MMA

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

Region: Northwest

ihcda
Indiana Housing & Community Development Authority

Indiana Family & Social Services Administration

CONTENTS

INTRODUCTION

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 May 28, 2024, and focuses on the Northwest region. Reports that cover all regions will be available later in 2024. This report was revised July 8, 2024.

ABOUT

MMA

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 IHCDA and FSSA DA.

Consultation was provided by JoAnna M. Brown and Associates.

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

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

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

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Report Organization
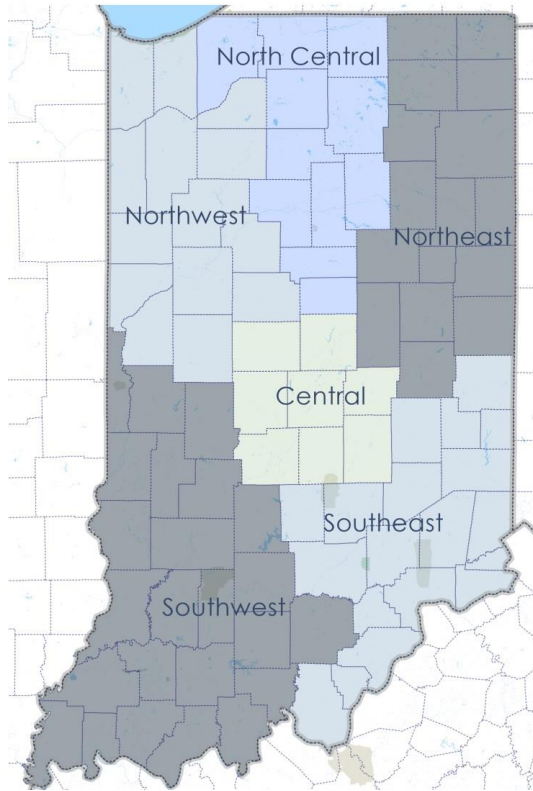
Key Data Points and Trends

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

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

- State aggregate
- Regional overview
- County detail

Analyzing data from multiple sources produces a robust picture of current and future demand. Data sources are presented in detail in *Sources* on page 300 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.

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Our state has done a tremendous job towards helping aging Hoosiers avoid high-cost, long-term nursing facility placements through prioritizing home and community based long-term services and supports (HCBS).
-Kristen LaEace, MS, MBA, CAE
CEO, Indiana Association of Area Agencies on Aging

METHODOLOGY

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

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

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

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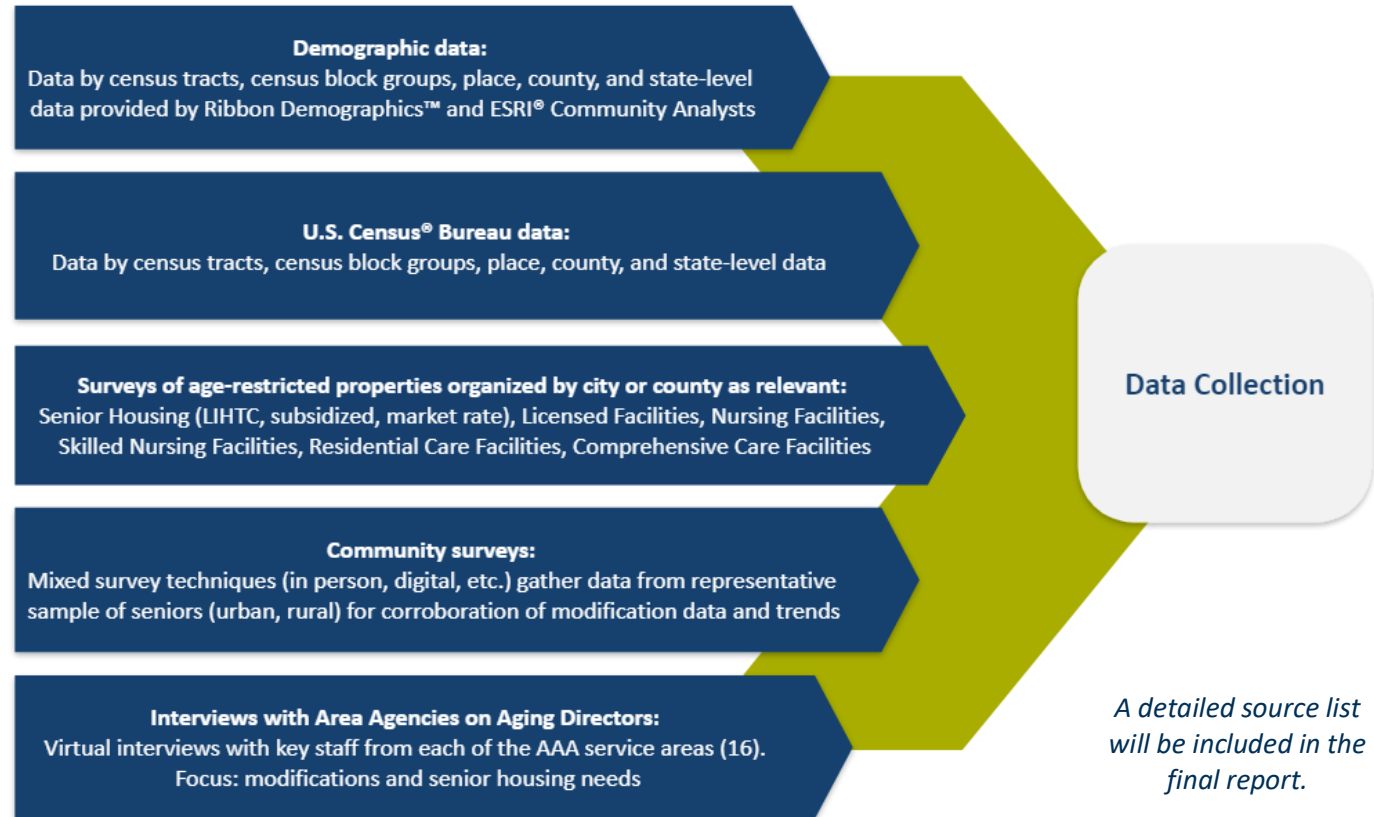
This study aims to add to the body of knowledge and methodologies on seniors
and age-restricted housing in Indiana.

Study Authors

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American Economic Association Full Member

Study Timeline: 12 Months

Study Design

Research

Analysis

Peer Review

Feedback

Revision

Approval

MMA Internal Peer Review

Elizabeth Chen Mutzl
Chairperson NCHMA
Managing Partner MMA, Inc.

External Peer Review

Dr. JoAnna M. Brown
CEO JoAnna M. Brown & Associates
Senior Research Fellow--Sagamore Institute

Rigorous peer review at all stages provides valuable feedback on study design, data collection, research, analysis, and presentation of information. The final report is subject to evaluation from multiple industry experts.

Published Report

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

Demographic data:
Data by census tracts, census block groups, place, county, and state-level data provided by Ribbon Demographics™ and ESRI® Community Analysts

U.S. Census® Bureau data:
Data by census tracts, census block groups, place, county, and state-level data

Surveys of age-restricted properties organized by city or county as relevant:
Senior Housing (LIHTC, subsidized, market rate), Licensed Facilities, Nursing Facilities, Skilled Nursing Facilities, Residential Care Facilities, Comprehensive Care Facilities

Community surveys:
Mixed survey techniques (in person, digital, etc.) gather data from representative sample of seniors (urban, rural) for corroboration of modification data and trends

Interviews with Area Agencies on Aging Directors:
Virtual interviews with key staff from each of the AAA service areas (16). Focus: modifications and senior housing needs

Data Collection

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

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

Housing Analysis

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

- **Demographics** data is presented with:

    - A narrative introduction
    - A chart or graph that illustrates the data trend
    - A data table for further analysis of the numbers (where appropriate)

- **Supply inventory** is presented by category in charts and tables.

- **Demand analysis** is shown in graphs and followed by tables that illustrate the detailed calculations.

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

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

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

[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 Properties, residents in a Residential Care Facility (or Assisted Living Facility) are likely to be 75 and older. The population is limited to those with a disability, as discussed on page 15.

Senior homeowners are discussed in Section 06. Owner-Occupied Improvements Analysis on page 280.

Planned Units

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

Income

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

Minimum and maximum income

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

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

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

Demand Analysis Introduction

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

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

Demand for Independent Living Rental Options

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

The addition of senior homeowners likely to become renters is calculated. For example, in the LIHTC column, the senior homeowners (H) are multiplied by 2.27% (senior homeowners converting to rentership) to yield the number of households to add to the demand (I). The percentage of senior homeowners converting to rentership is based on migration data from the U.S. Census Bureau and detailed on the next page.

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

Details on homeowners converting to rentership is available in the appendix *Senior Homeowners Converting to Renters* on page 301.

Existing units, determined during surveys on supply inventory, and planned units for the geography are subtracted from the total demand. The resulting number is the net demand of units for the chosen geography.

Other Parameters for Demand Analysis for Independent Living Rental Options

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

Demand Analysis: Licensed Residential Properties

Indiana has the following licensed residential facilities:

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

The scope of this report only includes Skilled Nursing Facilities and Residential Care Facilities (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.

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

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[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

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

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

State Department of Health State Comprehensive Bed Need Rate report dated July 1, 2023. Combining the information from both vantage points allows for a more comprehensive assessment.

Reconciling the Two Approaches

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

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

- The ISDH estimate is for the population 65 and older. The demand analysis in this report uses the population 85 and over.

- For some areas, the age group 65 to 74 is the fastest growing segment of the senior population. The ISDH report will reflect a higher need for beds since the population set is 65 and older, rather than the 85 and older population considered in this study.

- Comprehensive care beds are used by non-senior individuals who have skilled nursing needs.

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 Northwest Region includes 14 counties, representing 16.0% of the population of Indiana and 1,093,745 people. The counties in the Northwest Region align with Area Agency on Aging Planning and Service Areas 1 (represented in light blue on the map) and Planning and Service Area 4 (represented in gray).
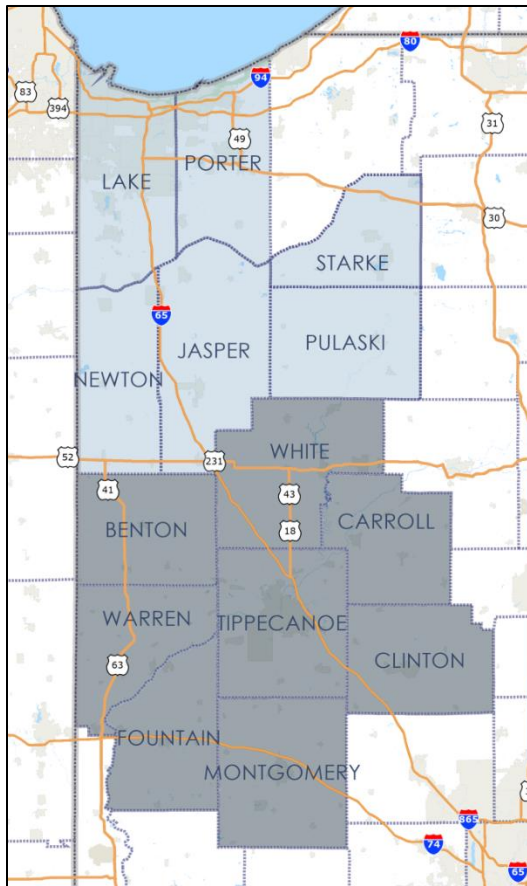
Northwest Region

Geography	2023 Population Estimates	2023 % of population 55+	2028 % of population 55+
Region: Northwest	1,093,745	30.6%	32.1%
Benton County	8,682	32.9%	33.8%
Carroll County	20,443	35.7%	37.2%
Clinton County	32,997	30.1%	30.8%
Fountain County	16,290	35.8%	37.1%
Jasper County	32,975	33.5%	34.8%
Lake County	498,070	31.5%	32.7%
Montgomery County	37,991	33.7%	34.7%
Newton County	13,727	36.5%	37.9%
Porter County	175,287	32.2%	34.0%
Pulaski County	12,182	36.1%	37.3%
Starke County	23,337	35.0%	36.3%
Tippecanoe County	188,696	22.1%	22.9%
Warren County	8,454	37.0%	38.7%
White County	24,614	35.7%	36.5%

COUNTIES

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

03. Key Findings

Population

- Estimates and projections show the region's population will increase by 3.4% from 2010 to 2028. The state's population, however, will increase at a faster rate of 7.3% over the same time.

- The growth of the 65-74 age cohort represents an 85.0% increase from 2010 to 2028, yielding an annualized percentage growth of 4.7%. This increase tracks with national trends and is largely attributed to Baby Boomers who began turning 65 in 2011.[vi]

- From 2010 to 2023, the region's population aged 55 and older increased at an annualized percentage of 1.9%. From 2023 to 2028, growth for the 55+ population will likely decrease to 1.0% per year.

- Warren County has the highest percentage of seniors, with 37.0% of the population aged 55 and older. Projections for 2028 show Warren County will continue to have the highest percentage at 38.7%.

- From 2023 to 2028, senior populations age 55 to 64 will remain stable while cohorts age 65 and older will grow.

Households

- Based on 2023 estimates, households 55+ are increasing at a slower rate than households 62+. Households 55 and older are increasing annually by 1.5%, while households 62 and older are increasing by 5.4%. Data for 2028 show the trend will continue.

- The number of renters 62 and older is increasing. Projections indicate strong growth for this age cohort, with a total increase of 11.1% from 2023 to 2028.

Income

- Porter, Warren, and Newton Counties have the highest median income based on 2023 estimates and 2028 projections. The 2023 median income for the region is $64,778 and projections for 2028 show the median income is $70,731.

- The number of total households earning $75,000 or more has been increasing, a trend that mirrors the state. Data for 2023 indicates 42.7% of the households earn $75,000 or more; projections for 2028 show the percentage changes to 47.0%.

- The income trend for households 55 and older reflects trends in other regions of the state. For 2023, estimates indicate 38.5% (79,639) of the households 55+ earn $75,000 or more. Projections for 2028 show the percentage increases to 42.9% (92,453).

- When 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 are those who earn $50,000 to $74,999.

Supply

- Survey data revealed 5,085 independent living units for seniors in the Northwest Region. Of these units, 52.7% are subsidized.

- Lake County has 2,823 senior units, accounting for 55.5% of the senior units in the region.

- Benton County has no senior units at all. Six counties have no senior LIHTC units, and eleven counties have no senior market rate units.

- Benton, Starke, and Warren Counties lack any licensed Residential Care facilities. Benton County has one Skilled Nursing Facility, which has issued a closure notice.

- In the region, the demand for Residential Care (20,861 beds) far outweighs the need for Skilled Nursing Care (3,281 beds).

Disability

In the Northwest Region, 46.6% of seniors 75 and older are disabled. White County has the highest disability rate at 55.1%. Newton, Porter, Carroll, and Jasper Counties all have disability rates lower than 43%.

Demand Analysis

- Unmet demand is evident in all categories of independent living. A growing senior population and an increasing percentage of senior renters are the main contributing factors. The 2023 unmet demand for independent living units totals over 37,000.

Subsidized	LIHTC	Market Rate
9,650	9,363	18,097

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

Residential Care Beds	Skilled Nursing Beds
20,861	3,281

- In 2023, 10,680 residents in the Northwest Region need Medicaid Waivers to pay for Residential Care services.

- Skilled Nursing Facility demand analysis:

  o The number of seniors 85 and older with a disability is considered when analyzing demand. Using this metric, Clinton and Newton Counties have sufficient Skilled Nursing Facility beds for 2023. Benton, Pulaski, and Warren Counties each require fewer than 100 beds to meet the need.

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

Owner-Occupied Improvements Analysis

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

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

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

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

- Area Agency on Aging Planning and Service Area 1: Northwest Indiana Community Action Corporation (NWI-CA), which serves Lake, Porter, Newton, Jasper, Starke, and Pulaski Counties
- Area Agency on Aging Planning and Service Area 4: Area IV Agency on Aging & Community Action Programs Inc., which serves Tippecanoe, Benton, Warren, Fountain, White, Carroll, Clinton, and Montgomery Counties

04. Northwest Region

Demographics: Section Overview

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

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

Data for individual counties is presented in the same order in *Section 05. County Detail* on page 49.

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.

County Detail

"

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.[vii]

Population

Total population increases from 2010 to 2028:

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

Total Population - Northwest Region

	Census 2010	Current Year Estimates - 2023	Five-Year Projections - 2028
Region 4: Northwest	1,068,366	1,093,745	1,105,174
Indiana	6,484,105	6,838,130	6,958,908
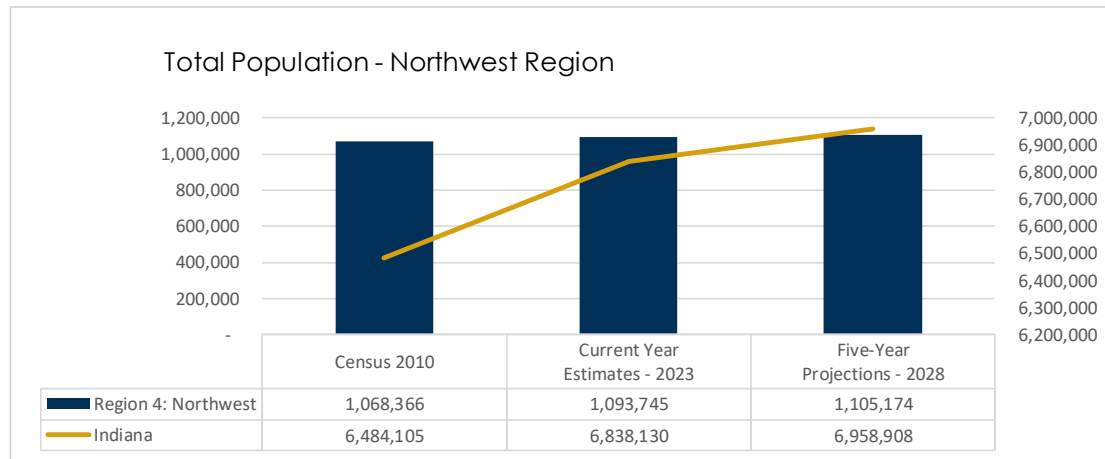
Population growth for the State of Indiana outpaces the region.

County Detail

Population by Age Group

Each trend line in the graph below represents the total population for the defined age cohort and older. Projections for 2028 show that the 55 and older age cohort will reach 350,853 individuals, which includes 23,280 seniors over the age of 85.

Total Senior Population by Year - Northwest Region

With annualized percentage

	2010	2023	2028
Age 55 and older	267,153	334,396	350,853
Age 65 and older	139,484	196,577	222,134
Age 75 and older	64,611	77,789	83,583
Age 85 and older	18,993	22,017	23,280

Age 55 and older: 1.9%, 1.0%
Age 65 and older: 3.1%, 2.6%
Age 75 and older: 1.6%, 1.5%
Age 85 and older: 1.2%, 1.1%
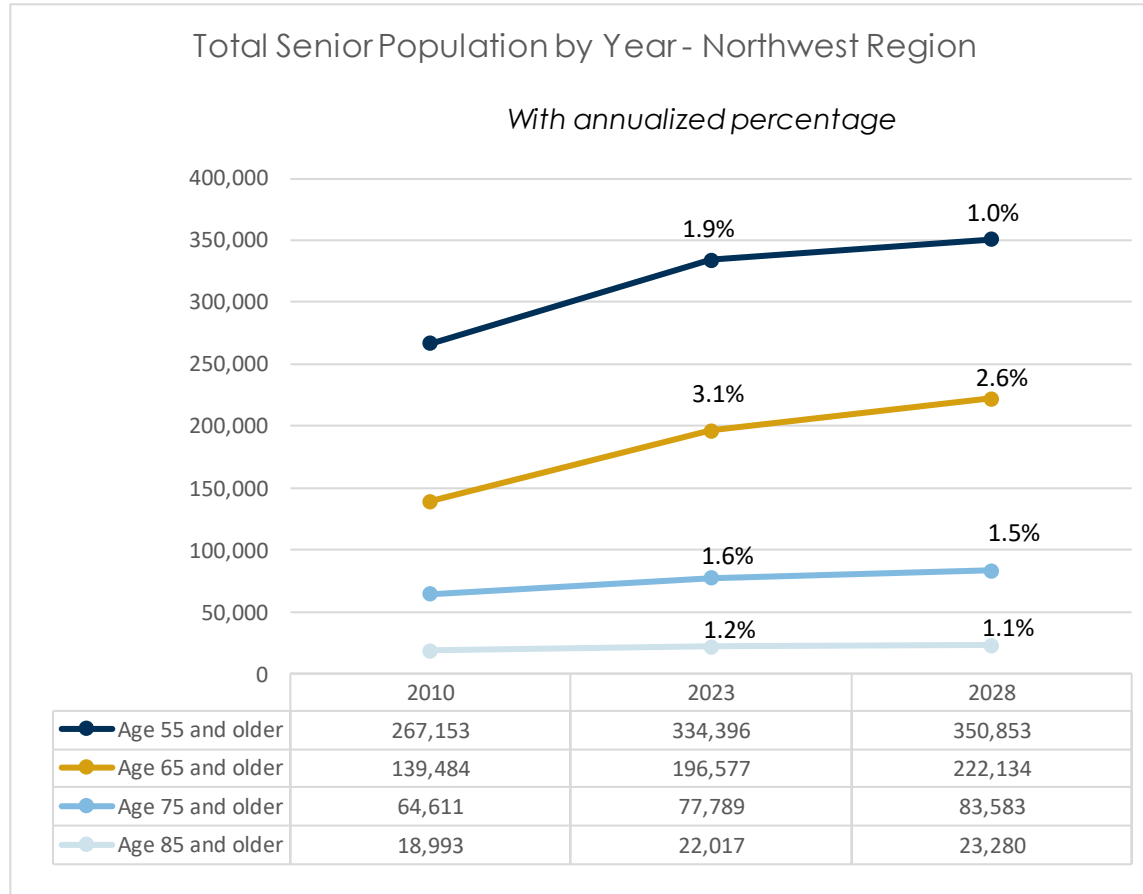
The strongest growth trend appears in the 65 and older population.

County Detail

Total Senior Population by Year
From 2023 to 2028, most senior populations are expected to grow.
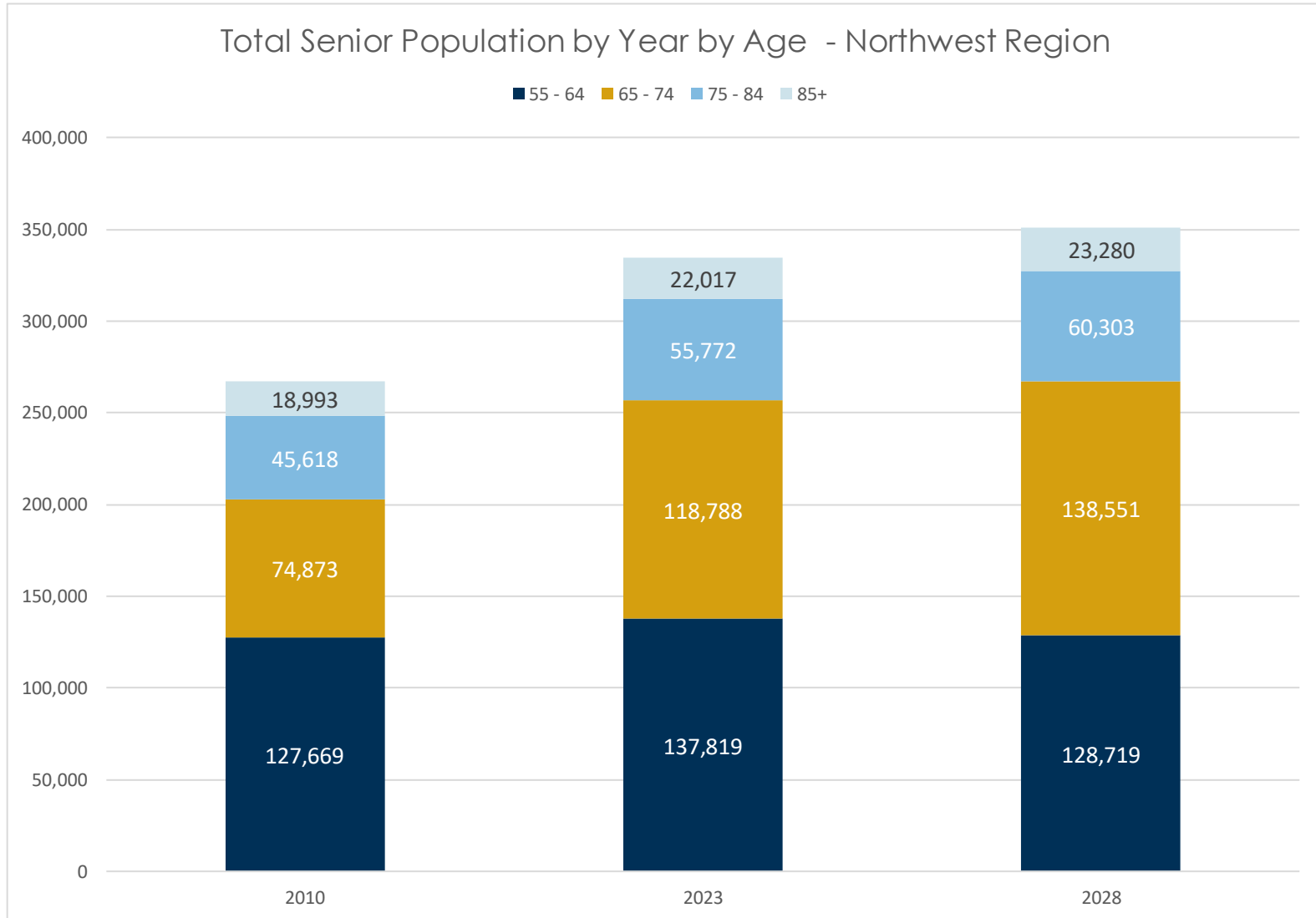
Total Senior Population by Year by Age - Northwest Region

■ 55 - 64 ■ 65 - 74 ■ 75 - 84 ■ 85+

Year	85+	75-84	65-74	55-64
2010	18,993	45,618	74,873	127,669
2023	22,017	55,772	118,788	137,819
2028	23,280	60,303	138,551	128,719

The growth of the 65 – 74 age cohort represents an 85.0% increase from 2010 to 2028.

County Detail

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.

Total Households, Households by Age - Northwest Region
With annualized percentage change

	Total Households	Households 55+	Households 62+
2011-2015	401,817	175,156	118,066
2023	429,390	206,727	149,892
2028	436,149	215,464	162,589
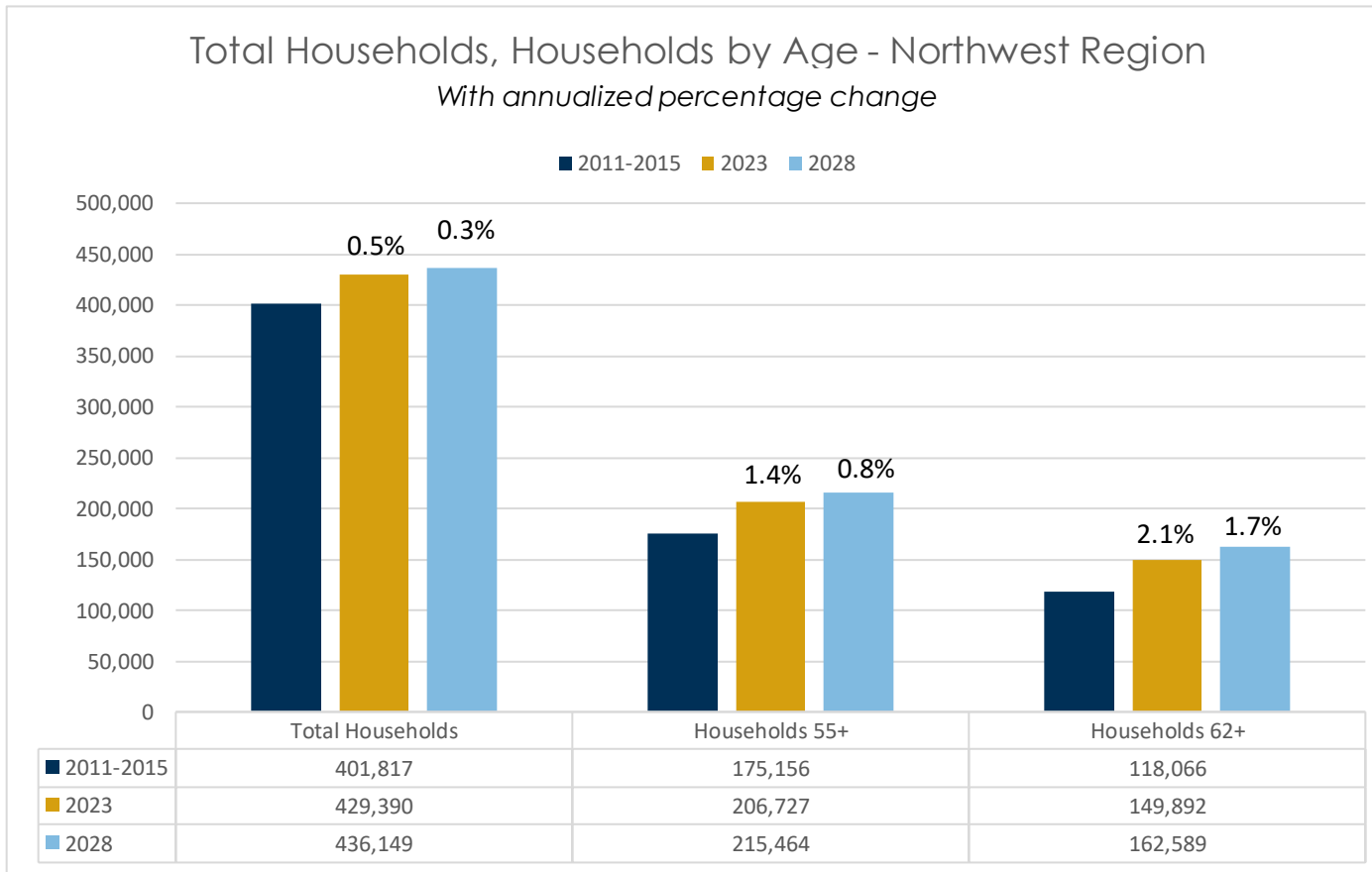
All household groups are growing. The strongest growth rate is for households 62 and older.

County Detail

Households by Tenure

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

Households by Tenure by Age: Northwest Region
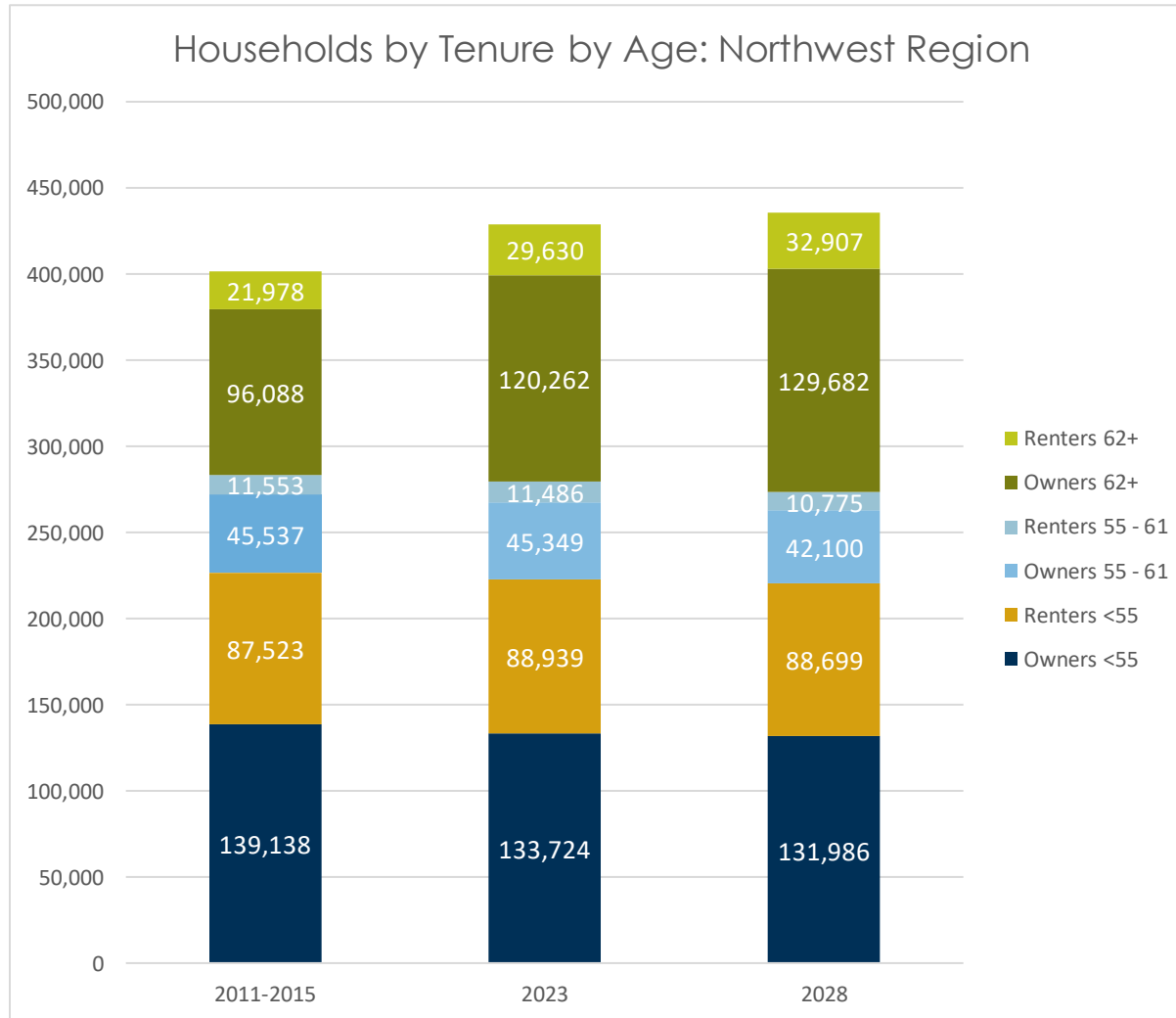
Renters 62 and older have been increasing. Projections indicate steady growth through 2028.

County Detail

Households by Income by County

Porter County shows the highest median incomes for both current year estimates and five-year projections.

Median Household Income: 2023 & 2028

	Northwest Region	Benton County	Carroll County	Clinton County	Fountain County	Jasper County	Lake County	Montgomery County	Newton County	Porter County	Pulaski County	Starke County	Tippecanoe County	Warren County	White County
2023	$64,778	$61,321	$64,757	$61,131	$57,993	$68,559	$63,729	$66,137	$68,650	$80,921	$60,647	$57,093	$54,965	$74,864	$65,857
2028	$70,731	$69,413	$71,018	$66,307	$61,580	$72,926	$70,232	$73,410	$76,762	$89,673	$67,524	$61,418	$58,593	$84,719	$73,671

Porter, Warren, and Newton Counties have the highest median income for 2023. Median income trends for 2028 remain steady.

County Detail

Households by Income by Age

Income bands are categorized by age. The period from 2011 – 2015 is included to provide further context for income trends. Analyzing households by income bands establishes a projected pattern of income growth for 2028. The lower/darker part of each bar represents households headed by persons under age 55, and the lighter/upper portion of the bar represents senior households over age 55.
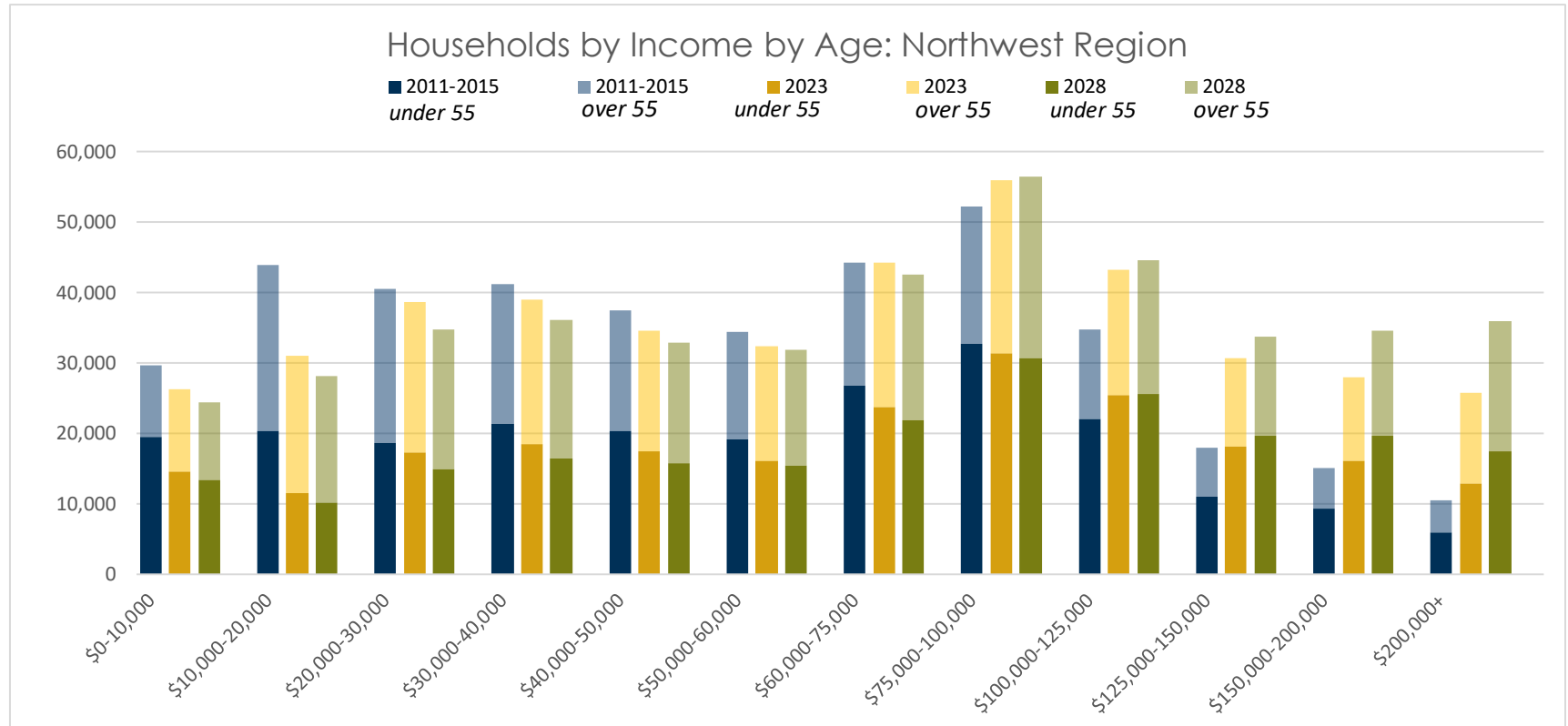
The largest group of total households earns $75,000 to $100,000. The income trend for households 55 and older is similar to other regions in the state.

