



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

Region: Northeast Indiana





CONTENTS

01. STUDY OVERVIEW

02. GEOGRAPHY

03. KEY FINDINGS

04. NORTHEAST REGION

05. COUNTY DETAIL

06. OWNER-OCCUPIED IMPROVEMENTS ANALYSIS



01. Study Overview

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

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

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

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

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

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

This report is published January 23, 2024, and focuses on the Northeast region. The report was revised on July 8, 2024.



ABOUT



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

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

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

Consultation was provided by JoAnna M. Brown and Associates.





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

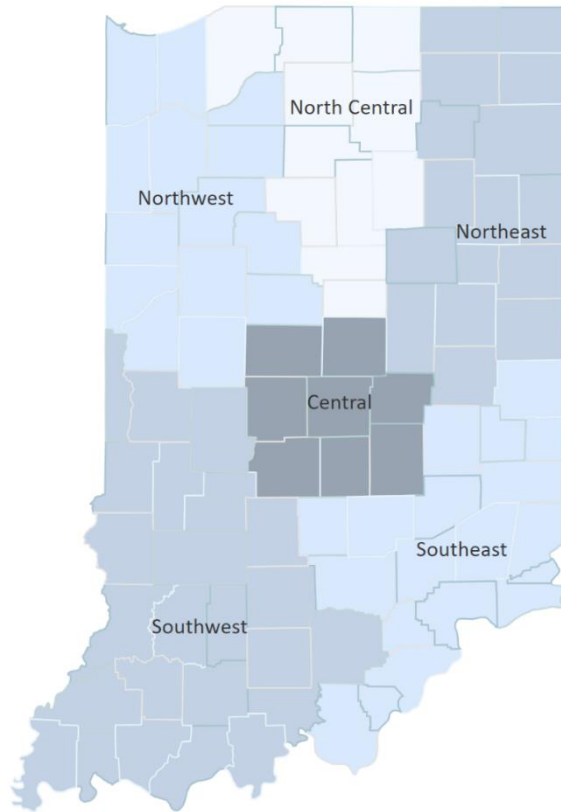
Introductory information, pages 3 – 19, is a duplicate of information provided in the reports for the North Central Region (3/13/24), Northwest Region (5/28/24), Central Region (4/25/24), Southwest Region (6/12/24), and Southeast Region (6/25/24).

For return readers, new content begins with 02. Geography on page20.

Balance of Page Intentionally Left Blank



Report Organization



Key Data Points and Trends

To organize the data, the state is arranged into six regions, based upon the service areas of 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* 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, methodology established roadmap for the study's success. The methodology was developed by MMA, Inc. and approved by IHCD and FSSA DA.

According to the Harvard Catalyst:

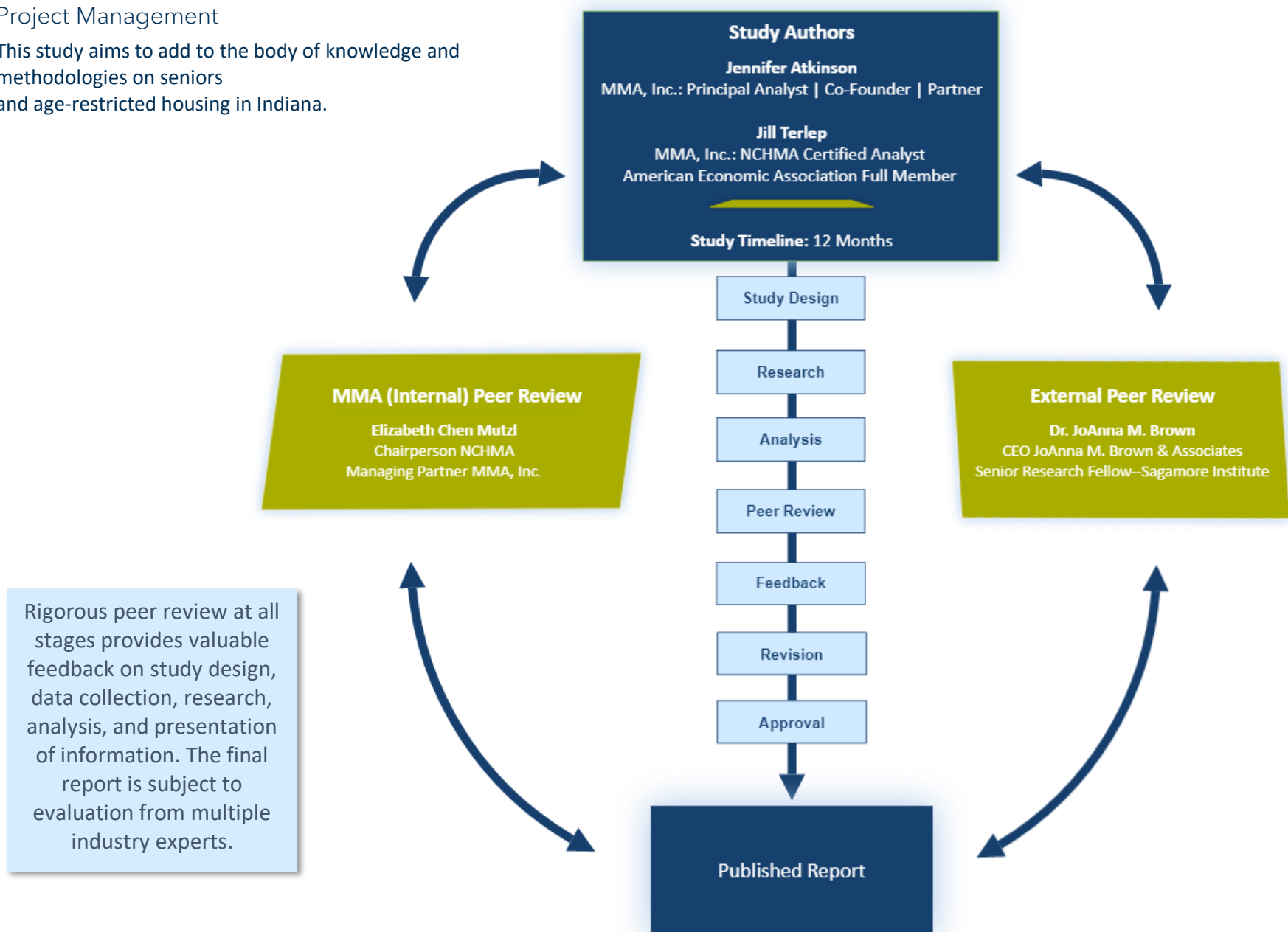
Mixed method approaches allow researchers to use a diversity of methods, combining inductive and deductive thinking, and offsetting limitations of exclusively quantitative and qualitative research through a complementary approach that maximizes strengths of each data type and facilitates a more comprehensive 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.¹

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



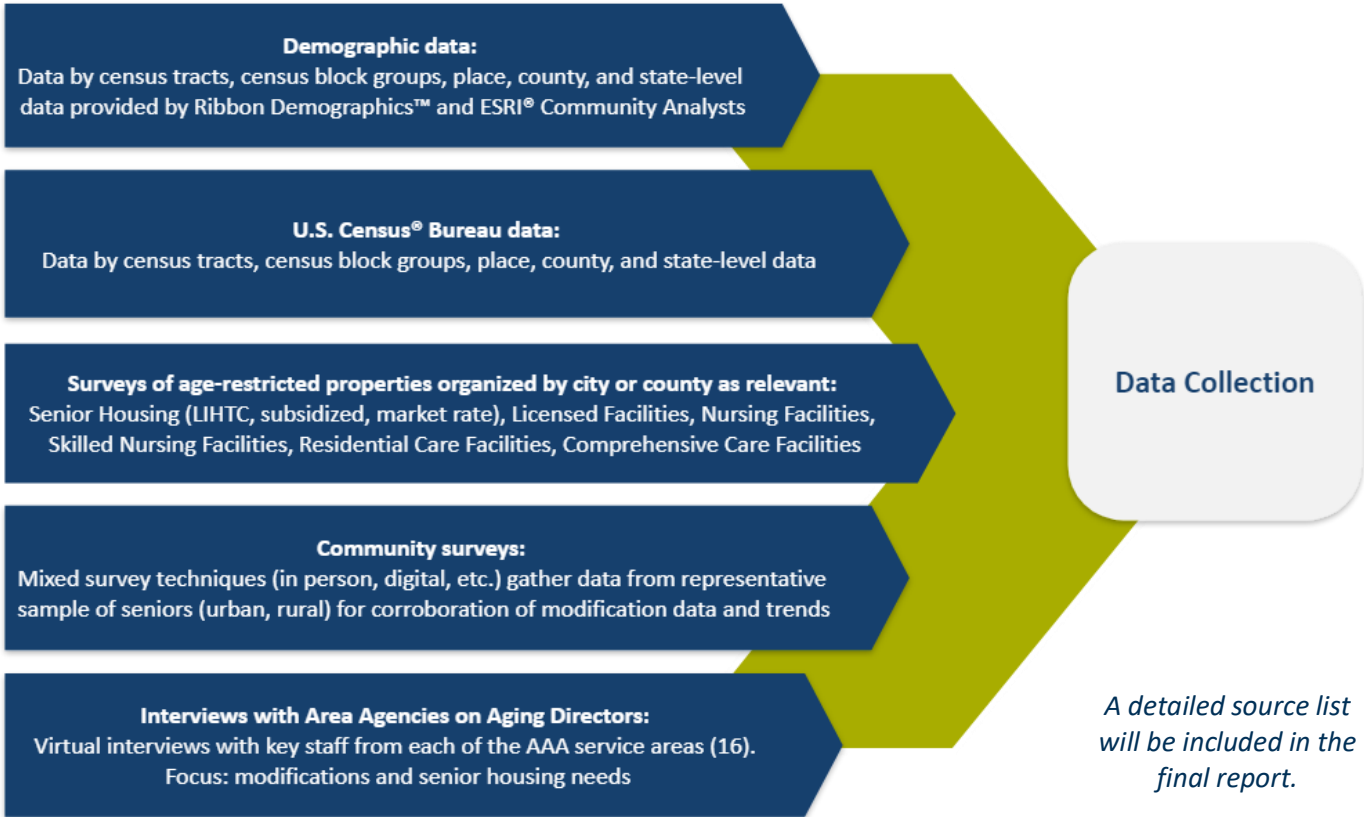
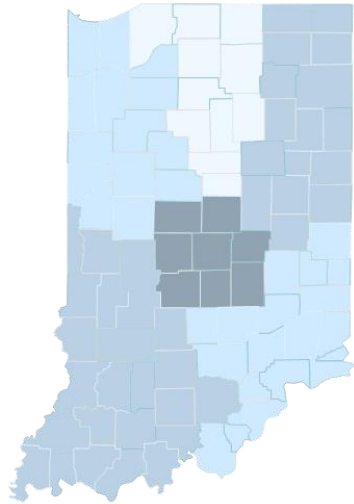
Project Management

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





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



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

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



Housing Analysis

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

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

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

According to the National Council of Housing Market Analysts White Paper: Analysis of Age- and Income-Restricted Properties

The greater draw of affordable senior communities is primarily due to their scarcity in most markets.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 analyses. For senior populations, housing tenure plays a crucial role in ensuring quality of life—impacting everything from emotional well-being to access to services. To understand the implications for both independent and supported living, this report examines tenure across multiple variables.



Supply Introduction

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

Housing Type

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

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

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

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

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

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

According to the NCHMA White Paper, Analysis of Age- and Income-Restricted Propertiesⁱⁱ, 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, as discussed on page 15.

Senior homeowners are discussed in 06. Owner-Occupied Improvements Analysis.



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 purpose 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.

Details on homeowners converting to rentership is available in the appendix *Senior Homeowners Converting to Renters* on page 308.

Existing units, determined during the 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.

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%		



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 (also referred to as assisted living facilities).

Tenancy in a Residential Care or Skilled Nursing Facility

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

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 SSI.²

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. The asset limit is \$2,000 and generally does not include one's primary home. 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 the current occupancy of existing beds against a goal of 90% occupancy.
- The need rate is applied to residents aged 65 and older. The rate is projected forward for two years, capturing aging residents who will reach age 65 in this time.
- The act allows for the transfer of beds from one county to another, with formulas to determine when a transfer is allowed. Notably, any county that has excess supply must maintain a reserve of 50 beds.

The Indiana State Department of Health issues a State Comprehensive Care Bed Need Rate every year. The initial calculation from the 2019 report indicated a need rate of 36.94 beds per 1,000 people 65 and older. A revised calculation for 2023 points to a need rate of 28.92 beds. Data for the State Comprehensive Care Bed Need Rate for ISDH has been collected and analyzed by Myers and Stauffer since the inception of the CON program. The Comprehensive Care Bed Need Rate is defined by Indiana code 16-29-7-9.³

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 different need for beds since the population set is 65 and older, rather than the 85 and older population considered in this study.
- Comprehensive care beds are used by non-senior individuals who have skilled nursing needs.



Owner-Occupied Improvement Analysis Introduction

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

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

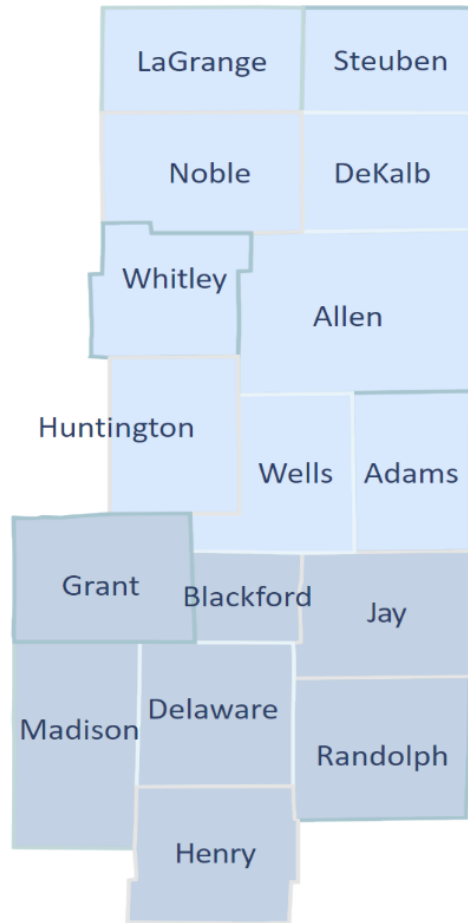
Data for the regional geographies includes:

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



02. Geography

The Northeast Region includes 16 counties, representing 16.2% of Indiana and 1,105,839 people. Seven of the 16 counties share borders with Michigan or Ohio. The counties in the Northeast Region align with Area Agencies on Aging Planning and Service Area 3 (represented in light blue in the map) and Planning and Service Area 6 (represented in blue gray) combine to create the Northeast Region for this report.



Northeast Region

Geography	2023 Population Estimates	2023 % of population 55+	2028 % of population 55+
Region 1: Northeast	1,105,839	30.8%	32.1%
Adams County	36,111	27.7%	27.5%
Allen County	6,838,130	1.6%	28.6%
Blackford County	11,979	36.7%	38.1%
DeKalb County	43,406	31.3%	32.4%
Delaware County	110,887	30.6%	31.8%
Grant County	65,646	34.2%	35.1%
Henry County	48,776	34.4%	35.9%
Huntington County	36,598	33.5%	34.7%
Jay County	20,083	32.6%	33.3%
LaGrange County	40,919	25.3%	25.5%
Madison County	130,423	33.3%	34.8%
Noble County	47,115	31.6%	32.8%
Randolph County	24,106	35.9%	37.2%
Steuben County	34,634	37.3%	38.5%
Wells County	28,228	33.3%	33.8%
Whitley County	34,520	34.1%	35.4%



COUNTIES

Detailed analysis for individual counties can be found on the following pages.

Geography	Page
Northeast Region	25
Adams County	49
Allen County	65
Blackford County	84
DeKalb County	99
Delaware County	114
Grant County	129
Henry County	144
Huntington County	159
Jay County	174
LaGrange County	189
Madison County	203
Noble County	219
Randolph County	234
Steuben County	249
Wells County	263
Whitley County	277



03. Key Findings

Population

Estimates and projections show the region's population will increase by 3.8% from 2010 to 2028. The state's population, however, will increase at a 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 2.8%. From 2023 to 2028, the growth will likely decrease slightly to 2.3% per year.

Estimates for 2023 indicate Steuben County has the highest percentage of seniors, with 37.3% of the population aged 55 and older. Projections for 2028 show Steuben County will still have the highest percentage at 38.5%. Blackford County follows close behind, with 38.1% of the population comprised of seniors.

From 2023 to 2028, almost all senior populations are expected to grow. The one exception is a projected decrease in the age 55 to 64 cohort in most counties.

Households

Based on 2023 estimates, households 55+ are increasing at a slower rate than households 62+. Households 55 and older are increasing annually by 0.92%, while households 62 and older are increasing by 1.42%. Data for 2028 show the trend will continue.

The number of renters 62 and older is increasing. Projections indicate steady growth, with an increase of 7.1% from 2023 to 2028.

Income

LaGrange, Whitley, and Steuben 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 28, estimates and projections indicate the largest group will earn \$75,000 to \$100,000.

When the households are limited to age 75 and older, estimates for 2023 indicate the largest group will earn \$15,000 to \$24,999. Projections for 2028 show the largest group will earn \$50,000 to \$74,999.



Supply

Regional surveys indicate 9,287 independent living units for seniors in the Northeast Region. Of these units, 48% are subsidized.

Allen County has 3,514 units, accounting for 38% of the senior units in the region.

Adams, LaGrange, and Wells Counties lack any senior market rate units that are part of properties with more than 10 units.

Jay and Randolph Counties lack any senior LIHTC properties.

LaGrange, Steuben, and Whitley Counties lack any Residential Care Facilities.

Disability

In the Northeast Region, 47.7% of seniors 75 and older are disabled. Randolph County has the highest disability rate at 63.5%. Allen, Blackford, DeKalb, Delaware, Huntington, and Wells County all have disability rates lower than 45%.

Demand Analysis

Unmet demand is evident across all categories of independent living. Both a growing senior population and an increasing percentage of senior renters contribute to the high demand. The 2023 unmet demand for independent living units totals over 35,000:

Subsidized	LIHTC	Market Rate
8,825	9,336	17,302

Demand for Residential Care exceeds Skilled Nursing Care and is projected to increase through 2028.

Residential Care Beds	Skilled Nursing Beds
21,712	1,347

In 2023, 11,244 residents in the Northeast Region need Medicaid Waivers to pay for Residential Care services.

Allen, DeKalb, Delaware, Huntington, and Noble Counties have sufficient Skilled Nursing Facility beds for 2023. By 2028, Allen County will need Skilled Nursing beds.



Owner-Occupied Improvements Analysis

Census data reporting the percentage of aging-ready homes is not available by state; instead, it is reported for a group of states. 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 criteria are a housing unit with a step-free entry as well as a bedroom and full bathroom on the first floor.

MMA is preparing a representative survey of seniors living in Indiana. The purpose is to assess, on a more personal level, whether the age-readiness of senior housing aligns with the Census data.

Almost half of the housing units in the Northeast 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. As the community experts for all 92 counties, agencies deliver both quantitative and qualitative input on the issues addressing Indiana's older population.

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

- Area Agency on Aging Planning and Service Area 3
- Area Agency on Aging Planning and Service Area 6

Agencies are challenged to find providers (i.e. Medicaid-approved builders, contractors, or service companies) who 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.

The most common modification requests are as follows:

- Renovating bathrooms: Extensive projects include replacing the showers or tubs with walk-in units, elevating toilets, and adding roll-under sinks.
- Building ramps
- Widening doorways

Case management 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.

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.



04. Northeast 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.

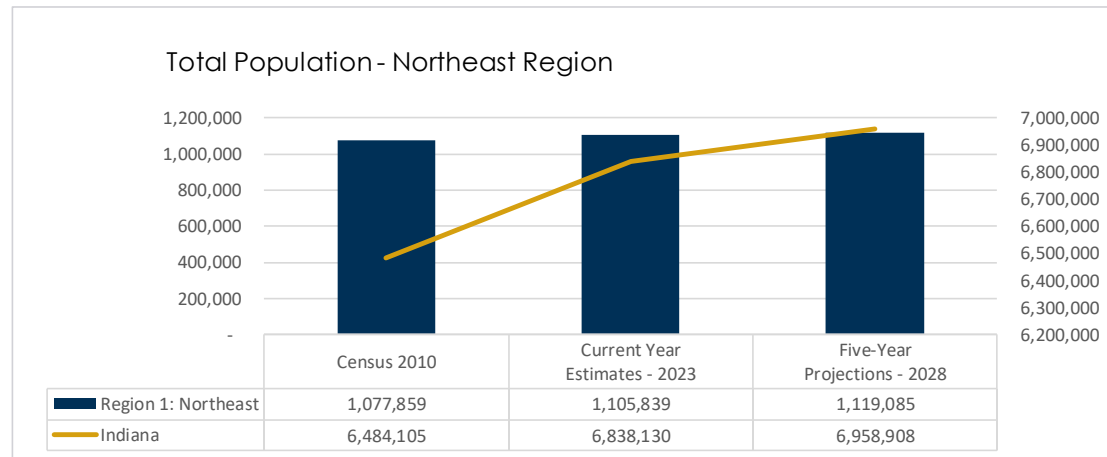
The rapid pace of change creates an opportunity and an imperative for both the public and private sector to harness the potential of the growing segment of society and to ensure the welfare of older Americans.”^{iv}

Population

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

Total population changes among all regions from 2010 to 2028:

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

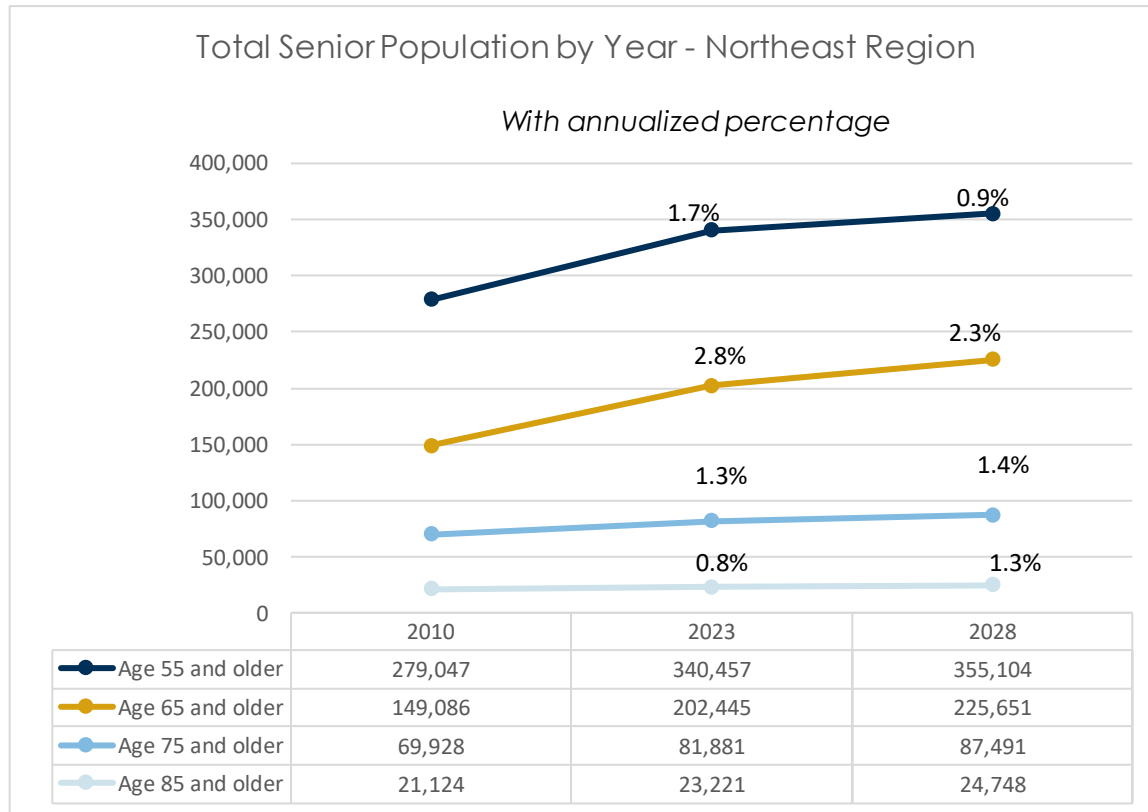


Population growth for the State of Indiana outpaces the region.



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 indicate the population cohort aged 55 and older will reach 355,104 individuals, which includes 24,748 seniors over the age of 85.

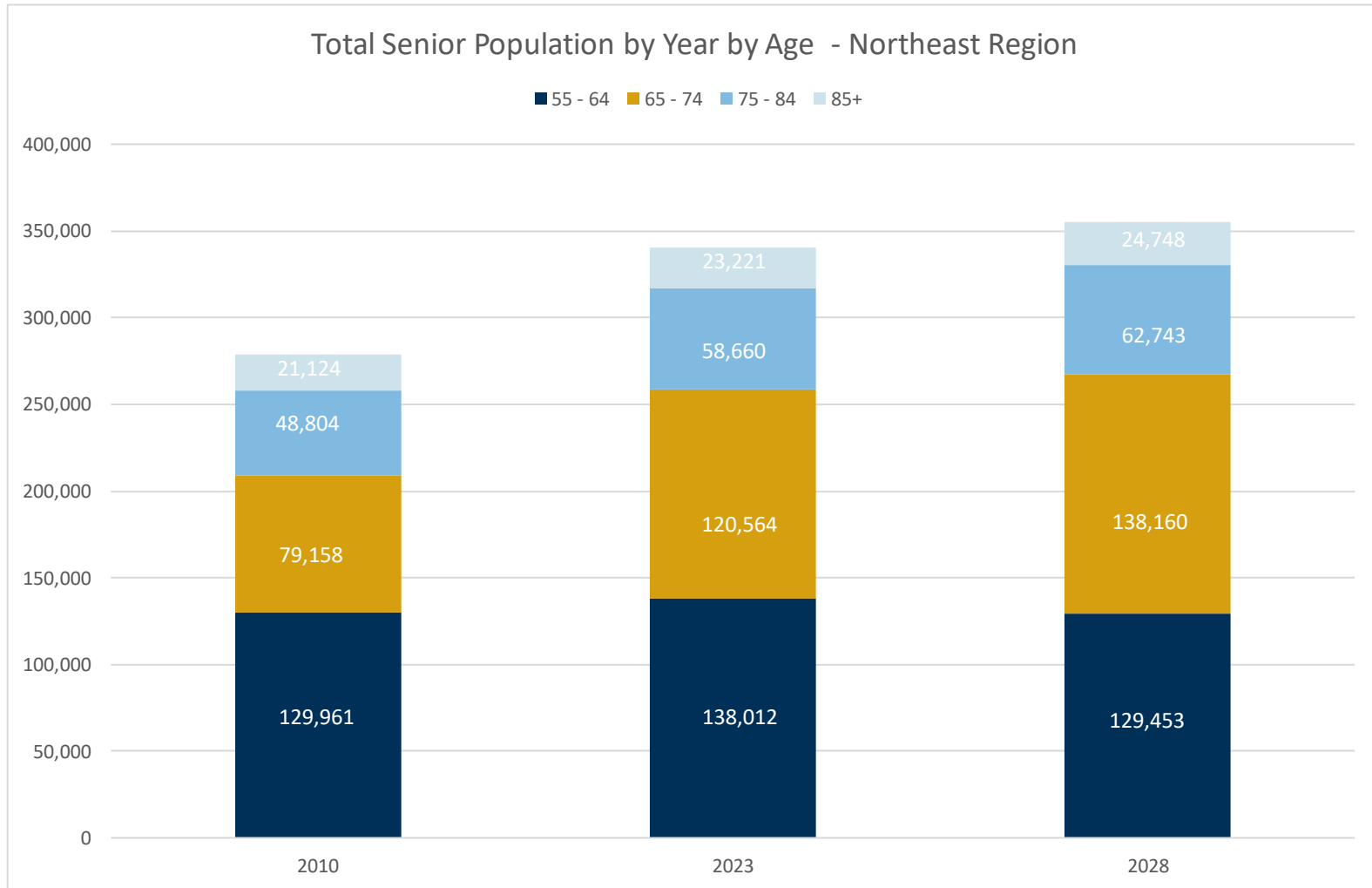


The strongest growth trends are represented by those age 65 and older.



Total Senior Population by Year

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

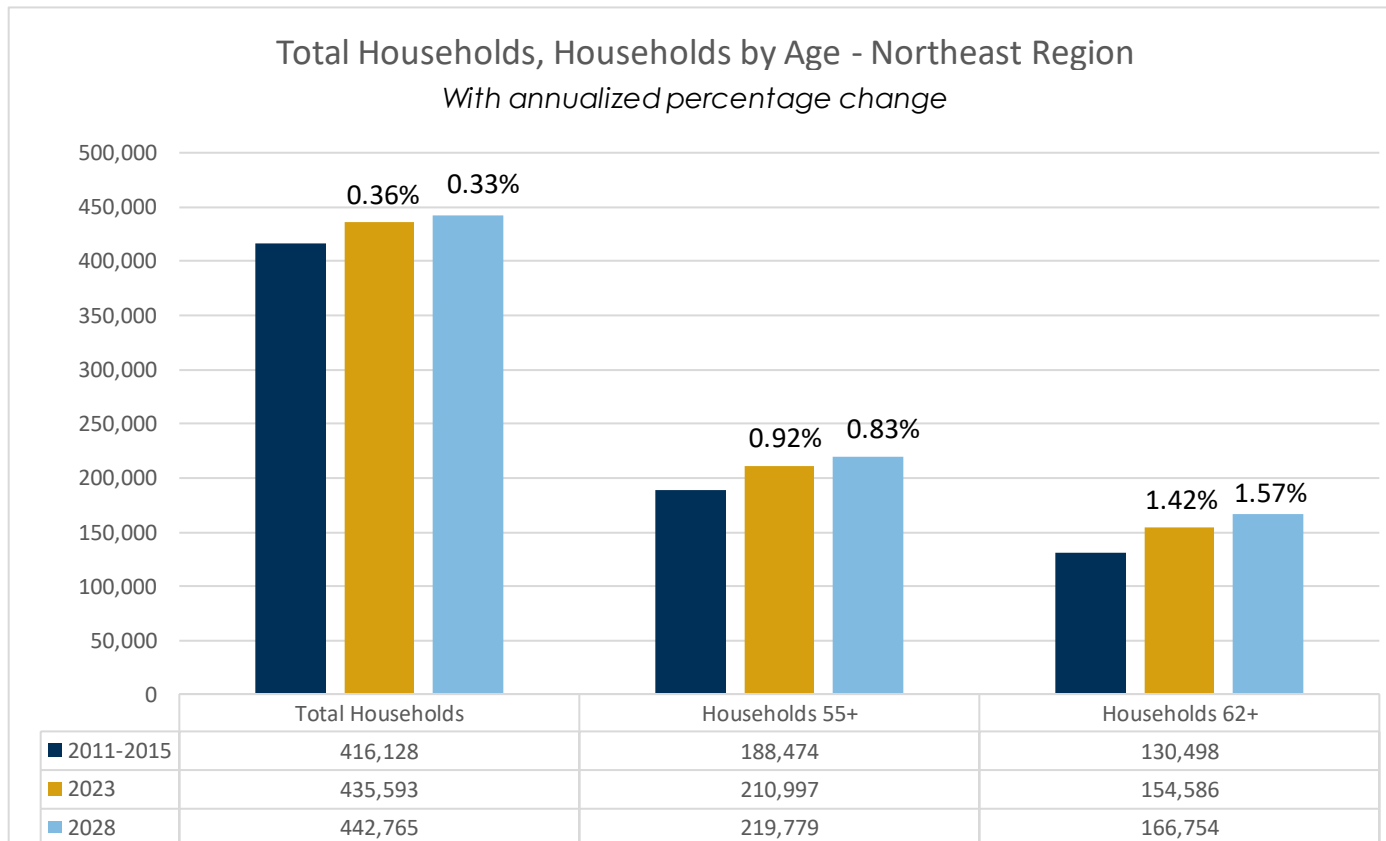


From 2023 to 2028, the 55 to 64 age cohort is projected to decline.



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.

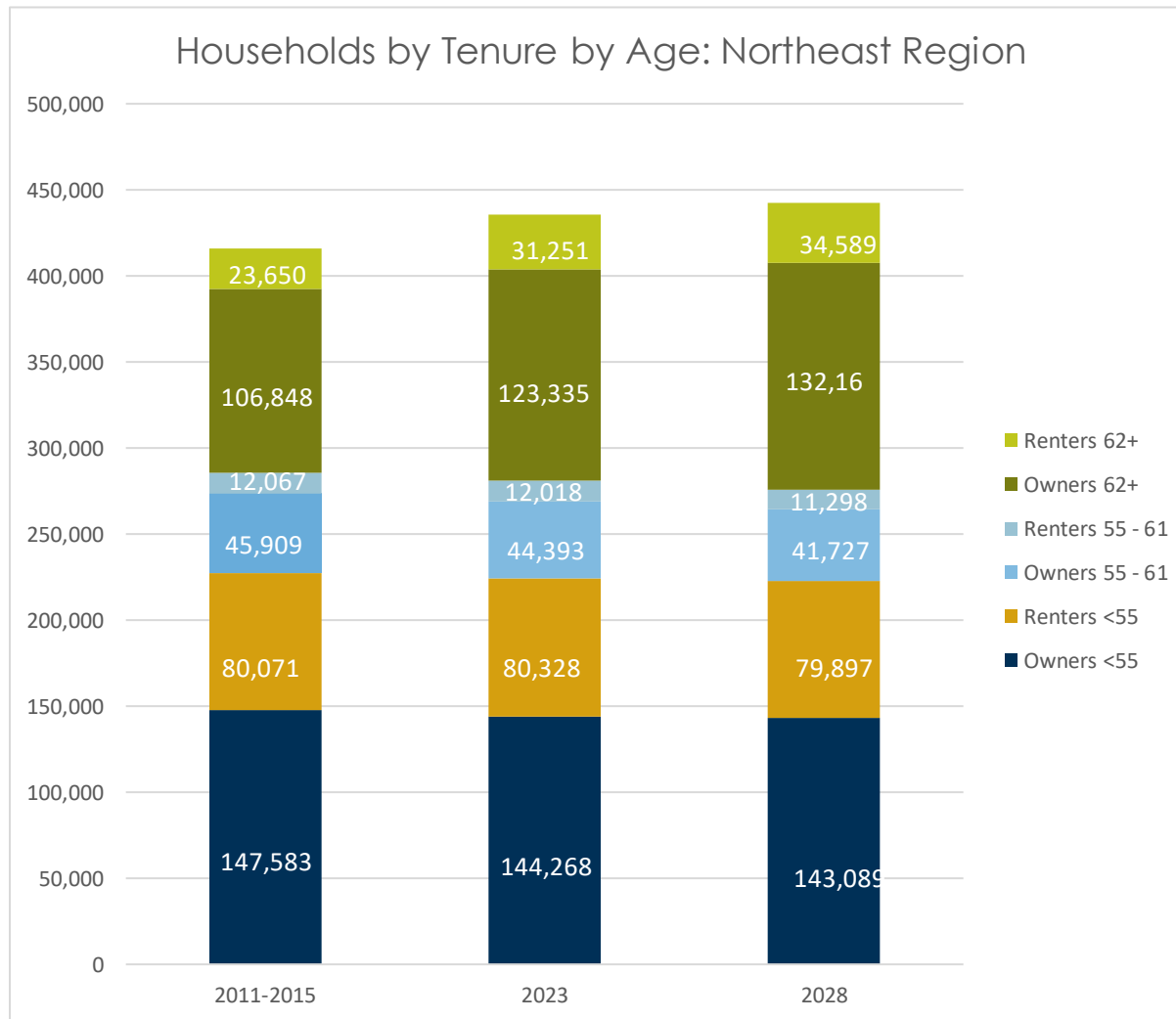


For 2023, households 55+ are increasing at a slower rate than households 62+.



Households by Tenure

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

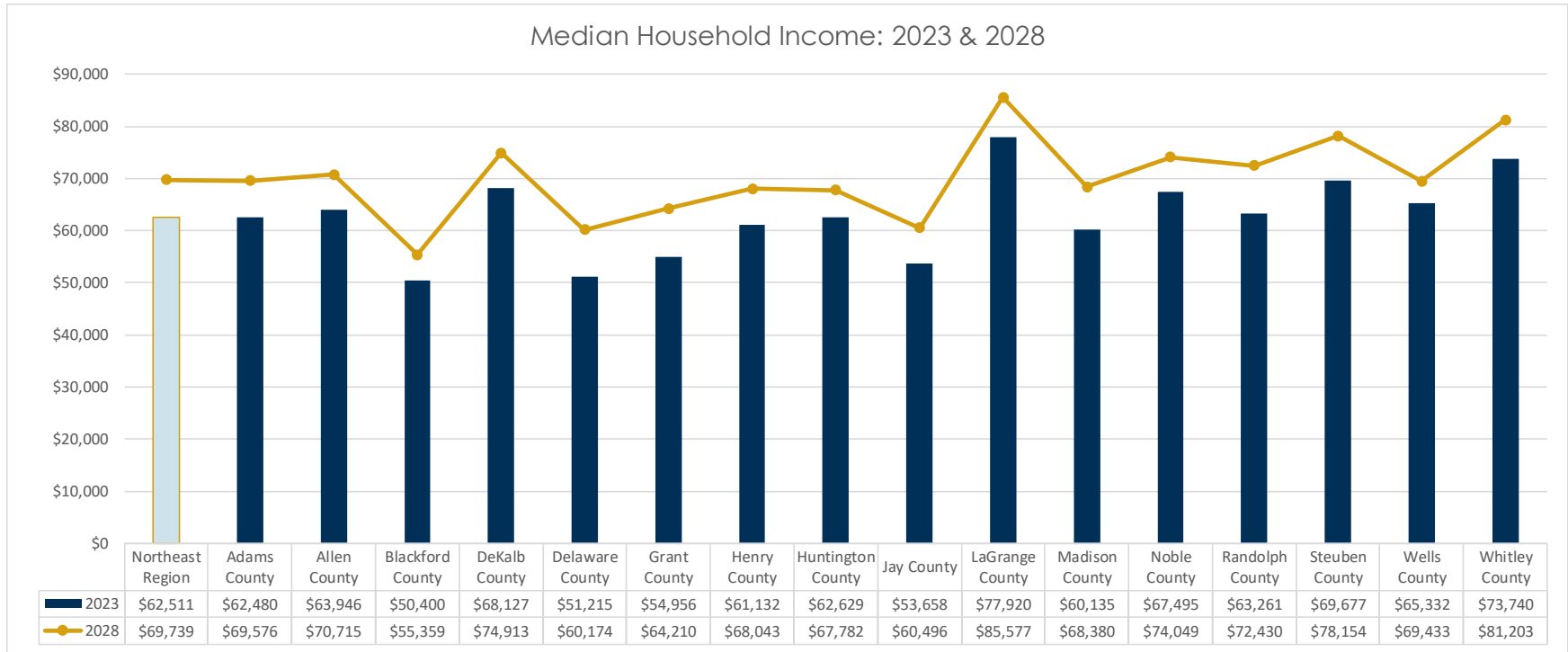


Renters 62 and older have been increasing. Projections indicate steady growth through 2028.



Households by Income by County

LaGrange, Whitley, and Steuben Counties show the highest median incomes for both current year estimates and five-year projections.



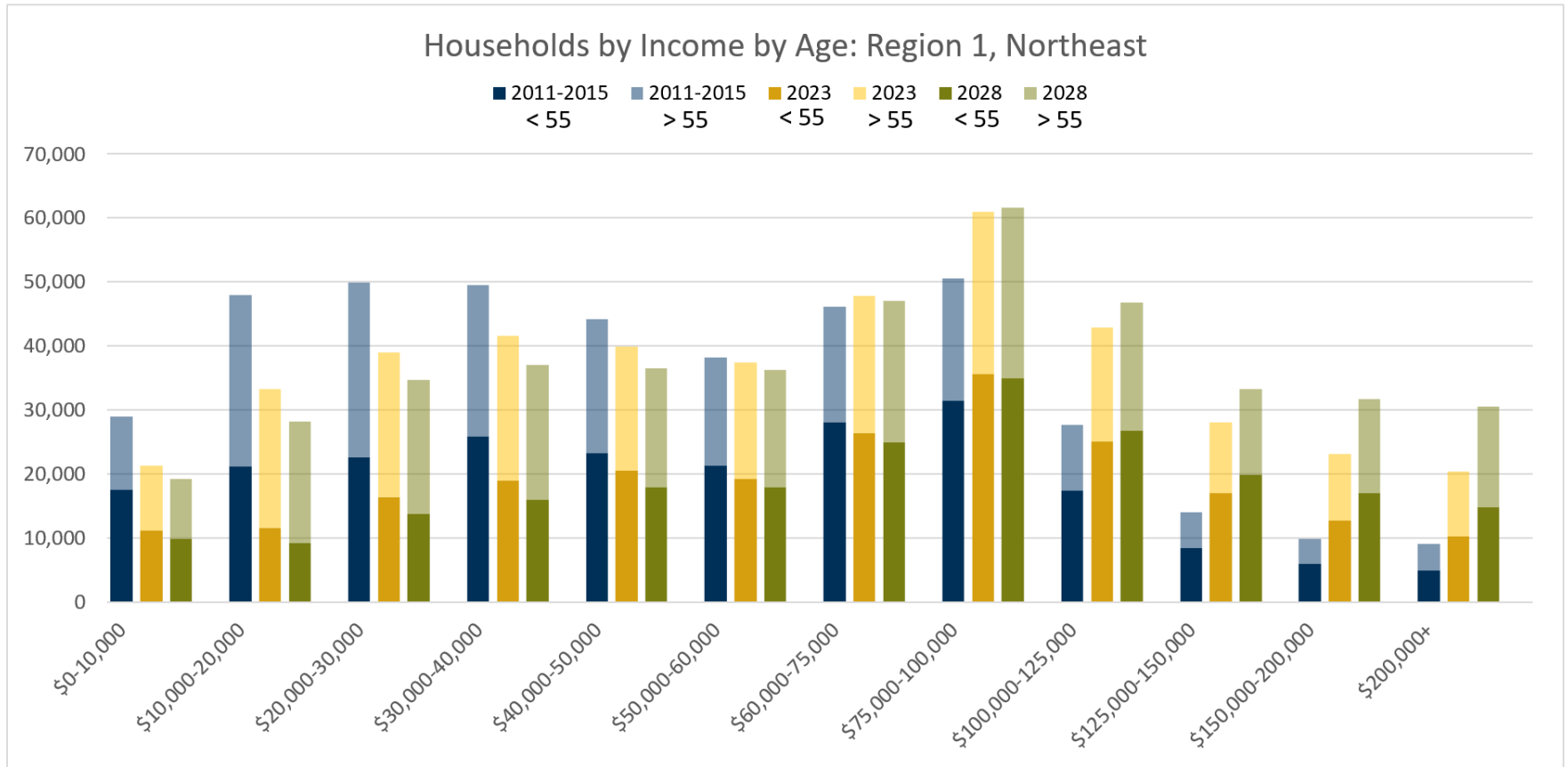
LaGrange County currently has the highest median income by almost 25%.

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.

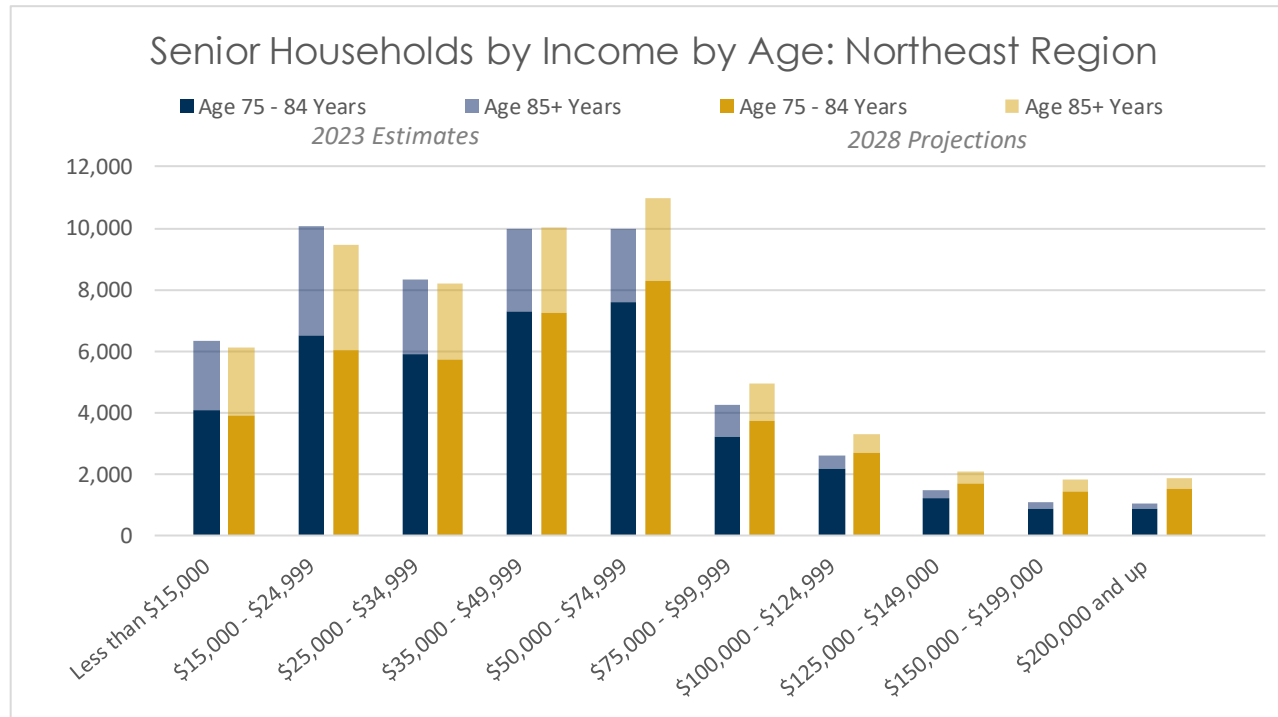


The number of households earning \$75,000 or more has been increasing, a trend that mirrors the state. In 2011-2015, the largest group of households 55 and older earned \$20,000 to \$30,000. For 2028, projections indicate the largest group will earn \$75,000 to \$100,000.



Households by Income by Age, over 75

This age range is relevant in calculating demand 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 16 counties. The inventory covers housing in the following rental categories:

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

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

Minimum and maximum income

The minimum and maximum income are determined for the following:

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

Enhanced senior independent living is a newer option for seniors. For example, Cameron Woods in Angola includes meals, bi-weekly housekeeping, and laundry services. If a resident needs service that require licensing, such as medication management, a third-party home health care provider comes in to provide the service for a fee.

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

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



Northeast Region – Supply Analysis

Surveys conducted in the fall of 2023 revealed more than 9,000 independent living units in the Northeast Region. Almost fifty percent of the senior units in are in subsidized properties.

Northeast Region: Subsidized, LIHTC, Market Rate

Type	Subsidized units	LIHTC units	Market units
Adams County	246	177	0
Allen County	1,164	963	1,387
Blackford County	115	80	16
DeKalb County	288	92	186
Delaware County	219	150	162
Grant County	627	129	14
Henry County	92	103	111
Huntington County	181	129	51
Jay County	108	0	24
LaGrange County	32	35	0
Madison County	779	212	336
Noble County	105	66	74
Randolph County	108	0	37
Steuben County	111	57	48
Wells County	130	32	0
Whitley County	158	87	66
Totals	4,463	2,312	2,512

Allen County, home to Fort Wayne, accounts for 38% of the units in the region. Adams, LaGrange, and Wells Counties had no market rate senior properties with greater than 10 units.



Northeast Region: Minimum and Maximum Income

Region 1: Northeast				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,753
	LIHTC	60%	\$18,754	\$37,506
	Market rate	300%	\$37,507	\$187,532
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$187,532
	Nursing Facility		\$0	\$187,532

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	1,083,811	
Estimate, Total, Male	536,458	
Estimate, Total, Male, 75 years and older	29,567	100.0%
Estimate, Total, Male, 75 years and older, with a disability	15,091	51.0%
Estimate, Total, Female	547,353	
Estimate, Total, Female, 75 years and older	41,762	100.0%
Estimate, Total, Female, 75 years and older, with a disability	18,935	45.3%
Estimate, Total, Male & Female, 75 years and older	71,329	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	34,026	47.7%

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

In the Northeast region, an estimated 47.7% of seniors 75 and older are disabled.



The chart below reflects the number of persons 75 and older with a disability by county.

Disability Status 75+ by County	Number	Percentage
Adams County	1,088	49.93%
Allen County	9,709	44.68%
Blackford County	445	42.75%
DeKalb County	1,151	43.19%
Delaware County	3,421	43.92%
Grant County	2,728	53.36%
Henry County	1,871	50.66%
Huntington County	1,079	43.06%
Jay County	746	52.09%
LaGrange County	1,181	55.34%
Madison County	4,776	49.93%
Noble County	1,259	47.24%
Randolph County	1,264	63.45%
Steuben County	1,299	47.83%
Wells County	770	43.11%
Whitley County	1,239	53.34%

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



Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in the Northeast 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 Northeast	118,442
Renter HH paying 40 to 49% of income	7,989
Renter HH paying 50% or more of income	24,208
<i>Total rent overburdened</i>	32,197
Percentage	27.2%

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

Substandard Housing	Number
Total households in Northeast	431,786
Owner-occupied lacking plumbing facilities	2,124
Owner-occupied lacking kitchen facilities	2,370
Renter-occupied lacking plumbing facilities	383
Renter-occupied lacking kitchen facilities	1,817
<i>Total households with substandard units</i>	6,694
Percentage	1.6%



Northeast 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 Methodologiesⁱⁱ

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 rentership⁵
- Existing and planned independent living properties

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

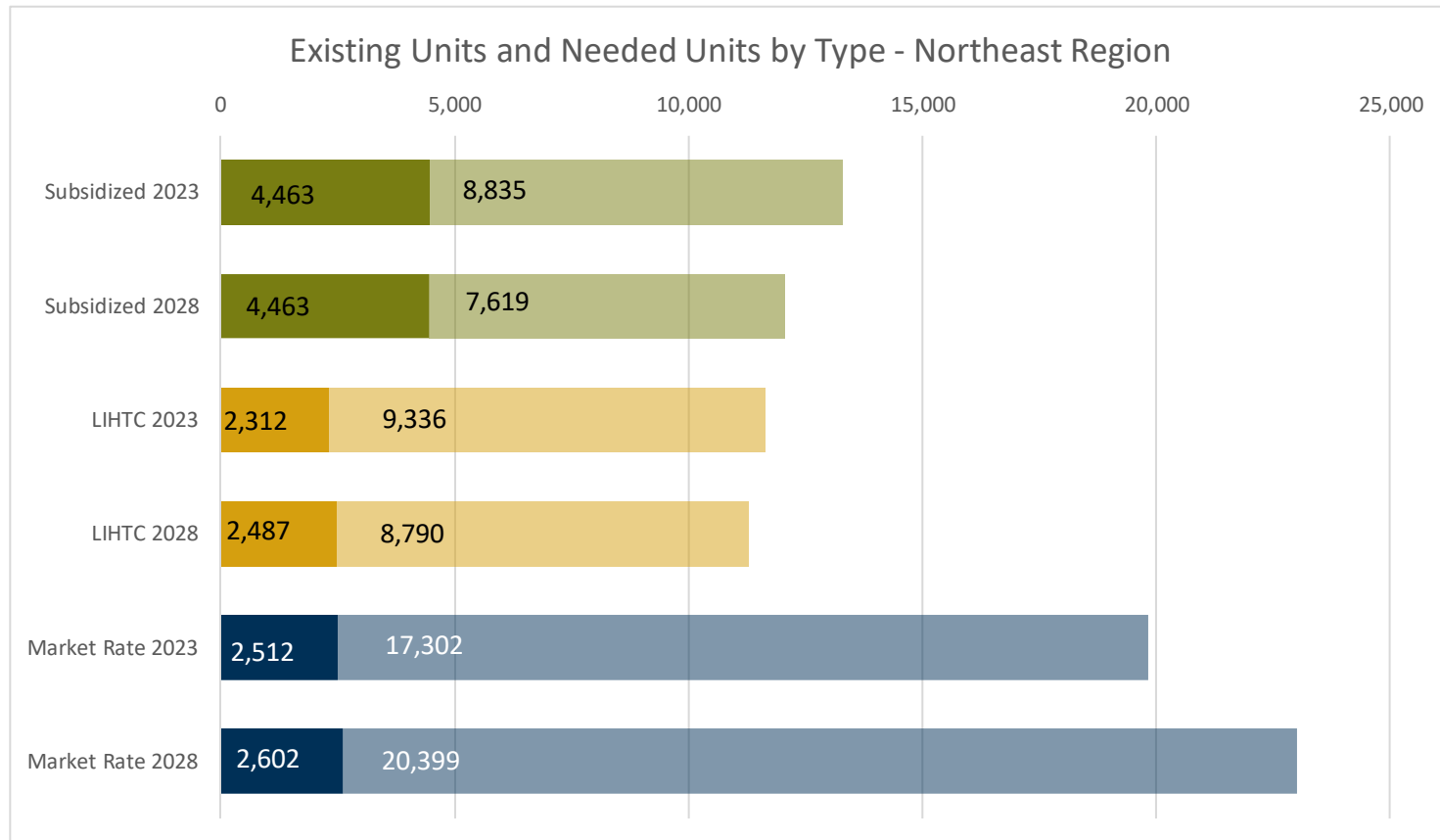


Demand Overview

Demand for Independent Living Rental Properties

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

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



Demand is evident across all housing types.



Detailed Demand Analysis Calculation for Independent Living Rental Properties

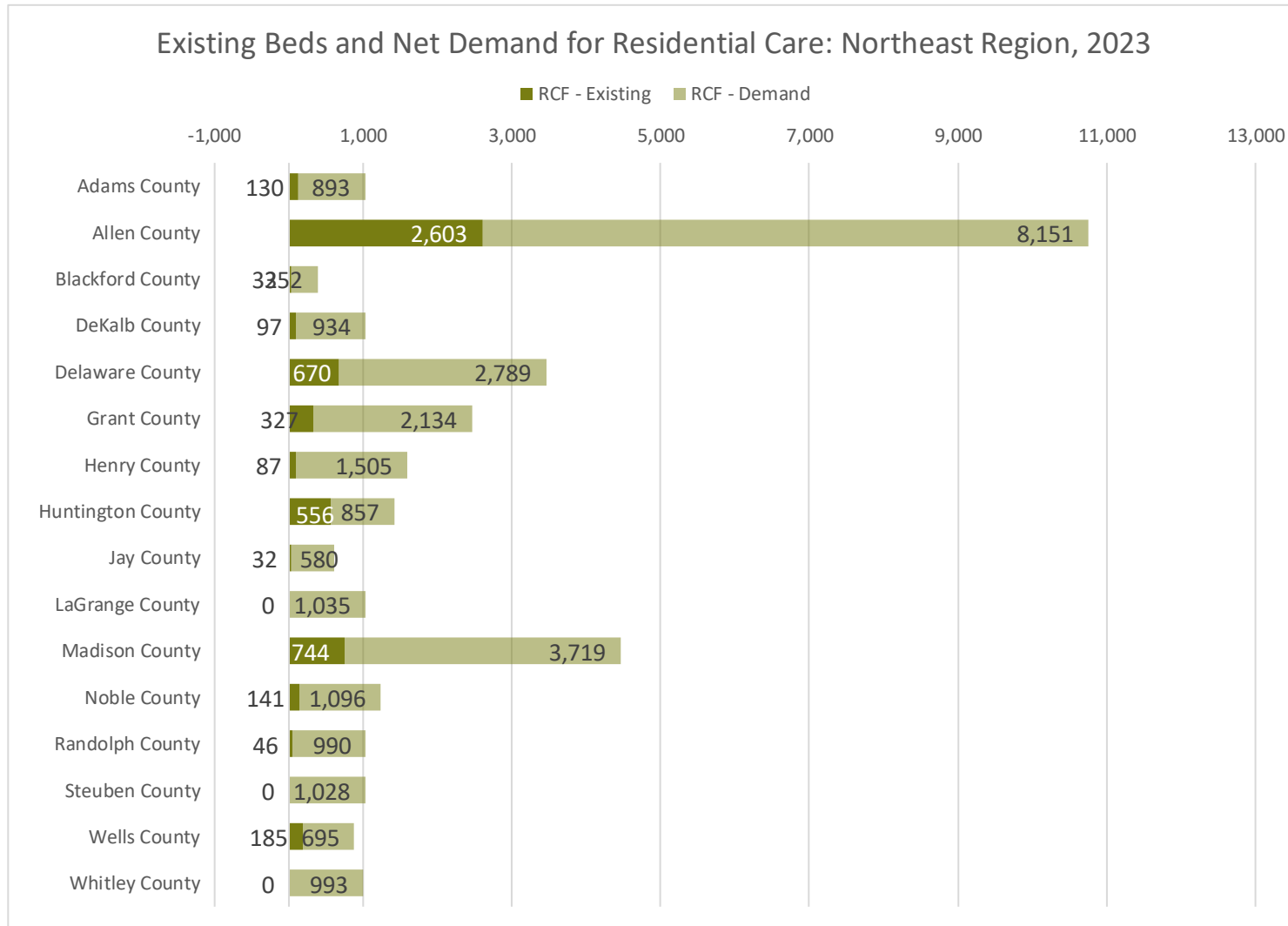
The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

Demand Analysis - Independent Living Rental Properties: Region 1 Northeast						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,754	\$37,507	\$0	\$18,754	\$37,507
Maximum Income	\$18,753	\$37,506	\$187,532	\$18,753	\$37,506	\$187,532
Senior renters 55+ in income bracket	12,929	11,114	17,427	11,761	10,632	20,394
Plus						
Senior Homeowners in this income bracket (a)	16,262	31,265	109,289	14,177	28,423	114,993
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)	369	709	2,478	321	644	2,607
Equals						
Total Demand	13,298	11,823	19,904	12,082	11,277	23,001
Less existing units	4,463	2,312	2,512	4,463	2,487	2,602
Less planned units	0	175	90			
Equals						
Net Demand	8,835	9,336	17,302	7,619	8,790	20,399
Demand Calculation Inputs - HISTA 2023 and 2028						
		2023	2028			
Total senior 55+ renter households		43,269	45,887			
Total senior 55+ owner households		167,728	173,892			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				



Demand for Residential Care Properties

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

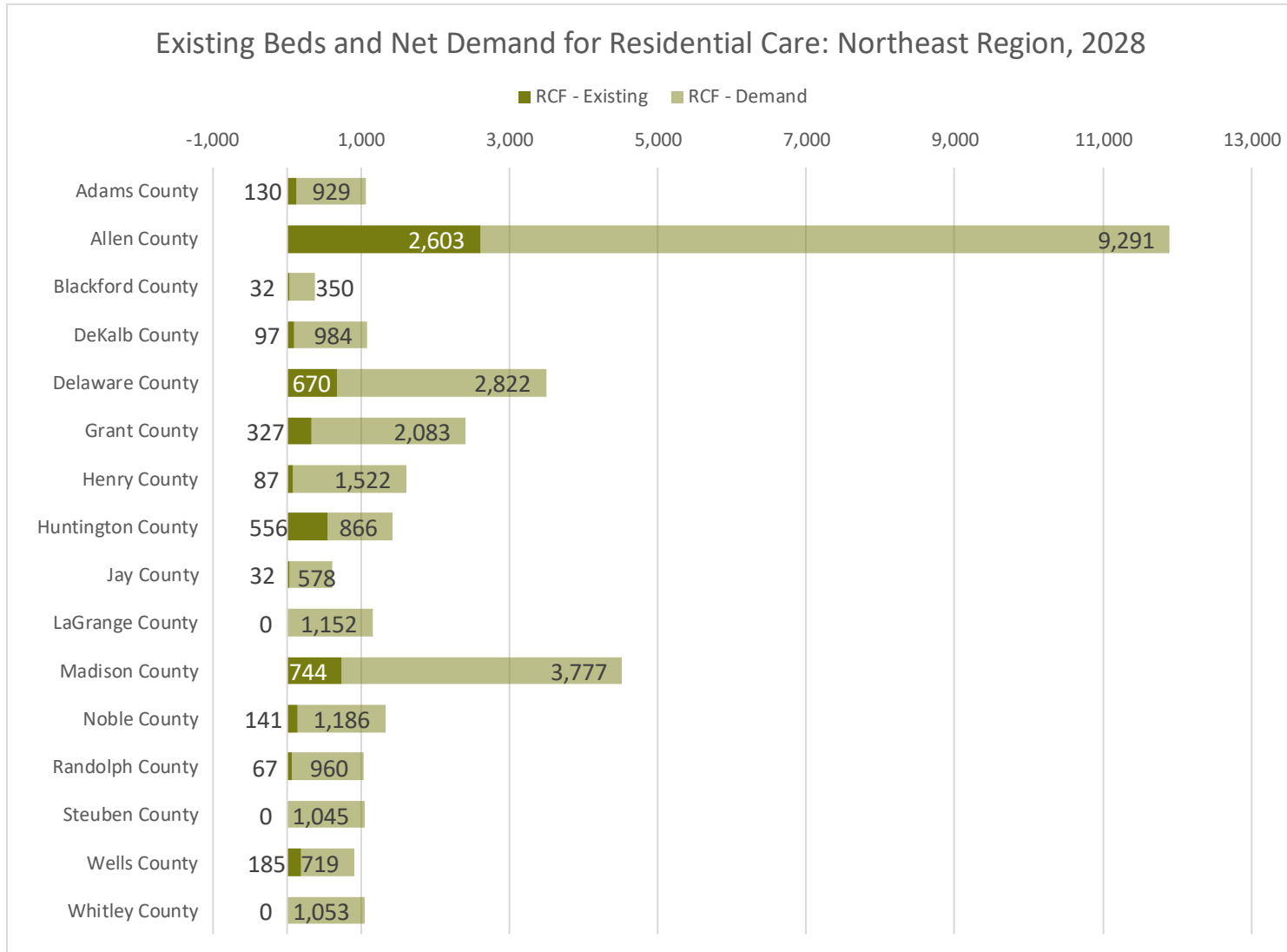


By 2028, Allen County will have over 8,000 units of unmet demand for Residential Care.



Future Demand for Residential Care Properties

The demand for Residential Care increases in five years.

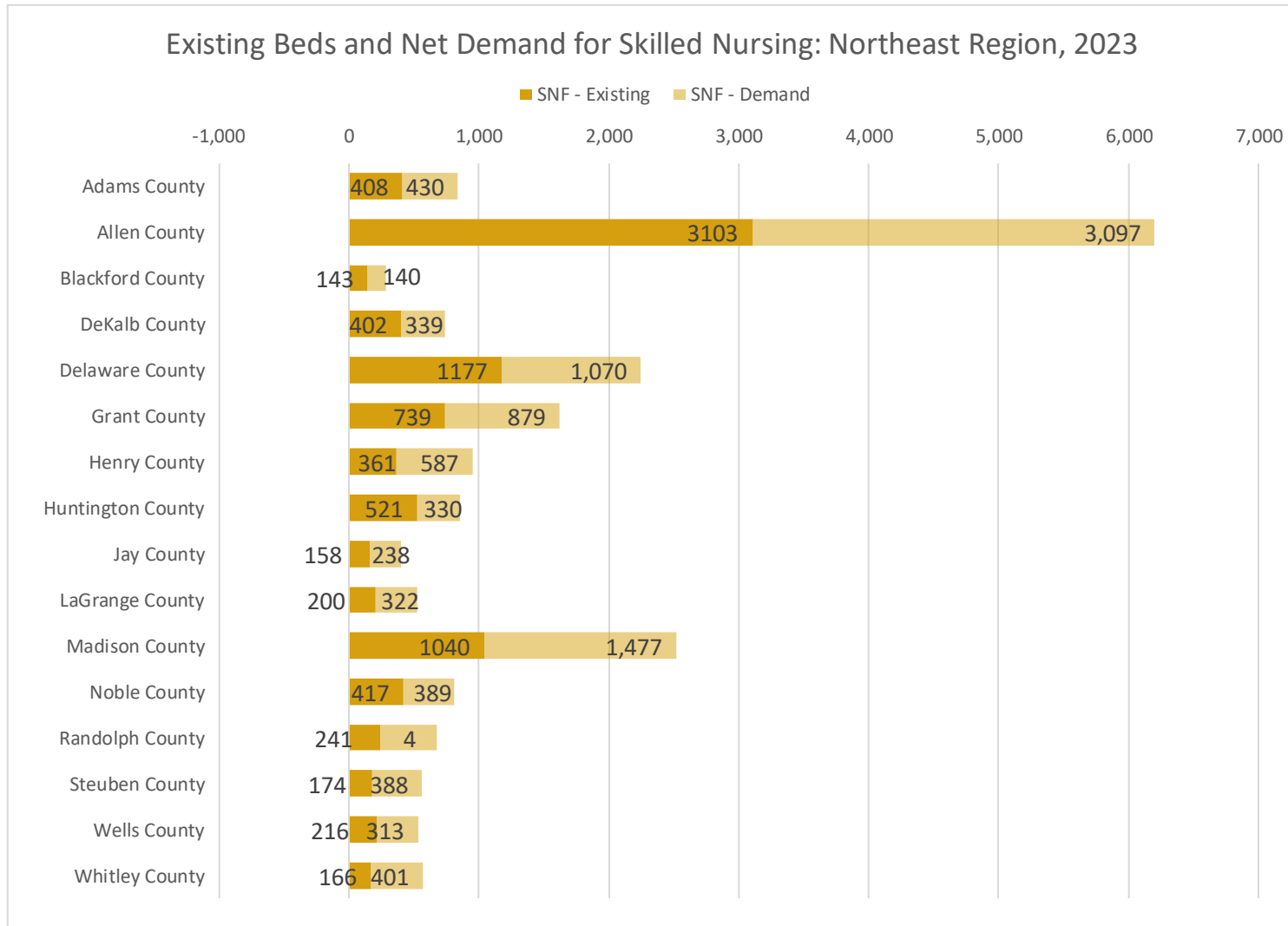


Projections for 2028 indicate increasing demand for Residential Care, particularly in Allen and Madison Counties.



Demand for Skilled Nursing Properties 2023

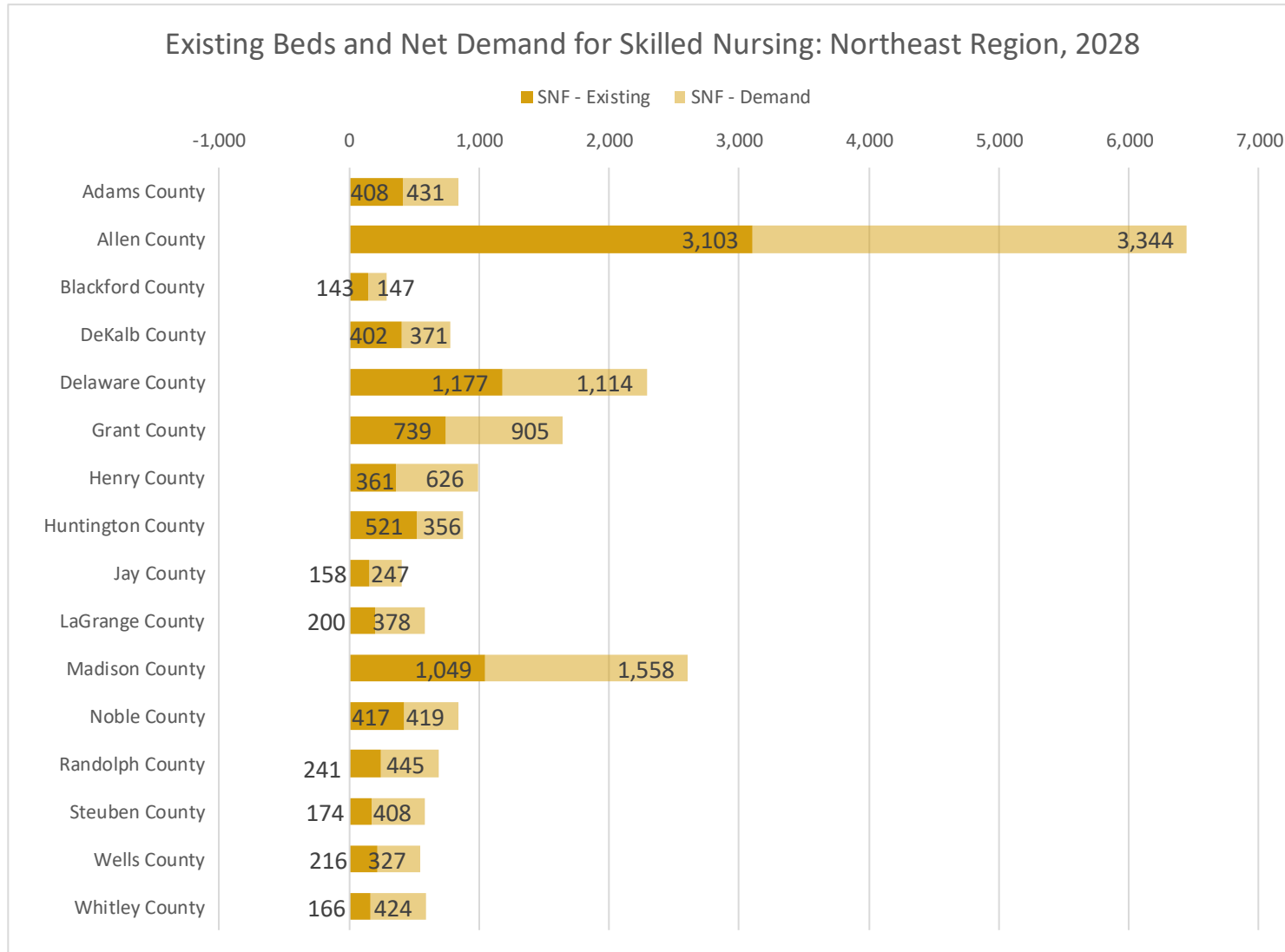
All counties show demand for Skilled Nursing Facility units.





Demand for Skilled Nursing Properties 2028

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





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: Region 1 Northeast							
	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	\$187,532	\$187,532	\$33,948	\$187,532	\$187,532	
(A) Persons 75 - 84 income eligible	23,570	33,803		22,446	37,749		
(B) Persons 85+ income eligible			22,531			23,827	
(C) Percent of persons 75+ with a disability	47.70%	47.70%	47.70%	47.70%	47.70%	47.70%	
Income-eligible persons 75+ with a disability	11,244	16,125	10,748	10,707	18,007	11,366	
<i>calculation A * D</i>							
<i>calculation B * C</i>							
Total Demand	11,244	16,125	10,748	10,707	18,007	11,366	
<i>Demand for RCF units are summed</i>	27,368			28,715			
Less existing beds	5,650		9,466	5,650		9,466	
Less planned beds							
Equals							
Net Demand	21,718		1,282	23,065		1,900	
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028				
Total senior population 75 - 84		58,981	62,999				
Total senior population 85+		22,900	24,492				

Demand for Residential Care exceeds Skilled Nursing Care and is projected to increase through 2028. In 2023, 11,244 residents need Medicaid Waivers to pay for Residential Care services.



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

The ISDH report for July 1, 2023 shows the Northeast Region to have an existing supply of 9,423 comprehensive care beds and a projected surplus of 3,304 beds. The ISDH report projects forward two years for the population (2025).

- Using Claritas and Ribbon Demographics population data to perform a straight-line projection for two years yields an estimated population of 211,727 age 65 and older, a 1.85% difference from the ISDH population estimate of 215,717. The survey for this report found an existing supply of 9,466 beds, and the ISDH report shows 9,423, a -0.46% difference. Both differences are within a reasonable margin of error.

Reconciling the Two Approaches

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

The ISDH report estimates a surplus of beds for the region for persons 65 and older. The analysis in this report for skilled nursing shows a demand for seniors 85 and older. Several factors help explain why the results differ for each analysis.

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



05. County Detail



Adams County

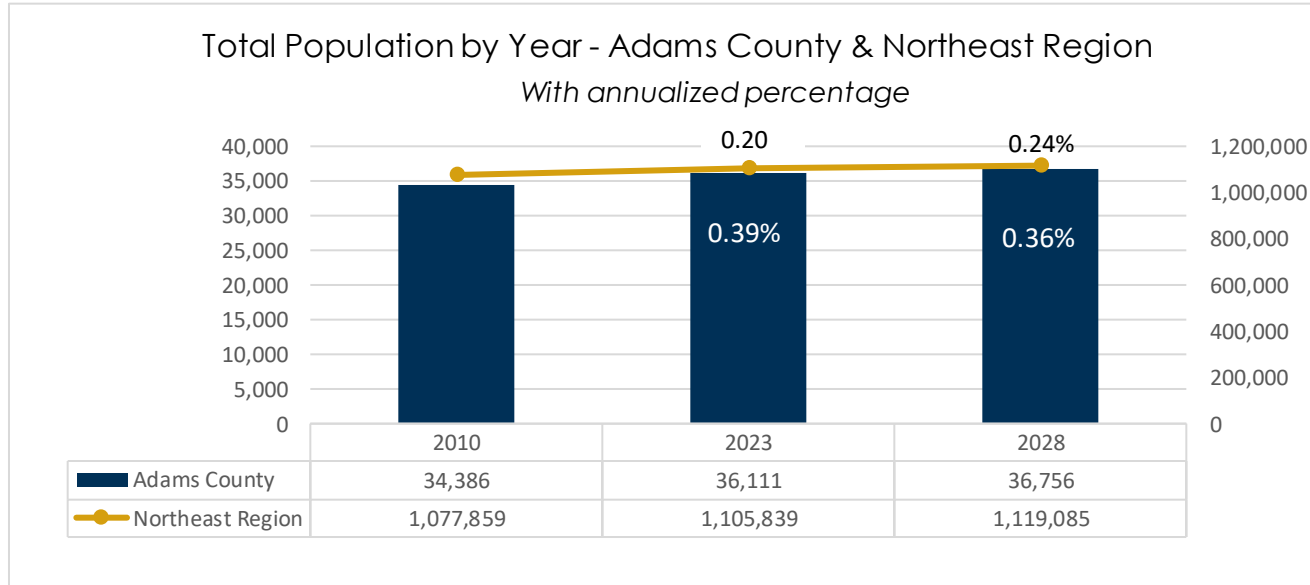
Key Findings

- Population growth in Adams County is stronger than the Northeast Region.
- Seniors 65 to 74 are the fastest growth segment of the senior population. The annualized growth is 3.59% from the base year to 2023, and projected to be 1.73% from 2023 to 2028.
- The number of renters 55 and younger is decreasing. Owners and renters 62 and older are increasing.
- Income analysis for 2023 indicates the largest group of households earns \$75,000 to \$100,000. When households are filtered to 75 and older, the largest group earns \$50,000 to \$74,999.
- The county has unmet demand for Residential Care. In 2023, 329 seniors need Medicaid Waivers to pay for Residential Care.
- Sufficient units are available for Skilled Nursing Care.



