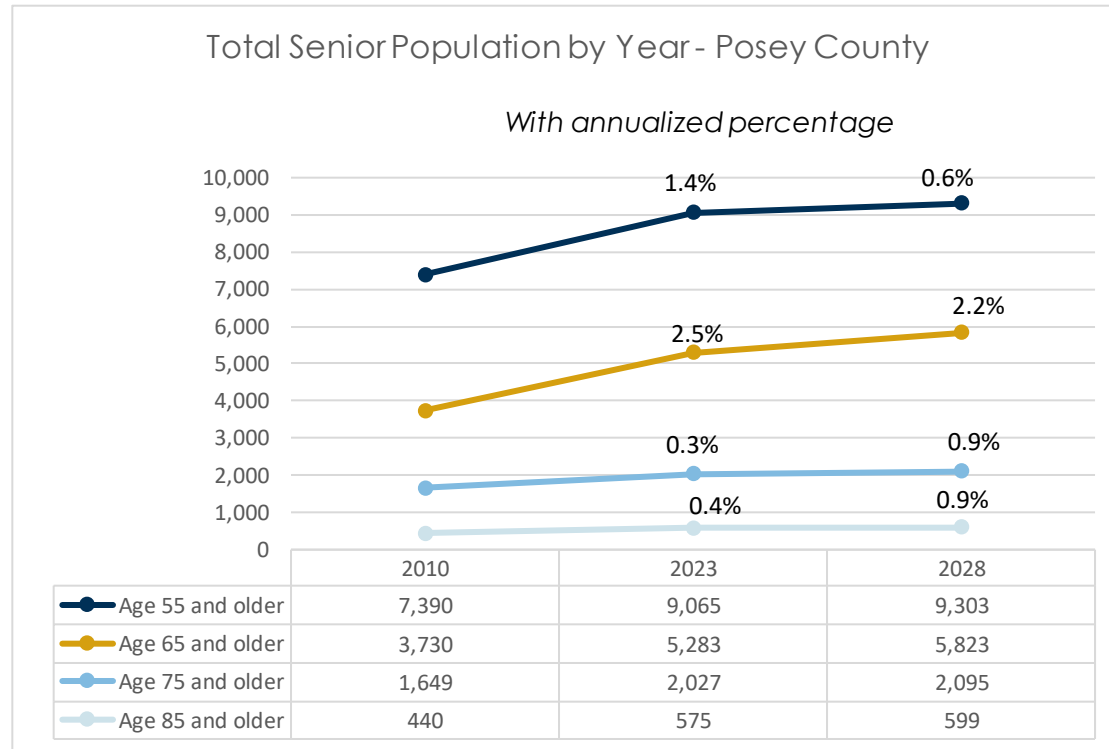
## Population by Age Group



The strongest population growth is evident in the 65-74 age group.

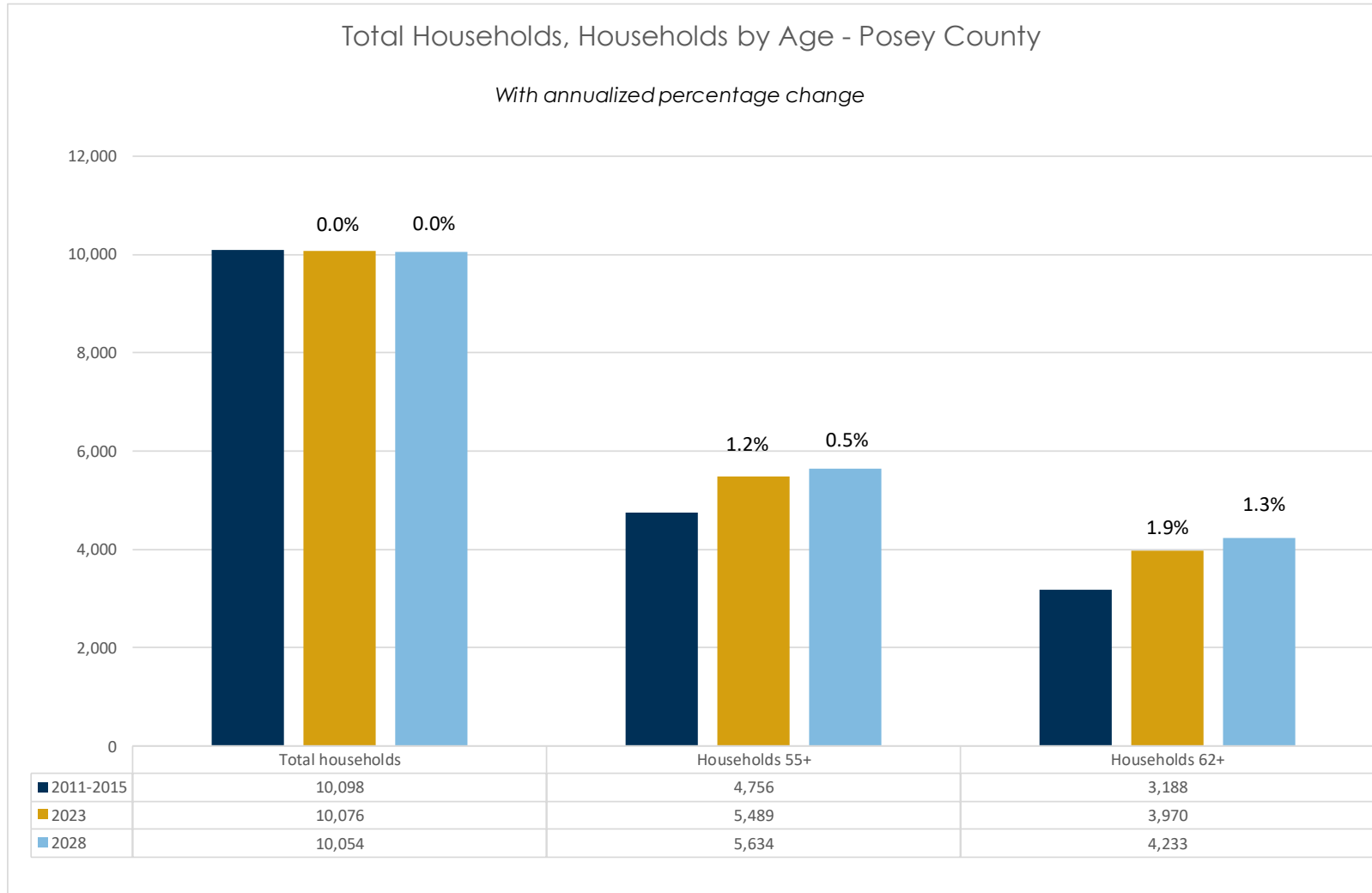


### Total Senior Population by Year



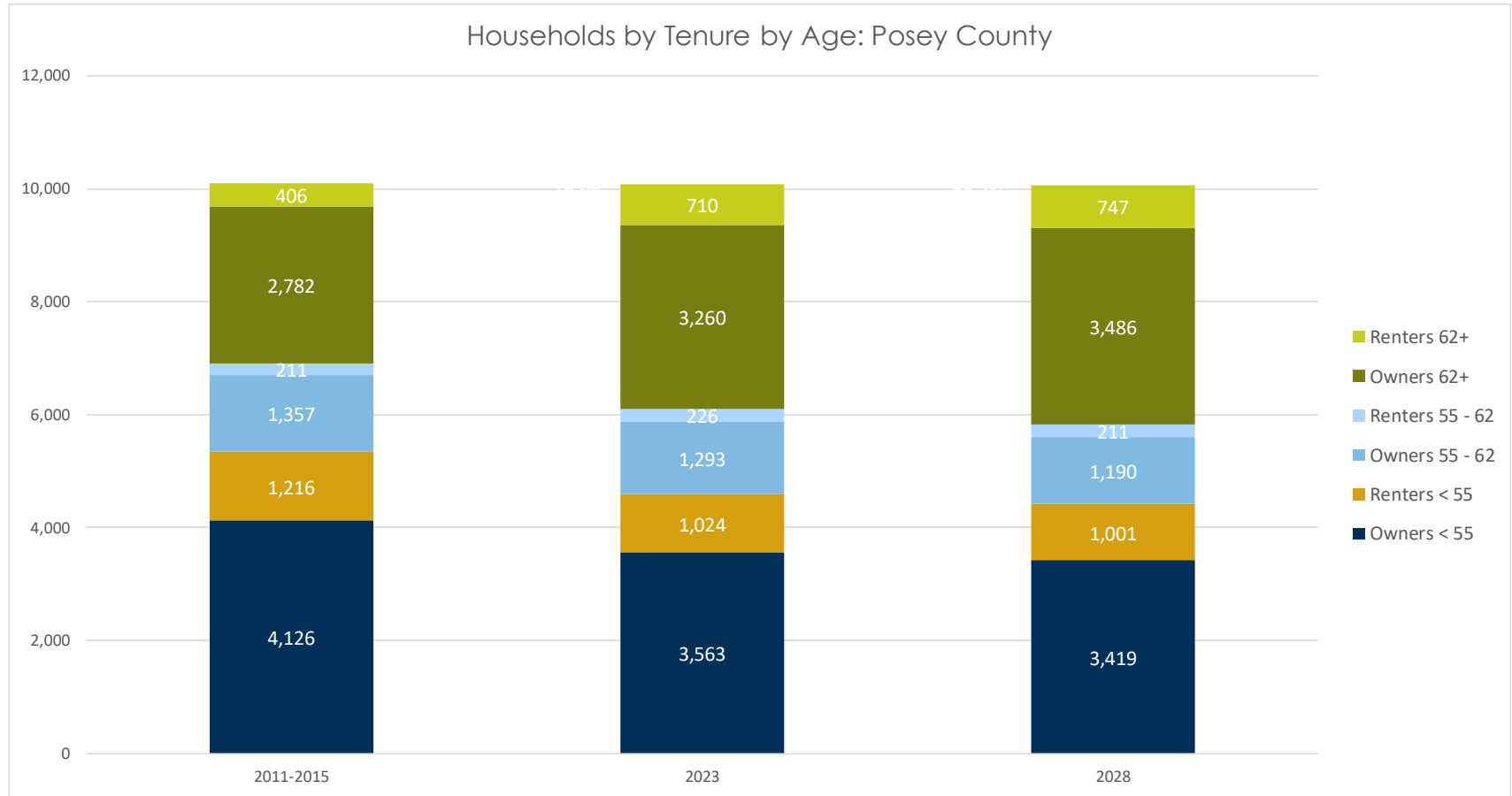
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.

## Households



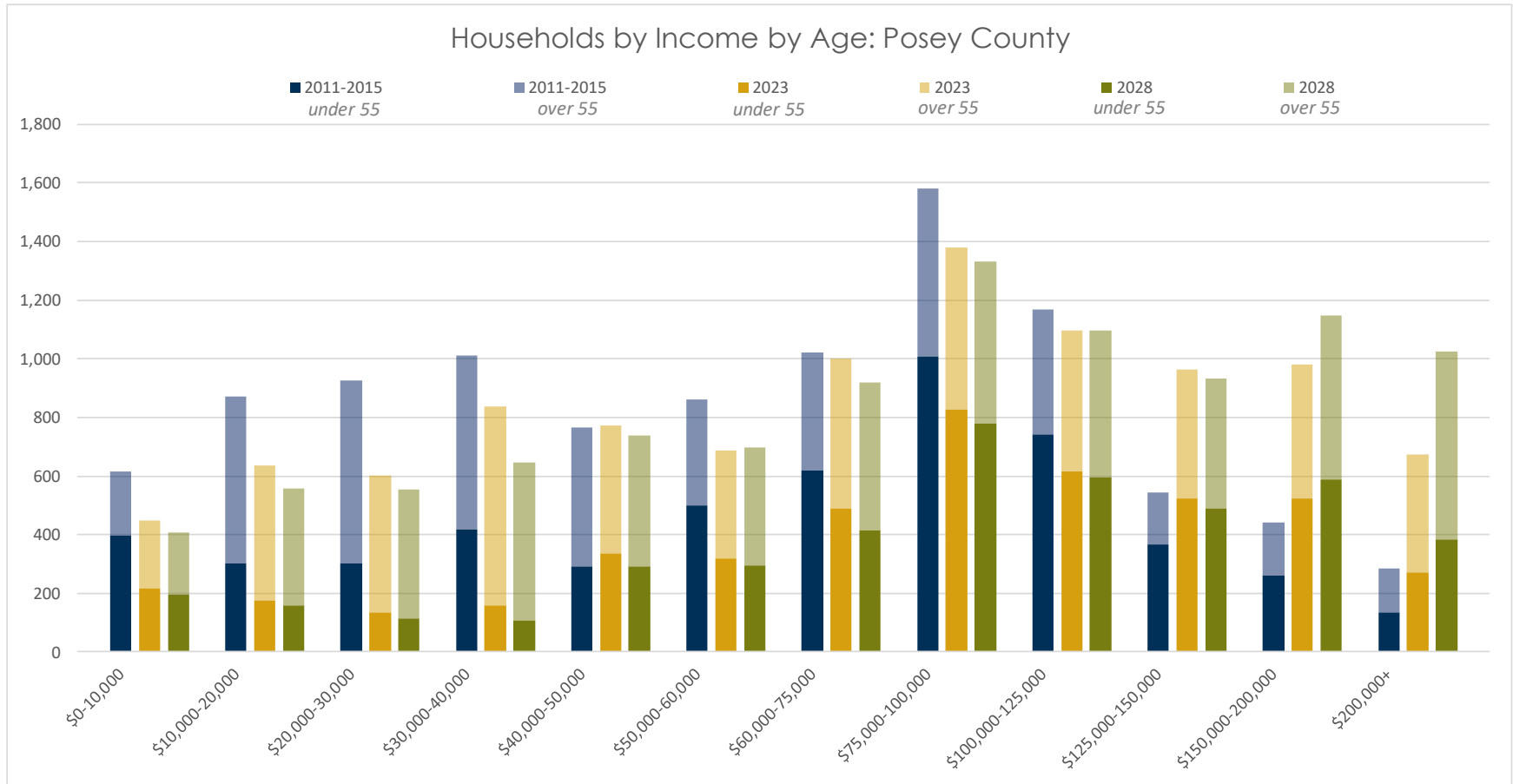
Strongest growth is evident in households 62 and older.

## Households by Tenure



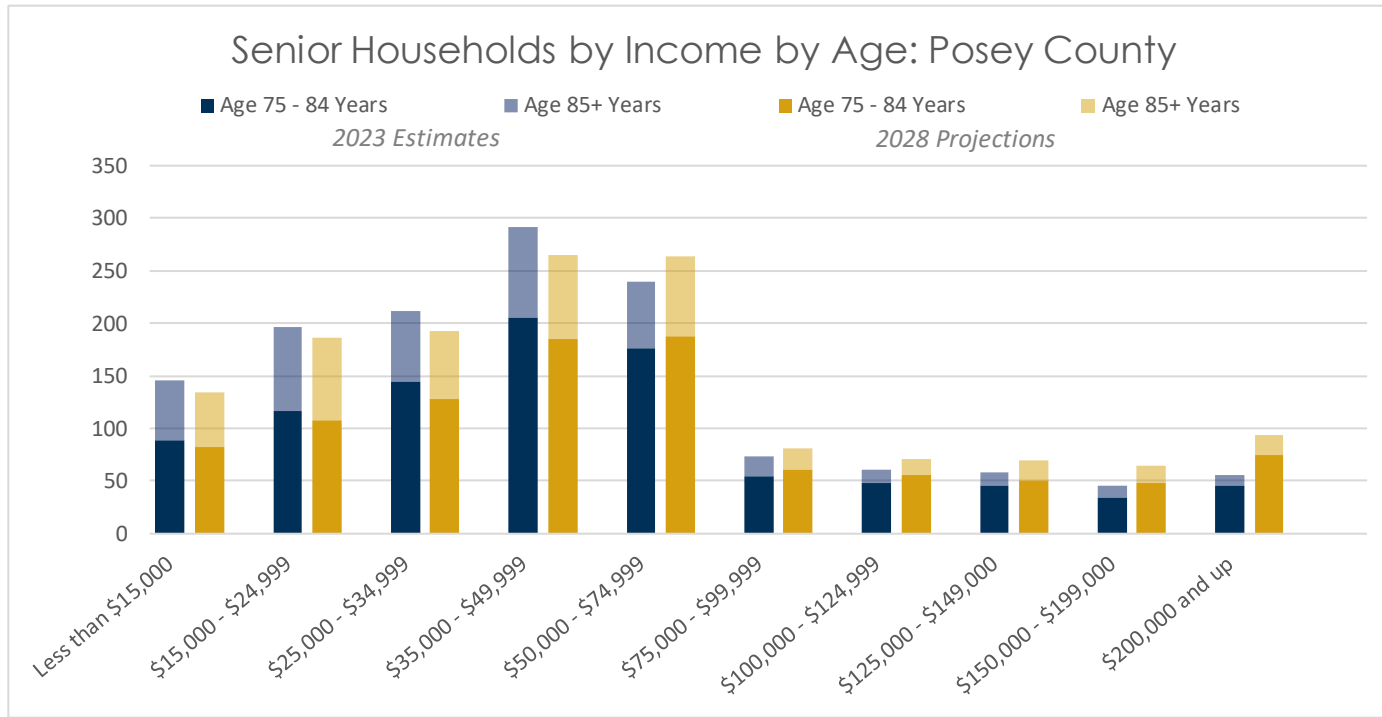
Owners and renters 62+ are projected to continue to grow. Younger owners and renters are declining.

## Households by Income



The largest group of households earns \$75,000 to \$100,000.  
 The growth trend for households earning \$150,000 or more is notable.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections indicate an equally large number of households will earn \$50,000 to \$74,999.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Posey County, 30.6% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Posey County	1,964
Renter HH paying 40 to 49% of income	134
Renter HH paying 50% or more of income	467
<i>Total rent overburdened</i>	601
Percentage	30.6%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Posey County, 1.3% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Posey County	10,179
Owner-occupied lacking plumbing facilities	38
Owner-occupied lacking kitchen facilities	37
Renter-occupied lacking plumbing facilities	28
Renter-occupied lacking kitchen facilities	34
<i>Total households with substandard units</i>	137
Percentage	1.3%

# Supply – Independent Living

Posey County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Village Apartments Of Mt Vernon	Mt Vernon	37	37	100.0%	✓	<b>37</b>
<b>LIHTC</b>	The Landing	Mt Vernon	46	45	97.8%	✓	<b>46</b>
<b>Market Rate</b>	<i>None</i>						<b>0</b>

## Planned Units

Geography	Notes
Posey County	Alicia Denning, Administrative Assistant to Building Commissioner Ed Batteiger, reported that there are currently no senior housing developments in the planned or proposed phases.
New Harmony	Karla Atkins, New Harmony Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Posey County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Charles Ford Memorial Home	New Harmony	35	16	35	NA	
SNF	Mount Vernon Nursing & Rehabilitation	Mount Vernon	63	55	NA	63	
SNF	Premier Healthcare Of New Harmony	New Harmony	86	55	NA	86	ISDH notes this facility has 96 licensed beds.

# Housing Demand

## Income Parameters

Posey County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,970
	LIHTC	60%	\$20,971	\$41,940
	Market rate	300%	\$41,941	\$209,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$209,700
	Skilled Nursing Facility		\$0	\$209,700



## Disability Percentage

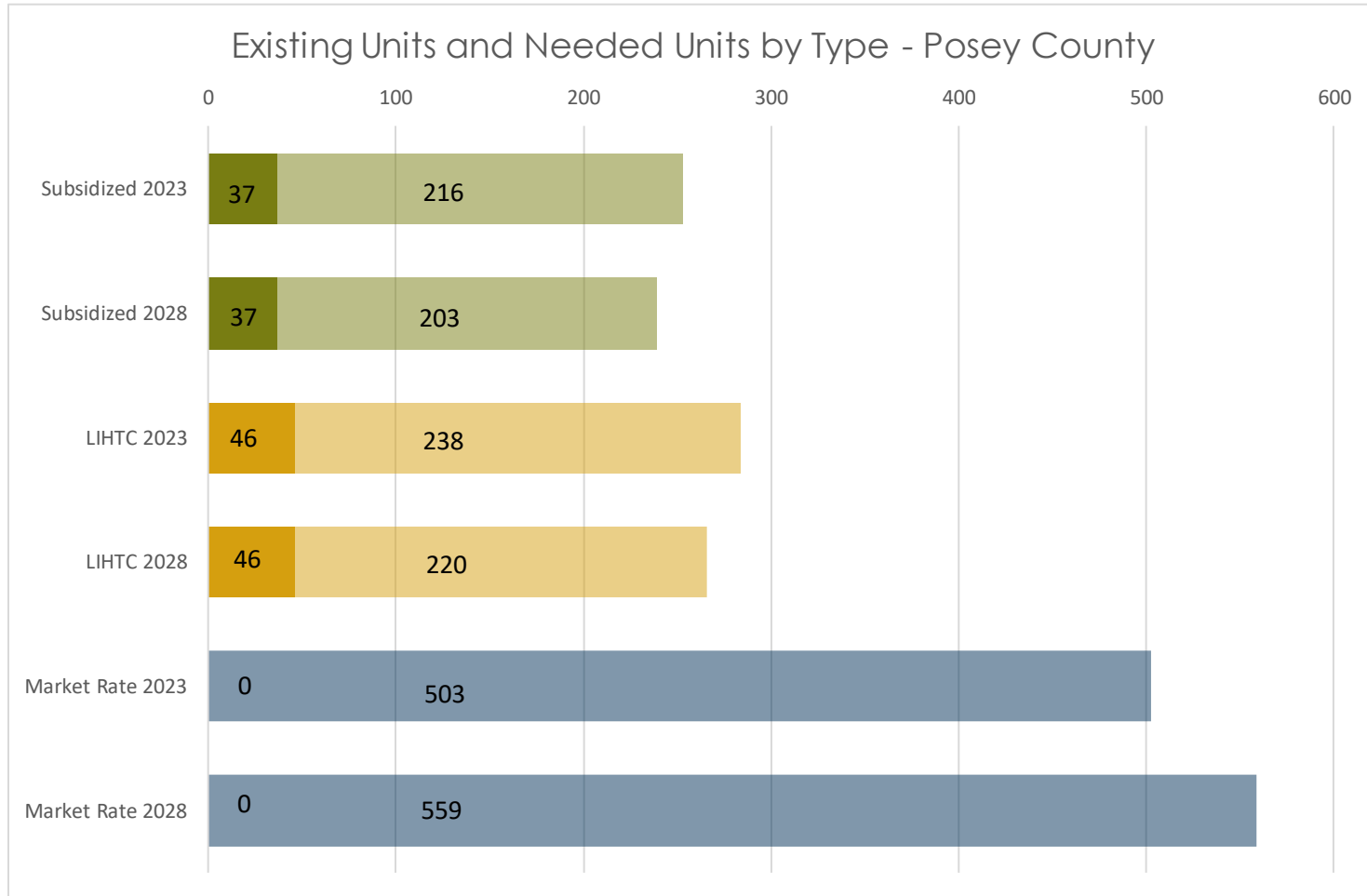
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Posey County</b>	<b>Number</b>	<b>Percentage</b>
Estimate, Total	24,980	
Estimate, Total, Male	12,616	
Estimate, Total, Male, 75 years and older	775	100.0%
Estimate, Total, Male, 75 years and older, with a disability	307	39.6%
Estimate, Total, Female	12,364	
Estimate, Total, Female, 75 years and older	1,057	100.0%
Estimate, Total, Female, 75 years and older, with a disability	553	52.3%
Estimate, Total, Male & Female, 75 years and older	1,832	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	860	46.9%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



**With 83 units for 936 senior renters, Posey County qualifies as an *Age-Restricted Senior Rental Housing Desert*. The strongest demand is for market rate housing.**

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Posey County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$20,971	\$41,941	\$0	\$20,971	\$41,941
<b>Maximum Income</b>	\$20,970	\$41,940	\$209,700	\$20,970	\$41,940	\$209,700
<b>Senior renters 55+ in income bracket</b>	242	263	431	230	248	480
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	491	925	3,137	421	776	3,480
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	11	21	71	10	18	79
<b>Equals</b>						
<b>Total Demand</b>	<b>253</b>	<b>284</b>	<b>503</b>	<b>240</b>	<b>266</b>	<b>559</b>
<b>Less existing units</b>	37	46	0	37	46	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>216</b>	<b>238</b>	<b>503</b>	<b>203</b>	<b>220</b>	<b>559</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		936	958			
Total senior 55+ owner households		4,553	4,676			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Posey County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$209,700	\$209,700	\$33,948	\$209,700	\$209,700
<b>(A) Persons 75 - 84 income eligible</b>	492	916		449	998	
<b>(B) Persons 85+ income eligible</b>			619			648
<b>(C) Percent of persons 75+ with a disability</b>	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	231	430	290	211	468	304
<b>Total Demand</b>	<b>231</b>	<b>430</b>	<b>290</b>	<b>211</b>	<b>468</b>	<b>304</b>
<i>Demand for RCF units are summed</i>	<b>661</b>			<b>679</b>		
<b>Less existing beds</b>	35		149	35		149
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>626</b>		<b>141</b>	<b>644</b>		<b>155</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		1,408	1,447			
Total senior population 85+		619	648			

The county has solid demand for Residential Care Facilities.

### ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

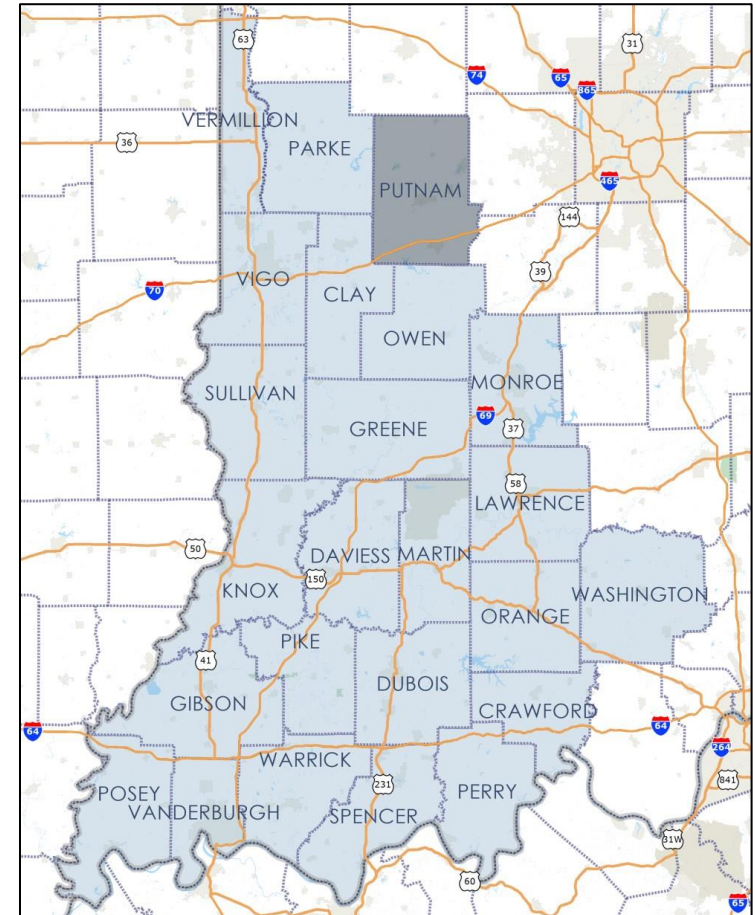
<b>Bed Need Analysis with ISDH Bed Need Rate: Posey County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	5,283	5,823
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	153	168
Supply (D)	149	149
<i>Net demand (D - C)</i>	<i>4</i>	<i>19</i>

The ISDH report for July 1, 2023 shows Posey County to have projected Comprehensive Care Bed Need of -2 for seniors 65 and older.

# Putnam County

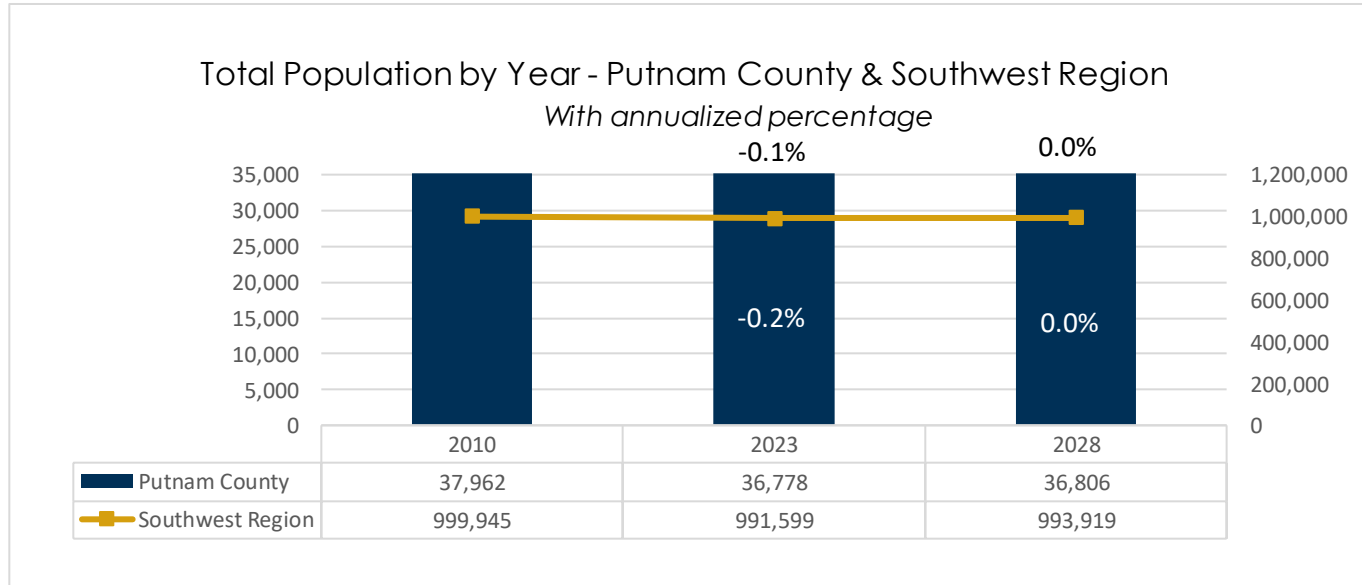
## Key Findings

- From 2010 to 2023, the Putnam County population declined. Projections for 2028 indicate the population will stabilize.
- Solid population growth is evident in the 65-74 age group, a growth trend that will remain strong based on 2028 projections.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.
- Strongest growth is evident in households aged 62 and older. Other household groups are growing at a slower rate.
- All growth in households by tenure belongs to owners and renters 62+.
- A substantial group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999. Projections through 2028 indicate these income trends will continue.
- In Putnam County, 21.0% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 0.4% of the households live in substandard housing compared to 1.2% for the region.
- Putnam County qualifies as an *Age-Restricted Rental Housing Desert*. Demand is strong for all housing types, especially senior market rate.
- The county has solid demand for Residential Care Facilities.



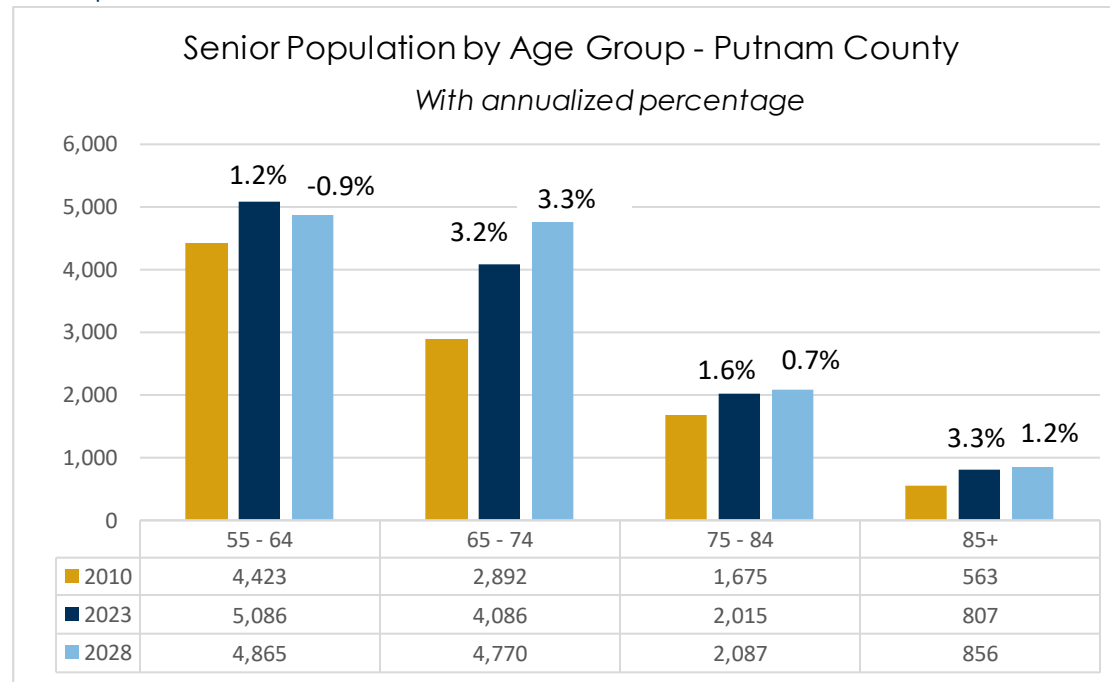
# Demographics

## Total Population



The population is projected to shift from declining to stable.

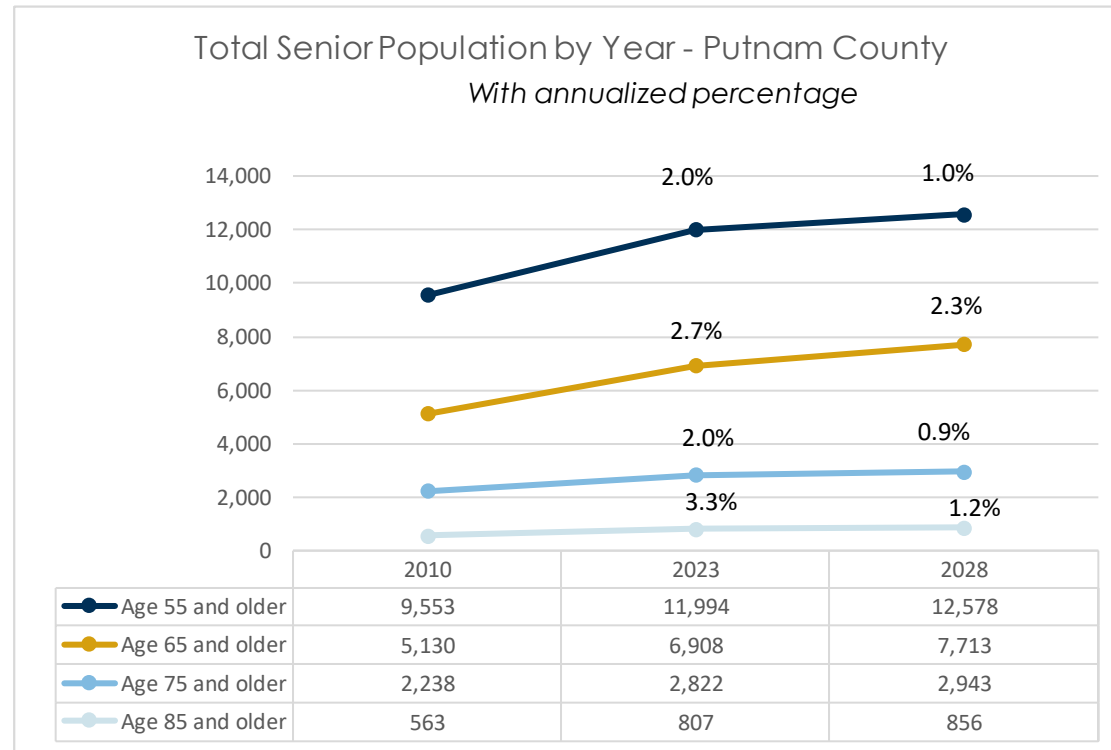
## Population by Age Group



Solid population growth is evident in the 65-74 age group.

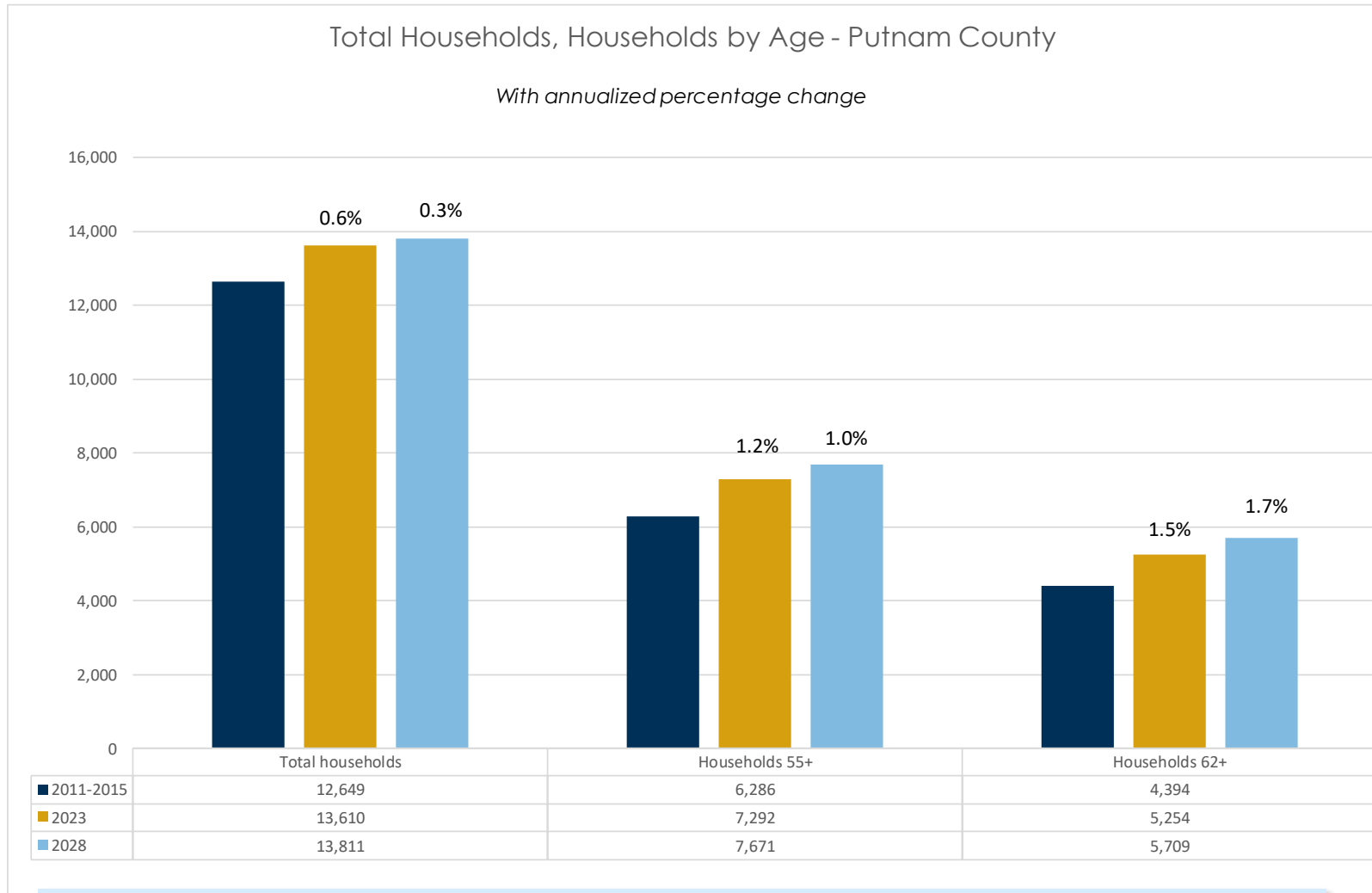


### Total Senior Population by Year



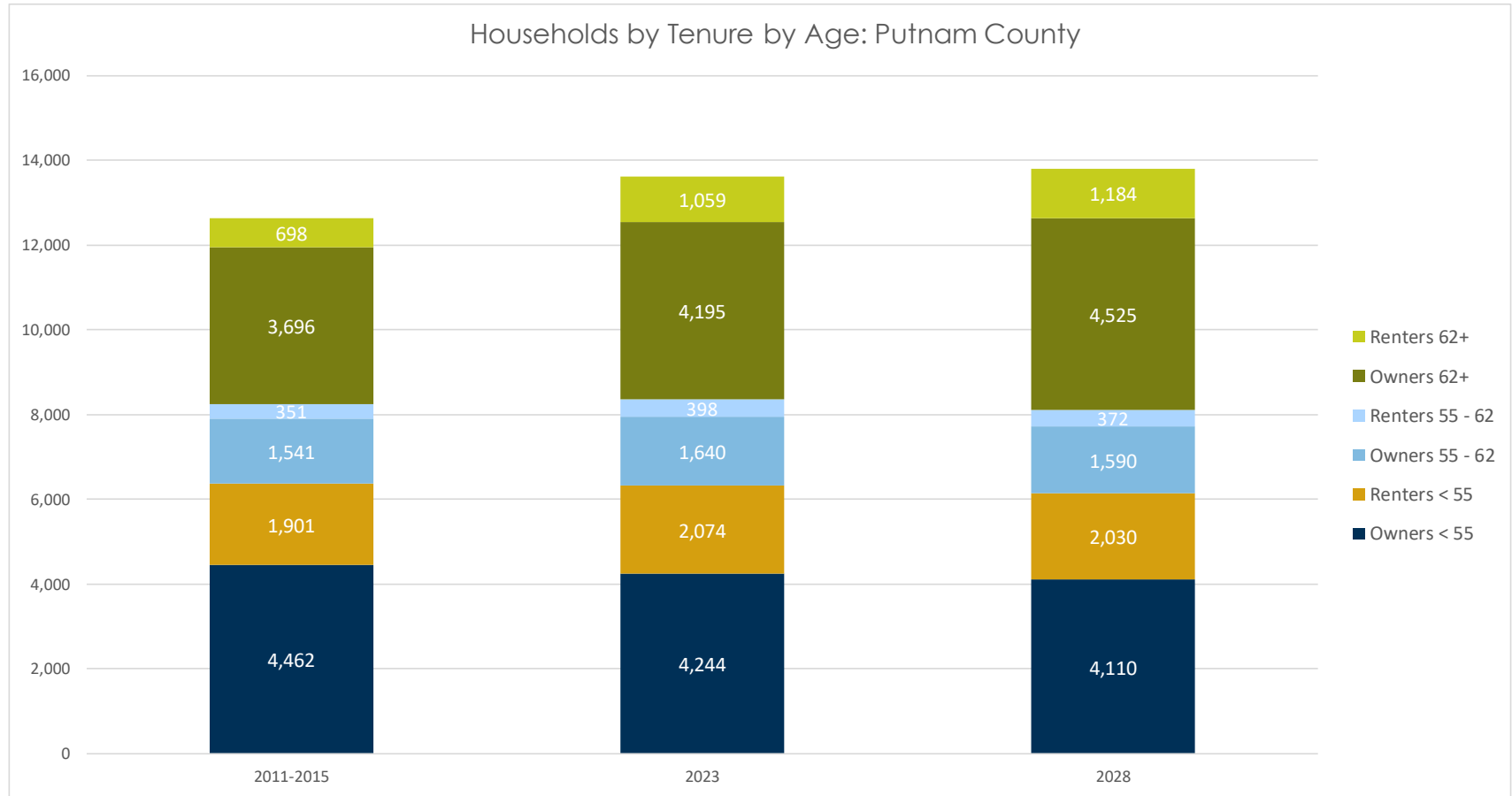
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.