County Detail

Households by Income by Age, 75+

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

Senior Households by Income by Age: Northwest

■ Age 75 - 84 Years   ■ Age 85+ Years   ■ Age 75 - 84 Years   ■ Age 85+ Years
2023 Estimates   *2028 Projections*
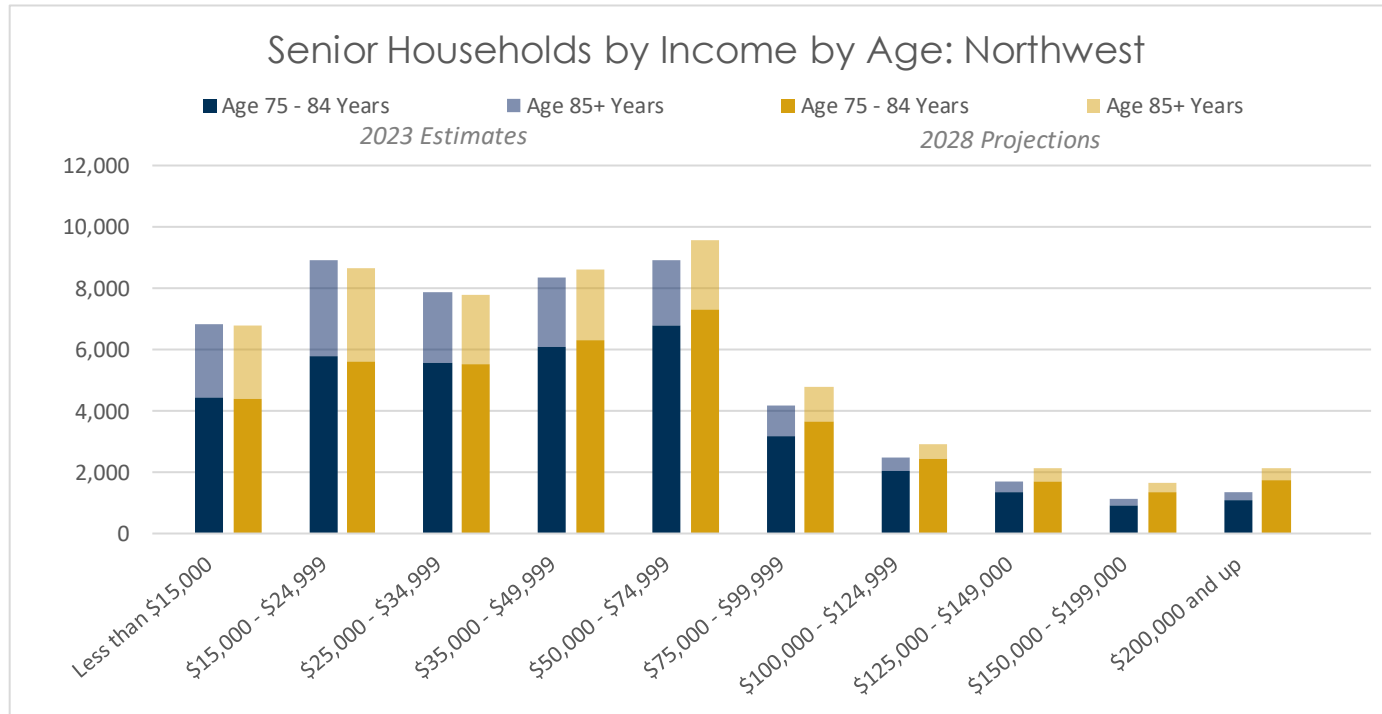
In 2023, the largest groups of 75+ seniors earn $15,000 to $24,999 and $50,000 to $74,999. For 2028, the largest group will earn $50,000 to $74,999.

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

County Detail

Supply: Section Overview

For the region, a supply analysis (survey) is presented for all 8 counties. The inventory covers housing in the following rental categories:

- Age-restricted subsidized housing
- Age-restricted Low-income Tax Credit Housing (LIHTC) housing
- Age-restricted 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:

- Age-restricted 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, Autumn Trace in Attica (Fountain County) includes laundry, meals, snacks, activities, and 24-hour staffing. None of these services require licensing as a Residential Care Facility. If a tenant needs services that require licensing, such as medication management, a third-party home health care provider comes in to provide the service for a fee.

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.

County Detail

Northwest Region – Supply Analysis

Surveys conducted in late 2023 and early 2024 revealed 5,085 independent living units in the Northwest Region. Of these senior units, 52.7% are subsidized properties.

Northwest Region: Subsidized, LIHTC, Market Rate

Type	Subsidized units	LIHTC units	Market units
Benton County	0	0	0
Carroll County	113	0	0
Clinton County	259	36	0
Fountain County	66	0	44
Jasper County	48	0	0
Lake County	1,205	904	714
Montgomery County	150	0	0
Newton County	19	24	0
Porter County	201	0	228
Pulaski County	22	24	0
Starke County	54	64	0
Tippecanoe County	370	333	0
Warren County	16	0	0
White County	156	35	0
Totals	2,679	1,420	986
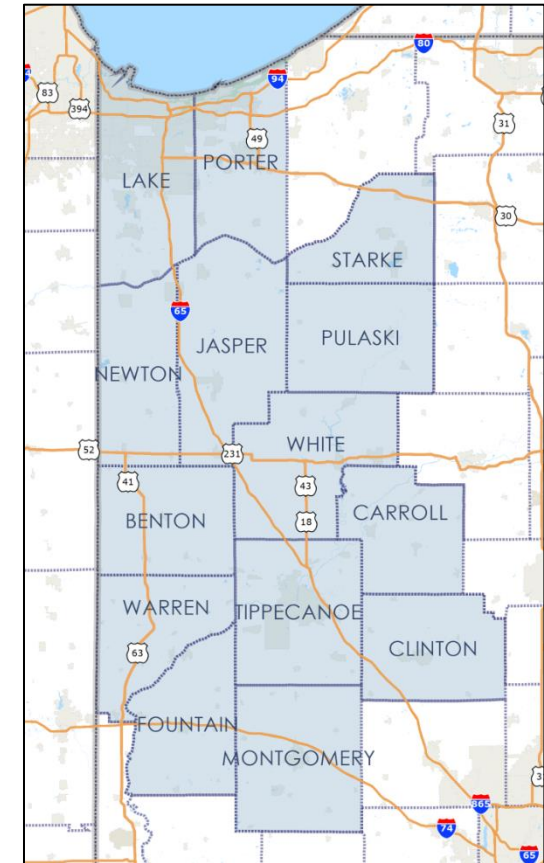
Lake County has the majority share of rental housing, with 55.5% of the units in the region.
Six counties lack any senior LIHTC housing, and only three counties have senior market rate housing.

County Detail

Northwest Region: Minimum and Maximum Income

Region 4: Northwest				
Type of Housing		**Income Level**	**Minimum Income**	**Maximum Income**
Independent Living	Subsidized	30%	$0	$19,433
	LIHTC	60%	$19,434	$38,867
	Market rate	300%	$38,868	$194,335
Licensed	Residential Care Facility w/waiver		$0	$33,948
	Residential Care Facility private pay		$33,949	$194,335
	Skilled Nursing Facility		$0	$194,335

Disability Rate

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

Sex by Age by Disability Status - Northwest Region	Number	Percentage
Estimate, Total	1,080,909	
Estimate, Total, Male	537,672	
Estimate, Total, Male, 75 years and older	28,387	100.0%
Estimate, Total, Male, 75 years and older, with a disability	13,225	46.6%
Estimate, Total, Female	543,237	
Estimate, Total, Female, 75 years and older	40,782	100.0%
Estimate, Total, Female, 75 years and older, with a disability	18,979	46.5%
Estimate, Total, Male & Female, 75 years and older	69,169	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	32,204	46.6%

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

In the Northwest region, an estimated 46.6% of seniors 75 and older are disabled.

County Detail

Disability Status (75+) by County

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

Disability Status 75+ by County	Number	Percentage
Newton County	425	41.26%
Porter County	4,595	42.39%
Carroll County	705	42.65%
Jasper County	965	42.66%
Clinton County	903	43.73%
Tippecanoe County	3,617	43.73%
Lake County	15,794	48.00%
Benton County	306	48.96%
Montgomery County	1,396	49.40%
Pulaski County	524	49.57%
Starke County	849	50.93%
Fountain County	697	51.59%
Warren County	380	52.92%
White County	1,048	55.13%

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

White, Warren, and Fountain Counties have the highest disability rates by percentage in the region. Lake County, with the largest population, has the highest number of disabled seniors 75 and older.

County Detail

Rent Overburdened and Substandard Housing

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

Gross Rent as a % of Household Income	Number
Total renter HH in Northwest	125,846
Renter HH paying 40 to 49% of income	10,453
Renter HH paying 50% or more of income	28,743
Total rent overburdened	39,196
Percentage	31.1%

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

Substandard Housing	Number
Total households in Northwest	423,886
Owner-occupied lacking plumbing facilities	792
Owner-occupied lacking kitchen facilities	996
Renter-occupied lacking plumbing facilities	703
Renter-occupied lacking kitchen facilities	1,958
Total households with substandard units	4,449
Percentage	1.0%

County Detail

Northwest Region – Demand Analysis

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

> *Market demand is not project specific and covers all renter households and income levels.*
>
> -National Council of Housing Market Analysts White Paper
> Demand and Capture Rate Methodologies[vii]

The demand analysis for independent living properties includes:

- Minimum and maximum income for each type of housing

- Number of renters 55 and older

- Percentage of existing senior homeowners who will convert to rentership[viii]

- Existing and planned independent living properties

County Detail

Demand Overview

Demand for Independent Living Rental Properties

In the chart below, the darker colors show existing age-restricted units. The lighter colors show the net demand by type. The upper bar for each category shows data for 2023. The lower bar for each housing category illustrates the projected demand for 2028. Highest demand is evident for senior market rate units.

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

Existing Units and Needed Units by Type - Northwest Region

Category	Existing Units	Needed Units
Subsidized 2023	2,137	9,650
Subsidized 2028	2,485	9,438
LIHTC 2023	1,052	9,363
LIHTC 2028	1,166	9,257
Market Rate 2023	986	18,097
Market Rate 2028	1,243	20,381
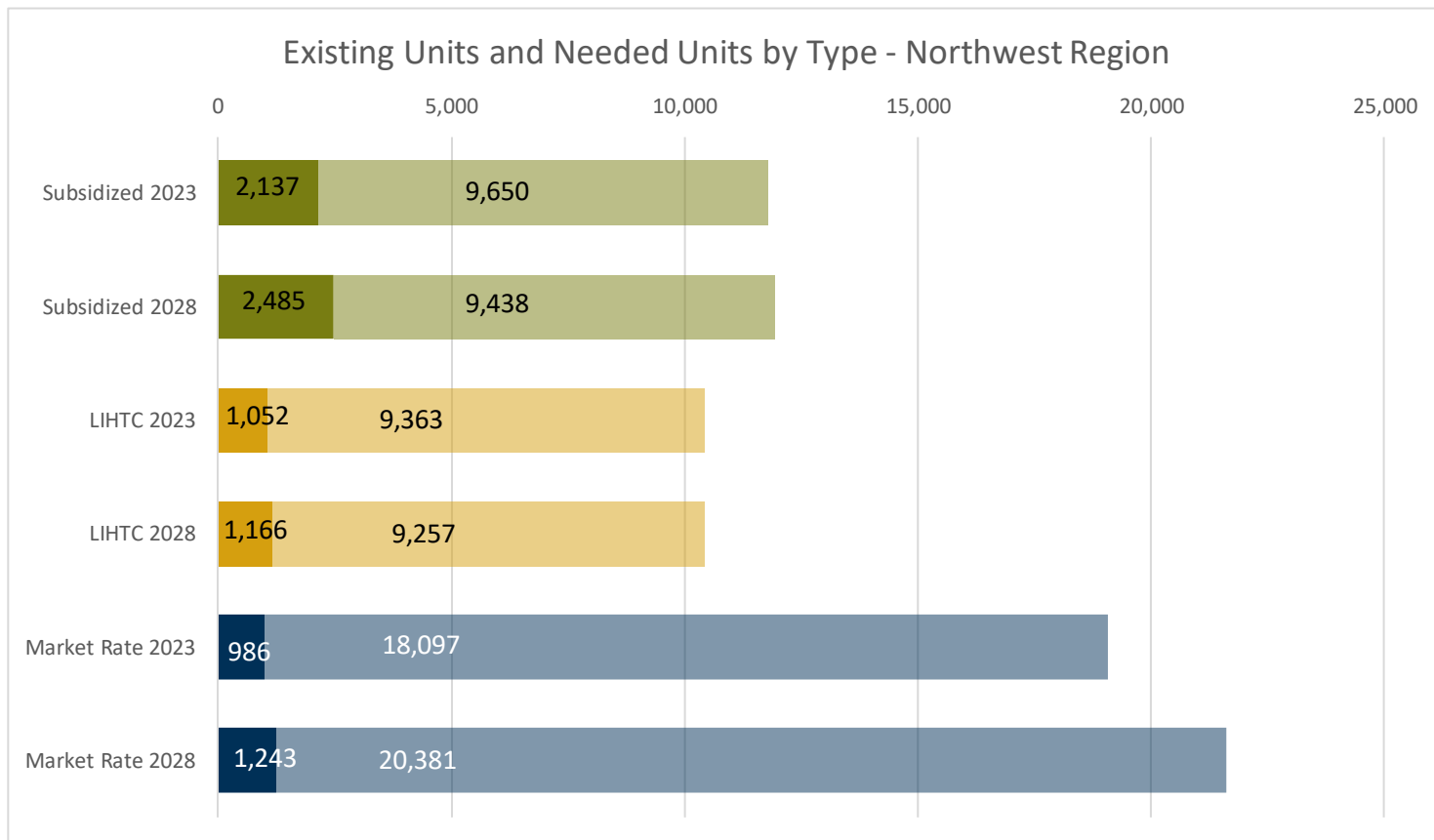
Surveys show more subsidized housing than LIHTC or market rate housing.

County Detail

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: Northwest

	Demand for 2023			Demand for 2028		
	Subsidized	**LIHTC**	**Market Rate**	**Subsidized**	**LIHTC**	**Market Rate**
Minimum Income	$0	$19,434	$38,868	$0	$19,434	$38,868
Maximum Income	$19,433	$38,867	$194,335	$19,433	$38,867	$194,335
Senior renters 55+ in income bracket	12,275	10,205	16,962	11,746	10,149	19,140
Plus						
Senior Homeowners in this income bracket (a)	17,728	30,539	104,901	16,387	28,324	109,524
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)	402	692	2,378	372	642	2,483
Equals						
Total Demand	**12,677**	**10,897**	**19,340**	**12,117**	**10,791**	**21,624**
Less existing units	2,679	1,420	986	2,679	1,534	1,243
Less planned units	348	114	257			
Equals						
Net Demand	**9,650**	**9,363**	**18,097**	**9,438**	**9,257**	**20,381**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	41,116	43,682
Total senior 55+ owner households	165,611	171,782
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Unmet demand is shown across all housing types.

County Detail

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

Existing Beds and Net Demand for Residential Care: Northwest Region, 2023

■ RCF - Existing   ■ RCF - Demand

County	RCF - Existing	RCF - Demand
Benton County	0	258
Carroll County	32	500
Clinton County	314	430
Fountain County	44	511
Jasper County	130	670
Lake County	1,976	10,384
Montgomery County	191	914
Newton County	16	371
Porter County	747	3,119
Pulaski County	48	343
Starke County	0	705
Tippecanoe County	837	2,353
Warren County	0	323
White County	74	724

Lake County exhibits significant unmet demand for Residential Care Facilities.
Benton, Starke, and Warren Counties have no facilities.

County Detail

Future Demand for Residential Care Properties
The demand for Residential Care is projected to increase in five years.

Existing Beds and Net Demand for Residential Care: Northwest Region, 2028

■ RCF - Existing   ■ RCF - Demand

County	RCF - Existing	RCF - Demand
Benton County	0	268
Carroll County	32	514
Clinton County	31	465
Fountain County	44	510
Jasper County	13	696
Lake County	2,058	11,030
Montgomery County	19	920
Newton County	30	362
Porter County	74	3,512
Pulaski County	48	331
Starke County	0	723
Tippecanoe County	93	3,009
Warren County	0	331
White County	74	721

Projections for 2028 indicate demand for Residential Care Facilities will continue to grow.

County Detail

Demand for Skilled Nursing Properties
Most counties have some need for additional Skilled Nursing Facility units.

Existing Beds and Net Demand for Skilled Nursing: Northwest Region, 2023

■ SNF - Existing   ■ SNF - Demand

County	SNF - Existing	SNF - Demand
Benton County	64	38
Carroll County	64	143
Clinton County	-115	413
Fountain County	119	93
Jasper County	211	79
Lake County	230	2,687
Montgomery County	276	183
Newton County	-50	163
Porter County	103	266
Pulaski County	136	16
Starke County	57	166
Tippecanoe County	111	102
Warren County	75	37
White County	227	112

Clinton and Newton Counties likely have sufficient Skilled Nursing Facility beds for 2023.

County Detail

Demand for Skilled Nursing Properties
Projected demand for 2028 is expected to increase across most counties.

Existing Beds and Net Demand for Skilled Nursing: Northwest Region, 2028

■ SNF - Existing ■ SNF - Demand

County	SNF - Existing	SNF - Demand
Benton County	0	106
Carroll County	64	153
Clinton County	-113	41
Fountain County	119	105
Jasper County	211	109
Lake County	2,30	2,864
Montgomery County	276	206
Newton County	-40	163
Porter County	1,036	41
Pulaski County	136	20
Starke County	57	198
Tippecanoe County	1,11	171
Warren County	75	46
White County	22	126

Clinton and Newton Counties will continue to have sufficient units. Demand in other counties is projected to continue.

County Detail

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: Northwest						
	Demand for 2023			**Demand for 2028**		
	RCF w MW	**RCF**	**SNF**	**RCF w MW**	**RCF**	**SNF**
Minimum Income	$0	$33,949	$0	$0	$33,949	$0
Maximum Income	$33,948	$194,335	$194,335	$33,948	$194,335	$194,335
(A) Persons 75 - 84 income eligible	22,939	31,496		22,695	35,216	
(B) Persons 85+ income eligible			21,147			22,127
(C) Percent of persons 75+ with a disability	46.6%	46.6%	46.6%	46.6%	46.6%	46.6%
Income-eligible persons 75+ with a disability	10,680	14,664	9,845	10,567	16,396	10,302
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**10,680**	**14,664**	**9,845**	**10,567**	**16,396**	**10,302**
Demand for RCF units are summed	**25,344**			**26,963**		
Less existing beds	4,483		6,564	4,674		6,500
Less planned beds	191		-64			
Equals						
Net Demand	**20,861**		**3,281**	**22,289**		**3,802**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	56,220	60,761
Total senior population 85+	21,569	22,822

County Detail

ISDH Bed Need

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

The analysis shown below uses the following inputs:

- Population 65 and older from Claritas and Ribbon Demographics

- Existing bed counts, based on surveys and research performed for this report

- Bed Need Rate from the ISDH report dated July 1, 2023

Bed Need Analysis with ISDH Bed Need Rate: Northwest		
	2023	**2028**
Population 65+ (A)	196,577	222,134
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	5,685	6,424
Supply (D)	6,564	6,564
Net demand (D - C)	-879	-140

The survey for this report found an existing supply of 6,564 beds, and a current surplus of 879 beds.

The ISDH report for July 1, 2023 shows an existing supply of 6,353 beds, a -3.32% difference. The projected surplus is 596 beds. The ISDH report projects forward two years for the population (2025).[ix]

Using Claritas and Ribbon Demographics population data to perform a straight-line projection for two years yields an estimated population of 206,800 individuals aged 65 and older, a 0.41% difference from the ISDH population estimate of 207,654. Both differences are within a reasonable margin of error.

County Detail

Reconciling the Two Approaches

Departures in both methodology and input variables produce expectedly 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 596 beds for the Northwest Region for persons 65 and older. The analysis in this report for Skilled Nursing Facilities shows a demand for 3,281 beds for seniors 85 and older. Several factors help explain why the results differ for each analysis.

- The ISDH estimate is for the population 65 and older. The demand analysis in this report is for the population 85 and over.

- The ISDH analysis uses a Bed Need Rate based on the number of inpatient days, the number of beds available, and the total supply of beds. The analysis in this report uses the number of seniors 85 and older with a disability.

- Comprehensive care beds are used by people other than seniors with skilled nursing needs.

05. County Detail

Benton County

Key Findings

- The population in Benton County is stable. Projections for 2028 indicate no change.

- The 65 and older population shows the strongest growth. Seniors aged 65 to 74 are the fastest growing segment.

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

- Renters and owners 62 and older are increasing.

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

- In 2023, the largest group of seniors 75+ across age groups earns $15,000 to $24,999. Projections for 2028 indicate this trend will continue.

- In Benton County, 24.6% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.3% of the households live in substandard housing compared to 1.0% for the region.

- Benton County lacks senior independent rental options. The highest demand is for market rate rental housing.

- The county lacks any Residential Care Facilities and the only Skilled Nursing Facility is closing.

Demographics

Total Population

Total Population by Year - Benton County & Northwest Region
With annualized percentage

	2010	2023	2028
Benton County	8,854	8,682	8,678
Northwest Region	1,068,366	1,093,745	1,105,174
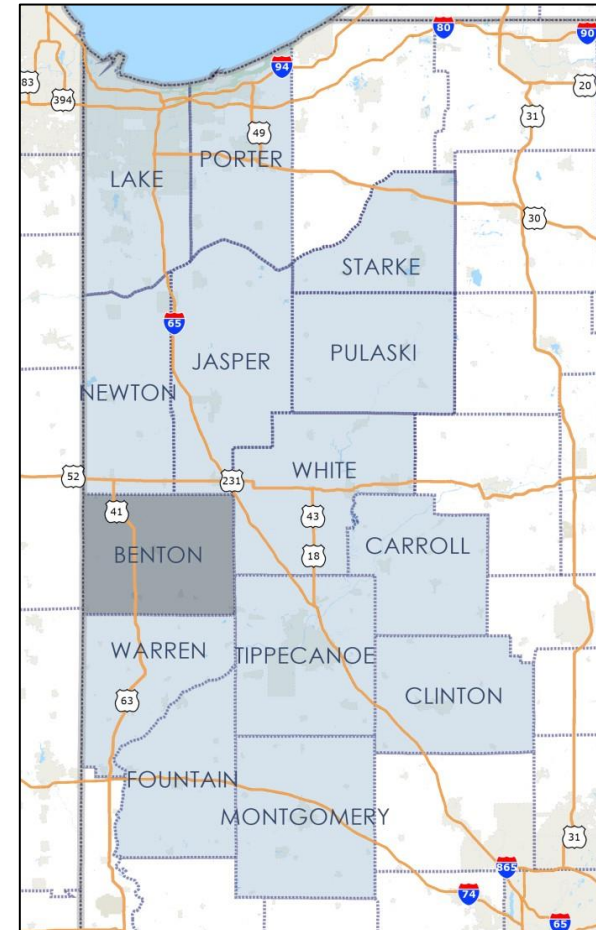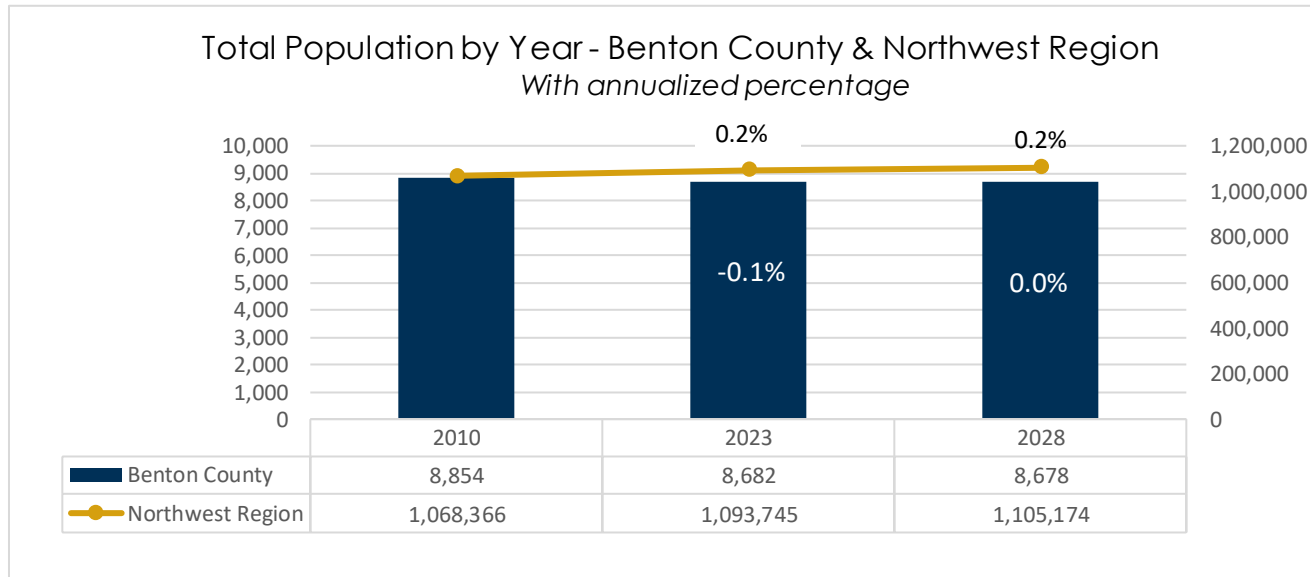
The population in Benton County is projected to remain stable.

Benton County

Population by Age Group

Senior Population by Age Group - Benton County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	1,102	743	453	198
2023	1,182	941	527	208
2028	1,068	1,105	548	216

Annualized percentages: 55-64: 0.6%, -1.9%; 65-74: 2.0%, 3.5%; 75-84: 1.3%, 0.8%; 85+: 0.4%, 0.8%

Seniors aged 65 to 74 are the fastest growing segment.

Benton County
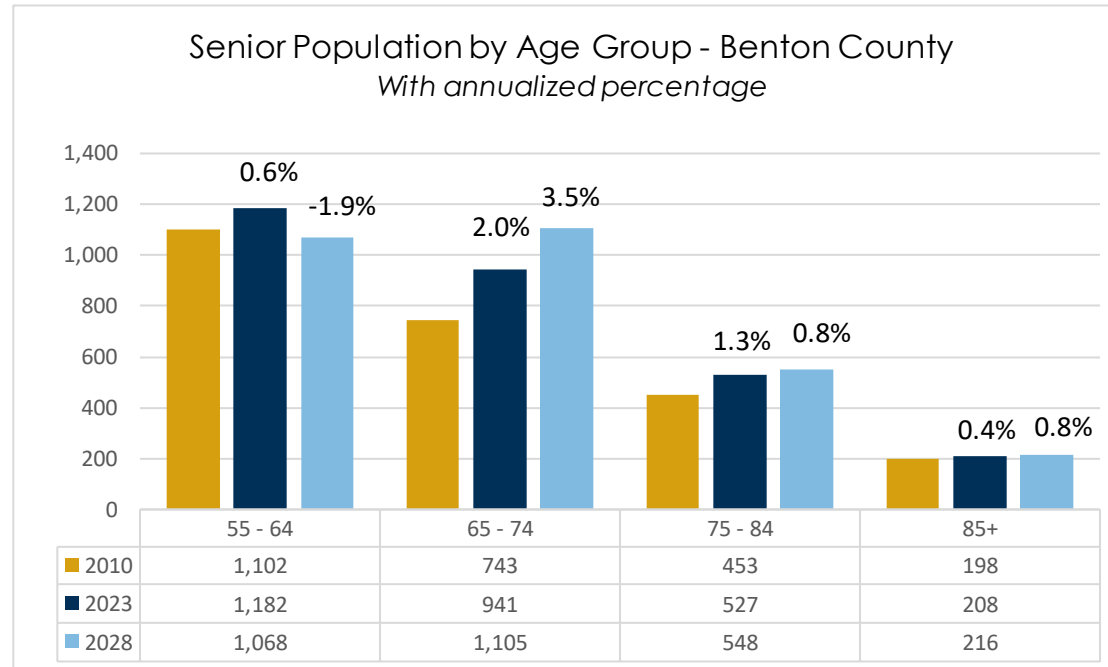
Total Senior Population by Year

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

Total Senior Population by Year - Benton County
With annualized percentage

	2010	2023	2028
Age 55 and older	2,496	2,858	2,937
Age 65 and older	1,394	1,676	1,869
Age 75 and older	651	735	764
Age 85 and older	198	208	216

Annualized percentages shown on graph:
- Age 55 and older: 1.1% (2010–2023), 0.6% (2023–2028)
- Age 65 and older: 1.6% (2010–2023), 2.3% (2023–2028)
- Age 75 and older: 1.0% (2010–2023), 0.8% (2023–2028)
- Age 85 and older: 0.4% (2010–2023), 0.8% (2023–2028)

The 65 and older population shows the strongest growth.

Benton County

Households

Total Households, Households by Age - Benton County

With annualized percentage change

	Total households	Households 55+	Households 62+
2011-2015	3,429	1,677	1,166
2023	3,389	1,763	1,287
2028	3,385	1,800	1,369

Annualized percentage change:
- Total households: -0.1%, 0.0%
- Households 55+: 0.4%, 0.4%
- Households 62+: 0.8%, 1.3%

Household aging trends reflect the same trends as the population. Households 62 and older show the largest growth rate.

Households by Tenure
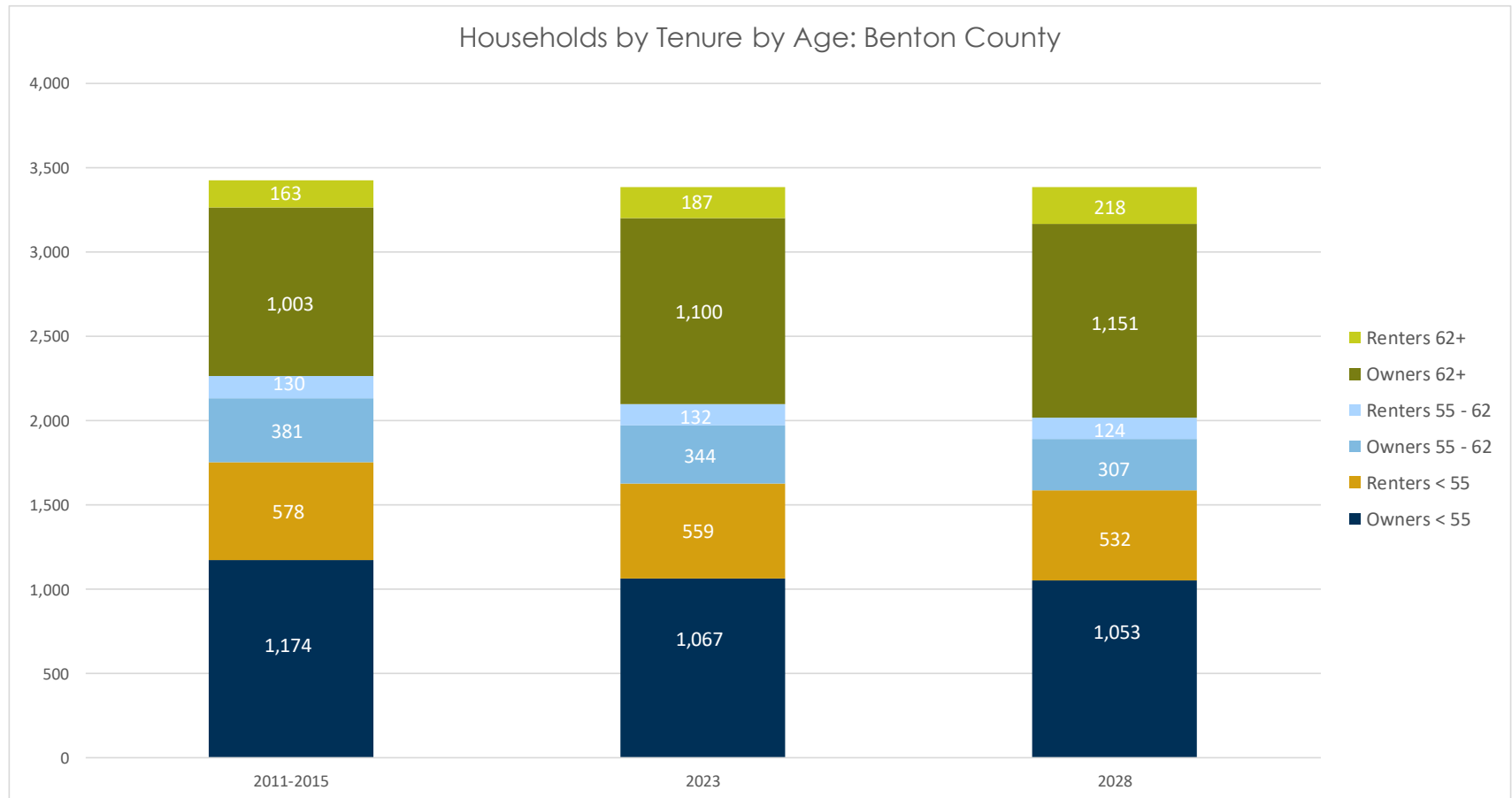
Data shows a slight increase in the 62+ population offset by a minimal decline in the 62 and under population.

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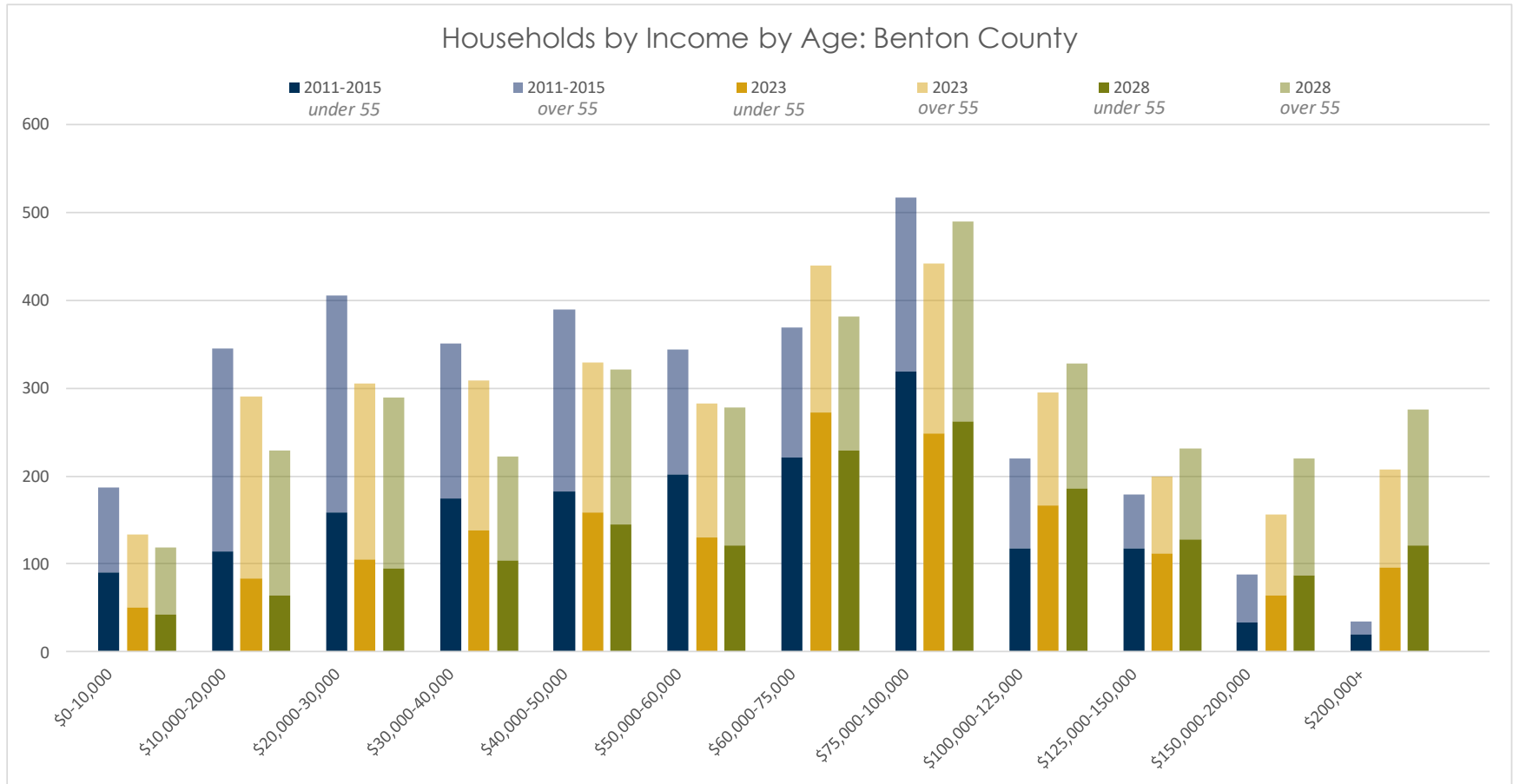
In 2023, the largest group of households earns $75,000 to $100,000. Projections for 2028 indicate this trend will continue.

Households by Age

In 2023, the largest group of seniors 75+ earns $15,000 to $24,999. Projections for 2028 indicate this trend will continue.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Benton County paying more than 40% of their income for housing, indicating they are rent overburdened. In Benton County, 24.6% of the renters are rent overburdened compared to 31.1% for the region.

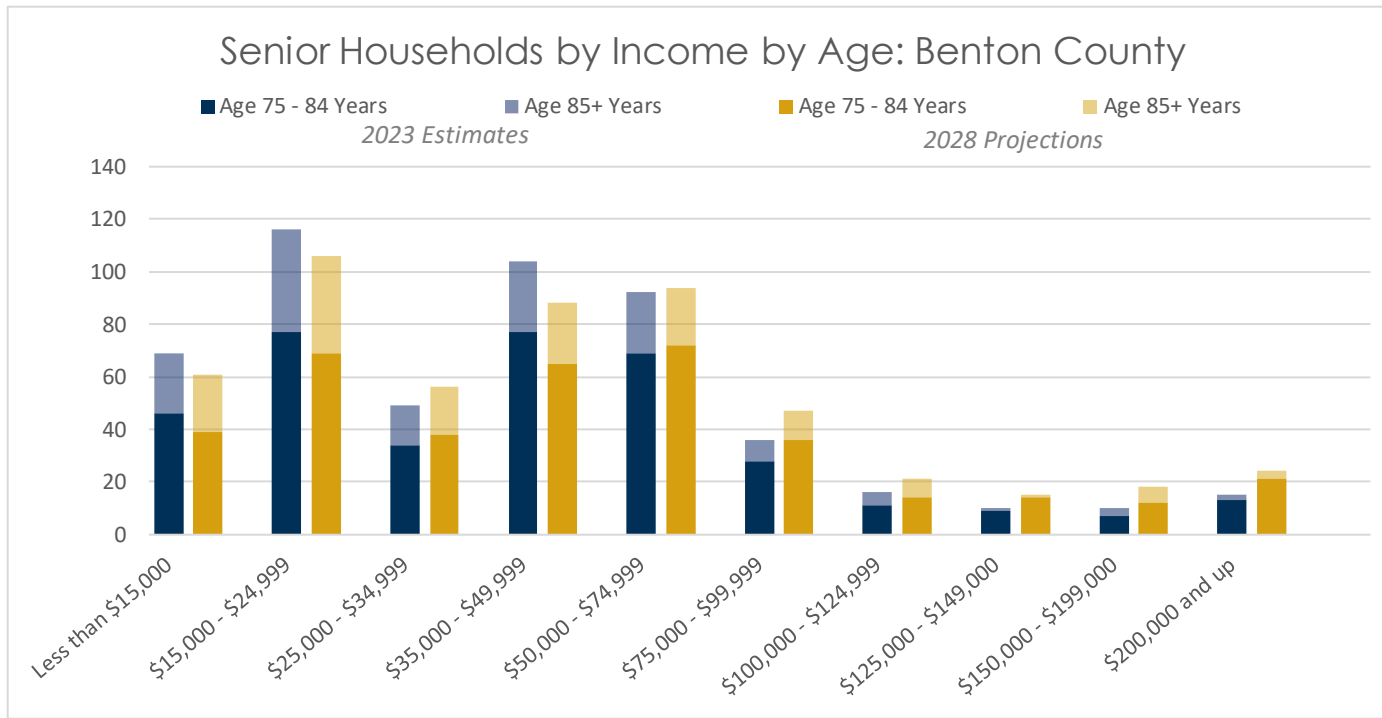| Gross Rent as a % of Household Income	Number
Total renter HH in Benton County	741
Renter HH paying 40 to 49% of income	44
Renter HH paying 50% or more of income	138
Total rent overburdened	182
Percentage	24.6%

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

In Benton County, 0.3% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Benton County	3,423
Owner-occupied lacking plumbing facilities	0
Owner-occupied lacking kitchen facilities	6
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	4
Total households with substandard units	10
Percentage	0.3%

Benton County

Supply – Independent Living

There are no senior independent living options in Benton County.