Demographics

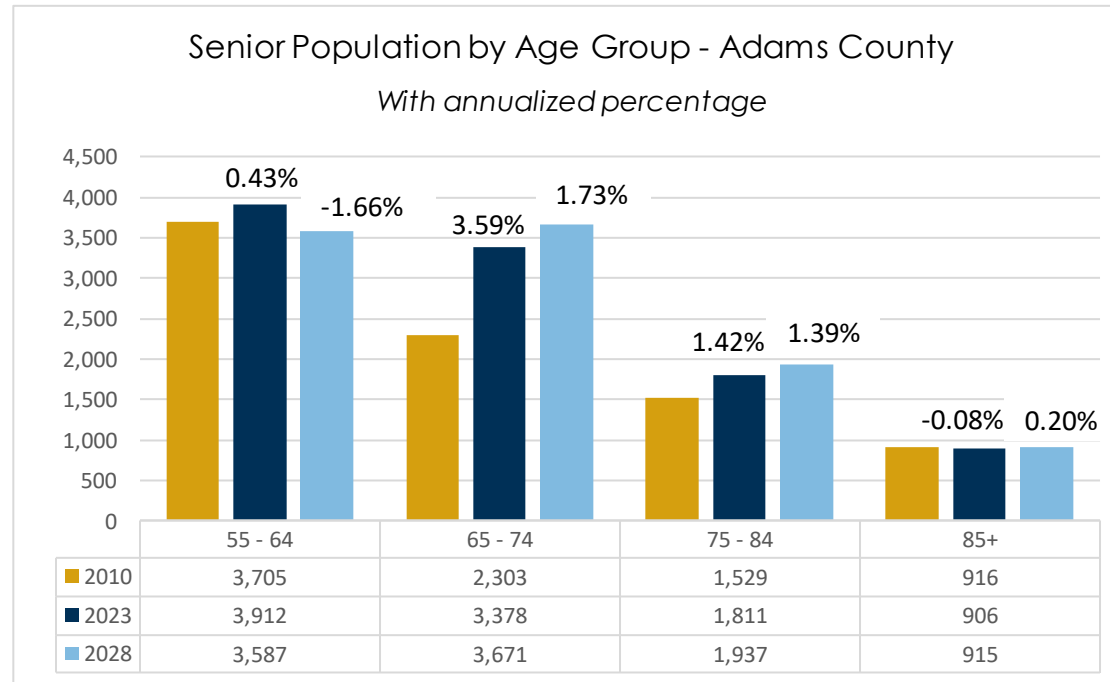
Total Population



The population in Adams County is outpacing the region in terms of growth.



Population by Age Group

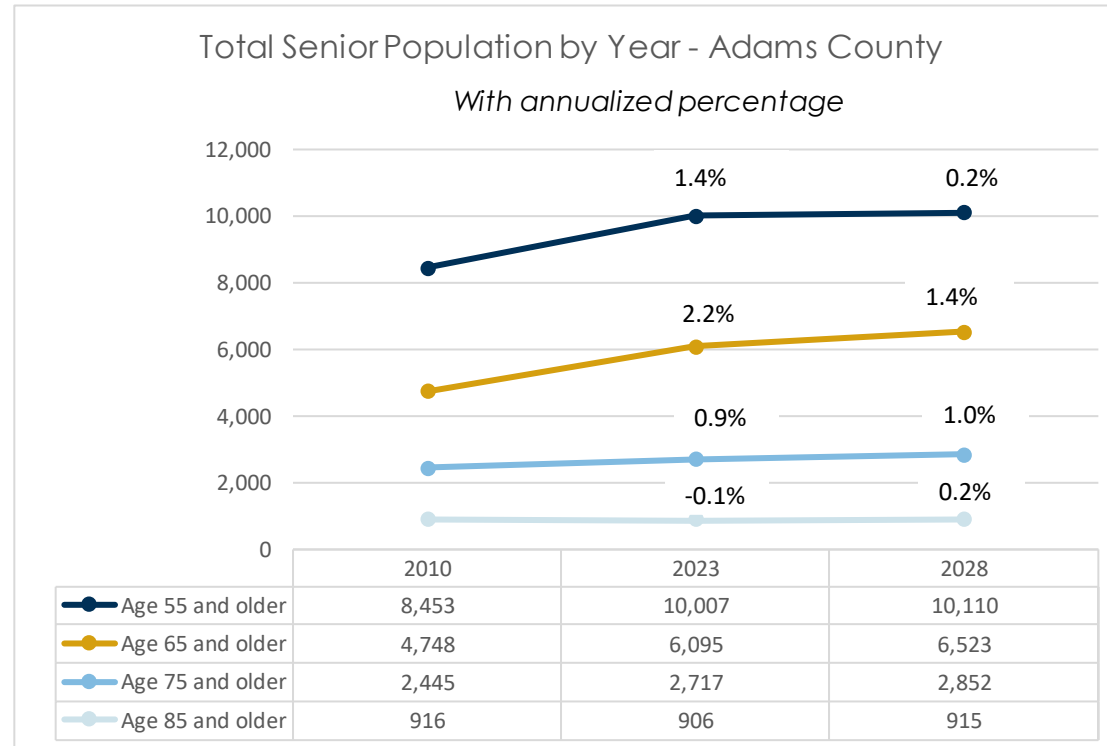


Seniors aged 65 to 74 are the fastest growing segment. The population 85 and older is stable.



Total Senior Population by Year

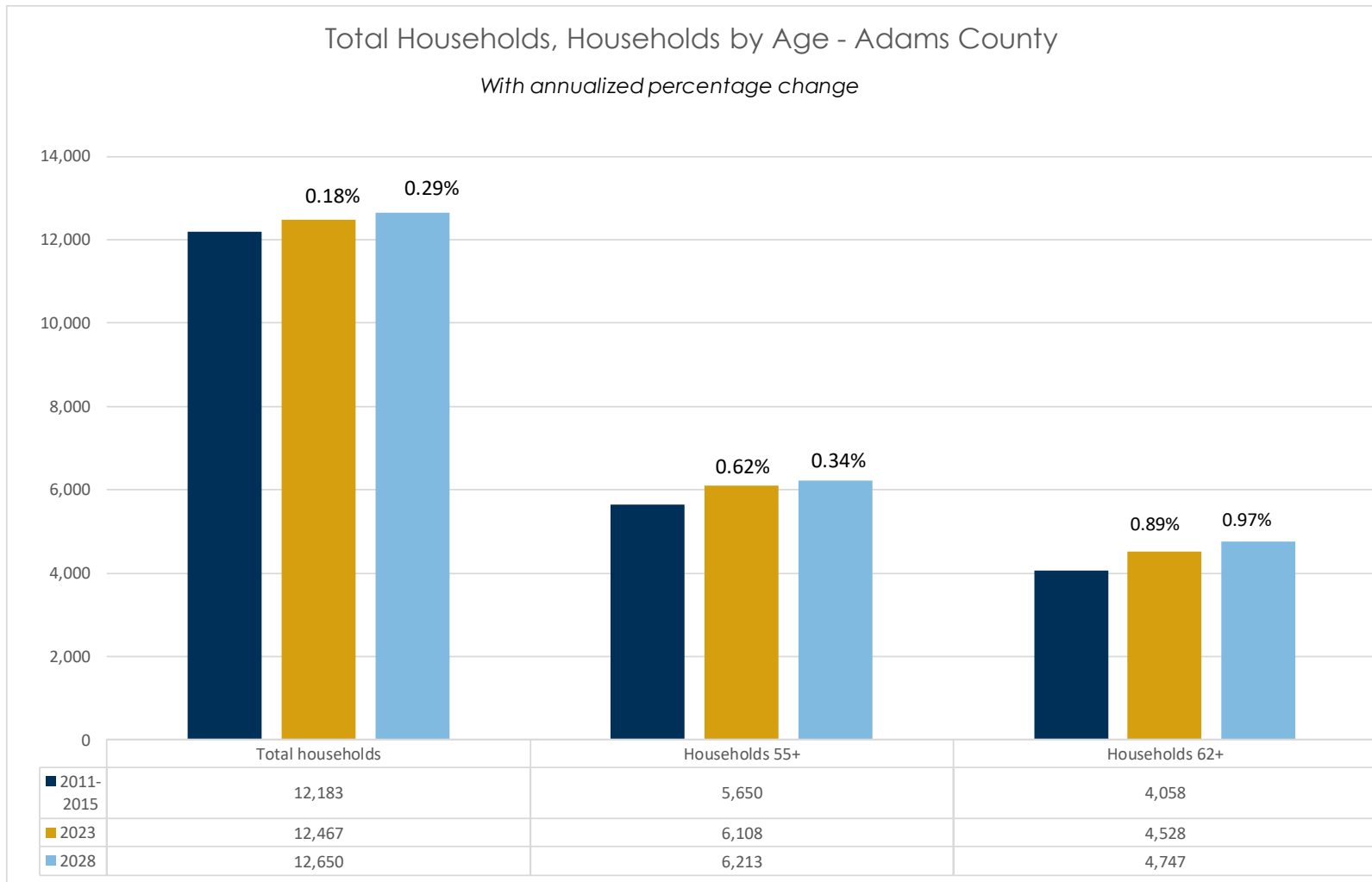
The top line on the graph below shows the growth rate for the entire 55+ population. Each line below reflects growth rates for older age bands.



The population 65 and older shows the strongest growth.



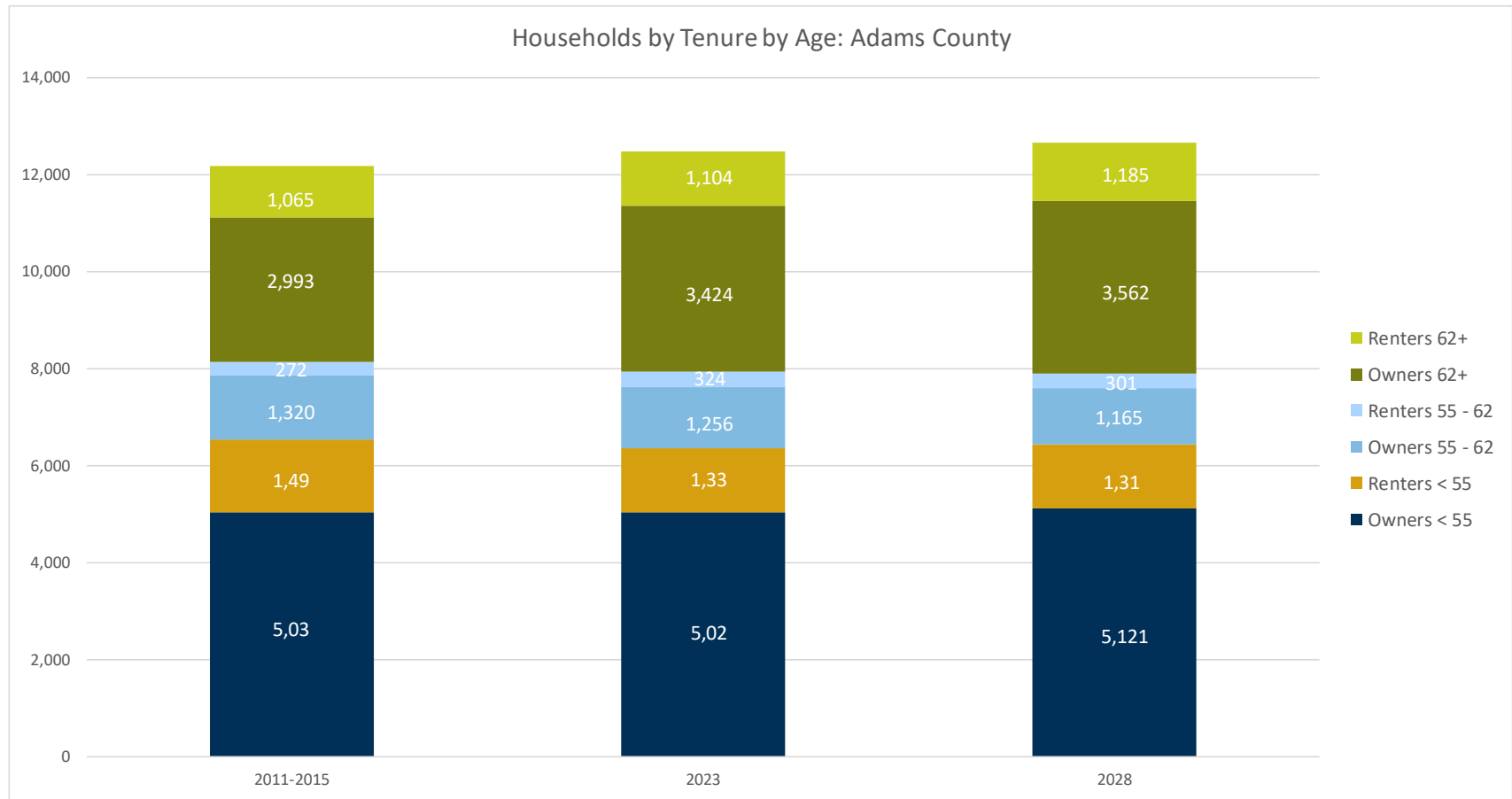
Households



Household aging trends reflect changes in the population. Households 62 and older show the largest growth rate.



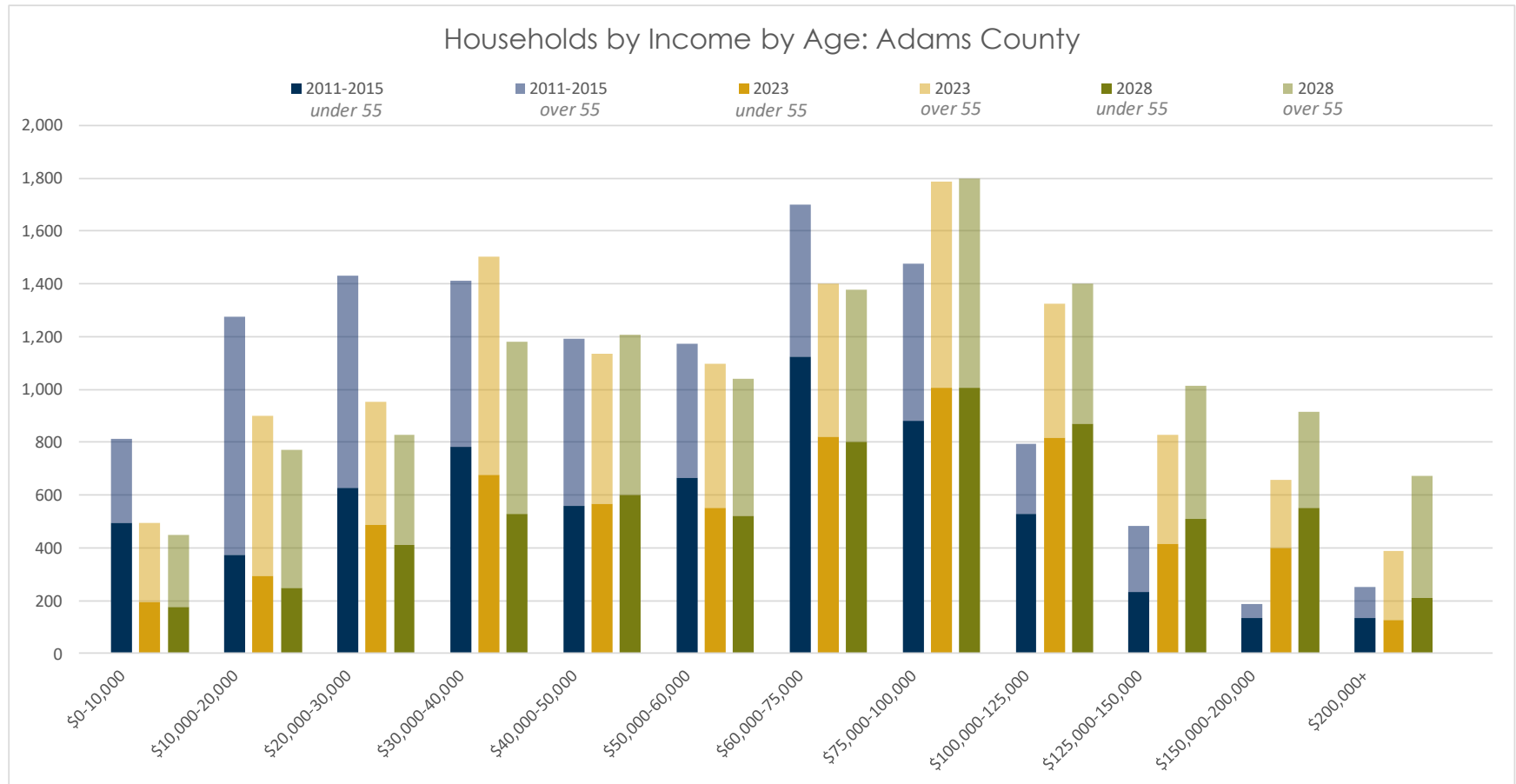
Households by Tenure



Renters under age 55 and owners 55 to 62 are declining. Conversely, owners 62 and older are increasing.



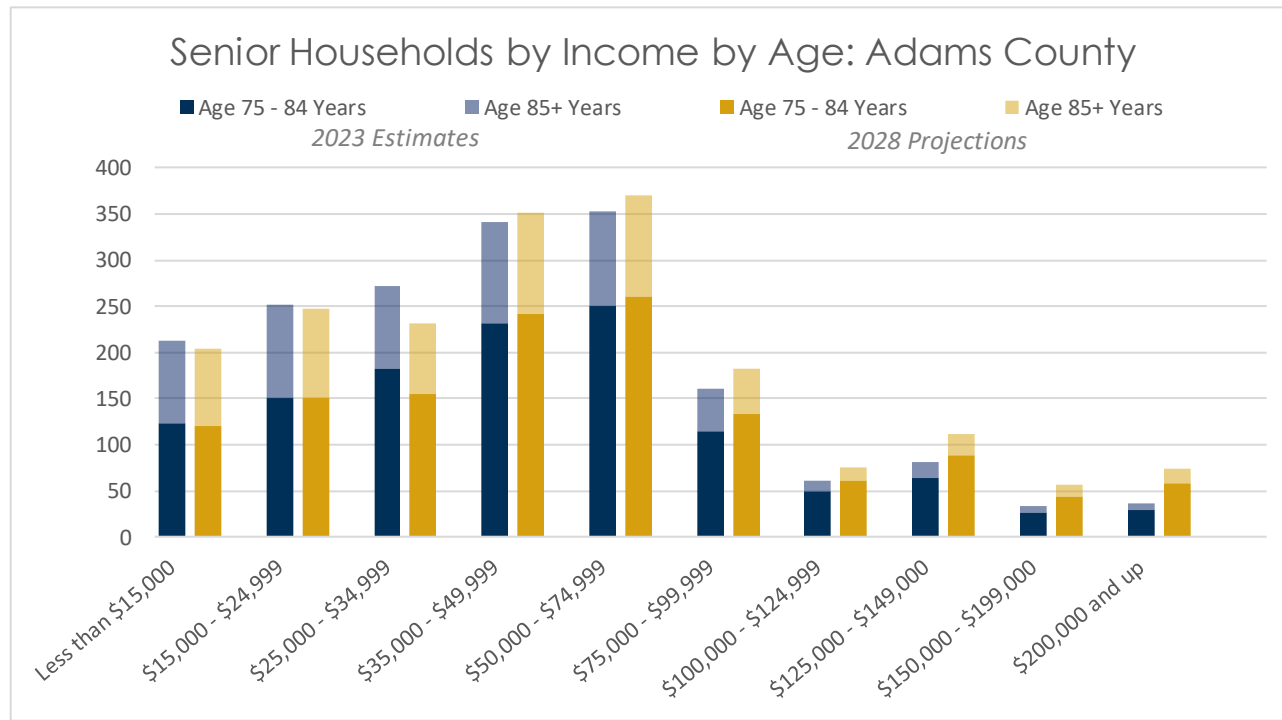
Households by Income



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 across age groups earns \$50,000 to \$74,999. 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 Adams County, 18.9% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Adams County	2,197
Renter HH paying 40 to 49% of income	139
Renter HH paying 50% or more of income	277
<i>Total rent overburdened</i>	416
Percentage	18.9%

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

In Adams County, 19.8% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Adams County	12,349
Owner-occupied lacking plumbing facilities	1,142
Owner-occupied lacking kitchen facilities	1,112
Renter-occupied lacking plumbing facilities	66
Renter-occupied lacking kitchen facilities	131
<i>Total households with substandard units</i>	2,451
Percentage	19.8%



Supply – Independent Living

Adams County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Adams County III	Decatur	72	65	90.3%		246
	Limberlost	Geneva	60	60	100.0%	✓	
	Village Green V	Decatur	30	29	96.7%		
	Waterbury	Decatur	84	79	94.0%		
LIHTC	Village Green Decatur	Decatur	177	177	100.0%	✓	177
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Adams County <i>Includes:</i> <ul style="list-style-type: none"> • Unincorporated area and towns of Monroe and Geneva • Decatur • Berne 	None planned



Supply – Licensed Living

Adams County: Licensed Properties

Type	Name	City	Total # of units	# units occupied	# RCF	# SNF	Notes
SNF	Adams County Memorial Hospital	Decatur	15	9	NA	15	
RCF and SNF	Adams Woodcrest	Decatur	157	110	24	133	ISDH report 8/3/23
SNF	Envive of Berne	Berne	80	34	NA	80	Formerly Chalet Village. ISDH report 7/26/23
SNF	Pilgrim Manor	Plymouth	78	56	NA	78	ISDH report 8/4/2020
RCF and SNF	Swiss Village	Berne	244	137	106	117	ISDH report 7/6/23



Housing Demand

Income Parameters

Adams 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.

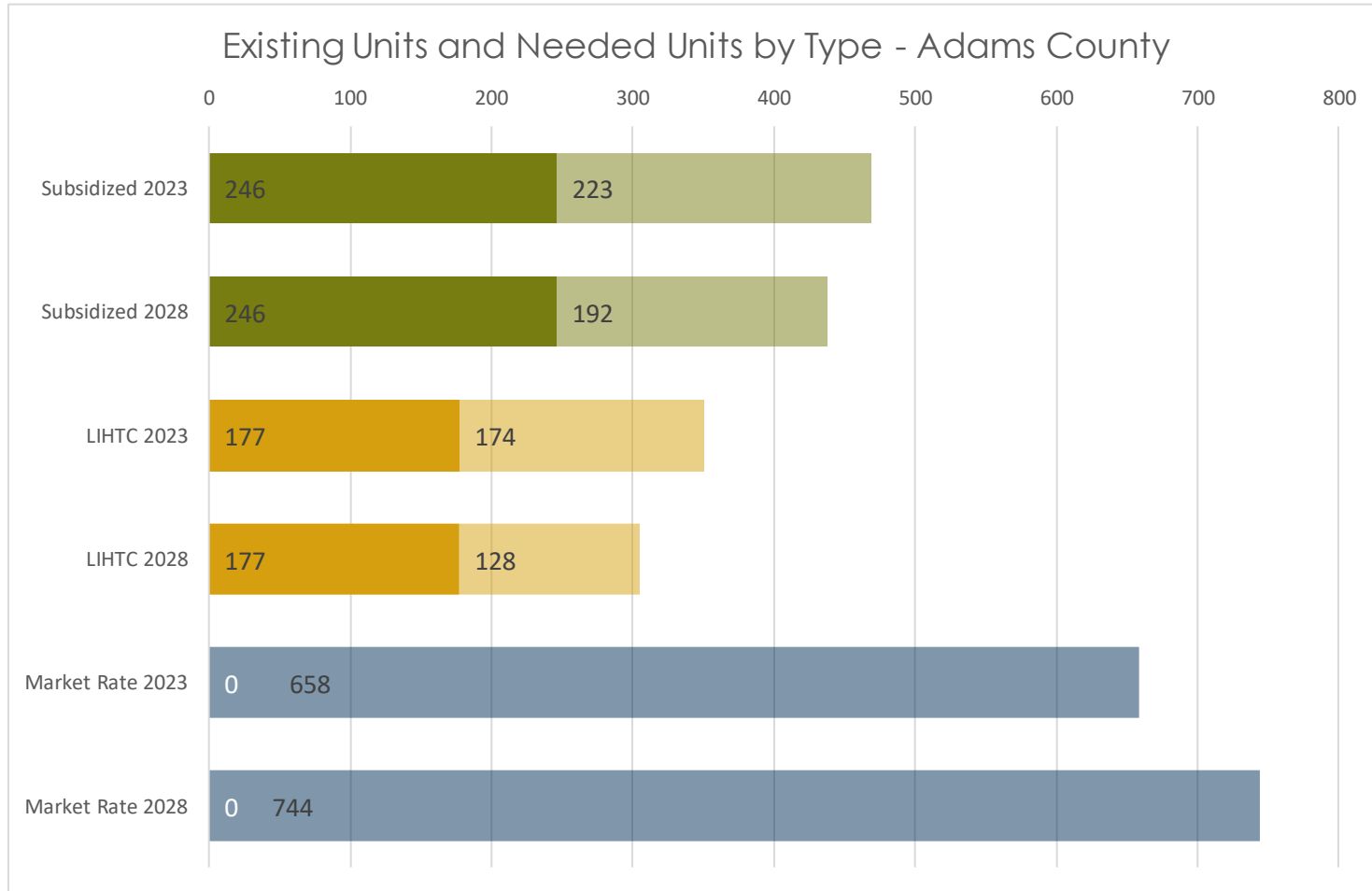
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	35,315	
Estimate, Total, Male	17,797	
Estimate, Total, Male, 75 years and older	934	100.0%
Estimate, Total, Male, 75 years and older, with a disability	567	60.7%
Estimate, Total, Female	17,518	
Estimate, Total, Female, 75 years and older	1,245	100.0%
Estimate, Total, Female, 75 years and older, with a disability	521	41.8%
Estimate, Total, Male & Female, 75 years and older	2,179	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,088	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. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Demand for independent senior housing is evident across all income levels.



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: Adams 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	460	332	586	431	289	670
Plus						
Senior Homeowners in this income bracket (a)	385	849	3,182	311	699	3,277
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	19	72	7	16	74
Equals						
Total Demand	469	351	658	438	305	744
Less existing units	246	177	0	246	177	0
Less planned units	0	0	0			
Equals						
Net Demand	223	174	658	192	128	744
Demand Calculation Inputs - HISTA 2023 and 2028			2023		2028	
Total senior 55+ renter households			1,428		1,486	
Total senior 55+ owner households			4,680		4,727	
2021 Seniors 55+ Homeowners converting to rentership			2.27%			

Unmet demand for independent senior living options is seen across the board. The highest demand is for market rate rental housing.



Demand Analysis: Licensed Residential Properties

The following chart 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: Adams 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	659	1,130		612	1,248	
(B) Persons 85+ income eligible			862			864
(C) Percent of persons 75+ with a disability	49.93%	49.93%	49.93%	49.93%	49.93%	49.93%
Income-eligible persons 75+ with a disability	329	564	430	305	623	431
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	329	564	430	305	623	431
<i>Demand for RCF units are summed</i>	893			929		
Less existing beds	130		408	130		408
Less planned beds						
Equals						
Net Demand	763		22	799		23
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,841	1,960			
Total senior population 85+		876	892			

The county has unmet demand for Residential Care. Sufficient units are available for Skilled Nursing. In 2023, 329 seniors need Medicaid Waivers to pay for Residential Care.



Allen County

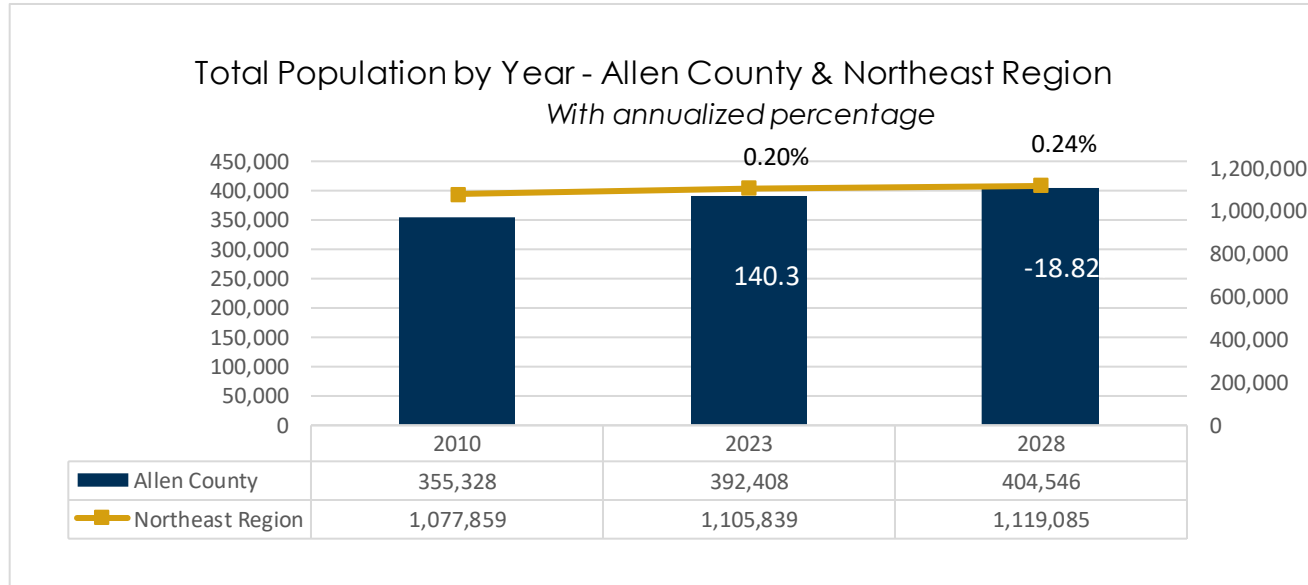
Key Findings

- Allen County experienced stronger population growth compared to the region for 2023. Projections for 2028 indicate the county will continue to outpace the region.
- Continued growth in the number of seniors aged 65 to 74 and 75 to 84 is expected. Projections for 2028 show a decline in seniors aged 55 to 64.
- The average senior population size across all age groups is increasing. Notably, seniors aged 65 to 74 are growing at a rapid pace. The decline in seniors aged 55 to 64, however, lowers the overall average.
- Households 62 and older in Allen County represent 44% of all senior households in the Northeast Region.
- Considering all households, the largest cohort earns \$75,000 to \$100,000 throughout 2011-2015, 2023, and 2028.
- When households are filtered 75 and older, the largest group earns \$50,000 to \$74,999 in 2023. Projections for 2028 show this trend will continue.
- Allen County has more senior housing units than any other county in the region. Yet there is unmet demand that is exacerbated by strong household growth.
- Allen County has a lower disability rate than many counties in the region. However, a high population contributes to the strong demand for Residential Care Facilities. Existing Skilled Nursing Facility units sufficiently meet the demand.



Demographics

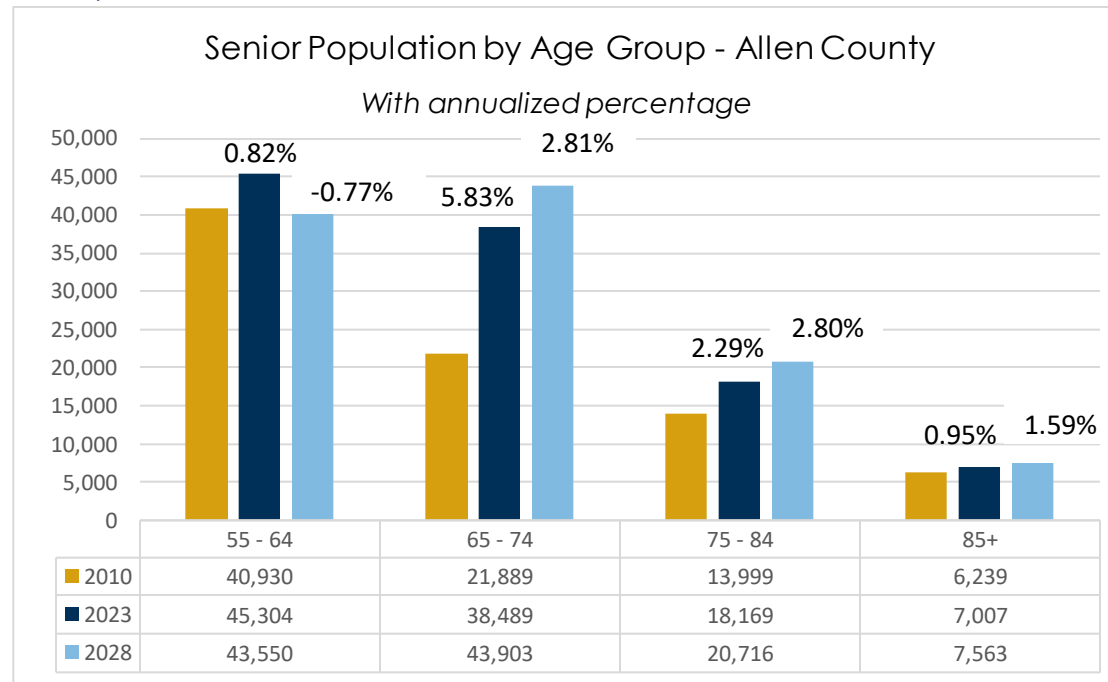
Total Population



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



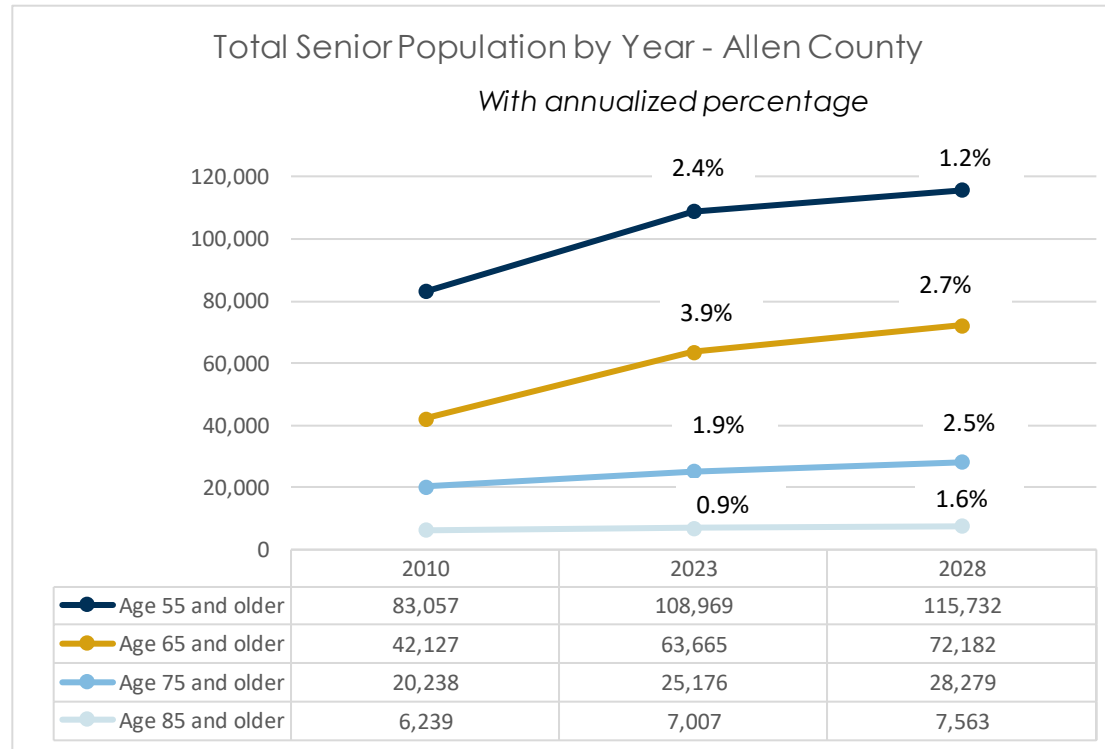
Population by Age Group



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



Total Senior Population by Year

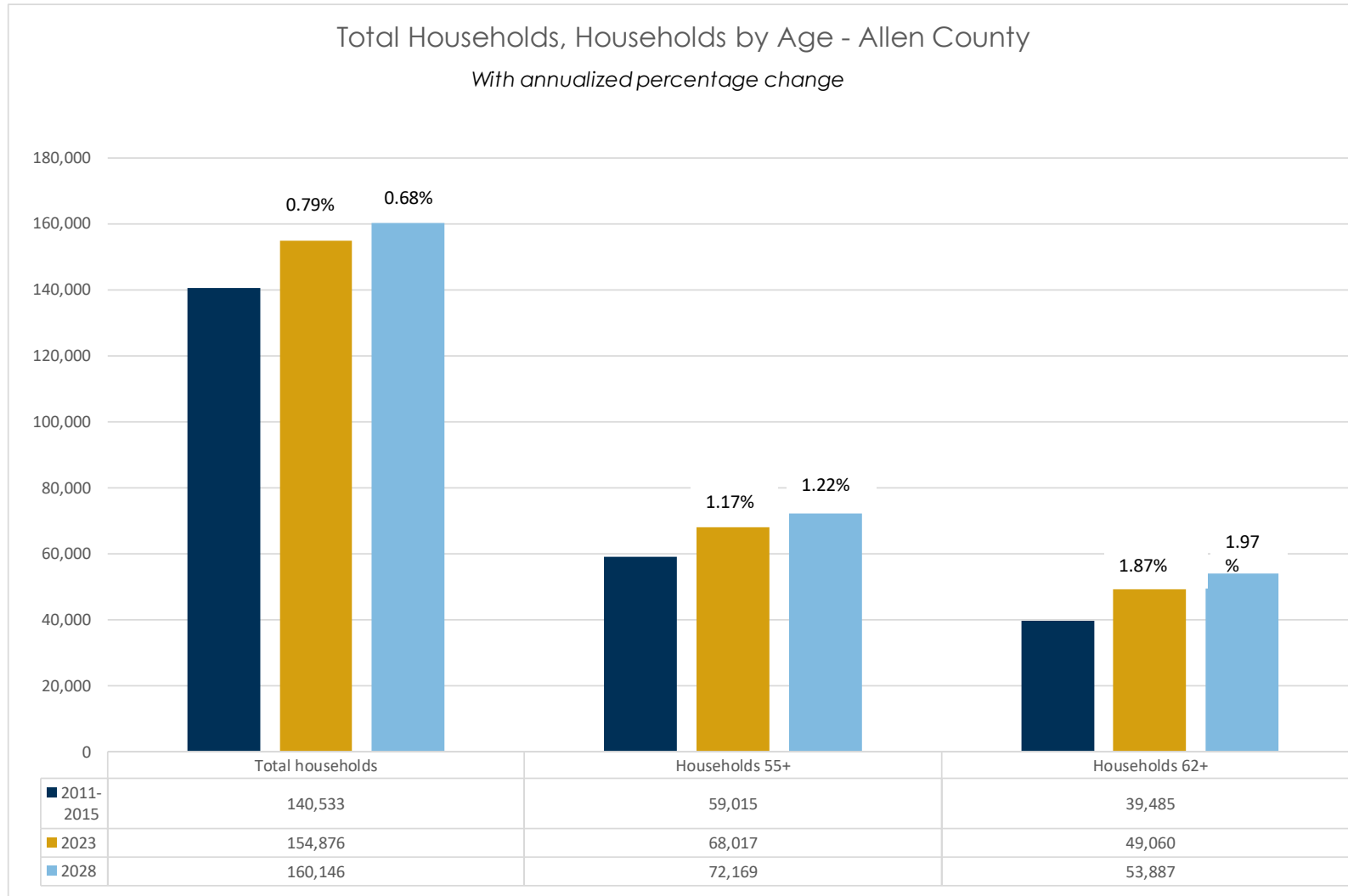


The overall senior population size is increasing. A decline in the 55-64 age group only is lowering the total average growth rate.



Households

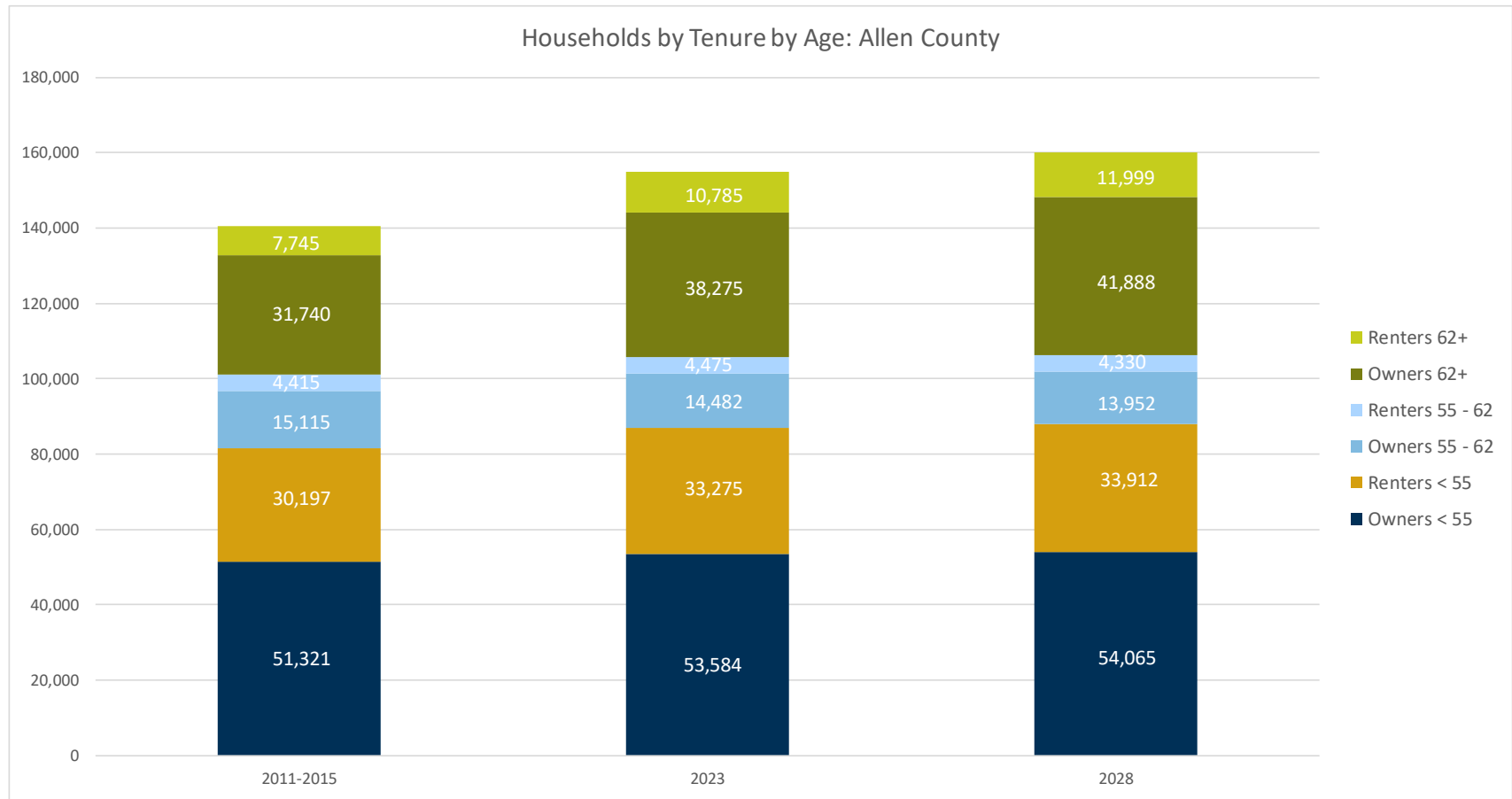
The number of households in Allen County is steadily increasing, a trend that continues through five-year projections.



Households 62 and older in Allen County represent 44% of all senior households in the Northeast Region.



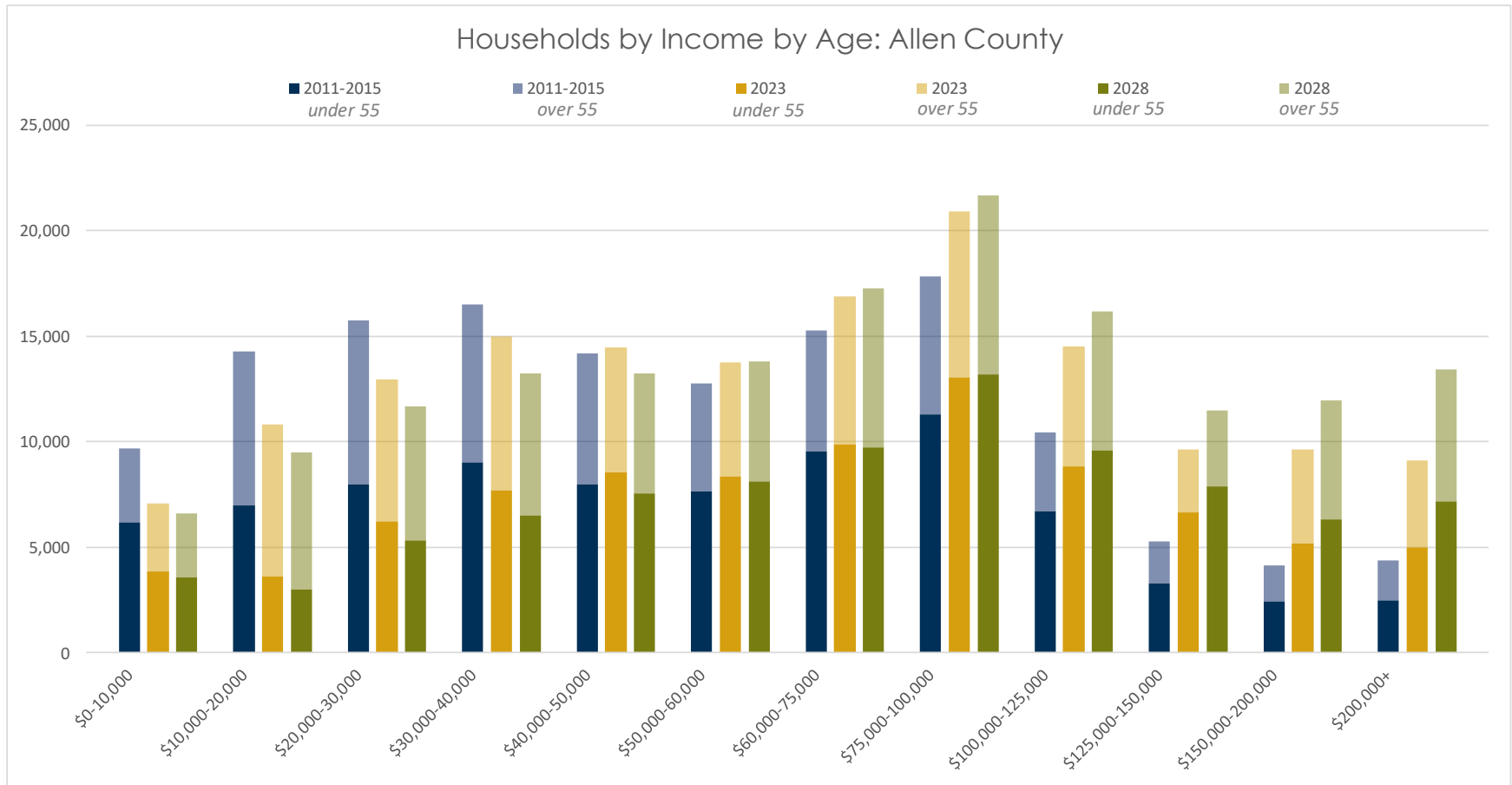
Households by Tenure



The number of owners and renters across age groups is increasing. This trend will continue according to 2028 projections.



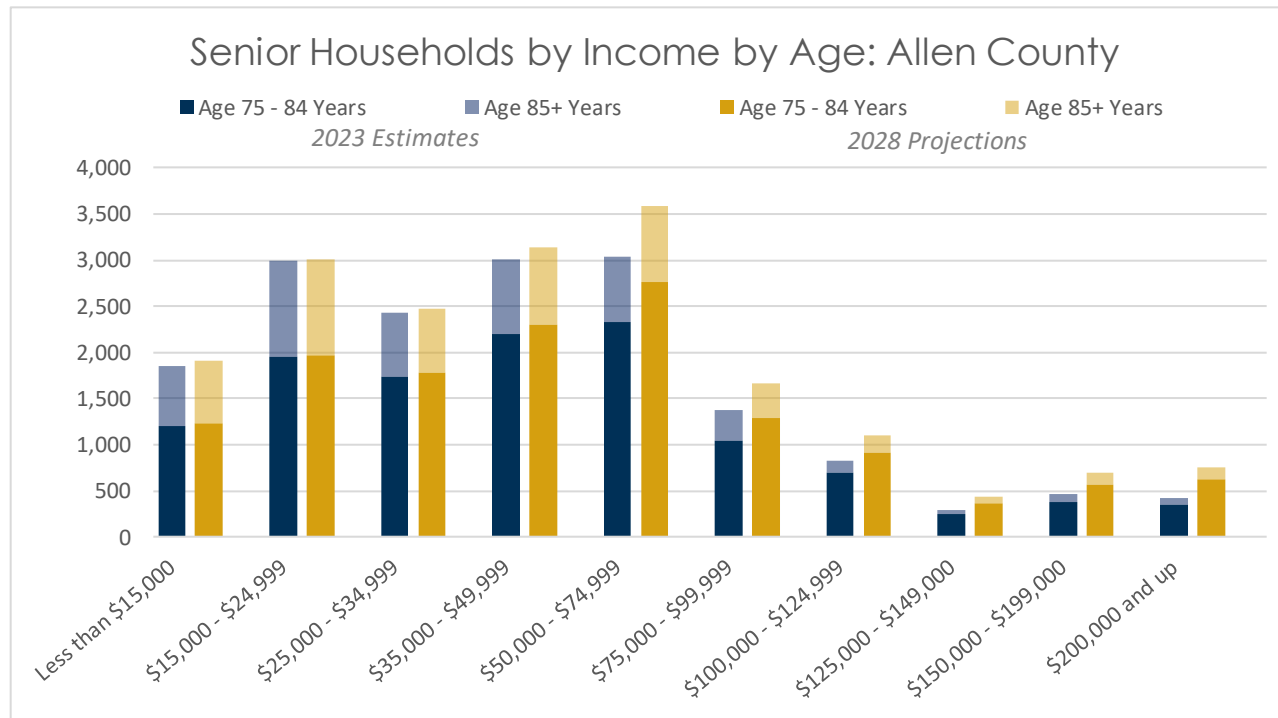
Households by Income



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 \$50,000 to \$74,999. 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 Allen County, 27.9% of the renters are rent overburdened compared to 27.2% for the region. Brown County has the highest percentage of rent-overburdened households in the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Allen County	46,347
Renter HH paying 40 to 49% of income	3,301
Renter HH paying 50% or more of income	9,626
<i>Total rent overburdened</i>	12,927
Percentage	27.9%

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

In Allen County, 0.8% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Allen County	151,877
Owner-occupied lacking plumbing facilities	276
Owner-occupied lacking kitchen facilities	401
Renter-occupied lacking plumbing facilities	40
Renter-occupied lacking kitchen facilities	565
<i>Total households with substandard units</i>	1,282
Percentage	0.8%



Supply – Independent Living

Yellowstone Retirement Communities offers a substantial number of senior market rate properties in Allen County. These properties are marked with an asterisk in the market rate table, which follows the subsidized and LIHTC tables. The survey revealed 23 properties with 637 units, representing 45.9% of the senior market rate units in the county.

Allen County: Subsidized

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Adam and Bruce Apartments	Fort Wayne	50	50	100.0%	✓	1,164
	Arbors of South Towne Square	Fort Wayne	214	214	100.0%	✓	
	Memorial Park Estates	Fort Wayne	34	34	100.0%	✓	
	Village at Wayne Trace	Fort Wayne	50	50	100.0%	✓	
	Brooklyn MaNor	Fort Wayne	52	S			
	East Central Towers	Fort Wayne	166	S			
	Edsall House	Fort Wayne	203	201	99.0%	✓	
	Farmington of Fort Wayne	Fort Wayne	201	S			
	Maysville Point	Fort Wayne	80	S			
	Salem Manor	Fort Wayne	84	S			
	True Love Manor	Fort Wayne	30	27	90.0%		



Allen County: LIHTC

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
LIHTC	Arbors of South Towne Square	Fort Wayne	214	175	81.8%	✓	963
	Heritage Place at Trails Edge	Fort Wayne	80	77	96.3%		
	Kady Gene Cove	New Haven	50	49	98.0%	✓	
	Meeting House at St. Peter	Fort Wayne	38	38	100.0%		
	Overlook Villas	Fort Wayne	41	41	100.0%		
	Phoenix Manor Fort Wayne	Fort Wayne	50	50	100.0%	✓	
	Phoenix Manor Woodburn	Woodburn	33	30	90.9%	✓	
	Ryker Reserve	Fort Wayne	65	64	98.5%	✓	
	Savannah Springs	Fort Wayne	35	35	100.0%	✓	
	Slocum Pointe	Fort Wayne	43	43	100.0%	✓	
	Tamera Senior Villas	Fort Wayne	52	52	100.0%	✓	
	Electric Works	Fort Wayne	75	<i>Under construction</i>			
	The Reserve on Park	Fort Wayne	187	<i>Under construction</i>			



Allen County: Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Market Rate	41 North	Fort Wayne	66	46	69.7%		1,387
	Aboite Retirement*	Fort Wayne	40	S			
	Arbor Glen	Fort Wayne	53	S			
	Brentwood Park	Fort Wayne	120	120	100.0%	✓	
	Clinton Retirement*	Fort Wayne	33	S			
	Coldwater Retirement*	Fort Wayne	33	S			
	Cottages at Bridgewater	Fort Wayne	53	53	100.0%	✓	
	Dupont Retirement*	Fort Wayne	71	S			
	Dupont Crossing Retirement*	Fort Wayne	33	S			
	Emerald Pointe	Fort Wayne	27	27	100.0%	✓	
	Foster Park	New Haven	71	S			
	Gardens of Southwest Senior Villas	New Haven	55	55	100.0%		
	Huntertown Retirement*	Fort Wayne	19	S			
	Indian Village	Fort Wayne	120	S			
	Lockport Villas*	New Haven	50	S			
	Maplecrest Retirement*	Fort Wayne	18	S			
	New Haven Retirement*	Fort Wayne	35	S			
	NH East/Eastbrook Retirement Community Apartments*	Fort Wayne	52	52	100.0%		
	NH West Retirement*	Fort Wayne	31	S			
	Piper Trail	Fort Wayne	30	S			
	Preston Dean Villas	Fort Wayne	100	100	100.0%	✓	
	Senior Town	Fort Wayne	55	55	100.0%	✓	
	St. Joe Retirement*	Fort Wayne	35	S			
	State Retirement*	Fort Wayne	16	S			
	Stellhorn Retirement Community*	Fort Wayne	88	88	100.0%		
	Sycamore Retirement*	Fort Wayne	35	S			
	Waynedale Retirement*	Fort Wayne	34	S			
	Winchester Retirement*	Fort Wayne	14	S			



Planned Units

Geography	Notes
New Palestine	<i>Ashton Acres</i> : LIHTC property, seniors 55+, 64 units planned
Fort Wayne	<i>Village Premier</i> : Affordable and market rate, phase I expected completion June 2024, general population, 208 units. Future phases will include senior housing. No additional details available.
Fort Wayne	<i>41 North</i> : Market rate, seniors, 66 units. Completed in mid-2023. At July 2023 survey, 70% occupied
Fort Wayne	<i>The Elex</i> : Mixed-income/mixed-use project under construction with completion targeted for early 2025, seniors 55+, 76 affordable units



Supply – Licensed Living

Allen County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Adams Heritage	Monroeville	61	45	NA	61	ISDH report 7/10/23
SNF	Ashton Creek	Fort Wayne	139	112	NA	139	ISDH report 7/13/23
SNF	Bethlehem Woods Nursing And Rehabilitation	Fort Wayne	90	72	NA	90	
RCF	Brookdale Fort Wayne	Fort Wayne	105	43	105		ISDH report 2/7/23
RCF and SNF	Byron Health Center	Fort Wayne	170	130	50	120	
SNF	Canterbury Nursing And Rehabilitation Center	Fort Wayne	142	95	NA	142	ISDH report 1/11/22
RCF	Cedarhurst Of Fort Wayne	Fort Wayne	89	54	89	NA	
SNF	Celebrate Senior Living Of Fort Wayne	Fort Wayne	128	78	NA	128	Formerly Elevate Senior Living of Fort Wayne and Cedar Ridge of Fort Wayne.
SNF	Chateau Rehabilitation And Healthcare Center	Fort Wayne	99	84	NA	99	
RCF and SNF	Coventry Meadows	Fort Wayne	232		82	150	The property also has memory care beds and offers short-term rehab, respite care, hospice care, and outpatient therapy. Those units are not included in the total. ISDH report 1/1/22.
SNF	Englewood Health & Rehabilitation	Fort Wayne	67	55	NA	67	
RCF	Evergreen Village at Fort Wayne	Fort Wayne	206	127	206	NA	ISDH report 7/21/23
RCF	Five Star Residences Of Fort Wayne	Fort Wayne	106	67	106	NA	ISDH report 12/29/21
RCF	Georgetown Place	Fort Wayne	280	148	280	NA	ISDH report 3/23/23
SNF	Glenbrook Rehabilitation & Skilled Nursing	Fort Wayne	82	54	NA	82	ISDH report 11/8/23
SNF	Golden Years Homestead	Fort Wayne	165	144	54	111	
SNF	Grey Stone Health & Rehabilitation	Fort Wayne	100	88	NA	100	ISDH report 8/18/22



Allen County: Licensed Properties, continued						
RCF	Hamilton Place	Fort Wayne	47	22	47	Formerly Cedar Creek of Fort Wayne. ISDH report 11/3/21.
SNF	Heritage Park	Fort Wayne	180	175	NA	180 ISDH report 1/11/22
RCF and SNF	Wayne	Fort Wayne	126	79	42	84 ISDH report 1/20/20.
RCF	Kingston At Dupont	Fort Wayne	45	32	45	NA ISDH report 7/12/23
SNF	Kingston Care Center Of Fort Wayne	Fort Wayne	137	99	NA	137 ISDH report 7/12/23
RCF	Kingston Residence Of Fort Wayne	Fort Wayne	72	32	72	NA ISDH report 7/12/23
SNF	Life Care Center Of Fort Wayne	Fort Wayne	125	79	NA	125 ISDH report 1/11/23
RCF	Lincolnshire Place - Fort Wayne	Fort Wayne	50	31	50	NA ISDH report 1/8/23
SNF	Lutheran Life Villages Coldwater	Fort Wayne	84	76	NA	84 ISDH report 7/12/23
RCF and SNF	Lutheran Life Village Anthony Blvd	Fort Wayne	249	154	107	142 ISDH report 7/11/23
SNF	Majestic Care Of Fort Wayne	Fort Wayne	70	61	NA	70 ISDH report 9/3/19
SNF	Majestic Care Of Jefferson Pointe	Fort Wayne	145	93	NA	145 ISDH report 10/23/23
SNF	Majestic Care Of West Allen	Fort Wayne	96	48	NA	96 ISDH report 7/15/19
SNF	Majestic Care of New Haven	New Haven	120	86	NA	120 ISDH report 2/15/23
RCF	Noble Senior Living At Fort Wayne	Fort Wayne	162	115	162	NA Formerly The Grand Marquis. ISDH report 7/31/19
RCF	Inverness Lake	Fort Wayne	62	53	62	NA ISDH report 10/4/23
RCF	Park Place II	Fort Wayne	196	144	196	NA ISDH report 7/18/19
SNF	Sage Bluff Health & Rehab Center	Fort Wayne	84	47	NA	84 ISDH report 8/23/22
RCF and SNF	Saint Anne Home	Fort Wayne	278	163	112	166 ISDH report 7/9/23
RCF	Silver Birch at Cook Road	Fort Wayne	125	108	125	NA ISDH report 7/20/22
RCF	Silver Birch of Fort Wayne	Fort Wayne	125	69	125	NA ISDH report 7/25/19
RCF	Storypoint Fort Wayne West	Fort Wayne	146	101	146	NA ISDH report 7/14/23
SNF	Summit City Nursing And Rehabilitation	Fort Wayne	93	27	NA	93 ISDH report 1/11/22
RCF and SNF	Towne House Retirement Community	Fort Wayne	447	231	340	107 ISDH report 7/20/23
SNF	University Park Rehabilitation And Healthcare	Fort Wayne	104	64	NA	104 ISDH report 7/7/23
SNF	Waters of Fort Wayne	Fort Wayne	77	41	NA	77 Formerly Miller's Merry Manor. ISDH report 7/7/23



Housing Demand

Income Parameters

Allen County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,100
	LIHTC	60%	\$20,101	\$40,200
	Market rate	300%	\$40,201	\$201,000
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$201,000
	Nursing Facility		\$0	\$201,000

Disability Percentage

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

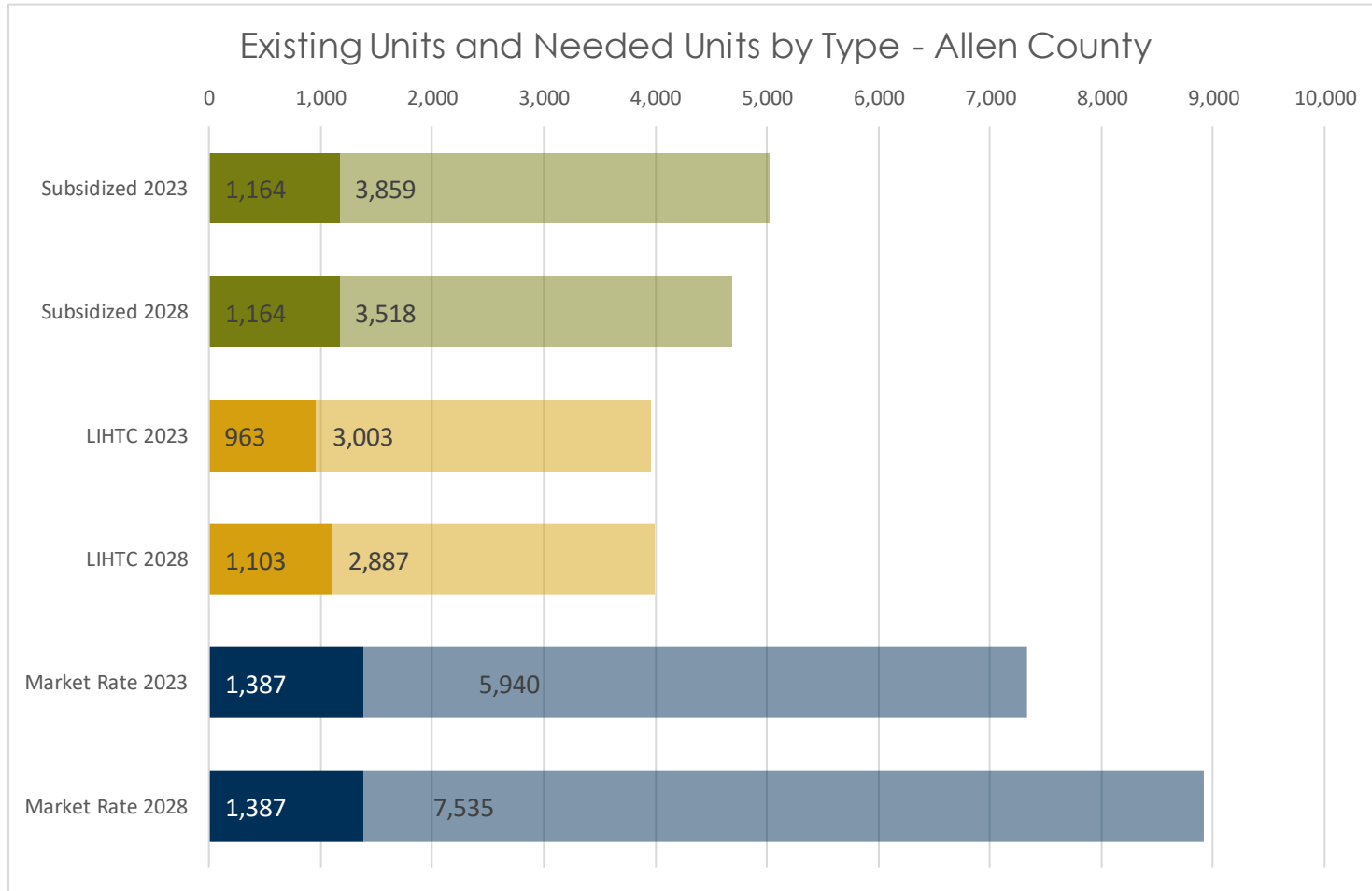
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	381,762	
Estimate, Total, Male	187,983	
Estimate, Total, Male, 75 years and older	8,776	100.0%
Estimate, Total, Male, 75 years and older, with a disability	4,235	48.3%
Estimate, Total, Female	193,779	
Estimate, Total, Female, 75 years and older	12,954	100.0%
Estimate, Total, Female, 75 years and older, with a disability	5,474	42.3%
Estimate, Total, Male & Female, 75 years and older	21,730	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	9,709	44.7%

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. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest need is for senior market rate rental housing.



Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Allen County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,101	\$40,201	\$0	\$20,101	\$40,201
Maximum Income	\$20,100	\$40,200	\$201,000	\$20,100	\$40,200	\$201,000
Senior renters 55+ in income bracket	4,896	3,876	6,488	4,568	3,778	7,983
Plus						
Senior Homeowners in this income bracket (a)	5,582	10,170	37,004	5,054	9,369	41,417
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)	127	231	839	115	212	939
Equals						
Total Demand	5,023	4,106	7,327	4,682	3,990	8,922
Less existing units	1,164	963	1,387	1,164	1,103	1,387
Less planned units	0	140	0			
Equals						
Net Demand	3,859	3,003	5,940	3,518	2,887	7,535
Demand Calculation Inputs - HISTA 2023 and 2028						
		2023	2028			
Total senior 55+ renter households		15,260	16,329			
Total senior 55+ owner households		52,757	55,840			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Allen County has more senior housing units than any other county in the region. Demand exceeds supply. Strong household growth adds to the issue of unmet demand.



Demand Analysis: Licensed Residential Properties

The following chart 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: Allen 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	\$201,000	\$201,000	\$33,948	\$201,000	\$201,000
(A) Persons 75 - 84 income eligible	7,065	11,178		7,210	13,584	
(B) Persons 85+ income eligible			6,932			7,484
(C) Percent of persons 75+ with a disability	44.68%	44.68%	44.68%	44.68%	44.68%	44.68%
Income-eligible persons 75+ with a disability	3,157	4,994	3,097	3,222	6,069	3,344
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	3,157	4,994	3,097	3,222	6,069	3,344
<i>Demand for RCF units are summed</i>	8,151			9,291		
Less existing beds	2,603		3,103	2,603		3,103
Less planned beds						
Equals						
Net Demand	5,548		-6	6,688		241
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		18,244	20,795			
Total senior population 85+		6,932	7,484			

Allen County has a lower disability rate than many other counties. However, the large population creates demand for Residential Care Facilities. Existing Skilled Nursing Facility units sufficiently meets the need.



Blackford County

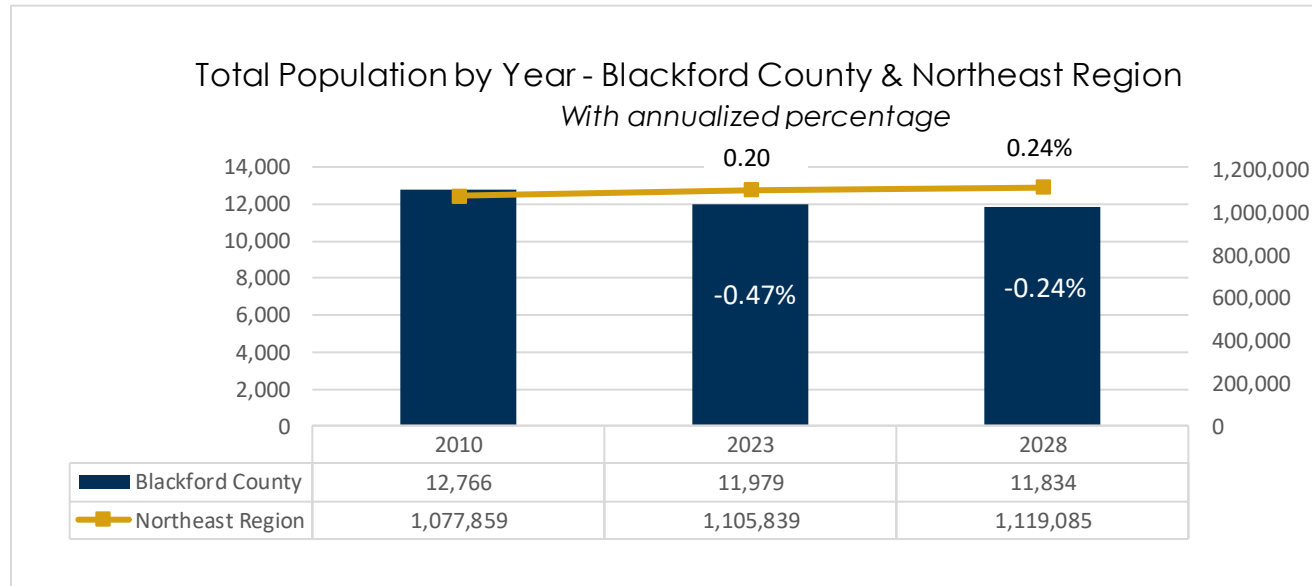
Key Findings

- Blackford County has a slightly declining albeit stable population.
- The county has strong population growth among those aged 65 to 74. The 75 and older population is growing at a slower rate.
- Strong growth in the 65 to 74 age group is driving the growth rate for the entire population 55 and older.
- Household data reveals a mix in growth rates by senior age group. Depending on the senior age cohort, the population size is either declining, remaining stable, or growing, with the strongest growth in households aged 62 and up.
- Both owners and renters younger than 62 are expected to decline in number from 2023 to 2028. Over the same time, both owners and renters 62 and older are expected to grow.
- Income growth trends show the largest group of households earns \$30,000 to \$40,000 in 2023. Projections for 2028 indicate the largest group of households will earn \$75,000 to \$100,000, representing a substantial increase.
- In 2023, senior households 75 and older earn \$50,000 to \$75,000. Projections for 2028 indicate the same.
- Projections for 2028 indicate the demand for subsidized and LIHTC housing will decrease. During the same time, the demand for market rate senior housing will grow, corresponding with increasing income levels.
- Only one Residential Care Facility is operating in the county, driving significant net demand for more units. Moderate demand for Skilled Nursing Facility options exists as well.



Demographics

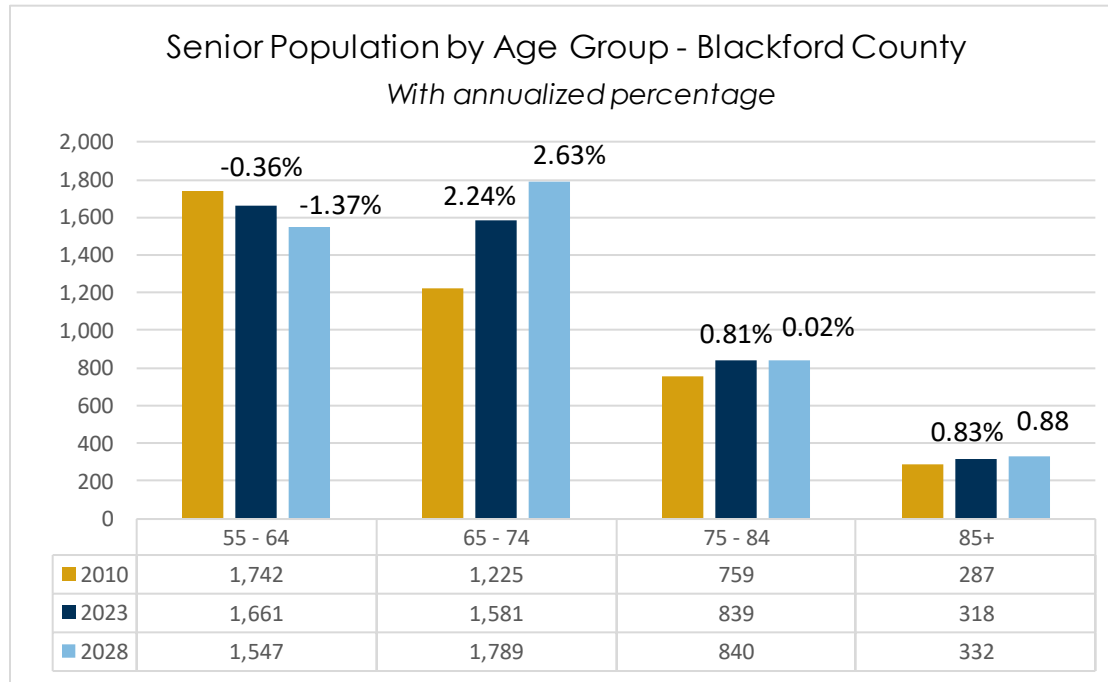
Total Population



Blackford County has a slightly declining to stable population.