## Households



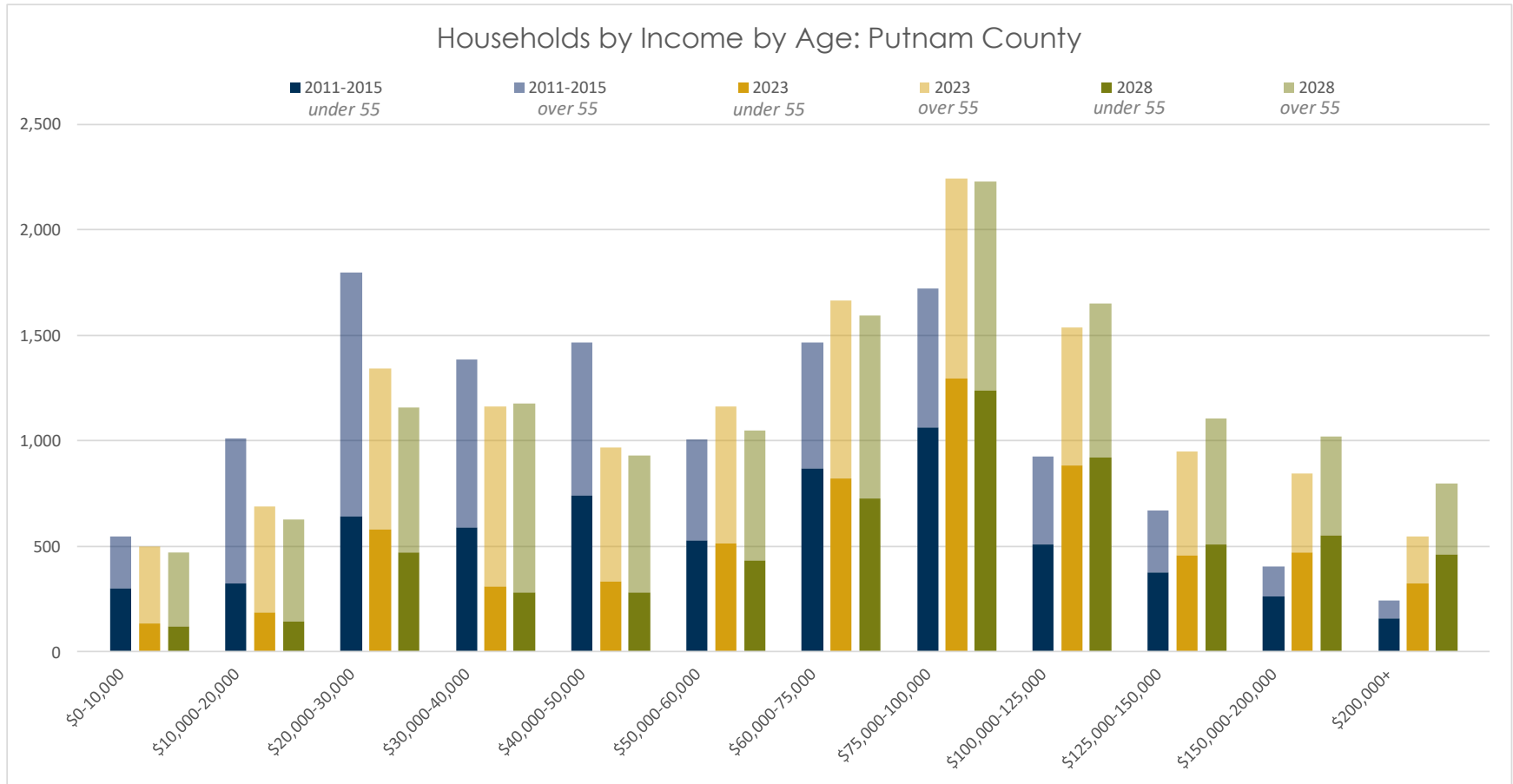
Strongest growth is evident in households 62 and older.

## Households by Tenure



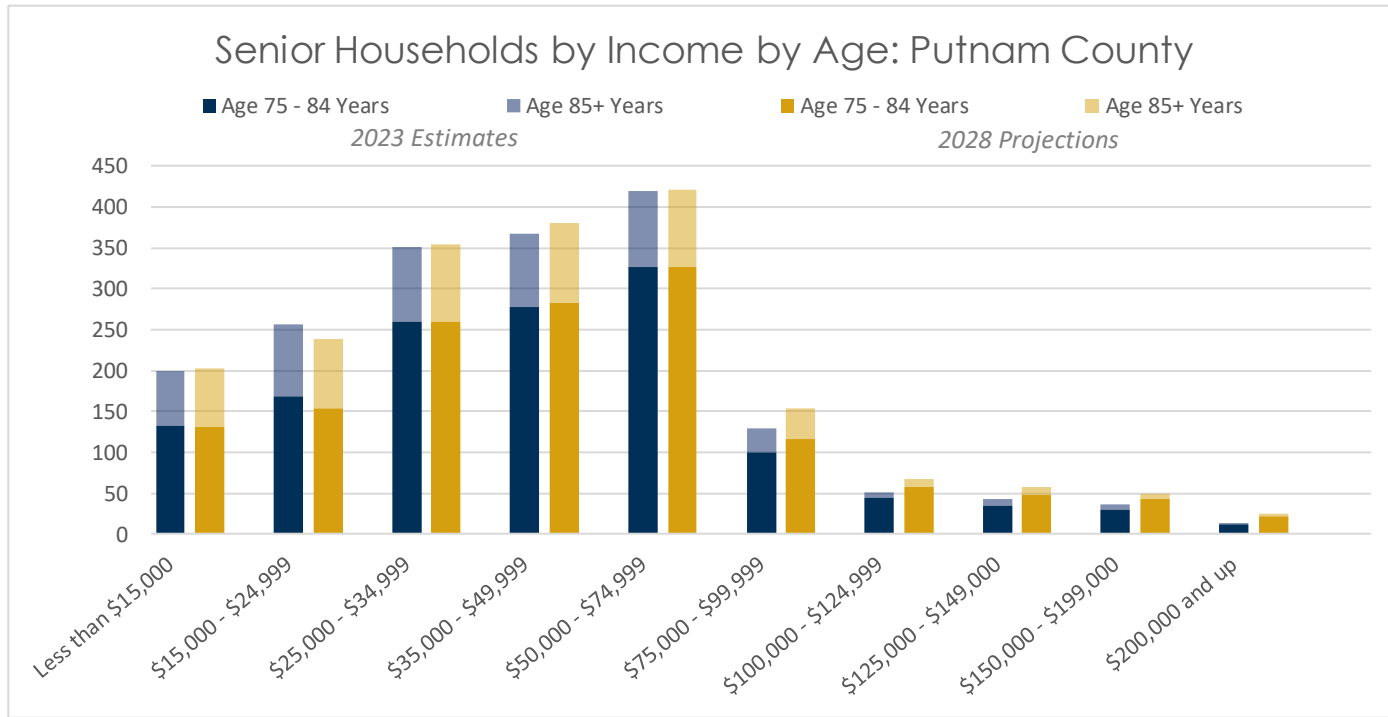
Growth is only present among owners and renters aged 62+.

## Households by Income



The largest group of households earns \$75,000 to \$100,000.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Putnam County, 21.0% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Putnam County	3,597
Renter HH paying 40 to 49% of income	532
Renter HH paying 50% or more of income	222
<i>Total rent overburdened</i>	754
Percentage	21.0%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Putnam County, 0.4% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Putnam County	13,808
Owner-occupied lacking plumbing facilities	1
Owner-occupied lacking kitchen facilities	10
Renter-occupied lacking plumbing facilities	7
Renter-occupied lacking kitchen facilities	41
<i>Total households with substandard units</i>	59
Percentage	0.4%

# Supply – Independent Living

Putnam County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Canterbury Castlebury Estates	Greencastle	28	28	100.0%		<b>64</b>
	Cloverdale Comm Housing	Cloverdale	36	NA			
<b>LIHTC</b>	Ridgewood	Cloverdale	18	NA			<b>48</b>
	Miller Asbury	Greencastle	30	30	100.0%		
<b>Market Rate</b>	*Valyrian Place	Greencastle	28	21	75.0%		<b>28</b>

\*Enhanced senior living

## Planned Units

Geography	Notes
Putnam County	Lisa Zeiner, Putnam County Planning Director/Building Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Bainbridge	Bobbi Boller, Bainbridge Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Cloverdale	Jason Hartman, Cloverdale Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.
Greencastle	Scott Zimmerman, Greencastle City Planner, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Putnam County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
<b>RCF and SNF</b>	Asbury Towers Health Care Center	Greencastle	123	70	75	48	ISDH report 3/5/24
<b>RCF</b>	Autumn Glen	Greencastle	64	43	64	NA	ISDH report 1/2/24
<b>SNF</b>	Hickory Creek At Sunset	Greencastle	68	40	NA	68	ISDH report 1/13/22
<b>RCF and SNF</b>	Mill Pond Health Campus	Greencastle	107	104	39	68	
<b>SNF</b>	Summerfield Health Care Center	Cloverdale	43	39	NA	43	ISDH report 1/2/24
<b>SNF</b>	Waters Of Greencastle	Greencastle	100	70	NA	100	ISDH report 7/7/23

# Housing Demand

## Income Parameters

Putnam County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,520
	LIHTC	60%	\$20,521	\$41,040
	Market rate	300%	\$41,041	\$205,200
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$205,200
	Skilled Nursing Facility		\$0	\$205,200



## Disability Percentage

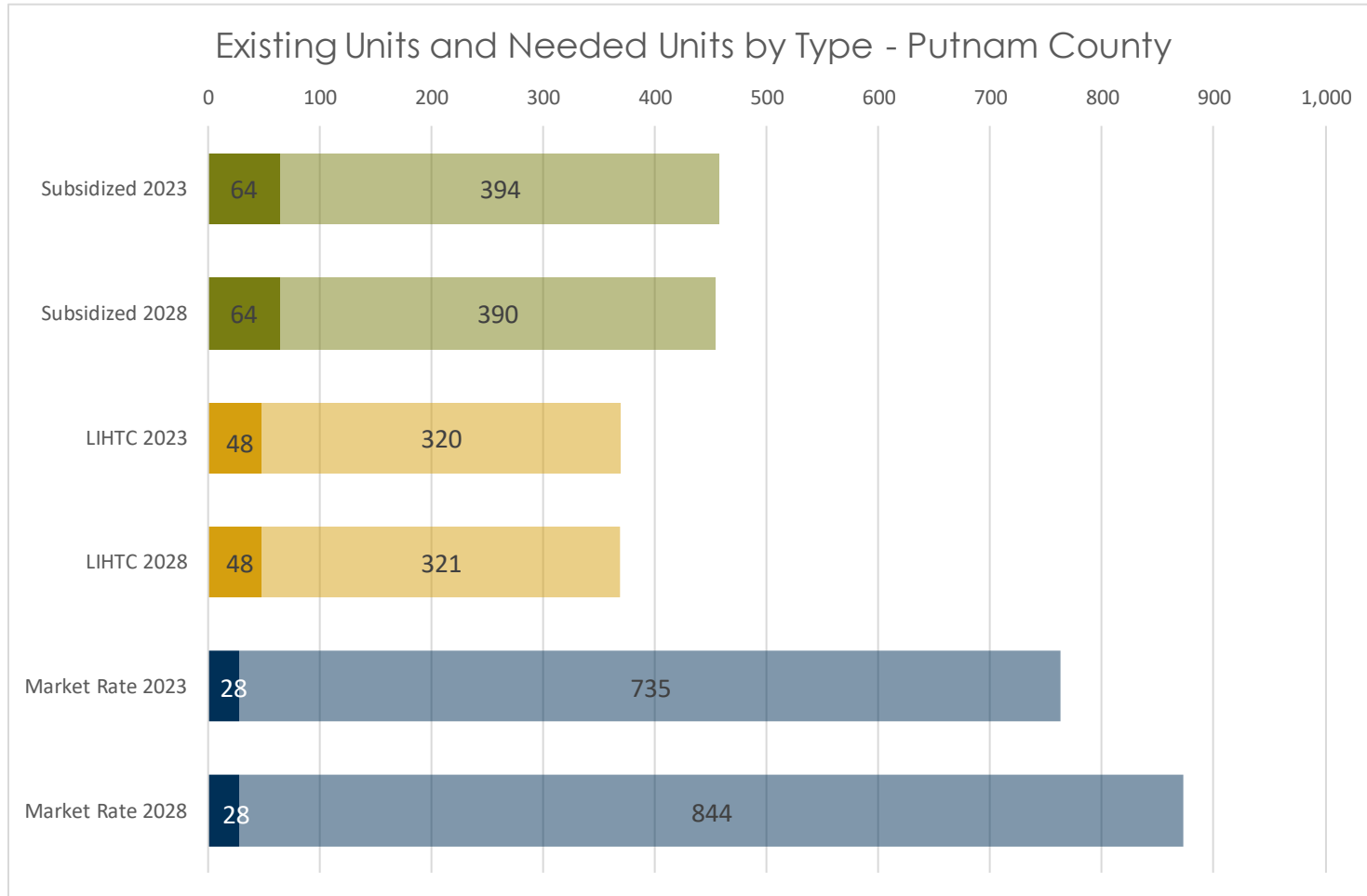
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Putnam County	Number	Percentage
Estimate, Total	34,569	
Estimate, Total, Male	17,210	
Estimate, Total, Male, 75 years and older	1,022	100.0%
Estimate, Total, Male, 75 years and older, with a disability	500	48.9%
Estimate, Total, Female	17,359	
Estimate, Total, Female, 75 years and older	1,411	100.0%
Estimate, Total, Female, 75 years and older, with a disability	549	38.9%
Estimate, Total, Male & Female, 75 years and older	2,433	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,049	43.1%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



With 140 units for 1,457 senior renters, Putnam County qualifies as an *Age-Restricted Rental Housing Desert*. Strongest demand is for senior market rate rental housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Putnam County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$20,521	\$41,041	\$0	\$20,521	\$41,041
<b>Maximum Income</b>	\$20,520	\$41,040	\$205,200	\$20,520	\$41,040	\$205,200
<b>Senior renters 55+ in income bracket</b>	447	339	671	444	340	772
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	458	1,300	4,077	422	1,277	4,416
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	10	29	92	10	29	100
<b>Equals</b>						
<b>Total Demand</b>	<b>458</b>	<b>368</b>	<b>763</b>	<b>454</b>	<b>369</b>	<b>872</b>
<b>Less existing units</b>	64	48	28	64	48	28
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>394</b>	<b>320</b>	<b>735</b>	<b>390</b>	<b>321</b>	<b>844</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		1,457	1,556			
Total senior 55+ owner households		5,835	6,115			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

<b>Demand Analysis - Senior Licensed Properties: Putnam County</b>						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$205,200	\$205,200	\$33,948	\$205,200	\$205,200
<b>(A) Persons 75 - 84 income eligible</b>	806	1,291		782	1,390	
<b>(B) Persons 85+ income eligible</b>			725			772
<b>(C) Percent of persons 75+ with a disability</b>	43.1%	43.1%	43.1%	43.1%	43.1%	43.1%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	348	557	312	337	599	333
<b>Total Demand</b>	<b>348</b>	<b>557</b>	<b>312</b>	<b>337</b>	<b>599</b>	<b>333</b>
<i>Demand for RCF units are summed</i>	<b>904</b>			<b>936</b>		
<b>Less existing beds</b>	178		327	178		327
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>726</b>		<b>-15</b>	<b>758</b>		<b>6</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		2,097	2,171			
Total senior population 85+		725	772			

The county has solid demand for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

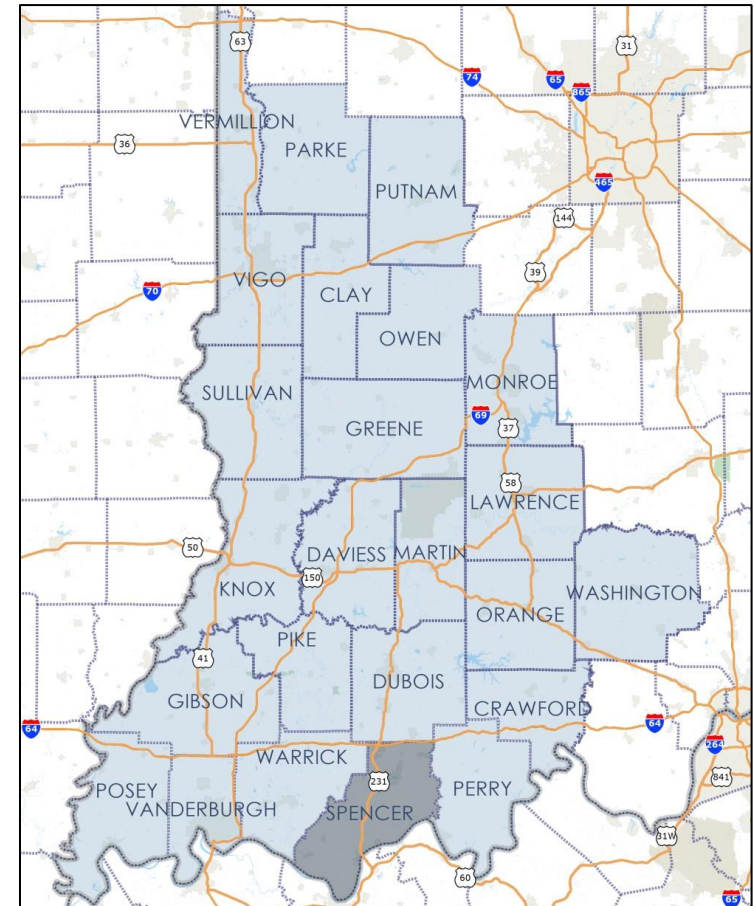
<b>Bed Need Analysis with ISDH Bed Need Rate: Putnam County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	6,908	7,713
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	200	223
Supply (D)	327	327
<i>Net demand (D - C)</i>	<i>-127</i>	<i>-104</i>

The ISDH report for July 1, 2023 shows Putnam County to have projected Comprehensive Care Bed Need of -110 for seniors 65 and older.

# Spencer County

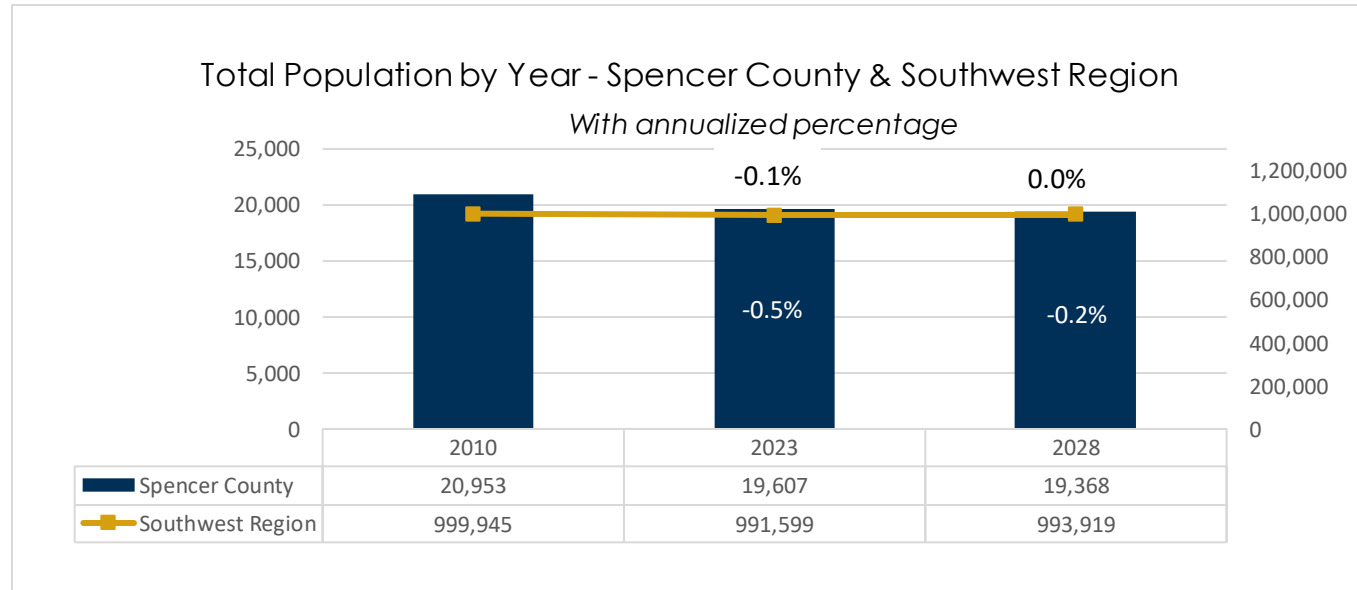
## Key Findings

- The declining population in Spencer County is expected to shift to more stability.
- Solid population growth is evident in the 65-74 age group, a growth trend that is projected to slow.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate
- The number of total households is slightly declining. Growth is evident in households aged 62 and older.
- All growth in households by tenure belongs to owners and renters 62+.
- A substantial group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections through 2028 indicate these income trends continue.
- In Spencer County, 16.8% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 1.2% of the households live in substandard housing, the same rate as the region.
- Spencer County qualifies as an *Age-Restricted Rental Housing Desert*. Solid demand for all types of senior housing exists.
- The county has solid demand for Residential Care, however, there are currently no facilities in existence.



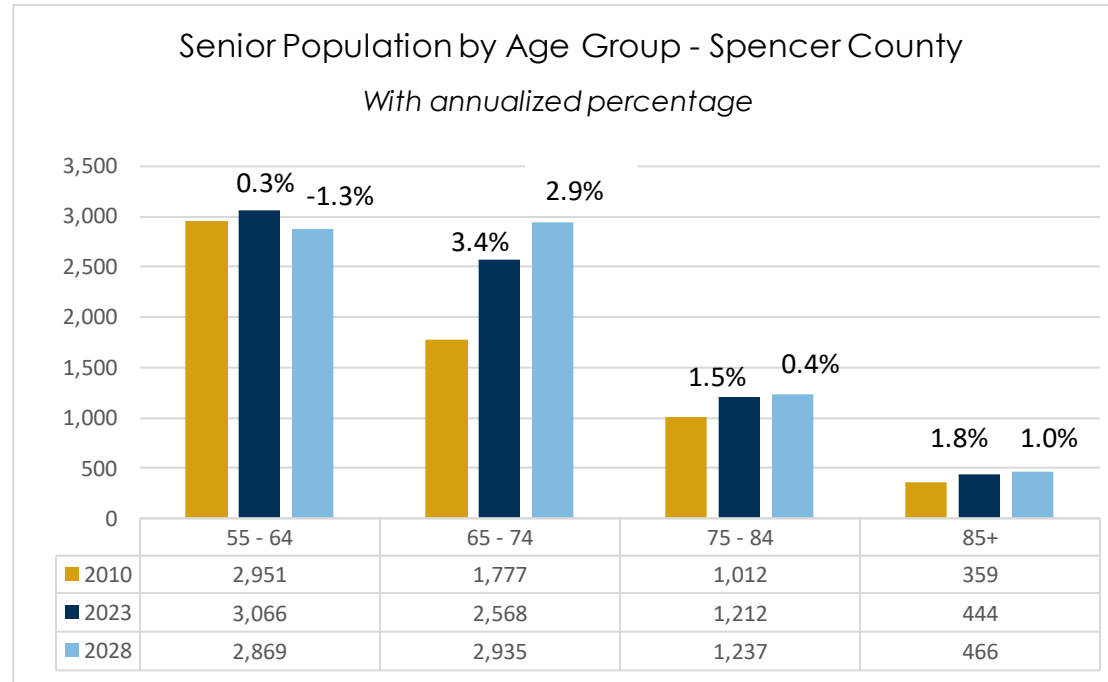
# Demographics

## Total Population



The declining population rate is projected to slow.

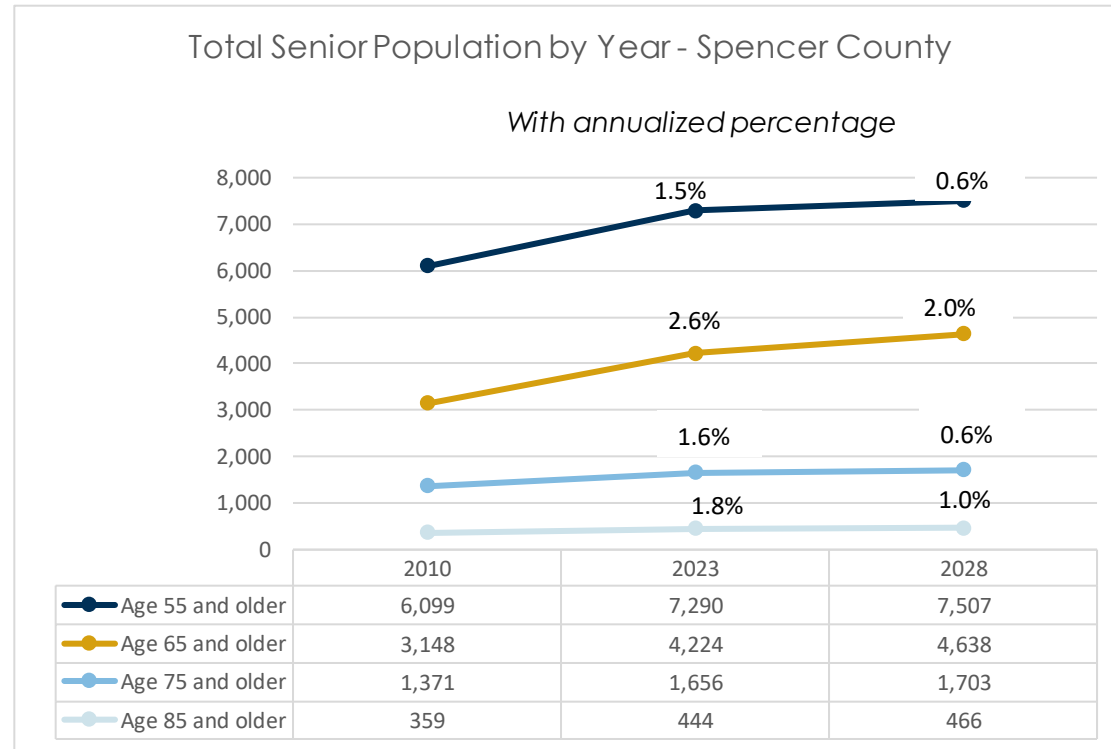
## Population by Age Group



Solid population growth is evident in the 65-74 age group.

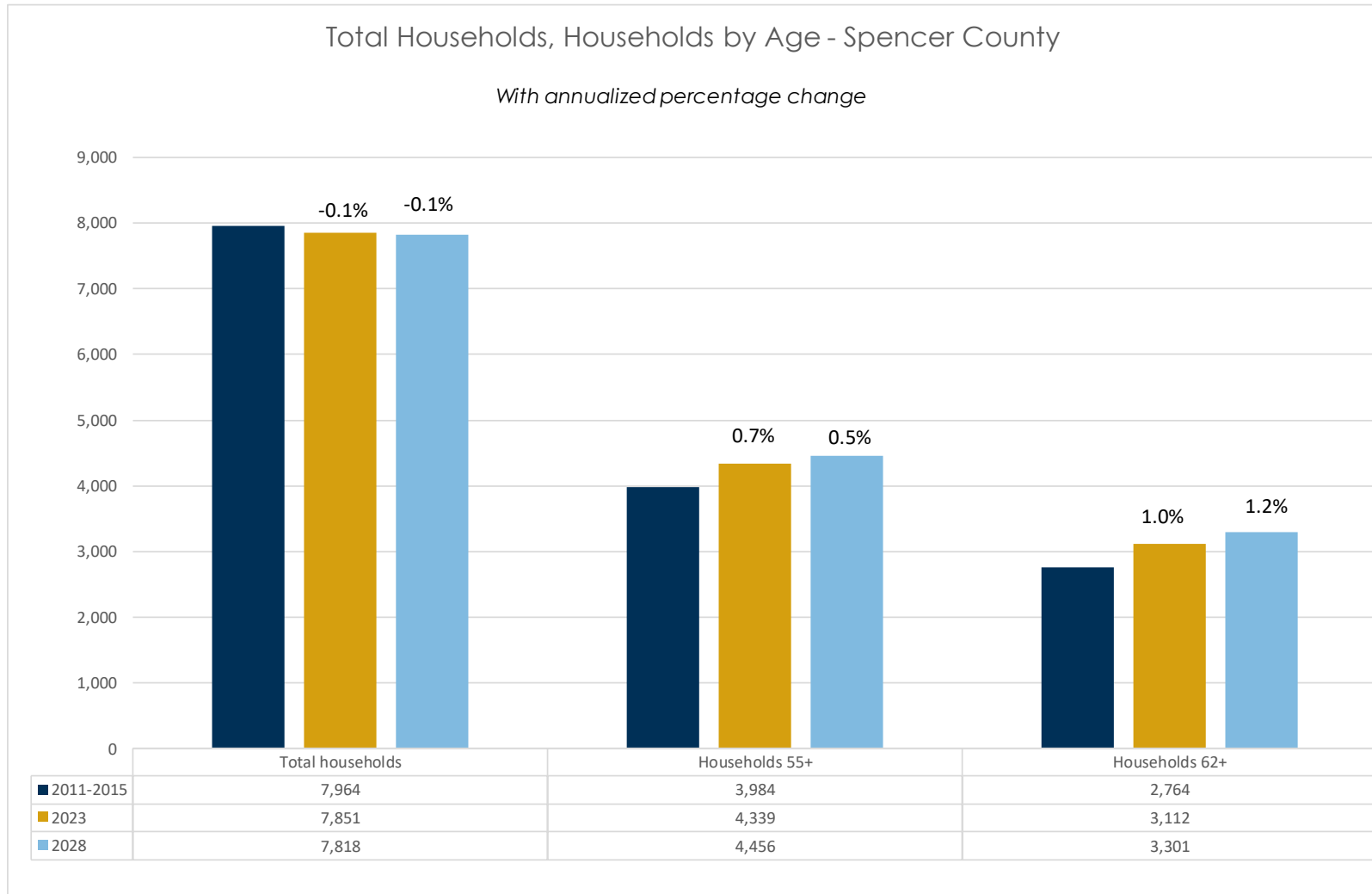


### Total Senior Population by Year



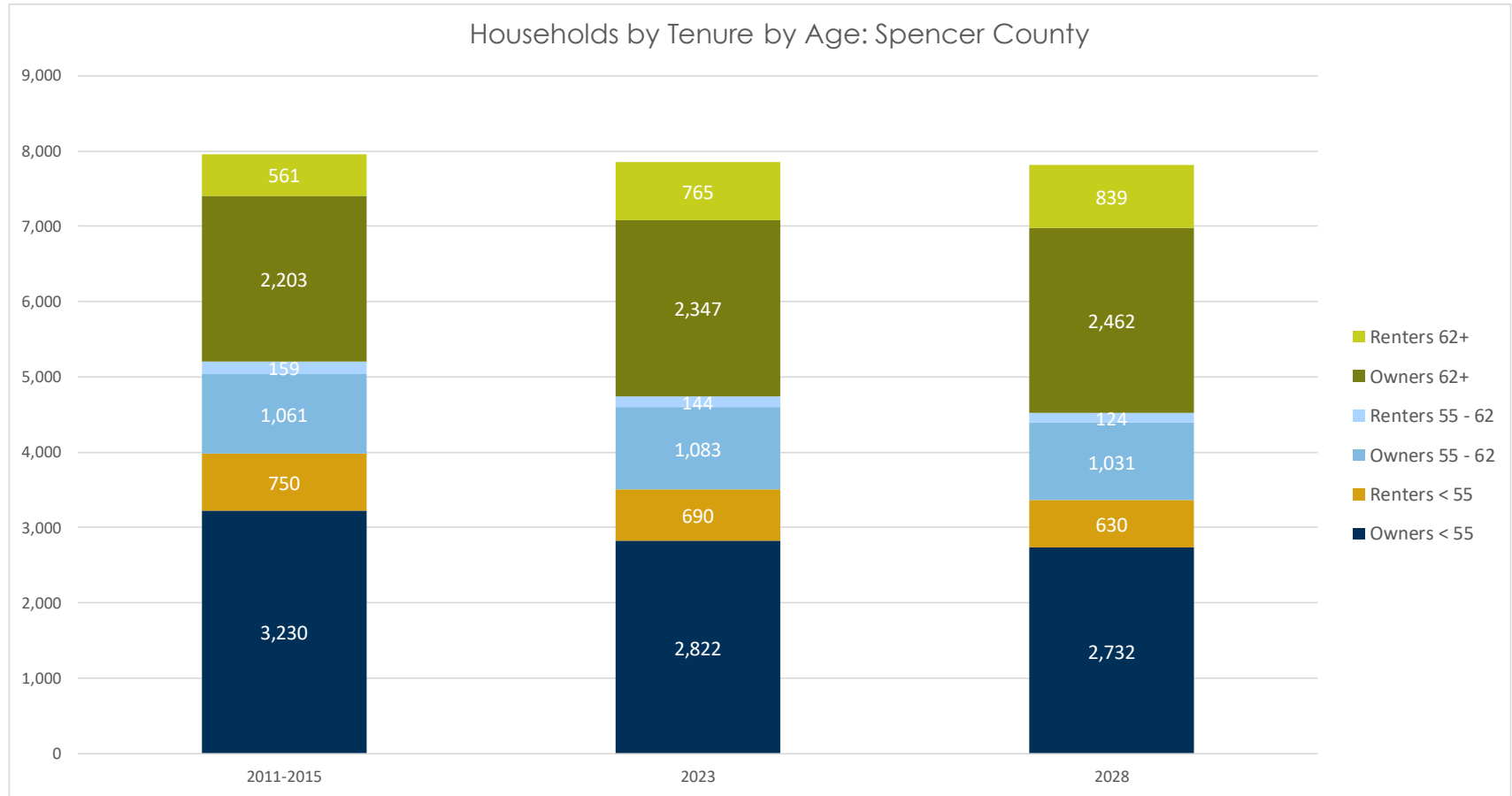
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.

## Households



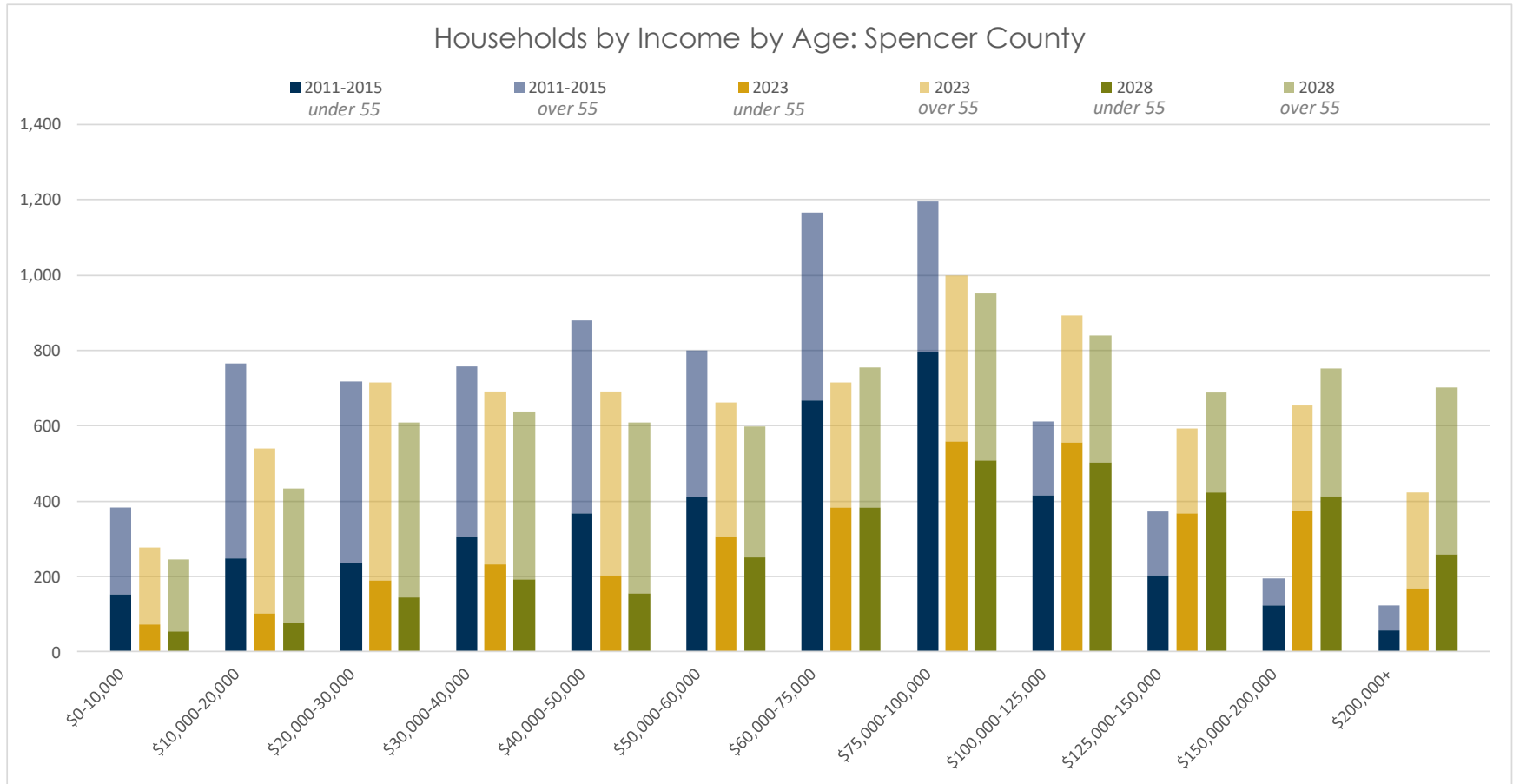
Strongest growth is evident in households 62 and older.

## Households by Tenure



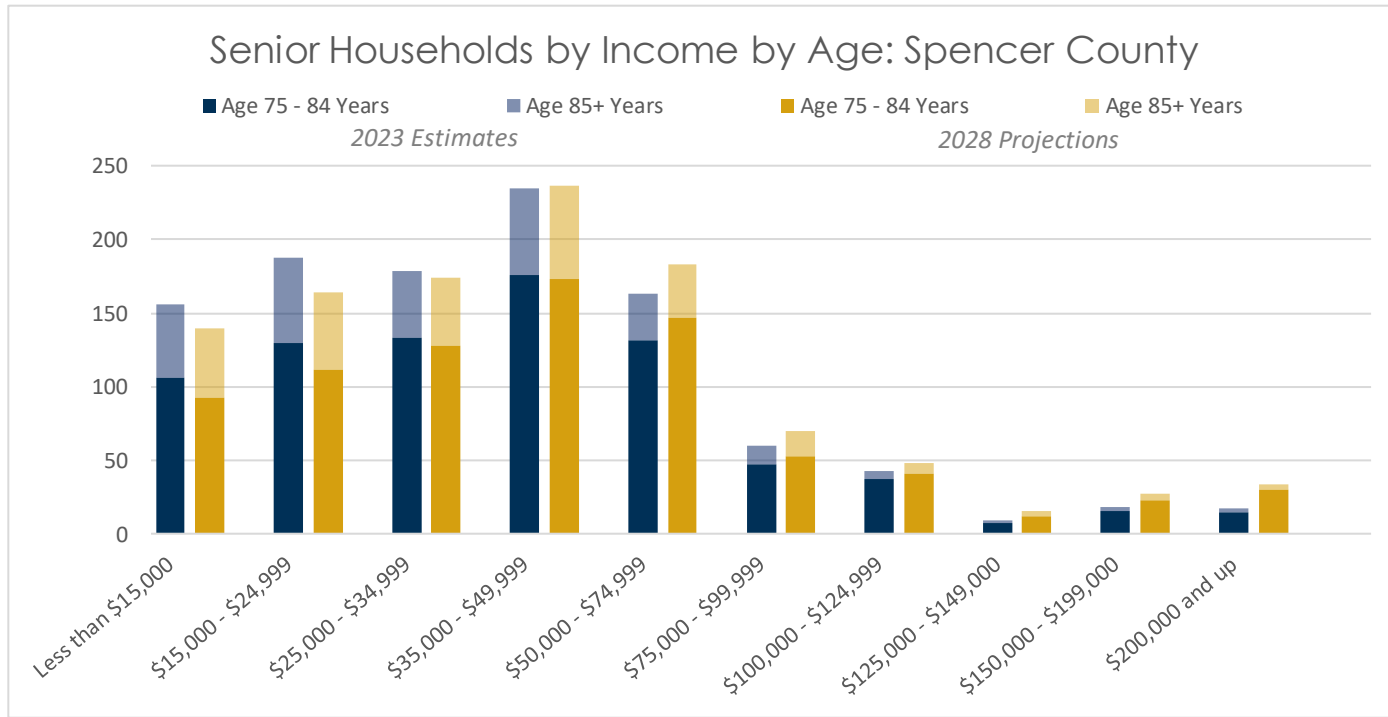
The number of renter and owner households aged 62+ is increasing. All younger households are declining.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections through 2028 this trend continues.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Spencer County, 16.8% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Spencer County	1,567
Renter HH paying 40 to 49% of income	109
Renter HH paying 50% or more of income	154
<i>Total rent overburdened</i>	263
Percentage	16.8%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Spencer County, 1.2% of households live in substandard housing, a rate identical to the region.

