



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

Region: North Central Indiana





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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 over 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 March 13, 2024 and focuses on the North Central region of Indiana. Reports that cover all regions will be available later in 2024. This report was updated 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 second in a series of six regional reports.

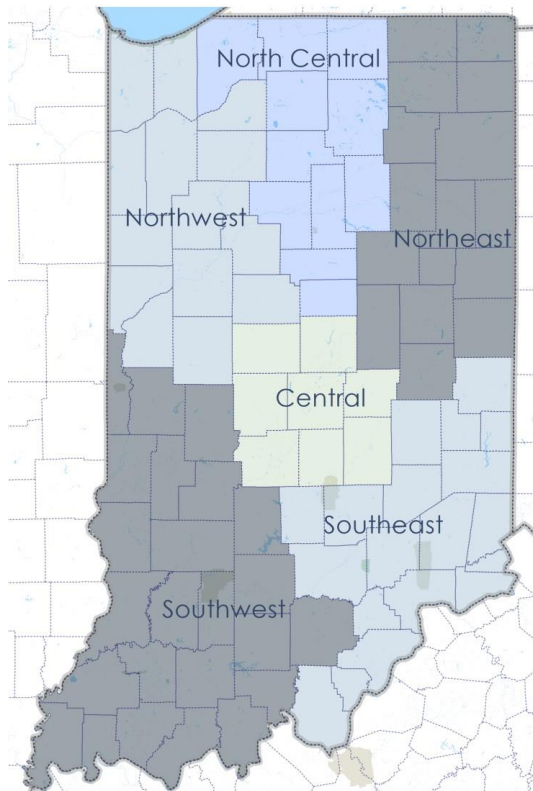
Introductory information, pages 3 – 19, is a duplicate of information provided in the Northeast Region report (1/23/24).

For return readers, new content begins with **02. Geography** on page 20.

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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 249 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 LaEace, 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 IHCDA 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.

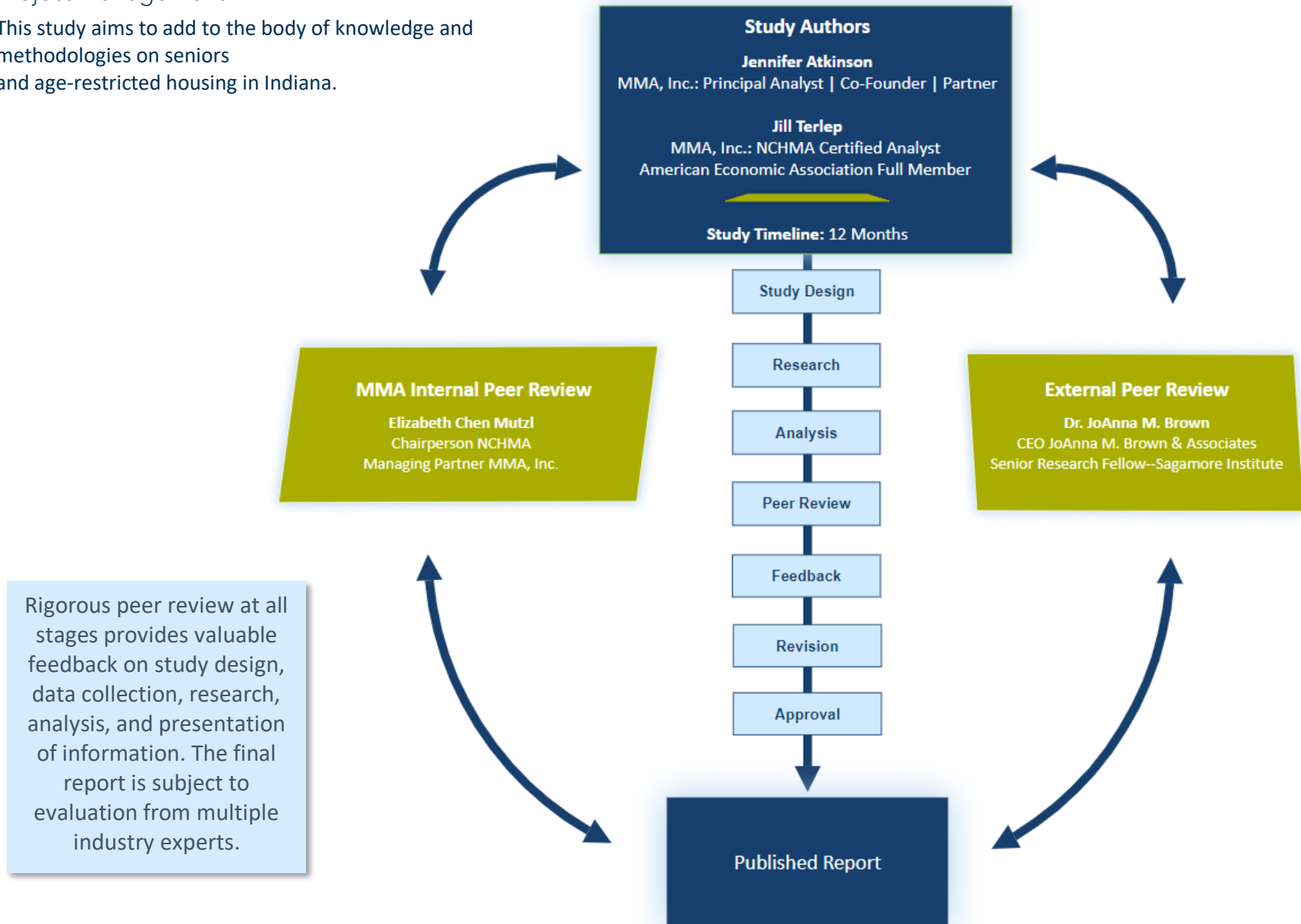
-Harvard Catalyst Community Engagement Programⁱ

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



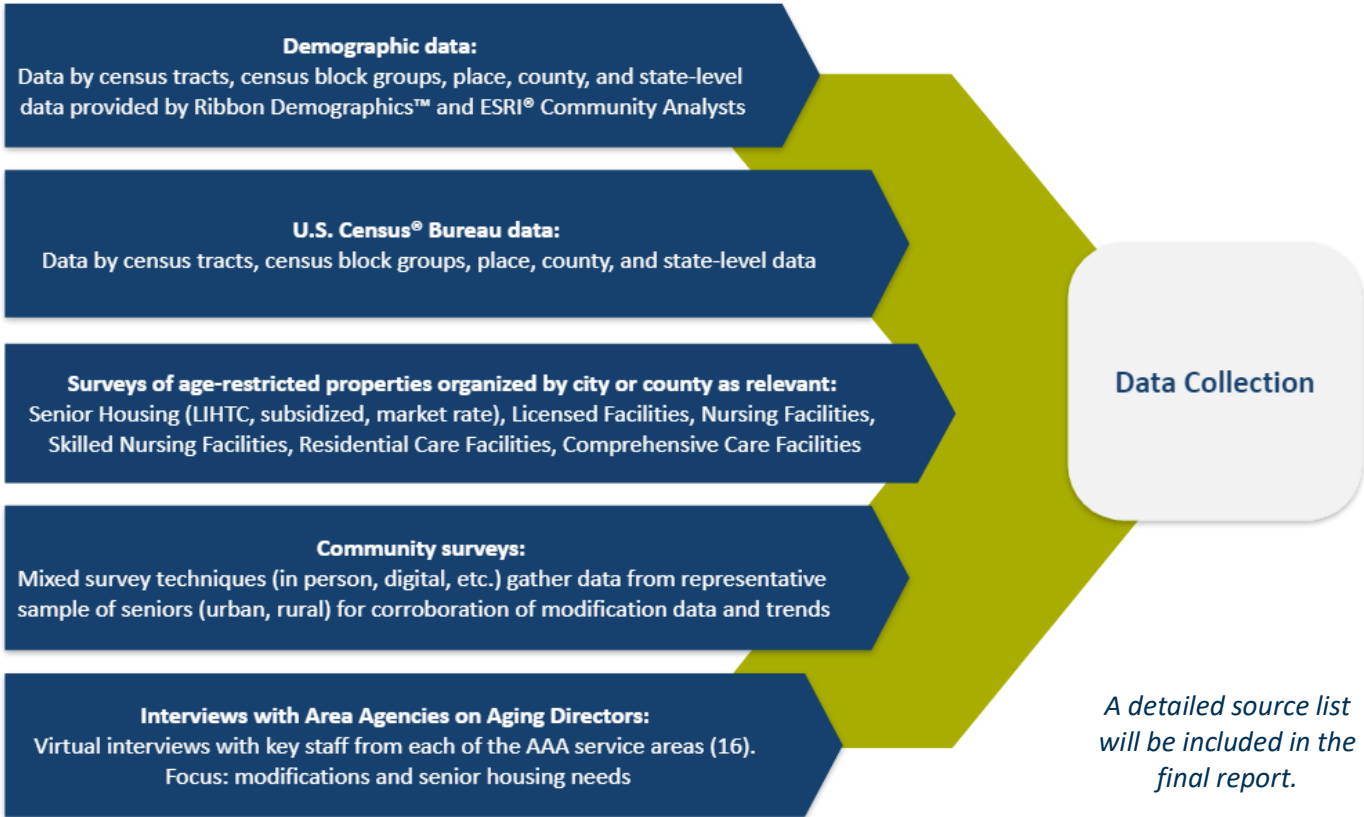
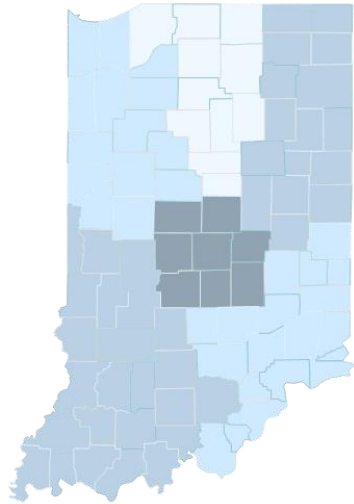
Project Management

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.



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.ⁱⁱ

National Council of Housing Market Analysts White Paper
Analysis of Age- and Income-Restricted Properties

ii



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 analysis. 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. To meet the statistically significant level required for use in the demand analysis, survey responses must reach 20% 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. The population is limited to those with a disability.ⁱⁱ

Senior homeowners are discussed in Section 06. Owner-Occupied Improvements Analysis on page 229.



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 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.

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%		

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

on page 250.

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.



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.

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, typically 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.ⁱⁱ¹

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.ⁱⁱⁱ For the purposes of this report, seniors 85 and older who have a disability are considered in need of Skilled Nursing Facilities.

¹ 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>.



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).
- Seniors characterized as private pay (RCF in the analysis charts) due to earnings greater than 300% of SSI².

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.^{iv} The asset limit is \$2,000 and generally does not include one's primary home.^v For seniors in need of more intense care, Medicaid and Medicare beds are available in skilled nursing facilities.

² 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 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.

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 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 16-29-7-9.³

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.⁴ 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

³ Ind. Code § 16-29-7-9, Current through P.L. 255-2023, Section 16-29-7-9.

⁴ ISDH. "Certificate of Need Program." *Long Term Care/Nursing Homes*, 11 July 2023, www.in.gov/health/ltc/certificate-of-need/.



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.

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 offer 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 higher 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.
- As more seniors make use of Home and Community Based Services (HCBS) to receive care at home, the use of Comprehensive Care Beds will shift.



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. (Note: For the full-state study, a statewide survey of residents aged 55+ will provide additional valuable information.)

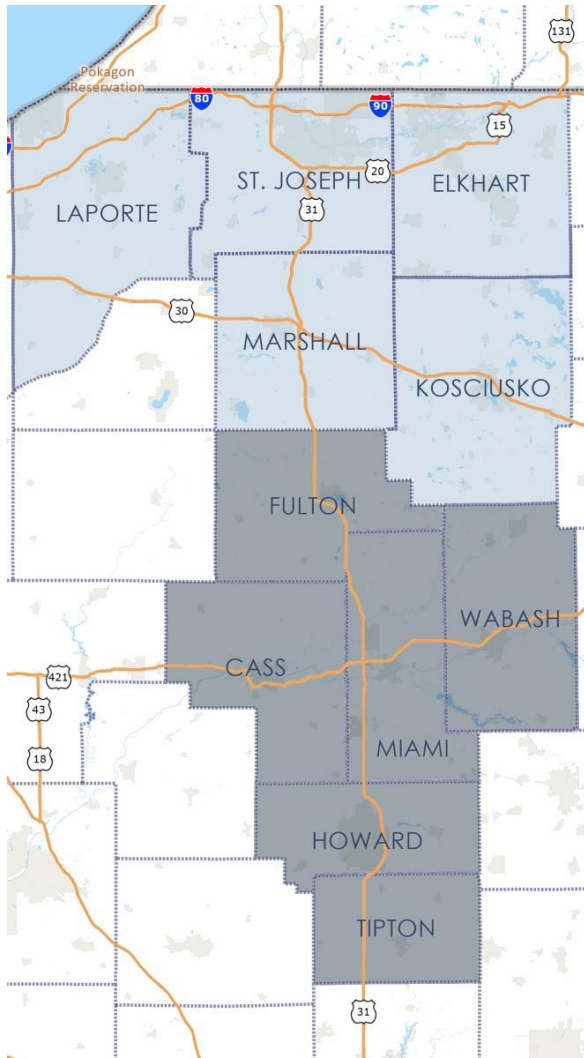
Data for the regional geographies includes:

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



02. Geography

The North Central Region includes 11 counties, representing 13.8% of the population of Indiana and 941,920 people. The counties in the North Central Region align with Area Agencies on Aging Planning and Service Area 2 (represented in light blue in the map) and Planning and Service Area 5 (represented in gray) combine to create the North Central Region for this report.



North Central Region

Geography	2023 Population Estimates	2023 % of population 55+	2028 % of population 55+
Region: North Central	941,920	31.0%	32.0%
Cass County	37,321	33.6%	35.0%
Elkhart County	207,860	27.4%	27.9%
Fulton County	20,290	34.5%	35.1%
Howard County	83,677	34.3%	35.1%
Kosciusko County	80,358	31.9%	32.6%
LaPorte County	112,331	33.4%	34.5%
Marshall County	45,914	33.0%	33.9%
Miami County	35,906	32.3%	33.7%
St. Joseph County	272,507	29.2%	29.9%
Tipton County	15,268	37.6%	39.4%
Wabash County	30,488	36.7%	37.8%



COUNTIES

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

Geography	Page
Region: North Central	26
Cass County	53
Elkhart County	69
Fulton County	86
Howard County	101
Kosciusko County	117
LaPorte County	133
Marshall County	149
Miami County	165
St. Joseph County	181
Tipton County	199
Wabash County	214



03. Key Findings

Population

- Estimates and projections show the region's population will increase by 2.1% from 2010 to 2028. The state's population, however, will increase at a faster rate of 7.3%, over the same time.
- From 2010 to 2023, the region's population age 65 and older increased at an annualized percentage of 2.7%. From 2023 to 2028, the growth will likely decrease to 2.1% per year.
- Tipton County has the highest percentage of seniors, with 37.6% of the population aged 55 and older. Projections for 2028 show Tipton County will still have the highest percentage at 39.4%. Wabash County follows close behind, with 37.8% of the population comprised of seniors.
- From 2023 to 2028, all senior populations are expected to grow, except for the age 55 to 64 cohort.

Households

- Based on 2023 estimates, households 55+ are increasing at a slower rate than households 62+. Households 55 and older are increasing annually by 0.98%, while households 62 and older are increasing by 1.58%. Data for 2028 show the trend will continue.
- The number of renters households 62 and older is increasing. Projections indicate steady growth, with an increase of 8.2% from 2023 to 2028.

Income

- Tipton, Kosciusko, and Wabash Counties have the highest median income, based on 2023 estimates and 2028 projections.
- The number of total households in the region earning \$75,000 or more has been increasing, a trend that mirrors the state. Data for the 2011-2015 period shows the largest group of total households earned \$20,000 to \$30,000. For 2023 and 2028, estimates and projections indicate the largest group will earn \$75,000 to \$100,000.
- When evaluating the cohort of seniors aged 75 and older, estimates for 2023 indicate the largest group will earn \$15,000 to \$24,999. Projections for 2028 show this trend continues.



Supply

- Survey data revealed 5,090 independent living units for seniors, of which 66.8% are subsidized.
- St. Joseph County has 1,483 units, accounting for 29% of the senior units in the region.
- Cass, Marshall, Tipton, and Wabash Counties lack any senior market rate units that include more than 10 units.
- Fulton, Marshall, and Miami Counties have no senior LIHTC properties.
- Tipton County lacks any Residential Care Facilities.
- Marshall County has a total of 4 Residential Care beds.

Disability

In the North Central Region, 46.1% of seniors 75 and older are disabled. Fulton County has the highest disability rate at 52.6%. Howard, Kosciusko, LaPorte, and Tipton Counties all have disability rates lower than 44%.

Demand Analysis

- Unmet demand is evident in all categories of independent living. A growing senior population and an increasing percentage of senior renters are the main contributing factors. The 2023 unmet demand for independent living units totals over 30,000.

Subsidized	LIHTC	Market Rate
8,498	8,302	15,620

- Unmet demand for Residential Care exceeds Skilled Nursing Care and is projected to increase through 2028.

Residential Care Beds	Skilled Nursing Beds
18,787	1,666

- In 2023, 9,832 residents in the North Central Region need Medicaid Waivers to pay for Residential Care services.



- Tipton and Wabash have sufficient Skilled Nursing Facility beds, considering the needs-based analysis for a disabled 85 and older population. For this same group, Cass, Fulton, and Miami 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.

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. The residences include a step-free entry as well as a bedroom and full bathroom on the first floor.

MMA contracted with a national agency, 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. The statewide report includes additional data on aging-readiness by region.

Almost half of the housing units in the North Central Region are over 50 years old.

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 (AAA) Planning and Service Area 2 (REAL Services, Inc.) and Planning and Service Area 5 (Area Five Agency on Aging & Community Services, Inc.) were interviewed for this report. These service areas align with the counties of the North Central region, as defined by 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.



Key Findings from Area Agencies on Aging 2 and 5, include:

- Agencies face major challenges finding providers (i.e. Medicaid-approved builders, contractors, or service companies) that are willing and available to complete home modifications, particularly in a timely manner. The problem is further exacerbated in low-density counties, where bids are difficult to secure, and urban areas, where competition is high for contractor’s time and labor.
- The most common modification requests are as follows:⁵
 - Renovating bathrooms: Extensive projects include replacing tubs with walk-in showers
 - Adding ramps
 - Widening doorways
- Case management coordinators or care managers have considerable influence on the type and scope of modifications requested. Their experience and knowledge of funding sources is an asset for seniors who need assistance.
- Funding sources vary widely by agency. For example, REAL Services, Inc., AAA Planning and Service Area 2, covers select geographies with strong faith-based networks and organizations that are willing to help by facilitating modification projects and providing volunteer labor. This pool of funds and talent is managed by the participating organization and offsets challenges in funding structure, paperwork, upfront costs, and labor often faced with modification projects.
- Community education could potentially facilitate the home modification process for seniors not eligible for Medicaid waivers. Through community outreach programs, seniors could receive assistance in modifying their homes before an urgent need arises.

⁵ Data has not been received from Area Five Agency on Aging & Community Services, Inc. Agency is participating in an audit and unable to provide at the current time. Data for this agency will be included in the final state report.



04. North Central 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*.

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.

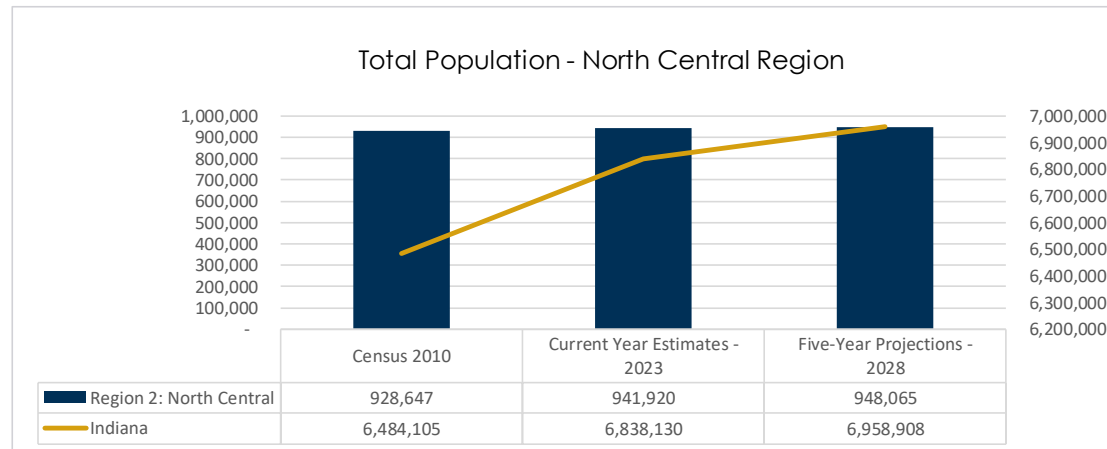
The rapid pace of change creates an opportunity and an imperative for both the public and private sector to harness the potential of the growing segment of society and to ensure the welfare of older Americans.^{vi}

Population

Estimates and projections show the region’s population is increasing. However, it is not increasing as fast as the state.

Total population increases 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%

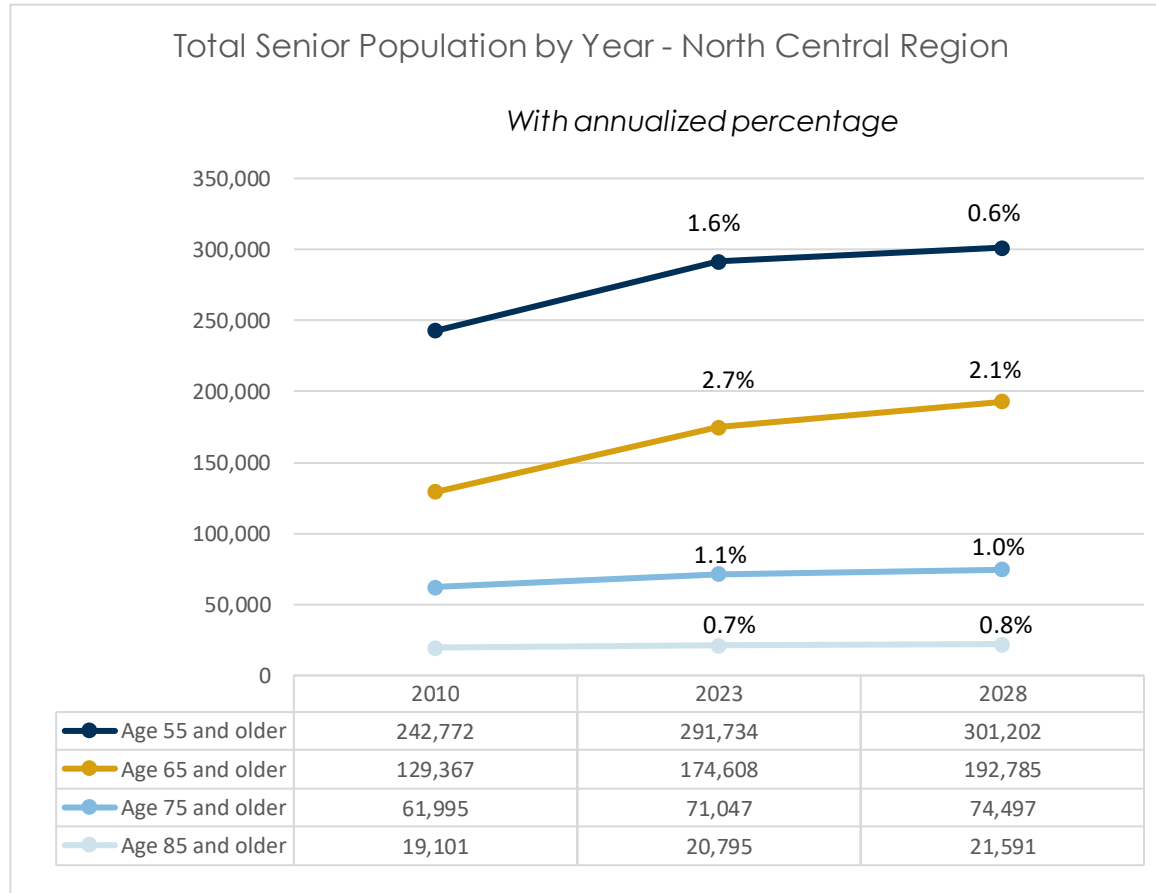


Population growth for the State of Indiana outpaces the region.



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 show that the population cohort aged 55 and older will reach 301,202 individuals, which includes 21,591 seniors over the age of 85.

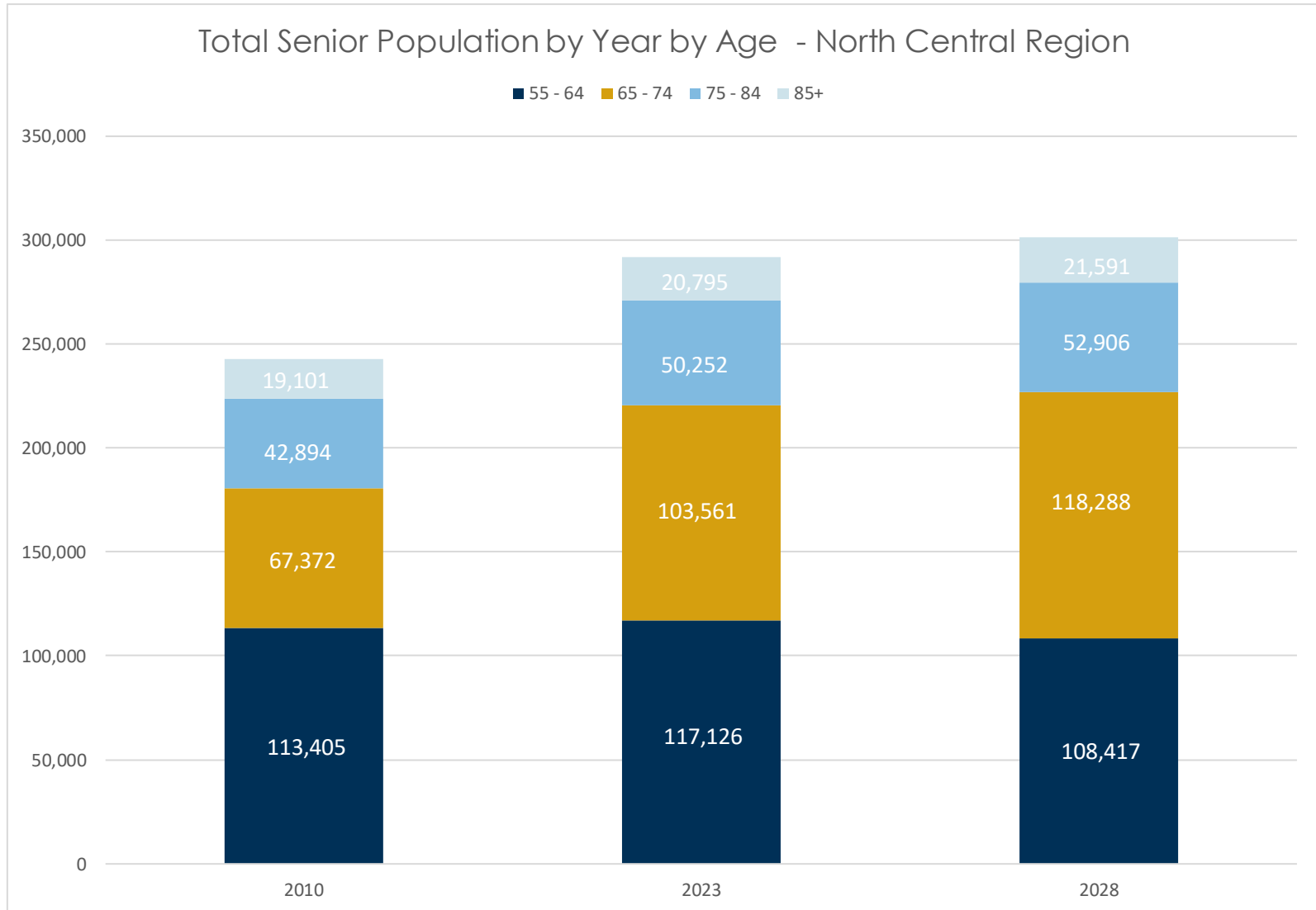


The strongest growth trends are represented by those age 65 and older.



Total Senior Population by Year

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

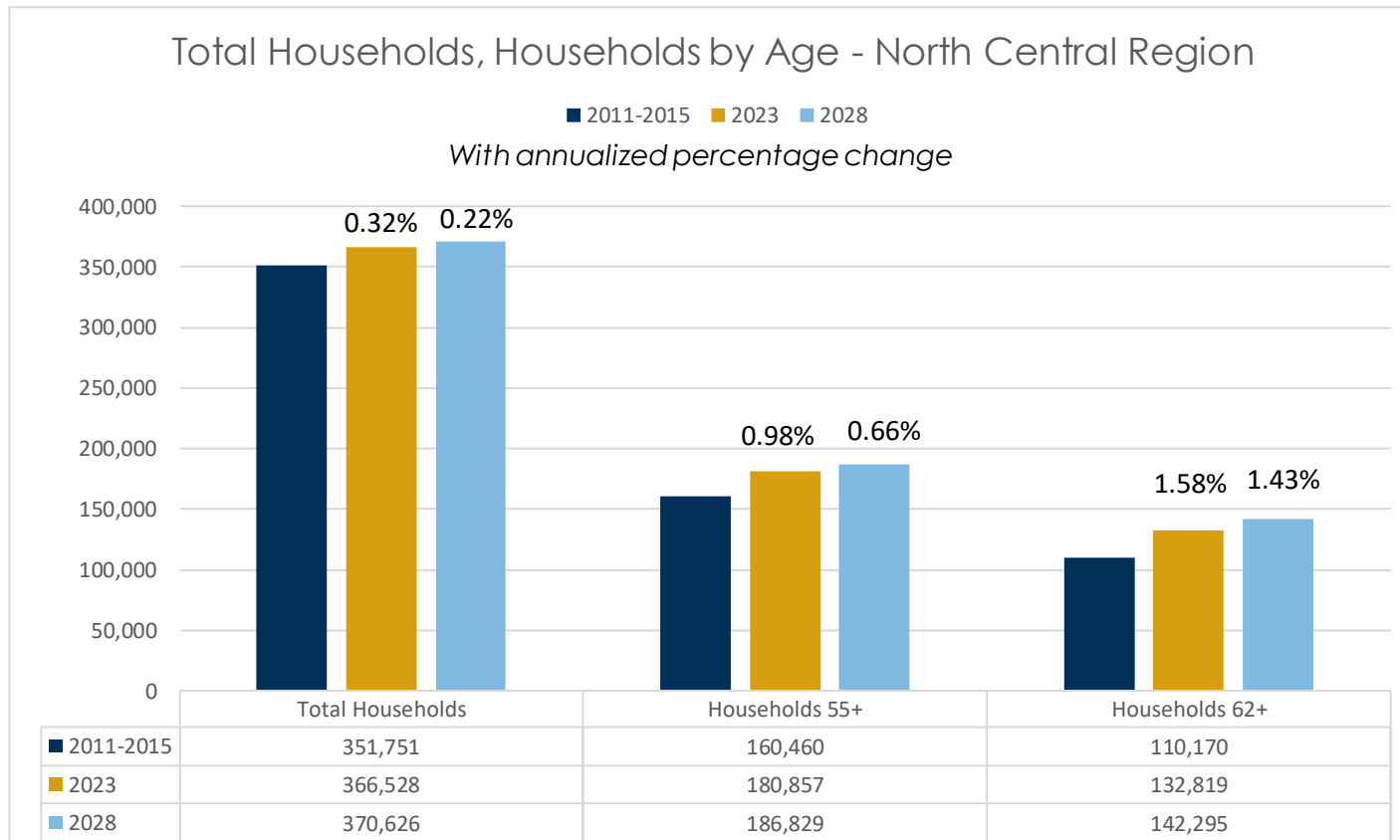


The growth of the 65 – 74 age cohort offsets the decline of the 55 – 64 age cohort from 2023 to 2028.



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.” For the State of Indiana, total households have an annualized percentage change of 0.6% from 2011 - 2015, and 0.43% from 2023 - 2028.

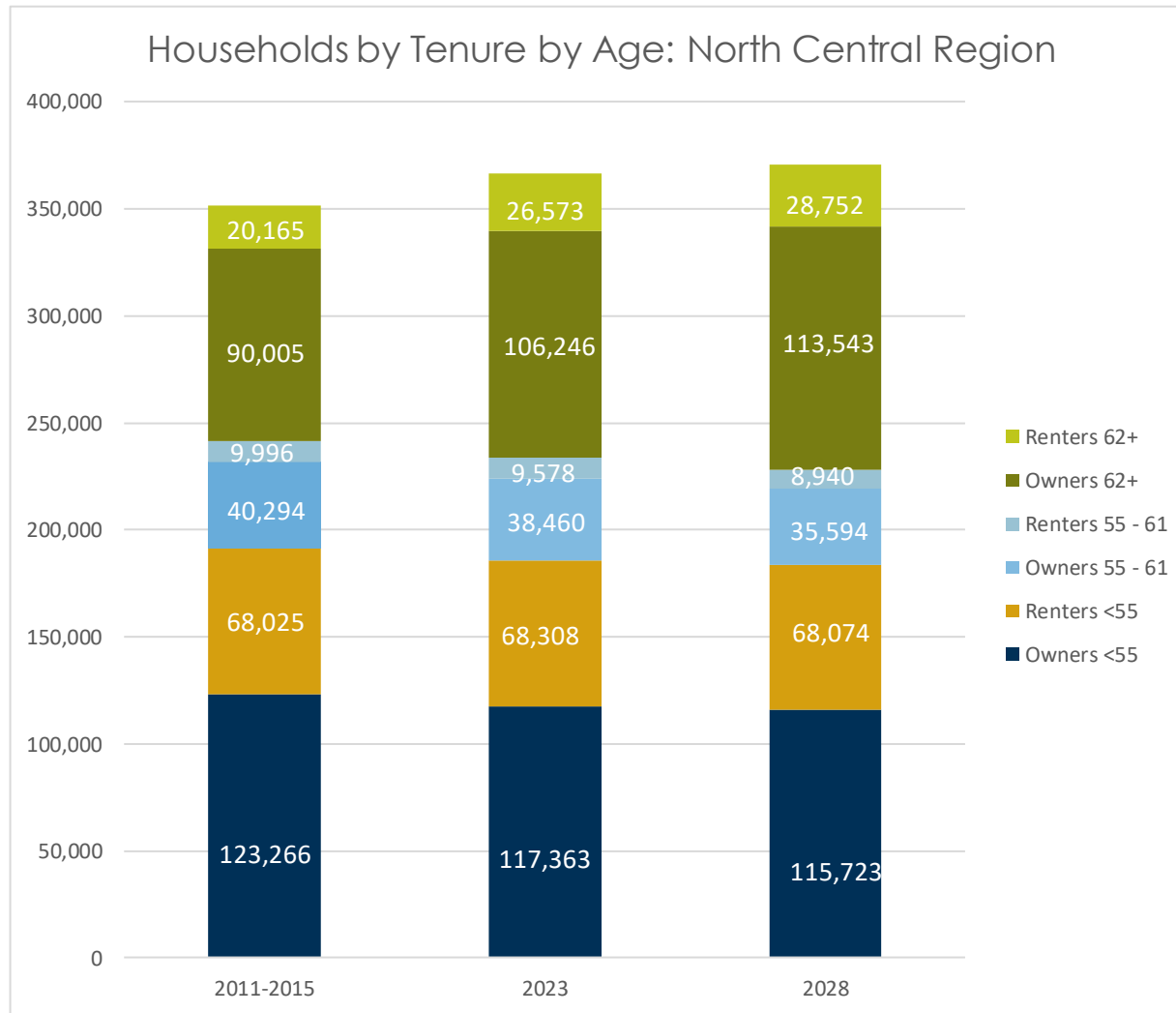


For 2023, households 55+ are increasing at a slower rate than households 62+.



Households by Tenure

Overall, the number of renters increased from base year to current year estimates. The percentage of all renters is stable from the current year to five-year projections. When households are filtered by age, percentage of senior renters increases from the base year to current year and for five-year projections.

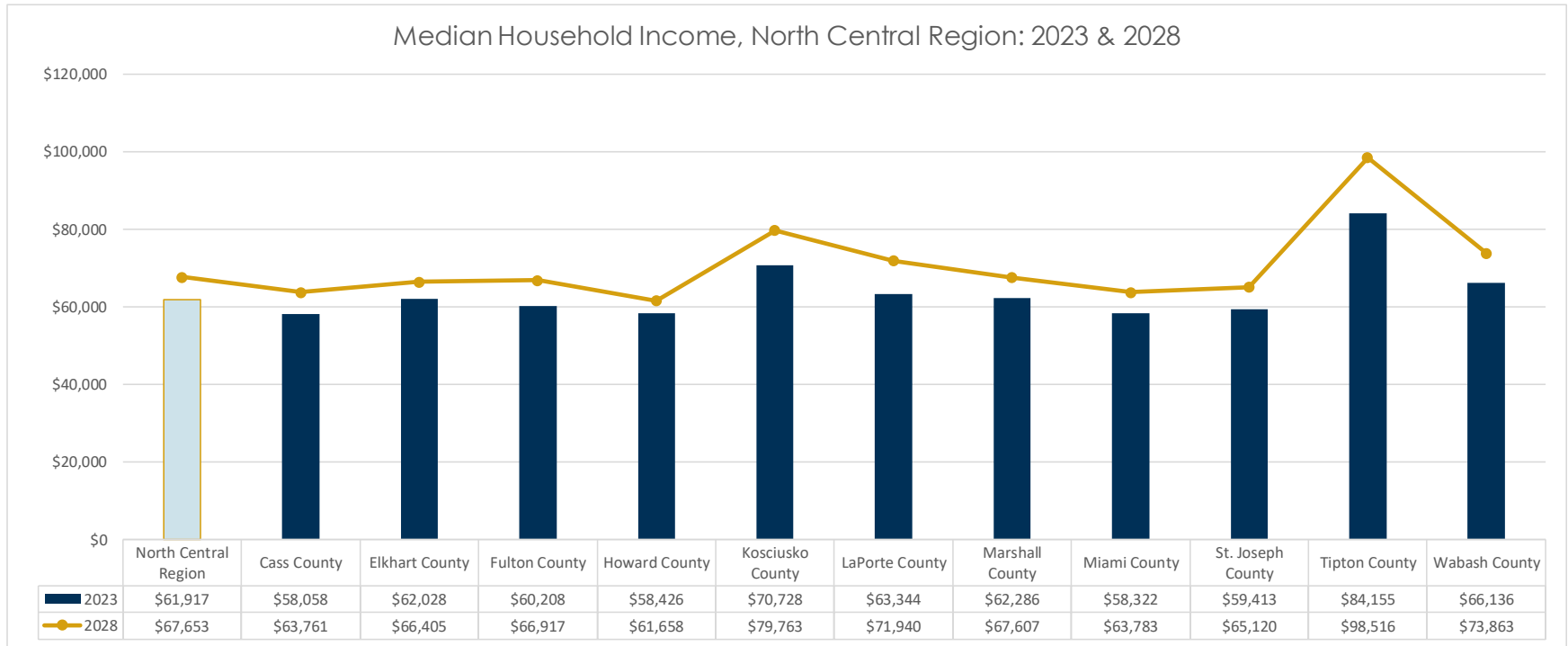


Renters 62 and older have been increasing. Projections indicate steady growth through 2028.



Households by Income by County

Tipton, Kosciusko, and Wabash Counties show the highest median incomes for both current year estimates and five-year projections.

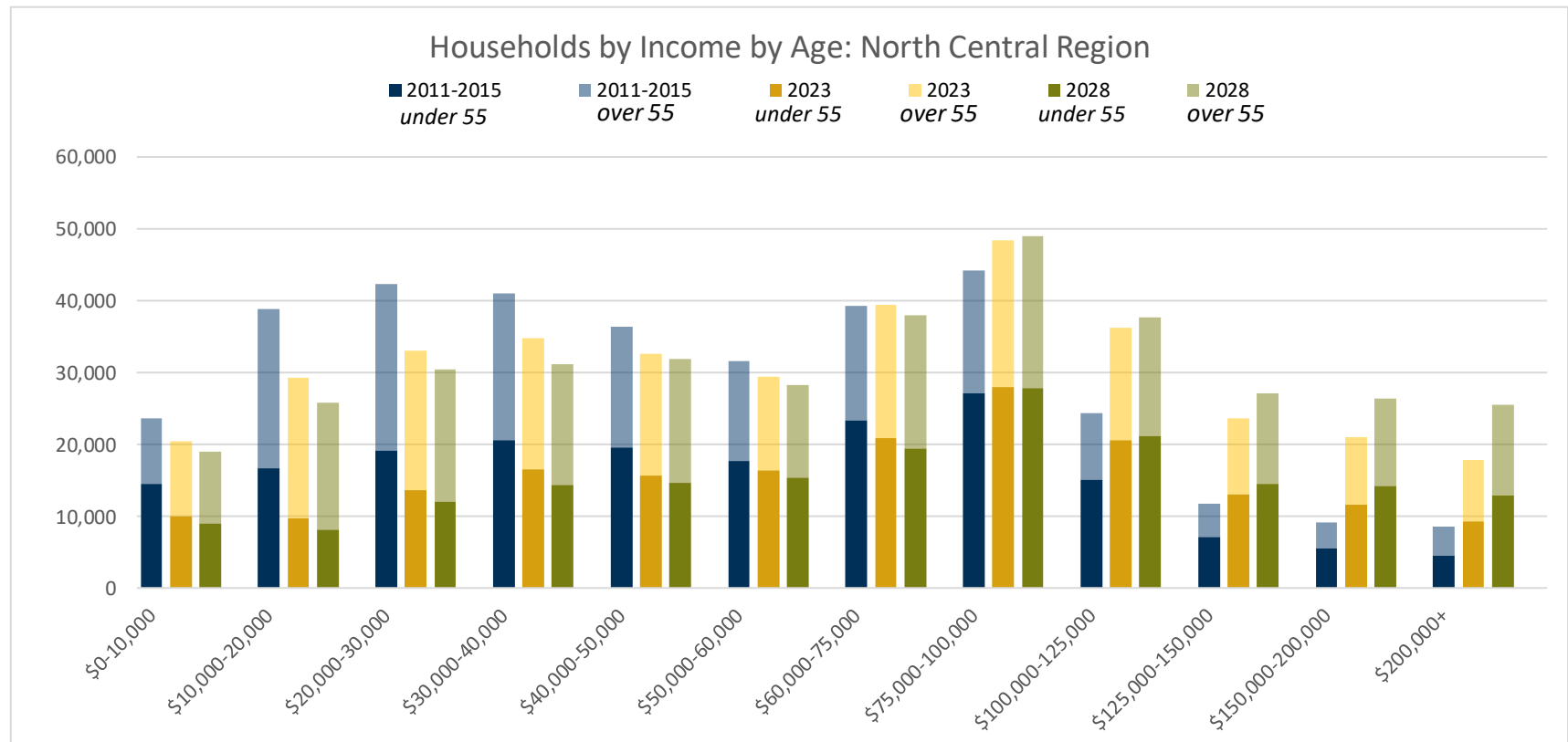


Tipton County currently has the highest median income by almost 36%.
 Median income trends for 2028 remain steady.



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.

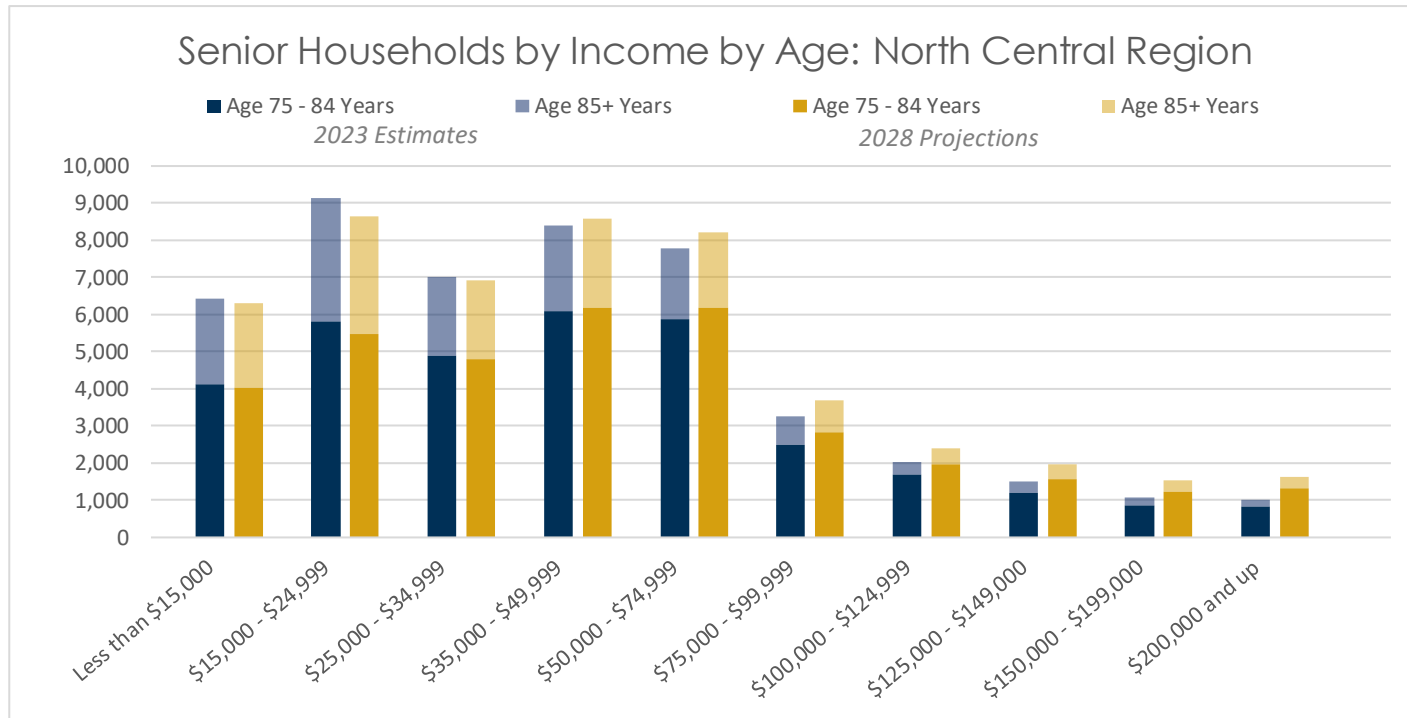


The number of households earning \$75,000 or more has been increasing, a trend that mirrors the state. In 2011-2015, the largest group of households 55 and older earned \$20,000 to \$30,000. For 2028, projections indicate the largest group will earn \$75,000 to \$100,000.



Households by Income by Age, over 75

This age range is relevant to demand calculations for Residential Care Facilities and Skilled Nursing Facilities.



In 2023, the largest group of seniors 75 and older will earn \$15,000 to \$24,999.

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 11 counties. The inventory covers housing in the following rental categories:

- Subsidized housing
- Low-income Tax Credit Housing (LIHTC)
- 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
 - Low Income Tax Credit (LIHTC)
 - Market rate
 - Enhanced senior independent living
- 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, both Century Fields Retirement and Jefferson Manor in Howard County include meals and snacks. Other services include housekeeping, laundry services, and transportation to medical appointments. None of these services require licensing as a Residential Care Facility.

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

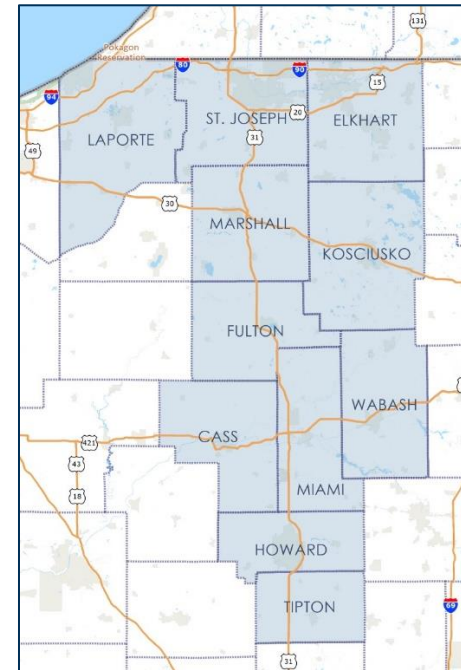


North Central Region – Supply Analysis

Surveys conducted in late 2023 revealed 5,090 independent living units in the North Central Region. Over seventy percent of the senior units are in subsidized properties.

North Central Region: Subsidized, LIHTC, Market Rate

Type	Subsidized units	LIHTC units	Market units
Cass County	186	86	0
Elkhart County	889	224	32
Fulton County	24	0	54
Howard County	341	114	134
Kosciusko County	277	196	42
LaPorte County	231	80	50
Marshall County	347	0	0
Miami County	48	0	32
St. Joseph County	928	363	192
Tipton County	42	49	0
Wabash County	88	41	0
Total	3,401	1,153	536



St. Joseph County, home to South Bend, accounts for 31% of the units in the region. Cass, Marshall, Tipton, and Wabash Counties have no market rate senior properties with greater than 10 units.



North Central Region: Minimum and Maximum Income

Region: North Central				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,575
	LIHTC	60%	\$18,576	\$37,150
	Market rate	300%	\$37,151	\$185,750
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$185,750
	Nursing Facility		\$0	\$185,750

Disability Rate

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

Sex by Age by Disability Status	Number	Percentage
Estimate, Total	923,634	
Estimate, Total, Male	456,415	
Estimate, Total, Male, 75 years and older	25,882	100.0%
Estimate, Total, Male, 75 years and older, with a disability	11,924	46.1%
Estimate, Total, Female	467,219	
Estimate, Total, Female, 75 years and older	37,399	100.0%
Estimate, Total, Female, 75 years and older, with a disability	17,232	46.1%
Estimate, Total, Male & Female, 75 years and older	63,281	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	29,156	46.1%

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

In the North Central region, an estimated 46.1% 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
Tipton County	472	37.25%
LaPorte County	3,422	43.05%
Kosciusko County	2,281	43.22%
Howard County	2,930	43.69%
Marshall County	1,497	44.78%
St. Joseph County	7,975	46.17%
Elkhart County	5,927	48.47%
Miami County	1,212	49.63%
Wabash County	1,246	49.90%
Cass County	1,353	50.09%
Fulton County	841	52.60%

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

Over half of the population 75 and older in Fulton and Cass Counties have a disability.



Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in the North Central 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 North Central	99,869
Renter HH paying 40 to 49% of income	7,645
Renter HH paying 50% or more of income	20,298
<i>Total rent overburdened</i>	27,943
Percentage	28.0%

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

Substandard Housing	Number
Total households in North Central	360,123
Owner-occupied lacking plumbing facilities	531
Owner-occupied lacking kitchen facilities	854
Renter-occupied lacking plumbing facilities	718
Renter-occupied lacking kitchen facilities	1,726
<i>Total households with substandard units</i>	3,829
Percentage	1.1%



North Central 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

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 rentership⁶
- Existing and planned independent living properties

⁶ Data sourced from the American Housing Survey C-06-00 conducted by the U.S. Census Bureau®.

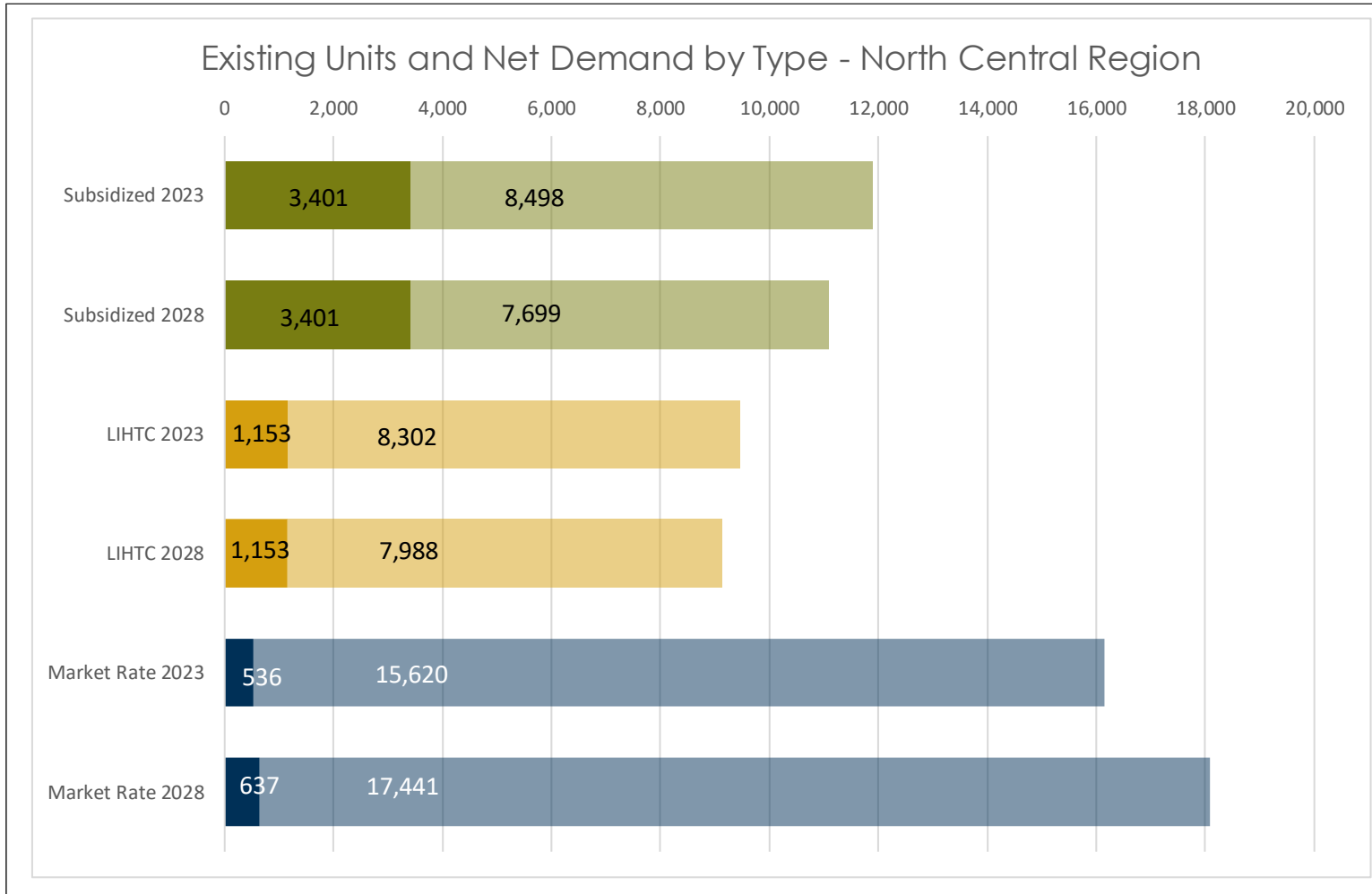


Demand Overview

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. Seniors in the market rate income-qualification range show the highest demand.

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



Compared to other regions in the state, relatively few age-restricted market rate properties exist in the North Central region.



Detailed Demand Analysis Calculation for Independent Living Rental Properties

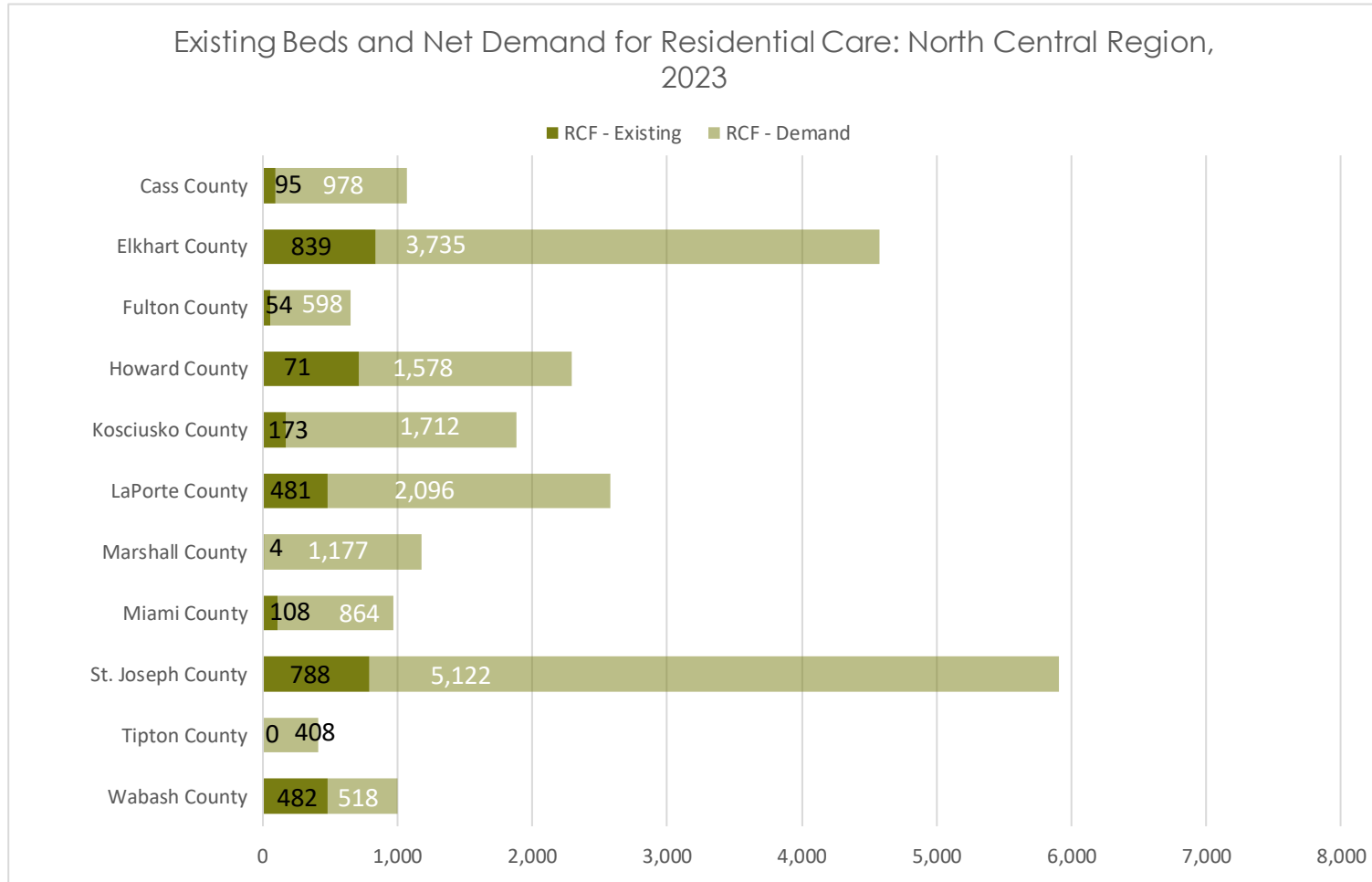
The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments and Market Rate Apartments. Subsidized, Low Income Tax Credit (LIHTC), Market Rate

Demand Analysis - Independent Living Rental Properties: North Central Region						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,576	\$37,151	\$0	\$18,576	\$37,151
Maximum Income	\$18,575	\$37,150	\$185,750	\$18,575	\$37,150	\$185,750
Senior renters 55+ in income bracket	11,542	8,855	14,149	10,775	8,586	15,886
Plus						
Senior Homeowners in this income bracket (a)	15,746	26,449	92,974	14,334	24,460	96,690
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	357	600	2,108	325	555	2,192
Equals						
Total Demand	11,899	9,455	16,257	11,100	9,141	18,078
Less existing units	3,401	1,153	536	3,401	1,153	637
Less planned units	0	0	101			
Equals						
Net Demand	8,498	8,302	15,620	7,699	7,988	17,441
Demand Calculation Inputs - HISTA 2023 and 2028						
		2023	2028			
Total senior 55+ renter households		36,151	37,692			
Total senior 55+ owner households		144,706	149,137			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Unmet demand is shown across all income categories.