Benton County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	*None*						0
LIHTC	*None*						0
Market Rate	*None*						0

Planned Units

Geography	Notes
Benton County	Latisha Provo, Benton County Economic Development Director, reported that there are currently no senior housing developments in the planned or proposed phases.
Fowler	Brad Lane, Fowler Building Commissioner, reported that there are currently no senior housing developments in the planned or proposed phases.
Otterbein	Treeva Sarles, Clerk Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Oxford	Christie Hale, Oxford Clerk Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.

Benton County

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Benton County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Greenhill Manor	Fowler	64	24	NA	64	Closure plan issued 1/21/24.

Housing Demand

Income Parameters

Benton 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
	Skilled Nursing Facility		$0	$201,000

Benton County

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 - Benton County	Number	Percentage
Estimate, Total	8,638	
Estimate, Total, Male	4,353	
Estimate, Total, Male, 75 years and older	248	100.0%
Estimate, Total, Male, 75 years and older, with a disability	140	56.5%
Estimate, Total, Female	4,285	
Estimate, Total, Female, 75 years and older	377	100.0%
Estimate, Total, Female, 75 years and older, with a disability	166	44.0%
Estimate, Total, Male & Female, 75 years and older	625	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	306	49.0%

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

Benton County

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. There are no existing independent living units in Benton County. Formulas used in the demand analysis follow.

Existing Units and Needed Units by Type - Benton County

Category	Existing	Needed
Subsidized 2023	0	101
Subsidized 2028	0	94
LIHTC 2023	0	98
LIHTC 2028	0	92
Market Rate 2023	0	153
Market Rate 2028	0	189
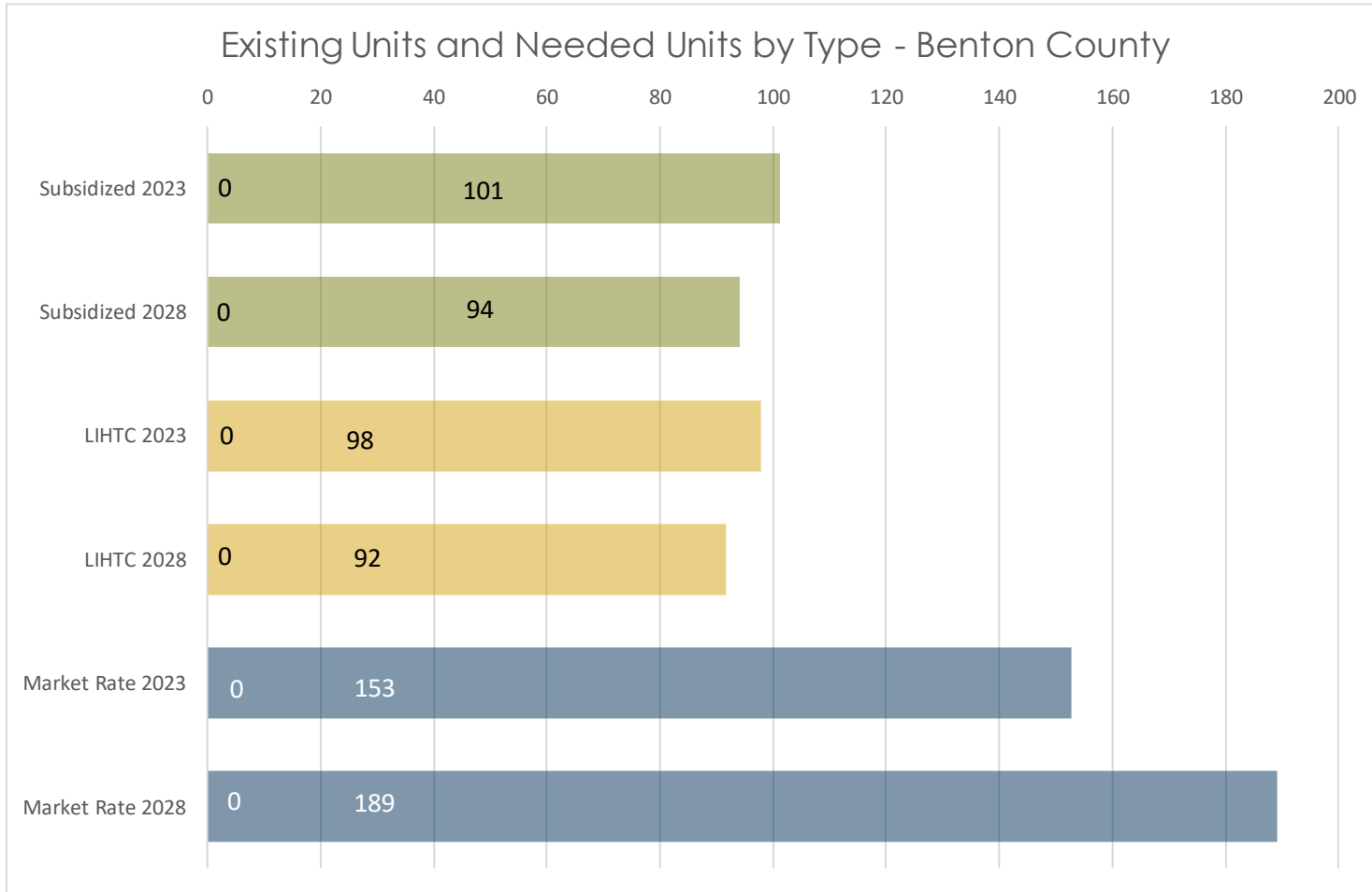
Benton County lacks any senior independent rental options. The highest demand is for market rate rental housing.

Benton County

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: Benton 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	97	92	131	91	87	165
Plus						
Senior Homeowners in this income bracket (a)	195	281	968	152	227	1,079
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)	4	6	22	3	5	24
Equals						
Total Demand	**101**	**98**	**153**	**94**	**92**	**189**
Less existing units	0	0	0	0	0	0
Less planned units	0	0	0			
Equals						
Net Demand	**101**	**98**	**153**	**94**	**92**	**189**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	319	342
Total senior 55+ owner households	1,444	1,458
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Benton County

Demand Analysis: Licensed Residential Properties

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

	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
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	218	309		205	343	
(B) Persons 85+ income eligible			208			216
(C) Percent of persons 75+ with a disability	49.0%	49.0%	49.0%	49.0%	49.0%	49.0%
Income-eligible persons 75+ with a disability	107	151	102	100	168	106
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**107**	**151**	**102**	**100**	**168**	**106**
Demand for RCF units are summed	**258**			**268**		
Less existing beds	0		64	0		0
Less planned beds	0		-64			
Equals						
Net Demand	**258**		**38**	**268**		**106**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	527	548
Total senior population 85+	208	216

The county lacks any Residential Care Facilities. The only Skilled Nursing Facility is closing.

Demand Analysis using ISDH Bed Need Rate

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

The analysis shown below uses the following inputs:

- Population 65 and older from Claritas and Ribbon Demographics

- Existing bed counts, according to the surveys and research performed for this report

- Bed Need Rate (B) from the ISDH report dated July 1, 2023

Bed Need Analysis with ISDH Bed Need Rate: Benton County		
	2023	**2028**
Population 65+ (A)	1,676	1,869
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	48	54
Supply (D)	64	64
Net demand (D - C)	*-16*	*-10*

The ISDH report for July 1, 2023 shows Benton County to have projected Comprehensive Care Bed Need of -14 for seniors 65 and older.[vii]

Benton County

Carroll County

Key Findings

- Carroll County experienced slight population growth, a trend similar to the region.

- Population growth trends are indicated for all age groups from 2010 to 2023. Projections for 2028 show continued growth at a slower pace, except for a decline in the 55 to 64 age group.

- The overall senior population size is increasing; however, the growth from 2023 to 2028 is mitigated by a decline in the age group 55 to 64.

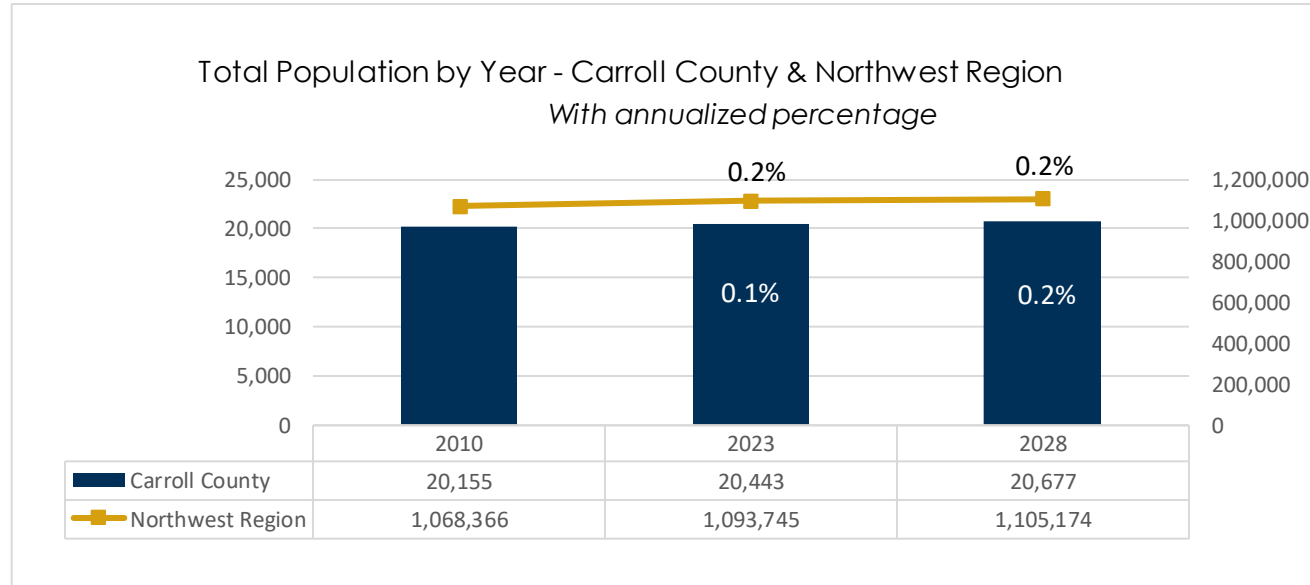- Steady growth in households in exhibited in Carroll County across all age groups.

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

- Households earning $30,000 to $40,000 represent the largest cohort in 2023. Projections for 2028 show the largest percentage of households will earn $75,000 to $100,000.

- In 2023, the largest group of senior households 75+ is earning $15,000 to $24,999. Projections for 2028 show the largest group will earn $35,000 to $49,999.

- In Carroll County, 12.9% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.8% of the households live in substandard housing compared to 1.0% for the region.

- The county lacks any senior market rate rental housing, the type in greatest demand.

- Scarcity of supply contributes to a strong demand for Residential Care Facilities. The demand for Skilled Nursing Facility units is less significant.

Demographics

Total Population

Total Population by Year - Carroll County & Northwest Region
With annualized percentage

	2010	2023	2028
Carroll County	20,155	20,443	20,677
Northwest Region	1,068,366	1,093,745	1,105,174
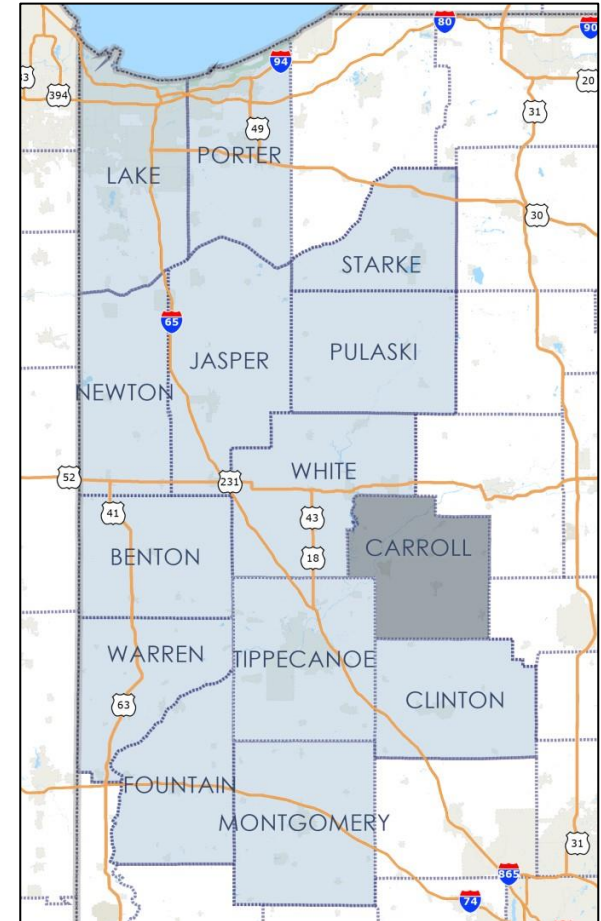
The population growth for Carroll County is in line with the region.

Population by Age Group

Senior Population by Age Group - Carroll County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	2,723	1,774	1,004	404
2023	2,905	2,621	1,294	481
2028	2,759	3,067	1,354	511

Annualized percentages shown on chart:
- 55 - 64: 0.5%, -1.0%
- 65 - 74: 3.7%, 3.4%
- 75 - 84: 2.2%, 0.9%
- 85+: 1.5%, 1.2%
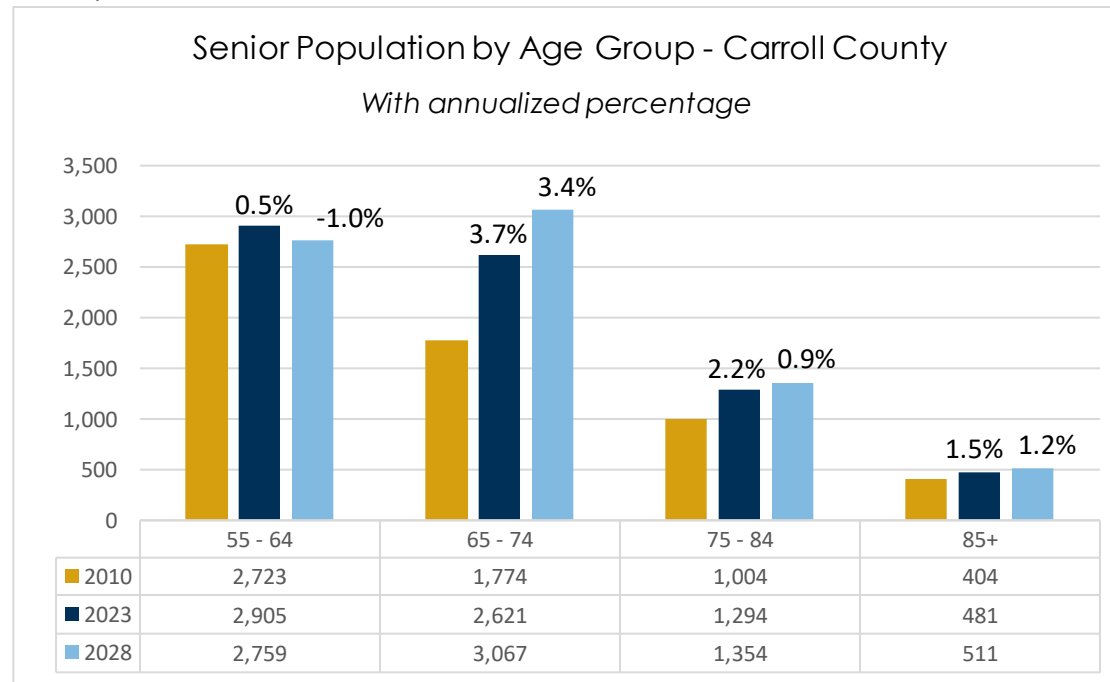
Strongest population growth is reflected in the 65 - 74 age group. Projections indicate a decline in the 55 - 64 age group.

Total Senior Population by Year

Total Senior Population by Year - Carroll County

With annualized percentage

	2010	2023	2028
Age 55 and older	5,905	7,301	7,691
Age 65 and older	3,182	4,396	4,932
Age 75 and older	1,408	1,775	1,865
Age 85 and older	404	481	511

Annualized percentages shown on chart:
- Age 55 and older: 1.8%, 1.1%
- Age 65 and older: 2.9%, 2.4%
- Age 75 and older: 2.0%, 1.0%
- Age 85 and older: 1.5%, 1.2%
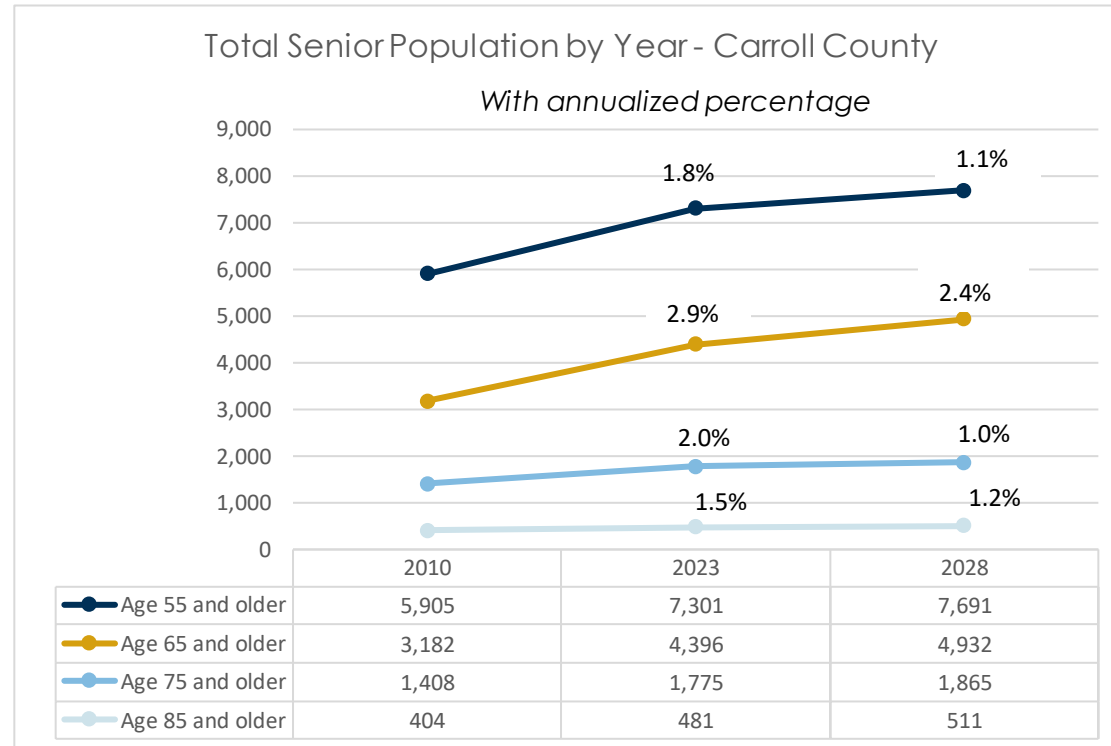
The overall senior population size is increasing. The projected 55+ growth rate is offset by a decline in the 55 to 64 age group.

Households

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

Total Households, Households by Age - Carroll County
With annualized percentage change

	Total households	Households 55+	Households 62+
2011-2015	7,793	3,843	2,697
2023	8,212	4,434	3,280
2028	8,343	4,660	3,557

Annualized percentage change:
- Total households: 0.4% (2023), 0.3% (2028)
- Households 55+: 1.2% (2023), 1.0% (2028)
- Households 62+: 1.7% (2023), 1.7% (2028)
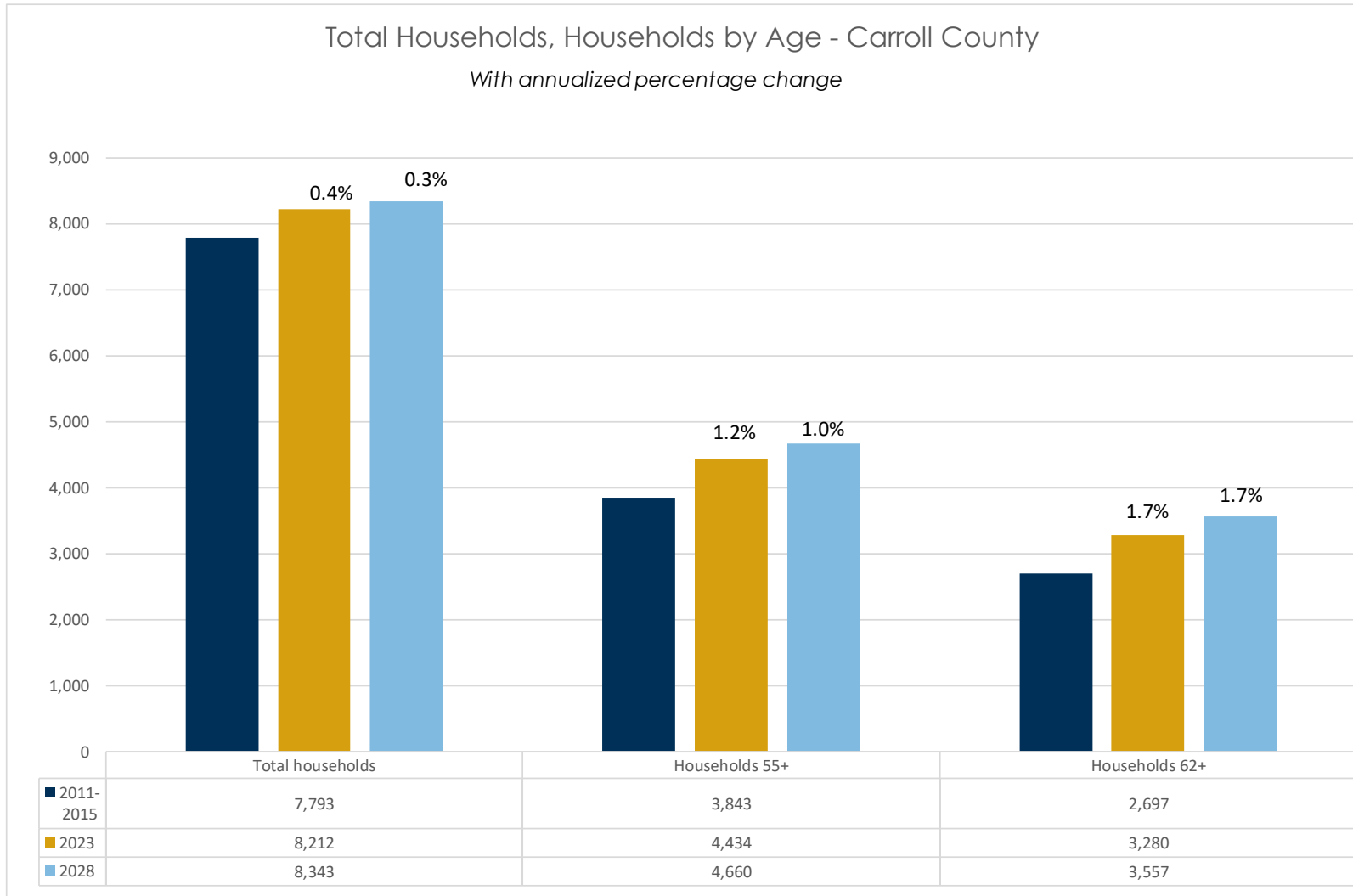
Steady growth in households in exhibited across all age groups.

Carroll County

Households by Tenure

Households by Tenure by Age: Carroll County
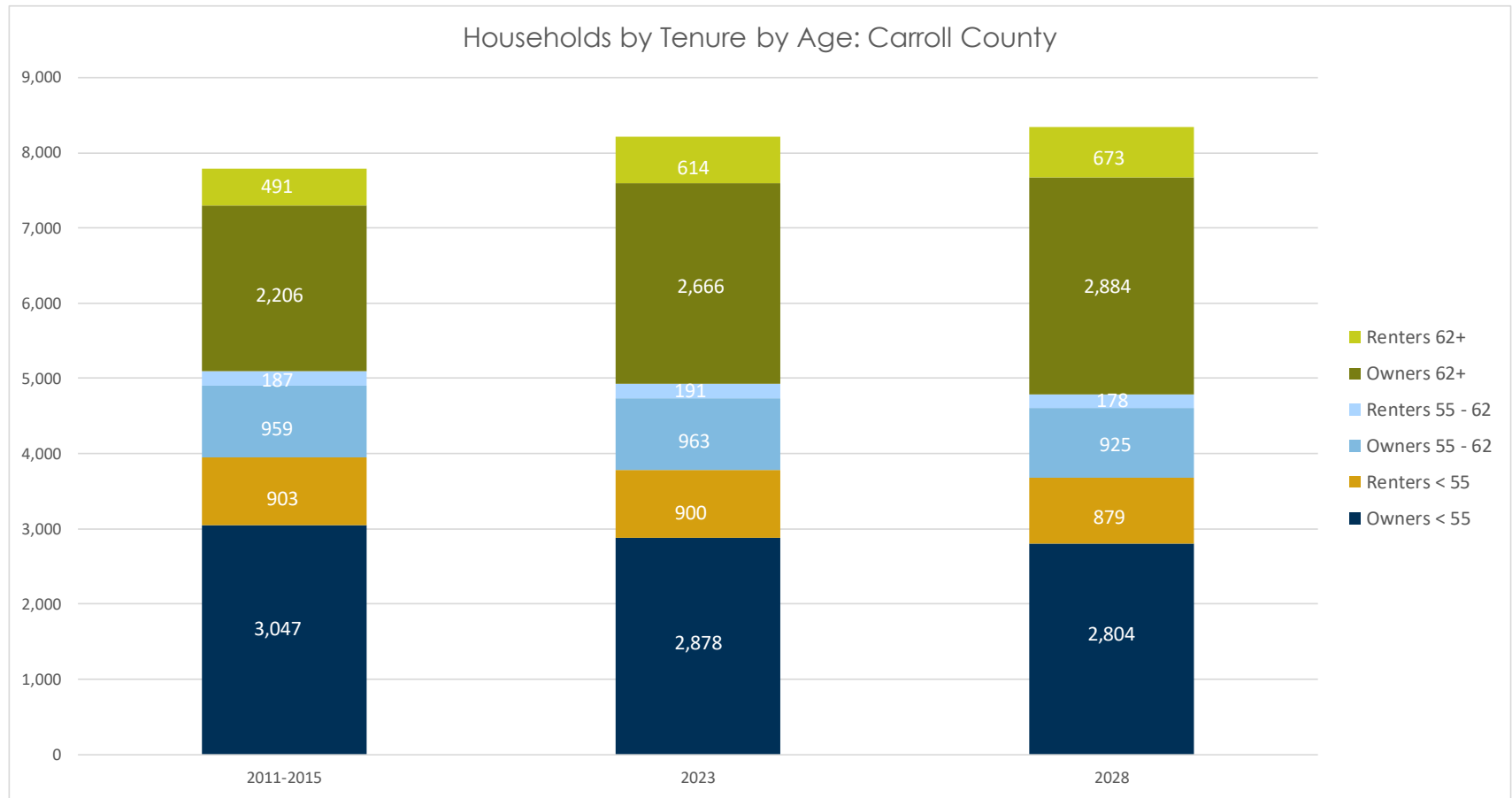
The number of owners and renters 62 and older is increasing. Projections indicate a continued decline in the number of younger households.
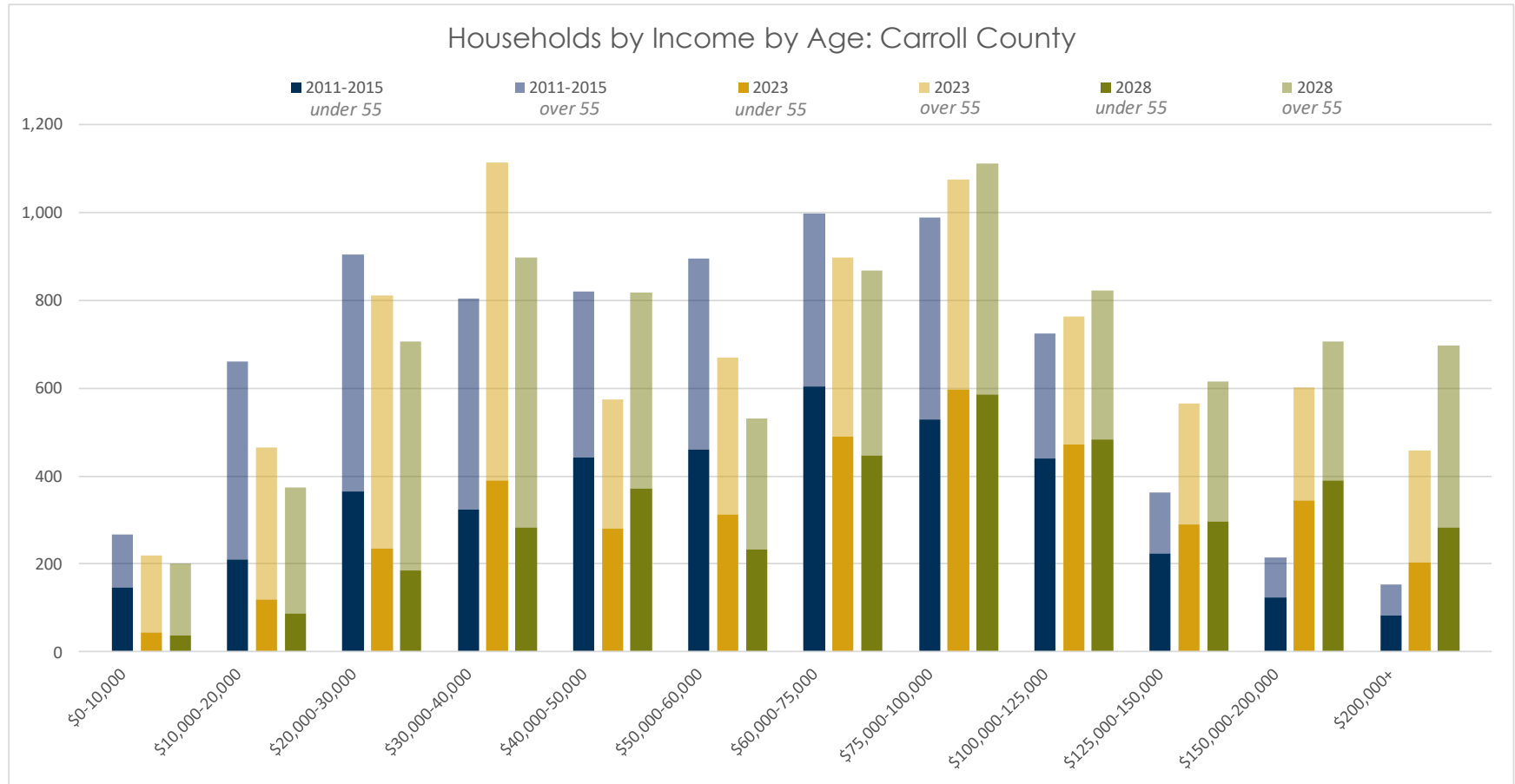
Carroll County

Households by Income

Households earning $30,000 to $40,000 represent the largest cohort in 2023. Projections for 2028 show the largest group of households will earn $75,000 to $100,000.
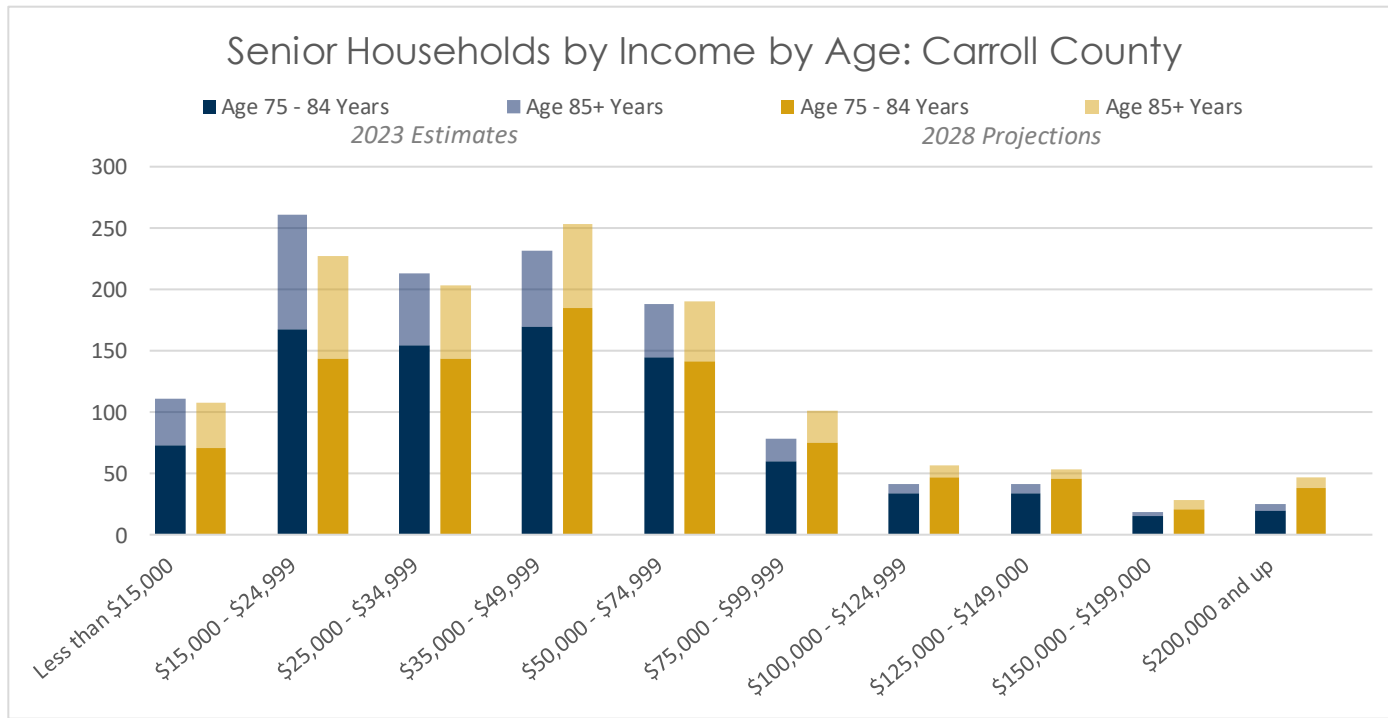
Carroll County

Households by Income by Age, 75+

In 2023, the largest group of senior households 75+ is earning $15,000 to $24,999. Projections for 2028 show the largest group will earn $35,000 to $49,999.

Carroll County

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Carroll County paying more than 40% of their income for housing, indicating they are rent overburdened. In Carroll County, 12.9% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Carroll County	1,638
Renter HH paying 40 to 49% of income	46
Renter HH paying 50% or more of income	165
Total rent overburdened	211
Percentage	12.9%

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 Carroll County, 0.8% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Carroll County	7,967
Owner-occupied lacking plumbing facilities	2
Owner-occupied lacking kitchen facilities	46
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	12
Total households with substandard units	60
Percentage	0.8%

Carroll County

Supply – Independent Living

Carroll County lacks any market rate rental housing for seniors.

Carroll County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Delphi Housing Inc	Delphi	41	NA			**113**
	Flora Apartments Inc	Flora	48	48	100.0%		
	Prairieland Community Housing	Brookston	24	NA			
LIHTC	Water Tower Place	Delphi	32	NA			**32**
Market Rate	*None*						**0**

Planned Units

Geography	Notes
Carroll County	Gloria Mills, Office Administrator for the Carroll County Area Plan Commission, reported that there are currently no senior housing developments in the planned or proposed phases.
Burlington	Karen Dinger, Burlington Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Camden	Jeff Sieber, Camden Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Delphi	J.T. Doane, Delphi Community Development Director, reported that there are currently no senior housing developments in the planned or proposed phases.
Flora	Cathi Woodward of the Flora Clerk-Treasurer's office reported that she had spoken with Clerk-Treasurer Pamela Beck who informed her that there are currently no senior housing developments in the planned or proposed phases.

Carroll County

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Carroll County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
RCF and SNF	St. Elizabeth Healthcare Center	Delphi	96	76	32	64	The property is licensed for 110 but they only have 96 beds.

Housing Demand

Income Parameters

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

Carroll County

Disability Percentage

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

Sex by Age by Disability Status - Carroll County	Number	Percentage
Estimate, Total	20,289	
Estimate, Total, Male	10,334	
Estimate, Total, Male, 75 years and older	726	100.0%
Estimate, Total, Male, 75 years and older, with a disability	296	40.8%
Estimate, Total, Female	9,955	
Estimate, Total, Female, 75 years and older	927	100.0%
Estimate, Total, Female, 75 years and older, with a disability	409	44.1%
Estimate, Total, Male & Female, 75 years and older	1,653	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	705	42.6%

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

Carroll County

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.