Substandard Housing	Number
Total households in Spencer County	7,858
Owner-occupied lacking plumbing facilities	43
Owner-occupied lacking kitchen facilities	45
Renter-occupied lacking plumbing facilities	7
Renter-occupied lacking kitchen facilities	0
<i>Total households with substandard units</i>	95
Percentage	1.2%

# Supply – Independent Living

## Spencer County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Chrisney Community	Chrisney	22	22	100.0%	✓	<b>46</b>
	Santa's Community	Santa Claus	24	24	100.0%	✓	
<b>LIHTC</b>	<i>None</i>						<b>0</b>
<b>Market Rate</b>	<i>None</i>						<b>0</b>

## Planned Units

Geography	Notes
Spencer County	Kay Erwin, Spencer County Plan Commission Administrator, reported that there are currently no senior housing developments in the planned or proposed phases within the Plan Commission's jurisdiction.
Dale	Cindy Morrison, Town of Dale Clerk Treasurer, reported that there are currently no multifamily housing developments in the planned or proposed phases.
Rockport	The mayor of Rockport, Cathy Kirkpatrick, reported that there are currently no multifamily housing developments in the planned or proposed phases.
Santa Claus	Kyla Scherzer, Santa Claus Utilities Clerk, reported that there are currently no multifamily housing developments in the planned or proposed phases in Santa Claus.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Spencer County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Core Of Dale	Dale	60	38	NA	60	
SNF	Waters of Rockport	Rockport	60	35	NA	60	Formerly Miller's Merry Manor
SNF	Willowdale Village	Dale	50	29	NA	50	

# Housing Demand

## Income Parameters

Spencer County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$21,000
	LIHTC	60%	\$21,001	\$42,000
	Market rate	300%	\$42,001	\$210,000
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$210,000
	Skilled Nursing Facility		\$0	\$210,000



## Disability Percentage

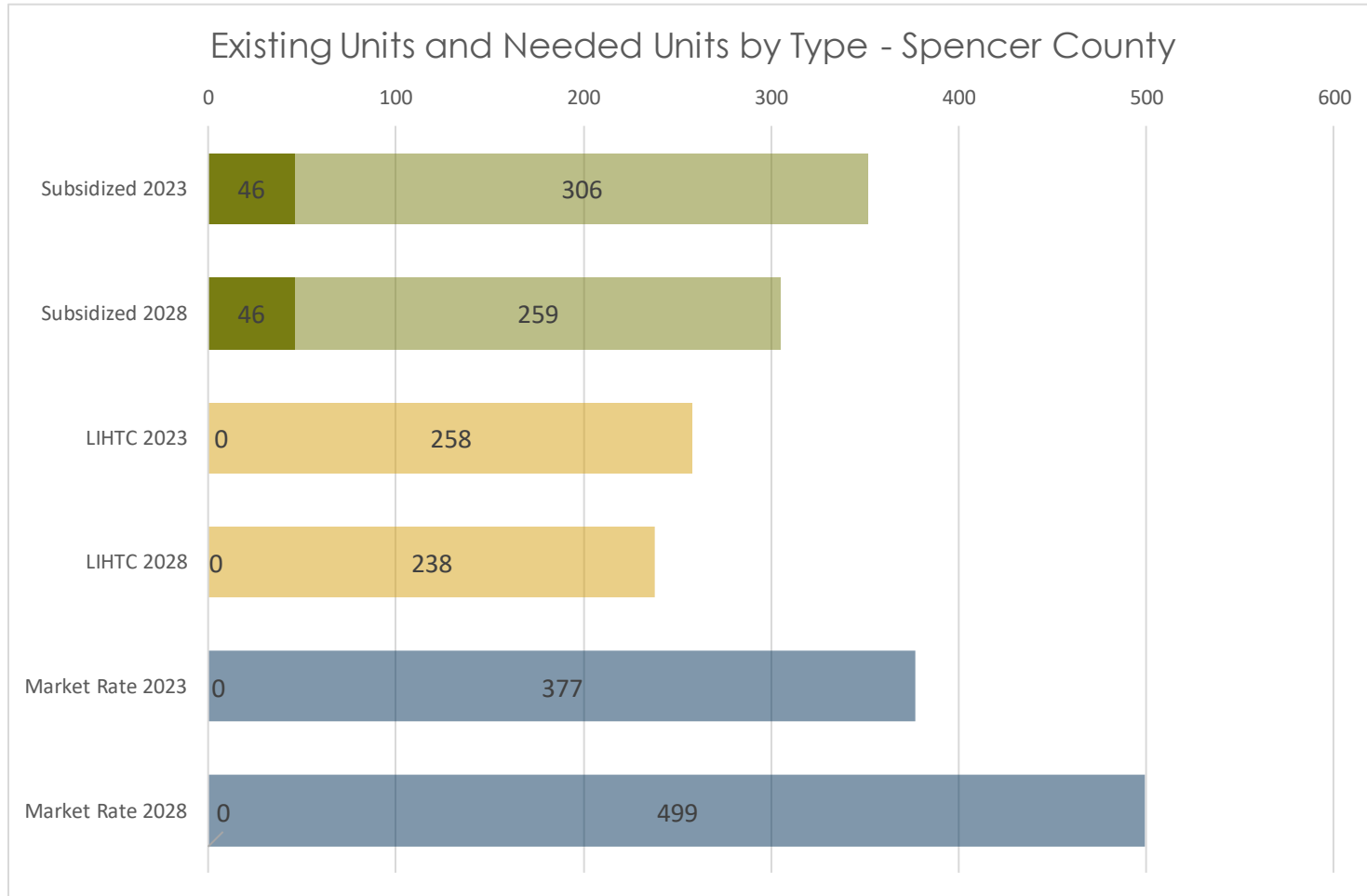
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Spencer County	Number	Percentage
Estimate, Total	19,697	
Estimate, Total, Male	10,080	
Estimate, Total, Male, 75 years and older	715	100.0%
Estimate, Total, Male, 75 years and older, with a disability	329	46.0%
Estimate, Total, Female	9,617	
Estimate, Total, Female, 75 years and older	789	100.0%
Estimate, Total, Female, 75 years and older, with a disability	348	44.1%
Estimate, Total, Male & Female, 75 years and older	1,504	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	677	45.0%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



**With 46 units for 909 senior renters, Spencer County qualifies as an *Age-Restricted Rental Housing Desert*. Solid demand exists for all types of housing.**

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Spencer County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$21,001	\$42,001	\$0	\$21,001	\$42,001
<b>Maximum Income</b>	\$21,000	\$42,000	\$210,000	\$21,000	\$42,000	\$210,000
<b>Senior renters 55+ in income bracket</b>	344	240	325	298	221	444
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	348	791	2,292	294	734	2,465
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	8	18	52	7	17	56
<b>Equals</b>						
<b>Total Demand</b>	<b>352</b>	<b>258</b>	<b>377</b>	<b>305</b>	<b>238</b>	<b>499</b>
<b>Less existing units</b>	46	0	0	46	0	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>306</b>	<b>258</b>	<b>377</b>	<b>259</b>	<b>238</b>	<b>499</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		909	963			
Total senior 55+ owner households		3,430	3,493			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Spencer County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$210,000	\$210,000	\$33,948	\$210,000	\$210,000
<b>(A) Persons 75 - 84 income eligible</b>	550	688		498	767	
<b>(B) Persons 85+ income eligible</b>			417			438
<b>(C) Percent of persons 75+ with a disability</b>	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%
<b>Income-eligible persons 75+ with a disability</b>	248	310	188	224	345	197
<i>calculation A * C (RCF), B * C (SNF)</i>						
<b>Total Demand</b>	<b>248</b>	<b>310</b>	<b>188</b>	<b>224</b>	<b>345</b>	<b>197</b>
<i>Demand for RCF units are summed</i>	<b>558</b>			<b>569</b>		
<b>Less existing beds</b>	0		170	0		170
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>558</b>		<b>18</b>	<b>569</b>		<b>27</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		1,239	1,265			
Total senior population 85+		417	438			

Solid demand exists for Residential Care. There are no licensed Residential Care Facilities in the county.

### ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

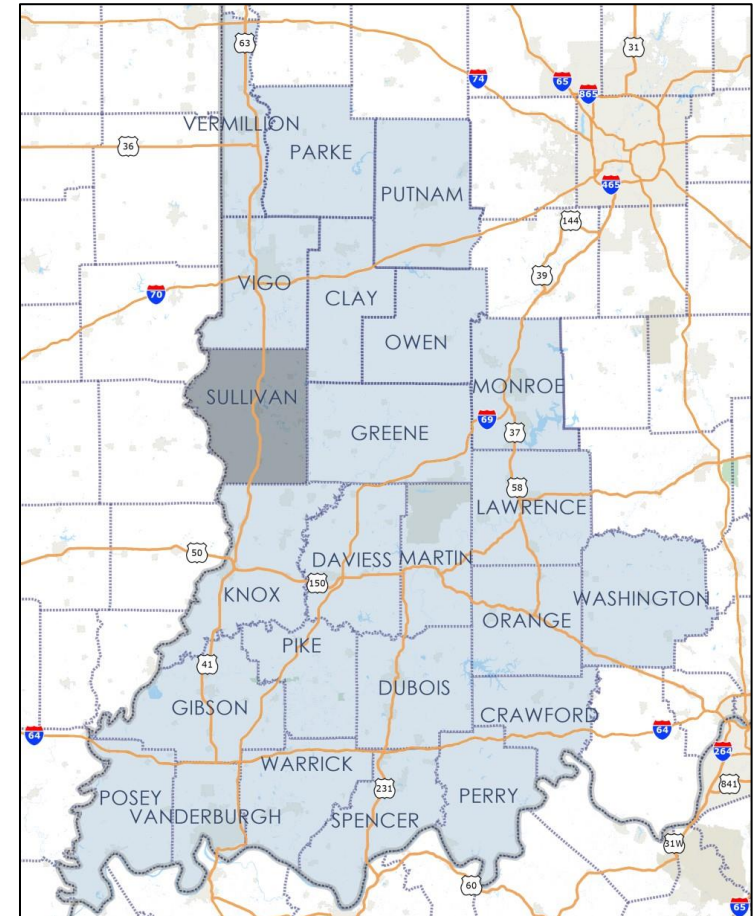
<b>Bed Need Analysis with ISDH Bed Need Rate: Spencer County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	4,224	4,638
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	122	134
Supply (D)	170	170
<i>Net demand (D - C)</i>	<i>-48</i>	<i>-36</i>

The ISDH report for July 1, 2023 shows Spencer County to have projected Comprehensive Care Bed Need of -28 for seniors 65 and older.

# Sullivan County

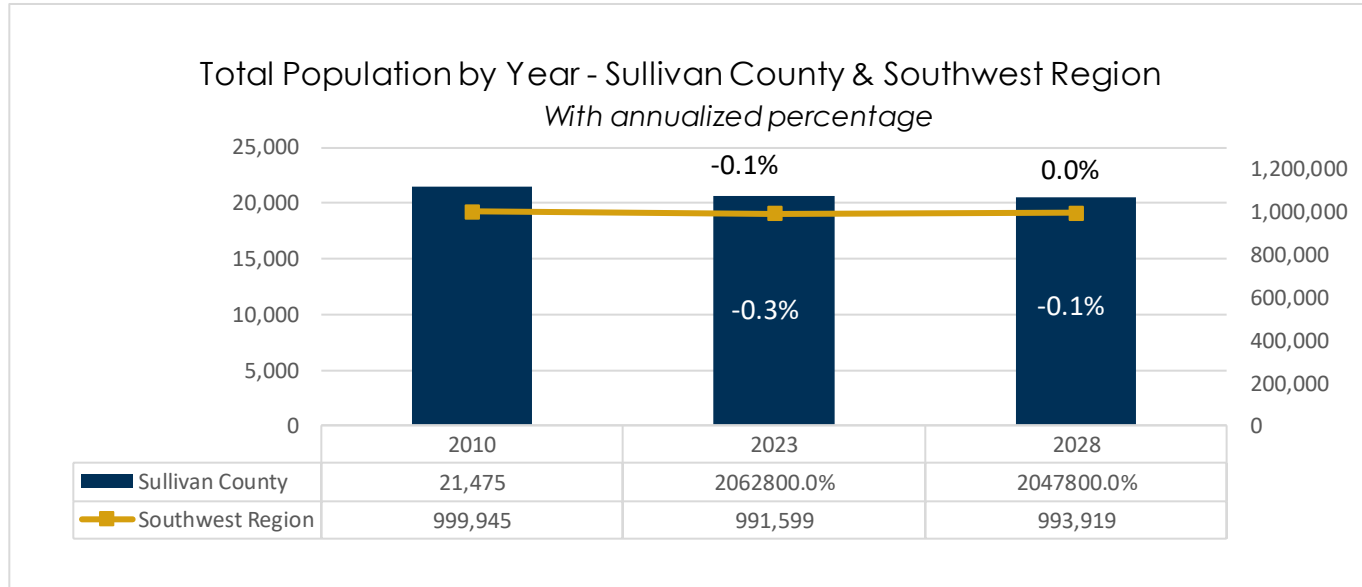
## Key Findings

- The population in Sullivan County declined from 2010 to 2023. Projections for 2028 indicate the decline will slow.
- Solid population growth is evident in the 65-74 age group, a growth trend that will remain steady through 2028.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.
- Strongest growth is evident in households aged 62 and older.
- All the growth in households by tenure belongs to owners and renters 62+.
- A substantial group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028. When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 indicate these income trends will continue.
- In Sullivan County, 27.3% of the renters are rent overburdened compared to 30.6% for the region. In the county, 1.0% of the households live in substandard housing compared to 1.2% for the region.
- The county has solid demand for senior LIHTC and market rate housing.
- The county has solid demand for Residential Care, however, there are currently no licensed Residential Care Facilities.



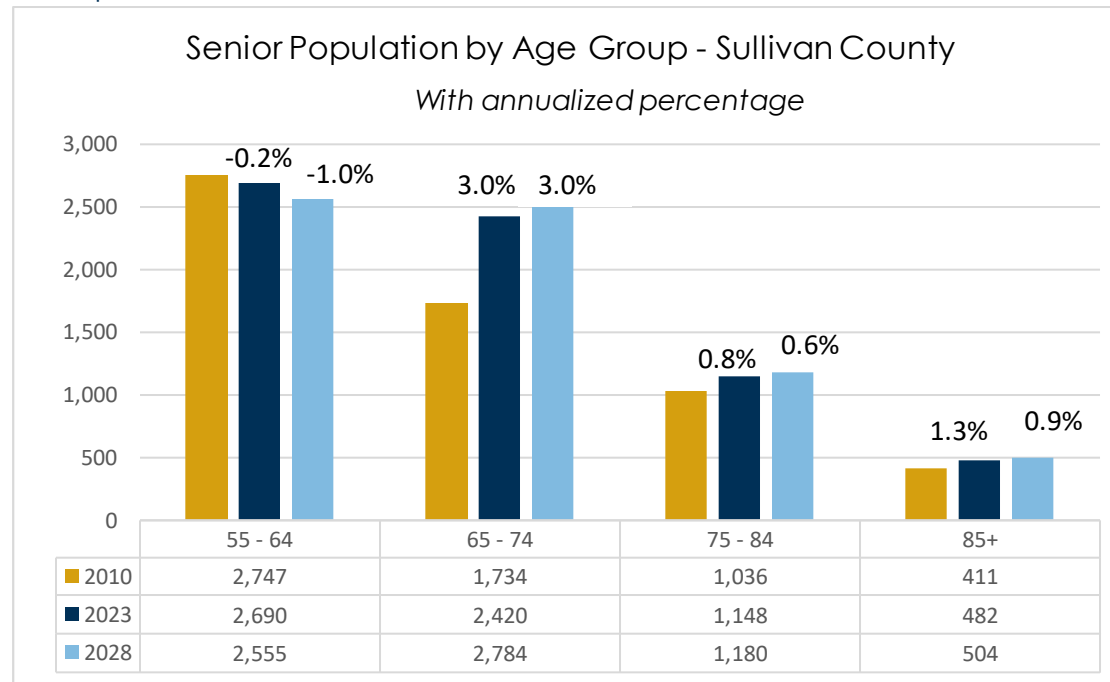
# Demographics

## Total Population



The declining population is projected to shift to a state of stability.

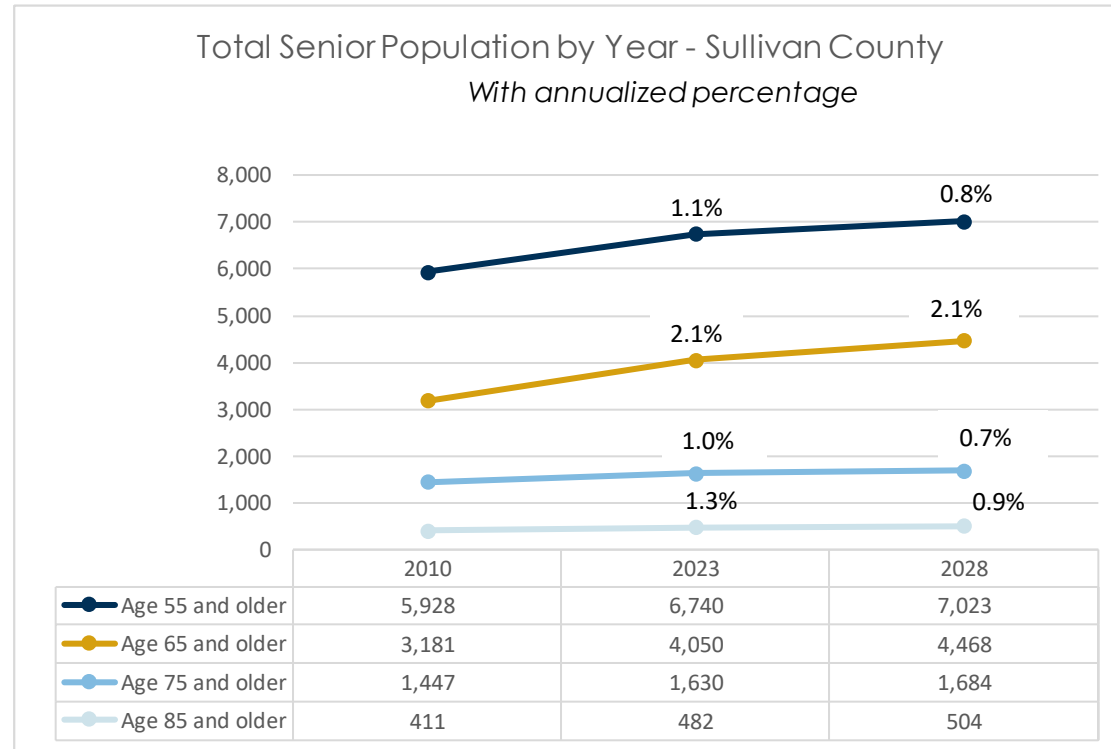
## Population by Age Group



**Strongest population growth is evident in the 65-74 age group, and the growth trend remains steady through 2028.**

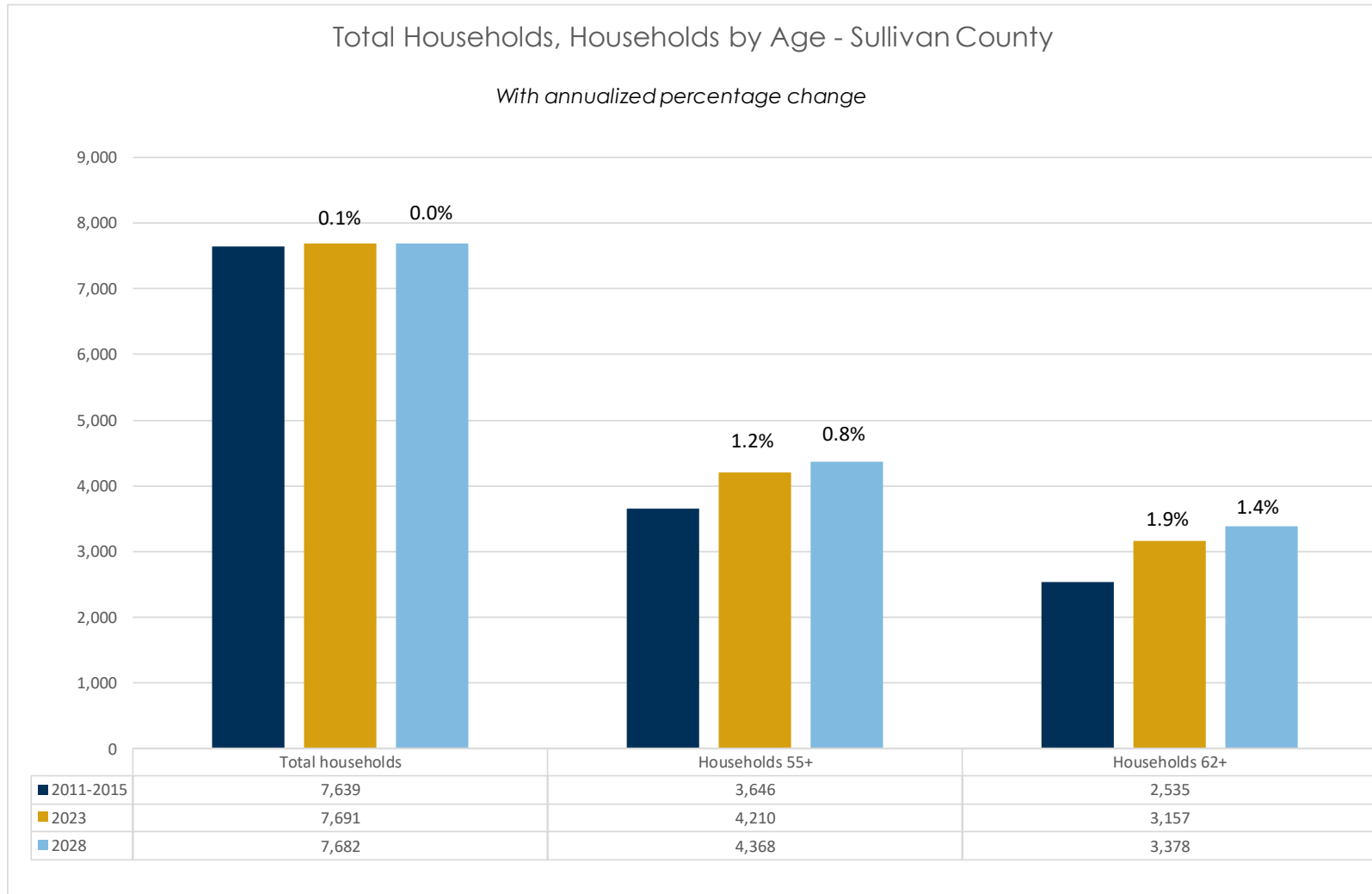


### Total Senior Population by Year



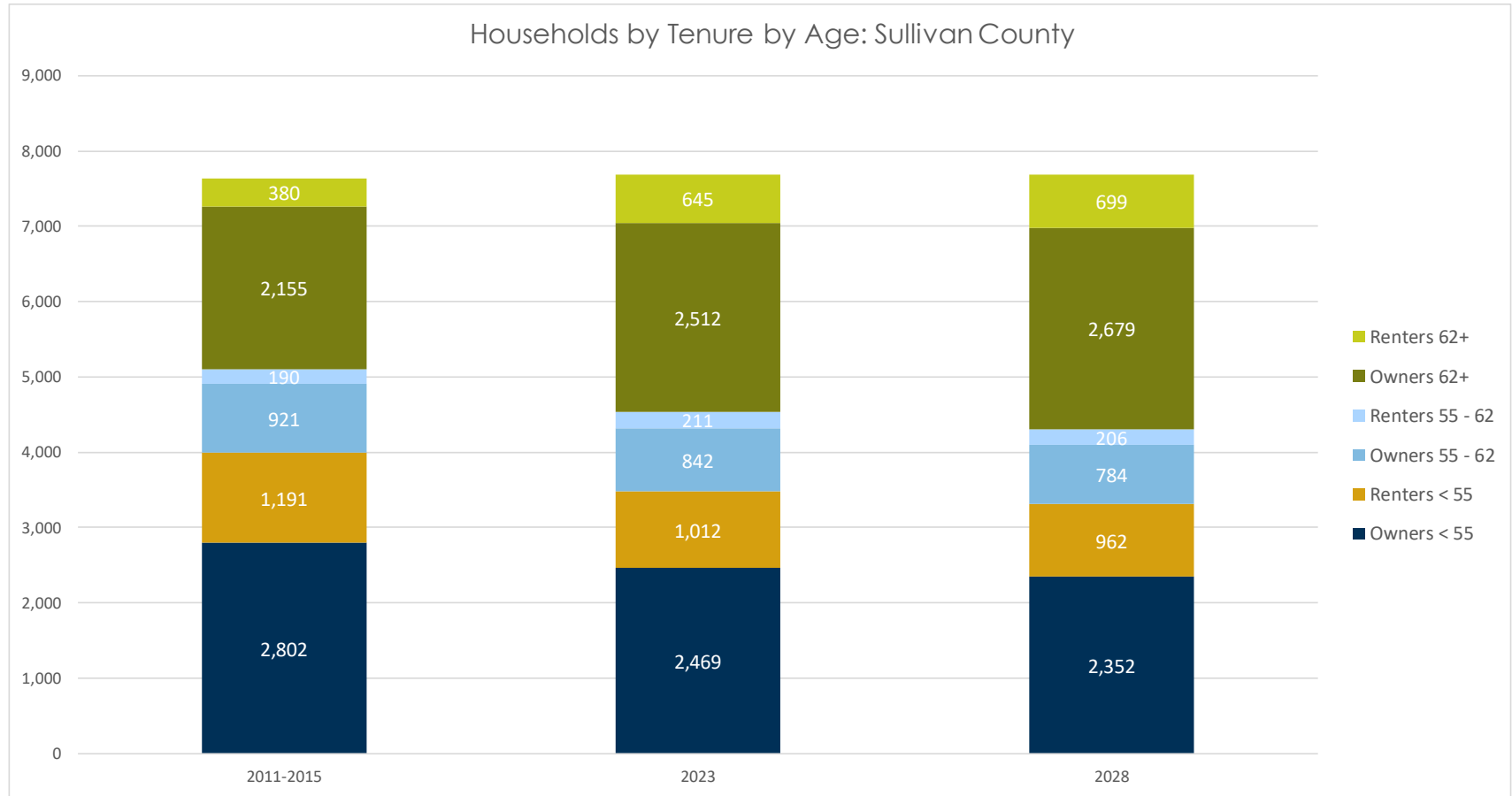
The total senior population is growing. A decline in the 55-64 age group lowers the 55+ growth rate from 2023 to 2028.

## Households



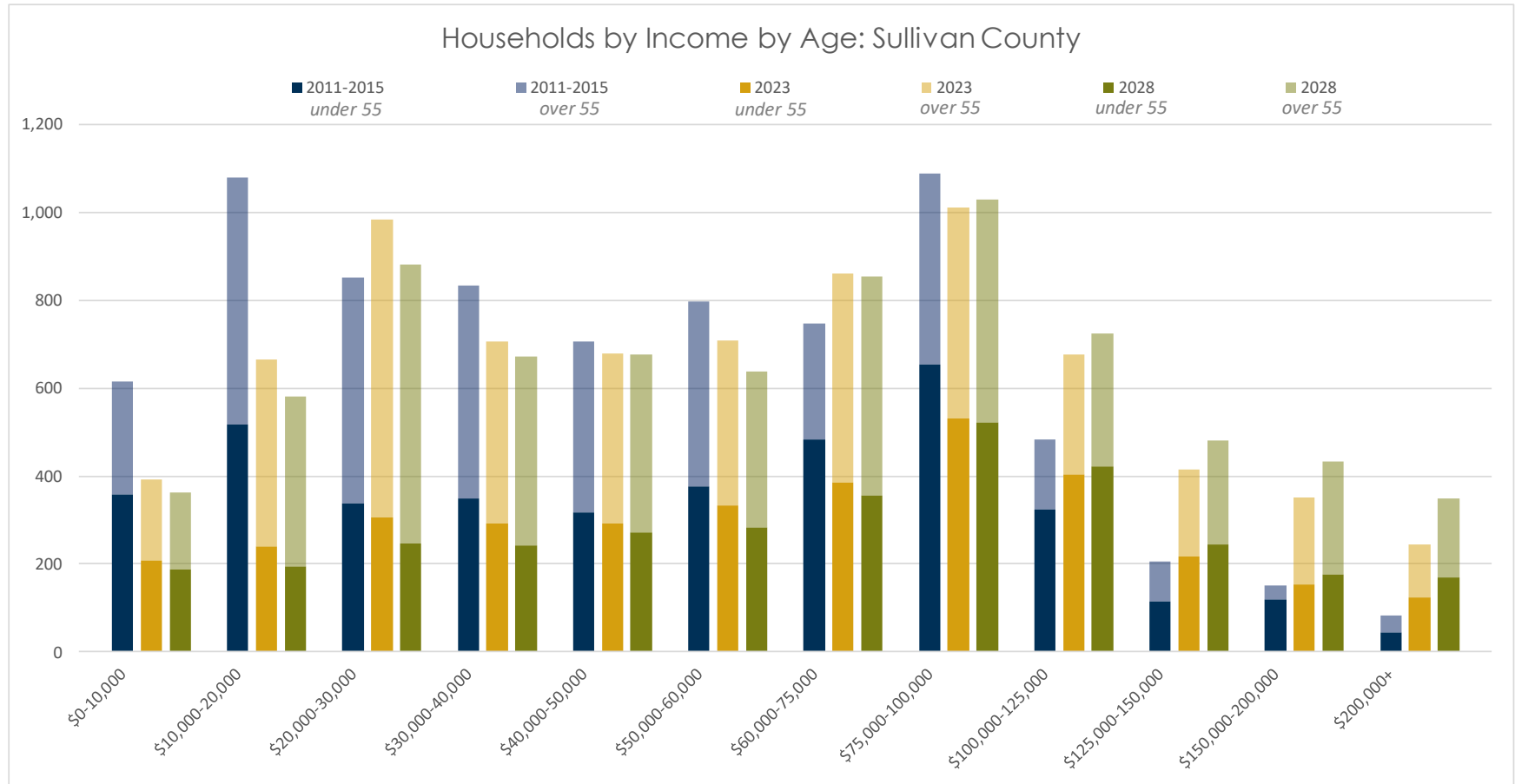
Strongest growth is evident in households aged 62 and older.

## Households by Tenure



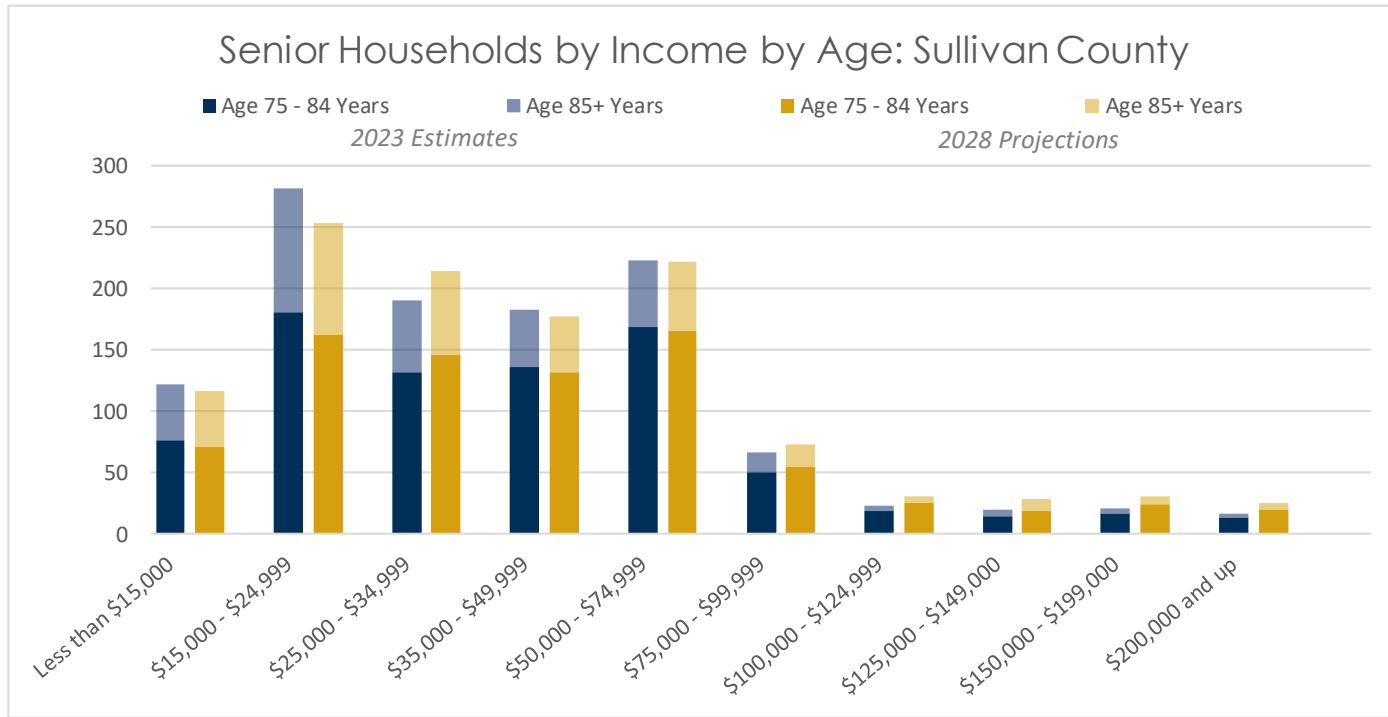
The number of renter and owner households aged 62+ is increasing. All younger households are declining.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. Trends for 2028 remain steady.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Sullivan County, 27.3% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Sullivan County	1,856
Renter HH paying 40 to 49% of income	74
Renter HH paying 50% or more of income	433
<i>Total rent overburdened</i>	507
Percentage	27.3%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Sullivan County, 1.0% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Sullivan County	7,709
Owner-occupied lacking plumbing facilities	4
Owner-occupied lacking kitchen facilities	20
Renter-occupied lacking plumbing facilities	9
Renter-occupied lacking kitchen facilities	46
<i>Total households with substandard units</i>	79
Percentage	1.0%

# Supply – Independent Living

## Sullivan County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
	Shelburn Senior Citizens						<b>18</b>
<b>Subsidized</b>	Housing	Shelburn	18	18	100.0%	✓	
<b>LIHTC</b>	Historic Sullivan Lofts	Sullivan	40	40	100.0%	✓	<b>40</b>
<b>Market Rate</b>	*Envive of Sullivan	Sullivan	77	NA			<b>77</b>

\*Enhanced senior living

## Planned Units

Geography	Notes
Sullivan County	Deann Talley, Sullivan County Redevelopment Commission Director, reported that there are currently no senior housing developments in the planned or proposed phases within the Redevelopment Commission's jurisdiction.
Sullivan	Brian Pound, Sullivan Building Commissioner, reported that there are currently no multifamily housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Sullivan County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Breckenridge Health & Rehabilitation	Sullivan	77	30	NA	77	ISDH report 1/5/22
RCF	Breckenridge Commons	Sullivan	53	52	53	NA	ISDH report 1/2/24
SNF	Waters of Sullivan	Sullivan	93	43	NA	93	Formerly Miller's Merry Manor

# Housing Demand

## Income Parameters

Sullivan County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$209,700
	Skilled Nursing Facility		\$0	\$209,700



## Disability Percentage

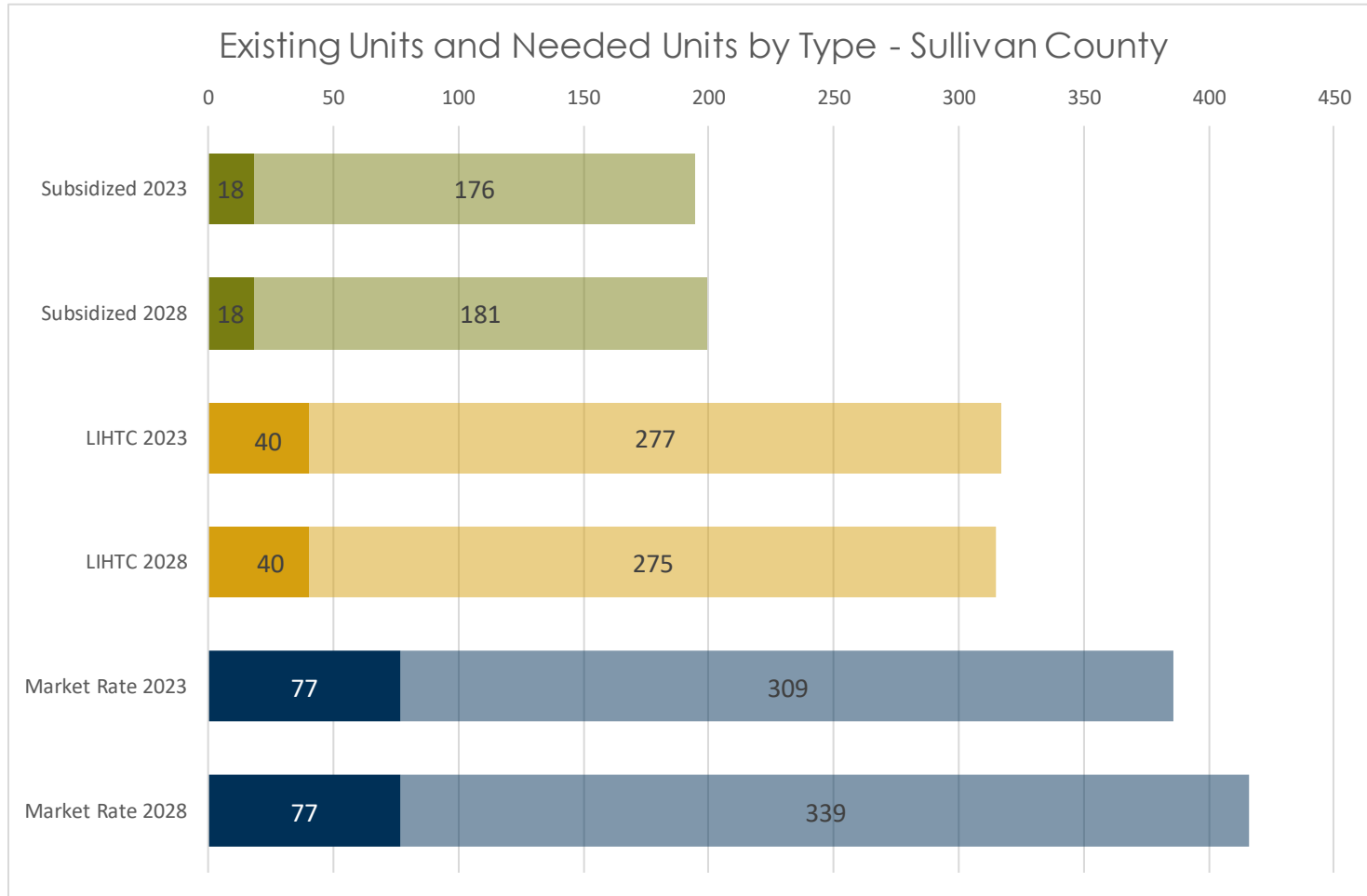
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Sullivan County	Number	Percentage
Estimate, Total	18,754	
Estimate, Total, Male	9,174	
Estimate, Total, Male, 75 years and older	571	100.0%
Estimate, Total, Male, 75 years and older, with a disability	262	45.9%
Estimate, Total, Female	9,580	
Estimate, Total, Female, 75 years and older	865	100.0%
Estimate, Total, Female, 75 years and older, with a disability	485	56.1%
Estimate, Total, Male & Female, 75 years and older	1,436	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	747	52.0%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The county has solid demand for senior LIHTC and market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Sullivan County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	186	300	338	192	299	365
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	380	749	2,094	328	716	2,235
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	9	17	47	7	16	51
<b>Equals</b>						
<b>Total Demand</b>	<b>194</b>	<b>317</b>	<b>386</b>	<b>199</b>	<b>315</b>	<b>416</b>
<b>Less existing units</b>	18	40	77	18	40	77
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>176</b>	<b>277</b>	<b>309</b>	<b>181</b>	<b>275</b>	<b>339</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		856	905			
Total senior 55+ owner households		3,354	3,463			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

<b>Demand Analysis - Senior Licensed Properties: Sullivan County</b>						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$209,700	\$209,700	\$33,948	\$209,700	\$209,700
<b>(A) Persons 75 - 84 income eligible</b>	533	614		523	656	
<b>(B) Persons 85+ income eligible</b>			483			505
<b>(C) Percent of persons 75+ with a disability</b>	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%
<b>Income-eligible persons 75+ with a disability</b>	277	319	251	272	341	263
<i>calculation A * C (RCF), B * C (SNF)</i>						
<b>Total Demand</b>	<b>277</b>	<b>319</b>	<b>251</b>	<b>272</b>	<b>341</b>	<b>263</b>
<i>Demand for RCF units are summed</i>	<b>597</b>			<b>613</b>		
<b>Less existing beds</b>	53		170	53		170
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>544</b>		<b>81</b>	<b>560</b>		<b>93</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		1,147	1,179			
Total senior population 85+		483	505			

**Solid demand for Residential Care exists and the county lacks licensed Residential Care Facilities.**

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

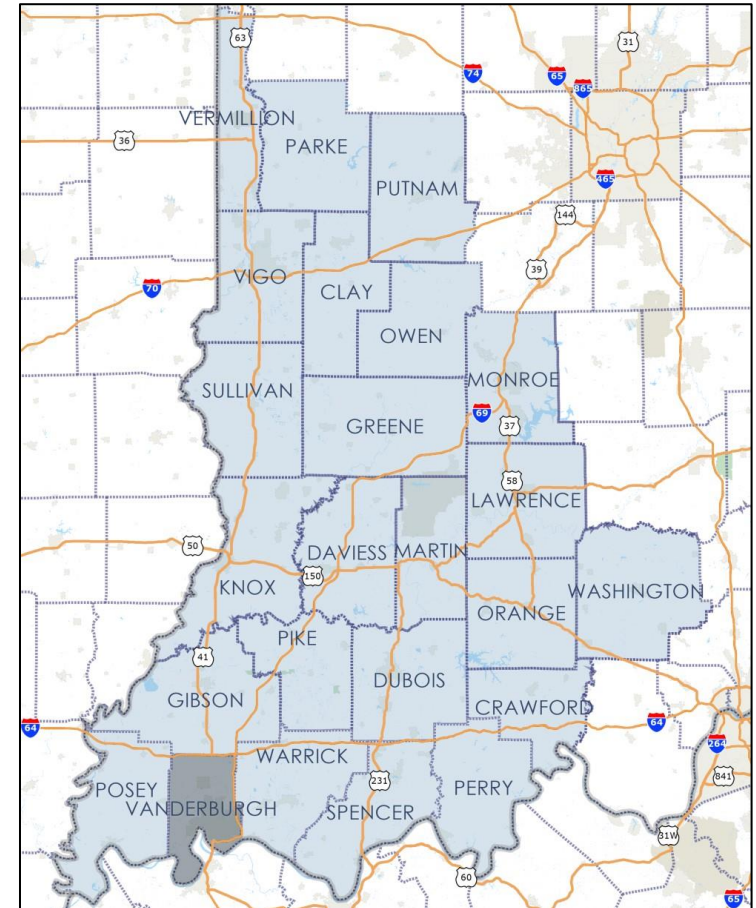
<b>Bed Need Analysis with ISDH Bed Need Rate: Sullivan County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	4,050	4,468
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	117	129
Supply (D)	170	170
<i>Net demand (D - C)</i>	-53	-41

The ISDH report for July 1, 2023 shows Sullivan County to have projected Comprehensive Care Bed Need of -54 for seniors 65 and older.