Demand for Residential Care Properties
 In 2023, all counties have unmet demand for Residential Care Facilities.

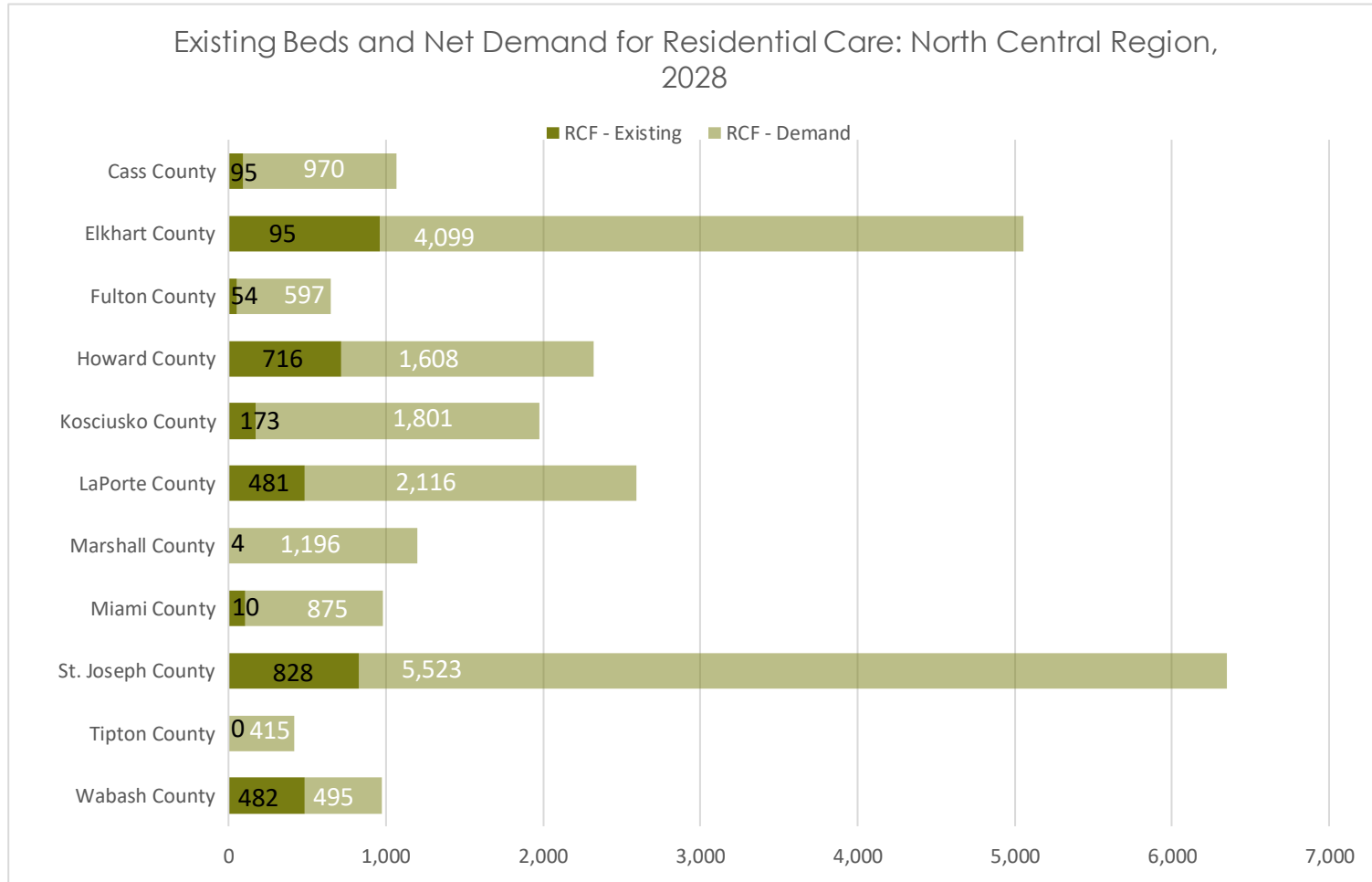


St. Joseph and Elkhart Counties have the strongest demand for Residential Care units. Marshall and Tipton Counties have 4 or 0 units of Residential Care.



Future Demand for Residential Care Properties

The demand for Residential care increases in five years.

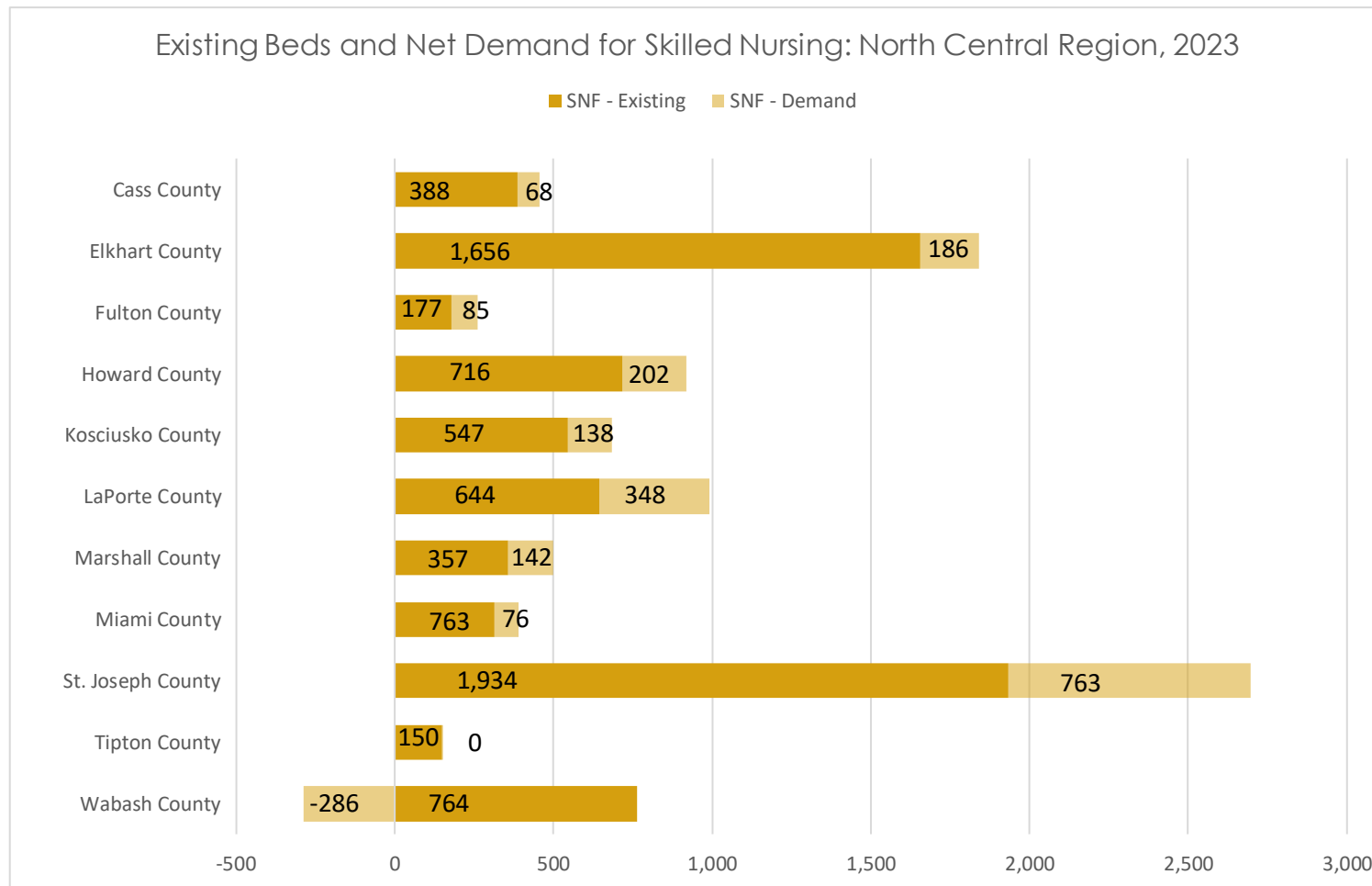


St. Joseph and Elkhart Counties will continue to have the strongest demand for Residential Care.



Demand for Skilled Nursing Properties

Some counties have sufficient units for Skilled Nursing Facilities. Wabash County has more than sufficient beds for Skilled Nursing.

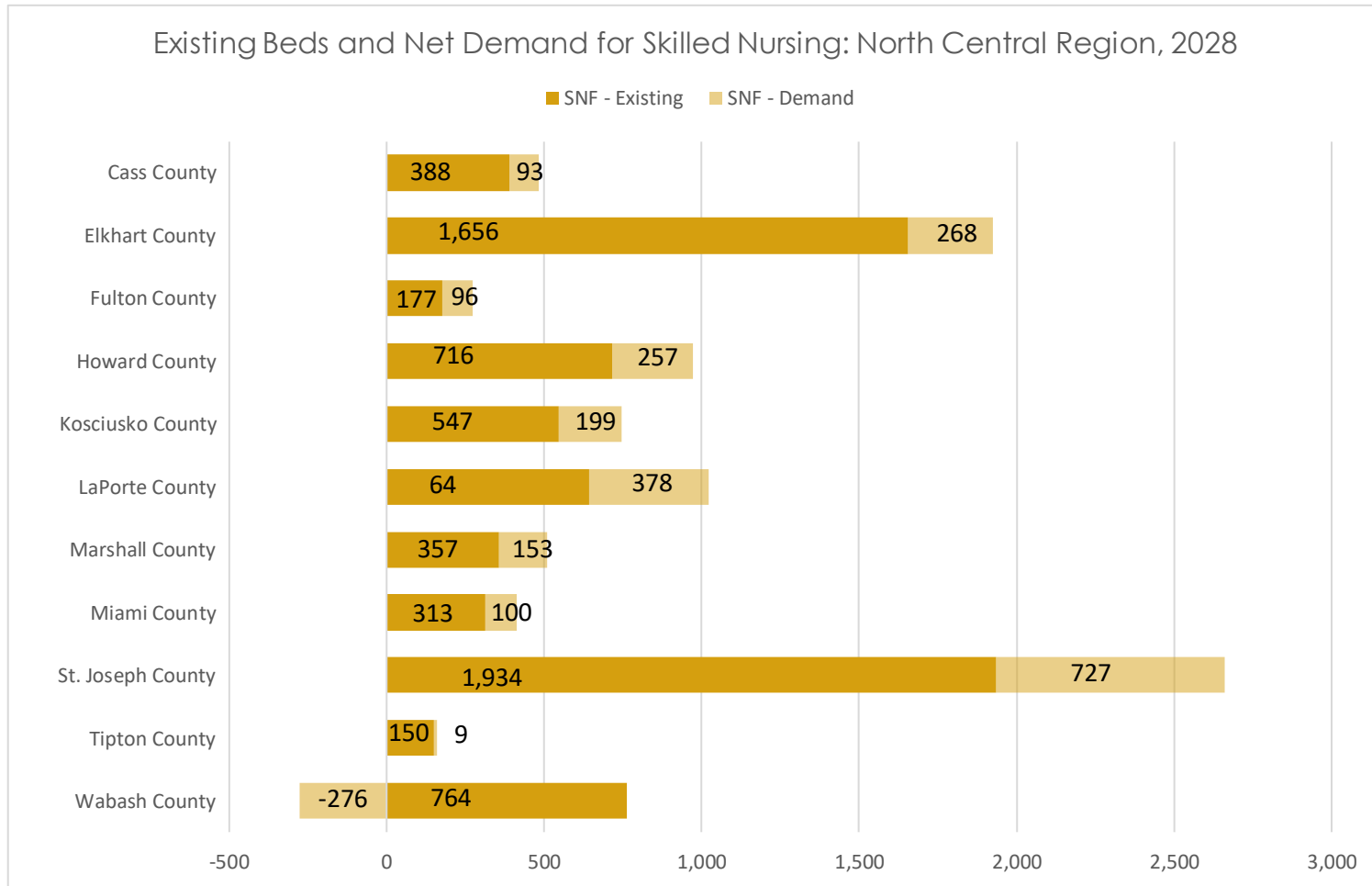


St. Joseph County has the most Skilled Nursing beds and the strongest demand for Skilled Nursing beds.



Demand for Skilled Nursing Properties

Changes in demand for Skilled Nursing beds are fueled by changes in demographics, as there are no new Skilled Nursing beds in the pipeline.



St. Joseph County continues to have the strongest demand for Skilled Nursing beds.



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: North Central Region							
	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	\$185,750	\$185,750	\$33,948	\$185,750	\$185,750	
(A) Persons 75 - 84 income eligible	21,340	27,554		20,614	30,022		
(B) Persons 85+ income eligible			20,211			20,775	
(C) Percent of persons 75+ with a disability	46.1%	46.1%	46.1%	46.1%	46.1%	46.1%	
Income-eligible persons 75+ with a disability	9,832	12,695	9,312	9,498	13,832	9,572	
<i>calculation A * C</i>							
<i>calculation B * C</i>							
Total Demand	9,832	12,695	9,312	9,498	13,832	9,572	
<i>Demand for RCF units are summed</i>	22,527			23,330			
Less existing beds	3,740		7,646	3,900		7,646	
Less planned beds	160						
Equals							
Net Demand	18,787		1,666	19,430		1,926	
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028				
Total senior population 75 - 84		50,462	53,121				
Total senior population 85+		20,585	21,376				



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: Region 2, North Central		
	2023	2028
Population 65+ (A)	174,608	192,785
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	5,050	5,575
Supply (D)	7,646	7,646
<i>Net demand (D - C)</i>	<i>-2,596</i>	<i>-2,071</i>

The ISDH report for July 1, 2023, shows the North Central Region to have an existing supply of 7,521 comprehensive care beds and a projected surplus of 2,135 beds. The ISDH report projects forward two years for the population (2025).^{vii}

Using Claritas and Ribbon Demographics population data to perform a straight-line projection for two years yields an estimated population of 181,879 age 65 and older, a 2.65% difference from the ISDH population estimate of 186,839. The survey for this report found an existing supply of 7,646 beds, and the ISDH report shows 7,521, a 1.7% difference. Both differences are within a reasonable range.

The ISDH report indicates a surplus of 2,135 beds for the North Central Region, within the range of this analysis.



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. Both differences are within an industry-accepted margin of error.

The ISDH report estimates a surplus of 2,135 beds for the North Central Region for persons **65 and older**. The analysis in this report for skilled nursing shows unmet demand for 1,666 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.
- As more seniors make use of Home and Community Based Services (HCBS) to receive care at home, the use of Comprehensive Care Beds will go down.



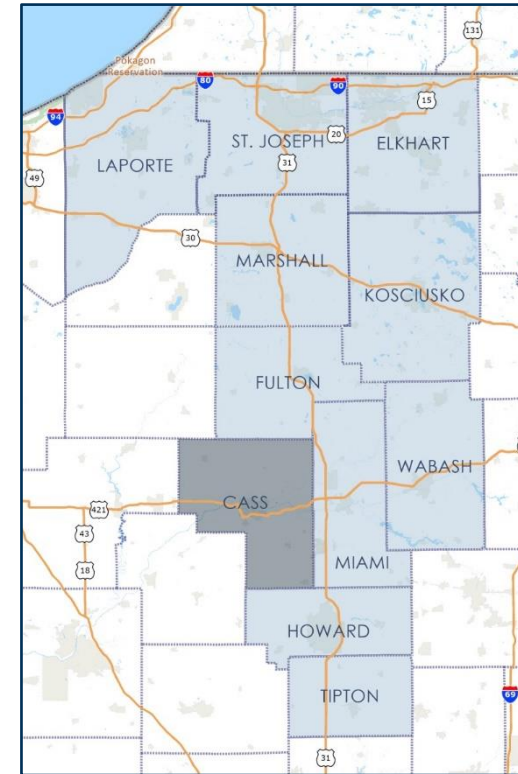
05. County Detail



Cass County

Key Findings

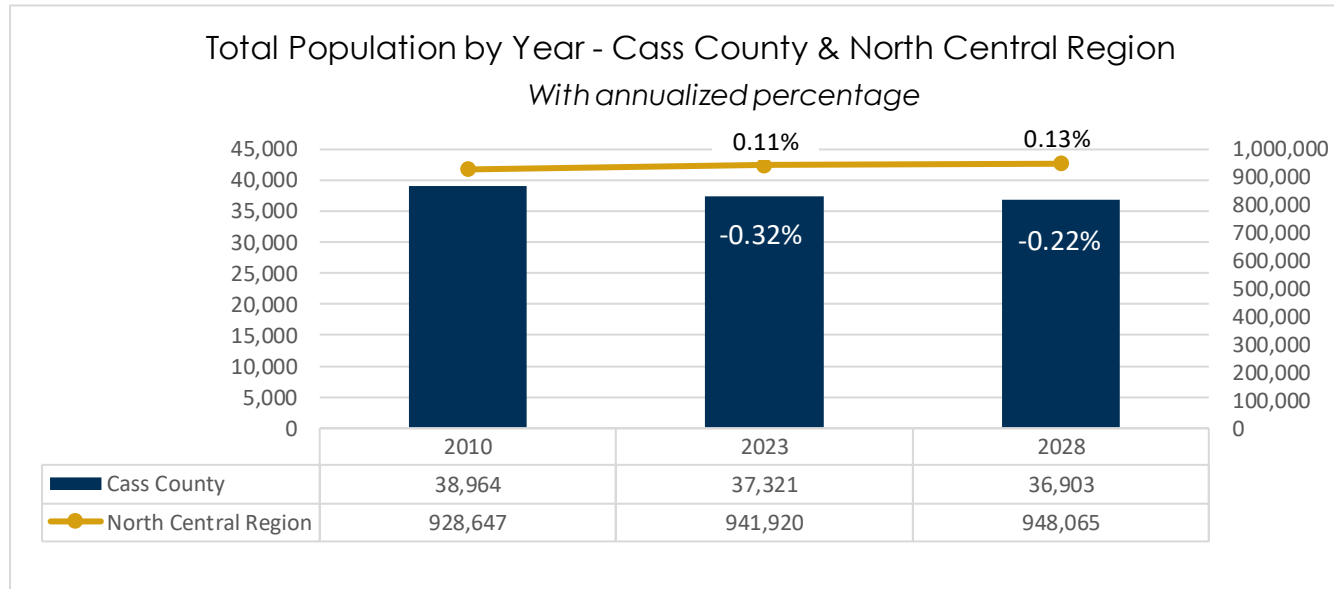
- The population in Cass County is declining. This decline is expected to taper in the next five years.
- The 65 and older population shows the strongest growth. Seniors aged 65 to 74 are the fastest growing segment.
- Household aging trends reflect changes in the population. Households 62 and older show the largest growth rate.
- Renters and owners 62 and older are increasing. Conversely, renters and owners under age 62 are declining.
- 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 senior cohort earns \$14,000 to \$24,999. Projections for 2028 indicate the same.
- Unmet demand for independent senior living options is seen for subsidized, LIHTC, and market rate housing. The highest demand is for market rate rental housing.
- The county has unmet demand for Residential Care and Skilled Nursing Facilities. In 2023, 468 seniors need Medicaid Waivers to pay for Residential Care.





Demographics

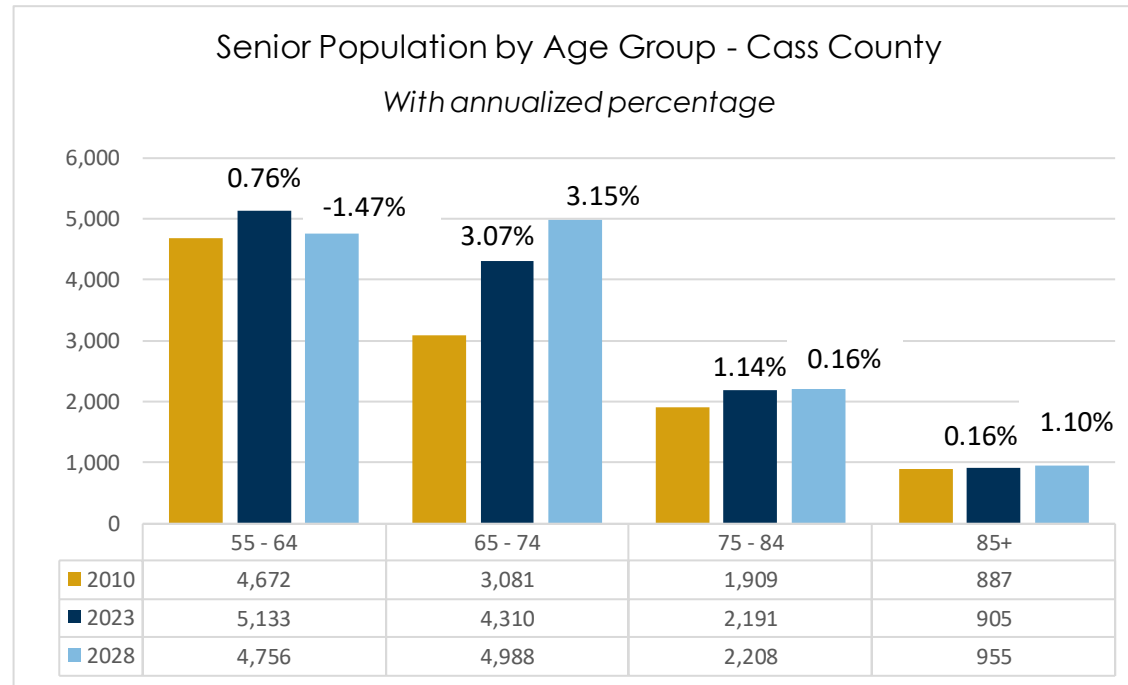
Total Population



The population in Cass County is declining. The decline is projected to slow in the next five years.



Population by Age Group

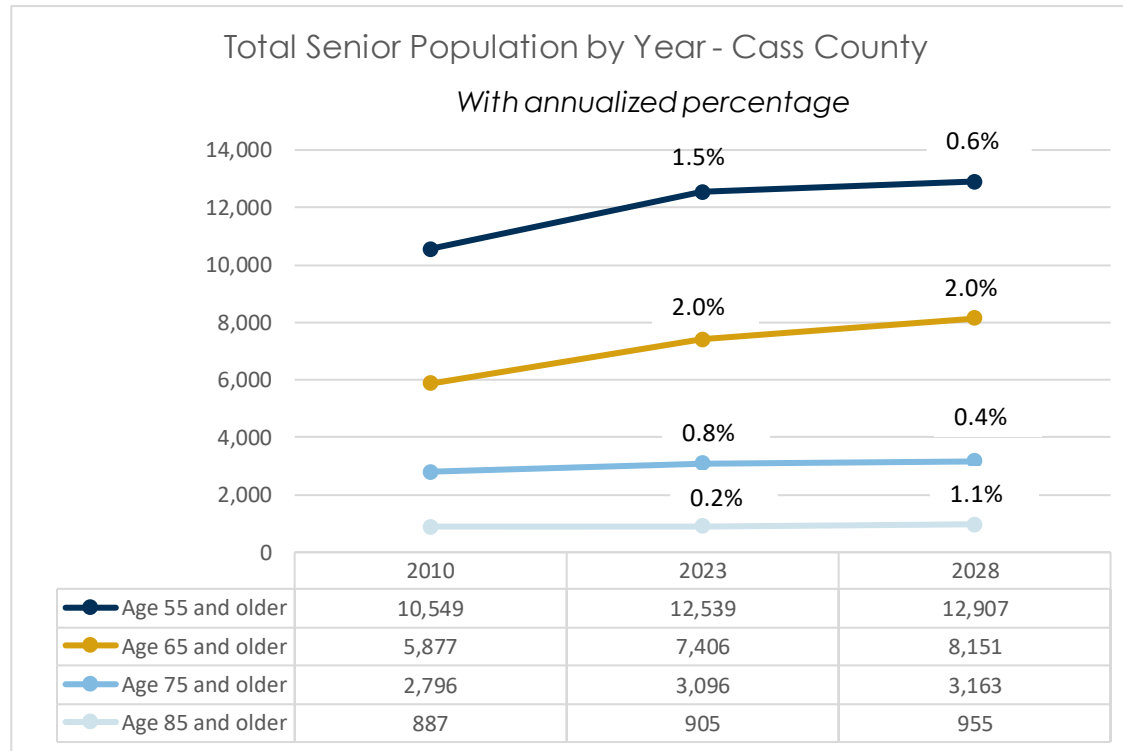


Seniors aged 65 to 74 are the fastest growing segment.



Total Senior Population by Year

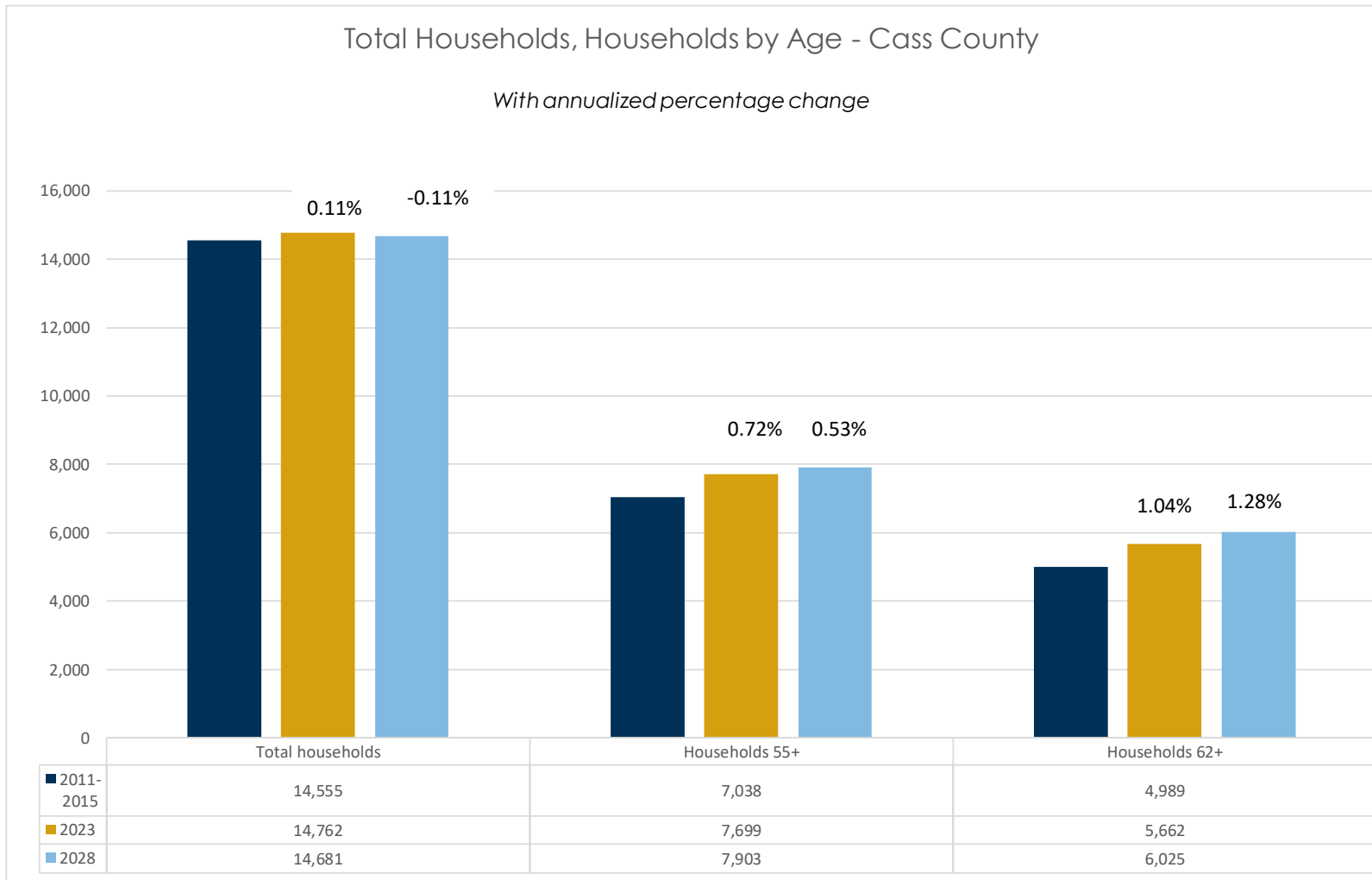
The top line on the graph shows the growth rate for the entire 55+ population. Each line below reflects growth rates for older age bands.



The population 65 and older shows the strongest growth.



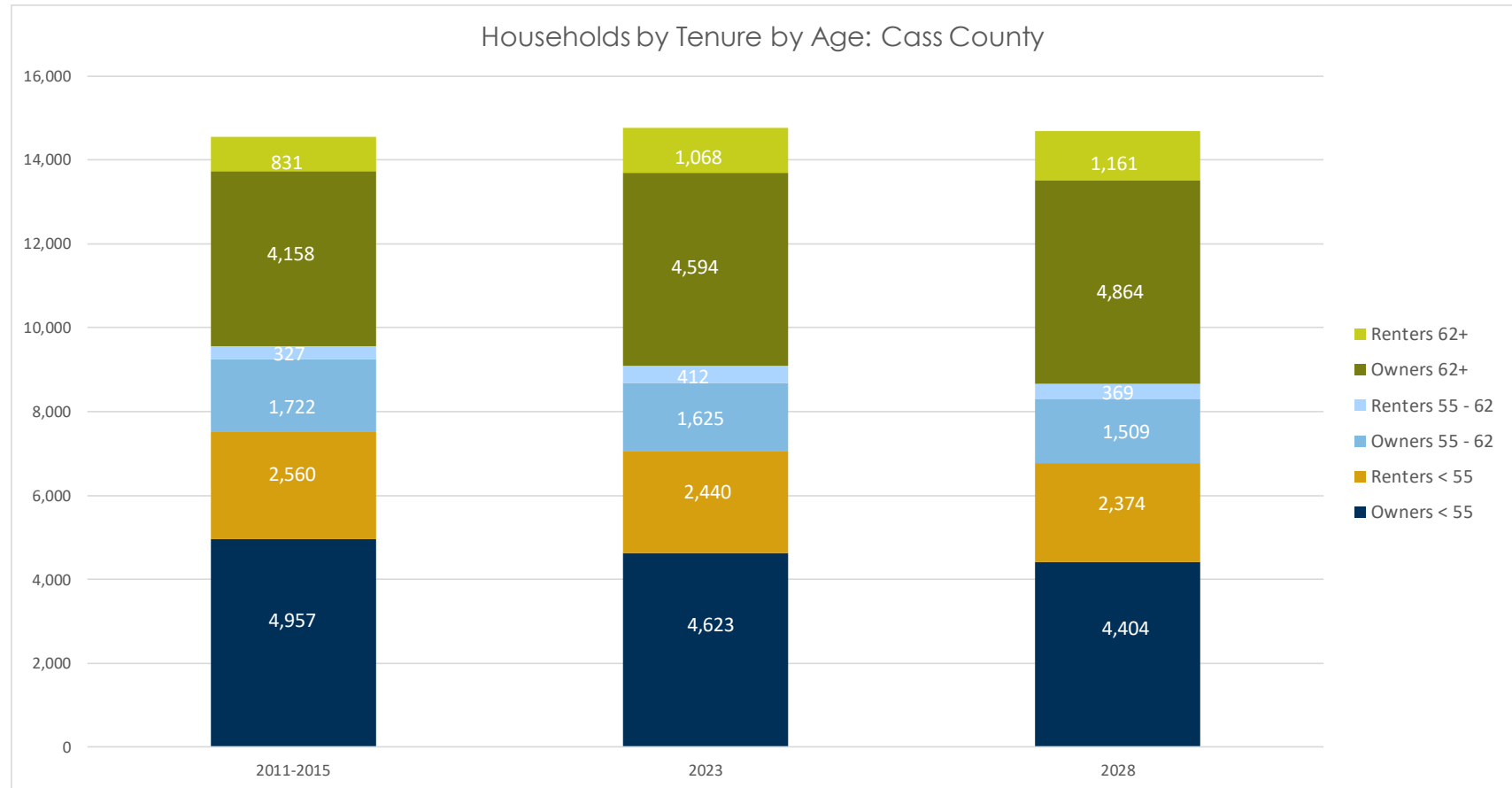
Households



Households 62 and older are growing at the fastest rate.



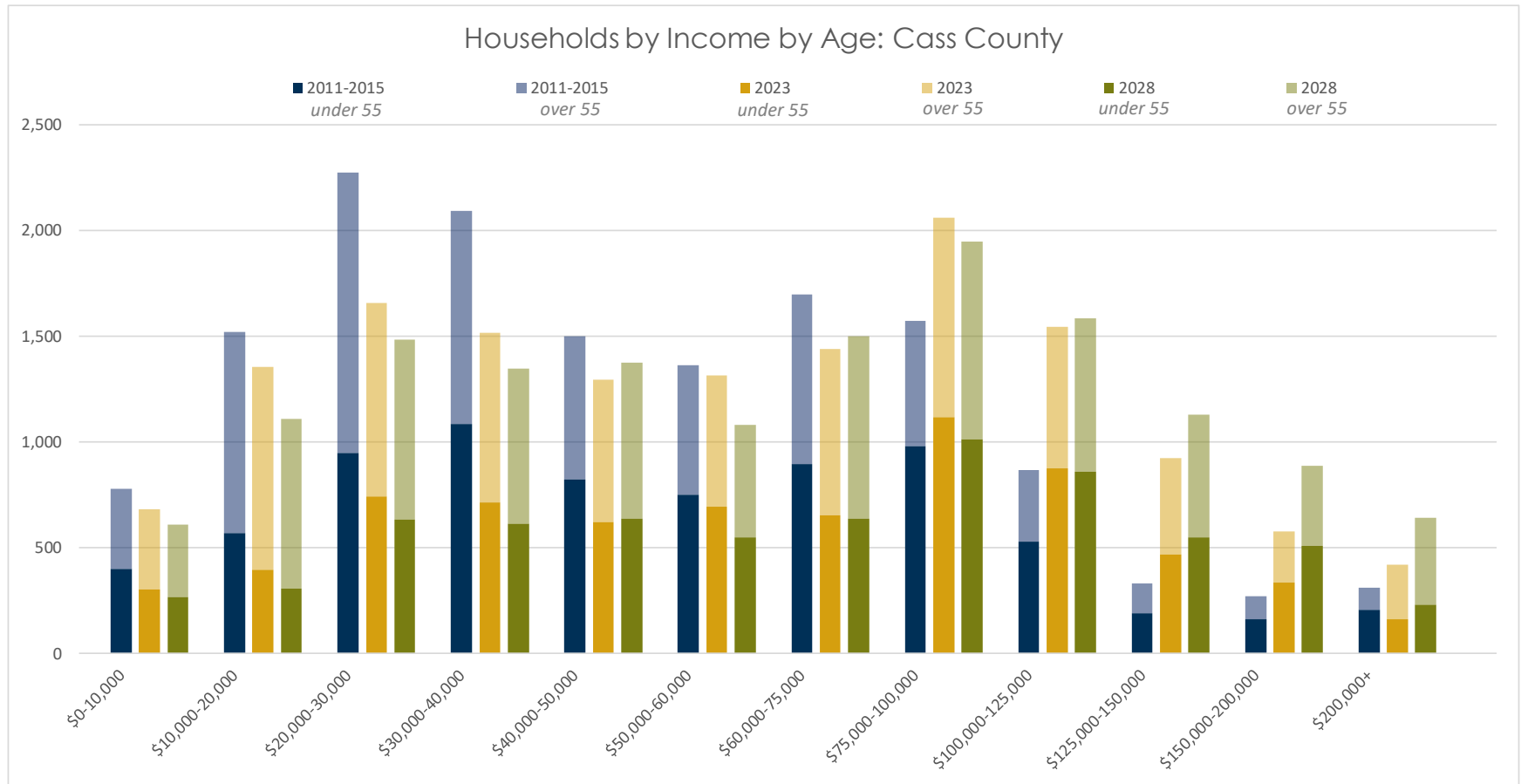
Households by Tenure



Renters and owners 62 and older are increasing. Conversely, renters and owners under age 62 are declining.



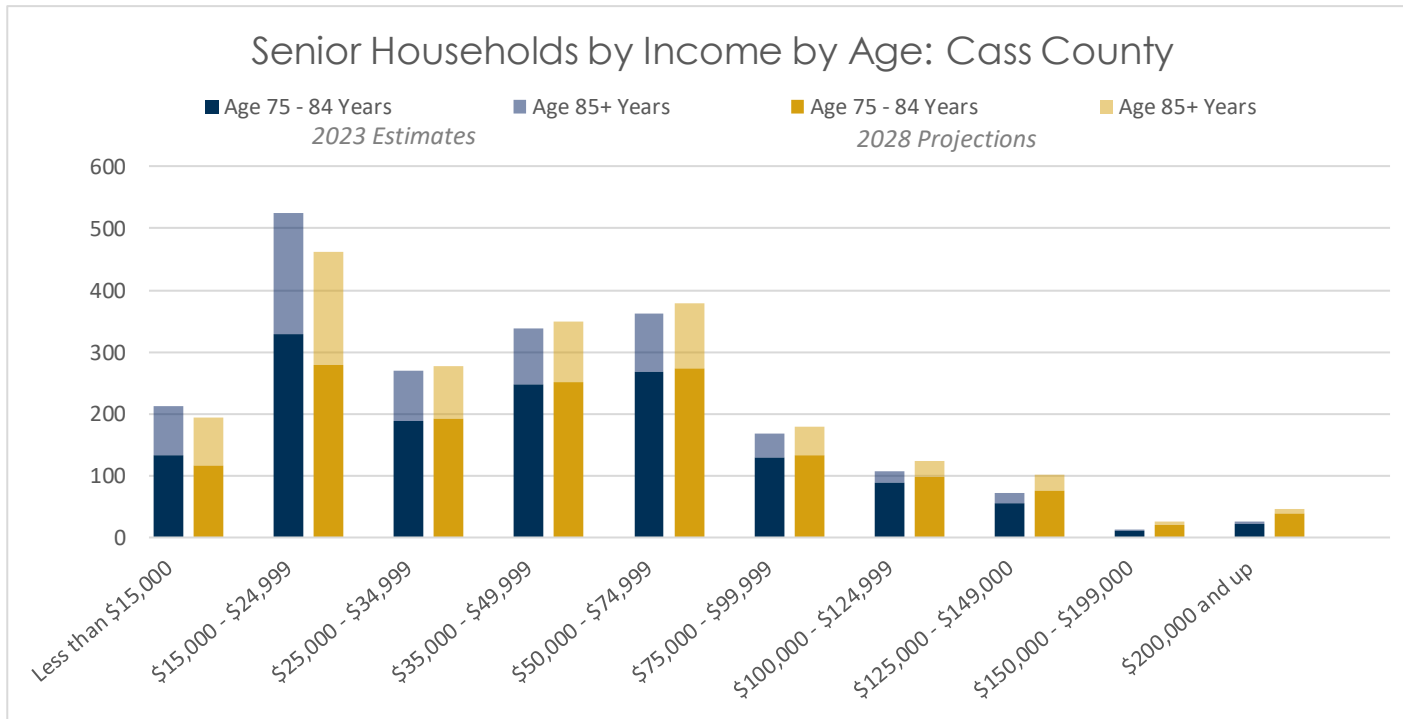
Households by Income



In 2023, the largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate this trend will continue.



Households by Age



In 2023, the largest group of seniors earns \$15,000 to \$24,999. Projections for 2028 indicate the same.



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 Cass County, 18.4% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Cass County	3,781
Renter HH paying 40 to 49% of income	239
Renter HH paying 50% or more of income	457
<i>Total rent overburdened</i>	696
Percentage	18.4%

The chart below reflects the number of renter households in substandard housing. In Cass County, 1.4% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Cass County	14,970
Owner-occupied lacking plumbing facilities	10
Owner-occupied lacking kitchen facilities	81
Renter-occupied lacking plumbing facilities	24
Renter-occupied lacking kitchen facilities	92
<i>Total households with substandard units</i>	207
Percentage	1.4%



Supply – Independent Living

Cass County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Cass Plaza	Logansport	82	82	100.0%	✓	186
	Logansport Senior Citizens Village	Logansport	104	104	100.0%	✓	
LIHTC	Bend in the Woods Estate	Logansport	48	48	100.0%	✓	86
	McKinley School Apts	Logansport	38	38	100.0%	✓	
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Cass County <i>Includes:</i> <ul style="list-style-type: none"> • Unincorporated area the county • Logansport 	None planned.



Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Cass County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Camelot Care Center	Logansport	91	88	NA	91	ISDH report 1/2/24
RCF	Cedar Creek of Logansport	Logansport	69	55	69	NA	Formerly McKinney Place
SNF	Chase Center	Logansport	101	51	NA	101	ISDH report 10/5/23
SNF	Miller's Merry Manor	Logansport	127	83	NA	127	
	Woodbridge Health						
RCF and SNF	Campus	Logansport	95	83	26	69	

Housing Demand

Income Parameters

Cass 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
	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.

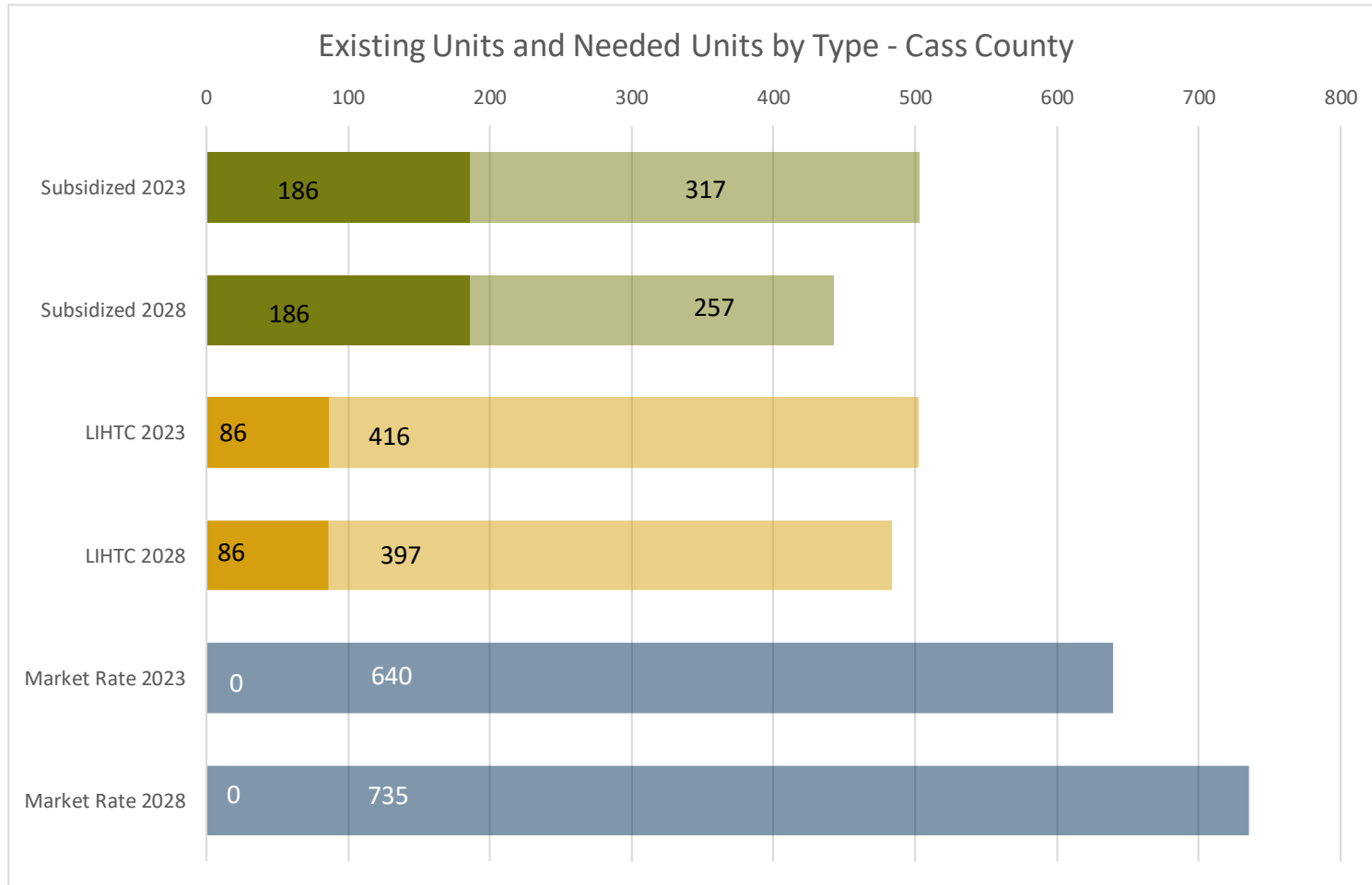
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	37,056	
Estimate, Total, Male	18,360	
Estimate, Total, Male, 75 years and older	1,093	100.0%
Estimate, Total, Male, 75 years and older, with a disability	591	54.1%
Estimate, Total, Female	18,696	
Estimate, Total, Female, 75 years and older	1,608	100.0%
Estimate, Total, Female, 75 years and older, with a disability	762	47.4%
Estimate, Total, Male & Female, 75 years and older	2,701	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,353	50.1%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



Unmet demand for independent senior living options is evident across all housing types. 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.

Demand Analysis - Independent Living Rental Properties: Cass County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
Maximum Income	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
Senior renters 55+ in income bracket	486	387	550	429	371	640
Plus						
Senior Homeowners in this income bracket (a)	751	1,264	3,954	636	1,147	4,190
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	17	29	90	14	26	95
Equals						
Total Demand	503	416	640	443	397	735
Less existing units	186	0	0	186	0	0
Less planned units	0	0	0			
Equals						
Net Demand	317	416	640	257	397	735
Demand Calculation Inputs - HISTA 2023 and 2028						
Total senior 55+ renter households		1,480	1,530			
Total senior 55+ owner households		6,219	6,373			
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 Analysis - Senior Licensed Properties: Cass 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	934	1,208		841	1,285		
(B) Persons 85+ income eligible			911			961	
(C) Percent of persons 75+ with a disability	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	
Income-eligible persons 75+ with a disability	468	605	456	421	644	481	
<i>calculation A * C</i>							
<i>calculation B * C</i>							
Total Demand	468	605	456	421	644	481	
<i>Demand for RCF units are summed</i>	1,073			1,065			
Less existing beds	95		388	95		388	
Less planned beds							
Equals							
Net Demand	978		68	970		93	
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028				
Total senior population 75 - 84		2,177	2,190				
Total senior population 85+		919	973				

The county has unmet demand for Residential Care and Skilled Nursing Facility options.



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

Bed Need Analysis with ISDH Bed Need Rate: Cass County		
	2023	2028
Population 65+ (A)	7,406	8,151
2023 Bed Need Rate (B)	28.92	28.92
<hr/>		
Beds needed $(A \times B)/1000 = C$	214	236
Supply (D)	388	388
<hr/>		
<i>Net demand (D - C)</i>	<i>-174</i>	<i>-152</i>

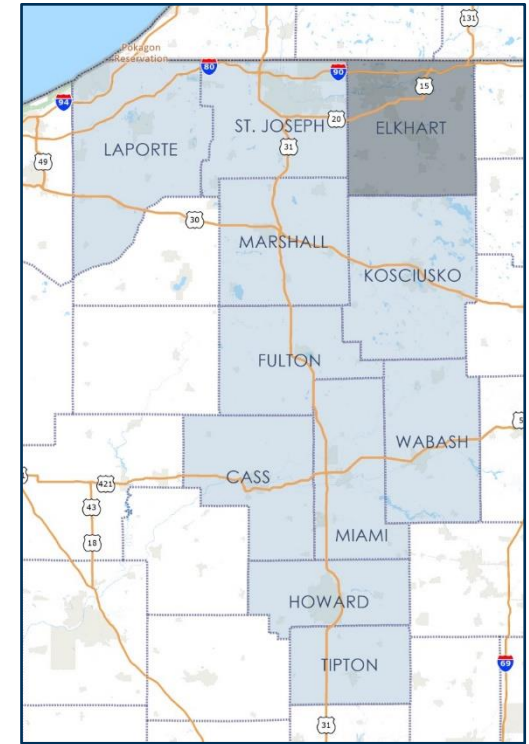
The ISDH report for July 1, 2023, shows Cass County to have projected Comprehensive Care Bed Need of -165 for seniors 65 and older.^{vii}



Elkhart County

Key Findings

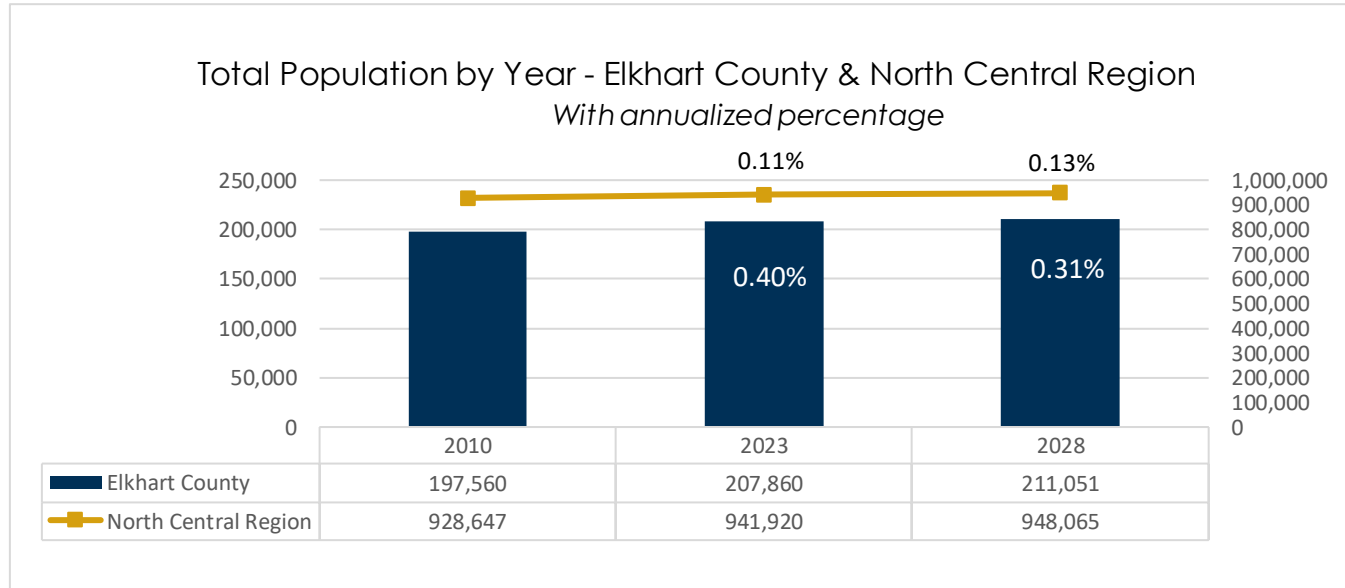
- Elkhart County experienced greater population growth than the region for 2023. Projections for 2028 indicate this trend will continue.
- Strong growth trends are indicated for seniors aged 65 to 75 and 75 to 84. Projections for 2028 show a decline in the 55 to 64 age group.
- The overall senior population size is increasing. A projected decline in the 55 to 64 age group lowers the senior growth rate.
- The most significant trend in the North Central Region is the growth of all households in Elkhart County
- The number of owners and renters across age groups is increasing. Projections for 2028 indicate this trend will continue except for renters and owners aged 55 to 62.
- Households earning \$75,000 to \$100,000 represent the largest cohort in 2011-2015, 2023, and 2028.
- In 2023, the largest group of senior households is earning \$15,000 to \$24,999. Projections for 2028 show this trend will continue.
- Demand for senior living options exceeds current supply and is further exacerbated by strong household growth.
- A large and growing senior population is contributing to the high demand for Residential Care Facilities. Existing Skilled Nursing Facility units sufficiently meet the need.





Demographics

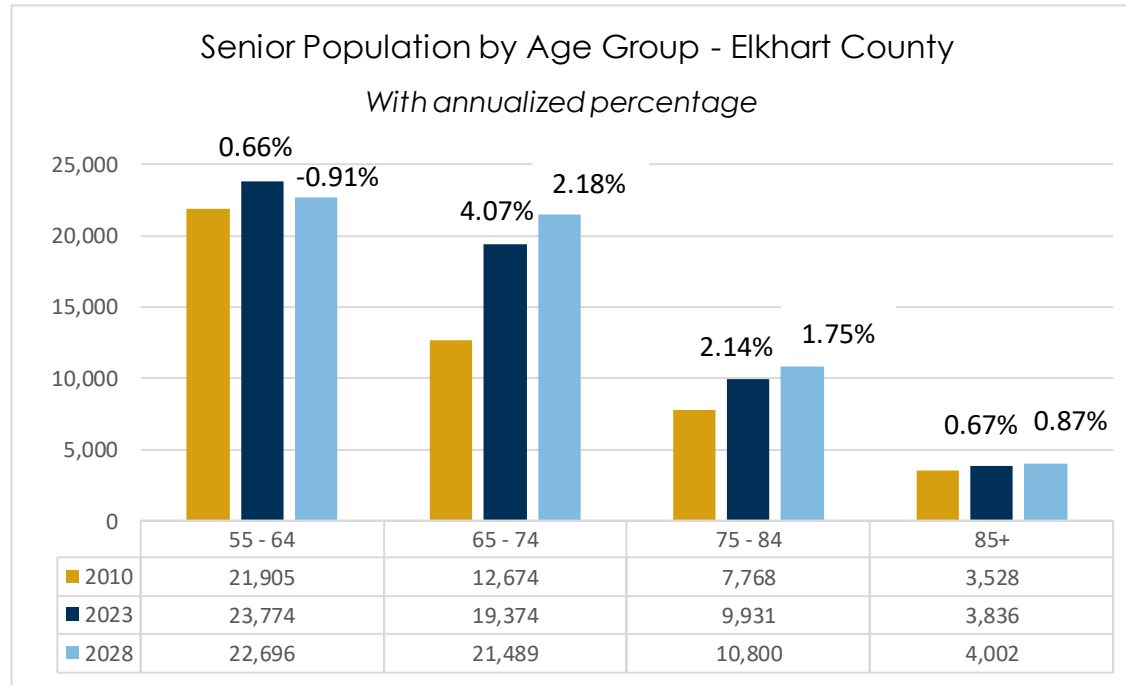
Total Population



Elkhart County experienced greater population growth than the region for 2023. Projections for 2028 indicate this trend will continue.



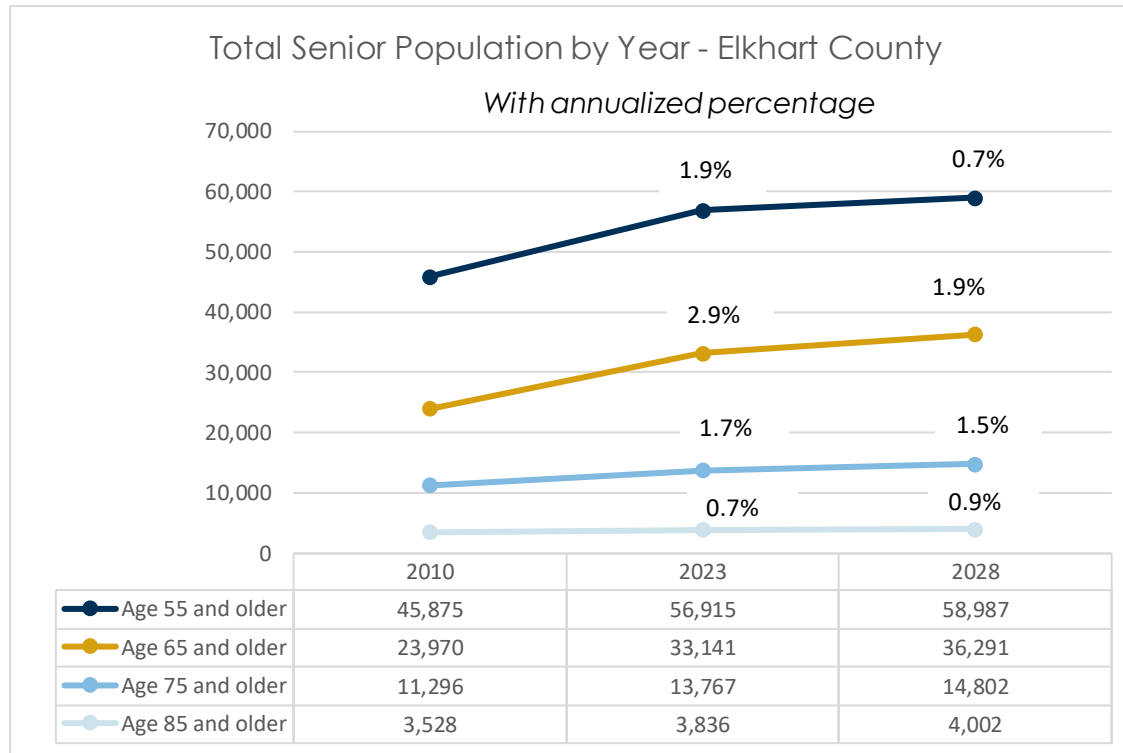
Population by Age Group



Strong growth trends are indicated in seniors aged 65 - 74 and 75 - 84. Projections for 2028 show a decline in the 55 - 64 age group.