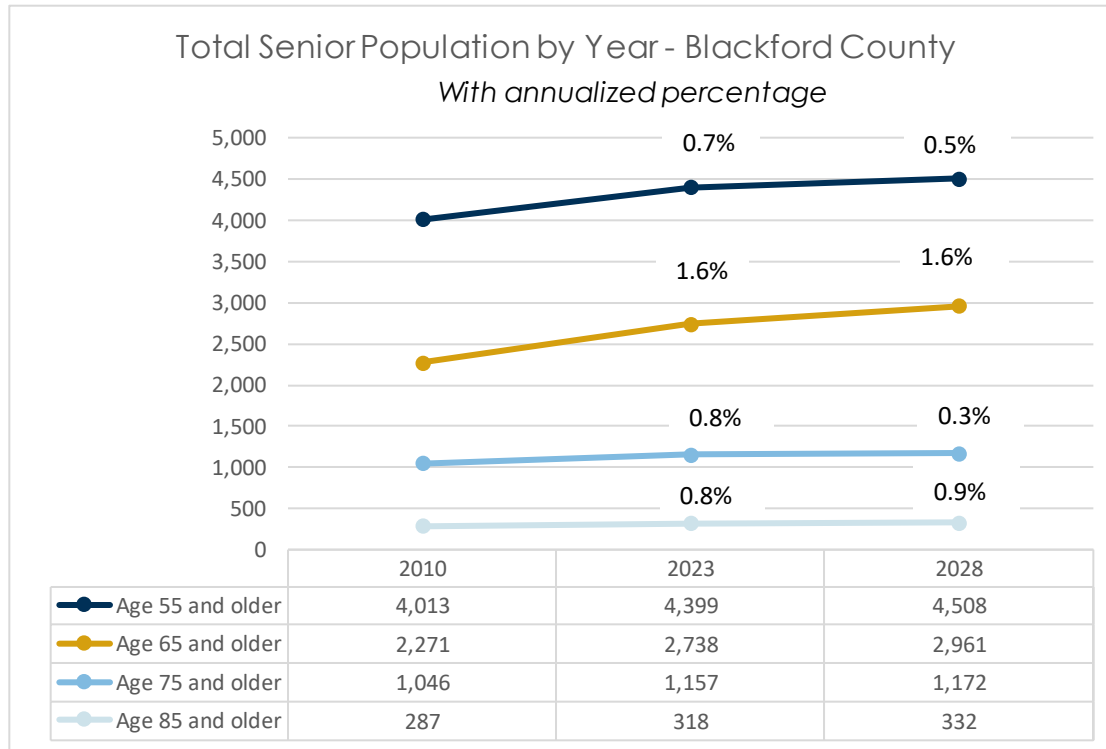
Population by Age Group



The county has strong population growth among the 65 to 74 age group. The population aged 75 and older is growing at a slower rate.



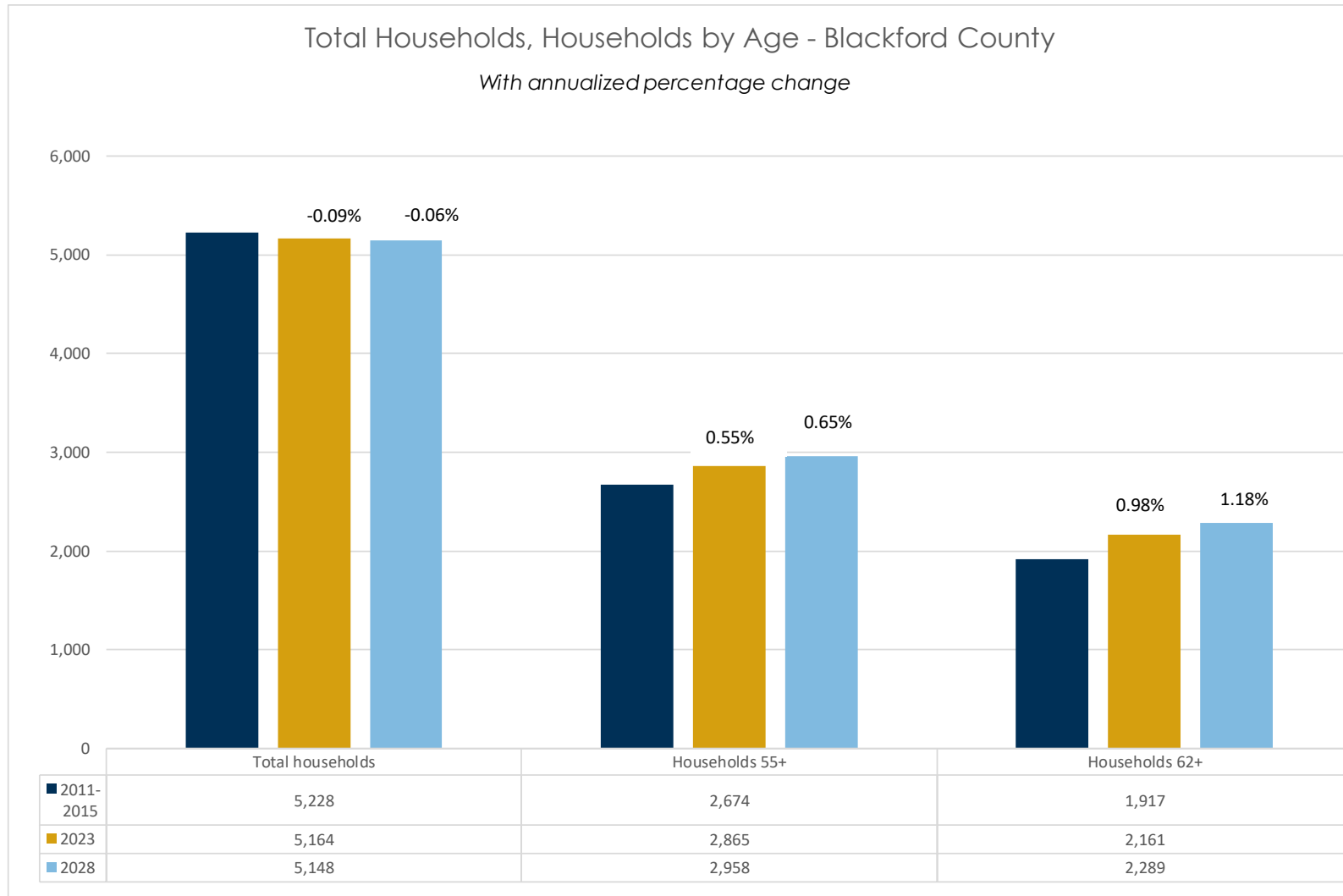
Total Senior Population by Year



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



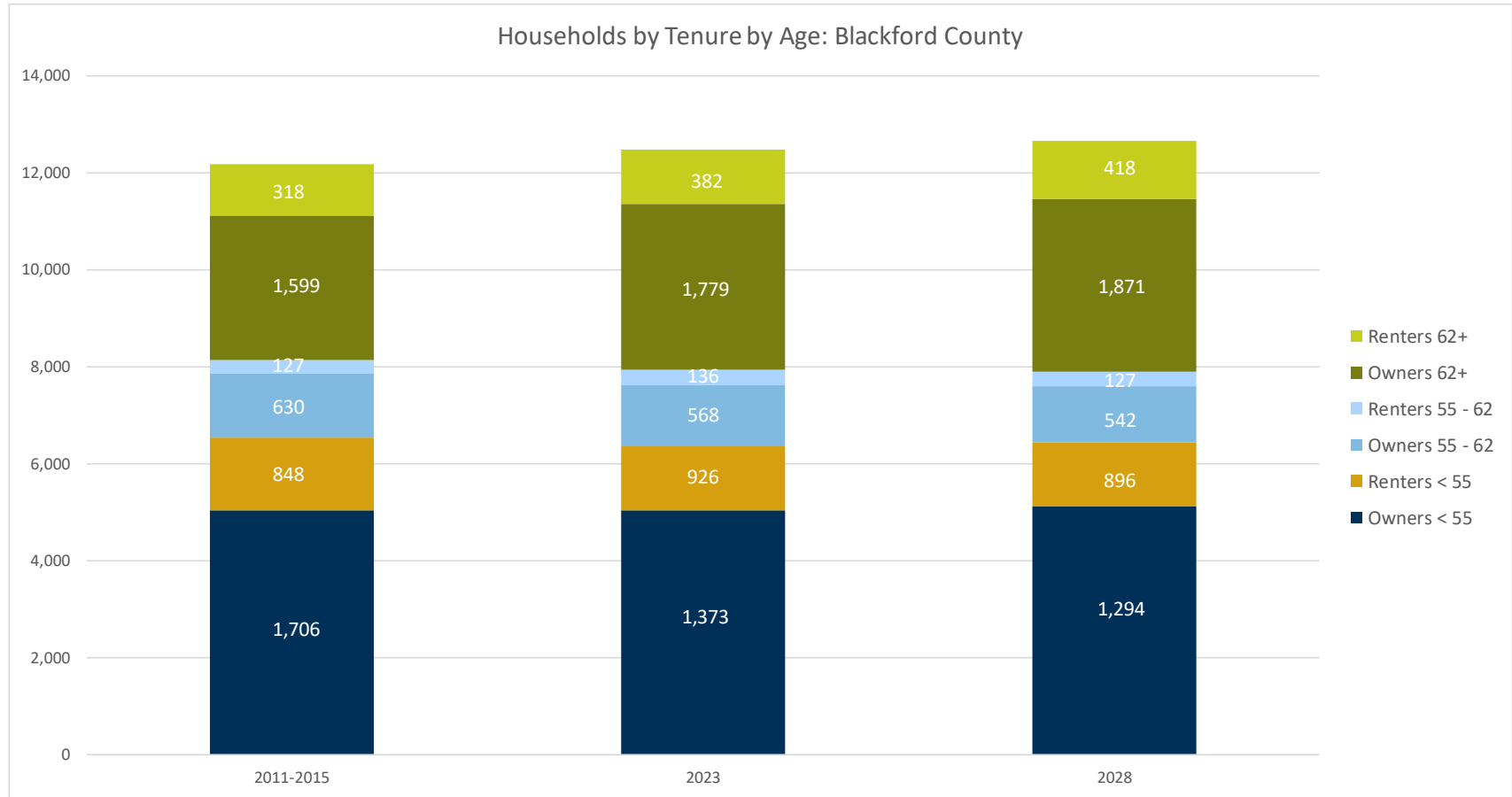
Households



Total household data reveals a mix in population changes between age groups. Decline, stability, and growth are each reflected in subsets of the population.



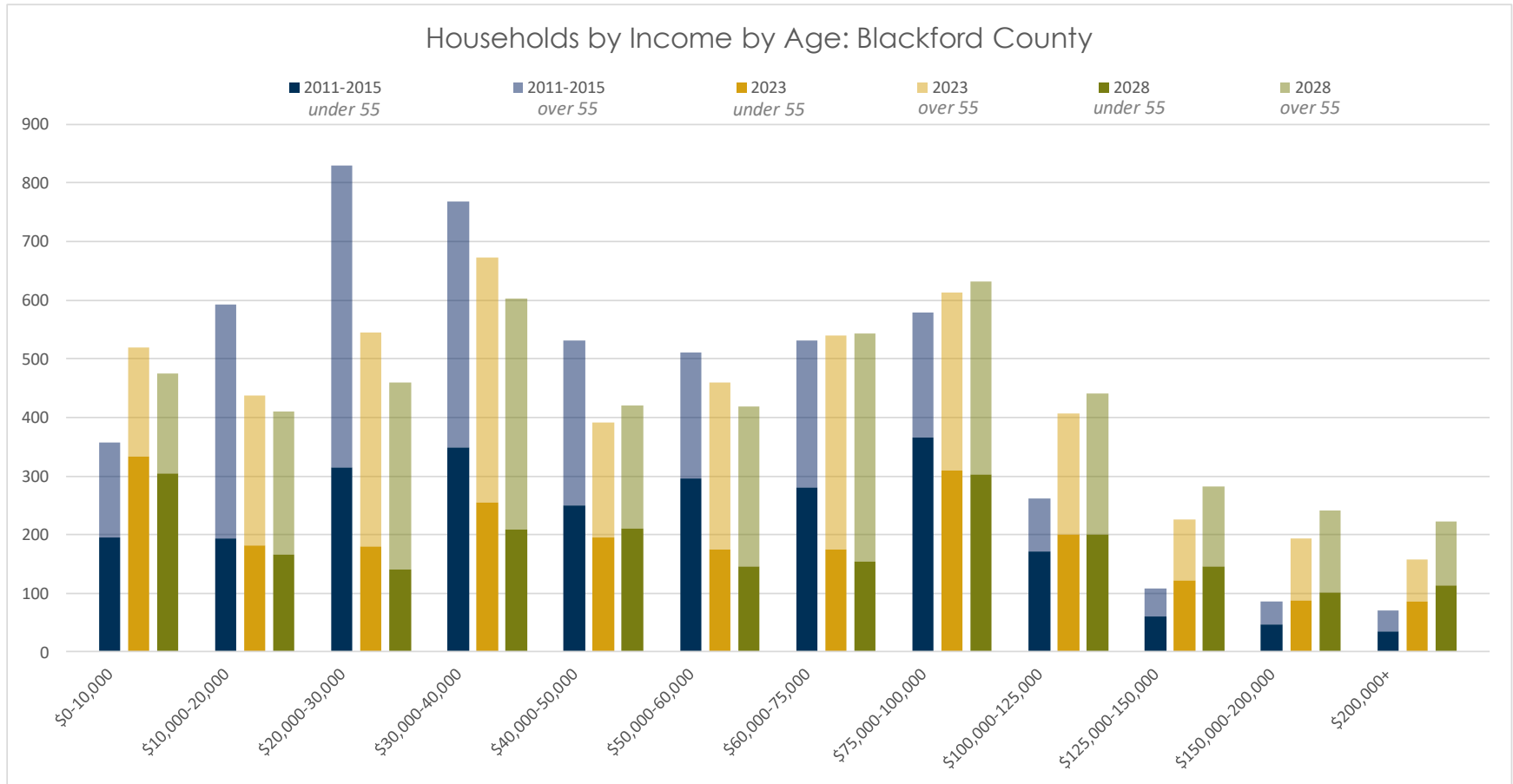
Households by Tenure



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.



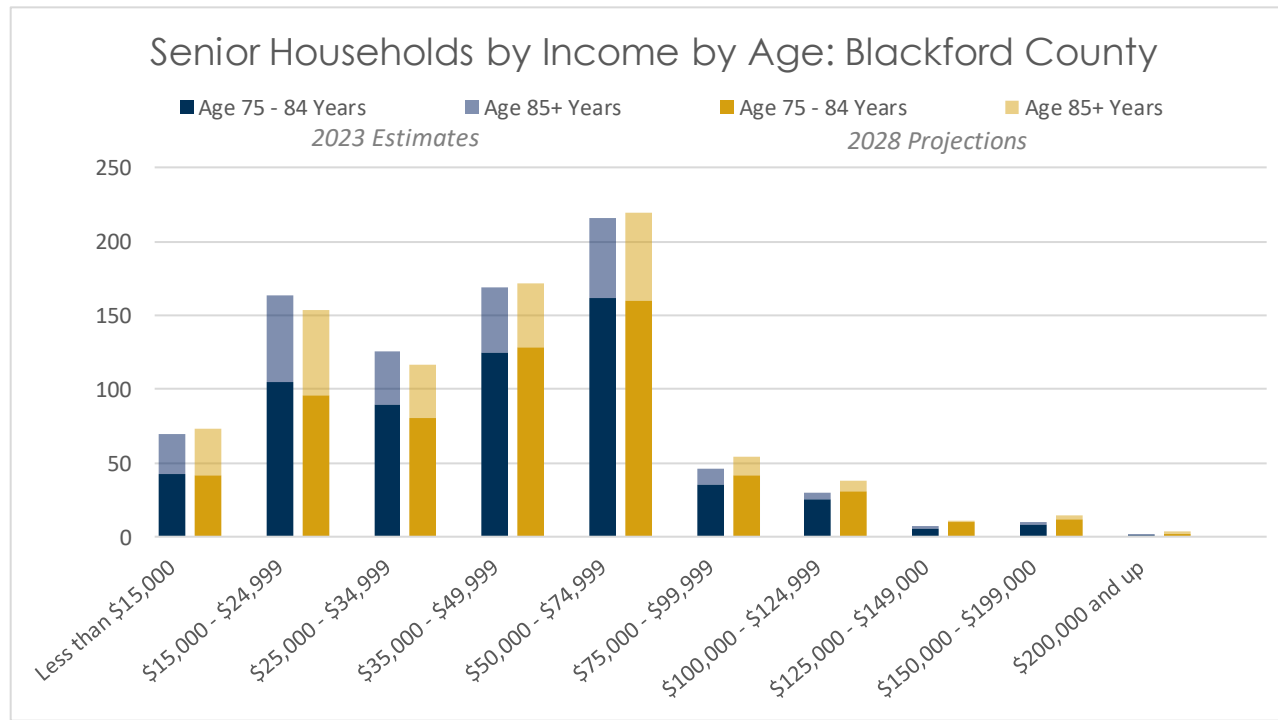
Households by Income



In 2023, income trends show the largest group of households earns \$30,000 to \$40,000. Projections for 2028 indicate the largest group of households will earn \$75,000 to \$100,000, representing a substantial increase.



Households by Age



In 2023, the largest group of senior households 75 and older earns \$50,000 to \$75,000. Projections for 2028 indicate this trend will remain 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 Blackford County, 25.2% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Blackford County	1,212
Renter HH paying 40 to 49% of income	83
Renter HH paying 50% or more of income	223
<i>Total rent overburdened</i>	306
Percentage	25.2%

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

In Blackford County, 0.1% of the households live in substandard housing, which equals the rate for the region.

Substandard Housing	Number
Total households in Blackford County	7,980
Owner-occupied lacking plumbing facilities	0
Owner-occupied lacking kitchen facilities	0
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	6
<i>Total households with substandard units</i>	6
Percentage	0.1%



Supply – Independent Living

Blackford County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Park Place	Hartford City	52	50	96.2%	✓	115
	Westview Seniors	Montpelier	16	S			
	Hartford Park	Hartford City	24	S			
	Prairie View I, II	Fairmount	23	S			
LIHTC	The Villages at Van Cleve	Hartford City	46	46	100.0%	✓	80
	Hartford Place Senior Housing	Hartford City	34	34	100.0%	✓	
Market Rate	Crown Pointe Hartford City Independent Living	Hartford City	16	16	100.0%		16

Planned Units

Geography	Notes
Blackford County <i>Includes the cities of:</i> Montpelier, Hartford City, and Shamrock Lakes	None planned



Supply – Licensed Living

Blackford County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
RCF	Crown Pointe of Hartford City	Hartford City	32	30	32	NA	
SNF	Envive of Hartford City	Hartford City	78	32	NA	78	Formerly Bridgewater. ISDH report 1/12/23
SNF	Waters of Hartford City	Hartford City	65	64	NA	65	Formerly Miller's Merry Manor



Housing Demand

Income Parameters

Blackford 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 or Skilled Nursing Facilities.

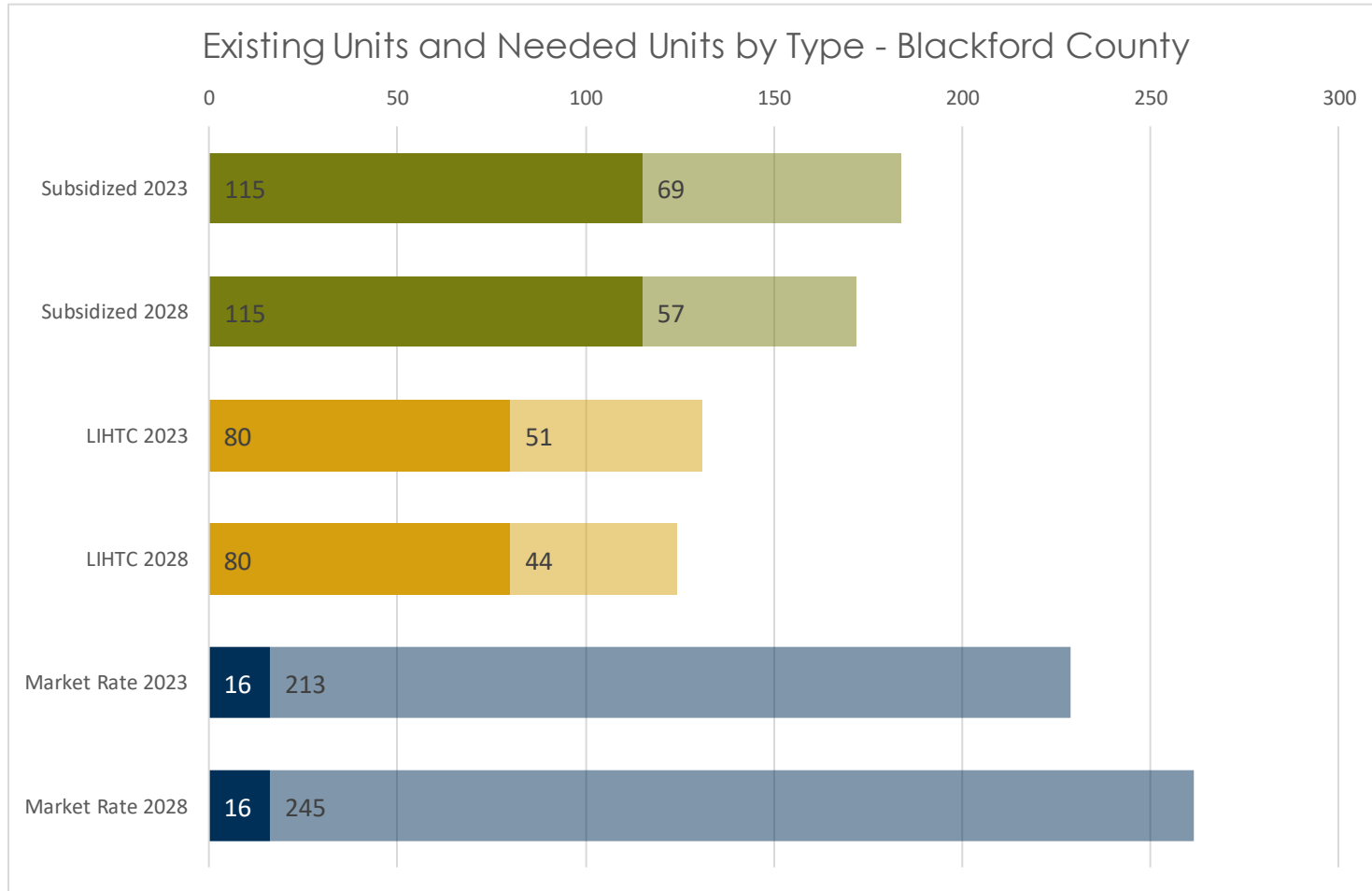
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	11,932	
Estimate, Total, Male	5,816	
Estimate, Total, Male, 75 years and older	409	100.0%
Estimate, Total, Male, 75 years and older, with a disability	187	45.7%
Estimate, Total, Female	6,116	
Estimate, Total, Female, 75 years and older	632	100.0%
Estimate, Total, Female, 75 years and older, with a disability	258	40.8%
Estimate, Total, Male & Female, 75 years and older	1,041	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	445	42.7%

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. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Substantial demand exists for all 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: Blackford 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	178	117	196	167	112	226
Plus						
Senior Homeowners in this income bracket (a)	237	607	1,435	223	546	1,545
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)	5	14	33	5	12	35
Equals						
Total Demand	184	131	229	172	124	261
Less existing units	115	80	16	115	80	16
Less planned units	0	0	0			
Equals						
Net Demand	69	51	213	57	44	245
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		518	545			
Total senior 55+ owner households		2,347	2,413			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

By 2028, the net demand for subsidized and LIHTC housing will decrease. The demand for market rate senior will continue to grow, corresponding with increasing income levels.



Demand Analysis: Licensed Residential Properties

The following chart shows 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: Blackford 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	315	508		288	531	
(B) Persons 85+ income eligible			329			343
(C) Percent of persons 75+ with a disability	42.75%	42.75%	42.75%	42.75%	42.75%	42.75%
Income-eligible persons 75+ with a disability	135	217	140	123	227	147
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	135	217	140	123	227	147
<i>Demand for RCF units are summed</i>	352			350		
Less existing beds	32		143	32		143
Less planned beds						
Equals						
Net Demand	320		-3	318		4
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		826	825			
Total senior population 85+		331	347			

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.



DeKalb County

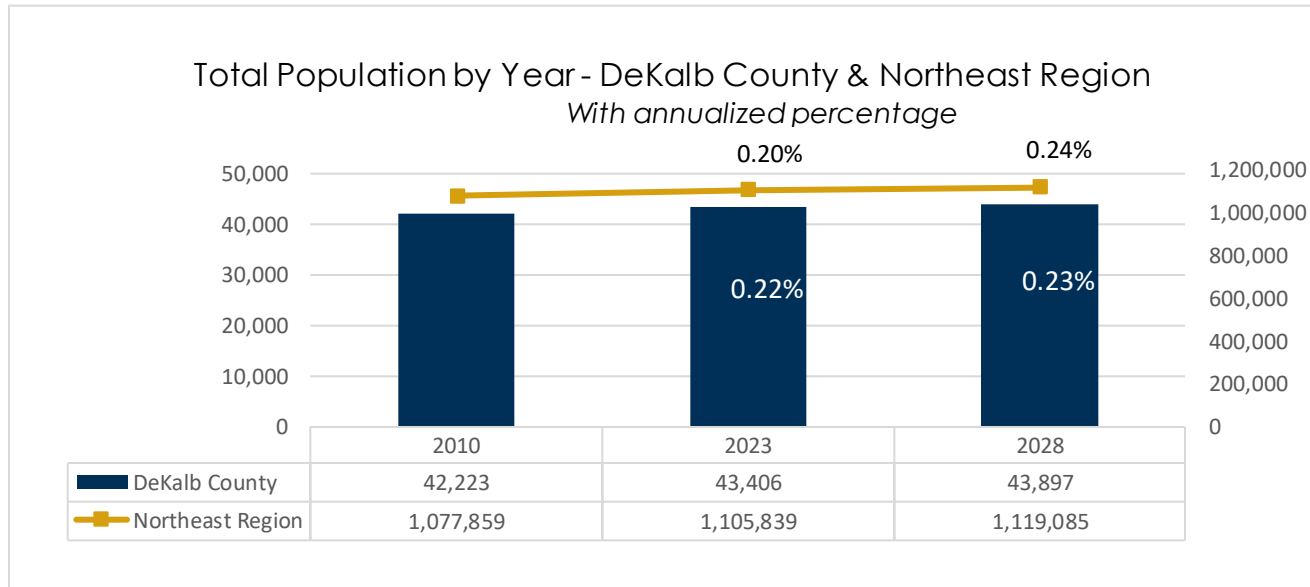
Key Findings

- Population growth in DeKalb County mirrors that of the region.
- Strong growth amongst the 65 to 74 age group outpaces the population decline in those aged 55 to 64.
- Strong growth in the 65 to 74 age group is driving the growth rate for the entire population 55 and older.
- The growth in households 62 and older outpaces the growth in total households and households 55+.
- Households by tenure reveals that owners younger than 55 and owners 55 to 62 are declining. Owners and renters 62 and older are increasing.
- The largest group of total households earns \$75,000 to \$100,000 in 2023. Projections for 2028 indicate the same.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999 in 2023. Projections for 2028 indicate the same.
- 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, thus a significant level of unmet demand exists. Conversely, there are sufficient Skilled Nursing Facilities.



Demographics

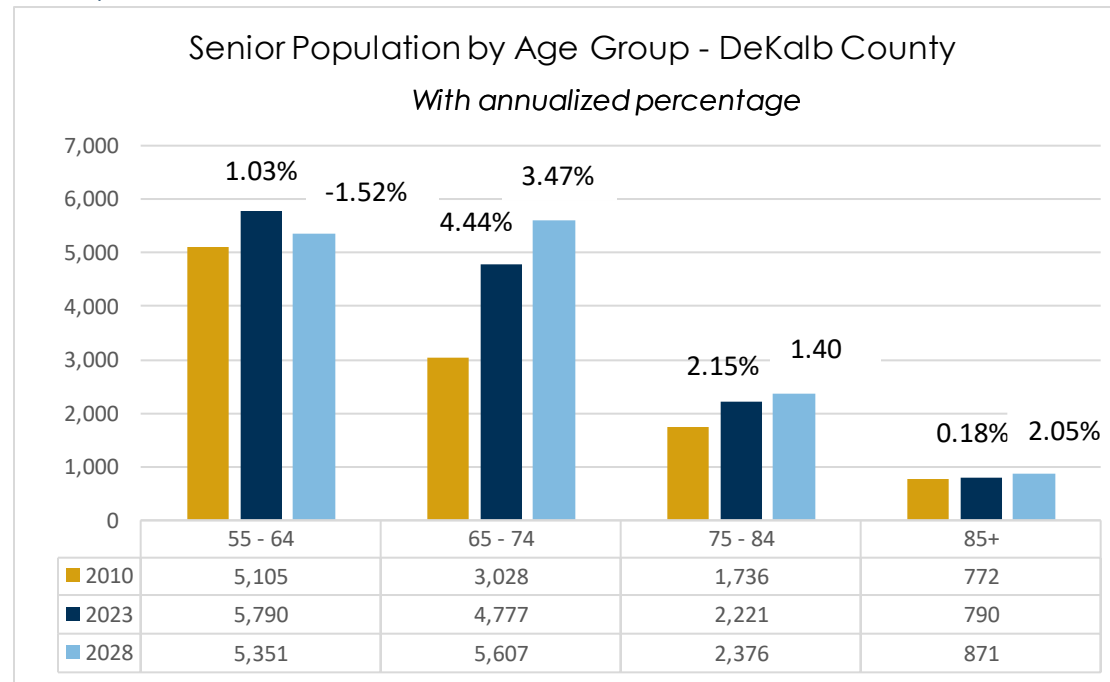
Total Population



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



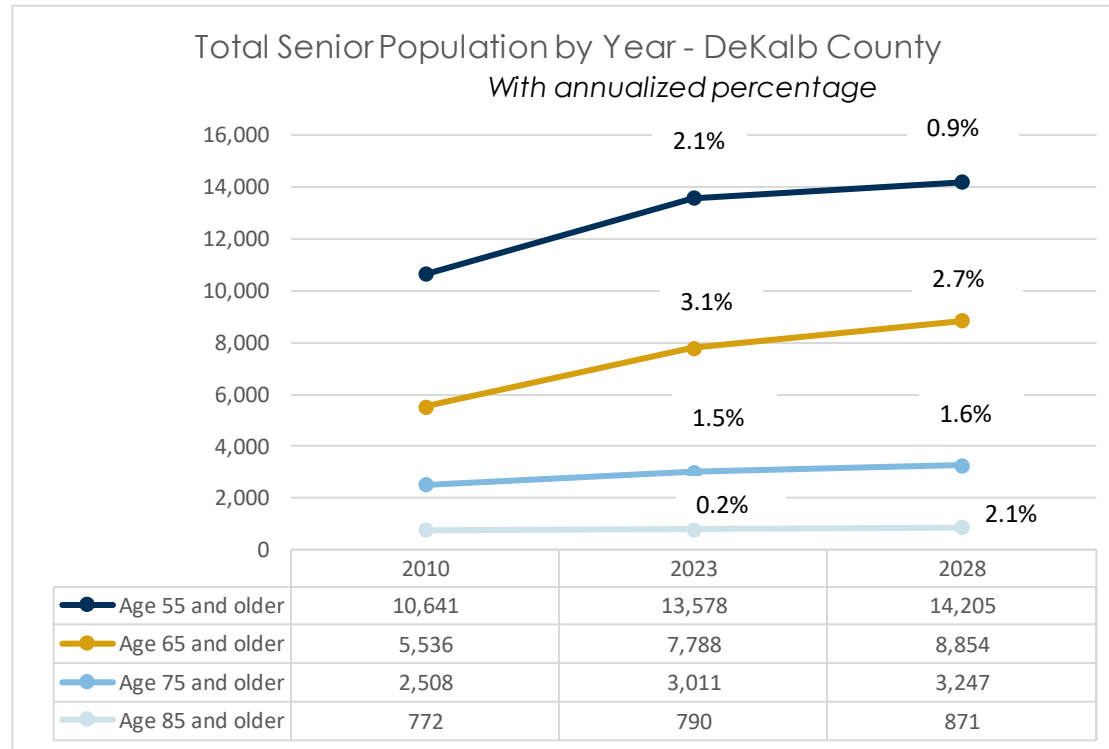
Population by Age Group



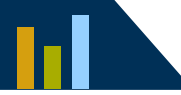
Strong population growth amongst those aged 65 to 74 outpaces the decline in the 55 to 64 age group.



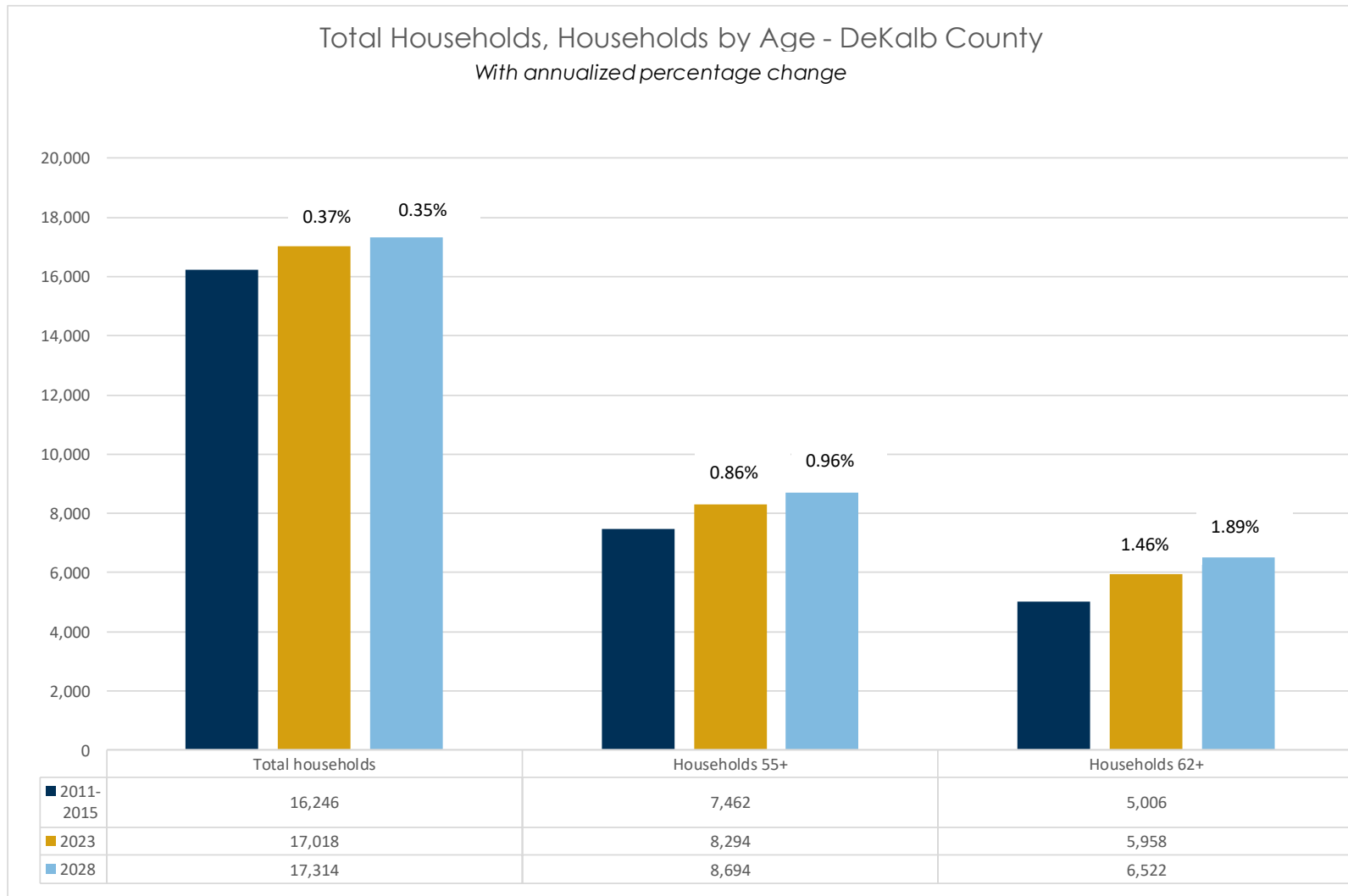
Total Senior Population by Year



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



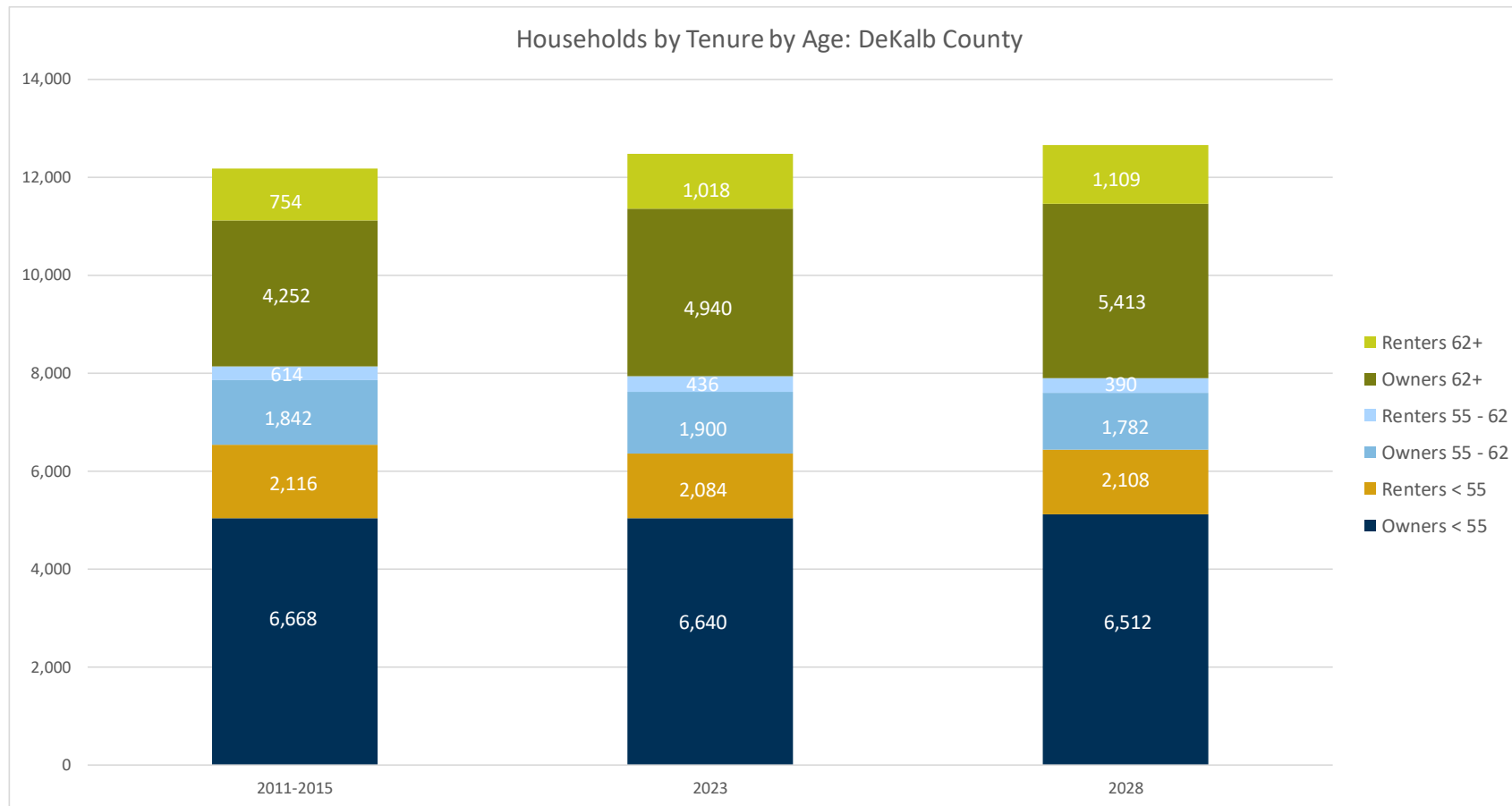
Households



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



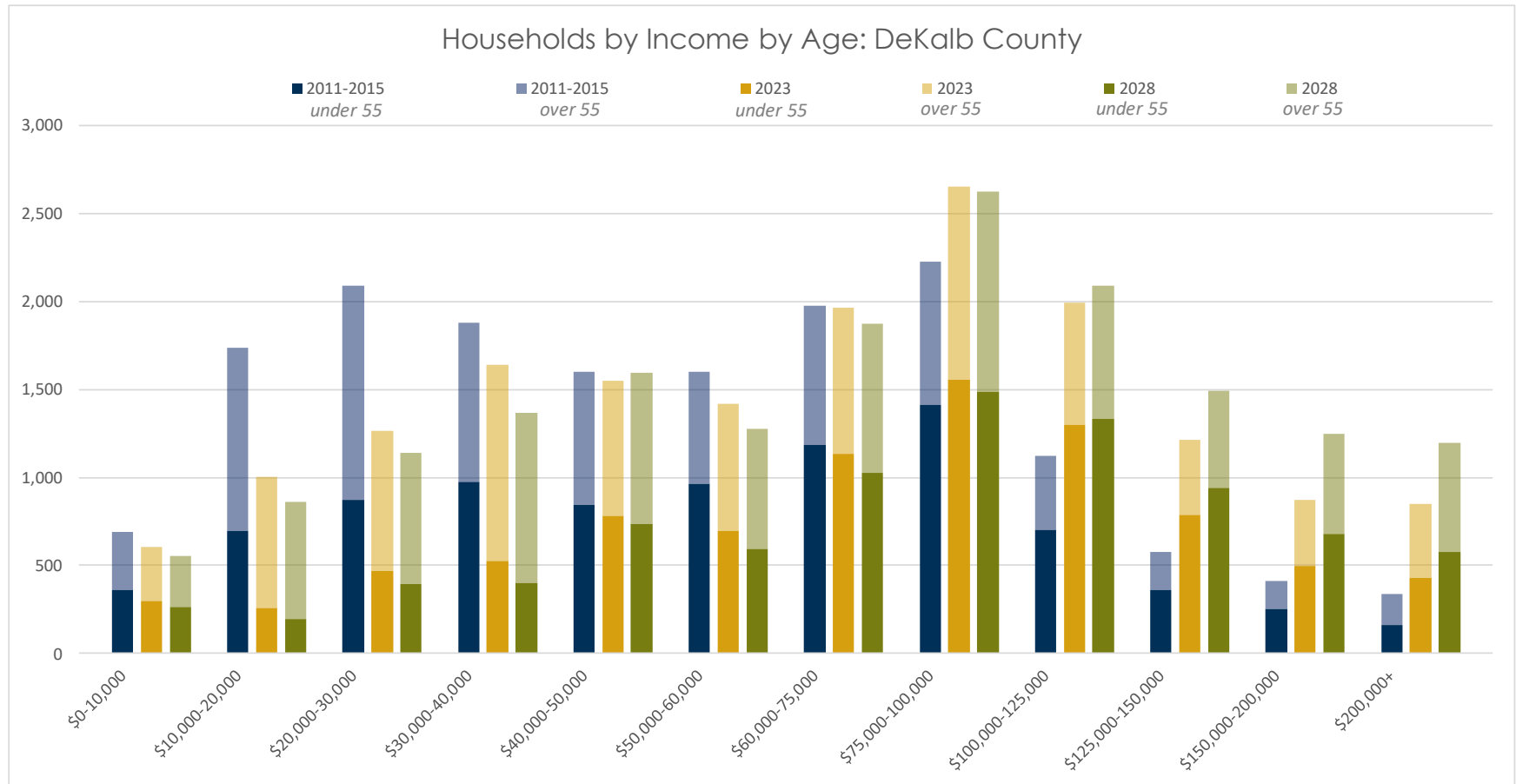
Households by Tenure



Households by tenure reveals that owners younger than 55 and owners 55 to 62 are declining. Owners and renters 62 and older are increasing.



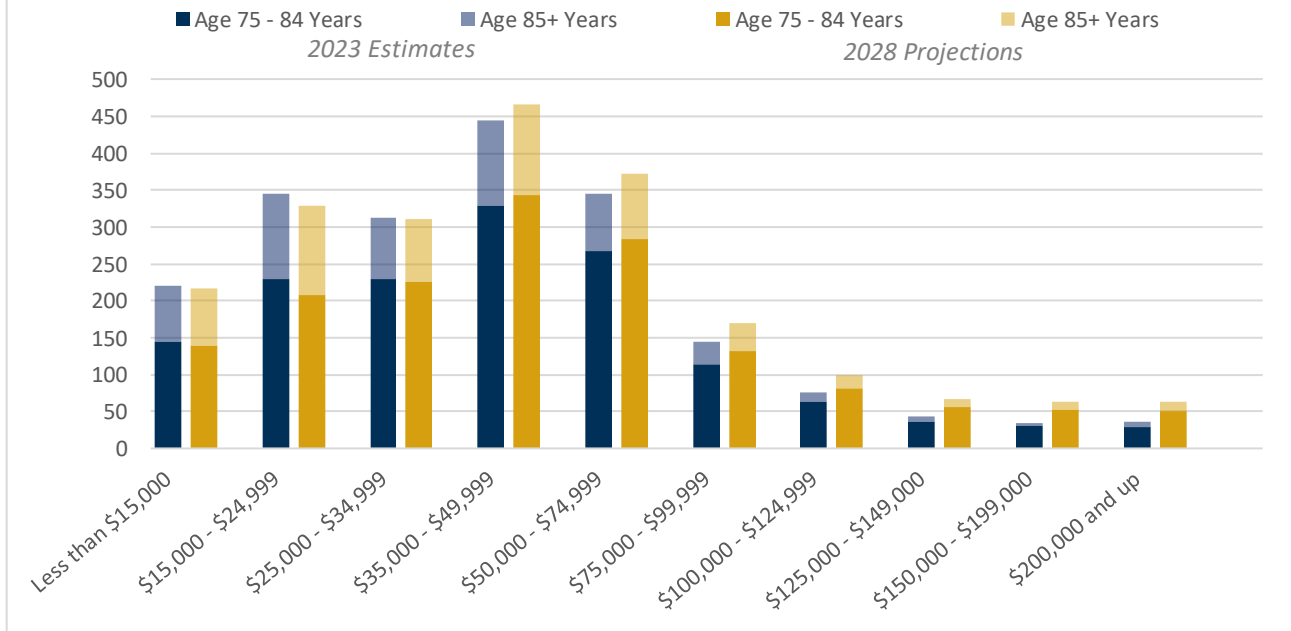
Households by Income



In 2023 and 2028, the largest group of households earns \$75,000 to \$100,000.



Senior Households by Income by Age: DeKalb County



When filtered to households 75 and older, the largest group earns \$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 DeKalb County, 20.1% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in DeKalb County	3,139
Renter HH paying 40 to 49% of income	198
Renter HH paying 50% or more of income	432
<i>Total rent overburdened</i>	630
Percentage	20.1%

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

In DeKalb County, 0.3% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in DeKalb County	16,983
Owner-occupied lacking plumbing facilities	13
Owner-occupied lacking kitchen facilities	13
Renter-occupied lacking plumbing facilities	9
Renter-occupied lacking kitchen facilities	20
<i>Total households with substandard units</i>	55
Percentage	0.3%



Supply – Independent Living

DeKalb County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Ashley Hudson Manor I	Ashley	42	42	100.0%	✓	288
	Depot Place	Hamilton	24	24	100.0%	✓	
	Indian Terrace II PK Housing & MGT Co	Auburn	48	S			
	Sacred Heart	Garrett	42	42	100.0%	✓	
	Wesley Park	Auburn	72	72	100.0%	✓	
	Rosedorf Park	Garrett	22	S			
	Betz Senior Villas	Auburn	38	S			
LIHTC	Hope's Landing	Auburn	48	48	100.0%	✓	92
	Betz Senior Villas	Auburn	44	S			
Market Rate	Auburn Retirement	Auburn	30	S			186
	Garrett Retirement Comr	Garrett	12	S			
	Jerry Junction	Auburn	57	57	100.0%		
	Lily Pointe	Auburn	18	S			
	Smith Farms Manor	Auburn	S	S			
	Astral at Auburn	Auburn	69	S			

Planned Units

Geography	Notes
DeKalb County <i>Includes the cities of:</i> Auburn, Garrett, Waterloo, Butler, and Hamilton	<ul style="list-style-type: none"> The town of Ashley did not respond to multiple requests for information. Based on the information available: None planned



Supply – Licensed Living

DeKalb County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
RCF	Astral at Auburn	Auburn	97	50	97	NA	ISDH report 1/12/23 notes 103 beds.
SNF	Auburn Village	Auburn	111	79	NA	111	ISDH report 8/29/23
SNF	Betz Nursing Home	Auburn	114	73	NA	114	ISDH report 1/11/22
SNF	Laurels of Dekalb	Butler	101	89	NA	101	ISDH report 7/3/23
SNF	Miller's Merry Manor	Garrett	76	60	NA	76	ISDH report 7/5/23



Housing Demand

Income Parameters

DeKalb 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.

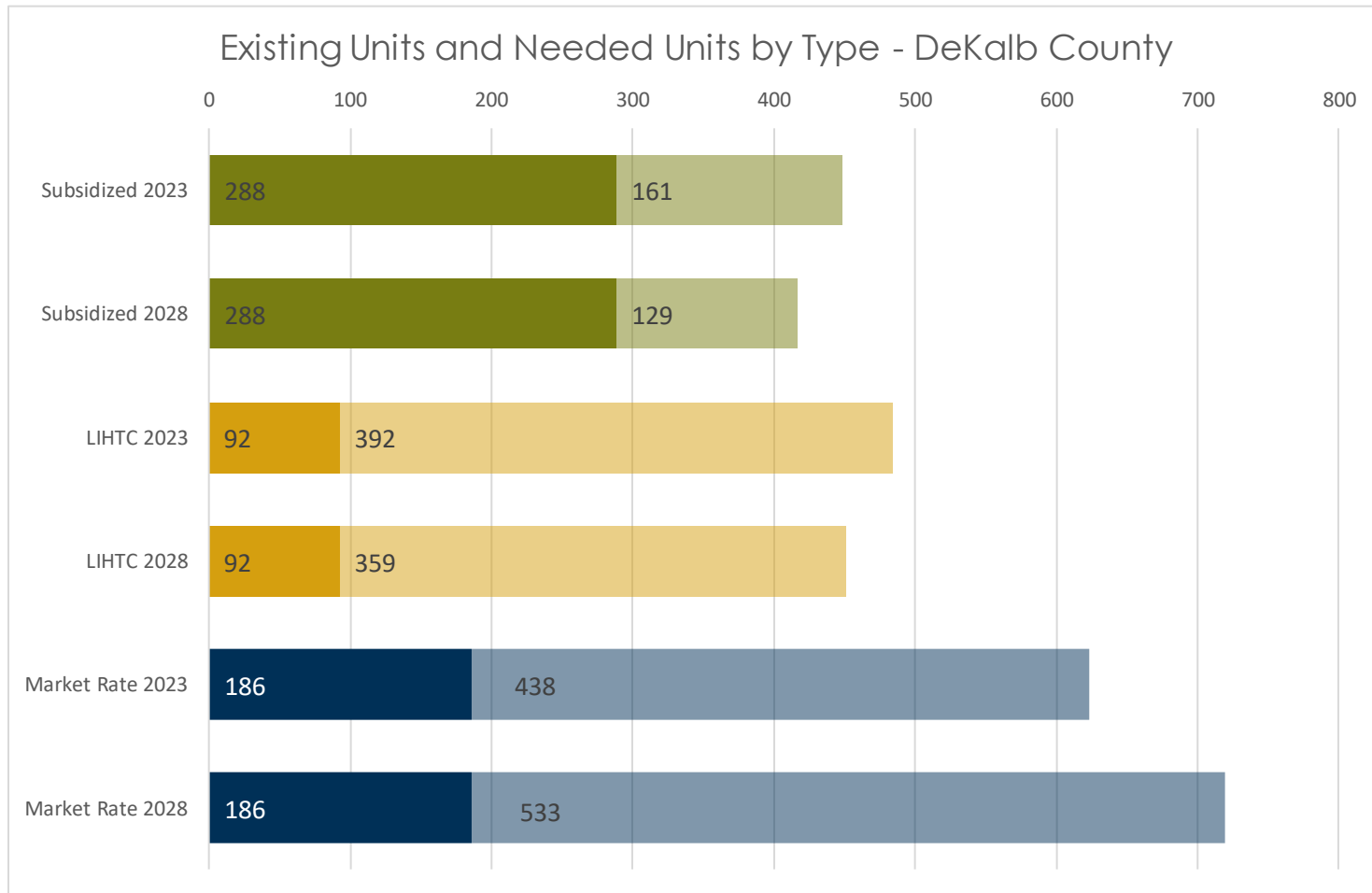
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	42,910	
Estimate, Total, Male	21,397	
Estimate, Total, Male, 75 years and older	1,085	100.0%
Estimate, Total, Male, 75 years and older, with a disability	581	53.5%
Estimate, Total, Female	21,513	
Estimate, Total, Female, 75 years and older	1,580	100.0%
Estimate, Total, Female, 75 years and older, with a disability	570	36.1%
Estimate, Total, Male & Female, 75 years and older	2,665	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,151	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. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Solid 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: DeKalb 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	437	453	522	406	423	609
Plus						
Senior Homeowners in this income bracket (a)	539	1,376	4,492	479	1,226	4,850
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	31	102	11	28	110
Equals						
Total Demand	449	484	624	417	451	719
Less existing units	288	92	186	288	92	186
Less planned units	0	0	0			
Equals						
Net Demand	161	392	438	129	359	533
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,454	1,499			
Total senior 55+ owner households		6,840	7,195			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

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



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: DeKalb 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	869	1,293		826	1,453	
(B) Persons 85+ income eligible			786			860
(C) Percent of persons 75+ with a disability	43.19%	43.19%	43.19%	43.19%	43.19%	43.19%
Income-eligible persons 75+ with a disability	375	558	339	357	627	371
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	375	558	339	357	627	371
<i>Demand for RCF units are summed</i>	934			984		
Less existing beds	97		402	97		402
Less planned beds						
Equals						
Net Demand	837		-63	887		-31
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		2,214	2,365			
Total senior population 85+		797	882			

The county has only one Residential Care Facility. There is significant unmet demand. Conversely, there are sufficient Skilled Nursing Facilities.



Delaware County

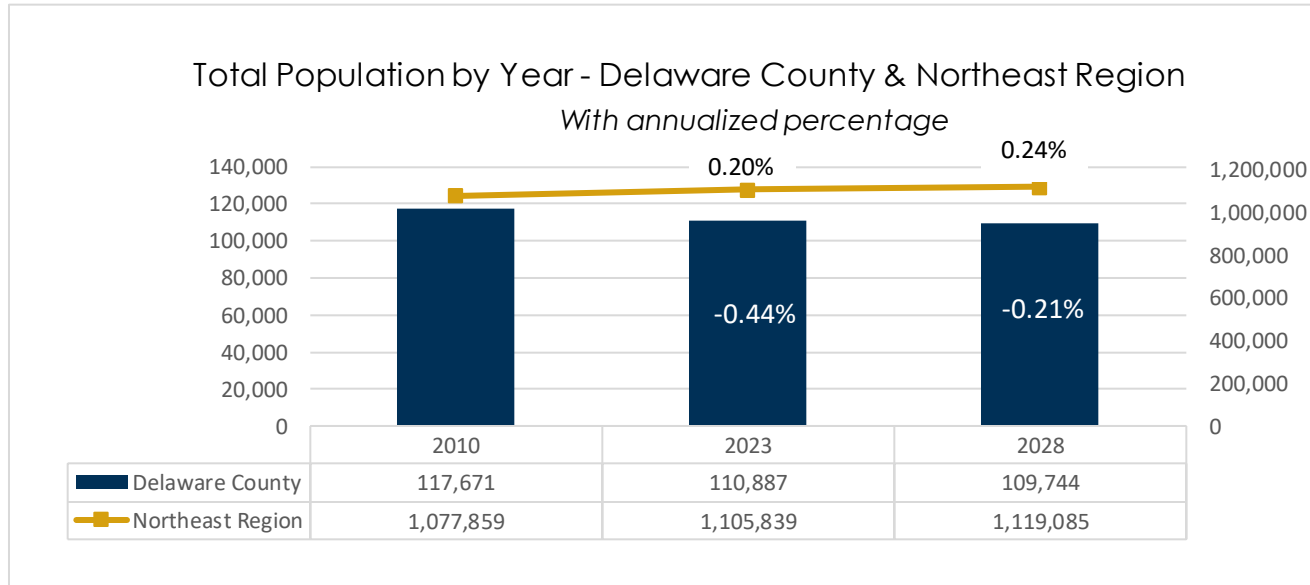
Key Findings

- The overall population in Delaware County is experiencing a slight decline.
- When the population is filtered by age, the strong growth in the population aged 65 to 74 outpaces a decline in the 55 to 64 age group.
- A decline in individuals aged 55 to 64 drives the slower overall growth rate of the total senior population. The population 65 and older is demonstrating strong growth.
- Households 55 and younger reflect a stable to slightly declining population trend. Households 55 and older and 62 and older are increasing.
- The data reveals a decline in owners and renters 55 and younger, as well as 55 to 62. The number of owners and renters 62 and older is increasing.
- Overall household income trends in Delaware County reflect largest group earns \$75,000 to \$100,000. This trend is expected to continue in 2028.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. This trend is expected to continue in 2028.
- The greatest demand for senior rental units includes both subsidized and market rate housing. There is a need for LIHTC housing as well, but the demand is not quite as strong.
- The demand for Residential Care Facilities is substantial. In 2023, 1,161 residents require Medicaid Waivers to pay for the services.
- There are sufficient Skilled Nursing Facility units in 2023 and 2028.



Demographics

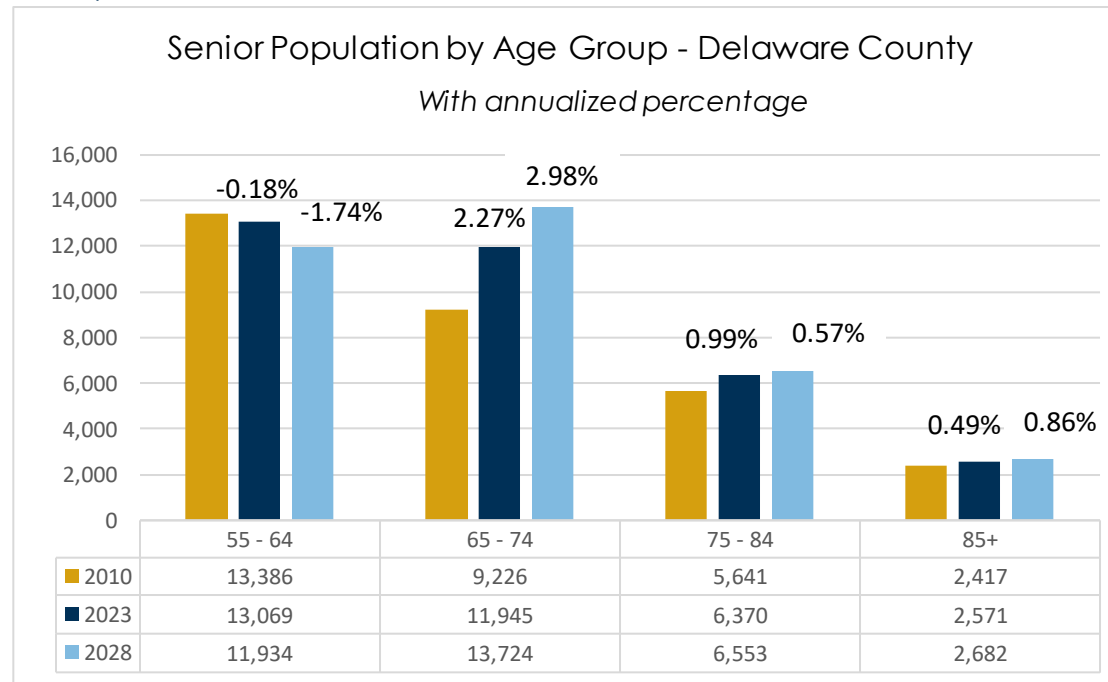
Total Population



The population in Delaware County is experiencing a slight decline.
By 2028, the population is expected to stabilize.



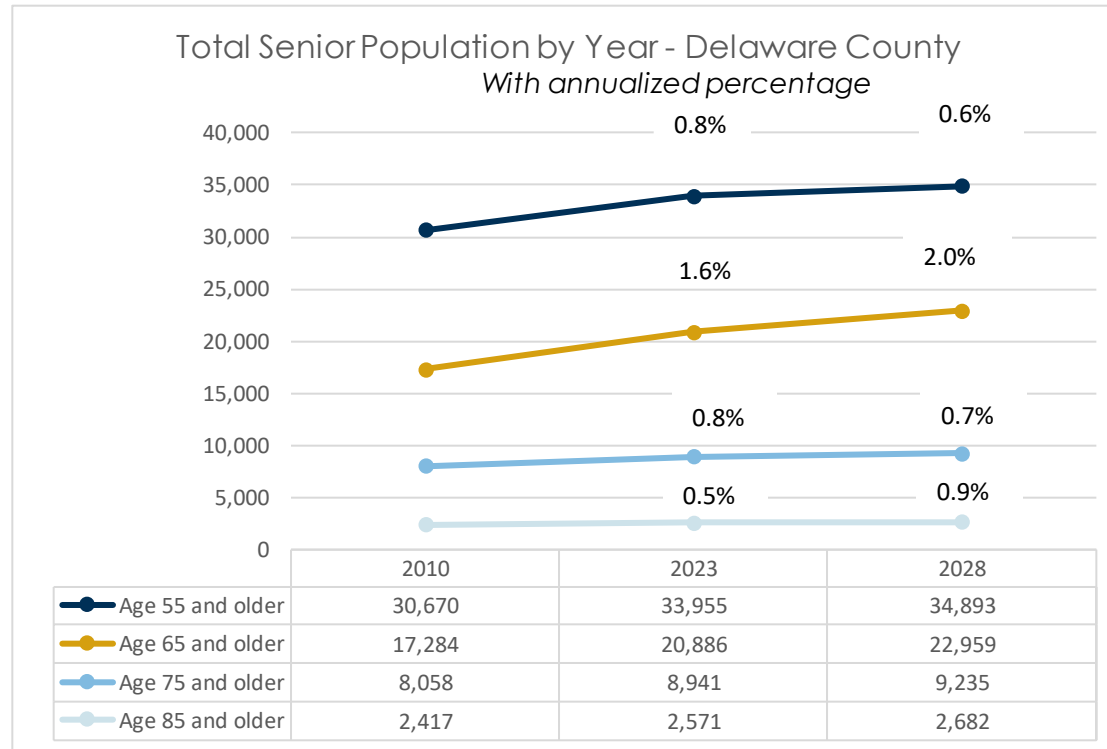
Population by Age Group



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



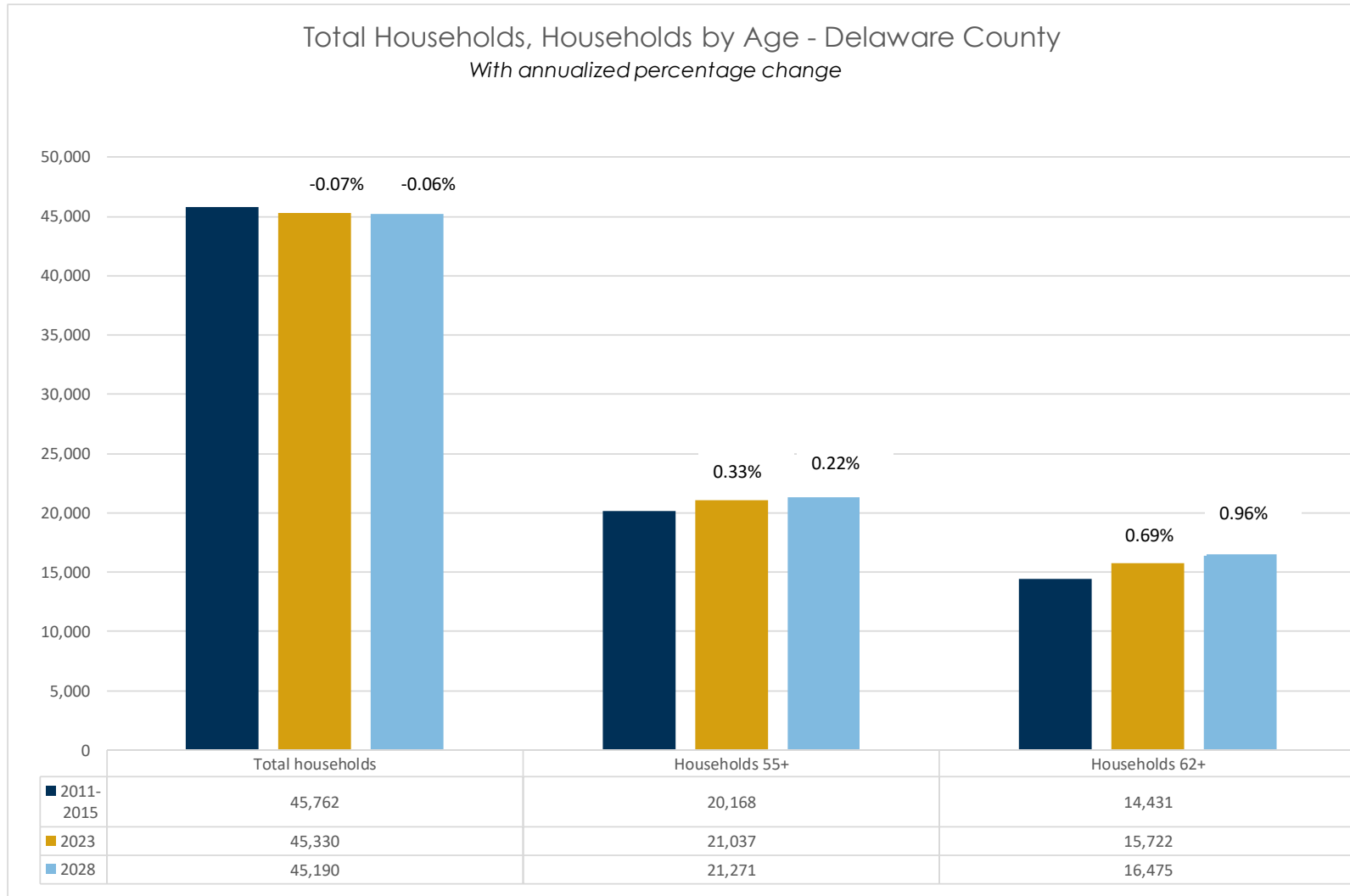
Total Senior Population by Year



A decline in the 55 to 64 age group drives down the overall senior growth rate. Strong growth is exhibited in the 65 and older population.