# Vanderburgh County

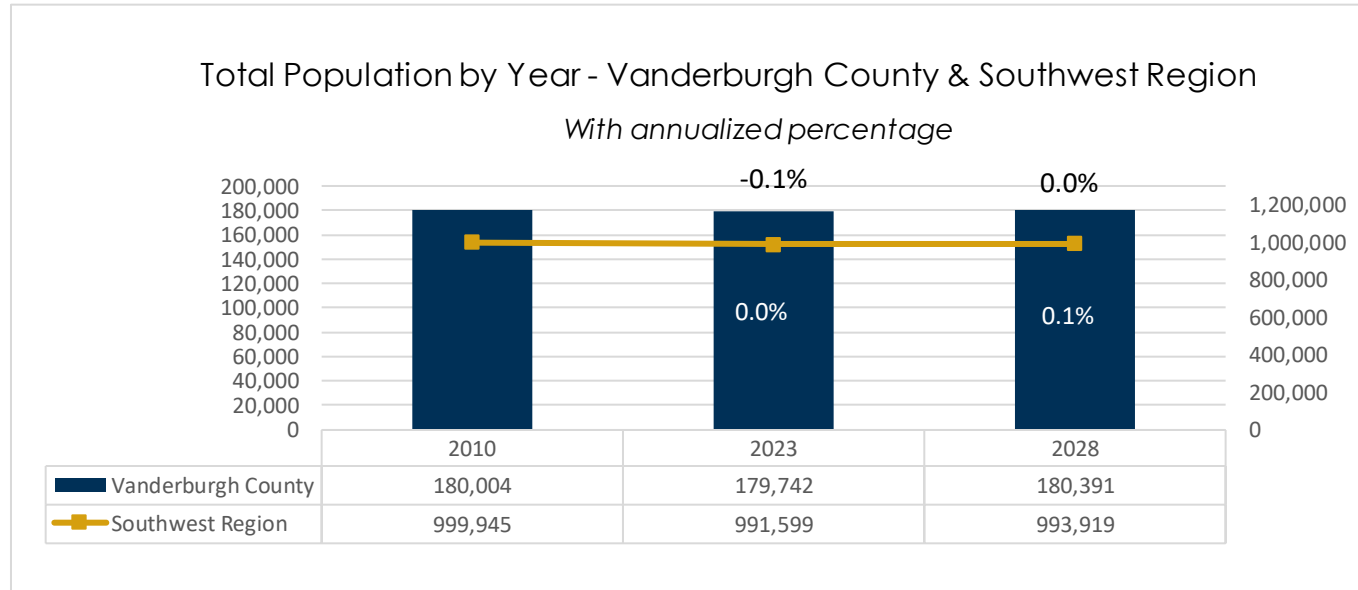
## Key Findings

- The population in Vanderburgh County is projected to remain stable. The county has the highest population in the Southwest Region.
- Strong population growth is evident in the 65-74 age group, a trend that is projected to continue
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.
- The number of households aged 62+ is growing. Meanwhile, households ages 55 to 62 as well as 55 and younger is declining.
- Owners and renters 55 and younger are declining as well as owners and renters 55 to 62. Owners and renters 62+ are increasing.
- A substantial group of households earns \$75,000 to \$100,000. Projections for 2028 show the trend continues.
- When filtered to households 75 and older, the largest group will earn \$15,000 to \$24,999. Projections for 2028 indicate a similar number of senior households will earn \$15,000 to \$24,999 and \$25,000 to \$34,999.
- In Vanderburgh County, 31.5% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 1.1% of the households live in substandard housing compared to 1.2% for the region.
- Vanderburgh County has 18.3% of the independent senior rental units in the region, yet the county has substantial unmet demand for all types of senior rental housing.
- The high-population county has substantial demand for Residential Care Facilities, with a need for 3,544 additional beds.



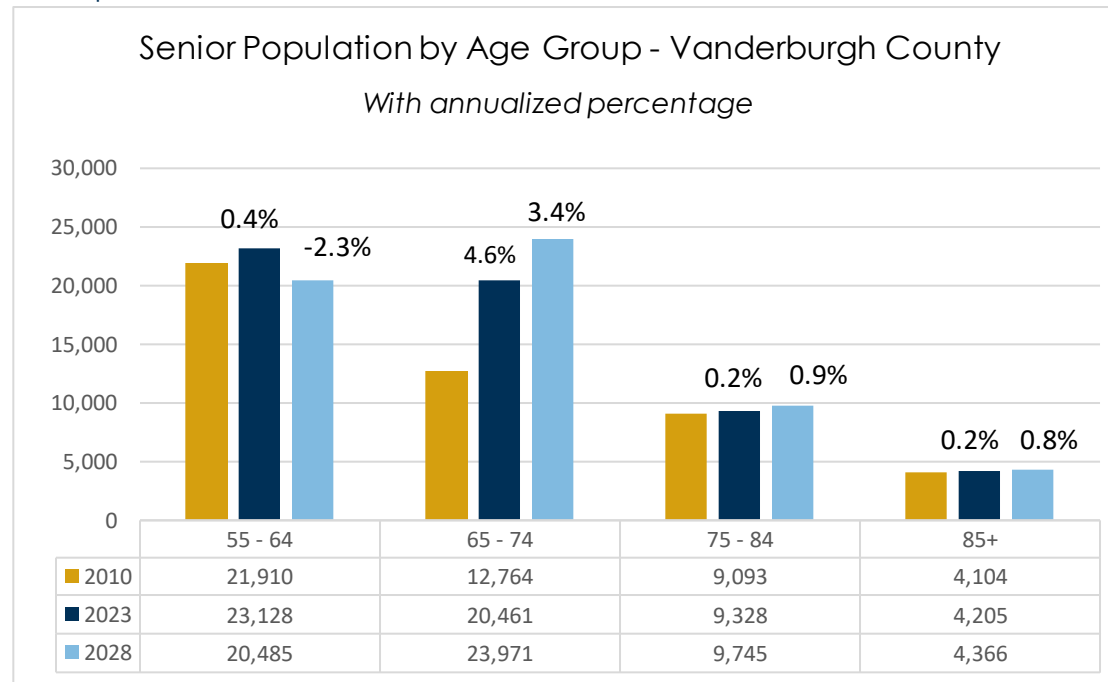
# Demographics

## Total Population



The population is projected to remain stable through 2028.

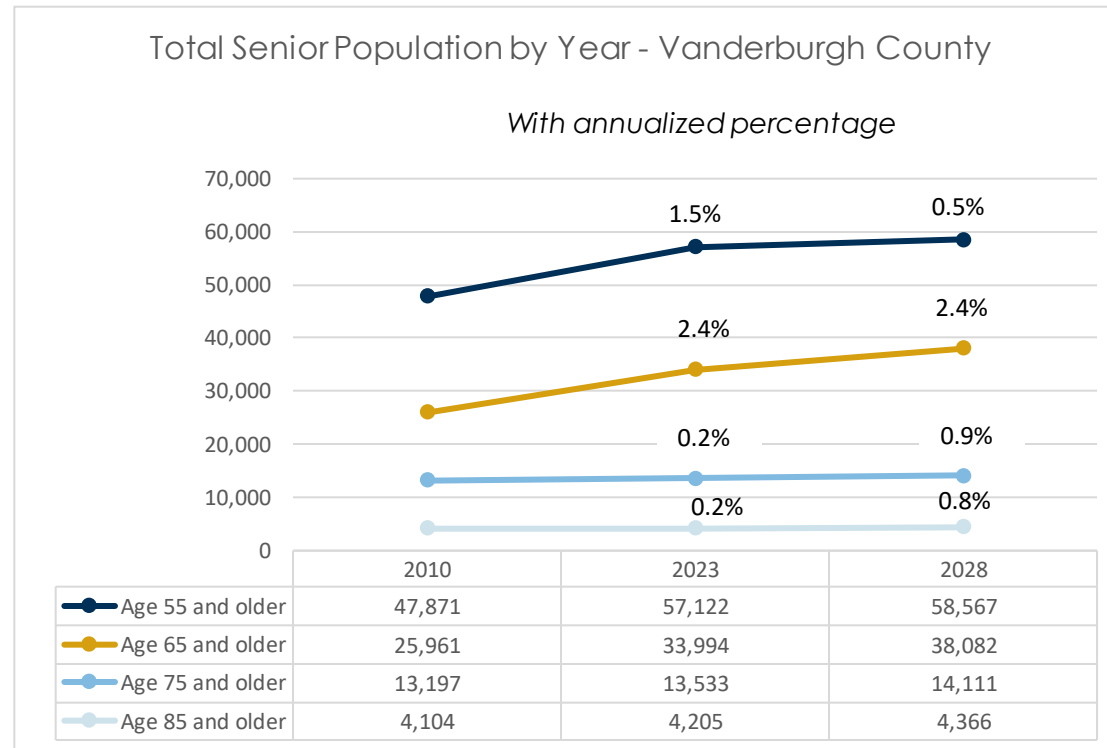
## Population by Age Group



**Strong population growth is evident in the 65-74 age group, and the growth trend remains strong through 2028.**

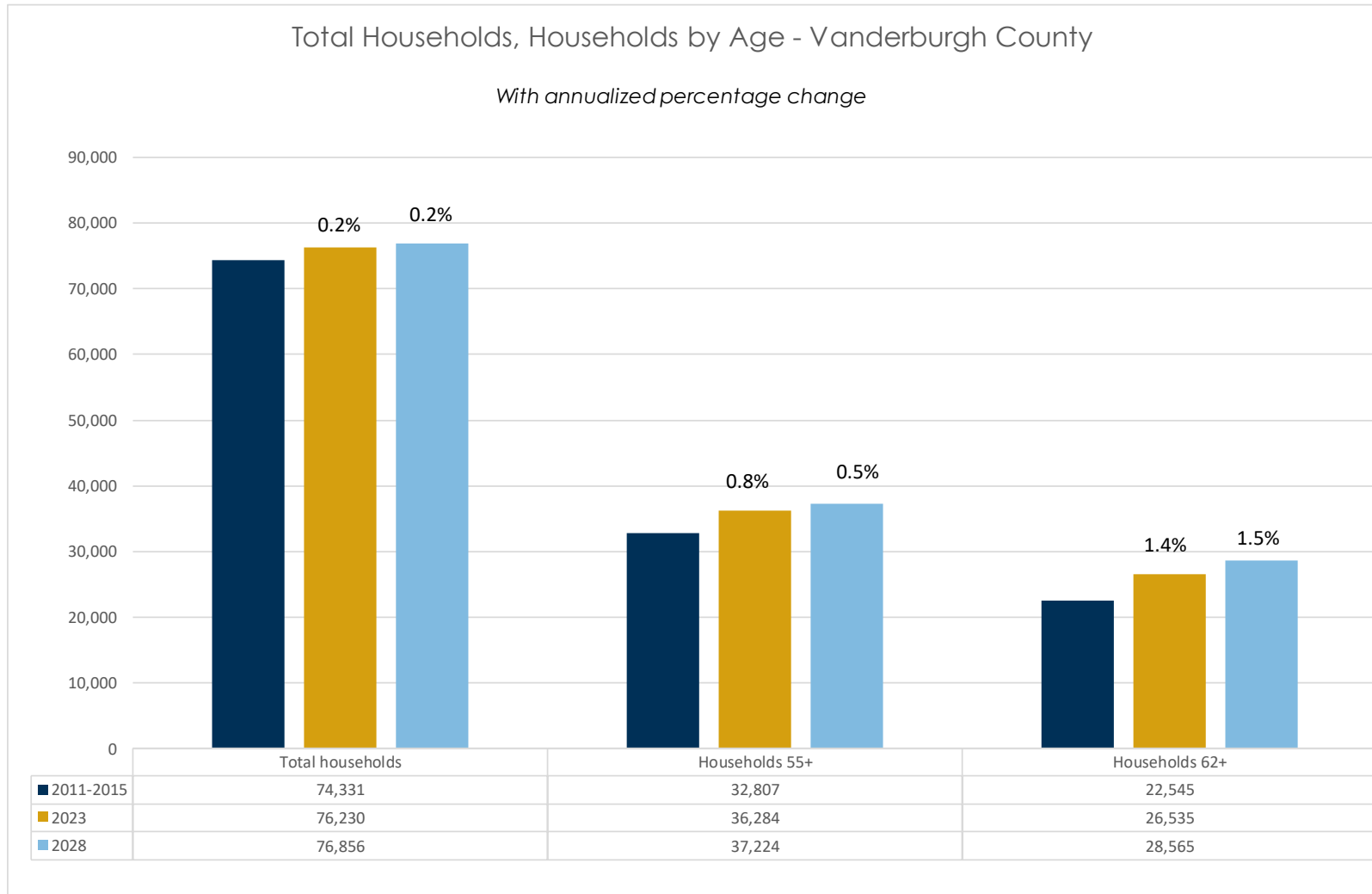


### Total Senior Population by Year



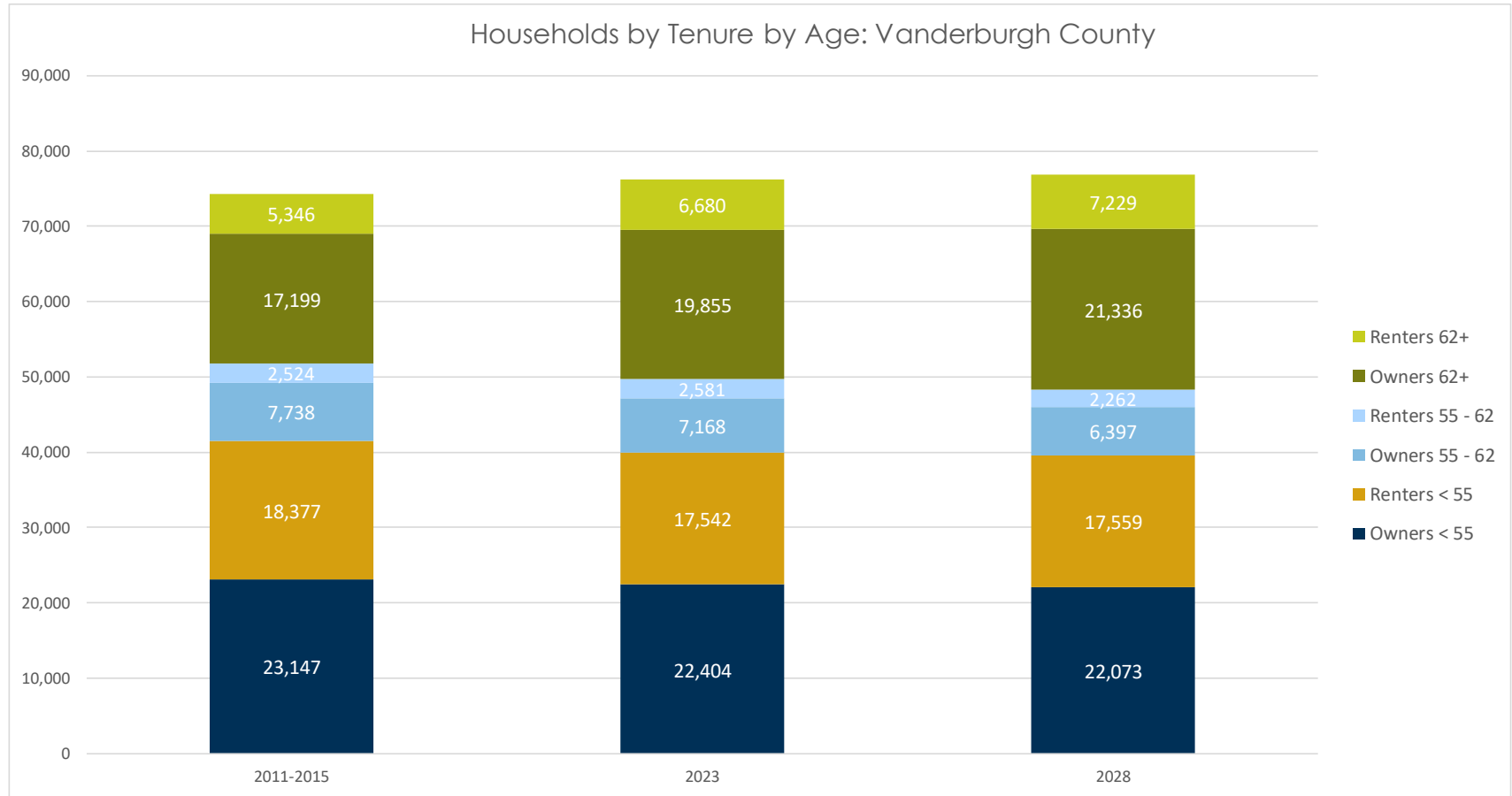
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.

## Households



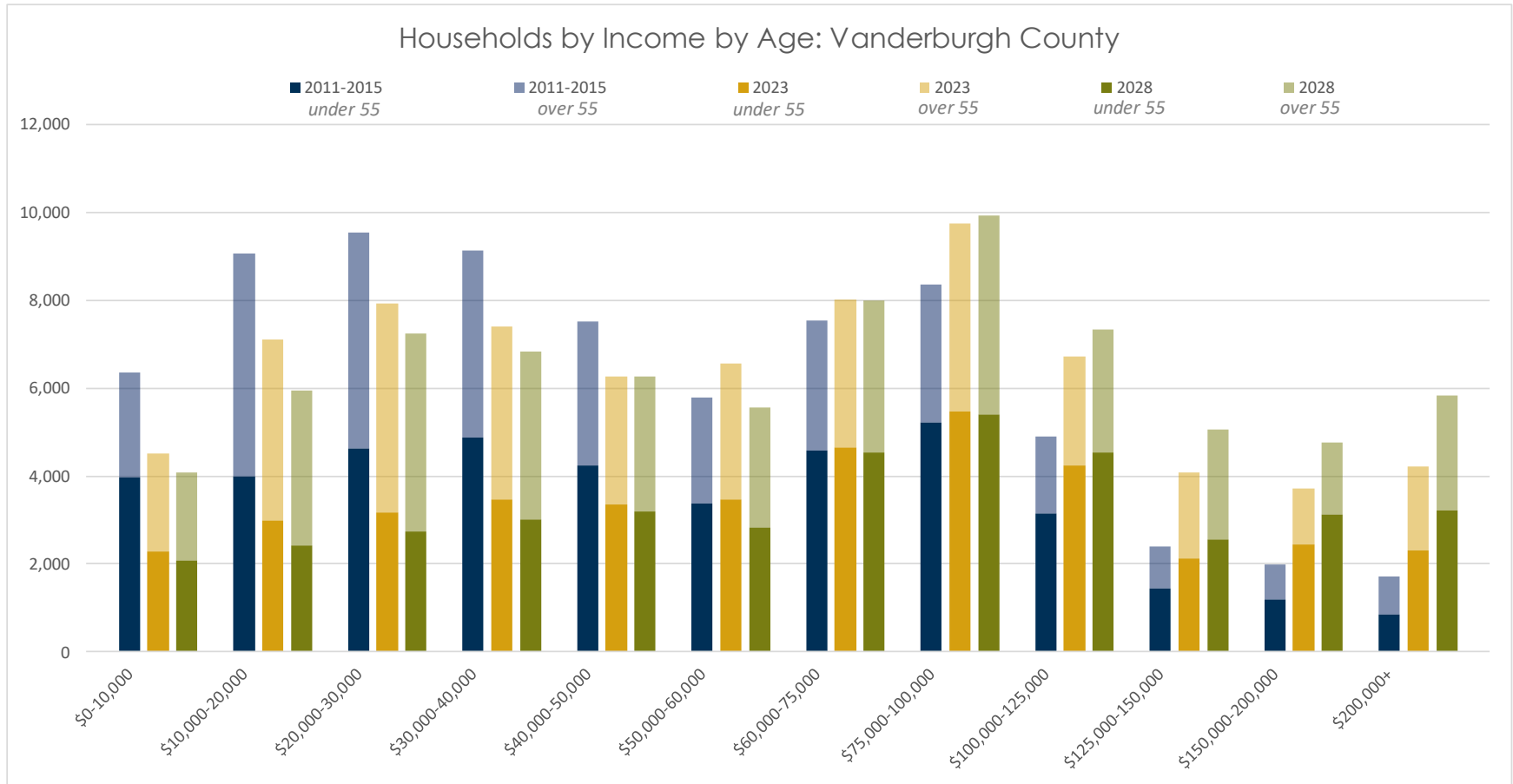
Strongest growth is evident in households 62 and older.

## Households by Tenure



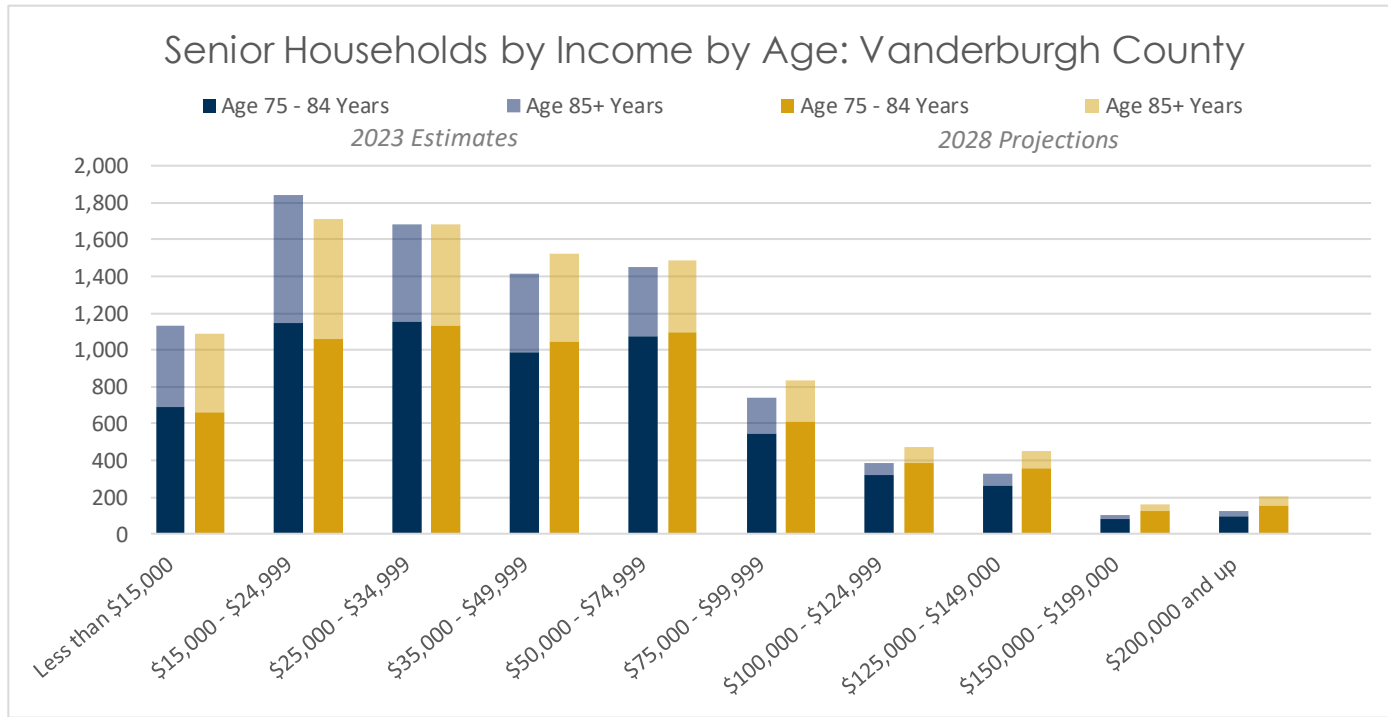
The number of owners and renters aged 62+ is increasing. All younger households are declining.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 show a similar number of senior households will earn \$15,000 to \$24,999 and \$35,000 to \$49,999.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Vanderburgh County, 31.5% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Vanderburgh County	27,071
Renter HH paying 40 to 49% of income	2,505
Renter HH paying 50% or more of income	6,034
<i>Total rent overburdened</i>	8,539
Percentage	31.5%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Vanderburgh County, 1.1% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Vanderburgh County	76,857
Owner-occupied lacking plumbing facilities	189
Owner-occupied lacking kitchen facilities	209
Renter-occupied lacking plumbing facilities	53
Renter-occupied lacking kitchen facilities	391
<i>Total households with substandard units</i>	842
Percentage	1.1%

# Supply – Independent Living

Vanderburgh County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
							<b>974</b>
<b>Subsidized</b>	Evansville Housing Authority Senior Towers	Evansville	438	NA			
	Grandview Tower	Evansville	172	172	100.0%		
	Horizon Homes	Evansville	148	148	100.0%		
	Independence Square	Evansville	123	123	100.0%		
	Liberty Terrace	Evansville	58	58	100.0%		
	Memorial Townhouses II	Evansville	35	34	97.1%	✓	
<b>LIHTC</b>	Baker Flats	Evansville	52	NA			<b>123</b>
	Cedar Trace Senior	Evansville	51	NA			
	Memorial Pointe	Evansville	10	10	100.0%	✓	
	Memorial Pointe II	Evansville	10	10	100.0%	✓	
<b>Market Rate</b>	Leisure Living Lakeside	Evansville	98	96	98.0%		<b>408</b>
	*Market Street Living	Evansville	82	NA			
	Retreat at Leisure Living	Evansville	65	37	56.9%		
	Richmond Park Independent Living	Evansville	35	35	100.0%		
	*Care Campus	Evansville	16	NA			
	*Holiday Willow Park	Evansville	112	NA			

\*Enhanced senior living

## Planned Units

Geography	Notes
Vanderburgh County	Ron London, Executive Director, Vanderburgh County Area Plan Commission, reported that there are currently no senior housing developments in the planned or proposed phases within the Plan Commission's jurisdiction.
Evansville	Kolbi Jackson, Executive Director, Evansville Department of Metropolitan Development, reported that there are currently no senior housing developments in the planned or proposed phases.



# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Vanderburgh County: Licensed Properties, 1 of 2

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Bethel Manor	Evansville	75	56	NA	75	ISDH report 8/9/21
SNF	Braun's Nursing Home	Evansville	71	58	NA	71	
SNF	Columbia Healthcare	Evansville	171	107	NA	171	ISDH report 1/3/24
SNF	Brickyard Healthcare - Brentwood Care Center	Evansville	114	86	NA	114	Formerly Golden Living Center Brentwood
SNF	Brickyard Healthcare - Woodbridge Care Center	Evansville	67	46	NA	67	Formerly Golden Living Center Woodbridge ISDH report 4/18/22
SNF	Columbia Healthcare Center	Evansville	167	117	NA	167	
RCF and SNF	Evansville Protestant Home	Evansville	193	78	144	49	ISDH report 8/8/23
SNF	Envive of River City	Evansville	71	58	NA	71	Formerly Braun's Nursing Home
RCF and SNF	Envive of Evansville	Evansville	228	120	28	200	ISDH report 7/31/23
SNF	Heritage Center	Evansville	172	133	NA	172	
SNF	North Park Nursing Center	Evansville	103	92	NA	103	
RCF and SNF	North River Health Campus	Evansville	100	110	42	58	

## Vanderburgh County: Licensed Properties, 2 of 2

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Oasis Assisted Living	Evansville	68	67	68	NA	
SNF	Park Terrace Village	Evansville	97	68	NA	97	
SNF	Parkview Care Center	Evansville	108	66	NA	108	ISDH report 7/21/23
SNF	River Bend Nursing & Rehabilitation	Evansville	113	64	NA	113	
RCF and SNF	River Pointe Health Campus	Evansville	114	81	46	68	
RCF	Riverwalk Communities	Evansville	113	86	113	NA	ISDH report 7/9/19
RCF	Silver Birch Of Evansville	Evansville	119	107	119	NA	Affordable assisted living
RCF and SNF	Terrace At Solarbron	Evansville	161	120	70	91	
SNF	University Nursing And Rehabilitation Center	Evansville	47	34	NA	47	
RCF	Walnut Creek Alzheimer'S	Evansville	66	33	66	NA	
RCF and SNF	West River Health Campus	Evansville	131	88	70	61	ISDH report 1/15/24
RCF	Wyndmoor of Evansville	Evansville	110	88	110	NA	Formerly Brookdale Senior Living ISDH report 1/19/24

# Housing Demand

## Income Parameters

<b>Vanderburgh County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$20,970
	LIHTC	60%	\$20,971	\$41,940
	Market rate	300%	\$41,941	\$209,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$205,200
	Skilled Nursing Facility		\$0	\$205,200

## Disability Percentage

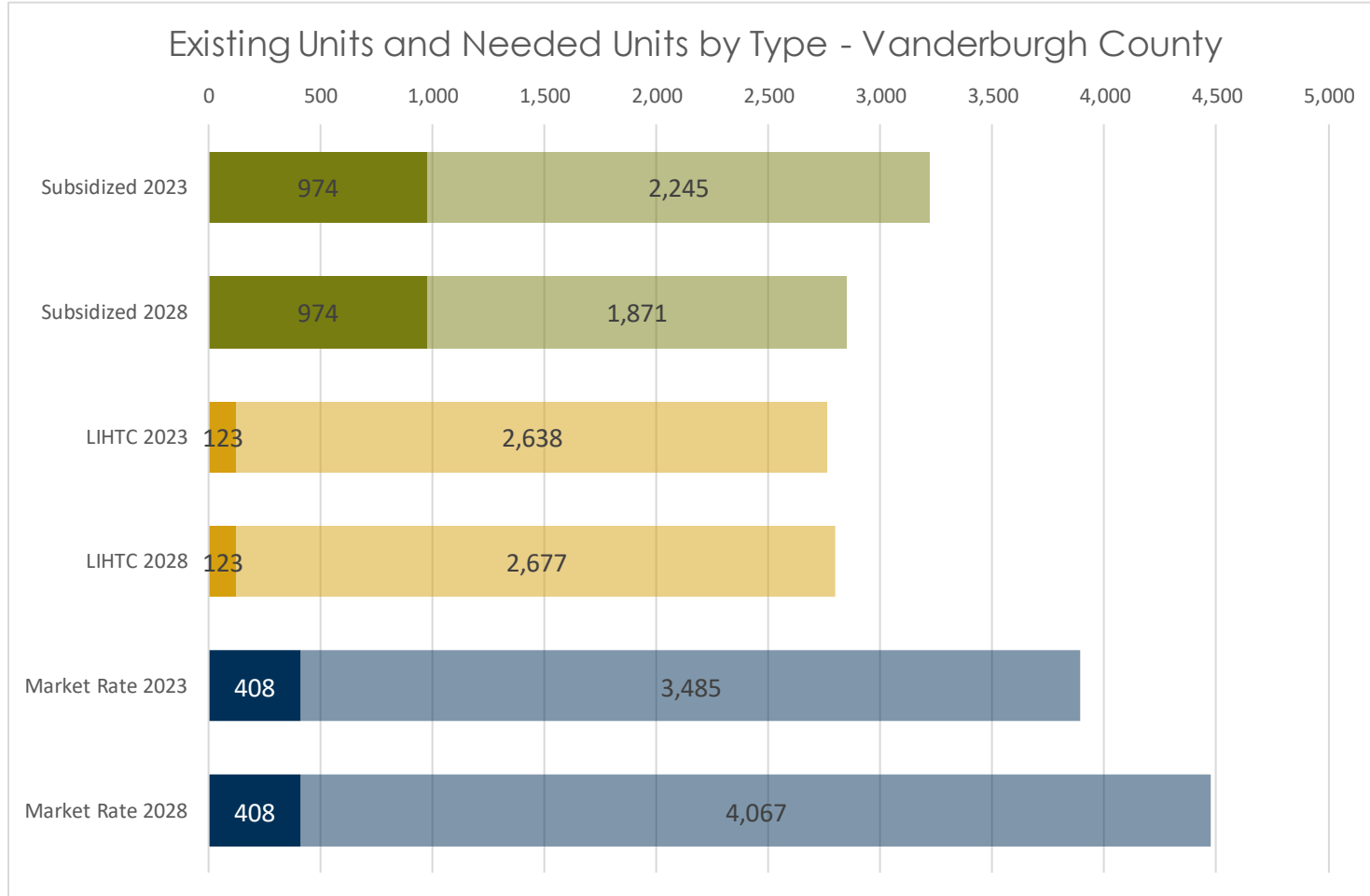
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Vanderburgh County</b>		
	<b>Number</b>	<b>Percentage</b>
Estimate, Total	177,361	
Estimate, Total, Male	86,754	
Estimate, Total, Male, 75 years and older	4,495	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,896	42.2%
Estimate, Total, Female	90,607	
Estimate, Total, Female, 75 years and older	7,282	100.0%
Estimate, Total, Female, 75 years and older, with a disability	3,684	50.6%
Estimate, Total, Male & Female, 75 years and older	11,777	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	5,580	47.4%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Substantial demand exists for all senior rental housing options.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Vanderburgh County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$20,971	\$41,941	\$0	\$20,971	\$41,941
<b>Maximum Income</b>	\$20,970	\$41,940	\$209,700	\$20,970	\$41,940	\$209,700
<b>Senior renters 55+ in income bracket</b>	3,136	2,621	3,504	2,773	2,668	4,050
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	3,653	6,175	17,194	3,197	5,812	18,724
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	83	140	390	72	132	425
<b>Equals</b>						
<b>Total Demand</b>	<b>3,219</b>	<b>2,761</b>	<b>3,893</b>	<b>2,845</b>	<b>2,800</b>	<b>4,475</b>
<b>Less existing units</b>	974	123	408	974	123	408
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>2,245</b>	<b>2,638</b>	<b>3,485</b>	<b>1,871</b>	<b>2,677</b>	<b>4,067</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		9,261	9,491			
Total senior 55+ owner households		27,023	27,733			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

<b>Demand Analysis - Senior Licensed Properties: Vanderburgh County</b>						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$205,200	\$205,200	\$33,948	\$205,200	\$205,200
<b>(A) Persons 75 - 84 income eligible</b>	4,212	5,118		4,014	5,717	
<b>(B) Persons 85+ income eligible</b>			4,203			4,380
<b>(C) Percent of persons 75+ with a disability</b>	47.4%	47.4%	47.4%	47.4%	47.4%	47.4%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	1,996	2,425	1,991	1,902	2,709	2,075
<b>Total Demand</b>	<b>1,996</b>	<b>2,425</b>	<b>1,991</b>	<b>1,902</b>	<b>2,709</b>	<b>2,075</b>
<i>Demand for RCF units are summed</i>	<b>4,420</b>			<b>4,611</b>		
<b>Less existing beds</b>	876		1,903	876		1,903
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>3,544</b>		<b>88</b>	<b>3,735</b>		<b>172</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		9,330	9,731			
Total senior population 85+		4,203	4,380			

The county has substantial demand for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

<b>Bed Need Analysis with ISDH Bed Need Rate: Vanderburgh County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	33,994	38,082
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	983	1,101
Supply (D)	1,903	1,903
<i>Net demand (D - C)</i>	<i>-920</i>	<i>-802</i>

The ISDH report for July 1, 2023 shows Vanderburgh County to have projected Comprehensive Care Bed Need of -596 for seniors 65 and older.

# Vermillion County

## Key Findings

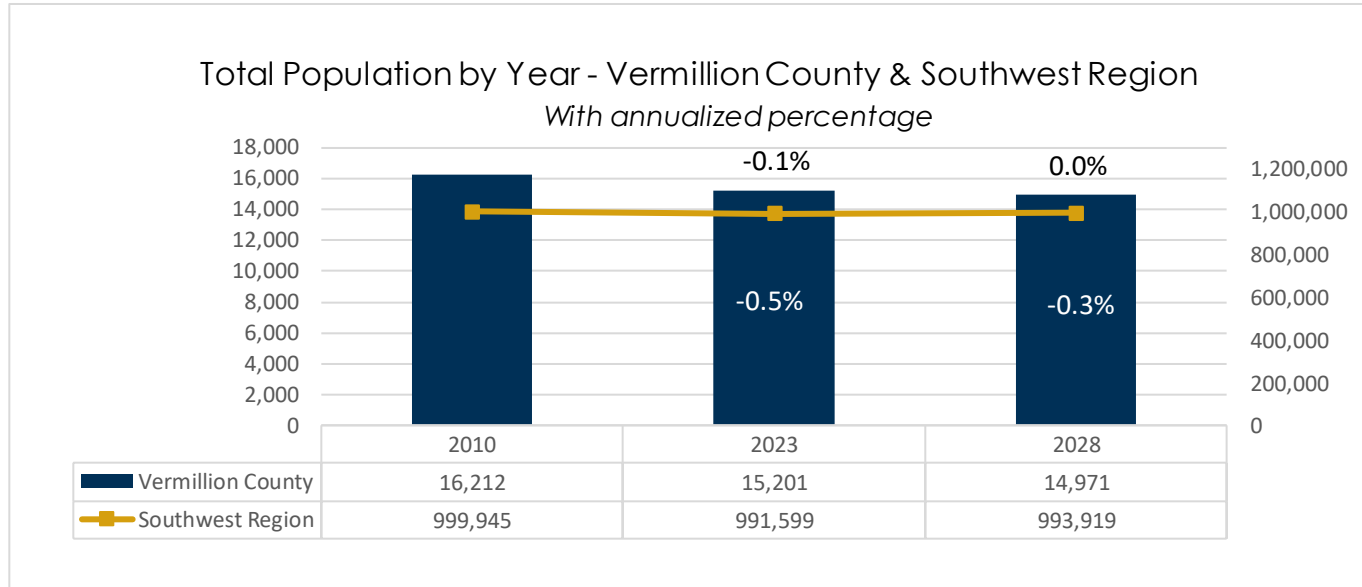
- The population has been declining. Projections indicate a shift toward more stability.
- Strong population growth is evident in the 65-74, a trend that is projected to continue.
- The total senior population is growing. The growth rate is expected to increase across all senior age groups.
- The number of owners and renters aged 62+ is increasing. Owners and renters aged 55 to 62 as well as 55 and younger are declining.
- A substantial group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999. Projections through 2028 indicate these income trends will continue.
- In Vermillion County, 23.0% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 1.5% of the households live in substandard housing compared to 1.2% for the region.
- The strongest demand is for market rate senior properties.
- The county has solid demand for Residential Care, however, there are currently no licensed Residential Care Facilities.





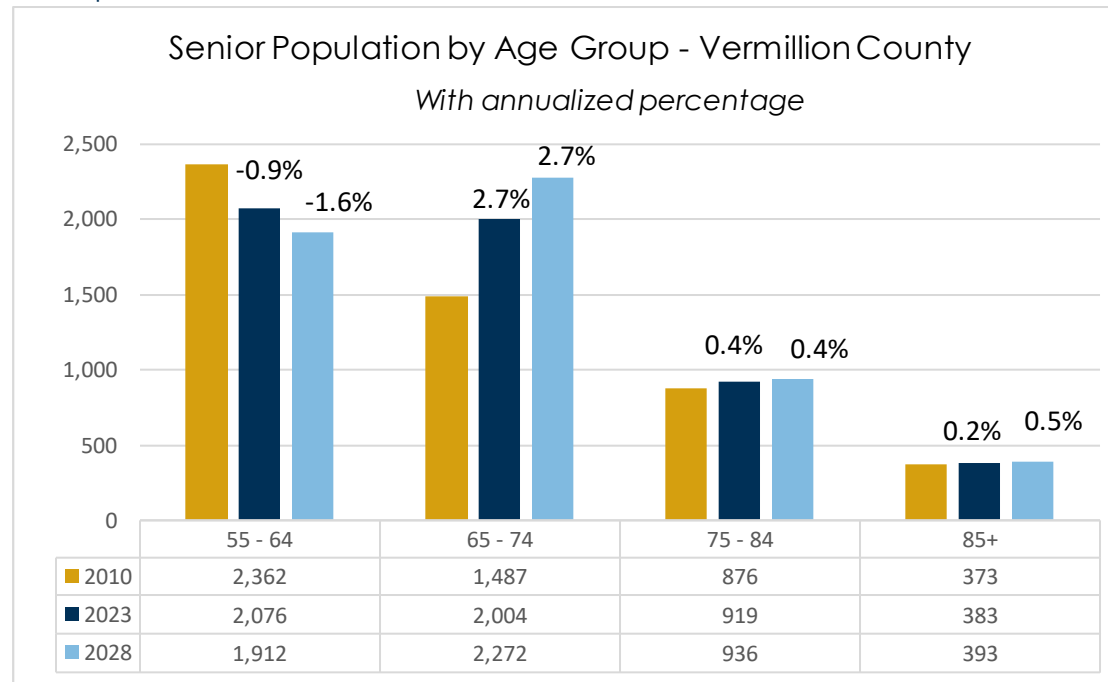
# Demographics

## Total Population



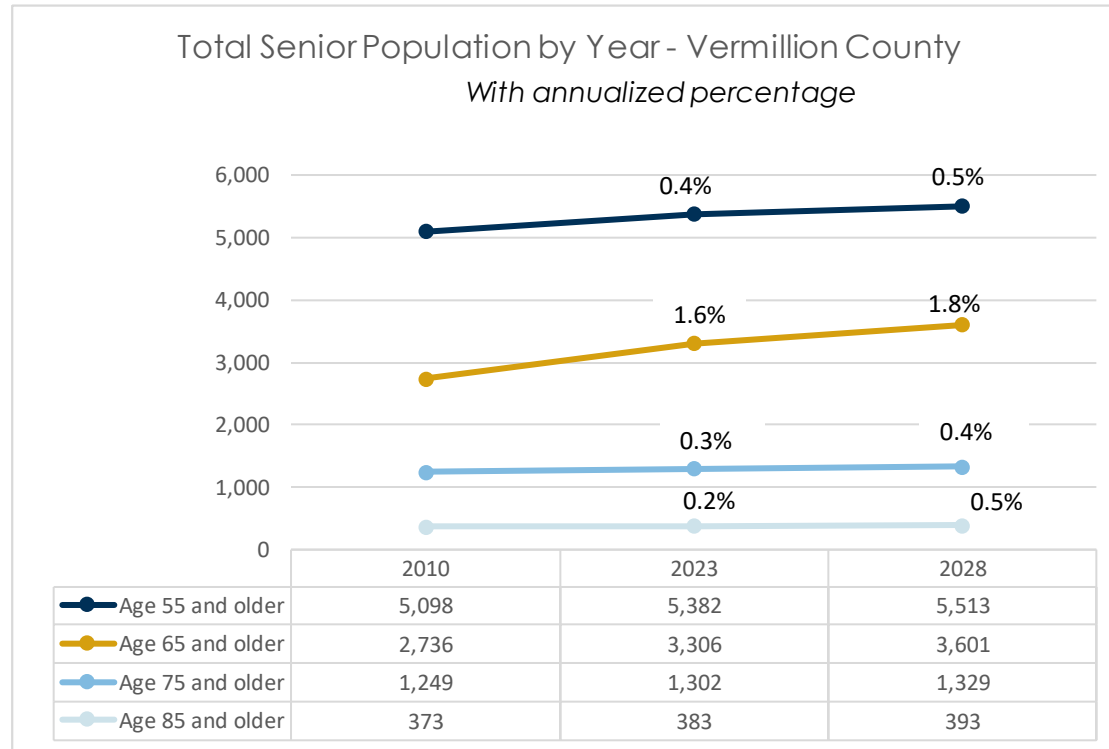
The rate of decline for the population is projected to slow.