Total Senior Population by Year

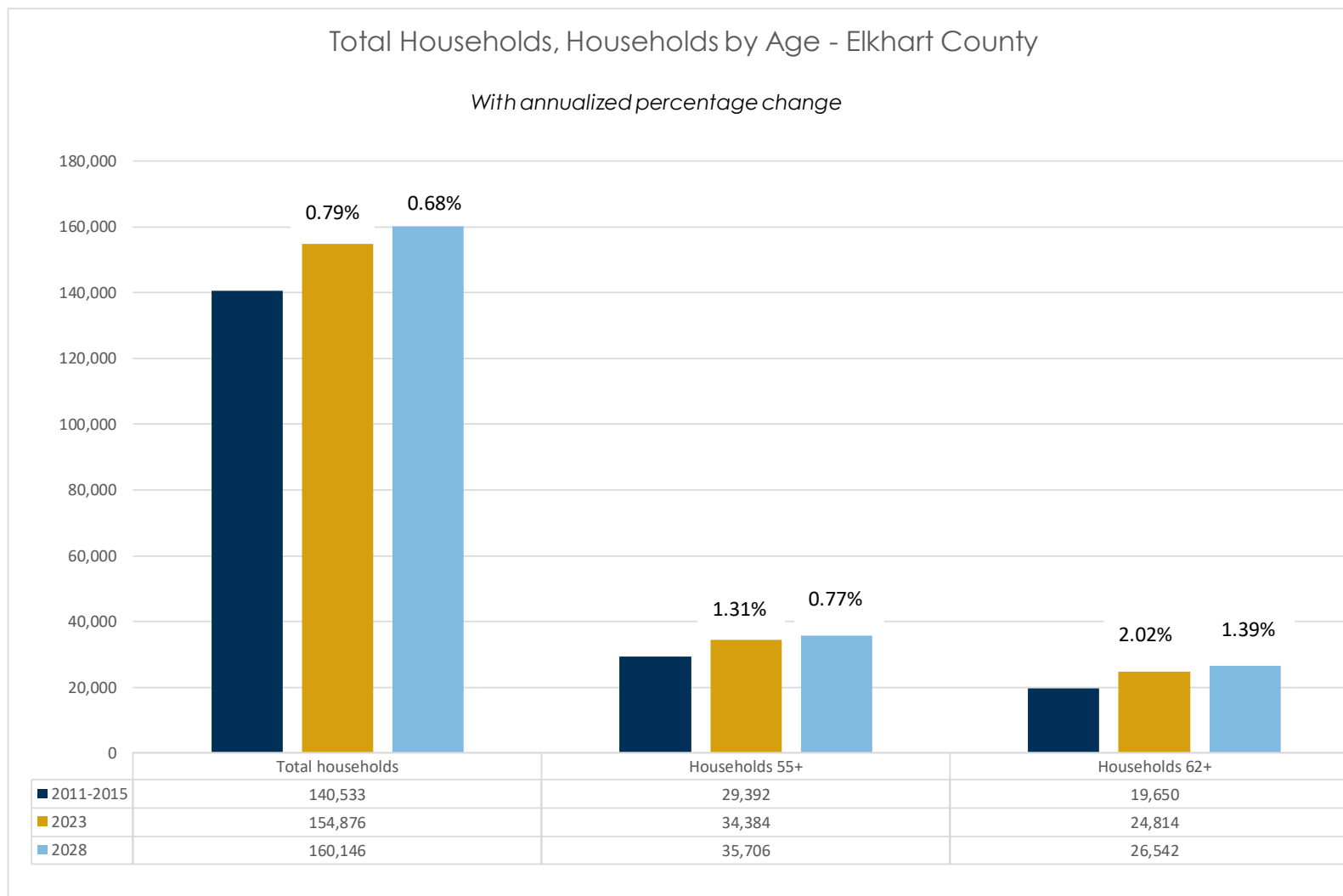


The overall senior population size is increasing. A projected decline in the 55-64 age group lowers senior growth rate.



Households

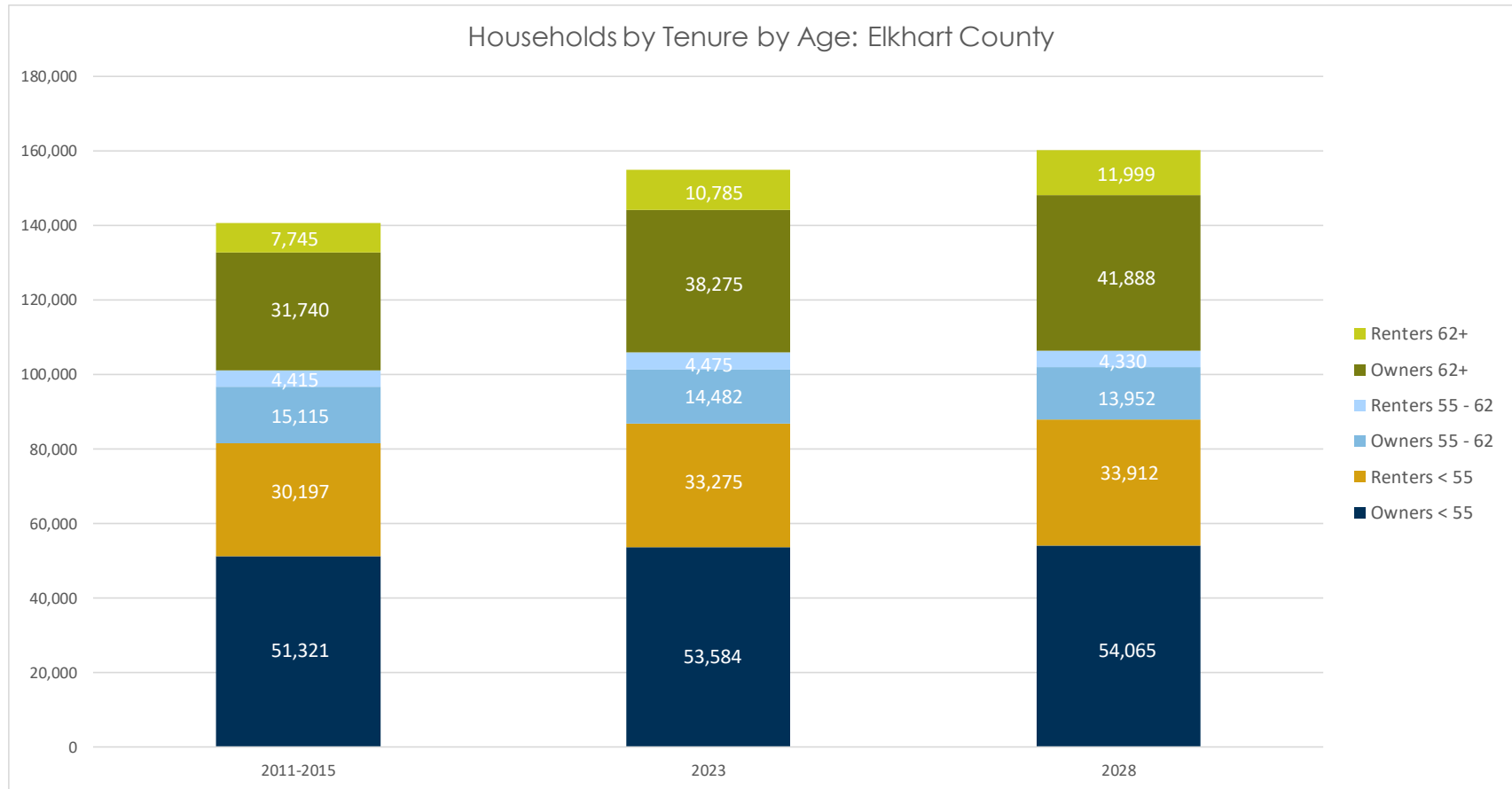
The number of households in Elkhart County is steadily increasing, a trend that continues through five-year projections.



Solid growth across all households in Elkhart County is largest growth trend in the North Central Region.



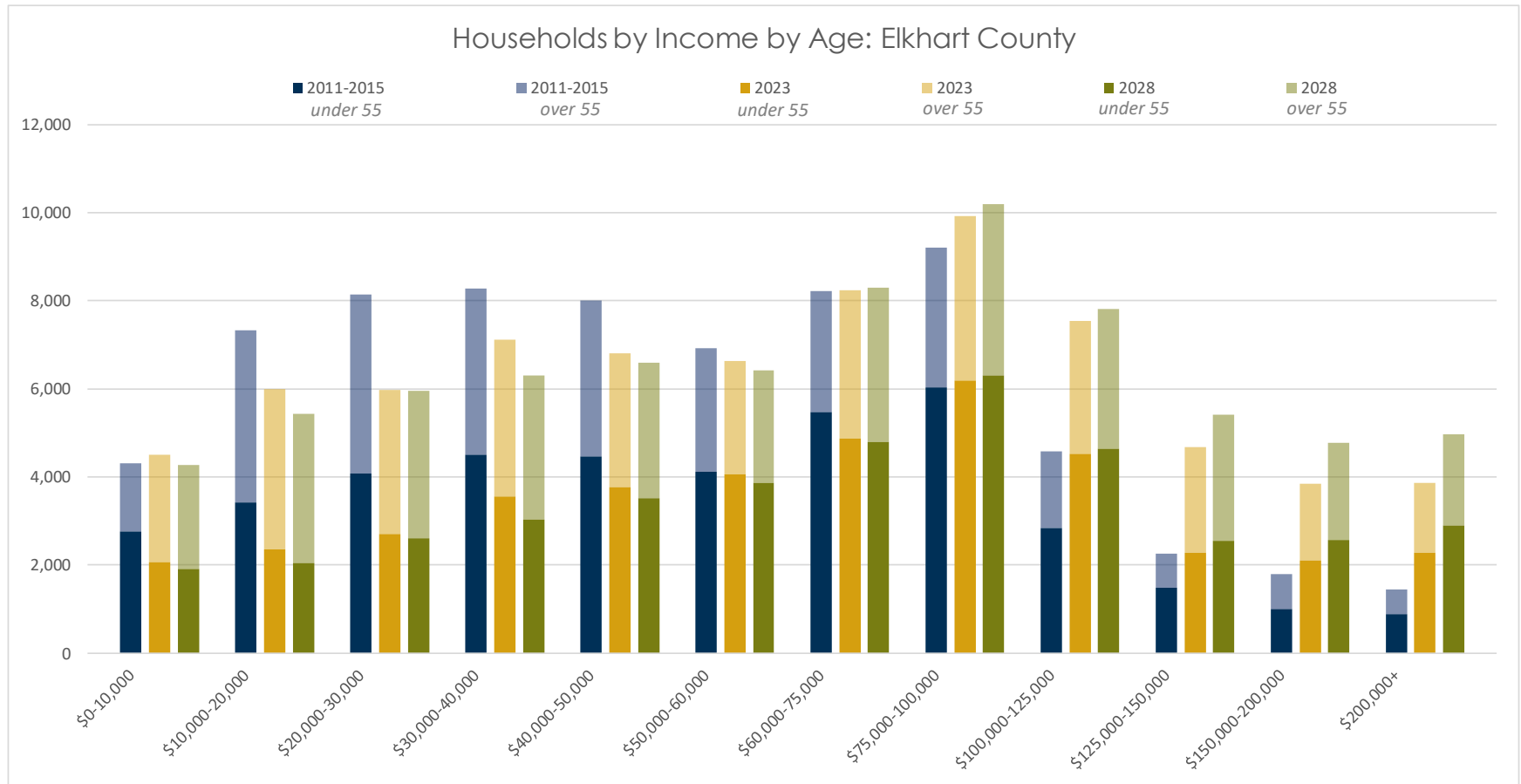
Households by Tenure



The number of owners and renters across age groups is increasing. Projections for 2028 indicate this trend will continue, except for renters and owners aged 55-62.



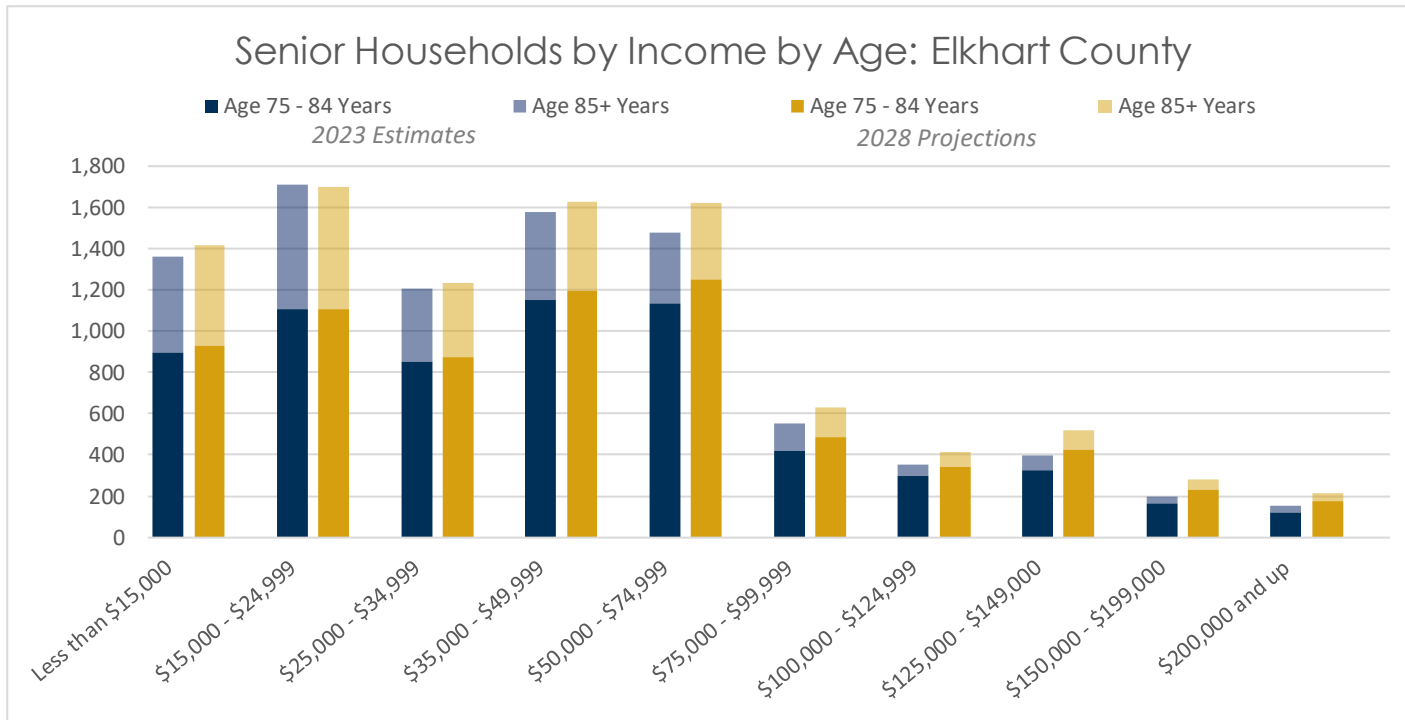
Households by Income



Households earning \$75,000 to \$100,000 represent the largest cohort in 2011-2015, 2023, and 2028.



Households by Age



In 2023, the largest group of senior households is earning \$15,000 to \$24,999. Projections for 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 Elkhart County, 28.3% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Elkhart County	20,633
Renter HH paying 40 to 49% of income	1,573
Renter HH paying 50% or more of income	4,275
<i>Total rent overburdened</i>	5,848
Percentage	28.3%

The chart below reflects the number of renter households in substandard housing. In Elkhart County, 0.8% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Elkhart County	71,751
Owner-occupied lacking plumbing facilities	97
Owner-occupied lacking kitchen facilities	152
Renter-occupied lacking plumbing facilities	25
Renter-occupied lacking kitchen facilities	328
<i>Total households with substandard units</i>	602
Percentage	0.8%



Supply – Independent Living

Elkhart County has more subsidized units than any other type of independent senior living.

Elkhart County: Subsidized

Type	Name	Name	# units		Occ %	Waiting list	Totals
			# of units	occupied			
Subsidized	Crystal Valley Manor	Middlebury	40	38	95.0%		889
	Garden View Senior	Elkhart	55	55	100.0%	✓	
	Greencroft Central Manor	Goshen	81	NA			
	Greencroft Manor II	Goshen	150	150	100.0%	✓	
	Greencroft Manor III	Goshen	100	100	100.0%	✓	
	Hawks Arts and Enterprise Center	Goshen	33	33	100.0%	✓	
	Maple Leaf Ccommons	Goshen	41	36	87.8%		
	Northwood Apartments Nappanee	Nappanee	48	48	100.0%	✓	
	Riverside Terrace	Elkhart	147	NA			
	Roosevelt Center	Elkhart	35	35	100.0%		
	Stratford Commons	Elkhart	159	159	100.0%	✓	

Elkhart County: LIHTC

Type	Name	Name	# units		Occ %	Waiting list	Totals
			# of units	occupied			
LIHTC	East Lake Terrace	Elkhart	117	98	83.8%		224
	Garden View Senior	Elkhart	55	55	100.0%	✓	
	Water Tower Place	Elkhart	52	NA			



Elkhart County: Market Rate

Type	Name	Name	# of units	# units occupied	Occ %	Waiting list	Totals
Market Rate	Holisticare Homes						32
	Assisted Living	Elkhart	12				
	Greencroft Goshen	Goshen	20	20	100.0%	✓	

Planned Units

Geography	Notes
Elkhart County <i>Includes:</i> <ul style="list-style-type: none"> • Unincorporated area the county • Briston • Middlebury • Millersburg • Wakarusa 	None planned
Elkhart (city)	None planned
Goshen	<p><i>Green Oaks of Goshen.</i> Affordable assisted living under construction with target completion in early 2024. (Note: It is included in the list of licensed properties.)</p> <p><i>Greencroft Goshen.</i> Independent senior living development. Phases II and II will add 45 new units to the existing 20 units. It is mostly duplexes with some single-family detached homes. (Note: Phase I is included in the independent living market rate supply.)</p>



Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Elkhart County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Brentwood At Elkhart	Elkhart	117	67	117	NA	ISDH report 7/5/23
SNF	Independent Livng Brickyard Healthcare – Elkhart Care Center	Elkhart	175	97	NA	175	Formerly Golden Living Center. ISDH report 1/20/20.
SNF	East Lake Nursing & Rehabil	Elkhart	148	88	NA	148	
SNF	Elkhart Meadows	Elkhart	56	54	NA	56	
RCF	Elkhart Place	Elkhart	47	25	47	NA	ISDH report 2/1/21
RCF	Green Oaks Of Goshen	Goshen	120	NA	NA	NA	Affordable assisted living. Under construction.
SNF	Greencroft Healthcare	Goshen	233	159	NA	233	ISDH report 7/5/23
RCF and SNF	Greenleaf Health Campus	Elkhart	114	93	54	60	
RCF	Harmony At Elkhart	Elkhart	118	UA	118	NA	ISDH report 1/2/24
RCF	Hellenic Senior Living Of Elkhart	Elkhart	159	117	159	NA	ISDH report 7/1/22
RCF and SNF	Hubbard Hill Estates Inc	Elkhart	280	153	214	66	ISDH report 7/11/23
SNF	Laurels Of Goshen, The	Goshen	48	44	NA	48	
SNF	Lu Ann Nursing Home	Nappanee	40	32	NA	40	
SNF	Majestic Care Of Goshen	Goshen	186	132	NA	186	Formerly Courtyard Healthcare Center. ISDH report 7/15/21.
SNF	Miller'S Merry Manor	Syracuse	66	53	NA	66	
RCF and SNF	Residence At Waterford Crossing	Goshen	152	127	65	87	ISDH report 9/22/23
SNF	Riverside Village	Elkhart	97	74	NA	97	
SNF	Valley View Healthcare Center	Elkhart	94	87	NA	94	ISDH report 3/21/23
RCF and SNF	Waterford Crossing	Goshen	152	127	65	87	ISDH report 9/22/23
SNF	Waters of Wakarusa	Wakarusa	133	106	NA	133	Formerly Miller's Merry Manor.
SNF	Woodland Manor	Elkhart	80	64	NA	80	



Housing Demand

Income Parameters

Elkhart County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,200
	LIHTC	60%	\$19,201	\$38,400
	Market rate	300%	\$38,401	\$192,000
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$192,000
	Nursing Facility		\$0	\$192,000

Disability Percentage

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

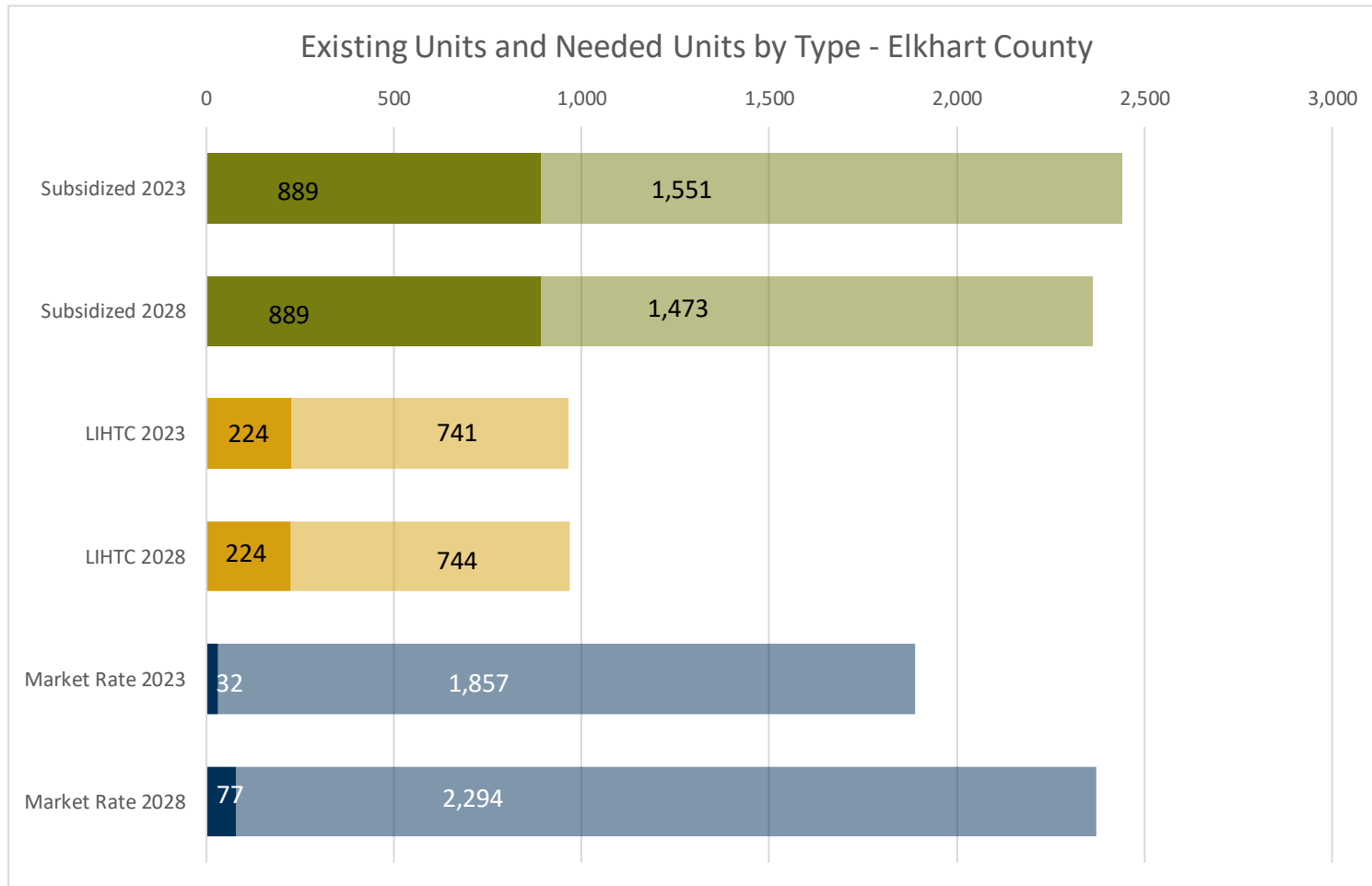
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	204,562	
Estimate, Total, Male	101,285	
Estimate, Total, Male, 75 years and older	4,893	100.0%
Estimate, Total, Male, 75 years and older, with a disability	2,181	44.6%
Estimate, Total, Female	103,277	
Estimate, Total, Female, 75 years and older	7,334	100.0%
Estimate, Total, Female, 75 years and older, with a disability	3,746	51.1%
Estimate, Total, Male & Female, 75 years and older	12,227	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	5,927	48.5%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



Demand exceeds supply across all housing types. Strong household growth will further drive 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.

Demand Analysis - Independent Living Rental Properties: Elkhart County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,201	\$38,401	\$0	\$19,201	\$38,401
Maximum Income	\$19,200	\$38,400	\$192,000	\$19,200	\$38,400	\$192,000
Senior renters 55+ in income bracket	2,644	1,591	2,897	2,571	1,599	3,315
Plus						
Senior Homeowners in this income bracket (a)	3,141	4,976	17,265	2,906	4,762	18,121
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	71	113	391	66	108	411
Equals						
Total Demand	2,715	1,704	3,289	2,637	1,707	3,726
Less existing units	1,164	963	1,387	1,164	963	1,432
Less planned units	0	0	45			
Equals						
Net Demand	1,551	741	1,857	1,473	744	2,294
Demand Calculation Inputs - HISTA 2023 and 2028						
Total senior 55+ renter households		7,393	7,858			
Total senior 55+ owner households		26,991	27,848			
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: Elkhart 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	\$192,000	\$192,000	\$33,948	\$192,000	\$192,000	
(A) Persons 75 - 84 income eligible	4,244	5,441		4,326	6,109		
(B) Persons 85+ income eligible			3,800			3,968	
(C) Percent of persons 75+ with a disability	48.5%	48.5%	48.5%	48.5%	48.5%	48.5%	
Income-eligible persons 75+ with a disability	2,057	2,637	1,842	2,097	2,961	1,924	
<i>calculation A * C</i>							
<i>calculation B * C</i>							
Total Demand	2,057	2,637	1,842	2,097	2,961	1,924	
<i>Demand for RCF units are summed</i>	4,694			5,058			
Less existing beds	839		1,656	959		1,656	
Less planned beds	120						
Equals							
Net Demand	3,735		186	4,099		268	
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028				
Total senior population 75 - 84		9,912	10,760				
Total senior population 85+		3,855	4,042				

The large population contributes to a strong demand for Residential Care Facilities. The demand for Skilled Nursing Facility units is much less significant.



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.

Bed Need Analysis with ISDH Bed Need Rate: Elkhart County		
	2023	2028
Population 65+ (A)	33,141	36,291
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	958	1,050
Supply (D)	1,656	1,656
<i>Net demand (D - C)</i>	<i>-698</i>	<i>-606</i>

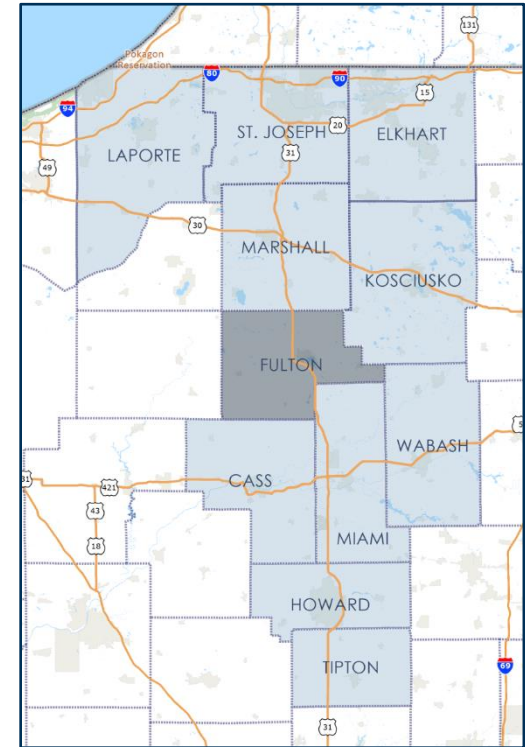
The ISDH report for July 1, 2023, shows Elkhart County to have projected Comprehensive Care Bed Need of -392 for seniors 65 and older.



Fulton County

Key Findings

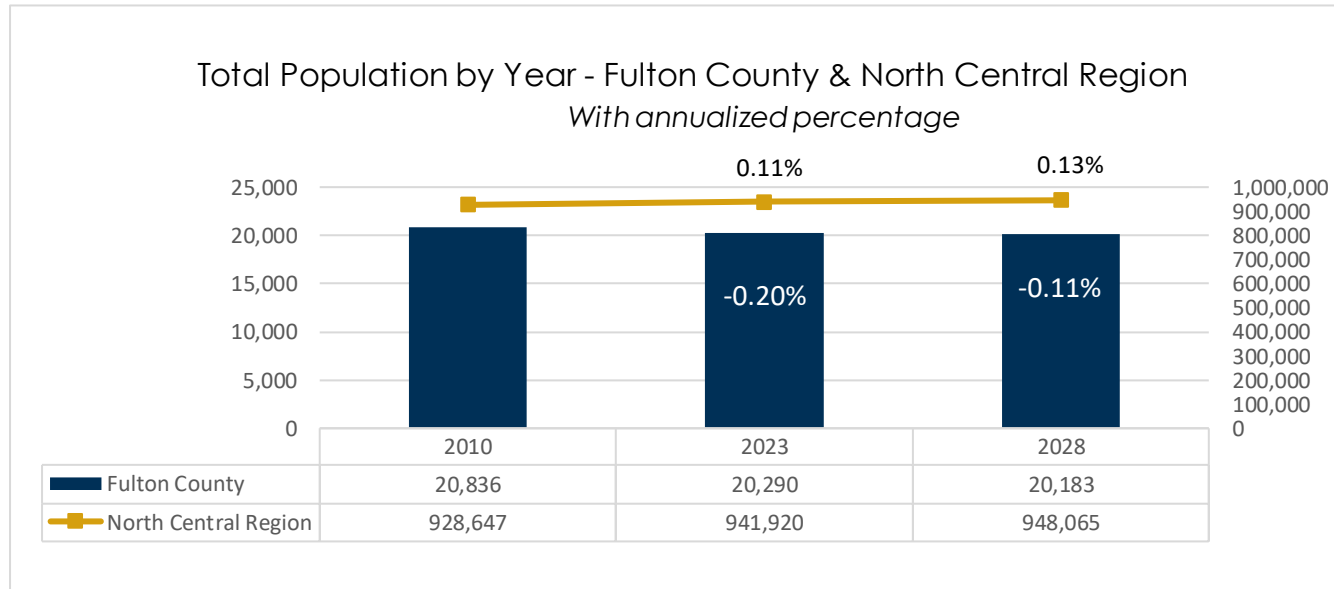
- Fulton County has a slightly declining population.
- Strong growth amongst the 65 to 74 age group is driving the average growth rate for the entire senior population.
- Strong growth amongst the 65 to 74 age group is driving the average growth rate for the entire senior population.
- Total household data reveals a mix in population changes between age groups. Decline, stability, and growth are each reflected in subsets of the population.
- Owners and renters younger than 62 are expected to decline from 2023 to 2028. Over the same time, both owners and renters 62 and older are expected to grow.
- In 2023, income trends show the largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate the trend will continue.
- In 2023, the largest group of senior households 75 and older earns \$25,000 to \$34,999. Projections for 2028 indicate the largest group will earn \$35,000 to \$49,999.
- Fulton County lacks senior LIHTC housing. The demand analysis indicates a need for 257 units. With the highest disability rate in the region, the county's need for more housing units will continue to be strong.
- The county has only one Residential Care Facility. There is significant net demand for more units. The demand for Skilled Nursing Facility options is much less significant.





Demographics

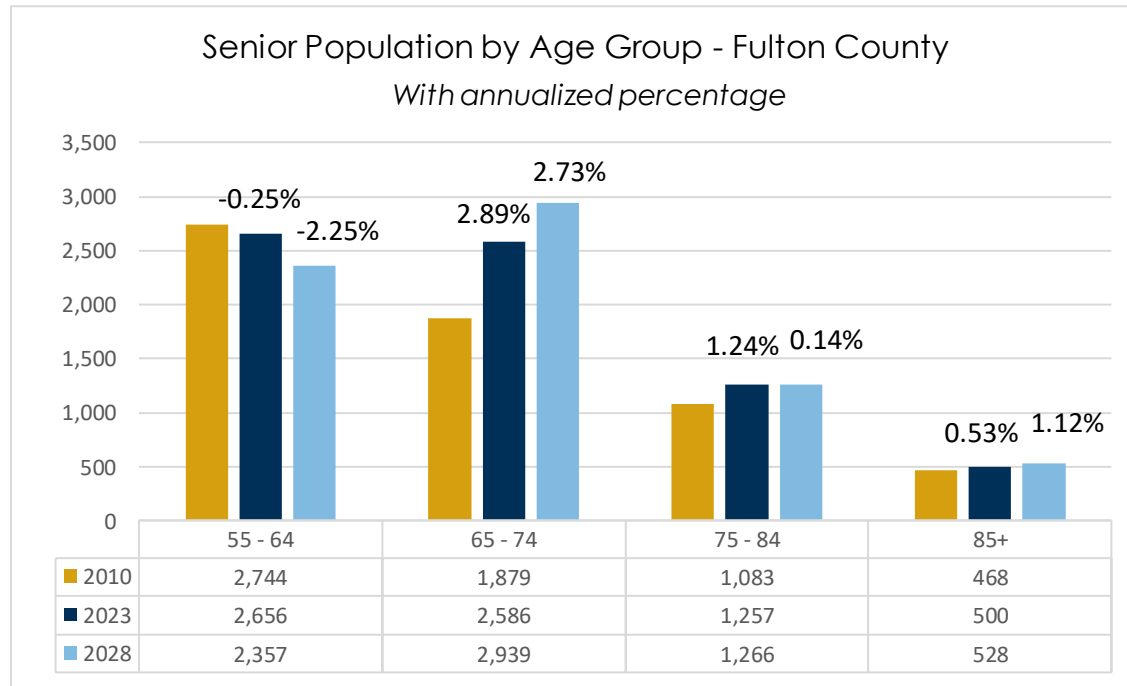
Total Population



Fulton County has a slightly declining population.



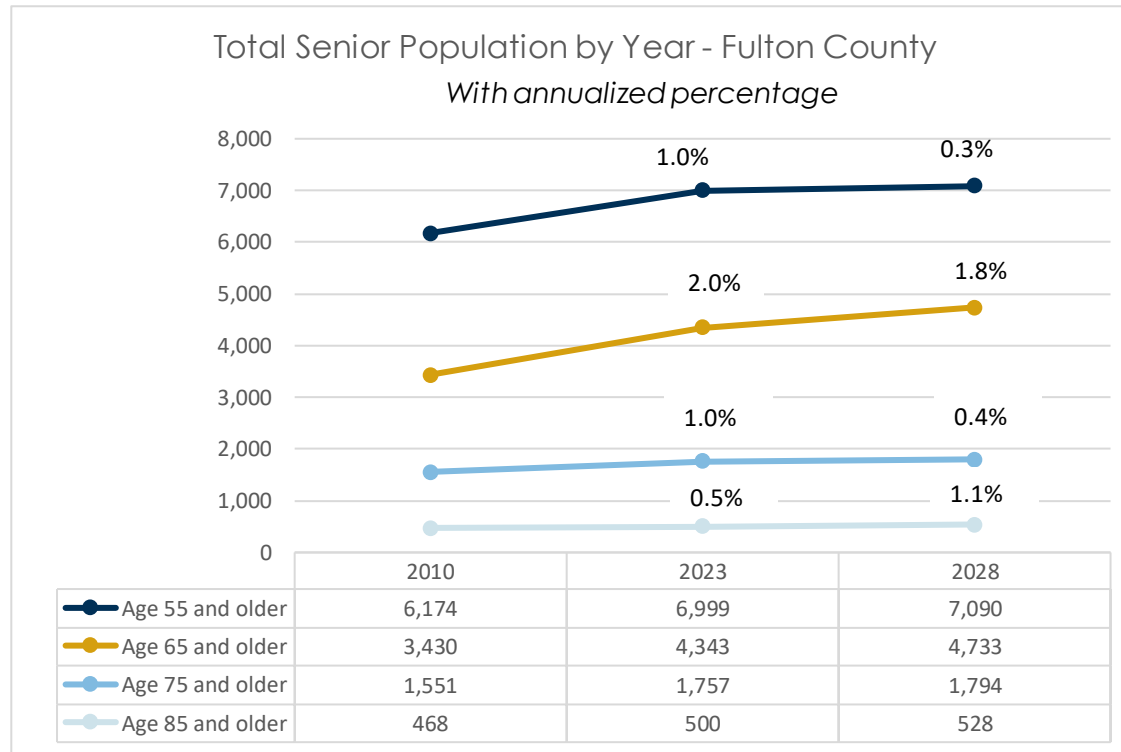
Population by Age Group



The county has strong population growth among the 65 to 74 age group. The population aged 55 to 64 is declining. Projections show this trend will continue.



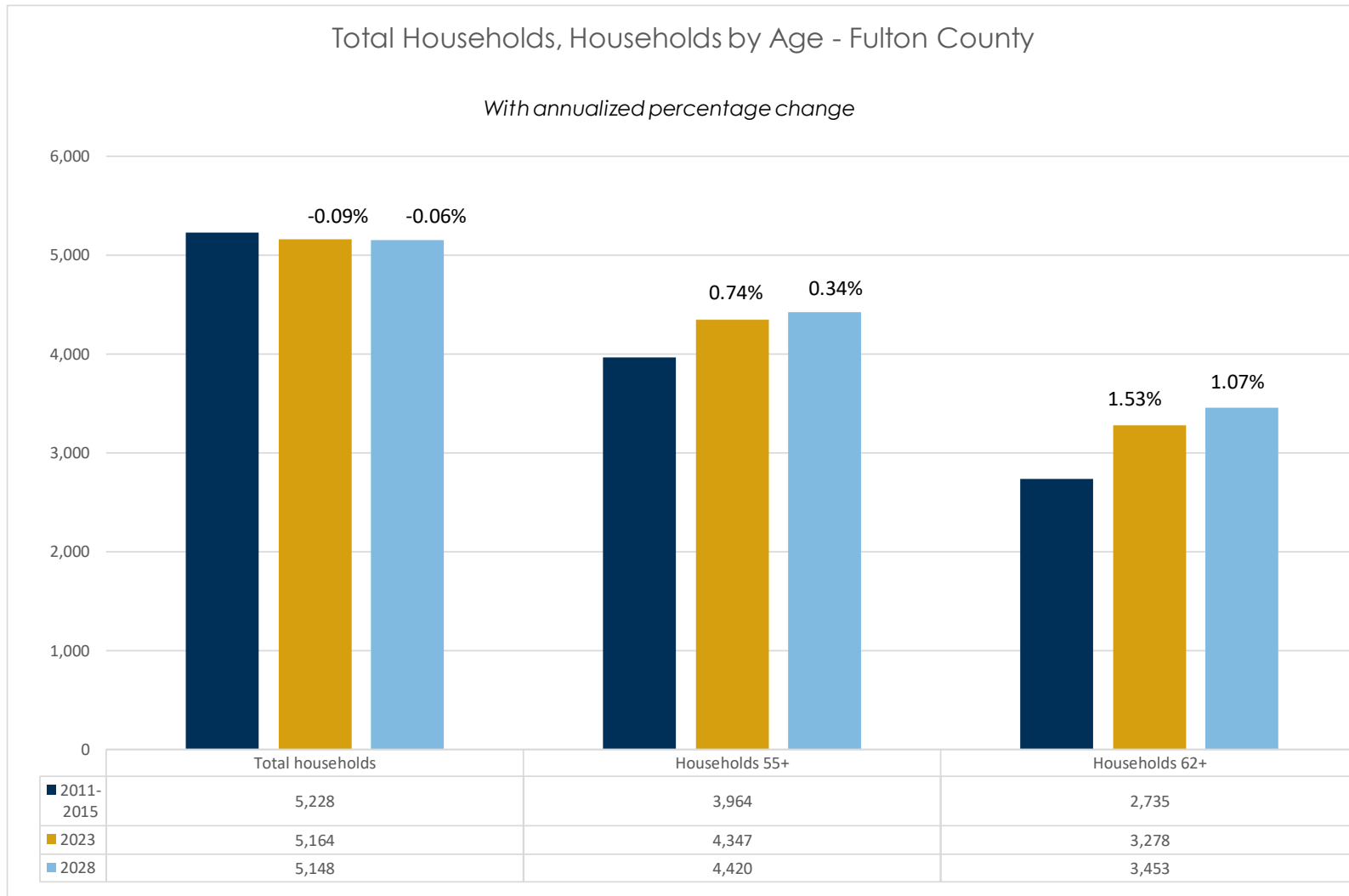
Total Senior Population by Year



Strong growth amongst the 65 to 74 age group is driving the average growth rate for the entire senior population.



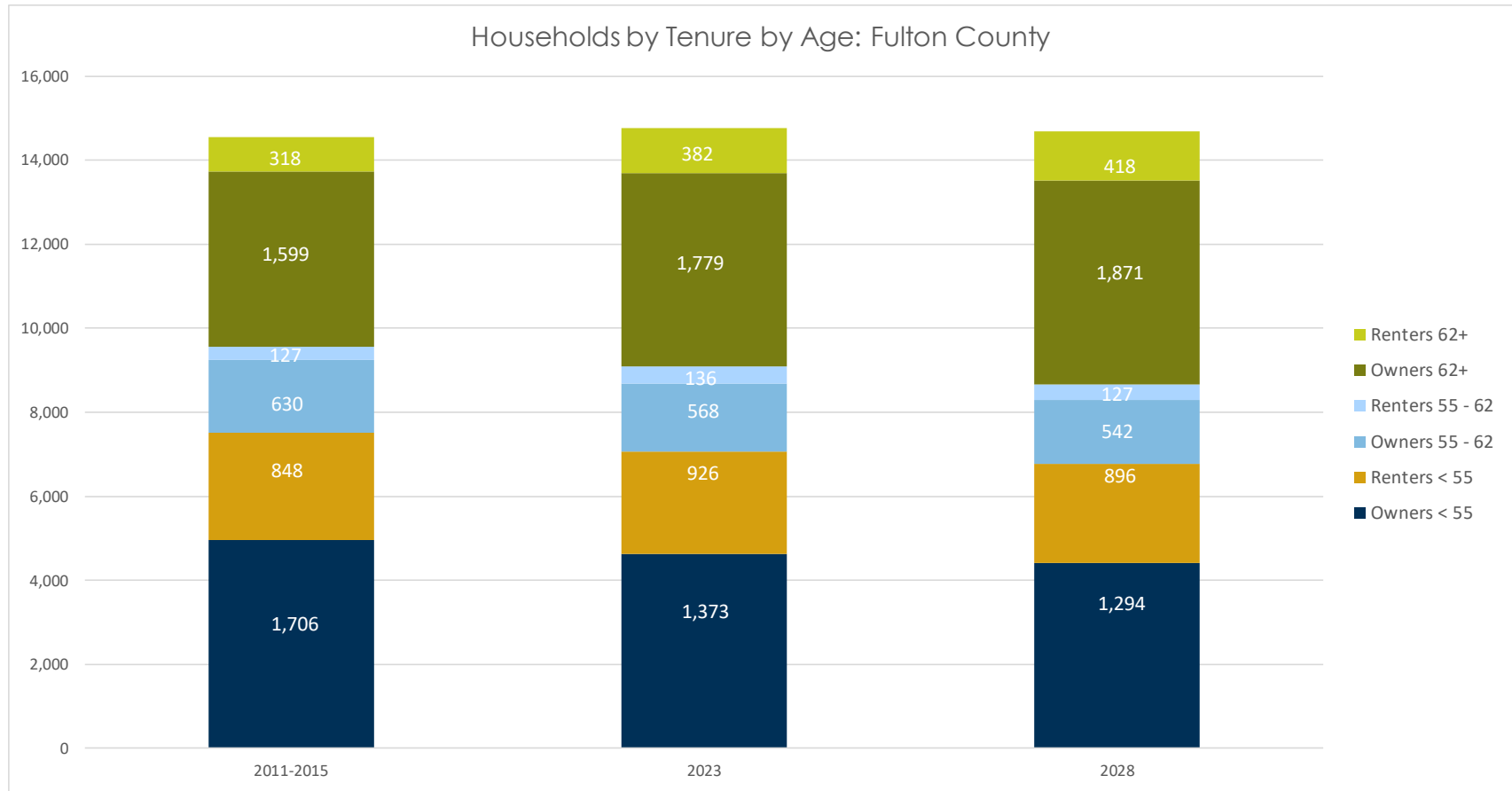
Households



Total household data reveals a mix in changes between age groups. Total households are stable, households 55 and older are increasing, and households 62 and older are increasing substantially.



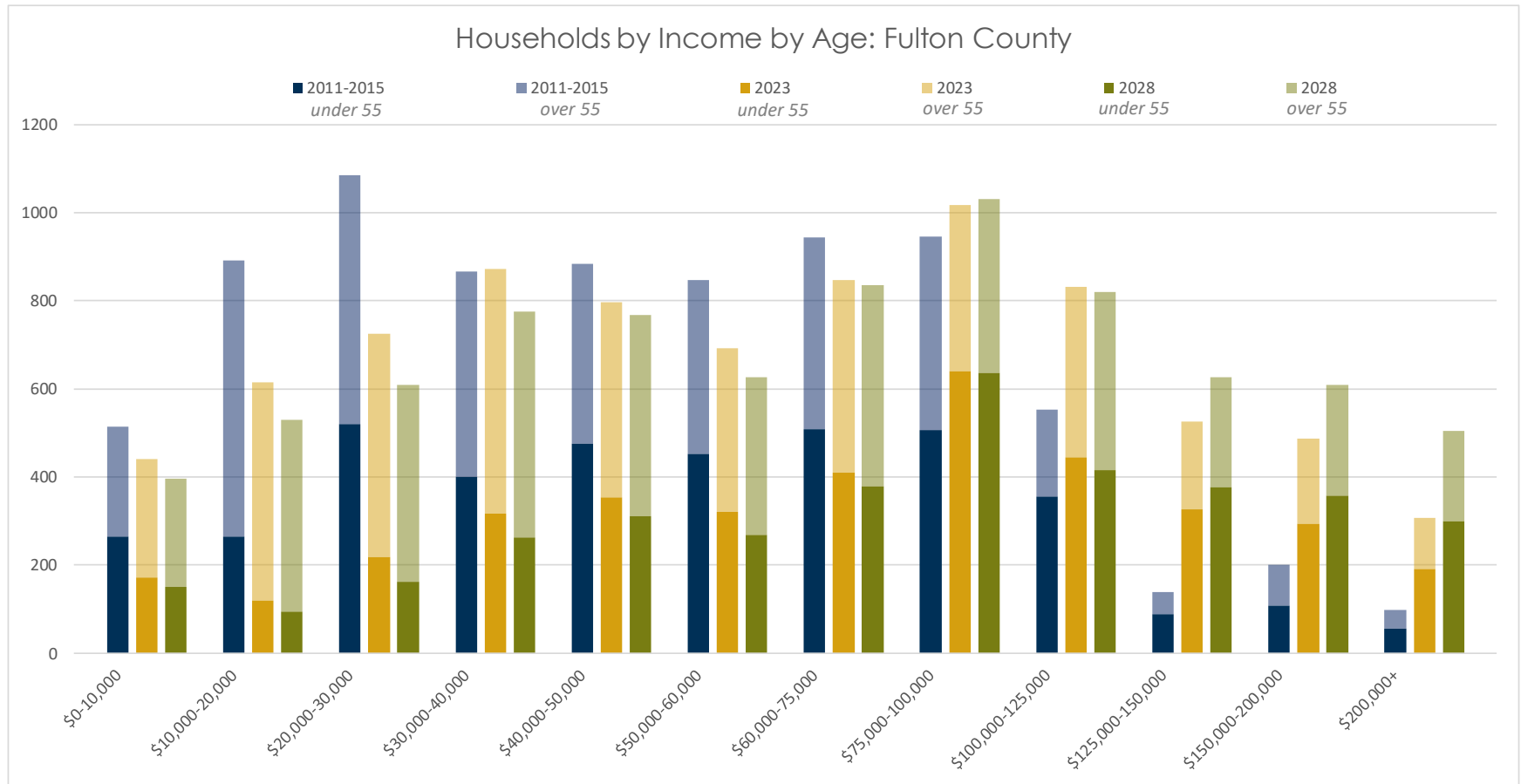
Households by Tenure



Owners and renters younger than 62 are expected to decline from 2023 to 2028. Over the same time, both owners and renters 62 and older are expected to grow.



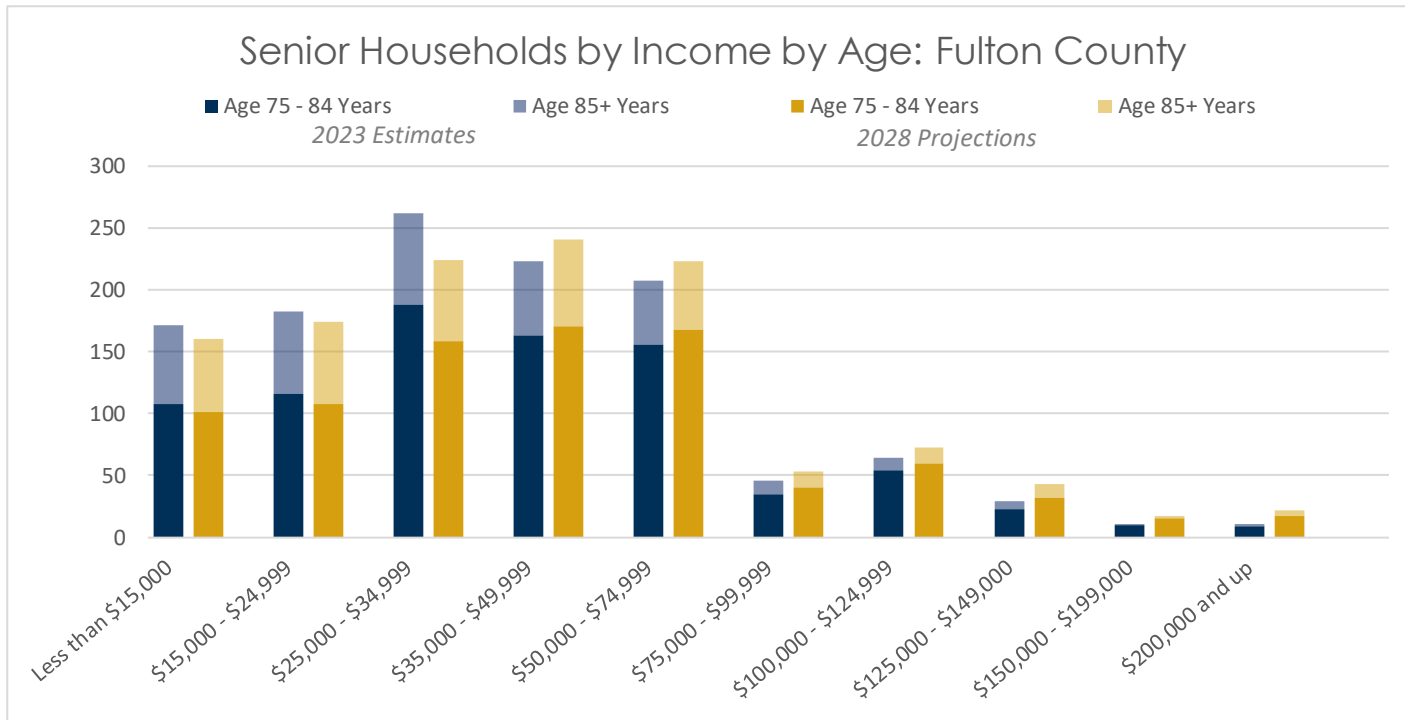
Households by Income



In 2023, income trends show the largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate the trend will continue.



Households by Age



In 2023, the largest group households 75 and older earns \$25,000 to \$34,999. Projections for 2028 indicate the largest group will earn \$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 Fulton County, 31.1% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Fulton County	1,716
Renter HH paying 40 to 49% of income	187
Renter HH paying 50% or more of income	346
<i>Total rent overburdened</i>	533
Percentage	31.1%

The chart below reflects the number of renter households in substandard housing. In Fulton County, 0.4% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Fulton County	7,794
Owner-occupied lacking plumbing facilities	1
Owner-occupied lacking kitchen facilities	13
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	21
<i>Total households with substandard units</i>	35
Percentage	0.4%



Supply – Independent Living

Fulton County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Waterhaven	Rochester	24	24	100.0%	✓	24
LIHTC	None						0
Market Rate	Wynnfield Crossing	Rochester	54	54	100.0%	✓	54

Planned Units

Geography	Notes
Fulton County	None planned

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Fulton County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Hickory Creek at Rochester	Rochester	36	31	NA	36	
SNF	Life Care Center of Rochester	Rochester	141	123	NA	141	
RCF	Wynnfield Crossing	Rochester	54	54	54	NA	



Housing Demand

Income Parameters

Fulton 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
	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.

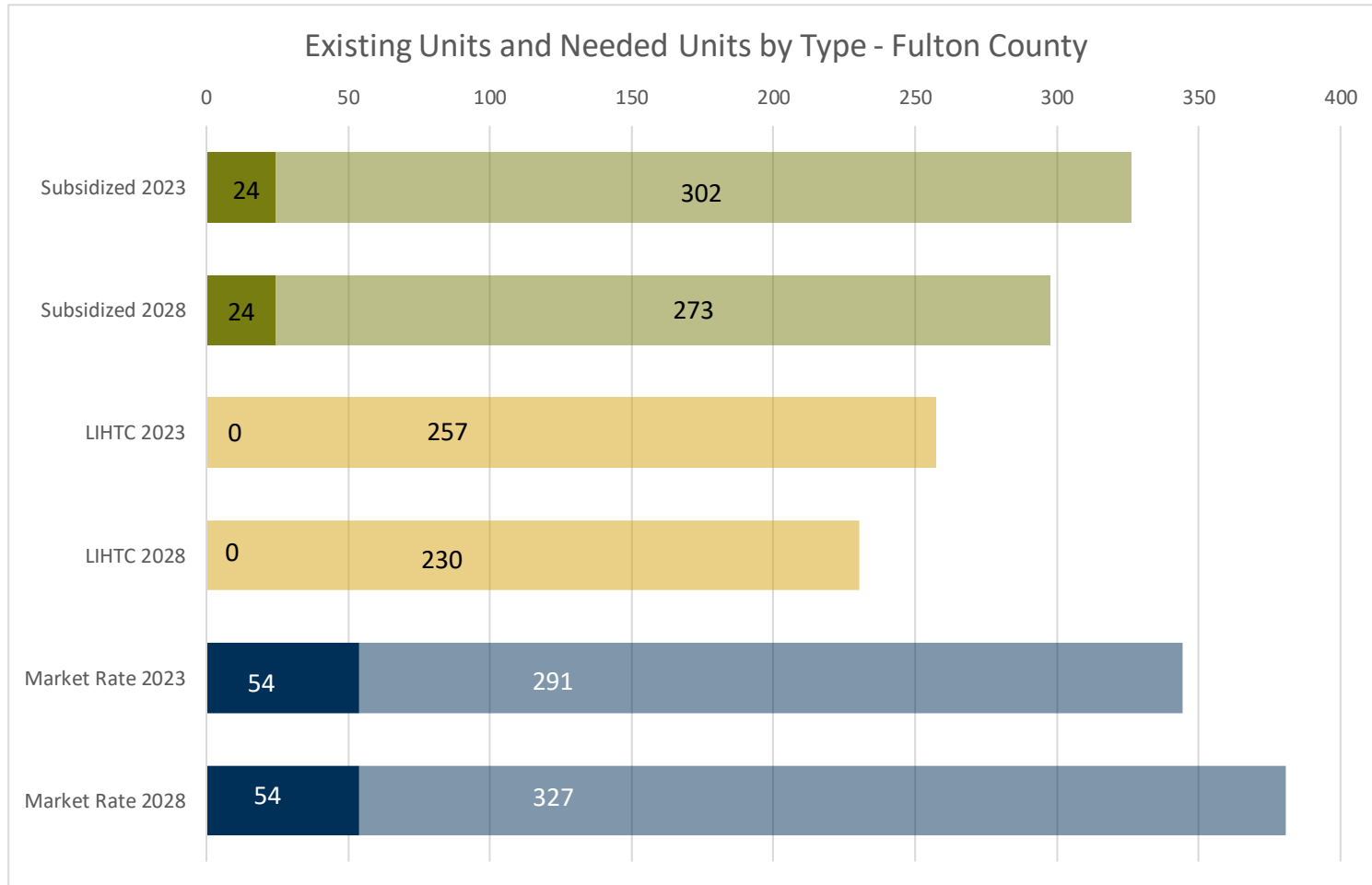
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	20,255	
Estimate, Total, Male	10,168	
Estimate, Total, Male, 75 years and older	642	100.0%
Estimate, Total, Male, 75 years and older, with a disability	326	50.8%
Estimate, Total, Female	10,087	
Estimate, Total, Female, 75 years and older	957	100.0%
Estimate, Total, Female, 75 years and older, with a disability	515	53.8%
Estimate, Total, Male & Female, 75 years and older	1,599	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	841	52.6%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



Fulton County lacks senior LIHTC 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: Fulton County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
Maximum Income	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
Senior renters 55+ in income bracket	317	240	295	290	215	328
Plus						
Senior Homeowners in this income bracket (a)	395	758	2,186	344	682	2,304
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	9	17	50	8	15	52
Equals						
Total Demand	326	257	345	297	230	381
Less existing units	24	0	54	24	0	54
Less planned units	0	0	0			
Equals						
Net Demand	302	257	291	273	230	327
Demand Calculation Inputs - HISTA 2023 and 2028						
Total senior 55+ renter households		886	894			
Total senior 55+ owner households		3,461	3,526			
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: Fulton 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	571	668		511	727	
(B) Persons 85+ income eligible			498			519
(C) Percent of persons 75+ with a disability	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%
Income-eligible persons 75+ with a disability	301	351	262	269	382	273
<i>calculation A * C</i>						
<i>calculation B * C</i>						
Total Demand	301	351	262	269	382	273
<i>Demand for RCF units are summed</i>	652			651		
Less existing beds	54		177	54		177
Less planned beds						
Equals						
Net Demand	598		85	597		96
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,256	1,267			
Total senior population 85+		501	527			

The county has only one Residential Care Facility. There is significant net demand for more units. Demand for Skilled Nursing Facility options exists as well.