Existing Units and Needed Units by Type - Carroll County

Category	Existing Units	Unmet Demand
Subsidized 2023	113	69
Subsidized 2028	113	63
LIHTC 2023	0	264
LIHTC 2028	0	222
Market Rate 2023	0	400
Market Rate 2028	0	470
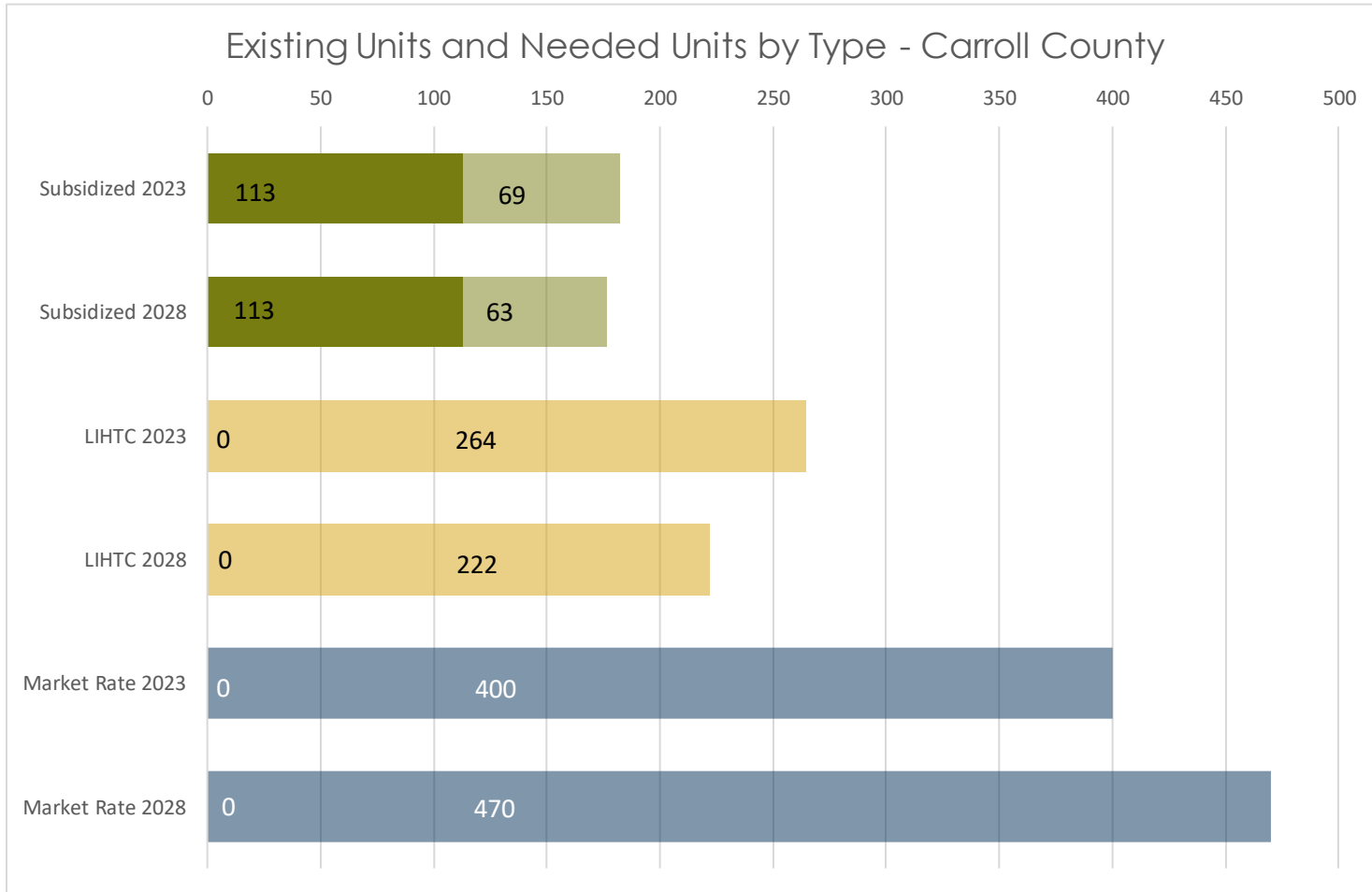
Carroll County lacks any senior market rate rental housing, despite high demand.

Carroll County

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: Carroll 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	175	243	352	171	203	418
Plus						
Senior Homeowners in this income bracket (a)	307	940	2,108	251	835	2,304
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	7	21	48	6	19	52
Equals						
Total Demand	**182**	**264**	**400**	**176**	**222**	**470**
Less existing units	113	0	0	113	0	0
Less planned units	0	0	0			
Equals						
Net Demand	**69**	**264**	**400**	**63**	**222**	**470**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	805	851
Total senior 55+ owner households	3,629	3,809
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Demand Analysis: Licensed Residential Properties

This table 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: Carroll 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	557	691		505	774	
(B) Persons 85+ income eligible			484			508
(C) Percent of persons 75+ with a disability	42.6%	42.6%	42.6%	42.6%	42.6%	42.6%
Income-eligible persons 75+ with a disability	238	295	207	216	330	217
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	238	295	207	216	330	217
Demand for RCF units are summed	532			546		
Less existing beds	32		64	32		64
Less planned beds	0		0			
Equals						
Net Demand	500		143	514		153

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	1,282	1,342
Total senior population 85+	493	523

> Scarcity of supply contributes to a strong demand for Residential Care Facilities. The demand for Skilled Nursing Facility units is less significant.

Carroll County

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: Carroll County		
	2023	**2028**
Population 65+ (A)	4,396	4,932
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	127	143
Supply (D)	64	64
Net demand (D - C)	*63*	*79*

The ISDH report for July 1, 2023 shows Carroll County to have a projected Comprehensive Care Bed Need of 66 for seniors 65 and older.

Carroll County

Clinton County

Key Findings

- Clinton County exhibits a population that will continue to remain stable, according to 2028 projections.
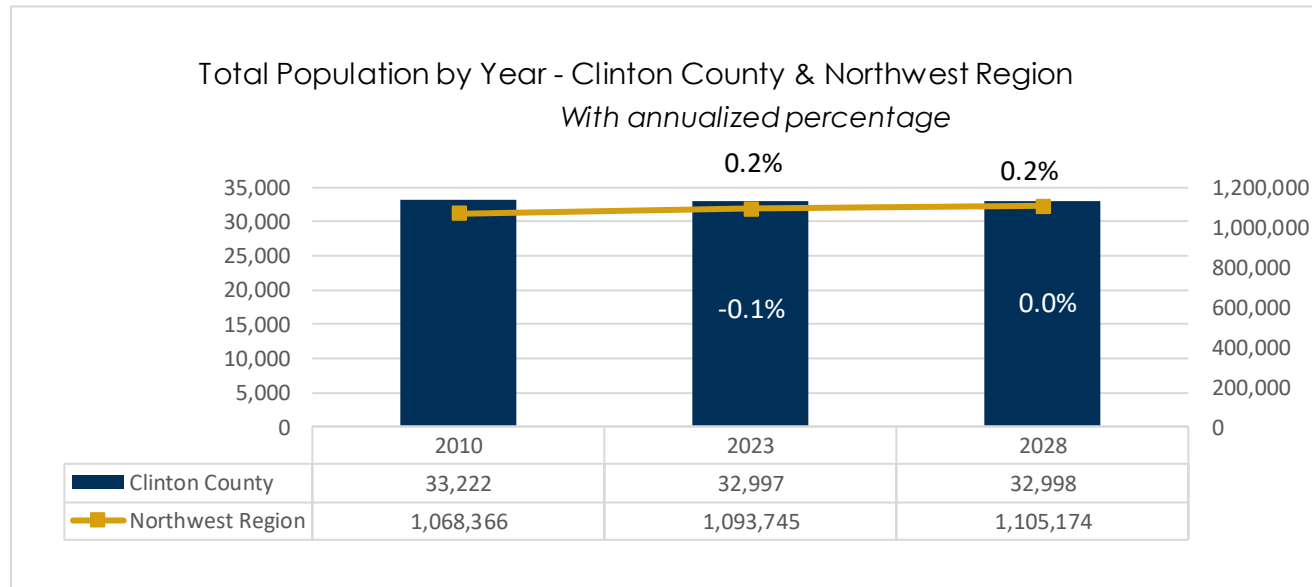
- The county has strong population growth among the 65 to 74 age group. Some growth is evident in older age cohorts as well.

- Strong growth is seen in both the 55+ and 62+ age groups. The overall 55+ growth rate is offset by a decline in the 55-64 age group.

- Total household data reveals steady growth in all age groups.

- Both owner and renter households 62 and older are showing strong growth. Younger households are showing stable to slightly declining numbers.

- Income trends show the highest percentage of households earns $75,000 to $100,000. Households earning more than $100,000 are growing based on projections for 2028.

- In 2023, the largest group of senior households 75 and older earns $15,000 to $24,999. Projections for 2028 indicate the trend will continue.

- In Clinton County, 24.5% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.8% of the households live in substandard housing compared to 1.0% for the region.

- Clinton County lacks any market rate senior housing, for which there is the most demand.

- Strong demand exists for Residential Care Facilities. There is no apparent need for additional Skilled Nursing Facility beds.

Demographics

Total Population

Total Population by Year - Clinton County & Northwest Region
With annualized percentage

	2010	2023	2028
Clinton County	33,222	32,997	32,998
Northwest Region	1,068,366	1,093,745	1,105,174
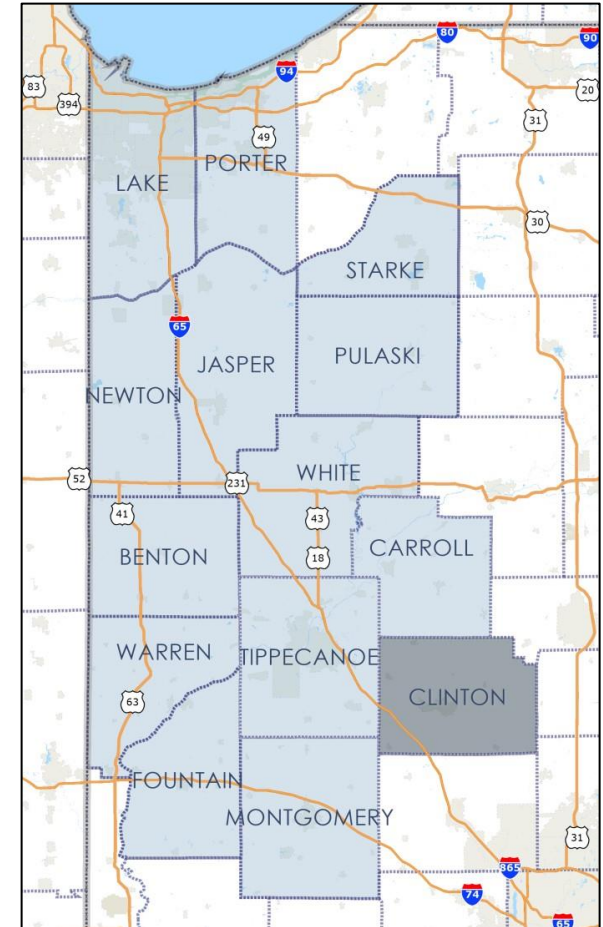
Clinton County exhibits a stable population.

Clinton County

Population by Age Group

Senior Population by Age Group - Clinton County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	3,916	2,383	1,582	809
2023	4,076	3,417	1,660	780
2028	3,689	3,922	1,767	792

Annualized percentages shown: 55-64: 0.3%, -1.9%; 65-74: 3.3%, 3.0%; 75-84: 0.4%, 1.3%; 85+: -0.3%, 0.3%
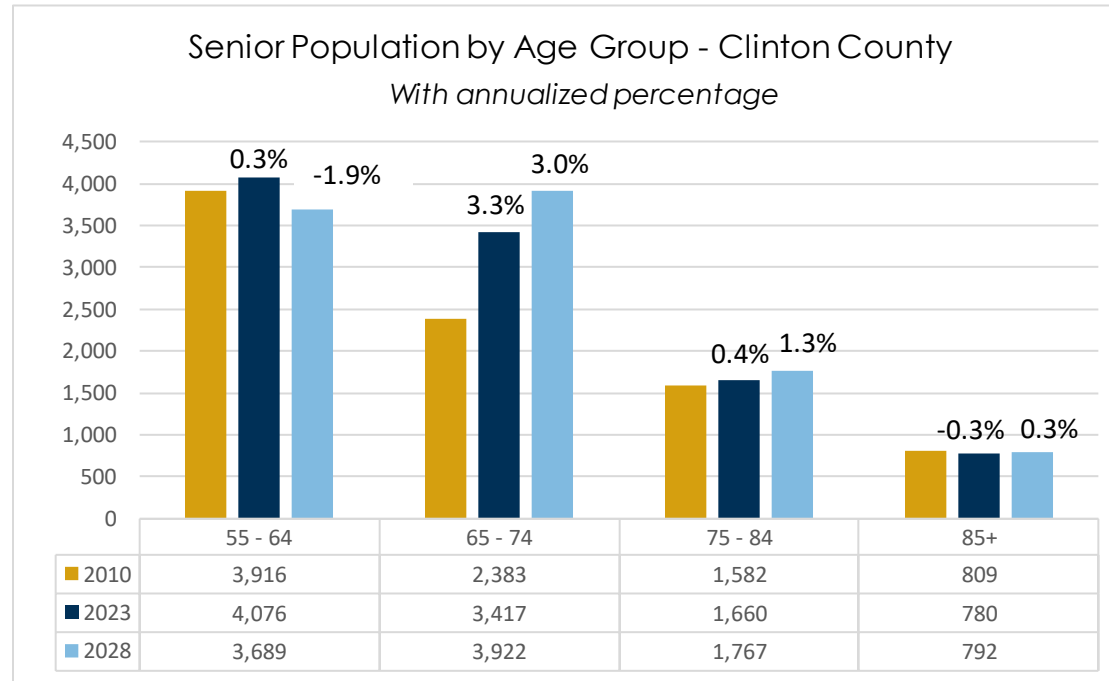
The strongest growth is present in the 65-74 age group. A decline in population is projected for the 55-64 population.

Clinton County

Total Senior Population by Year

Total Senior Population by Year - Clinton County
With annualized percentage

	2010	2023	2028
Age 55 and older	8,690	9,933	10,170
Age 65 and older	4,774	5,857	6,481
Age 75 and older	2,391	2,440	2,559
Age 85 and older	809	780	792

Annualized percentages shown on chart:
- Age 55 and older: 1.1%, 0.5%
- Age 65 and older: 1.7%, 2.1%
- Age 75 and older: 0.2%, 1.0%
- Age 85 and older: -0.3%, 0.3%
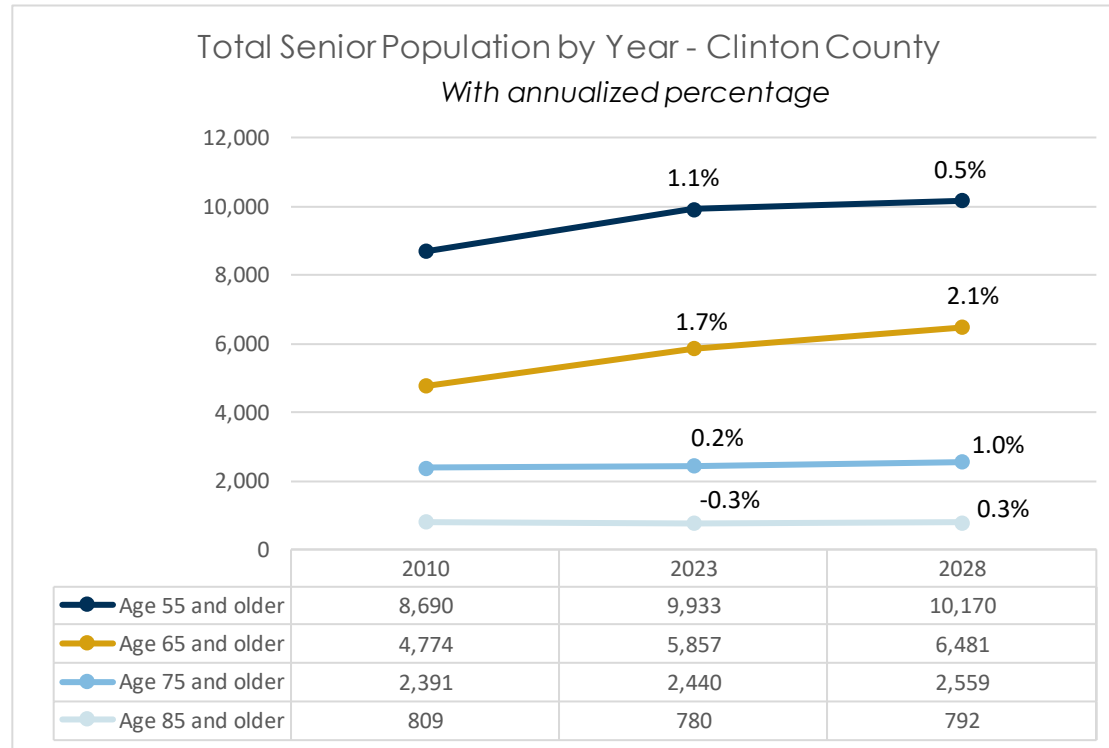
The strongest growth rate is present in the 65+ population. Total 55+ growth rate for the senior population is offset by a projected decline in seniors aged 55-64.

Clinton County

Households

### Total Households, Households by Age - Clinton County
With annualized percentage change

	Total households	Households 55+	Households 62+
■ 2011-2015	11,643	5,443	3,741
■ 2023	12,406	6,006	4,319
■ 2028	12,462	6,158	4,623

Annualized percentage change labels:
- Total households: 0.5%, 0.1%
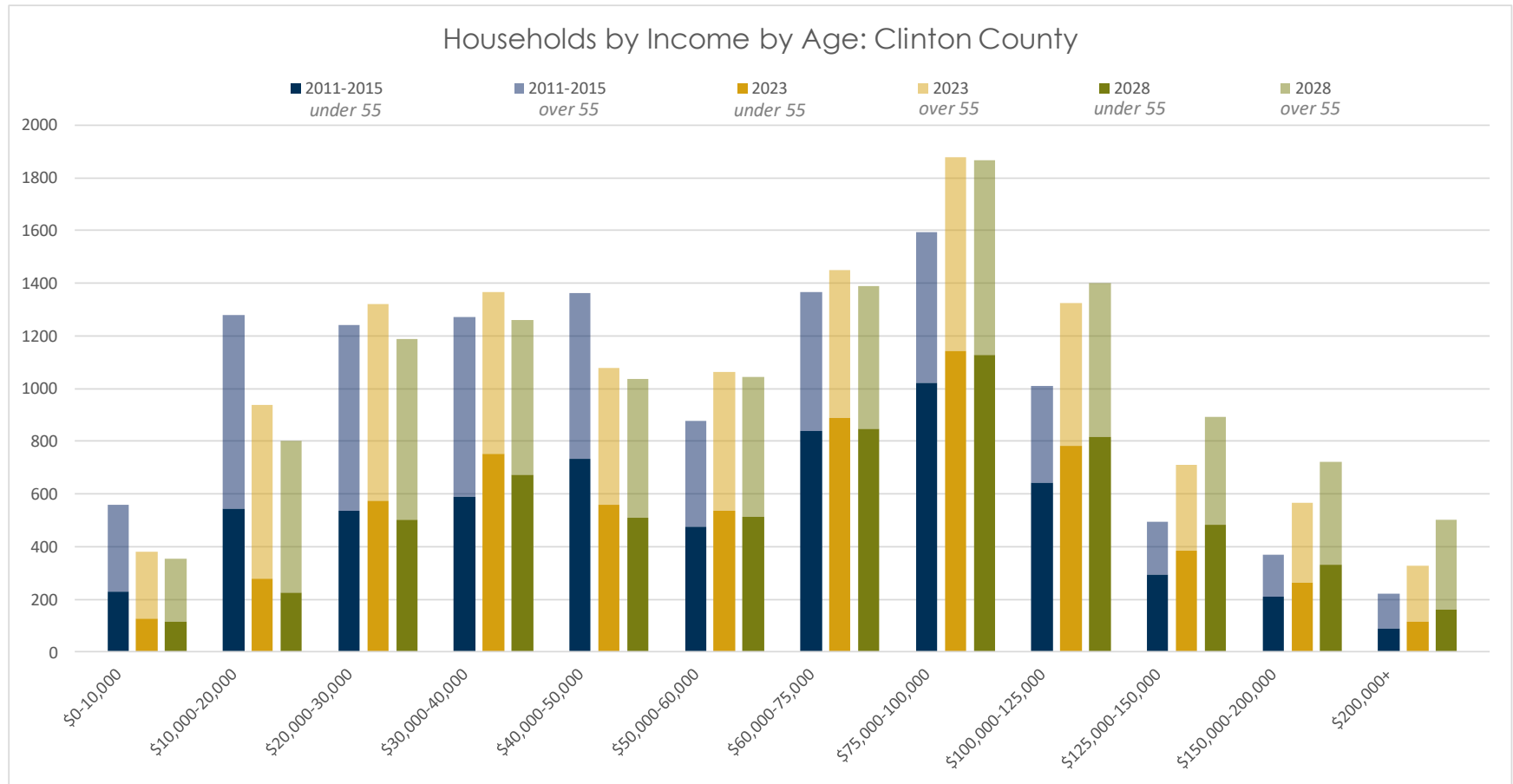- Households 55+: 0.8%, 0.5%
- Households 62+: 1.2%, 1.4%
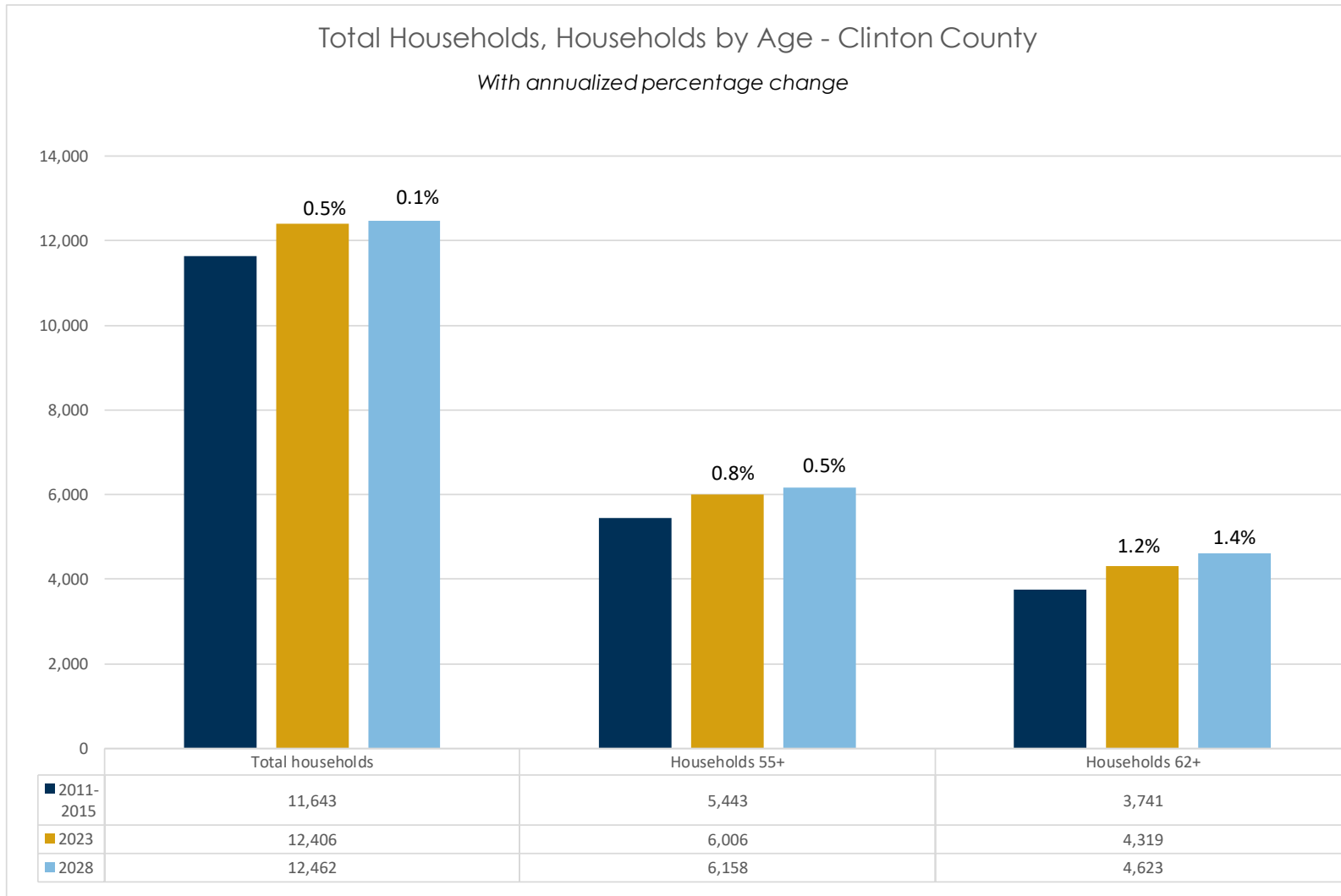
Total household data reveals steady growth in all age groups.

Households by Tenure
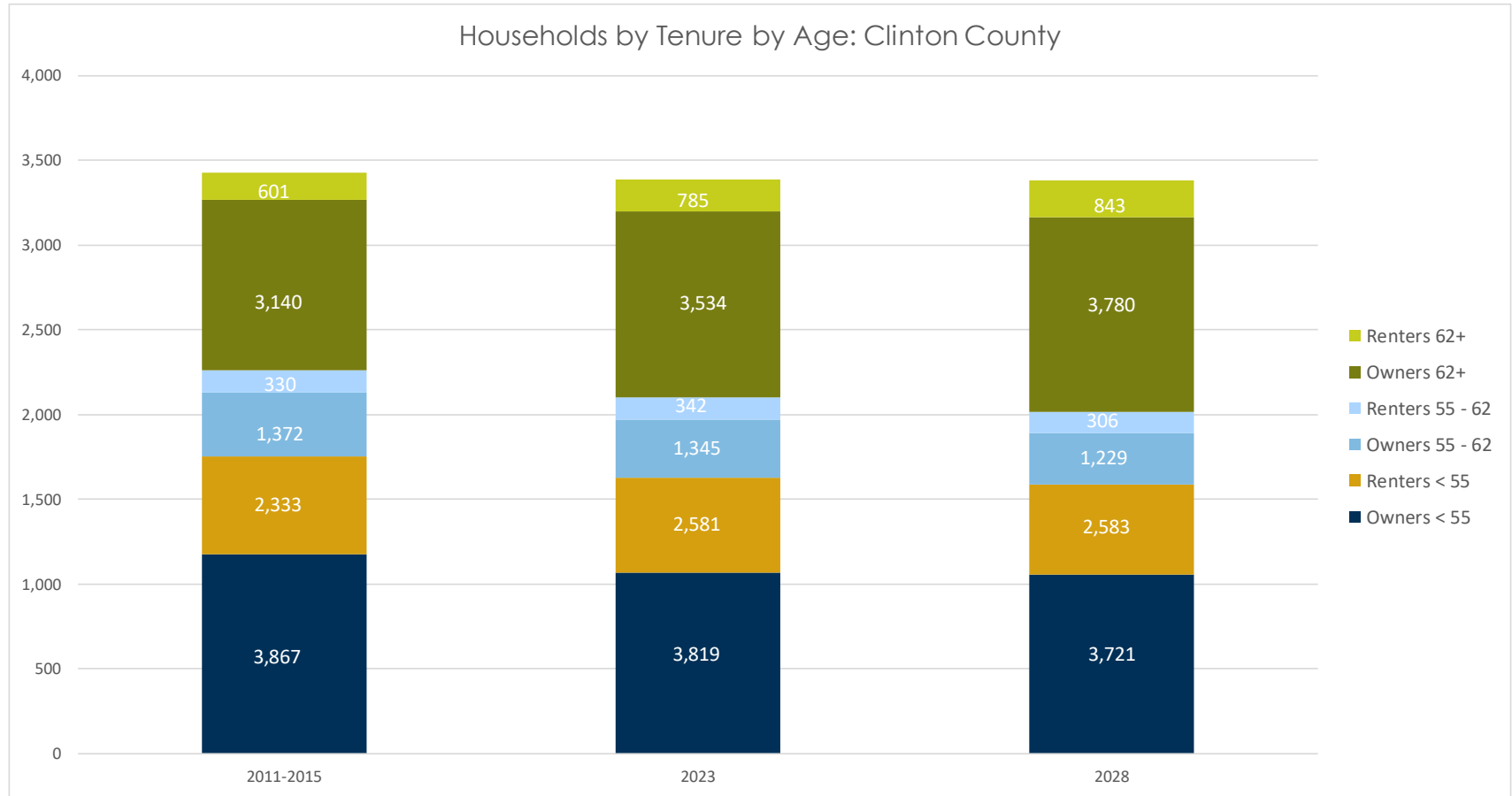
Owner and renter households aged 62 and older are showing strong growth. Younger households are projected to experience steady to slightly declining population numbers.

Households by Income

Households by Income by Age: Clinton County

Income trends show the largest group of households earns $75,000 to $100,000. The number of households earning more than $100,000 is projected to grow.
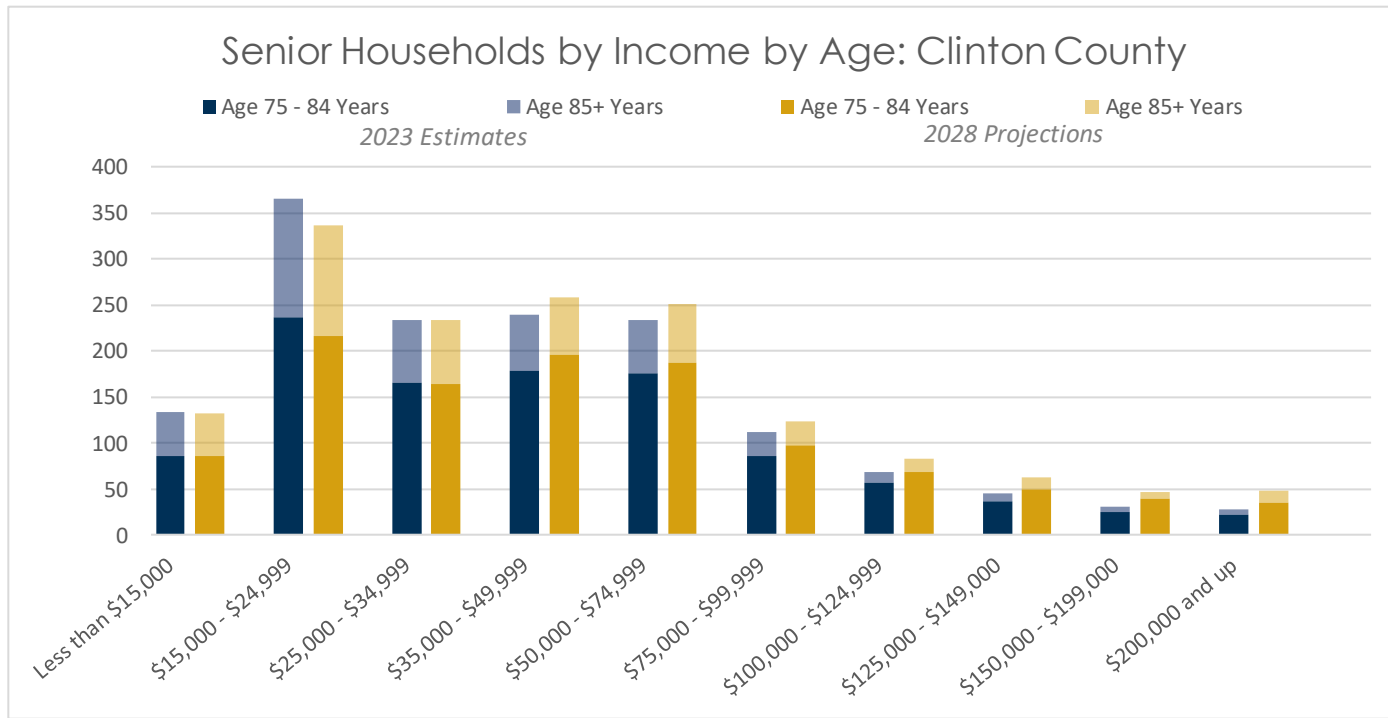
Clinton County

Households by Income by Age, 75+

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

Clinton County

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Clinton County paying more than 40% of their income for housing, indicating they are rent overburdened. In Clinton County, 24.5% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Clinton County	3,381
Renter HH paying 40 to 49% of income	313
Renter HH paying 50% or more of income	516
Total rent overburdened	829
Percentage	24.5%

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

In Clinton County, 0.8% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Clinton County	12,382
Owner-occupied lacking plumbing facilities	0
Owner-occupied lacking kitchen facilities	7
Renter-occupied lacking plumbing facilities	27
Renter-occupied lacking kitchen facilities	59
Total households with substandard units	93
Percentage	0.8%

Clinton County

Supply – Independent Living

Clinton County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Colfax Community Housing Inc	Colfax	20	NA			**259**
	Friendship Village	Frankfort	32	NA			
	Luther Villa	Mulberry	30	NA			
	Friendship Village	Frankfort	32	NA			
	Luther Villa	Mulberry	30	29	96.7%		
	Wesley Manor Southside	Frankfort	50	50	100.0%		
	Wilshire Court	Frankfort	65	NA			
LIHTC	Frankfort Place	Frankfort	36	NA			**36**
Market Rate	*None*						**0**

Planned Units

Geography	Notes
Clinton County	Elizabeth Stitzel, Executive Director, Clinton County Area Plan Commission, reported that there are currently no senior housing developments in the planned or proposed phases with the Plan Commission's jurisdiction.
Frankfort	Don Stock, Director of Planning and Housing Initiatives for the City of Frankfort, reported that there are currently no senior housing developments in the planned or proposed phases.

Clinton County

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Clinton County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Clinton House Rehab & Healthcare Center	Frankfort	88	72	NA	88	
RCF and SNF	Milner Community Health Care	Rossville	104	65	24	80	
RCF and SNF	Mulberry Health & Rehabilitation Center	Mulberry	159	128	10	149	In the process of updating 10 RCF units to convert them to SNF units.
RCF and SNF	Wesley Manor Health Center	Frankfort	376	174	280	96	

Clinton County

Housing Demand

Income Parameters

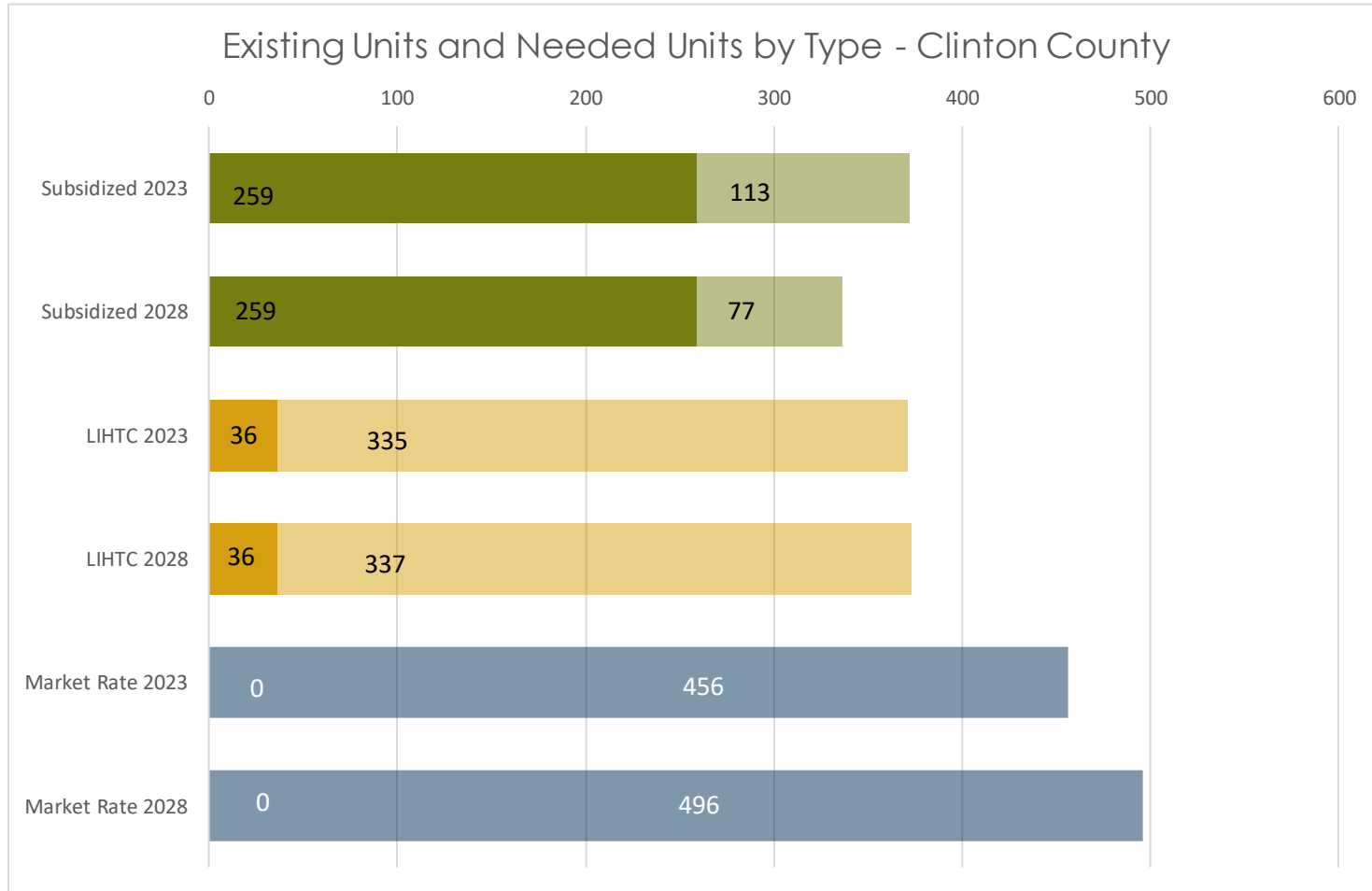| Clinton County				
Type of Housing		**Income Level**	**Minimum Income**	**Maximum Income**
Independent Living	Subsidized	30%	$0	$18,960
	LIHTC	60%	$18,961	$37,920
	Market rate	300%	$37,921	$189,600
Licensed	Residential Care Facility w/waiver		$0	$33,948
	Residential Care Facility private pay		$33,949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

Disability Percentage

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

Sex by Age by Disability Status - Clinton County	Number	Percentage
Estimate, Total	32,448	
Estimate, Total, Male	16,311	
Estimate, Total, Male, 75 years and older	800	100.0%
Estimate, Total, Male, 75 years and older, with a disability	370	46.3%
Estimate, Total, Female	16,137	
Estimate, Total, Female, 75 years and older	1,265	100.0%
Estimate, Total, Female, 75 years and older, with a disability	533	42.1%
Estimate, Total, Male & Female, 75 years and older	2,065	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	903	43.7%

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

Clinton County

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.

Existing Units and Needed Units by Type - Clinton County

Category	Existing	Unmet Demand
Subsidized 2023	259	113
Subsidized 2028	259	77
LIHTC 2023	36	335
LIHTC 2028	36	337
Market Rate 2023	0	456
Market Rate 2028	0	496

Clinton County lacks any market rate senior housing, the housing type with the greatest demand.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Clinton 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	361	350	384	327	354	420
Plus						
Senior Homeowners in this income bracket (a)	487	951	3,196	430	858	3,348
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	22	72	10	19	76
Equals						
Total Demand	**372**	**371**	**456**	**336**	**373**	**496**
Less existing units	259	36	0	259	36	0
Less planned units	0	0	0			
Equals						
Net Demand	**113**	**335**	**456**	**77**	**337**	**496**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	1,127	1,149
Total senior 55+ owner households	4,879	5,009
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Clinton County

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: Clinton 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	769	933		731	1,050	
(B) Persons 85+ income eligible			682			685
(C) Percent of persons 75+ with a disability	43.7%	43.7%	43.7%	43.7%	43.7%	43.7%
Income-eligible persons 75+ with a disability	336	408	298	320	459	300
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**336**	**408**	**298**	**320**	**459**	**300**
Demand for RCF units are summed	**744**			**779**		
Less existing beds		314	413		314	413
Less planned beds		0	0			
Equals						
Net Demand		**430**	**-115**		**465**	**-113**
Demand Calculation Inputs - HISTA 2023 and 2028			**2023**	**2028**		
Total senior population 75 - 84			1,746	1,851		
Total senior population 85+			694	708		

Solid demand exists for Residential Care Facilities. Sufficient Skilled Nursing beds available.