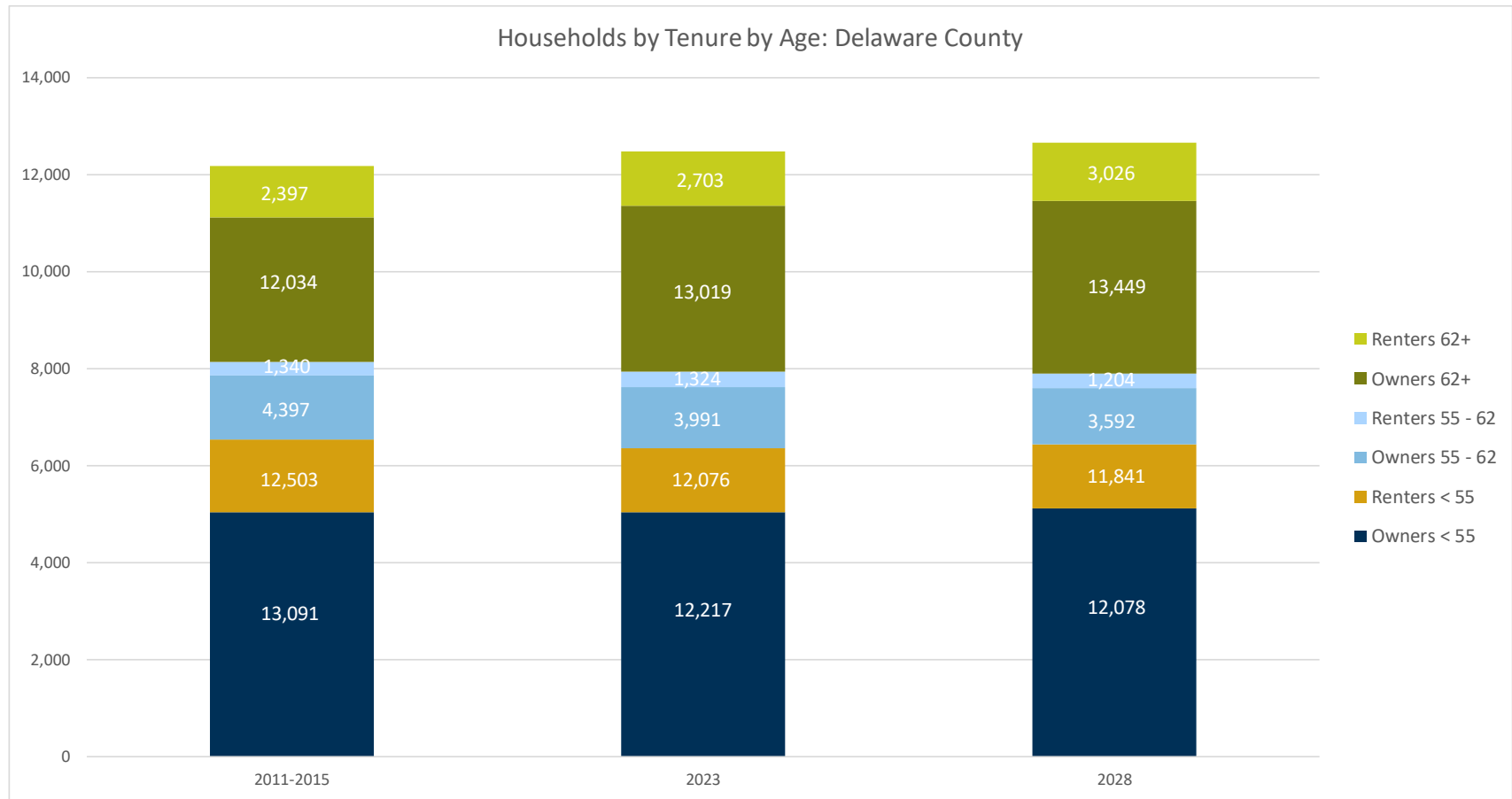
Households



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



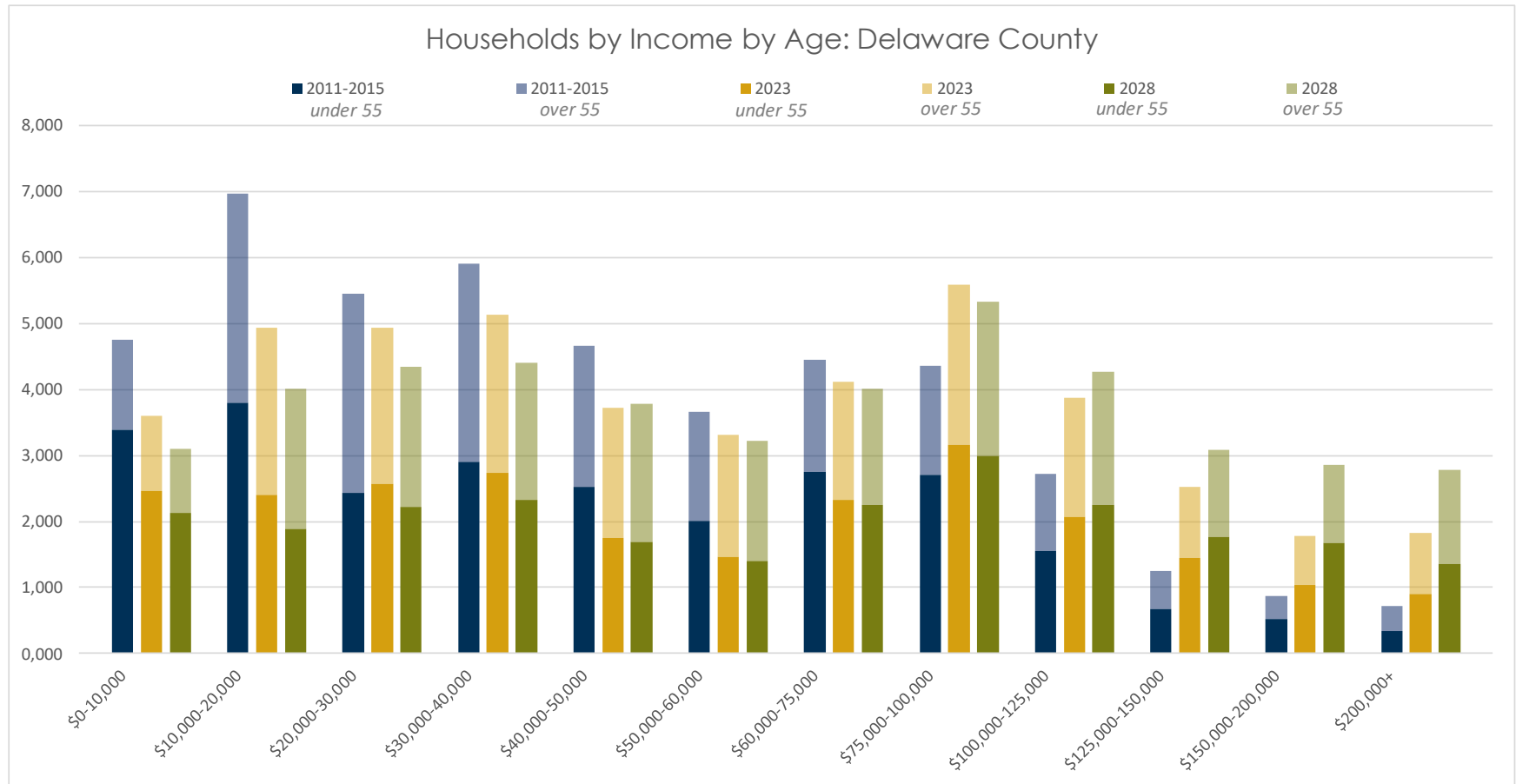
Households by Tenure



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



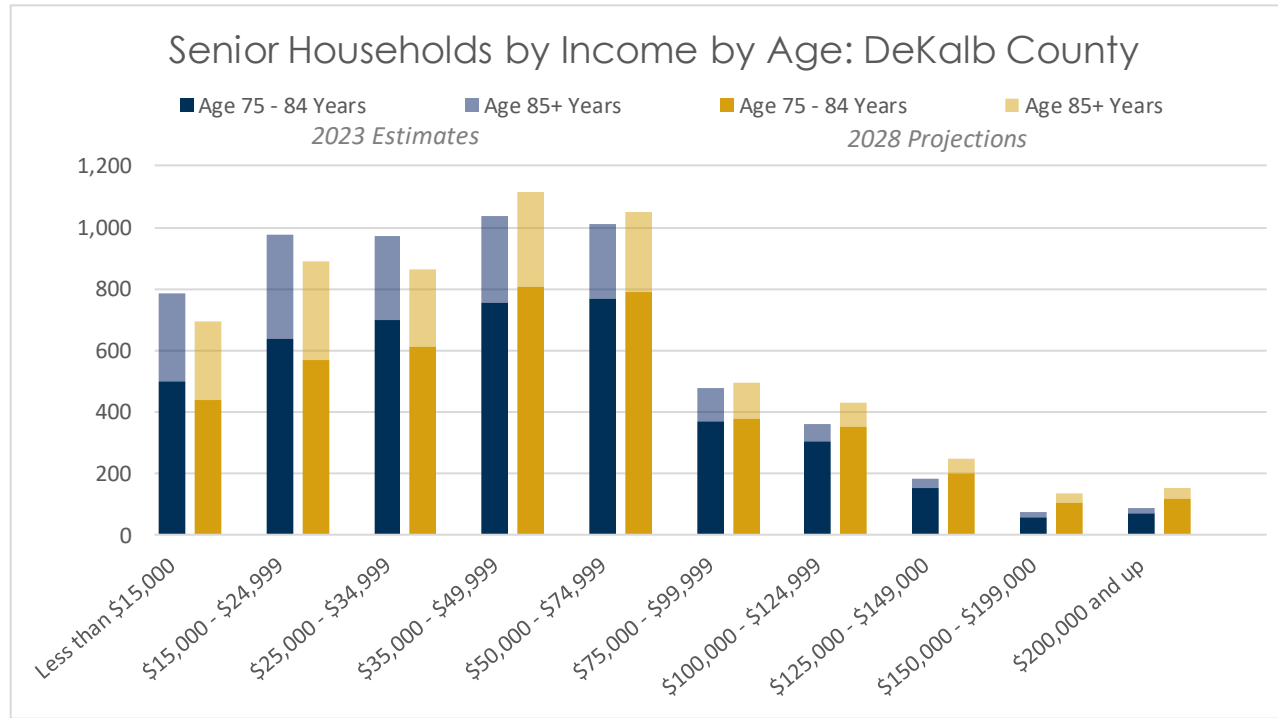
Households by Income



In 2023, 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 \$35,000 to \$49,999 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 Delaware County, 34.8% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Delaware County	15,889
Renter HH paying 40 to 49% of income	1,016
Renter HH paying 50% or more of income	4,514
<i>Total rent overburdened</i>	5,530
Percentage	34.8%

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

In Delaware County, 1.0% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Delaware County	46,159
Owner-occupied lacking plumbing facilities	44
Owner-occupied lacking kitchen facilities	51
Renter-occupied lacking plumbing facilities	69
Renter-occupied lacking kitchen facilities	315
<i>Total households with substandard units</i>	479
Percentage	1.0%



Supply – Independent Living

Delaware County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Historic Muncie	Muncie	35	35	100.0%	✓	219
	Ashgrove Crossing	Muncie	60	60	100.0%	✓	
	Cambridge Square Muncie	Muncie	124	124	100.0%	✓	
LIHTC	Pilgrim Place Senior Housing	Yorktown	36	36	100.0%	✓	150
	Howard Square	Muncie	30	30	100.0%	✓	
	Lofts at Roberts	Muncie	84	84	100.0%	✓	
Market Rate	Village East	Muncie	74	69	93.2%		162
	Yorktown Retirement	Yorktown	88	85	96.6%		

Planned Units

Geography	Notes
Delaware County Includes: <ul style="list-style-type: none"> • County metropolitan plan commission • City of Muncie • Director of the City of Muncie Community Development 	None planned



Supply – Licensed Living

Delaware County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Albany Health & Rehab	Albany	102	77	NA	102	ISDH report 7/14/23
SNF	Bethel Pointe Health	Muncie	114	103	NA	114	ISDH report 7/7/23
SNF	Brookside Care	Muncie	42	38	NA	42	ISDH report 8/22/23
SNF	Cardinal Care Strategies	Muncie	104	59	NA	104	
RCF	Heritage of Yorktown	Yorktown	48	23	48	NA	Not yet in ISDH database.
RCF	Lincolnshire Place	Muncie	49		49	NA	Undated ISDH report
RCF	Cedar Creek of Muncie	Muncie	68	60	68	NA	Formerly Lynd Place.
RCF	Muncie Estates Senior Living	Muncie	77	50	77	NA	Formerly Elmcroft of Muncie.
SNF	Muncie Care Center	Muncie	117	105	NA	117	Also known as Brickyard Healthcare. Formerly Golden Living Center. ISDH report 8/18/22
RCF and SNF	Morrison Woods Health Campus	Muncie	142	94	74	68	ISDH report 9/22/23
	Rosewood Manor	Muncie	42	NA	NA	NA	Type unknown.
SNF	Signature Healthcare of Muncie	Muncie	140	115	NA	140	ISDH report 7/2/22
RCF	Silver Birch of Muncie	Muncie	127	127	127	NA	
SNF	Waters Edge Village	Muncie	74	47	NA	74	ISDH report 1/11/22
SNF	Waters of Muncie	Muncie	72	58	NA	72	ISDH report 7/10/23
RCF and SNF	Westminster Village	Muncie	303	195	227	76	ISDH report 7/6/23
SNF	Willowbend Living Center	Muncie	60	36	NA	60	
SNF	Woodlands	Muncie	108	68	NA	108	ISDH report 1/20/23
SNF	Yorktown Manor	Yorktown	100	66	NA	100	



Housing Demand

Income Parameters

Delaware County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,100
	LIHTC	60%	\$20,101	\$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.

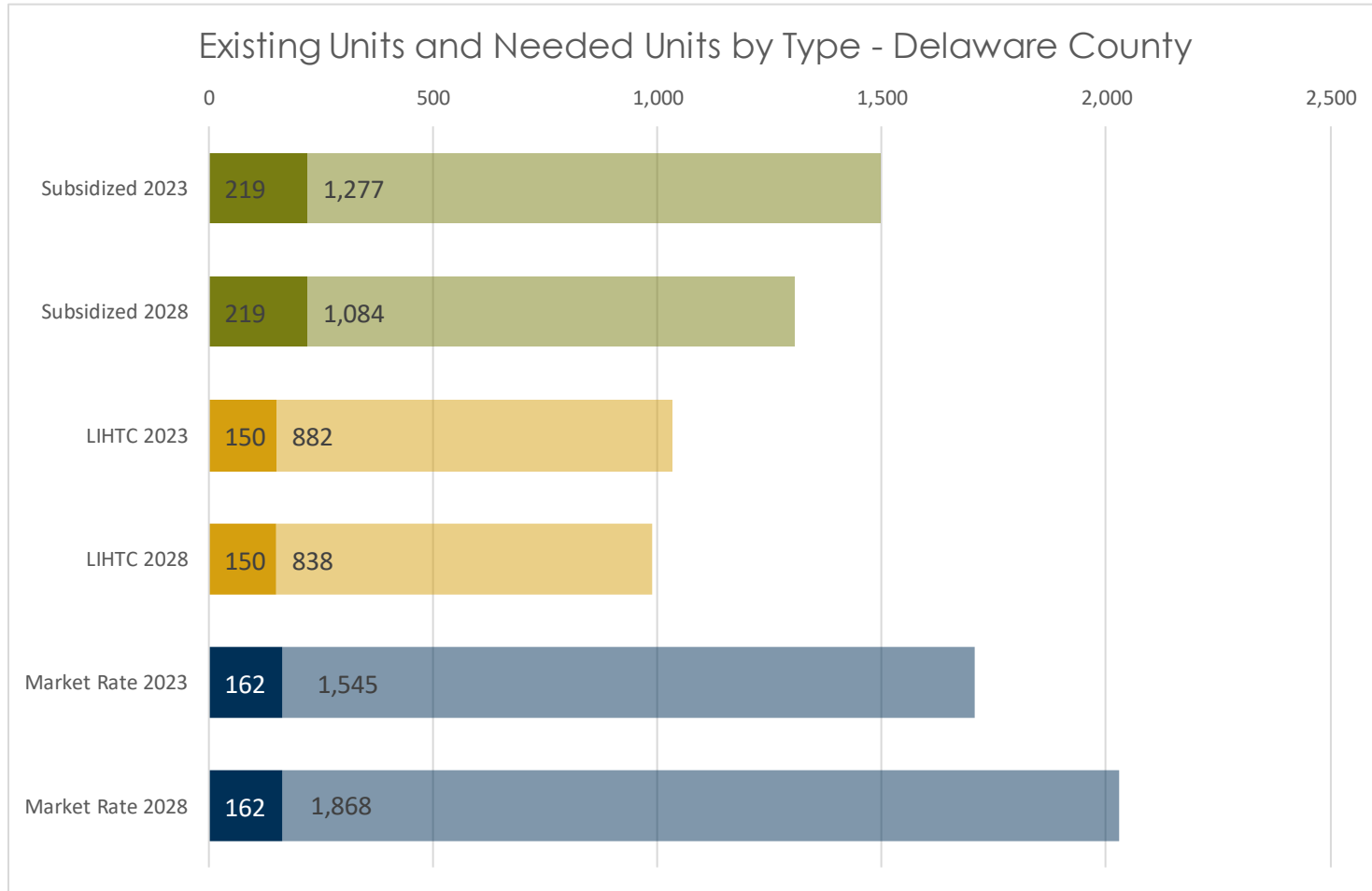
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	110,529	
Estimate, Total, Male	53,571	
Estimate, Total, Male, 75 years and older	3,239	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,582	48.8%
Estimate, Total, Female	56,958	
Estimate, Total, Female, 75 years and older	4,551	100.0%
Estimate, Total, Female, 75 years and older, with a disability	1,839	40.4%
Estimate, Total, Male & Female, 75 years and older	7,790	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	3,421	43.9%

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



Demand Analysis: Independent Living

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



The strongest demand is for senior market rate housing.



Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Delaware County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,101	\$37,921	\$0	\$20,101	\$37,921
Maximum Income	\$20,100	\$37,920	\$189,600	\$20,100	\$37,920	\$189,600
Senior renters 55+ in income bracket	1,445	958	1,467	1,261	923	1,782
Plus						
Senior Homeowners in this income bracket (a)	2,256	3,278	10,549	1,853	2,842	10,934
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)	51	74	239	42	64	248
Equals						
Total Demand	1,496	1,032	1,707	1,303	988	2,030
Less existing units	219	150	162	219	150	162
Less planned units	0	0	0			
Equals						
Net Demand	1,277	882	1,545	1,084	838	1,868
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		4,027	4,230			
Total senior 55+ owner households		17,010	17,041			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

The greatest demand is exhibited for subsidized and market rate housing.



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: Delaware 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	2,644	3,706		2,366	4,060	
(B) Persons 85+ income eligible			2,436			2,536
(C) Percent of persons 75+ with a disability	43.92%	43.92%	43.92%	43.92%	43.92%	43.92%
Income-eligible persons 75+ with a disability	1,161	1,628	1,070	1,039	1,783	1,114
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	1,161	1,628	1,070	1,039	1,783	1,114
<i>Demand for RCF units are summed</i>	2,789			2,822		
Less existing beds	670		1,177	670		1,177
Less planned beds						
Equals						
Net Demand	2,119		-107	2,152		-63
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		6,473	6,640			
Total senior population 85+		2,468	2,595			

The demand for Residential Care Facilities is substantial. In 2023, 1,161 residents need Medicaid Waivers to pay for the services. There are sufficient Skilled Nursing Facility units.



Grant County

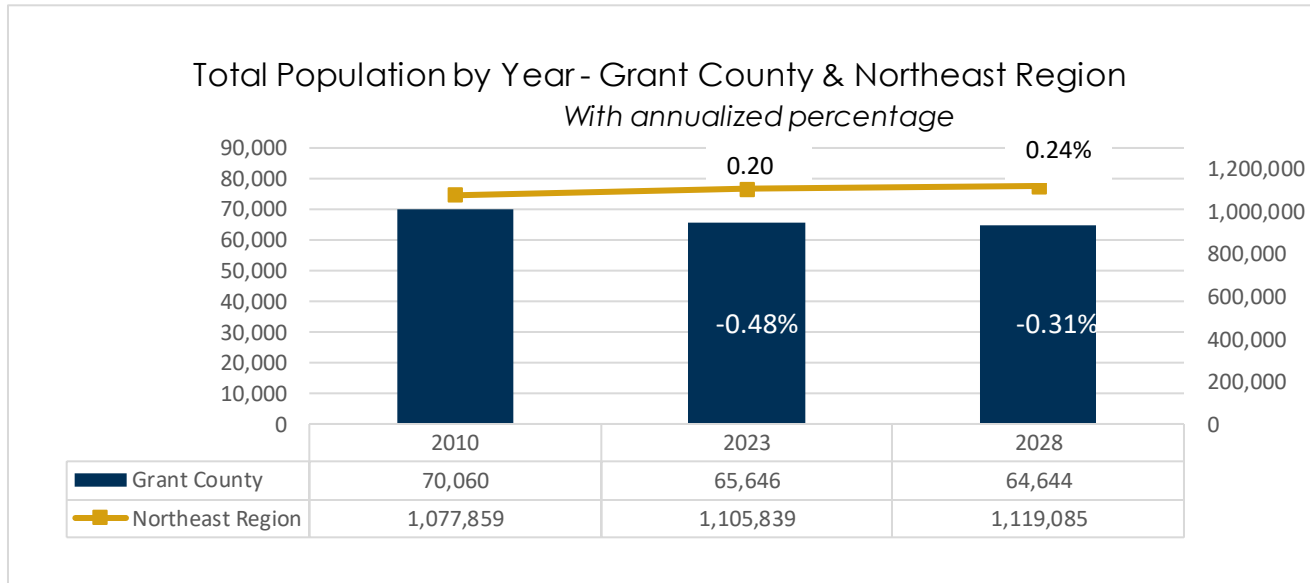
Key Findings

- The total population is currently declining, although to a lessening degree by 2028.
- The senior population is experiencing a mix in population changes as follows: age group 55 to 64 is declining, age group 65 to 74 is increasing strongly, age group 75 to 84 is stable, and age group 85+ is moderately increasing.
- A decline in the population aged 55 to 64 is affecting the total senior population number, which reflects only a slight increase.
- Households 62 and older are showing a moderate increase.
- All owners and renters 62 and younger are declining. All growth in households by tenure is fueled by renters and owners 62 and older.
- Household incomes in Grant County are increasing. In 2023, the largest group earns \$75,000 to \$100,000. Projections indicate this income trend will continue in 2028.
- When households are filtered to 75 and older, the largest group earns \$15,000 to \$34,999 in 2023. Projections for 2028 indicate the largest group will earn \$50,000 to \$74,999.
- Only one market rate senior property currently exists in the county. As income levels increase, the demand for market rate housing will continue to grow stronger.
- Strong demand is exhibited for Residential Care Facilities. Presently, 932 residents need Medicaid Waivers to pay for the services.



Demographics

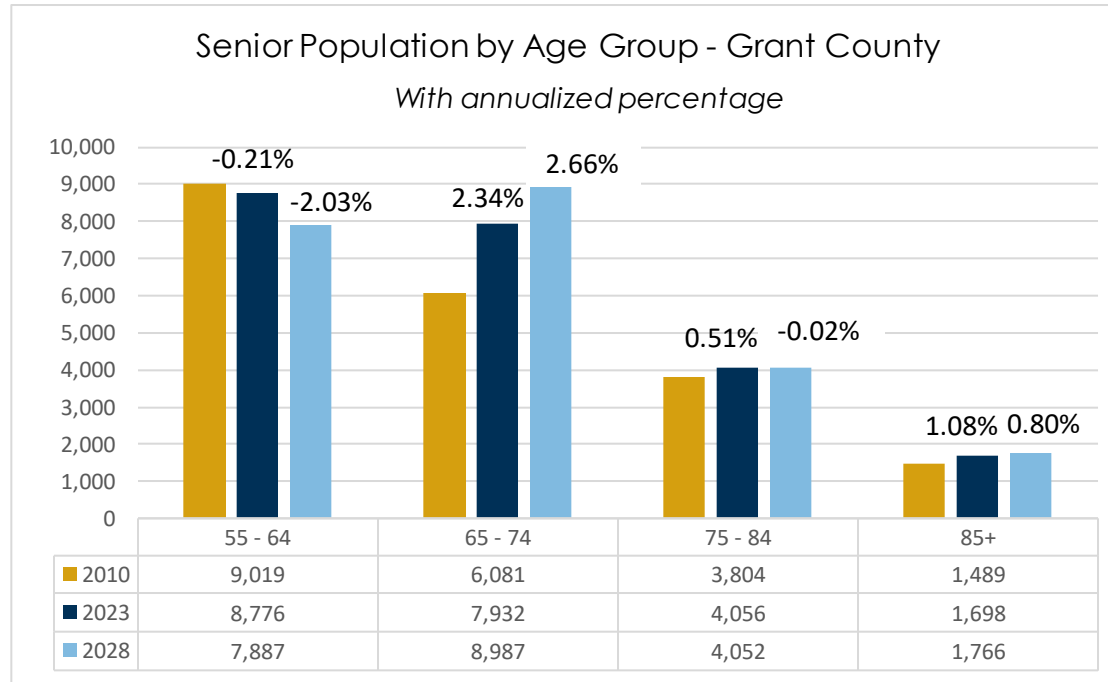
Total Population



The population is declining, although moving toward stability in 2028.



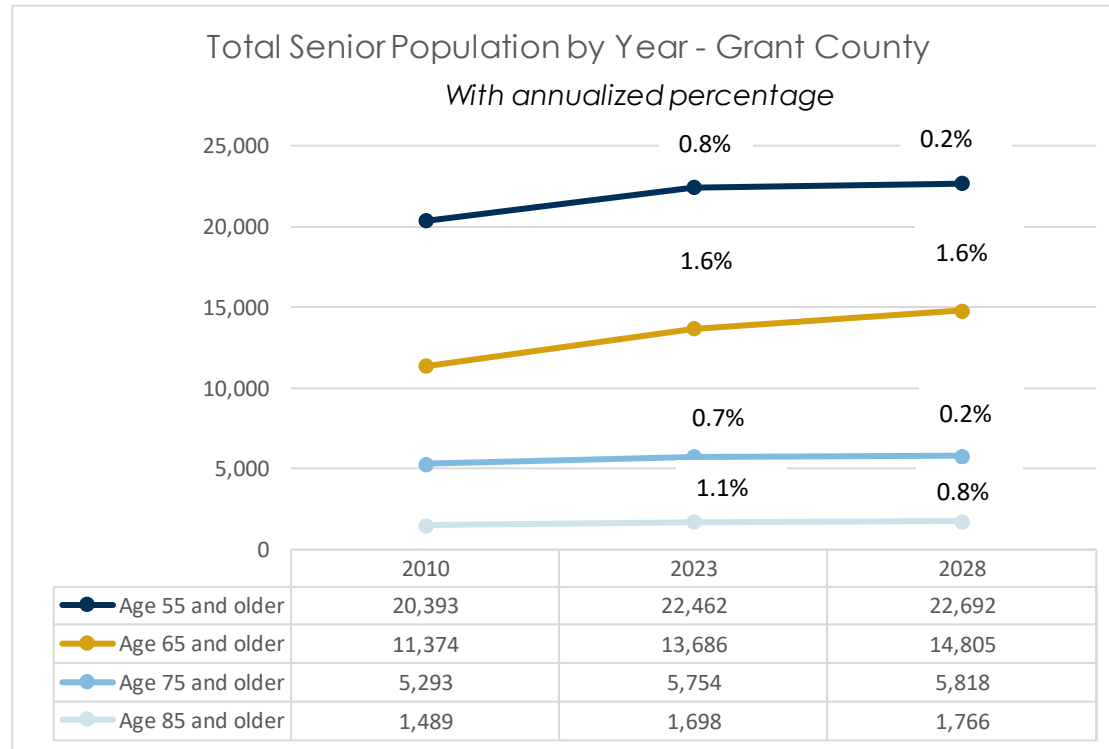
Population by Age Group



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 age bracket.



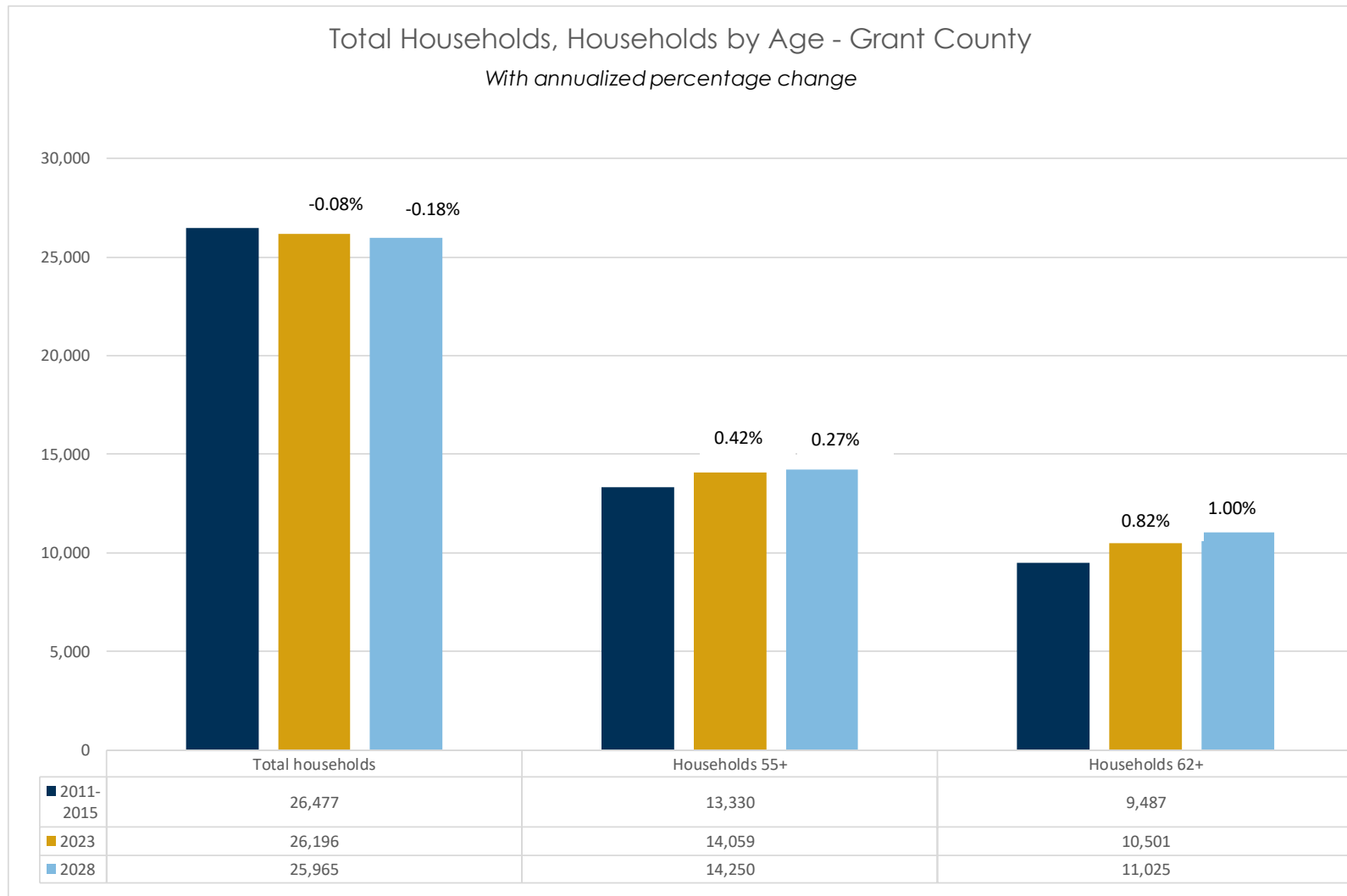
Total Senior Population by Year



A decline in the population aged 55 to 64 contributes to a lower growth rate for the senior population as a whole.



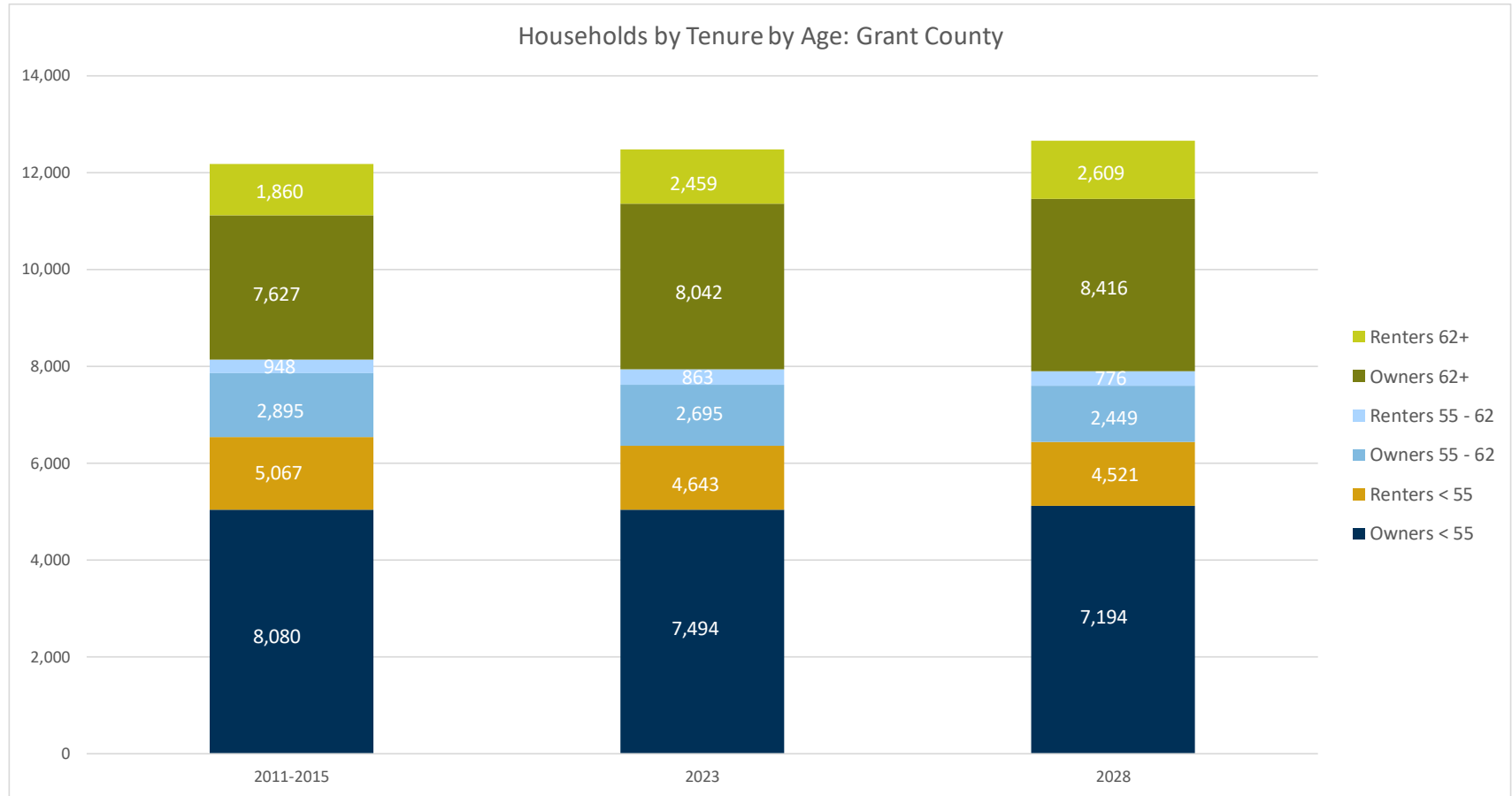
Households



Households 62 and older are showing a moderate increase.



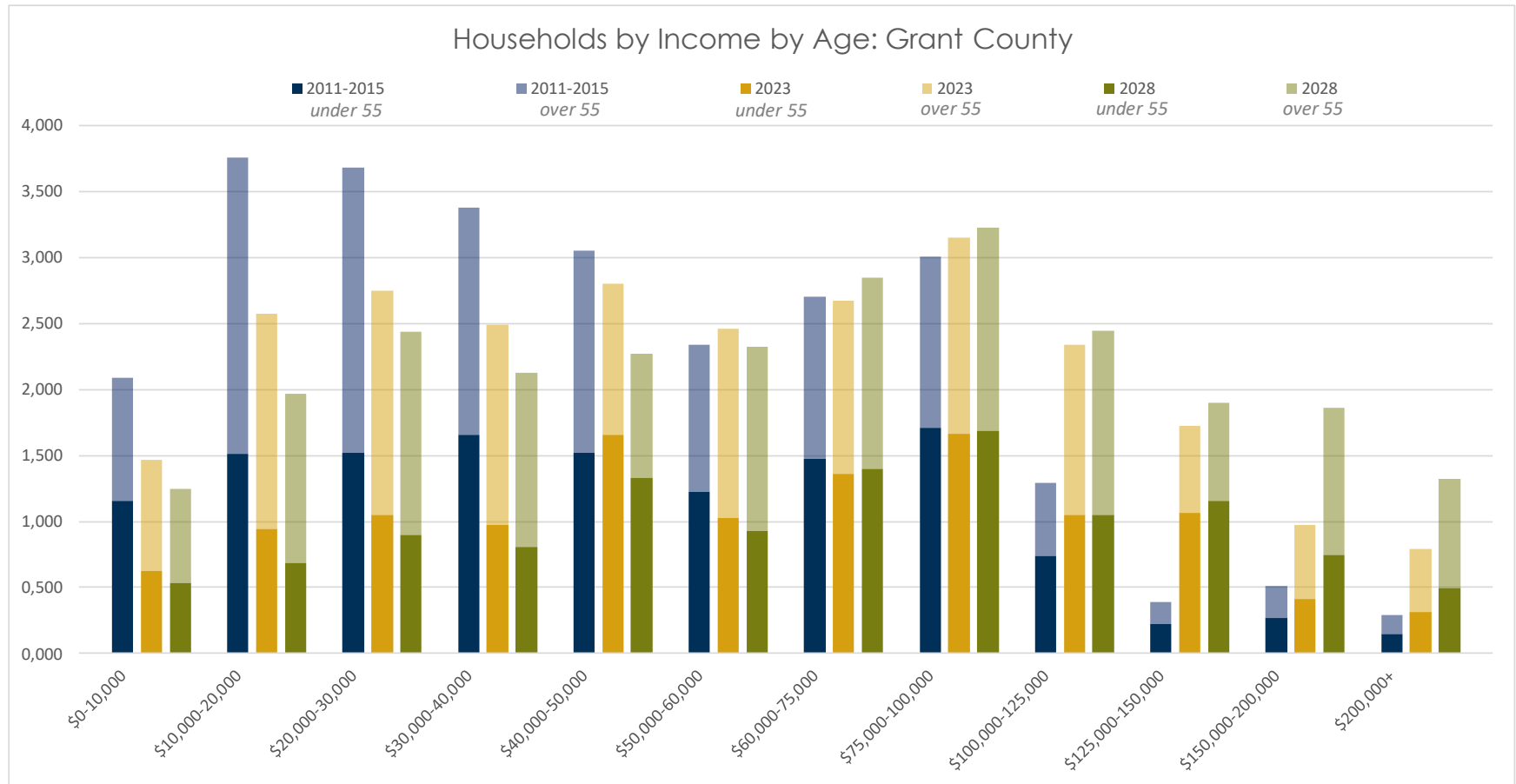
Households by Tenure



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

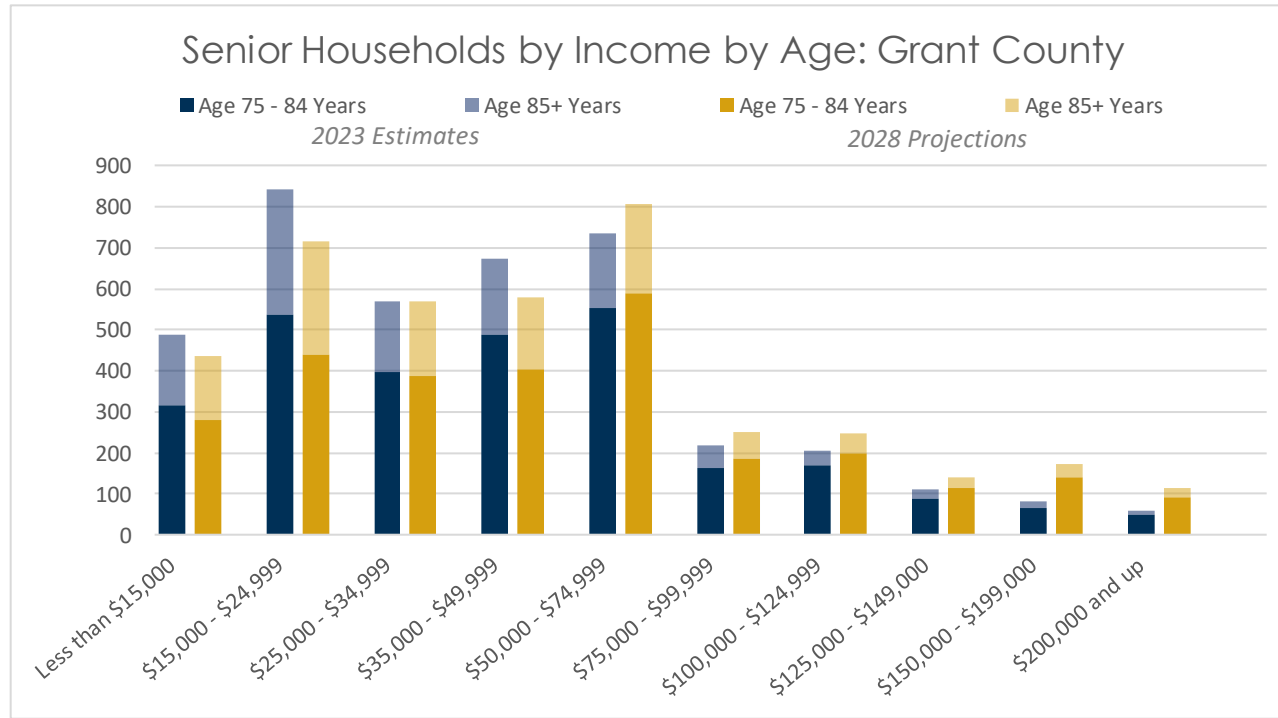


Grant County is experiencing an increase in household income. In 2023, the largest group is earning \$75,000 to \$100,000. Projections for 2028 indicate the same.





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 \$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 Grant County, 26.5% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Grant County	7,426
Renter HH paying 40 to 49% of income	380
Renter HH paying 50% or more of income	1,590
<i>Total rent overburdened</i>	1,970
Percentage	26.5%

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

In Grant County, 1.3% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Grant County	26,550
Owner-occupied lacking plumbing facilities	86
Owner-occupied lacking kitchen facilities	82
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	186
<i>Total households with substandard units</i>	354
Percentage	1.3%



Supply – Independent Living

Grant County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total		
Subsidized	Gaslight Apartments	Converse	29	29	100.0%	✓	627		
	Hilltop Towers	Marion	98	91	92.9%				
	NBA Flinn Place	Marion	23	23	100.0%	✓			
	Prince Hall Towers	Marion	132	121	91.7%				
	Providence Place of Marion II, III	Marion	25	25	100.0%	✓			
	Prairie View	Fairmount	16						
	Prairie View II	Fairmount	23	23	100.0%	✓			
	Brookview Apartment	Upland	20	S					
	Cambridge Square Marion	Marion	124	S					
	Norman MaNor	Marion	119	S					
	Northview Apartments	Van Buren	18	S		✓			
	LIHTC	Gas City School	Gas City	20	20	100.0%		✓	129
		Historic Gallatin Square	Marion	42	42	100.0%		✓	
Fairview		Gas City	67	62	92.5%				
Market Rate	Marion Retirement Community	Marion	14	S			14		

Planned Units

Geography	Notes
Grant County	Unincorporated Grant County: None planned
City of Marion	City of Marion, several affordable properties planned, but no age-restricted units



Supply – Licensed Living

Grant County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
RCF and SNF	Aperion Care	Marion	107	51	37	70	ISDH report 1/17/22
SNF	Colonial Oaks Retirement	Marion	127	91	NA	127	ISDH report 7/10/23
RCF and SNF	Miller's Merry Manor	Marion	200	71	24	176	ISDH report 1/4/23
SNF	Twin City Health Care	Gas City	75	40	NA	75	
SNF	University Nursing Center	Upland	75	71	NA	75	
RCF	Vita of Marion	Marion	140	140	140	NA	
RCF and SNF	Wesleyan Health Care Center	Marion	185	96	16	169	ISDH report 7/10/23
RCF	Wyndmoor of Marion	Marion	110	62	110	NA	ISDH report 2/10/22
RCF	York Place	Marion	47	38	NA	47	



Housing Demand

Income Parameters

Grant 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.

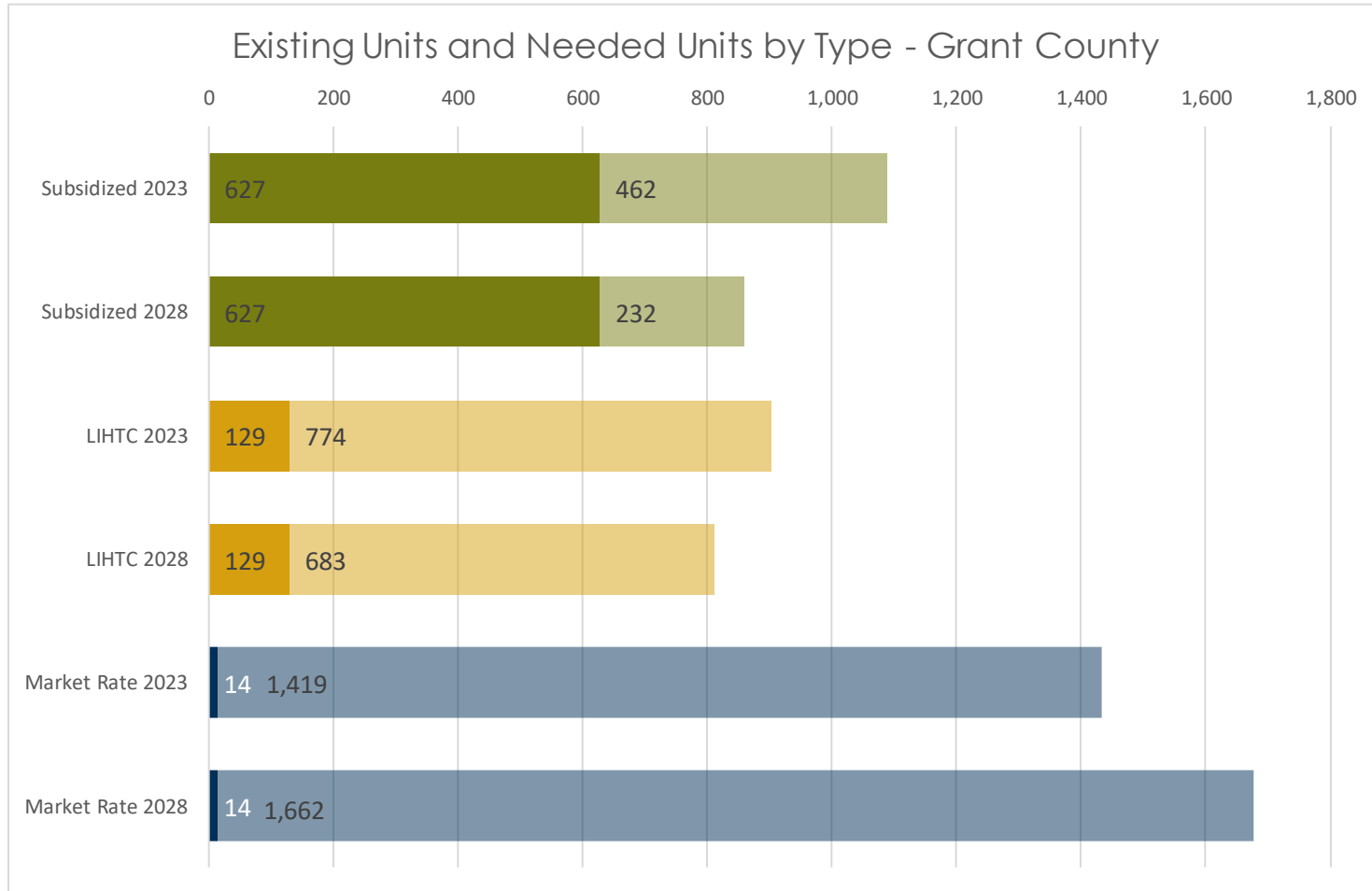
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	65,779	
Estimate, Total, Male	31,467	
Estimate, Total, Male, 75 years and older	2,090	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,127	53.9%
Estimate, Total, Female	34,312	
Estimate, Total, Female, 75 years and older	3,022	100.0%
Estimate, Total, Female, 75 years and older, with a disability	1,601	53.0%
Estimate, Total, Male & Female, 75 years and older	5,112	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	2,728	53.4%

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



Demand Analysis: Independent Living

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



Solid 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: Grant 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	1,061	853	1,278	835	767	1,515
Plus						
Senior Homeowners in this income bracket (a)	1,240	2,220	6,812	1,027	1,948	7,093
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	50	154	23	44	161
Equals						
Total Demand	1,089	903	1,433	859	812	1,676
Less existing units	627	129	14	627	129	14
Less planned units	0	0	0			
Equals						
Net Demand	462	774	1,419	232	683	1,662
Demand Calculation Inputs - HISTA 2023 and 2028						
		2023	2028			
Total senior 55+ renter households		3,322	3,385			
Total senior 55+ owner households		10,737	10,865			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Only one market rate senior property currently exists in the county. As income levels continue to increase, demand for market rate housing will grow stronger.



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: Grant 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	1,746	2,252		1,537	2,367	
(B) Persons 85+ income eligible			1,646			1,697
(C) Percent of persons 75+ with a disability	53.36%	53.36%	53.36%	53.36%	53.36%	53.36%
Income-eligible persons 75+ with a disability	932	1,202	879	820	1,263	905
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	932	1,202	879	820	1,263	905
<i>Demand for RCF units are summed</i>	2,134			2,083		
Less existing beds	327		739	327		739
Less planned beds						
Equals						
Net Demand	1,807		140	1,756		166
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		4,087	4,080			
Total senior population 85+		1,667	1,738			

Strong demand exists for Residential Care Facilities. Currently, 932 residents need Medicaid Waivers to pay for the services.



Henry County

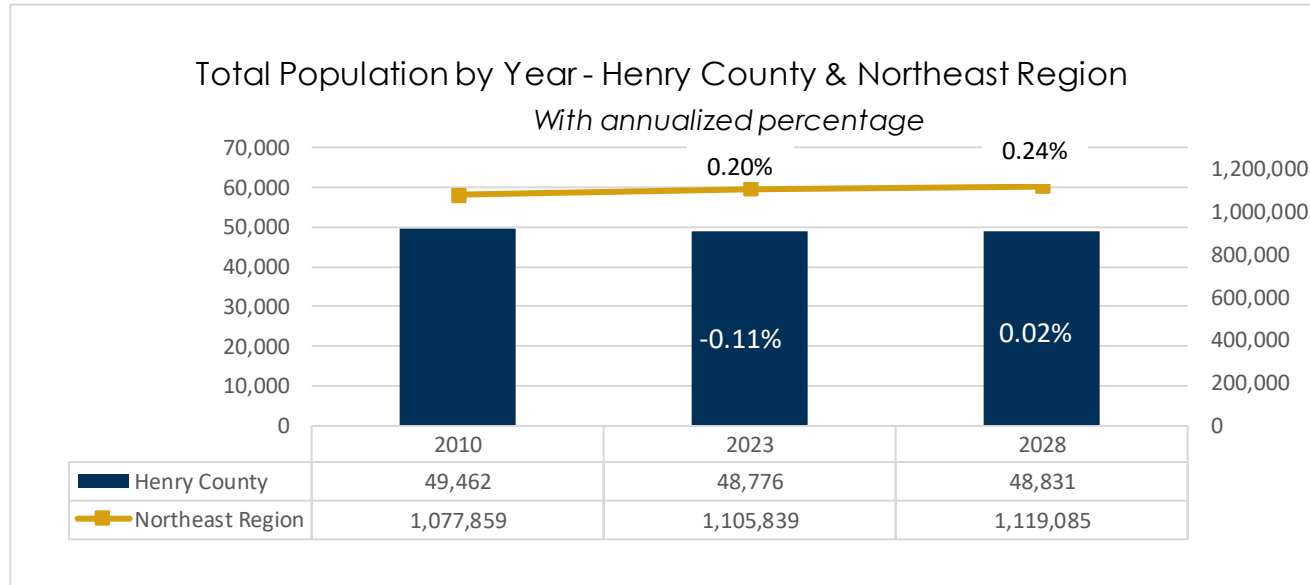
Key Findings

- Total population declined slightly from 2010 to 2023. However, projections for 2028 indicate a shift toward stability.
- Overall, senior age groups are experiencing an increase in population size. The 65 to 74 age group is growing at the strongest rate, followed by the 75 to 84 cohort.
- Both owners and renters aged 62 and younger are declining. Meanwhile, owners and renters 62 and older are increasing.
- Henry County is experiencing a trend in increasing incomes. In 2023, the largest group is earns \$75,000 to \$100,000. Projections for 2028 indicate the same.
- When filtered to households 75 and older, a trend in higher income is also identified. The largest group is earns \$50,000 to \$74,999.
- The strongest demand is for senior market rate housing.
- Substantial demand exists for Residential Care Facilities. In 2023, 651 residents need Medicaid Waivers to pay for services.



Demographics

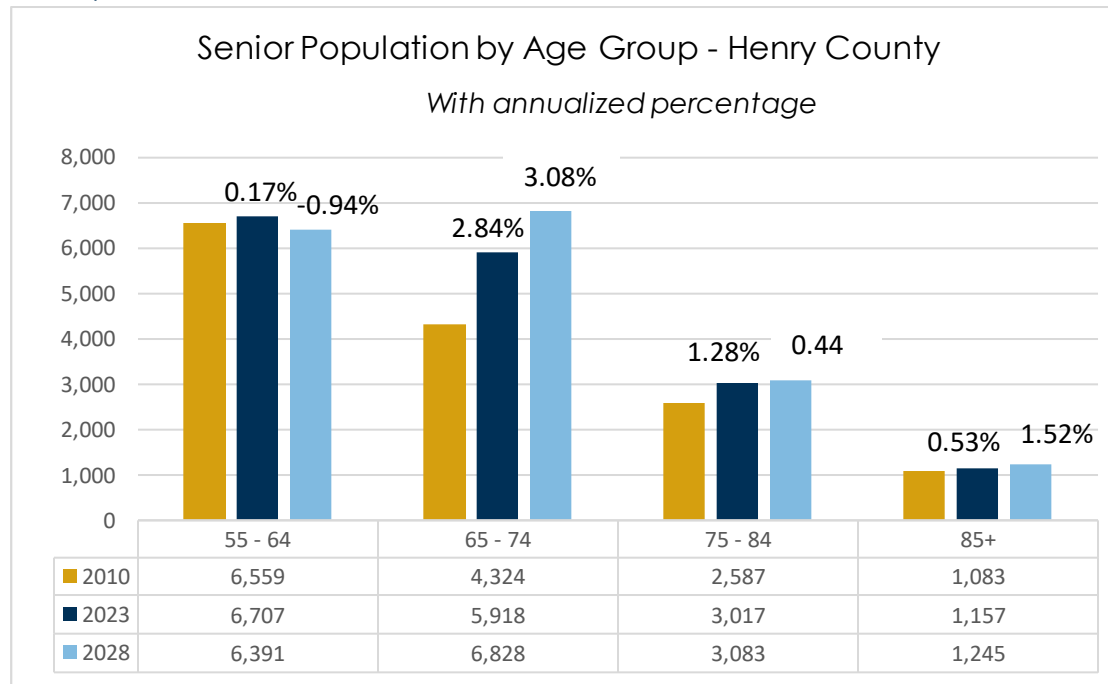
Total Population



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



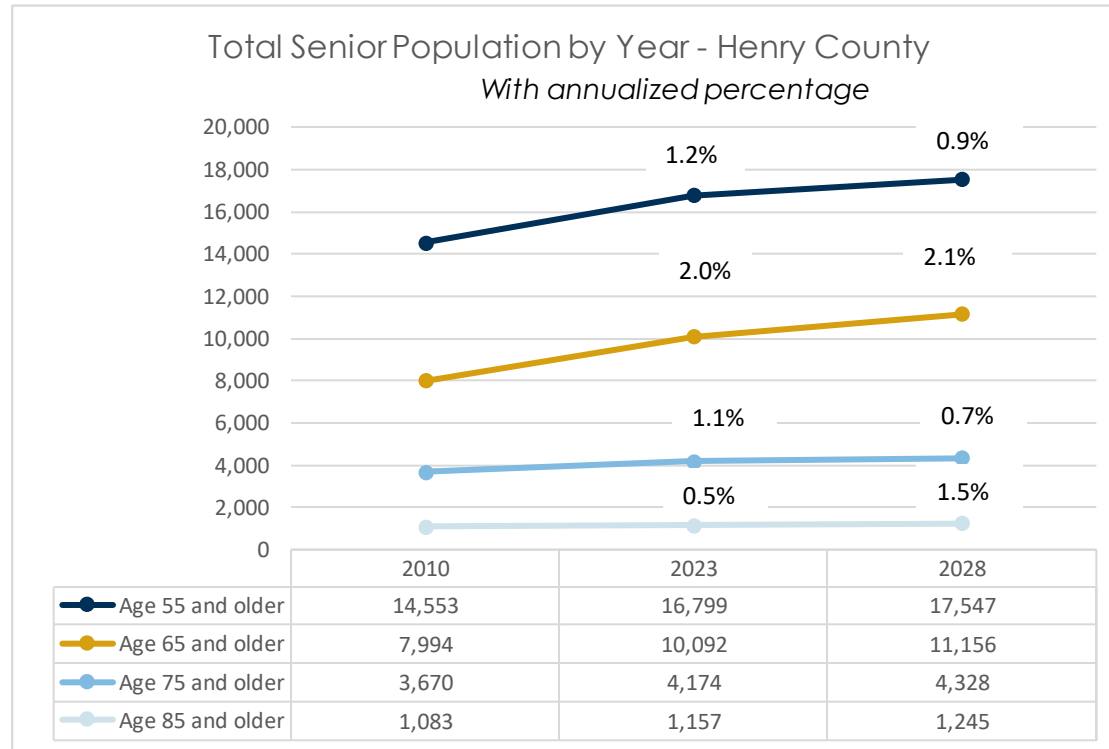
Population by Age Group



Seniors aged 65 to 74 are showing the strongest growth, followed by those in the 75 to 84 age group.



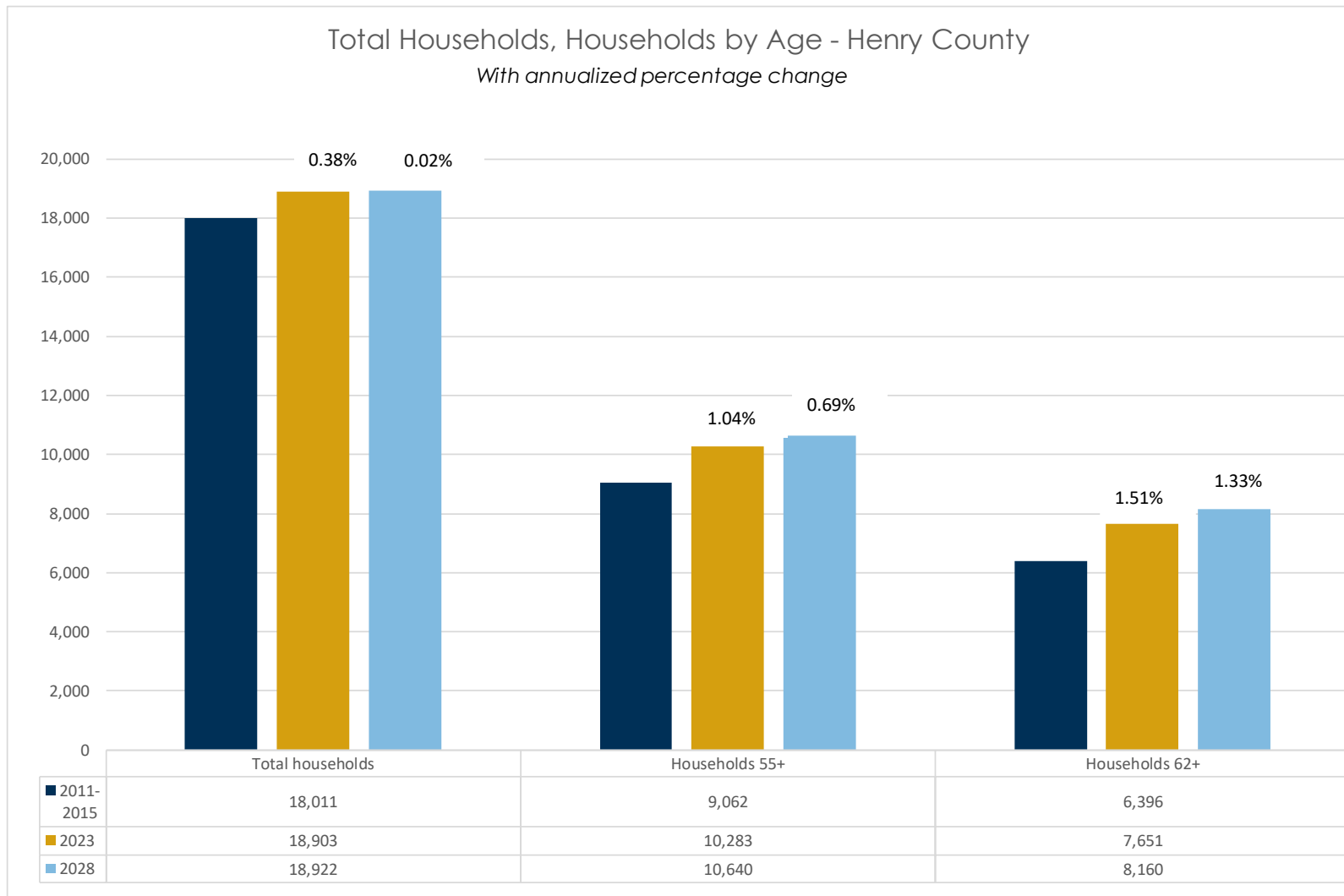
Total Senior Population by Year



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



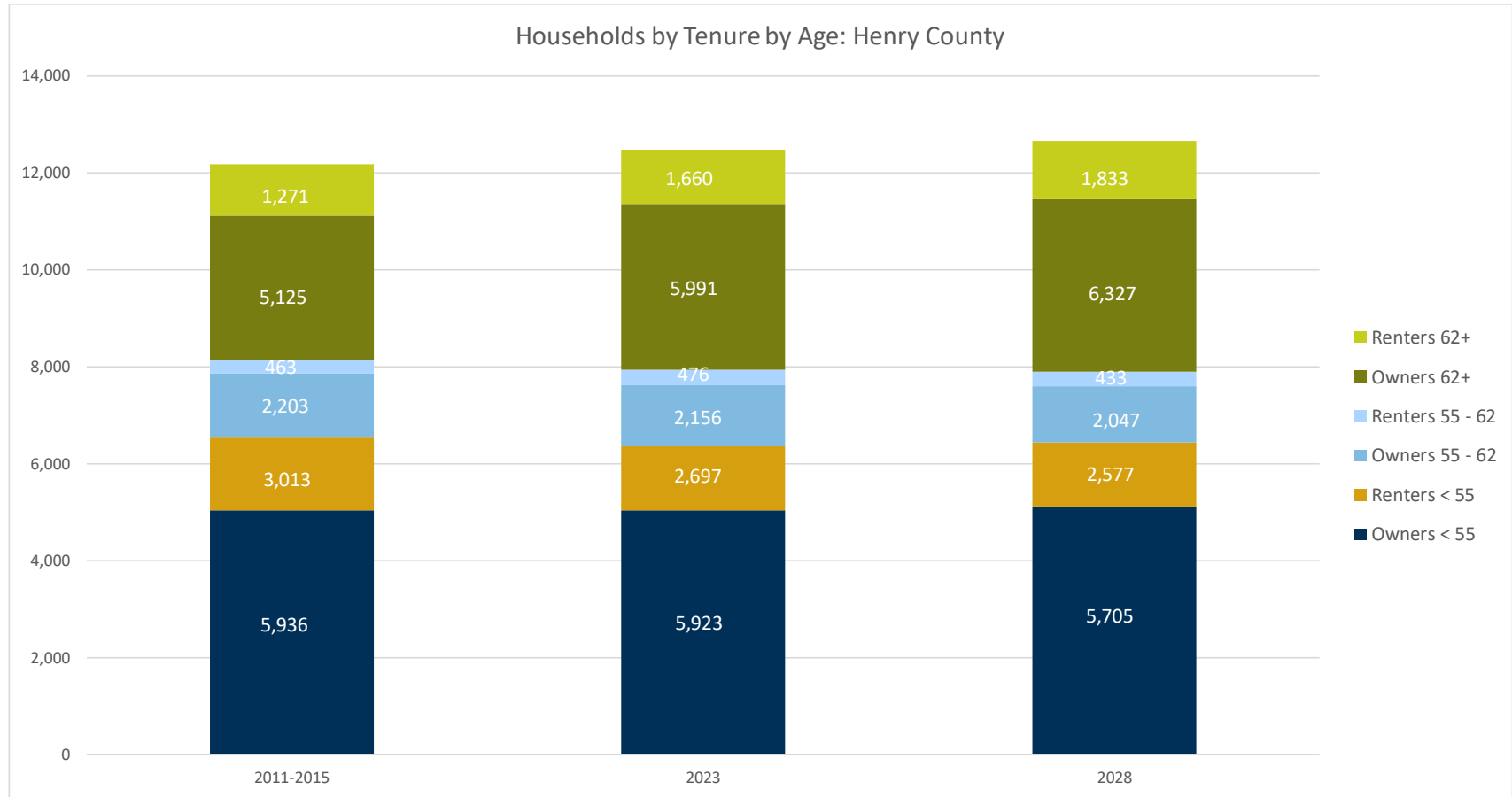
Households



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.



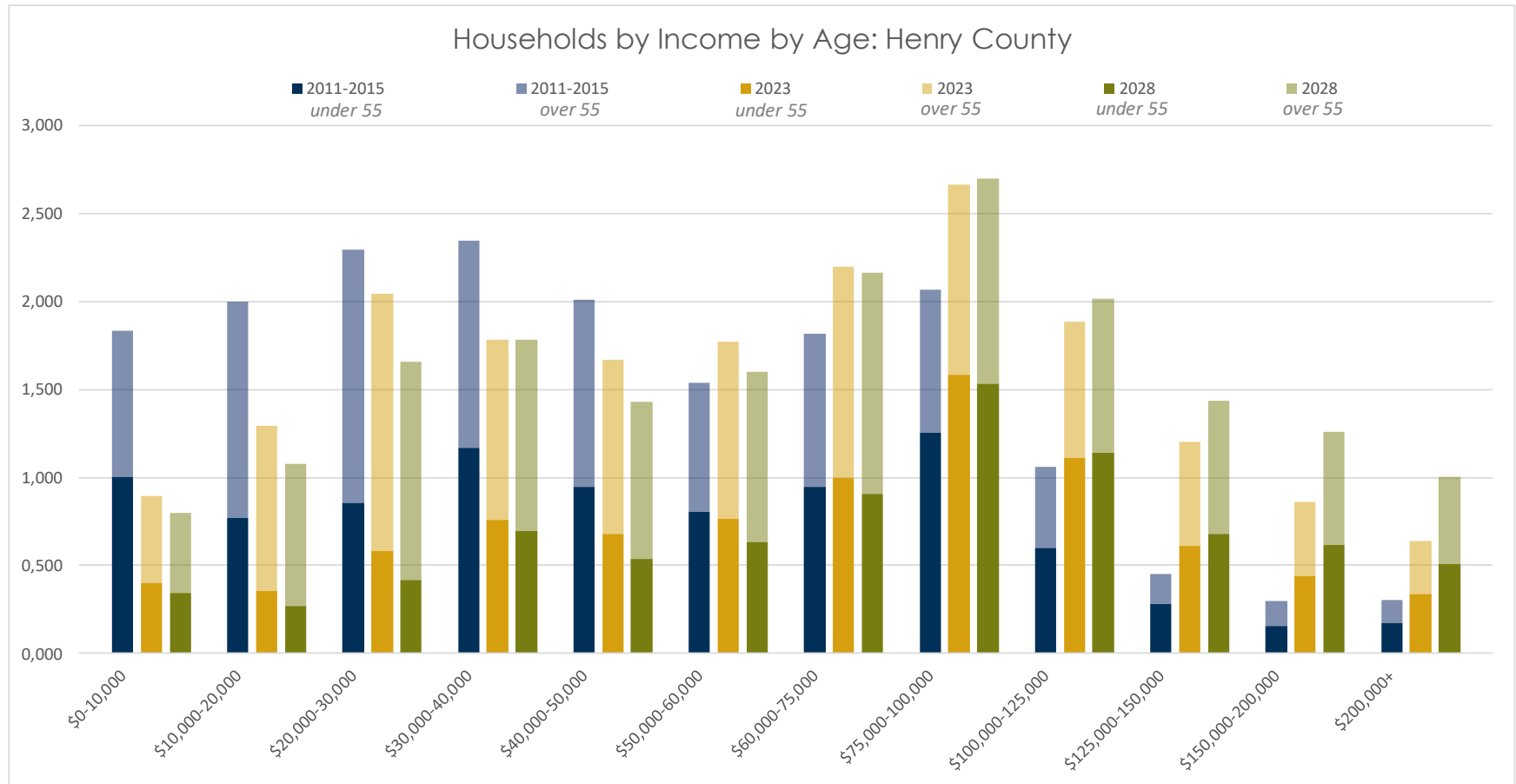
Households by Tenure



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



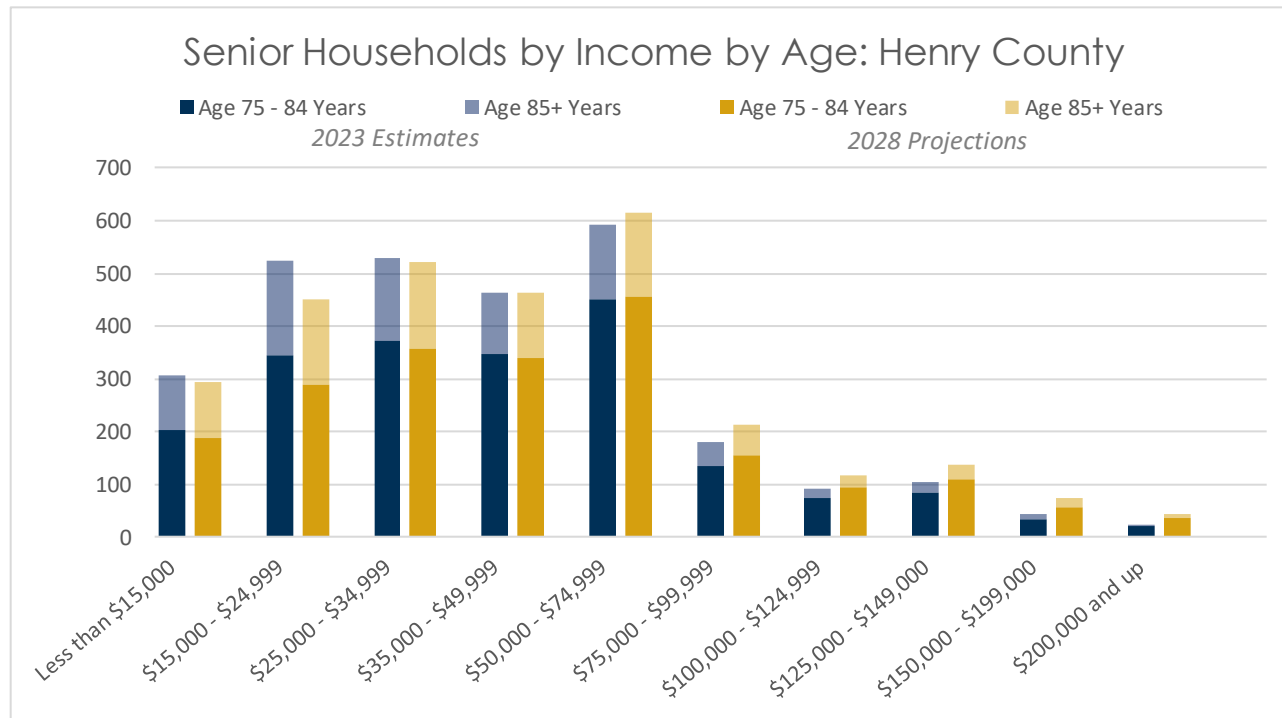
Households by Income



Henry County is experiencing a trend in increasing incomes. In 2023, the largest group is earning \$75,000 to \$100,000. Projections for 2028 indicate the same.



Households by Age



When filtered to households 75 and older, senior households are reflecting higher incomes. Considering households in the 75 to 84 age bracket, the largest group is 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 Henry County, 26.1% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Henry County	4,582
Renter HH paying 40 to 49% of income	384
Renter HH paying 50% or more of income	812
<i>Total rent overburdened</i>	1,196
Percentage	26.1%

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

In Henry County, 1.0% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Henry County	18,549
Owner-occupied lacking plumbing facilities	17
Owner-occupied lacking kitchen facilities	68
Renter-occupied lacking plumbing facilities	37
Renter-occupied lacking kitchen facilities	57
<i>Total households with substandard units</i>	179
Percentage	1.0%



Supply – Independent Living

Henry County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Academy Place	Knightstown	38	38	100.0%	✓	92
	Faith Community	New Castle	36	36	100.0%	✓	
	Bethany Village New Castle	New Castle	18	S		✓	
LIHTC	Willow Glen	New Castle	51	51	100.0%	✓	103
	Grand Avenue Commons	New Castle	52	52	100.0%	✓	
Market Rate	Kennard Senior Living	Kennard	18	S			111
	Raintree Square	New Castle	93	S			

Planned Units

Geography	Notes
Henry County	Unincorporated area of Henry County: None planned
City of New Castle	None planned
City of Knightstown	None planned



Supply – Independent Living

Henry County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
RCF	Addison Place	New Castle	47	37	47	NA	
RCF and SNF	Glen Oaks Health	New Castle	108	77	40	68	IHDH report 9/22/23
SNF	Hickory Creek at New Castle	New Castle	36	36	NA	36	
SNF	Middletown Nursing and Rehabilitation Center	Middletown	45	45	NA	45	
	Senior Living at Forest Ridge	New Castle			NA	NA	
SNF	Stonebrooke Rehabilitation Center	New Castle	117	117	NA	117	
SNF	Willows of New Castle	New Castle	35	49	NA	95	Formerly Heritage House of New Castle. ISDH report 7/13/22
SNF	Waters of New Castle	New Castle	66	56	NA	66	



Housing Demand

Income Parameters

Henry 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.

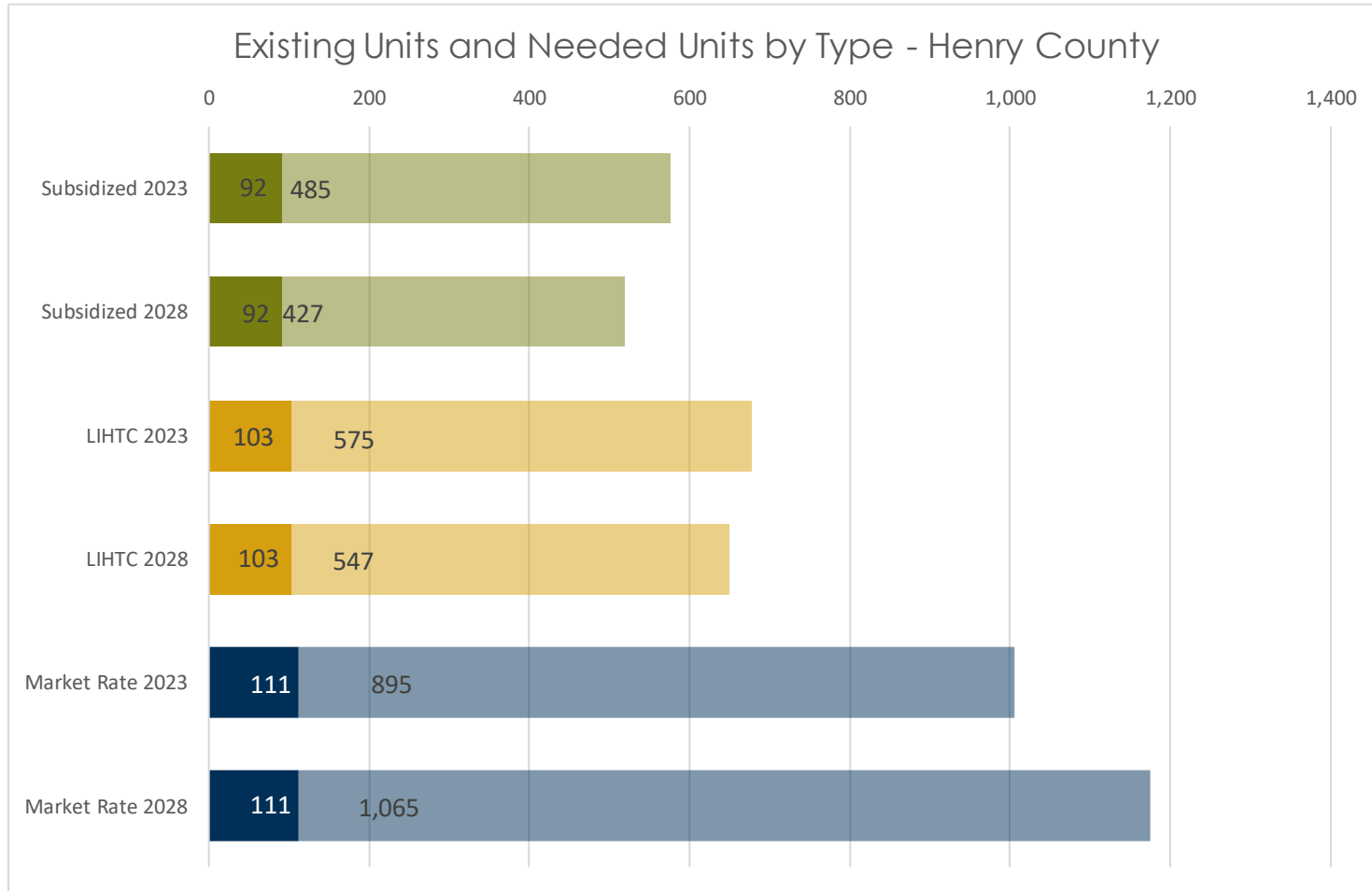
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	45,808	
Estimate, Total, Male	23,142	
Estimate, Total, Male, 75 years and older	1,562	100.0%
Estimate, Total, Male, 75 years and older, with a disability	871	55.8%
Estimate, Total, Female	22,666	
Estimate, Total, Female, 75 years and older	2,131	100.0%
Estimate, Total, Female, 75 years and older, with a disability	1,000	46.9%
Estimate, Total, Male & Female, 75 years and older	3,693	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,871	50.7%

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. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



Demand exists across the board for all senior independent living options.



Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Henry 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	559	638	885	504	614	1,049
Plus						
Senior Homeowners in this income bracket (a)	772	1,734	5,306	676	1,566	5,604
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)	18	39	120	15	36	127
Equals						
Total Demand	577	678	1,006	519	650	1,176
Less existing units	92	103	111	92	103	111
Less planned units	0	0	0			
Equals						
Net Demand	485	575	895	427	547	1,065
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		2,136	2,266			
Total senior 55+ owner households		8,147	8,374			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

The strongest demand is for senior market rate housing.



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: Henry 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	1,285	1,686		1,177	1,827	
(B) Persons 85+ income eligible			1,158			1,236
(C) Percent of persons 75+ with a disability	50.66%	50.66%	50.66%	50.66%	50.66%	50.66%
Income-eligible persons 75+ with a disability	651	854	587	596	926	626
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	651	854	587	596	926	626
<i>Demand for RCF units are summed</i>	1,505			1,522		
Less existing beds	87		361	87		361
Less planned beds						
Equals						
Net Demand	1,418		226	1,435		265
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		3,011	3,075			
Total senior population 85+		1,163	1,253			

Substantial demand exists for Residential Care Facilities. In 2023, 651 residents need Medicaid Waivers to pay for services.



Huntington County

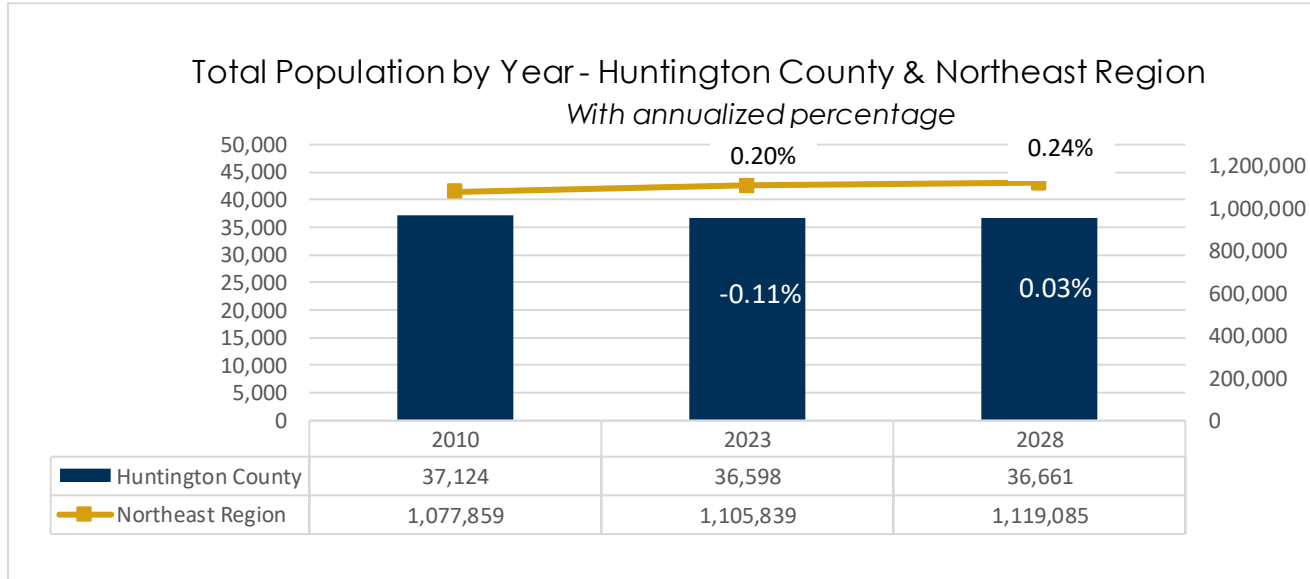
Key Findings

- While the population declined from 2010 to 2023, projections for 2028 indicate more stability.
- Substantial growth for the 65 to 74 age group is projected for 2028.
- A decline in the group aged 55 to 64 lowers the average growth rate for the entire senior population.
- Amongst the senior cohorts, strongest growth is evident in households 62 and older.
- The number of owners aged 55 to 62 is declining. Renters aged 55 to 62 are stable. Owners and renters 62+ are increasing.
- Trends in income data point to higher levels, with the largest group of households earning \$75,000 to \$100,000. Projections for 2028 indicate the same.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999 in 2023. This income level is not expected to change based on 2028 projections.
- The strongest demand is for market rate senior housing. Subsidized and LIHTC senior housing is also in demand, but to a lesser degree.
- In the county, 410 residents need Medicaid Waivers to pay for Residential Care services.
- Based on current data for disability rates and the trends in size of the senior population, there appears to be an oversupply of Skilled Nursing Facilities.



Demographics

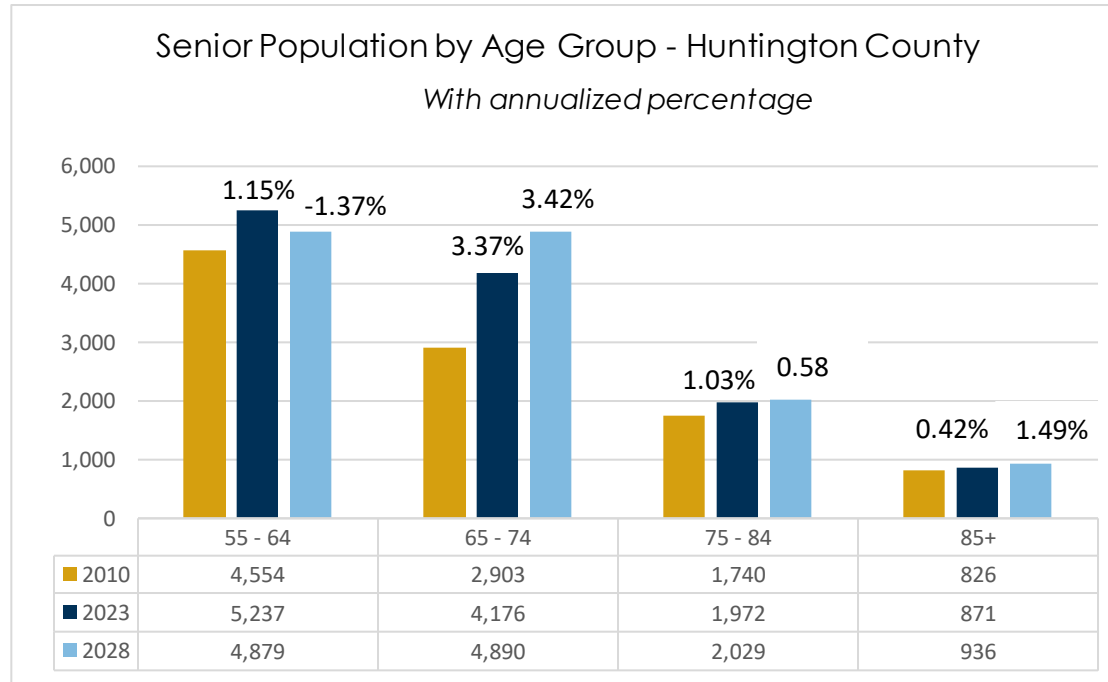
Total Population



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



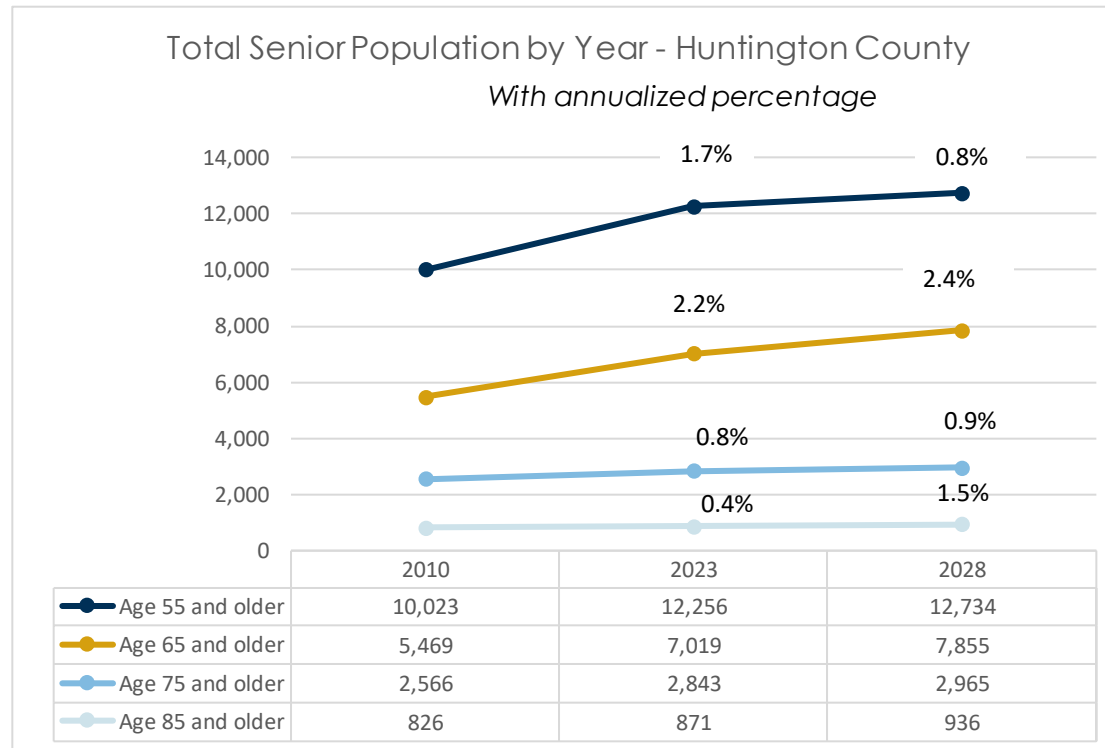
Population by Age Group



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



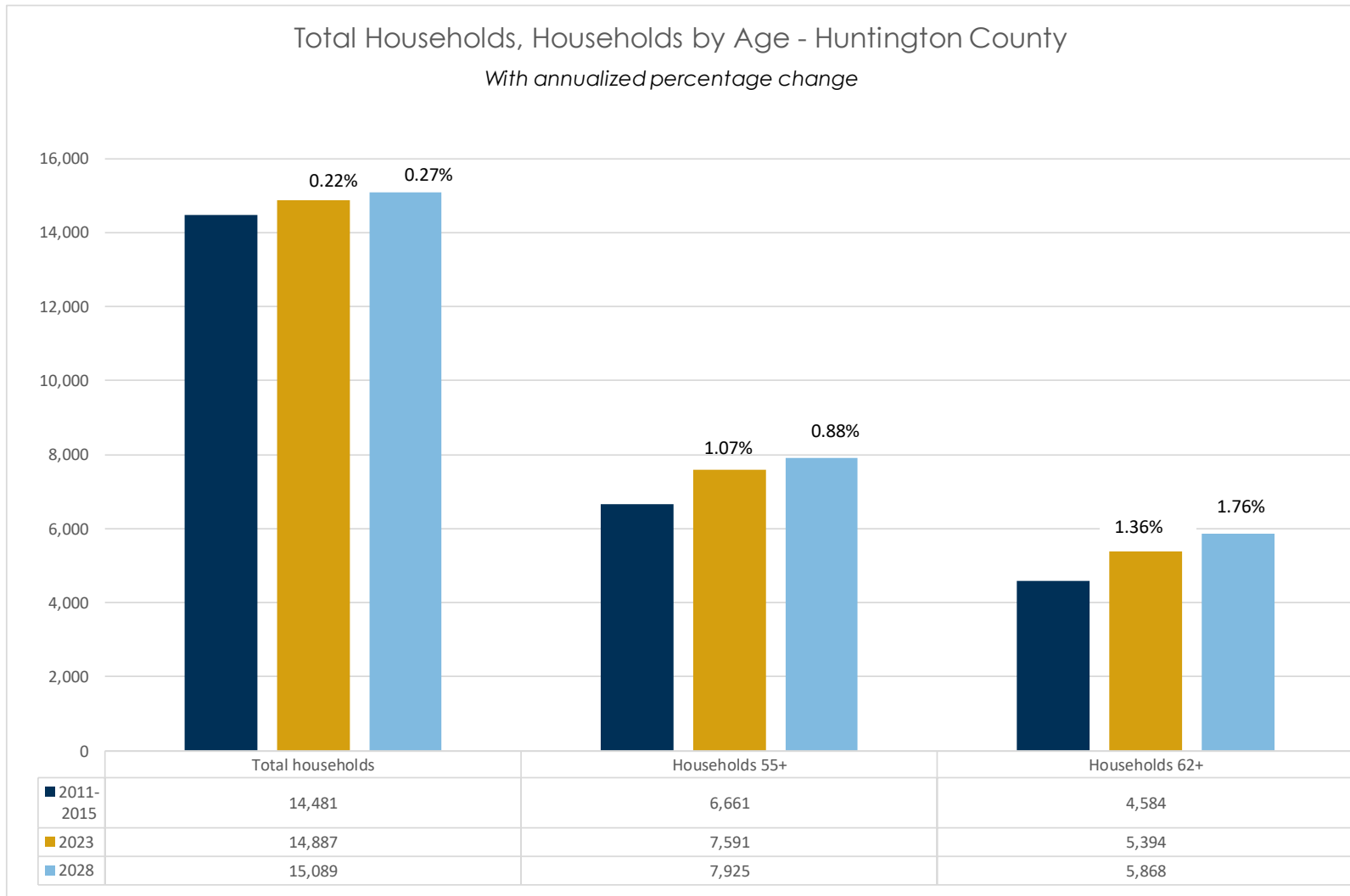
Total Senior Population by Year



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



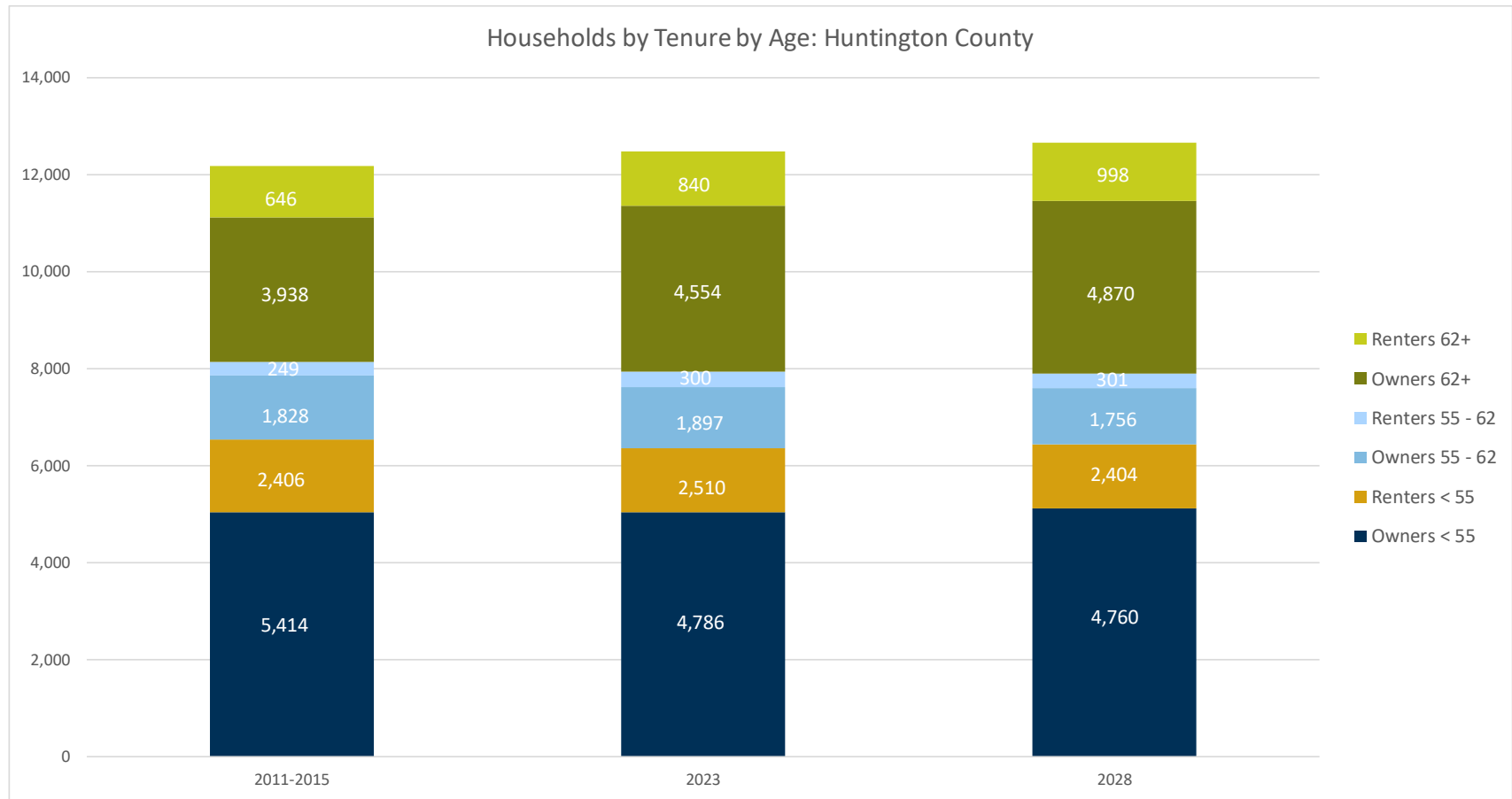
Households



Strongest growth is evident in households 62 and older.



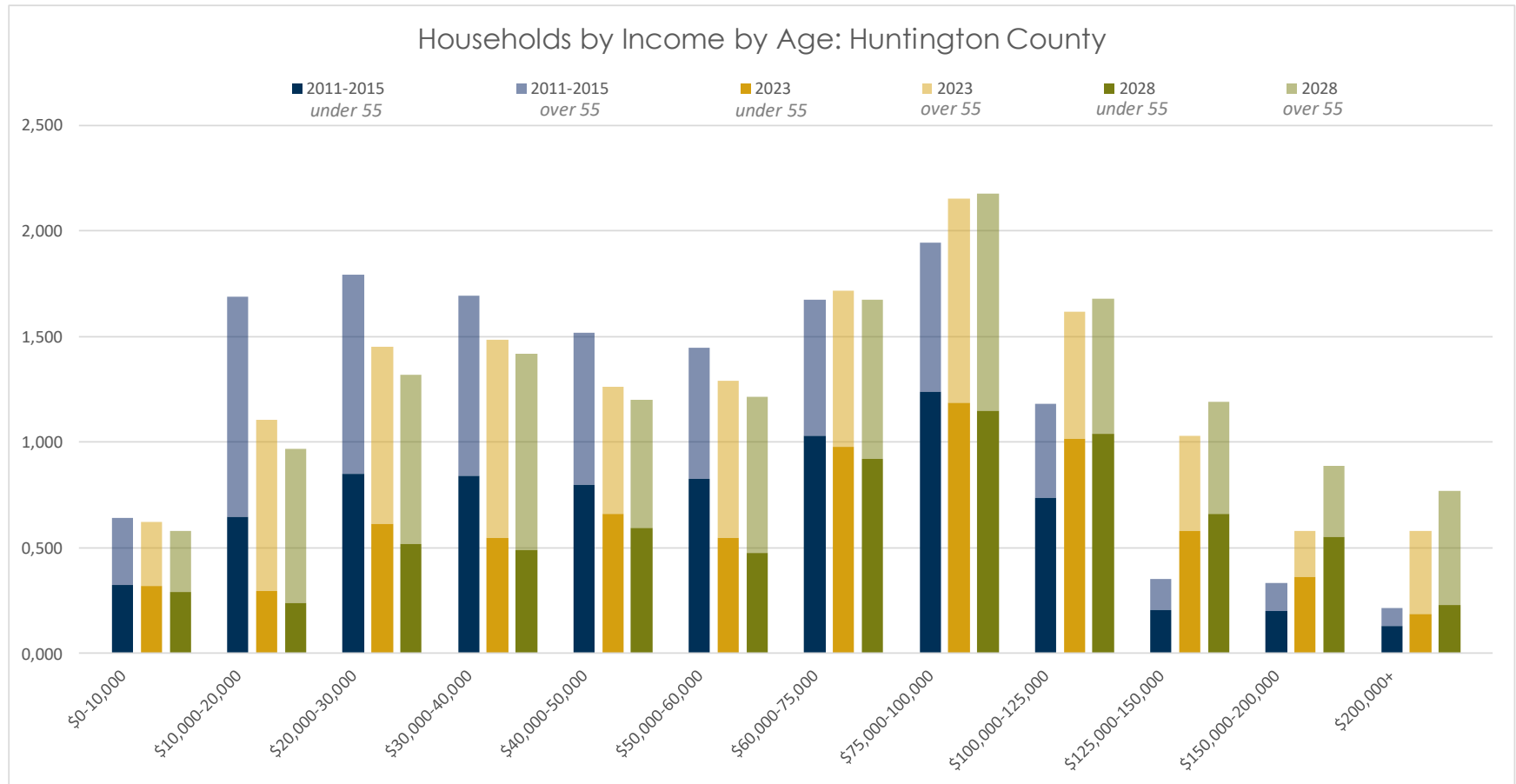
Households by Tenure



Owners 55 to 62 are declining, while renters are stable.
Owners and renters 62+ are increasing.



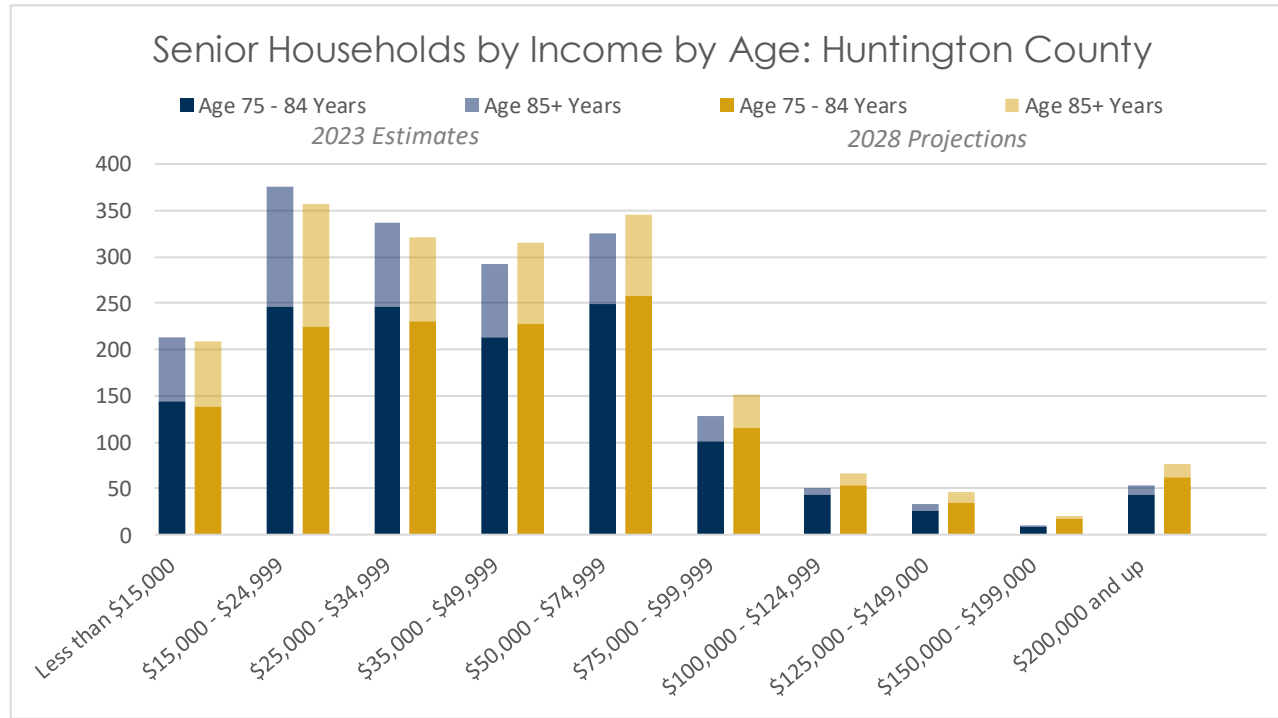
Households by Income



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 \$15,000 to \$24,999. Projections through 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 Huntington County, 22.0% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Huntington County	3,703
Renter HH paying 40 to 49% of income	355
Renter HH paying 50% or more of income	460
<i>Total rent overburdened</i>	815
Percentage	22.0%

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

In Huntington County, 2.0% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Huntington County	15,165
Owner-occupied lacking plumbing facilities	92
Owner-occupied lacking kitchen facilities	80
Renter-occupied lacking plumbing facilities	17
Renter-occupied lacking kitchen facilities	115
<i>Total households with substandard units</i>	304
Percentage	2.0%



Supply – Independent Living

Table of senior housing, with survey data

Huntington County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	The Park Lofts at Huntington	Huntington	59	59	100.0%	✓	181
	Andrews Senior Citizens	Andrews	16	S			
	LaFontaine Center	Huntington	66	S			
LIHTC	Riverview Terrace Assoc For Homes	Huntington	40	S			129
	Jackson Square	Roanoke	35	35	100.0%	✓	
	Central School	Huntington	35	35	100.0%	✓	
	Park Lofts at Huntington	Huntington	59	59	100.0%	✓	
Market Rate	Huntington Retirement Community	Huntington	51	S			51

Planned Units

Geography	Notes
Huntington County (unincorporated area)	None planned
Huntington	<i>Northpoint Preserve</i> : Market rate under construction with target completion in 2025, general population and senior units, 52 senior units



Supply – Licensed Living

Huntington County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Envite of Huntington	Huntington	55	26	NA	55	Formerly Oakbrook. ISDH report 7/2/21
RCF and SNF	Heritage Pointe of Huntington	Huntington	186	128	108	78	ISDH report 1/7/19
RCF and SNF	Heritage Pointe of Warren	Warren	542	240	361	181	ISDH report 2/4/20
SNF	Hickory Creek at Huntington	Huntington	36	32	NA	36	ISDH report 1/13/22
SNF	Markle Health & Rehabilitation	Markle	86	63	NA	86	ISDH report 1/1/22
RCF	Saint Anne- Victory Noll	Huntington	40	32	40	NA	
RCF	Tipton Place	Huntington	47	23	47	NA	ISDH report 7/17/23
SNF	Waters of Huntington	Huntington	85	44	NA	85	Formerly Miller's Merry Manor.



Housing Demand

Income Parameters

Huntington 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.

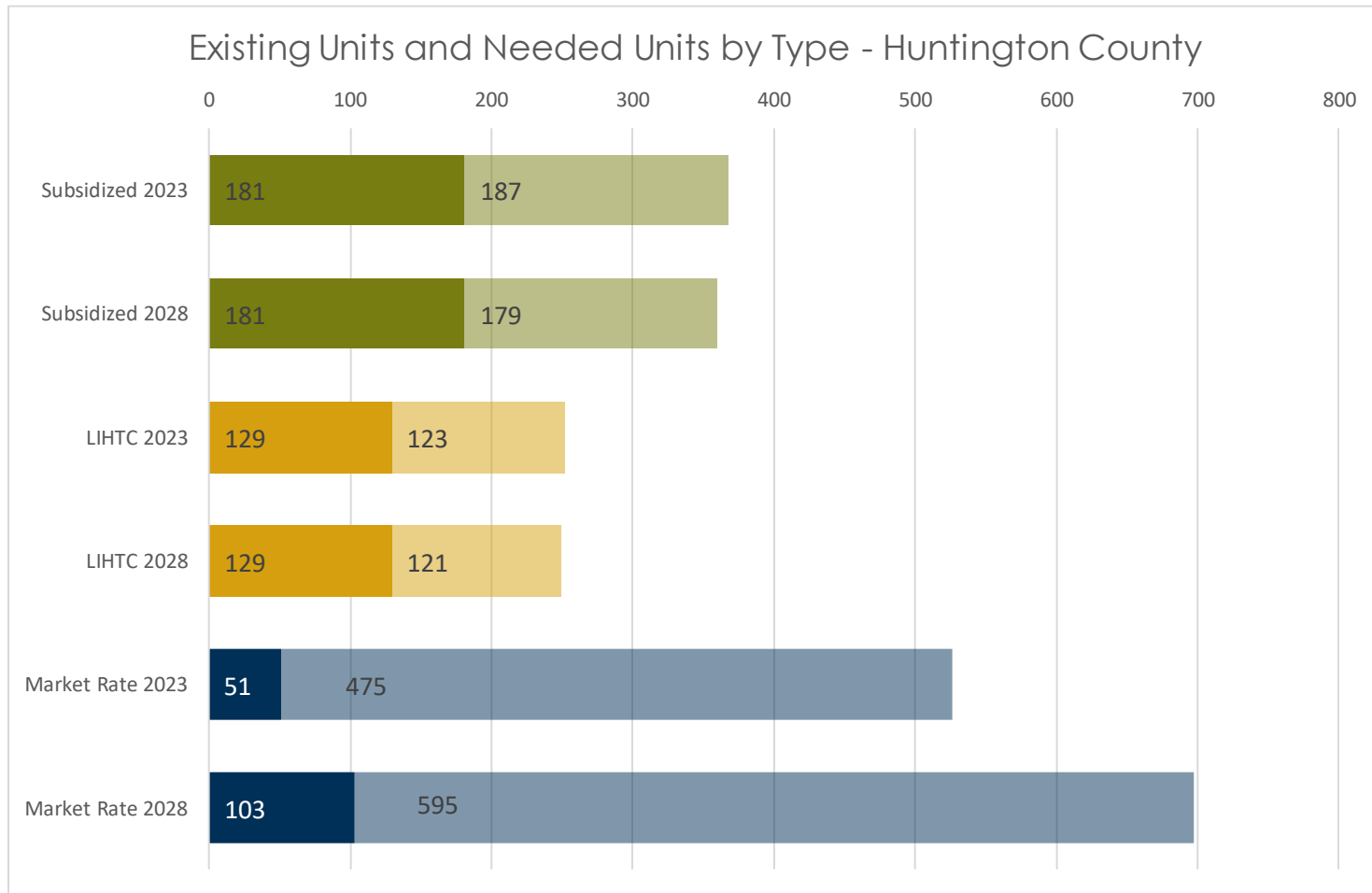
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	36,243	
Estimate, Total, Male	18,149	
Estimate, Total, Male, 75 years and older	925	100.0%
Estimate, Total, Male, 75 years and older, with a disability	402	43.5%
Estimate, Total, Female	18,094	
Estimate, Total, Female, 75 years and older	1,581	100.0%
Estimate, Total, Female, 75 years and older, with a disability	677	42.8%
Estimate, Total, Male & Female, 75 years and older	2,506	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,079	43.1%

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



Demand Analysis: Independent Living

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



The strongest demand is for market rate housing.



Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Huntington 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	352	219	488	346	218	603
Plus						
Senior Homeowners in this income bracket (a)	676	1,443	3,976	600	1,392	4,154
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)	15	33	90	14	32	94
Equals						
Total Demand	368	252	578	360	250	698
Less existing units	181	129	51	181	129	103
Less planned units	0	0	52			
Equals						
Net Demand	187	123	475	179	121	595
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,140	1,299			
Total senior 55+ owner households		6,451	6,626			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

The strongest demand is for market rate senior housing. Demand for subsidized and LIHTC senior housing exists to a lesser degree.



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: Huntington 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	952	1,039		884	1,128	
(B) Persons 85+ income eligible			765			827
(C) Percent of persons 75+ with a disability	43.06%	43.06%	43.06%	43.06%	43.06%	43.06%
Income-eligible persons 75+ with a disability	410	447	330	380	486	356
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	410	447	330	380	486	356
<i>Demand for RCF units are summed</i>	857			866		
Less existing beds	556		521	556		521
Less planned beds						
Equals						
Net Demand	301		-191	310		-165
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		2,061	2,114			
Total senior population 85+		782	851			

In 2023, 410 residents need Medicaid Waivers to pay for Residential Care services. Data points to a sufficient number of Skilled Nursing Facilities.



Jay County

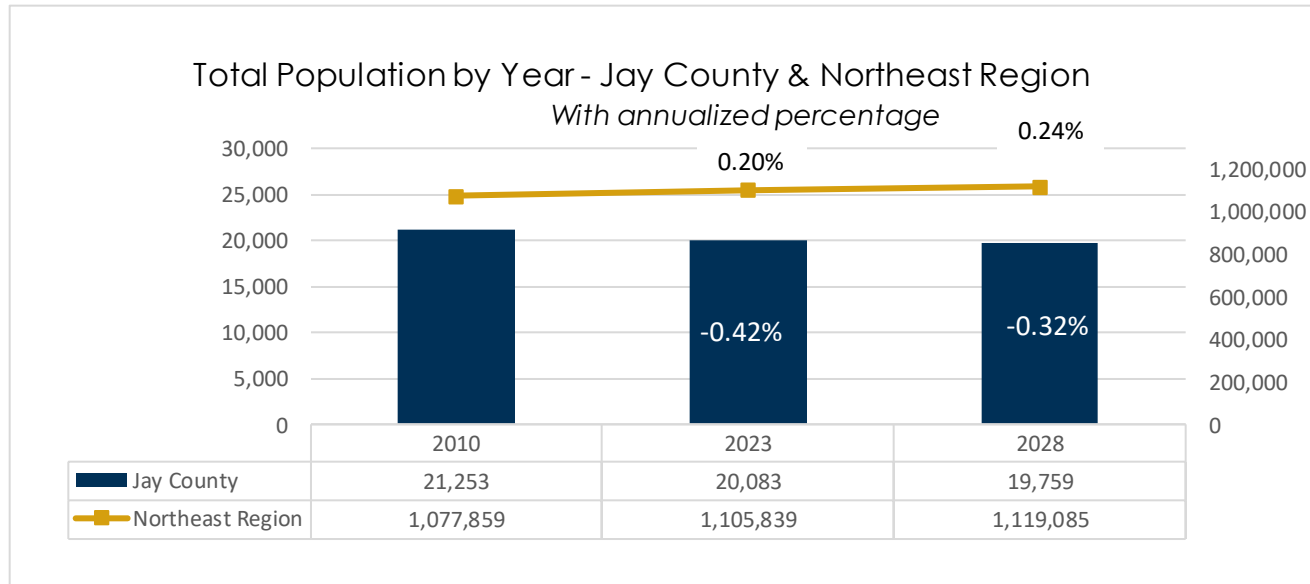
Key Findings

- From 2010 to 2023, the county experienced a decline in population. Projections for 2028 indicate the population will become more stable.
- While the population aged 55 to 64 is currently stable, a decline in this group is projected through 2028.
- The projected decline of the 55 to 64 age group lowers the average growth rate of the senior population.
- Strong growth is evident in the 65 to 74 age group.
- Total households are declining. However, senior households in the 55+ and 62+ groups are increasing.
- The number of owners and renters 62 and younger is decreasing. Conversely, owners and renters 62 and older are increasing.
- In 2023, the largest group of households earns \$30,000 to \$40,000. Projections for 2028 show the largest group will earn \$75,000 to \$100,000.
- When households are filtered to age 75 and older, the largest group in 2023 earns \$15,000 to \$24,999. By 2028, the largest group is expected to earn \$35,000 to \$49,999.
- Jay County lacks adequate senior housing to meet demand. There are no LIHTC senior housing options and only one market rate senior property. Demand exists for both type of housing.
- Strong demand is evident for Residential Care Facilities. In 2023, 272 residents need Medicaid Waivers to pay for services.



Demographics

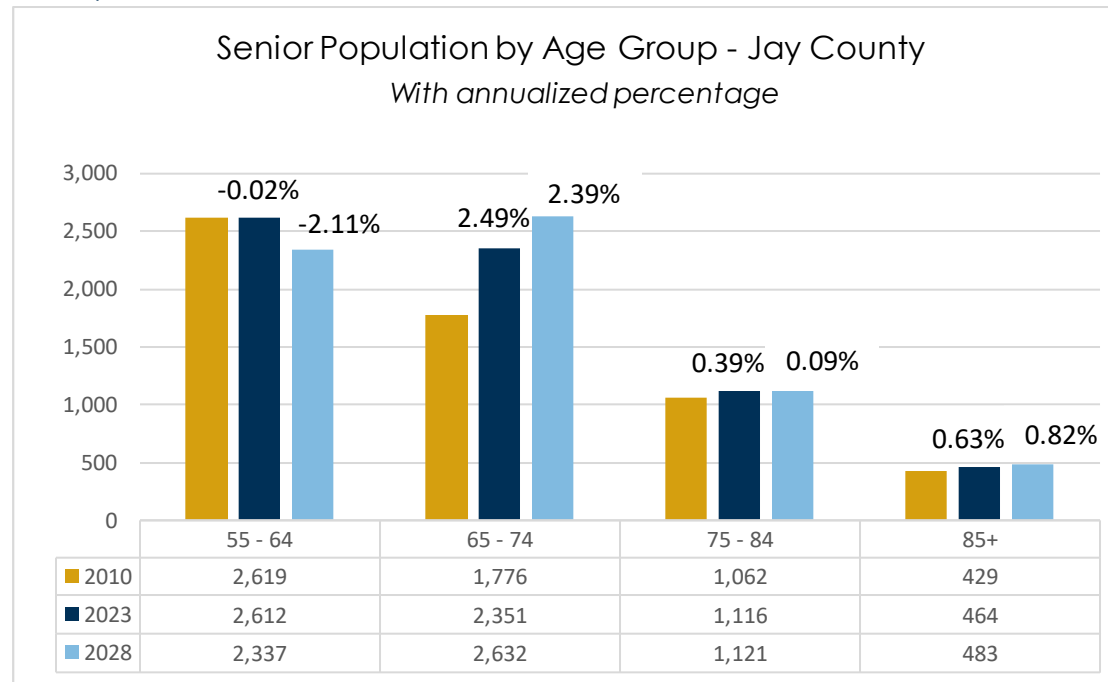
Total Population



The decline in population is projected to slow by 2028.



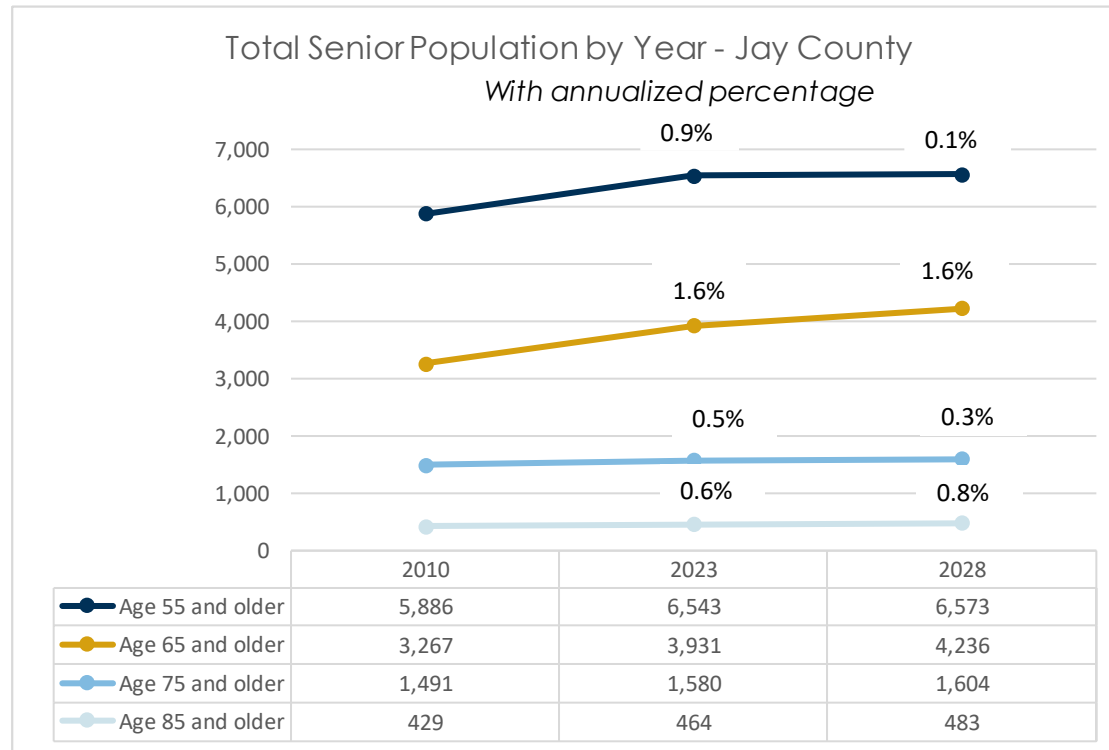
Population by Age Group



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



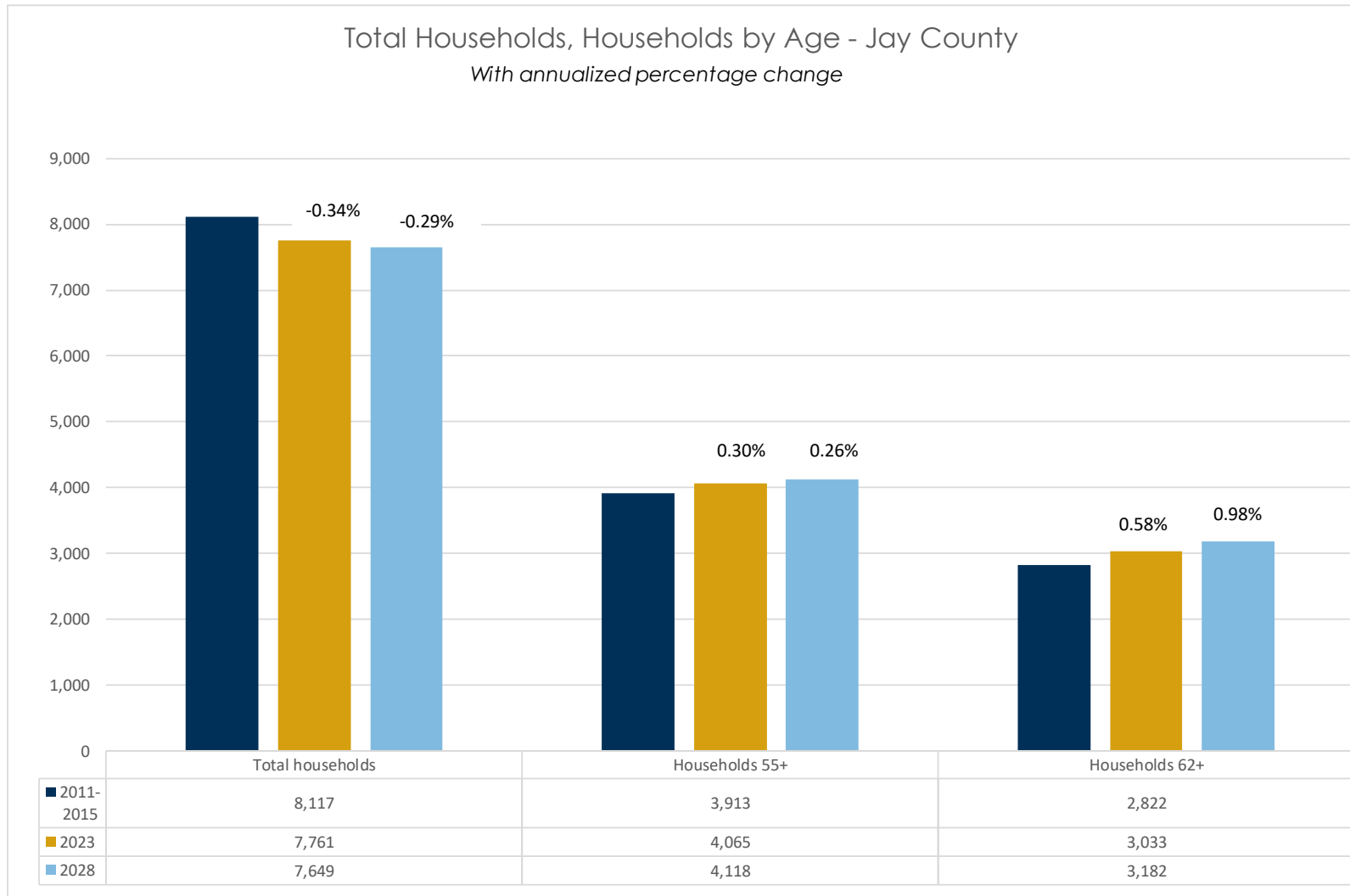
Total Senior Population by Year



The projected decline of the 55 to 64 age group reduces the average growth rate of the total senior population.



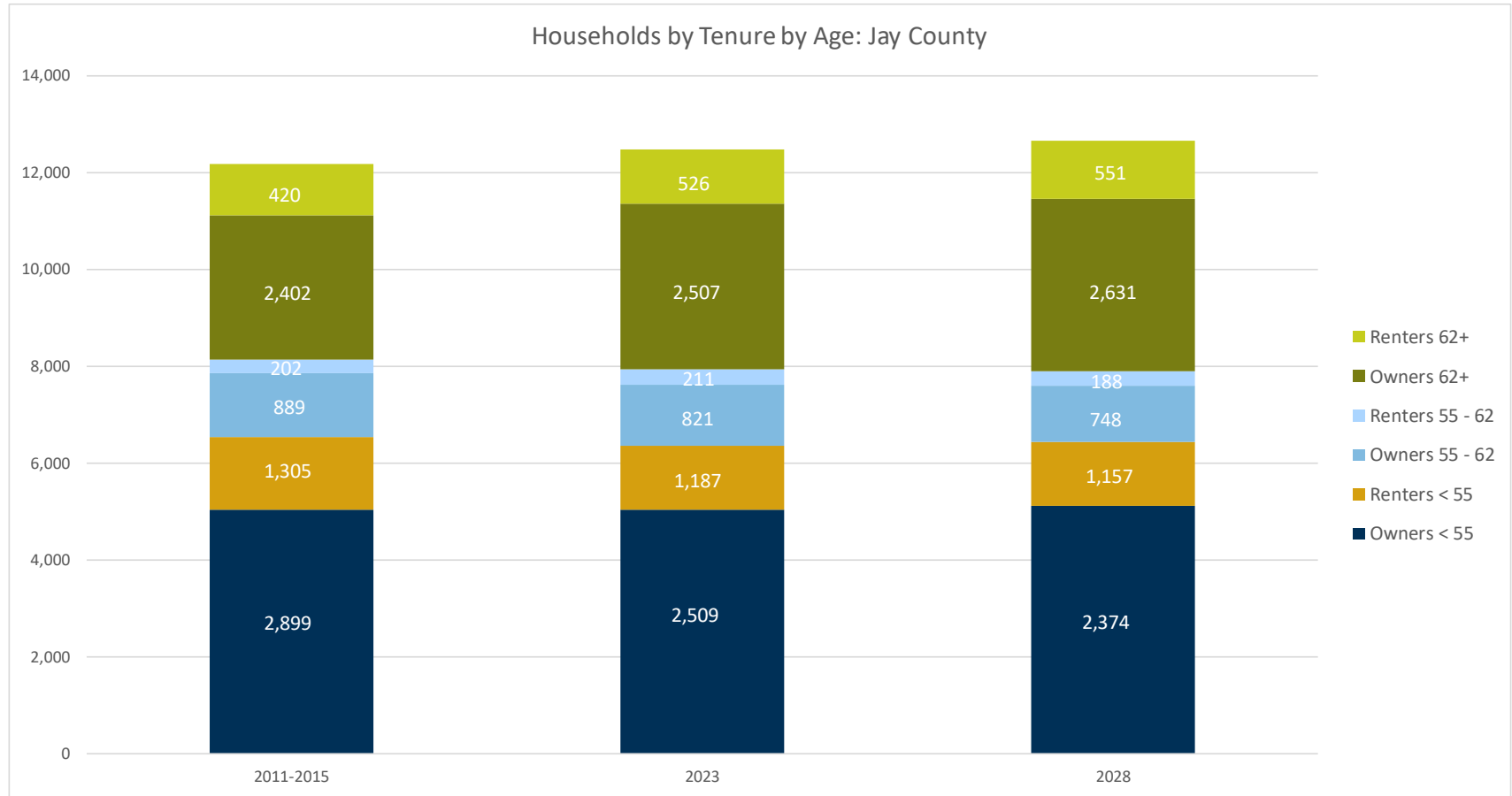
Households



The number of total households is declining. Senior households in both the 55+ and 62+ age groups are growing.



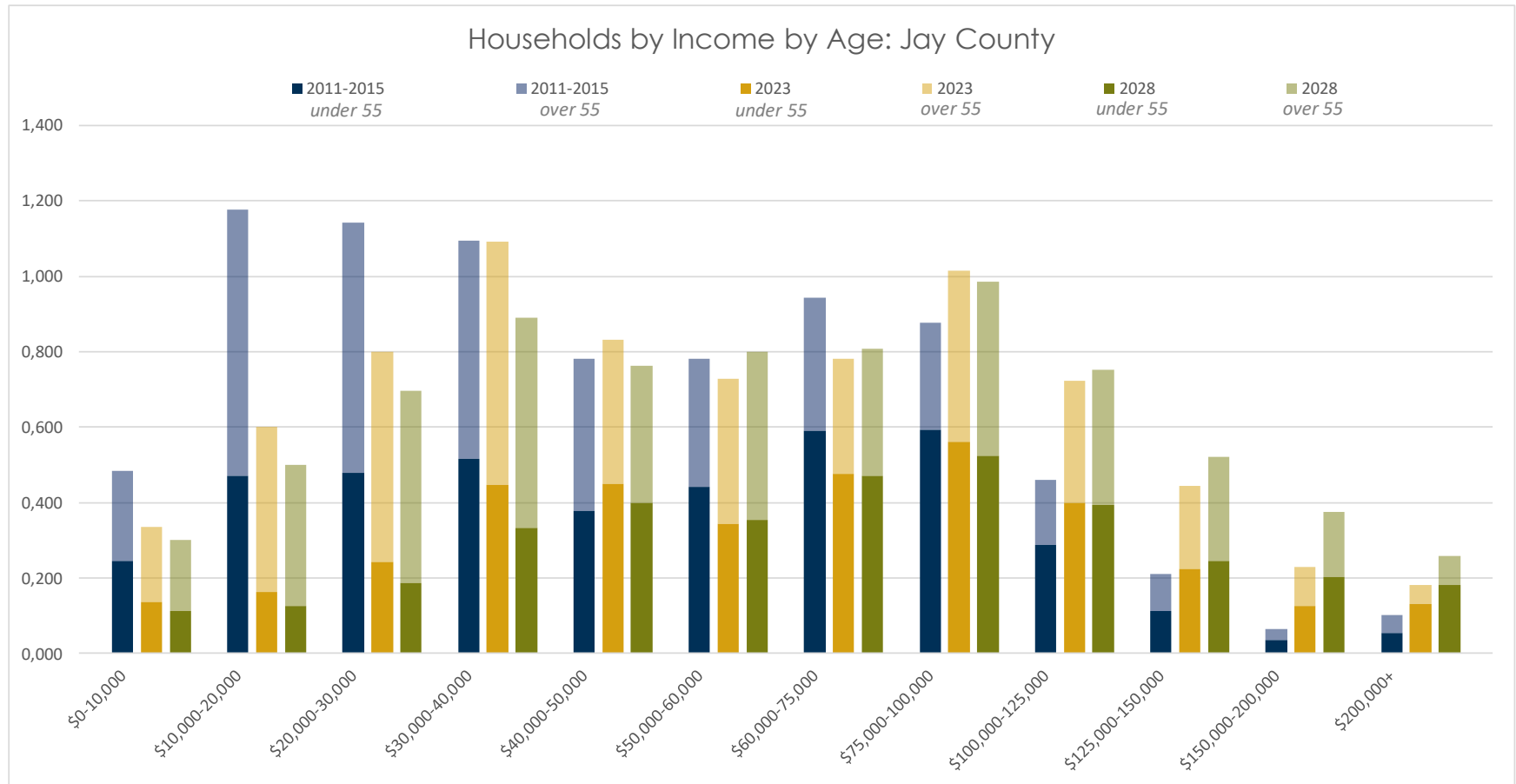
Households by Tenure



Data shows a decline in owners and renters 62 and younger.
An increase in owners and renters 62 and older is reflected.



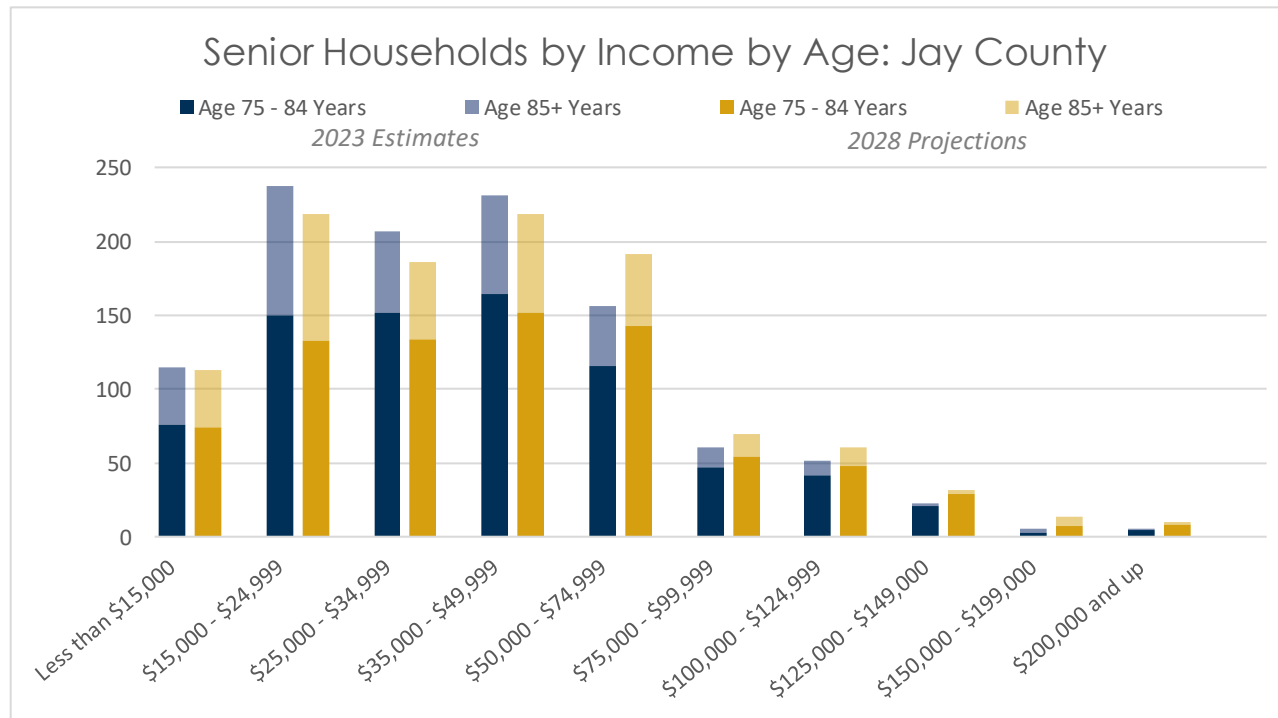
Households by Income



In 2023, the largest group of households earns \$30,000 to \$40,000. Projections for 2028 show the largest group will earn \$75,000 to \$100,000.



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 largest group is projected to 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 Jay County, 19.4% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Jay County	1,894
Renter HH paying 40 to 49% of income	66
Renter HH paying 50% or more of income	301
<i>Total rent overburdened</i>	367
Percentage	19.4%

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

In Jay County, 5.9% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Jay County	8,091
Owner-occupied lacking plumbing facilities	216
Owner-occupied lacking kitchen facilities	208
Renter-occupied lacking plumbing facilities	25
Renter-occupied lacking kitchen facilities	25
<i>Total households with substandard units</i>	474
Percentage	5.9%



Supply – Independent Living

Jay County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Portland Place Senior Housing	Portland	36	36	100.0%	✓	108
	Canterbury Apartments Portland Elderly LP	Portland	32	32	100.0%		
	Orchard Apartments Portland Homes	Portland	40	40	100.0%	✓	
LIHTC	<i>None</i>						0
Market Rate	Crown Pointe of Portland Ind Living	Portland	24	24	100.0%		24

Planned Units

Geography	Notes
Jay County	Unincorporated area of Jay County: None planned
City of Portland	None planned



Supply – Licensed Living

Jay County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
RCF	Crown Pointe of Portland	Portland	32	30	32	NA	
SNF	Persimmon Ridge Rehabilitation Center	Portland	112	54	NA	112	
SNF	Waters of Dunkirk	Dunkirk	46	36	NA	46	Formerly Miller's Merry Manor. ISDH report 7/7/23



Housing Demand

Income Parameters

Jay 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.

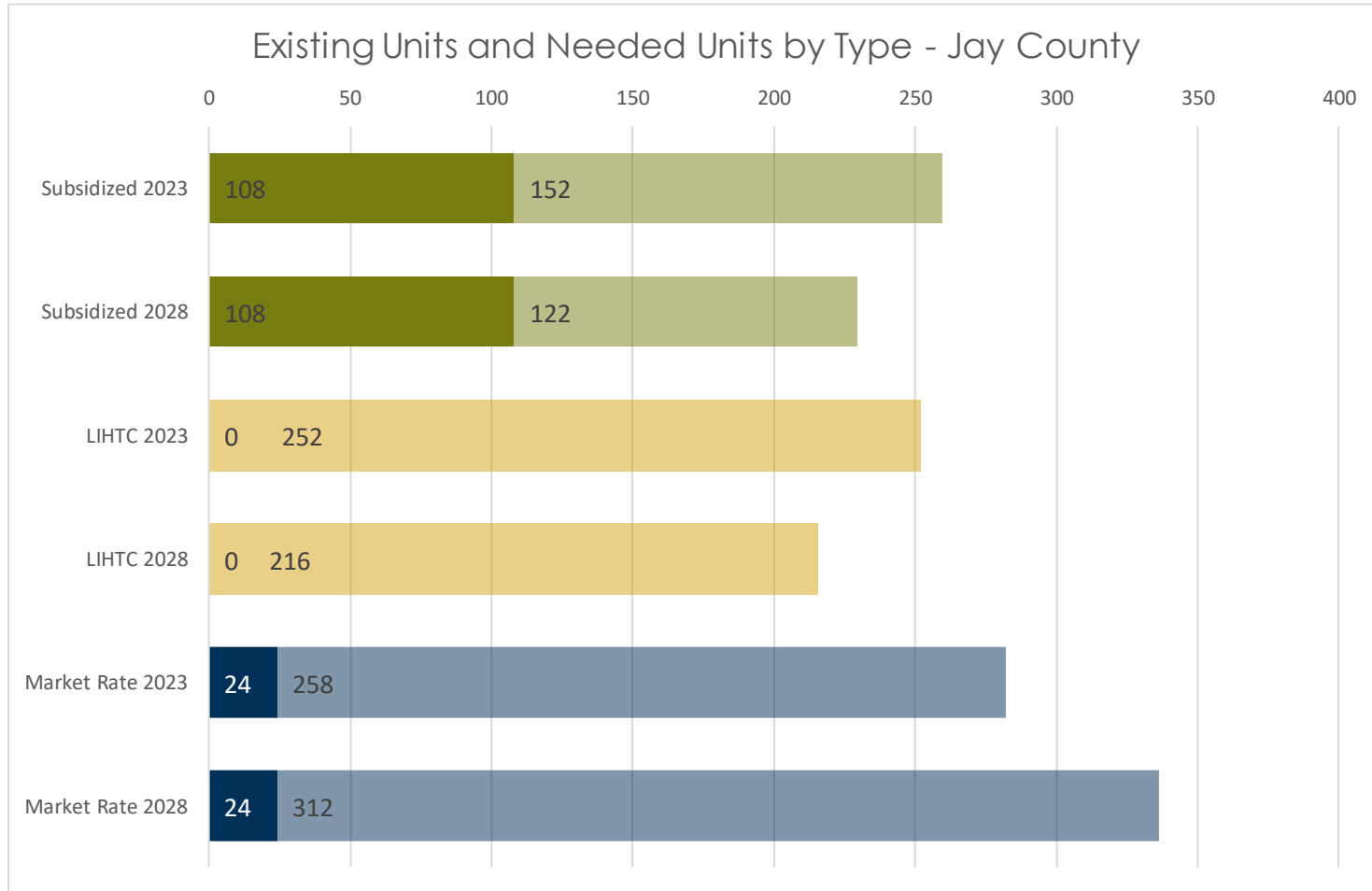
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	20,247	
Estimate, Total, Male	10,211	
Estimate, Total, Male, 75 years and older	597	100.0%
Estimate, Total, Male, 75 years and older, with a disability	322	53.9%
Estimate, Total, Female	10,036	
Estimate, Total, Female, 75 years and older	835	100.0%
Estimate, Total, Female, 75 years and older, with a disability	424	50.8%
Estimate, Total, Male & Female, 75 years and older	1,432	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	746	52.1%

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



Demand Analysis: Independent Living

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



Solid demand is exhibited 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: Jay 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	252	232	236	223	198	286
Plus						
Senior Homeowners in this income bracket (a)	339	883	2,052	300	790	2,209
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)	8	20	47	7	18	50
Equals						
Total Demand	260	252	282	230	216	336
Less existing units	108	0	24	108	0	24
Less planned units	0	0	0			
Equals						
Net Demand	152	252	258	122	216	312
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		737	739			
Total senior 55+ owner households		3,328	3,379			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Jay County does not have any senior LIHTC housing and only one market rate senior property. Demand exists for both types.



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: Jay 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	522	591		470	640	
(B) Persons 85+ income eligible			457			475
(C) Percent of persons 75+ with a disability	52.09%	52.09%	52.09%	52.09%	52.09%	52.09%
Income-eligible persons 75+ with a disability	272	308	238	245	334	247
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	272	308	238	245	334	247
<i>Demand for RCF units are summed</i>	580			578		
Less existing beds	32		158	32		158
Less planned beds						
Equals						
Net Demand	548		80	546		89
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,121	1,124			
Total senior population 85+		459	480			

Jay County exhibits strong demand for Residential Care Facilities. In 2023, 272 residents require Medicaid Waivers to pay for services.



LaGrange County

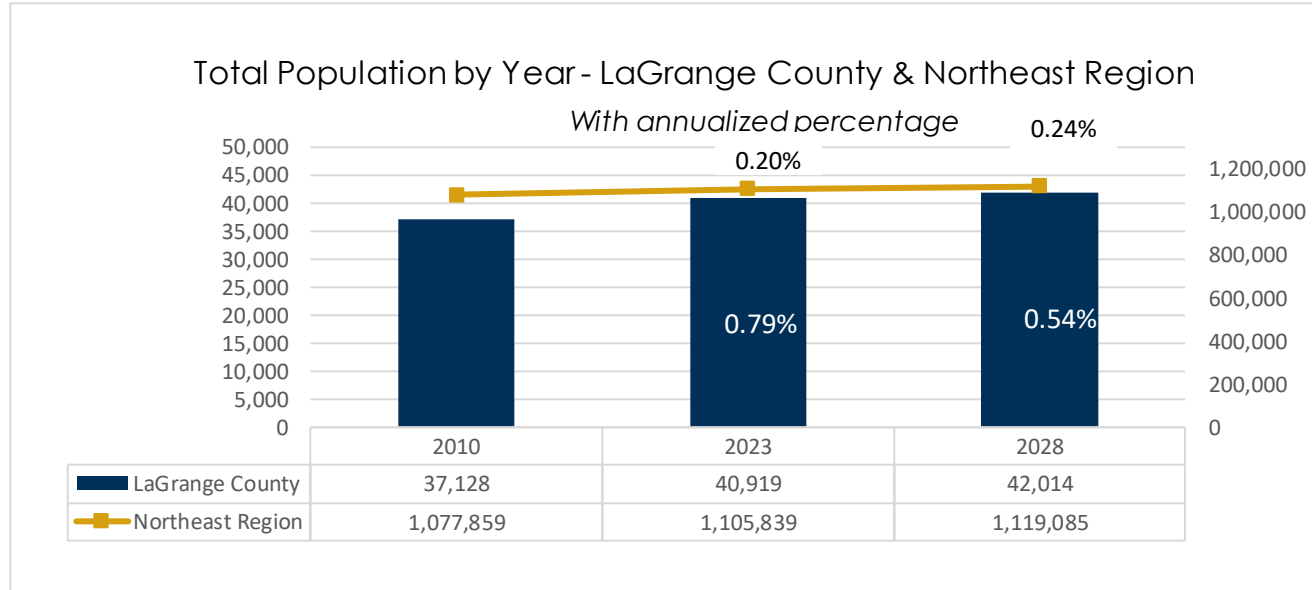
Key Findings

- Population growth in LaGrange County is outpacing the region.
- Strong population growth is visible across all senior population groups, except for those aged 55 to 64.
- Unlike most counties, LaGrange County has substantial growth in the population aged 85 and older.
- Total household data reflects population growth. The greatest increase is for households 62 and older.
- When assessing households by tenure, data indicates most groups will grow. The only exception is renters aged 55 to 62.
- The largest household group earns \$75,000 to \$100,000. Projections indicate this trend will continue to 2028.
- For households 75 and older, the largest group earns \$35,000 to \$49,999. This income level is projected to remain the same until 2028.
- LaGrange County has very few senior rental options. Demand is evident for all types of independent living.
- The county has substantial demand for Residential Care Facilities. In 2023, 379 residents need Medicaid Waivers to pay for services.



Demographics

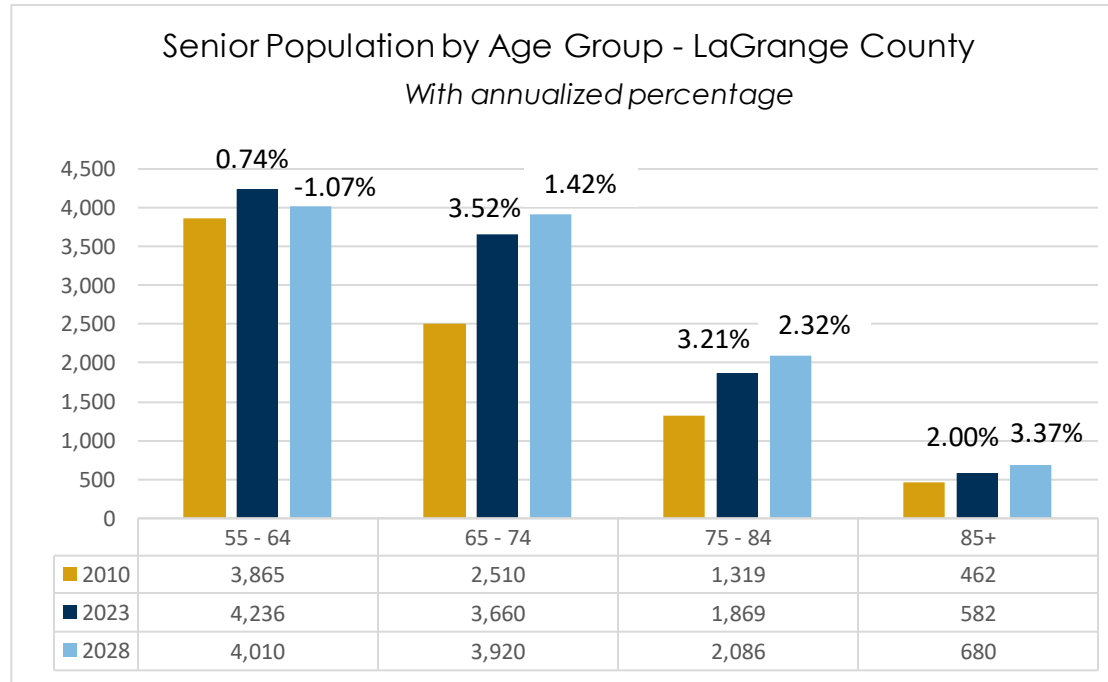
Total Population



Population growth in LaGrange County is outpacing the region.



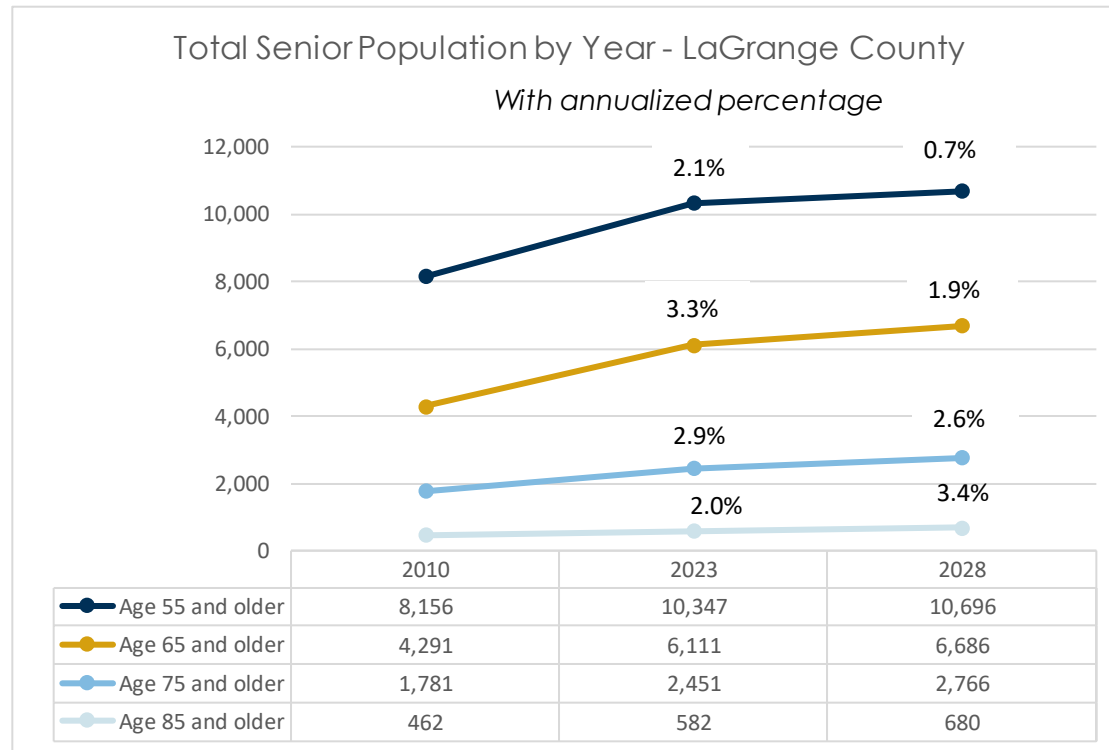
Population by Age Group



**Strong population growth is visible across most senior groups.
The population aged 55 to 64 is projected to decline.**



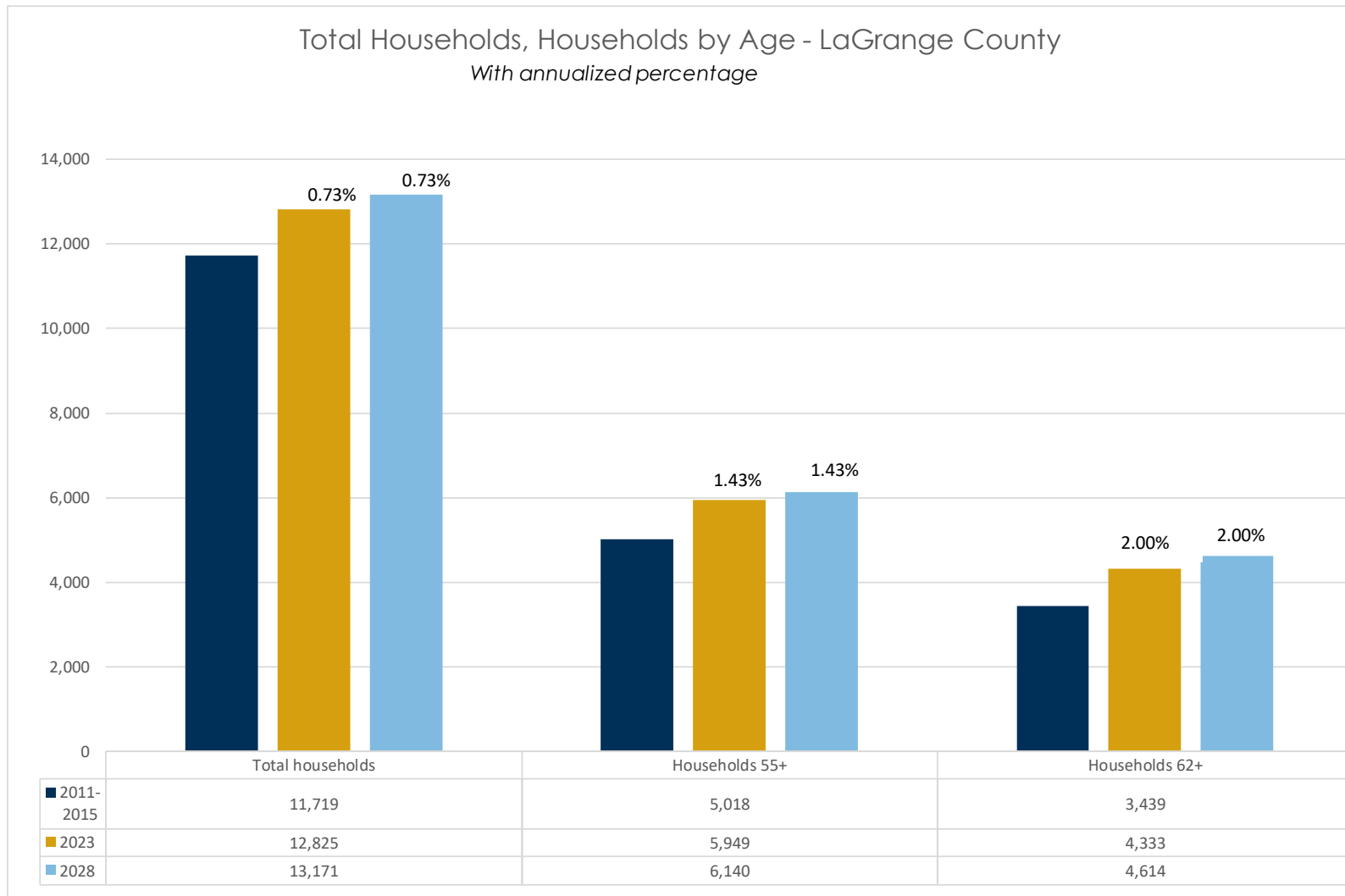
Total Senior Population by Year



Strong growth is visible across all senior populations. Unlike most counties, LaGrange County reflects substantial growth in the 85 and older age group.