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.

Bed Need Analysis with ISDH Bed Need Rate: Fulton County		
	2023	2028
Population 65+ (A)	4,343	4,733
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	126	137
Supply (D)	177	177
<i>Net demand (D - C)</i>	<i>-51</i>	<i>-40</i>

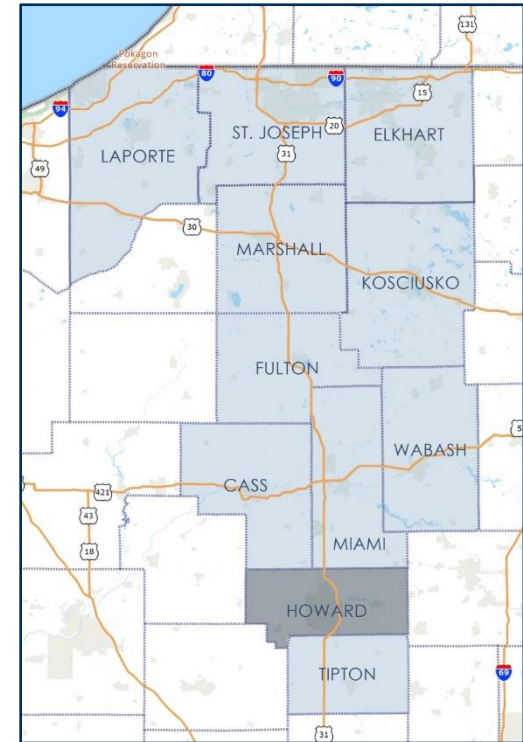
The ISDH report for July 1, 2023, shows Fulton County to have projected Comprehensive Care Bed Need of -49 for seniors 65 and older.



Howard County

Key Findings

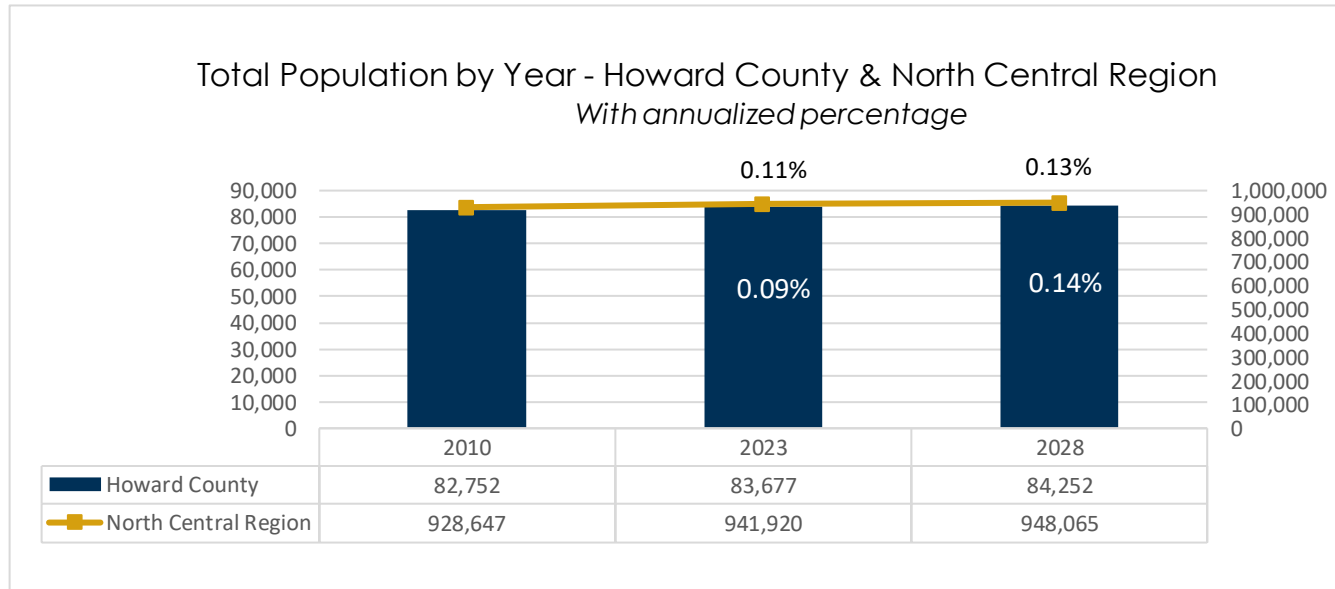
- The population growth in Howard County is growing modestly, mirroring that of the region.
- Strong growth in the age 65 to 74 age group drives the growth rate for the total senior population. A decline in the 55 to 64 age group is offset by growth in the 65 to 74 age group.
- Growth in households 62 and older outpaces growth in households 55+, as well as total household growth.
- Households by tenure reveals that owners and renters 62 and older are increasing. Also, unlike most other counties, renters 55 and younger are growing in number.
- In 2023 and 2028, the largest 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 for 2028 indicate this trend will continue.
- The need for market rate senior rental housing is substantial. Demand is projected to increase in 2028.
- The county has only one Residential Care Facility. Significant unmet demand exists in 2023 and 2028.





Demographics

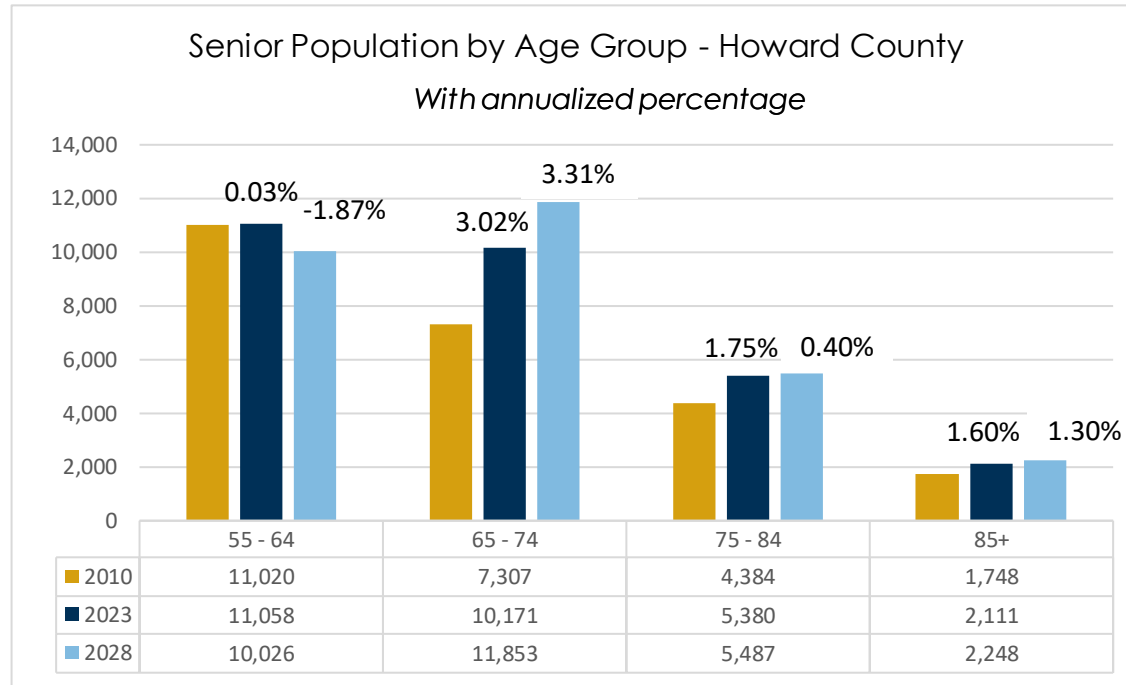
Total Population



The population growth in Howard County mirrors that of the region.



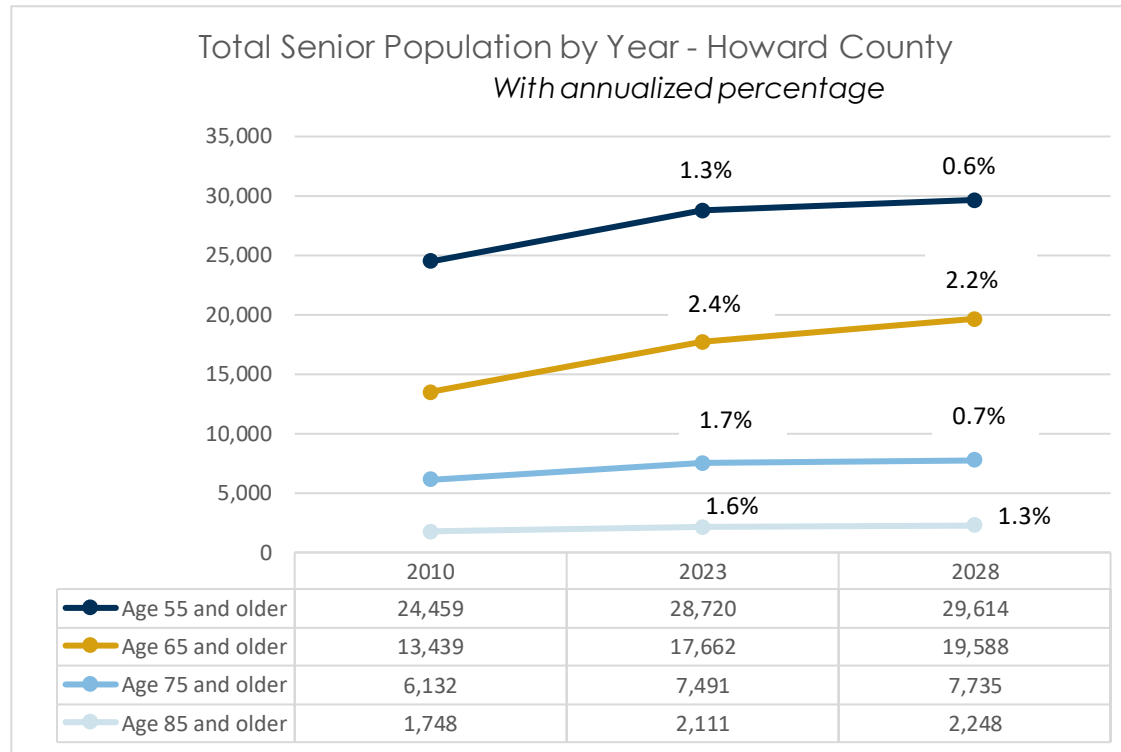
Population by Age Group



A decline in the 55 to 64 age group is offset by strong growth in the 65 to 74 age group.



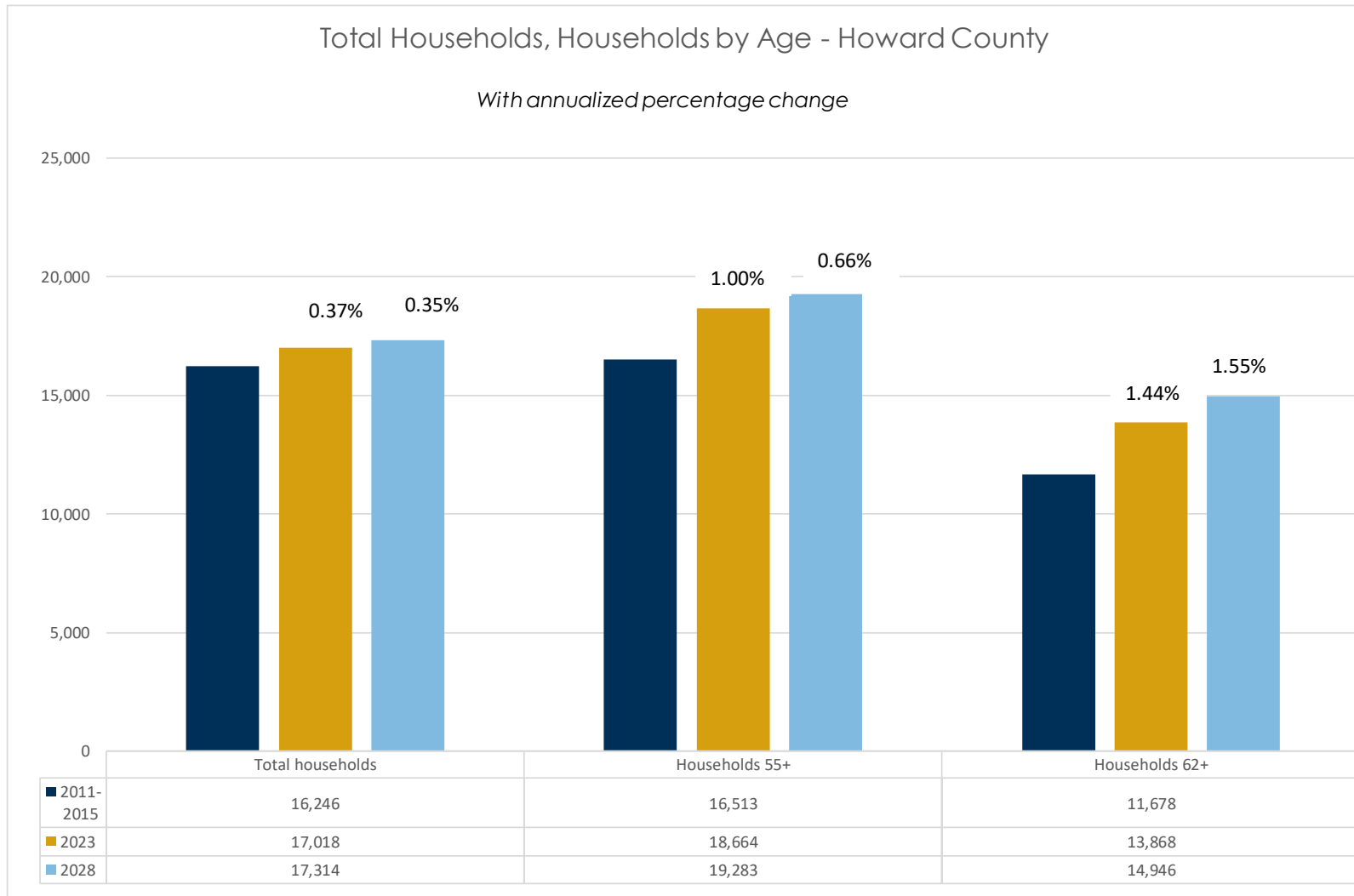
Total Senior Population by Year



Strong growth in the age 65 to 74 age group drives the growth rate for the total senior population.



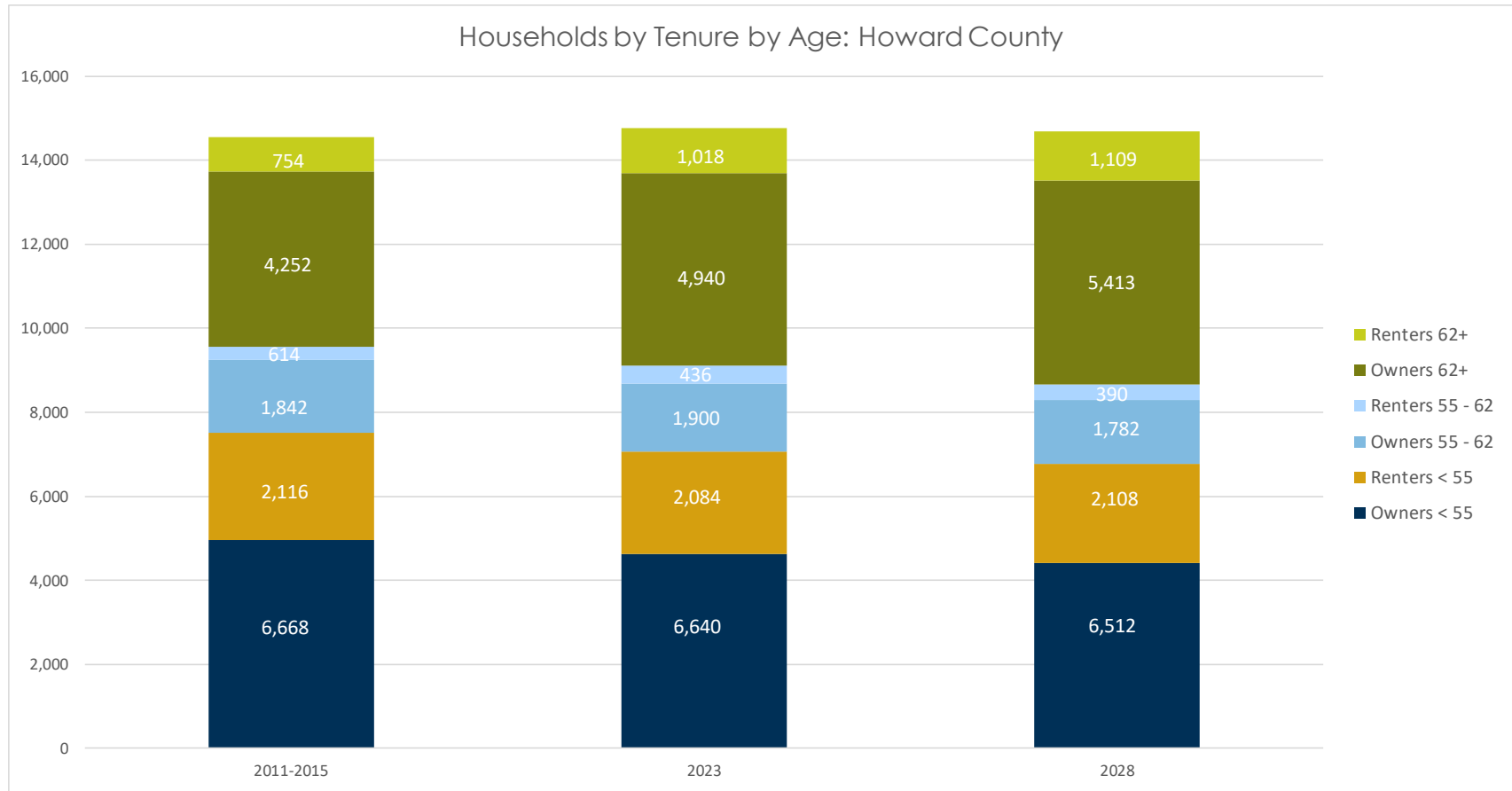
Households



Growth in households 62 and older outpaces growth in households 55+ as well as total household growth.



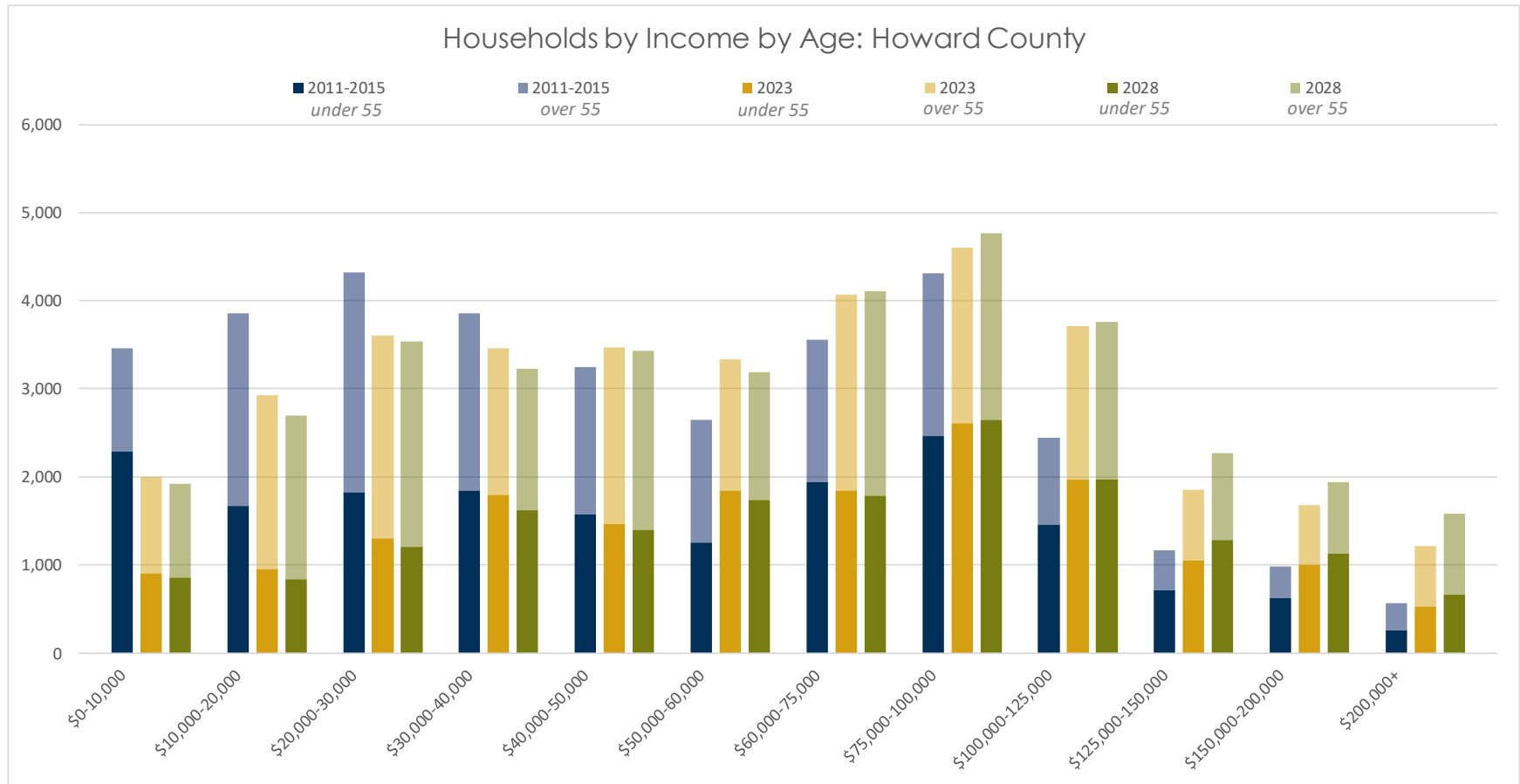
Households by Tenure



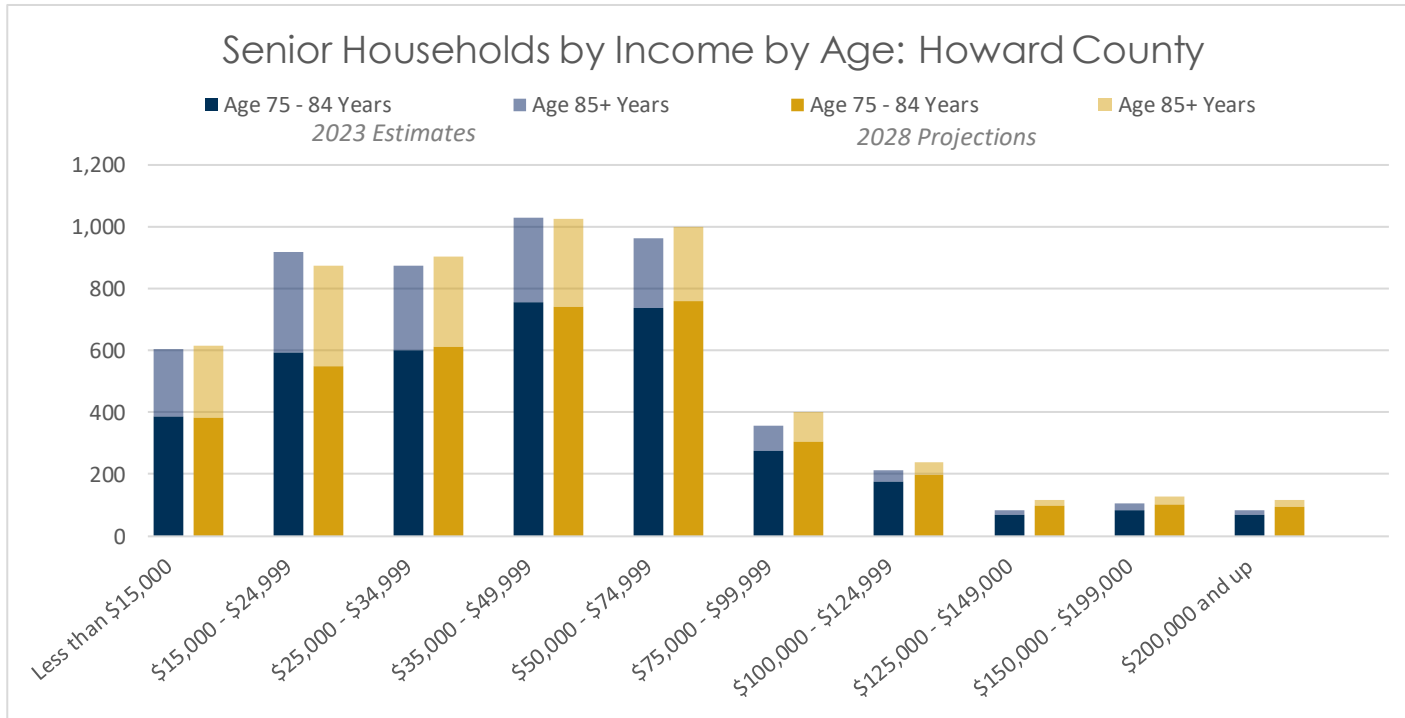
Unlike most other counties, renters 55 and younger are increasing from 2023 to 2028. Owners and renters 62 and older are increasing.



Households by Income



In 2023 and 2028, the largest 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. The trend will continue for 2028.



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 Howard County, 26.4% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Howard County	9,905
Renter HH paying 40 to 49% of income	614
Renter HH paying 50% or more of income	2,004
<i>Total rent overburdened</i>	2,618
Percentage	26.4%

The chart below reflects the number of renter households in substandard housing. In Howard County, 1.3% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Howard County	34,957
Owner-occupied lacking plumbing facilities	71
Owner-occupied lacking kitchen facilities	124
Renter-occupied lacking plumbing facilities	32
Renter-occupied lacking kitchen facilities	233
<i>Total households with substandard units</i>	460
Percentage	1.3%



Supply – Independent Living

Howard County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Apperson Way Apartments	Kokomo	70	70	100.0%	✓	341
	Friendship Haven	Kokomo	100	100	100.0%	✓	
	Greencreek Estates	Greentown	16	16	100.0%		
	Kokomo Manor	Kokomo	130	130	100.0%	✓	
	Pillars	Kokomo	25	NA			
LIHTC	Brentwood Greene	Kokomo	60	48	80.0%	✓	114
	Residences at Washington Street	Kokomo	54	54	100.0%		
Market Rate	Century Fields						134
	Retirement	Greentown	84	79	94.0%	✓	
	Jefferson Manor	Kokomo	50	46	92.0%	✓	

Planned Units

Geography	Notes
Howard County	None planned in the unincorporated areas.
Kokomo	<i>Kokomo Villas at St. Joseph Drive.</i> Enhanced senior independent living is planned, but permits have not yet been issued. If construction moves forward as planned, it will deliver 11 duplexes with 10 one-bedroom and 12 two-bedroom units.



Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Howard County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Aperion Care Kokomo	Kokomo	105	53	NA	105	ISDH report 7/19/22
RCF and SNF	Bloom at Kokomo	Kokomo	138	104	138	NA	
SNF	Brickyard Healthcare - Sycamore Village Healthcare Center	Kokomo	110	91	NA	110	Formerly Golden Living Sycamore Village. ISDH report 7/1/21
RCF and SNF	Century Villa Healthcare	Greentown	168	77	84	84	
RCF	Five Star Residences of Northwoods	Kokomo	92	62	92	NA	ISDH report 2/13/23
SNF	Kokomo Healthcare Center	Kokomo	80	67	NA	80	
RCF	Kokomo Place	Kokomo	42	31	42	NA	
SNF	North Woods Village	Kokomo	164	119	NA	164	ISDH report 1/11/22
RCF	Primrose Retirement Community of Kokomo	Kokomo	136	82	136	NA	ISDH 1/2/24
RCF	Silver Birch of Kokomo	Kokomo	128	119	128	NA	
RCF and SNF	Waterford Place Health Campus	Kokomo	151	94	48	103	ISDH report 9/22/23
RCF and SNF	Wellbrooke of Kokomo	Kokomo	118	108	48	70	



Housing Demand

Income Parameters

Howard County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,960
	LIHTC	60%	\$18,961	\$38,580
	Market rate	300%	\$38,581	\$192,900
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$192,900
	Nursing Facility		\$0	\$192,900

Disability Percentage

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

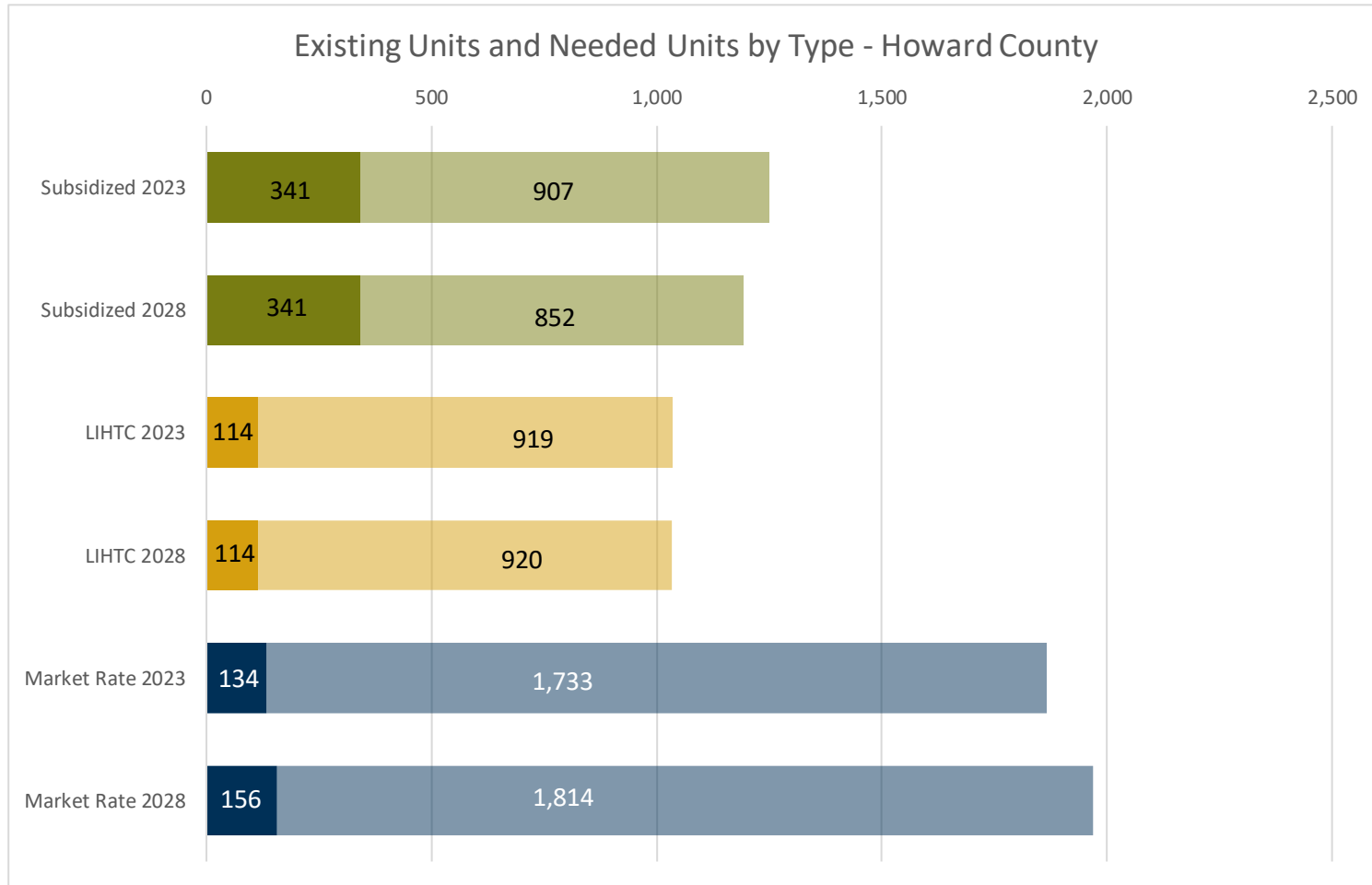
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	82,254	
Estimate, Total, Male	39,902	
Estimate, Total, Male, 75 years and older	2,796	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,020	36.5%
Estimate, Total, Female	42,352	
Estimate, Total, Female, 75 years and older	3,910	100.0%
Estimate, Total, Female, 75 years and older, with a disability	1,910	48.8%
Estimate, Total, Male & Female, 75 years and older	6,706	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	2,930	43.7%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



The need for market rate senior rental housing is substantial. Demand is projected to increase in 2028.



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: Howard County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,961	\$38,581	\$0	\$18,961	\$38,581
Maximum Income	\$18,960	\$38,580	\$192,900	\$18,960	\$38,580	\$192,900
Senior renters 55+ in income bracket	1,211	965	1,539	1,158	967	1,609
Plus						
Senior Homeowners in this income bracket (a)	1,656	2,982	9,528	1,570	2,940	10,002
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	38	68	216	36	67	227
Equals						
Total Demand	1,248	1,033	1,755	1,193	1,034	1,836
Less existing units	341	114	0	341	114	22
Less planned units	0	0	22			
Equals						
Net Demand	907	919	1,733	852	920	1,814
Demand Calculation Inputs - HISTA 2023 and 2028						
Total senior 55+ renter households		3,820	3,871			
Total senior 55+ owner households		14,844	15,412			
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: Howard 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	\$192,900	\$192,900	\$33,948	\$192,900	\$192,900	
(A) Persons 75 - 84 income eligible	2,172	3,078		2,108	3,210		
(B) Persons 85+ income eligible			2,101			2,226	
(C) Percent of persons 75+ with a disability	43.7%	43.7%	43.7%	43.7%	43.7%	43.7%	
Income-eligible persons 75+ with a disability	949	1,345	918	921	1,403	973	
<i>calculation A * C</i>							
<i>calculation B * C</i>							
Total Demand	949	1,345	918	921	1,403	973	
<i>Demand for RCF units are summed</i>	2,294			2,324			
Less existing beds	716		716	716		716	
Less planned beds							
Equals							
Net Demand	1,578		202	1,608		257	
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028				
Total senior population 75 - 84		5,367	5,474				
Total senior population 85+		2,124	2,261				

The county has only one Residential Care Facility. There is significant unmet 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.

Bed Need Analysis with ISDH Bed Need Rate: Howard County		
	2023	2028
Population 65+ (A)	17,662	19,588
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	511	566
Supply (D)	716	716
<i>Net demand (D - C)</i>	<i>-205</i>	<i>-150</i>

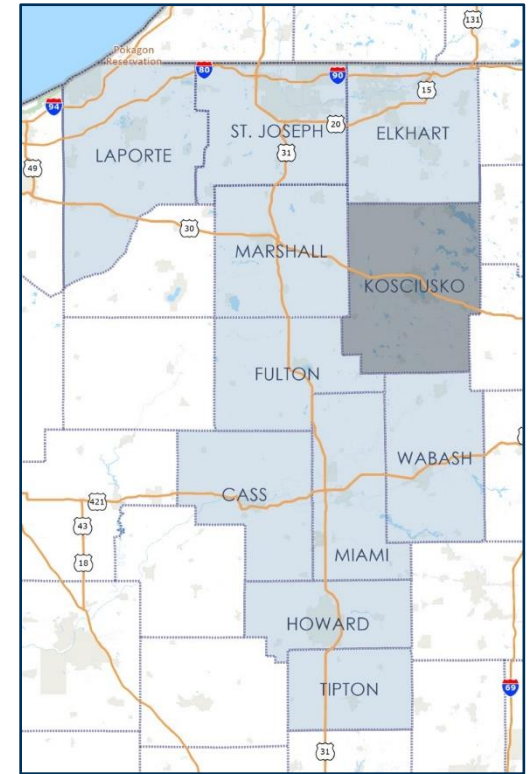
The ISDH report for July 1, 2023, shows Howard County to have projected Comprehensive Care Bed Need of -187 for seniors 65 and older.



Kosciusko County

Key Findings

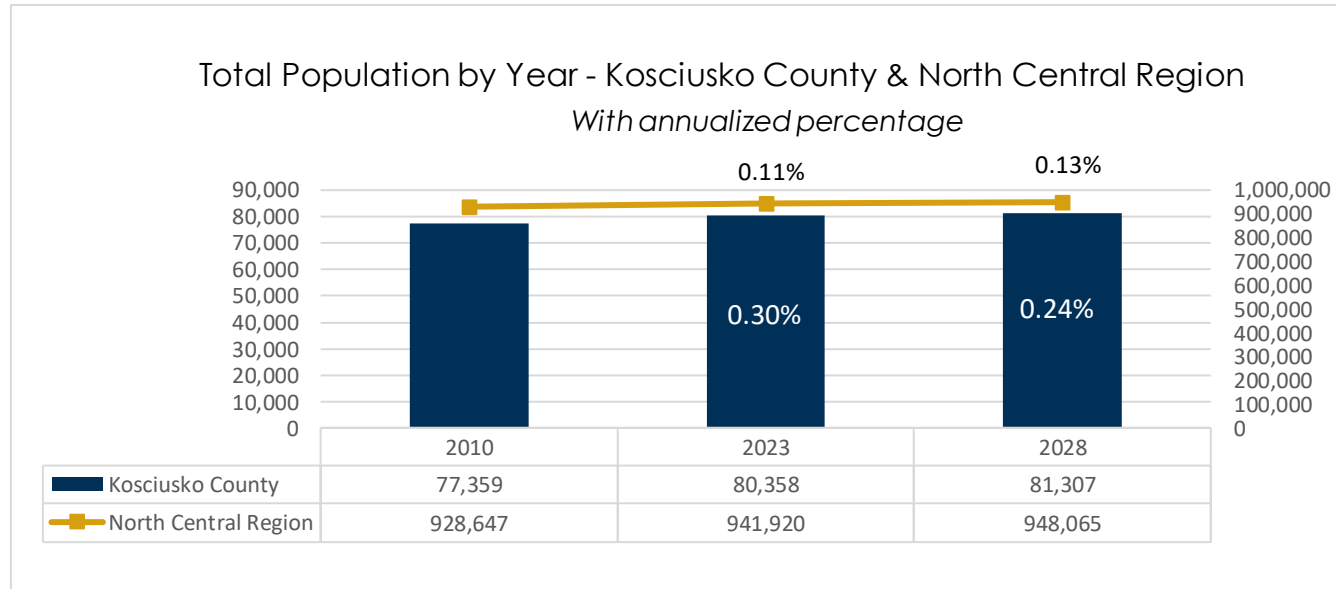
- The population in Kosciusko County is increasing at a faster pace than the region.
- Strong growth is exhibited in the 65 and older population. At the same time, the 55 to 64 age group is experiencing a decline. When filtered by age, strong growth in the population aged 65 to 74 offsets a decrease in the 55 to 64 age group from 2023 to 2028.
- Households 55 and younger reveal stable to slightly declining population numbers. Conversely, households 55 and older and 62 and older are increasing.
- Owner and renter households in the 62 and older age group are increasing. Meanwhile, groups 55 and younger and 55 to 62 are declining.
- In 2023, the largest group of households earns \$75,000-\$100,000. Projections for 2028 indicate this trend will continue. When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999 in 2023. Projections for 2028 indicate the trend will continue.
- The greatest demand is exhibited for market rate housing.
- The demand for Residential Care Facilities is substantial. In 2023, 721 residents need Medicaid Waivers to pay for the services.





Demographics

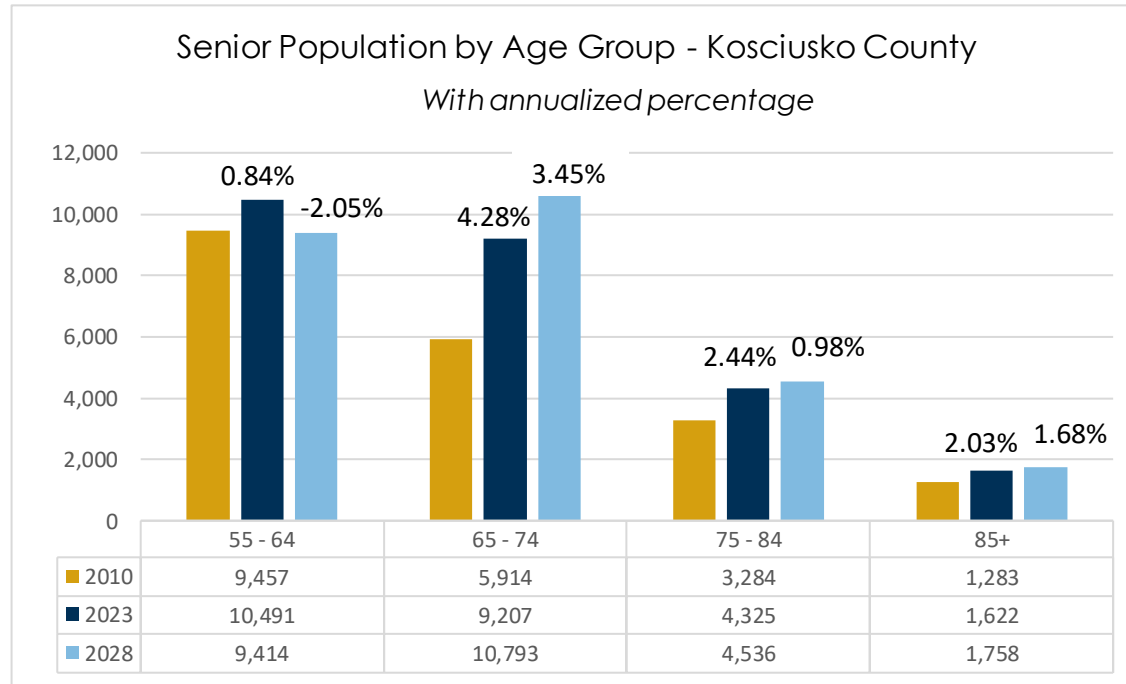
Total Population



The population in Kosciusko County is increasing at a faster pace than the region.



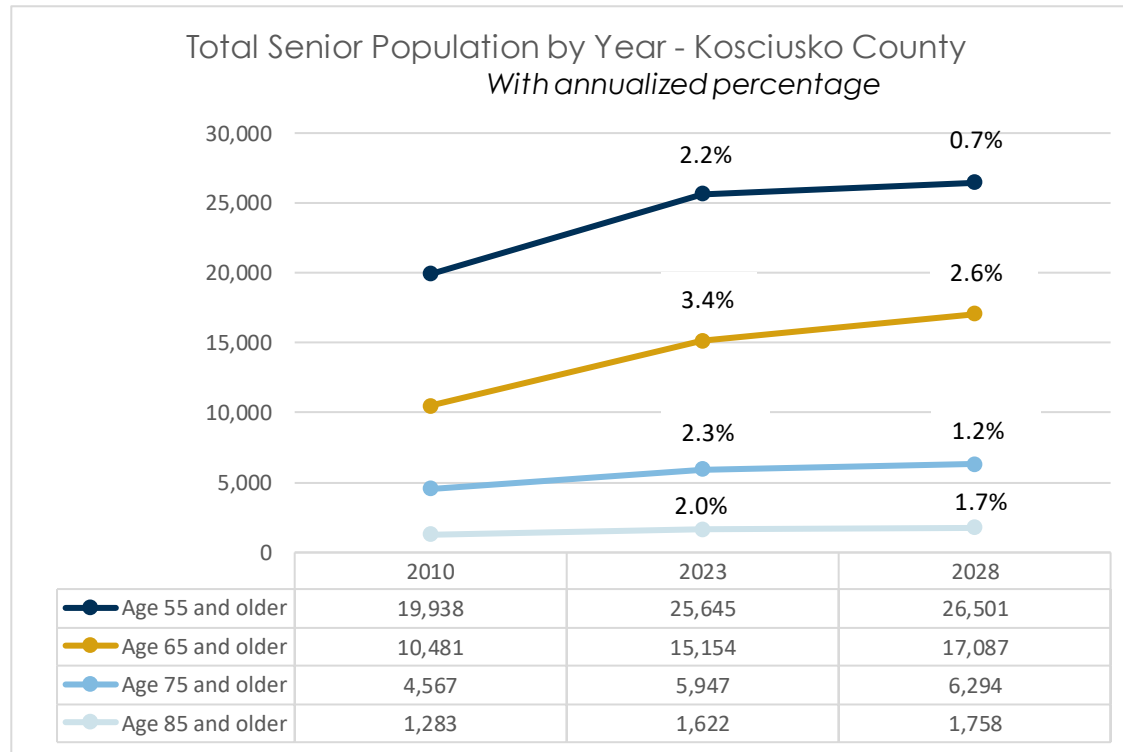
Population by Age Group



When filtered by age, strong growth in the population aged 65 to 74 offsets a decline in the 55 to 64 age group.



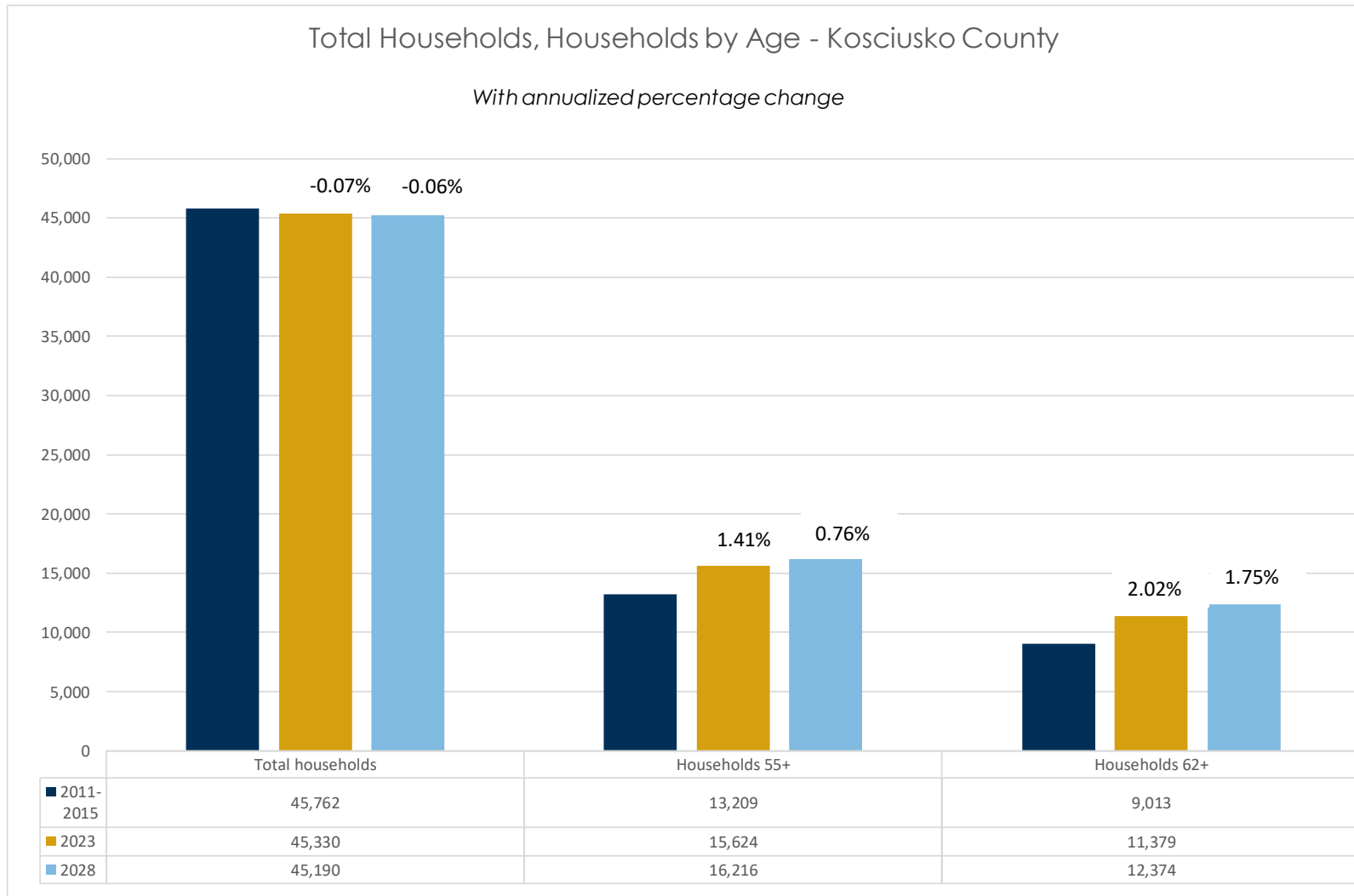
Total Senior Population by Year



Strong growth is exhibited in the 65 and older population.



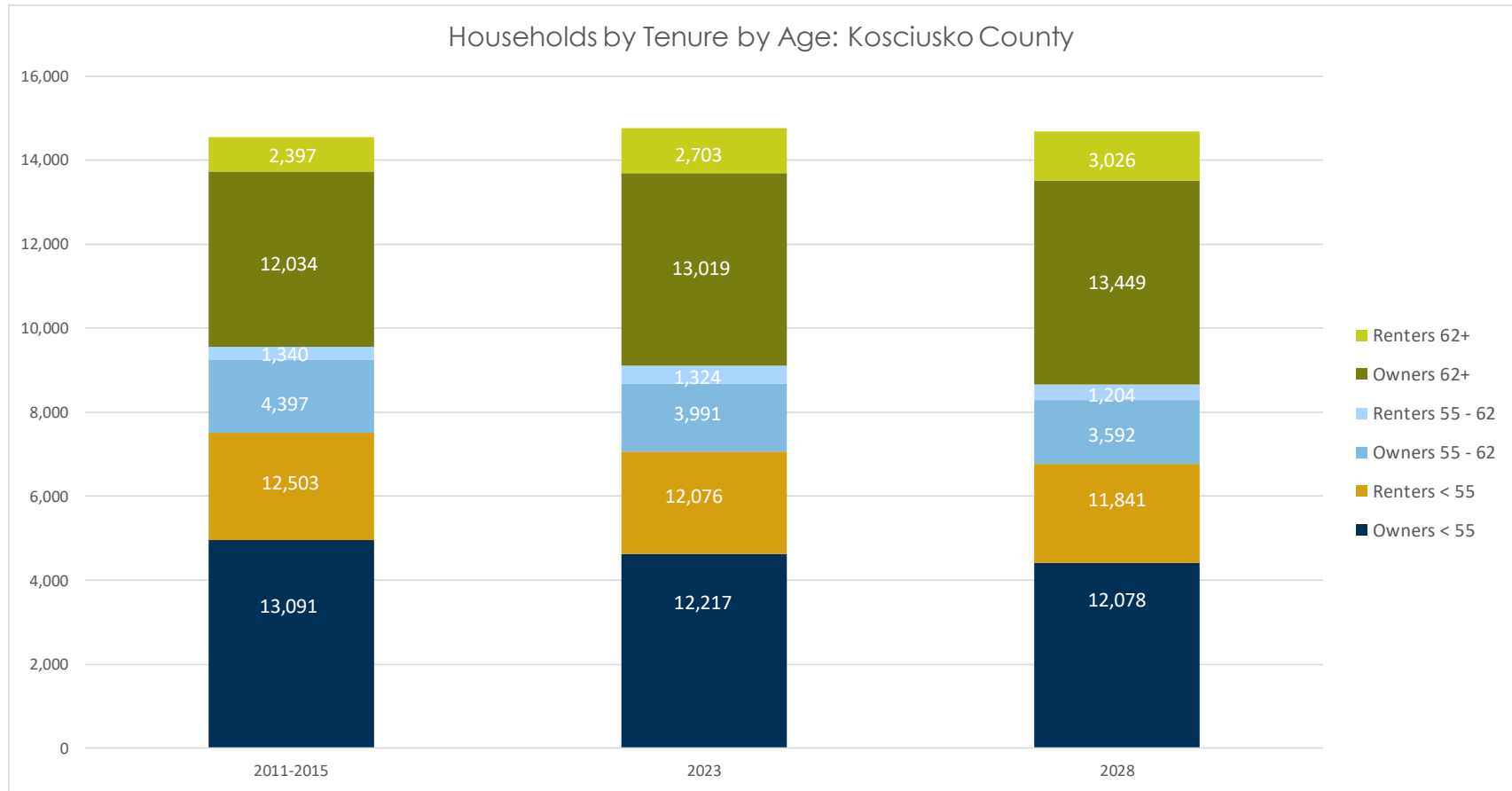
Households



Households 55 and younger reveal stable to slightly declining population numbers. Conversely, households 55 and older and 62 and older are increasing.



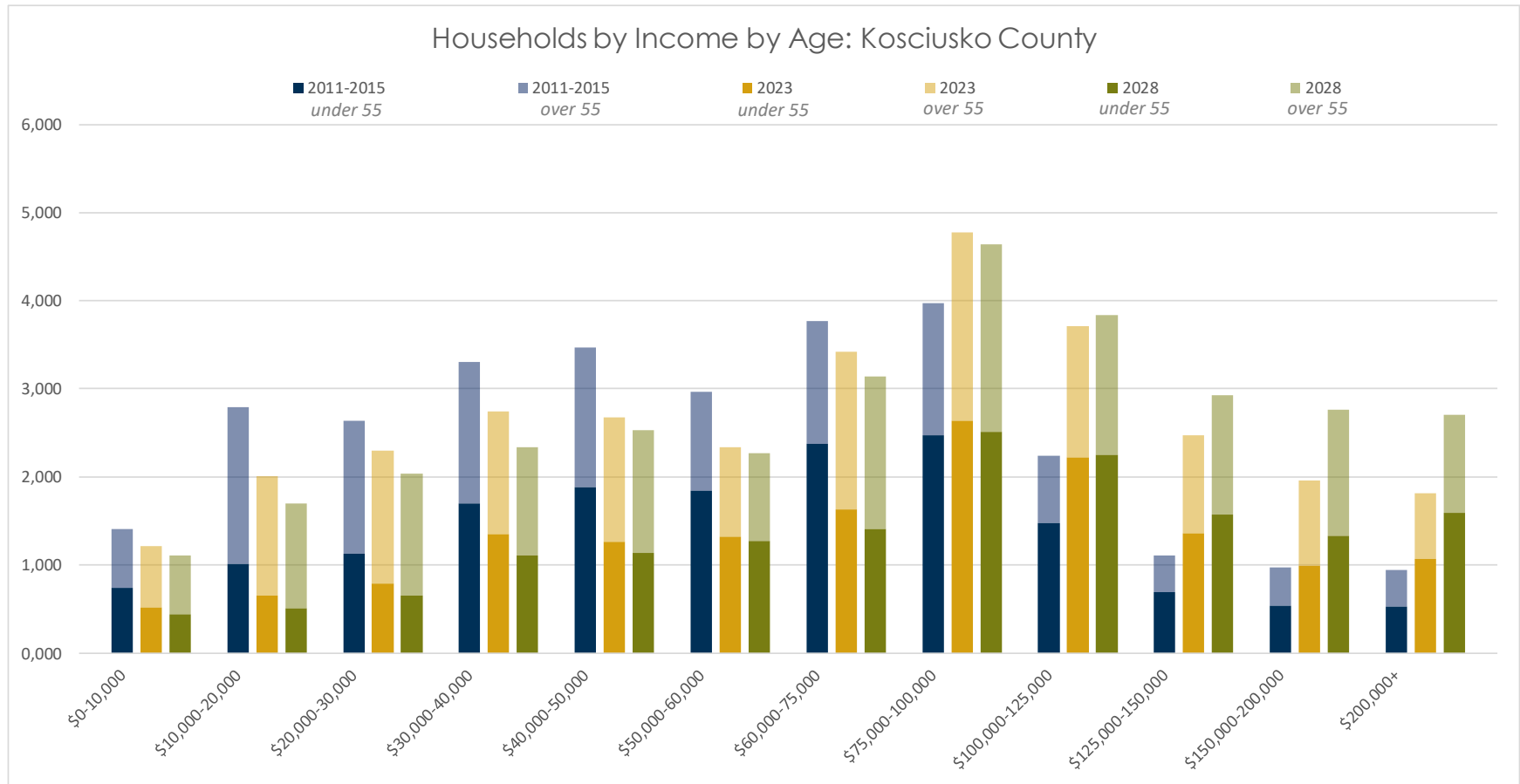
Households by Tenure



Owner and renter households 55 and younger and 55 to 62 are declining. The 62 and older age group is increasing overall.



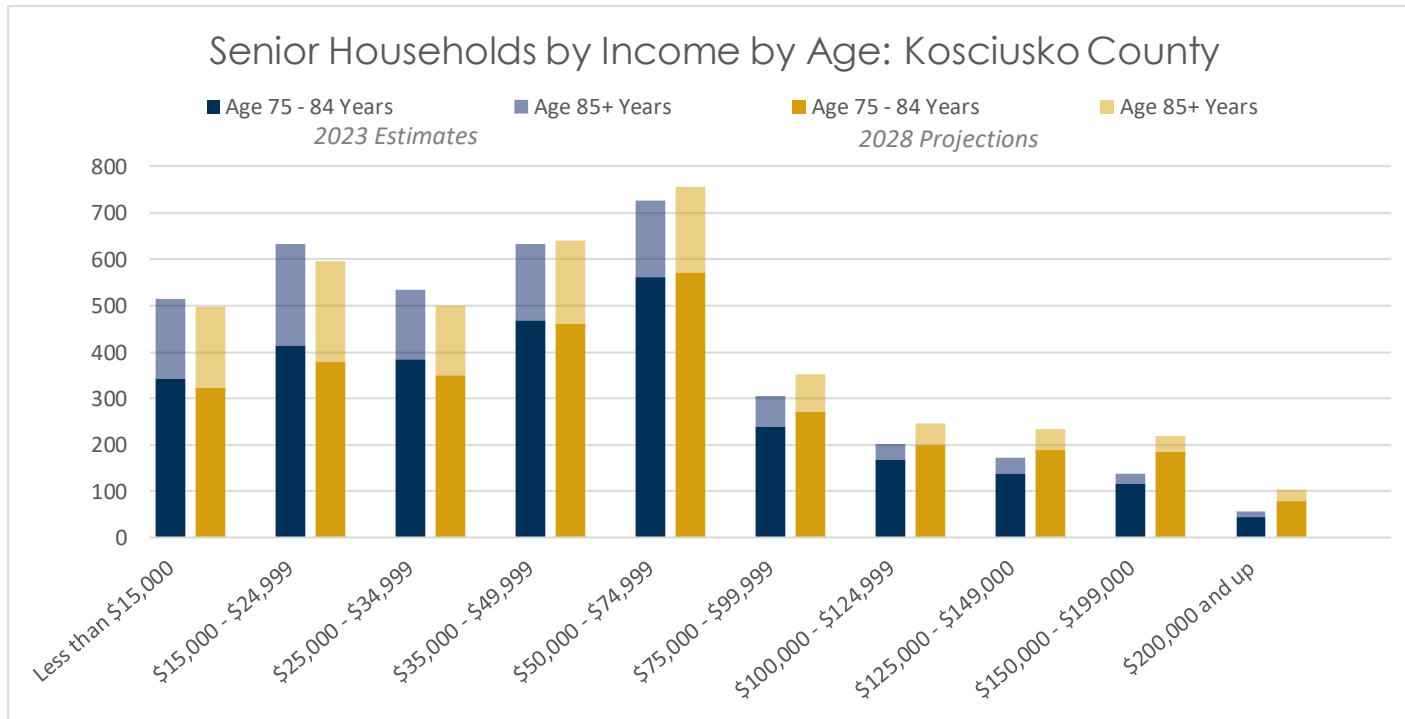
Households by Income



In 2023, the largest group of households earns \$75,000-\$100,000. Projections for 2028 indicate this trend will continue.