Clinton County

ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.
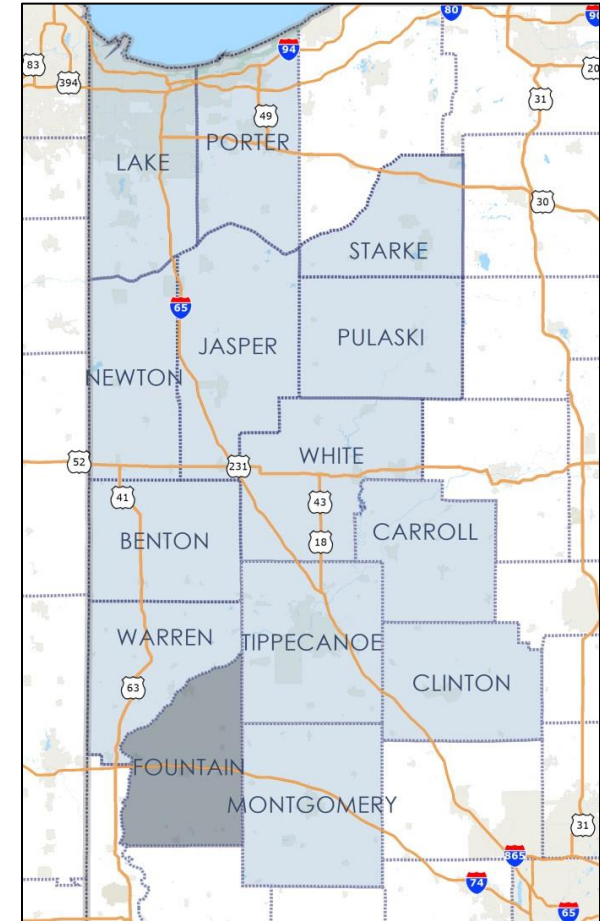
Bed Need Analysis with ISDH Bed Need Rate: Clinton County		
	2023	**2028**
Population 65+ (A)	5,857	6,481
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	169	187
Supply (D)	413	413
Net demand (D - C)	*-244*	*-226*

The ISDH report for July 1, 2023 shows Clinton County to have projected Comprehensive Care Bed Need of -229 for seniors 65 and older.

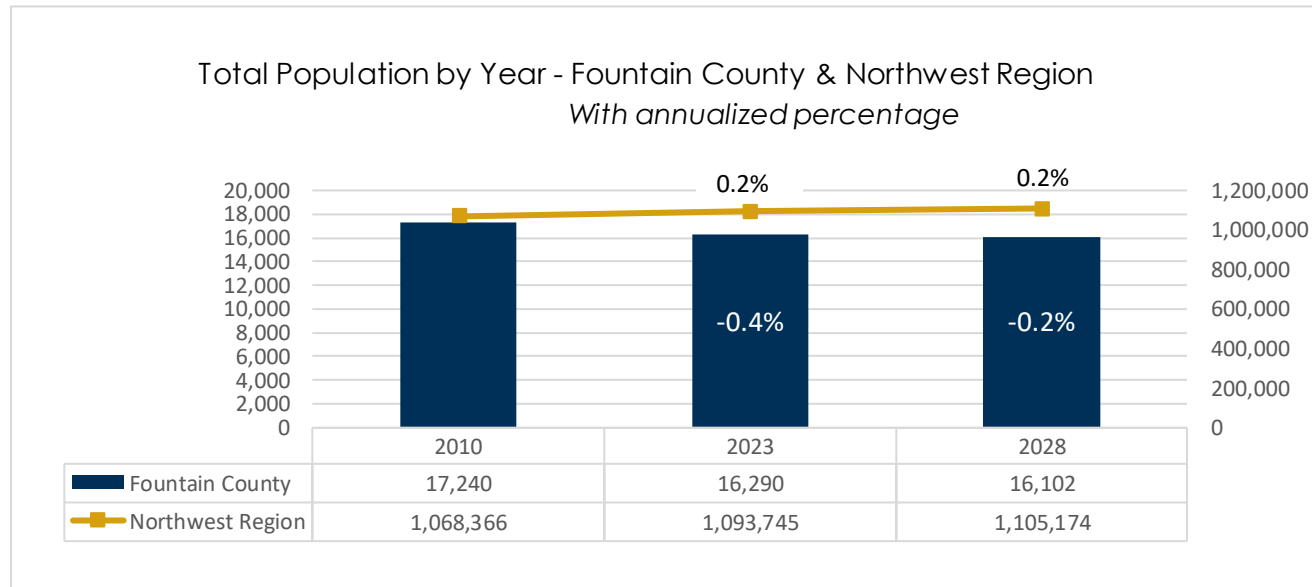Clinton County

Fountain County

Key Findings

- The population in Fountain County is declining. Projections for 2028 show the trend will continue.

- Among the senior population, strongest growth is exhibited in the 65 to 74 age cohort.

- Solid growth in most senior groups, especially the 65 to 74 age group, drives the growth rate for the total senior population. A projected decline in the age group 55-64 diminishes the 55+ growth rate from 2023 to 2028.

- Overall, total households are declining. Growth in households 55 and older offsets the total household loss rate.

- Households by tenure reveals that the number of renters and owners 62 and older is increasing. Younger households are declining.

- In 2023, the largest percentage of households earns $75,000 to $100,000. Projections for 2028 show the trend will continue.

- When filtered to households 75 and older, the largest group earns $15,000 to $24,999. The trend continues for 2028.

- In Fountain County, 12.4% of the renters are rent overburdened compared to 31.1% for the region. In the county, 1.0% of the households live in substandard housing. This rate is in line with the region.

- Fountain County lacks any senior LIHTC rental housing, a housing type with stronger demand than subsidized rental housing. Demand is projected to increase in 2028.

- The county has substantial unmet demand for Residential Care Facilities.

Demographics

Total Population

Total Population by Year - Fountain County & Northwest Region
With annualized percentage

	2010	2023	2028
Fountain County	17,240	16,290	16,102
Northwest Region	1,068,366	1,093,745	1,105,174

The population in Fountain County is declining.

Fountain County

Population by Age Group

Senior Population by Age Group - Fountain County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	2,176	1,660	973	411
2023	2,335	1,992	1,083	420
2028	2,158	2,287	1,088	441

Annualized percentages shown:
- 55 - 64: 0.6%, -1.5%
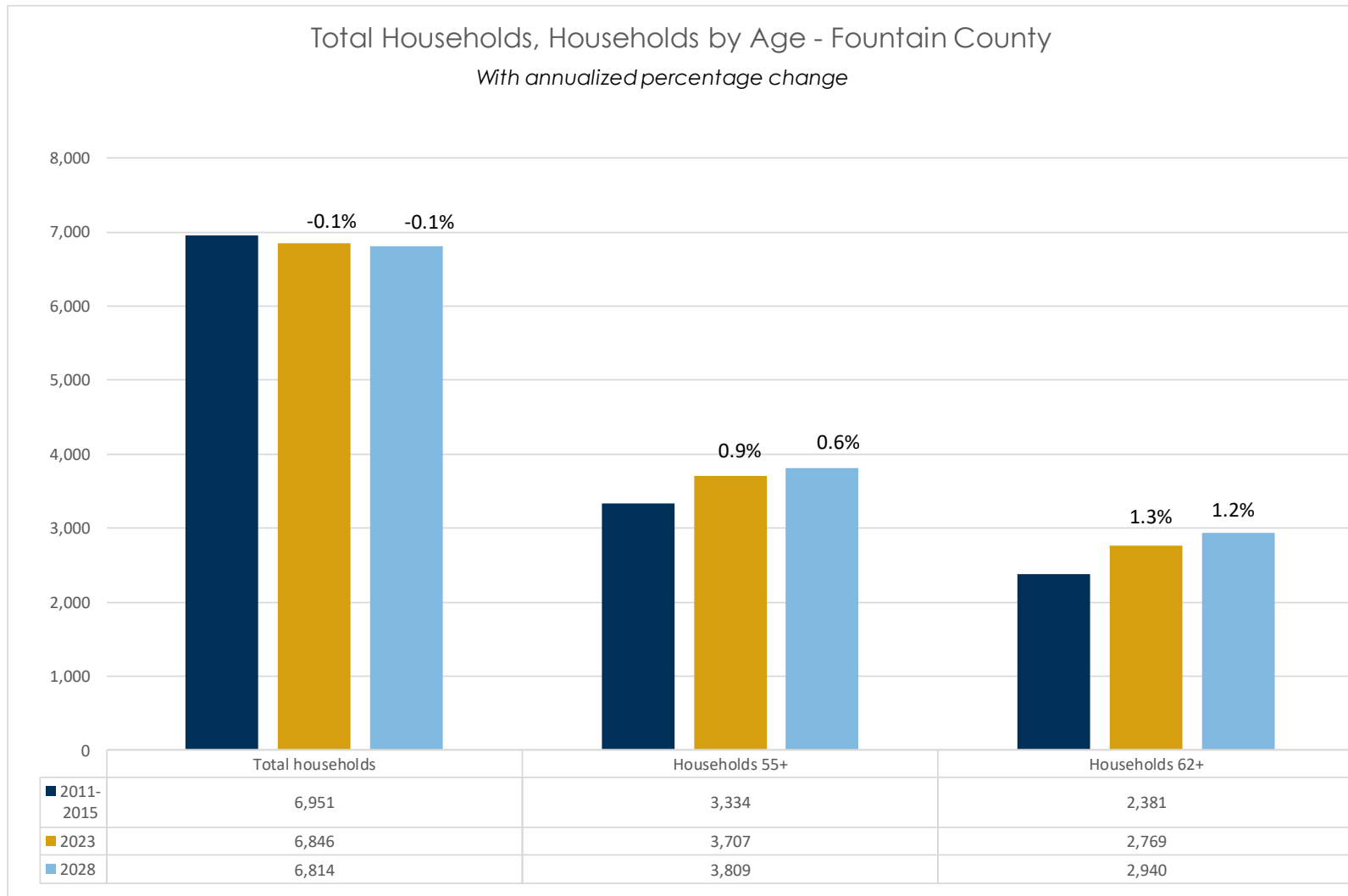- 65 - 74: 1.5%, 3.0%
- 75 - 84: 0.9%, 0.1%
- 85+: 0.2%, 1.0%
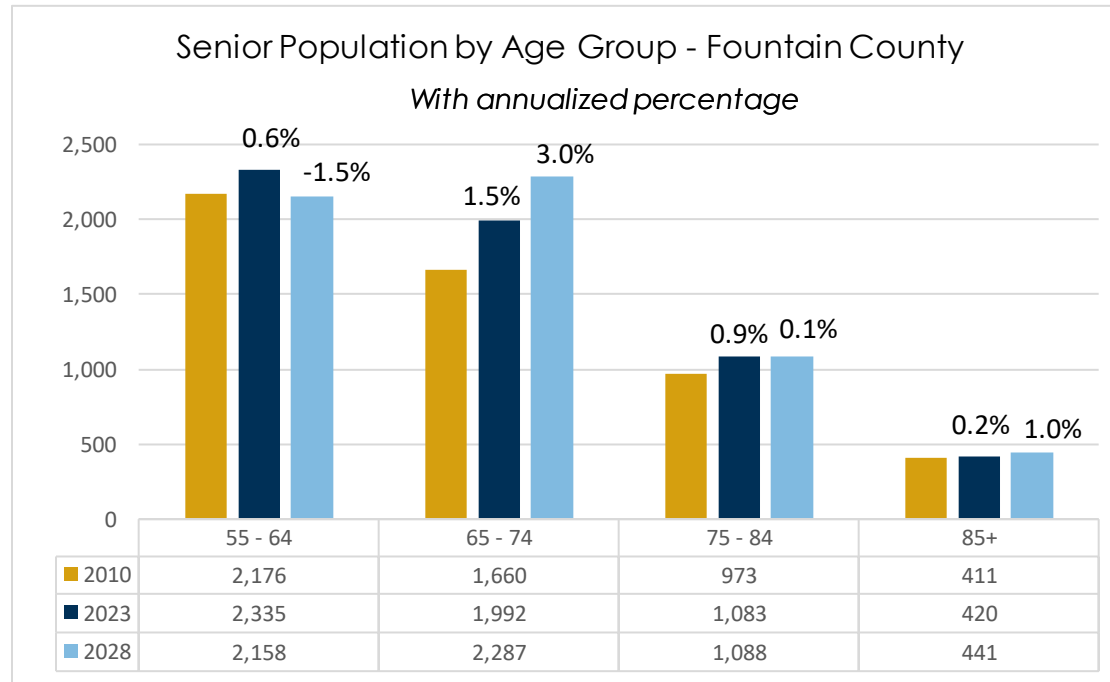
Among the senior population, the strongest growth is exhibited in the age 65 to 74 cohort.

Fountain County

Total Senior Population by Year

Total Senior Population by Year - Fountain County
With annualized percentage

	2010	2023	2028
Age 55 and older	5,220	5,830	5,974
Age 65 and older	3,044	3,495	3,816
Age 75 and older	1,384	1,503	1,529
Age 85 and older	411	420	441

Age 55 and older: 0.9%, 0.5%
Age 65 and older: 1.1%, 1.8%
Age 75 and older: 0.7%, 0.3%
Age 85 and older: 0.2%, 1.0%
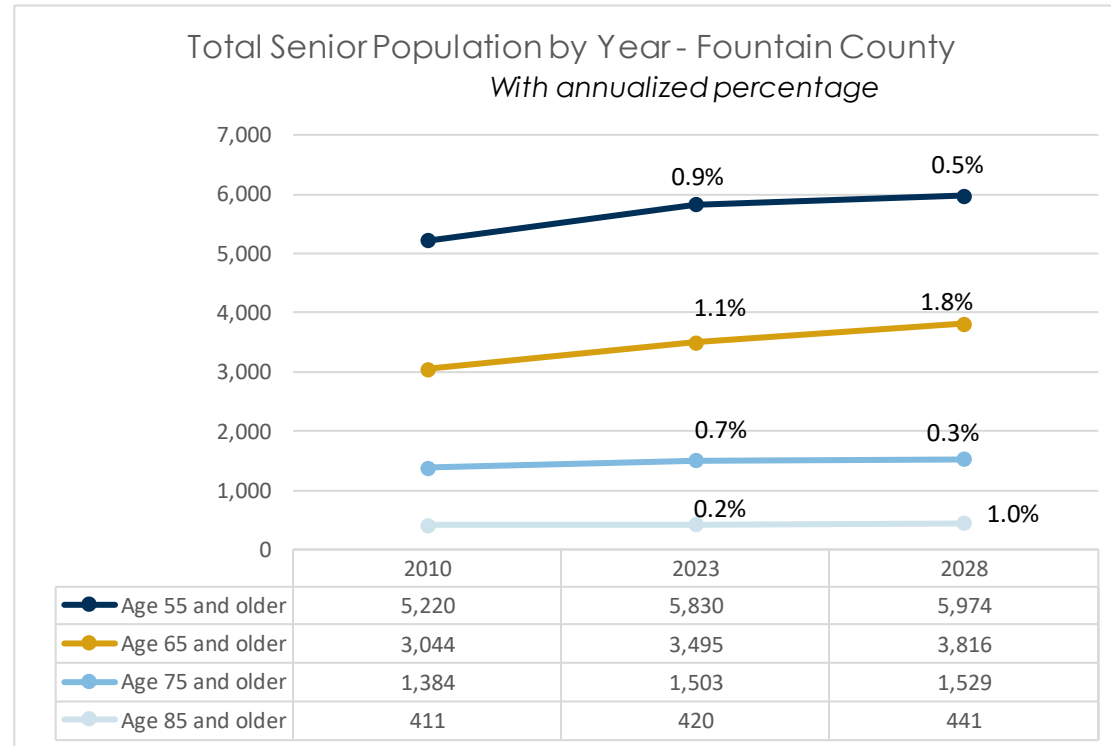
Solid growth for the 65 and older age group is driving up the total senior growth rate.

Fountain County

Households

Total Households, Households by Age - Fountain County
With annualized percentage change

	Total households	Households 55+	Households 62+
2011-2015	6,951	3,334	2,381
2023	6,846	3,707	2,769
2028	6,814	3,809	2,940

Annualized percentage change:
- Total households: -0.1%, -0.1%
- Households 55+: 0.9%, 0.6%
- Households 62+: 1.3%, 1.2%

Growth in senior households partially offsets a decline in total households.

Households by Tenure

Households by Tenure by Age: Fountain County

|	Renters 62+	Owners 62+	Renters 55 - 62	Owners 55 - 62	Renters < 55	Owners < 55
2011-2015	286	2,095	153	800	1,200	2,417
2023	432	2,337	208	730	1,127	2,012
2028	480	2,460	196	673	1,087	1,918
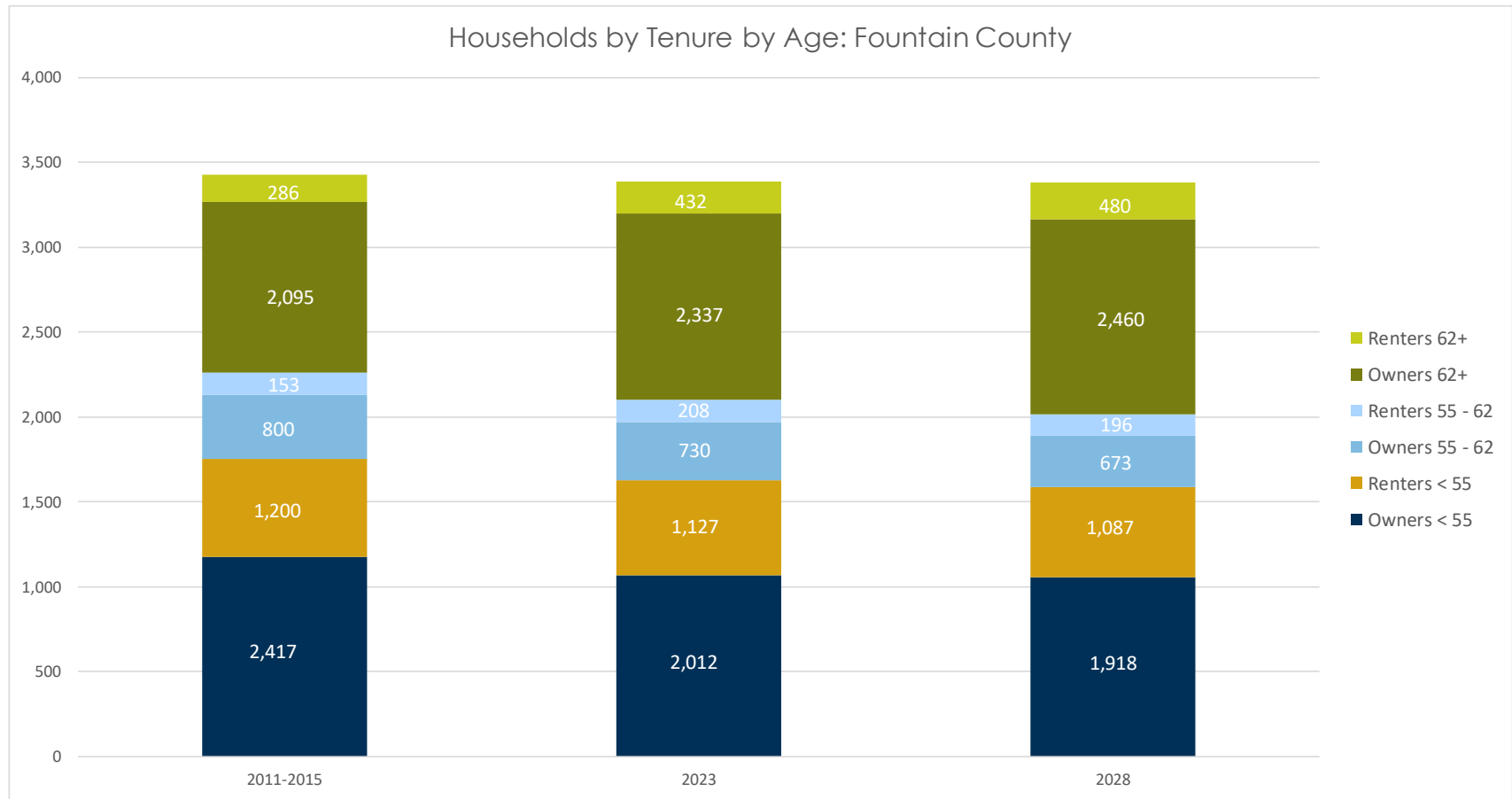
The number of renters and owners 62 and older is increasing. All younger households are expected to continuously decline.
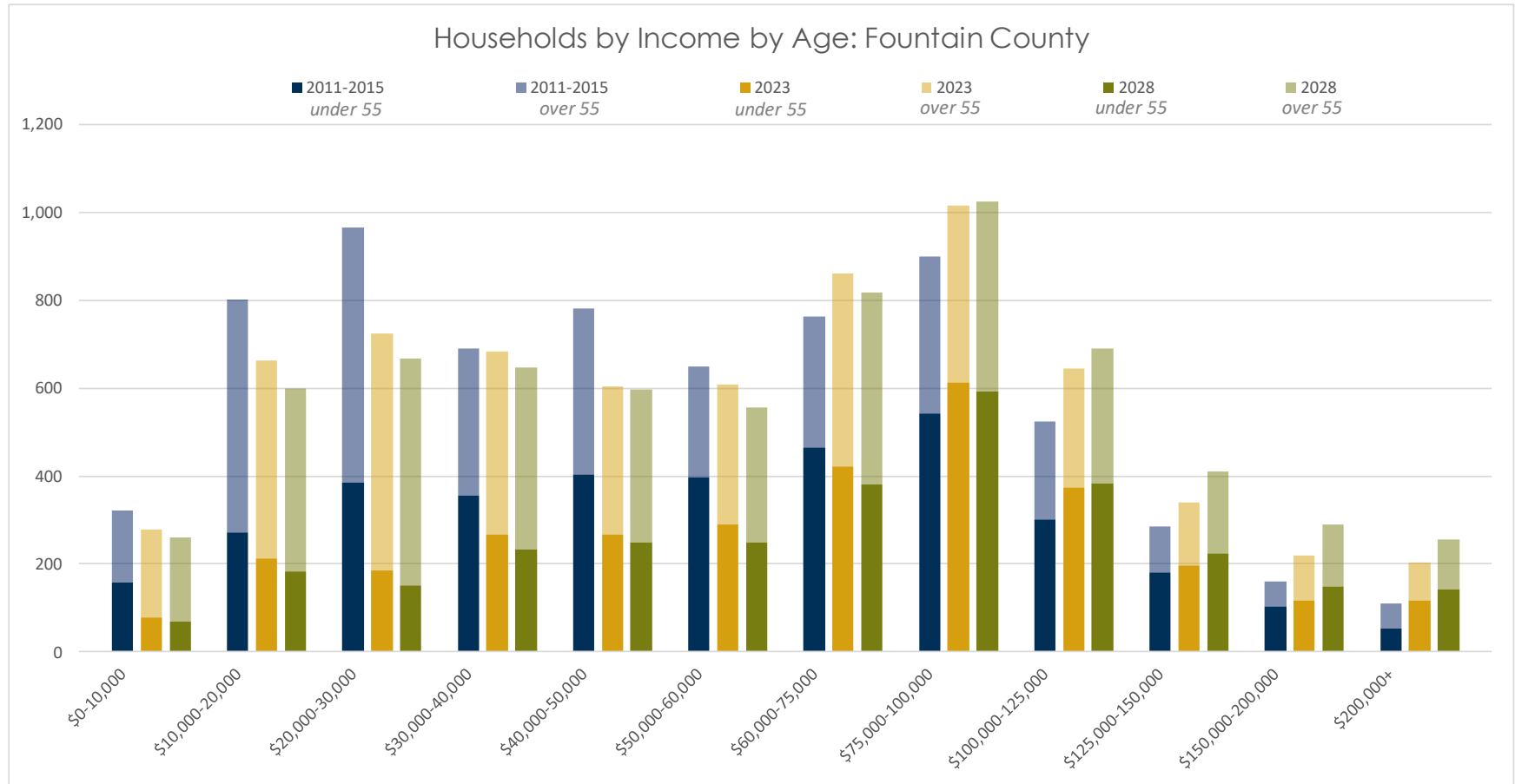
Fountain County

Households by Income

The largest group of households earns $75,000 to $100,000. Projections for 2028 show the trend will continue.

Households by Income by Age, 75+
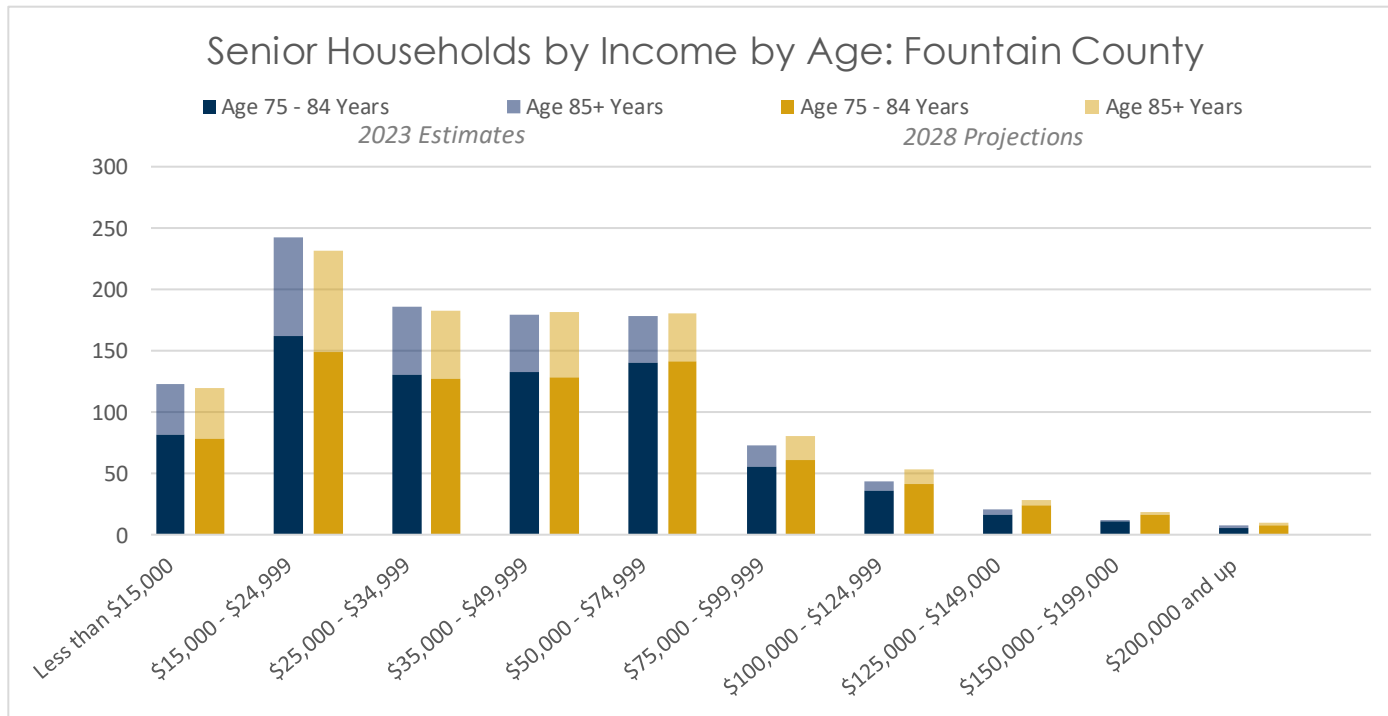
When filtered to households 75 and older, the largest group earns $15,000 to $24,999. The trend will continue for 2028.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Fountain County paying more than 40% of their income for housing, indicating they are rent overburdened. In Fountain County, 12.4% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Fountain County	1,758
Renter HH paying 40 to 49% of income	60
Renter HH paying 50% or more of income	158
Total rent overburdened	218
Percentage	12.4%

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 Fountain County, 1.0% of households live in substandard housing compared to the same 1.0% for the region.

Substandard Housing	Number
Total households in Fountain County	6,820
Owner-occupied lacking plumbing facilities	49
Owner-occupied lacking kitchen facilities	20
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	0
Total households with substandard units	69
Percentage	1.0%

Fountain County

Supply – Independent Living

Fountain County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Jackson St Apartments	Attica	16	NA			**66**
	Lion Manor	Veedersburg	20	NA			
	Perry Street Apartments	Attica	6	NA			
	Wabash Manor	Covington	24	24	100.0%		
LIHTC	*None*						**0**
Market Rate	Autumn Trace	Attica	44	42	95.5%		**44**

Fountain County

Planned Units

Geography	Notes
Fountain County	Kim Johnson, Fountain County Deputy Auditor, reported that there are currently no senior housing developments in the planned or proposed phases.
Attica	Mikki Hubbard, Attica Deputy Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
Covington	Linda Knecht, Covington Clerk/Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Hillsboro	Jessica Elkins, Hillsboro Utility Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
Veedersburg	Jesse Scott, Veedersburg Zoning Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Fountain County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF and SNF	Autumn Trace	Attica	44	42	44	NA	
SNF	Waters Of Covington	Covington	119	82	NA	119	3 of the beds are located at the hospital.

Housing Demand

Income Parameters

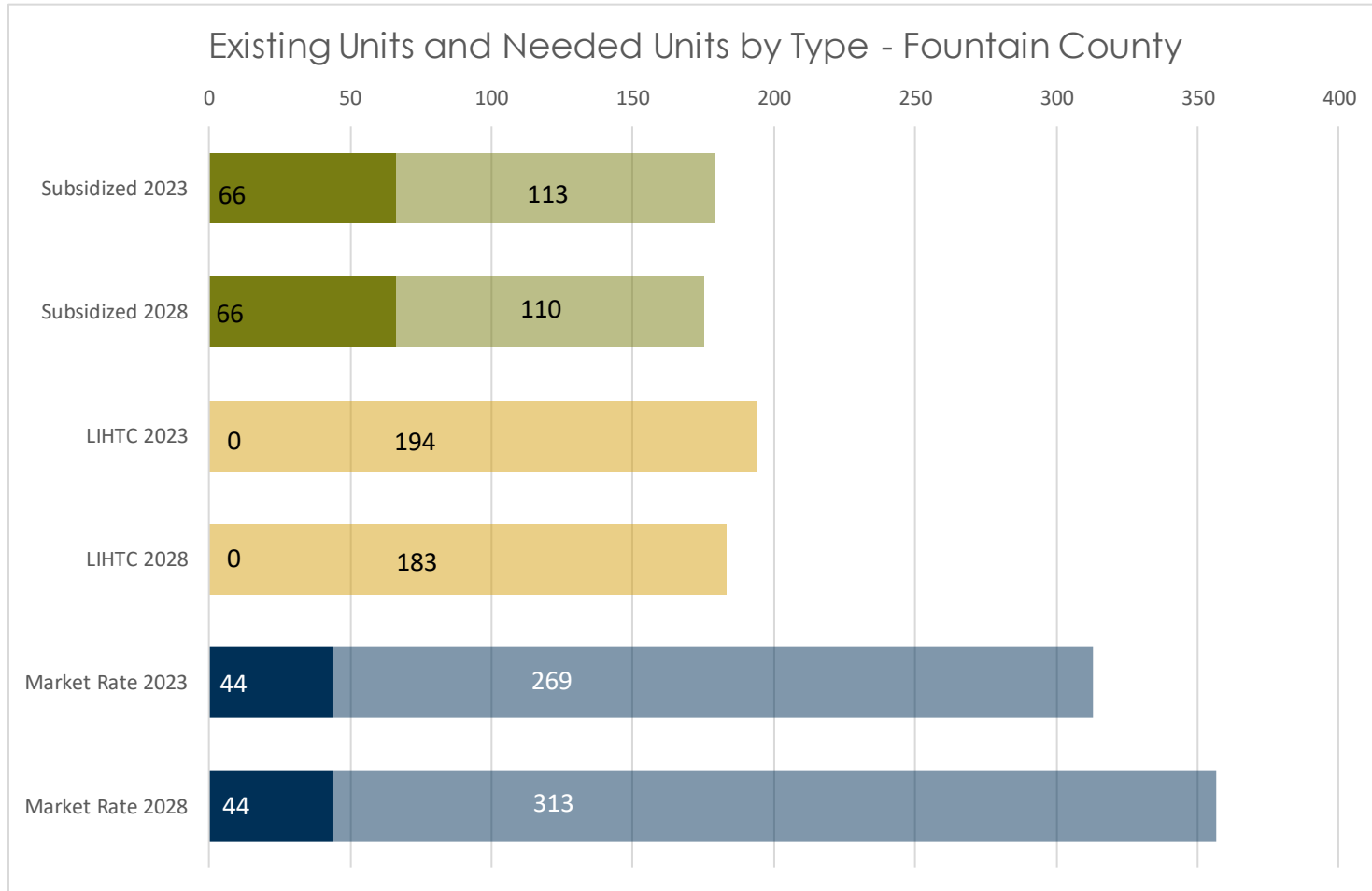| Fountain County				
Type of Housing		**Income Level**	**Minimum Income**	**Maximum Income**
Independent Living	Subsidized	30%	$0	$18,960
	LIHTC	60%	$18,961	$37,920
	Market rate	300%	$37,921	$189,600
Licensed	Residential Care Facility w/waiver		$0	$33,948
	Residential Care Facility private pay		$33,949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

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

Sex by Age by Disability Status - Fountain County	Number	Percentage
Estimate, Total	16,350	
Estimate, Total, Male	8,176	
Estimate, Total, Male, 75 years and older	570	100.0%
Estimate, Total, Male, 75 years and older, with a disability	318	55.8%
Estimate, Total, Female	8,174	
Estimate, Total, Female, 75 years and older	781	100.0%
Estimate, Total, Female, 75 years and older, with a disability	379	48.5%
Estimate, Total, Male & Female, 75 years and older	1,351	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	697	51.6%

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

Fountain County

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.

Existing Units and Needed Units by Type - Fountain County

Category	Existing	Needed
Subsidized 2023	66	113
Subsidized 2028	66	110
LIHTC 2023	0	194
LIHTC 2028	0	183
Market Rate 2023	44	269
Market Rate 2028	44	313

Fountain County lacks any senior LIHTC rental housing. Stronger demand exists for LIHTC housing than subsidized rental housing.

Fountain County

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: Fountain 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	169	177	272	167	167	314
Plus						
Senior Homeowners in this income bracket (a)	435	739	1,807	399	721	1,899
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	17	41	9	16	43
Equals						
Total Demand	**179**	**194**	**313**	**176**	**183**	**357**
Less existing units	66	0	44	66	0	44
Less planned units	0	0	0			
Equals						
Net Demand	**113**	**194**	**269**	**110**	**183**	**313**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	640	676
Total senior 55+ owner households	3,067	3,133
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Fountain County

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: Fountain 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	508	569		478	596	
(B) Persons 85+ income eligible			412			435
(C) Percent of persons 75+ with a disability	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
Income-eligible persons 75+ with a disability	262	293	212	247	308	224
calculation A * C (RCF), B * C (SNF)						
Total Demand	**262**	**293**	**212**	**247**	**308**	**224**
Demand for RCF units are summed	**555**			**554**		
Less existing beds		44	119	44		119
Less planned beds		0	0			
Equals						
Net Demand		**511**	**93**	**510**		**105**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	1,088	1,091
Total senior population 85+	415	438

The county has stronger demand Residential Care than for Skilled Nursing Facilities.

ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.
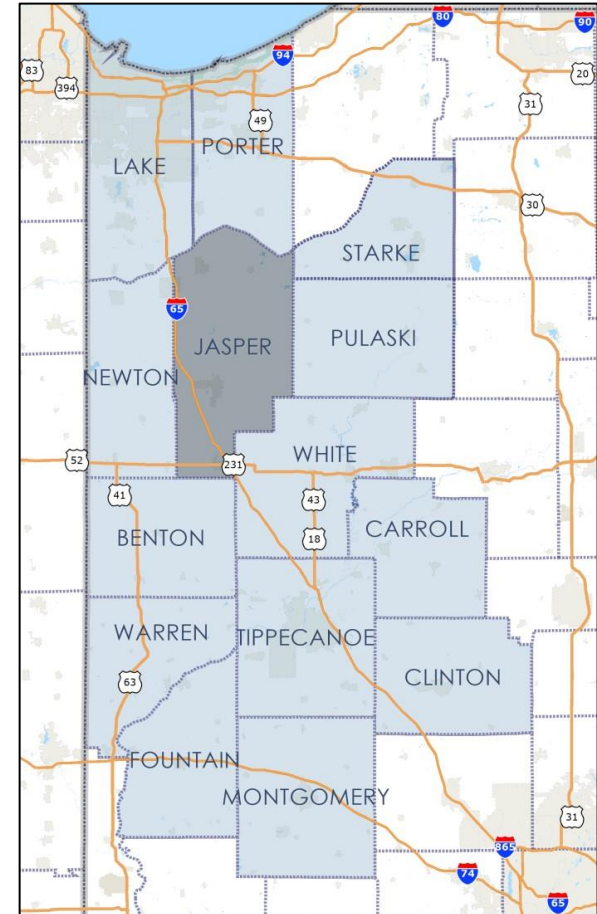
Bed Need Analysis with ISDH Bed Need Rate: Fountain County		
	2023	**2028**
Population 65+ (A)	3,495	3,816
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	101	110
Supply (D)	119	119
Net demand (D - C)	*-18*	*-9*

The ISDH report for July 1, 2023 shows Fountain County to have projected Comprehensive Care Bed Need of -14 for seniors 65 and older.
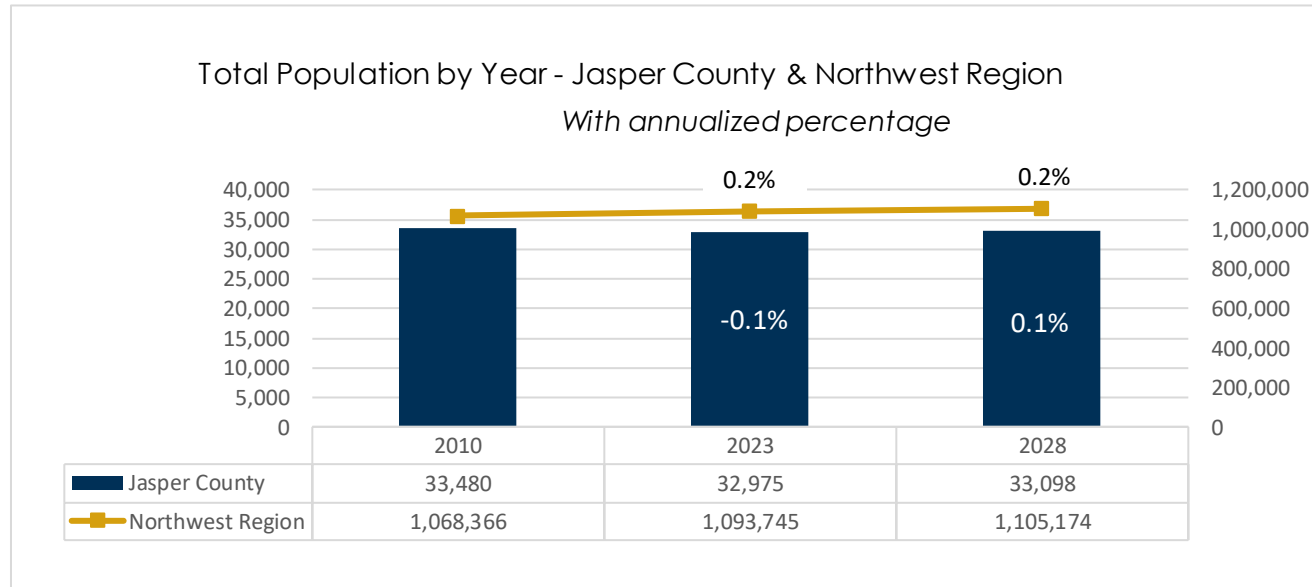
Fountain County

Jasper County

Key Findings

- The stable population in Jasper County projected to continue.