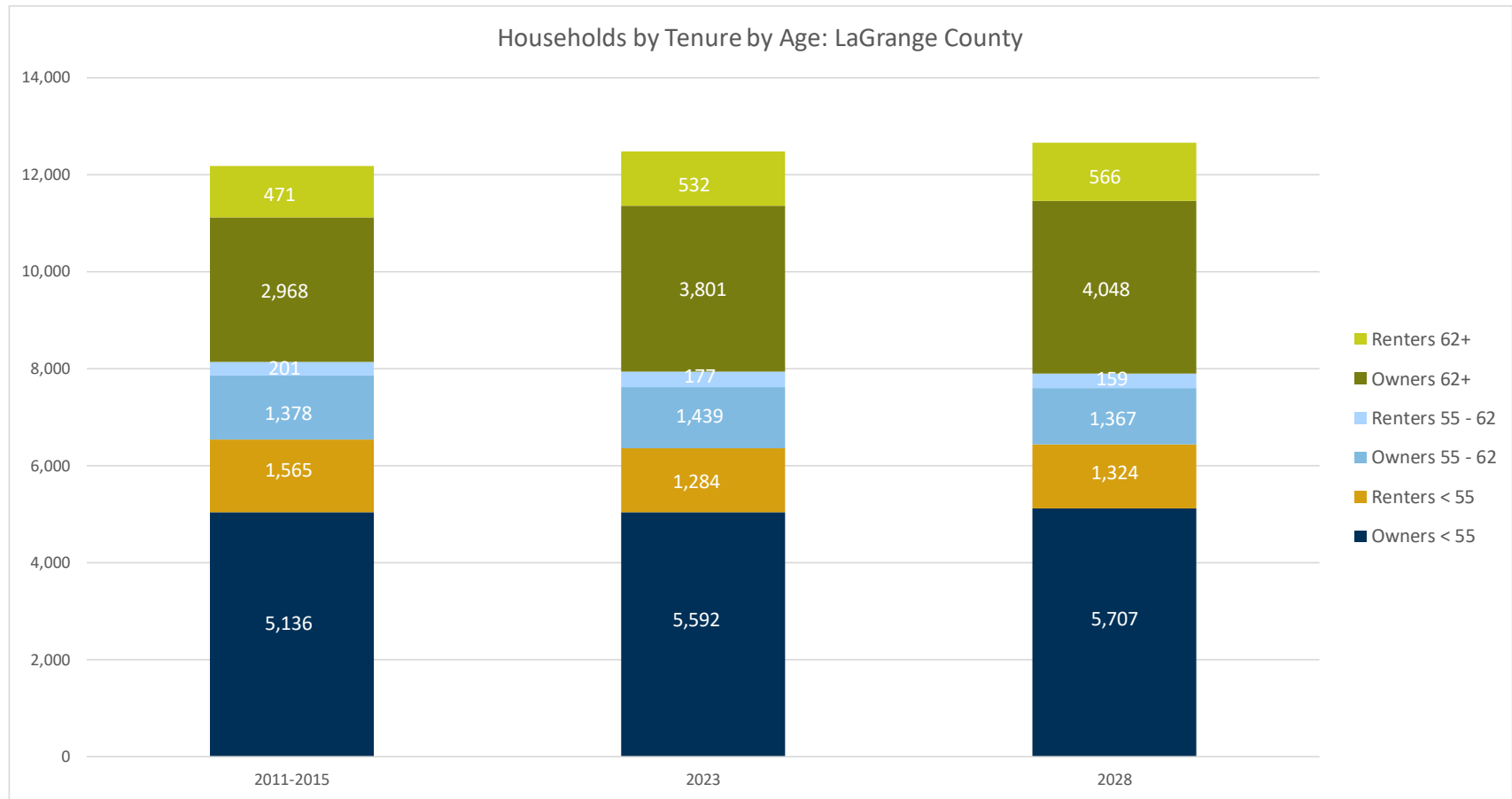
Households



Population is growing across all households. The strongest increase is evident in the 62 and older age group.



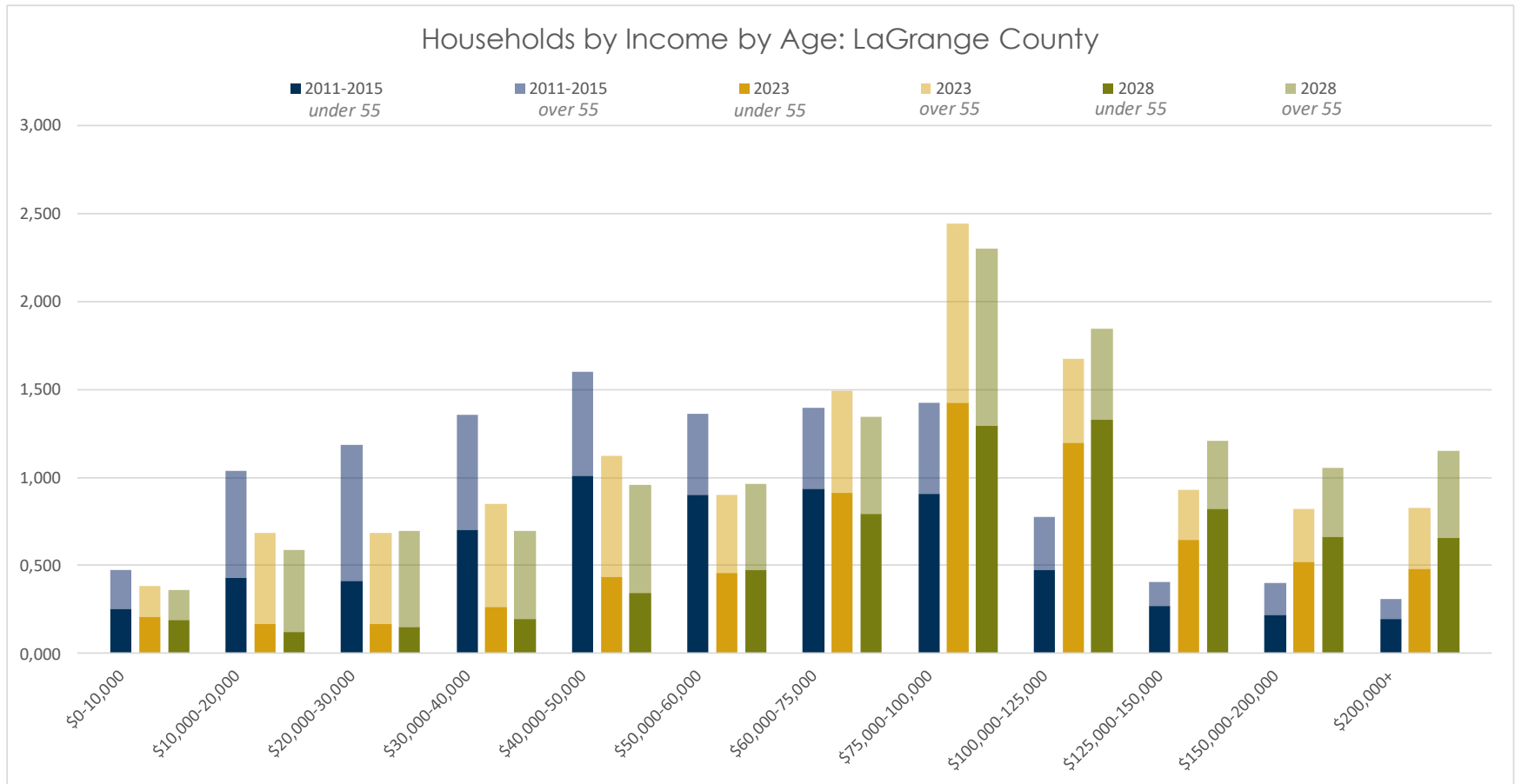
Households by Tenure



Most groups are projected to increase by 2028.
The only exception is a decline in renters aged 55 to 62.



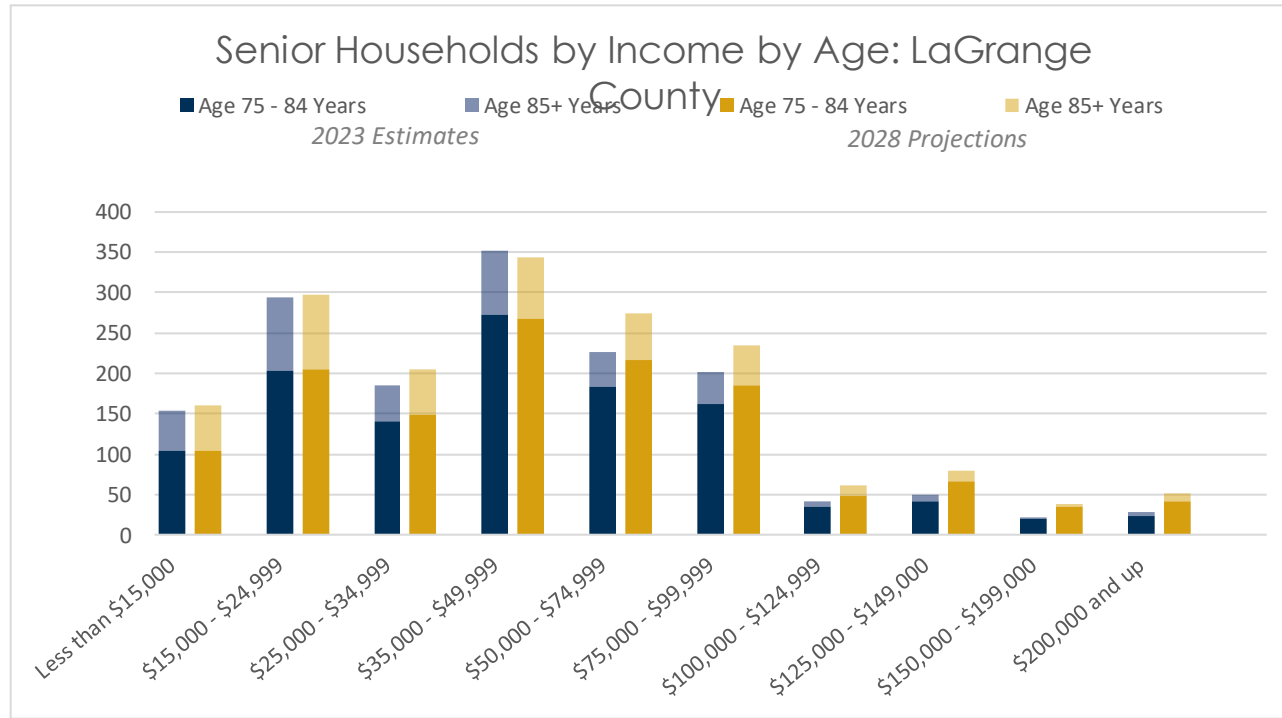
Households by Income



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



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 LaGrange County, 10.9% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in LaGrange County	2,152
Renter HH paying 40 to 49% of income	46
Renter HH paying 50% or more of income	188
<i>Total rent overburdened</i>	234
Percentage	10.9%

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

In LaGrange County, 0.6% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in LaGrange County	12,641
Owner-occupied lacking plumbing facilities	43
Owner-occupied lacking kitchen facilities	36
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	1
<i>Total households with substandard units</i>	80
Percentage	0.6%



Supply – Independent Living

LaGrange County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Country Place						
	Apartments	LaGrange	32	5			32
LIHTC	Claire Gardens	LaGrange	35	35	100.0%		35
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
LaGrange County	<i>Claire Gardens: LIHTC, seniors, 35 units, started leasing in mid-October 2023 and at the time of the survey, it is 100% leased. (LaGrange)</i>

Supply – Licensed Living

LaGrange County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Life Care Center of LaGrange	Lagrange	100	44	NA	100	
SNF	Waters of LaGrange	Lagrange	100	74	NA	100	Formerly Miller's Merry Manor.



Housing Demand

Income Parameters

LaGrange County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,160
	LIHTC	60%	\$20,161	\$40,320
	Market rate	300%	\$40,321	\$201,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$201,600
	Nursing Facility		\$0	\$201,600

Disability Percentage

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

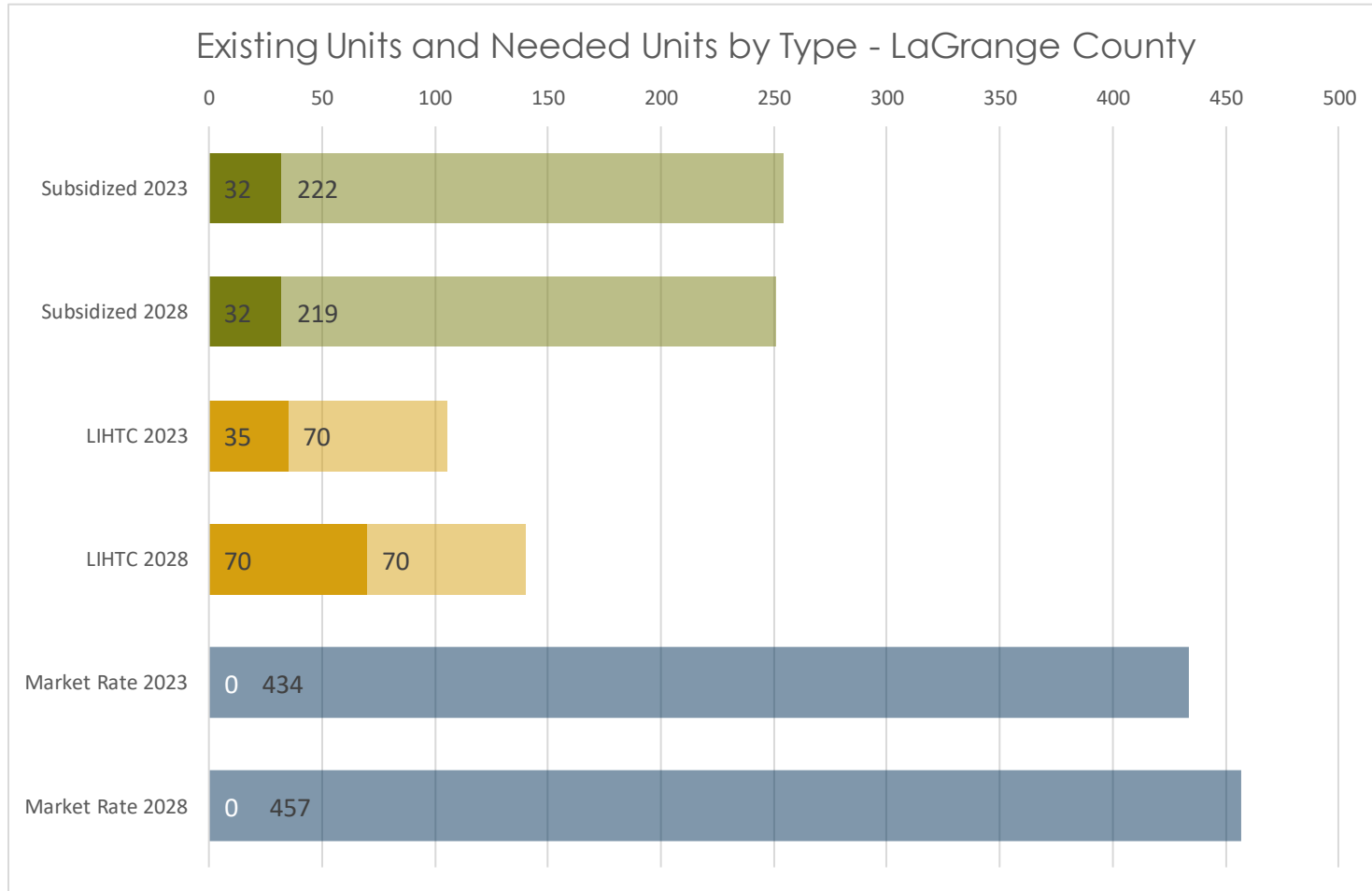
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	40,206	
Estimate, Total, Male	20,388	
Estimate, Total, Male, 75 years and older	983	100.0%
Estimate, Total, Male, 75 years and older, with a disability	597	60.7%
Estimate, Total, Female	19,818	
Estimate, Total, Female, 75 years and older	1,151	100.0%
Estimate, Total, Female, 75 years and older, with a disability	584	50.7%
Estimate, Total, Male & Female, 75 years and older	2,134	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,181	55.3%

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. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand is for senior market rate housing.



Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: LaGrange County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,161	\$40,321	\$0	\$20,161	\$40,321
Maximum Income	\$20,160	\$40,320	\$201,600	\$20,160	\$40,320	\$201,600
Senior renters 55+ in income bracket	244	117	348	242	119	364
Plus						
Senior Homeowners in this income bracket (a)	463	1,001	3,777	402	932	4,081
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)	10	23	86	9	21	93
Equals						
Total Demand	254	140	434	251	140	457
Less existing units	32	35	0	32	70	0
Less planned units	0	35	0			
Equals						
Net Demand	222	70	434	219	70	457
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		709	725			
Total senior 55+ owner households		5,240	5,415			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

LaGrange County has very few senior rental options. Demand is evident for all types of independent living particularly for subsidized and market rate housing.



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: LaGrange 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	\$201,600	\$201,600	\$33,948	\$201,600	\$201,600
(A) Persons 75 - 84 income eligible	684	1,186		699	1,384	
(B) Persons 85+ income eligible			581			684
(C) Percent of persons 75+ with a disability	55.34%	55.34%	55.34%	55.34%	55.34%	55.34%
Income-eligible persons 75+ with a disability	379	656	322	387	766	378
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	379	656	322	387	766	378
<i>Demand for RCF units are summed</i>	1,035			1,152		
Less existing beds	0		200	0		200
Less planned beds						
Equals						
Net Demand	1,035		122	1,152		178
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,870	2,082			
Total senior population 85+		581	684			

The county has substantial demand for Residential Care Facilities. In 2023, 379 residents require Medicaid Waivers to pay for services.



Madison County

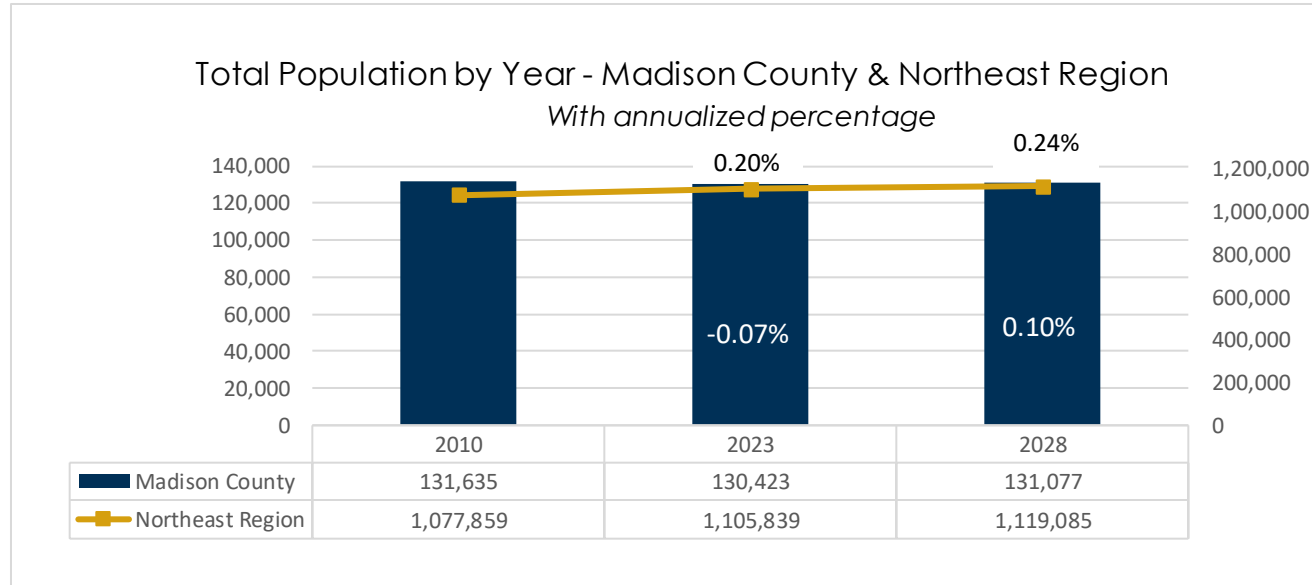
Key Findings

- A minimal decline in the population occurred from 2010 to 2023. Projections for 2028 indicate the population will increase slightly.
- The senior population aged 55 to 64 is projected to decline by 2028. Strong growth is shown in the 65 to 74 age group.
- Strong population growth in 65 to 74 group offsets slower growth across other ages.
- Population for all household age groups is increasing. Strongest growth is seen in households 62 and older.
- The number of owners and renters aged 62 and younger is declining. However, an increase in owners and renters 62 and older is evident.
- Currently, the largest group of households earns \$75,000 to \$100,000. Projections indicate this trend will continue to 2028.
- For households 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 indicate an increase in income, with the largest groups earning \$35,000 to \$49,999 and \$50,000 to \$74,999.
- Substantial demand exists across all types of senior housing for independent living.
- The county has substantial demand for Residential Care Facilities. In 2023, 1,586 residents require Medicaid Waivers to pay for services.



Demographics

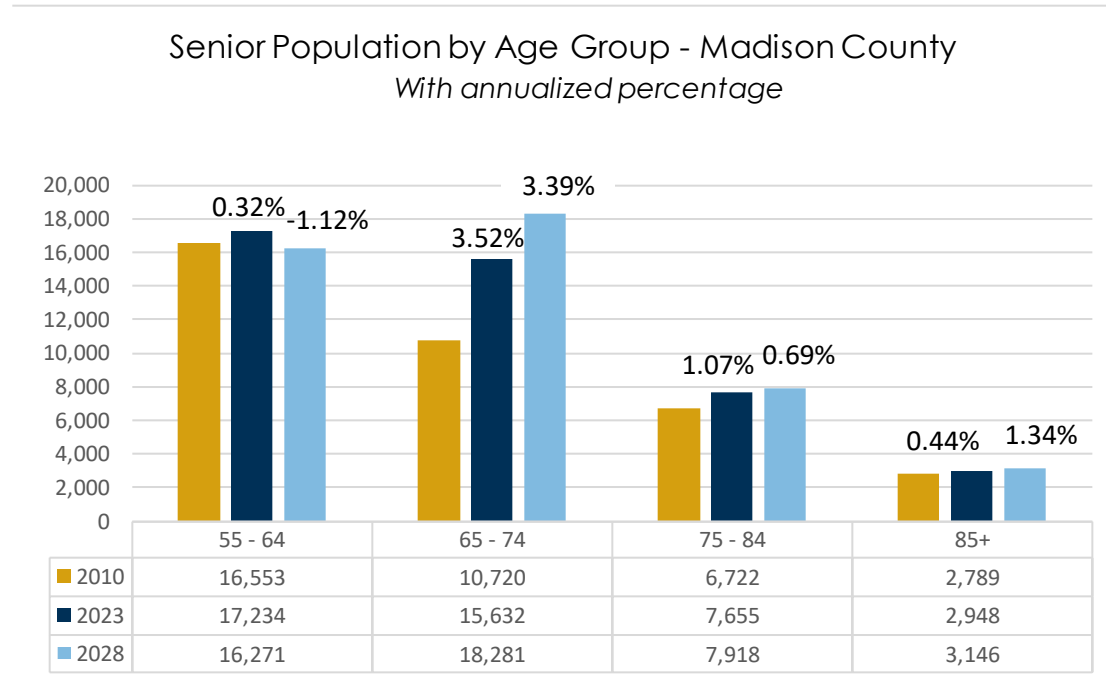
Total Population



After a minimal decrease in population, projections indicate slight growth until 2028.



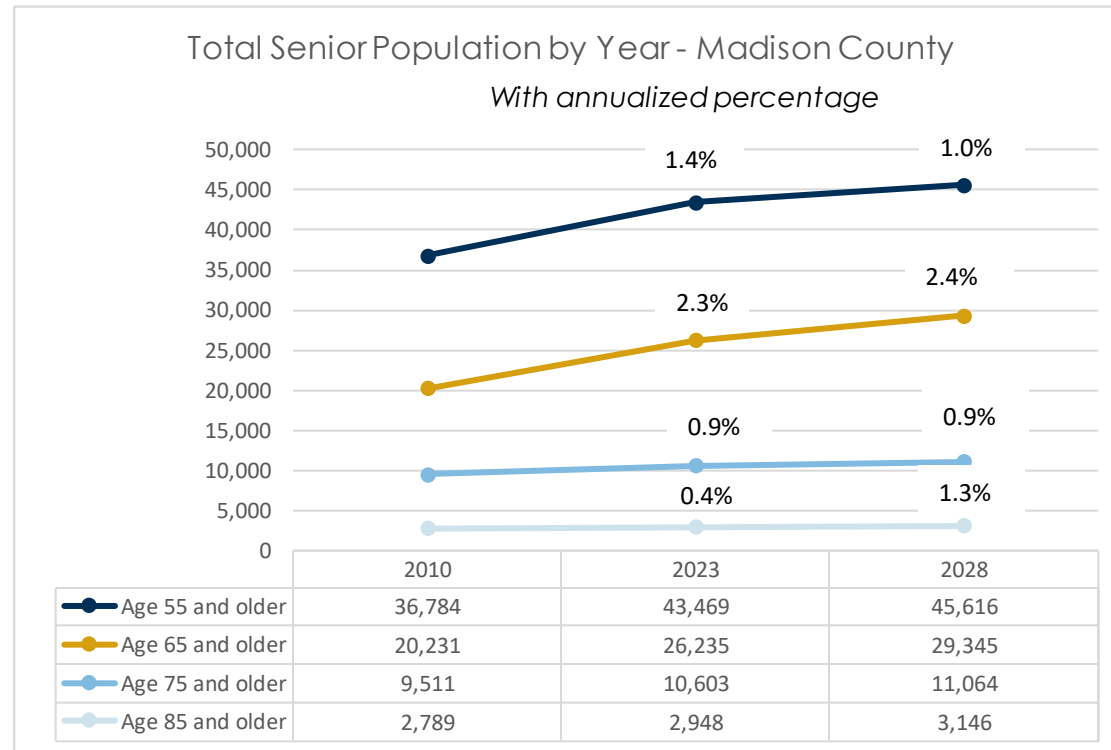
Population by Age Group



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



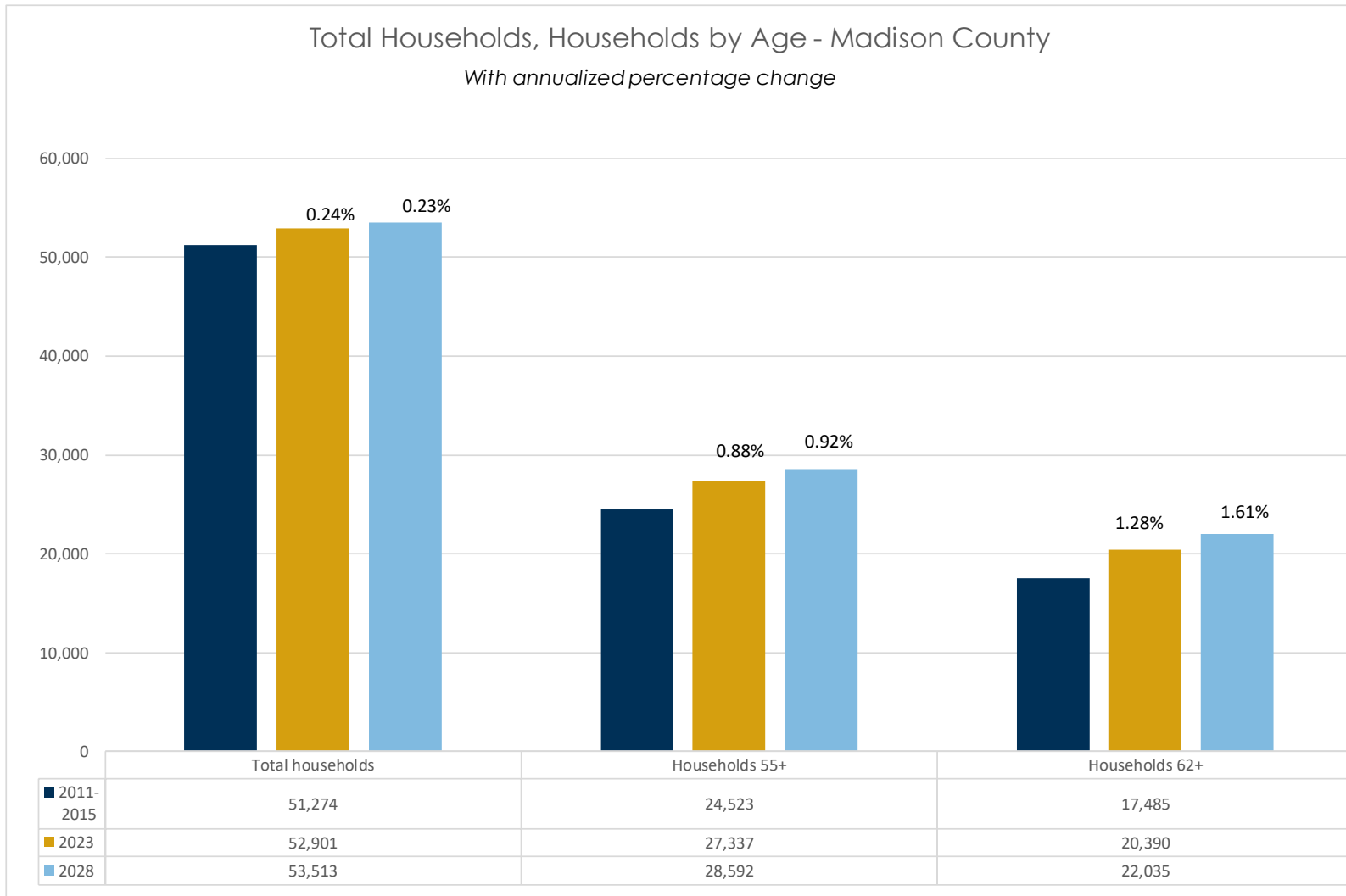
Total Senior Population by Year



Strong growth rates are reflected in the 65 to 74 age group. This growth offsets the minimal increases expected in other senior groups.



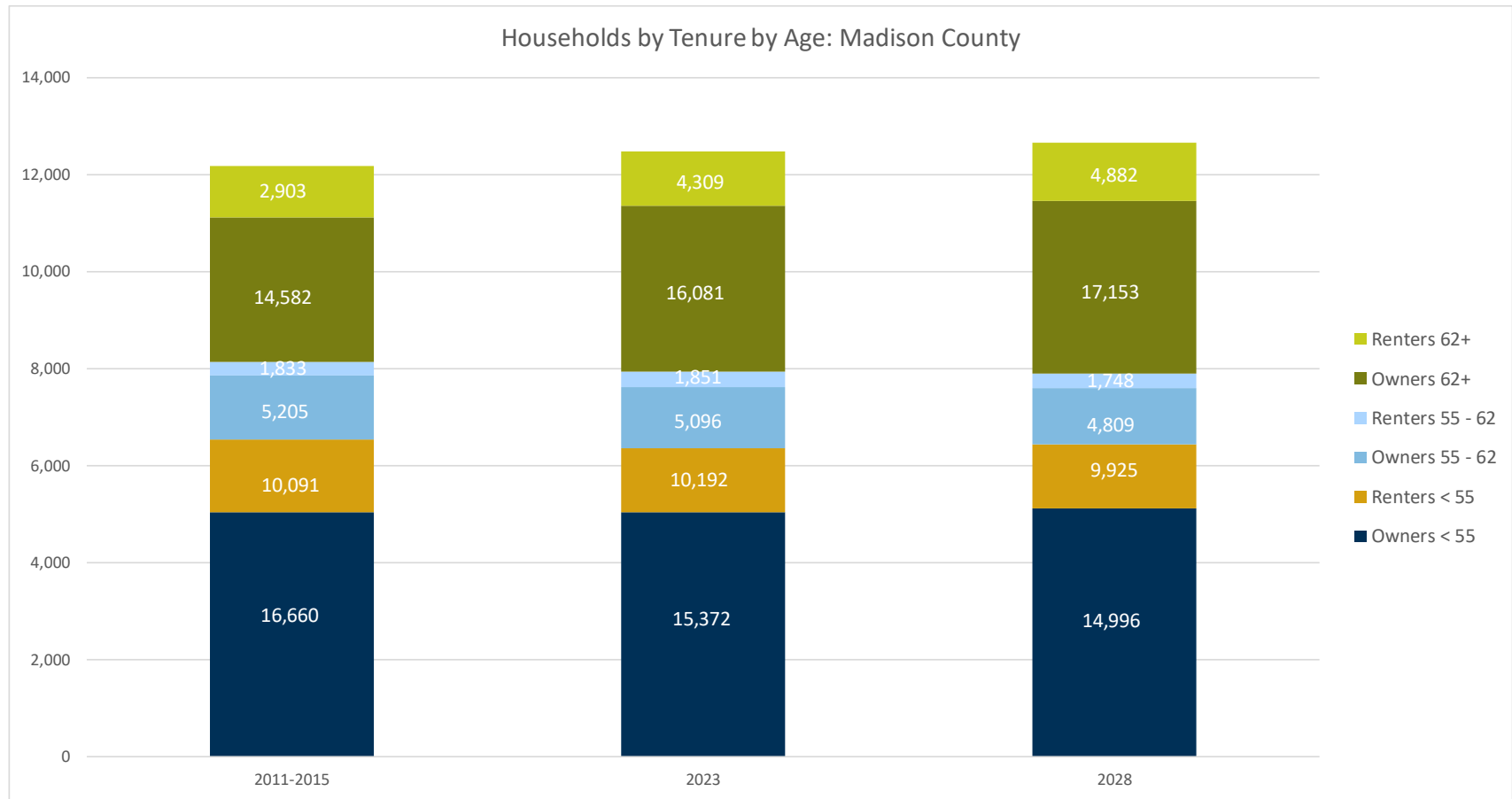
Households



All household groups by age are increasing. The strongest growth is evident in households 62 and older.



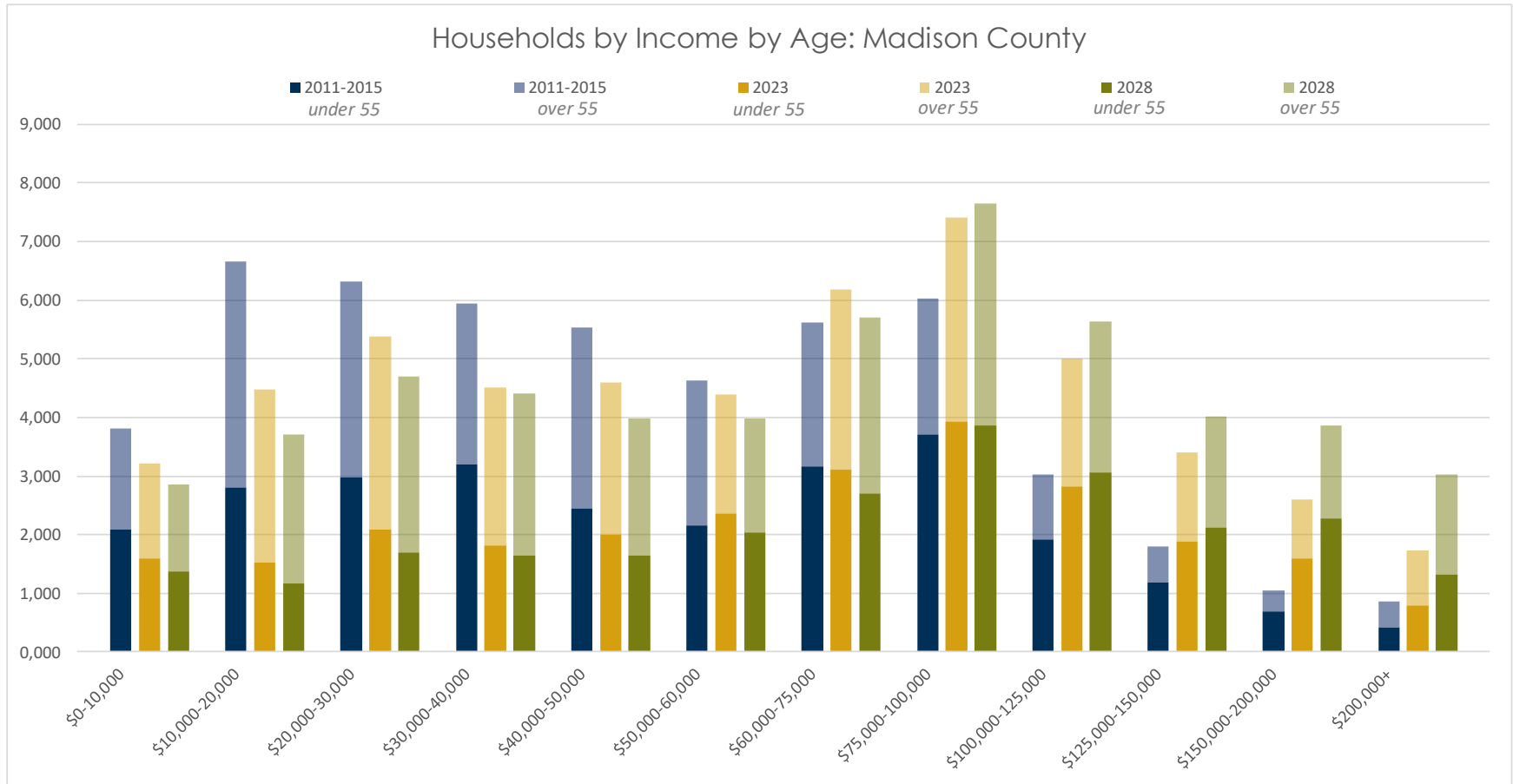
Households by Tenure



The population of owners and renters aged 62 and older is increasing. All younger age groups are declining, both owners and renters.



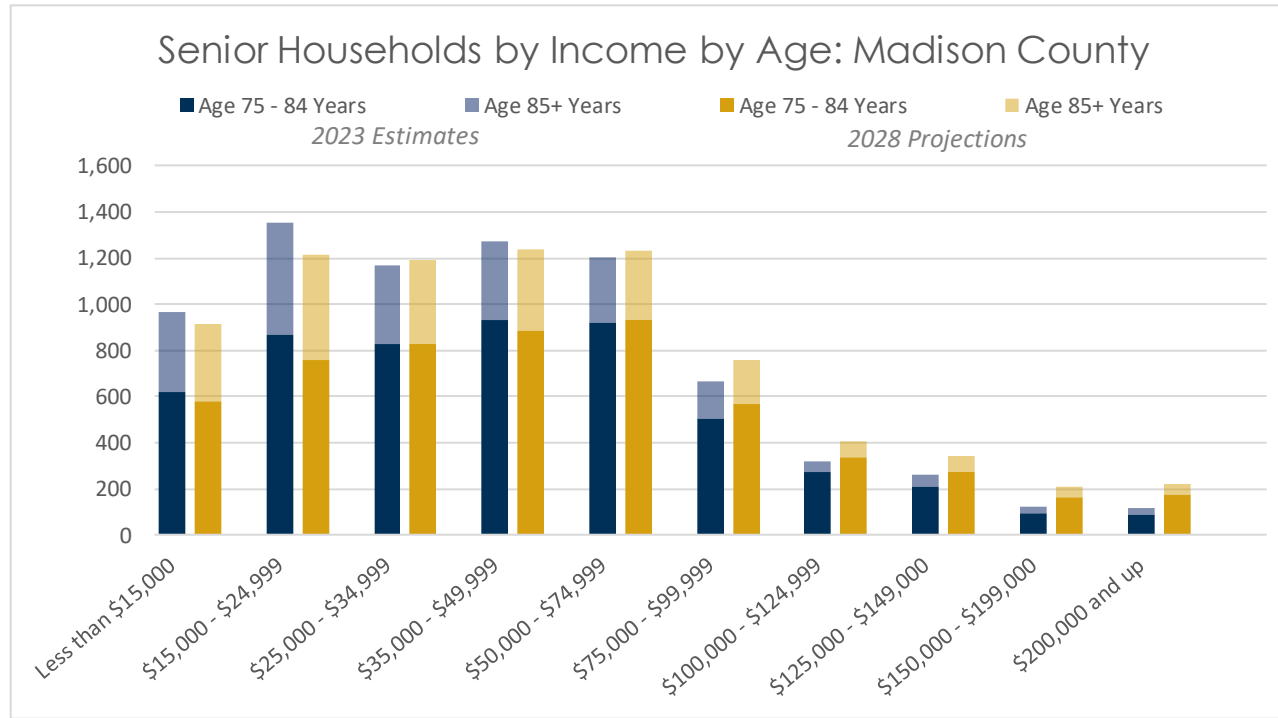
Households by Income



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 \$15,000 to \$24,999. Projections for 2028 indicate the largest groups will earn \$35,000 to \$49,999 and \$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 Madison County, 32.3% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Madison County	15,446
Renter HH paying 40 to 49% of income	1,187
Renter HH paying 50% or more of income	3,796
<i>Total rent overburdened</i>	4,983
Percentage	32.3%

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

In Madison County, 1.1% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Madison County	51,788
Owner-occupied lacking plumbing facilities	60
Owner-occupied lacking kitchen facilities	193
Renter-occupied lacking plumbing facilities	88
Renter-occupied lacking kitchen facilities	231
<i>Total households with substandard units</i>	572
Percentage	1.1%



Supply – Independent Living

Madison County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Cambridge Square						779
	Anderson	Anderson	150	S			
	General School Senior	Anderson	35	S			
	Hoosier Woods II	Anderson	110	S			
	Lincolnwood Estates	Alexandria	32	S			
	Longfellow Plaza	Anderson	100	S			
	The Towers at Southdale	Anderson	307	S			
Village at White River	Anderson	45	S				
LIHTC	Forest Glen	Elwood	57	57	100.0%	✓	212
	The Lofts at Leeson's	Elwood	46	45	97.8%	✓	
	Timberlake Estates Senior	Alexandria	36	36	100.0%	✓	
	Ashbury Pointe I, II	Pendleton	43	S			
	Parkview Place						
Anderson	Anderson	30	S				
Market Rate	Bison Ridge	Elwood	134	133	99.3%		336
	Harter House	Anderson	90	10	11.1%		
	Hickory Knoll	Anderson	64	64	100.0%	✓	
	Summerlake Meadows	Pendleton	48	S			



Planned Units

Geography	Notes
Madison County <i>Includes:</i> Anderson, Elwood, Frankton, Ingalls, Lapel, Pendleton, and Summitville	The town of Markleville did not respond to multiple requests for information. Based on the information available: None planned
Alexandria	<i>The Cottages of Alexandria:</i> Market rate, seniors 55 +, under construction with target completion end of 2023/beginning of 2024, 38 duplexes
Alexandria	<i>Alexandria Care Center:</i> Skilled nursing facility, adding 9 new suites for persons using Medicare



Supply – Licensed Living

Madison County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Alexandria Care Center	Alexandria	70	41	NA	70	
RCF and SNF	Bethany Pointe Health Campus	Anderson	138	78	64	74	ISDH report 9/22/23
SNF	Beaumont Rehabilitation and Healthcare Center	Anderson	212	116	NA	212	ISDH report 7/15/23
SNF	Countryside Manor Health & Living Community	Anderson	109	87	NA	109	ISDH report 1/15/20
RCF	Crownpointe of Anderson	Anderson	66	51	66	NA	ISDH report 7/10/20
SNF	Edgewater Woods	Anderson	81	80	NA	81	
SNF	Envive of Anderson	Anderson	97	51	NA	97	Formerly Lindberg Crossing. ISDH report 1/26/23
RCF and SNF	Elwood Health and Living	Elwood	122	76	30	92	ISDH report 7/19/23
RCF	Keystone Woods	Anderson	70	58	70	NA	ISDH report 1/13/22
SNF	Northview Health	Anderson	101	67	NA	101	ISDH report 1/8/20
RCF	Primrose Retirement Community of Anderson	Anderson	82	36	82	NA	ISDH report 1/3/22
RCF	Primrose Memory Care of Anderson	Anderson	24	20	24	NA	ISDH report 1/13/22
RCF and SNF	Rawlins House & Fall Creek Retirement Village	Pendleton	214	133	104	110	ISDH report 7/6/20
RCF	Sugar Fork Crossing	Anderson	128	88	128	NA	
SNF	Summit Health and Living	Summitville	34	30	NA	34	
RCF	Sweet Galilee at the Wigwam	Anderson	130	60	130	NA	ISDH report 9/19/22
RCF	Vermillion Place	Anderson	46	29	46	NA	
SNF	Waters of Chesterfield	Chesterfield	60	56	NA	60	Formerly Miller's Merry manor.



Housing Demand

Income Parameters

Madison County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$18,990
	LIHTC	60%	\$18,991	\$37,980
	Market rate	300%	\$37,981	\$189,900
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$189,900
	Nursing Facility		\$0	\$189,900

Disability Percentage

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

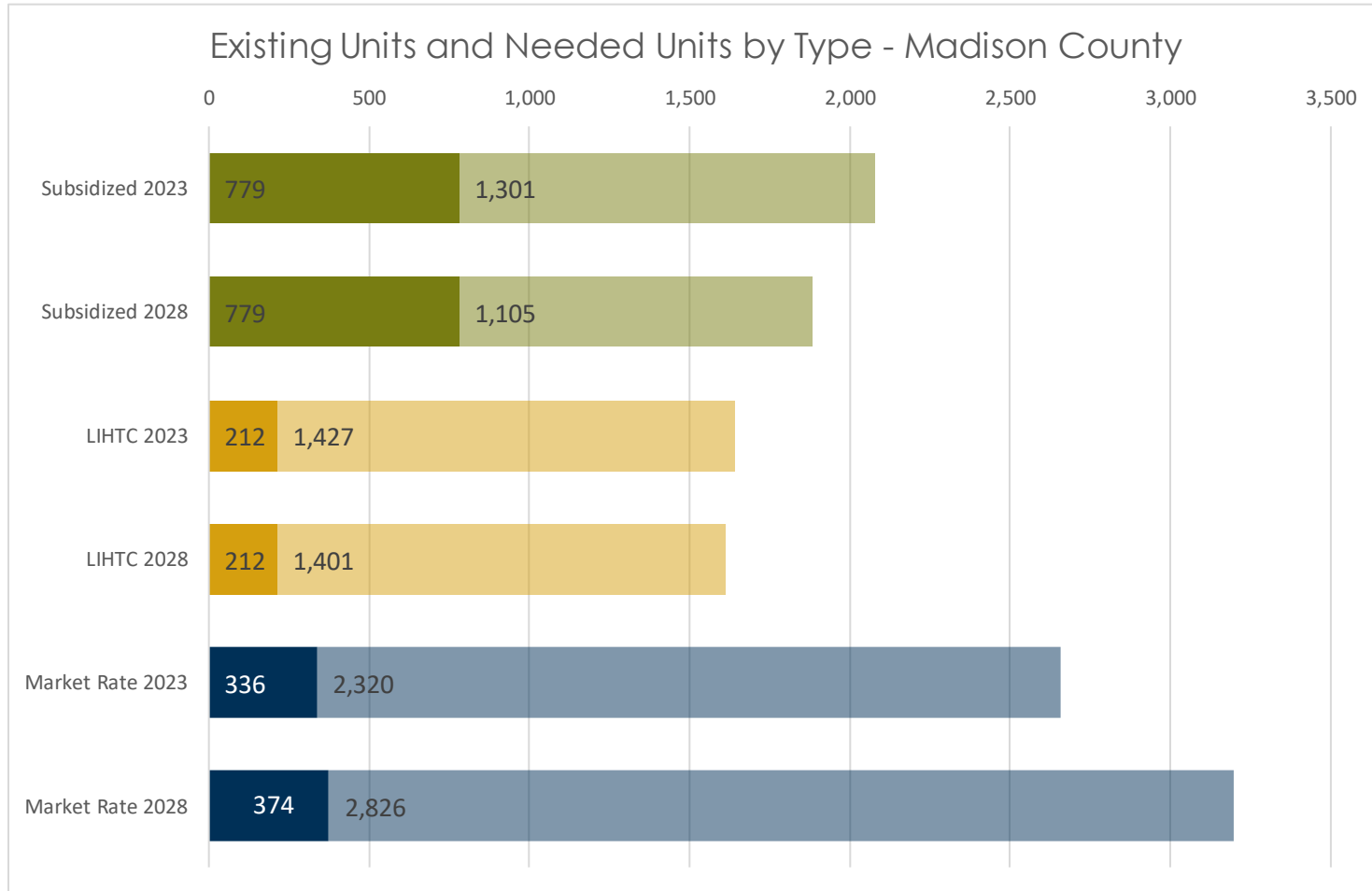
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	126,304	
Estimate, Total, Male	62,281	
Estimate, Total, Male, 75 years and older	4,039	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,971	48.8%
Estimate, Total, Female	64,023	
Estimate, Total, Female, 75 years and older	5,526	100.0%
Estimate, Total, Female, 75 years and older, with a disability	2,805	50.8%
Estimate, Total, Male & Female, 75 years and older	9,565	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	4,776	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. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand is for market rate 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: Madison County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$18,991	\$37,981	\$0	\$18,991	\$37,981
Maximum Income	\$18,990	\$37,980	\$189,900	\$18,990	\$37,980	\$189,900
Senior renters 55+ in income bracket	2,030	1,544	2,381	1,841	1,523	2,872
Plus						
Senior Homeowners in this income bracket (a)	2,226	4,195	13,821	1,908	3,942	14,477
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)	50	95	313	43	89	328
Equals						
Total Demand	2,080	1,639	2,694	1,884	1,613	3,200
Less existing units	779	212	336	779	212	374
Less planned units	0	0	38			
Equals						
Net Demand	1,301	1,427	2,320	1,105	1,401	2,826
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		6,160	6,630			
Total senior 55+ owner households		21,177	21,962			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

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



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: Madison 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	\$189,900	\$189,900	\$33,948	\$189,900	\$189,900
(A) Persons 75 - 84 income eligible	3,176	4,271		2,968	4,596	
(B) Persons 85+ income eligible			2,959			3,120
(C) Percent of persons 75+ with a disability	49.93%	49.93%	49.93%	49.93%	49.93%	49.93%
Income-eligible persons 75+ with a disability	1,586	2,133	1,477	1,482	2,295	1,558
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	1,586	2,133	1,477	1,482	2,295	1,558
<i>Demand for RCF units are summed</i>	3,719			3,777		
Less existing beds	744		1,040	744		1,049
Less planned beds			9			
Equals						
Net Demand	2,975		437	3,033		509
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		7,602	7,858			
Total senior population 85+		3,001	3,206			

The county has substantial demand for Residential Care Facilities. In 2023, 1,586 residents require Medicaid Waivers to pay for services.



Noble County

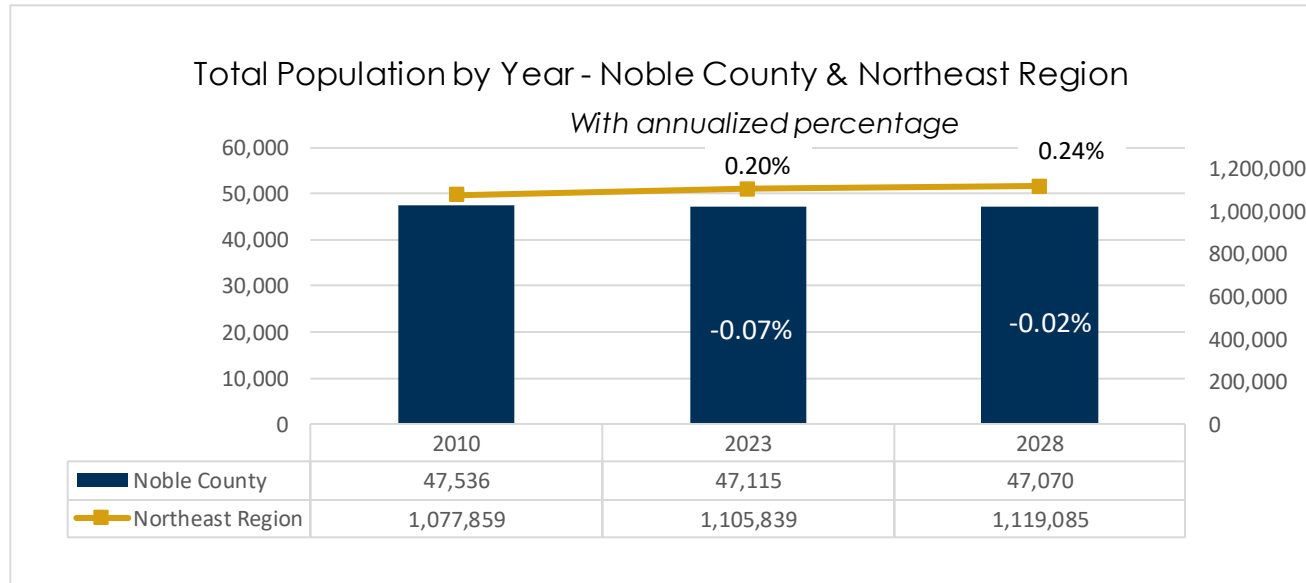
Key Findings

- The population in Noble County is stable.
- The population aged 65 to 74 grew at an remarkable pace of 5.3% annually from 2010 to 2023.
- The growth rate of the entire senior population is accelerated by the 65 to 74 age group expansion.
- Total household population is declining slightly, with projections pointing to stability. Senior households, both 55+ and 62+, are increasing in number.
- The 62 and younger population, both owners and renters, is expected to decrease between 2023 and 2028. Owners and renters 62 and older, however, show continued growth.
- The largest group of households earns \$75,000 to \$100,000. This income trend has remained consistent since 2011 and is expected to continue until 2028.
- When households are filtered to age 75 and older, the largest group earns \$15,000 to \$24,999 in 2023. By 2028, the largest group will earn \$50,000 to \$74,999.
- The strongest demand is for market rate senior housing. The market indicates unmet demand for other types of independent senior housing as well, though to a lesser extent.
- Strong demand exists for Residential Care Facilities. In 2023, 451 residents need Medicaid Waivers to pay for services.
- No additional Skilled Nursing Facilities are needed in 2023.



Demographics

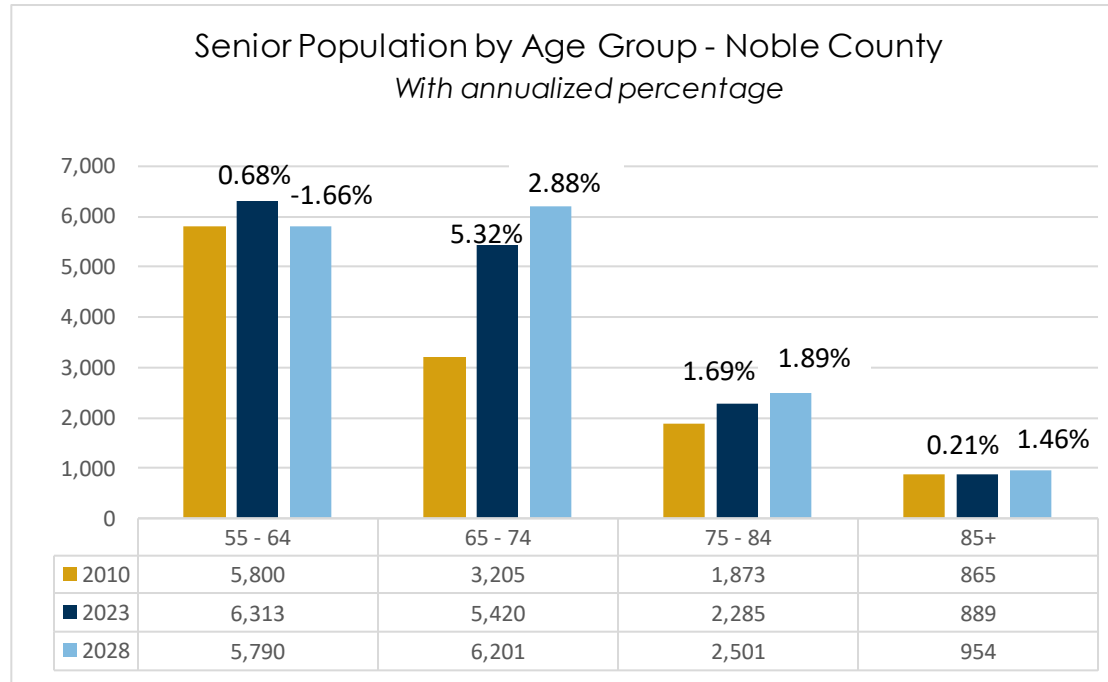
Total Population



The population in Noble County is stable.



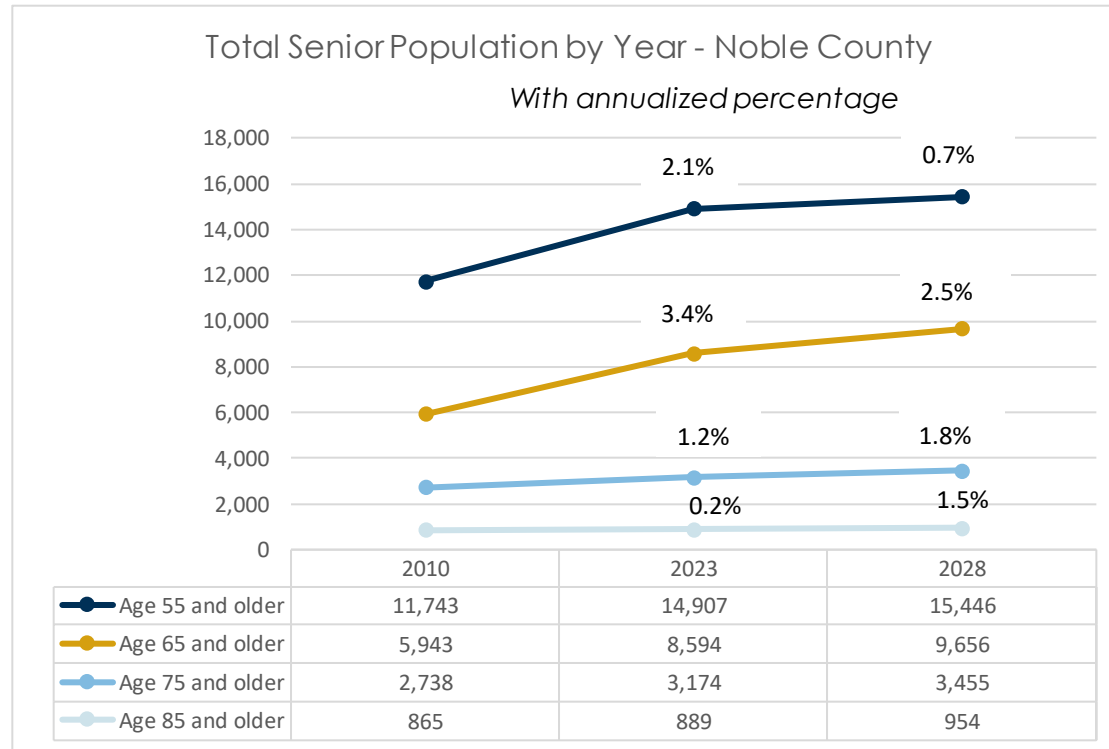
Population by Age Group



From 2010 to 2023, the population aged 65 to 74 grew significantly.



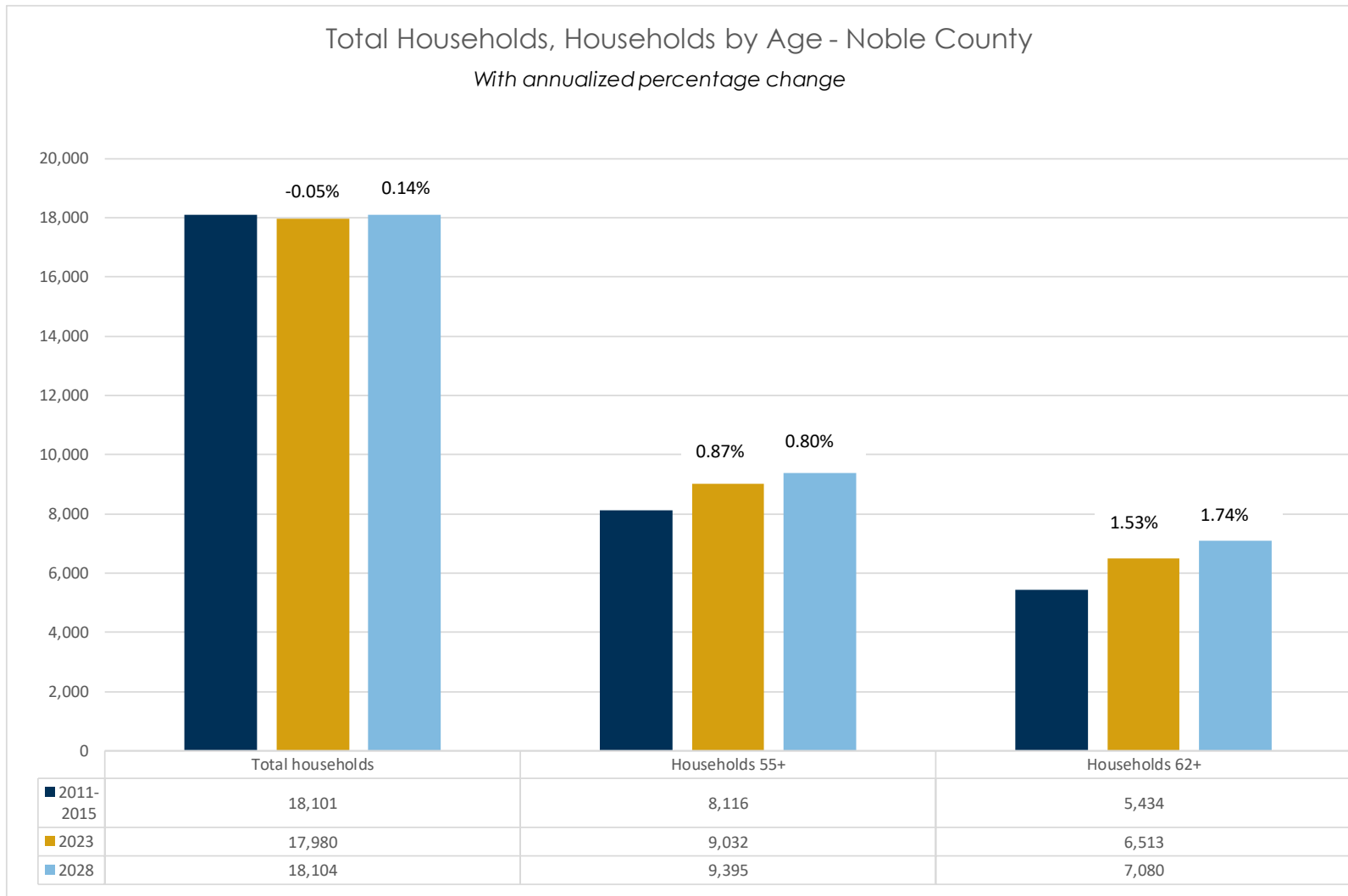
Total Senior Population by Year



A significant increase in the 65 to 74 age group drives up the growth rate for the entire senior population.



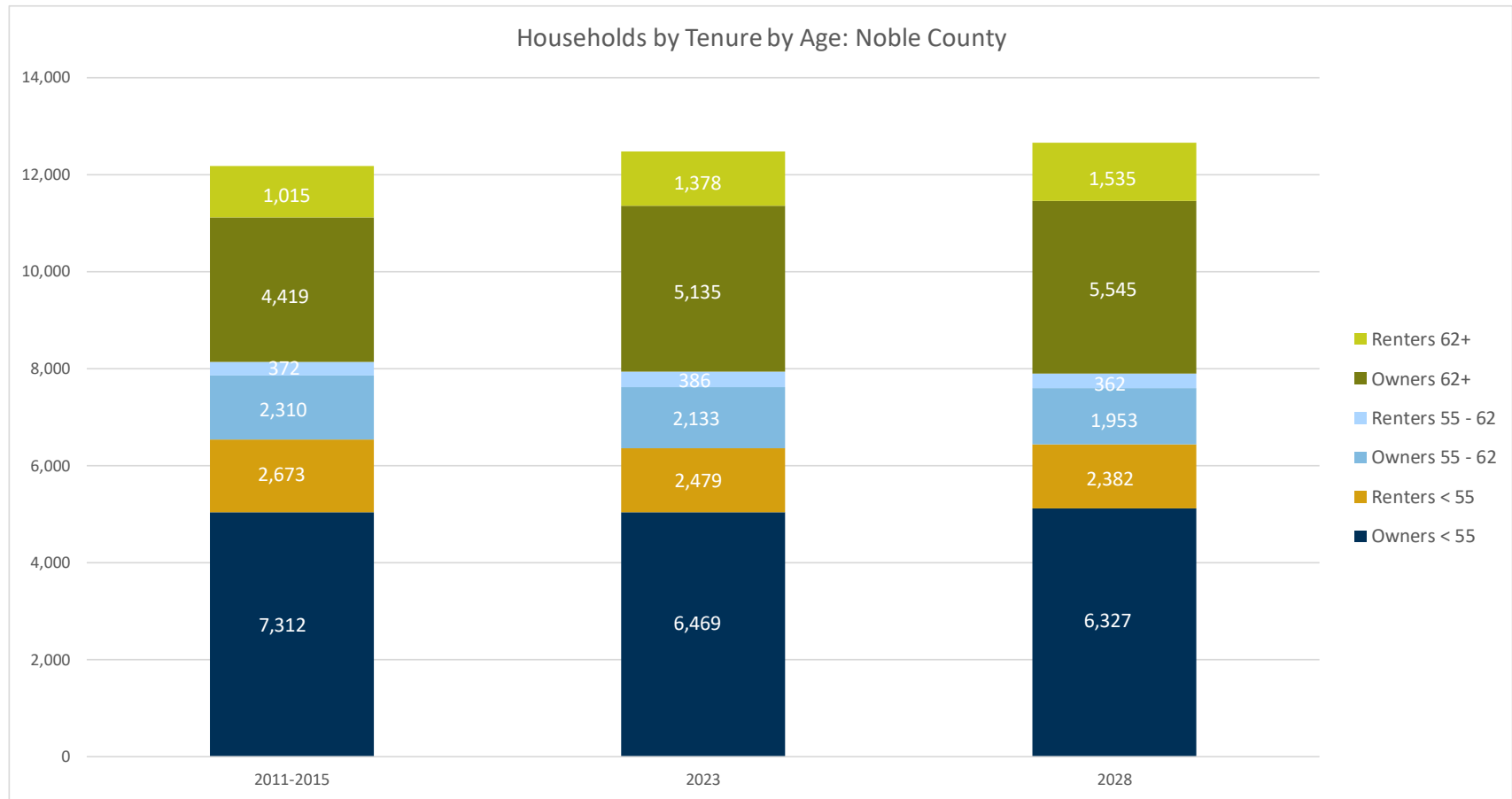
Households



Total household population is relatively stable. Growth is evident across senior household groups aged 55+ and 62+.



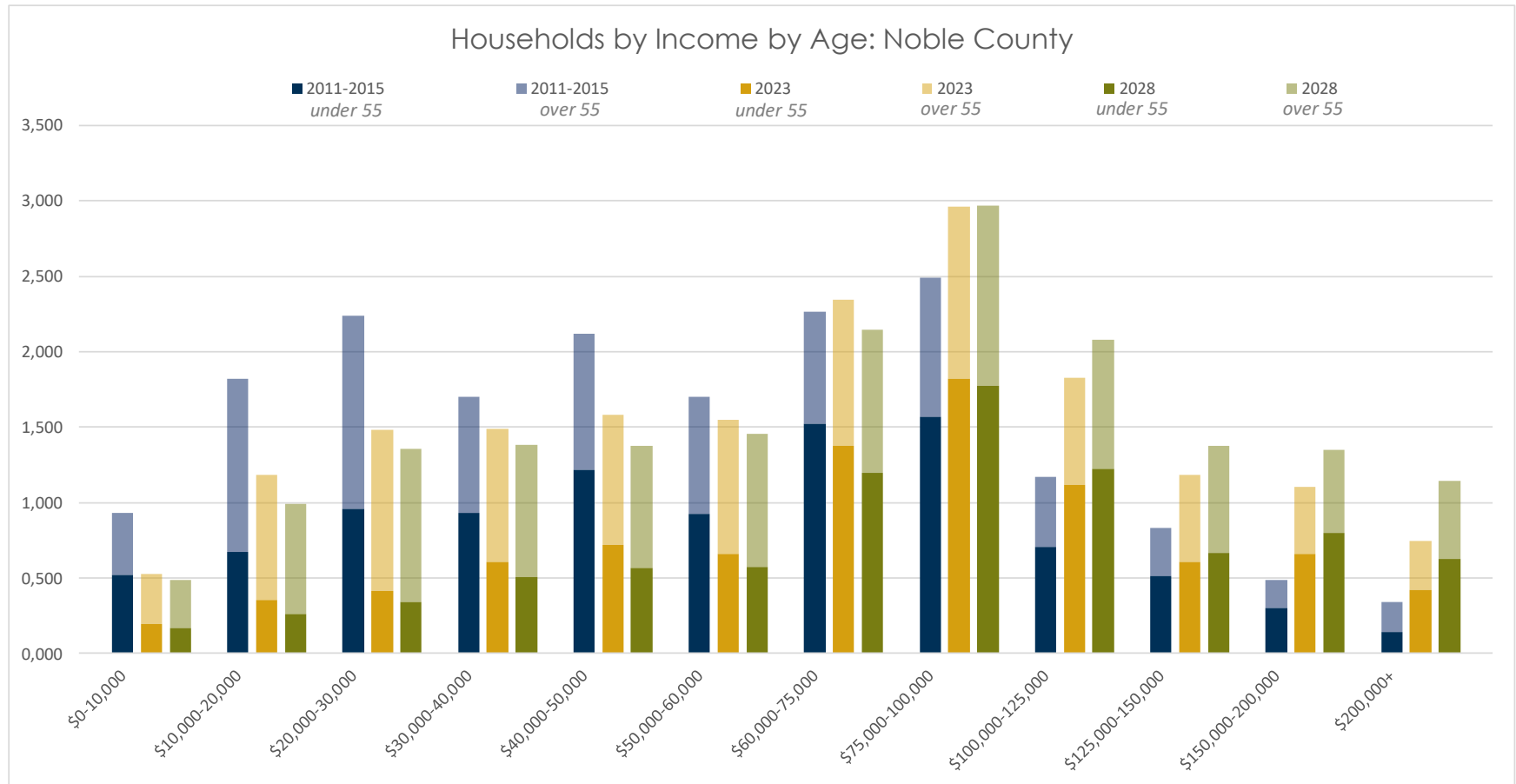
Households by Tenure



The number of renters and owners 62 and younger is decreasing. The 62 and older age group shows continued growth in both categories.



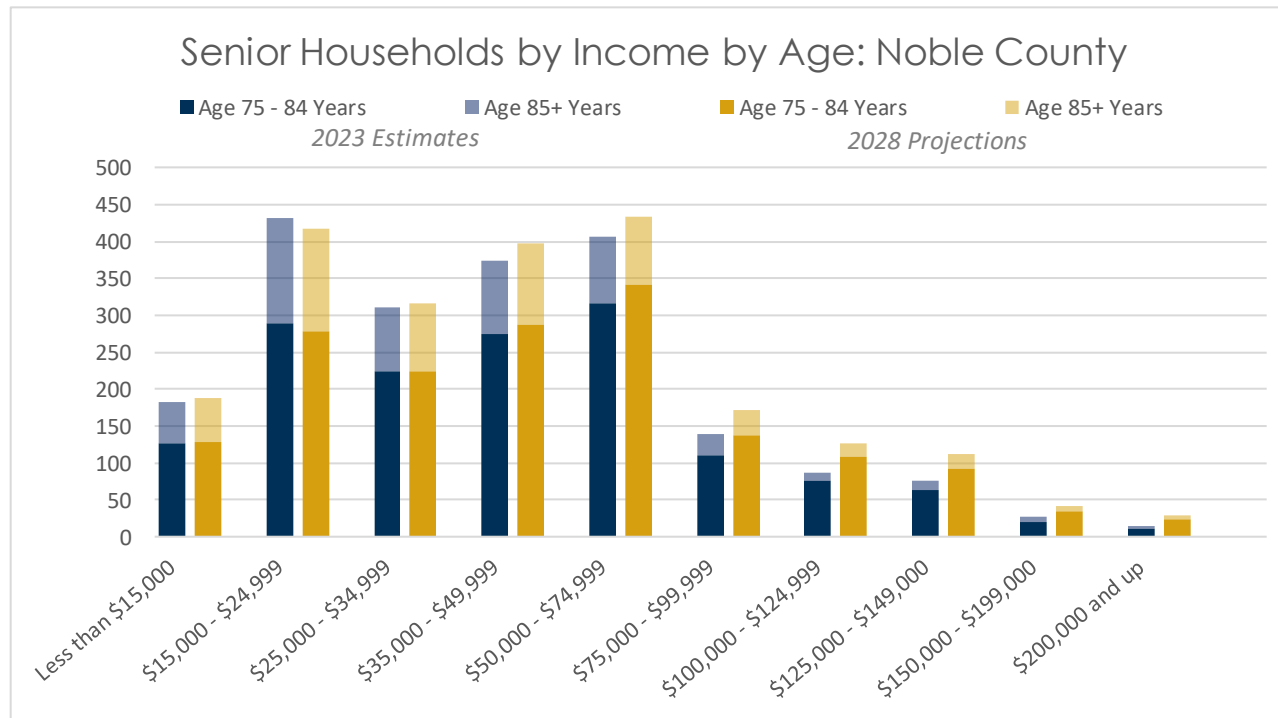
Households by Income



The largest group of households earns \$75,000 to \$100,000, an income trend that is expected to span from 2011 until 2028.