Households by Age



When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999 in 2023. 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 Kosciusko County, 23.0% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Kosciusko County	7,473
Renter HH paying 40 to 49% of income	469
Renter HH paying 50% or more of income	1,250
<i>Total rent overburdened</i>	1,719
Percentage	23.0%

The chart below reflects the number of renter households in substandard housing. In Kosciusko County, 0.7% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Kosciusko County	31,325
Owner-occupied lacking plumbing facilities	39
Owner-occupied lacking kitchen facilities	29
Renter-occupied lacking plumbing facilities	74
Renter-occupied lacking kitchen facilities	86
<i>Total households with substandard units</i>	228
Percentage	0.7%



Supply – Independent Living

Kosciusko County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Beyer Farm Senior	Warsaw	24	NA			277
	Courts of Colfax	Warsaw	78	78	100.0%	✓	
	Leisure Living	Milford	32	32	100.0%	✓	
	Leisure Living II	Milford	16	16	100.0%	✓	
	Mentone Garden Court	Mentone	21	21	100.0%	✓	
	Pike Lake Pointe	Warsaw	64	63	98.4%		
	Willow Park at Beyer Farm	Warsaw	42	42	100.0%	✓	
LIHTC	802 Center	Warsaw	72	72	100.0%	✓	196
	Little Crow Lofts	Warsaw	42				
	Retired Tigers	Warsaw	82	70	85.4%		
Market Rate	Villas at Country Farm Crossing	Warsaw	12	12	100.0%		42
	Warsaw Retirement Community	Warsaw	30	30	100.0%	✓	

Planned Units

Geography	Notes
Kosciusko County	None planned in the area under the jurisdiction of the Kosciusko County Area Plan Commission.
Warsaw	<i>Warsaw Retirement Community.</i> Yellow Retirement is planning the addition of 14 two-bedroom homes to the existing Warsaw Retirement Community. Warsaw Retirement Community is independent market rate senior living.



Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Kosciusko County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF and SNF	Grace Village Health Care Facility	Winoa Lake	171	103	82	89	ISDH report 7/3/23
RCF	Lake City Place	Warsaw	50	32	50	NA	
SNF	Mason Health Care Center	Warsaw	115	98	NA	115	
SNF	Miller'S Merry Manor	Warsaw	137	77	NA	137	ISDH report 1/1/24
RCF and SNR	Paddock Springs	Warsaw	101	93	41	60	
SNF	The Waters Of Syracuse	Syracuse	66	33	NA	66	Formerly Miller's Merry Manor Syracuse. ISDH report 7/5/23.
SNF	Warsaw Meadows	Warsaw	80	78	NA	80	

Housing Demand

Income Parameters

Kosciusko County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,370
	LIHTC	60%	\$20,371	\$40,740
	Market rate	300%	\$40,741	\$203,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$203,700
	Nursing Facility		\$0	\$203,700



Disability Percentage

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

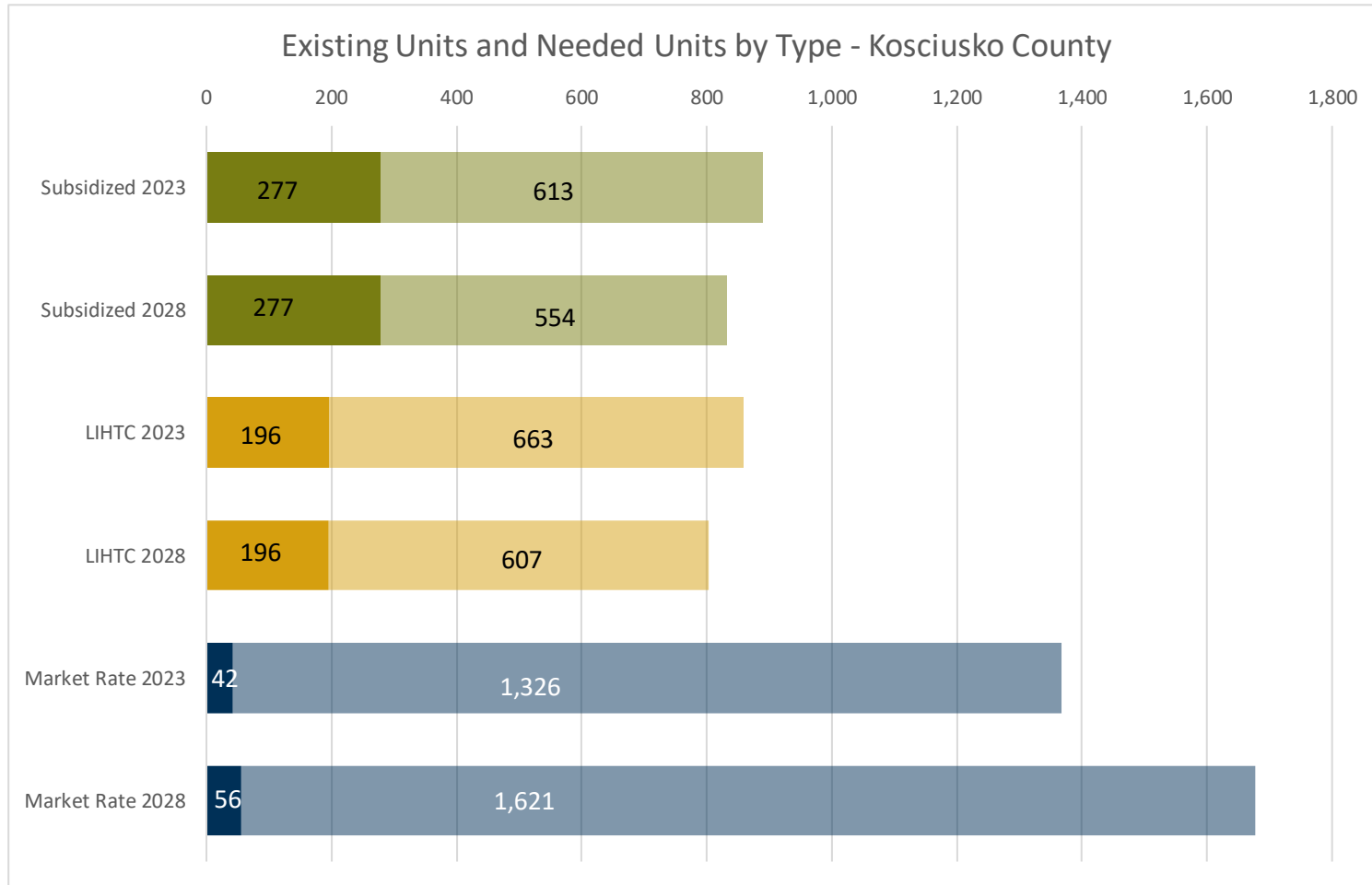
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	79,732	
Estimate, Total, Male	39,926	
Estimate, Total, Male, 75 years and older	2,266	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,039	45.9%
Estimate, Total, Female	39,806	
Estimate, Total, Female, 75 years and older	3,012	100.0%
Estimate, Total, Female, 75 years and older, with a disability	1,242	41.2%
Estimate, Total, Male & Female, 75 years and older	5,278	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	2,281	43.2%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



The greatest demand is exhibited 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.

Demand Analysis - Independent Living Rental Properties: Kosciusko County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,371	\$40,741	\$0	\$20,371	\$40,741
Maximum Income	\$20,370	\$40,740	\$203,700	\$20,370	\$40,740	\$203,700
Senior renters 55+ in income bracket	861	811	1,169	806	760	1,446
Plus						
Senior Homeowners in this income bracket (a)	1,247	2,140	9,395	1,100	1,907	10,197
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	28	49	213	25	43	231
Equals						
Total Demand	890	859	1,382	831	803	1,677
Less existing units	277	196	42	277	196	56
Less planned units	0	0	14			
Equals						
Net Demand	613	663	1,326	554	607	1,621
Demand Calculation Inputs - HISTA 2023 and 2028						
Total senior 55+ renter households		2,841	3,012			
Total senior 55+ owner households		12,783	13,204			
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: Kosciusko 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	\$203,700	\$203,700	\$33,948	\$203,700	\$203,700
(A) Persons 75 - 84 income eligible	1,668	2,694		1,541	3,027	
(B) Persons 85+ income eligible			1,585			1,727
(C) Percent of persons 75+ with a disability	43.2%	43.2%	43.2%	43.2%	43.2%	43.2%
Income-eligible persons 75+ with a disability	721	1,164	685	666	1,308	746
<i>calculation A * C</i>						
<i>calculation B * C</i>						
Total Demand	721	1,164	685	666	1,308	746
<i>Demand for RCF units are summed</i>	1,885			1,974		
Less existing beds	173		547	173		547
Less planned beds						
Equals						
Net Demand	1,712		138	1,801		199
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		4,362	4,567			
Total senior population 85+		1,585	1,727			

The demand for Residential Care Facilities is substantial. In 2023, 721 residents need Medicaid Waivers to pay for the services.



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.

Bed Need Analysis with ISDH Bed Need Rate: Kosciusko County		
	2023	2028
Population 65+ (A)	15,154	17,087
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	438	494
Supply (D)	547	547
<i>Net demand (D - C)</i>	<i>-109</i>	<i>-53</i>

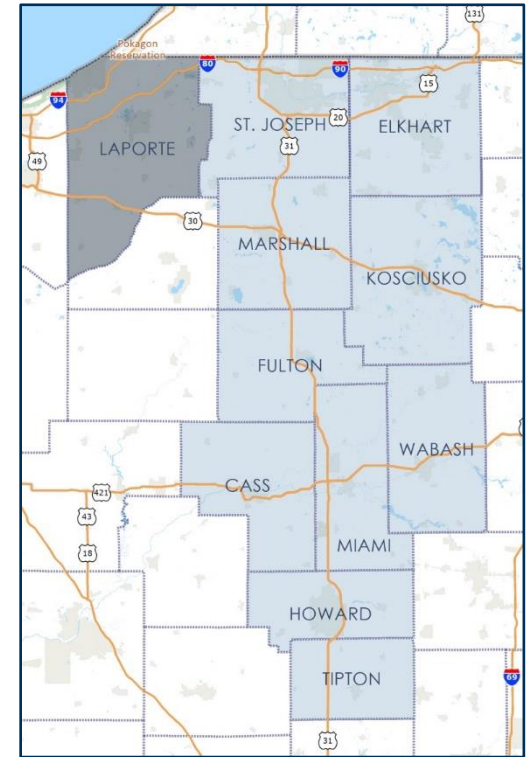
The ISDH report for July 1, 2023, shows Kosciusko County to have projected Comprehensive Care Bed Need of -75 for seniors 65 and older.



LaPorte County

Key Findings

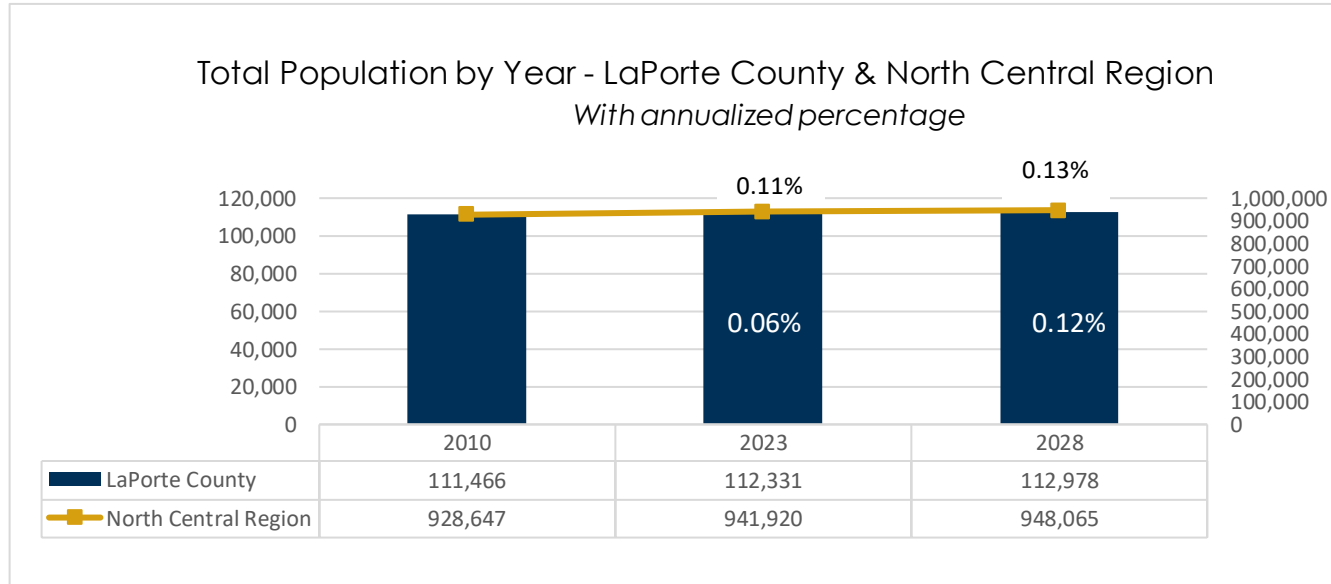
- The population is presently stable. Projections for 2028 indicate a slight increase.
- The population in the 65 to 74 age group is the strongest growing senior cohort. The growth is offset by a decline in the 55 to 64 group from 2023 to 2028.
- A decline in the population subgroup aged 55 to 64 contributes to a lower growth rate for the senior population as a whole from 2023 to 2028.
- Households 55 and younger reveal stable to slightly declining population numbers. Conversely, households 55 and older and 62 and older are increasing.
- All owners and renters 62 and younger are declining. All growth in households is fueled by renters and owners 62 and older.
- In 2023 and in projections for 2028, the largest group is earning \$75,000 to \$100,000. When households are filtered to 75 and older, the largest group earns \$15,000 to \$24,999 in 2023. Projections for 2028 indicate the largest group will earn \$35,000 to \$49,999.
- Only one LIHTC and one market rate senior property currently exists in the county. Substantial demand exists for all types of independent senior living.
- Strong demand exists for Residential Care Facilities. Currently, 1,083 residents need Medicaid Waivers to pay for the services.





Demographics

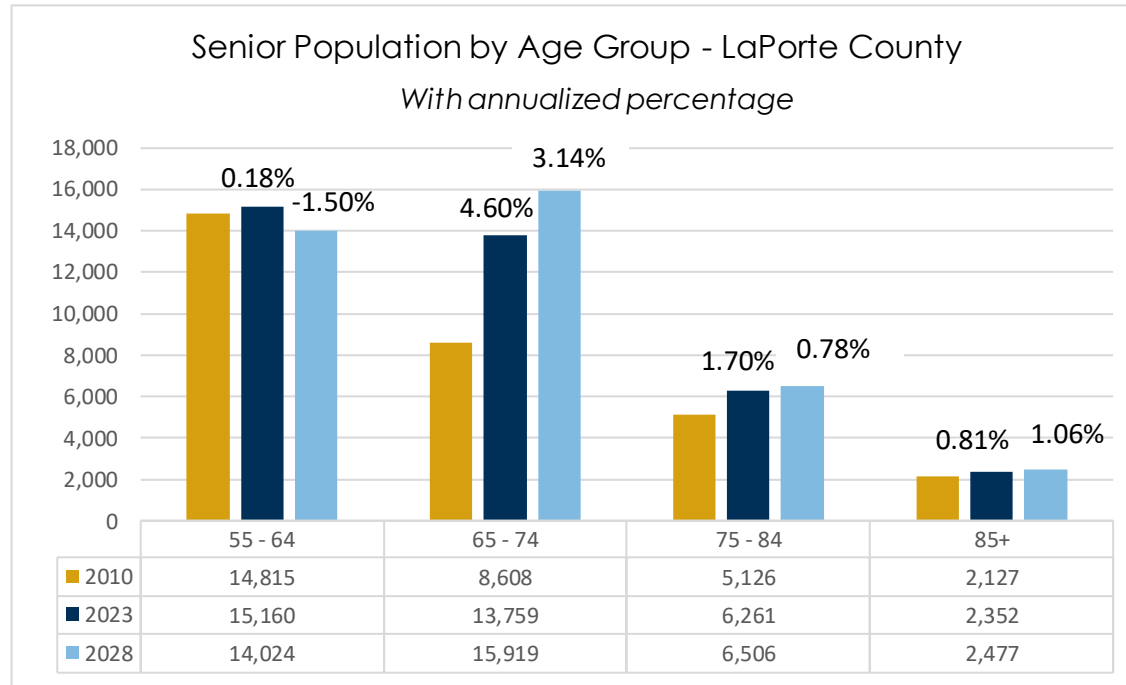
Total Population



The population is currently stable. Projections for 2028 indicate a slight increase.



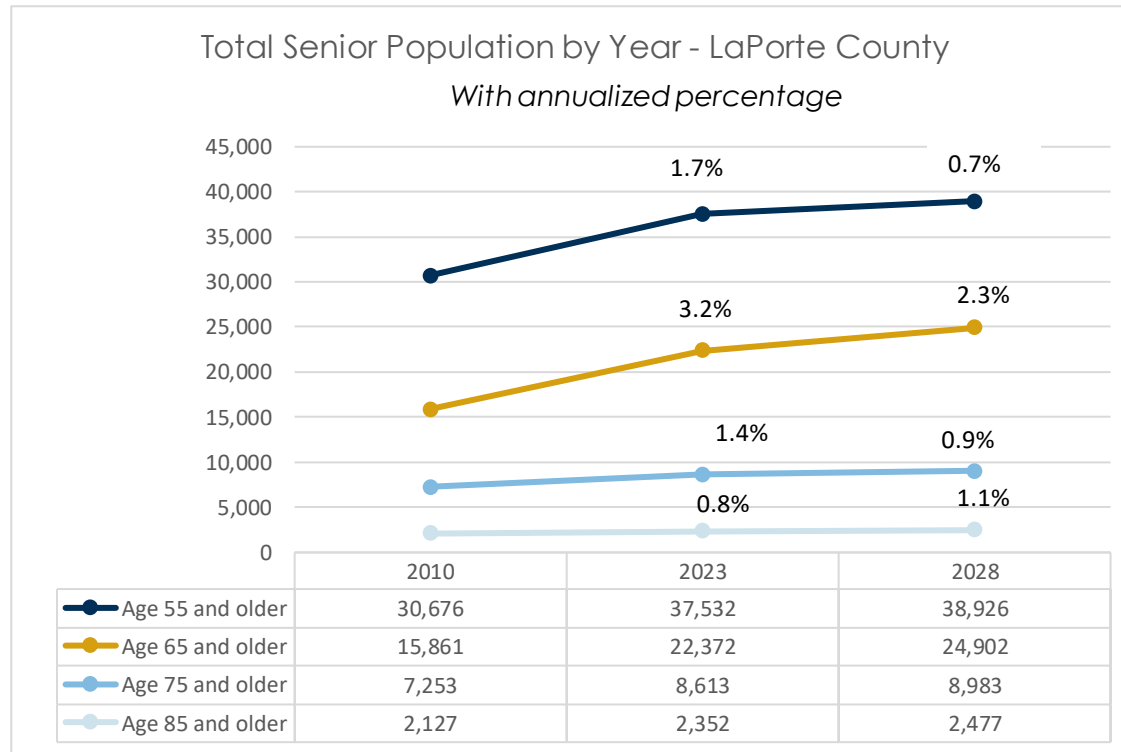
Population by Age Group



The population in the 65 to 74 age group is the strongest growing senior cohort. The growth is offset by a decline in the 55 to 64 group from 2023 to 2028.



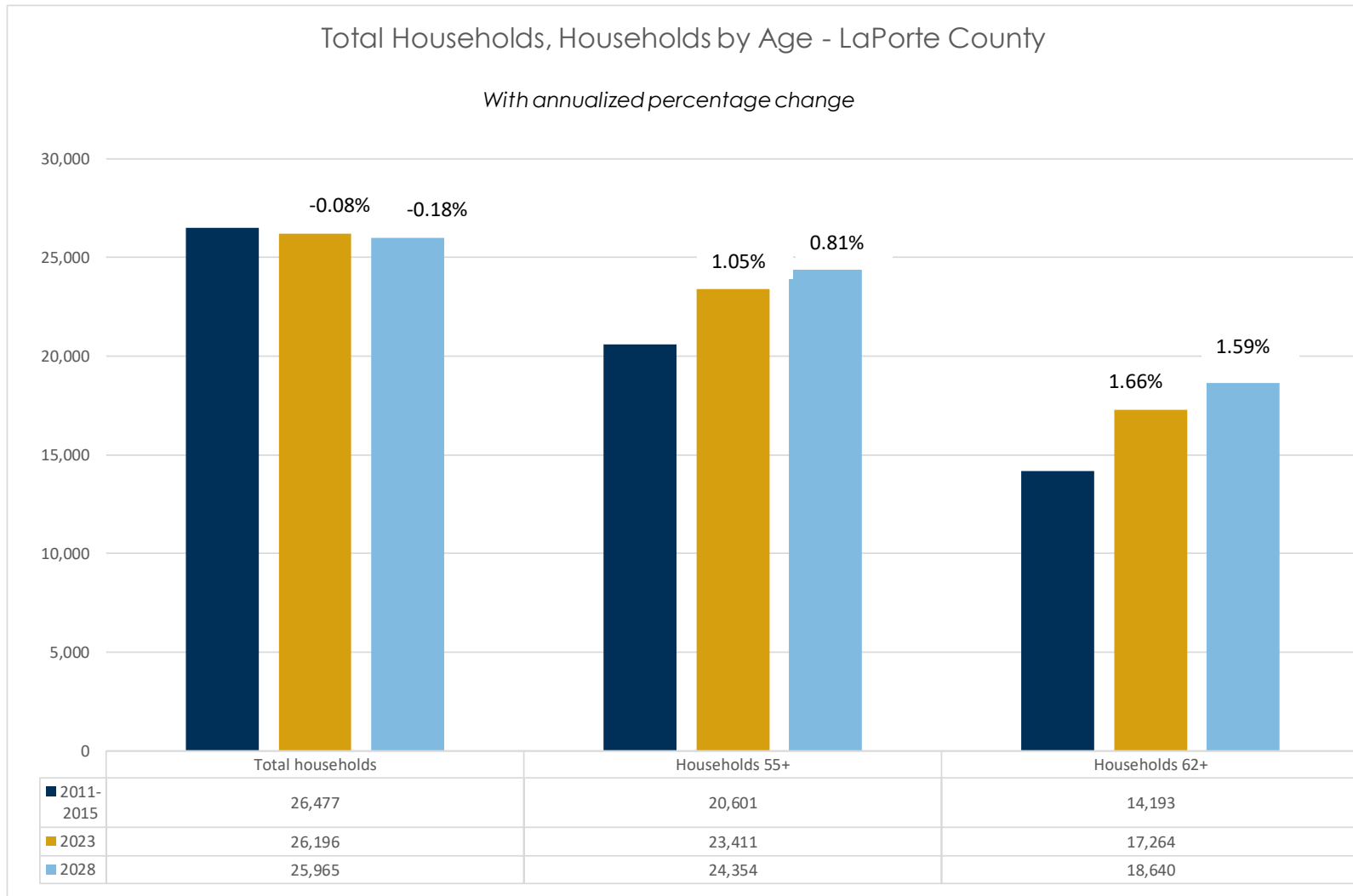
Total Senior Population by Year



A decline in the population aged 55 to 64 contributes to a lower growth rate for the total senior population from 2023 to 2028.



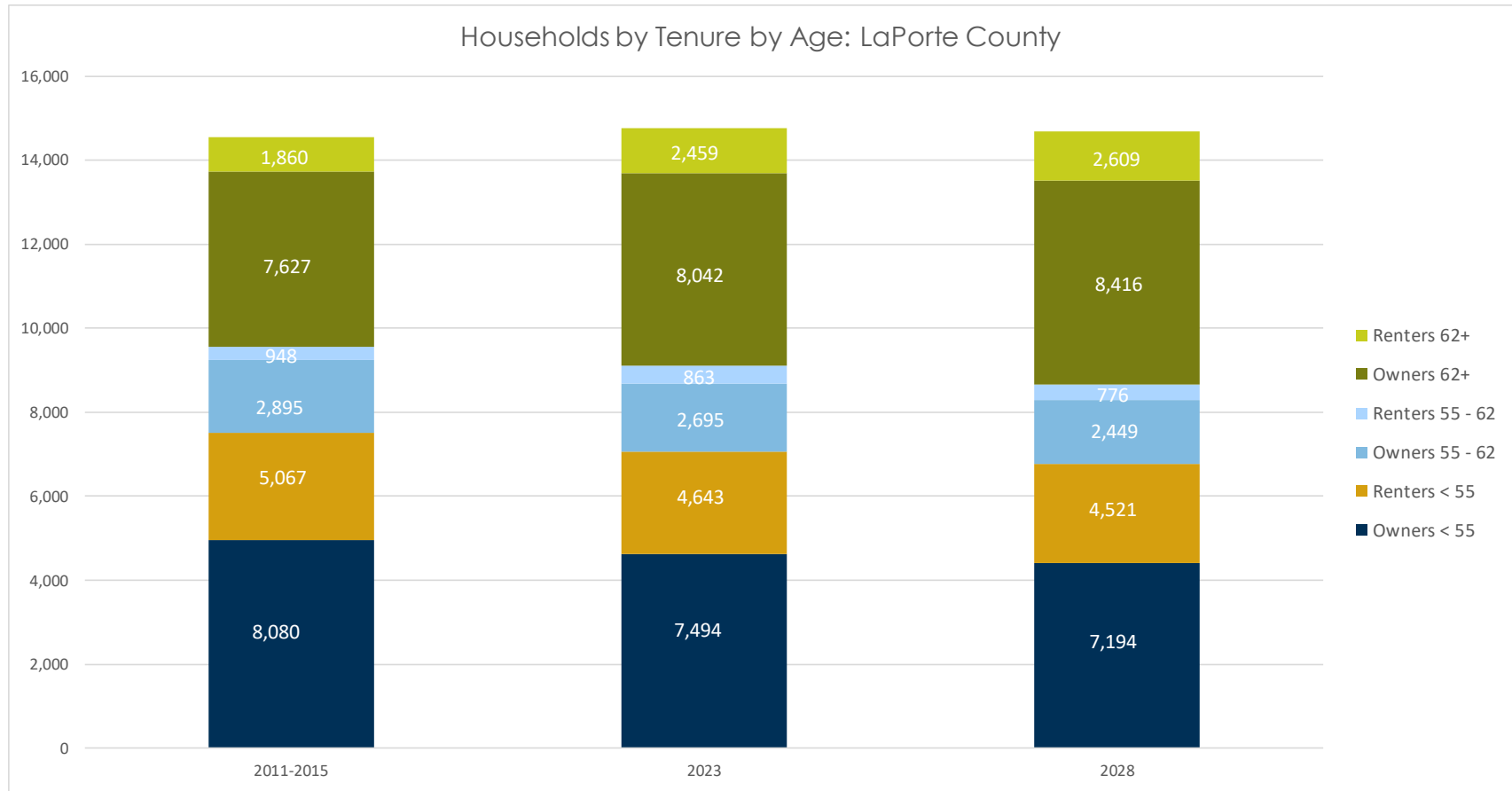
Households



Population numbers for households 55 and younger range from stable to slightly declining. Conversely, households 55 and older and 62 and older are increasing.



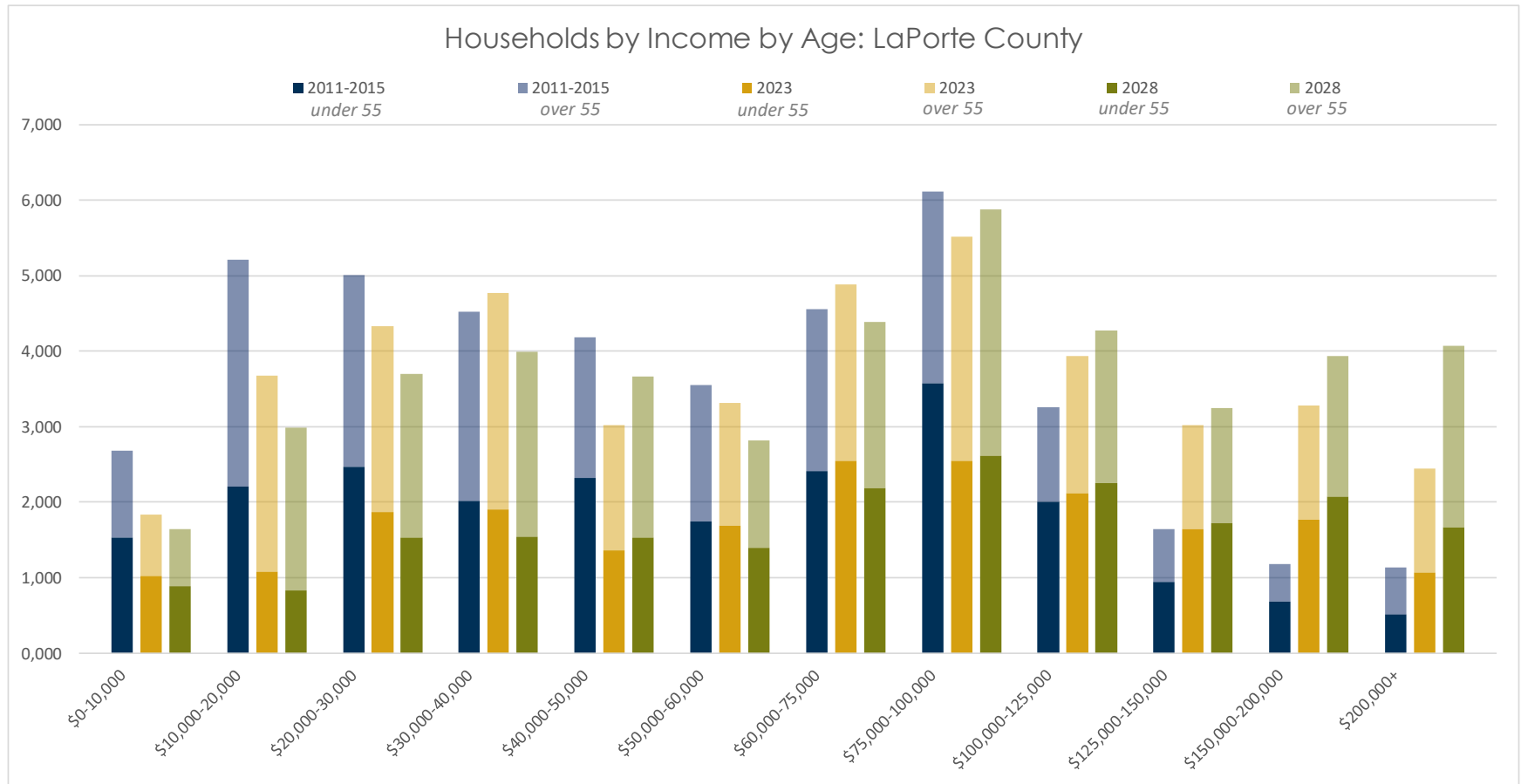
Households by Tenure



All owners and renters 62 and younger are declining. All growth in households is fueled by renters and owners 62 and older.



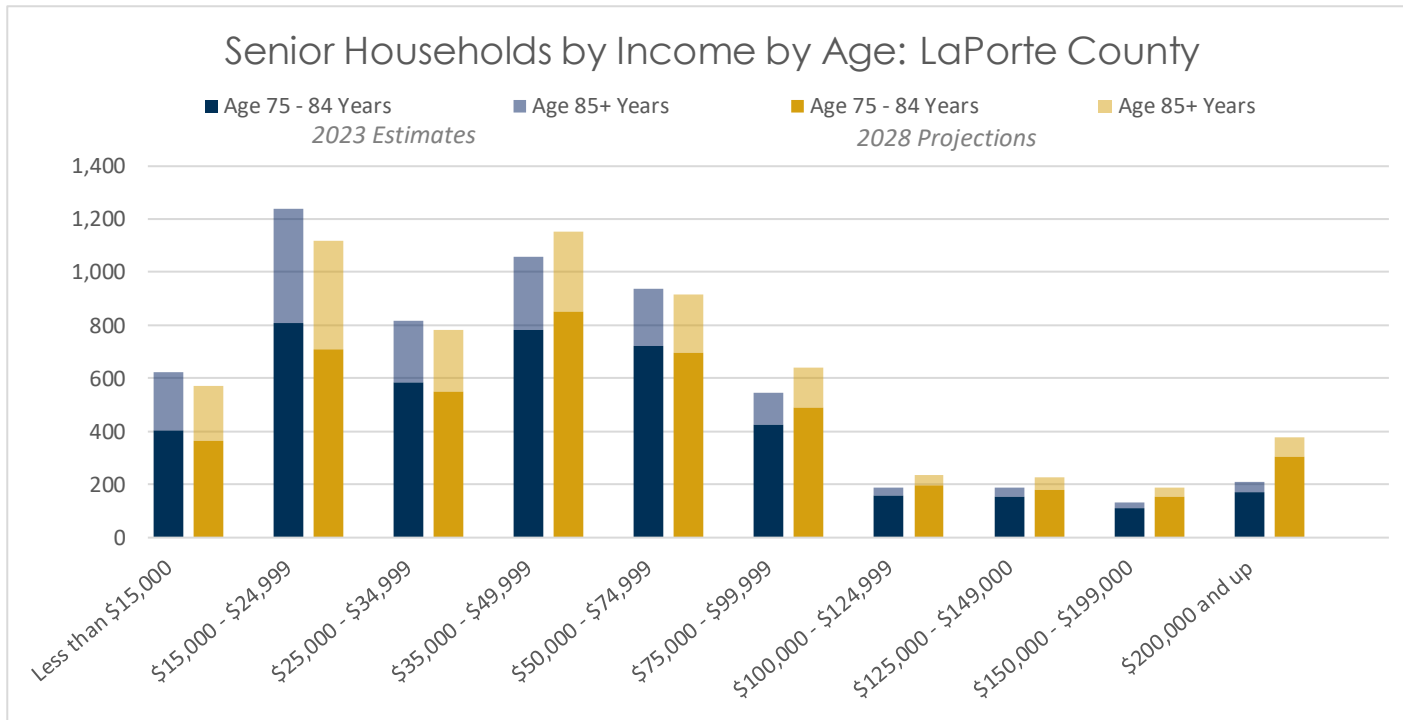
Households by Income



In 2023, the largest group is earning \$75,000 to \$100,000.
Projections for 2028 indicate the same.



Households by Age



When households are filtered to 75 and older, the largest group earns \$15,000 to \$24,999 in 2023. Projections for 2028 indicate the largest group will earn \$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 LaPorte County, 29.3% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in LaPorte County	11,186
Renter HH paying 40 to 49% of income	1,040
Renter HH paying 50% or more of income	2,238
<i>Total rent overburdened</i>	3,278
Percentage	29.3%

The chart below reflects the number of renter households in substandard housing. In LaPorte County, 1.4% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in LaPorte County	43,235
Owner-occupied lacking plumbing facilities	29
Owner-occupied lacking kitchen facilities	76
Renter-occupied lacking plumbing facilities	210
Renter-occupied lacking kitchen facilities	284
<i>Total households with substandard units</i>	599
Percentage	1.4%



Supply – Independent Living

LaPorte County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Cambridge Square	LaPorte	134	133	99.3%	✓	231
	Maple City Square	LaPorte	29	29	100.0%	✓	
	Westville Associates	Westville	24	24	100.0%	✓	
	Wexford Homes of Michigan City	Michigan City	44	44	100.0%	✓	
LIHTC	Rumely Historic Senior	La Porte	80	80	100.0%	✓	80
Market Rate	Oak Woods Manor	La Porte	50	42	84.0%		50

Planned Units

Geography	Notes
LaPorte County	None planned



Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

LaPorte County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Aperion Care Arbors Michigan City	Michigan City	180	136	NA	180	ISDH report 2/3/23
RCF	Brentwood At La Porte	La Porte	118	80	118	NA	ISDH report 7/23/22
SNF	Brickyard Healthcare – La Porte Care Center	La Porte	87	82	NA	87	Formerly Golden Living Center - La Porte
SNF	Brickyard Healthcare - Terrace Care Center	La Porte	176	138	NA	176	Formerly Golden Living Center - Fountainview Terrace
SNF	Life Care Center Of Michigan City	Michigan City	120	87	NA	120	ISDH report 11/16/23
SNF	Miller's Health & Rehab By Miller's Merry Manor	La Porte	81	46	NA	81	ISDH report 7/3/23
RCF	Rittenhouse Village At Michigan City	Michigan City	105	88	105	NA	
RCF	Settlers Place	La Porte	47	31	47	NA	
RCF	Silver Birch Of Michigan City	Michigan City	119	119	119	NA	Affordable assisted living. 3 to 6 month waiting list.
RCF	Trail Creek Place	Michigan City	92	73	92	NA	



Housing Demand

Income Parameters

LaPorte County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,470
	LIHTC	60%	\$19,471	\$38,940
	Market rate	300%	\$38,941	\$194,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$194,700
	Nursing Facility		\$0	\$194,700

Disability Percentage

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

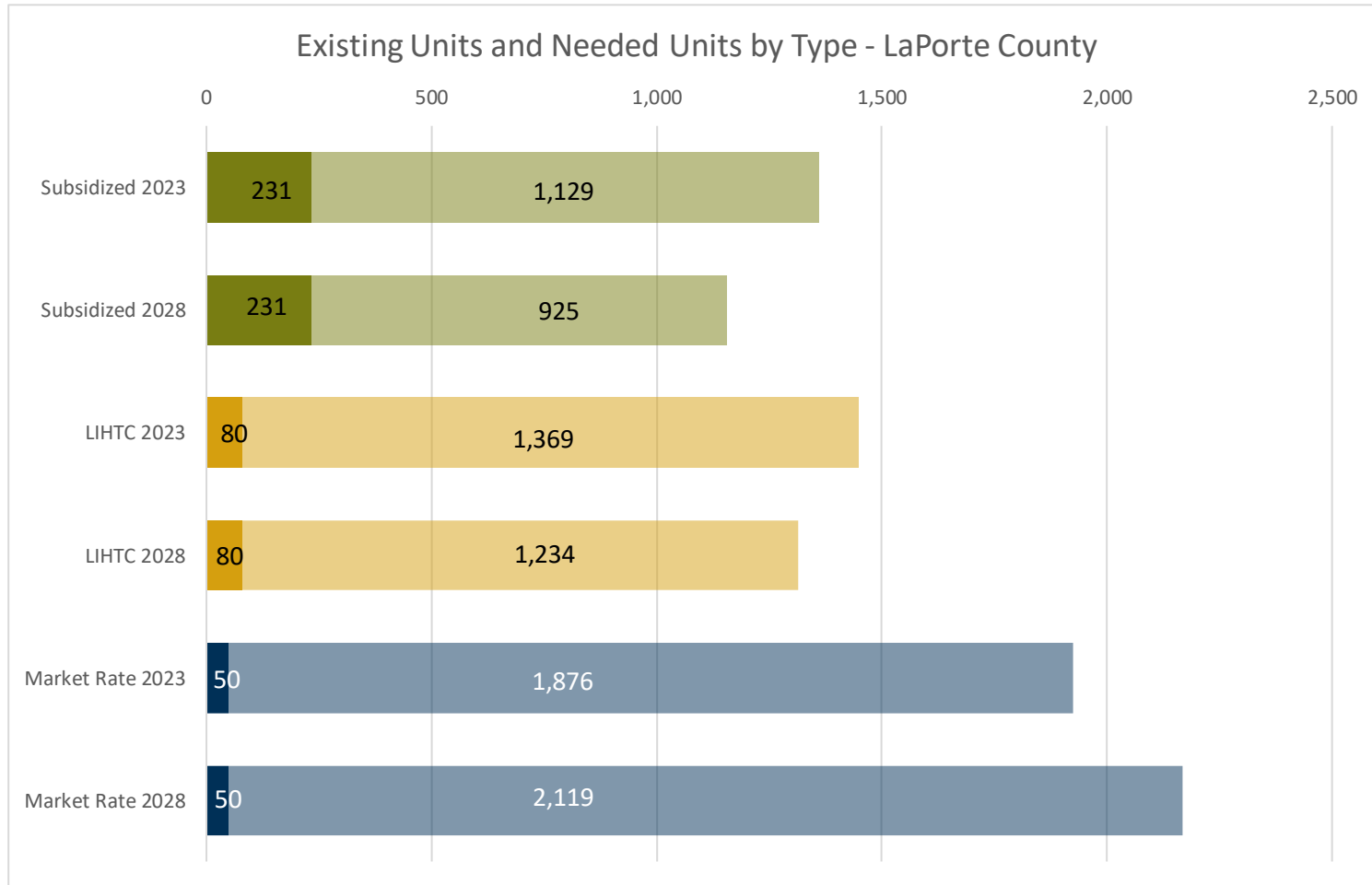
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	105,449	
Estimate, Total, Male	51,821	
Estimate, Total, Male, 75 years and older	3,280	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,392	42.4%
Estimate, Total, Female	53,628	
Estimate, Total, Female, 75 years and older	4,669	100.0%
Estimate, Total, Female, 75 years and older, with a disability	2,030	43.5%
Estimate, Total, Male & Female, 75 years and older	7,949	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	3,422	43.0%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



Only one LIHTC and one market rate senior property currently exists in the county. Substantial demand exists for all types of independent senior living.



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: LaPorte County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,471	\$38,941	\$0	\$19,471	\$38,941
Maximum Income	\$19,470	\$38,940	\$194,700	\$19,470	\$38,940	\$194,700
Senior renters 55+ in income bracket	1,316	1,363	1,658	1,118	1,241	1,884
Plus						
Senior Homeowners in this income bracket (a)	1,953	3,796	11,794	1,676	3,235	12,592
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	44	86	267	38	73	285
Equals						
Total Demand	1,360	1,449	1,926	1,156	1,314	2,169
Less existing units	231	80	50	231	80	50
Less planned units	0	0	0			
Equals						
Net Demand	1,129	1,369	1,876	925	1,234	2,119
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		4,555	4,640			
Total senior 55+ owner households		18,856	19,714			
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: LaPorte 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	\$194,700	\$194,700	\$33,948	\$194,700	\$194,700
(A) Persons 75 - 84 income eligible	2,516	3,471		2,262	3,770	
(B) Persons 85+ income eligible			2,305			2,374
(C) Percent of persons 75+ with a disability	43.0%	43.0%	43.0%	43.0%	43.0%	43.0%
Income-eligible persons 75+ with a disability	1,083	1,494	992	974	1,623	1,022
<i>calculation A * C</i>						
<i>calculation B * C</i>						
Total Demand	1,083	1,494	992	974	1,623	1,022
<i>Demand for RCF units are summed</i>	2,577			2,597		
Less existing beds	481		644	481		644
Less planned beds						
Equals						
Net Demand	2,096		348	2,116		378
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		6,248	6,492			
Total senior population 85+		2,365	2,491			

Strong demand exists for Residential Care Facilities. Currently, 1,083 residents need Medicaid Waivers to pay for the services.



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.

Bed Need Analysis with ISDH Bed Need Rate: LaPorte County		
	2023	2028
Population 65+ (A)	22,372	24,902
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	647	720
Supply (D)	644	644
<i>Net demand (D - C)</i>	3	76

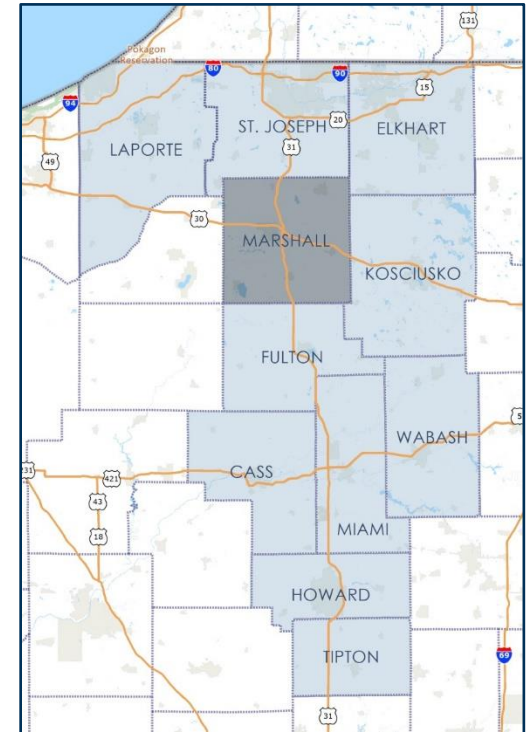
The ISDH report for July 1, 2023, shows LaPorte County to have projected Comprehensive Care Bed Need of 17 for seniors 65 and older.



Marshall County

Key Findings

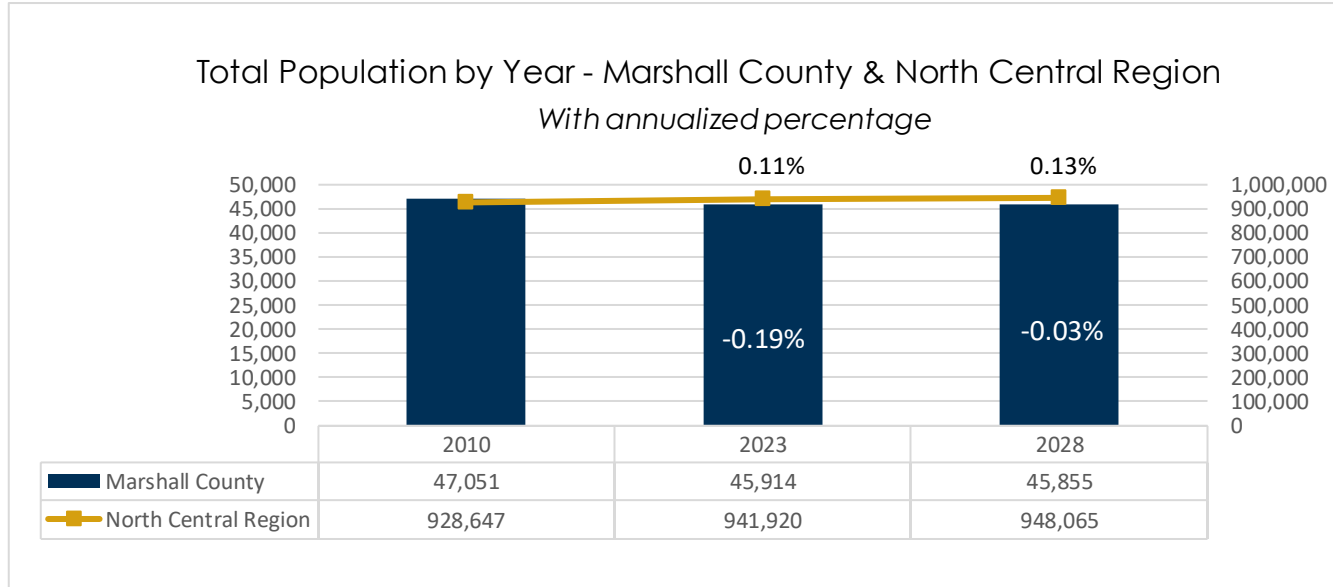
- From 2010 to 2023, the population declined slightly. Projections for 2028 indicate stability.
- Seniors aged 65 to 74 are showing the strongest growth, followed by those in the 85+ age group. The total senior population is growing at a strong rate with the 65 and older population reflecting the greatest increase.
- Total households will be stable between 2023 and 2028. All senior households will grow, with the strongest rate in the 62 and older age bracket.
- Both owners and renters 62 and younger are declining. Owners and renters 62 and older are increasing.
- In 2011-2015, 2023, and 2028, the largest group is earning \$75,000 to \$100,000. Considering households in the 75 to 84 age bracket, the largest group is earning \$35,000 to \$49,999. The trend will continue for 2028.
- Marshall County lacks any senior LIHTC or senior market rate properties. Plans are underway for a new development that will include 20 units of senior market rate units.
- Only 4 beds exist in Residential Care Facilities in Marshall County. In 2023, 508 residents need Medicaid Waivers to pay for services.





Demographics

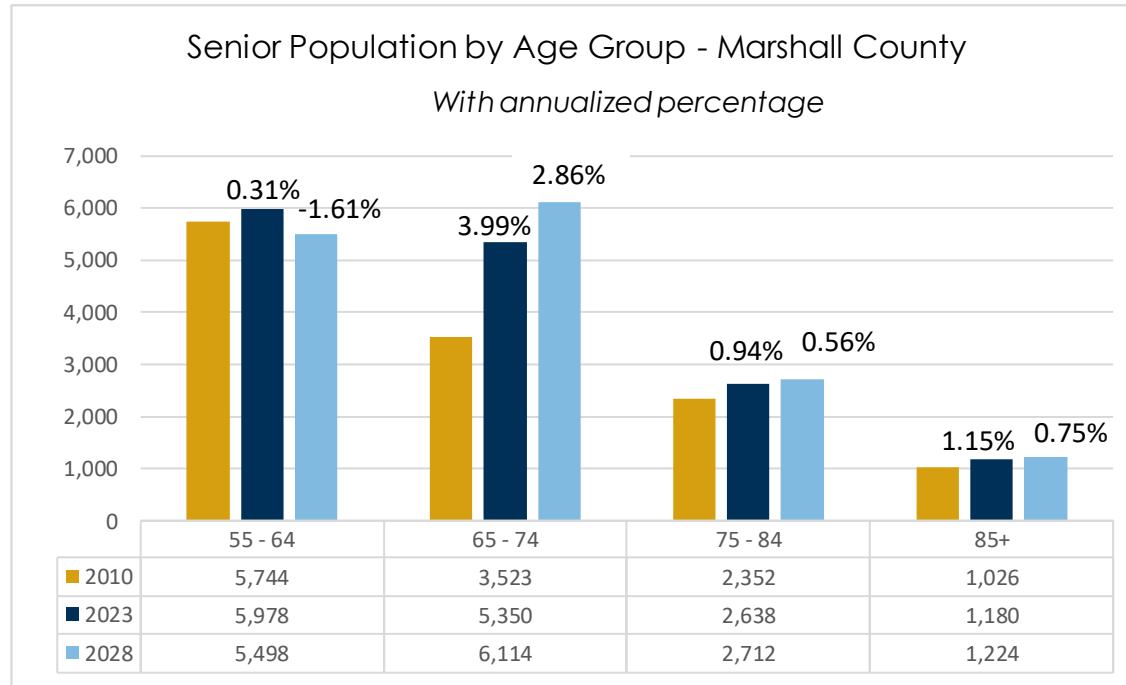
Total Population



From 2010 to 2023, the population declined slightly. Projections for 2028 indicate stability.



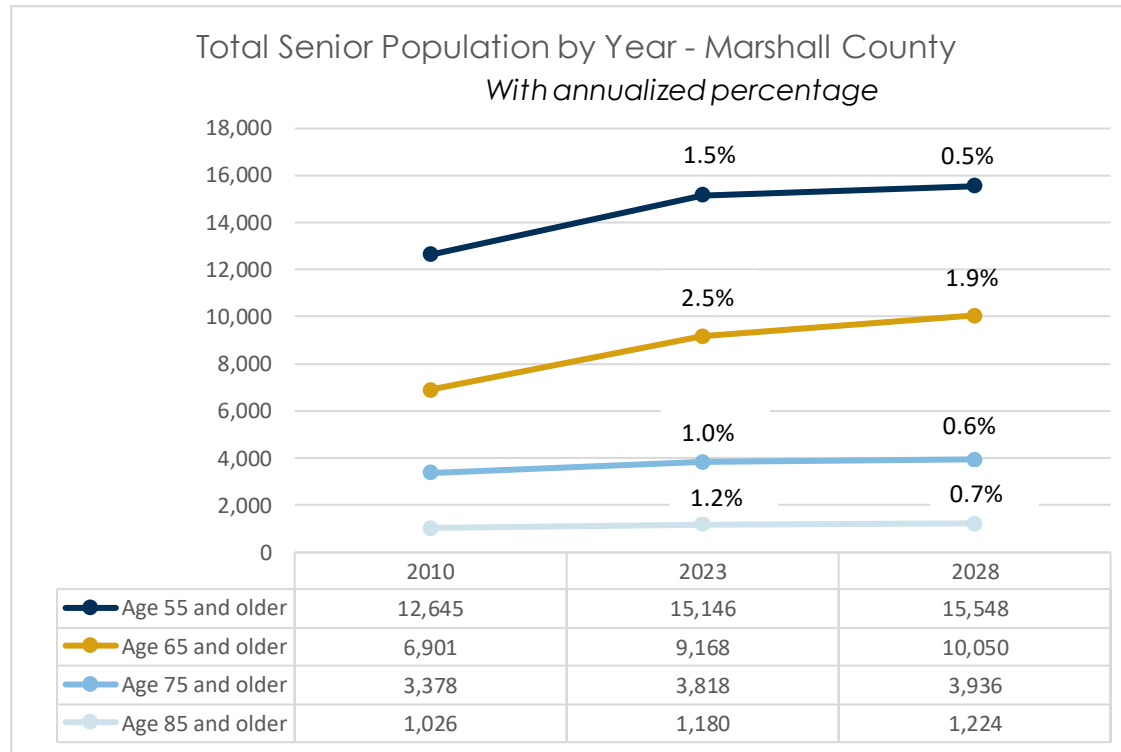
Population by Age Group



Seniors aged 65 to 74 are showing the strongest growth, followed by those in the 85+ age group.



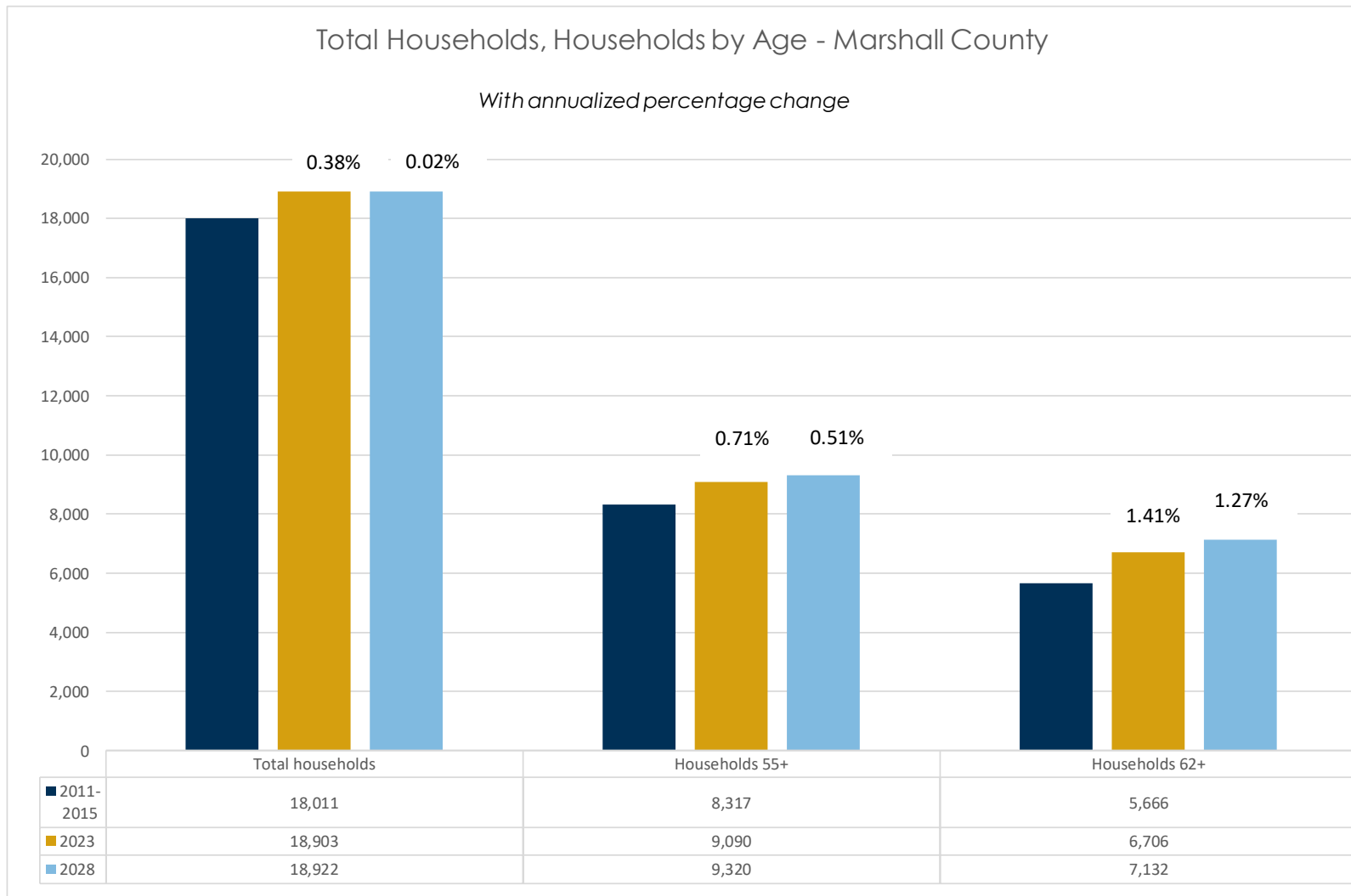
Total Senior Population by Year



The total senior population is growing at a strong rate. The 65 and older population reflects the greatest increase.