## Population by Age Group



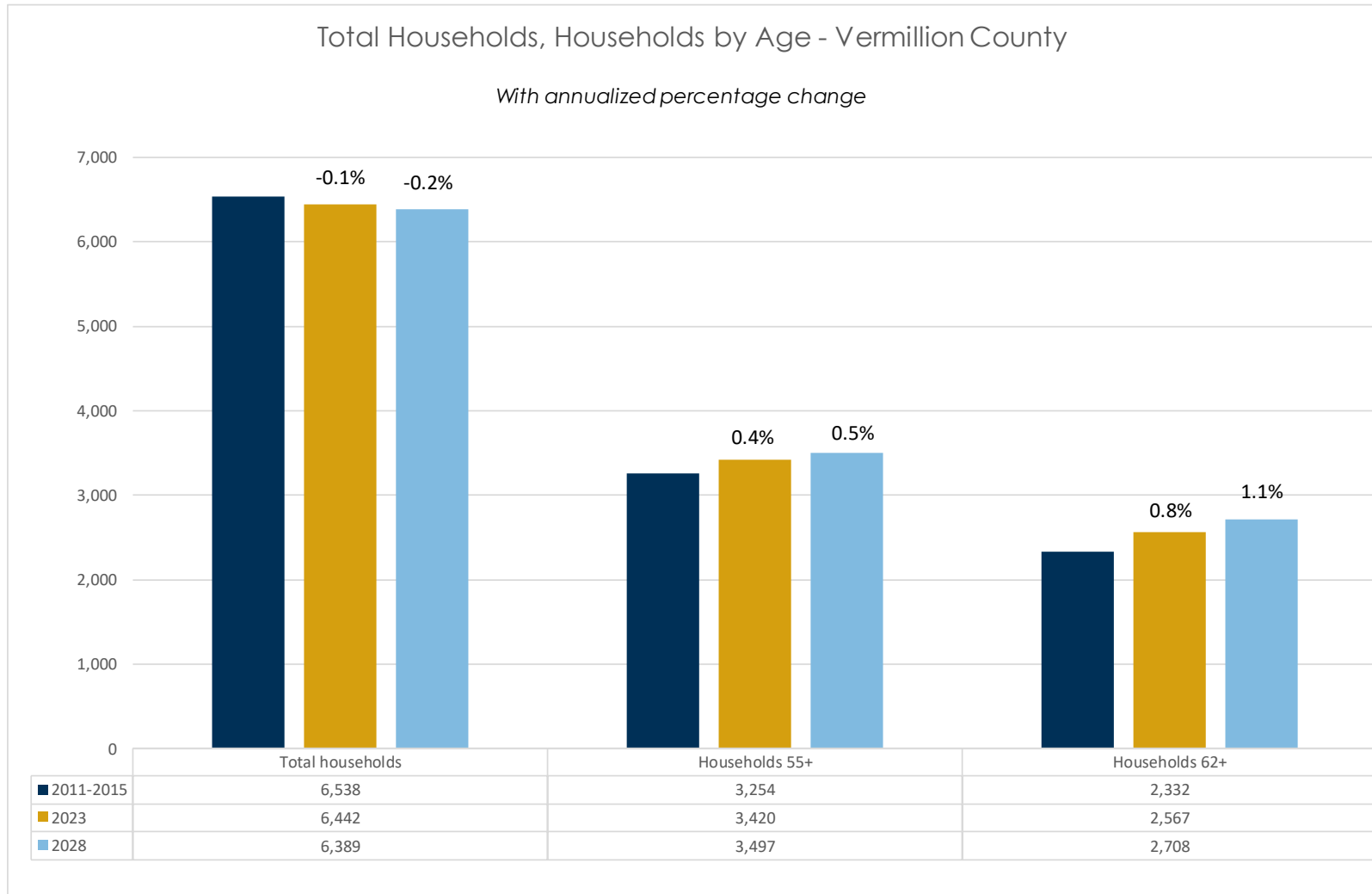
Solid population growth is evident in the 65-74 age group, and the growth trend continues through 2028.

### Total Senior Population by Year



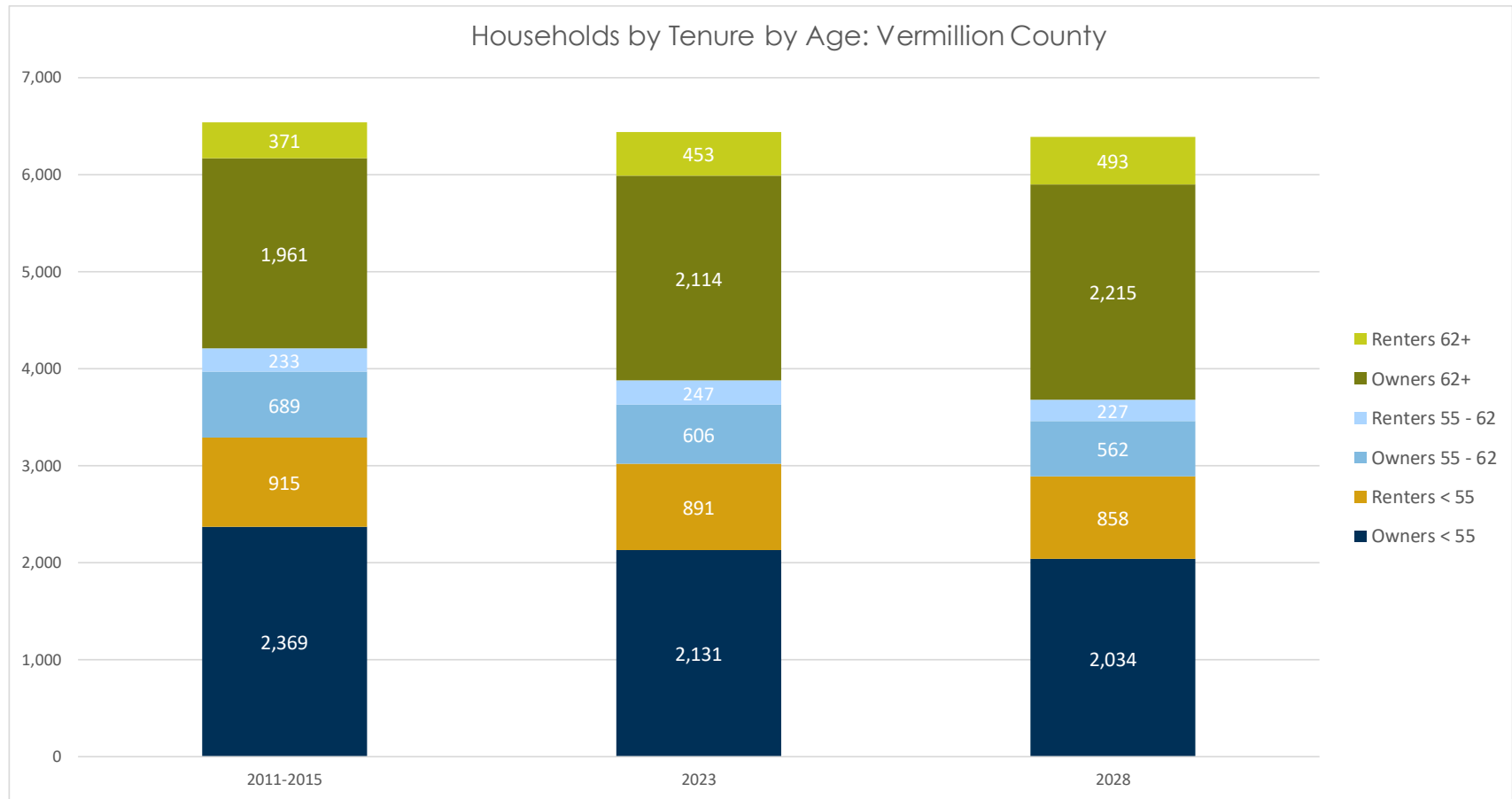
The total senior population is projected to continue growing.

## Households



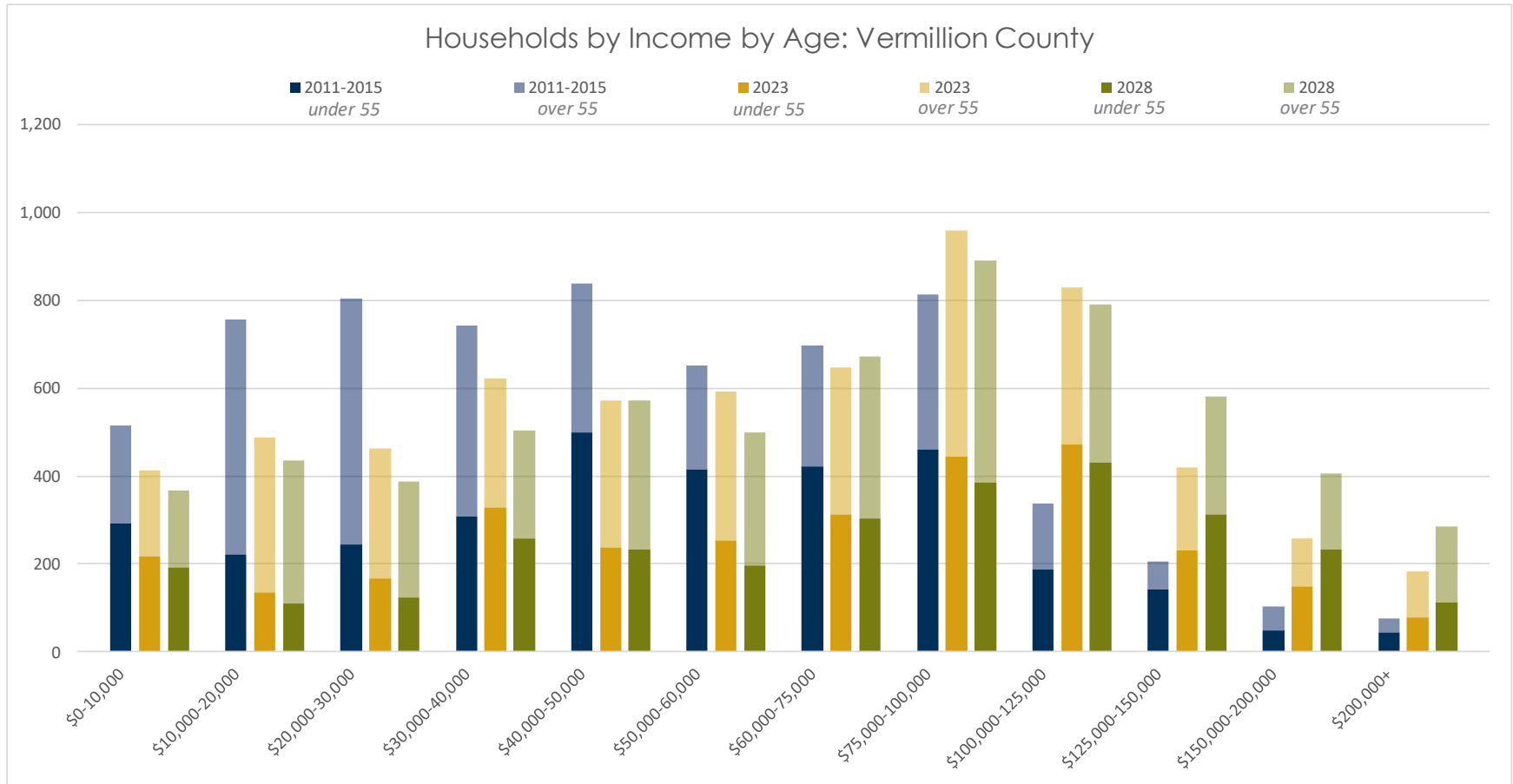
Strongest growth is evident in households 62 and older.

## Households by Tenure



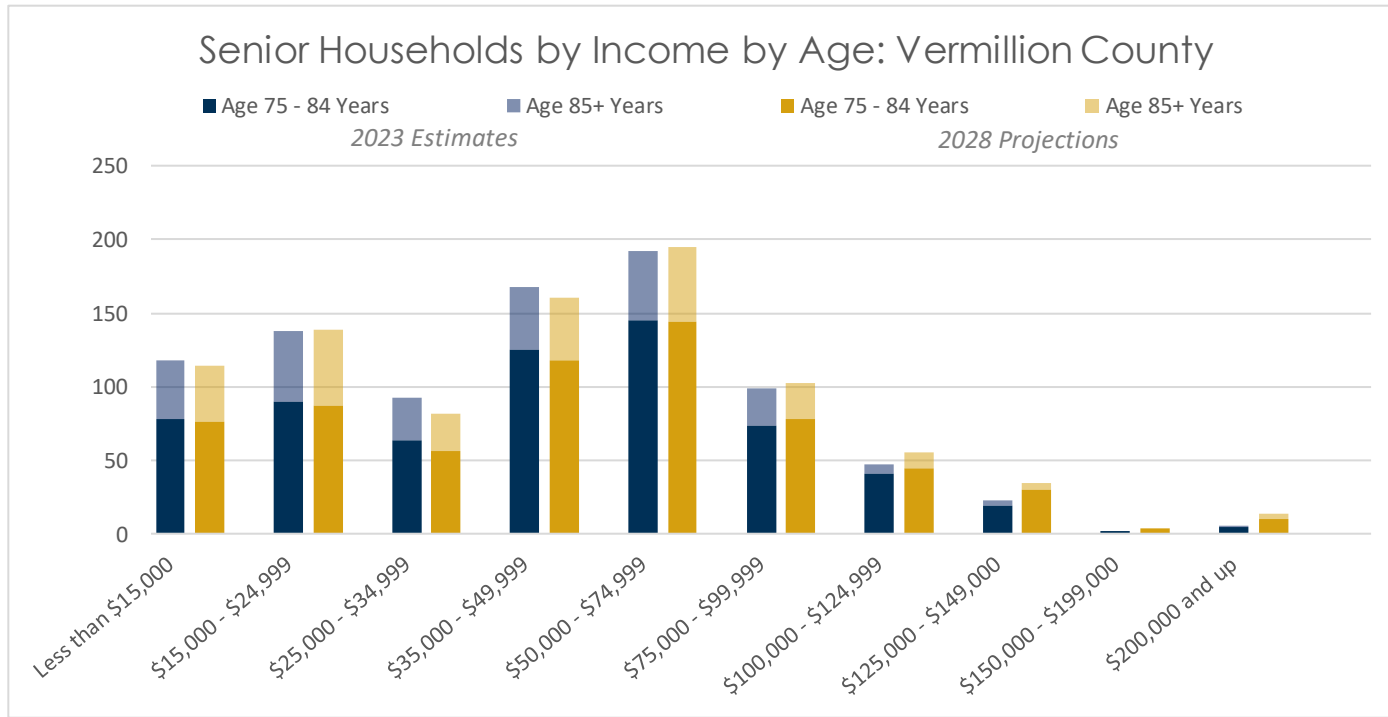
The number of owners and renters aged 62+ is increasing. All younger households are declining.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999. Projections through 2028 this trend continues.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Vermillion County, 23.0% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Vermillion County	1,497
Renter HH paying 40 to 49% of income	120
Renter HH paying 50% or more of income	225
<i>Total rent overburdened</i>	345
Percentage	23.0%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Vermillion County, 1.5% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Vermillion County	6,506
Owner-occupied lacking plumbing facilities	55
Owner-occupied lacking kitchen facilities	11
Renter-occupied lacking plumbing facilities	3
Renter-occupied lacking kitchen facilities	26
<i>Total households with substandard units</i>	95
Percentage	1.5%



# Supply – Independent Living

Vermillion County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Aragon Apartments	Clinton	48	NA			<b>149</b>
	Clinton Chateau	Clinton	101	101	100.0%		
<b>LIHTC</b>	<i>None</i>						<b>0</b>
<b>Market Rate</b>	<i>None</i>						<b>0</b>

## Planned Units

Geography	Notes
Vermillion County	Brenda Furry, Vermillion County Auditor, reported that there are currently no senior housing developments in the planned or proposed phases.
Cayuga	Briana Noggle, Cayuga Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Clinton	Jack Gilfoy, Mayor of Clinton, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Vermillion County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Clinton Gardens	Clinton	100	67	NA	100	
SNF	Vermillion Convalescent Center	Clinton	100	69	NA	100	ISDH notes this facility is licensed for 119 beds.

# Housing Demand

## Income Parameters

Vermillion County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$210,000
	Skilled Nursing Facility		\$0	\$210,000

## Disability Percentage

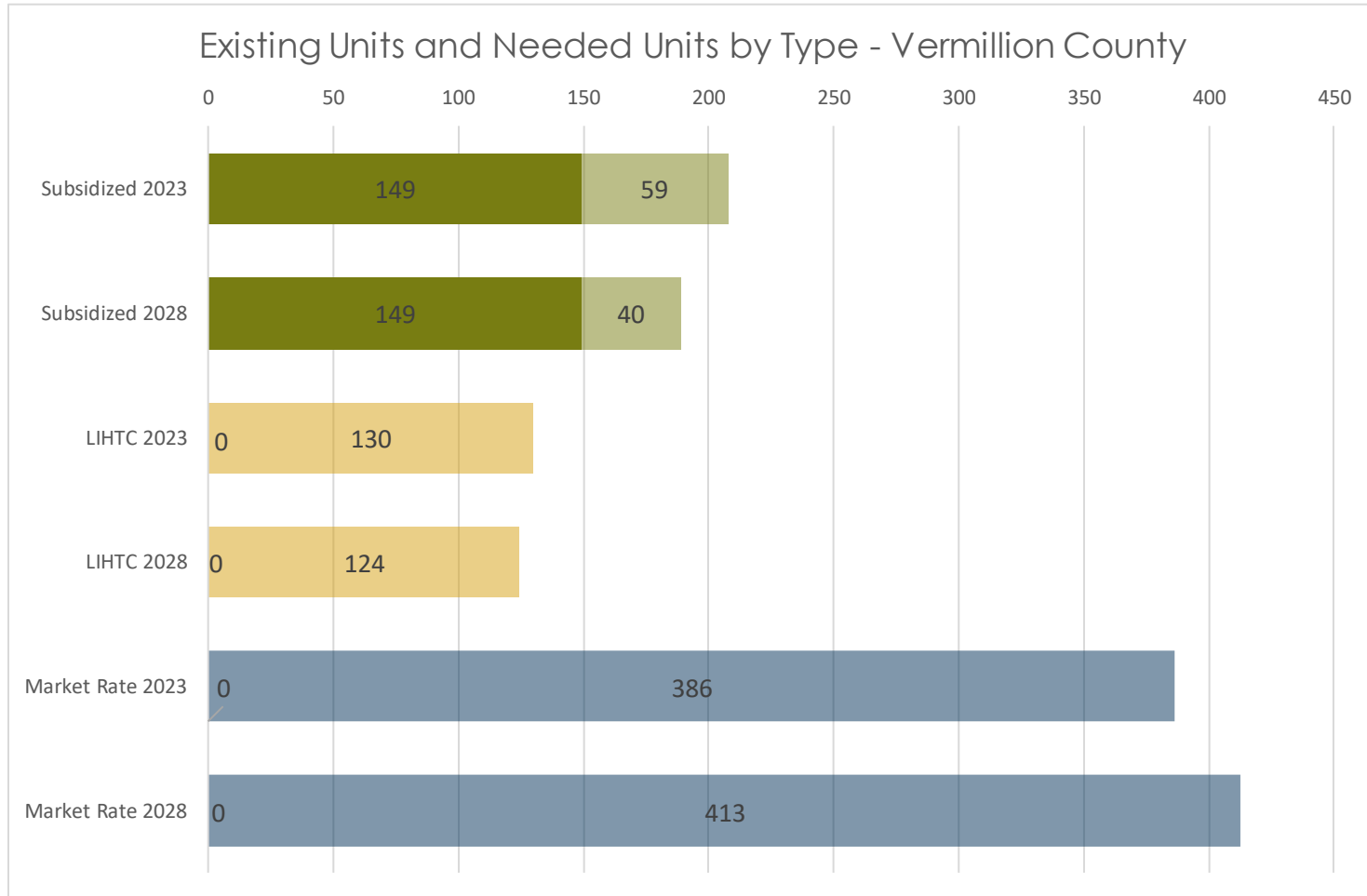
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Vermillion County	Number	Percentage
Estimate, Total	15,276	
Estimate, Total, Male	7,775	
Estimate, Total, Male, 75 years and older	435	100.0%
Estimate, Total, Male, 75 years and older, with a disability	222	51.0%
Estimate, Total, Female	7,501	
Estimate, Total, Female, 75 years and older	652	100.0%
Estimate, Total, Female, 75 years and older, with a disability	279	42.8%
Estimate, Total, Male & Female, 75 years and older	1,087	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	501	46.1%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand is for senior market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Vermillion County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	201	120	344	182	116	368
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	312	446	1,872	287	374	1,961
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	7	10	42	7	8	44
<b>Equals</b>						
<b>Total Demand</b>	<b>208</b>	<b>130</b>	<b>386</b>	<b>189</b>	<b>124</b>	<b>413</b>
<b>Less existing units</b>	149	0	0	149	0	0
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>59</b>	<b>130</b>	<b>386</b>	<b>40</b>	<b>124</b>	<b>413</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		700	720			
Total senior 55+ owner households		2,720	2,777			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

<b>Demand Analysis - Senior Licensed Properties: Vermillion County</b>						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$210,000	\$210,000	\$33,948	\$210,000	\$210,000
<b>(A) Persons 75 - 84 income eligible</b>	331	614		314	641	
<b>(B) Persons 85+ income eligible</b>			357			374
<b>(C) Percent of persons 75+ with a disability</b>	46.1%	46.1%	46.1%	46.1%	46.1%	46.1%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	153	283	165	145	295	172
<b>Total Demand</b>	<b>153</b>	<b>283</b>	<b>165</b>	<b>145</b>	<b>295</b>	<b>172</b>
<i>Demand for RCF units are summed</i>	<b>436</b>			<b>440</b>		
<b>Less existing beds</b>	0		200	0		200
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>436</b>		<b>-35</b>	<b>440</b>		<b>-28</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		945	955			
Total senior population 85+		357	374			

The county has solid demand for Residential Care and lacks licensed Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

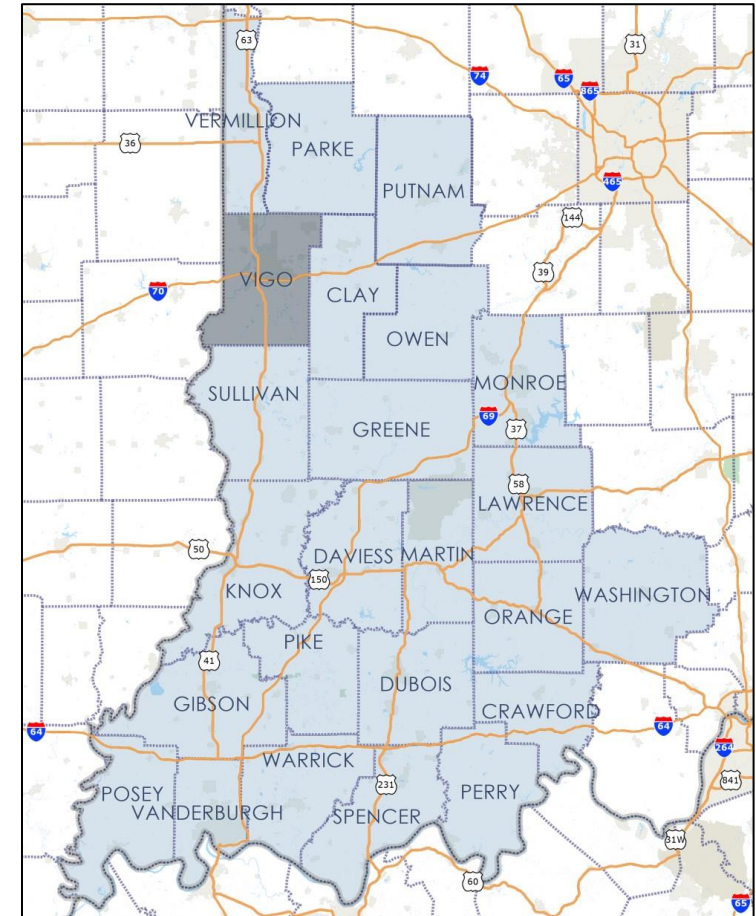
<b>Bed Need Analysis with ISDH Bed Need Rate: Vermillion County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	3,306	3,601
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	96	104
Supply (D)	200	200
<i>Net demand (D - C)</i>	<i>-104</i>	<i>-96</i>

The ISDH report for July 1, 2023 shows Vermillion County to have projected Comprehensive Care Bed Need of -118 for seniors 65 and older.

# Vigo County

## Key Findings

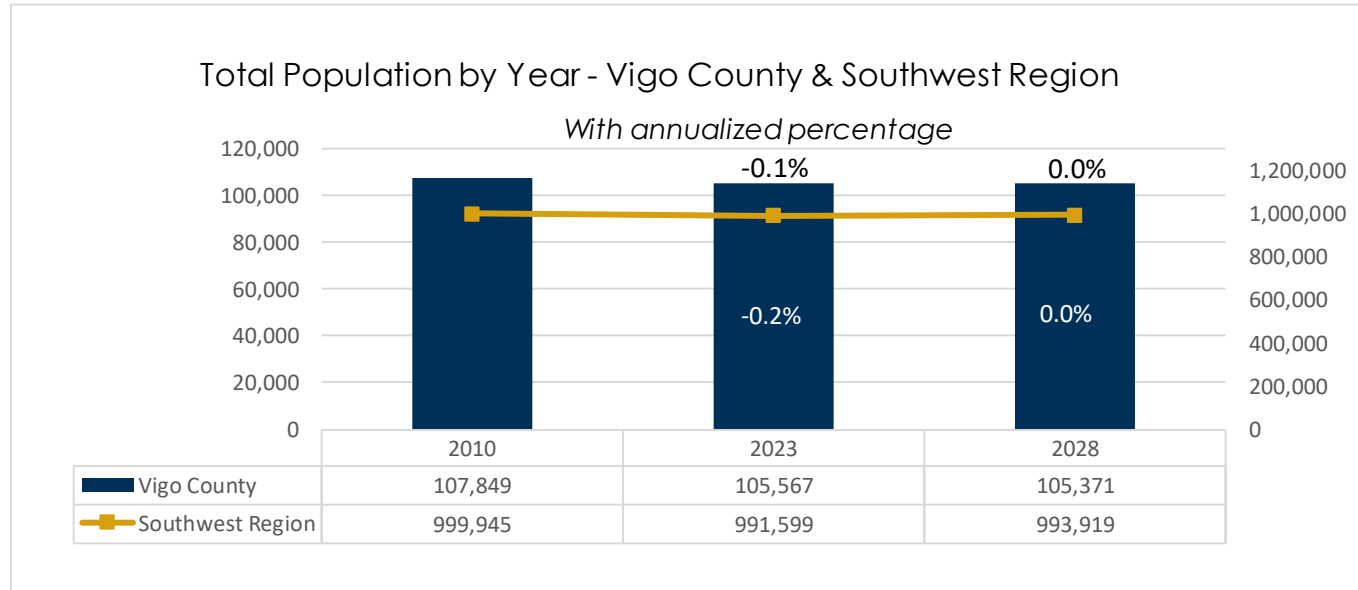
- The population in Vigo County is projected to shift from declining to stable.
- Solid population growth is evident in the 65-74 age group, a trend that will continue through 2028.
- The total senior population is growing. A decline in the 55-64 age group, which is accelerating, lowers the projected 55+ growth rate.
- Strongest growth is evident in households aged 62 and older.
- All the growth in households by tenure belongs to owners and renters 62+.
- A substantial group of households earns \$75,000 to \$100,000. Projections for 2028 indicate the trend continues.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections through 2028 indicate these income trends continue.
- In Vigo County, 35.0% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 1.2% of the households live in substandard housing, the exact same rate as the region.
- Solid demand exists for all types of senior rental housing.
- The county has substantial demand for Residential Care Facilities, with a need for 2,210 additional beds.





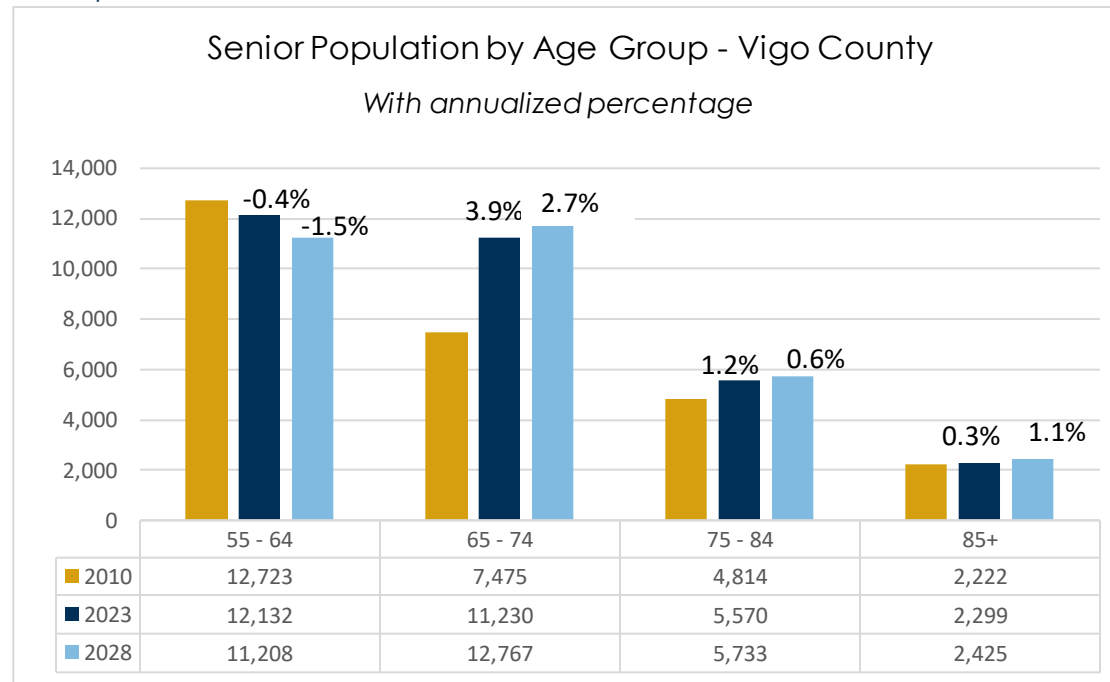
# Demographics

## Total Population



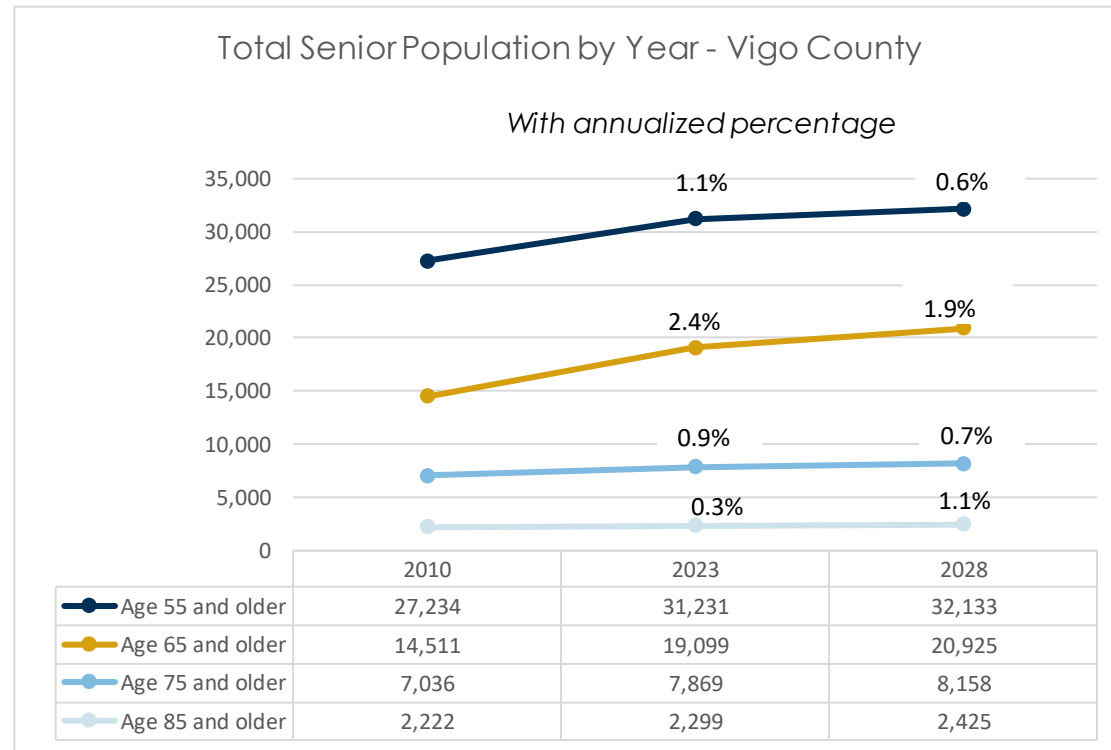
The population is projected to shift from declining to stable.

## Population by Age Group



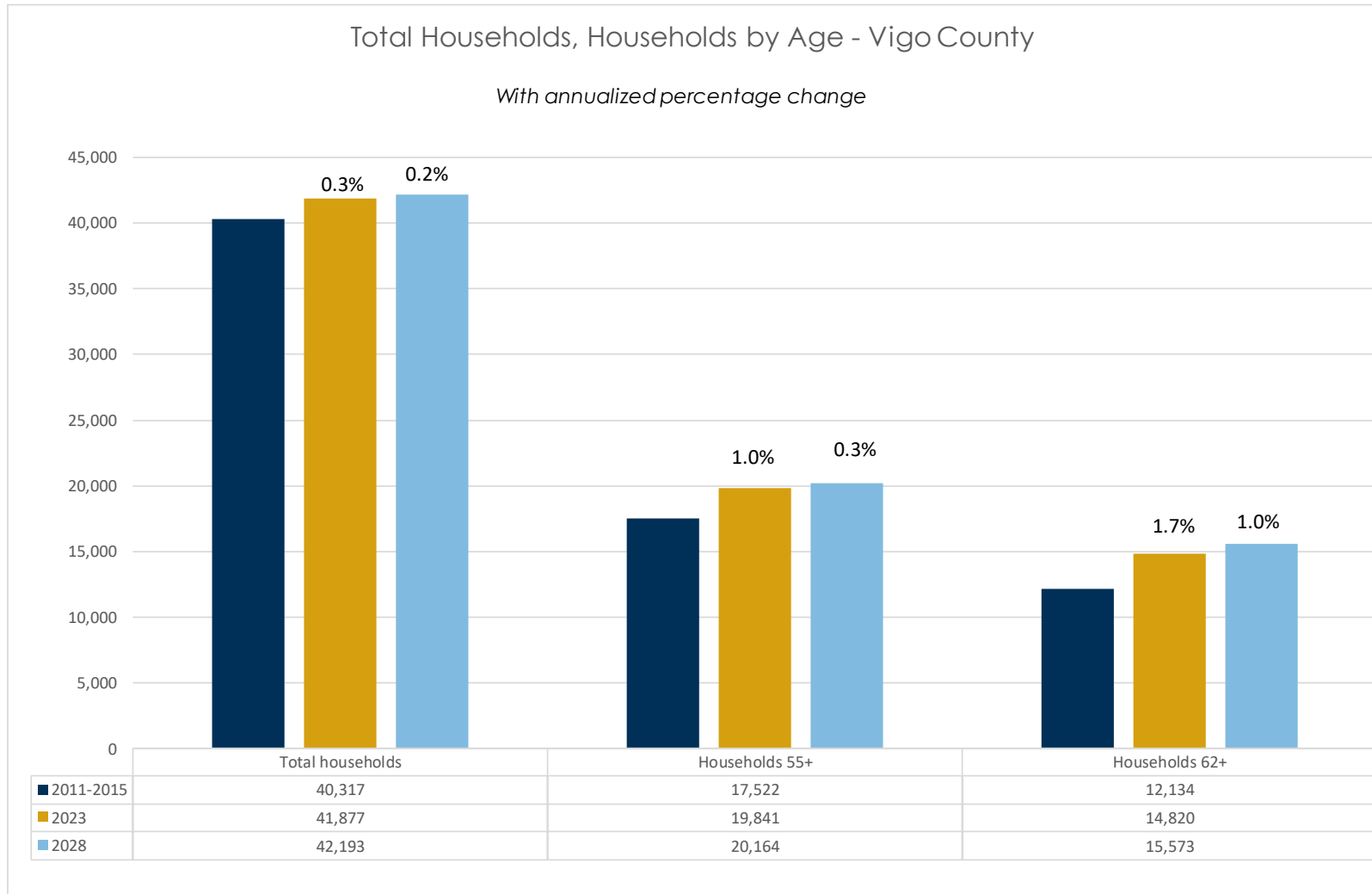
Solid population growth is evident in the 65-74 age group.  
The population aged 55-64 is expected to decrease at an accelerated rate.

### Total Senior Population by Year



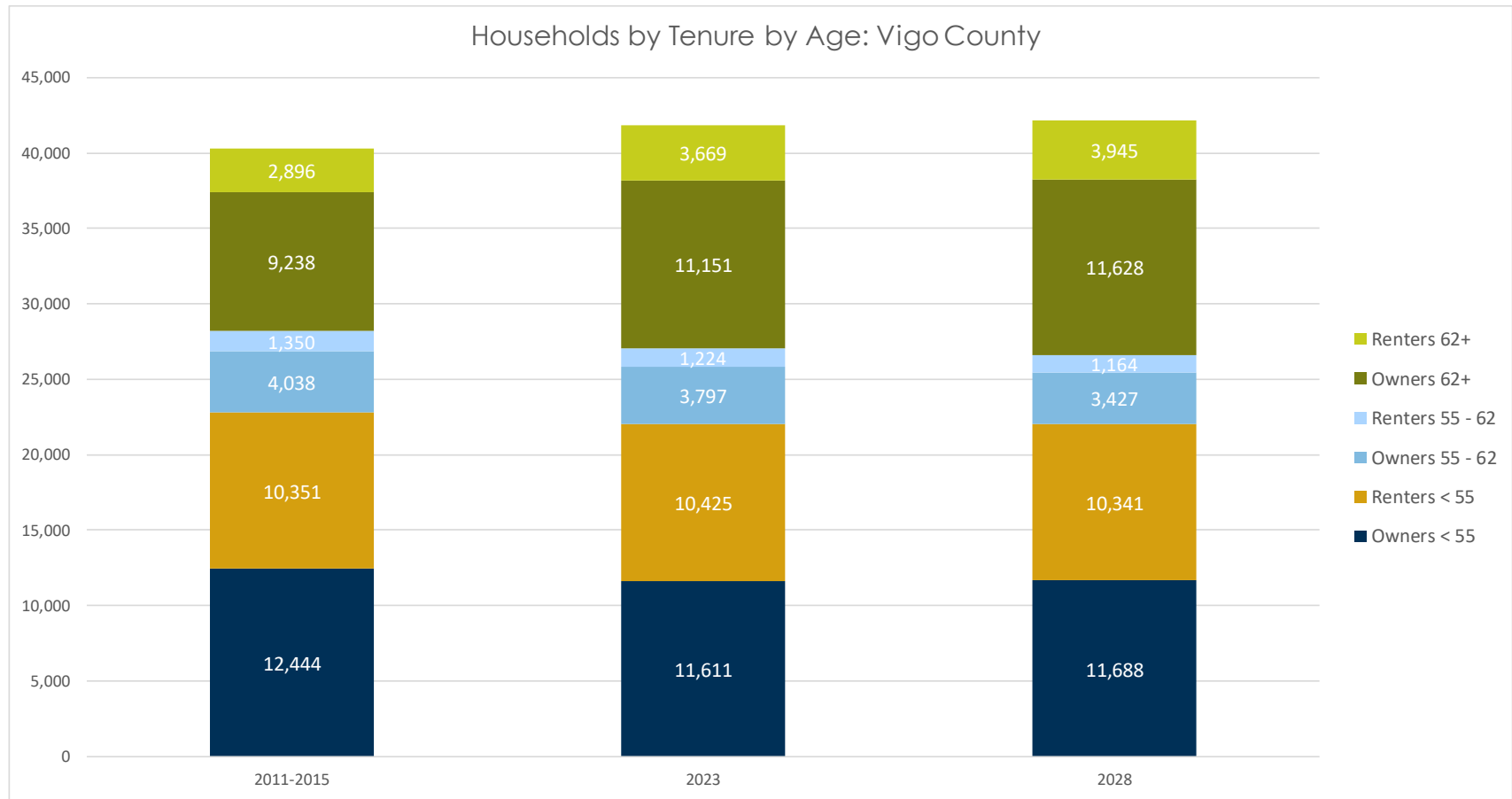
The total senior population is growing. The decline in the 55-64 age group lowers the projected growth rate for the 55+ age group.

## Households



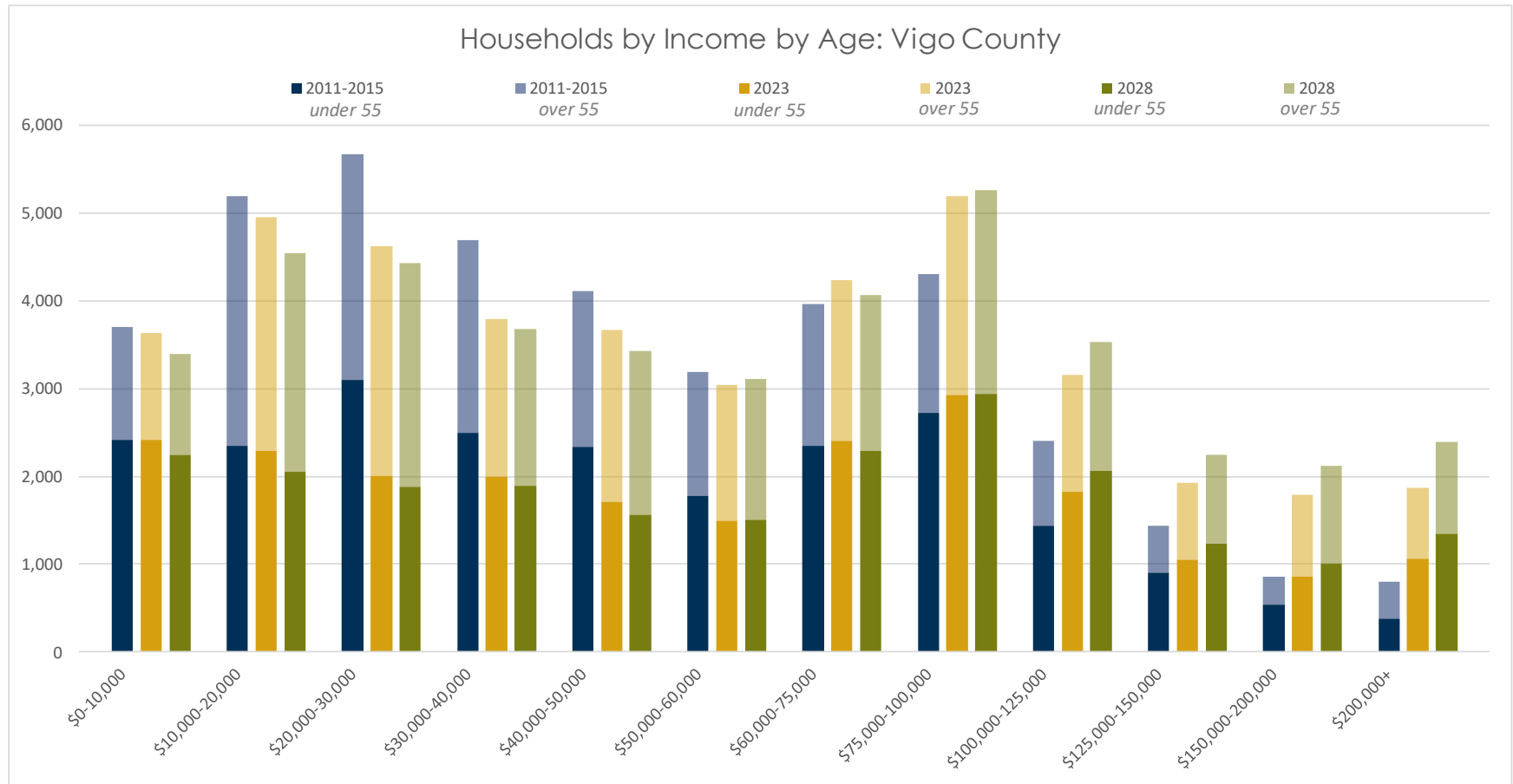
Strongest growth is evident in households 62 and older.