Households by Age



When households are filtered to aged 75 and older, the largest group earns \$15,000 to \$24,999. By 2028, the largest group will earn \$50,000 to \$74,999.



Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Noble County, 16.6% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Noble County	4,142
Renter HH paying 40 to 49% of income	222
Renter HH paying 50% or more of income	464
<i>Total rent overburdened</i>	686
Percentage	16.6%

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

In Noble County, 0.6% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Noble County	17,688
Owner-occupied lacking plumbing facilities	19
Owner-occupied lacking kitchen facilities	17
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	68
<i>Total households with substandard units</i>	104
Percentage	0.6%



Supply – Independent Living

Table of senior housing, with survey data.

Noble County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Provena Lavera Terrace	Avilla	51	51	100.0%		105
	Autumn Hills II	Avilla	36	34	94.4%	✓	
	Drake Terrace Senior II	Kendallville	18				
LIHTC	ATZ Place	Kendallville	38	38	100.0%	82	66
	Towne Village	Ligonier	28	28	100.0%	✓	
Market Rate	Kendallville Retirement Community	Kendallville	74	S			74

Planned Units

Geography	Notes
Noble County (unincorporated areas)	None planned
Albion, Avilla, Kendallville, Ligonier, and Rome City	None planned



Supply – Licensed Living

Noble County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Avalon Village	Ligioner	67	39	NA	67	ISDH report 1/1/22
RCF	Chandler Place	Kendallville	47	36	47	NA	
Unclear	Hickory Creek at Kendallville	Kendallville	36	32	NA	NA	
SNF	Kendallville Manor	Kendallville	60	45	NA	60	ISDH report 7/6/23
SNF	Lutheran Life Villages	Kendallville	99	77	NA	99	ISDH report 7/6/23
RCF and SNF	Orchard Pointe Health Campus	Kendallville	95	74	37	58	ISDH report 7/7/23
RCF and SNF	Sacred Heart Village	Avilla	190	116	57	133	ISDH report 1/14/19



Housing Demand

Income Parameters

Noble 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.

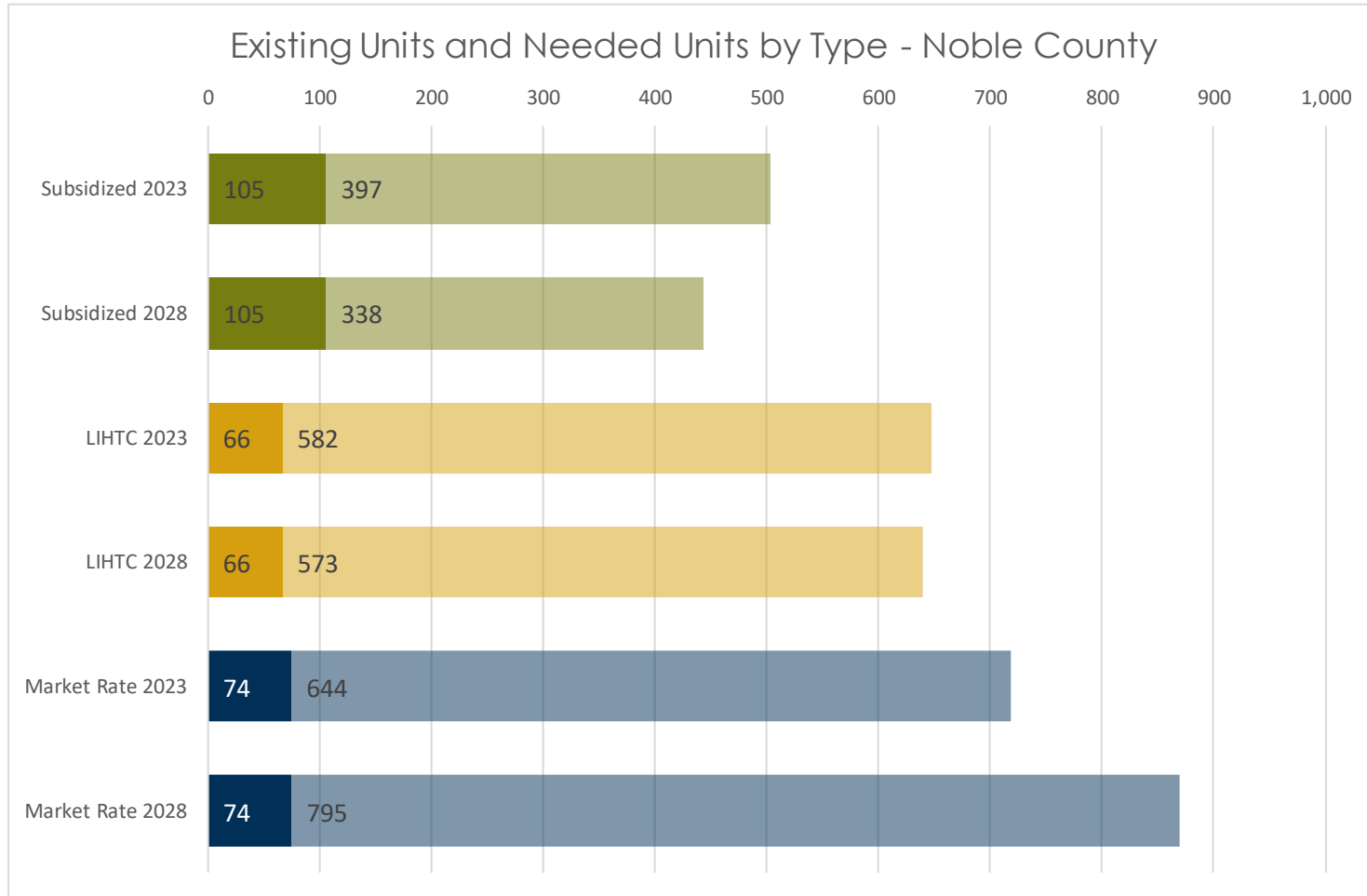
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	46,763	
Estimate, Total, Male	23,651	
Estimate, Total, Male, 75 years and older	1,138	100.0%
Estimate, Total, Male, 75 years and older, with a disability	615	54.0%
Estimate, Total, Female	23,112	
Estimate, Total, Female, 75 years and older	1,527	100.0%
Estimate, Total, Female, 75 years and older, with a disability	644	42.2%
Estimate, Total, Male & Female, 75 years and older	2,665	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,259	47.2%

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



Demand Analysis: Independent Living

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



Solid 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: Noble 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	489	620	603	431	613	750
Plus						
Senior Homeowners in this income bracket (a)	582	1,234	5,084	533	1,169	5,270
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	28	115	12	26	119
Equals						
Total Demand	502	648	718	443	639	869
Less existing units	105	66	74	105	66	74
Less planned units	0	0	0			
Equals						
Net Demand	397	582	644	338	573	795
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,764	1,897			
Total senior 55+ owner households		7,268	7,498			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

The strongest demand is for market rate senior housing. Substantial demand also exists for both LIHTC and subsidized housing.



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: Noble 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	954	1,365		937	1,573	
(B) Persons 85+ income eligible			824			887
(C) Percent of persons 75+ with a disability	47.24%	47.24%	47.24%	47.24%	47.24%	47.24%
Income-eligible persons 75+ with a disability	451	645	389	442	743	419
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	451	645	389	442	743	419
<i>Demand for RCF units are summed</i>	1,096			1,186		
Less existing beds	141		417	141		417
Less planned beds						
Equals						
Net Demand	955		-28	1,045		2
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		2,345	2,556			
Total senior population 85+		829	899			

Strong demand exists for Residential Care Facilities. In 2023, 451 residents require Medicaid Waivers to pay for services. No additional Skilled Nursing Facilities are needed.



Randolph County

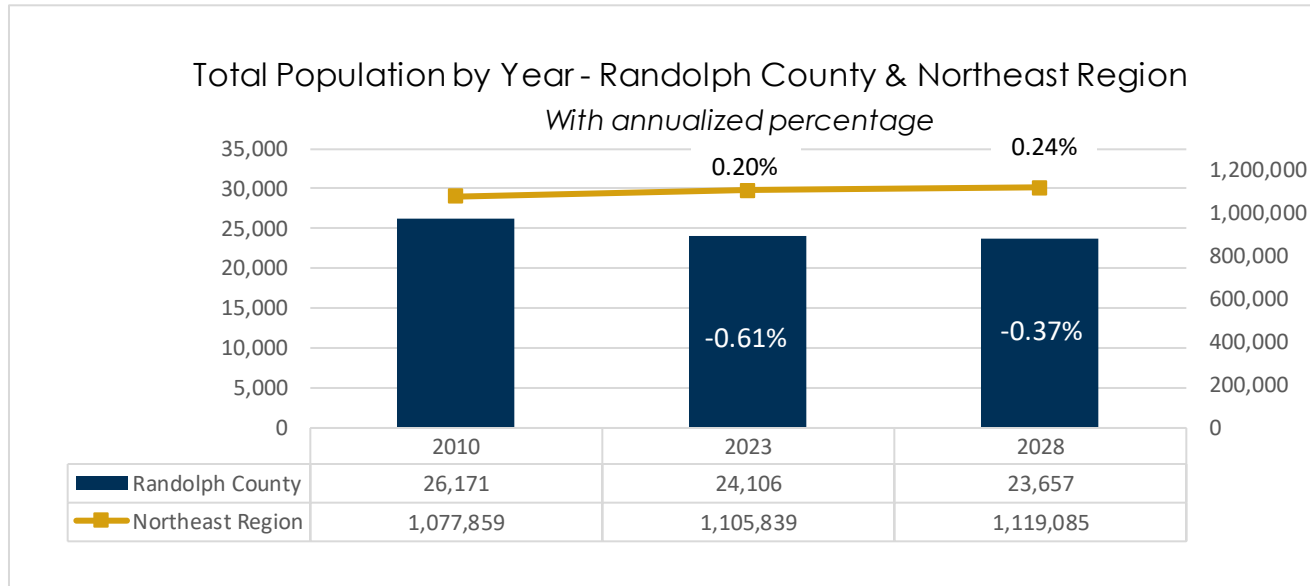
Key Findings

- Total population is declining, however trends point to more stability by 2028.
- There are variety of changes amongst the senior populations. The group aged 55 to 64 is declining, the group aged 65 to 74 is growing, and the group aged 75 to 84 is stable.
- Decline in certain senior segments reduces the total growth rate of the entire population 55 and over.
- The total household population is decreasing. However, senior households are increasing in both the 55+ and 62+ segments.
- The number of owners and renters 62 and younger is expected to decline by 2028. Conversely, owners and renters 62 and older will continue to increase.
- Increasing data show the largest group earns \$75,000 to \$100,000. This trend is expected to continue to 2028.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999 in 2023. Projections for 2028 indicate no changes.
- The strongest demand is for senior market rate housing. There is also significant demand for other senior independent housing options.
- Randolph County has the highest disability rate in the region. In turn, the demand for Residential Care and Skilled Nursing Facilities is strong.



Demographics

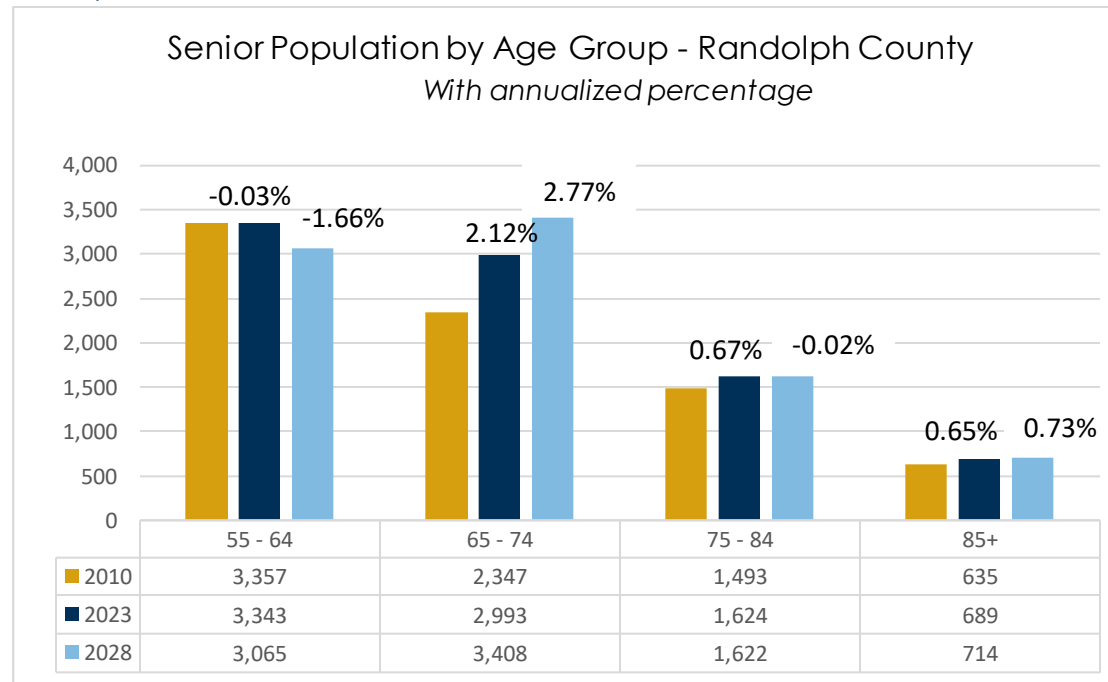
Total Population



Total population is declining; however, the rate of decline slows by 2028.



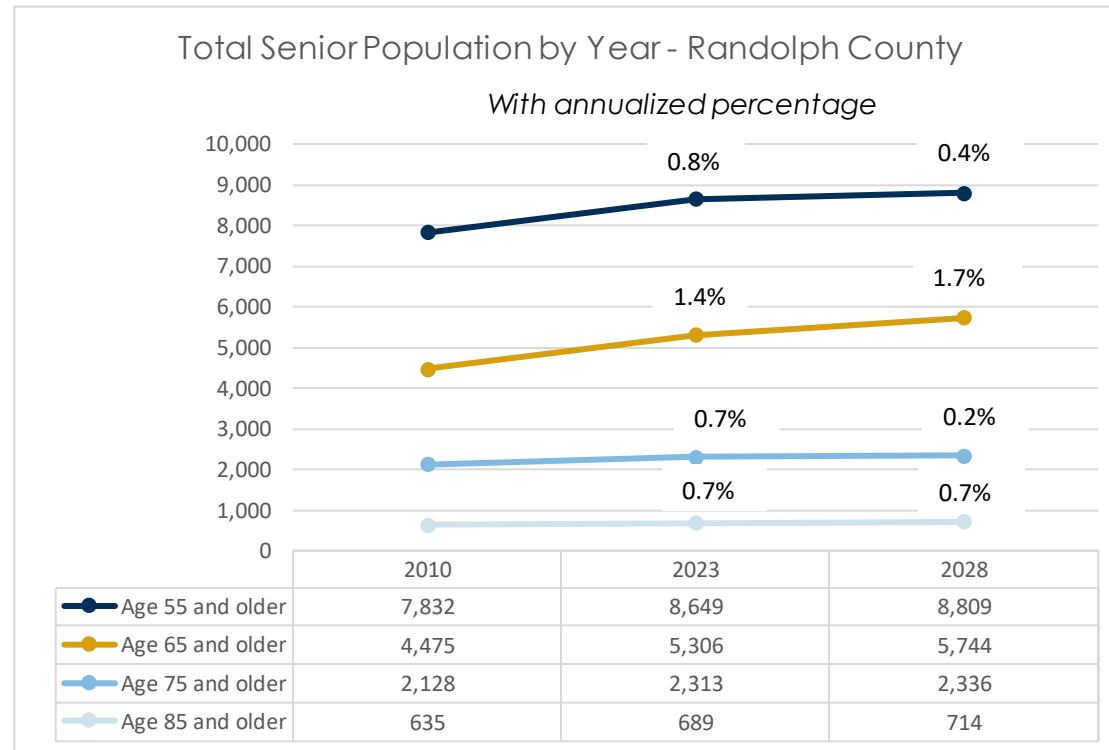
Population by Age Group



Strongest growth is present in the 65 to 74 age group. The population aged 75 to 84 is stable while the 55 to 64 age group is decreasing.



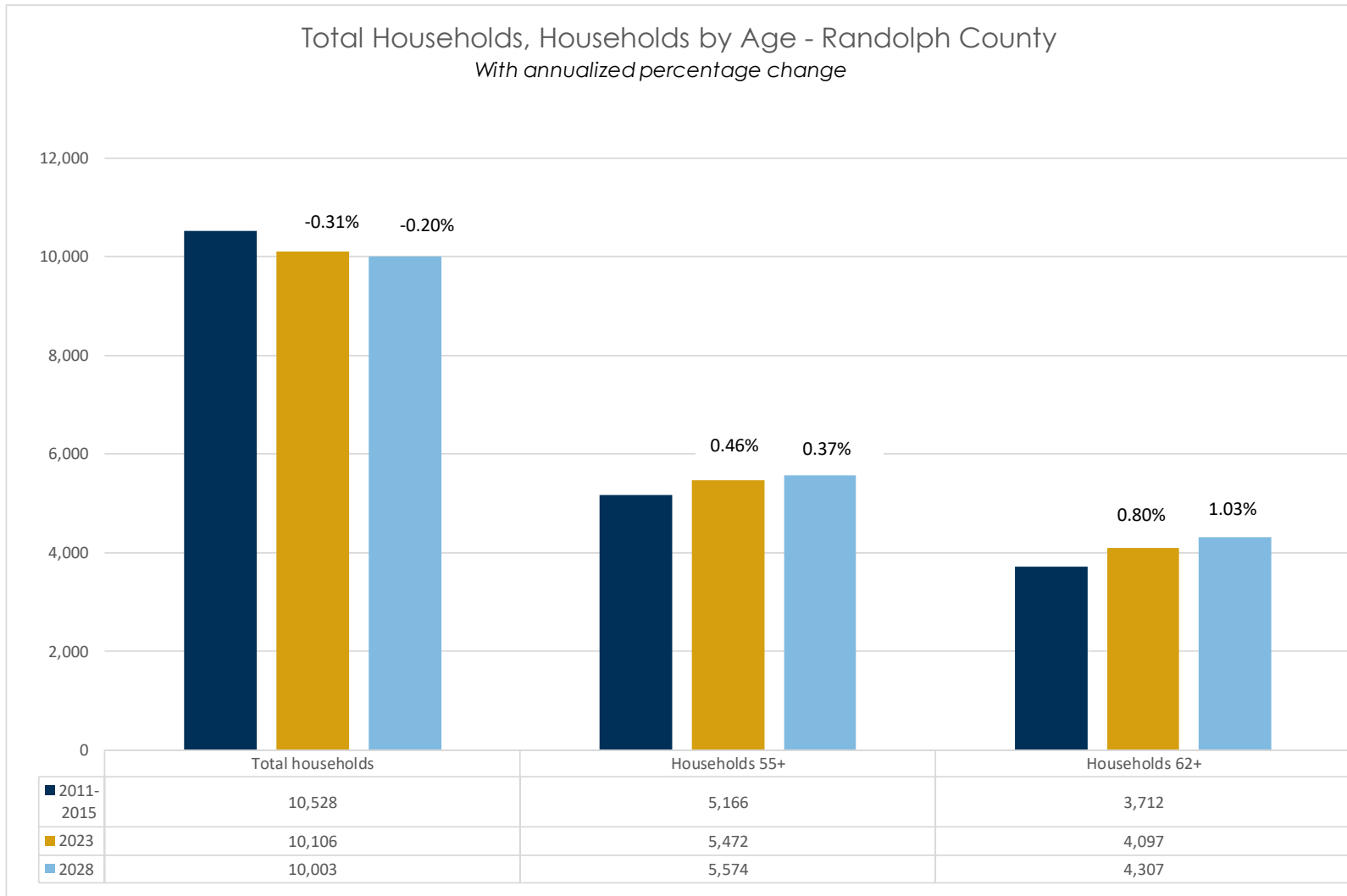
Total Senior Population by Year



A decline in the 55 to 64 age group is reducing the total senior population growth rate.



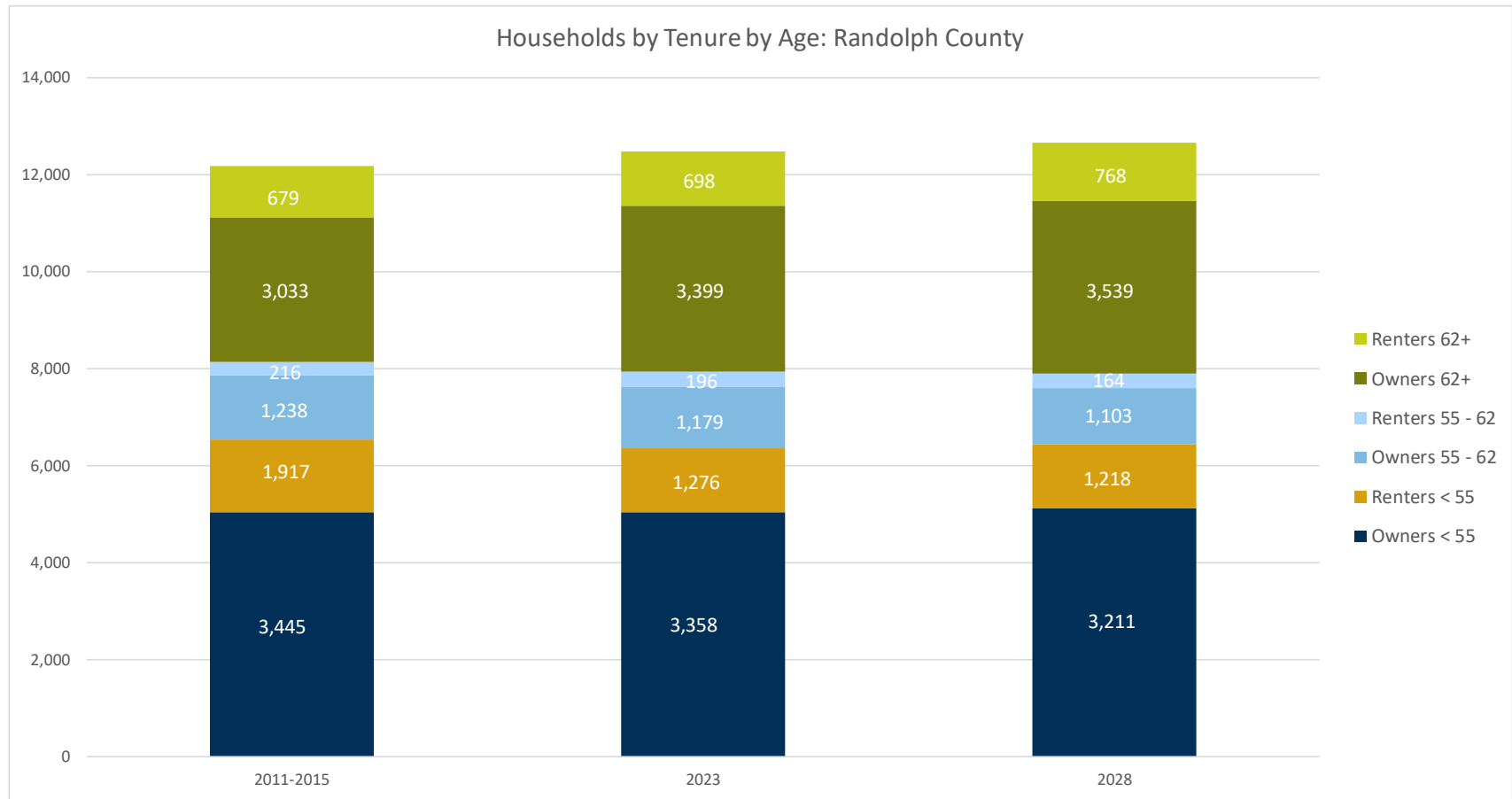
Households



The total household population is declining. Senior households are increasing in number for both the 55+ and 62+ segments.



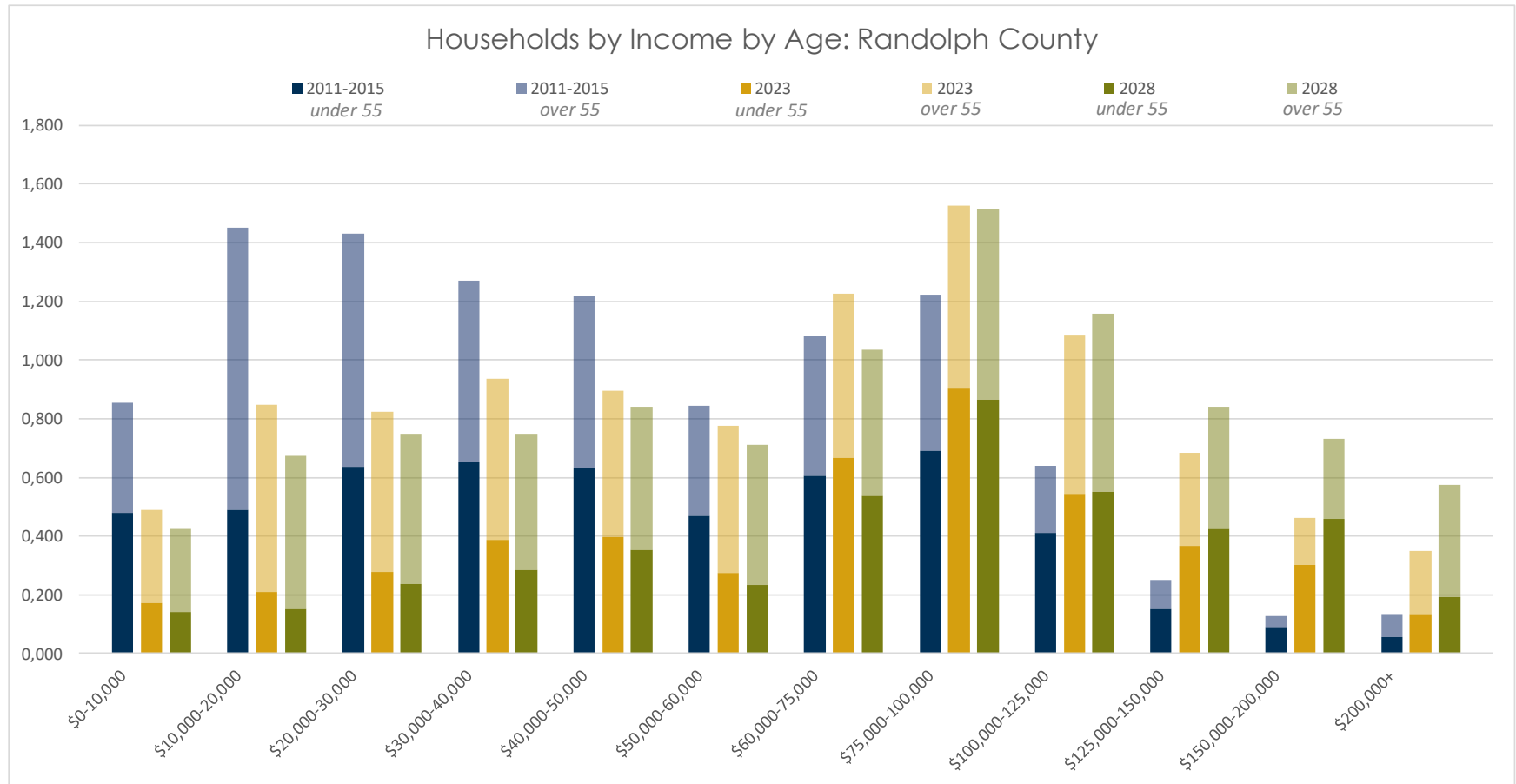
Households by Tenure



Owners and renters 62 and younger are expected to decline by 2028. Owners and renters 62 and older will continue to increase.



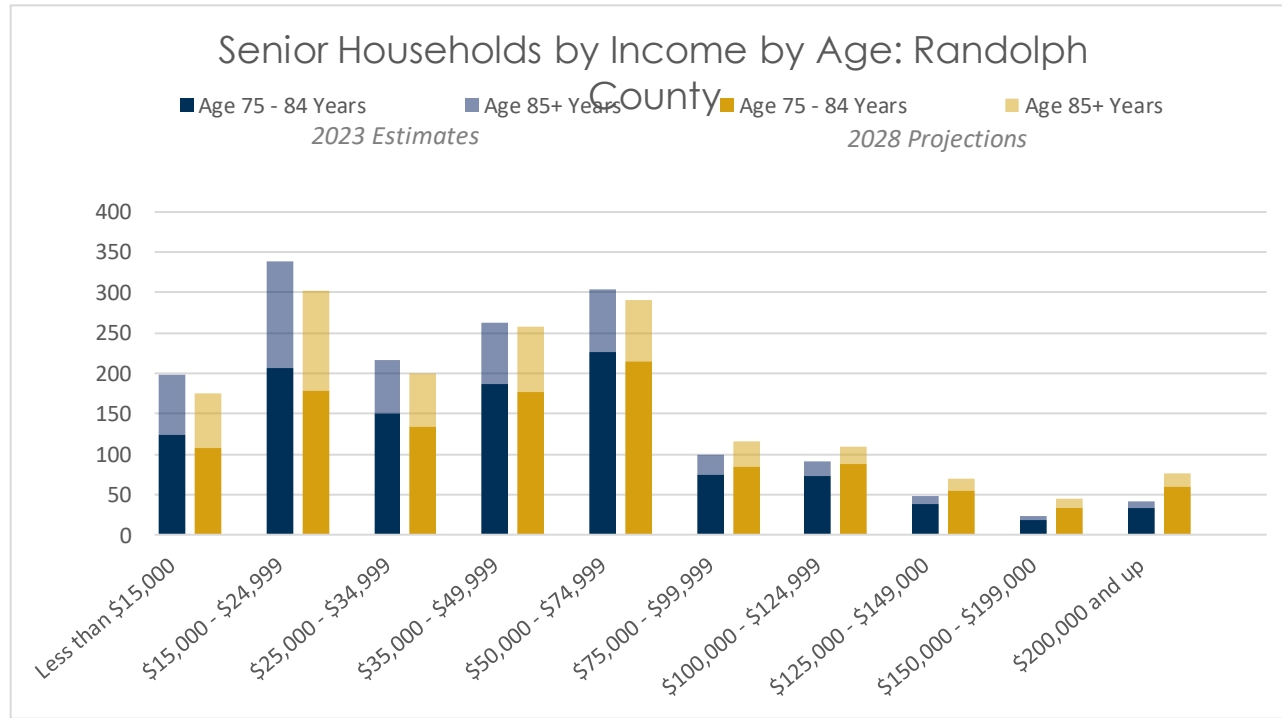
Households by Income



Income data shows the largest group earns \$75,000 to \$100,000.
This income trend is expected to continue to 2028.



Households by Age



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 indicate this income level will remain 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 Randolph County, 20.6% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Randolph County	2,413
Renter HH paying 40 to 49% of income	72
Renter HH paying 50% or more of income	425
<i>Total rent overburdened</i>	497
Percentage	20.6%

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

In Randolph County, 0.6% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Randolph County	10,191
Owner-occupied lacking plumbing facilities	19
Owner-occupied lacking kitchen facilities	22
Renter-occupied lacking plumbing facilities	16
Renter-occupied lacking kitchen facilities	8
<i>Total households with substandard units</i>	65
Percentage	0.6%



Supply – Independent Living

Table of senior housing, with survey data.

Randolph County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Sunny Knolls Apartments	Winchester	78	78	100.0%	✓	108
	Trinity Community	Union City	30	30	100.0%		
LIHTC	None						0
Market Rate	Heritage Independent Living	Union City	37	37	100.0%		37

Planned Units

Geography	Notes
Randolph County	<i>Heritage Assisted Living</i> : Existing Assisted Living (private pay), undergoing renovation, adding 21 units



Supply – Licensed Living

Randolph County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
RCF and SNF	Parker Health	Parker City	98	61	9	89	ISDH report 7/10/23
SNF	Pineknoll Rehabilitation Center	Winchester	58	51	NA	58	
RCF	Seacoast at Summers Pointe	Winchester	37	32	37	NA	Also known as the Lodge at Summers Pointe.
SNF	Randolph Nursing Home	Winchester	94	51	NA	94	



Housing Demand

Income Parameters

Randolph 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.

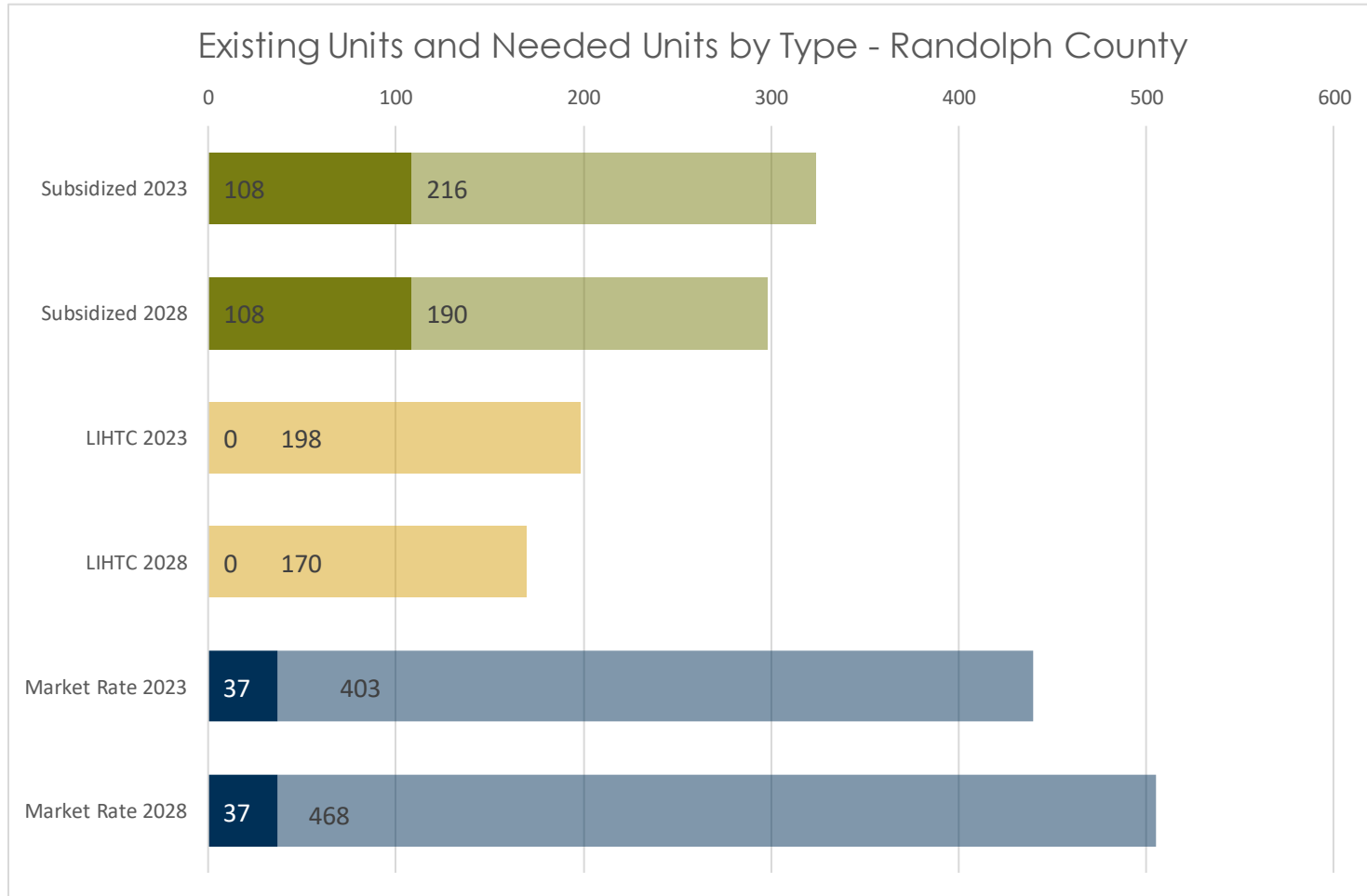
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	24,231	
Estimate, Total, Male	12,171	
Estimate, Total, Male, 75 years and older	847	100.0%
Estimate, Total, Male, 75 years and older, with a disability	581	68.6%
Estimate, Total, Female	12,060	
Estimate, Total, Female, 75 years and older	1,145	100.0%
Estimate, Total, Female, 75 years and older, with a disability	683	59.7%
Estimate, Total, Male & Female, 75 years and older	1,992	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,264	63.5%

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



Demand Analysis: Independent Living

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



The strongest demand is for senior market rate housing.



Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Randolph 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	311	178	374	288	152	437
Plus						
Senior Homeowners in this income bracket (a)	578	868	2,912	461	781	3,017
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	20	66	10	18	68
Equals						
Total Demand	324	198	440	298	170	505
Less existing units	108	0	37	108	0	37
Less planned units	0	0	0			
Equals						
Net Demand	216	198	403	190	170	468
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		894	932			
Total senior 55+ owner households		4,578	4,642			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

The strongest demand is for senior market rate housing. There is also substantial demand for subsidized and LIHTC housing.



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: Randolph 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	662	898		576	938	
(B) Persons 85+ income eligible			687			701
(C) Percent of persons 75+ with a disability	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%
Income-eligible persons 75+ with a disability	420	570	436	366	595	445
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	420	570	436	366	595	445
<i>Demand for RCF units are summed</i>	990			960		
Less existing beds	46		241	67		241
Less planned beds	21					
Equals						
Net Demand	944		195	893		204
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,613	1,608			
Total senior population 85+		700	728			

Randolph County has the highest disability rate in the region. The demand for Residential Care and Skilled Nursing Facilities is significant.



Steuben County

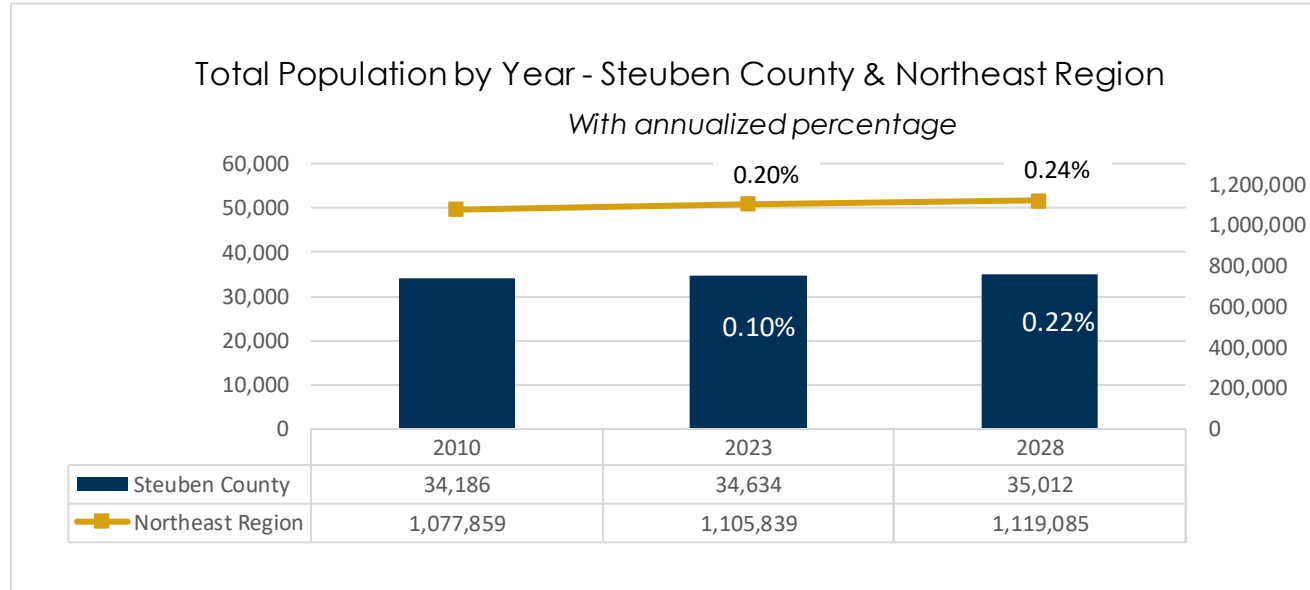
Key Findings

- The population size is increasing minimally. Projections for 2028 indicate a greater rate of growth.
- From 2010 to 2023, strong population growth is evident amongst age groups 65 to 74, 75 to 84, and 85+. The growth is expected to slow and the 55 to 64 age segment will decrease, according to 2028 population projections.
- The strength of the senior population boosts the total population growth rate for 2023.
- Total household data reflects only a slight increase. Upon evaluating senior subsets, households 55+ and 62+ are growing at a faster pace than the overall population.
- Owners and renters 62 and younger are slightly decreasing. Owners and renters 62 and older show strong growth.
- Increasing income trends are present in Steuben County. The largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate levels will remain the same.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. By 2028, the largest group will earn \$50,000 to \$74,999.
- The county exhibits strong demand for senior market rate housing. Relatively equal demand for subsidized and LIHTC senior housing also exists.
- Steuben County has no Residential Care Facilities, yet there is demand for this type of housing. In 2023, 334 residents require Medicaid Waivers to pay for services.



Demographics

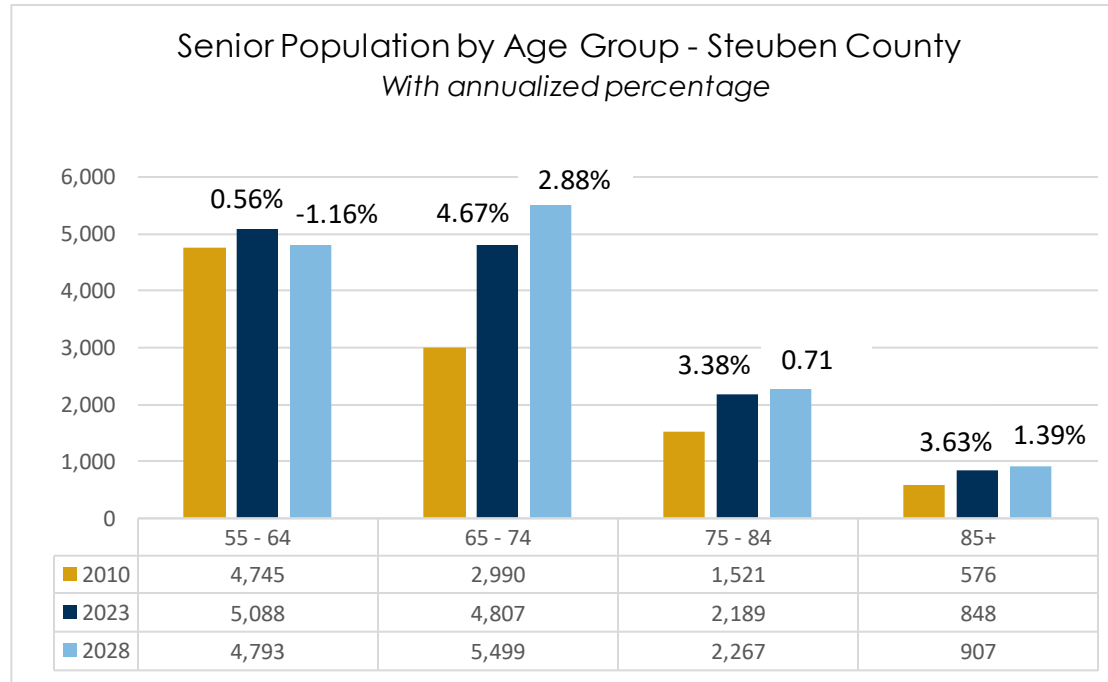
Total Population



Population is increasing marginally. Projections for 2028 reflect slightly higher population growth.



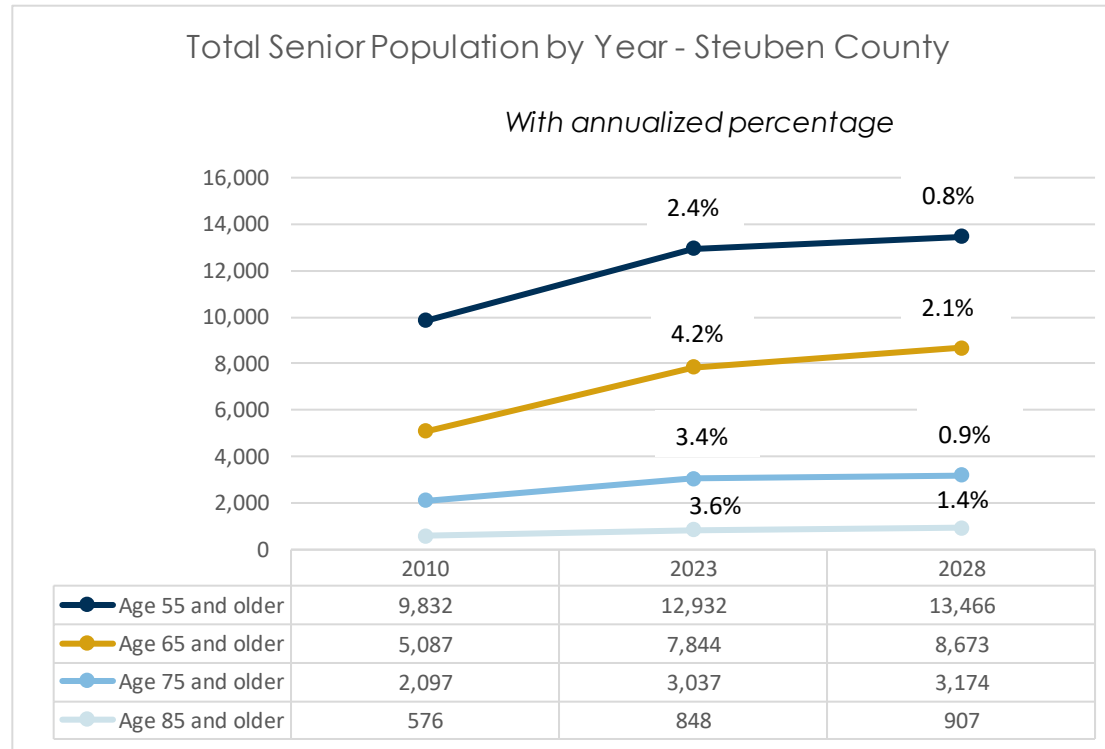
Population by Age Group



Three senior population subsets experienced substantial growth from 2010 to 2023. Projections for 2028 indicate the rate will slow. A decline in the 55 – 64 population is expected.



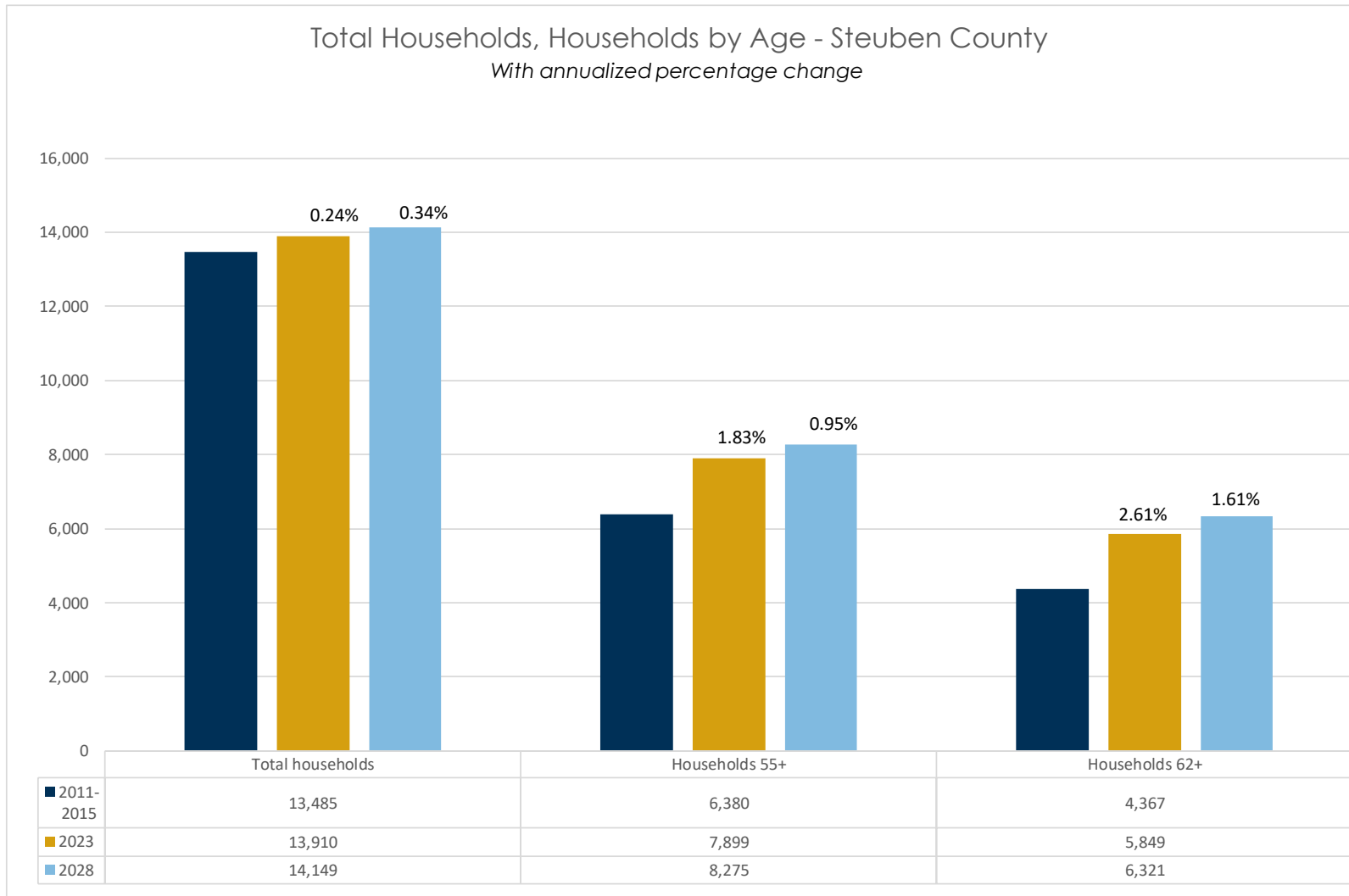
Total Senior Population by Year



A significant increase in the senior population is reflected in the total population growth rate.



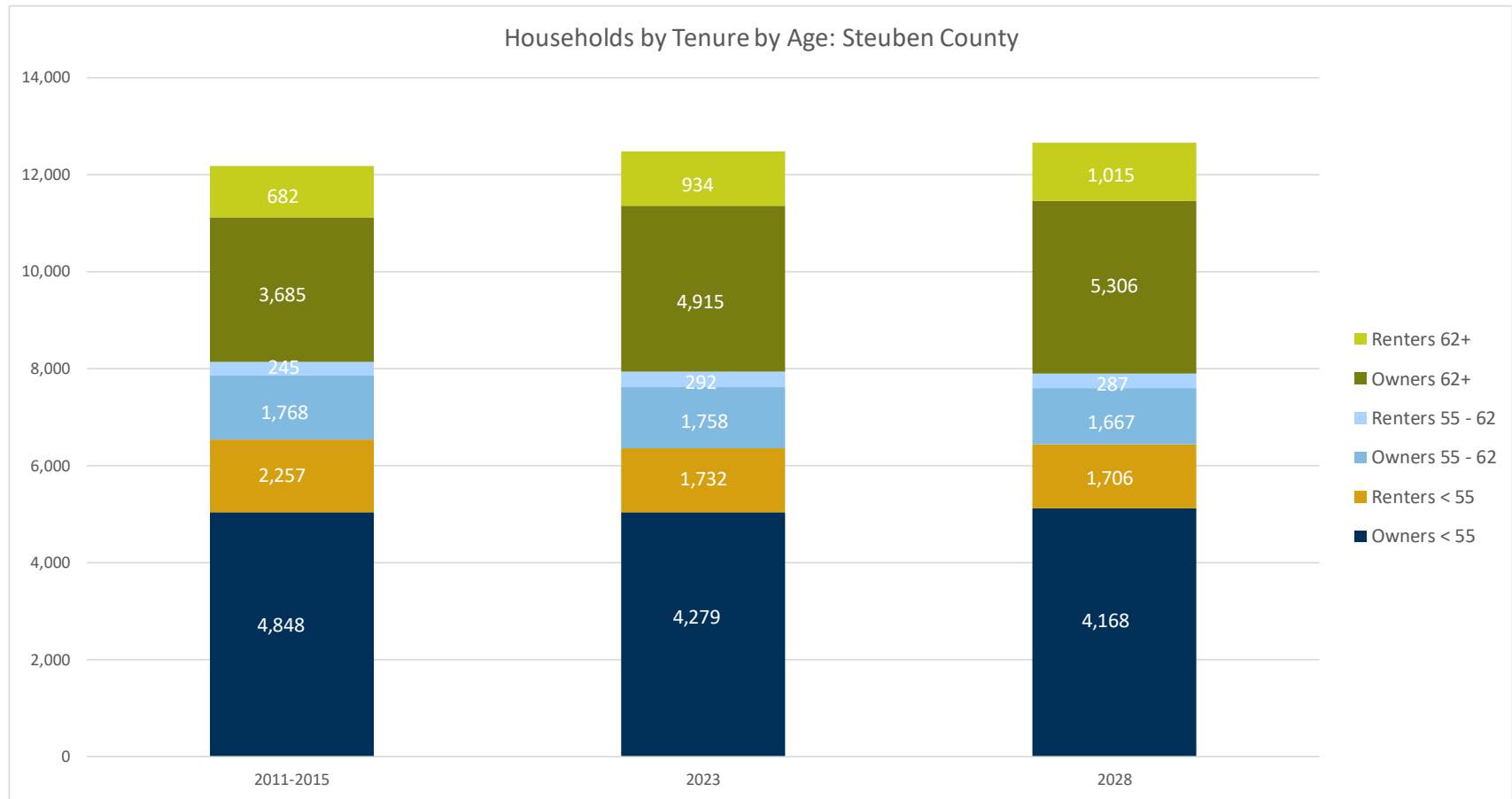
Households



Total household data indicates a slight increase. Households 55+ and 62+ are growing at a faster pace.



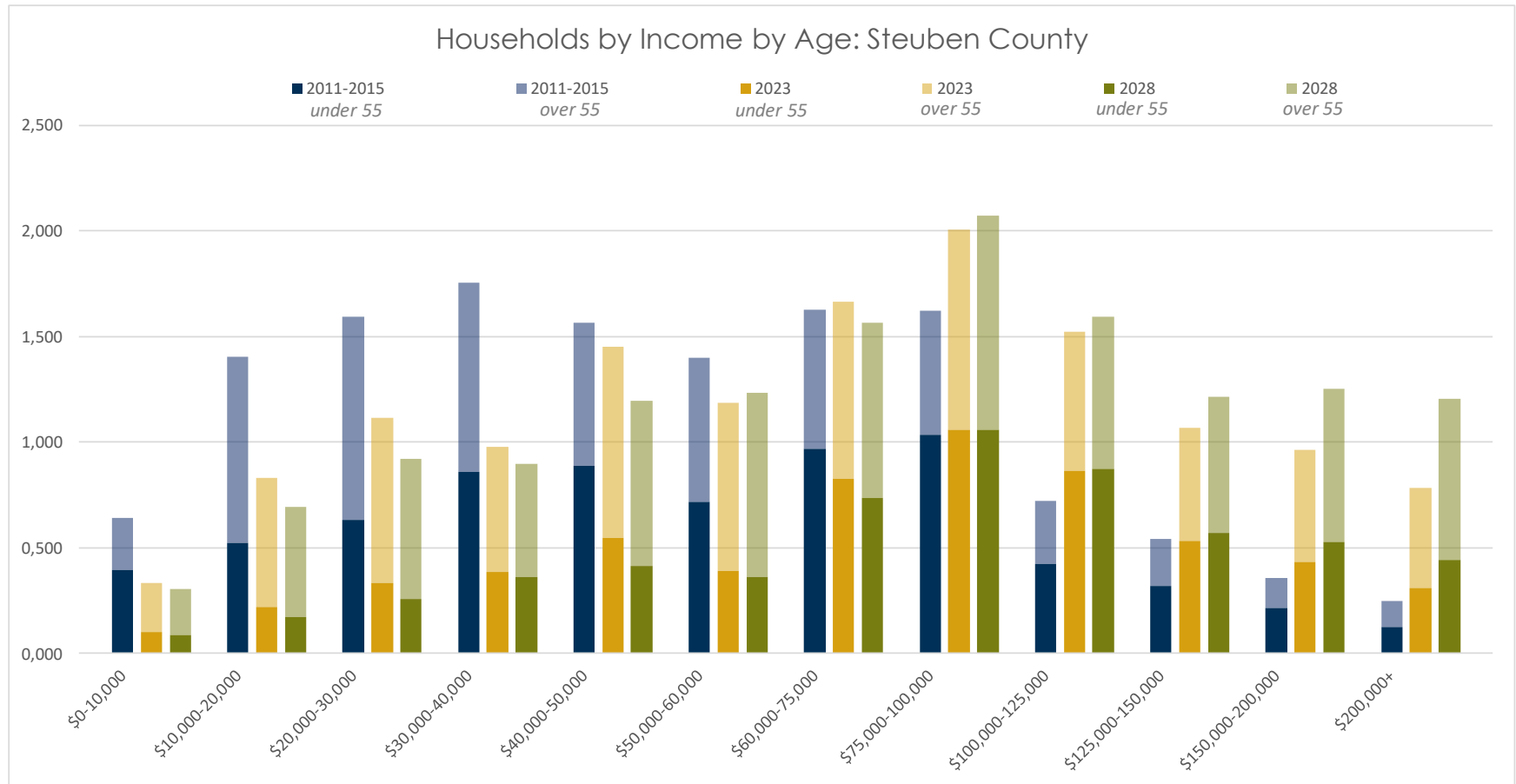
Households by Tenure



Owners and renters 62 and younger are decreasing slightly. Owners and renters 62 and older are increasing more significantly.



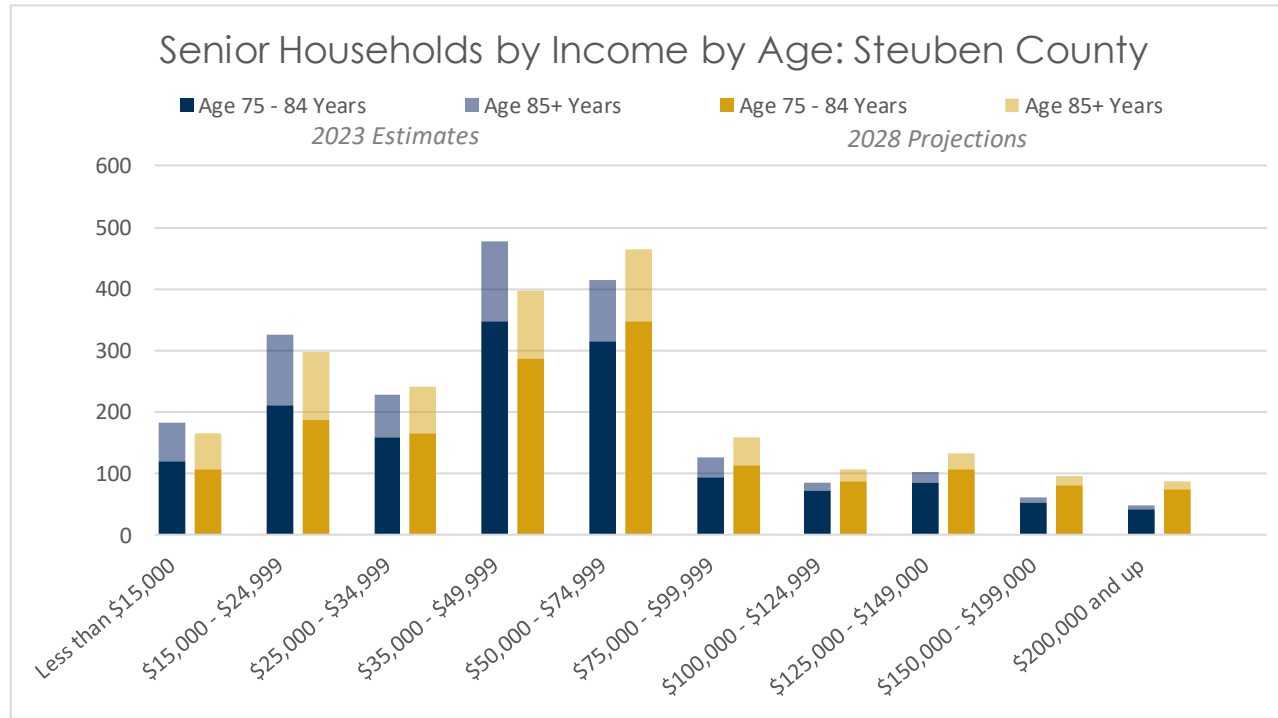
Households by Income



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



Households by Age



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



Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Steuben County, 21.3% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Steuben County	2,773
Renter HH paying 40 to 49% of income	188
Renter HH paying 50% or more of income	402
<i>Total rent overburdened</i>	590
Percentage	21.3%

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

In Steuben County, 2.0% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Steuben County	13,794
Owner-occupied lacking plumbing facilities	31
Owner-occupied lacking kitchen facilities	23
Renter-occupied lacking plumbing facilities	169
Renter-occupied lacking kitchen facilities	51
<i>Total households with substandard units</i>	274
Percentage	2.0%



Supply – Independent Living

Table of senior housing, with survey data.

Steuben County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Brockville Commons	Fremont	40	38	95.0%		111
	Lakeland	Angola	71	S			
LIHTC	Terrace Ridge	Angola	57	57	100.0%	✓	57
Market Rate	Cameron Woods	Angola	48	S			48

Planned Units

Geography	Notes
Steuben County (unincorporated)	None planned
City of Angola	None planned

Supply – Licensed Living

Steuben County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Lakeland Rehab and Healthcare Center	Angola	75	59	NA	75	
SNF	Northern Lakes Nursing	Angola	99	90	NA	99	ISDH report 1/6/20



Housing Demand

Income Parameters

Steuben County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,800
	LIHTC	60%	\$19,801	\$39,600
	Market rate	300%	\$39,601	\$198,000
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$198,000
	Nursing Facility		\$0	\$198,000

Disability Percentage

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

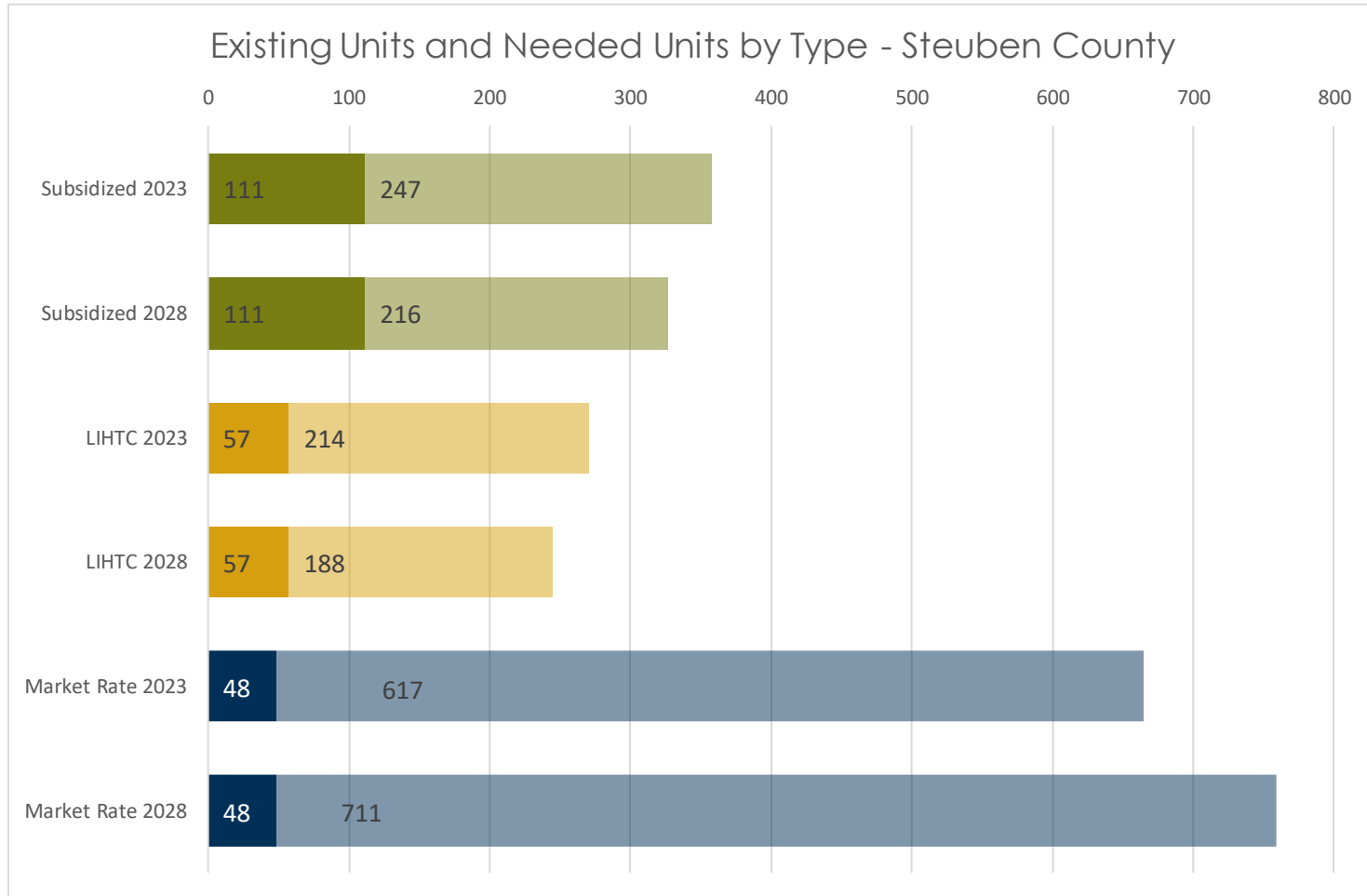
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	34,263	
Estimate, Total, Male	17,633	
Estimate, Total, Male, 75 years and older	1,258	100.0%
Estimate, Total, Male, 75 years and older, with a disability	642	51.0%
Estimate, Total, Female	16,630	
Estimate, Total, Female, 75 years and older	1,458	100.0%
Estimate, Total, Female, 75 years and older, with a disability	657	45.1%
Estimate, Total, Male & Female, 75 years and older	2,716	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,299	47.8%

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



Demand Analysis: Independent Living

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



Solid demand exists for all types of senior independent 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: Steuben County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,801	\$39,601	\$0	\$19,801	\$39,601
Maximum Income	\$19,800	\$39,600	\$198,000	\$19,800	\$39,600	\$198,000
Senior renters 55+ in income bracket	347	245	560	318	223	648
Plus						
Senior Homeowners in this income bracket (a)	487	1,114	4,652	411	968	4,917
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)	11	25	105	9	22	111
Equals						
Total Demand	358	271	665	327	245	759
Less existing units	111	57	48	111	57	48
Less planned units	0	0	0			
Equals						
Net Demand	247	214	617	216	188	711
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,226	1,302			
Total senior 55+ owner households		6,673	6,973			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

The county has strong demand for senior market rate housing. Relatively equal demand for subsidized and LIHTC senior housing exists.



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: Steuben 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	\$198,000	\$198,000	\$33,948	\$198,000	\$198,000
(A) Persons 75 - 84 income eligible	699	1,450		654	1,531	
(B) Persons 85+ income eligible			812			853
(C) Percent of persons 75+ with a disability	47.83%	47.83%	47.83%	47.83%	47.83%	47.83%
Income-eligible persons 75+ with a disability	334	693	388	313	732	408
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	334	693	388	313	732	408
<i>Demand for RCF units are summed</i>	1,028			1,045		
Less existing beds	0		174	0		174
Less planned beds						
Equals						
Net Demand	1,028		214	1,045		234
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		2,214	2,298			
Total senior population 85+		823	876			

Steuben County has no Residential Care Facilities. There is substantial demand for this housing option. In 2023, 334 residents require Medicaid Waivers to pay for services.



Wells County

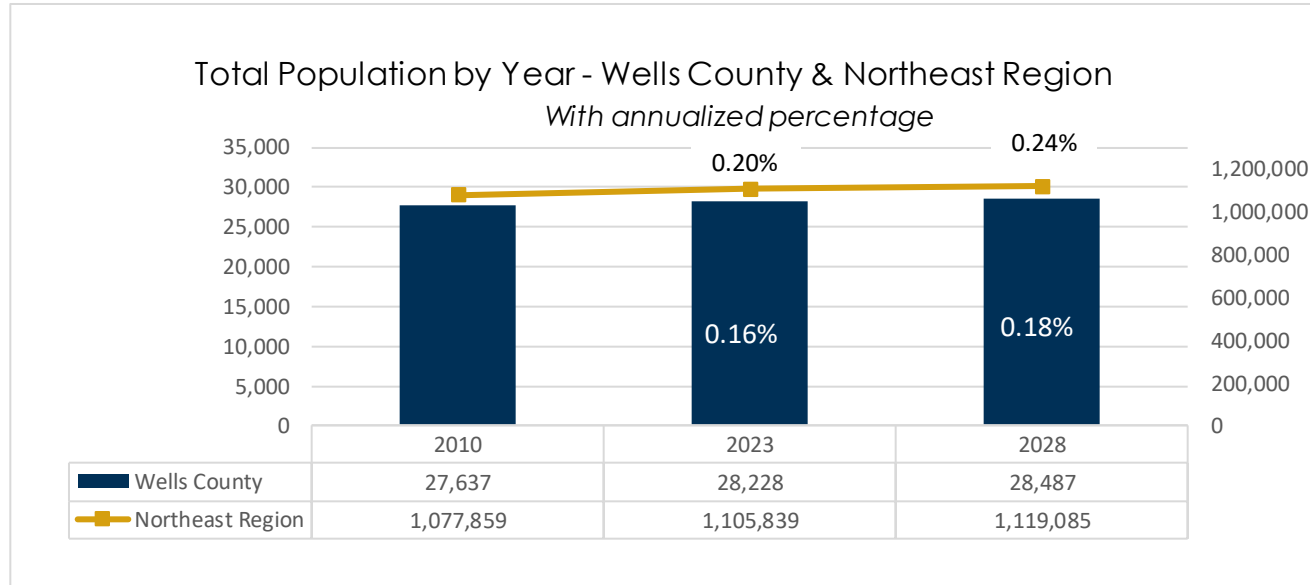
Key Findings

- The county has experienced a slight population increase. Projections for 2028 indicate this trend will continue.
- The population aged 65 to 74 has seen significant growth. This trend is expected to continue.
- A decline in the 55 to 64 age group impacts the overall senior population growth rate.
- The growth of 62+ households is outpacing the growth of 55+ as well as total households.
- Household by tenure data also reflect the strong growth rate of households 62 and older. Both owners and renters in this age group are increasing.
- The largest group of households in Wells County earns \$75,000 to \$100,000. This income trend is projected to remain the same in 2028.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999 in 2023. No changes are expected through 2028.
- Wells County has more subsidized units than other types of independent senior housing.
- Demand is highest for LIHTC and market rate housing.
- Wells County has one of the lowest disability rates in the region, however, strong demand still exists for Residential Care Facilities. In 2023, 295 residents need Medicaid Waivers to pay for services.