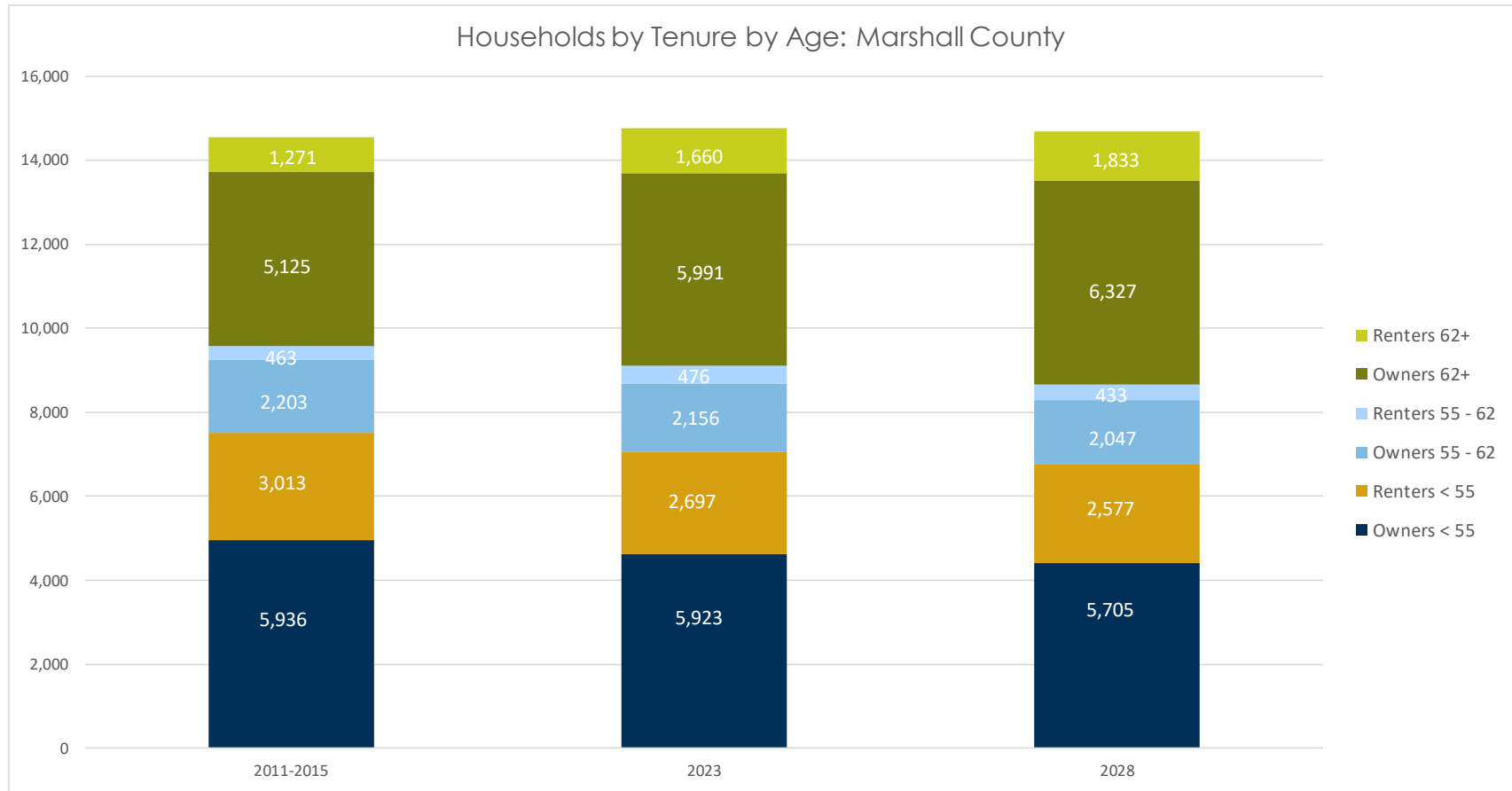
Households



Total households will be stable between 2023 and 2028. All senior households will grow, with the strongest rate in the 62 and older age bracket.



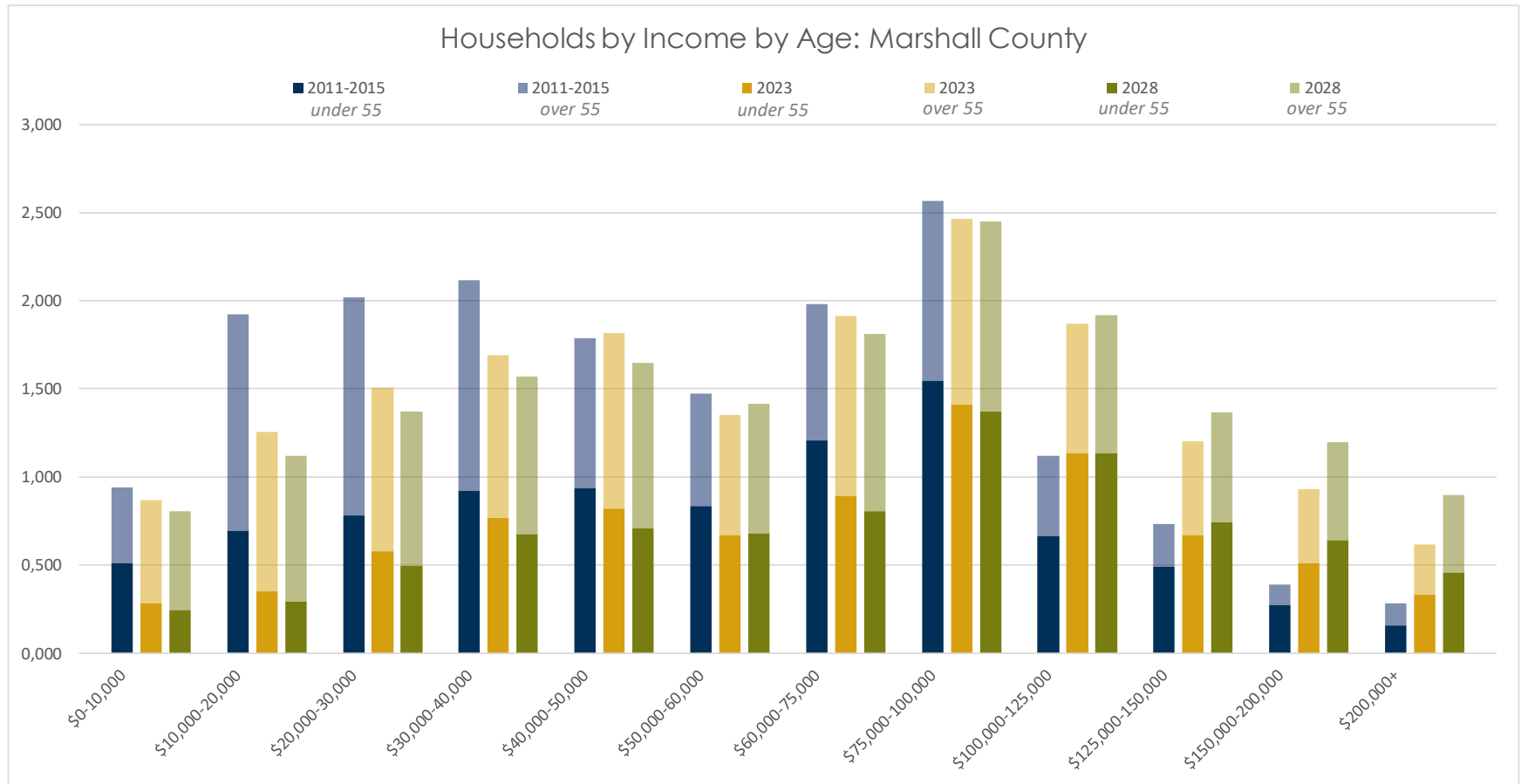
Households by Tenure



Both owners and renters 62 and younger are declining. Owners and renters 62 and older are increasing.



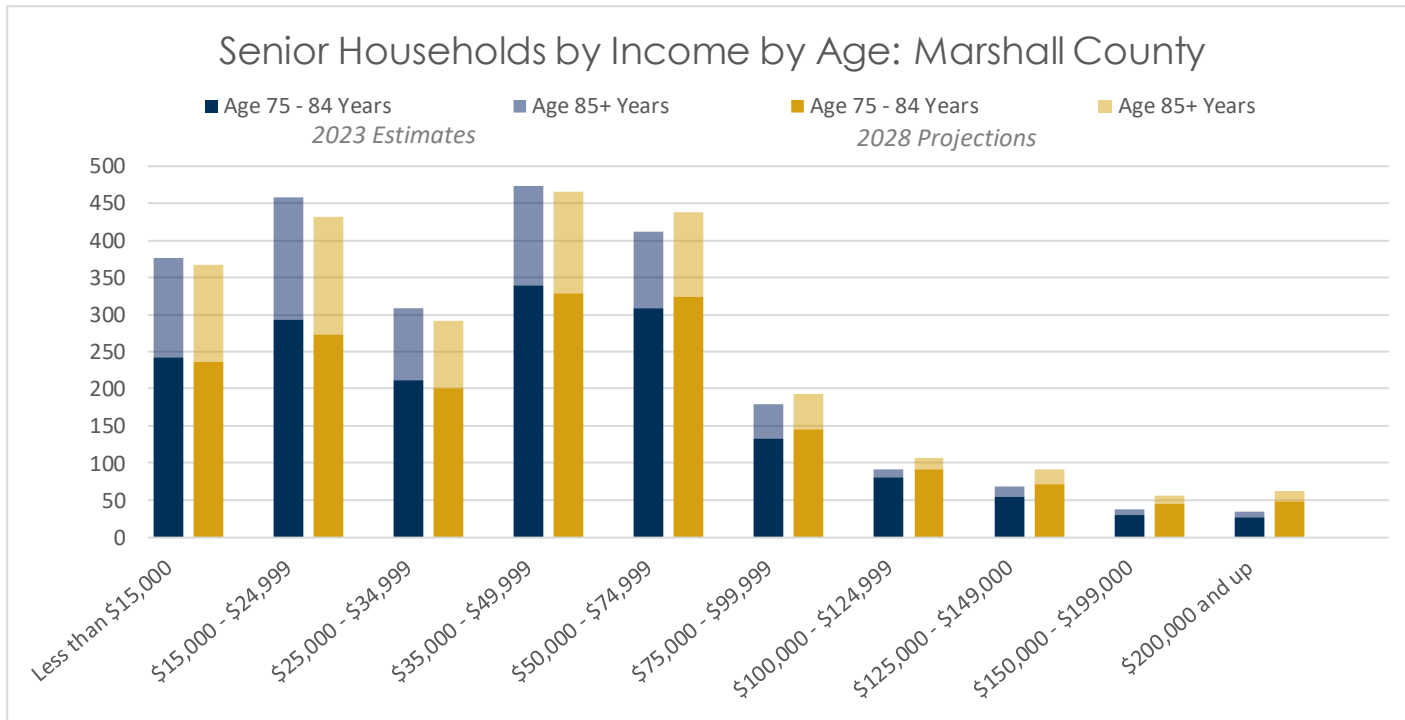
Households by Income



In 2011-2015, 2023, and 2028, the largest group is earning \$75,000 to \$100,000.



Households by Age



Considering households in the 75 to 84 age bracket, the largest group is earning \$35,000 to \$49,999. The trend continues for 2028.



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 Marshall County, 21.9% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Marshall County	3,976
Renter HH paying 40 to 49% of income	214
Renter HH paying 50% or more of income	657
<i>Total rent overburdened</i>	871
Percentage	21.9%

The chart below reflects the number of renter households in substandard housing. In Marshall County, 0.9% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Marshall County	16,915
Owner-occupied lacking plumbing facilities	11
Owner-occupied lacking kitchen facilities	88
Renter-occupied lacking plumbing facilities	8
Renter-occupied lacking kitchen facilities	41
<i>Total households with substandard units</i>	148
Percentage	0.9%



Supply - Independent Living

Marshall County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Argos Garden Court	Argos	23				347
	Bourbon Garden Court	Bourbon	22	20	90.9%	✓	
	Culver Garden Court	Culver	13	13	100.0%	✓	
	Fairfield Garden Court	Plymouth	25	NA			
	Forest Place Senior	Culver	24	24	100.0%	✓	
	Garden Court Downtown	Plymouth	30	28	93.3%	✓	
	Garden Court East	Plymouth	60	60	100.0%	✓	
	Garden Court West	Plymouth	46	46	100.0%	✓	
	Hurford House	Plymouth	14	13	92.9%		
	Lapaz Garden Court	La Paz	14	14	100.0%	✓	
	Neidlinger Garden Court Plymouth	Plymouth	41	39	95.1%	✓	
	Oakhaven Community	Bremen	35	NA			
	LIHTC	<i>None</i>					
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Marshall County	None planned in the area under the jurisdiction of the Marshall County Plan Commission
Argos	None planned
Bourbon	None planned
Bremen	None planned



Geography	Notes
Culver	<i>The Dunes.</i> Culver Equities is planning a large development with more than 300 units. It includes apartments, for-rent single-family detached and duplex homes, for-rent senior flats, and for-sale single-family homes. The senior component will be included in Phase I and plans include 20 units.
Plymouth	None planned

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Marshall County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF and SNF	Miller's Merry Manor	Plymouth	135	66	4	131	ISDH report 8/8/23
SNF	Miller's Merry Manor	Culver	66	39	NA	66	ISDH report 1/4/23
SNF	Pilgrim Manor	Plymouth	78	64	NA	78	
SNF	Signature Healthcare of Bremen	Bremen	82	48	NA	82	ISDH report 8/3822



Housing Demand

Income Parameters

Marshall 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
	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.

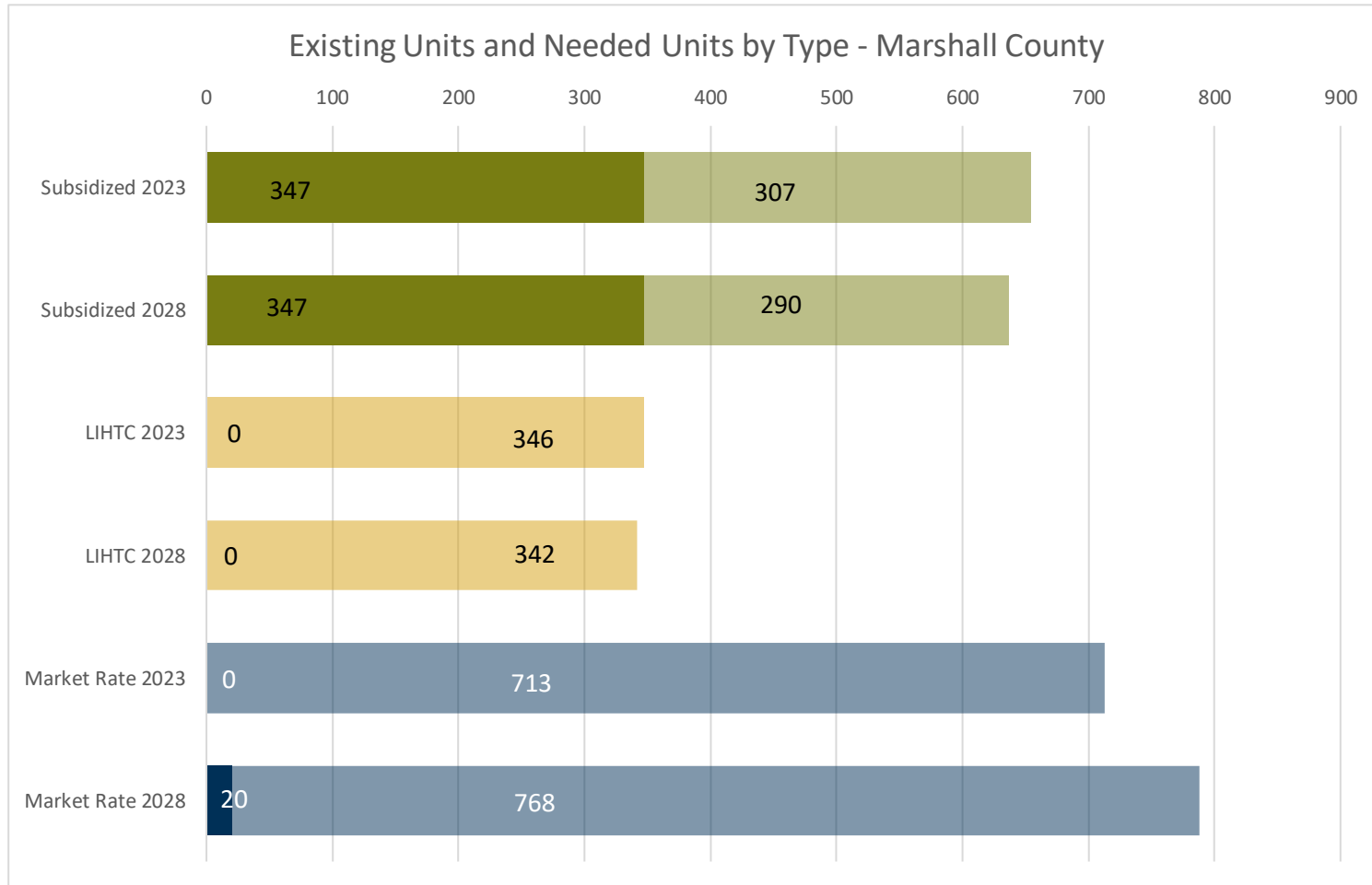
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	45,608	
Estimate, Total, Male	23,092	
Estimate, Total, Male, 75 years and older	1,339	100.0%
Estimate, Total, Male, 75 years and older, with a disability	581	43.4%
Estimate, Total, Female	22,516	
Estimate, Total, Female, 75 years and older	2,004	100.0%
Estimate, Total, Female, 75 years and older, with a disability	916	45.7%
Estimate, Total, Male & Female, 75 years and older	3,343	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,497	44.8%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



Marshall County lacks any senior LIHTC or senior market rate properties; research on planned supply includes 20 senior market rate 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.

Demand Analysis - Independent Living Rental Properties: Marshall County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
Maximum Income	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
Senior renters 55+ in income bracket	637	314	621	621	311	672
Plus						
Senior Homeowners in this income bracket (a)	763	1,447	4,936	682	1,356	5,123
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	17	33	112	15	31	116
Equals						
Total Demand	654	346	733	637	342	788
Less existing units	347	0	0	347	0	20
Less planned units	0	0	20			
Equals						
Net Demand	307	346	713	290	342	768
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,632	1,697			
Total senior 55+ owner households		7,458	7,623			
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: Marshall 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	1,134	1,504		1,082	1,599	
(B) Persons 85+ income eligible			1,115			1,140
(C) Percent of persons 75+ with a disability	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%
Income-eligible persons 75+ with a disability	508	673	499	484	716	510
<i>calculation A * C</i>						
<i>calculation B * C</i>						
Total Demand	508	673	499	484	716	510
<i>Demand for RCF units are summed</i>	1,181			1,200		
Less existing beds	4		357	4		357
Less planned beds						
Equals						
Net Demand	1,177		142	1,196		153
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		2,690	2,772			
Total senior population 85+		1,128	1,164			

Demand for Residential Care is high as only 4 beds exist in the county. In 2023, 508 residents need Medicaid Waivers to pay for services.



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.

Bed Need Analysis with ISDH Bed Need Rate: Marshall County		
	2023	2028
Population 65+ (A)	9,168	10,050
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	265	291
Supply (D)	357	357
<i>Net demand (D - C)</i>	-92	-66

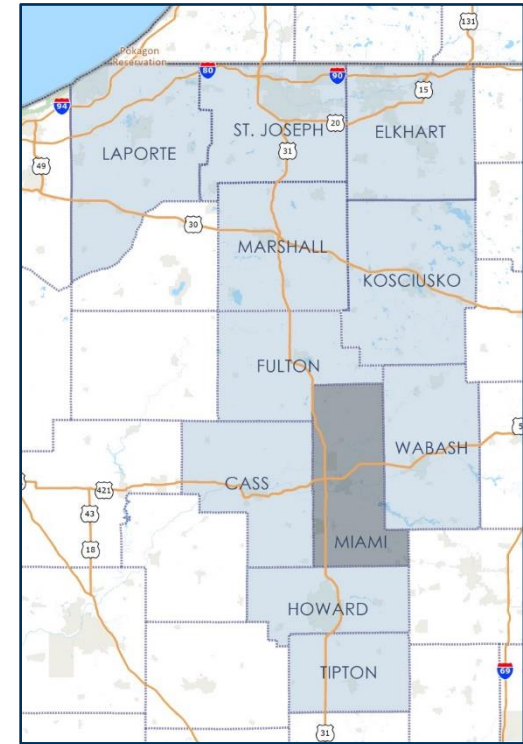
The ISDH report for July 1, 2023, shows Marshall County to have projected Comprehensive Care Bed Need of -139 for seniors 65 and older.



Miami County

Key Findings

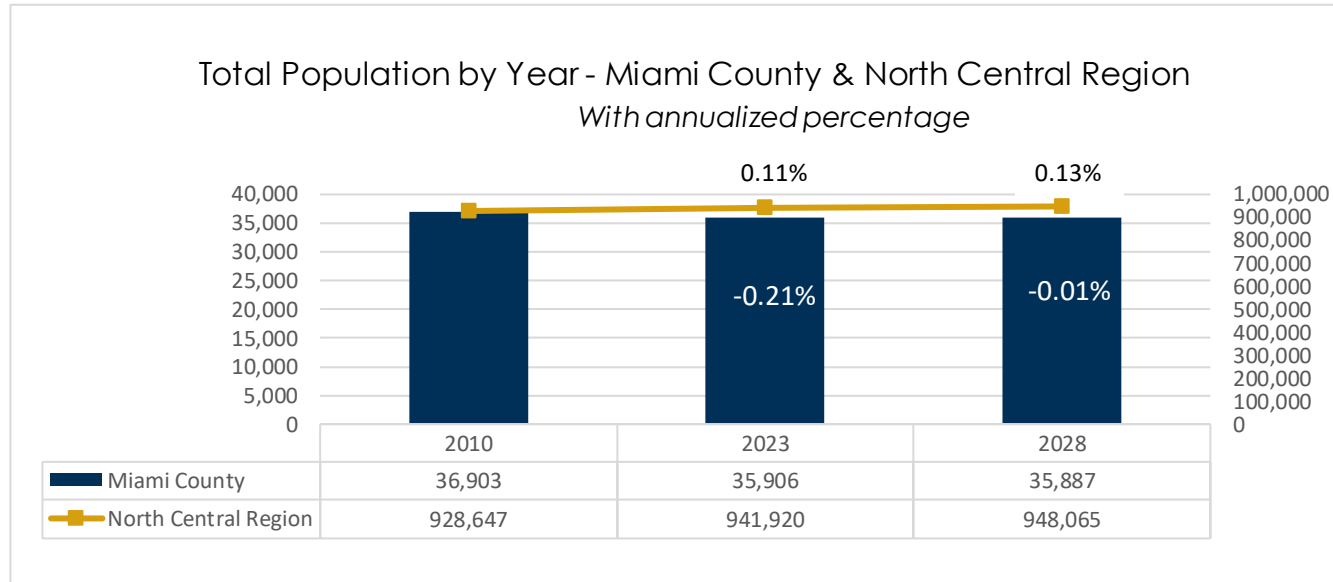
- From 2010 to 2023, the population declined slightly. A stable population is projected for 2028.
- Strong population growth is evident in the 65-74 age group. This demographic is expected to grow continuously through 2028.
- The total senior population is growing. A decline in the 55-64 age group lowers the overall growth rate.
- Strongest growth is evident in households 62 and older.
- From 2023 to 2028, owners 55 to 62 are declining, while renters are stable. Owners and renters 62+ are increasing.
- Income data indicates the largest 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 income growth, so the largest group will earn \$50,000 to \$74,999.
- The strongest demand is for market rate senior housing.
- Miami County lacks any senior LIHTC housing. The demand analysis indicates a need for 354 units.
- In 2023, 365 residents need Medicaid Waivers to pay for Residential Care services.





Demographics

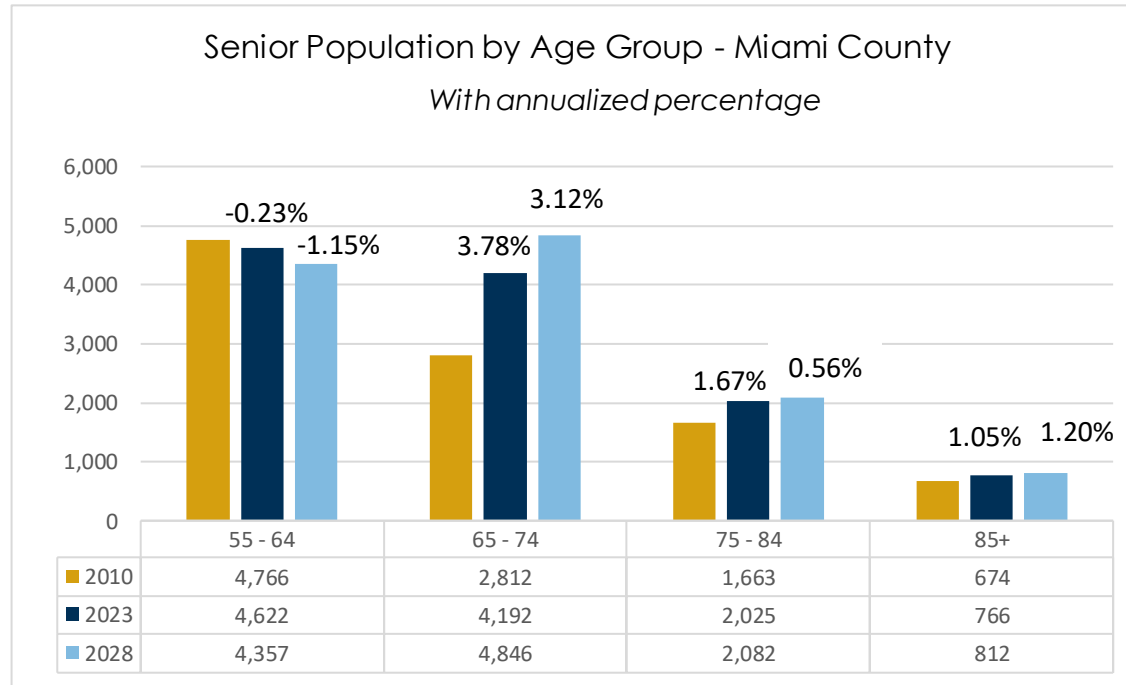
Total Population



From 2010 to 2023, the population declined slightly. A stable population is projected to 2028.



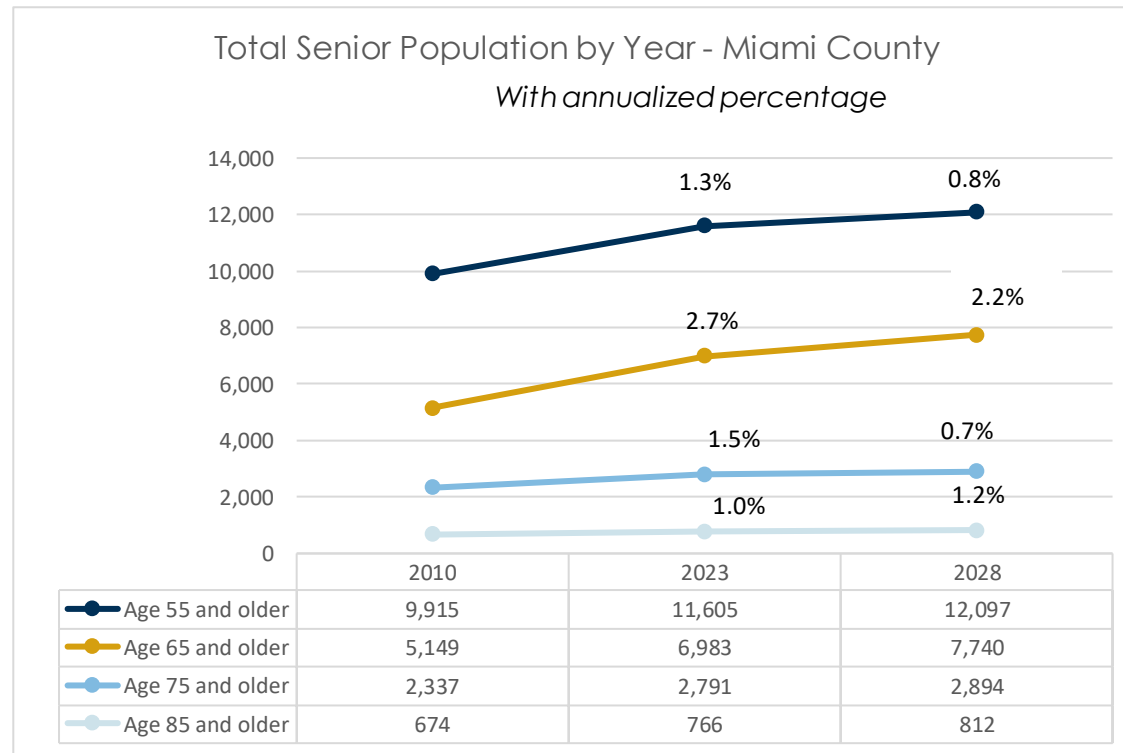
Population by Age Group



Strong population growth is evident in the 65-74 age group. This demographic is expected to grow continuously through 2028.



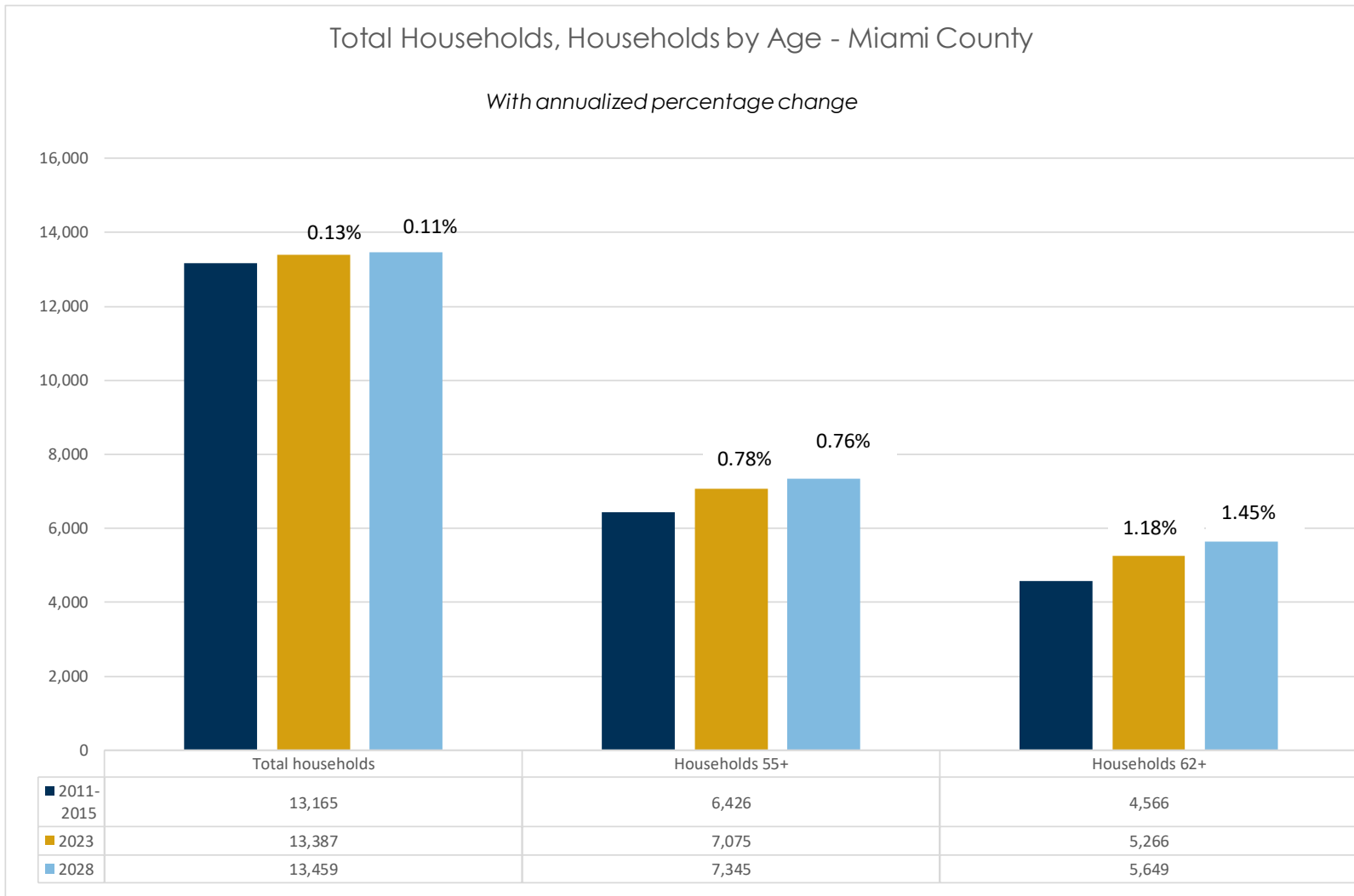
Total Senior Population by Year



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



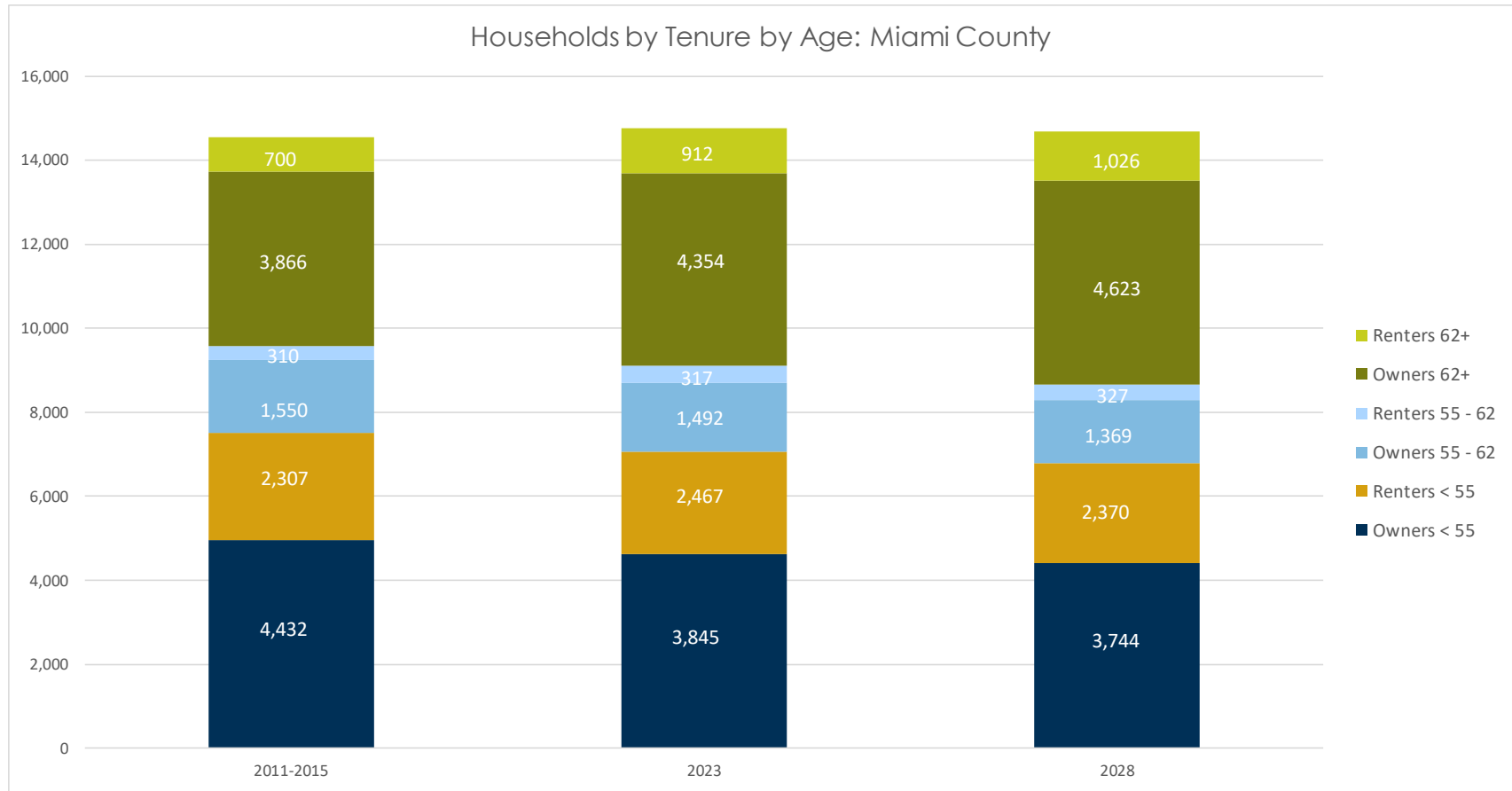
Households



Strongest growth is evident in households 62 and older.



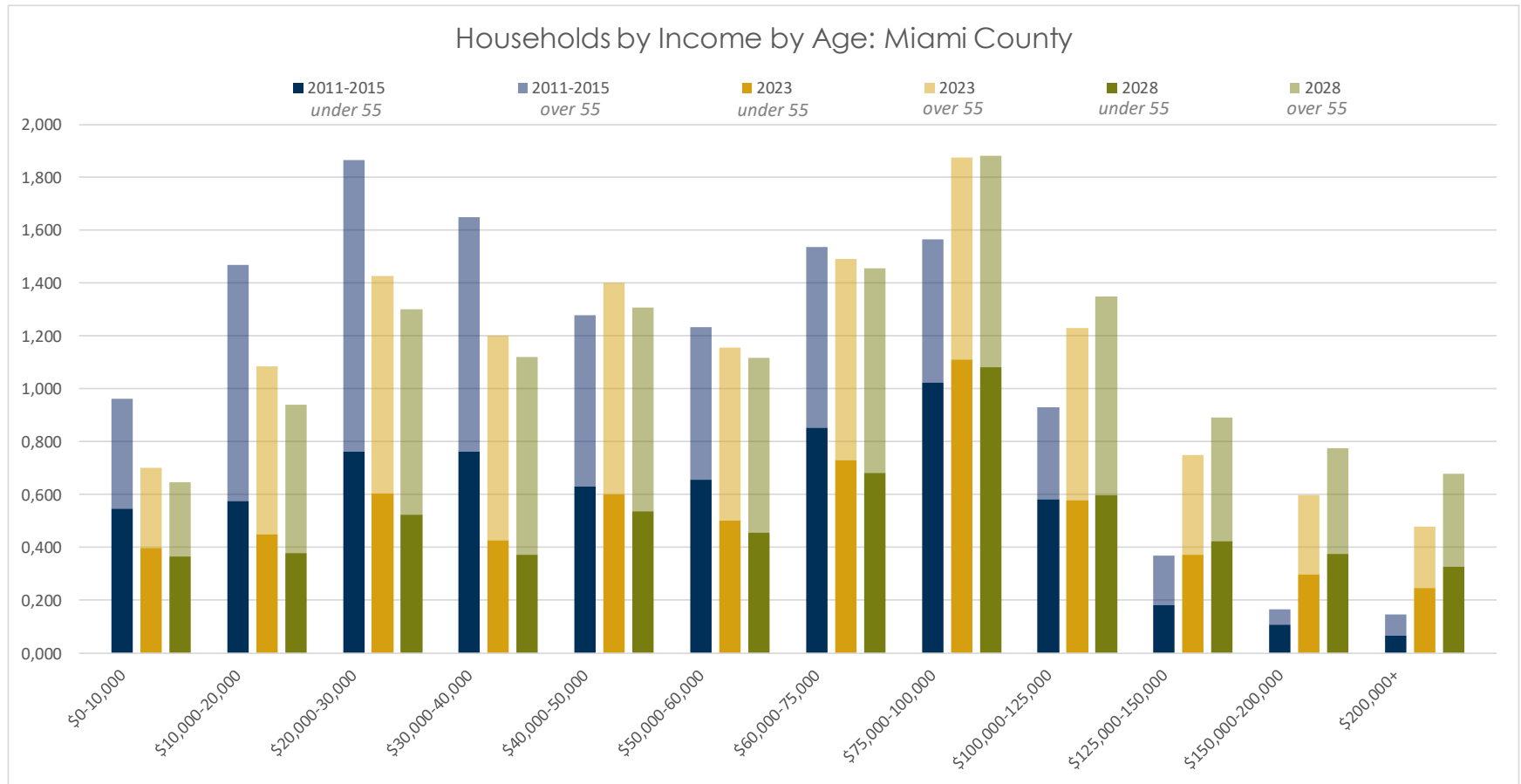
Households by Tenure



From 2023 to 2028, owners 55 to 62 are declining, while renters are stable. Owners and renters 62+ are increasing.



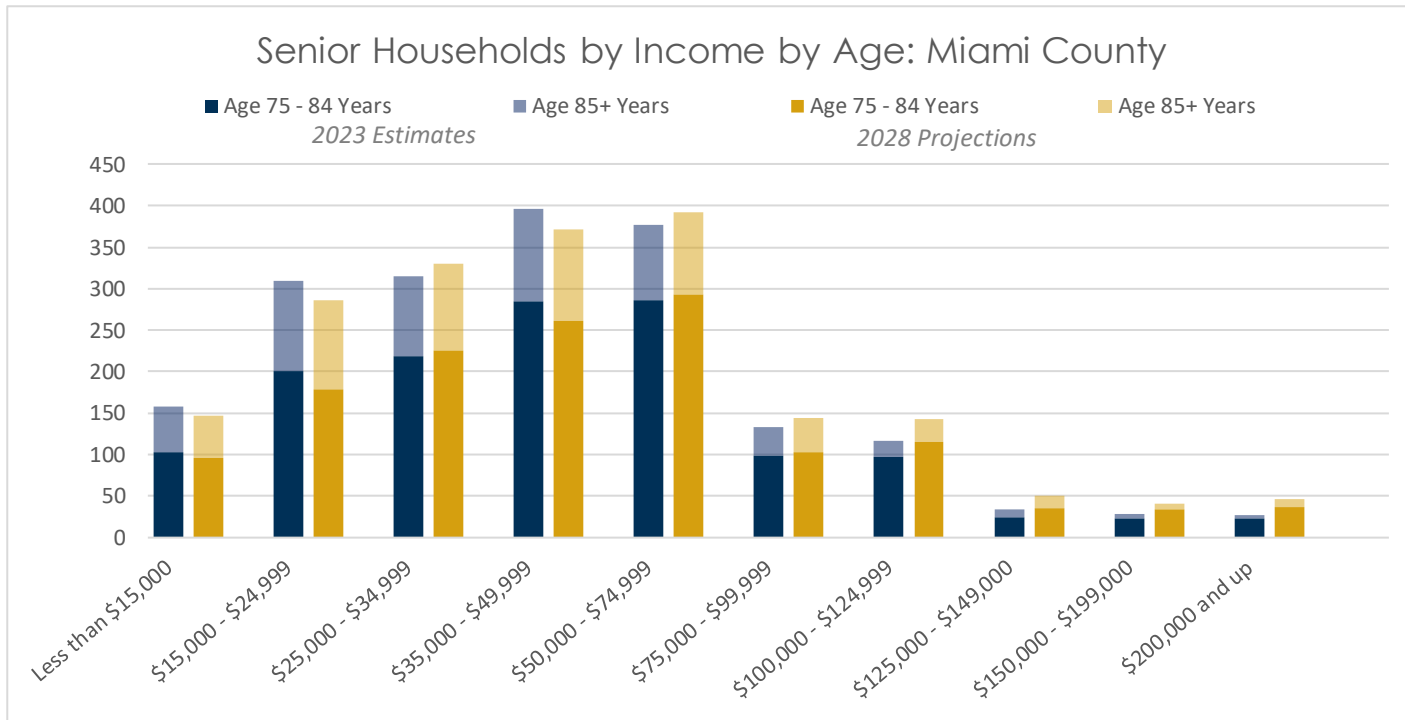
Households by Income



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



Households by Age



When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections through 2028 indicate income growth with the largest group earning \$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 Miami County, 25.5% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Miami County	3,207
Renter HH paying 40 to 49% of income	135
Renter HH paying 50% or more of income	684
<i>Total rent overburdened</i>	819
Percentage	25.5%

The chart below reflects the number of renter households in substandard housing. In Miami County, 3.1% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Miami County	13,069
Owner-occupied lacking plumbing facilities	31
Owner-occupied lacking kitchen facilities	33
Renter-occupied lacking plumbing facilities	185
Renter-occupied lacking kitchen facilities	160
<i>Total households with substandard units</i>	409
Percentage	3.1%



Supply – Independent Living

Table of senior housing, with survey data

Miami County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Farmington Estates II	Peru	48	NA			48
LIHTC	<i>None</i>						0
Market Rate	Wabash River Commons	Peru	32	30	93.8%		32

Planned Units

Geography	Notes
Miami County	None planned in the area under the jurisdiction of the Miami County Plan Commission
Converse	None planned
Bunker Hill	None planned
Peru	<i>Wabash River Commons.</i> New market-rate development opened in 2023 with 180 units. Some of the units are set aside for seniors 55 and older. (Note: This is included in the independent living supply.)



Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Miami County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Aperian Care Peru	Peru	92	87	NA	92	ISDH report 1/17/22
RCF	Aperion Estates Peru	Peru	76	31	76	NA	ISDH report 8/6/20
RCF and SNF	Blair Ridge Health Campus	Peru	87	64	32	55	
SNF	Hickory Creek at Peru	Peru	36	24	NA	36	
SNF	Waters of Peru Skilled Nursing Facility	Peru	130	37	NA	130	Formerly Miller's Merry Manor. ISDH report 7/5/23.

Housing Demand

Income Parameters

Miami 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
	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.

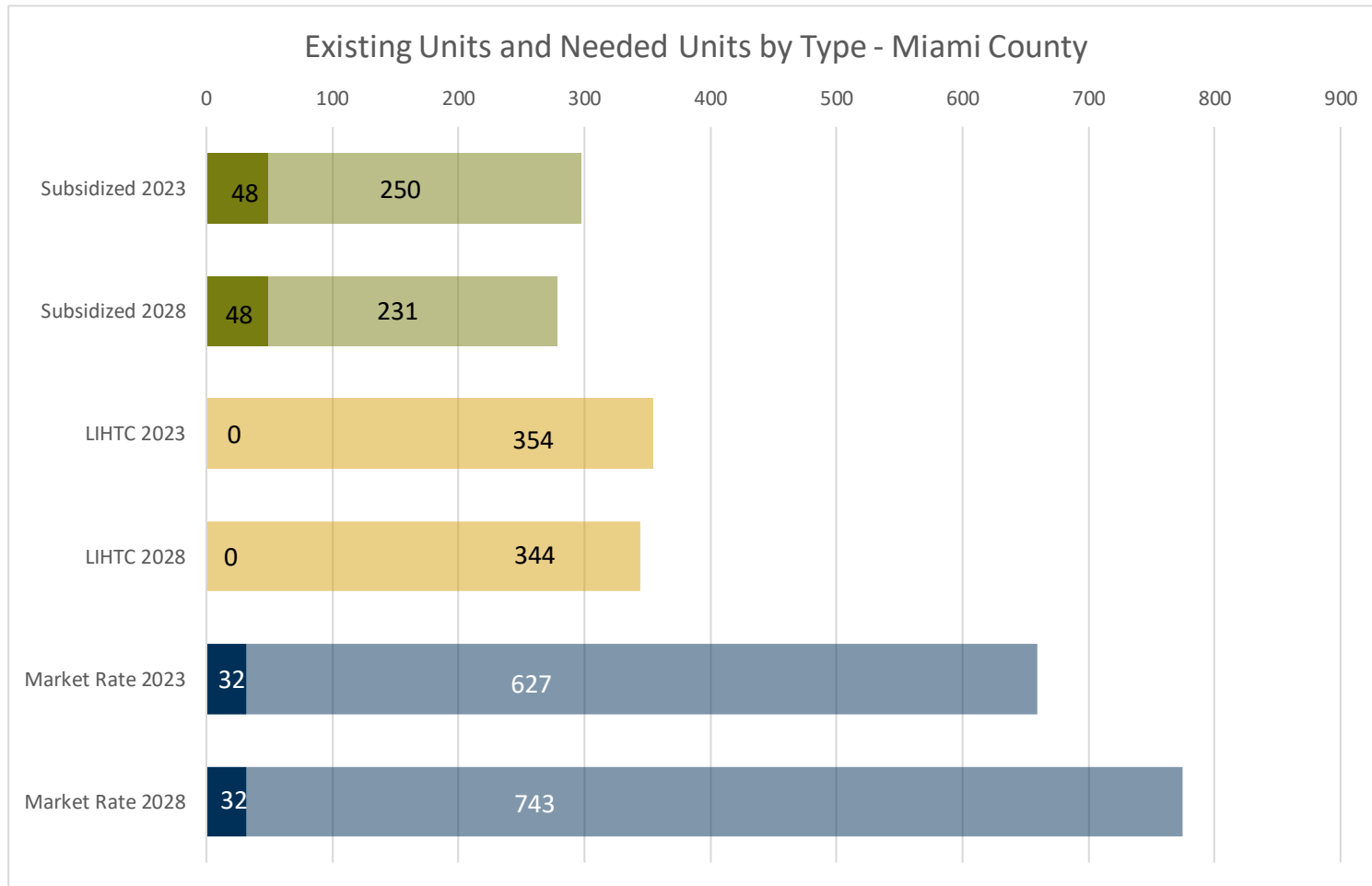
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	33,731	
Estimate, Total, Male	17,543	
Estimate, Total, Male, 75 years and older	1,074	100.0%
Estimate, Total, Male, 75 years and older, with a disability	495	46.1%
Estimate, Total, Female	16,188	
Estimate, Total, Female, 75 years and older	1,368	100.0%
Estimate, Total, Female, 75 years and older, with a disability	717	52.4%
Estimate, Total, Male & Female, 75 years and older	2,442	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,212	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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



The strongest demand is for market rate senior housing. Miami County lacks any senior LIHTC 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: Miami County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
Maximum Income	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
Senior renters 55+ in income bracket	284	328	572	267	319	684
Plus						
Senior Homeowners in this income bracket (a)	586	1,176	3,835	517	1,109	4,014
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	13	27	87	12	25	91
Equals						
Total Demand	298	354	659	279	344	775
Less existing units	48	0	32	48	0	32
Less planned units	0	0	0			
Equals						
Net Demand	250	354	627	231	344	743
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,229	1,353			
Total senior 55+ owner households		5,846	5,992			
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: Miami 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	735	1,223		708	1,273	
(B) Persons 85+ income eligible			785			832
(C) Percent of persons 75+ with a disability	49.6%	49.6%	49.6%	49.6%	49.6%	49.6%
Income-eligible persons 75+ with a disability	365	607	389	352	632	413
<i>calculation A * C</i>						
<i>calculation B * C</i>						
Total Demand	365	607	389	352	632	413
<i>Demand for RCF units are summed</i>	972			983		
Less existing beds	108		313	108		313
Less planned beds						
Equals						
Net Demand	864		76	875		100
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,997	2,047			
Total senior population 85+		794	847			

In 2023, 365 residents need Medicaid Waivers to pay for Residential Care services.



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.

Bed Need Analysis with ISDH Bed Need Rate: Miami County		
	2023	2028
Population 65+ (A)	6,983	7,740
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	202	224
Supply (D)	313	313
<i>Net demand (D - C)</i>	<i>-111</i>	<i>-89</i>

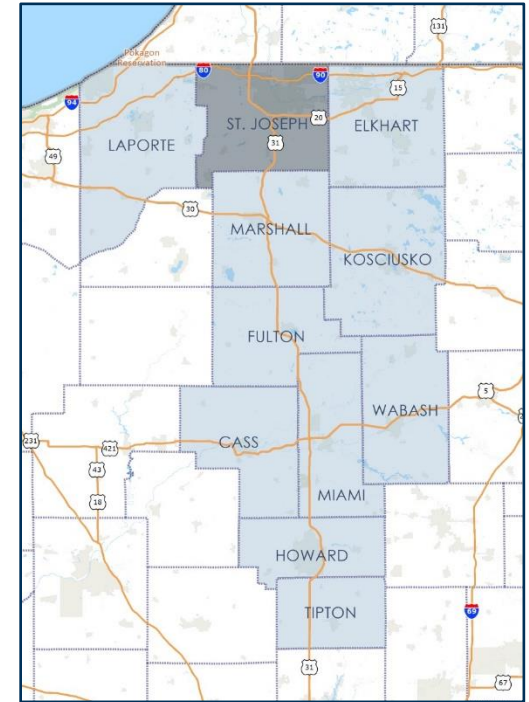
The ISDH report for July 1, 2023, shows Miami County to have projected Comprehensive Care Bed Need of -108 for seniors 65 and older.



St. Joseph County

Key Findings

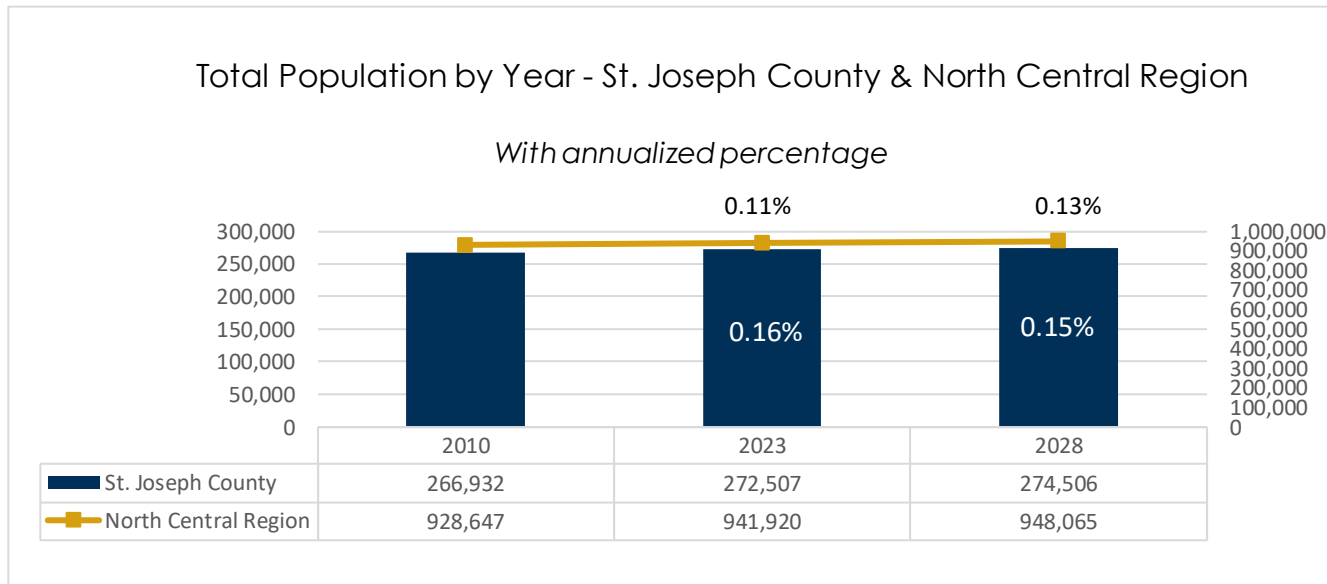
- The county shows small steady growth in population, similar to the North Central Region.
- Very strong growth is shown in the 65 to 74 age group. The population aged 55 to 64 is projected to decline by 2028.
- A decline in the population aged 55 to 64 contributes to a lower growth rate for the total senior population from 2023 to 2028.
- Total households are increasing. Senior households in both the 55+ and 62+ age groups are growing at a faster rate than total households.
- An increase in owners and renters 62 and older is reflected. Renters younger than 55 are also showing a slight increase.
- In 2023, the largest group of households earns \$75,000 to \$100,000. Projections for 2028 show this trend continues.
- When households are filtered to age 75 and older, the largest group currently earns \$15,000 to \$24,999. In 2028, the trend continues.
- St. Joseph County has 5 senior LIHTC properties and 1 senior market rate property. Substantial unmet demand remains for all types of independent senior housing.
- St. Joseph County exhibits strong demand for Residential Care Facilities. In 2023, 2,876 residents require Medicaid Waivers to pay for services.





Demographics

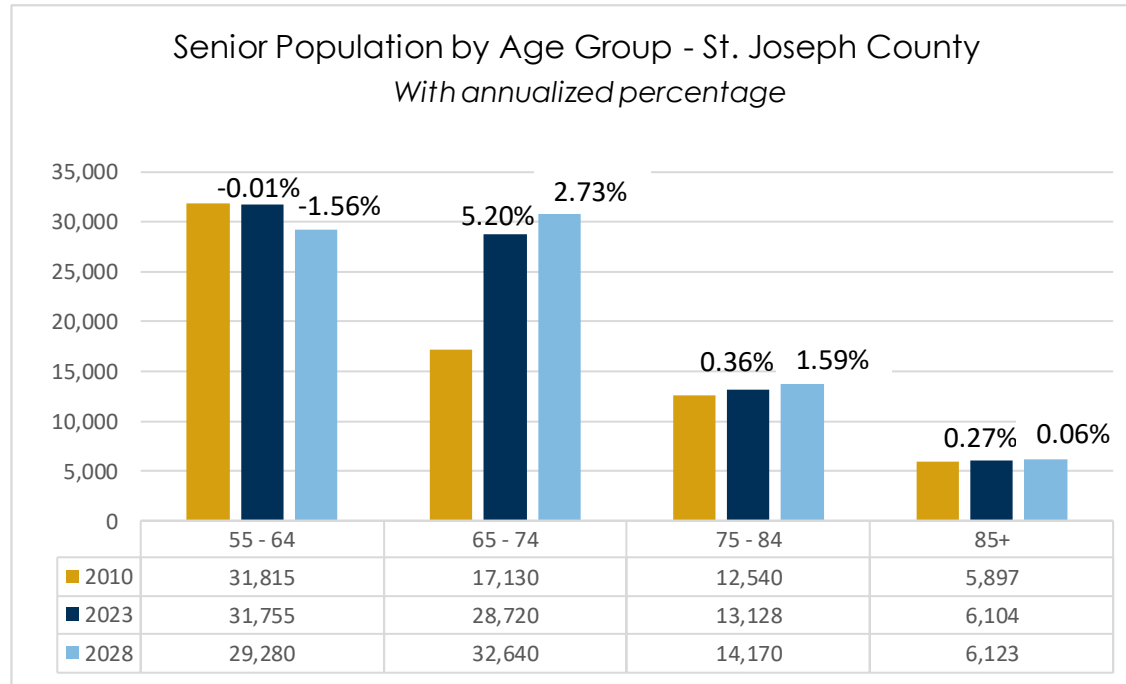
Total Population



The county shows slow, steady growth in population size, similar to the North Central Region.