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

- Households 55 and older as well as 62 and older are increasing at a faster pace than total households.

- The number of both owners and renters 62 and older is increasing. Younger households are expected to decline from 2023 to 2028.

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

- When filtered to households 75 and older, the largest group earns $50,000 to $79,999. Projections for 2028 reflect this same income range.

- In Jasper County, 27.7% of the renters are rent overburdened compared to 31.1% for the region. In the county, 1.5% of the households live in substandard housing compared to 1.0% for the region.

- The county lacks any LIHTC or market rate senior housing. The strongest demand is exhibited for market rate housing.

- Solid demand exists for Residential Care Facilities. In 2023, 366 residents need Medicaid Waivers to pay for the services.
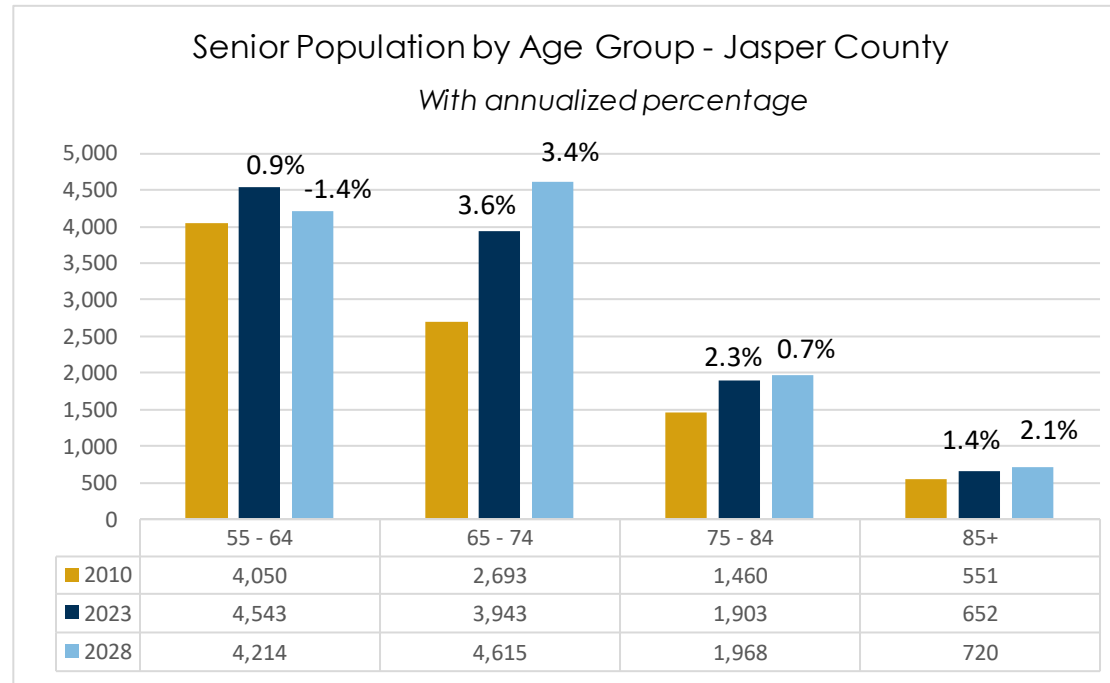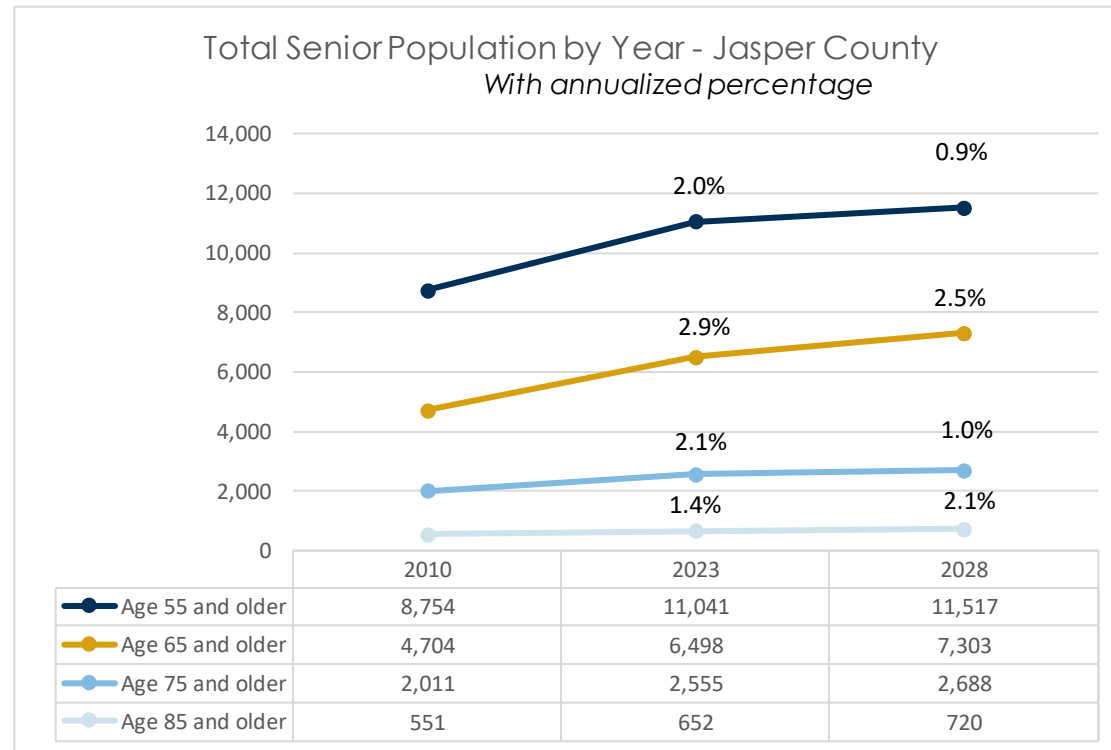
Demographics

Total Population

Total Population by Year - Jasper County & Northwest Region
With annualized percentage

	2010	2023	2028
Jasper County	33,480	32,975	33,098
Northwest Region	1,068,366	1,093,745	1,105,174

Jasper County annualized: -0.1% (2023), 0.1% (2028)
Northwest Region annualized: 0.2%, 0.2%

The population in Jasper County is projected to remain stable.

Jasper County

Population by Age Group

Senior Population by Age Group - Jasper County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	4,050	2,693	1,460	551
2023	4,543	3,943	1,903	652
2028	4,214	4,615	1,968	720

Annualized percentages shown: 55-64: 0.9%, -1.4%; 65-74: 3.6%, 3.4%; 75-84: 2.3%, 0.7%; 85+: 1.4%, 2.1%

Strong population growth in the 65-74 age group continues through projections for 2028.

Jasper County

Total Senior Population by Year

Total Senior Population by Year - Jasper County
With annualized percentage

	2010	2023	2028
Age 55 and older	8,754	11,041	11,517
Age 65 and older	4,704	6,498	7,303
Age 75 and older	2,011	2,555	2,688
Age 85 and older	551	652	720

Annualized percentages shown on chart:
- Age 55 and older: 2.0%, 0.9%
- Age 65 and older: 2.9%, 2.5%
- Age 75 and older: 2.1%, 1.0%
- Age 85 and older: 1.4%, 2.1%

The rate of growth is projected to decline slightly across all senior age groups.
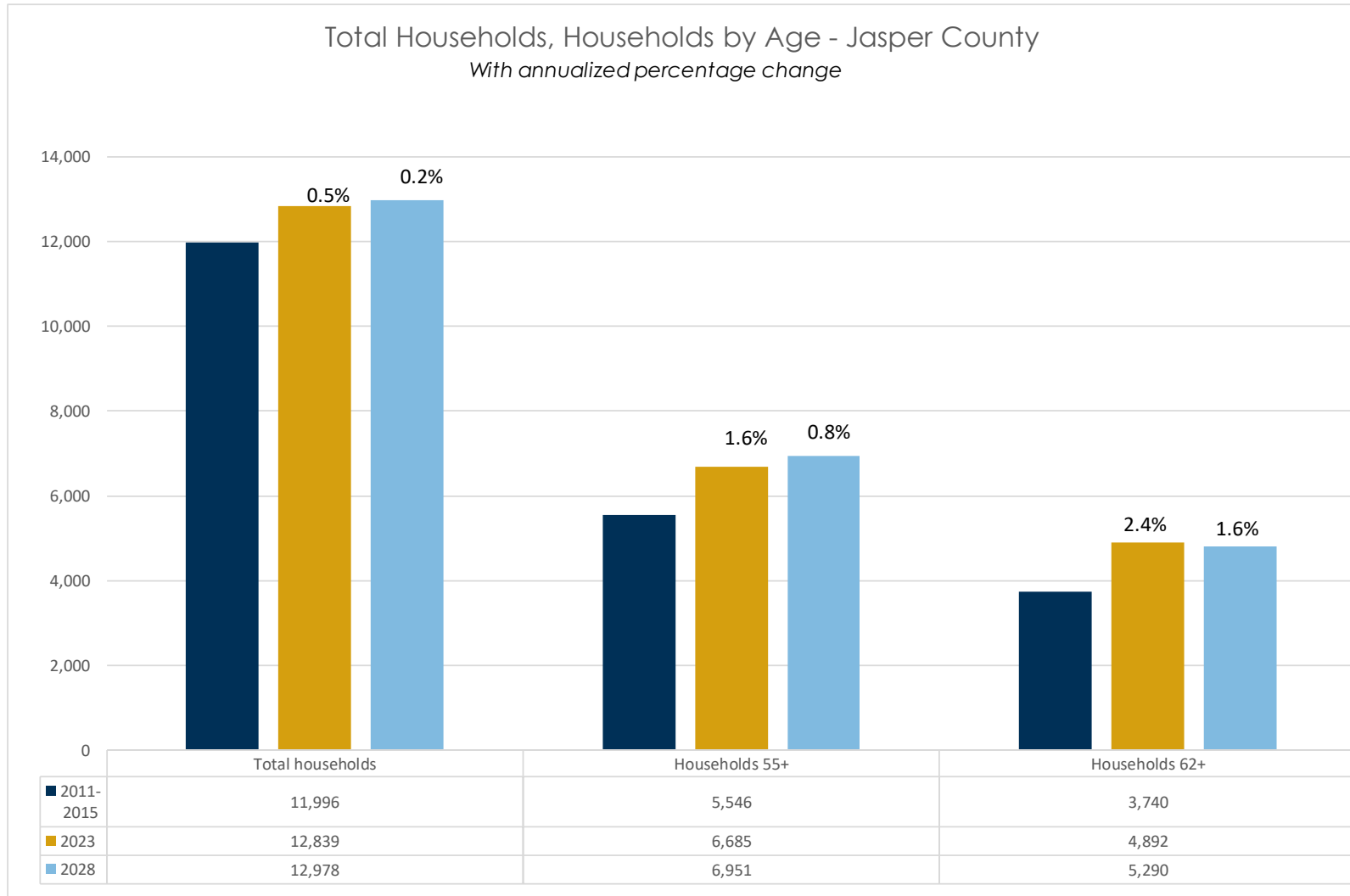
Jasper County

Households

Total Households, Households by Age - Jasper County
With annualized percentage change

	Total households	Households 55+	Households 62+
2011-2015	11,996	5,546	3,740
2023	12,839	6,685	4,892
2028	12,978	6,951	5,290

Annualized percentage change:
- Total households: 0.5% (2023), 0.2% (2028)
- Households 55+: 1.6% (2023), 0.8% (2028)
- Households 62+: 2.4% (2023), 1.6% (2028)

Households 55 and older as well as 62 and older are increasing at a faster pace than total households.

Jasper County

Households by Tenure
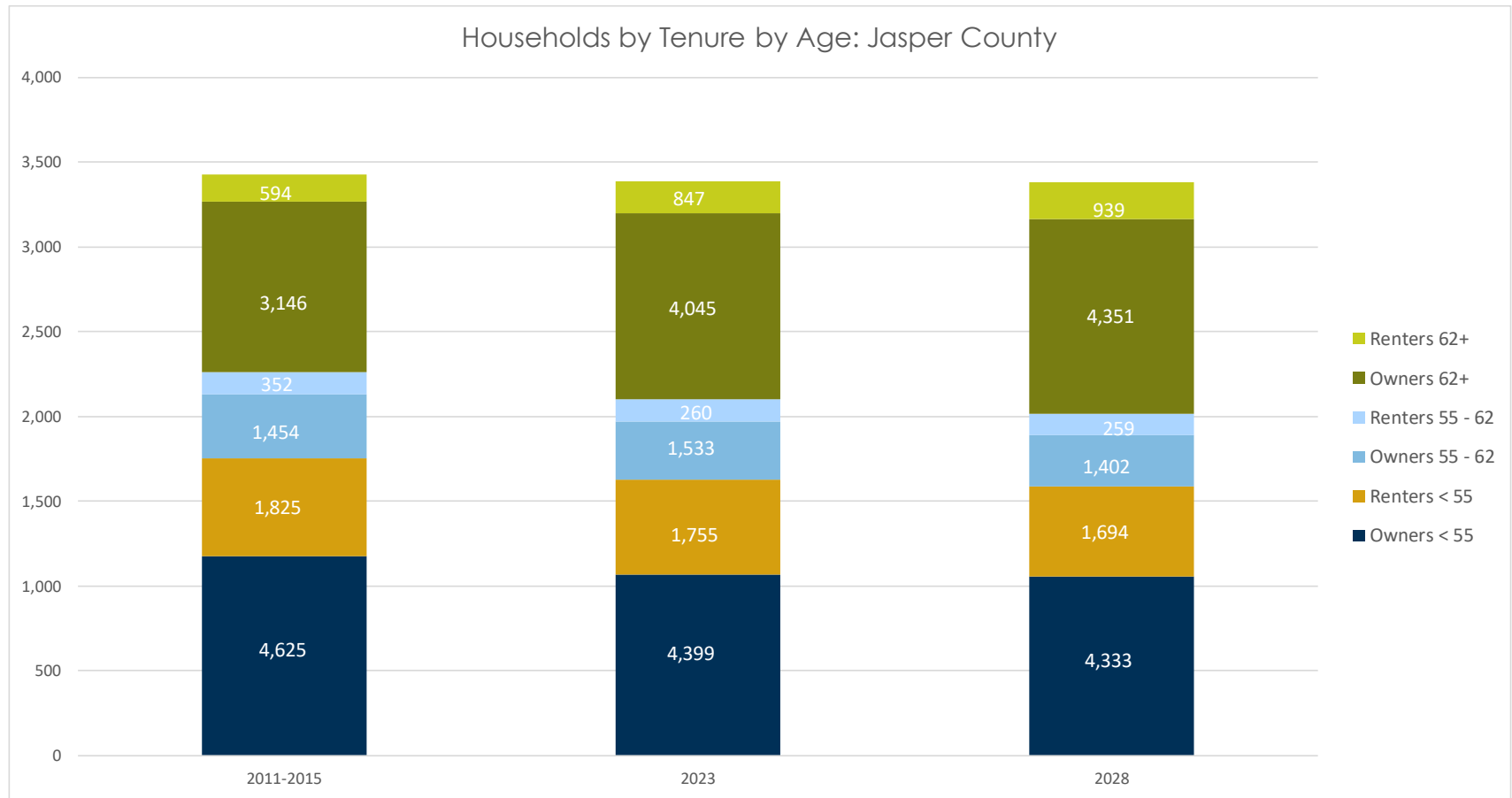
The number of both owners and renters 62 and older is increasing. Younger households are expected to decline slightly.

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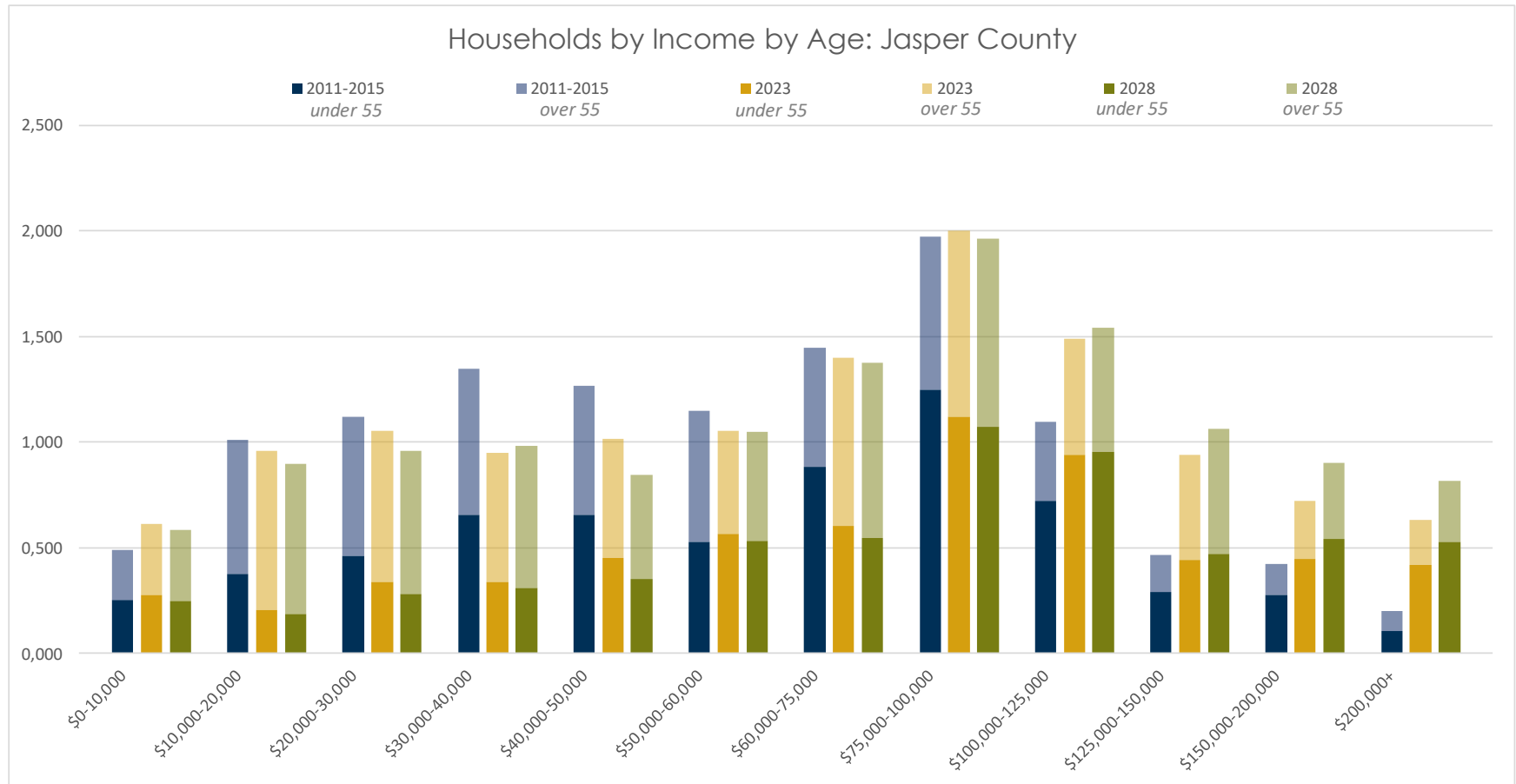
The largest group of households earns $75,000-$100,000. Projections for 2028 indicate the trend will continue.

Jasper County

Households by Income by Age, 75+
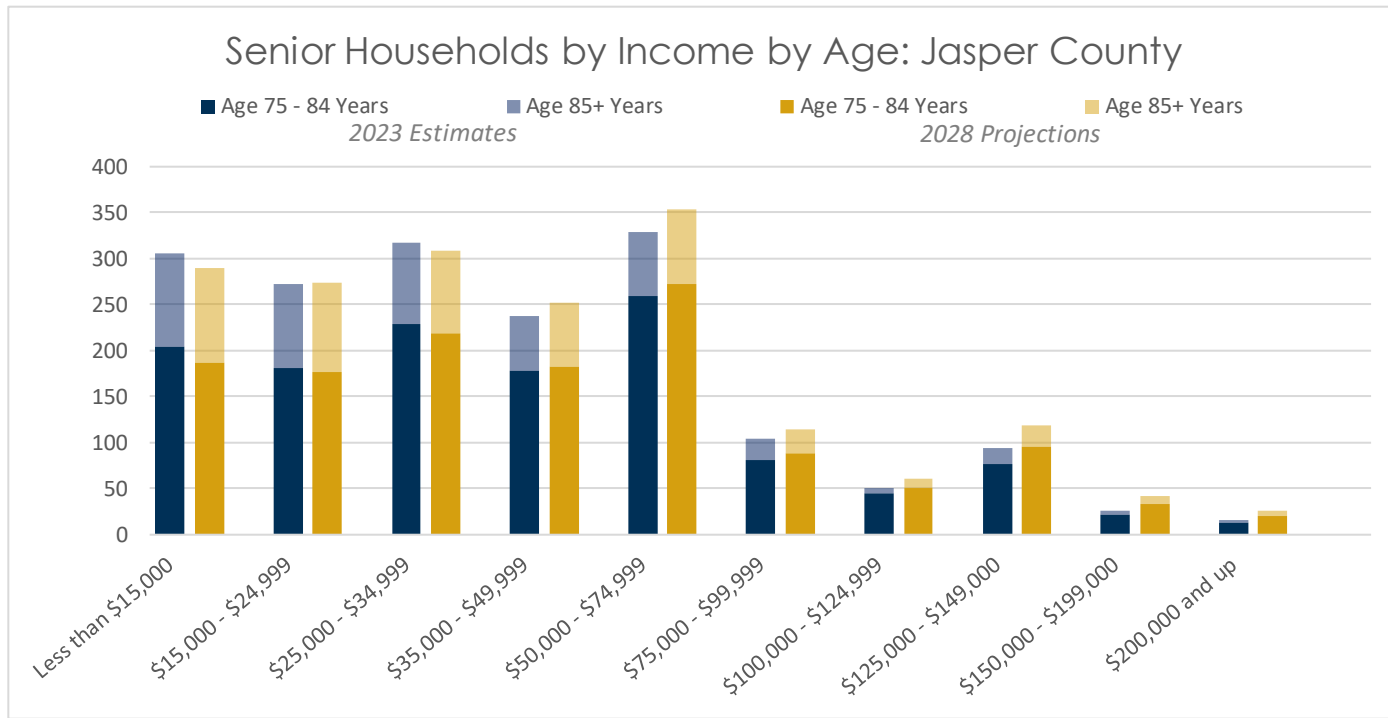
When filtered to households 75 and older, the largest group earns $50,000 to $79,999. Projections for 2028 indicate the trend will continue.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Jasper County paying more than 40% of their income for housing, indicating they are rent overburdened. In Jasper County, 27.7% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Jasper County	15,664
Renter HH paying 40 to 49% of income	999
Renter HH paying 50% or more of income	3,340
Total rent overburdened	4,339
Percentage	27.7%

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 Jasper County, 1.5% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Jasper County	12,554
Owner-occupied lacking plumbing facilities	0
Owner-occupied lacking kitchen facilities	0
Renter-occupied lacking plumbing facilities	9
Renter-occupied lacking kitchen facilities	174
Total households with substandard units	183
Percentage	1.5%

Jasper County

Supply – Independent Living

Jasper County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Country Place Demotte	Demotte	24	NA			**48**
	Stonecrest Place	Rensselaer	24	24			
LIHTC	*None*						**0**
Market Rate	*None*						**0**

Planned Units

Geography	Notes
Jasper County	Kelli Standish, Office Administrator for the Planning and Development Department of Jasper County, reported that there are currently no senior housing developments in the planned or proposed phases within the unincorporated areas of the county.
Demotte	Kim Kendrick, DeMotte Building Commissioner, reported that there are currently no senior housing developments in the planned or proposed phases.
Remington	Jonathan Cripe, Remington Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.
Rensselaer	Josh Davis, Rensselaer Building Commissioner, reported that there are currently no senior housing developments in the planned or proposed phases.
Wheatfield	Sheila Martin, Wheatfield Utility Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Jasper County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF and SNF	Aperion Care Demotte	Demotte	109	74	93	16	ISDH shows this property as a licensed nursing home and assisted living facility. However, the website identifies the facility as providing short term rehab, PT, and memory care. ISDH report 7/10/2023 shows 31 memory care beds.
RCF and SNF	Oak Grove Christian Retirement Village	Demotte	129	81	37	92	
SNF	Rensselaer Care Center	Rensselaer	103	73	NA	103	The property previously had 157 beds.

Jasper County

Housing Demand

Income Parameters

Jasper County

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

Disability Percentage

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

Sex by Age by Disability Status - Jasper County	Number	Percentage
Estimate, Total	32,737	
Estimate, Total, Male	16,418	
Estimate, Total, Male, 75 years and older	977	100.0%
Estimate, Total, Male, 75 years and older, with a disability	508	52.0%
Estimate, Total, Female	16,319	
Estimate, Total, Female, 75 years and older	1,285	100.0%
Estimate, Total, Female, 75 years and older, with a disability	457	35.6%
Estimate, Total, Male & Female, 75 years and older	2,262	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	965	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.

Existing Units and Needed Units by Type - Jasper County

Category	Existing	Needed
Subsidized 2023	48	339
Subsidized 2028	48	320
LIHTC 2023	0	290
LIHTC 2028	0	316
Market Rate 2023	0	556
Market Rate 2028	0	645
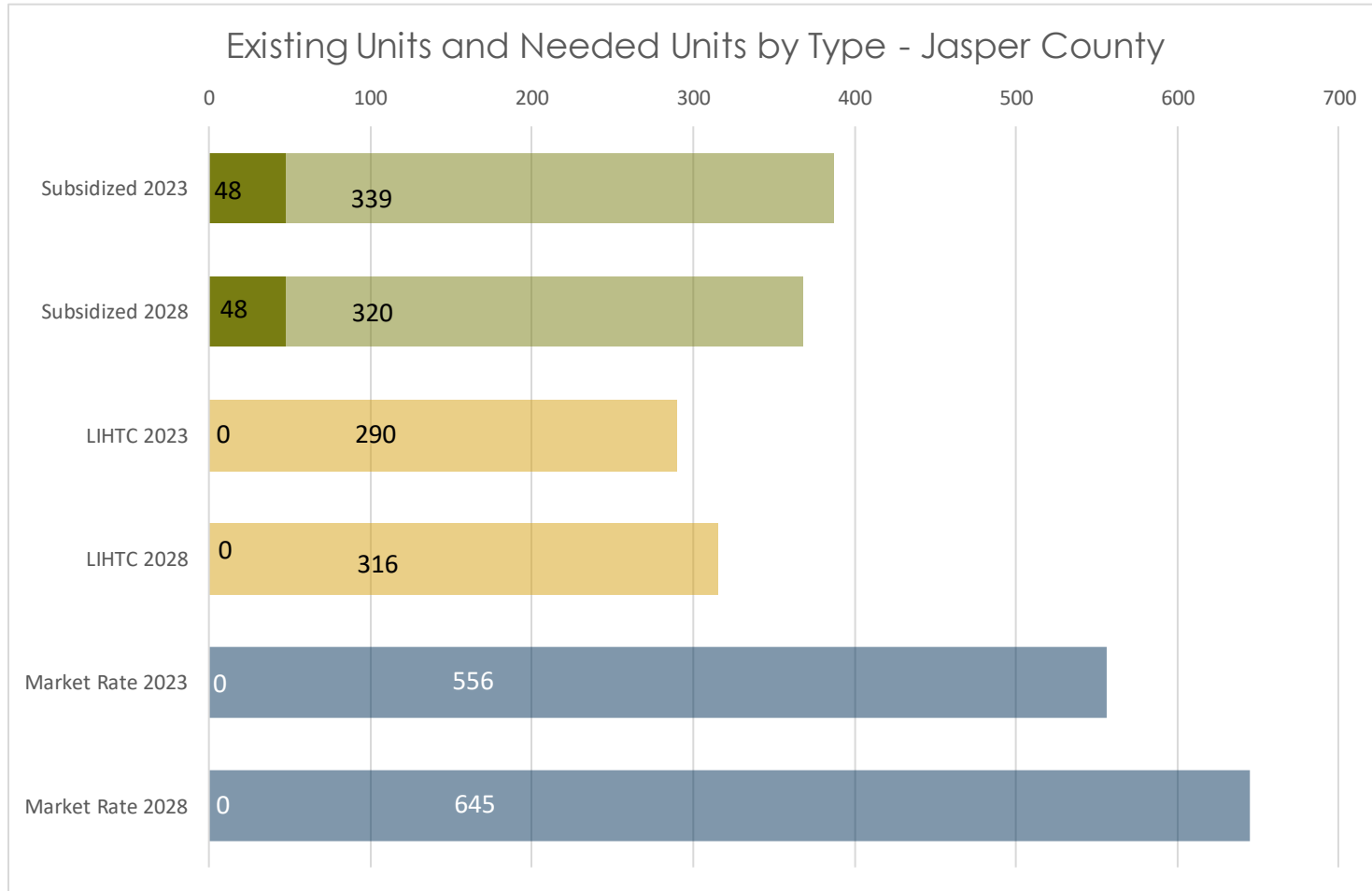
The county lacks any senior LIHTC or senior market rate rental housing. The strongest demand is for senior market rate housing.

Jasper County

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: Jasper County						
	Demand for 2023			Demand for 2028		
	Subsidized	**LIHTC**	**Market Rate**	**Subsidized**	**LIHTC**	**Market Rate**
Minimum Income	$0	$20,521	$41,041	$0	$20,521	$41,041
Maximum Income	$20,520	$41,040	$205,200	$20,520	$41,040	$205,200
Senior renters 55+ in income bracket	370	266	472	351	292	555
Plus						
Senior Homeowners in this income bracket (a)	758	1,082	3,739	733	1,071	3,949
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	17	25	85	17	24	90
Equals						
Total Demand	**387**	**290**	**556**	**368**	**316**	**645**
Less existing units	48	0	0	48	0	0
Less planned units	0	0	0			
Equals						
Net Demand	**339**	**290**	**556**	**320**	**316**	**645**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	1,107	1,198
Total senior 55+ owner households	5,578	5,753
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Demand Analysis: Licensed Residential Properties

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

Demand Analysis - Senior Licensed Properties: Jasper 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	$205,200	$205,200	$33,948	$205,200	$205,200
(A) Persons 75 - 84 income eligible	859	1,016		818	1,119	
(B) Persons 85+ income eligible			680			751
(C) Percent of persons 75+ with a disability	42.7%	42.7%	42.7%	42.7%	42.7%	42.7%
Income-eligible persons 75+ with a disability	366	434	290	349	478	320
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**366**	**434**	**290**	**349**	**478**	**320**
Demand for RCF units are summed	**800**			**826**		
Less existing beds	130		211	130		211
Less planned beds	0		0			
Equals						
Net Demand	**670**		**79**	**696**		**109**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	1,875	1,937
Total senior population 85+	680	751

Solid demand exists for Residential Care Facilities.

Jasper County

ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.
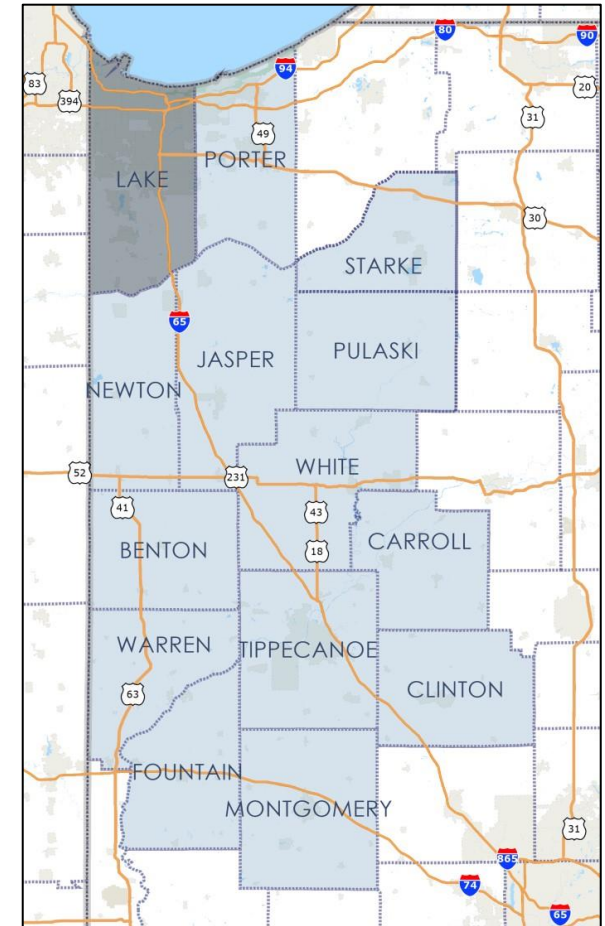
Bed Need Analysis with ISDH Bed Need Rate: Jasper County		
	2023	**2028**
Population 65+ (A)	6,498	7,303
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	188	211
Supply (D)	211	211
Net demand (D - C)	*-23*	*0*

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

Jasper County

Lake County

Key Findings

- Lake County also has the largest population in the region, which is stable.

- The 65 to 74 age group is the strongest growing senior cohort. The annualized growth rate was 4.8% from 2010 to 2023 and is projected to be 3.6% from 2023 to 2028.

- A decline in the population aged 55 to 64 lowers the projected growth rate for the entire senior population from 2023 to 2028.

- The number of households 55 and younger is increasing slightly. Strongest growth is seen in households 62 and older.

- The population of owners and renters 62 and older is growing. Younger owners and renters are declining in number.

- In 2023, the largest percentage of households is earning $75,000 to $100,000. Projections for 2028 indicate the trend will continue.

- When households are filtered to age 75 and older, the largest group earns $15,000 to $24,999. Projections for 2028 indicate the largest group will earn $50,000 to $74,999.

- In Lake County, 32.6% of the renters are rent overburdened compared to 31.1% for the region. In the county, 1.3% of the households live in substandard housing compared to 1.0% for the region.

- Lake County has more senior subsidized units than senior LIHTC or market rate units. Substantial demand exists for all types of independent senior living.

- Strong demand for Residential Care Facilities is evident. Currently, 5,312 residents need Medicaid Waivers to pay for the services.
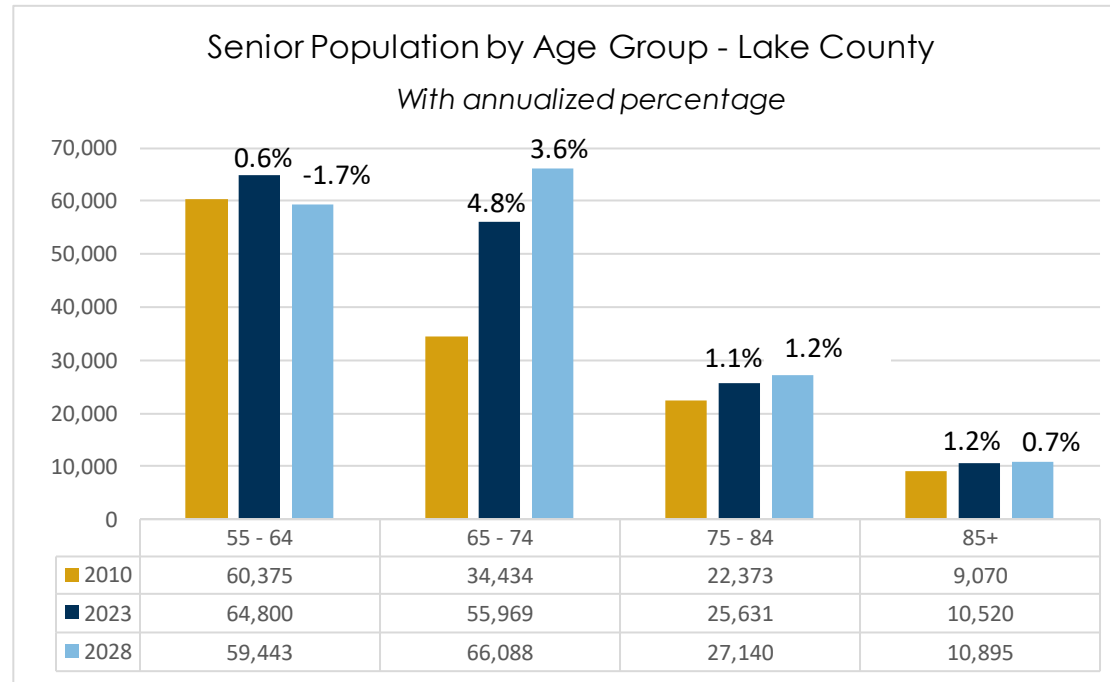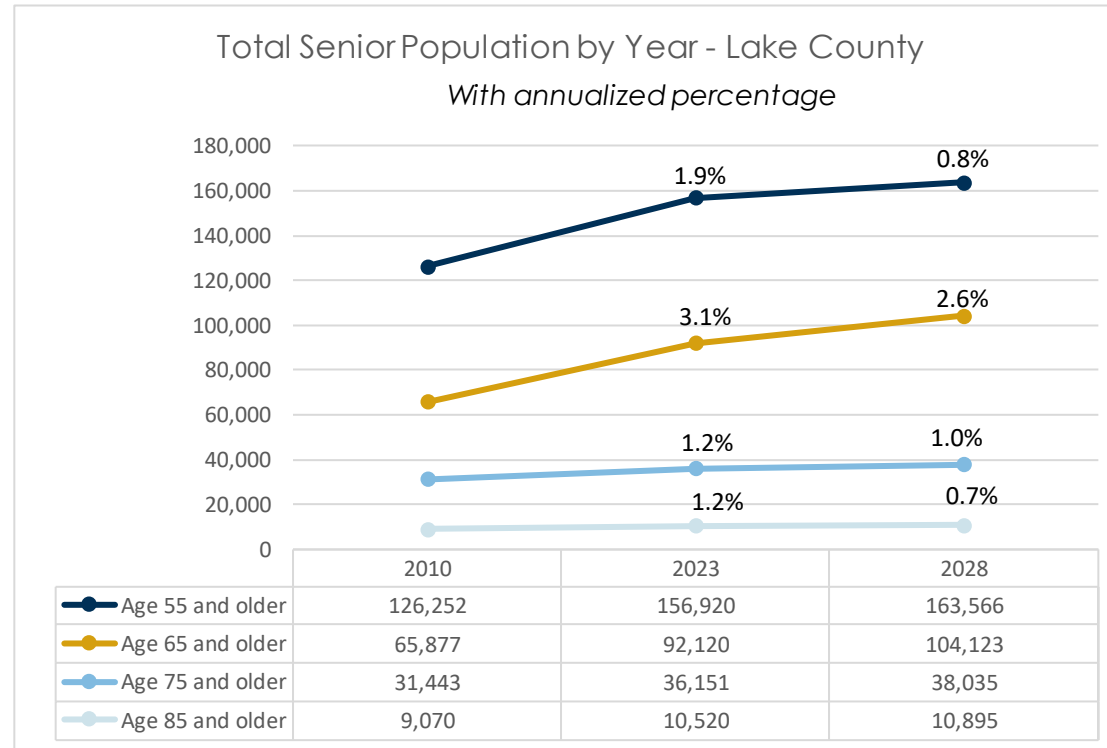
Demographics

Total Population

Total Population by Year - Lake County & Northwest Region
With annualized percentage

	2010	2023	2028
Lake County	496,007	498,070	500,474
Northwest Region	1,068,366	1,093,745	1,105,174
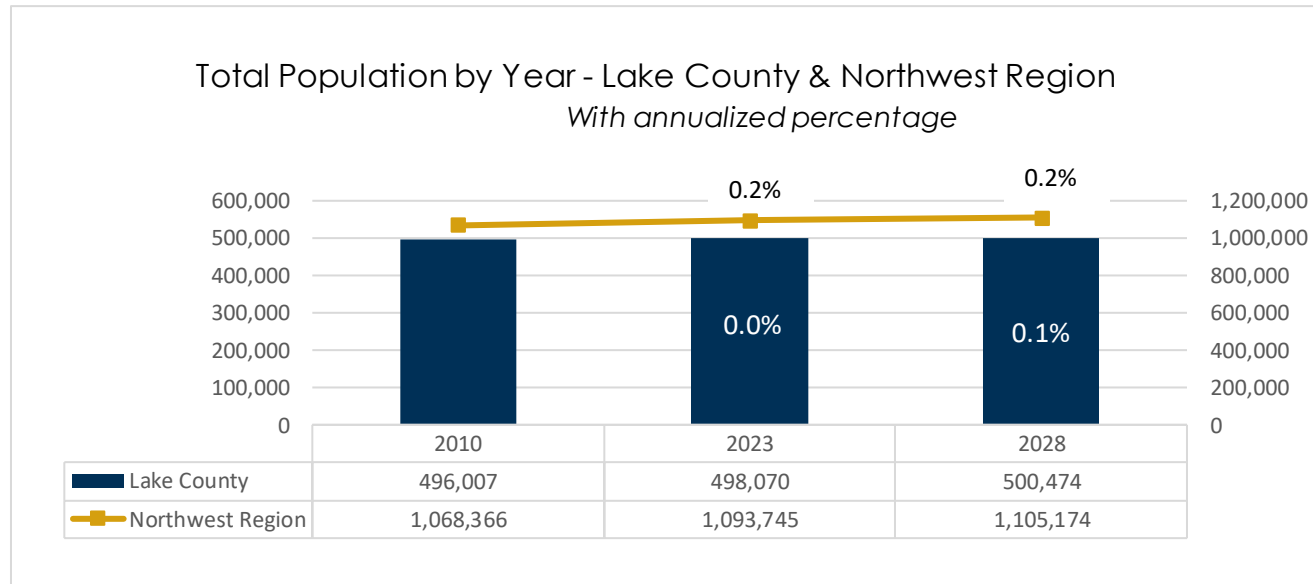
The population in Lake County is stable.