## Households by Tenure



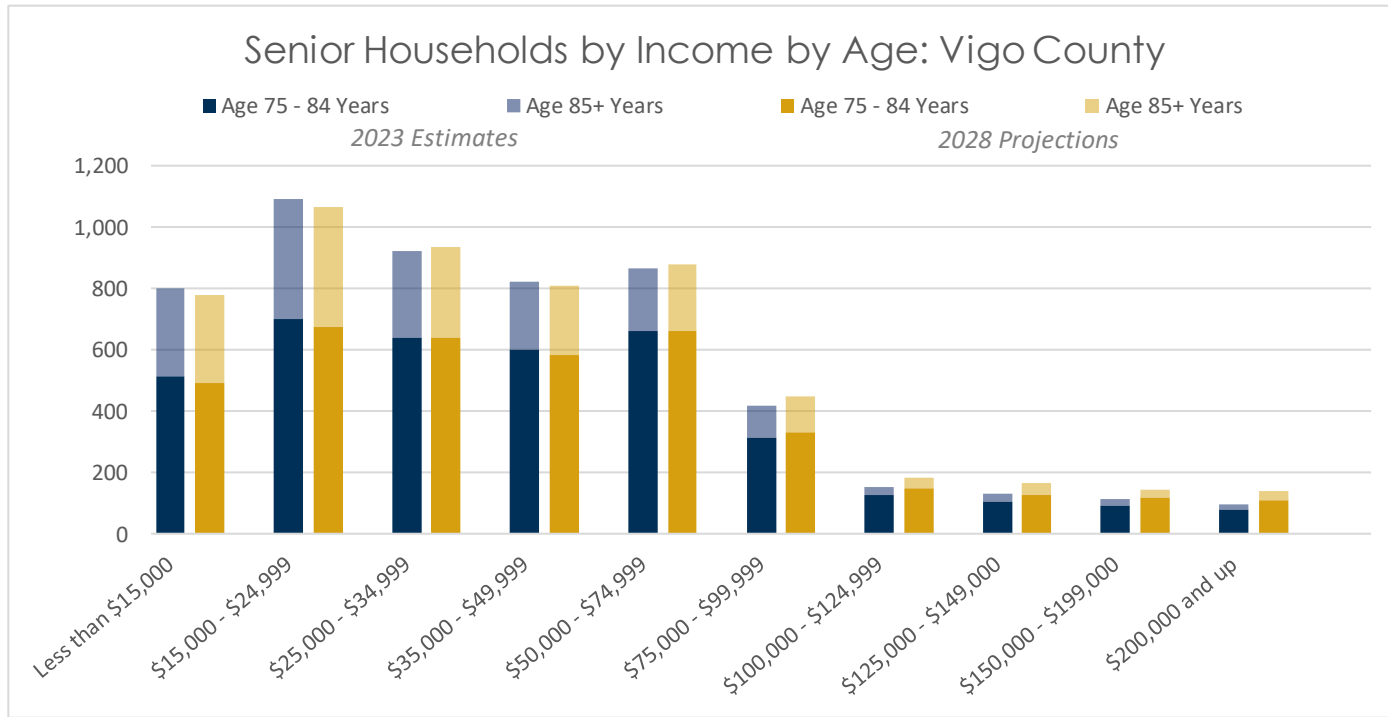
The number of owners and renters aged 62+ is increasing. All younger households are declining.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections through 2028 show this trend continues.

## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Vigo County, 35.0% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Vigo County	15,781
Renter HH paying 40 to 49% of income	1,455
Renter HH paying 50% or more of income	4,076
<i>Total rent overburdened</i>	5,531
Percentage	35.0%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Vigo County, 1.2% of the households live in substandard housing, a rate that is identical to the region.

Substandard Housing	Number
Total households in Vigo County	42,756
Owner-occupied lacking plumbing facilities	67
Owner-occupied lacking kitchen facilities	131
Renter-occupied lacking plumbing facilities	38
Renter-occupied lacking kitchen facilities	279
<i>Total households with substandard units</i>	515
Percentage	1.2%



# Supply – Independent Living

## Vigo County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Brownstone Manor	Terre Haute	51	50	98.0%		<b>843</b>
	Dreiser Square	Terre Haute	256	NA			
	Garfield Towers	Terre Haute	152	NA			
	Juliet A Peddle Park	Terre Haute	100	100	100.0%		
	Maryvale Apartments	West Terre Haute	148	148	100.0%		
	Wabash Senior Citizens Housing	Terre Haute	25	22	88.0%		
	Warren Village	Terre Haute	111	103	92.8%		
	Warren Village	Terre Haute	111	103	92.8%		
<b>LIHTC</b>	Anthony Square	Terre Haute	60	57	95.0%		<b>372</b>
	Miller Parrott Lofts	Terre Haute	54	54	100.0%		
	Park Place	Terre Haute	79	79	100.0%		
	Saint Mary's Senior Living	Saint Mary of the Woods	68	68	100.0%		
	Warren Village	Terre Haute	111	103	92.8%		
<b>Market Rate</b>	Shady Oak Village Senior Living	Terre Haute	50	NA			<b>121</b>
	*Sycamore Manor	Terre Haute	71	71	100.0%		

\*Enhanced senior living

## Planned Units

Geography	Notes
Vigo County	Jared Bayler, Executive Director, Vigo County Area Planning, reported that there are currently no senior housing developments in the planned or proposed phases within his jurisdiction.
Terre Haute	<p><i>Heritage Landing.</i> Josey Daugherty, Assistant Engineer for the City of Terre Haute, reported the Thrive Alliance received tax credits in 2023 for 64 LIHTC units.</p> <p><i>River Valley Apartments.</i> Ms. Daughtery reported New Directions Housing Corp was awarded funds as part of the READI Homes for the Future program. The funds will support 40 two-bedroom townhomes for seniors. The target completion is 2025.</p>
West Terre Haute	Lisa McCalister, West Terre Haute Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases within his jurisdiction.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Vigo County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
<b>RCF and SNF</b>	Cobblestone Crossings Health Campus	Terre Haute	107	92	47	60	ISDH notes this facility is licensed for 99 beds.
<b>RCF</b>	Commons At Honey Creek	Terre Haute	70	62	70	NA	
<b>RCF and SNF</b>	Harrison's Crossing Health Campus	Terre Haute	101	90	30	71	
<b>SNF</b>	Majestic Care Of Deming Park	Terre Haute	86	69	NA	86	Formerly Meadows Manor East
<b>SNF</b>	Majestic Care Of Terre Haute	Terre Haute	104	84	NA	104	Formerly Meadows Manor North
<b>RCF and SNF</b>	Providence Health Care Center	St Mary of the Woods	107	91	37	70	ISDH report 1/2/24
<b>SNF</b>	Signature Healthcare Of Terre Haute	Terre Haute	176	146	NA	176	
<b>RCF</b>	Silver Birch Of Terre Haute	Terre Haute	127	113	127	NA	ISDH report 1/12/24 Affordable assisted living
<b>SNF</b>	Southwood Healthcare Center	Terre Haute	121	119	NA	121	ISDH report 7/1/21
<b>SNF</b>	Springhill Village	Terre Haute	99	82	NA	99	ISDH report 2/27/23
	Terre Haute Nursing & Rehabilitation Center	Terre Haute	NA	NA	NA	NA	Closed - was 38 beds
<b>RCF and SNF</b>	Westminster Village Health & Rehab	Terre Haute	133	95	55	78	ISDH report 1/15/19
<b>SNF</b>	Westridge Health Care Center	Terre Haute	66	45	NA	66	
<b>RCF</b>	Wyndmoor Assisted Living	Terre Haute	151	136	151	NA	ISDH report 1/16/24

# Housing Demand

## Income Parameters

<b>Vigo County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$209,700
	Skilled Nursing Facility		\$0	\$209,700

## Disability Percentage

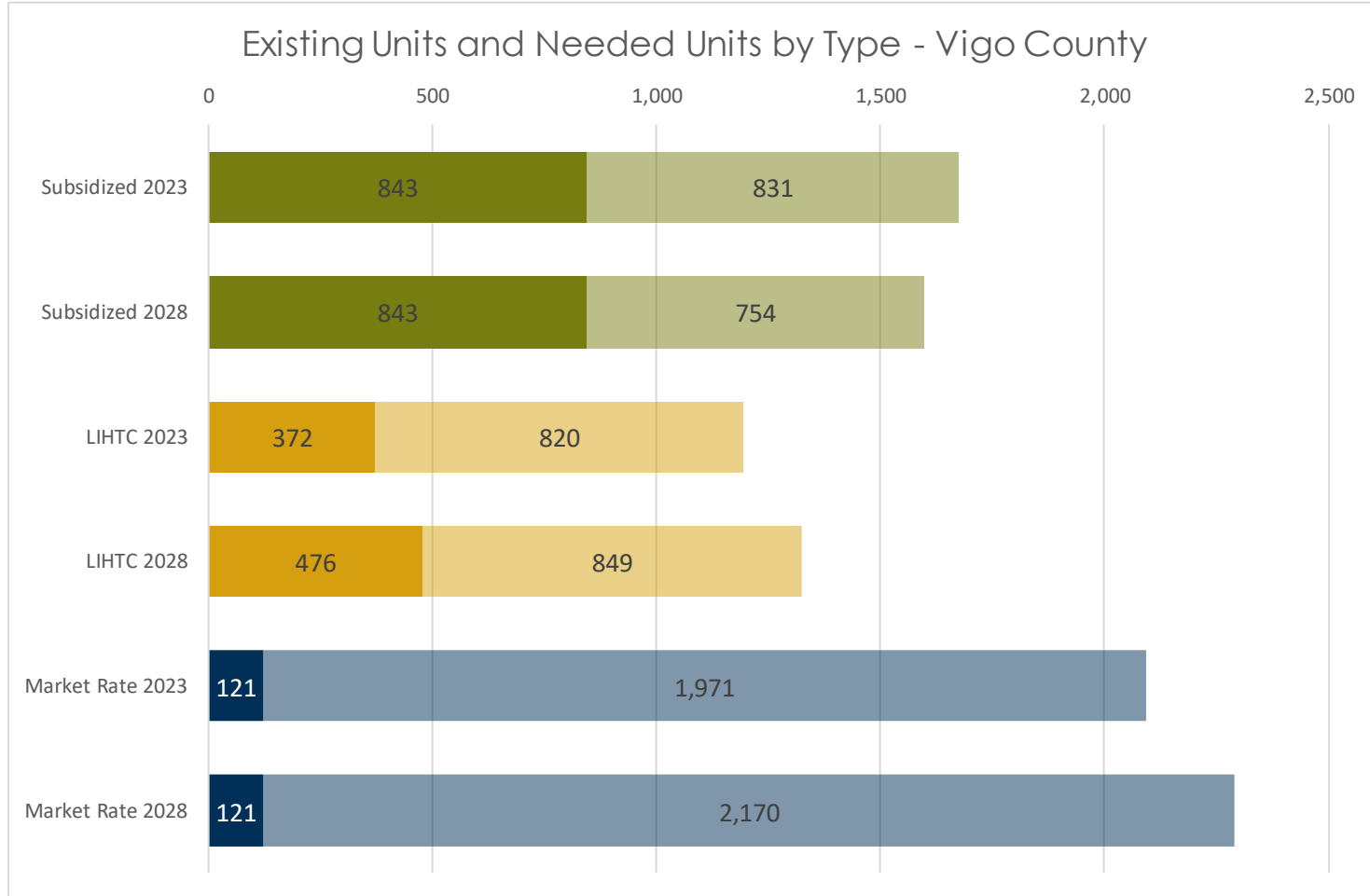
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Vigo County</b>			<b>Number</b>	<b>Percentage</b>
Estimate, Total			102,779	
Estimate, Total, Male			50,867	
Estimate, Total, Male, 75 years and older			2,600	100.0%
Estimate, Total, Male, 75 years and older, with a disability			1,275	49.0%
Estimate, Total, Female			51,912	
Estimate, Total, Female, 75 years and older			4,467	100.0%
Estimate, Total, Female, 75 years and older, with a disability			2,186	48.9%
Estimate, Total, Male & Female, 75 years and older			7,067	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability			3,461	49.0%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Vigo County has substantial demand for all types of senior rental housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Vigo County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	1,629	1,226	1,887	1,556	1,257	2,082
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	1,967	3,097	9,038	1,824	2,972	9,196
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	45	70	205	41	67	208
<b>Equals</b>						
<b>Total Demand</b>	<b>1,674</b>	<b>1,296</b>	<b>2,092</b>	<b>1,597</b>	<b>1,325</b>	<b>2,291</b>
<b>Less existing units</b>	843	372	121	843	476	121
<b>Less planned units</b>	0	104	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>831</b>	<b>820</b>	<b>1,971</b>	<b>754</b>	<b>849</b>	<b>2,170</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		4,893	5,109			
Total senior 55+ owner households		14,948	15,055			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Vigo County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$209,700	\$209,700	\$33,948	\$209,700	\$209,700
<b>(A) Persons 75 - 84 income eligible</b>	2,598	2,969		2,553	3,164	
<b>(B) Persons 85+ income eligible</b>			2,301			2,441
<b>(C) Percent of persons 75+ with a disability</b>	49.0%	49.0%	49.0%	49.0%	49.0%	49.0%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	1,273	1,454	1,127	1,250	1,550	1,196
<b>Total Demand</b>	<b>1,273</b>	<b>1,454</b>	<b>1,127</b>	<b>1,250</b>	<b>1,550</b>	<b>1,196</b>
<i>Demand for RCF units are summed</i>	<b>2,727</b>			<b>2,800</b>		
<b>Less existing beds</b>	517		931	517		931
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>2,210</b>		<b>196</b>	<b>2,283</b>		<b>265</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		5,568	5,717			
Total senior population 85+		2,301	2,441			

The county has substantial demand for Residential Care Facilities.

### ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

<b>Bed Need Analysis with ISDH Bed Need Rate: Vigo County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	19,099	20,925
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	552	605
Supply (D)	931	931
<i>Net demand (D - C)</i>	<i>-379</i>	<i>-326</i>

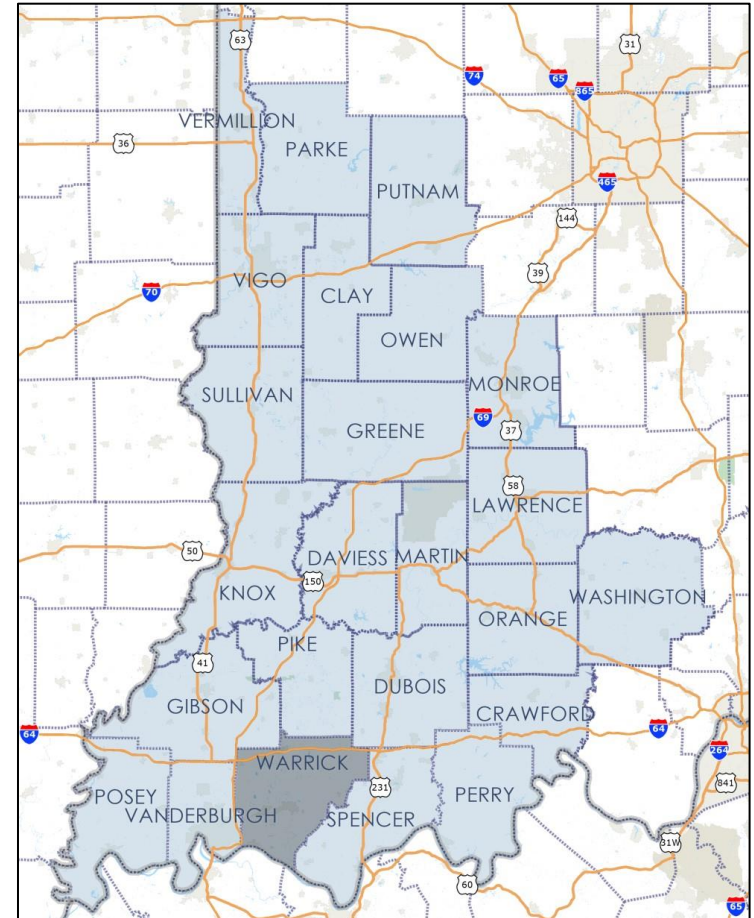
The ISDH report for July 1, 2023 shows Vigo County to have projected Comprehensive Care Bed Need of -359 for seniors 65 and older.



# Warrick County

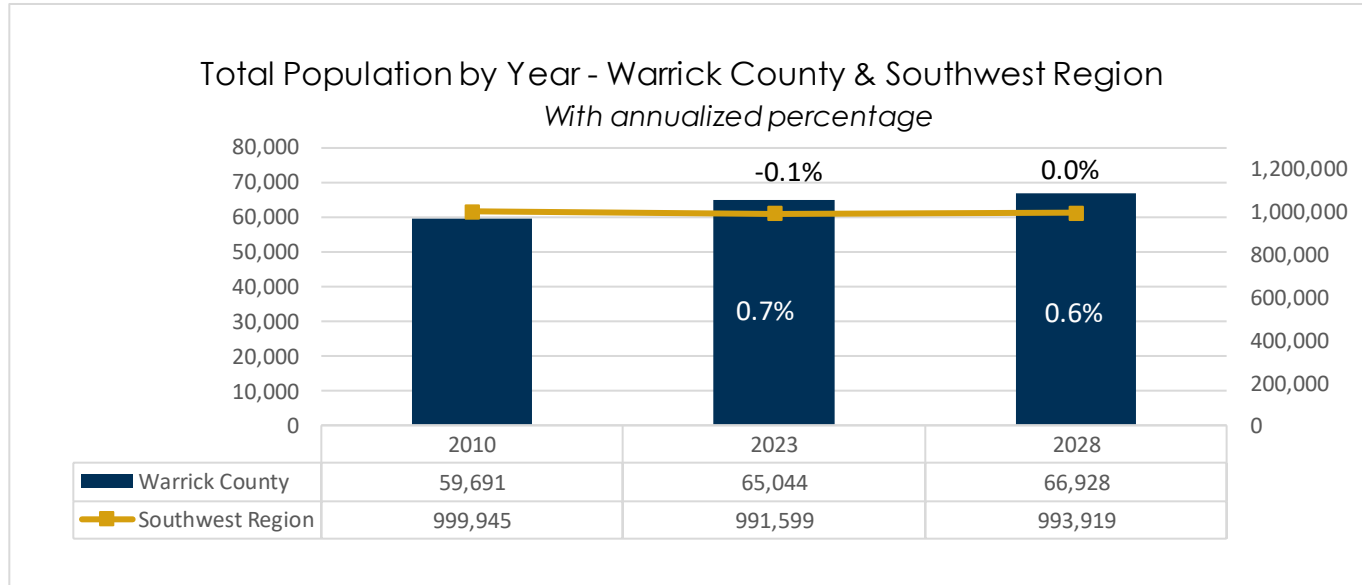
## Key Findings

- The population in Warrick County exhibits strong growth through 2028.
- The total senior population is experiencing solid growth. Highest growth is evident in the 65-74 age group, a trend that is projected to continue. Growth trends for the groups aged 75-84 and 85+ are also strong.
- Total household numbers are expected to continue growing. Households aged 62 and older are expanding at a strong rate. Younger households are projected to decline slightly.
- Most households by tenure groups are mixed growing to stable. The strongest growth in households by tenure belongs to owners and renters 62+.
- Warren County has the highest median income in the region. The largest group of households earns \$75,000 to \$100,000. The second largest group earns \$100,000 to \$125,000. Notable growth has occurred in all higher income groups. Income projections for 2028 indicate significant growth in households earning \$200,000+, almost equaling the number of households earning \$75,000 to \$100,000.
- When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999, with a slightly smaller group earning \$35,000 to \$49,999. Projections for 2028 indicate a significant increase in households earning \$50,000 to \$74,999.
- In Warrick County, 22.1% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 0.6% of the households live in substandard housing compared to 1.2% for the region.
- Warrick County has limited senior LIHTC units. Demand exists for all types of senior rental housing.
- The county has substantial demand for Residential Care Facilities.



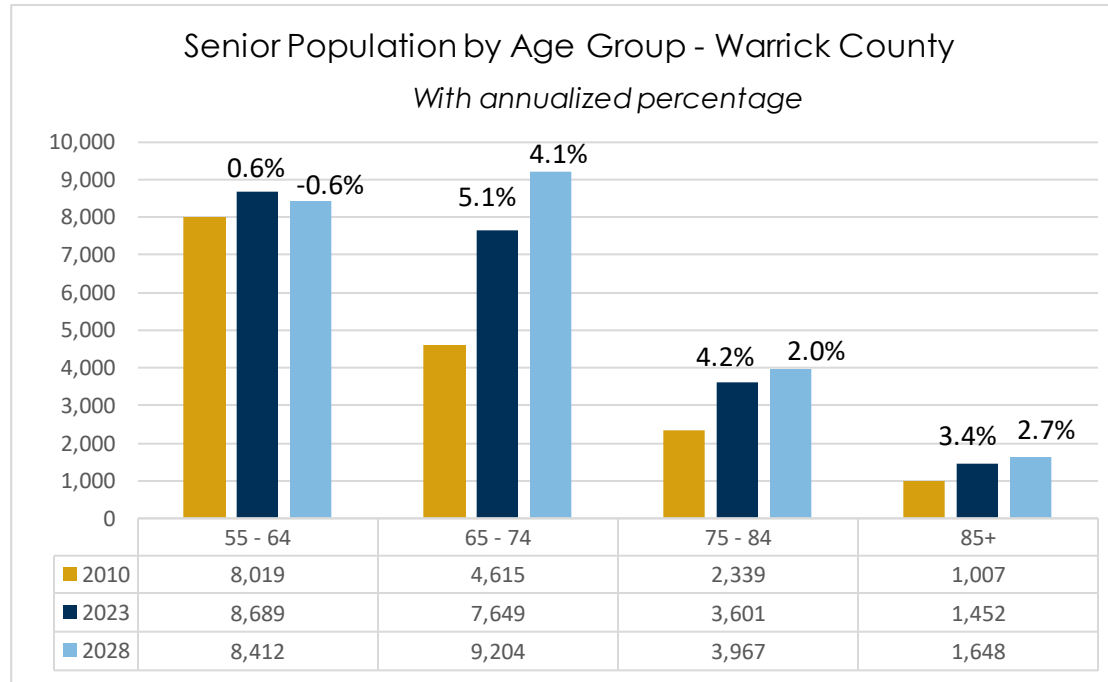
# Demographics

## Total Population



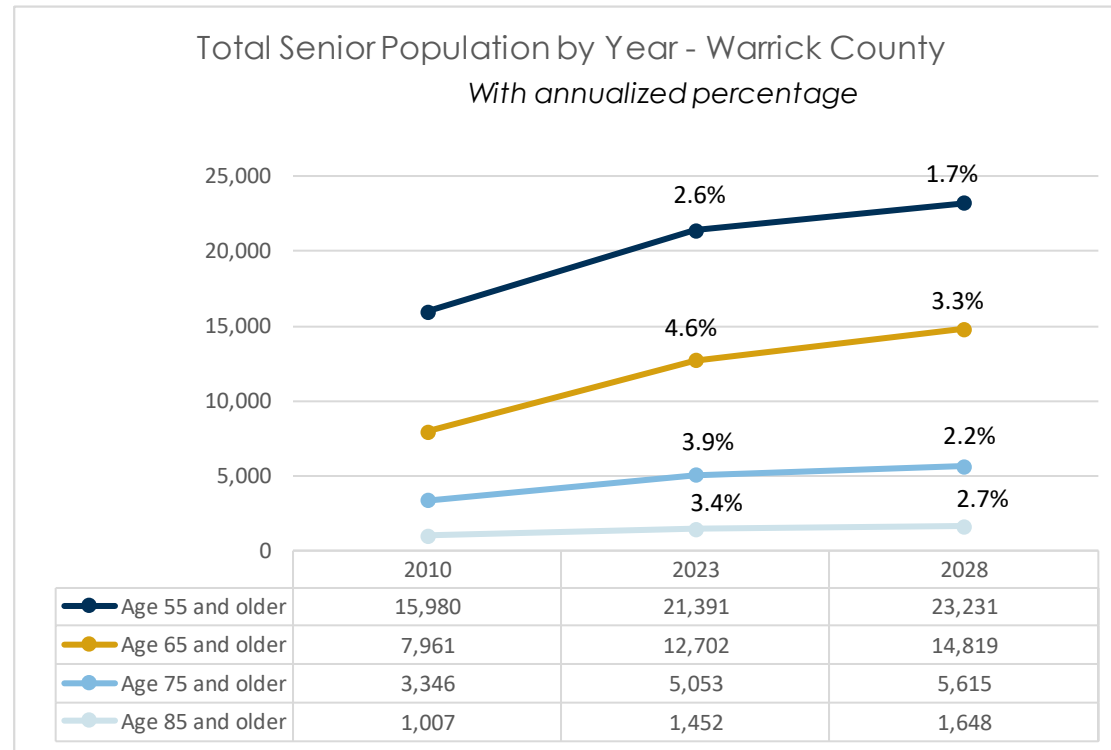
The population in Warrick County exhibits strong growth through 2028.

## Population by Age Group



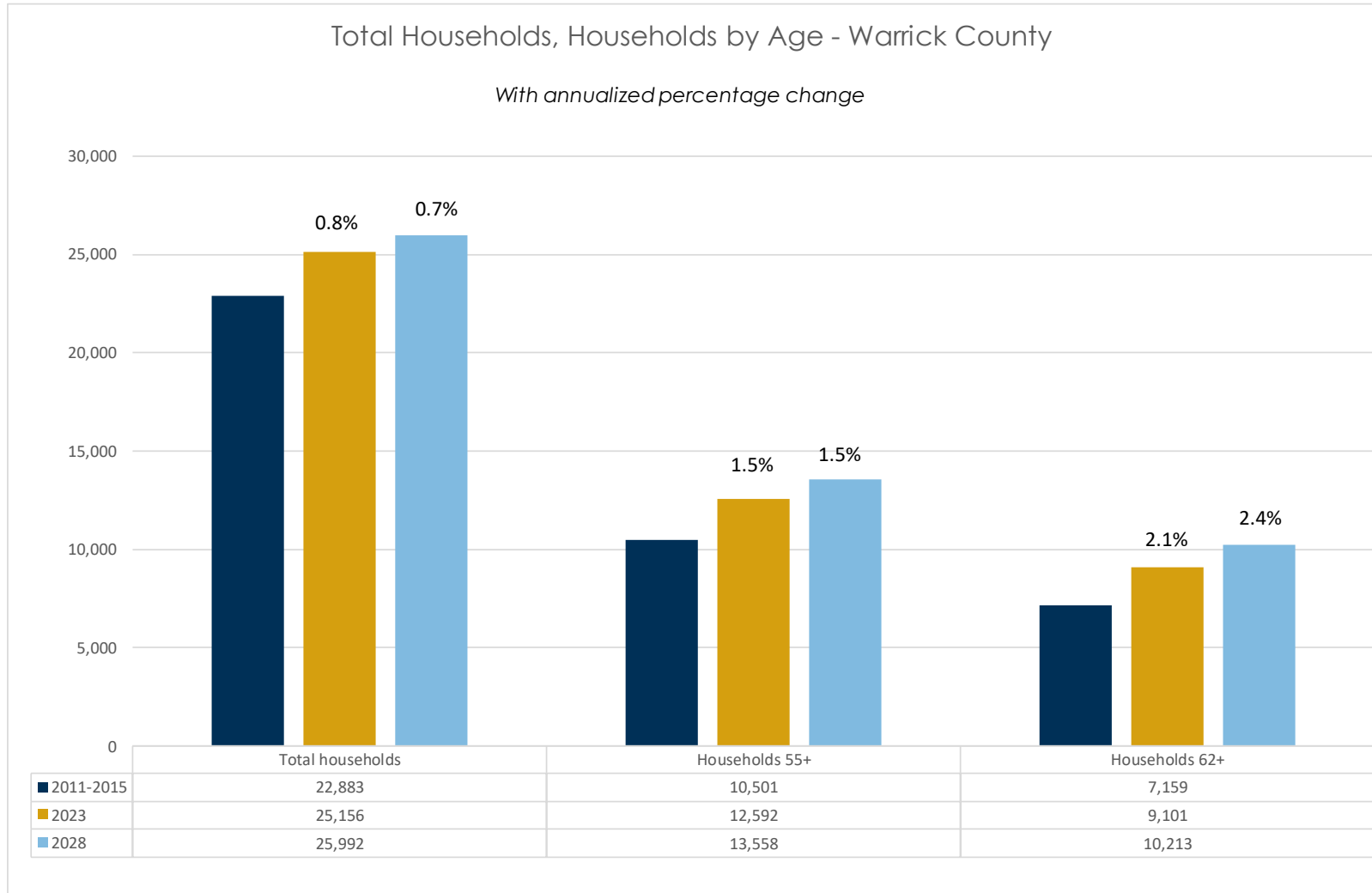
The 65 to 74 age cohort has grown at the second highest rate, after Monroe County, for the region. Trends indicate continued strong growth.

### Total Senior Population by Year



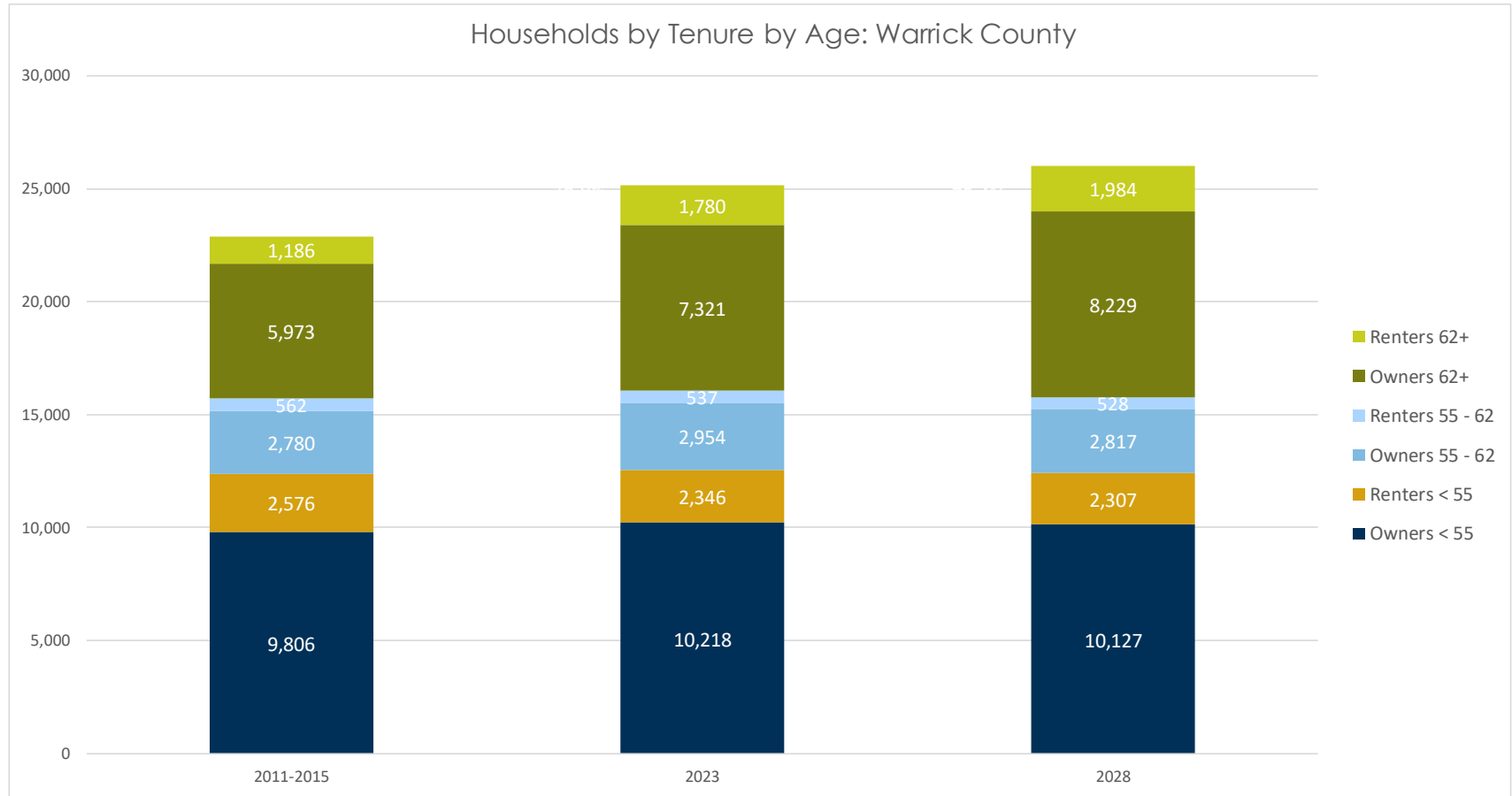
The total senior population exhibits strong growth, a trend that is expected to continue.

## Households



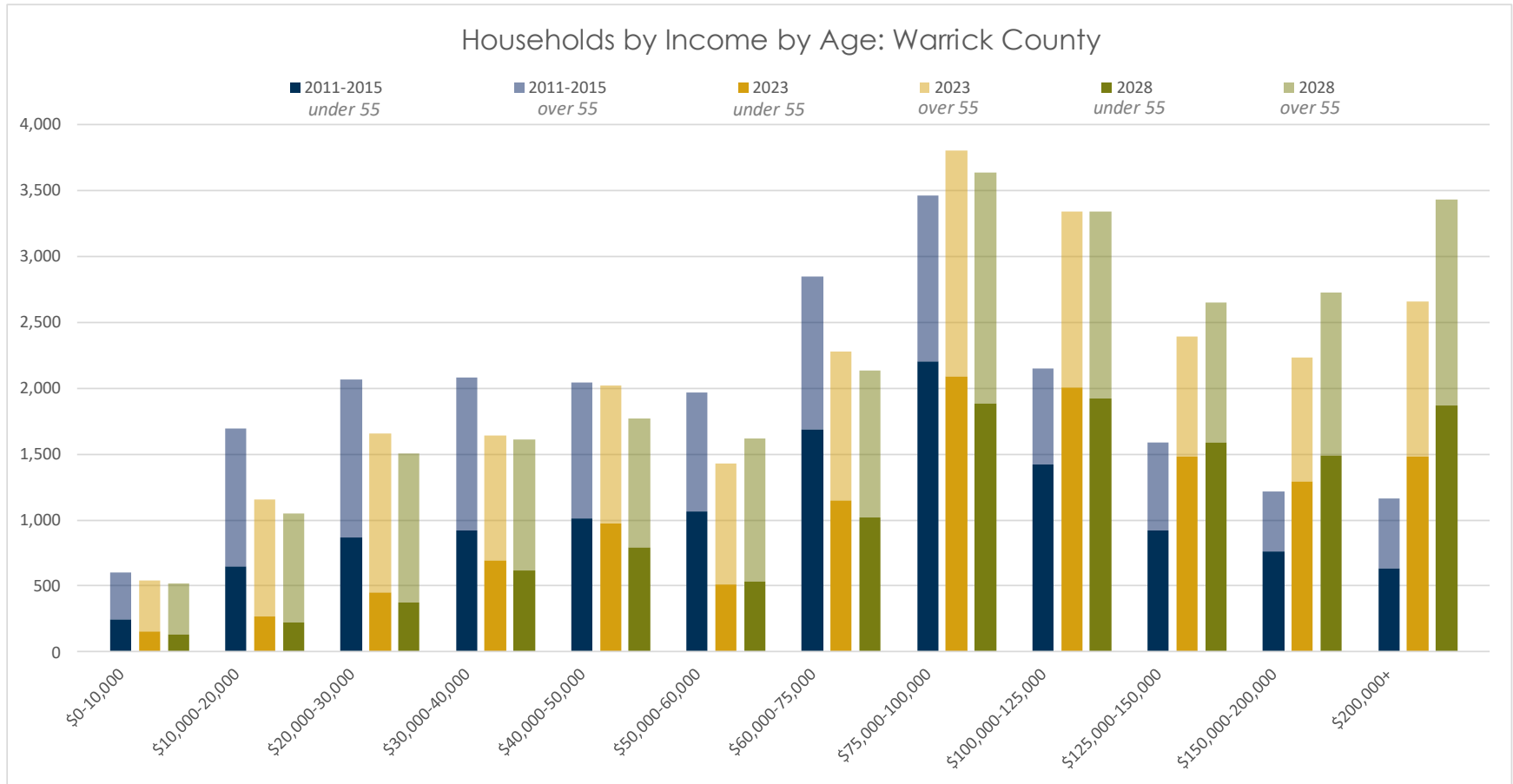
Total households are growing, with the highest rate in the 62+ age group.

## Households by Tenure



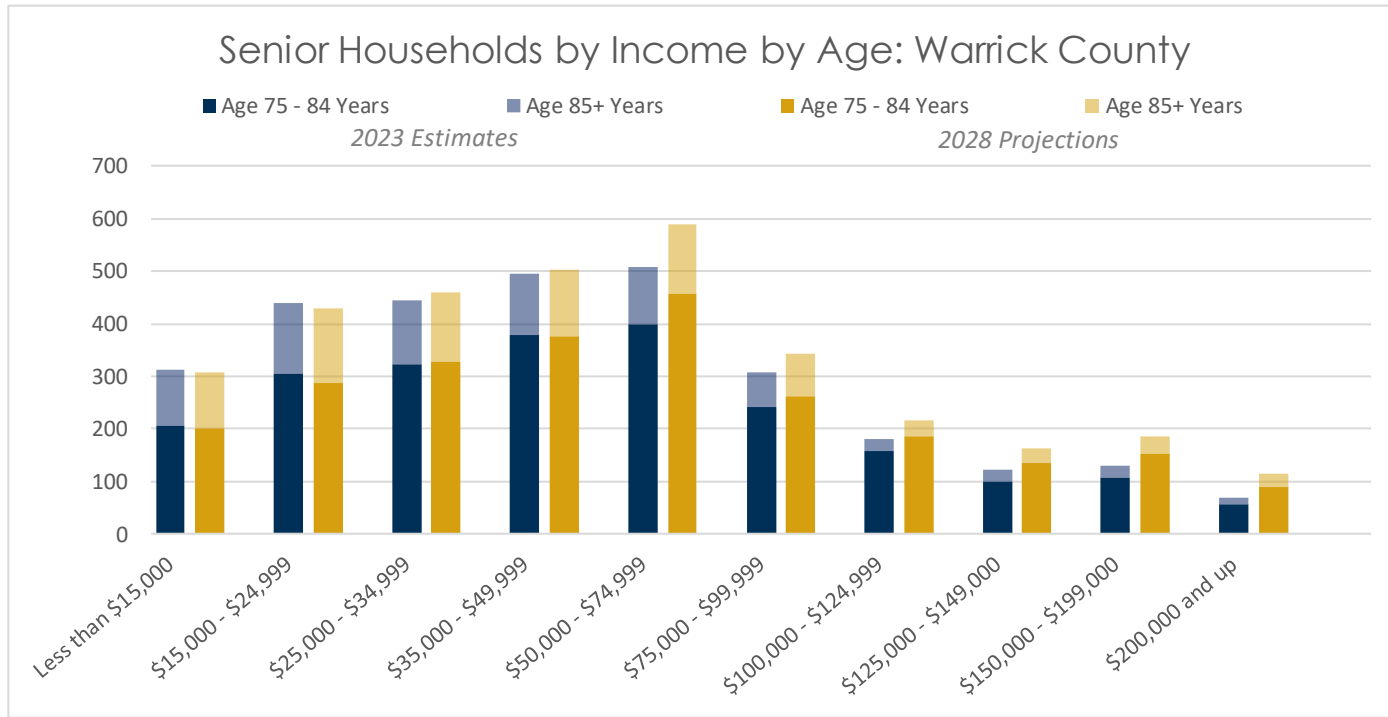
Owners and renters 62+ are growing at a strong rate. Younger owners and renters are projected to decline slightly.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. Notable growth occurred in all higher income groups. Projections indicate a significant jump in the group earning \$200,000+.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999. Projections through 2028 this trend continues.



## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Warrick County, 22.1% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Warrick County	4,357
Renter HH paying 40 to 49% of income	200
Renter HH paying 50% or more of income	762
<i>Total rent overburdened</i>	962
Percentage	22.1%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Warrick County, 0.6% of households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Warrick County	24,540
Owner-occupied lacking plumbing facilities	43
Owner-occupied lacking kitchen facilities	43
Renter-occupied lacking plumbing facilities	8
Renter-occupied lacking kitchen facilities	48
<i>Total households with substandard units</i>	142
Percentage	0.6%

# Supply – Independent Living

## Warrick County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Canterbury House II	Newburgh	65	56	86.2%		<b>230</b>
	Governor Boon Square	Boonville	121	108	89.3%	✓	
	Lincoln Place	Boonville	44	44	100.0%		
<b>LIHTC</b>	Boonville Senior Lofts	Boonville	45	20	44.4%		<b>45</b>
<b>Market</b>	*Celebration Villa of Newburgh	Newburgh	90	25	27.8%		<b>430</b>
	Park Place	Newburgh	307	300	97.7%	✓	
	*Village at Hamilton Pointe	Newburgh	33	33	100.0%	✓	

\*Enhanced senior living

## Planned Units

Geography	Notes
Boonville	Sara Heerdink, Boonville Zoning Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Chandler	<i>Esther Hills</i> . Michael Bell, Executive Director for the Town of Chandler Planning and Zoning Department, reported a private developer is building 14 single-family homes for seniors 55 and older. These homes will rent for around \$2,000 per month. The first one will be delivered in the summer of 2024 with the remaining staggered for completion over the next 18 months.
Newburgh	<i>Cedarhurst of Newburgh</i> . Kim Kaiser, Assistant Director for the Warrick County Area Plan Commission, reported Dover Development is building 56 units for assisted living and 28 memory care suites. The target completion is spring 2025.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Warrick County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Bell Oaks Place	Newburgh	52	45	52	NA	ISDH notes this facility is licensed for 75 beds.
SNF	Brickyard Healthcare - Woodlands Care Center	Newburgh	120	101	NA	120	Formerly Golden Living Center Woodlands
SNF	Cypress Grove Rehabilitation Center	Newburgh	90	82	NA	90	
RCF and SNF	Hamilton Pointe Health And Rehab	Newburgh	201	154	86	115	ISDH report 1/2/24
RCF	Heritage Woods of Newburgh	Newburgh	120	119	120	NA	ISDH notes this facility is licensed for 195 beds.
SNF	Majestic Care Of Newburgh	Newburgh	104	98	NA	104	
SNF	Newburgh Health Care	Newburgh	114	60	NA	114	ISDH report 7/3/23
RCF	Primrose Of Newburgh	Newburgh	120	67	120	NA	ISDH report 1/2/24
SNF	Transcendent Healthcare Of Boonville	Boonville	102	77	NA	102	ISDH report 7/7/20
SNF	Transcendent Healthcare Of Boonville - North	Boonville	56	47	NA	56	ISDH report 7/7/20
RCF and SNF	Woodmont Health Campus	Boonville	99	78	39	60	ISDH report 1/15/24

# Housing Demand

## Income Parameters

<b>Warrick County</b>				
<b>Type of Housing</b>		<b>Income Level</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
Independent Living	Subsidized	30%	\$0	\$20,970
	LIHTC	60%	\$20,971	\$41,940
	Market rate	300%	\$41,941	\$209,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$205,200
	Skilled Nursing Facility		\$0	\$205,200

## Disability Percentage

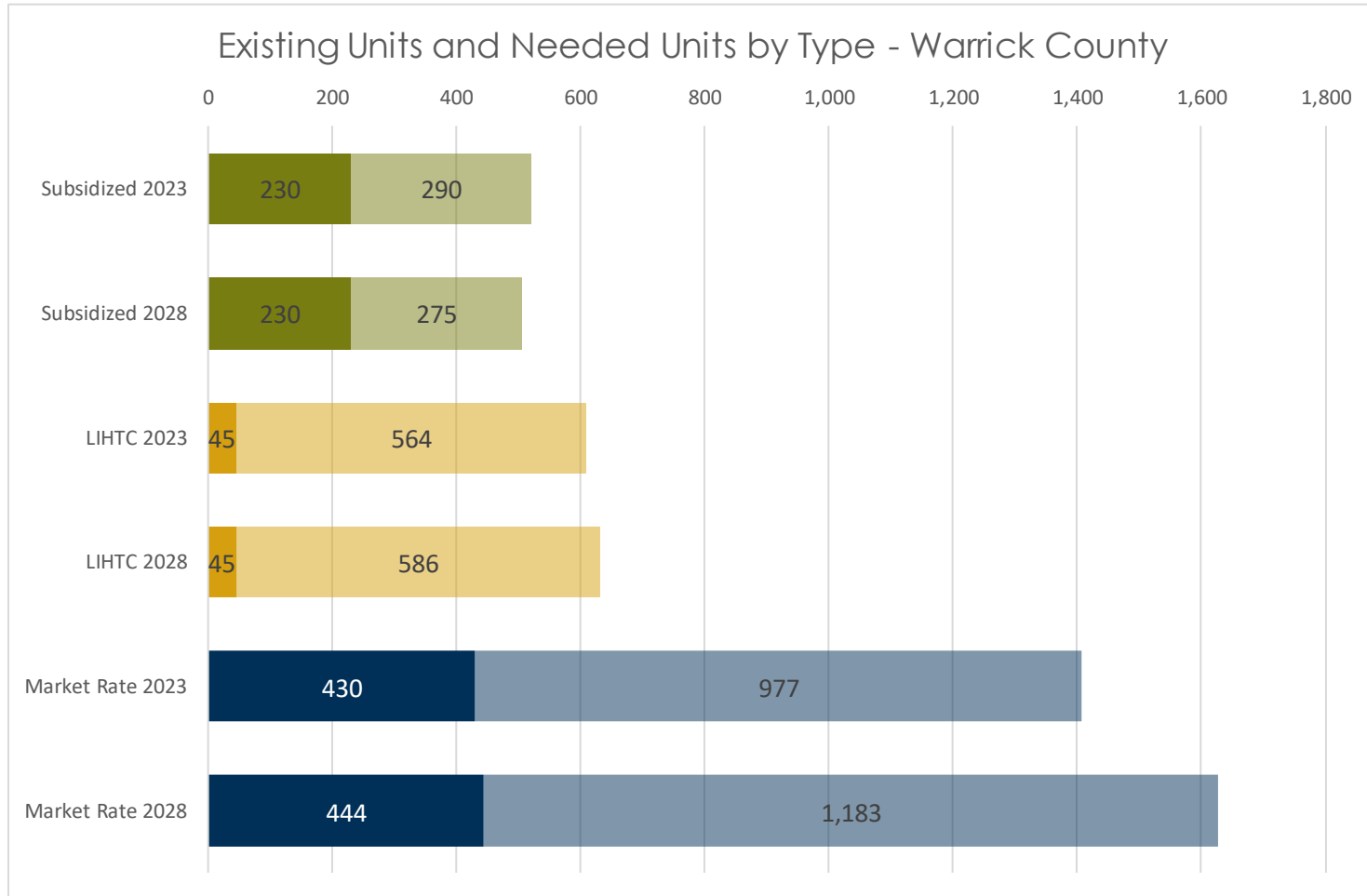
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

<b>Sex by Age by Disability Status - Warrick County</b>		
	<b>Number</b>	<b>Percentage</b>
Estimate, Total	63,237	
Estimate, Total, Male	31,143	
Estimate, Total, Male, 75 years and older	1,867	100.0%
Estimate, Total, Male, 75 years and older, with a disability	961	51.5%
Estimate, Total, Female	32,094	
Estimate, Total, Female, 75 years and older	2,436	100.0%
Estimate, Total, Female, 75 years and older, with a disability	1,170	48.0%
Estimate, Total, Male & Female, 75 years and older	4,303	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	2,131	49.5%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Warrick County has limited senior LIHTC units. Strong demand exists for all types of senior rental housing. The greatest need is for senior market rate rental options.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Warrick County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$20,971	\$41,941	\$0	\$20,971	\$41,941
<b>Maximum Income</b>	\$20,970	\$41,940	\$209,700	\$20,970	\$41,940	\$209,700
<b>Senior renters 55+ in income bracket</b>	500	571	1,247	486	595	1,432
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	902	1,664	7,709	839	1,606	8,601
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	20	38	175	19	36	195
<b>Equals</b>						
<b>Total Demand</b>	<b>520</b>	<b>609</b>	<b>1,421</b>	<b>505</b>	<b>631</b>	<b>1,627</b>
<b>Less existing units</b>	230	45	430	230	45	444
<b>Less planned units</b>	0	0	14			
<b>Equals</b>						
<b>Net Demand</b>	<b>290</b>	<b>564</b>	<b>977</b>	<b>275</b>	<b>586</b>	<b>1,183</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		2,317	2,512			
Total senior 55+ owner households		10,275	11,046			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

<b>Demand Analysis - Senior Licensed Properties: Warrick County</b>						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$205,200	\$205,200	\$33,948	\$205,200	\$205,200
<b>(A) Persons 75 - 84 income eligible</b>	1,340	2,475		1,322	2,863	
<b>(B) Persons 85+ income eligible</b>			1,238			1,430
<b>(C) Percent of persons 75+ with a disability</b>	49.5%	49.5%	49.5%	49.5%	49.5%	49.5%
<b>Income-eligible persons 75+ with a disability</b>	664	1,226	613	655	1,418	708
<i>calculation A * C (RCF), B * C (SNF)</i>						
<b>Total Demand</b>	<b>664</b>	<b>1,226</b>	<b>613</b>	<b>655</b>	<b>1,418</b>	<b>708</b>
<i>Demand for RCF units are summed</i>	<b>1,889</b>			<b>2,073</b>		
<b>Less existing beds</b>	417		761	501		761
<b>Less planned beds</b>	84		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>1,472</b>		<b>-148</b>	<b>1,572</b>		<b>-53</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		34	56			
Total senior population 85+		5	11			

The county has substantial demand for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

<b>Bed Need Analysis with ISDH Bed Need Rate: Warrick County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	12,702	14,819
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	367	429
Supply (D)	761	761
<i>Net demand (D - C)</i>	-394	-332

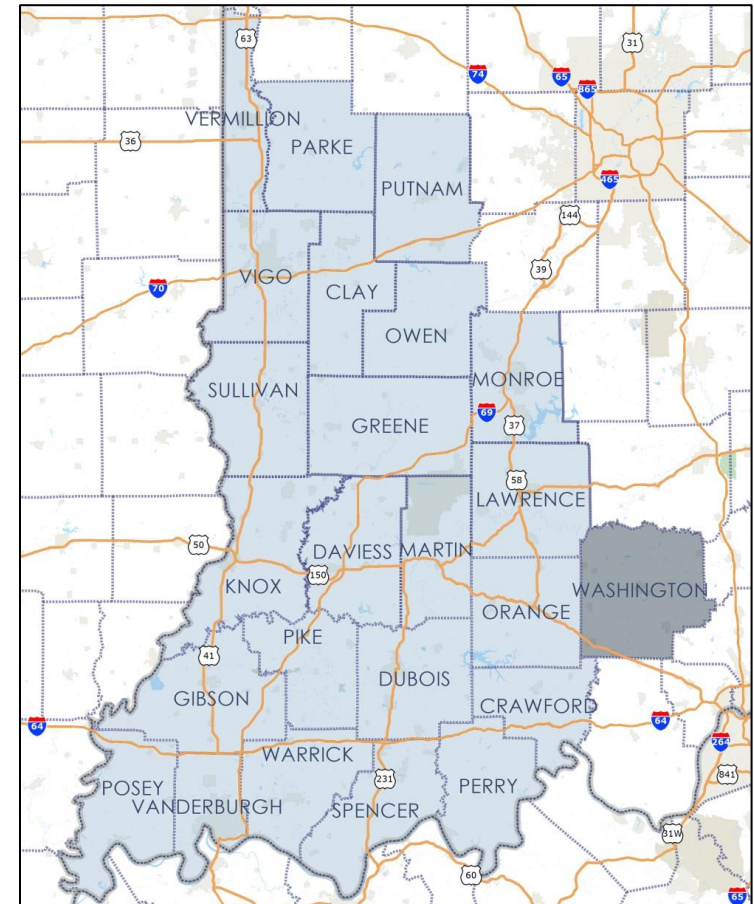
The ISDH report for July 1, 2023, shows Warrick County to have projected Comprehensive Care Bed Need of -356 for seniors 65 and older.



# Washington County

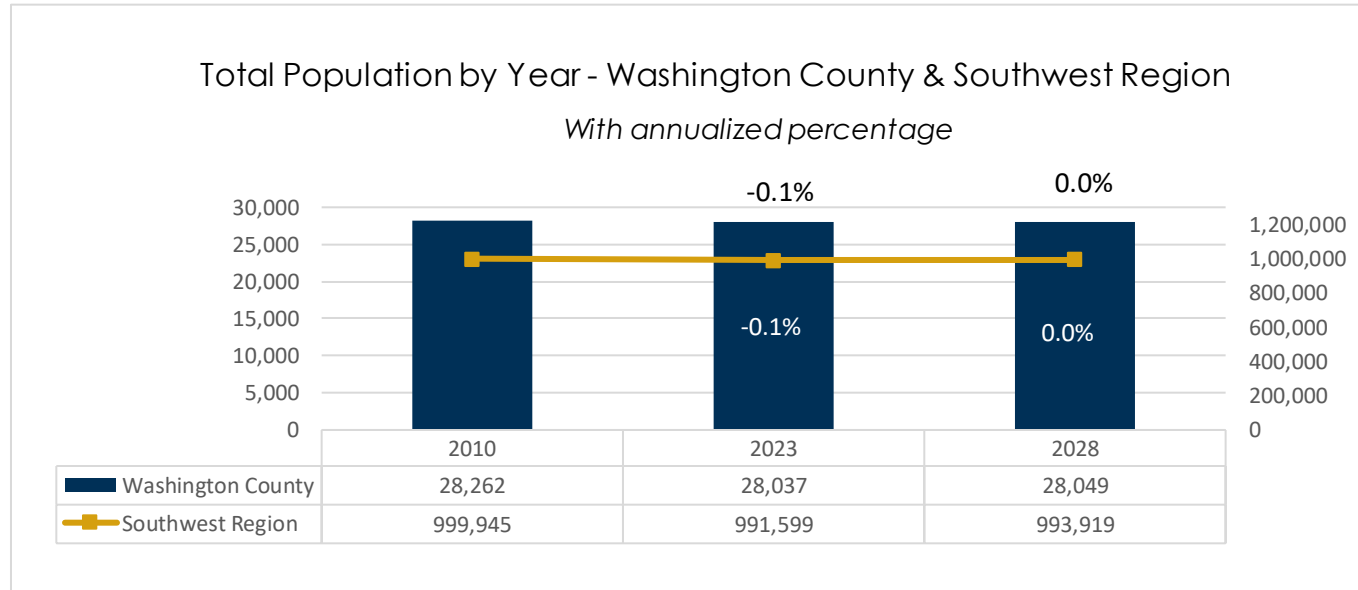
## Key Findings

- The population in Washington County is projected to remain stable.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- The strongest senior population growth is evident in the 65-74 age group, a trend that is projected to continue for 2028. All senior populations 65 and older exhibit solid growth.
- The total number of households is growing. Most growth is evident in households aged 62 and older.
- All the growth in households by tenure belongs to owners and renters 62+.
- The largest group of households earns \$75,000 to \$100,000, with the second largest group earning \$30,000 to \$40,000. Projections for 2028 indicate the group earning \$75,000 to \$100,000 will grow significantly.
- When filtered to households 75 and older, the largest group earns \$25,000 to \$34,999. Projections through 2028 the largest group will earn \$15,000 to \$24,999.
- In Washington County, 30.0% of the renters are rent overburdened compared to 30.6% for the region. Additionally, 3.1% of the households live in substandard housing compared to 1.2% for the region. Washington County has one of the highest substandard housing rates in the region.
- The strongest demand is for market rate senior properties.
- The county has solid demand for Residential Care Facilities.



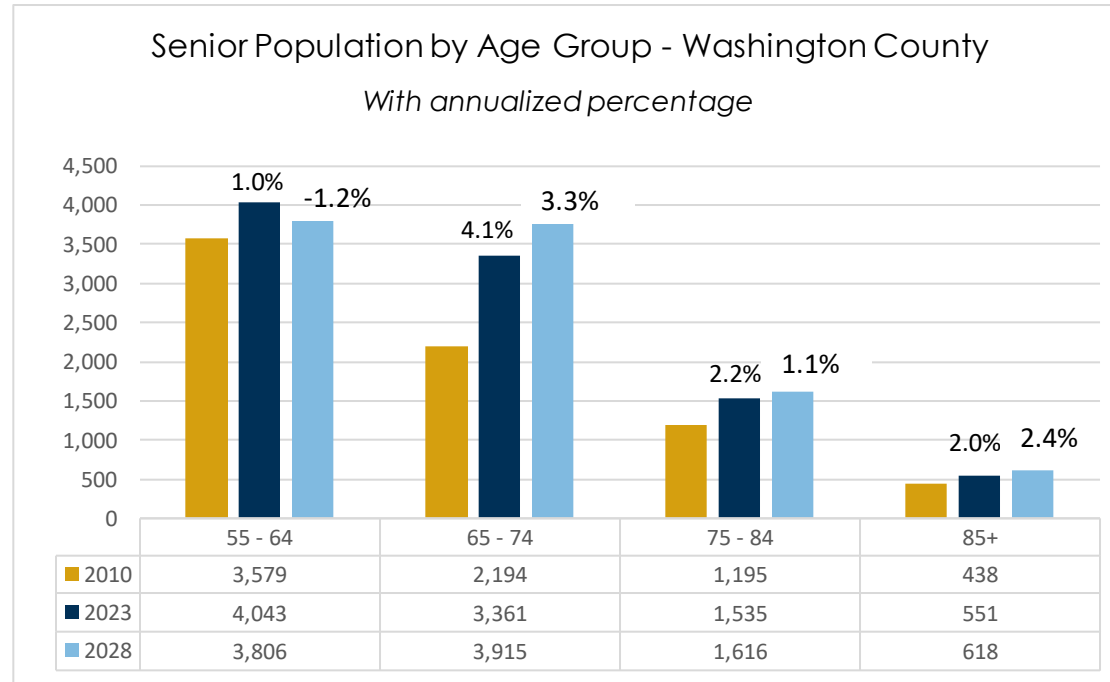
# Demographics

## Total Population



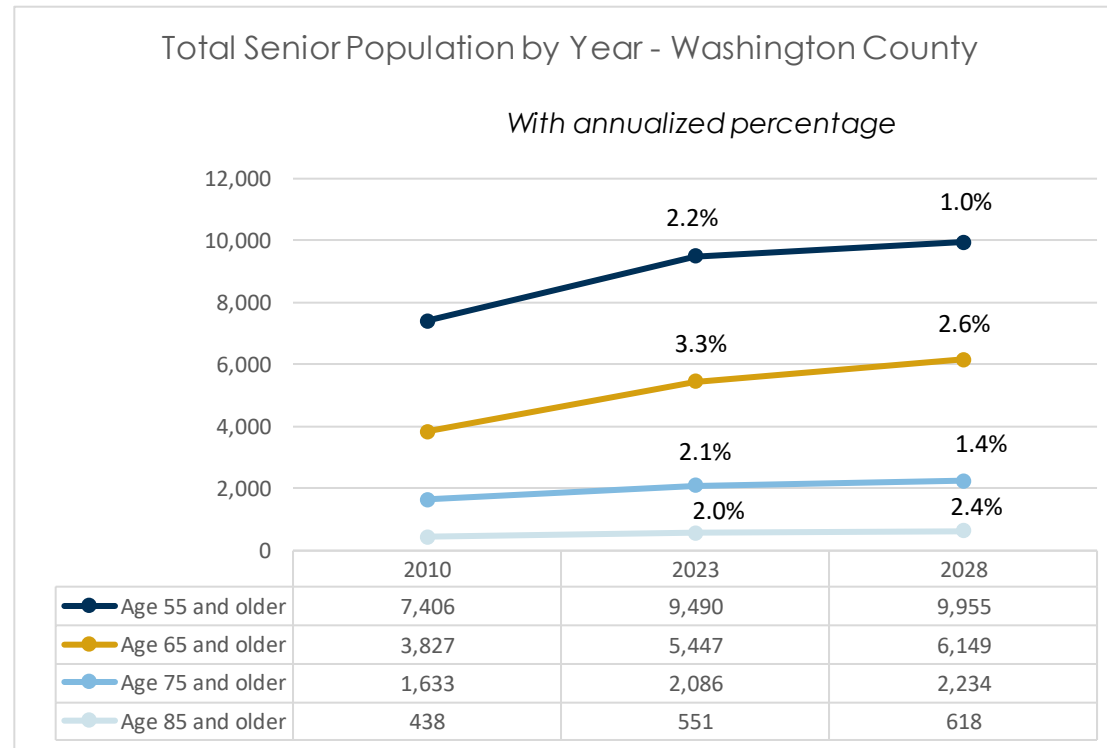
The population in Washington County is projected to remain stable through 2028.

## Population by Age Group



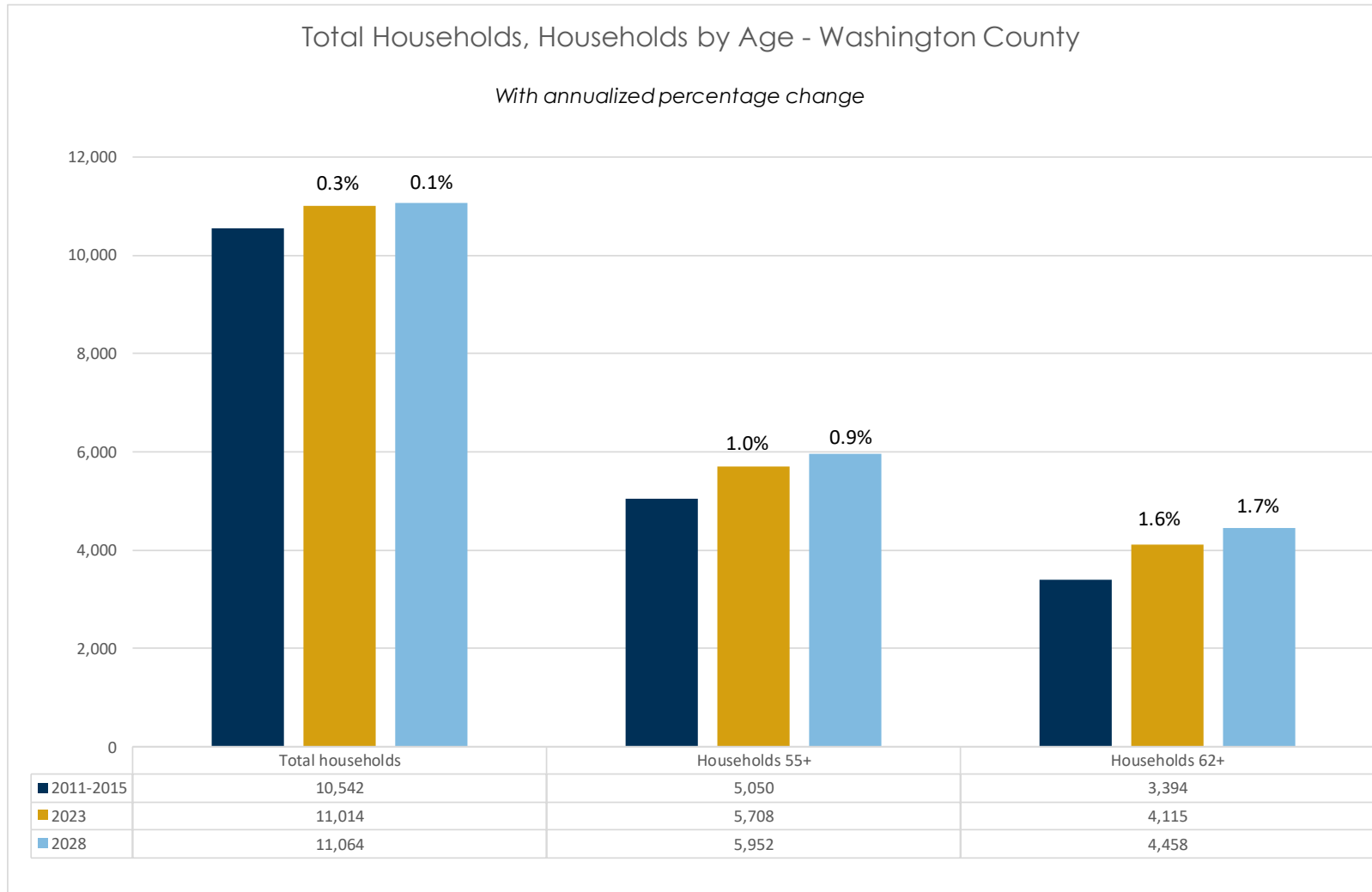
The strongest population growth is evident in the 65-74 age group.

### Total Senior Population by Year



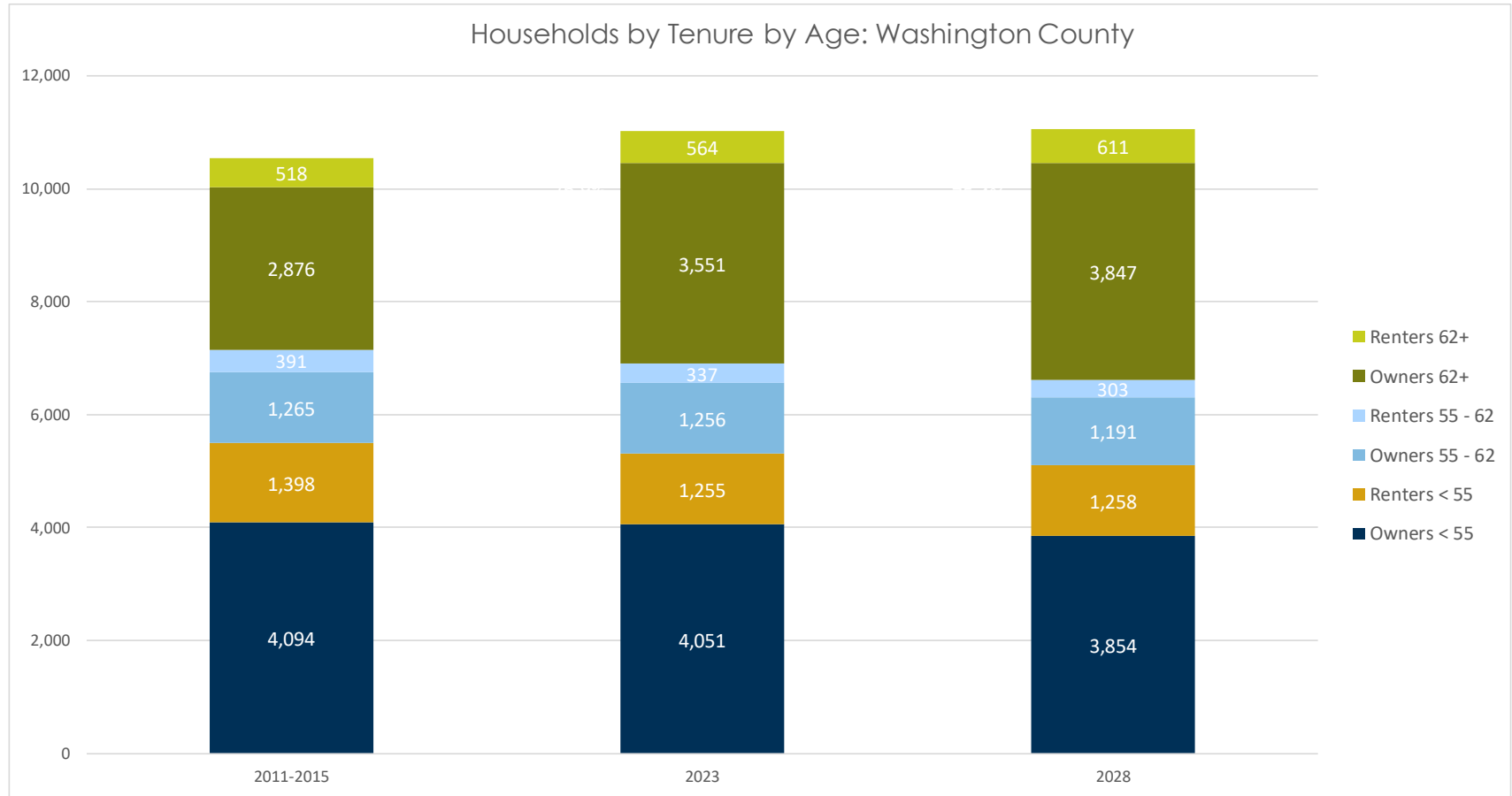
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.

## Households



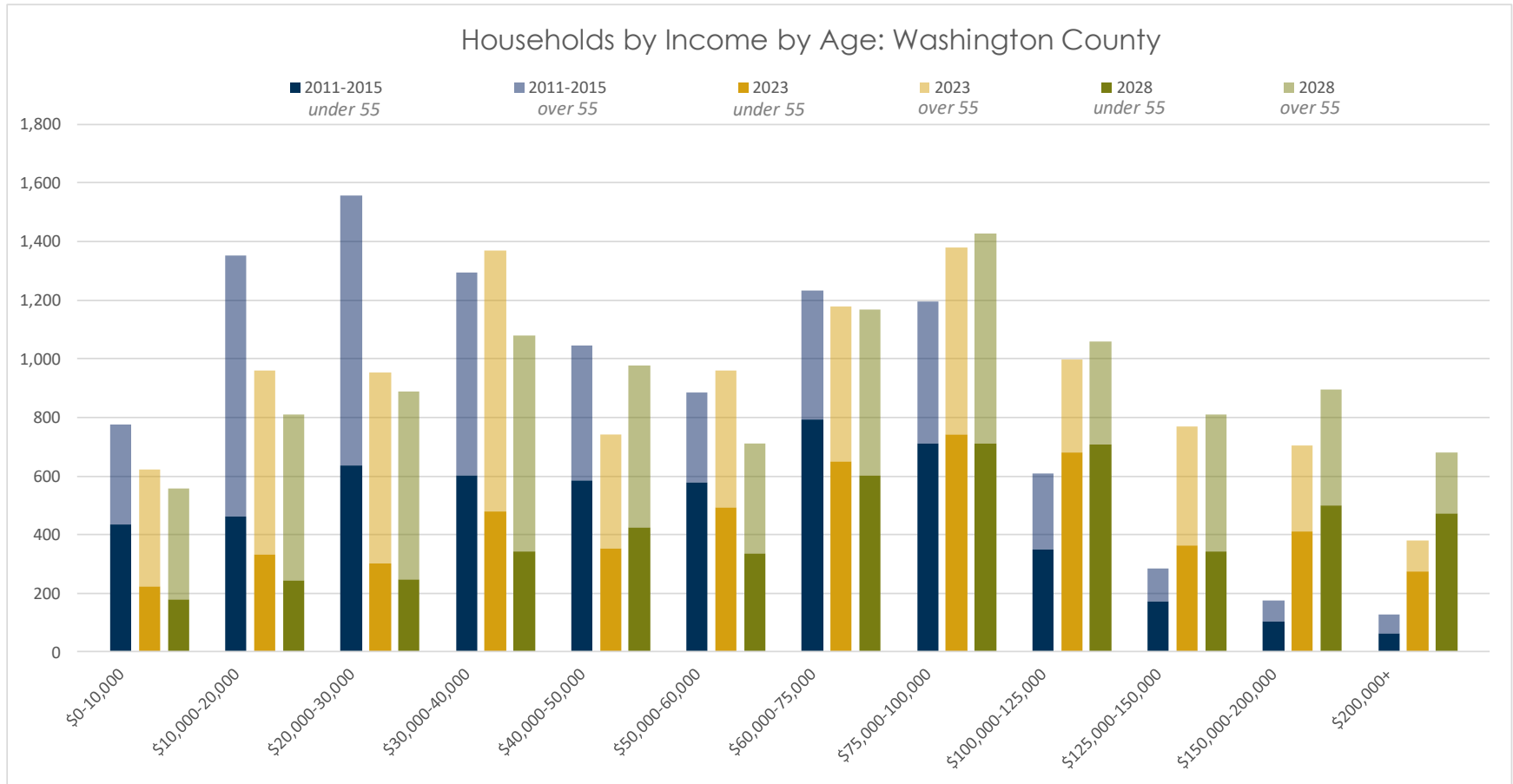
The most growth is evident in households aged 62+.

## Households by Tenure



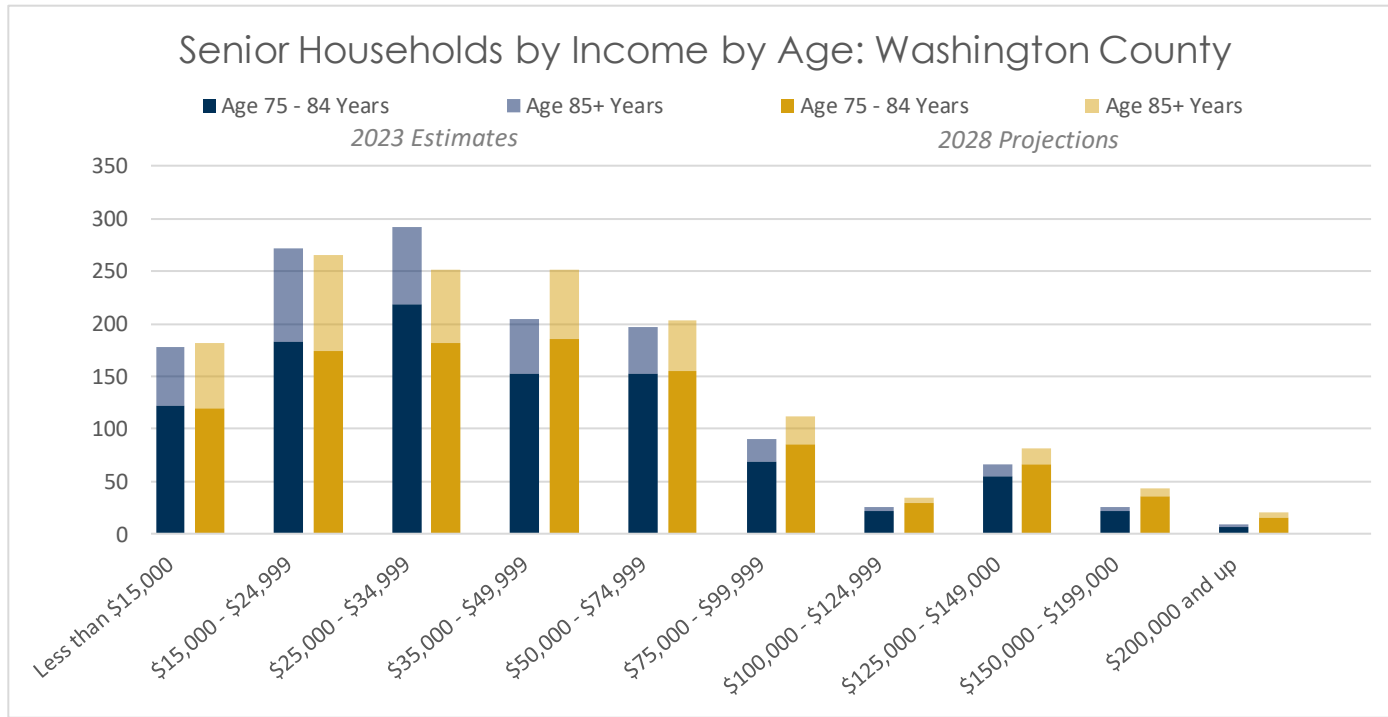
Owners and renters aged 62+ are growing at a strong rate. Younger owners and renters are projected to continue declining.

## Households by Income



The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

### Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$25,000 to \$34,999. Projections indicate largest group will earn \$15,000 to \$24,999.



## Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Washington County, 30.0% of the renters are rent overburdened compared to 30.6% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Washington County	2,046
Renter HH paying 40 to 49% of income	216
Renter HH paying 50% or more of income	397
<i>Total rent overburdened</i>	613
Percentage	30.0%

Both owners and renters are affected by substandard housing. Owners often lack the resources to repair their home or to move. Renters usually cannot find standard rental housing in the area or can only afford substandard housing.

In Washington County, 3.1% of households live in substandard housing compared to 1.2% for the region. Washington County has one of the highest substandard housing rates in the region.

Substandard Housing	Number
Total households in Washington County	10,882
Owner-occupied lacking plumbing facilities	135
Owner-occupied lacking kitchen facilities	135
Renter-occupied lacking plumbing facilities	37
Renter-occupied lacking kitchen facilities	27
<i>Total households with substandard units</i>	334
Percentage	3.1%

# Supply – Independent Living

## Washington County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
<b>Subsidized</b>	Grandview Manor North	Salem	25	NA			<b>145</b>
	Grandview Manor South	Salem	25	25	100.0%		
	Maple Leaf	Salem	30	30	100.0%		
	Meadow Dell Village	Salem	41	NA			
	Sycamore Hills	Salem	24	NA			
	LIHTC	Country View	New Pekin	30	30	100.0%	
<b>Market Rate</b>	*Skyline Suites Assisted Living	Salem	12	12	100.0%	<b>12</b>	

\*Enhanced senior living

## Planned Units

Geography	Notes
Washington County	Courtney Stahl, Board Member of the Washington County Building Department, reported that there are currently no senior housing developments in the planned or proposed phases with the county's jurisdiction.
Salem	Justin Green, Mayor of Salem, reported that there are currently no senior housing developments in the planned or proposed phases.

# Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

## Washington County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Meadow View Health And Rehabilitation	Salem	98	73	NA	98	
SNF	Salem Crossing	Salem	92	89	NA	92	ISDH report 1/11/22

# Housing Demand

## Income Parameters

Washington County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$37,920
	Market rate	300%	\$37,921	\$189,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$210,000
	Skilled Nursing Facility		\$0	\$210,000

## Disability Percentage

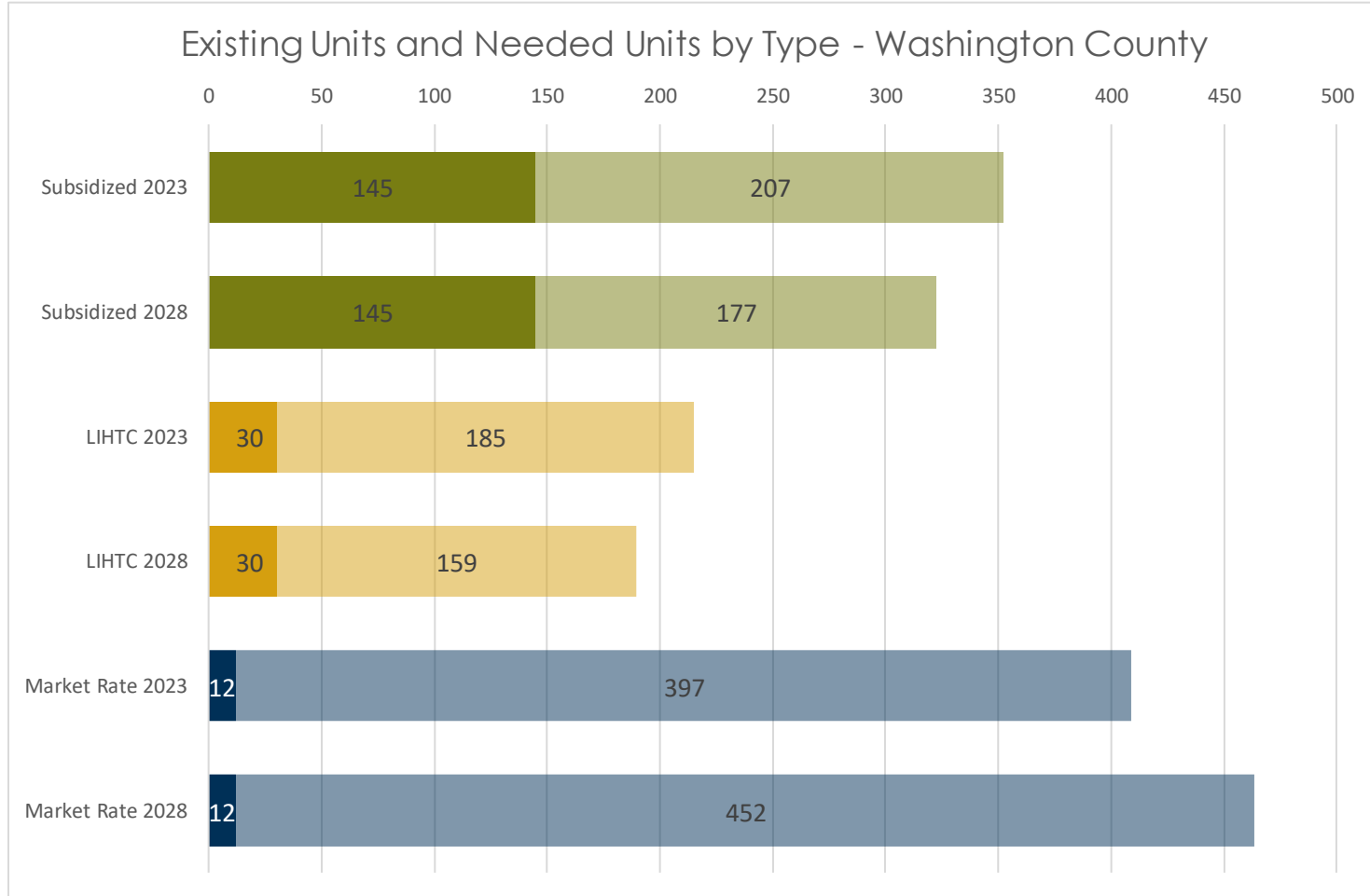
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Washington County	Number	Percentage
Estimate, Total	27,835	
Estimate, Total, Male	13,874	
Estimate, Total, Male, 75 years and older	812	100.0%
Estimate, Total, Male, 75 years and older, with a disability	476	58.6%
Estimate, Total, Female	13,961	
Estimate, Total, Female, 75 years and older	1,009	100.0%
Estimate, Total, Female, 75 years and older, with a disability	453	44.9%
Estimate, Total, Male & Female, 75 years and older	1,821	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	929	51.0%

Source: American Community Survey 2022 5-Year Estimates. Table B18101, Sex by Age by Disability Status.

### Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show existing units. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand is for senior market rate housing.

### Demand Analysis Detail: Independent Living Rental Properties

The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments and Market Rate Apartments.

<b>Demand Analysis - Independent Living Rental Properties: Washington County</b>						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
<b>Minimum Income</b>	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
<b>Maximum Income</b>	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
<b>Senior renters 55+ in income bracket</b>	338	187	345	309	164	393
<b>Plus</b>						
<b>Senior Homeowners in this income bracket (a)</b>	621	1,234	2,814	578	1,117	3,102
<b>Owner conversion percentage (b)</b>	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
<b>Senior Homeowners Likely to Convert to Rentership (a x b)</b>	14	28	64	13	25	70
<b>Equals</b>						
<b>Total Demand</b>	<b>352</b>	<b>215</b>	<b>409</b>	<b>322</b>	<b>189</b>	<b>464</b>
<b>Less existing units</b>	145	30	12	145	30	12
<b>Less planned units</b>	0	0	0			
<b>Equals</b>						
<b>Net Demand</b>	<b>207</b>	<b>185</b>	<b>397</b>	<b>177</b>	<b>159</b>	<b>452</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>						
Total senior 55+ renter households		901	914			
Total senior 55+ owner households		4,807	5,038			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

### Demand Analysis: Licensed Residential Properties

This shows the detailed demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

<b>Demand Analysis - Senior Licensed Properties: Washington County</b>						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
<b>Minimum Income</b>	\$0	\$33,949	\$0	\$0	\$33,949	\$0
<b>Maximum Income</b>	\$33,948	\$210,000	\$210,000	\$33,948	\$210,000	\$210,000
<b>(A) Persons 75 - 84 income eligible</b>	768	773		706	913	
<b>(B) Persons 85+ income eligible</b>			545			615
<b>(C) Percent of persons 75+ with a disability</b>	51.0%	51.0%	51.0%	51.0%	51.0%	51.0%
<b>Income-eligible persons 75+ with a disability</b> <i>calculation A * C (RCF), B * C (SNF)</i>	392	395	278	360	466	314
<b>Total Demand</b>	<b>392</b>	<b>395</b>	<b>278</b>	<b>360</b>	<b>466</b>	<b>314</b>
<i>Demand for RCF units are summed</i>	<b>786</b>			<b>826</b>		
<b>Less existing beds</b>	0		190	0		190
<b>Less planned beds</b>	0		0			
<b>Equals</b>						
<b>Net Demand</b>	<b>786</b>		<b>88</b>	<b>826</b>		<b>124</b>
<b>Demand Calculation Inputs - HISTA 2023 and 2028</b>		<b>2023</b>	<b>2028</b>			
Total senior population 75 - 84		1,541	1,619			
Total senior population 85+		545	615			

The county has solid demand for Residential Care Facilities.

## ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.

<b>Bed Need Analysis with ISDH Bed Need Rate: Washington County</b>		
	<b>2023</b>	<b>2028</b>
Population 65+ (A)	5,447	6,149
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	158	178
Supply (D)	190	190
<i>Net demand (D - C)</i>	-32	-12

The ISDH report for July 1, 2023 shows Washington County to have projected Comprehensive Care Bed Need of -23 for seniors 65 and older.



## 06. Owner-Occupied Improvements Analysis

This section of the study examines owner-occupied improvements of older adult homes in the state of Indiana. Along with the statewide age-restricted housing supply and demand analysis, this study aims to add to the body of knowledge and methodologies surrounding the home modifications necessary for the population to age in place.