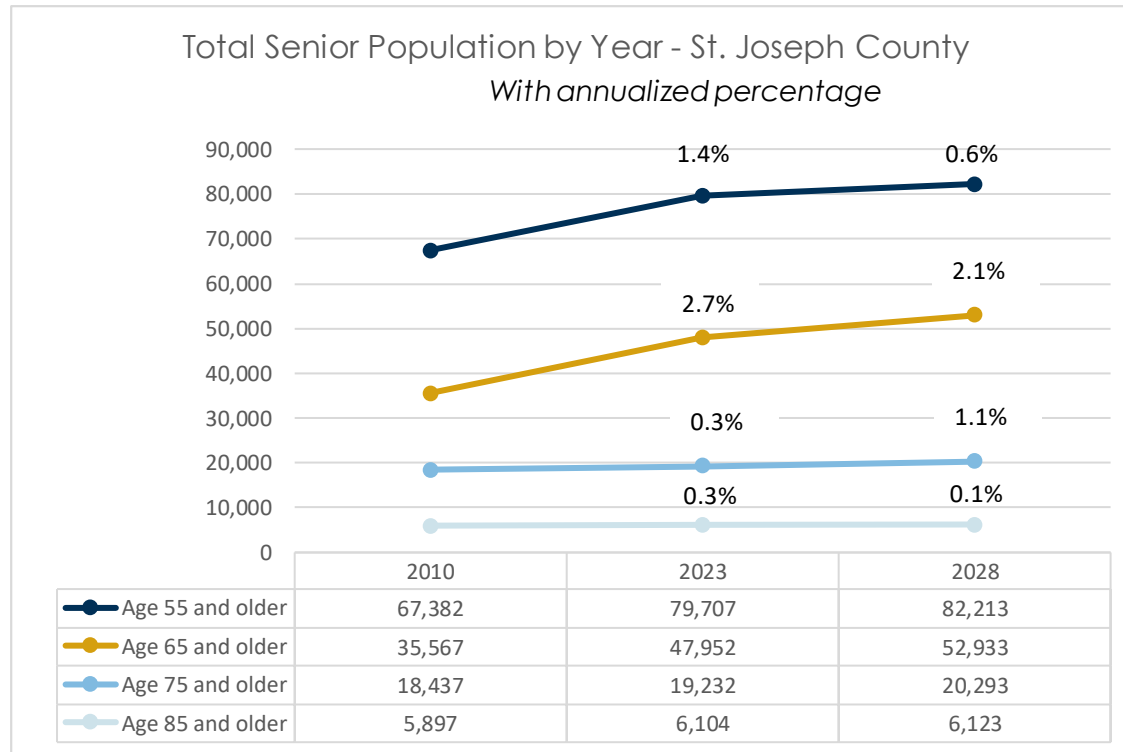
Population by Age Group



Very strong growth is shown in the 65 to 74 age group. The population aged 55 to 64 is projected to decline by 2028.



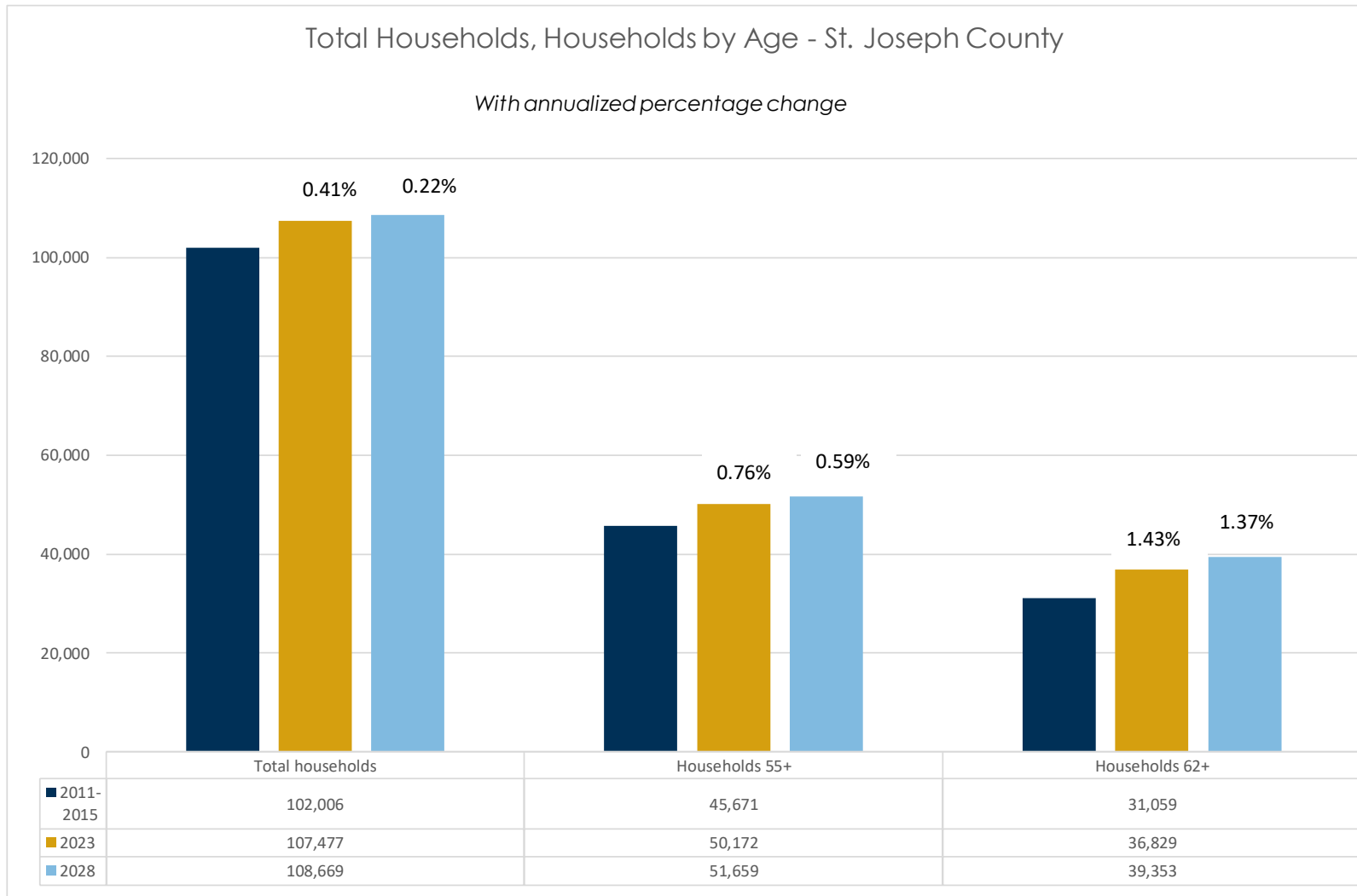
Total Senior Population by Year



A decline in the population aged 55 to 64 contributes to a lower growth rate for the total senior population from 2023 to 2028.



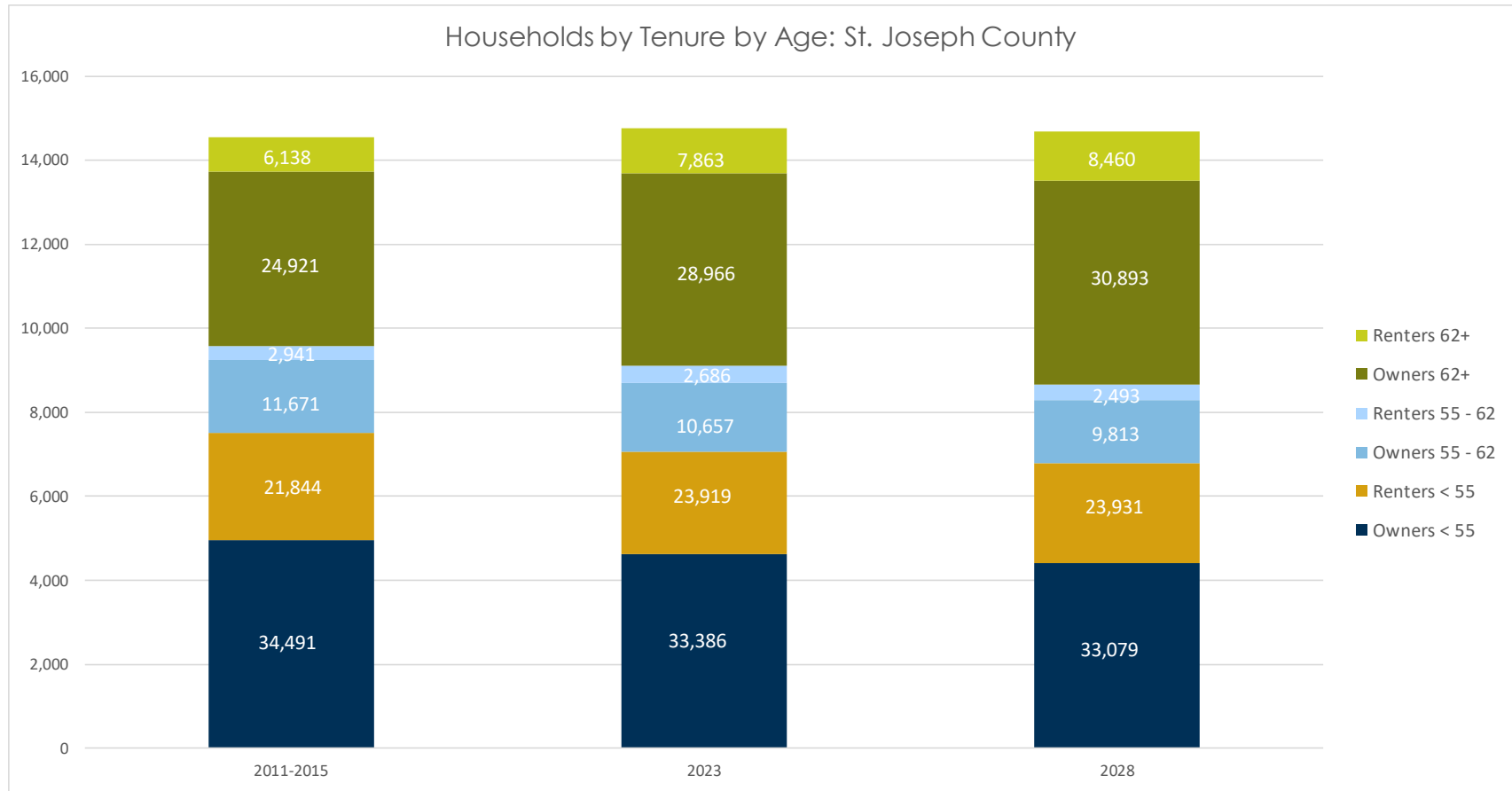
Households



Total households are increasing. Senior households in both the 55+ and 62+ age groups are growing at a faster rate.



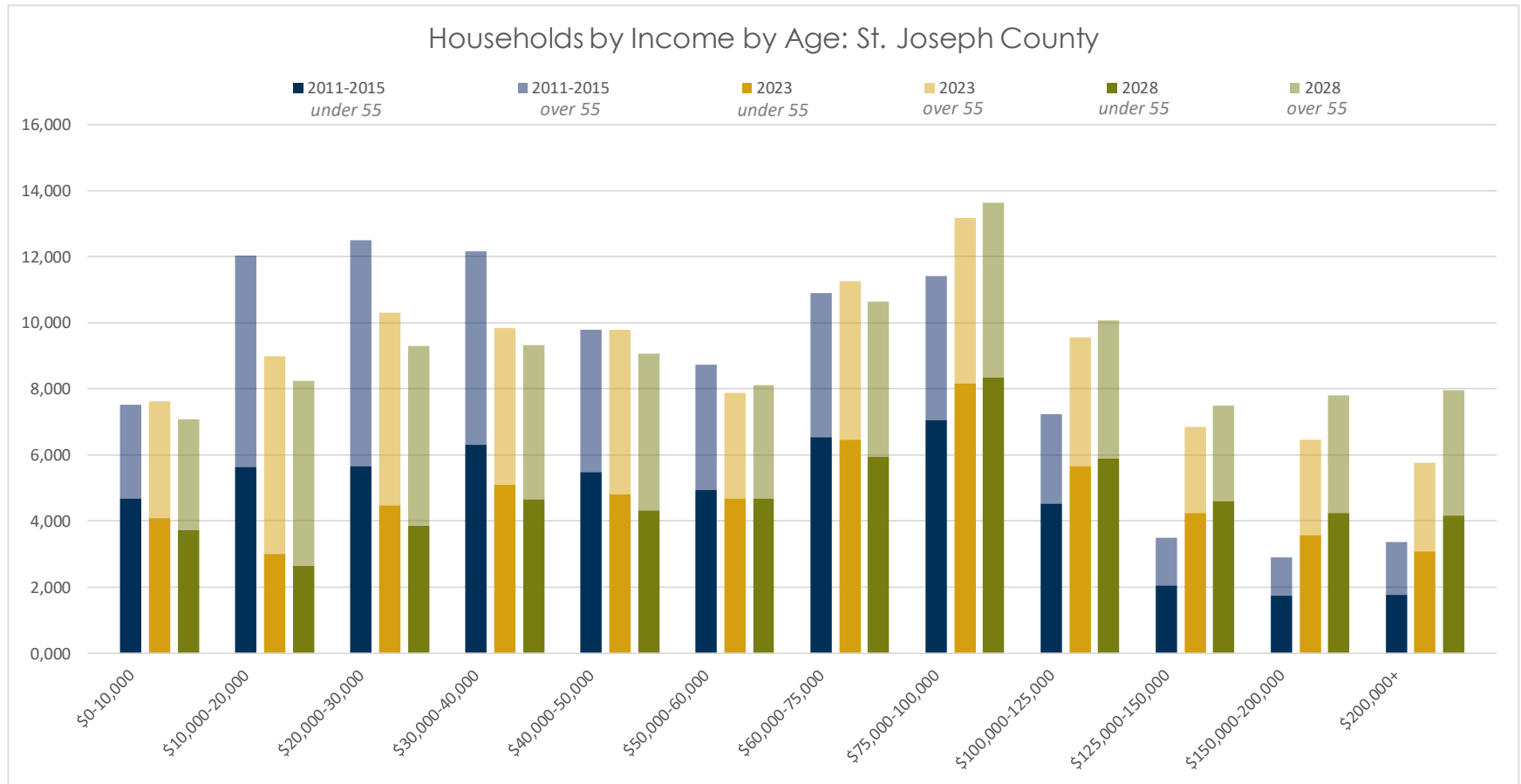
Households by Tenure



An increase in owners and renters 62 and older is reflected. Renters younger than 55 are showing a slight increase.



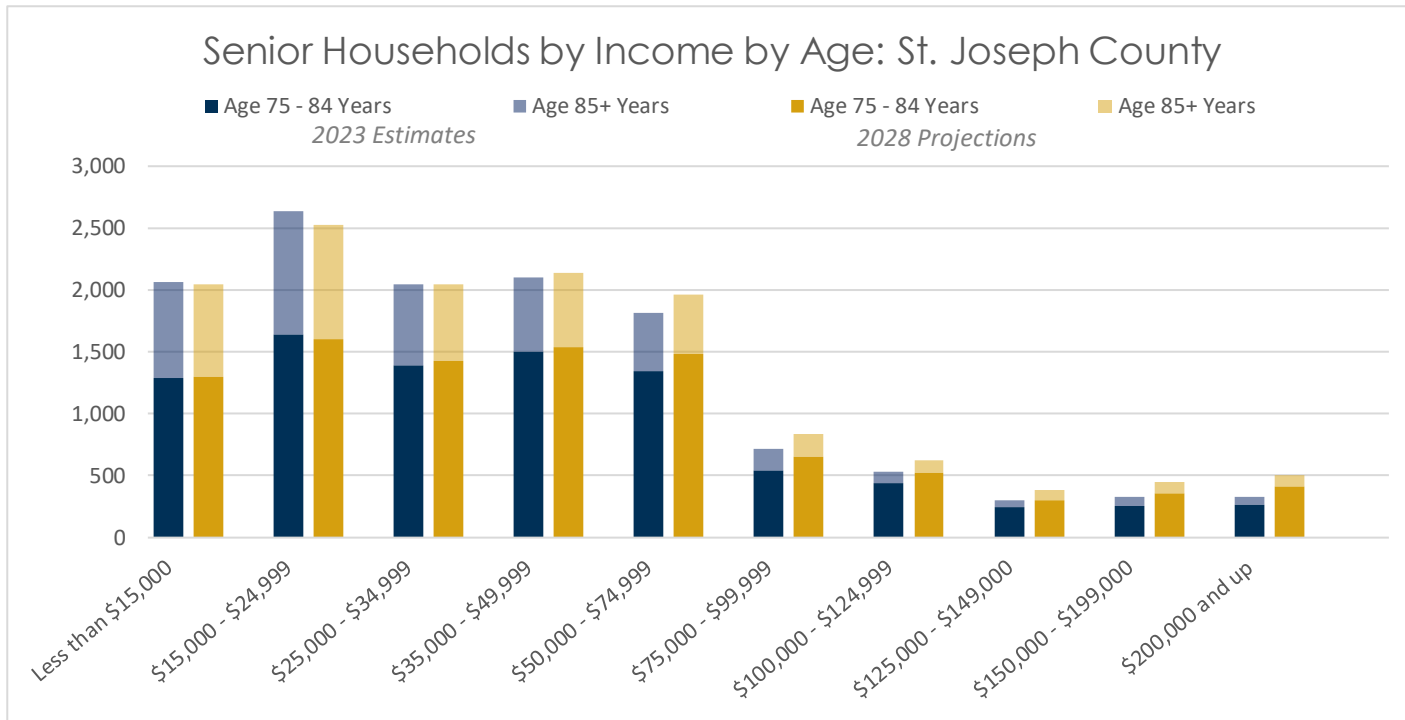
Households by Income



In 2023, the largest group of households earns \$75,000 to \$100,000. Projections for 2028 show this trend continues.



Households by Age



When households are filtered to age 75 and older, the largest group currently earns \$15,000 to \$24,999. In 2028, the 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 St. Joseph County, 31.8% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in St. Joseph County	34,243
Renter HH paying 40 to 49% of income	2,982
Renter HH paying 50% or more of income	7,903
<i>Total rent overburdened</i>	10,885
Percentage	31.8%

The chart below reflects the number of renter households in substandard housing. In St. Joseph County, 0.9% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in St. Joseph County	107,466
Owner-occupied lacking plumbing facilities	182
Owner-occupied lacking kitchen facilities	193
Renter-occupied lacking plumbing facilities	139
Renter-occupied lacking kitchen facilities	429
<i>Total households with substandard units</i>	943
Percentage	0.9%



Supply - Independent Living

St. Joseph County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	23 South	Walkerton	22	22	100.0%	✓	928
	AHEPA 100	South Bend	50	50	100.0%	✓	
	AHEPA Penelope 60	Mishawaka	50	NA			
	Chicago Trail Village	New Carlisle	102	NA			
	Fairington Apts South Bend	South Bend	201	201	100.0%	✓	
	Karl King Tower	South Bend	219	219	100.0%		
	Lasalle Park Homes li	South Bend	42	NA			
	Mishawaka	Mishawaka	50	50	100.0%		
	Prairie Apartments I	South Bend	108	NA			
	Saint Joseph Tower	South Bend	84	NA			
	Trinity Tower				NA		
LIHTC	Heritage Place at LaSalle Square	South Bend	72	72	100.0%	✓	363
	Historic Rushton Apartments	South Bend	23	22	95.7%	✓	
	Mishawaka River Center	Mishawaka	32	32	100.0%	✓	
	The Robertson's Building	South Bend	92	92	100.0%	✓	
	The Preserve at Fir Road	Mishawaka	144	144	100.0%	✓	
Market Rate	Whispering Pine	Mishawaka	192	192	100.0%		192



Planned Units

Geography	Notes
South Bend	<i>Ellipsis Memory Care.</i> Memory care facility to provide 40 units with a target completion in April 2024.
South Bend	<i>KCG Development.</i> KCG Development applied for LIHTC tax credits for 50 units of senior housing in July 2023. The application was not successful. No more details are available.
Mishawaka	<i>Clare Bridge at Granger.</i> The developer of Brookdale Granger is proposing an addition to Brookdale Granger of 30-bed memory care facility west of the existing Brookdale Granger Assisted Living. The project was put on hold in January 2021 and the Mishawaka Planning Department has no more information about the status.



Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

St. Joseph County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Belltower Health & Rehabilitation Center	Granger	100	88	NA	100	
SNF	Briarcliff Health & Rehabilitation Center	South Bend	131	92	NA	131	ISDH report 11/4/23
SNF	Brickyard Healthcare - Fountainview Care Center	Mishawaka	130	74	NA	130	Formerly Golden Living Center - Fountainview. ISDH report 1/20/23.
SNF	Brickyard Healthcare - Twelfth Street Care Center	Mishawaka	87	83	NA	87	Formerly Golden Living Center - Mishawaka.
RCF	Brookdale Granger	Granger	66	28	66	NA	ISDH report 1/16/23
RCF	Brookdale South Bend	South Bend	56	26	56	NA	ISDH report 7/10/23
SNF	Cardinal Nursing And Rehabilitation Center	South Bend	144	80	NA	144	ISDH report 1/11/22
RCF	Cedarhurst Of Edison Lakes	Mishawaka	138	88	138	NA	ISDH report 1/2/24
SNF	Creekside Village	Mishawaka	100	70	NA	100	ISDH report 1/11/22
RCF	Grand Emerald Place	South Bend	96	59	96	NA	ISDH report 3/3/23
RCF and SNF	Hamilton Grove	New Carlisle	218	102	133	85	ISDH report 7/10/23
SNF	Healthwin	South Bend	153	111	NA	153	ISDH report 1/2/24
RCF	Hellenic Senior Living Of Mishawaka	Mishawaka	157	133	157	NA	ISDH report 7/1/22
RCF	Heritage Point Alzheimer'S Special Care Center	Mishawaka	66	25	66	NA	ISDH report 2/14/21. All beds are Alzheimer beds.
RCF and SNF	Holy Cross Village At Notre Dame Inc	Notre Dame	128	86	76	52	ISDH report 1/18/23
SNF	Majestic Care Of South Bend	South Bend	103	85	NA	103	ISDH report 6/26/23
SNF	Miller'S Merry Manor	New Carlisle	70	48	NA	70	ISDH report 1/3/23



St. Joseph County: Licensed Properties, Continued

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Miller'S Merry Manor	Walkerton	107	33	NA	107	ISDH report 1/9/23
RCF and SNF	Milton Home, The	South Bend	62	41	28	34	ISDH report 8/10/23
RCF	Morning View Nursing And Rehabilitation Center	South Bend	92	54	92	NA	ISDH report 7/13/21
RCF	North Woods Village At Edison Lakes	Mishawaka	62	54	62	NA	ISDH report 1/2/24
RCF	Primrose Of Mishawaka	Mishawaka	45	41	45	NA	
RCF	Providence Home by Fir	Mishawaka	28	16	28	NA	ISDH report 12/18/23
SNF	Sanctuary At Holy Cross	South Bend	168	122	NA	168	ISDH report 1/17/19
RCF	Sanctuary At St Paul'S	South Bend	181	78	181	NA	ISDH report 8/22/23
RCF	Silver Birch Of Mishawaka	Mishawaka	125	114	125	NA	ISDH report 7/20/22. Affordable assisted living.
RCF and SNF	Southfield Village	South Bend	138	96	78	60	ISDH report 1/2/24
RCF	Storypoint Granger	Granger	147	121	147	NA	ISDH report 8/22/23
RCF	Tanglewood Trace	Mishawaka	149	70	149	NA	ISDH report 7/10/23
SNF	Trailpoint Village	South Bend	183	94	NA	183	ISDH report 3/1/23
RCF	Vannoni Living Center	Mishawaka	49	47	49	NA	Income based, operated by the Mishawaka Housing Authority. ISDH report 7/20/23. Identified as Community Development Corp of Mishawaka with ISDH.
RCF and SNF	Wellbrooke Of South Bend	South Bend	119	81	49	70	ISDH report 9/25/23
SNF	West Bend Nursing And Rehabilitation	South Bend	157	60	NA	157	ISDH report 12/18/23
RCF	Wood Ridge Assisted Living	South Bend	85	38	85	NA	ISDH report 1/14/21



Housing Demand

Income Parameters

St. Joseph County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,830
	LIHTC	60%	\$19,831	\$39,660
	Market rate	300%	\$39,661	\$198,300
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$198,300
	Nursing Facility		\$0	\$198,300

Disability Percentage

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

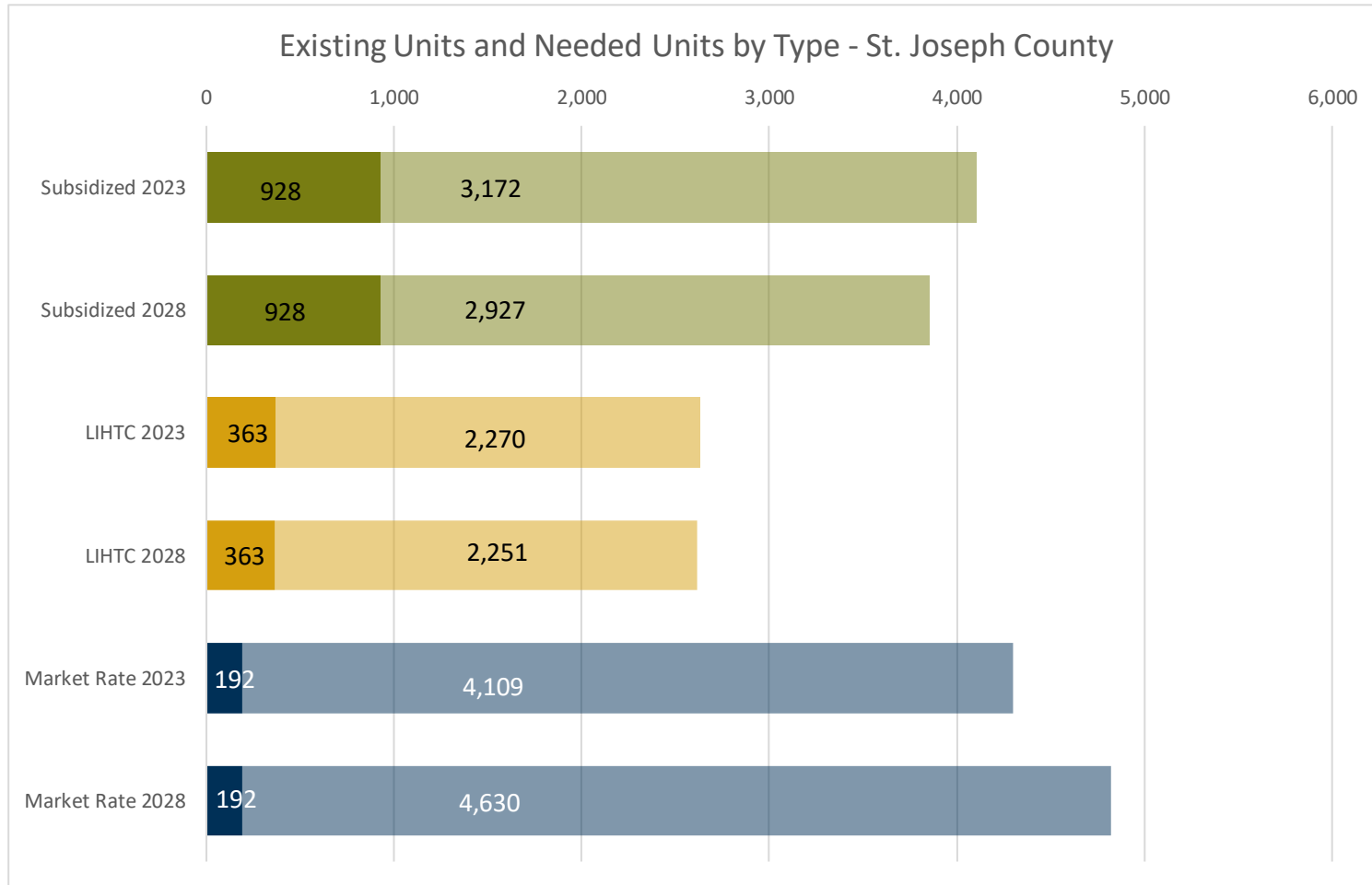
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	269,860	
Estimate, Total, Male	132,076	
Estimate, Total, Male, 75 years and older	6,977	100.0%
Estimate, Total, Male, 75 years and older, with a disability	3,508	50.3%
Estimate, Total, Female	137,784	
Estimate, Total, Female, 75 years and older	10,295	100.0%
Estimate, Total, Female, 75 years and older, with a disability	4,467	43.4%
Estimate, Total, Male & Female, 75 years and older	17,272	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	7,975	46.2%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



St. Joseph County has only 5 senior LIHTC properties and 1 senior market rate property. Substantial unmet demand exists for all types of 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.

Demand Analysis - Independent Living Rental Properties: St. Joseph County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,831	\$39,661	\$0	\$19,831	\$39,661
Maximum Income	\$19,830	\$39,660	\$198,300	\$19,830	\$39,660	\$198,300
Senior renters 55+ in income bracket	3,977	2,451	3,764	3,738	2,442	4,266
Plus						
Senior Homeowners in this income bracket (a)	5,451	8,045	23,715	5,133	7,610	24,543
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	124	182	538	116	173	556
Equals						
Total Demand	4,100	2,633	4,301	3,855	2,614	4,822
Less existing units	928	363	192	928	363	192
Less planned units	0	0	0			
Equals						
Net Demand	3,172	2,270	4,109	2,927	2,251	4,630
Demand Calculation Inputs - HISTA 2023 and 2028						
Total senior 55+ renter households		10,549	10,953			
Total senior 55+ owner households		39,623	40,706			
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: St. Joseph 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	\$198,300	\$198,300	\$33,948	\$198,300	\$198,300	
(A) Persons 75 - 84 income eligible	6,229	6,658		6,266	7,488		
(B) Persons 85+ income eligible			5,840			5,763	
(C) Percent of persons 75+ with a disability	46.2%	46.2%	46.2%	46.2%	46.2%	46.2%	
Income-eligible persons 75+ with a disability	2,876	3,074	2,697	2,893	3,457	2,661	
<i>calculation A * C</i>							
<i>calculation B * C</i>							
Total Demand	2,876	3,074	2,697	2,893	3,457	2,661	
<i>Demand for RCF units are summed</i>	5,950			6,351			
Less existing beds	788		1,934	828		1,934	
Less planned beds	40						
Equals							
Net Demand	5,122		763	5,523		727	
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028				
Total senior population 75 - 84		13,291	14,382				
Total senior population 85+		5,941	5,911				

St. Joseph County exhibits strong demand for Residential Care Facilities. In 2023, 2,876 residents require Medicaid Waivers to pay for services.



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.

Bed Need Analysis with ISDH Bed Need Rate: St. Joseph County		
	2023	2028
Population 65+ (A)	47,952	52,933
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	1,387	1,531
Supply (D)	1,934	1,934
<i>Net demand (D - C)</i>	<i>-547</i>	<i>-403</i>

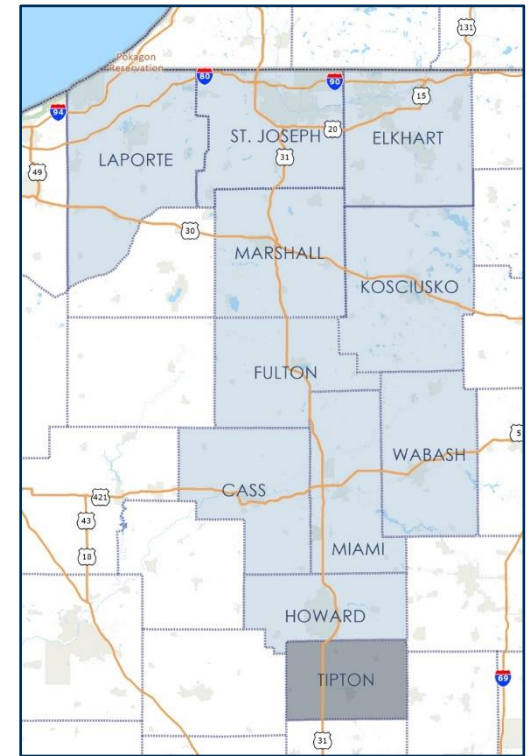
The ISDH report for July 1, 2023, shows St. Joseph County to have projected Comprehensive Care Bed Need of -435 for seniors 65 and older.



Tipton County

Key Findings

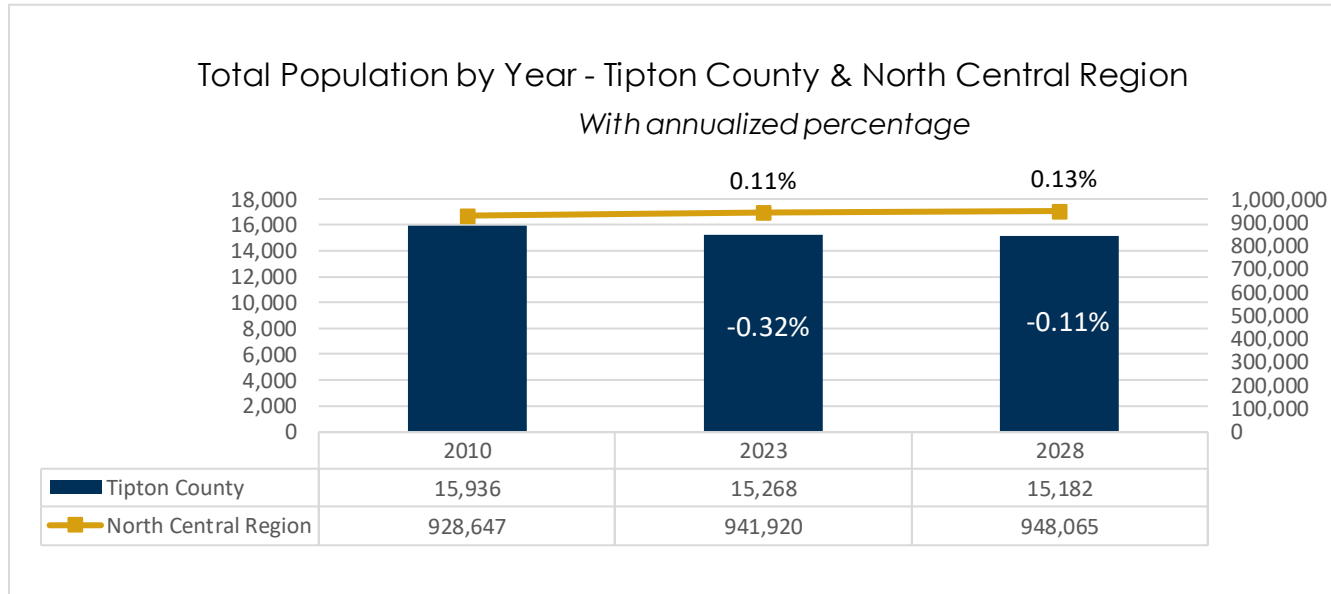
- Tipton County currently has a declining population. Projections for 2028 indicate a shift toward stability.
- Strong population growth is visible across age groups 65-74 and 75-84.
- Growth is visible among all senior populations from 2023 to 2028. The 65 and older age group reflects the strongest population growth rate.
- Total household growth is declining. However, increases are reflected across households both 55+ and 62+.
- Moderate growth is evident among owners and renters aged 62+. Renters aged 55-62 are also increasing slightly. Conversely, both owners and renters younger than 55 are declining, as well as owners aged 55-62.
- In 2023, the largest household group earns \$100,000 to \$125,000. Projections for 2028 indicate the largest household group will earn \$150,000 to \$200,000.
- For households 75 and older, the largest group currently earns \$35,000 to \$49,999. Projections for 2028 indicate no changes in this income level.
- Tipton County has the lowest disability rate in the region.
- Tipton County has very few senior rental options. Demand is evident for all types of independent living, particularly market rate housing.
- The county has substantial demand for Residential Care Facilities. In 2023, 408 residents require Medicaid Waivers to pay for services.





Demographics

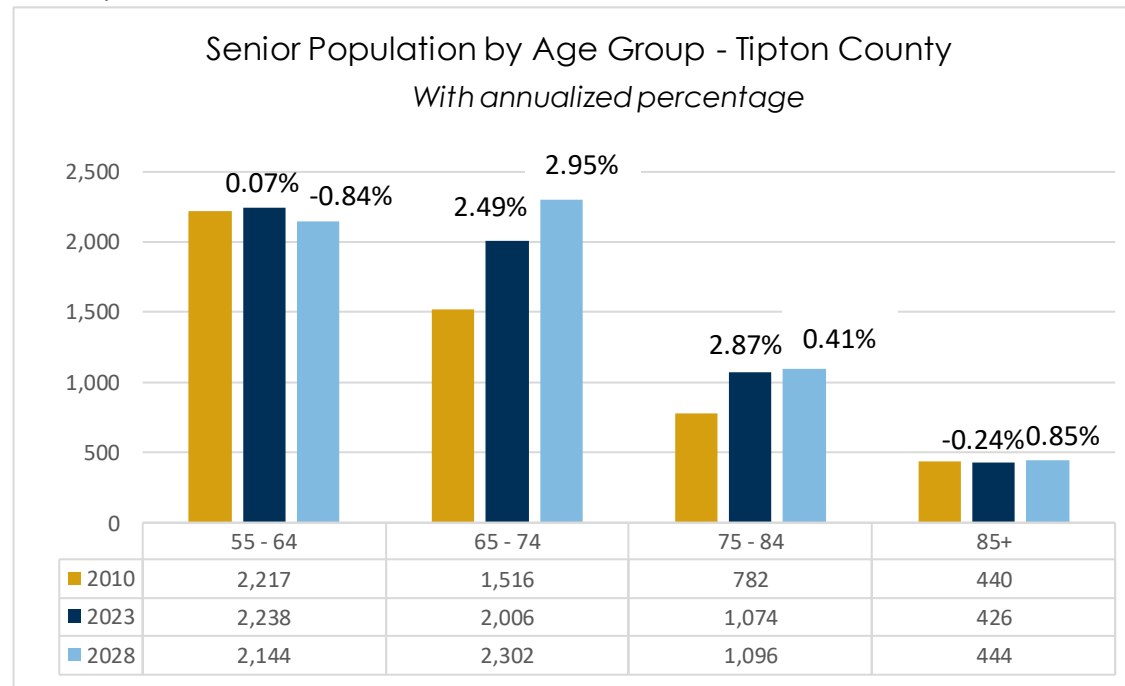
Total Population



Tipton County has a declining population. Projections for 2028 indicate a shift toward stability.



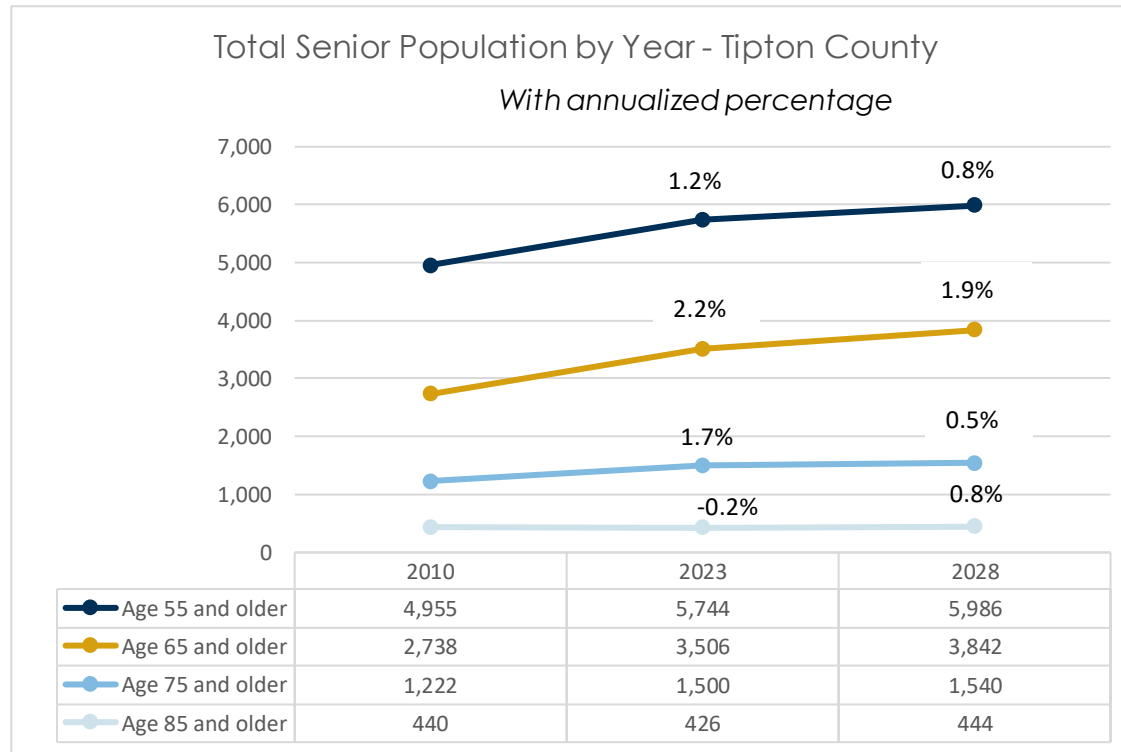
Population by Age Group



Strong population growth is visible across groups aged 65-74 and 75-84.



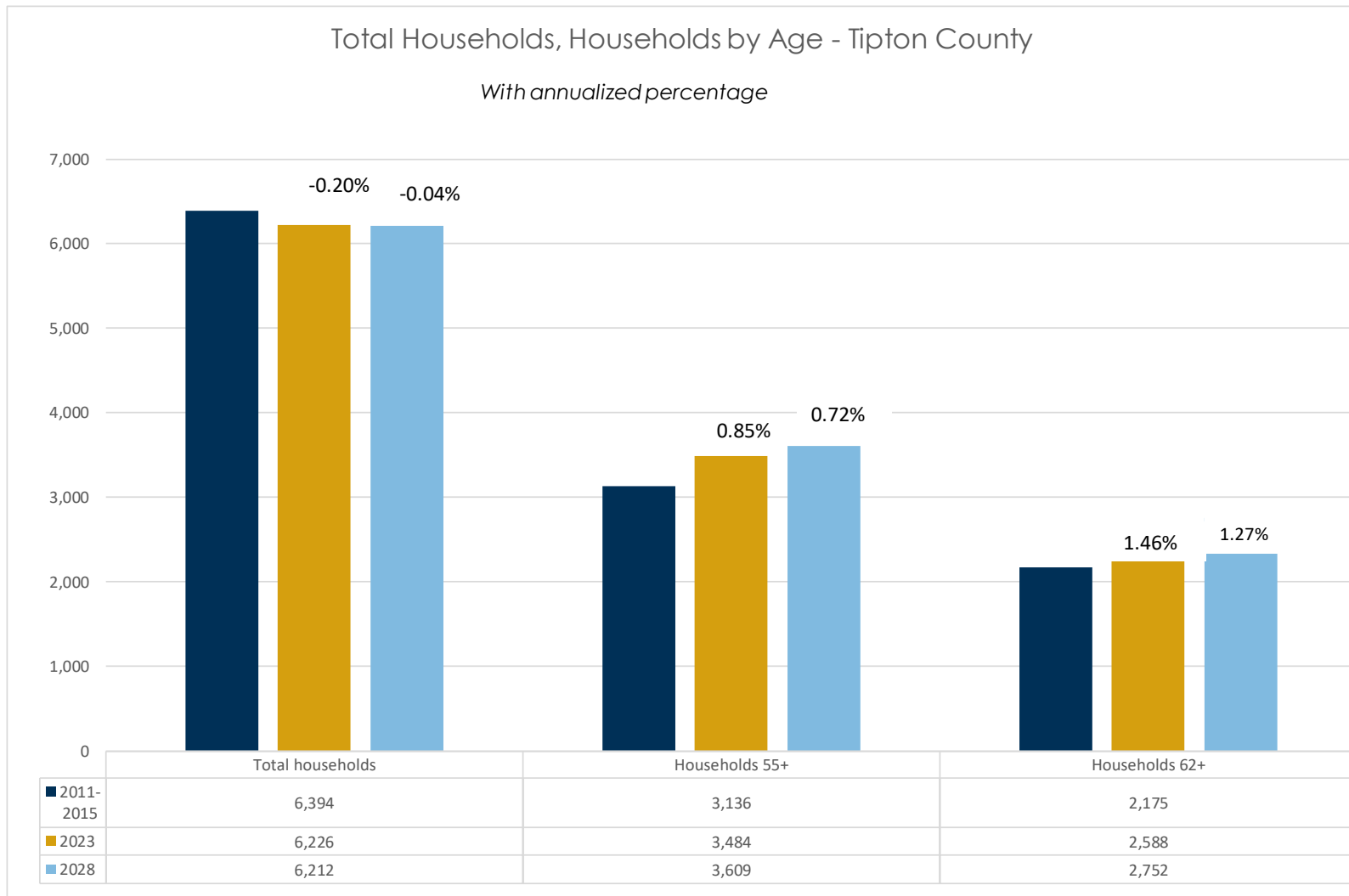
Total Senior Population by Year



Growth is visible across all senior populations from 2023 to 2028, especially in the 65 and older age group.



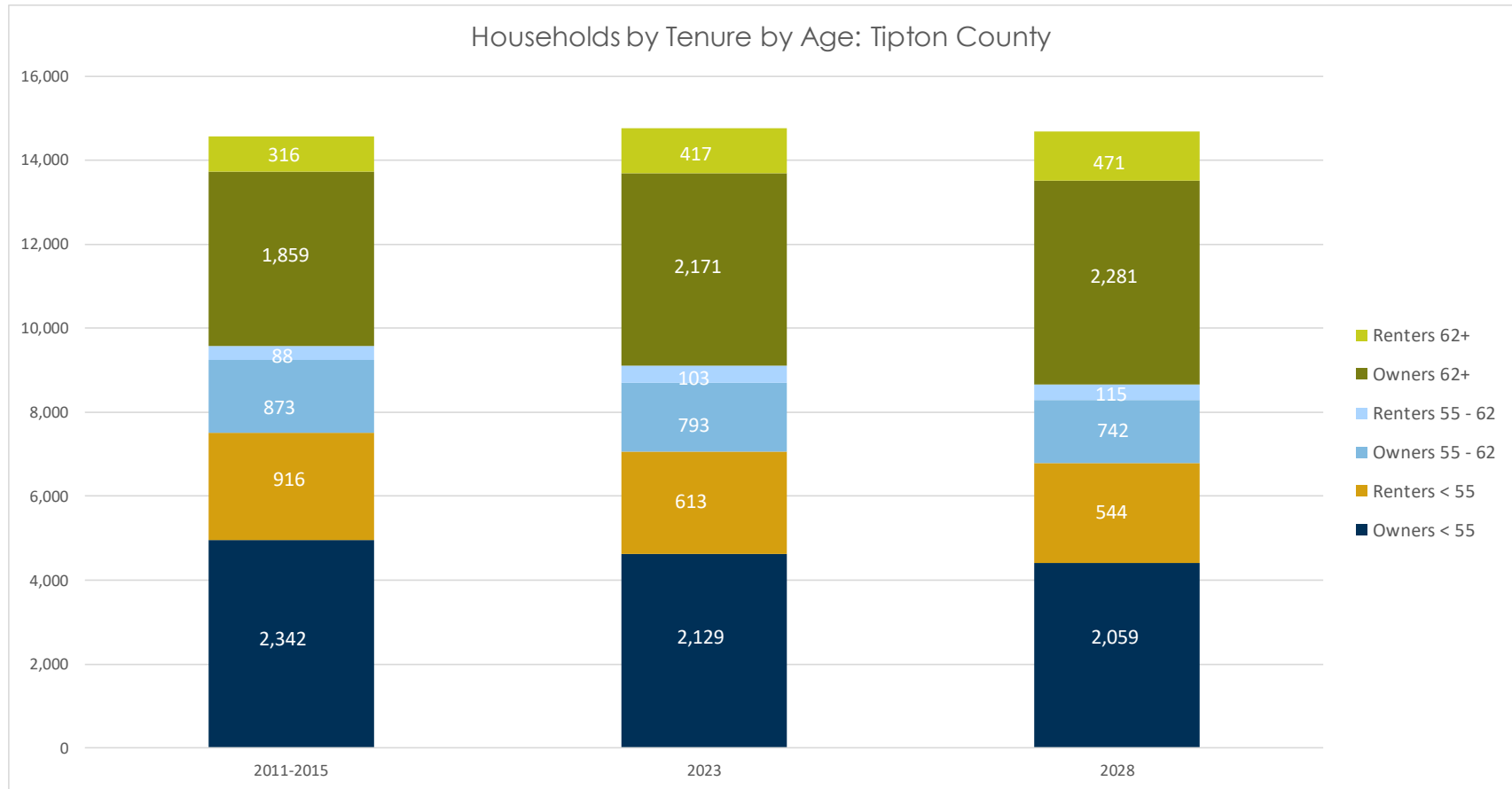
Households



The total household population is slightly declining. However, growth is evident across households 55+ and 62+.



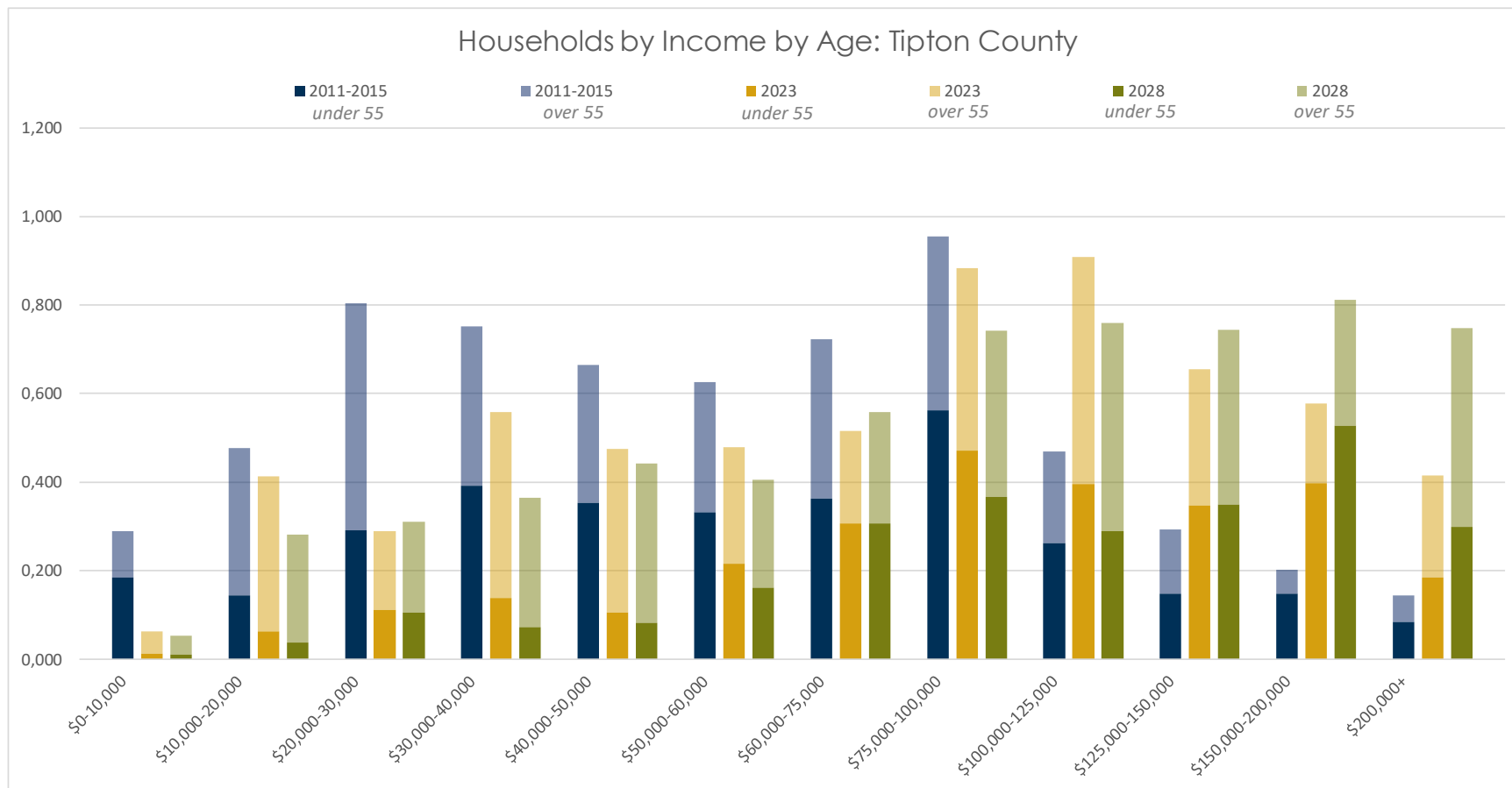
Households by Tenure



Moderate growth is evident among owners and renters aged 62+. A population decline is indicated in both owners and renters aged 55-62 and households younger than 55.



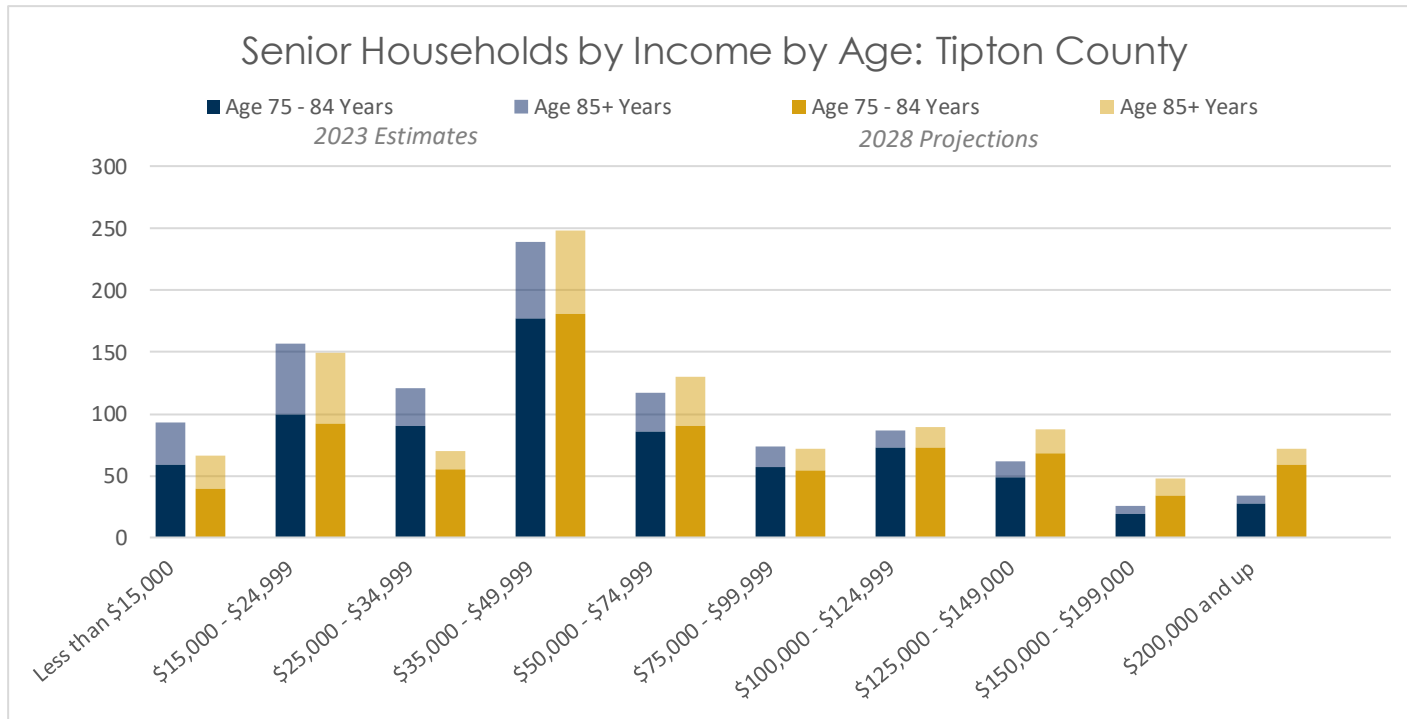
Households by Income



In 2023, the largest household group earns \$100,000 to \$125,000. Projections for 2028 indicate the largest household group will earn \$150,000 to \$200,000.



Households by Age



For households 75 and older, the largest group currently earns \$35,000 to \$49,999. Projections for 2028 indicate no changes in this income level.