Lake County

Population by Age Group

Senior Population by Age Group - Lake County

With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	60,375	34,434	22,373	9,070
2023	64,800	55,969	25,631	10,520
2028	59,443	66,088	27,140	10,895

Annualized percentages shown: 55-64: 0.6%, -1.7%; 65-74: 4.8%, 3.6%; 75-84: 1.1%, 1.2%; 85+: 1.2%, 0.7%

The population in the 65 to 74 age group exhibits strong growth, which continues through 2028.

Lake County

Total Senior Population by Year

Total Senior Population by Year - Lake County
With annualized percentage

	2010	2023	2028
Age 55 and older	126,252	156,920	163,566
Age 65 and older	65,877	92,120	104,123
Age 75 and older	31,443	36,151	38,035
Age 85 and older	9,070	10,520	10,895

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

Households

Total Households, Households by Age - Lake County
With annualized percentage change

	Total households	Households 55+	Households 62+
2011-2015	183,315	83,631	56,280
2023	195,923	98,455	71,382
2028	198,064	102,068	77,293

Total households: 0.5% (2023), 0.2% (2028)
Households 55+: 1.4 (2023), 0.7% (2028)
Households 62+: 2.1% (2023), 1.7% (2028)

Strongest growth is seen in households 62 and older.

Lake County
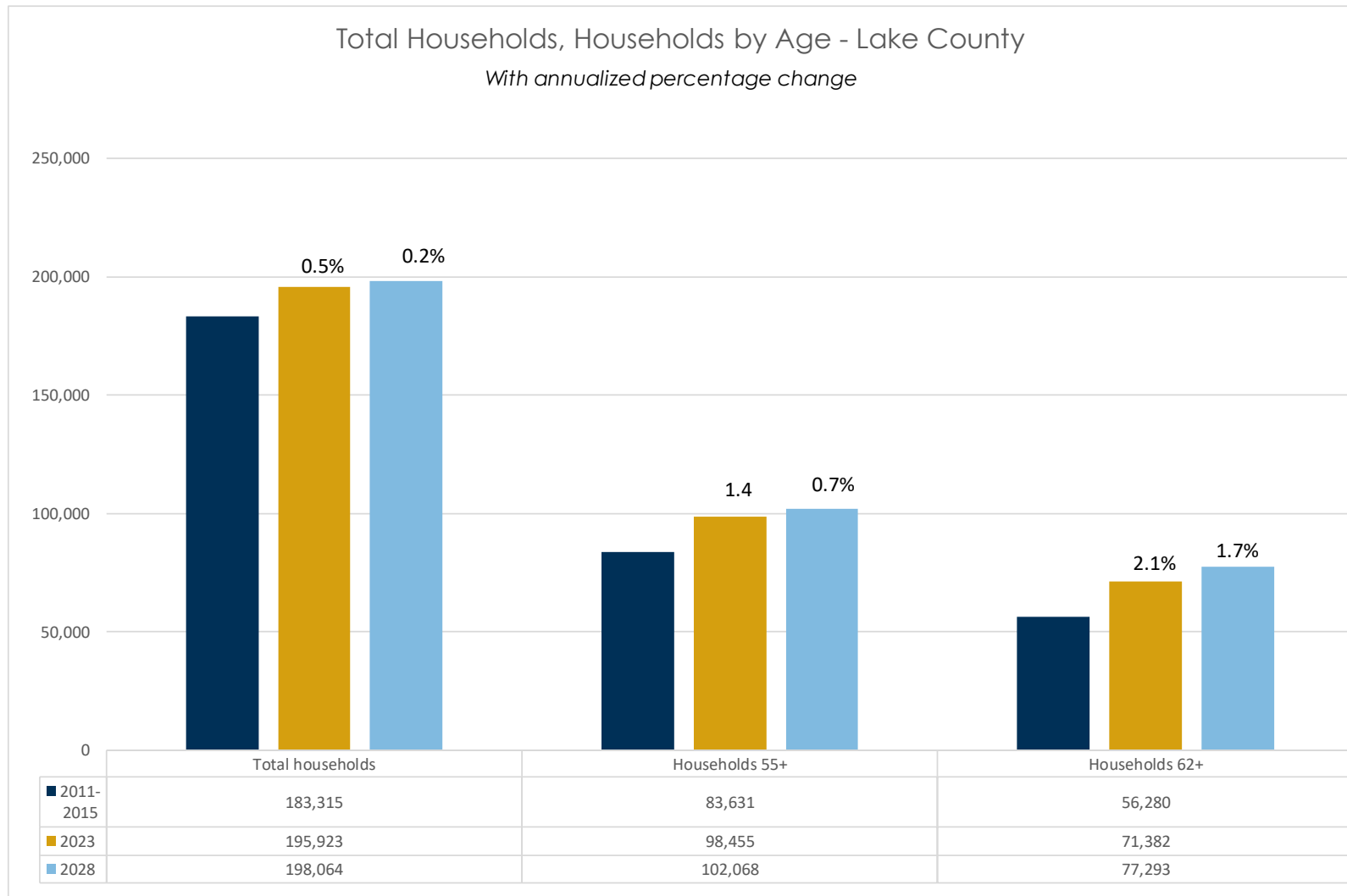
Households by Tenure

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

Lake County
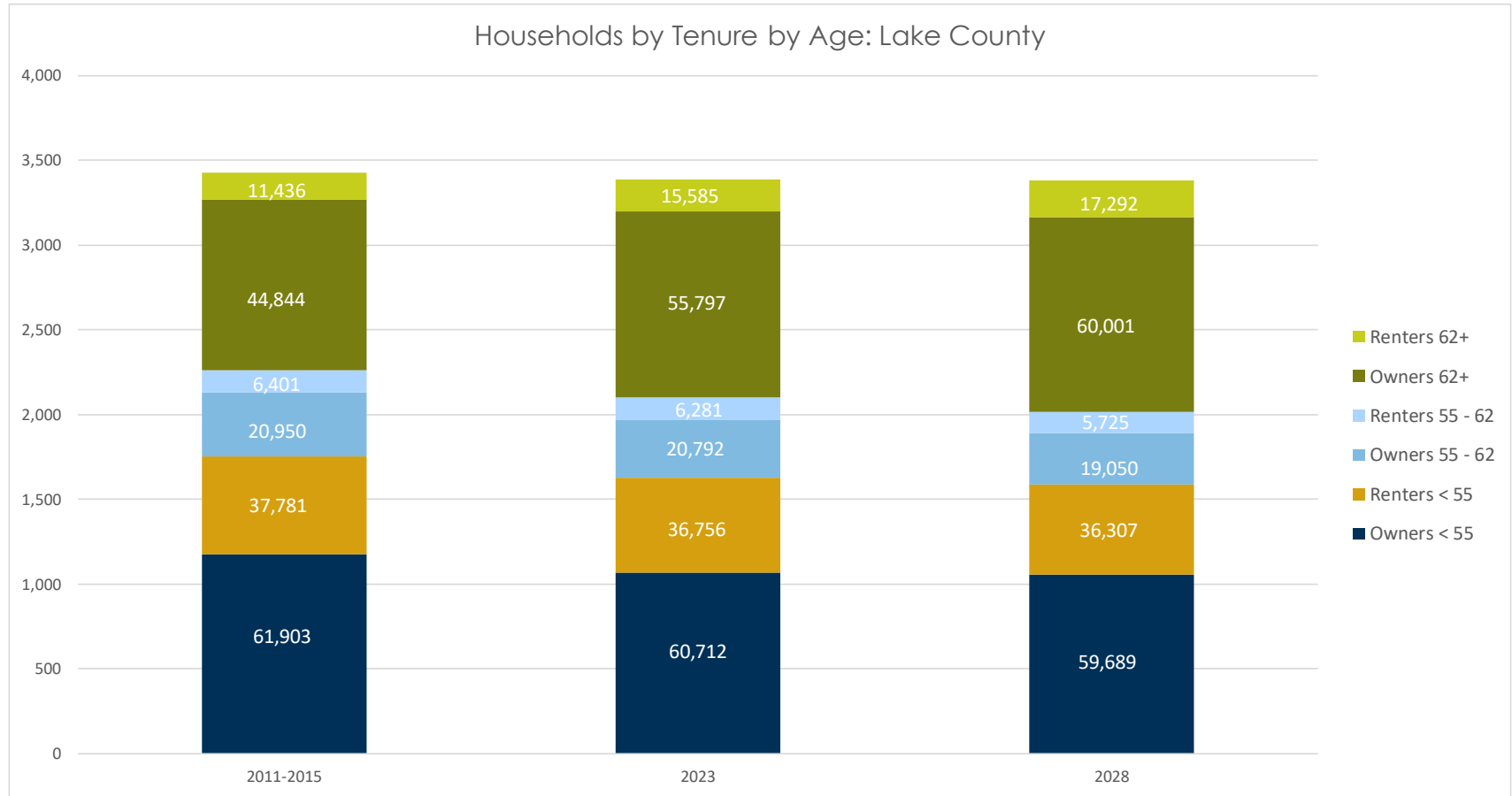
Households by Income

Households by Income by Age: Lake County
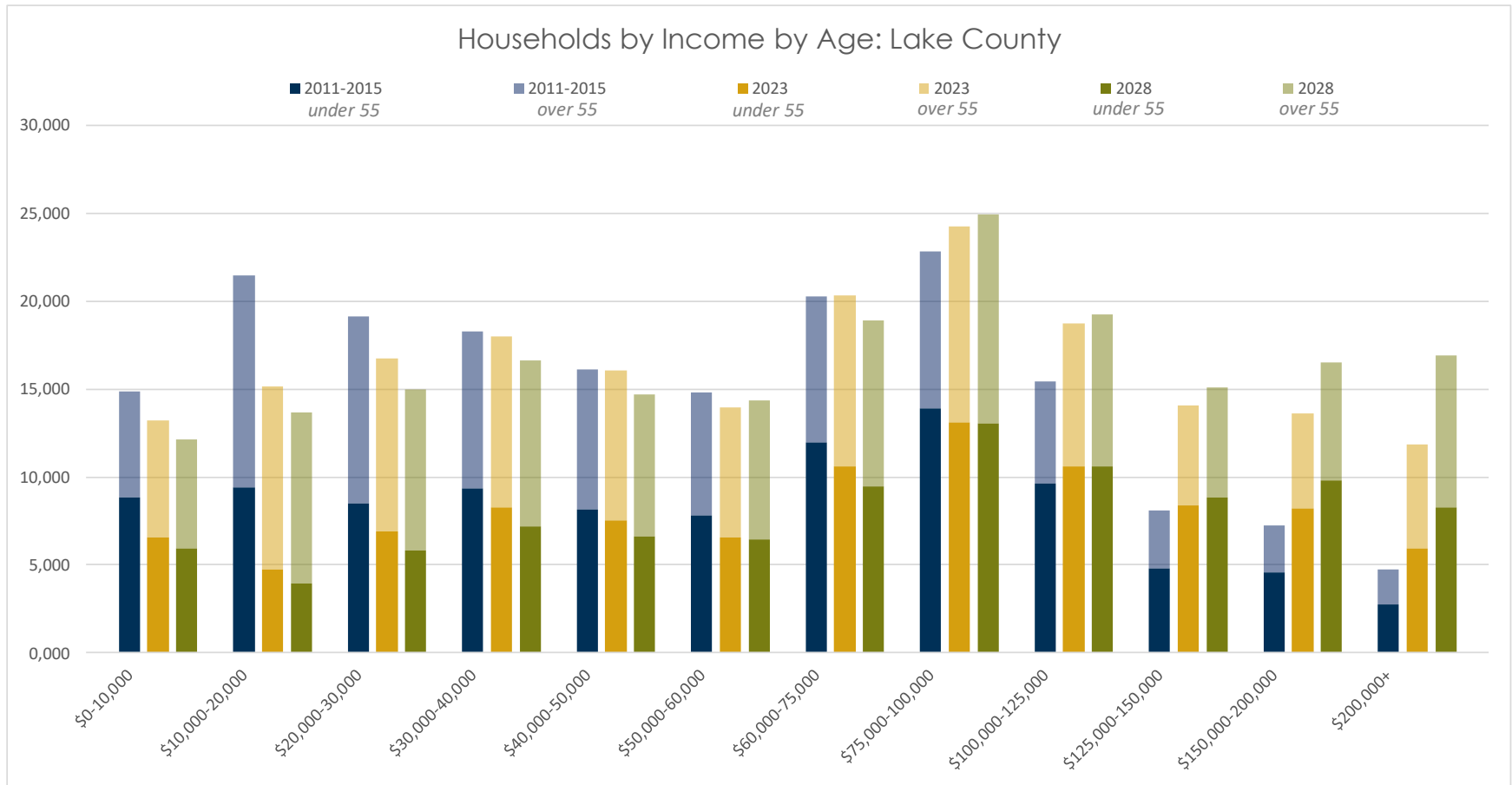
The largest group is earning $75,000 to $100,000.
Projections for 2028 indicate the same.

Households by Income by Age, 75+

Senior Households by Income by Age: Lake County
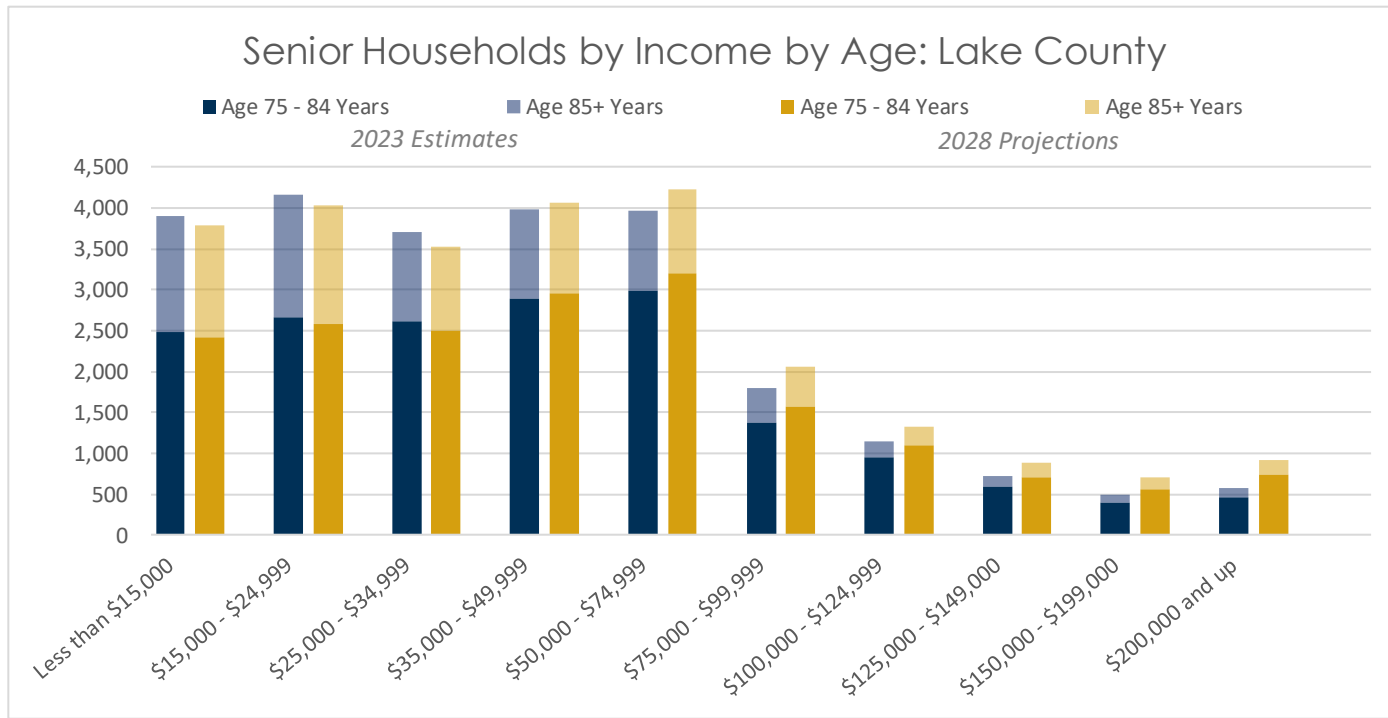
The largest group of households aged 75 and older earns $15,000 to $24,999. Projections for 2028 indicate the largest group will earn $50,000 to $74,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Lake County paying more than 40% of their income for housing, indicating they are rent overburdened. In Lake County, 32.6% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Lake County	55,792
Renter HH paying 40 to 49% of income	4,779
Renter HH paying 50% or more of income	13,395
Total rent overburdened	18,174
Percentage	32.6%

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 Lake County, 1.3% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Lake County	191,872
Owner-occupied lacking plumbing facilities	581
Owner-occupied lacking kitchen facilities	624
Renter-occupied lacking plumbing facilities	279
Renter-occupied lacking kitchen facilities	991
Total households with substandard units	2,475
Percentage	1.3%

Lake County

Supply – Independent Living

Lake County: Subsidized

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	AHEPA 78 II Senior	Merrillville	50	50	100.0%	✔	**1,205**
	AHEPA 78 III Senior	Merrillville	50	50	100.0%		
	AHEPA 78 IV Senior	Merrillville	50	50	100.0%		
	AHEPA 78 Senior	Merrillville	50	50	100.0%		
	AHEPA 78 V Senior	Merrillville	50	50	100.0%		
	AHEPA 78 VI Senior	Merrillville	50	50	100.0%		
	Dalton	Gary	57	57	100.0%		
	Genesis Towers	Gary	142	NA			
	Gardens on Carolina	Gary	39	NA			
	Gary Manor	Gary	198	NA			
	Linden House Hobart	Hobart	50	NA			
	Lindon House Gary	Gary	58	NA			
	Mount Zion Pleasant View Manor	Hammond	128	NA			
	Northtown Village Townhomes	East Chicago	125	113	90.4%	✔	
	Oaks IX Landmark Management	Lowell	16	NA			
	Oaks X Cedar Lake RRH	Cedar Lake	24	NA			
	Saxony Town Homes	Hammond	68	68	100.0%		

Lake County

Wittenberg Lutheran Village was a continuum of care property with independent living, assisted living, and skilled nursing. The skilled nursing section recently closed. Vita Luxury was previously known as the Residences at Merrillville Lakes.

Lake County: LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
LIHTC	Al Thomas Senior	Gary	170	170	100.0%		904
	Carolyn Mosby	Gary	141	139	98.6%		
	Golden Manor	Hammond	80	70	87.5%		
	Kirby Manor	Hobart	80	69	86.3%		
	Lake Park Senior	Hobart	71	NA			
	Lakeshore Manor	East Chicago	206	NA			
	Northtown Village Senior	East Chicago	56	56	100.0%		
	Serenity Lake Senior	Gary	100	NA			
Market	Cedarhurst Of Dyer	Dyer	75	71	94.7%	✔	714
	Hartsfield Village	Munster	106	NA			
	Storypoint Schererville	Schererville	177	158	89.3%	✔	
	Wittenberg Lutheran Village	Crown Point	NA				
	Vita Luxury Apartments	Merrillville	356	339	95.2%		

Planned Units

Geography	Notes
Lake County	Steve Nigro, Lake County Planning and Building Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Cedar Lake	Ashley Abernathy, Cedar Lake Planning Director, informed that, "There was a proposal for a 55 and older restricted community that was introduced to the Plan Commission. However, that project has been tabled with no known date or time on when it will be removed from the table and resume its process for rezoning and platting. As such, there is not any senior-related housing projects in the pipeline for Cedar Lake."
Crown Point	*Cedarhurst Senior Living.* Dover Development will deliver 82 units of assisted living and memory care in 2025.

Lake County

Geography	Notes
Dyer	Sue Grelewicz, Secretary for the Town of Dyer, reported that there are currently no senior housing developments in the planned or proposed phases.
East Chicago	*Lakeshore Manor.* DTM Real Estate Services will deliver 206 units for independent seniors. This will replace the John B. Nicosia senior building after conditions were deemed too unsafe to inhabit in 2021. Lakeshore Manor will be fully project-based, voucher-supported housing. The property will serve seniors 62+ and/or disabled tenants, earning up to 60 % AMI. 12 apartments will be designed as hearing-impaired, fully accessible units.
Gary	Carolyn Mosby Apartments has a full project-based rental subsidy and received a 2021 tax credit allocation. The property is going through a renovation that will be complete in 2024.

Naté Walton, Administrative Assistant in the Gary Zoning Department, consulted with NaJeana Brown, Zoning Plan Reviewer/Inspector, and reported that there are currently no senior housing developments in the planned or proposed phases. |
Griffith	Steve McDermott, Building Commissioner for the Town of Griffith, reported that there are currently no senior housing developments in the planned or proposed phases.
Hammond	*Memorial Park.* An RFP was issued in January 2024 by the Hammond Redevelopment Commission who will use some ARPA money to provide infrastructure to the site. The request is for a 122-unit senior living facility; other parts of the site will be used for single-family homes.
Highland	Two years ago, SJ Highland, LLC/Russell Group proposed 60 independent living units, 55 assisted living units, and 21 memory care units. The project passed all approval processes necessary to proceed but ran into issues with HUD financing after COVID. Construction plans have never been made.
Hobart	Steve McDermott, Building Commissioner for the Town of Griffith, reported that there are currently no senior housing developments in the planned or proposed phases.
Lake Station	Bob Novick, Lake Station Building Commissioner, reported that there are currently no senior housing developments in the planned or proposed phases.
Merrillville	Regina San Miguel of the Town of Merrillville Planning and Building Department reported that there are currently no senior housing developments in the planned or proposed phases.

Lake County

Geography	Notes
Munster	Dustin Anderson, Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases in Munster.
Schererville	Denise Sulek, Planning and Building Administrator for the Town of Schererville, reported that there are currently no senior housing developments in the planned or proposed phases.
St. John	Sue Zerante, St. John Building and Planning Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
Whiting	No response to inquiries.

Lake County

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Lake County: Licensed Properties, 1 of 3

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Aperion Care Tolleston Park	Gary	180	140	NA	180	
RCF	Assisted Living At Hartsfield Village	Munster	106	68	106	NA	ISDH report 7/6/2023
RCF	Aviva Merrillville	Merrillville	58	42	58	NA	Formerly Journey Senior Living of Merrillville. ISDH report 12/22/2023.
RCF	Belvedere Senior Housing	Merrillville	126	123	126	NA	ISDH shows 140 beds.
RCF	Bickford Of Crown Point	Crown Point	62	62	62	NA	ISDH shows 82 units.
RCF	Brentwood At Hobart	Hobart	140	102	140	NA	ISDH report 11/2/2023
SNF	Brickyard Healthcare – Merrillville Care Center	Merrillville	145	127	NA	145	Formerly Golden Living Center
SNF	Casa Of Hobart	Hobart	138	97	NA	138	ISDH report 7/11/2023. Formerly Sebo's Nursing & Rehab Center.
RCF and SNF	Cedar Creek Health Campus	Lowell	96	77	38	58	ISDH report 9/25/2023
RCF	Clarendale Of Schererville	Schererville	99	54	99	NA	ISDH report 1/14/2019
SNF	Colonial Nursing Home	Crown Point	55	31	NA	55	ISDH report 7/12/2023
RCF and SNF	Crown Point Christian Village	Crown Point	202	139	57	145	ISDH report 7/3/202

Wittenburg Lutheran Village has an assisted living portion known as Healthcare Village at Wittenburg Village.

Lake County: Licensed Properties, 2 of 3

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF and SNF	Dyer Nursing & Rehabilitation Center	Dyer	211	158	50	161	ISDH report 7/12/2023
SNF	Great Lakes Healthcare Center	Dyer	134	104	NA	134	ISDH report 1/13/2021
SNF	Hammond-Whiting Care Center	Whiting	80	59	NA	80	ISDH report 1/12/2023
SNF	Harbor Health & Rehab	East Chicago	106	67	NA	106	ISDH report 7/10/2023
RCF and SNF	Hartsfield Village	Munster	182	168	70	112	ISDH lists this community as Rehabilitation Center at Hartsfield Village and Assisted Living at Hartsfield Village. It also has 106 units of independent living. ISDH report 4/7/23 and 7/6/23.
RCF	Healthcare Center At Wittenberg Village	Crown Point	106	68	106	NA	The skilled nursing portion closed in October 2022; the company cited the pandemic, labor shortages, and inflation. ISDH report 7/6/2023
RCF and SNF	Ignite Medical Resort Crown Point	Crown Point	104	73	36	68	Formerly Symphony of Crown Point. ISDH report 4/5/2022
RCF	Lake Park Residential Care	Lake Station	151	109	151	NA	ISDH report 1/16/2019
SNF	Lincolnshire Health & Rehabilitation Center	Merrillville	100	68	NA	100	ISDH report 7/11/2023
SNF	Lowell Healthcare	Lowell	86	76	NA	86	ISDH report 1/11/2022
RCF	Miller Beach Terrace	Gary	168	141	168	NA	ISDH report 7/7/2023
SNF	Munster Med-Inn	Munster	225	161	NA	225	ISDH report 7/14/2023

Lake County

Lake County: Licensed Properties, 3 of 3

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Park Place Health & Wellness Center	Saint John	50	50	50	NA	ISDH report 7/7/2020
RCF	Residences At Deer Creek	Schererville	130	103	130	NA	ISDH report 1/14/2019
SNF	Saint Anthony	Crown Point	192	165	NA	192	62 Alzheimer beds ISDH report 1/3/2019
RCF	Silver Birch Of Hammond	Hammond	136	112	136	NA	ISDH report 2/25/20121
SNF	Simmons Loving Care Health Facility	Gary	46	20	NA	46	ISDH report 8/10/2023
SNF	South Shore Health & Rehabilitation Center	Gary	100	84	NA	100	ISDH report 8/18/2023
RCF and SNF	Spring Mill Health Campus	Merrillville	169	72	105	64	ISDH report 7/10/2023
RCF	Towne Centre Assisted Living	Merrillville	243	215	243	NA	ISDH says this facility has 274 units.
RCF	Virginia Place	Merrillville	45	36	45	NA	ISDH says this facility has 56 units.
SNF	Waters of Hobart	Hobart	110	45	NA	110	Formerly Miller's Merry Manor

Lake County

Housing Demand

Income Parameters

Lake County

Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	$0	$21,450
	LIHTC	60%	$21,451	$42,900
	Market rate	300%	$42,901	$214,500
Licensed	Residential Care Facility w/waiver		$0	$33,948
	Residential Care Facility private pay		$33,949	$214,500
	Skilled Nursing Facility		$0	$214,500

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 - Lake County	Number	Percentage
Estimate, Total	493,922	
Estimate, Total, Male	240,839	
Estimate, Total, Male, 75 years and older	13,010	100.0%
Estimate, Total, Male, 75 years and older, with a disability	6,272	48.2%
Estimate, Total, Female	253,083	
Estimate, Total, Female, 75 years and older	19,894	100.0%
Estimate, Total, Female, 75 years and older, with a disability	9,522	47.9%
Estimate, Total, Male & Female, 75 years and older	32,904	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	15,794	48.0%

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

Lake County

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.

Existing Units and Needed Units by Type - Lake County

Category	Existing	Needed
Subsidized 2023	1,205	6,553
Subsidized 2028	1,553	6,547
LIHTC 2023	904	4,414
LIHTC 2028	904	4,436
Market Rate 2023	836	9,342
Market Rate 2028	836	10,881

Substantial demand exists for all types of independent senior living.

Lake County

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: Lake County

	Demand for 2023			Demand for 2028		
	Subsidized	**LIHTC**	**Market Rate**	**Subsidized**	**LIHTC**	**Market Rate**
Minimum Income	$0	$21,451	$42,901	$0	$21,451	$42,901
Maximum Income	$21,450	$42,900	$214,500	$21,450	$42,900	$214,500
Senior renters 55+ in income bracket	7,866	4,965	9,035	7,530	5,010	10,476
Plus						
Senior Homeowners in this income bracket (a)	10,601	15,607	50,380	9,757	14,573	54,720
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)	240	354	1,142	221	330	1,241
Equals						
Total Demand	**8,106**	**5,318**	**10,178**	**7,752**	**5,340**	**11,717**
Less existing units	1,205	904	714	1,205	904	836
Less planned units	348	0	122			
Equals						
Net Demand	**6,553**	**4,414**	**9,342**	**6,547**	**4,436**	**10,881**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	21,866	23,017
Total senior 55+ owner households	76,589	79,051
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Demand Analysis: Licensed Residential Properties

This table 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: Lake 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	$214,500	$214,500	$33,948	$214,500	$214,500
(A) Persons 75 - 84 income eligible	11,067	14,683		10,766	16,501	
(B) Persons 85+ income eligible			10,400			10,768
(C) Percent of persons 75+ with a disability	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%
Income-eligible persons 75+ with a disability	5,312	7,048	4,992	5,168	7,921	5,169
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**5,312**	**7,048**	**4,992**	**5,168**	**7,921**	**5,169**
Demand for RCF units are summed	**12,360**			**13,088**		
Less existing beds	1,976		2,305	2,058		2,305
Less planned beds	82		0			
Equals						
Net Demand	**10,384**		**2,687**	**11,030**		**2,864**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	25,751	27,267
Total senior population 85+	10,400	10,768

> Strong demand exists for both Residential Care and Skilled Nursing Facilities. Currently, 5,312 residents need Medicaid Waivers to pay for Residential Care.

Lake County

ISDH Bed Need

The analysis shown below uses the population 65 and older from Claritas and Ribbon Demographics, and it uses the existing bed counts according to the surveys and research performed for this report. However, the Bed Need Rate is from the ISDH report dated July 1, 2023.
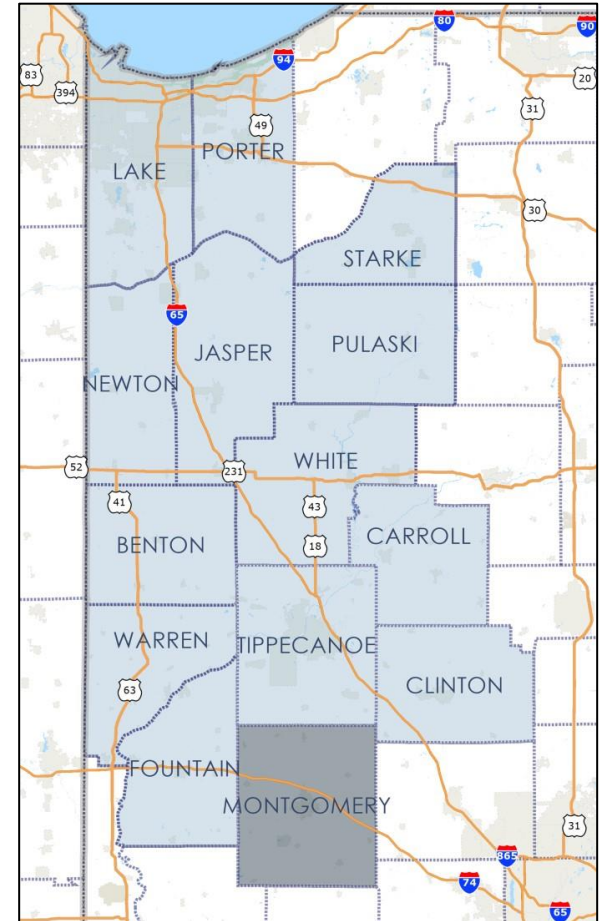
Bed Need Analysis with ISDH Bed Need Rate: Lake County		
	2023	**2028**
Population 65+ (A)	92,120	104,123
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	2,664	3,011
Supply (D)	2,305	2,305
Net demand (D - C)	*359*	*706*

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

Lake County

Montgomery County

Key Findings

- The population in Montgomery County is expected to remain stable based on projections for 2028.

- The senior population aged 65 to 74 is growing at a strong rate. This growth will offset a projected decline in the 55 to 64 age group.

- Total households will experience minimal growth based on projections for 2028.

- All senior household groups will increase in population size, with the strongest growth rate in the 62 and older age bracket.

- Household population growth is attributed to owners and renters 62 and older. The other senior household groups (55 to 62 & 55 and younger) are declining in size.

- The highest percentage of households is earning $75,000 to $100,000. The trend continues for 2028.

- Considering households 75 and older, the largest group is earning $35,000 to $49,999. This income trend will continue based on 2028 projections.

- In Montgomery County, 25.4% of the renters are rent overburdened compared to 31.1% for the region. In the county, 2.0% of the households live in substandard housing compared to 1.0% for the region.

- Montgomery County lacks any senior LIHTC or senior market rate properties. Demand exists across the board for senior independent living options.

- Montgomery County has a solid need for Residential Care Facilities. In 2023, 458 residents need Medicaid Waivers to pay for services.
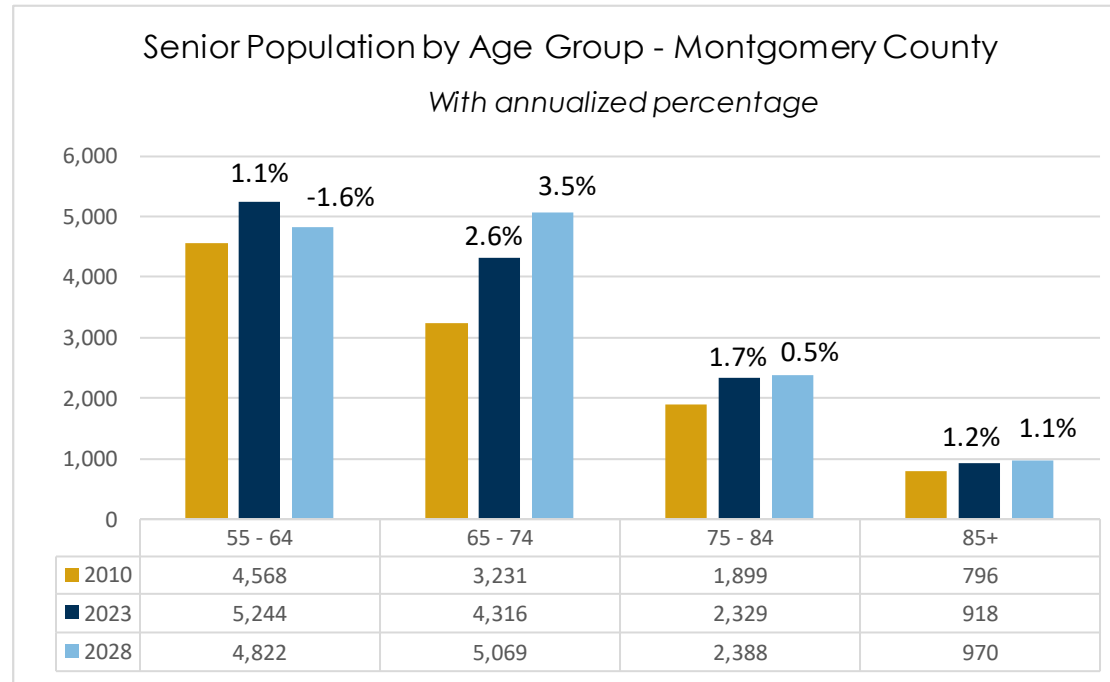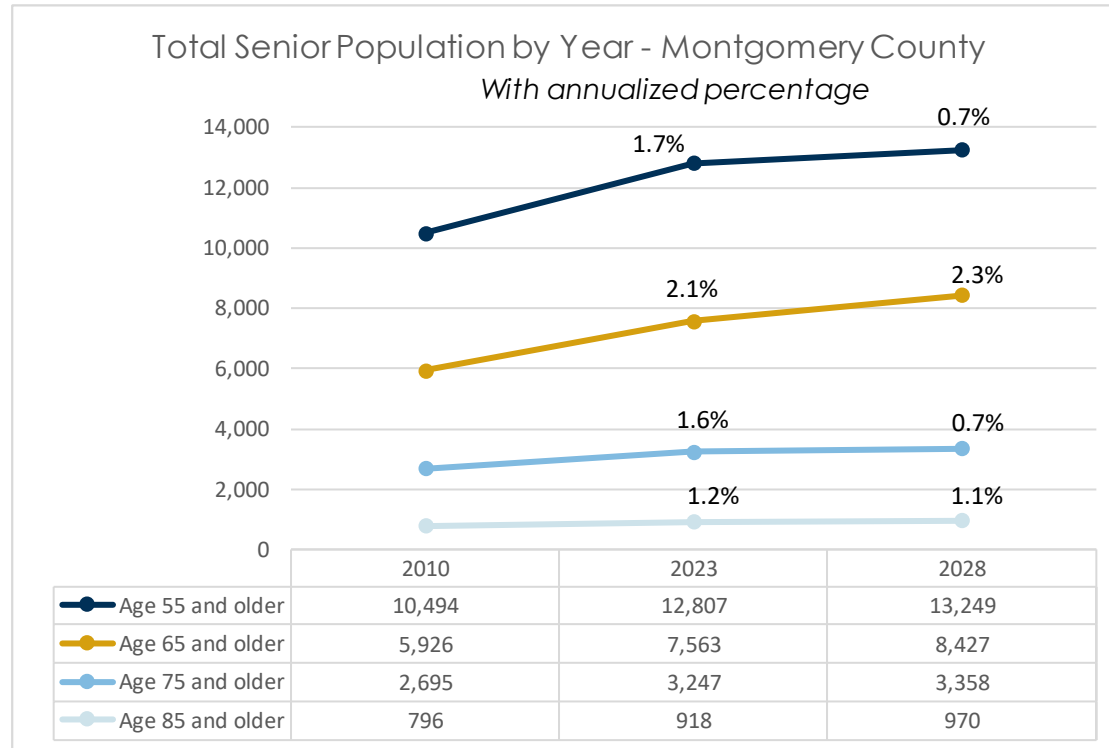
Demographics

Total Population

Total Population by Year - Montgomery County & Northwest Region

With annualized percentage

	2010	2023	2028
Montgomery County	38,124	37,991	38,191
Northwest Region	1,068,366	1,093,745	1,105,174
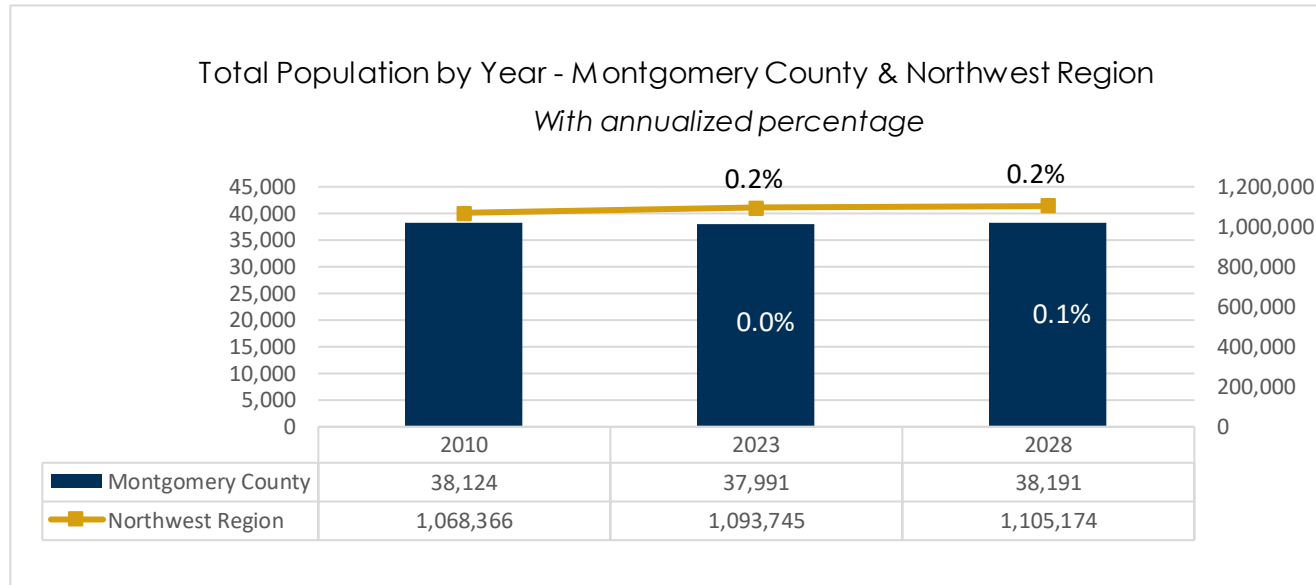
The population in the county is stable.