### What is an Age-Ready Home?

Studies and institutions apply different definitions for qualifying a home as “age-ready” or “fit for aging in place,” producing different conclusions on current conditions and level of modifications required for accessibility. Percentages vary based on criteria determined for each study. Common characteristics indicating age-readiness for a home include:

- A no-step entry into the home, including ramps
- A bedroom and bath on the main living floor, reported in combination and/or separately, depending on study
- Hallways and doorways wide enough to accommodate a wheelchair

While the criteria in the bullet points above are the most common, not all studies include all three variables. Additionally, select studies include variations of the following items as criteria:

- Chair-lifts and elevators
- Barrier-free showers
- Raised-height toilets
- Grab bars

## Key Sources: State of Housing for Older Americans

Extensive research sets a foundation for understanding the state of housing for older Americans throughout the United States. The research team reviewed hundreds of key studies, surveys, and publications evaluating the accessibility and age-readiness of the nation’s housing supply. Among the current research, the following studies and sources provided the most comprehensive data and reliable methodologies around the issue of accessibility and age-ready options. The MMA team used these sources to set methodological standards and conduct analysis for this study and report:

- American Housing Survey conducted by the U.S. Census Bureau with a focus on *Aging-Ready Homes in the United States—Perception Versus Reality of Aging-Accessibility Needs: 2019*, a publication that addresses and examines the AHS survey data
- National Poll on Healthy Aging from the University of Michigan’s Institute for Healthcare Policy and Innovation
- Publications and data from the Harvard Joint Center for Housing Studies: Housing and Aging Society Program
- Publications and data from AARP, including AARP Rural Livability Workshop Report
- CASOA™ (Community Assessment Survey for Older Adults) State of Indiana: Survey Report Results, January 2022

While all these studies provide valuable insight, only the CASOA™ study evaluated the needs of older adults in Indiana. The housing analysis section provided an initial “livability score” of 34 (on a 100 scale) based on the average of responses to community and housing quality questions, potentially identifying future problems with homes and assessing quality of community.

To establish an understanding of the number and scope of modifications needed to allow aging in place in single-family, owner-occupied homes in Indiana, three primary methods are used:

- The directors for the Area Agencies on Aging were interviewed to gain both quantitative and qualitative input on the issues addressing Indiana’s older population.
- A representative survey of the state was conducted (April 2024) to determine how Indiana’s housing stands versus the nation in terms of age-readiness. Results are included in the statewide report.
- Detailed data from FSSA-DA on home modifications for residents born after 1969 was analyzed.

**Study Limitations:** Studies on home modification needs come with inherent limitations, including the willingness of older residents to participate in surveys (to achieve representative samples), perception versus reality on the age-readiness of dwellings, and potential issues beyond accessibility that are barriers to aging in place, such as major structural issues. This study relies on both qualitative input and (for the full study) quantitative input to compensate for these challenges.

## National Housing Accessibility and Modifications Statistics

An overview of key findings from national data sources highlights critical points on:

- Nationwide housing accessibility and modifications statistics
- US Census: American Housing Data for the East North Central Division
- Indiana-specific housing data by the East North Central Region

The Institute for Healthcare Policy and Innovation at University of Michigan conducted the National Poll on Healthy Aging in early 2022. Led by Dr. Sheria Robinson-Lane, Ph.D., M.H.A., M.S., R.N., and Dr. Preeti Malani, M.D., M.S., M.S.J., the report, *Older Adults' Preparedness to Age in Place*, creates a base for understanding the issues facing our older population. According to the poll:



*“The majority of adults age 50—80 (88%) felt it is important to remain in their homes for as long as possible.”*

*For adults that had moved in the past five years:*

- 52% moved to a home that was easier to get around
- 49% moved to a smaller home
- 34% moved closer to relatives
- 11% moved in with relatives or had relatives move in with them

*Only one in three adults said their home definitely has the necessary features that would allow them to age in place, 47% said it probably does, and 19% said it does not.”*

-National Poll on Healthy Aging (2022)  
University of Michigan Institute for Healthcare Policy and Innovation<sup>i</sup>

*Source detail in citations.<sup>xi</sup>*

## National Studies: Overview

To better understand issues pertaining to accessibility, age-ready housing, and barriers to modification, data from national studies offer insight into “aging in place” across America. A key set of the relevant findings are below:

- In testimony before the U.S. Senate Committee on Banking, Housing, and Urban Affairs in 2022, Dr. Jennifer Molinsky, Project Director of Housing and Aging Society Program at Harvard Joint Center for Housing Studies, stated, “Our analysis of the 2011 American Housing Survey, which provides the most recent comprehensive look at accessibility features in the home, has shown that less than 4 percent of America’s housing has three basic features—a no-step entry into the home, a bedroom and bath on the main living floor, and hallways and doorways wide enough to accommodate a wheelchair.”<sup>xii</sup>
- Areas of lower population density have been the focus of the AARP Rural Livability Workshop Report from June 2019. Identifying factors include distance from a population center and travel time to services, along with density in the classification of an area as rural or a “frontier.” Among the knowledge gained from the studies:
  - “In many rural communities, much of the housing stock dates back to the early 20th and even the 19th centuries.”
  - “Few older homes are accessible [in rural areas].”
  - “According to AARP research about rural home ownership, nearly two out of five properties need major modifications to accommodate residents who want to age in place.”<sup>xiii</sup>
- In the National Poll on Healthy Aging from the University of Michigan in February 2022, researchers learned that while 88% of adults aged 50 – 80 want to “age in place,” 47% of the people surveyed had given little or no consideration to the modifications that their home would require.<sup>xiv</sup>
- The 2021 study on Barriers to the Initiation of Home Modifications for Older Adults for Fall Prevention found multiple barriers to home accessibility improvement, including finding a contractor willing to complete the project, timing to start (an average 23-day wait), and the potential for older adults to fall victim to “predatory behavior.”<sup>xv</sup> This report supports the comments of the directors of Indiana Area Agencies on Aging for the Southwest Region, which begin on page 452.

*Aging-Ready Homes in the United States—Perception Versus Reality of Aging-Accessibility Needs: 2019* (Davis, Clark, and Vespa, 2023) analyzes data from the American Home Survey. Based on the criteria of this study, a home was considered aging-ready if they had a step-free entry into the home with a bedroom and full bathroom on the first floor. Overall, 40% of homes in the U.S. were considered aging-ready with only 27% of homes in the East North Central, Indiana’s geographic division, meeting the mark.<sup>vi</sup>

## American Housing Survey

The U.S. Census Bureau utilizes the American Housing Survey (AHS), which offers an in-depth perspective on accessibility issues and other relevant national statistics. Available data is not specific to a single state; however, Indiana is included in the **East North Central Division**, along with Illinois, Ohio, Michigan, and Wisconsin. The table below provides an overview of the East North Central (by percentage) as compared to other census divisions.

Table 1a.  
**U.S. Housing Units With Aging-Accessible Features**  
(In percent)

Basic aging-accessible features	United States		Region and division <sup>1</sup>								
	Millions	Percent	Northeast		Midwest		South		West		
			New England	Middle Atlantic	East North Central	West North Central	South Atlantic	East South Central	West South Central	Mountain	Pacific
<b>Total number of housing units<sup>2</sup></b> .....	<b>124.1</b>	<b>100.0</b>	<b>4.8</b>	<b>13.0</b>	<b>15.0</b>	<b>7.0</b>	<b>19.7</b>	<b>6.2</b>	<b>11.7</b>	<b>7.6</b>	<b>15.0</b>
Aging-ready home <sup>3</sup> .....	50.2	40.4	19.6	26.6	27.0	34.6	43.5	48.0	61.6	47.6	47.2
<b>Home Layout</b>											
Step-free entryway .....	66.5	53.6	33.6	47.6	39.9	49.3	58.0	56.0	69.1	57.7	59.8
Single-floor home .....	63.8	51.4	29.2	28.8	33.4	31.3	60.6	65.8	76.4	58.8	64.0
Multiple-floor unit with bedroom on entry level .....	27.6	45.8	43.0	37.3	49.5	52.3	41.1	62.4	55.9	48.0	43.1
Multiple-floor unit with full bathroom on entry level .....	34.6	57.4	59.3	49.0	60.7	63.8	52.0	71.4	67.2	59.2	54.5
Multiple-floor unit with both bedroom and full bathroom on entry level .....	26.0	43.2	40.6	34.1	47.7	49.8	39.0	59.2	53.9	45.3	39.2
<b>Mobility Features</b>											
Ramps in home .....	6.3	5.1	4.8	5.8	4.1	5.1	5.1	7.2	5.7	3.8	4.8
Chair lift, stair lift, or platform lift .....	1.2	1.0	1.4	1.4	1.0	1.1	1.1	0.3	0.5	0.5	0.9

<sup>1</sup> For a list of states in each division, refer to <[www.census.gov/programs-surveys/popest/about/glossary/geo-terms.html](http://www.census.gov/programs-surveys/popest/about/glossary/geo-terms.html)>

<sup>2</sup> Occupied housing units only.

<sup>3</sup> An aging-ready home is defined as a housing unit that has a step-free entryway and both a bedroom and full bathroom on the first floor.

Source: U.S. Census Bureau, 2019 American Housing Survey.

xvi

The *East North Central Division* trends with the United States data in most categories with three notable exceptions. Indiana’s division far outpaces the United States in:

- Homes with a bedroom on entry level
- Homes a full bathroom on entry level
- Homes with both a bedroom **and** full bathroom on entry level

## American Home Survey: East North Central Division Data

Data compiled by the census provides an overview of estimates for the East North Central Division compared to the United States.

2019 National — Home Accessibility — All Occupied Units				
Characteristics	U.S. Total Estimate*		East North Central Division Estimate*	
<b>Total</b>	124,135		18,643	
<b>Home Accessibility Problems <sup>2, 3</sup></b>				
Entering home or property	4,242	3%	601	3%
Getting to the bedroom	2,161	2%	223	1%
Using a bedroom	2,824	2%	299	2%
Getting to the kitchen	2,101	2%	242	1%
Using the kitchen	3,234	3%	403	2%
Getting to the bathroom	2,405	2%	239	1%
Using the bathroom	3,287	3%	498	3%

\* Numbers in thousands

An estimated 3% of residents have accessibility issues entering a home or property, based on all occupied housing units.

MMA's upcoming representative survey of the state's older residents seeks to determine how Indiana's housing compares in terms of age-readiness versus the nation.

Two consistent criteria for an accessible home are an entry-level bathroom and bedroom.

2019 National — Home Accessibility — All Occupied Units				
Characteristics	U.S. Total Estimate*		East North Central Division Estimate*	
<b>Total</b>	124,135		18,643	
<b>Accessibility Features in Home <sup>2</sup></b>				
Ramps:				
Yes	6,329	5%	772	4%
No	117,037	94%	17,460	94%
Not reported	913	1%	434	2%
Entry level bedroom:				
Units with 2 or more floors	60,244	49%	12,519	67%
Yes	27,598	22%	6,196	33%
No	31,906	26%	5,916	32%
Not reported	739	1%	407	2%
Entry level bathroom:				
Units with 2 or more floors	60,244	49%	12,519	67%
Yes	34,554	28%	7,594	41%
No	24,927	20%	4,508	24%
Not reported	763	1%	416	2%

\* Numbers in thousands

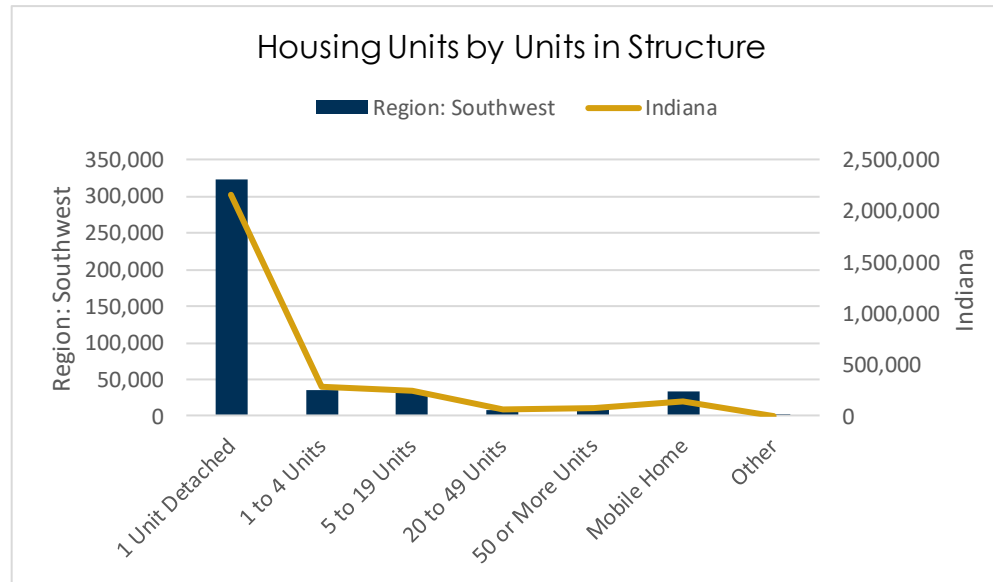
More homes have an entry level bathroom than an entry level bedroom in the East North Central Division.

<sup>2</sup> Figures may not add to total because more than one category may apply to a unit.

<sup>3</sup> Home accessibility problems are only reported for household members at least 6 years of age who have difficulty without assistance from another person or because of a long-term condition. Does NOT include difficulty due to a temporary injury.

### Indiana Housing: Units by Structure

Examining units by structure provides an overview of the housing composition. The number of single-family dwellings is identified in the data. The Southwest Region outpaces the State of Indiana in percentage of mobile homes.



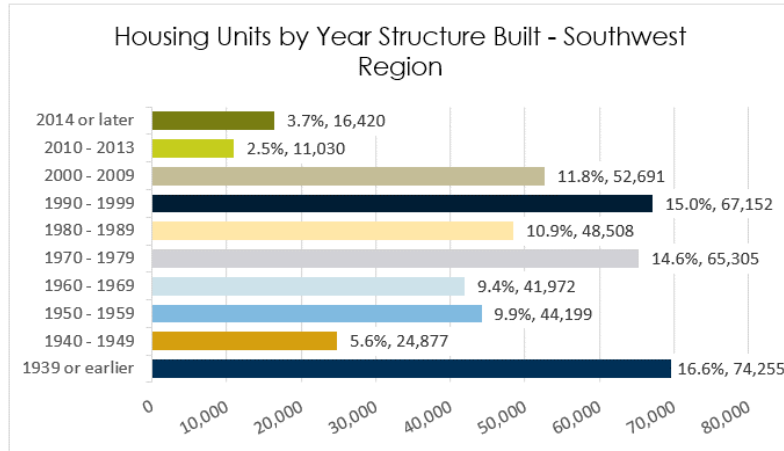
Mobile homes represent 7.7% (34,178 units) of the housing units in the Southwest Region. Mobile homes are 4.6% of the housing units in the State of Indiana.



## Indiana Housing: Year Structure Built

The year a structure was built is a consideration in assessing the ability to support an aging-in-place population.

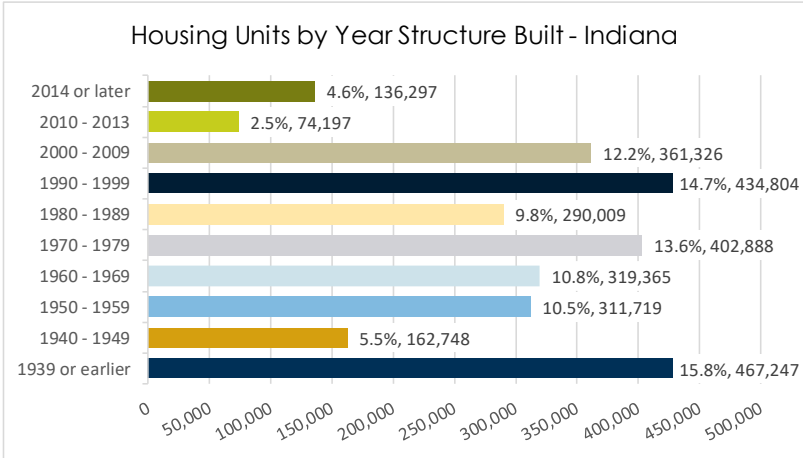
Many older homes in Indiana have been updated, resulting in a more current year-built date. However, it is important to note that new and/or updated homes are not necessarily focused on accessibility. According to the Joint Center for Housing Studies at Harvard University in the Analysis of the 2019 American Housing Survey, “...we must acknowledge that a growing number of adults will be aging in houses that were not designed for the particular needs of their bodies.”<sup>xvii</sup>



The age of structures in the Southwest Region parallels that of the state.

In Indiana, 43% of homes are over 50 years old, built before 1970.

Almost 20% of homes are less than 25 years old, constructed since 2000.



Source: Ribbon Demographics; Claritas

## Indiana Area Agencies on Aging: Introduction

The Area Agencies on Aging (AAA) are trusted local sources for older Americans, recommended by senior-focused agencies and advocates from the National Institute on Aging to AARP.

Directors for the Area Agencies on Aging were interviewed for this report. As the community experts for all 92 counties, the agencies delivered both quantitative and qualitative input on the issues addressing Indiana’s older population.

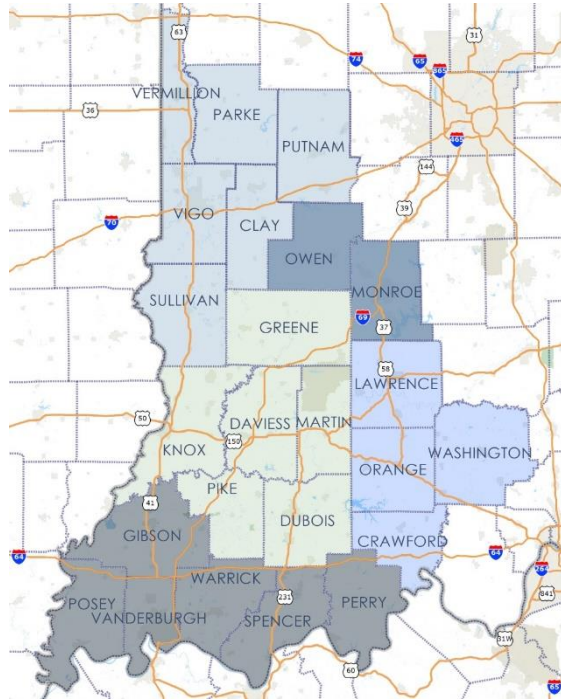


*Our state has done a tremendous job towards helping aging Hoosiers avoid high-cost long-term nursing facility placements through prioritizing home and community-based long-term services and supports (HCBS). In a country where nursing facility services are a Medicaid entitlement, Indiana has accelerated its investment in HCBS so our older adults can remain at home, where they prefer to be, at a lower cost to taxpayers.*

*However, the foundation of our state’s ability to continue to reap this success rests on a comforting four-letter word: **home**. HCBS requires that older adults have safe, affordable, accessible housing in which to receive HCBS. Our state’s entire long-term services and supports strategy relies on Hoosiers’ ability to afford their own housing. That is why the work ICHDA is doing to assess inventory of and needs for housing for older adults, and to align housing investment policy to fill identified gaps, is so critical.”*

-Kristen LaEace, MS, MBA, CAE  
CEO, Indiana Association of Area Agencies on Aging

## Area Agencies on Aging: Geography for the Southwest Region



Area Agencies on Aging Planning and Service Area 7 (6 counties, light blue at top left) Planning and Service Area 10 (2 counties in gray toward top right), Planning and Service Area 13 (6 counties, light green), Planning and Service Area 15 (4 counties, light blue to the middle right), and Planning and Service Area 16 (6 counties, dark gray to bottom left) combine to create the Southwest Region for this report.

The directors for these agencies answered a series of pre-approved questions and completed a request for data on home modification needs, funding sources, and challenges faced in the counties served.

Data from service areas concentrated in one geographic location does not present the quantity of research needed to establish trends. Trends for urban and rural areas are expected to emerge with the addition of more interviews and planning area data.

The table on the following page outlines the shared qualitative observations and unique perspectives of the directors from AAA 7, AAA 10, AAA 13, AAA 15, and AAA 16. Interviews were conducted in late 2023 and spring of 2024.

For the full study (statewide), a representative survey of residents aged 55+ was conducted. Results provide additional information on modifications and age-readiness of housing stock to allow for comparison to national data. Standard methodology for housing modification data includes senior surveys.

Data from the AAA planning areas will be used to establish trends in the state.

## Indiana Area Agency on Aging: Interview Highlights

### AAA Interview Takeaways:

- Agencies face major challenges finding providers (i.e. Medicaid-approved builders, contractors, or service companies) that are willing and available to complete home modifications. The statutes governing the use of the primary funding streams do not allow contractors to draw any portion of the fee up front to pay for labor or materials. For many modification providers, it is not financially feasible to carry the cost until the job is 100% complete.
  - For projects completed under Medicaid waivers, rural counties are waiting much longer for modifications. Approved providers, who are willing to work in the counties, are coming from further away and encounter travel and scheduling issues. Contractors prefer to complete multiple projects in an area and often wait until more requests are approved to begin work, which can take several months in counties with low population density.
  - Agencies indicated that there are only two to four approved contractors that provide services in any given year.
- The most common two modification requests for all five agencies are:
  - Renovating bathrooms: Extensive projects including barrier-free showers
  - Adding ramps
- Mobile homes in need of modifications have sharply increased, a trend that agencies expect to continue. Two of the agencies interviewed include the top two counties in the state for mobile homes by structure.
  - Crawford County has the highest rate in the state, with 24.8% of the housing units in the mobile home category. (AAA 15 – Hoosier Uplands)
  - Owen County ranks second with 20.2% of the structures reported as mobile homes. (AAA 10 – Area 10 Agency on Aging)
  - The average rate of mobile homes per housing structure by county for the State of Indiana is 4.6%.
- All agencies indicate that modification requests trend with the percentage of population served. Larger cities and rural geographies present requests in proportion to residents receiving services in the respective areas.

Topic	Response highlights
<b>Agencies Interviewed</b>	<ul style="list-style-type: none"> <li>• AAA 7 – Thrive West Central</li> <li>• AAA 10 – Area 10 Agency on Aging</li> <li>• AAA 13 – Generations Vincennes University Statewide Services</li> <li>• AAA 15 – Hoosier Uplands/Public Service Area 15 Agency on Aging and Disability Services</li> <li>• AAA 16 – SWIRCA &amp; More</li> </ul>
<b>Reporting</b>	<p>To quantify services provided, agency capacity, and home modifications by county, each agency was asked to run reports from the state database (CaMSS). The case management database provides information on home modifications and waivers, but variation in filter criteria means that reports are not necessarily consistent from one AAA to another and are not useful for agency-to-agency comparison. Further, some agencies rely more heavily on volunteer organizations, donations, or grants, which are not tracked in the state system or in uniform systems from one agency to another. Numbers from agency reports are used throughout this table to provide context.</p>

Topic	Response highlights
<p><b>Requests for Modifications</b> <b>(RFA forms to agency)</b></p>	<p><b>All agencies in the Southwest Region indicate that the number of clients needing home modifications is proportionate to the population in the county or city served. For agencies with larger cities, such as Evansville or Terre Haute, the number of city clients is higher, which is expected with the concentration of population and percentage of households served by Medicaid. This data dovetails with evidence observed in the rest of the State of Indiana.</b></p> <p><b>Thrive West Central (AAA 7):</b> The largest share of modification requests come from Terre Haute. Thrive maintains a wait list and pulls from this list as funds become available (i.e. CHOICE funds or other). The wait list can be deterrent for some people. When CHOICE funding becomes available, the agency refers to the list.</p> <p><b>Hoosier Uplands (AAA 15):</b> The largest percentage of homes needing modification are in Lawrence County, the county with the highest population in their service area. The City of Bedford is another center of activity. Established over 50 years ago and operating housing units in all the counties they serve, communities and faith-based organizations are aware of the agency’s services, resources, and local providers.</p> <p><b>Generations (AAA 13):</b> The six counties served are rural with no urban concentration or major cities. The only AAA associated with a university, Generations is organized as part of the community services division of Vincennes University.</p> <p><b>Area 10 Agency on Aging (AAA 10):</b> The agency operates in two counties, offering the smallest geography of Indiana’s AAA planning areas. Monroe County is home to Indiana University, skewing the population younger and offering grant and volunteer options for AAA 10. Owen County, the other county served, has a higher proportion of older residents—many in need of services.</p> <p><b>SWIRCA (AAA 16):</b> Evansville is the population center for the region. The balance of the region is relatively rural.</p> <p><b>Only Thrive West Central maintains a formal waiting list for home modifications. Once the request is submitted, agencies consider the case open until the modification is completed.</b></p>

Funding	Agency	Major Funding Source	Alternative Funding
	Hoosier Uplands	100% of funding for agency-built projects originates from Medicaid/Medicare waiver.	<ul style="list-style-type: none"> <li>▪ In Lawrence County, volunteers from the Bedford Lions Club build ramps on behalf of the Southern Indiana Center for Independent Living (SICIL).</li> <li>▪ In Washington County, Outside the Walls completes projects on behalf of SICIL.</li> <li>▪ Project capacity is dependent on the SICIL budget, which is secured through grants and donations.</li> </ul>
	Thrive West Central	Funding for modifications comes from Medicaid/Medicare waivers and CHOICE.	<ul style="list-style-type: none"> <li>▪ SAWS builds ramps for the agency in two counties but has lacked a consistent ramp coordinator for two years.</li> <li>▪ CIL (Centers for Independent Living) refers to Thrive for intake, and Thrive coordinates projects.</li> <li>▪ A unique mix of funds was available during the COVID-19 pandemic. Thrive completed over 20 ramps and multiple bathroom modifications with CHOICE and OAA Title III funds in 2020.</li> </ul>
	Generations	Almost 80% of funding came from Medicaid waivers.	<ul style="list-style-type: none"> <li>▪ Limited use of CHOICE funding, approximately 10%, if money is available.</li> <li>▪ Approximately 10% of funding originates from donations and grants through Helping His Hands, not managed through the agency.</li> <li>▪ For current clients, Generations facilitates home modifications. Requests from new clients are referred to organizations within the community for assistance. The majority are referred to Helping His Hands. Their ability to take on projects is subject to current funding level, which relies on donations.</li> </ul>
	Area 10 Agency on Aging	Approximately 90% of projects are funded by Medicaid waivers.	<ul style="list-style-type: none"> <li>▪ 10% are a combination of donation and volunteer based. AAA 10 refers to USDA for larger repairs, such as roofs. They do not follow up on USDA referrals to track the completion rates.</li> <li>▪ Monroe County Habitat for Humanity offers a punch-list crew and volunteers that are a reliable source of aid in both counties. Mobile food pantry operations rely upon faith-based organizations, but the repairs and home modifications pieces are not within their current scope.</li> </ul>
	SWIRCA	Approximately 85% of funding comes from Medicaid waivers.	<ul style="list-style-type: none"> <li>▪ Approximately 10% of funding originates from CHOICE.</li> <li>▪ 5% is from other sources.</li> <li>▪ Prior to Covid, establishing community education allowed the agency to request volunteer assistance in completing minor repairs and modifications. Pandemic measures slowed the progress of involving the community.</li> </ul>

Topic	Response highlights			
<b>Common Modification Requests</b>	All agencies indicated that ramps and full bathroom modifications were the top requests with a mix of modifications taking the third spot.			
	Agency	Top Modification Request	Second Highest Modification Request	Other Modification Requests
	Hoosier Uplands	Bathroom – Full modification with Barrier-Free Shower	Ramps	Door Widening
	Thrive West Central	Ramps	Bathroom – Full modification with Barrier-Free Shower	No identifiable third modification: mix of grab bars and stair lifts
	Generations	Ramps	Bathroom – Full modification with Barrier-Free Shower	No identifiable third modification: small items
	Area 10 Agency on Aging	Ramps	Bathroom – Full modification with Barrier-Free Shower	Walk-in tubs
	SWIRCA	Bathroom – Full modification with Barrier-Free Shower	Ramps	No identifiable third modification



Topic	Response highlights
<p><b>Modification Trends</b></p>	<p>All five agencies stated that most modification requests fell into the major category:</p> <ul style="list-style-type: none"> <li>▪ Major modifications (widen doorways, install ramps, install roll-in shower, etc.) <b>90—95%</b></li> <li>▪ Minor modifications (install handrails, grab bars, raised toilets, etc.): <b>5—10%</b></li> </ul> <p>One agency noted that there is a trend for home care providers driving requests for modifications that clients want but may not need, particularly related to bathroom renovations. Word-of-mouth in certain communities creates trends in requests. In some instances, paid caregivers are currently meeting the need that the modification would address. Once the modifications are made, the paid caregiver continues to supply services despite the improvements.</p> <p>All agencies stated that limited mobility and chronic illness are trending upward, creating higher need throughout the areas served.</p> <p>Mobile homes in need of modifications have sharply increased, a trend that is expected to continue. Two of the agencies interviewed include the top two counties in the state for mobile homes by structure.</p> <ul style="list-style-type: none"> <li>▪ Crawford County has the highest rate in the state, with 24.8% of the housing units in the mobile home category. (AAA 15 – Hoosier Uplands)</li> <li>▪ Owen County ranks second with 20.2% of the structures reported as mobile homes. (AAA 10 – Area 10 Agency on Aging)</li> <li>▪ In the State of Indiana, 4.6% of the housing units are mobile homes.</li> </ul> <p>Across all agencies, care managers with longer tenure initiate more referrals for modification.</p>

Topic	Response highlights
<b>Time to Complete Modifications</b>	<p><b>For projects Agencies indicated that most projects take an average of 8 – 12 months to complete. On average, minor projects, such as handrails, can be completed in a three-month period, with some completed in as little as one month.</b></p> <p>For non-waiver projects, Thrive uses CHOICE funding:</p> <ul style="list-style-type: none"> <li>▪ Clients are selected from a waiting list.</li> <li>▪ Projects can move from start to completion in as little as one month. (<i>Note: Wait list time is not included.</i>)</li> </ul> <p>One agency stated that urgent needs present three major challenges:</p> <ol style="list-style-type: none"> <li>1. Staffing capacity is insufficient to complete intake.</li> <li>2. Funding is not available.</li> <li>3. Vendors are not employed by the agency, and therefore not available to undertake projects with a quick turnaround.</li> </ol> <p>No formal process exists for expediting projects for any agency. One agency was aware of over \$100,000 in home modifications never used by clients, because clients died or were forced to move to a more accessible option (i.e. nursing home) in the 12-months that it took to complete the modification.</p>

Topic	Response highlights
<p><b>General</b></p>	<ul style="list-style-type: none"> <li>▪ Handy Chore was mentioned by one agency as a potential option for needed repairs that do not fall under the home modification category.</li> <li>▪ AAAs in the Southwest Region noted a severe lack of accessible housing. Competition for the limited existing housing is steep.</li> <li>▪ Generations noted that modifications to allow people to go back to their homes is the biggest need. Given the agency’s rural service area, most communities are small with no housing options available. Older adults who cannot return to their own homes must relocate 30-40 minutes from their home communities and support networks.</li> <li>▪ People hear about modifications where they are connecting, e.g. hospitals, community centers, nursing homes, and case managers.</li> </ul> <div style="background-color: #003366; color: white; padding: 10px; margin-top: 10px;"> <p>☞☞</p> <p><i>Increased accessibility requirements at the state level [for new construction and adaptive reuse] multifamily housing would go a long way toward building more livable communities and allowing more older adults to age in place.</i></p> <p><i>Chris Myers, Chief Executive Officer Area 10 Agency on Aging</i></p> </div>

<p><b>Challenges</b></p>	<p>Finding providers is difficult. Providers can be contractors, builders, or service companies approved by Medicaid.</p> <p>Agencies work with an average of 2 – 4 contractors each year.</p> <ul style="list-style-type: none"> <li>▪ For projects completed under Medicaid waivers, rural counties are waiting much longer for modifications. Approved providers, who are willing to work in the counties, are coming from further away and encounter travel and scheduling issues. Contractors prefer to complete multiple projects in an area and often wait until more requests are approved to begin work, which can take several months in counties with low population density. Approved vendors are busy with backlogged work. Often, providers are willing to work in remote counties, but it takes an unreasonable length of time to get on the schedule for areas that are less accessible. Putnam County, served by AAA 7, has been a particular challenge.</li> <li>▪ Additional providers are available for two of the agencies in select counties for CHOICE projects, which offers more options. Conversely, agencies have encountered providers that refuse to bid projects for the program, citing limited budgets as not feasible relative to the work needed.</li> <li>▪ For rural geographies, like those served by Generations, lack of providers is especially problematic. The contractors based in the area do not want to go through the process to become an approved provider, and very few providers are willing to travel to the area to bid.</li> <li>▪ While the Exam Spec assessment is noted as a positive—improving the consistency of bids— contractors are on the road. Therefore, getting things scheduled can drag out the timeline on projects.</li> <li>▪ Overall, the complexity of the Medicaid system does not allow for timely project completion.</li> <li>▪ The policy of selecting the lowest bidder, regardless of the time to complete the project, is creating situations where clients must move before the modification is done. SWIRCA noted that most of the time, the cost of moving a client to nursing care is far more expensive than the difference in the bids between the providers.</li> </ul> <p><i>Agencies indicated that:</i></p> <p><i>Simplifying the process could help streamline modifications. Allowing the selection of the provider guaranteeing the fastest completion, if the bid is within a relative range, could avoid unnecessary relocation of clients to nursing homes, many of whom do not return to their original home.</i></p> <p>Contractors find the application process long and challenging:</p> <ul style="list-style-type: none"> <li>▪ Contractors receive payment at the end of the project, requiring them to carry the cost of supplies and labor through the project.</li> <li>▪ Providers that have long-standing relationships with the AAAs have never acclimated to the portal billing system. Contractors have said that it is difficult to get assistance when receiving error codes in the system.</li> <li>▪ Two agencies said that contractors may be willing to bid but do not have the capacity to do the work or complete it in a timely manner.</li> </ul>
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Topic	Response highlights
	<ul style="list-style-type: none"> <li>▪ One agency recommended decoupling the CHOICE funding from the Medicaid requirements and noted that the alignment of the two programs limits the number of vendors available, particularly local contractors, who can do work in the area. This drives the shortage of contractors in any given geography and creates lags in time of inception to completion.</li> </ul> <p>Mobile homes provide a unique challenge in some areas of Southwest Indiana.</p> <ul style="list-style-type: none"> <li>▪ Clients wish to remain in homes that lack structural integrity, and the cost of remodeling a bathroom is prohibitive given the other challenges the mobile home faces. Adding ramps to mobile homes creates a unique set of issues. For Hoosier Uplands, Orange and Washington Counties have more mobile homes that present as issues for modification than the other counties the agency serves.</li> <li>▪ Mobile homes set within mobile home parks do not always have the footprint to accommodate the length of the ramp needed to meet ADA requirements.</li> <li>▪ In rural areas, mobile homes offer the only affordable housing option. Given the materials used in manufacturing, the physical structures do not age comparatively to stick-built homes, homes built on a permanent foundation. These are clients’ assets, and they do not want to move. It is an important need in these regions.</li> </ul> <p>Rising prices for materials have added another dimension to completing projects. One agency noted that the average cost for a walk-in shower was \$5,000 prior to 2020. Currently, that shower costs \$18,000.</p>

Topic	Response highlights
<p><b>Additional Housing Issues</b></p>	<p>Low inventory of accessible housing exists in desirable areas. All affordable housing options have long wait lists. Properties with vacancies are often in poor condition.</p> <p>Affordability, accessibility, and location issues are pervasive throughout the counties served. Additional affordable housing, senior-specific with services, is needed. Suitable land is difficult to acquire. Lack of housing is an issue for both urban and rural areas for all agencies.</p> <p>While many houses need additional modifications to allow aging-in-place, a number of older Hoosiers, especially those who have been in their homes for an extended period of time, are resistant to change.</p> <div data-bbox="583 526 1894 922" style="background-color: #1a3d4d; color: white; padding: 10px; margin-top: 20px;"> <p>»»</p> <p><i>A robust educational program throughout the state could help older adults understand the potential housing needs for aging-in-place and the importance of fall and injury prevention. Opportunity exists to educate the general public and shift the funding to a preventative focus.</i></p> <p><i>Ryan Keller</i>  <i>Chief Executive Officer</i>  <i>Thrive West Central</i></p> </div>

The public is unaware of accessibility issues that make homes fit for aging in place. Furthermore, older Hoosiers are not aware of community services that might allow them to stay in their homes as they age.

## STUDY LIMITATIONS

### General Limitations

The intent of this report is to collect and analyze significant levels of data regarding the supply and demand of age-restricted housing in the State of Indiana. MMA, Inc. relies on a variety of trusted data sources to generate this report. These data sources are not always verifiable. MMA reviews data for reasonability but does not conduct itemized audits on data received from providers. MMA, Inc. makes a significant effort to ensure accuracy and that data meets industry-accepted standard margins of error. MMA, Inc. is not responsible for errors or omissions in the data provided by other sources.

The analysis and conclusions reached in this report are based on the market analysts' anticipation of future market conditions. While the assumptions used for the analyses are considered reasonable, there is no guarantee of future events. Therefore, the market analyst cannot be held responsible for unforeseeable events that alter market conditions between the date of the report and future projections. "Black swan" events, such as the COVID-19 pandemic, can have a marked impact on senior populations and are not considered in these discussions. This study does not seek to encompass or capture the many unpredictable, dynamic variables impacting older Americans demand for housing. Additionally, changes to eligibility standards or funding for government programs, such as Medicaid, at the federal or local level could impact the number of eligible seniors for programs, housing, or assistance.

MMA disclaims responsibility, liability, or both for unauthorized use of this data.

No identity of interest exists between the analyst and the entity for which the report is prepared.

The recommendations and conclusions are based solely on professional opinion and the best effort of the analysts of MMA, Inc., in consultation with JoAnna M. Brown and Associates.

## Limitations of the Licensed Properties Analysis

This study approaches options for seniors needing assisted living or skilled nursing using a framework of demographic, income, and disability data filters, and assumes that current economic and environmental variables remain largely unchanged. Changes to the funding, criteria, or availability of the Home and Community Based Medicaid Waivers (HCBS) that allow seniors to receive services in their own homes could skew the data and change the conclusions of net demand (sufficient, overbuilt, insufficient). The Connecticut Medicaid Long-Term Care Demand Projections, July 30, 2021, sought to measure the proportion of HCBS users out of all persons eligible for NF (nursing facility) or HCBS, judging the state to be “more successful” at higher proportions of HCBS utilization.<sup>xviii</sup> While the Connecticut study is informative, the conclusions in this study assume that HCBS proportions will remain constant.

Demand analysis is useful in estimating the total need. However, this study does not seek to encompass or capture the many unpredictable, dynamic variables impacting older Americans demand for skilled nursing beds.

Major challenges exist in determining the demand for nursing home beds, similar to the challenges faced when predicting hospital bed need. BMC Health Services, a peer-reviewed journal, published the following statement in a review of models and methods for determining hospital bed demand, “Determining the optimal number of hospital beds is a complex and challenging endeavor and requires models and techniques which are sensitive to the multi-level, uncertain, and dynamic variables involved.”<sup>xix</sup>

Multiple methodologies have been employed to determine future nursing home bed need. Extensive research did not identify a specific accepted standard. According to the JAMA Geriatric Investigation, Trends in Supply of Nursing Home Beds 2011 – 2019 (March 2023), “Whether the supply of nursing home beds and, specifically, the supply of high-quality beds has kept pace with the growth of the older adult population is unknown.”<sup>xx</sup> The JAMA investigation uses a population-adjusted supply across all US counties determined from five primary national data sources. JAMA notes the limitations of the study, including the inability to adjust for older adults with disabilities, data availability limited to the 140 largest metropolitan statistical areas from 2015 to 2019, and changes in nursing home star ratings, which did not apply to this study. Offsetting the limitation from the JAMA study, this study assessed all 92 Indiana counties and uses disability as a demographic filter. To provide further insight into future needs, the study projects need for 2023 and estimates need for 2028.

Multiple databases have been used to determine the supply for SNF, RCF, subsidized, LIHTC, and market rate properties. MMA, Inc., manages a database of thousands of properties in the state, categorized by type of rental property. Online databases including the Preservation Database, IndianaHousingNow.org, HUD databases, IHEDA lists of pending properties, industry contacts, and more are searched to further refine the data. Multiple researchers determined the age-restricted properties and populated the lists. In a study of this magnitude, omissions will occur. Demand analysis takes this into account when making statements regarding current and future demand scenarios.

## Home Modifications Limitations

Studies on home modification needs come with inherent limitations, including the willingness of older residents to participate in surveys (to achieve representative samples), perception versus reality on the age-readiness of dwellings, and potential issues beyond accessibility that are barriers to



aging in place, such as major structural issues. Determining the number of homes that need modification is further challenged by older Hoosiers' lack of awareness around funding sources for accessibility improvements. Therefore, these seniors are not requesting modification assistance.

This study pairs methodologies and data from national reports with qualitative interviews and an Indiana-focused survey to corroborate the national findings by region for the state. This study relies on both qualitative input and (for the full study) quantitative input to compensate for these challenges paired with the statewide senior survey on aging in place conducted by ADRG on behalf of MMA, Inc.

## Sources

MMA, Inc. uses multiple sources, both subscription and public, to gather and confirm data used for analysis. MMA, Inc. sources include the following:

ArcGIS® software by Environmental Systems Research Institute, Inc. (ESRI) online data sources, which include these sources in their products:

- Tele Atlas Streets
- Business List Data
- National Geographic Topography
- ESRI® Demographics
- ESRI® Quarterly Population
- AGS CrimeRisk
- Market Potential
- American Community Survey (ACS)
- Living Atlas
- Workforce Strategies
- Community Tapestry
- Lifestyle/Psychographic
- Consumer Expenditures

HISTA™ Data from Ribbon Demographics powered by Claritas  
United States® Census Data  
American Community Survey  
American Housing Survey

Local property management personnel  
Local housing authority personnel  
Local planning department personnel  
HUD  
Major local university research (noted by institution)  
Major publication research (noted by publication or author)  
Maptitude®  
MMA Interviews with Indiana Area Agencies on Aging  
RealtyTrac®  
Citations for data throughout report

# Senior Homeowners Converting to Renters

The percentage of senior homeowners converting to renters is based on Census data.

Total households	128,504,000
Households 55+ (a)	60,337,000
Households 55+ who moved in the past 2 years	8,883,000
Renter hhs 55+ who previously were homeowners (b)	2,736,000
Portion of households 55+ who moved from home ownership to renters (b / a)	4.5%
<b>Percentage applied for one year</b>	<b>2.3%</b>
Senior households 65+ (c)	71,606,000
Households 65+ who moved in the past 2 years	4,157,000
Renter hhs 65+ who previously were homeowners (d)	689,000
Portion of senior households who moved from home ownership to renters (d / c)	0.96%
<b>Percentage applied for one year</b>	<b>0.48%</b>

Source: American Housing Survey C-06-OO, C-06-RO, 2021 National Housing Migration

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- <sup>iii</sup> Glasgow, Greg. “What Is the Average Age and Disability Level of Older People Moving into Long-Term Care?” *CU Anschutz Newsroom*, University of Colorado Anschutz Medical Campus, 8 Nov. 2023, [news.cuanschutz.edu/medicine/age-and-disability-level-of-older-people-moving-into-long-term-care](https://news.cuanschutz.edu/medicine/age-and-disability-level-of-older-people-moving-into-long-term-care).
- <sup>iv</sup> An eligible individual in 2024 will receive a monthly payment of \$943 per <https://www.ssa.gov/oact/cola/SSlamts.html>
- <sup>v</sup> The rules for what are counted as an asset are specific and detailed. For example, one’s primary residence is not counted as an asset as long the person’s spouse lives in the home, or the persons intends to return to living in the home in the future. There is also a maximum value of the home.
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