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 Tipton County, 7.9% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Tipton County	1,184
Renter HH paying 40 to 49% of income	12
Renter HH paying 50% or more of income	82
<i>Total rent overburdened</i>	94
Percentage	7.9%

The chart below reflects the number of renter households in substandard housing. In Tipton County, 1.3% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Tipton County	6,170
Owner-occupied lacking plumbing facilities	8
Owner-occupied lacking kitchen facilities	30
Renter-occupied lacking plumbing facilities	21
Renter-occupied lacking kitchen facilities	21
<i>Total households with substandard units</i>	80
Percentage	1.3%



Supply – Independent Living

Tipton County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Heritage	Tipton	42				42
LIHTC	Tipton Senior	Tipton	49	47	95.9%	✓	49
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Tipton County	None planned in the area under the jurisdiction of the Tipton County Plan Commission.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Tipton County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Miller's Merry Mannor	Tipton	150	104	NA	150	ISDH report 7/5/23



Housing Demand

Income Parameters

Tipton County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,880
	LIHTC	60%	\$20,881	\$41,760
	Market rate	300%	\$41,761	\$208,800
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$208,800
	Nursing Facility		\$0	\$208,800

Disability Percentage

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

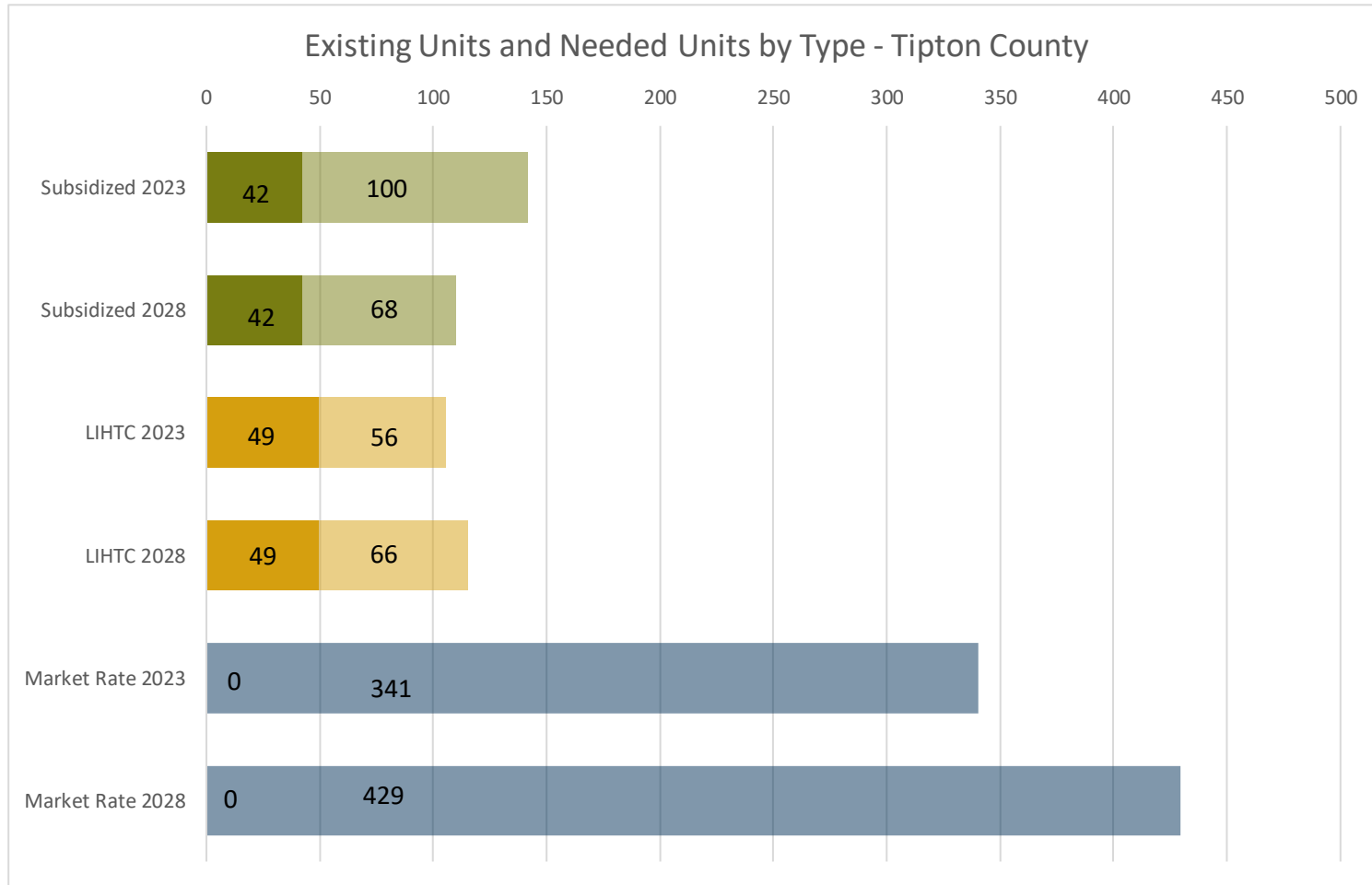
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	15,097	
Estimate, Total, Male	7,541	
Estimate, Total, Male, 75 years and older	546	100.0%
Estimate, Total, Male, 75 years and older, with a disability	289	52.9%
Estimate, Total, Female	7,556	
Estimate, Total, Female, 75 years and older	721	100.0%
Estimate, Total, Female, 75 years and older, with a disability	183	25.4%
Estimate, Total, Male & Female, 75 years and older	1,267	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	472	37.3%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



Tipton County has very few senior rental options. Demand is evident for all types of independent living particularly 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.

Demand Analysis - Independent Living Rental Properties: Tipton County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,881	\$41,761	\$0	\$20,881	\$41,761
Maximum Income	\$20,880	\$41,760	\$208,800	\$20,880	\$41,760	\$208,800
Senior renters 55+ in income bracket	135	93	292	106	105	375
Plus						
Senior Homeowners in this income bracket (a)	280	556	2,128	198	439	2,386
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	6	13	48	4	10	54
Equals						
Total Demand	142	105	341	110	115	429
Less existing units	42	49	0	42	49	0
Less planned units	0	0	0			
Equals						
Net Demand	100	56	341	68	66	429
Demand Calculation Inputs - HISTA 2023 and 2028						
Total senior 55+ renter households		520	586			
Total senior 55+ owner households		2,964	3,023			
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: Tipton 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	\$208,800	\$208,800	\$33,948	\$208,800	\$208,800
(A) Persons 75 - 84 income eligible	356	740		270	843	
(B) Persons 85+ income eligible			404			427
(C) Percent of persons 75+ with a disability	37.3%	37.3%	37.3%	37.3%	37.3%	37.3%
Income-eligible persons 75+ with a disability	133	276	150	101	314	159
<i>calculation A * C</i>						
<i>calculation B * C</i>						
Total Demand	133	276	150	101	314	159
<i>Demand for RCF units are summed</i>	408			415		
Less existing beds	0		150	0		150
Less planned beds						
Equals						
Net Demand	408		0	415		9
Demand Calculation Inputs - HISTA 2023 and 2028			2023	2028		
Total senior population 75 - 84			1,096	1,113		
Total senior population 85+			404	427		

The county has substantial demand for Residential Care Facilities. In 2023, 408 residents require Medicaid Waivers to pay for services. This analysis shows no unmet demand for Skilled Nursing.



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.

Bed Need Analysis with ISDH Bed Need Rate: Tipton County		
	2023	2028
Population 65+ (A)	3,506	3,842
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	101	111
Supply (D)	150	150
<i>Net demand (D - C)</i>	<i>-49</i>	<i>-39</i>

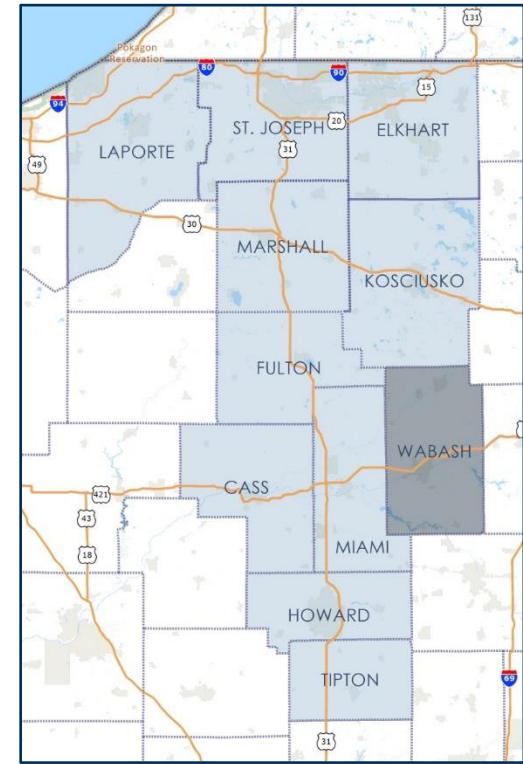
The ISDH report for July 1, 2023, shows Tipton County to have projected Comprehensive Care Bed Need of -41 for seniors 65 and older.



Wabash County

Key Findings

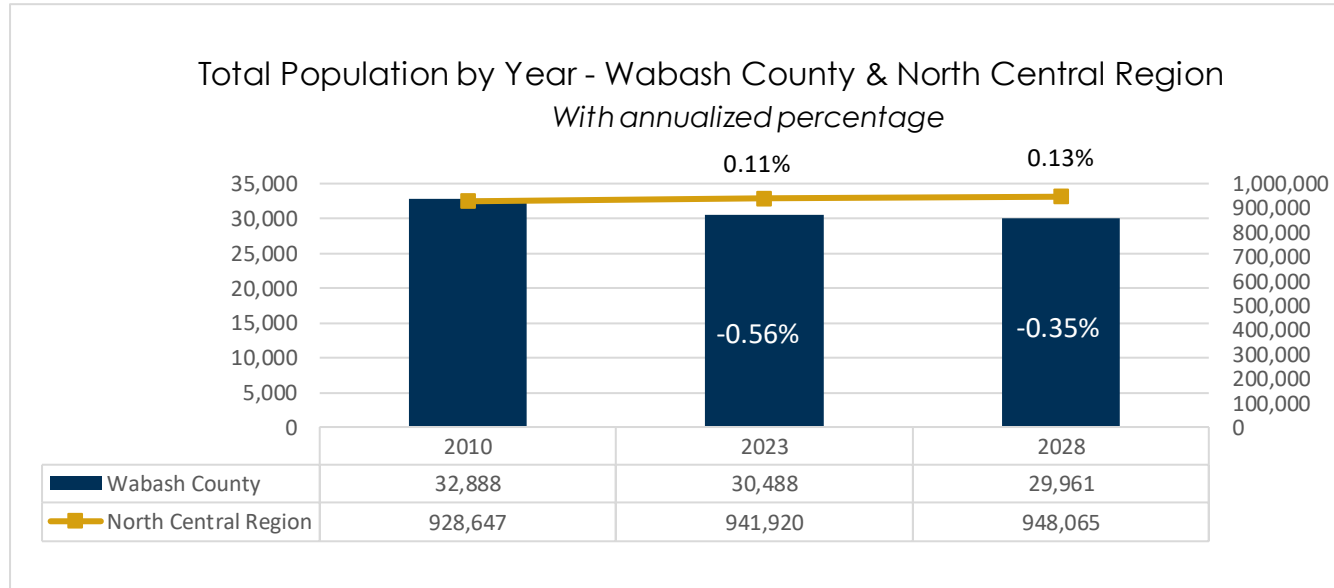
- The county is experiencing a slight decrease in population that is projected to slow by 2028.
- Strong growth is shown in the 65 to 74 age group population. Groups aged 55 to 64 and 85+ are projected to decline by 2028.
- Solid growth rates are reflected in the 65 to 74 age group. The group 75 and older is stable.
- Total households are experiencing a moderate decline. Households 55+ and 62+ are growing.
- Owners and renters 62+ growing in population. Conversely, owners and renters younger than 55 and aged 55-62 are declining.
- In 2023, the largest household group earns \$75,000 to \$100,000. Projections for 2028 indicate this income level will remain the same.
- For households 75 and older, the largest group earns \$50,000 to \$74,999. Projections for 2028 indicate the trend continues.
- Substantial demand is seen across all senior housing options for independent living.
- The county has unmet demand for Residential Care Facilities. In 2023, 394 residents require Medicaid Waivers to pay for services.





Demographics

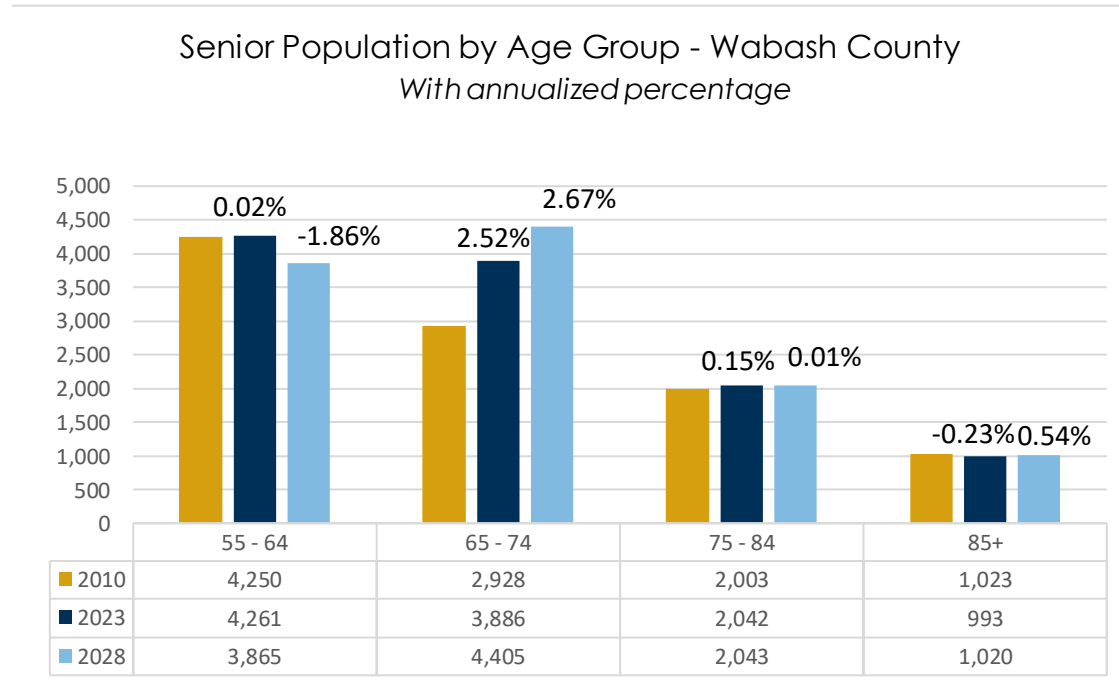
Total Population



After a decrease in population, projections indicate the decline slows through 2028.



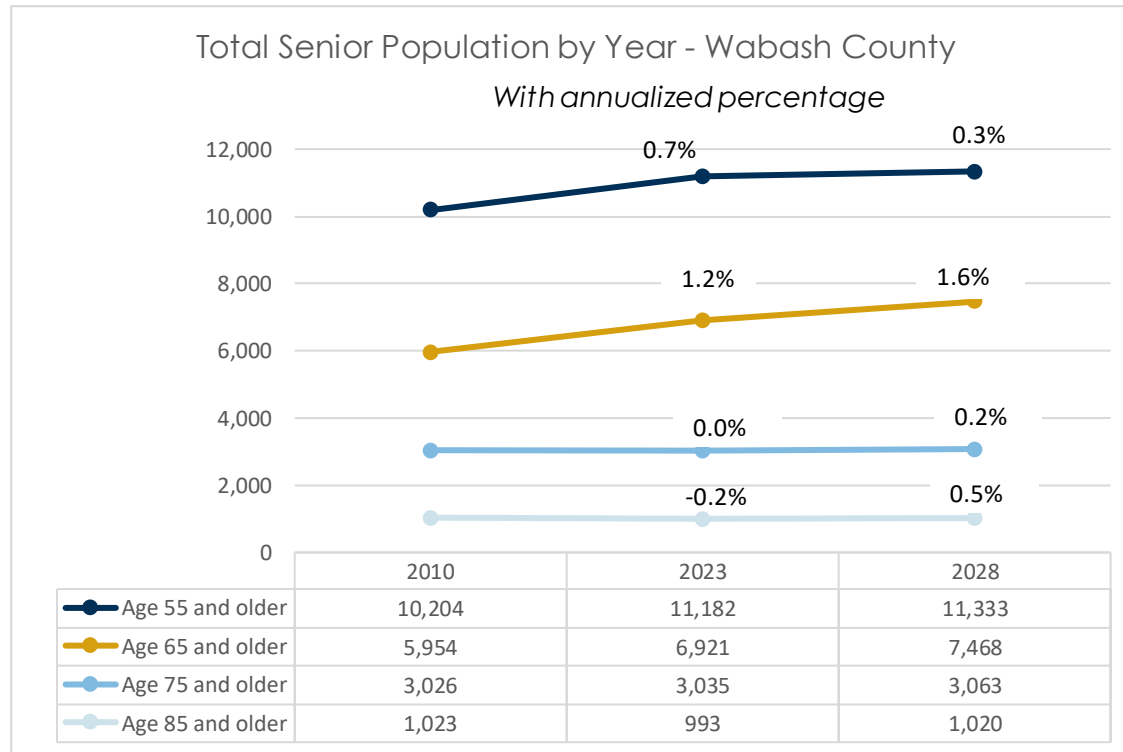
Population by Age Group



Strong growth is shown in the population aged 65 to 74. Age group 55 to 64 is projected to decline by 2028.



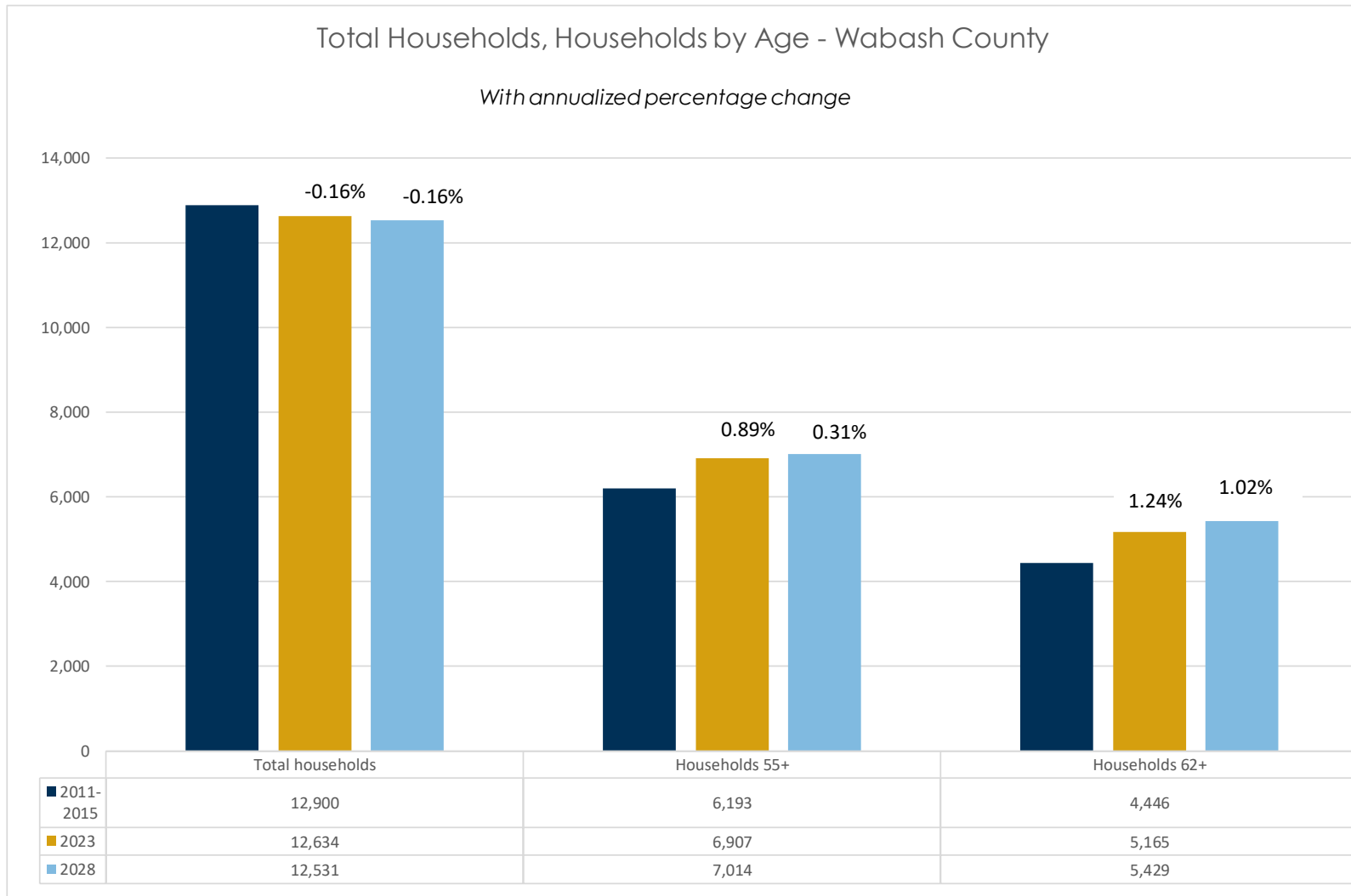
Total Senior Population by Year



Solid growth rates are reflected in the 65 to 74 age group. The age group 75 and older is stable.



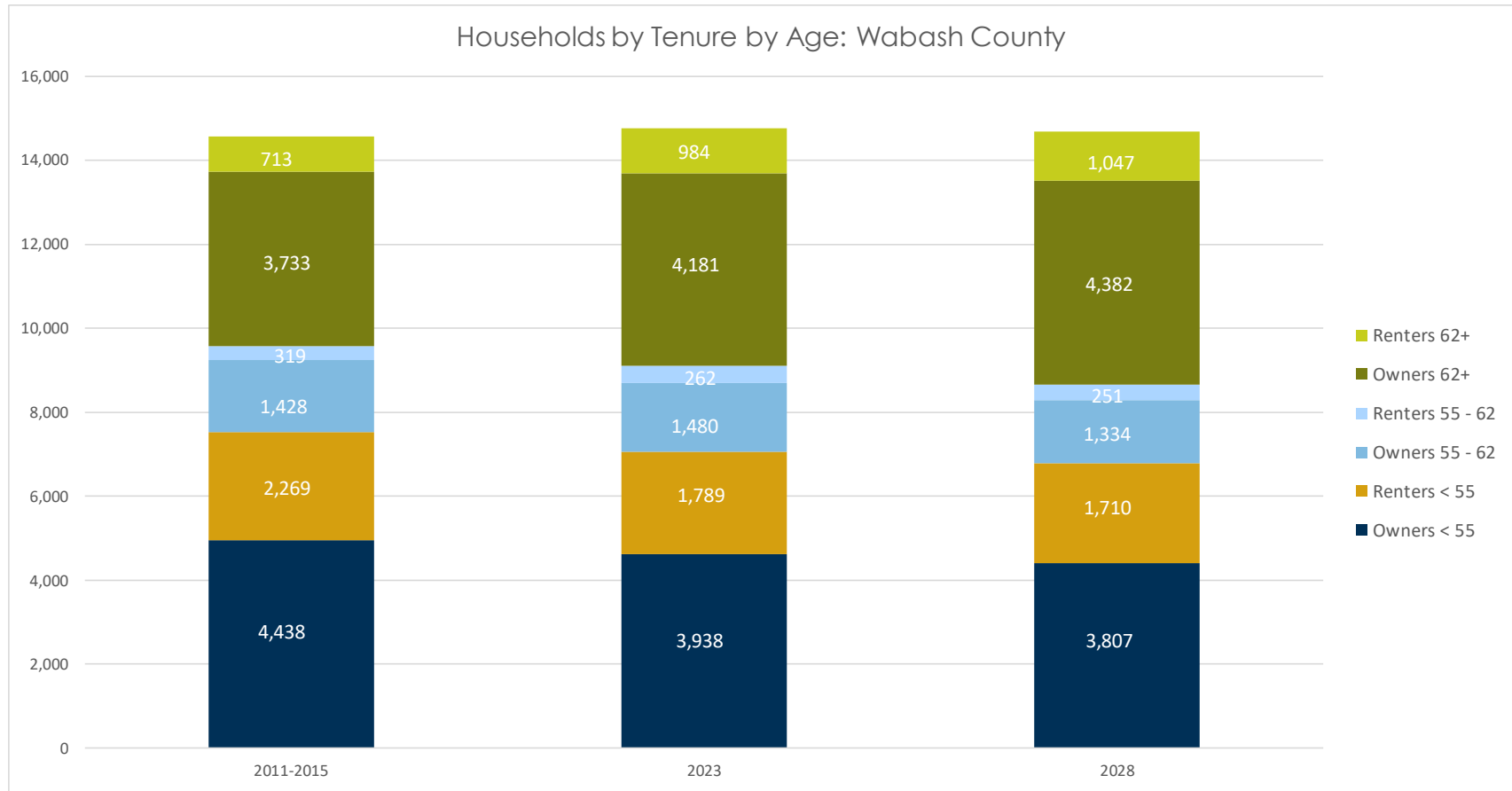
Households



Total households are decreasing slightly. Households 55+ and 62+ are increasing.



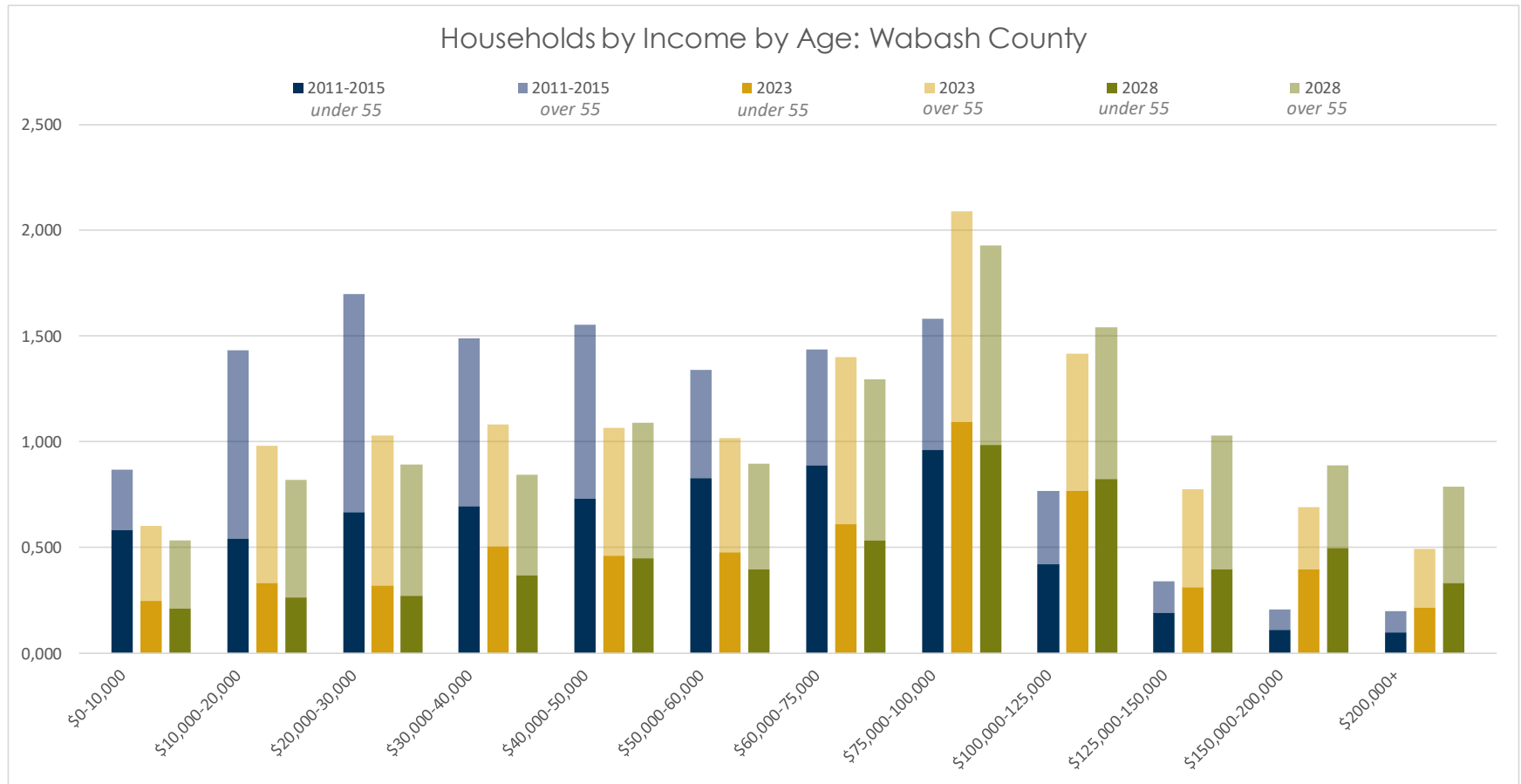
Households by Tenure



Both owners and renters younger than 55 are declining, as well as owners and renters age 55-62. Owners and renters 62+ are showing growth.



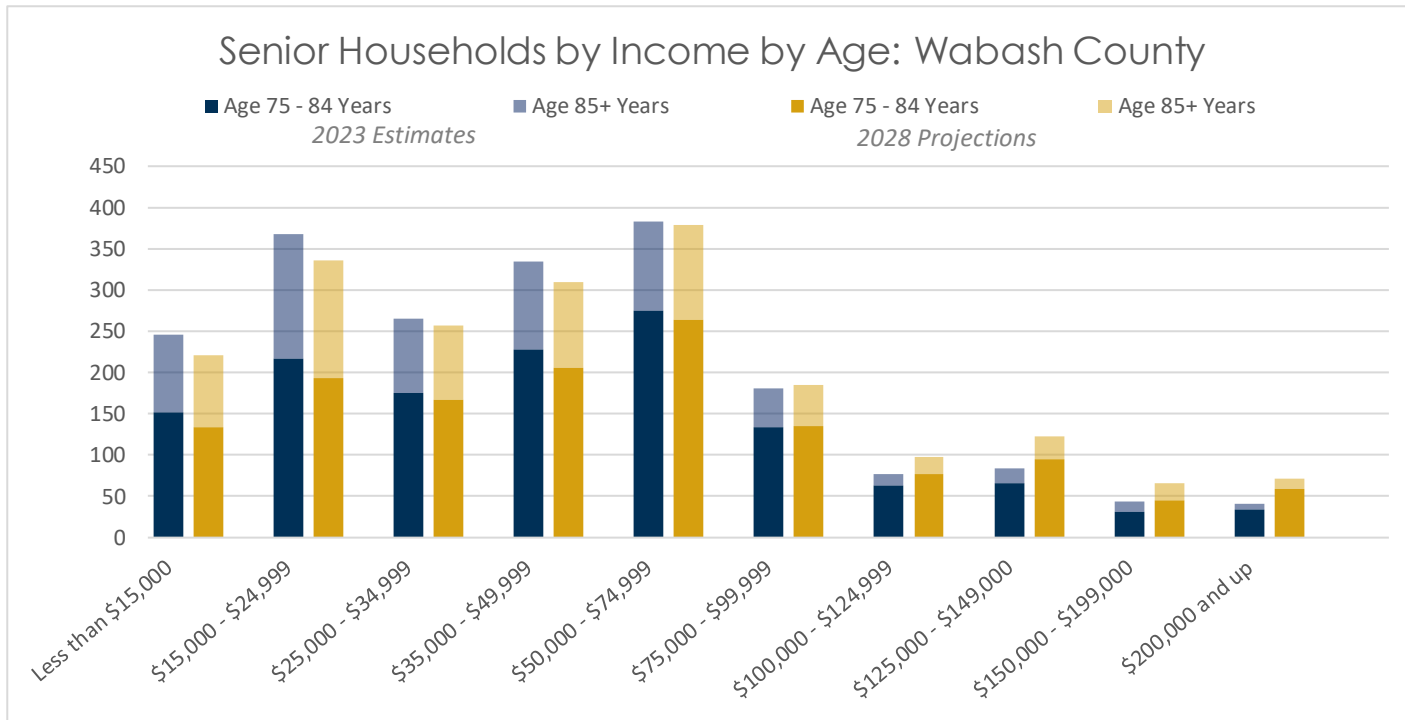
Households by Income



In 2023, the largest household group earns \$75,000 to \$100,000. Projections for 2028 indicate this income level will remain the same.



Households by Age



For households 75 and older, the largest group earns \$50,000 to \$74,999 supporting more demand for market rate housing. Projections for 2028 indicate the 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 Wabash County, 22.7% of the renters are rent overburdened compared to 28.0% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Wabash County	2,565
Renter HH paying 40 to 49% of income	180
Renter HH paying 50% or more of income	402
<i>Total rent overburdened</i>	582
Percentage	22.7%

The chart below reflects the number of renter households in substandard housing. In Wabash County, 0.9% of the households are in substandard housing compared to 1.1% for the region.

Substandard Housing	Number
Total households in Wabash County	12,471
Owner-occupied lacking plumbing facilities	52
Owner-occupied lacking kitchen facilities	35
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	31
<i>Total households with substandard units</i>	118
Percentage	0.9%



Supply – Independent Living

Wabash County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Senior Town and Crestwood Village	Wabash	88	88	100.0%	✓	88
LIHTC	Rock City Lofts	Wabash	41	41	100.0%	✓	41
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Wabash County	None planned in the area under the jurisdiction of the Wabash County Advisory Plan Commission
Wabash (city)	None planned within the city limits
North Manchester	None planned



Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Wabash County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Autumn Ridge	Wabash	75	52	NA	75	ISDH report 1/11/22
RCF	Bickford Of Wabash	Wabash	33	20	33	NA	ISDH report 1/10/23
RCF and SNF	Peabody Retirement Community	North Manchester	336	215	144	192	ISDH report 7/18/23
SNF	Rolling Meadows Health Care Center	La Fontaine North	115	91	NA	115	ISDH report 7/7/23
RCF and SNF	Timbercrest Senior Living	Manchester	326	130	261	65	Formerly Timbercrest Church of the Brethren Home. ISDH report 7/3/23
SNF	Vernon Health & Rehabilitation	Wabash	119	53	NA	119	ISDH report 1/2/24
SNF	Waters of Wabash East	Wabash	84	44	NA	84	Formerly Miller's Merry Manor. ISDH report 7/12/23.
SNF	Waters of Wabash West	Wabash	44	18	NA	44	Formerly Miller's Merry Manor. ISDH report 1/9/23.
RCF and SNF	Wellbrooke Of Wabash	Wabash	114	75	44	70	ISDH report 9/25/23



Housing Demand

Income Parameters

Wabash 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
	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.

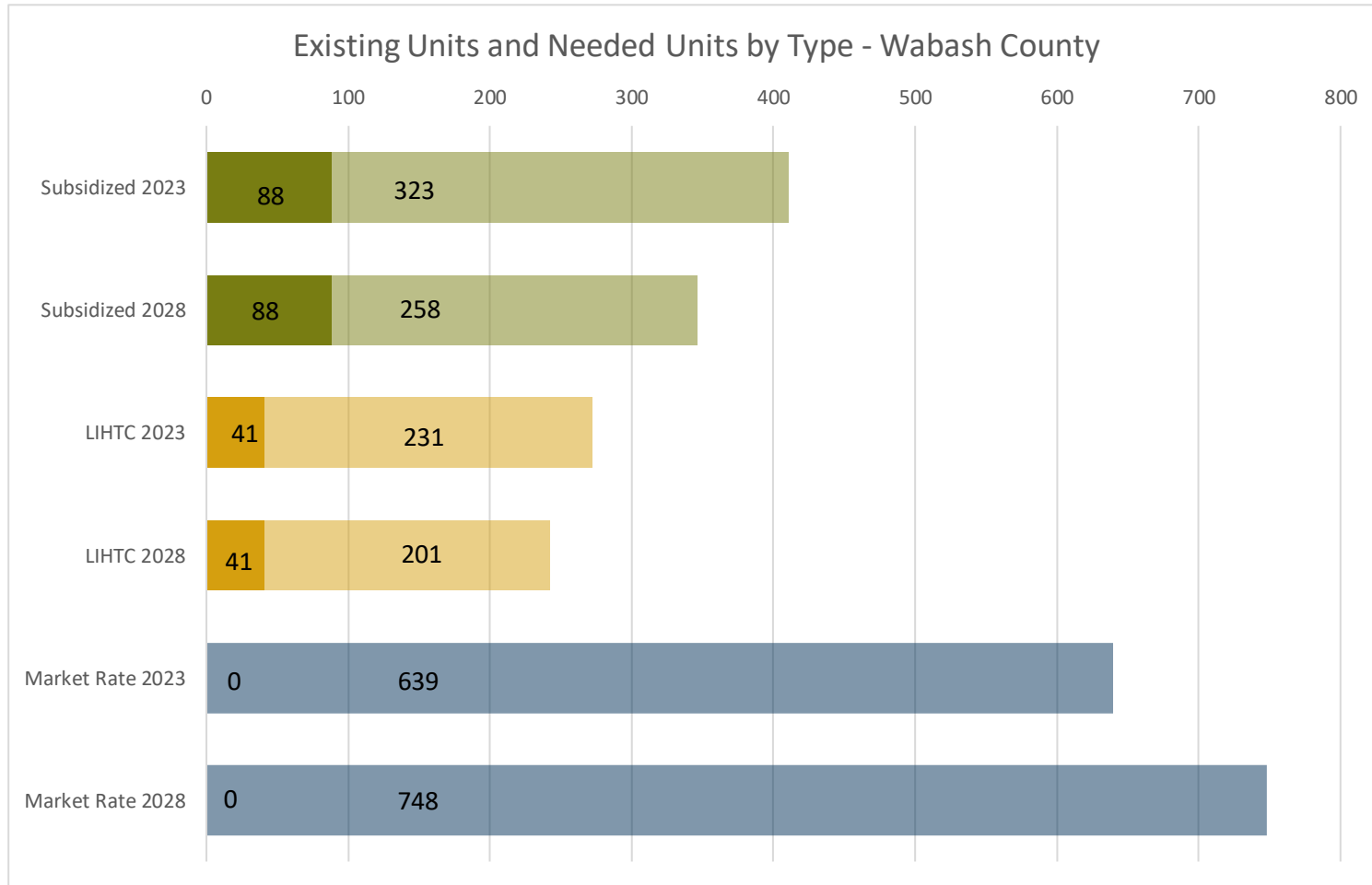
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	30,030	
Estimate, Total, Male	14,701	
Estimate, Total, Male, 75 years and older	976	100.0%
Estimate, Total, Male, 75 years and older, with a disability	502	51.4%
Estimate, Total, Female	15,329	
Estimate, Total, Female, 75 years and older	1,521	100.0%
Estimate, Total, Female, 75 years and older, with a disability	744	48.9%
Estimate, Total, Male & Female, 75 years and older	2,497	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,246	49.9%

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, and light shades show unmet demand. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.



Substantial demand is seen across all senior housing options for independent living.



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: Wabash County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,961	\$37,921	\$0	\$18,961	\$37,921
Maximum Income	\$18,960	\$37,920	\$189,600	\$18,960	\$37,920	\$189,600
Senior renters 55+ in income bracket	399	249	552	335	224	658
Plus						
Senior Homeowners in this income bracket (a)	539	984	3,846	485	834	3,942
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	12	22	87	11	19	89
Equals						
Total Demand	411	272	639	346	242	748
Less existing units	88	41	0	88	41	0
Less planned units	0	0	0			
Equals						
Net Demand	323	231	639	258	201	748
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,246	1,298			
Total senior 55+ owner households		5,661	5,716			
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: Wabash 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	789	1,215		713	1,245	
(B) Persons 85+ income eligible			957			978
(C) Percent of persons 75+ with a disability	49.9%	49.9%	49.9%	49.9%	49.9%	49.9%
Income-eligible persons 75+ with a disability	394	606	478	356	621	488
<i>calculation A * C</i>						
<i>calculation B * C</i>						
Total Demand	394	606	478	356	621	488
<i>Demand for RCF units are summed</i>	1,000			977		
Less existing beds	482		764	482		764
Less planned beds						
Equals						
Net Demand	518		-286	495		-276
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		2,063	2,060			
Total senior population 85+		972	1,004			

The county has 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.

Bed Need Analysis with ISDH Bed Need Rate: Wabash County		
	2023	2028
Population 65+ (A)	6,921	7,468
2023 Bed Need Rate (B)	28.92	28.92
<hr/>		
Beds needed (A x B)/1000 = C	200	216
Supply (D)	764	764
<hr/>		
<i>Net demand (D - C)</i>	<i>-564</i>	<i>-548</i>

The ISDH report for July 1, 2023, shows Wabash County to have projected Comprehensive Care Bed Need of -544 for seniors 65 and older.



06. Owner-Occupied Improvements Analysis

This section of the study examines owner-occupied improvements of older adults in the state of Indiana. Along with the age-restricted housing supply and demand analysis for the State of Indiana, this study aims to add to the body of knowledge and methodologies surrounding the home modifications necessary for the state’s older 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 the foundation for 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 most current research, the following studies and sources provided the most comprehensive data and reliable methodologies around the issue of accessibility and age-ready housing options. The MMA research team used these sources to set methodological standards and conduct this 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 will be conducted (March 2024) to determine how Indiana’s housing stands in terms of age-readiness versus the nation.
- Detailed data from FSSA-DA on home modifications funded by Medicaid Aged and Disabled waivers was analyzed for residents born before 1969.

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, and Indiana-specific housing data by the 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 National Poll on Healthy Aging, conducted in 2022 by the University of Michigan:



“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*



Source detail in citations.^{viii}



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.”^{ix}
- 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.”^x
- 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.^{xi}
- 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.”^{xii} This report supports the comments of the directors of Indiana Area Agencies on Aging for the North Central Region, which begin on page 241.

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.

Source detail in citations.^{xiii}



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 ¹								
	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
Total number of housing units²	124.1	100.0	4.8	13.0	15.0	7.0	19.7	6.2	11.7	7.6	15.0
Aging-ready home ³	50.2	40.4	19.6	26.6	27.0	34.6	43.5	48.0	61.6	47.6	47.2
Home Layout											
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
Mobility Features											
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

¹ For a list of states in each division, refer to <www.census.gov/programs-surveys/popest/about/glossary/geo-terms.html>

² Occupied housing units only.

³ 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.

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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*	
Total	124,135		18,643	
Home Accessibility Problems ^{2 3}				
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, including the implications of the data and the potential challenges presented throughout the state.



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*	
Total	124,135		18,643	
Accessibility Features in Home ²				
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.

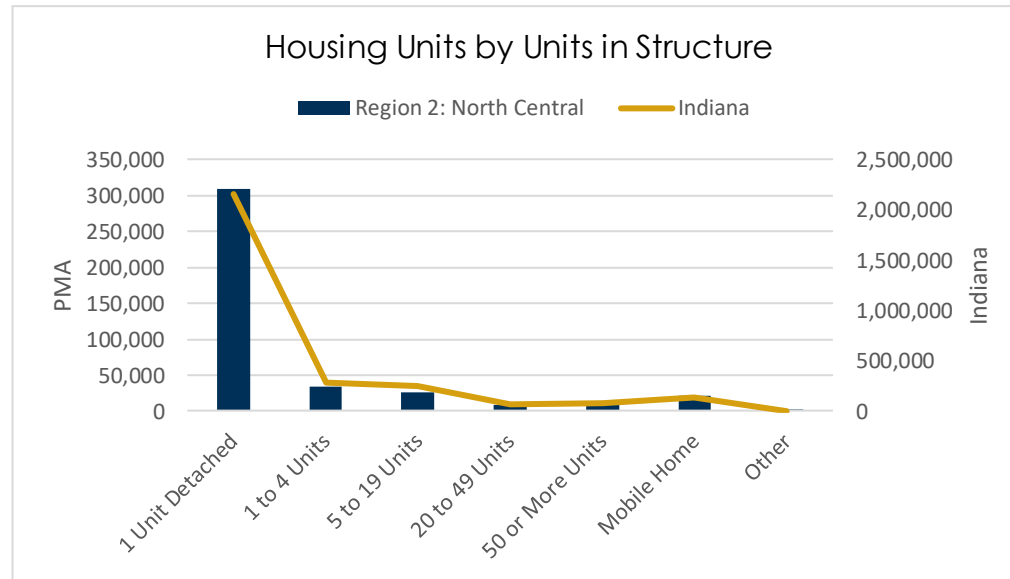
² Figures may not add to total because more than one category may apply to a unit.

³ 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 North Central Region mirrors the State of Indiana in units by structure type.



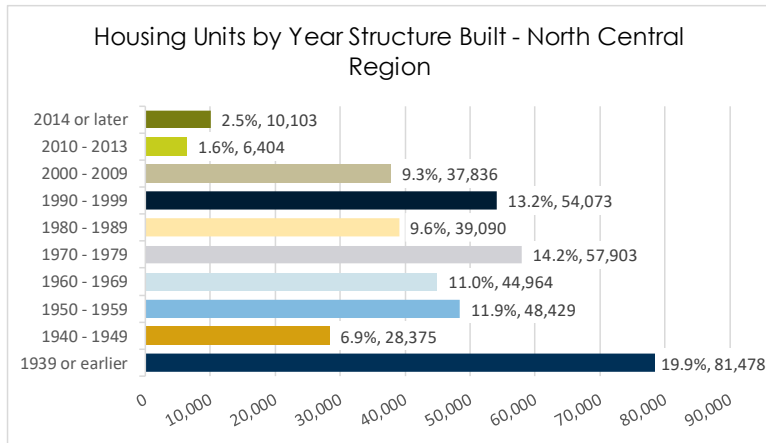
Over 300,000 dwellings in the North Central Region are one-unit detached.



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.”^{xv}

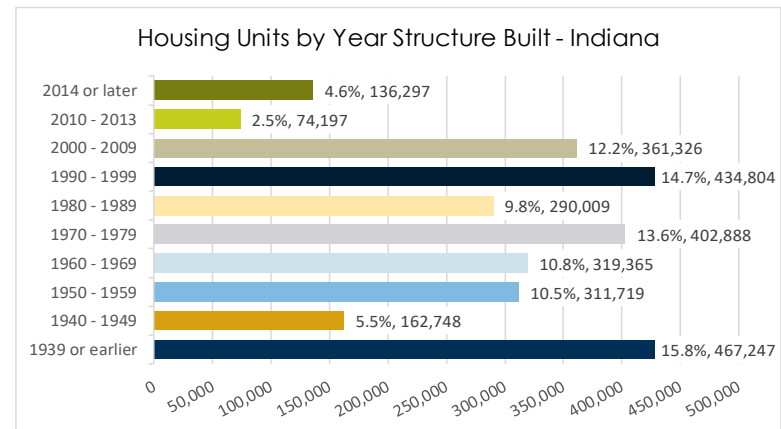


Almost half the homes in the North Central Region are over 50 years old, built before 1970.

Approximately 13% of the area stock was constructed in the last 25 years.

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.

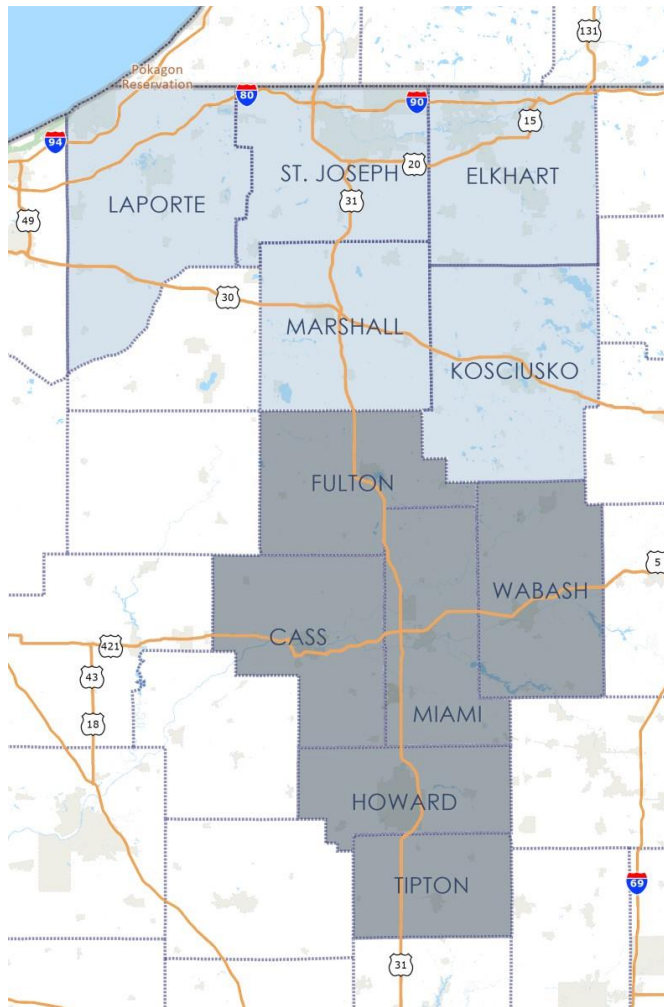
Directors for the Area Agencies on Aging were interviewed for this report. As the community experts for all 92 counties, the agencies delivered both quantitative and qualitative input on the issues addressing Indiana’s older population.



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 North Central Region

Planning and Service Area 2 (represented in light blue at left) and Planning and Service Area 5 (represented in gray at left) combine to create the North Central Region for this report. The directors for these regions answered a series of pre-approved questions and completed requests for data on home modification needs, funding sources, and challenges faced in their respective counties.

Data from two service areas 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 2 and AAA 5.⁷ Interviews were conducted in 2023 and 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.

⁷ Area Five Agency on Aging & Community Services, Inc. was undergoing an audit. Answers to select interview questions were available, but data was unavailable for the regional report. AAA 5 data will be included in the statewide study.



Indiana Area Agencies on Aging: Interview Highlights

AAA Interview Takeaways:

- Agencies are challenged to find providers (i.e. Medicaid-approved builders, contractors, or service companies) that are willing and available to do the work, particularly in a timely manner. Getting bids in low-density counties is particularly difficult. In urban settings, contractors are reluctant to deal with the red tape of funding sources.
- Top Modifications Requested:
 - Bathroom modifications: Extensive projects with a focus on accessible showers. Projects can encompass the entire bathroom.
 - Ramps
 - Widening of doorways
- The experience and advocacy of care management staff is a driving factor in requests. Training and experience are essential to recognizing unmet accessibility and safety needs.
- Funding sources vary widely by agency. REAL Services, Inc. stated that faith-based organizations were a source for volunteer labor for modifications and took responsibility for funding projects.
- Community education of older citizens could potentially facilitate home modifications in seniors not eligible for Medicaid waivers and may allow for homes to be modified prior to an accessibility issue becoming an urgent need.

Topic	Response highlights
Agencies Interviewed	AAA 2 (complete) and AAA 5 (limited data)
Reporting	<p>Each agency runs reports from the state database to meet their individual agency needs. Reports are not necessarily consistent from one AAA to another. The case management database provides information on home modifications.</p> <p>REAL Services, Inc. provided data for 2019 – 2023. Due to an audit, AAA 5 was unable to provide data for the regional report. The AAA 5 data will be included in the final statewide report.</p>



Topic	Response highlights
<p>Requests for Modifications (RFA forms to agency)</p>	<ul style="list-style-type: none"> • One service area completed 1,106 RFAs from 2019 through fall of 2023. Of the RFAs received, 100% were approved, but not all could be completed, for a total of over \$4,600,000. For clients that reached their \$20,000 Medicaid waiver cap, requests were routed to a different source for funding, such as faith-based, volunteer, or other local organizations. Specific portions of the REAL service area benefit from significant assistance from faith-based organizations. Because the funding is handled exclusively by the volunteer organization, the amount of assistance dispersed is not reflected in the totals in this report. • Informal waiting lists are maintained as contractors are contacted to determine availability. • Trending in the same manner as other highly populated counties in the state, St. Joseph County, the largest in the North Central Region, presented with the most requests for modifications, which was comparable to the population served by programs in the county. When reviewing data from all counties, the number of modification requests appears to be related to size of population served by programs. In turn, the number of requests received by St. Joseph County is proportionate to the population size.
<p>Funding</p>	<ul style="list-style-type: none"> • One agency determined the following breakdown (percentages are approximate): 100% of funding was through Medicare or Medicaid home and community-based waivers (HCBS). However, the agency received extensive assistance from community and faith-based organizations. The funds from these sources are not tracked by the agency, given that no funds are exchanged for projects (i.e. the volunteer organization takes control of the project and pays for materials and labor, as needed). • It was estimated that 40% of homes needed modifications but never applied for funding. No reason was listed. • REAL Services noted that 5 (five) seniors did not receive funding due to hitting the lifetime Medicaid waiver cap of \$20,000, which is available for home modifications – installation (procedure code and modifier S5165 U7 NU).^{xvi}



Topic	Response highlights
Common Modification Requests	<p>REAL Services, Inc. indicated the following top three modifications:</p> <ol style="list-style-type: none"> 1. Bathroom modifications: Extensive projects including replacing showers or tubs with walk-in units. Projects can encompass the entire bathroom. 2. Ramps 3. Widening of doorways
Modification Trends	<p>Types of modifications requested varied by neighborhood, county, and age of occupants.</p> <p>REAL Services noted:</p> <ul style="list-style-type: none"> • An increase in requests for doorway widening in the last four years. • More renters are requesting modification assistance, with a breakdown regarding home ownership as: 60% homeowners, 40% renters. • An increase in modifications having punch lists. Providers who used to have multiple crews employed now have one and bring in sub-contractors to assist with modifications.
Time to Complete Modifications	<ul style="list-style-type: none"> • Completion time varies based on complexity of project. Average time from start to finish is 8 –12 months. • Providers, contractors that do the modification work, can take up to a month to return a bid. • Neither agency stated a process to expedite projects for urgent need, although both agencies stated that there are cases that would fit the criteria. It was noted that the current system is not able to accommodate urgent needs.



Topic	Response highlights
General	<ul style="list-style-type: none"> • For older homeowners, house maintenance is a big issue. The area has seen a decline in community volunteers willing to participate in projects for senior home maintenance, such as helping with seasonal needs like snow removal, leaf raking, lawn maintenance, painting, and other projects. • Lack of accessibility getting in the home/around the home. • The experience and advocacy of care management staff is a driving factor in requests. Training and experience are essential to recognizing unmet accessibility and safety needs. <p>According to REAL Services, Inc., “During our annual Community Needs Assessment Survey conducted in the fall of 2023, Affordable Housing ranked among the three top needs for older adults and those with disabilities in all five counties. Housing Repairs and Modifications ranked between the 4th and 6th highest needs in all five counties of our service area. Feedback from survey participants included the need for more affordable housing for seniors and the difficulty seniors on a fixed income face in affording home repairs and home modifications.”</p>



Topic	Response highlights
Challenges	<ul style="list-style-type: none"> • One clear trend was established across all service areas: <i>finding providers is difficult</i>. Providers can be contractors, builders, or service companies approved by Medicaid. Securing a provider can be problematic due to the scope of the project or due to accounting issues, where a provider was not available to bid in a timely manner. For counties with lower population and density, there is a lack of providers willing to travel to the site to provide a bid. One agency mentioned that the pay structure of certain funding sources likely incentivizes providers to bid on those projects first, knowing that payment will be processed quickly. Contractors and builders are not able or willing to purchase materials and provide labor for a project that will face a delay in payment. • There are many points that are vulnerable to delays in the process. • The many roles in the process work to ensure a positive outcome, but also mean that there are more opportunities for delays and introduce the inherent risk for individuals to become confused when talking with multiple people. Aligning schedules of medical providers, install providers, care management staff, as well as individual education, the pursuit of exhausting all other resources first, and doing it all while navigating complex medical needs and setting changes is difficult. • Rural and/or lower density counties have fewer contractors/builders/companies willing to go through the approval process to become a Medicaid provider. • Densely populated areas face greater competition for the time and services of contractors/builders/companies to complete projects. • Structural integrity of homes presents an issue. What begins as a roll-in or barrier-free shower conversion turns into a project with major water damage, mold, or inadequate support. A reasonable project grows much larger in scope and expense after the work begins. • The process was identified as cumbersome and lacking alternatives for the client.



Topic	Response highlights
<p>Additional Housing Issues</p>	<ul style="list-style-type: none"> • High rent levels are difficult for seniors, particularly on fixed incomes. The high cost of housing further means that seniors are unable to afford home prices in many areas of the region. • Seniors are faced with poor housing conditions because the area lacks affordable housing options. Affordable housing is 100% occupied. • Along with the challenge of finding providers, securing accessible housing is a major issue. Multifamily properties, even those of newer construction, offer a limited number of ADA-compliant units, and these units are often occupied. • Education about what is required to age in place is lacking and needs to be addressed, whether it is outreach from physicians, community organizations, or other means.

The public is unaware of the accessibility elements that make a home a good fit for aging in place. Additionally, older Hoosiers who are not nursing-facility eligible and not ready for Medicaid, do not know the programs or services in their communities that might allow them to stay in their homes or communities 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. xvii While the Connecticut study is informative, this 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.” xviii

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.” xix 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 need, the study projects need for 2023 and estimates need for 2028.

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%
Percentage applied for one year	2.27%
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%
Percentage applied for one year	0.48%

Source: American Housing Survey C-06-00, C-06-RO



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ⁱⁱ Burnett, Susan. “Analysis of Age- and Income-Restricted Properties. National Council of Housing Market Analysts, Washington, DC, June 2008. Retrieved from <https://www.housingonline.com/councils/national-council-housing-market-analysts/nchma-resources/white-papers/analysis-age-income-restricted-properties/>.

ⁱⁱⁱ 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.

^{iv} An eligible individual in 2024 will receive a monthly payment of \$943 per <https://www.ssa.gov/oact/cola/SSlamts.html>

^v 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.

^{vi} AARP International with FP Analytics. Retrieved from <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/united-states#:~:text=Every%20day%20in%20the%20U.S.,of%20the%20population%20by%202050>.

^{vii} Myers and Stauffer LC. 23 May 2023. Retrieved from https://www.in.gov/health/lrc/files/Bed-Need-Analysis_7-1-2023.pdf.

^{viii} Robinson-Lane S, Singer D, Kirch M, Solway E, Smith E, Kullgren J, Malani P. Older Adults' Preparedness to Age in Place. University of Michigan National Poll on Healthy Aging. April 2022. Available at: <https://dx.doi.org/10.7302/4278>. Retrieved from: <https://www.healthyagingpoll.org/reports-more/report/older-adults-preparedness-age-place>.

^{ix} Molinsky, Jennifer. Affordability and accessibility: Addressing the Housing Needs of America’s Seniors (March 2022). Written Testimony of Jennifer Molinsky, Ph.D. Harvard Joint Center for Housing Studies before U.S. Senate Committee on Banking, Housing, and Urban Affairs. Retrieved from <https://www.banking.senate.gov/imo/media/doc/Molinsky%20Testimony%203-31-22.pdf>.

^x AARP Research (June 2019). Home and Community Preferences Survey: A National Survey of Adults Age 18-Plus: A Look at Rural Communities. Retrieved from https://www.aarp.org/content/dam/aarp/research/surveys_statistics/liv-com/2019/home-community-preferences-rural-communities.doi.10.26419-2Fres.00231.010.pdf.

^{xi} Robinson-Lane S, Singer D, Kirch M, Solway E, Smith E, Kullgren J, Malani P. Older Adults' Preparedness to Age in Place. University of Michigan National Poll on Healthy Aging. April 2022. Available at: <https://dx.doi.org/10.7302/4278>. Retrieved from: <https://www.healthyagingpoll.org/reports-more/report/older-adults-preparedness-age-place>.

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^{xiii} Sarah Davis, Allyson Clark, and Jonathan Vespa, U.S. Census Bureau, Current Population Reports, P23-219, Aging-Ready Homes in the United States—Perception Versus Reality of Aging Accessibility Needs: 2019, U.S. Government Publishing Office, Washington, DC, October 2023. Retrieved from <https://www.census.gov/library/publications/2023/demo/p23-219.html>

^{xiv} Retrieved from <https://www.census.gov/content/dam/Census/library/publications/2023/demo/p23-219.pdf>.



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