Demographics

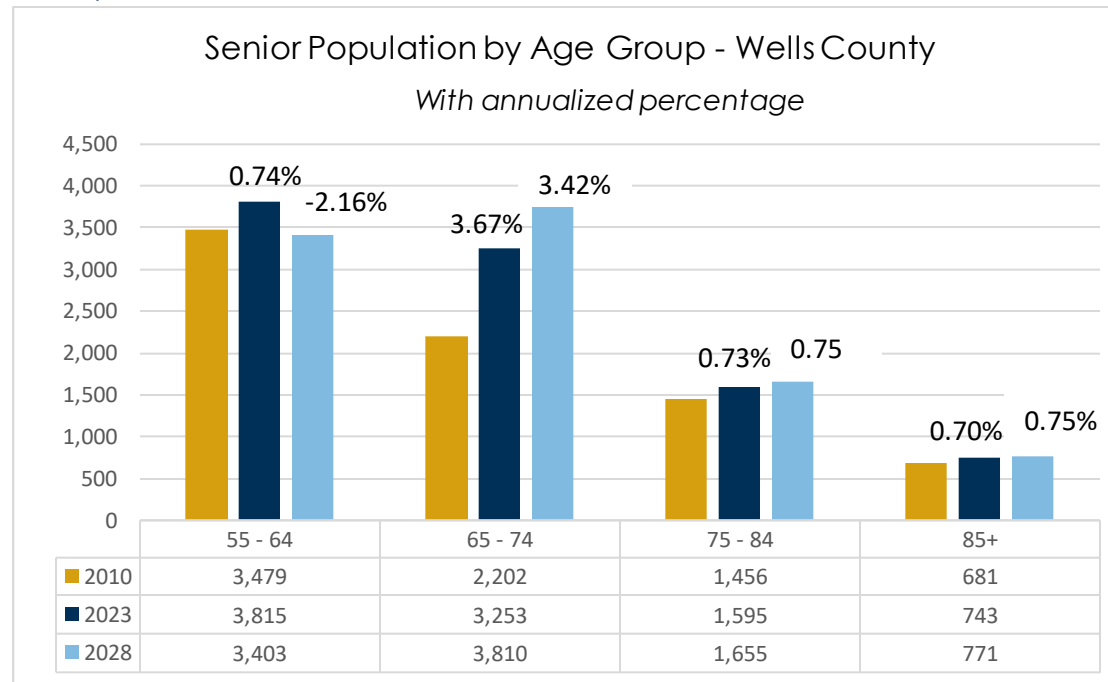
Total Population



The county has experienced a slight increase in population, a trend that will continue to 2028.



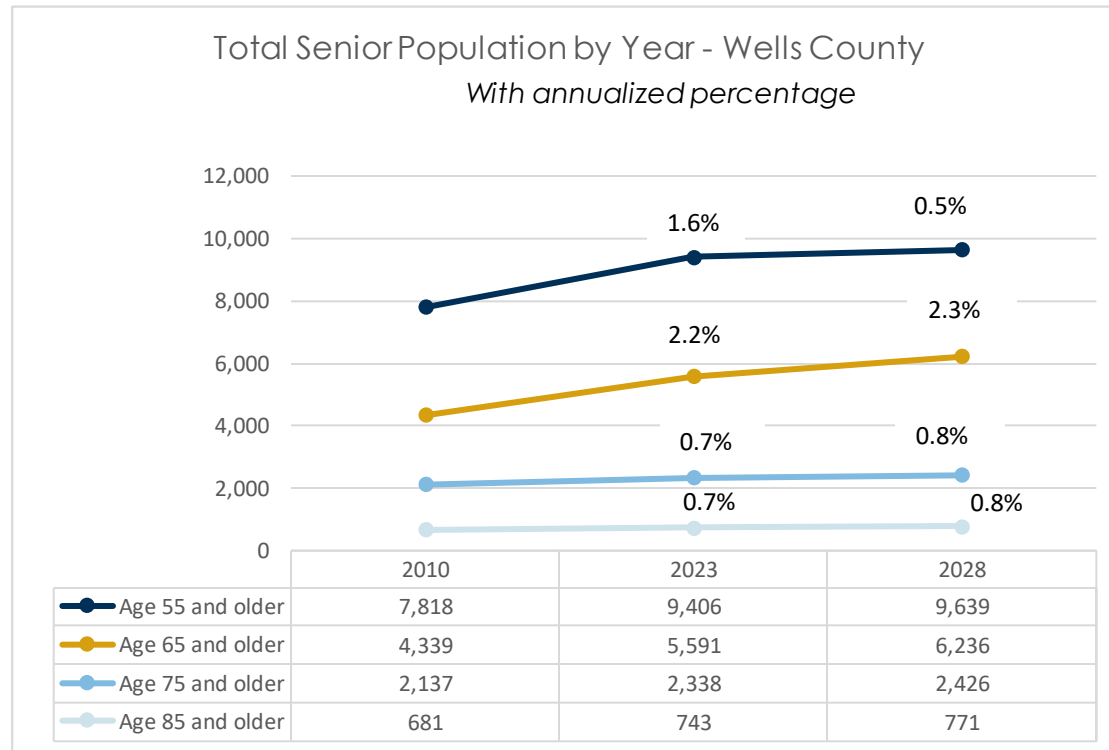
Population by Age Group



The senior age group 65 to 74 has experienced the most significant growth. Projections for 2028 indicate this expansion will continue.



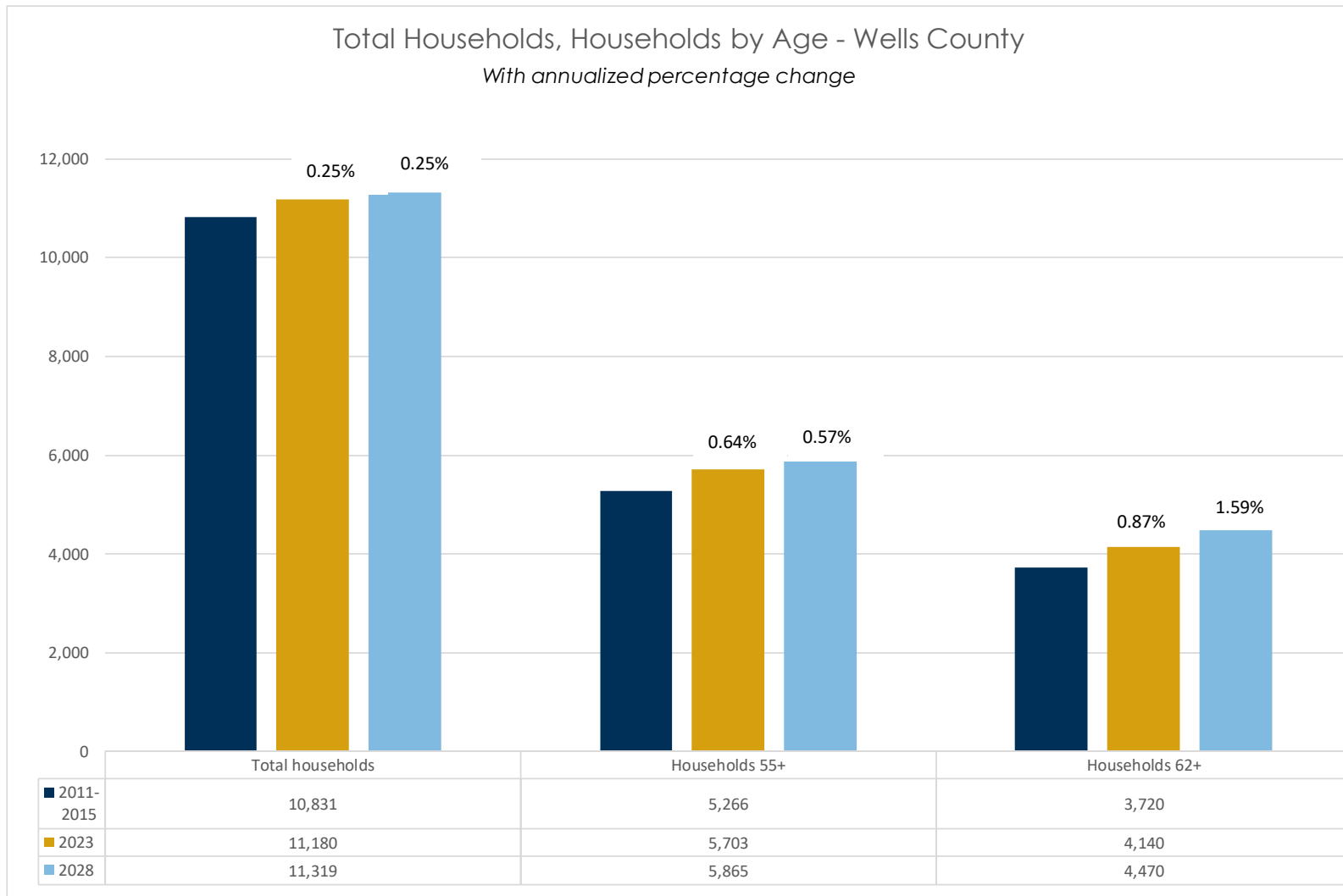
Total Senior Population by Year



A decline in the 55 to 64 age group reduces the total population growth rate.



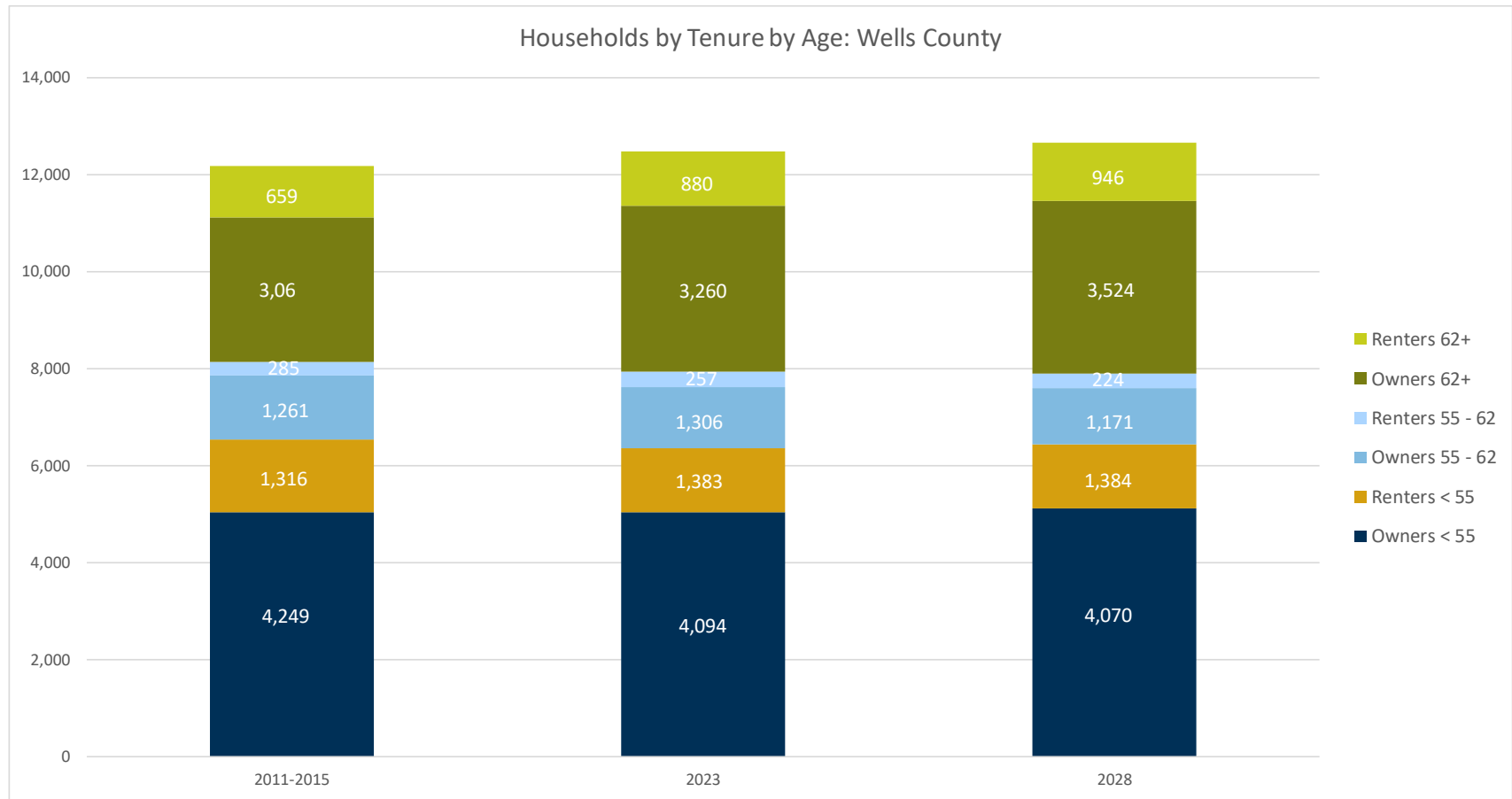
Households



The growth of households 62+ is outpacing growth of 55+ as well as total households.



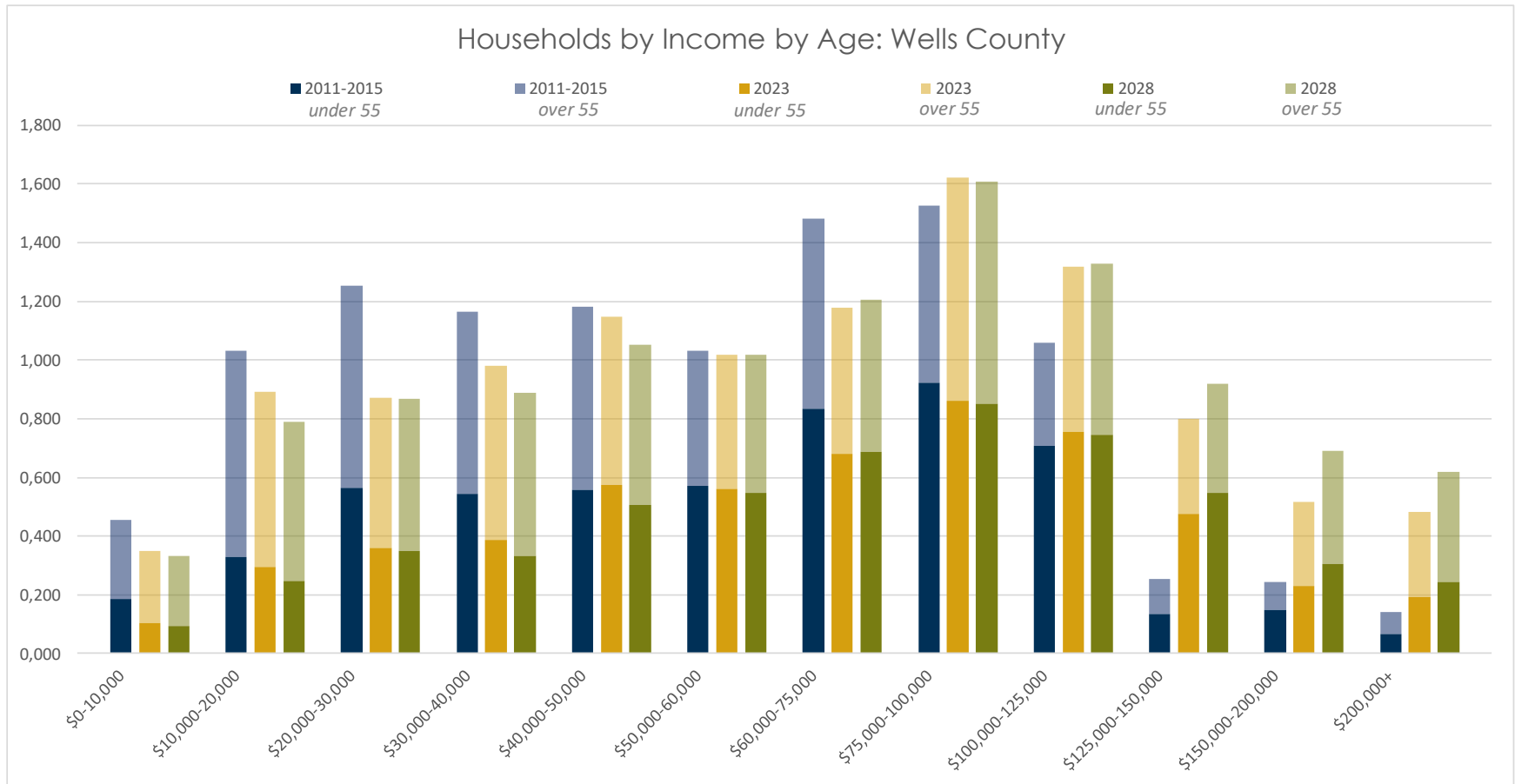
Households by Tenure



Tenure data points to the growth of the 62+ senior population. Both owners and renters in this age group are increasing.



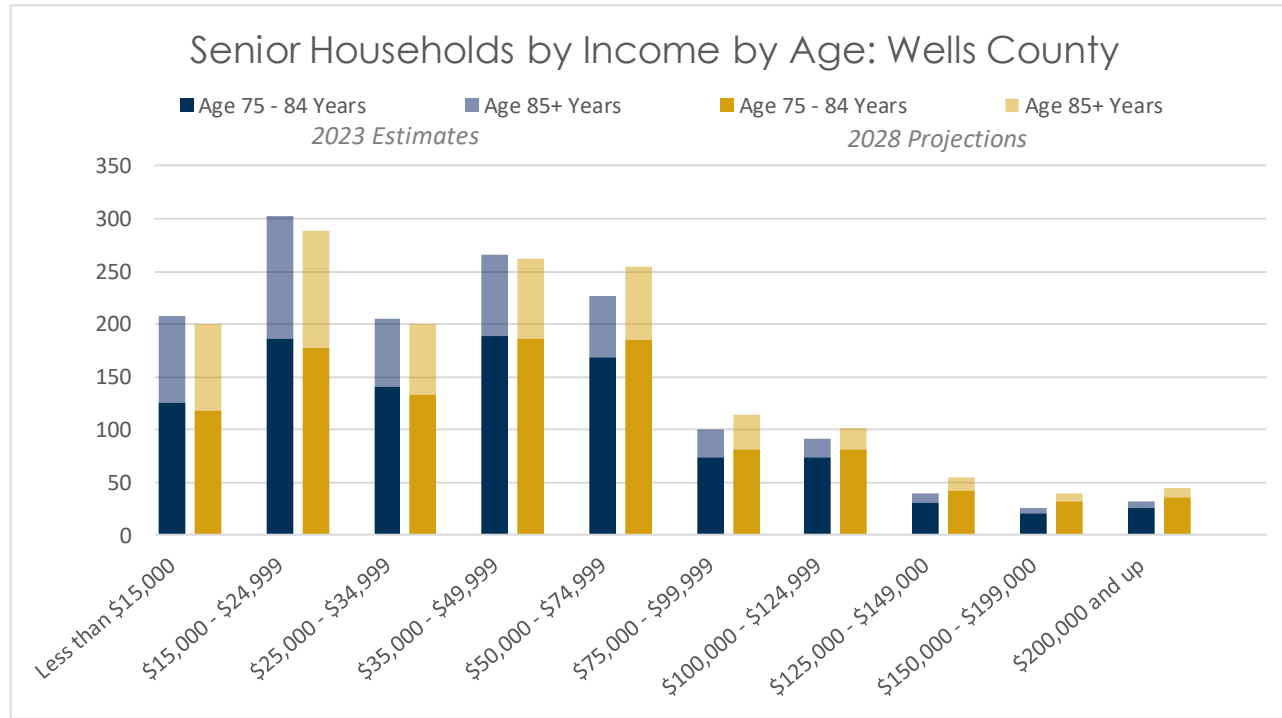
Households by Income



The largest group of households in Wells County earn \$75,000 to \$100,000. Projections for 2028 indicate this trend will remain unchanged.



Households by Age



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. This income trend will continue until 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 Wells County, 20.7% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Wells County	2,533
Renter HH paying 40 to 49% of income	132
Renter HH paying 50% or more of income	392
<i>Total rent overburdened</i>	524
Percentage	20.7%

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

In Wells County, 0.5% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Wells County	11,155
Owner-occupied lacking plumbing facilities	14
Owner-occupied lacking kitchen facilities	27
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	20
<i>Total households with substandard units</i>	61
Percentage	0.5%



Supply – Independent Living

Wells County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Capri Meadows II	Bluffton	100	100	100.0%	✓	130
	Lancaster Senior Apartments	Bluffton	30	30	100.0%		
LIHTC	Bluffton Senior Villas	Bluffton	32	32	100.0%		32
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Wells County	None planned

Supply – Licensed Living

Wells County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
RCF and SNF	Christian Care Retirement Community	Bluffton	145	91	59	86	ISDH report 7/10/23
RCF and SNF	Ossian Health Care and Rehabilitation Center	Ossian	162	121	62	100	ISDH report 7/11/23
RCF and SNF	River Terrace Health Care Center	Bluffton	94	71	64	30	ISDH report 7/7/23



Housing Demand

Income Parameters

Wells County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,280
	LIHTC	60%	\$20,281	\$40,560
	Market rate	300%	\$40,561	\$202,800
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$202,800
	Nursing Facility		\$0	\$202,800

Disability Percentage

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

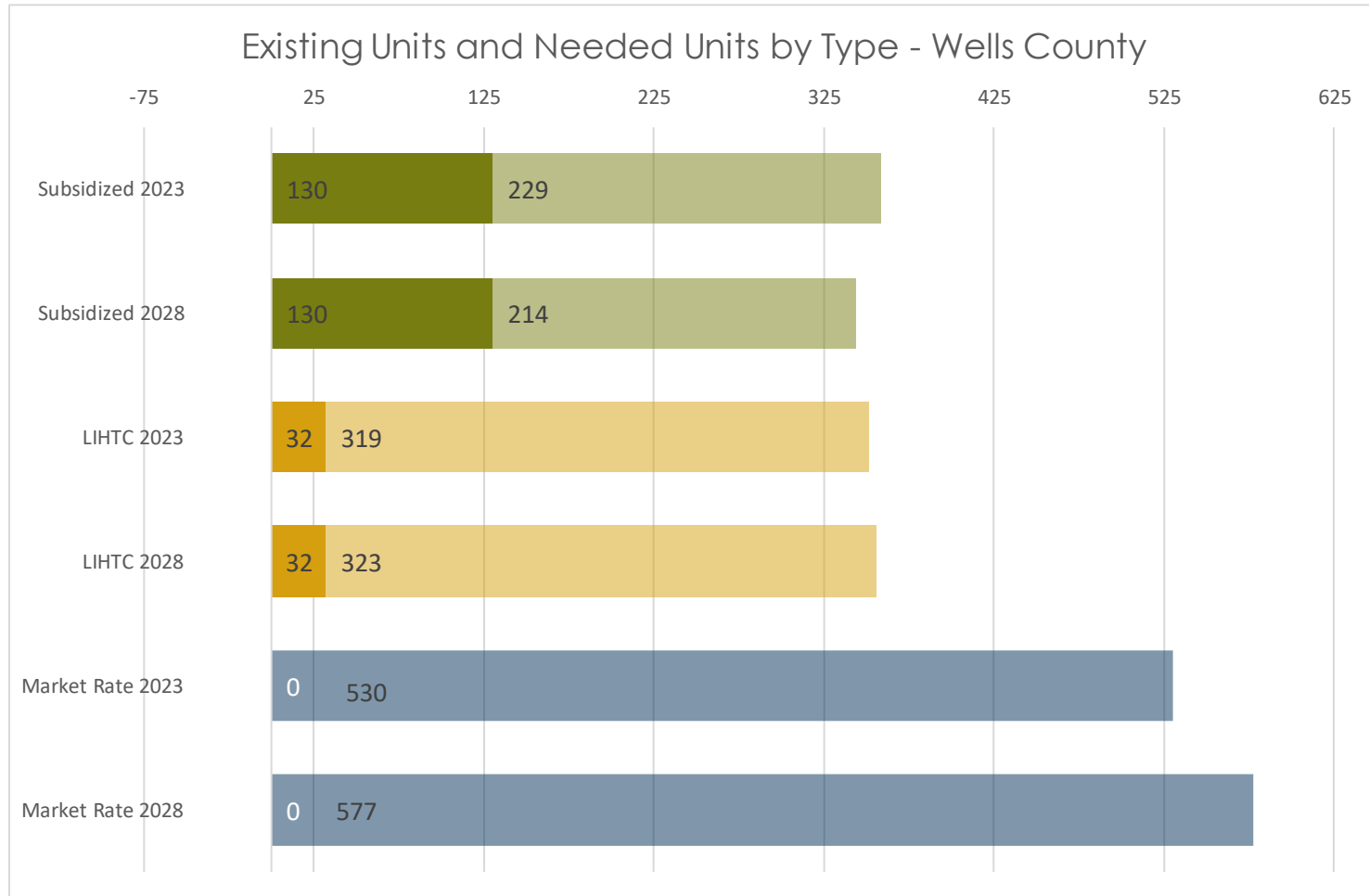
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	27,585	
Estimate, Total, Male	13,730	
Estimate, Total, Male, 75 years and older	710	100.0%
Estimate, Total, Male, 75 years and older, with a disability	360	50.7%
Estimate, Total, Female	13,855	
Estimate, Total, Female, 75 years and older	1,076	100.0%
Estimate, Total, Female, 75 years and older, with a disability	410	38.1%
Estimate, Total, Male & Female, 75 years and older	1,786	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	770	43.1%

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



Demand Analysis: Independent Living

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



The highest demand is for senior market rate housing.



Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Wells County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,281	\$40,561	\$0	\$20,281	\$40,561
Maximum Income	\$20,280	\$40,560	\$202,800	\$20,280	\$40,560	\$202,800
Senior renters 55+ in income bracket	347	334	456	333	338	498
Plus						
Senior Homeowners in this income bracket (a)	511	789	3,265	466	748	3,481
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	18	74	11	17	79
Equals						
Total Demand	359	351	530	344	355	577
Less existing units	130	32	0	130	32	0
Less planned units	0	0	0			
Equals						
Net Demand	229	319	530	214	323	577
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,137	1,170			
Total senior 55+ owner households		4,566	4,695			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Wells County has more subsidized units than other types of independent senior housing.
Greater demand exists for LIHTC and market rate housing.



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: Wells 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	\$202,800	\$202,800	\$33,948	\$202,800	\$202,800
(A) Persons 75 - 84 income eligible	684	927		645	1,023	
(B) Persons 85+ income eligible			726			758
(C) Percent of persons 75+ with a disability	43.11%	43.11%	43.11%	43.11%	43.11%	43.11%
Income-eligible persons 75+ with a disability	295	400	313	278	441	327
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	295	400	313	278	441	327
<i>Demand for RCF units are summed</i>	695			719		
Less existing beds	185		216	185		216
Less planned beds						
Equals						
Net Demand	510		97	534		111
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,612	1,668			
Total senior population 85+		726	758			

Wells County has one of the lowest disability rates in the region. However, strong demand still exists for Residential Care Facilities. In 2023, 295 residents require Medicaid Waivers to pay for services.



Whitley County

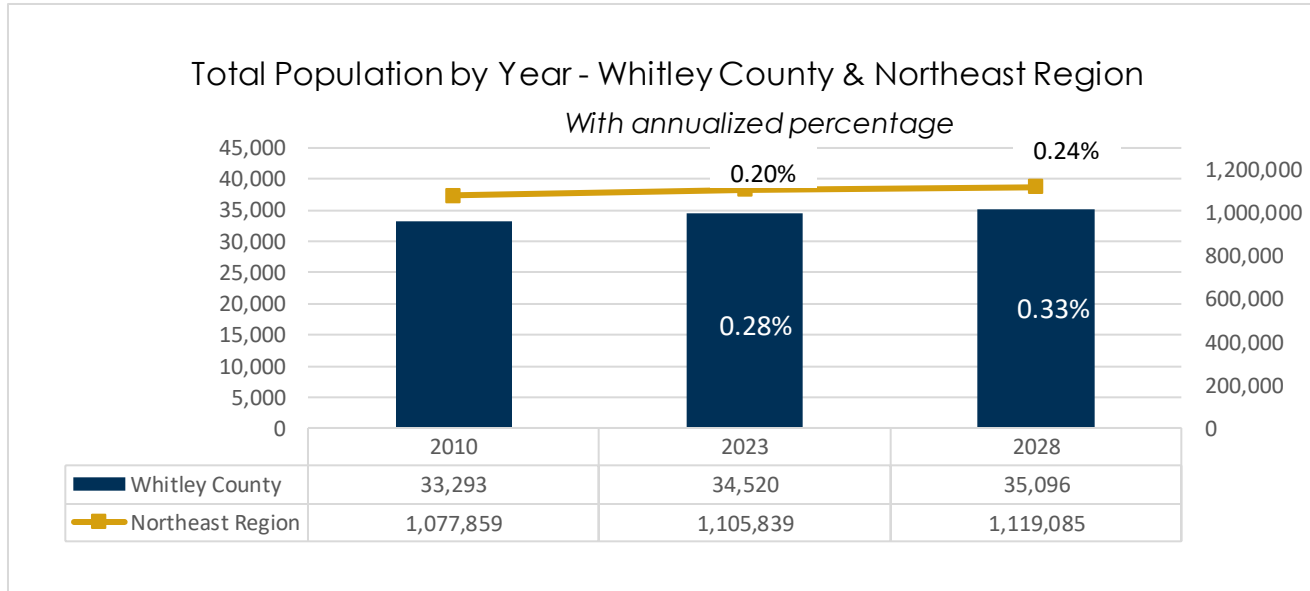
Key Findings

- The population growth outpaces that of the region.
- The population aged 65 to 74 experienced significant growth from 2010 to 2023.
- The growth rate of the 65 to 74 age group drives up the total senior population growth rate.
- All household growth data aligns with total population growth trends.
- Projections indicate a stable population in the under 55 age group for owners. This trend differs from other counties in the region where this age group is decreasing.
- The largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate this income trend will remain the same.
- When filtered to households 75 and older, the largest group earn \$50,000 to \$74,999 in 2023. The trend will continue in 2028.
- A substantial demand exists for senior market rate housing.
- There is strong demand for Residential Care Facilities, as well as demand for Skilled Nursing Facilities to a lesser degree.



Demographics

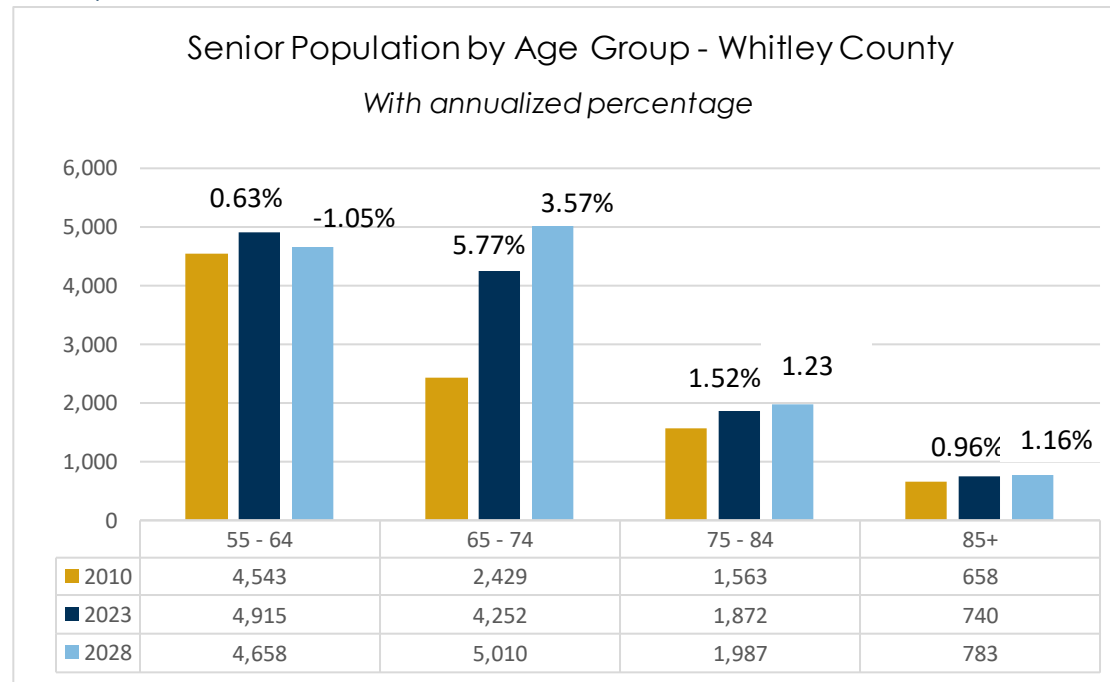
Total Population



The population growth outpaces that of the region.



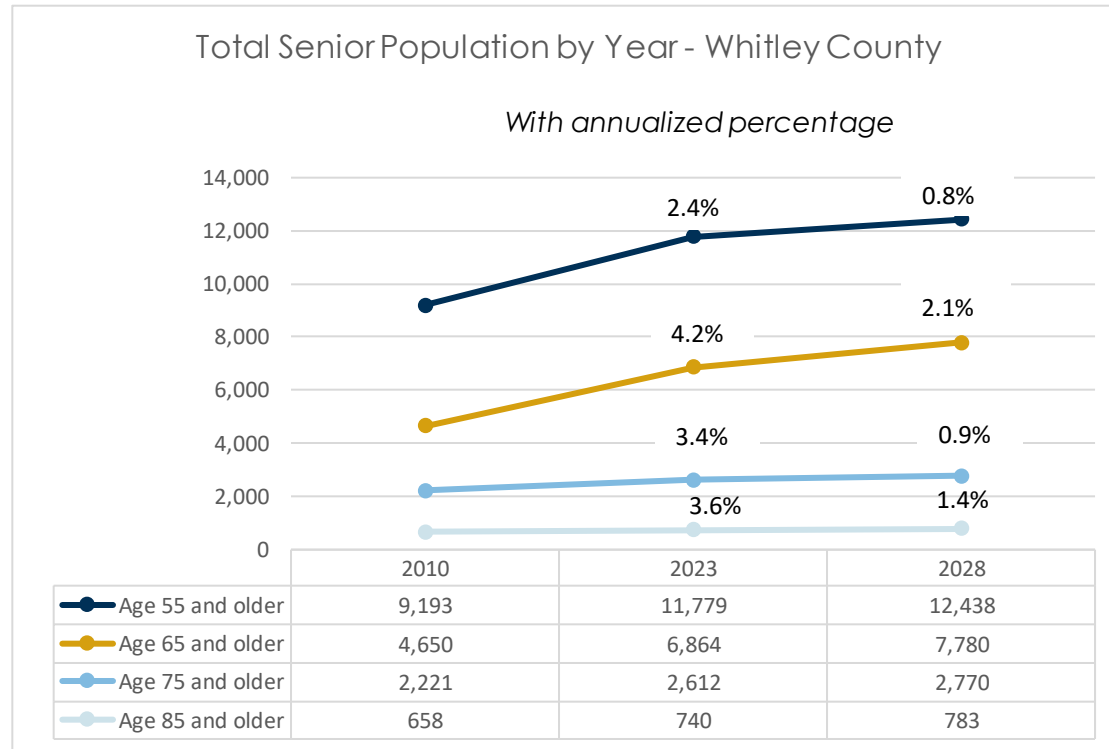
Population by Age Group



The population aged 65 to 74 experienced significant growth from 2010 to 2023. Growth for this group is projected to grow at a slightly slower pace for 2028.



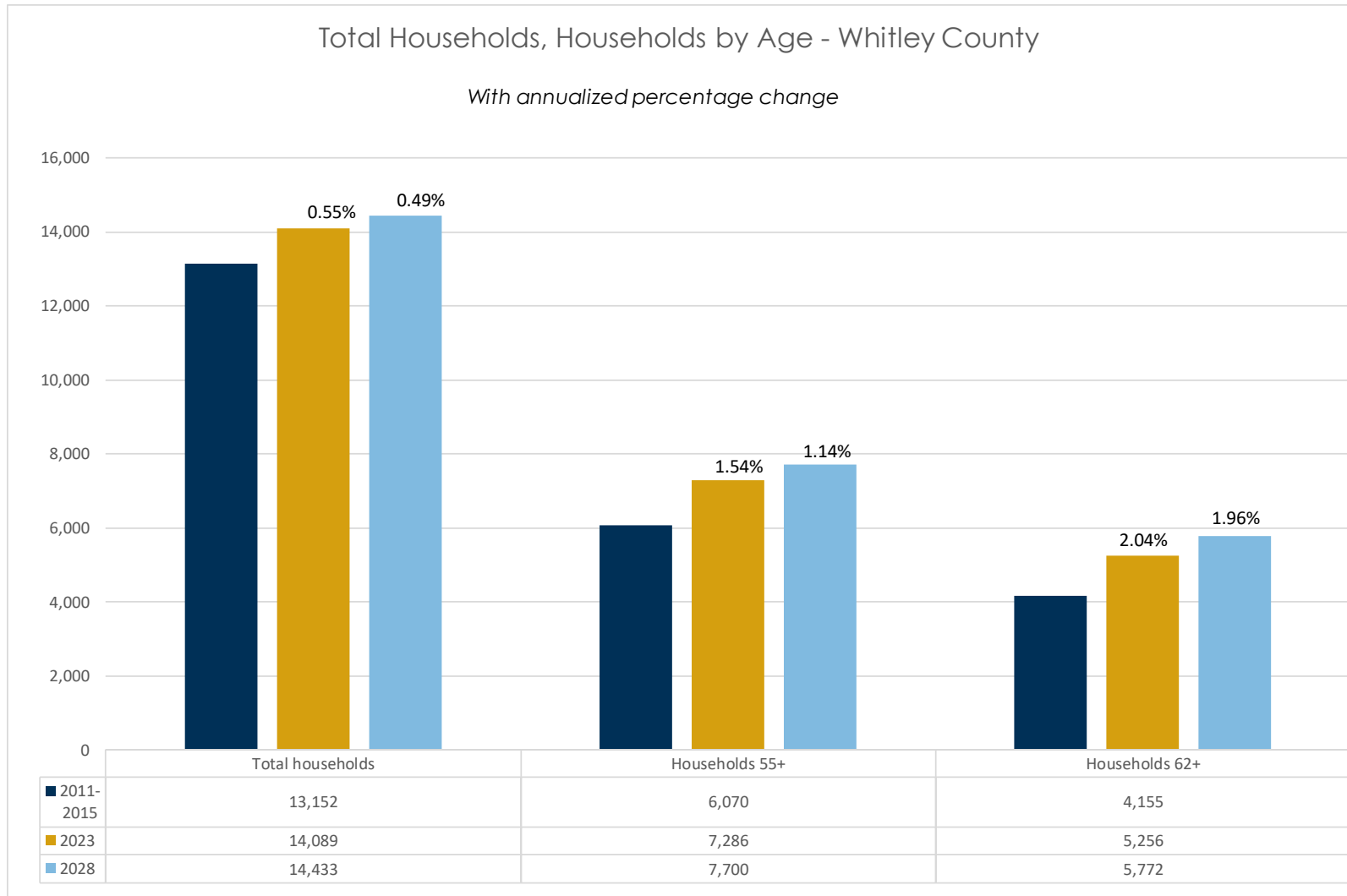
Total Senior Population by Year



Significant expansion of the 65 to 74 age group drives the overall senior population growth rate.



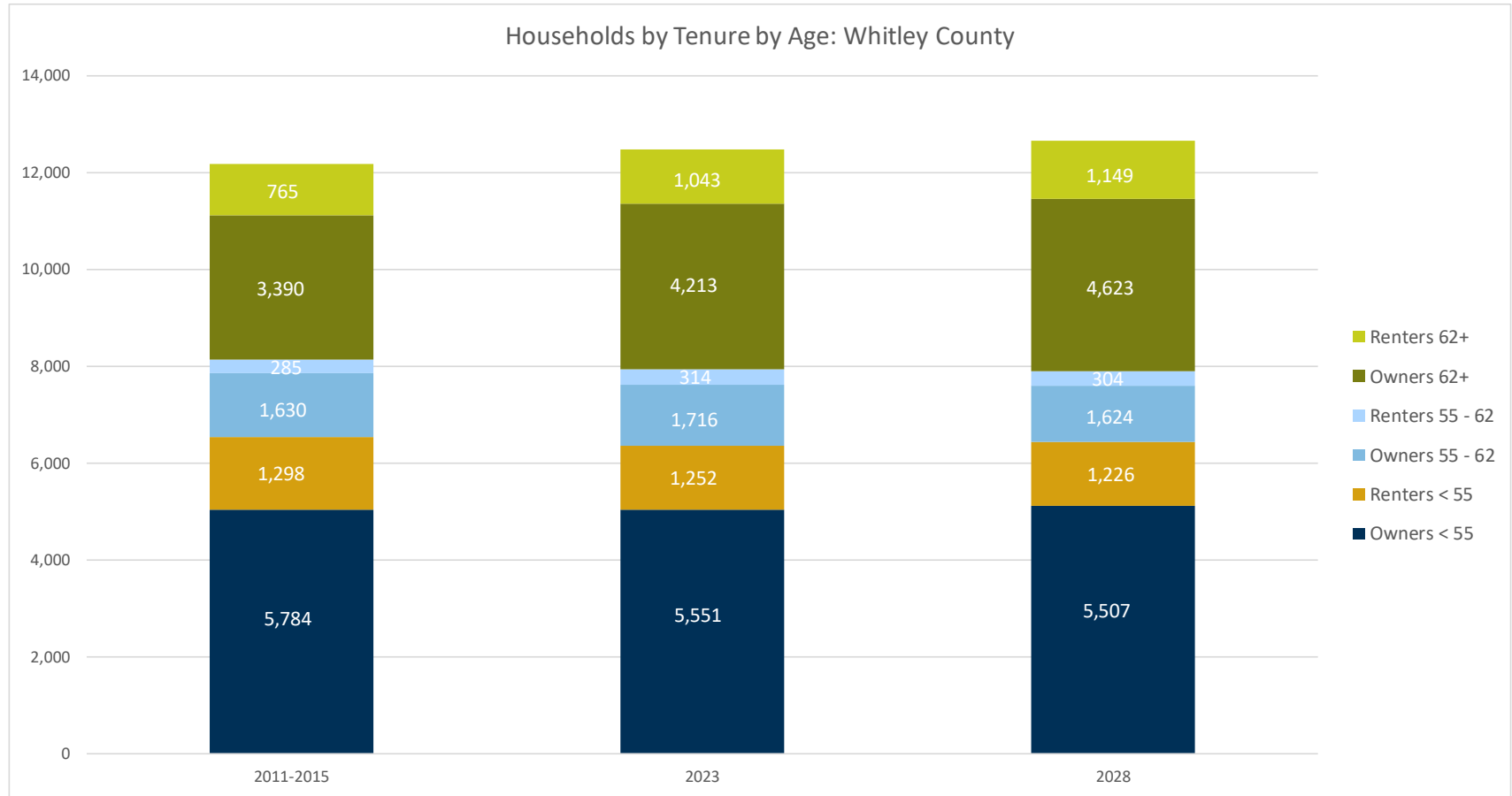
Households



All household growth data aligns with total population growth trends.



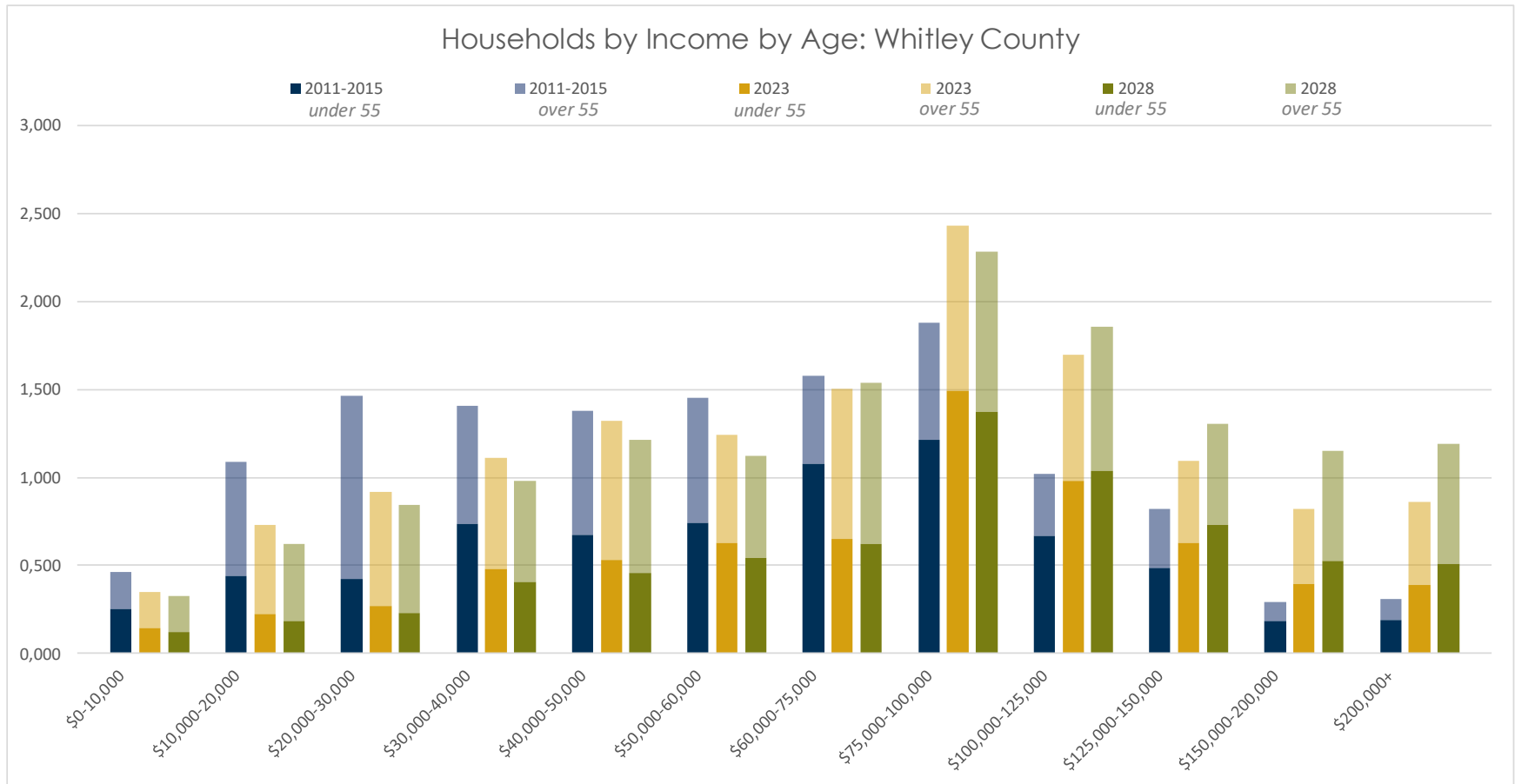
Households by Tenure



Owner households 55 and younger are projected to remain stable to 2028. Other counties in the region have experienced a decline in this population.



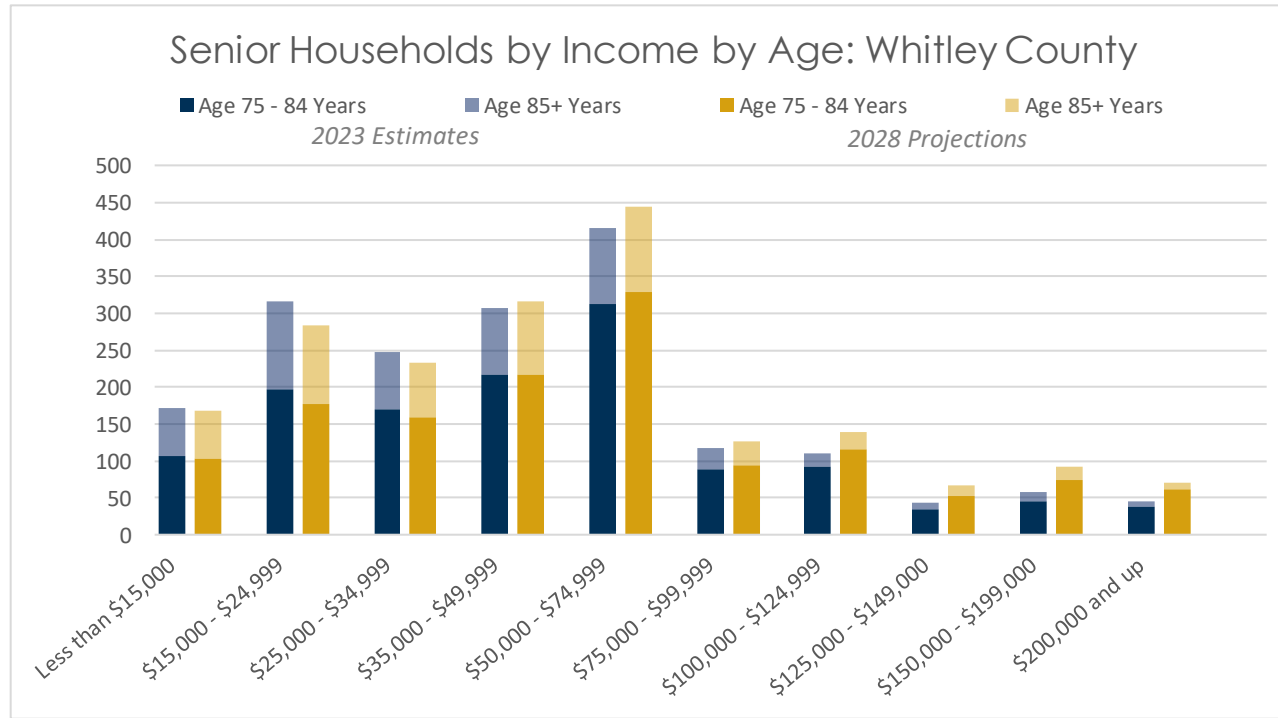
Households by Income



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



Households by Age



When filtered to households 75 and older, the largest group earns \$50,000 to \$74,999. The trend will continue in 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 Whitley County, 20.3% of the renters are rent overburdened compared to 27.2% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Whitley County	2,594
Renter HH paying 40 to 49% of income	220
Renter HH paying 50% or more of income	306
<i>Total rent overburdened</i>	526
Percentage	20.3%

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

In Whitley County, 0.8% of the households live in substandard housing compared to 1.6% for the region.

Substandard Housing	Number
Total households in Whitley County	13,826
Owner-occupied lacking plumbing facilities	52
Owner-occupied lacking kitchen facilities	37
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	18
<i>Total households with substandard units</i>	107
Percentage	0.8%



Supply – Independent Living

Whitley County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Blue River Columbia City	Columbia City	60	60	100.0%	✓	158
	Columbia Senior	South Whitley	24	24	100.0%		
	Heritage Place	Columbia City	22	22	100.0%	✓	
	Waterfall Building	Columbia City	30	30	100.0%	✓	
LIHTC	Blue River Churubusco	Churubusco	22				87
	Kyler Ridge	Churubusco	35	35	100.0%		
Market Rate	Historic Blue Bell Lofts	Columbia City	52	52	100.0%		66
	Columbia City Denzil Retirement Comm	Columbia City	12	S			
	Autumn Trace of Columbia City	Columbia City	54	25	46.3%		
	Quail Ridge Villas	Columbia City	S	S			

Planned Units

Geography	Notes
Whitley County	None planned
Columbia City	None planned



Supply – Licensed Living

Whitley County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Miller's at Oak Pointe	Columbia City	82	34	NA	82	ISDH report 2/7/23
SNF	Waters of Columbia City	Columbia City	84	46	NA	84	Formerly Miller's Merry Manor. ISDH report 7/3/23



Housing Demand

Income Parameters

Whitley County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,100
	LIHTC	60%	\$20,101	\$40,200
	Market rate	300%	\$40,201	\$201,000
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$201,000
	Nursing Facility		\$0	\$201,000

Disability Percentage

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

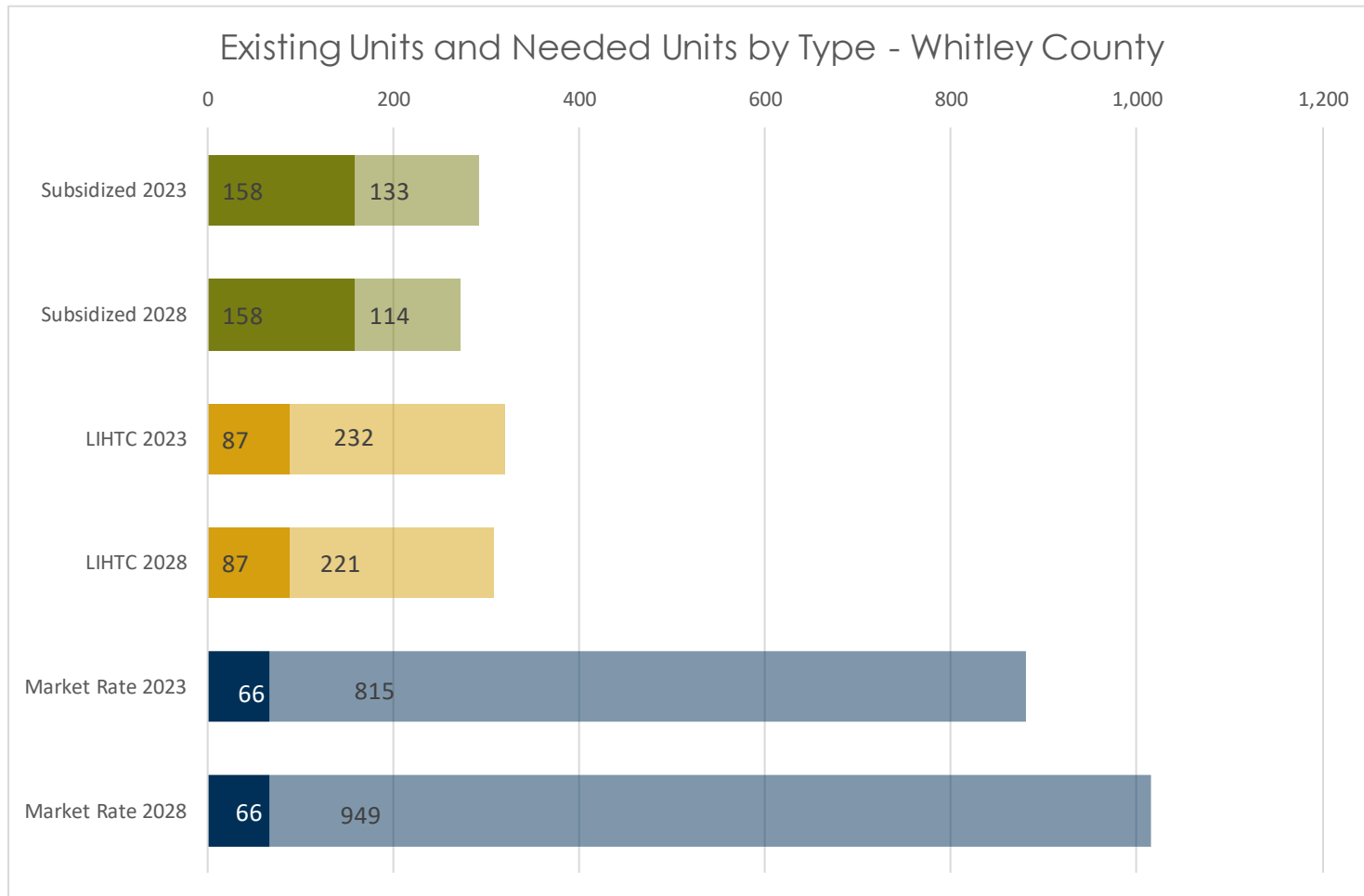
Sex by Age by Disability Status	Number	Percentage
Estimate, Total	33,934	
Estimate, Total, Male	17,071	
Estimate, Total, Male, 75 years and older	975	100.0%
Estimate, Total, Male, 75 years and older, with a disability	451	46.3%
Estimate, Total, Female	16,863	
Estimate, Total, Female, 75 years and older	1,348	100.0%
Estimate, Total, Female, 75 years and older, with a disability	788	58.5%
Estimate, Total, Male & Female, 75 years and older	2,323	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,239	53.3%

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. Light shades show unmet demand. The upper bar for each category illustrates 2023, while the lower bar in each segment shows projected demand for 2028. Formulas used in the demand analysis follow.



The strongest demand is for market rate properties.



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: Whitley County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,101	\$40,201	\$0	\$20,101	\$40,201
Maximum Income	\$20,100	\$40,200	\$201,000	\$20,100	\$40,200	\$201,000
Senior renters 55+ in income bracket	281	297	779	263	287	903
Plus						
Senior Homeowners in this income bracket (a)	441	998	4,489	385	917	4,945
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)	10	23	102	9	21	112
Equals						
Total Demand	291	319	881	272	308	1,015
Less existing units	158	87	66	158	87	66
Less planned units	0	0	0			
Equals						
Net Demand	133	232	815	114	221	949
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,357	1,453			
Total senior 55+ owner households		5,929	6,247			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

A substantial demand exists for senior market rate housing. Demand for LIHTC and subsidized housing exists to a lesser degree.



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: Whitley 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	\$201,000	\$201,000	\$33,948	\$201,000	\$201,000
(A) Persons 75 - 84 income eligible	651	1,210		603	1,372	
(B) Persons 85+ income eligible			751			795
(C) Percent of persons 75+ with a disability	53.34%	53.34%	53.34%	53.34%	53.34%	53.34%
Income-eligible persons 75+ with a disability	347	645	401	322	732	424
<i>calculation A * D</i>						
<i>calculation B * C</i>						
Total Demand	347	645	401	322	732	424
<i>Demand for RCF units are summed</i>	993			1,053		
Less existing beds	0		166	0		166
Less planned beds						
Equals						
Net Demand	993		235	1,053		258
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,861	1,975			
Total senior population 85+		751	795			

Strong demand for Residential Care Facilities is evident. More limited demand for Skilled Nursing Facilities exists.



06. Owner-Occupied Improvements Analysis

This section of the study examines owner-occupied improvements of older adults' homes in the state of Indiana. Along with the statewide age-restricted housing supply and demand analysis, this study aims to add to the body of knowledge and methodologies surrounding the home modifications necessary for the population to age in place.

What is an Age-Ready Home?

Studies and institutions apply different definitions for qualifying a home as “age-ready” or “fit for aging in place,” producing different conclusions on current conditions and level of modifications required for accessibility. Percentages vary based on criteria determined for each study. Common characteristics indicating age-readiness for a home include:

- A no-step entry into the home, including ramps
- A bedroom and bath on the main living floor, reported in combination and/or separately, depending on study
- Hallways and doorways wide enough to accommodate a wheelchair

While the criteria in the bullet points above are the most common, not all studies include all three variables. Additionally, select studies include variations of the following items as criteria:

- Chair-lifts and elevators
- Barrier-free showers
- Raised-height toilets
- Grab bars



Key Sources: State of Housing for Older Americans

Extensive research sets a foundation for understanding the state of housing for older Americans throughout the United States. The research team reviewed hundreds of key studies, surveys, and publications evaluating the accessibility and age-readiness of the nation’s housing supply. Among the current research, the following studies and sources provided the most comprehensive data and reliable methodologies around the issue of accessibility and age-ready options. The MMA team used these sources to set methodological standards and conduct analysis for this study and report:

- American Housing Survey conducted by the U.S. Census Bureau with a focus on *Aging-Ready Homes in the United States—Perception Versus Reality of Aging-Accessibility Needs: 2019*, a publication that addresses and examines the AHS survey data
- National Poll on Healthy Aging from the University of Michigan’s Institute for Healthcare Policy and Innovation
- Publications and data from the Harvard Joint Center for Housing Studies: Housing and Aging Society Program
- Publications and data from AARP, including AARP Rural Livability Workshop Report
- CASOA™ (Community Assessment Survey for Older Adults) State of Indiana: Survey Report Results, January 2022

While all these studies provide valuable insight, only the CASOA™ study evaluated the needs of older adults in Indiana. The housing analysis section provided an initial “livability score” of 34 (on a 100 scale) based on the average of responses to community and housing quality questions, potentially identifying future problems with homes and assessing quality of community.

To establish an understanding of the number and scope of modifications needed to allow aging in place in single-family, owner-occupied homes in Indiana, three primary methods are used:

- The directors for the Area Agencies on Aging were interviewed to gain both quantitative and qualitative input on the issues addressing Indiana’s older population.
- A representative survey of the state was conducted (March 2024) to determine how Indiana’s housing stands versus the nation in terms of age-readiness. Results will be included in the statewide report.
- 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
- Indiana specific housing data by the NE 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.”

Source detail in citations.^v



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.”^{vi}
- 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.”^{vii}
- 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.^{viii}
- 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.”^{ix} This report supports the comments of the directors of Indiana Area Agencies on Aging for the Northeast Region, which begin on page 302.

Ageing-Ready Homes in the United States—Perception Versus Reality of Ageing-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 ageing-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 ageing-ready with only 27% of homes in the East North Central, Indiana’s geographic division, meeting the mark.^x



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.

xi

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		East North Central Division	
	Estimate		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%

An estimated 3% of residents have accessibility issues entering a home or property, based on all occupied housing units.

MMA's representative survey of the state's older residents seeks to determine how Indiana's housing compares in terms of age-readiness versus the nation. Survey results will be summarized in the full-state report and published in a supplemental report.



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%

More homes have an entry level bathroom than an entry level bedroom in the East North Central Division.

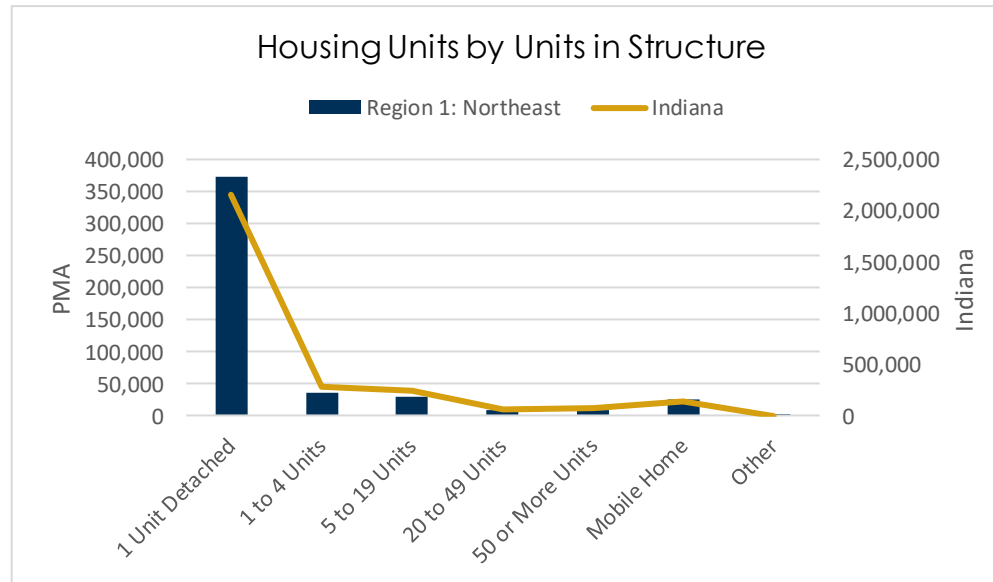
² Figures may not add to total because more than one category may apply to a unit.

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 Northeast Region mirrors the State of Indiana in units by structure type.

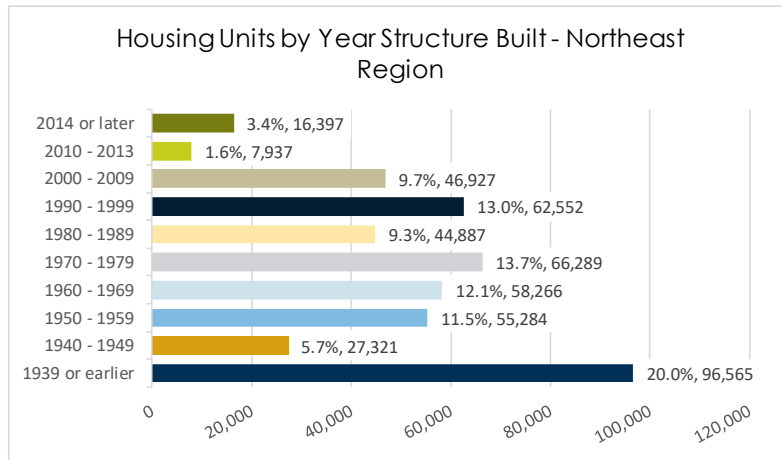


Over 370,000 (77%) dwellings in the Northeast Region are one-unit detached. When mobile homes are included, almost 400,000 (82%) of 482,000+ total units are single-family dwellings.



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 more current year-built dates. 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.”^{xii}

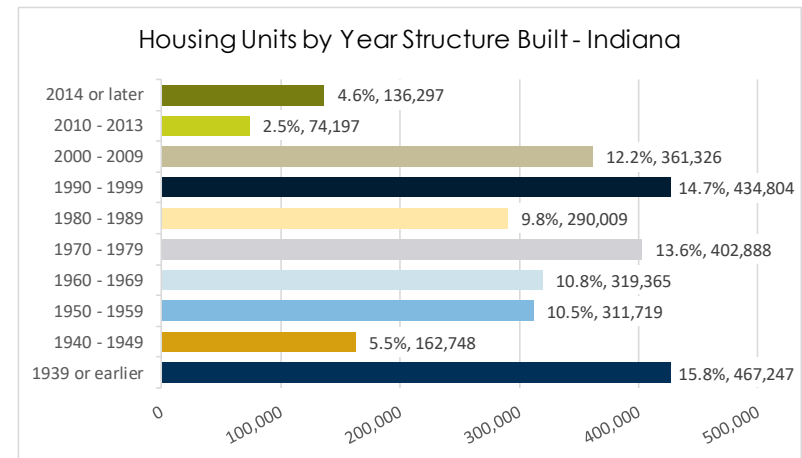


Almost half the homes in the Northeast Region are over 50 years old, built before 1970.

Approximately 15% 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. As the community experts for all 92 counties, the agencies delivered both quantitative and qualitative input on the issues addressing Indiana's older population.



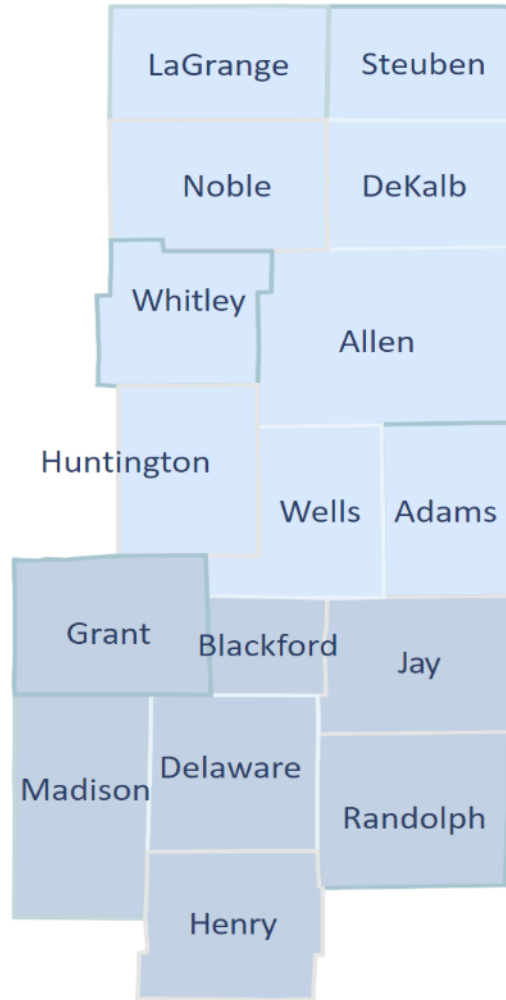
Our state has done a tremendous job towards helping aging Hoosiers avoid high-cost long-term nursing facility placements through prioritizing home and community-based long-term services and supports (HCBS). In a country where nursing facility services are a Medicaid entitlement, Indiana has accelerated 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 IHCD 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 Northeast Region



Planning and Service Area 3 (represented in light blue at left) and Planning and Service Area 6 (represented in blue gray at left) combine to create the Northeast 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 3 and AAA 6. Interviews were conducted in July 2023.

For the full study (statewide), a representative survey of residents aged 55+ was conducted. Results provide additional information on modifications and age-readiness of housing stock to allow for comparison to national data. Standard methodology for housing modification data includes senior surveys.

Data from the AAA planning areas will be used to establish trends in the state.



Indiana Area 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.
- Top Modifications Requested:
 - Bathroom modifications: Extensive projects including replacing the showers or tubs with walk-in units, elevating toilets, and adding roll-under sinks. Projects can encompass the entire bathroom.
 - Ramps
 - Widening of doorways
- Case management or care managers have considerable impact on modifications requested, based on their experience and knowledge of funding sources.
- Funding sources vary widely by agency.
- 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 3 and AAA 6
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>Both agencies compiled data from 2019 – 2023.</p>



Topic	Response highlights
Requests for Modifications (RFAs)	<ul style="list-style-type: none"> • One service area completed 1,113 RFAs from 2019 through fall of 2023. Of the RFAs received, 100% were approved for a total of over \$7,000,000. For clients that reached their \$20,000 Medicaid waiver cap, requests were routed to a different source for funding, such as volunteer or other local organizations. • Not all agencies maintain waiting lists for modifications. From initial interviews, this appears to be dependent on the breadth of funding sources available. • The agency serving Allen County shared the following insight: Allen County, the largest in the Northeast 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 Allen County is proportionate to the population size.
Funding	<ul style="list-style-type: none"> • One agency determined the following breakdown (percentages are approximate): 85% of funding was through Medicare or Medicaid home and community-based waivers (HCBS); 10% from donation or volunteer organizations; 5% private pay in combination with other payment sources, i.e. the VA. • One agency determined the following breakdown (percentages are approximate): 95% Medicaid; 5% state funding – CHOICE Program; an additional client-assistance fund to help for smaller items, such as grab bars.
Common Modification Requests	<p>Both agencies 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, elevating toilets, and adding roll-under sinks. Projects can encompass the entire bathroom. 2. Ramps 3. Widening of doorways



Topic	Response highlights
Modification Trends	<ul style="list-style-type: none"> • Types of modifications requested varied by neighborhood, county, and age of occupants. • Case management supervisors or care managers likely impact the requests based on experience and knowledge of funding programs. Further, it was mentioned that when one or two case managers request and receive specific modifications for a client, other case managers learn from their peers and request them as well. <p>Neighborhood word-of-mouth was mentioned as a reason for higher percentages of requests in specific neighborhoods or areas. Neighbors see the process in action—particularly with ramps—or hear about the results in gatherings at community centers or churches and realize that modification assistance is available.</p> <ul style="list-style-type: none"> • A recent surge in the request for walk-in tubs was noted by one agency.
Time to Complete Modifications	<ul style="list-style-type: none"> • Completion time varies based on complexity of project or the season, particularly for ramps. Some projects are completed within 1 - 4 months; others take over 12 months from start to finish. • 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.
General	<p>Both agencies indicated that case management supervisors or care managers played an important role in the process.</p> <p>Additionally, the agencies concurred that a lack of knowledge in the community for residents not on Medicaid waivers served as a barrier. Residents do not know that funding is available.</p>



Topic	Response highlights
Challenges	<ul style="list-style-type: none"> • One clear trend was established across both service areas: <i>finding providers is difficult</i>. Providers can be contractors, builders, or service companies approved by Medicaid. One AAA stated that they have encountered instances where no provider could be found to bid on a project. 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 density, there is a lack of providers willing to travel to the site to provide a bid, particularly knowing it is a competitive bid scenario that may or may not result in a contract. 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. • Both agencies indicated that approximately 15% of the providers on their Medicaid provider lists were bidding and actively working on projects. CHOICE contracts further limited the number of providers for one agency. • An additional challenge is the need to complete projects with a quick turnaround. Many individuals received approval for projects but entered a nursing facility or hospital instead of returning home. (<i>Limitation:</i> interview did not clarify if the initial admittance to nursing facility/hospital was because of suitability of home accessibility of for medical conditions.) • Rural and/or lower density counties have fewer contractors/builders/companies willing to go through the approval process to become a Medicaid provider. • The structural integrity of homes is not always sound. 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. • In 2020, supply chain issues were prevalent for both agencies. • The process was identified as cumbersome and lacking alternatives for the client.



Topic	Response highlights
Additional Housing Issues	<ul style="list-style-type: none"> • 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. • Affordable housing is 100% occupied and waiting is not an option. • The cost-benefit of rehabbing a property in major disrepair must be factored into the decision. • Anecdotally, both agencies discussed the concept of aging Hoosiers that fall into the funding gap, given the narrow band of older citizens that has access to a funding stream. If the resident does not have a church, civic connection, or know first-hand of a program that can help them build a ramp or widen a doorway, they are without assistance. One study participant stated, “In the general public, if you’re living in an older house and you’re not nursing facility eligible, and you’re not ready for Medicaid, you don’t know what’s out there for you.” Many citizens do not meet the eligibility threshold for Medicaid, yet do not have the financial means to pay for remodeling projects that achieve accessibility. While this was not addressed as a challenge, it was presented as an issue that concerned the agency directors.

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.



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	2.3%
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-OO, C-06-RO, 2021 National Housing Migration



Citations

- ⁱ Harvard Catalyst Community Engagement Program. Mixed Methods Research. Harvard Catalyst at Harvard University, Cambridge, MA. Retrieved from <https://catalyst.harvard.edu/community-engagement/mmr/>.
- 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} 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.
- ^v 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>.
- ^{vi} 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>.
- ^{vii} 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.
- ^{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} Wiseman JM, Stamper DS, Sheridan E, Caterino JM, Quatman-Yates CC, Quatman CE. Barriers to the Initiation of Home Modifications for Older Adults for Fall Prevention. *Geriatr Orthop Surg Rehabil.* 2021 Mar 30;12:21514593211002161. doi: 10.1177/21514593211002161. PMID: 33868764; PMCID: PMC8020400. Retrieved from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8020400/>.
- ^x 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>
- ^{xi} Retrieved on 1-16-24 from <https://www.census.gov/content/dam/Census/library/publications/2023/demo/p23-219.pdf>.
- ^{xii} Scheckler, Samara, Jennifer Molinsky, Whitney Airgood-Obrycki. “How Well Does the Housing Stock Meet Accessibility Needs? An Analysis of the 2019 American Housing Survey”. 2022 March. *Joint Center for Housing Studies: Harvard University*. Retrieved from https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_housing_stock_accessibility_scheckler_2022_0.pdf.