Montgomery County

Population by Age Group

Senior Population by Age Group - Montgomery County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	4,568	3,231	1,899	796
2023	5,244	4,316	2,329	918
2028	4,822	5,069	2,388	970

Annualized percentages shown on chart:
- 55 - 64: 1.1%, -1.6%
- 65 - 74: 2.6%, 3.5%
- 75 - 84: 1.7%, 0.5%
- 85+: 1.2%, 1.1%

Seniors aged 65 to 74 are showing the strongest growth, and the growth accelerates from 2023 to 2028.

Total Senior Population by Year

Total Senior Population by Year - Montgomery County
With annualized percentage

	2010	2023	2028
Age 55 and older	10,494	12,807	13,249
Age 65 and older	5,926	7,563	8,427
Age 75 and older	2,695	3,247	3,358
Age 85 and older	796	918	970

Annualized percentages:
- Age 55 and older: 1.7%, 0.7%
- Age 65 and older: 2.1%, 2.3%
- Age 75 and older: 1.6%, 0.7%
- Age 85 and older: 1.2%, 1.1%

Solid growth in the total senior population is seen across all age groups. The 65 and older population reflects the greatest increase.

Montgomery County

Households

Total Households, Households by Age - Montgomery County
With annualized percentage change

	Total households	Households 55+	Households 62+
■ 2011-2015	14,637	6,923	4,841
■ 2023	15,297	7,933	5,751
■ 2028	15,461	8,202	6,194
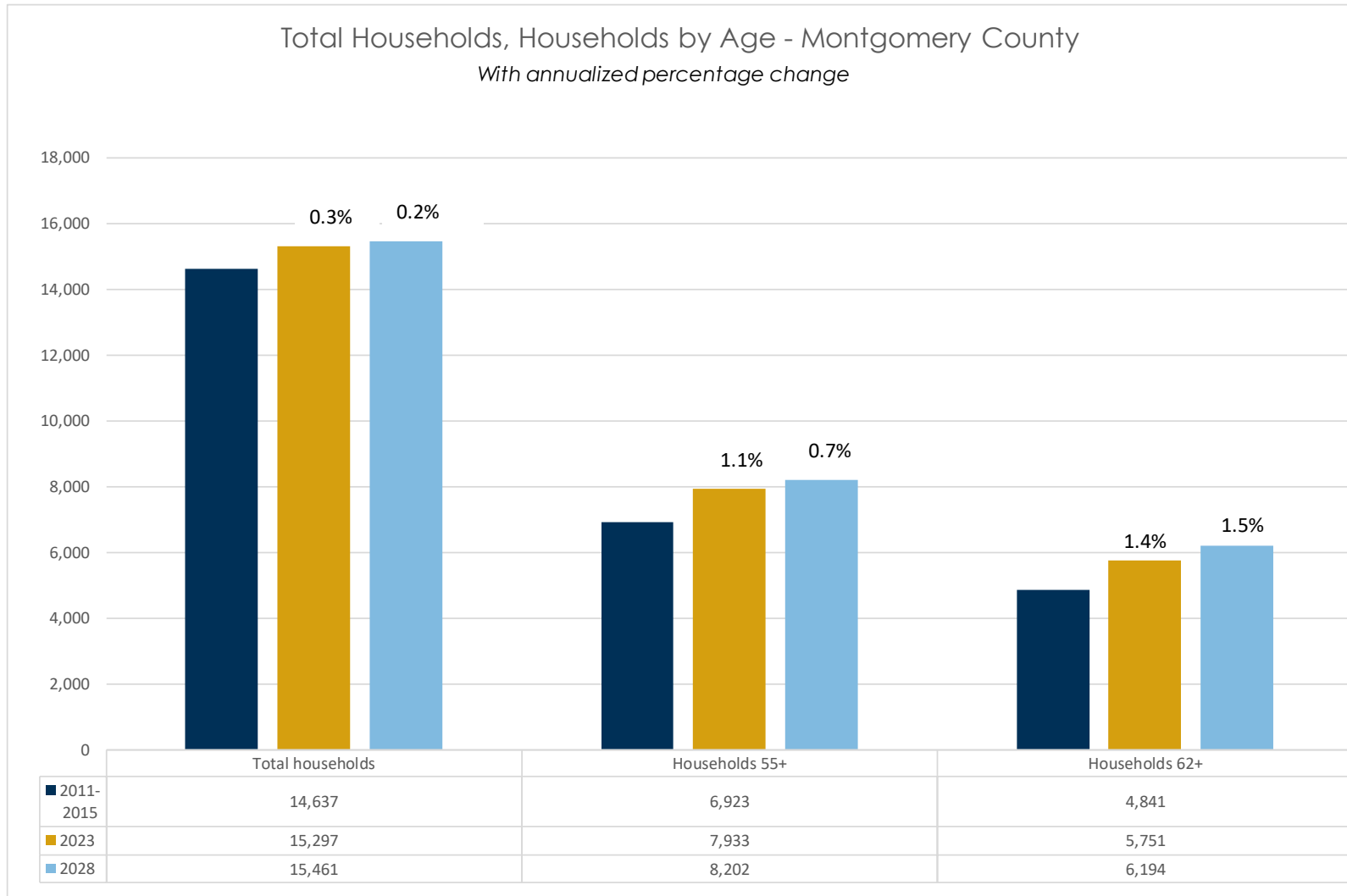
Total households reflect minimal growth between 2023 and 2028. All senior households will grow, with the strongest rate in the 62 and older age bracket.

Households by Tenure

Households by Tenure by Age: Montgomery County
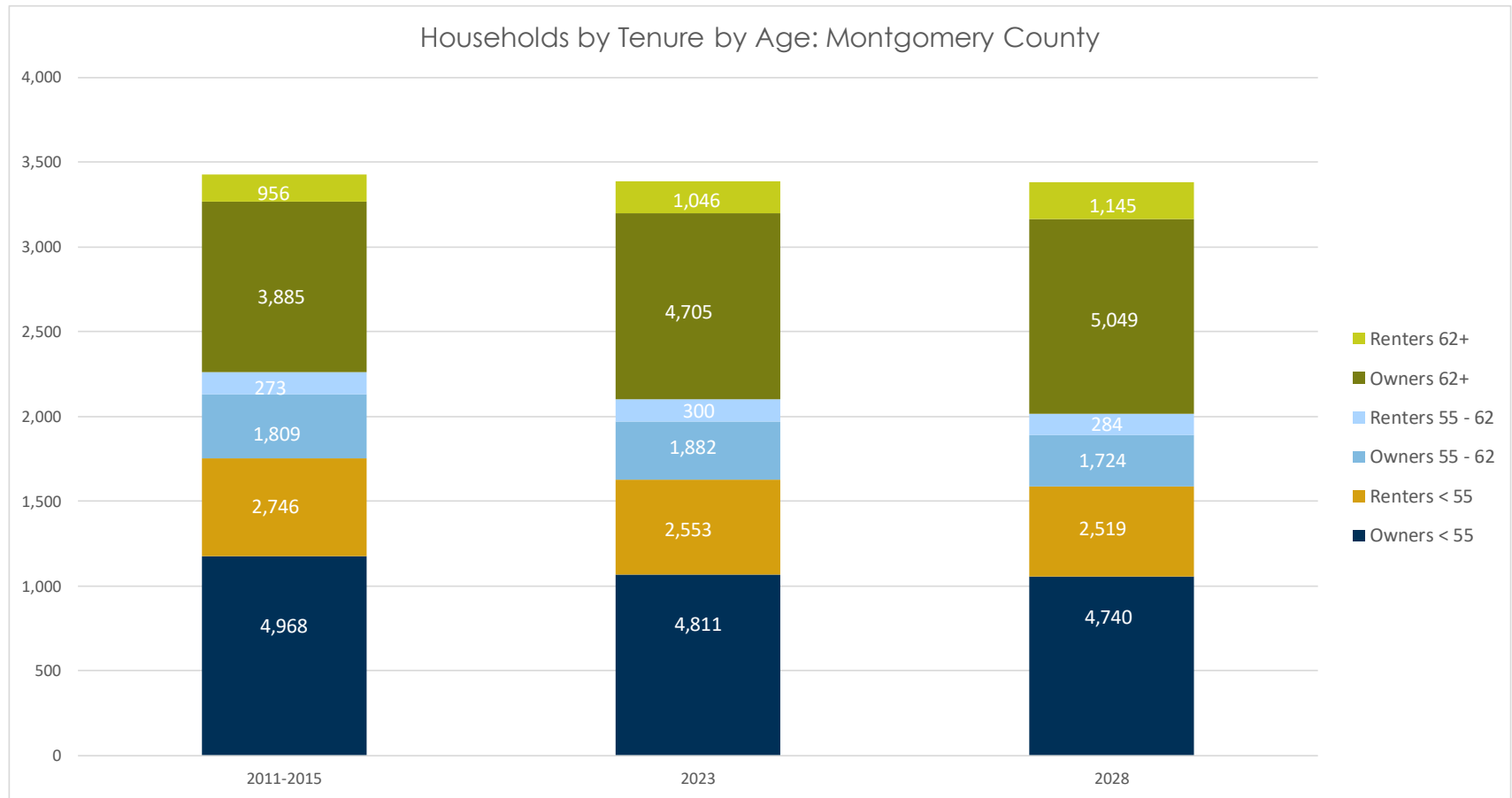
Senior population growth is only reflected in the 62+ age group.
The younger senior groups are declining.

Households by Income
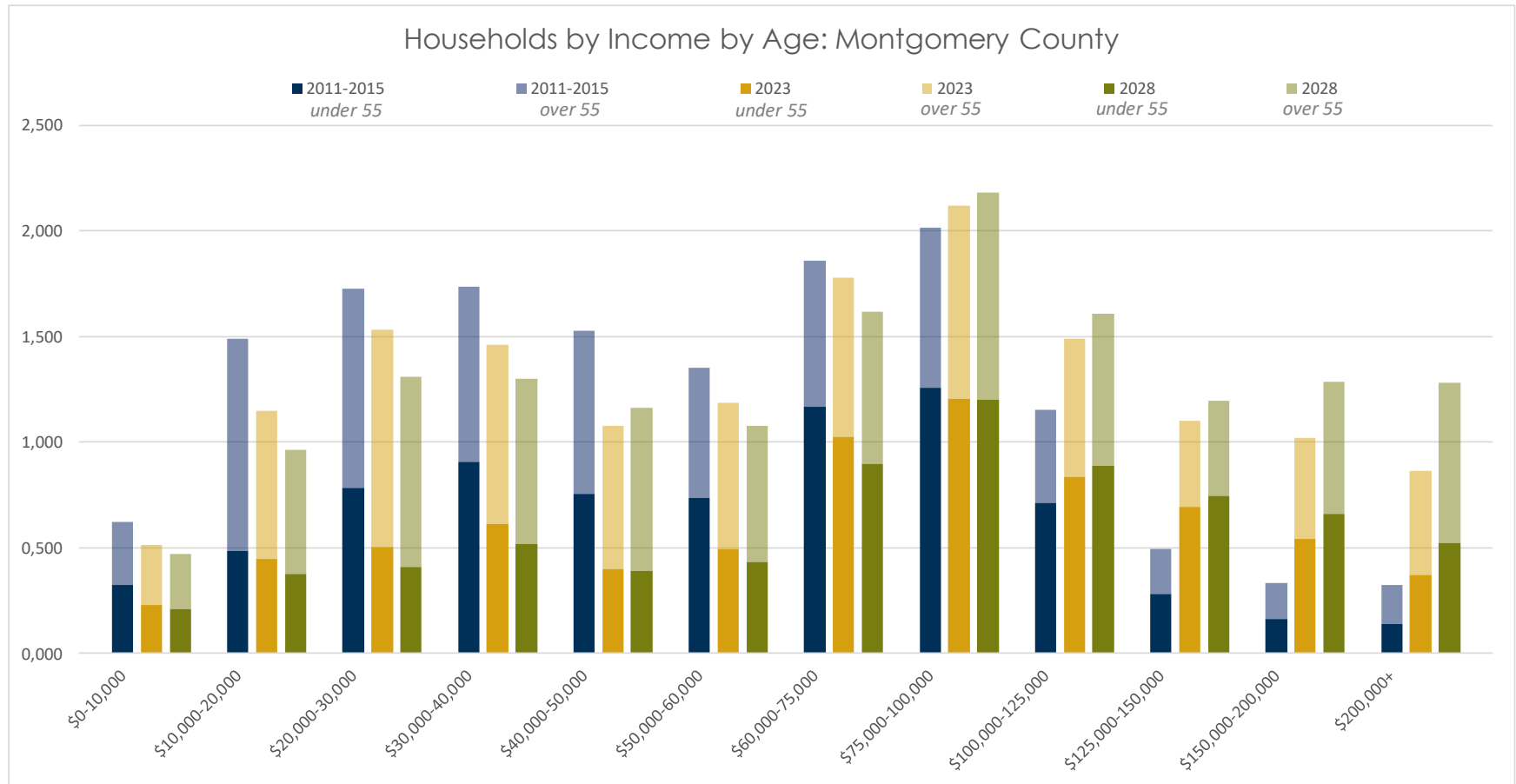
The largest group is earning $75,000 to $100,000. The substantial growth in households earning $150,000+ is notable.

Households by Income by Age, 75+
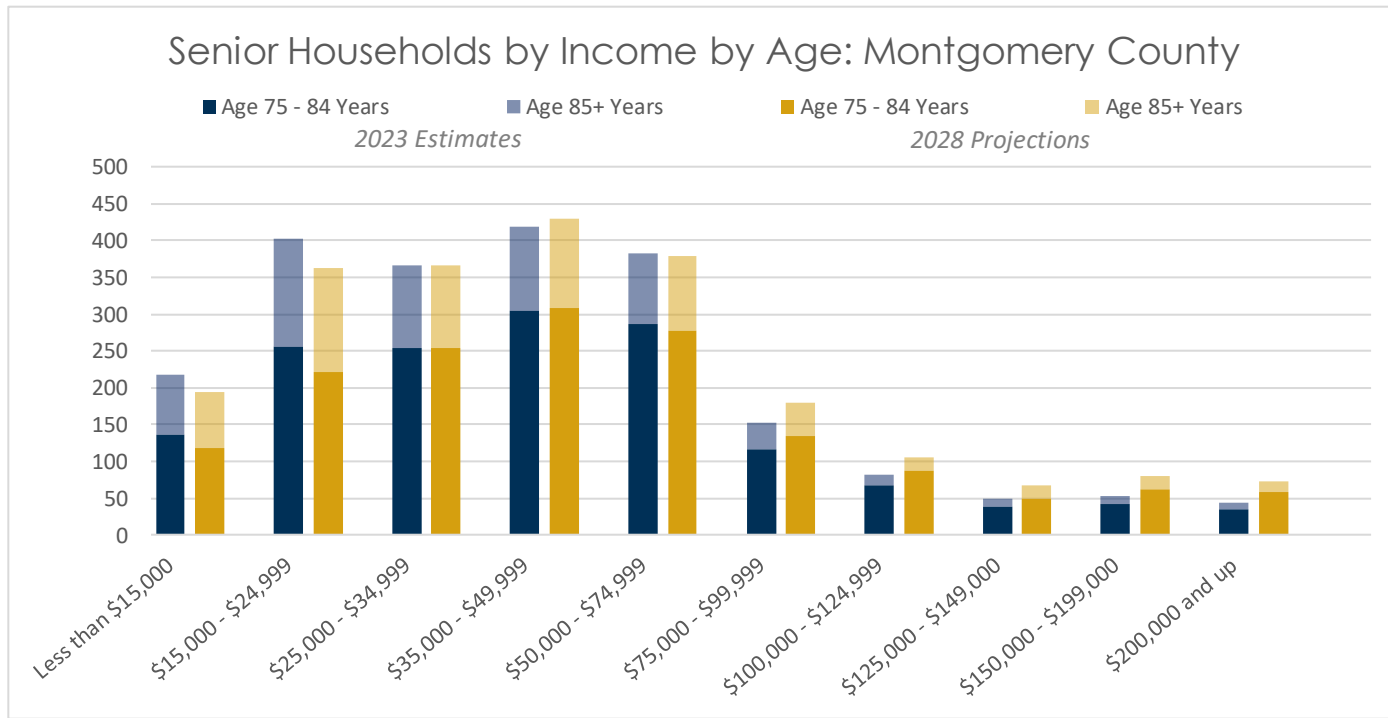
Considering households 75 and older, the largest group is earning $35,000 to $49,999. This income trend will continue for 2028.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Montgomery County paying more than 40% of their income for housing, indicating they are rent overburdened. In Montgomery County, 25.4% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Montgomery County	3,805
Renter HH paying 40 to 49% of income	304
Renter HH paying 50% or more of income	661
Total rent overburdened	965
Percentage	25.4%

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 Montgomery County, 2.0% of households are living in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Montgomery County	15,404
Owner-occupied lacking plumbing facilities	6
Owner-occupied lacking kitchen facilities	101
Renter-occupied lacking plumbing facilities	72
Renter-occupied lacking kitchen facilities	134
Total households with substandard units	313
Percentage	2.0%

Montgomery County

Supply – Independent Living

Montgomery County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Waterford Apartments II	Crawfordsville	150	150	100.0%		**150**
LIHTC	*None*						**0**
Market Rate	*None*						**0**

Planned Units

Name	Notes
Montgomery County	Marc Bonwell, Montgomery County Building Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Crawfordsville	Megan Huckstep, Crawfordsville Director of Planning & Building Services, reported that there are currently no senior housing developments in the planned or proposed phases.
Ladoga	Amy Holladay, Clerk Treasurer for the Town of Ladoga, reported that there are currently no senior housing developments in the planned or proposed phases.
Waynetown	Sandy Proctor, Waynetown Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Montgomery County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Ben Hur Health & Rehabilitation	Crawfordsville	110	88	NA	110	
RCF	Cottage	Crawfordsville	33	14	33	NA	ISDH report 3/7/2023
SNF	Crawfordsville	Crawfordsville	36	33	NA	36	
SNF	Lane House, The	Crawfordsville	60	49	NA	60	
RCF and SNF	Crawfordsville	Crawfordsville	135	78	65	70	ISDH report 9/25/2023
RCF	Whitlock Place	Crawfordsville	93	52	93	NA	ISDH report 1/5/2023

Housing Demand

Income Parameters

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

Disability Percentage

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

Sex by Age by Disability Status - Montgomery County	Number	Percentage
Estimate, Total	37,487	
Estimate, Total, Male	19,228	
Estimate, Total, Male, 75 years and older	1,184	100.0%
Estimate, Total, Male, 75 years and older, with a disability	455	38.4%
Estimate, Total, Female	18,259	
Estimate, Total, Female, 75 years and older	1,642	100.0%
Estimate, Total, Female, 75 years and older, with a disability	941	57.3%
Estimate, Total, Male & Female, 75 years and older	2,826	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,396	49.4%

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

Montgomery County

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.

Existing Units and Needed Units by Type - Montgomery County

Category	Existing	Needed
Subsidized 2023	150	248
Subsidized 2028	150	206
LIHTC 2023	0	492
LIHTC 2028	0	460
Market Rate 2023	0	566
Market Rate 2028	0	692
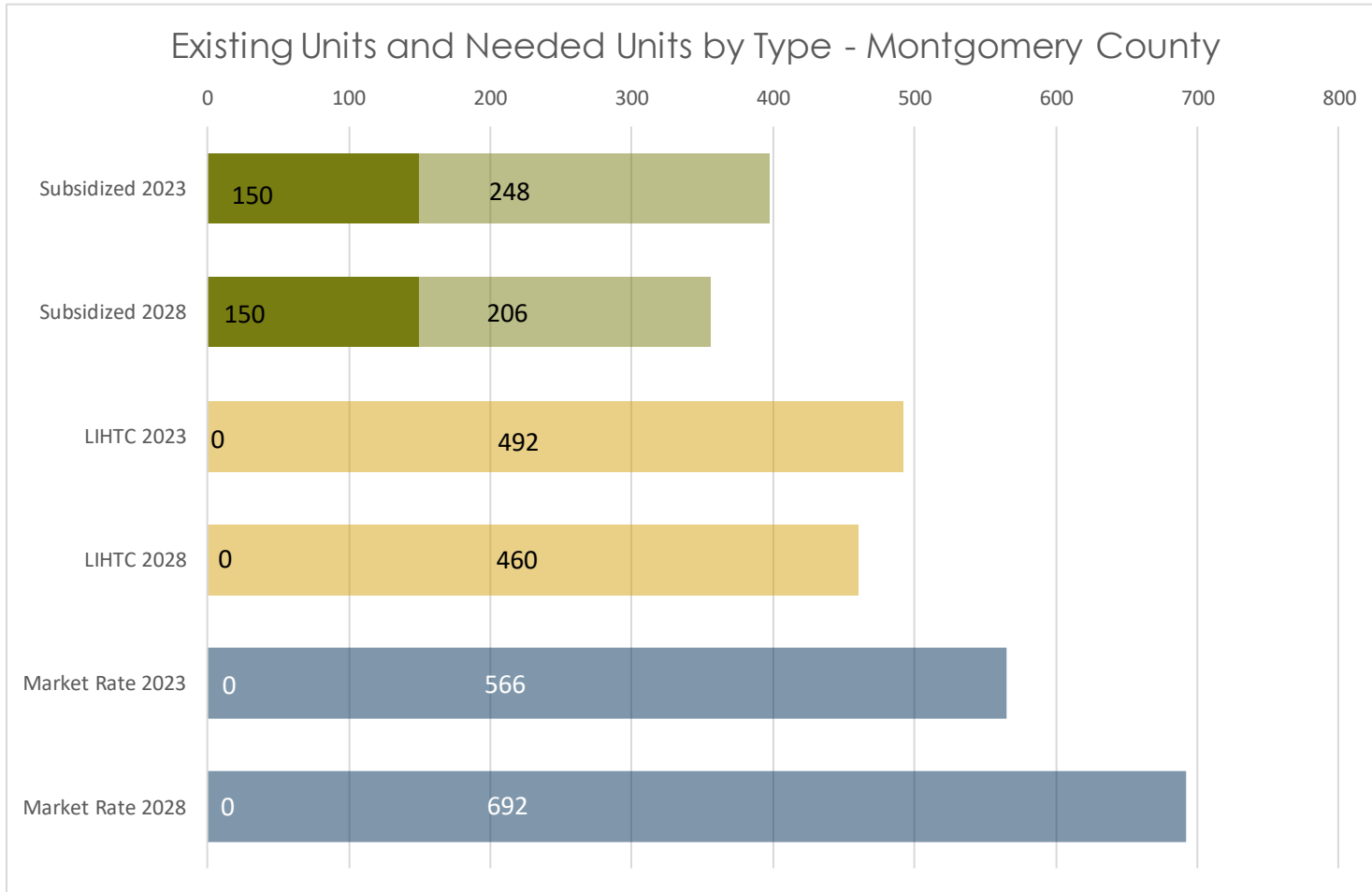
Montgomery County lacks any senior LIHTC or senior market rate properties.

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: Montgomery 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	386	462	471	346	434	593
Plus						
Senior Homeowners in this income bracket (a)	533	1,310	4,178	440	1,145	4,357
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	30	95	10	26	99
Equals						
Total Demand	**398**	**492**	**566**	**356**	**460**	**692**
Less existing units	150	0	0	150	0	0
Less planned units	0	0	0			
Equals						
Net Demand	**248**	**492**	**566**	**206**	**460**	**692**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	1,346	1,429
Total senior 55+ owner households	6,587	6,773
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Montgomery County

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: Montgomery 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	927	1,309		852	1,397	
(B) Persons 85+ income eligible			930			975
(C) Percent of persons 75+ with a disability	49.4%	49.4%	49.4%	49.4%	49.4%	49.4%
Income-eligible persons 75+ with a disability	458	647	459	421	690	482
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**458**	**647**	**459**	**421**	**690**	**482**
Demand for RCF units are summed	**1,105**			**1,111**		
Less existing beds		191	276		191	276
Less planned beds		0	0			
Equals						
Net Demand		**914**	**183**		**920**	**206**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	2,302	2,355
Total senior population 85+	945	1,003

Montgomery County has a solid need for Residential Care Facilities. In 2023, 458 residents need Medicaid Waivers to pay for services.

Montgomery County

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: Montgomery County

	2023	2028
Population 65+ (A)	7,563	8,427
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	219	244
Supply (D)	276	276
Net demand (D - C)	*-57*	*-32*

The ISDH report for July 1, 2023 shows Montgomery County to have projected Comprehensive Care Bed Need of -35 for seniors 65 and older.

Montgomery County

Newton County

Key Findings

- The county has experienced a decline in population from 2010 to 2023. The rate of decline is expected to slow based on projections for 2028.

- Solid growth is evident in the 65-74 age group, a population that is projected to grow at an even stronger rate.

- The total senior population is increasing. Notably, a decline in the 55-64 age group lowers the senior 55+ growth rate.

- Strongest growth is evident in households 62 and older.

- A decline in owners and renters 55 and younger as well as owners 55 to 62 is evident. However, there is an increase in renters 55 to 62 and both owners and renters 62+.

- Income data indicates the largest percentage of total households earns $75,000 to $100,000. The trend continues for 2028.

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

- In Newton County, 28.9% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.2% of the households live in substandard housing compared to 1.0% for the region.

- Newton County lacks any senior market rate rental housing. Overall, the county has very few rental housing options for independent seniors, with a total of only 43 units in 2023.

- The county has solid demand for Residential Care Facilities.

Newton County
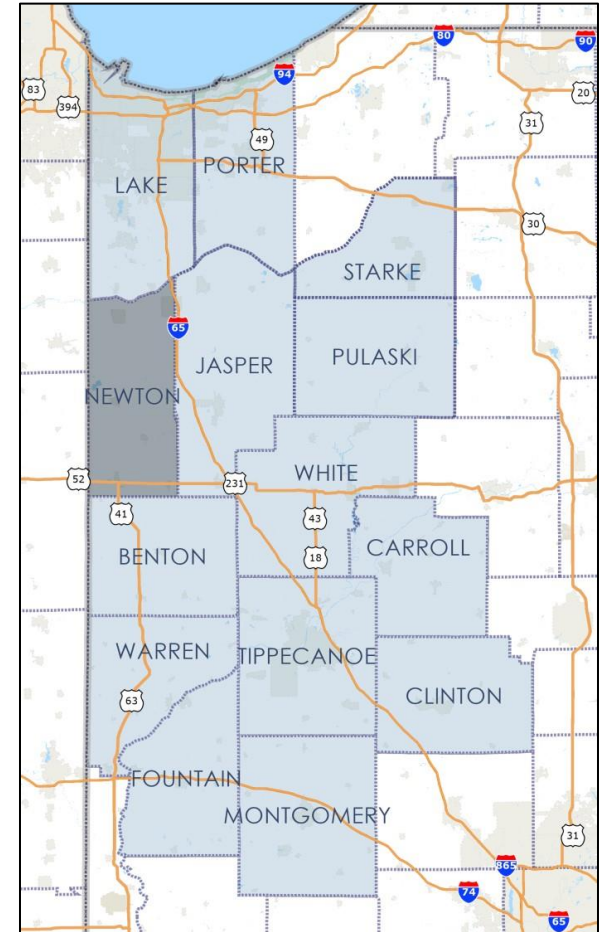
Demographics
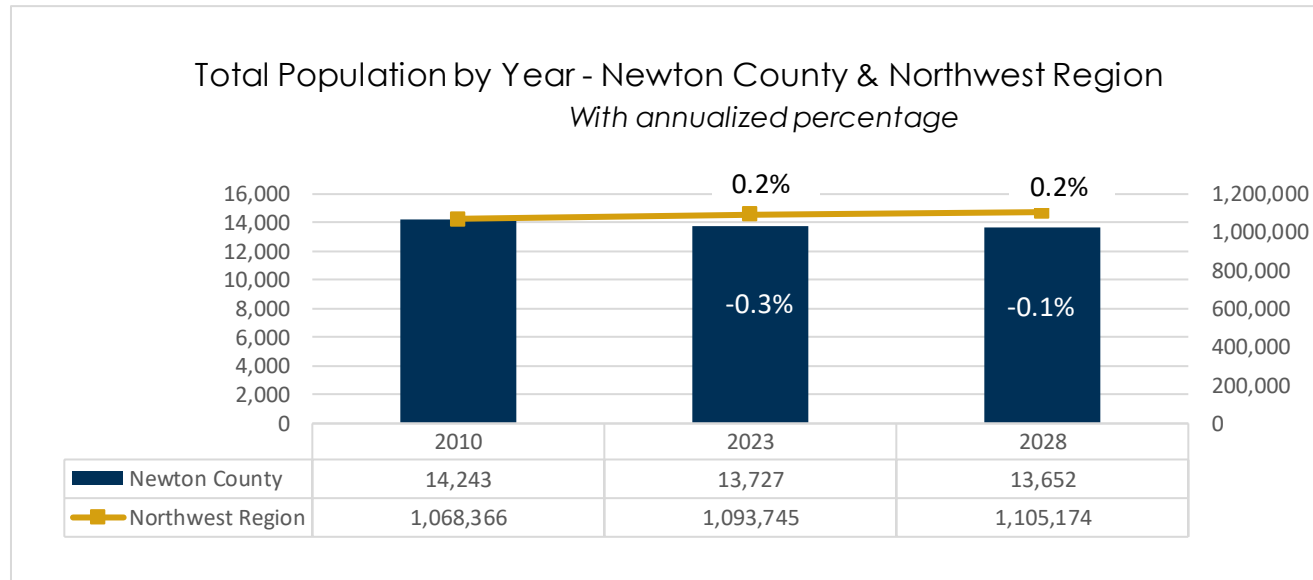
Total Population

The population is declining slightly, with projections indicating a shift toward stability.
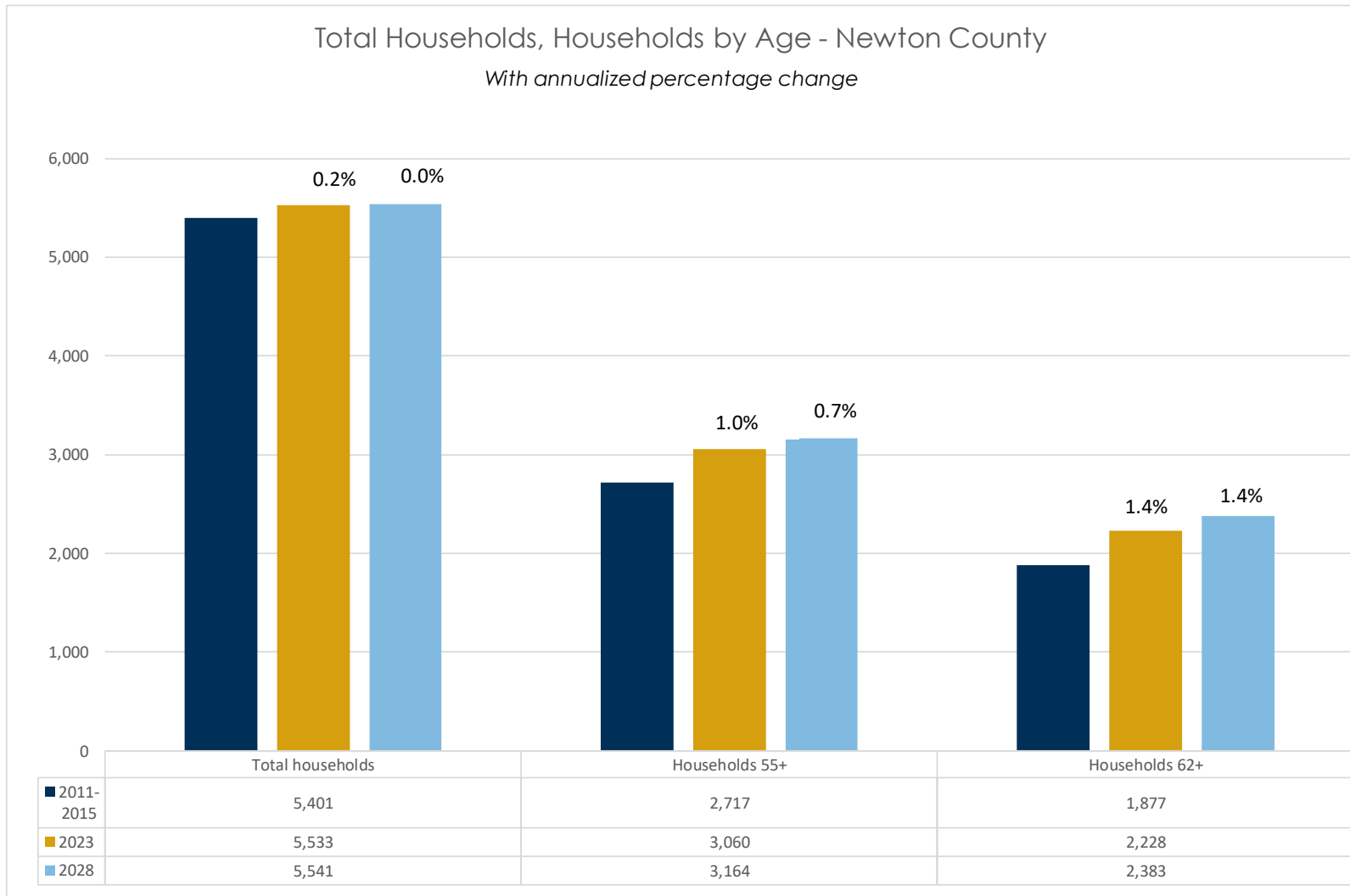
Population by Age Group

Senior Population by Age Group - Newton County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	1,944	1,375	711	290
2023	2,077	1,727	906	305
2028	1,933	1,991	916	332

Annualized percentages:
- 55 - 64: 0.5%, -1.4%
- 65 - 74: 2.0%, 3.1%
- 75 - 84: 2.1%, 0.2%
- 85+: 0.4%, 1.8%
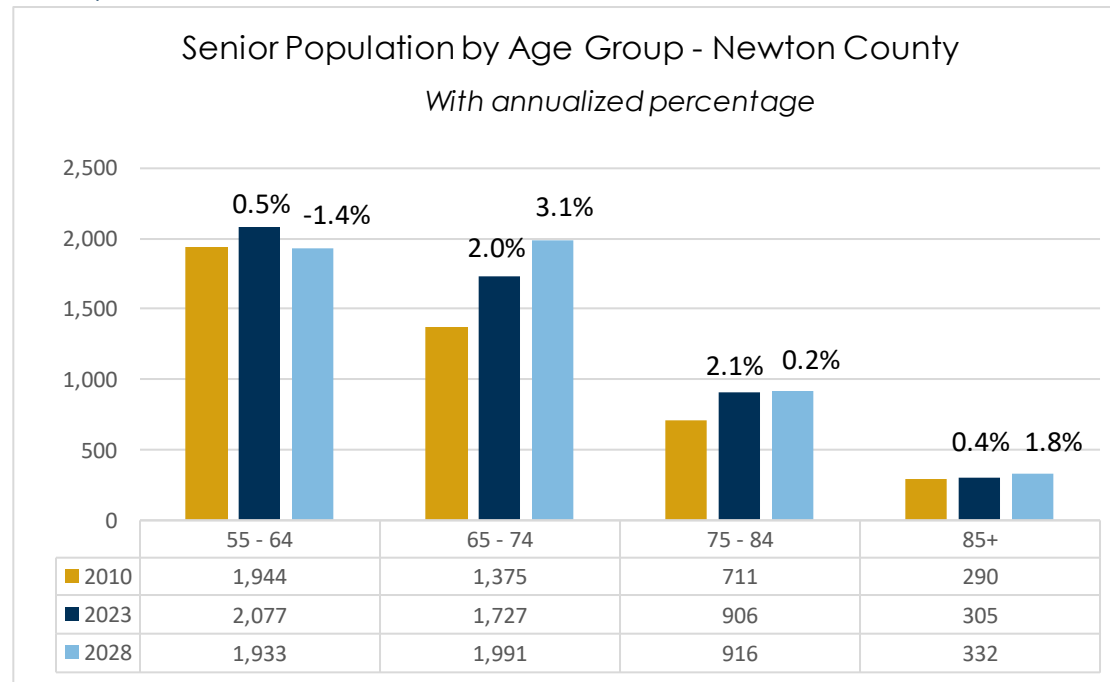
Solid population growth is evident in the 65-74 age group, and the growth accelerates through 2028.

Newton County

Total Senior Population by Year

Total Senior Population by Year - Newton County
With annualized percentage

	2010	2023	2028
Age 55 and older	4,320	5,015	5,172
Age 65 and older	2,376	2,938	3,239
Age 75 and older	1,001	1,211	1,248
Age 85 and older	290	305	332
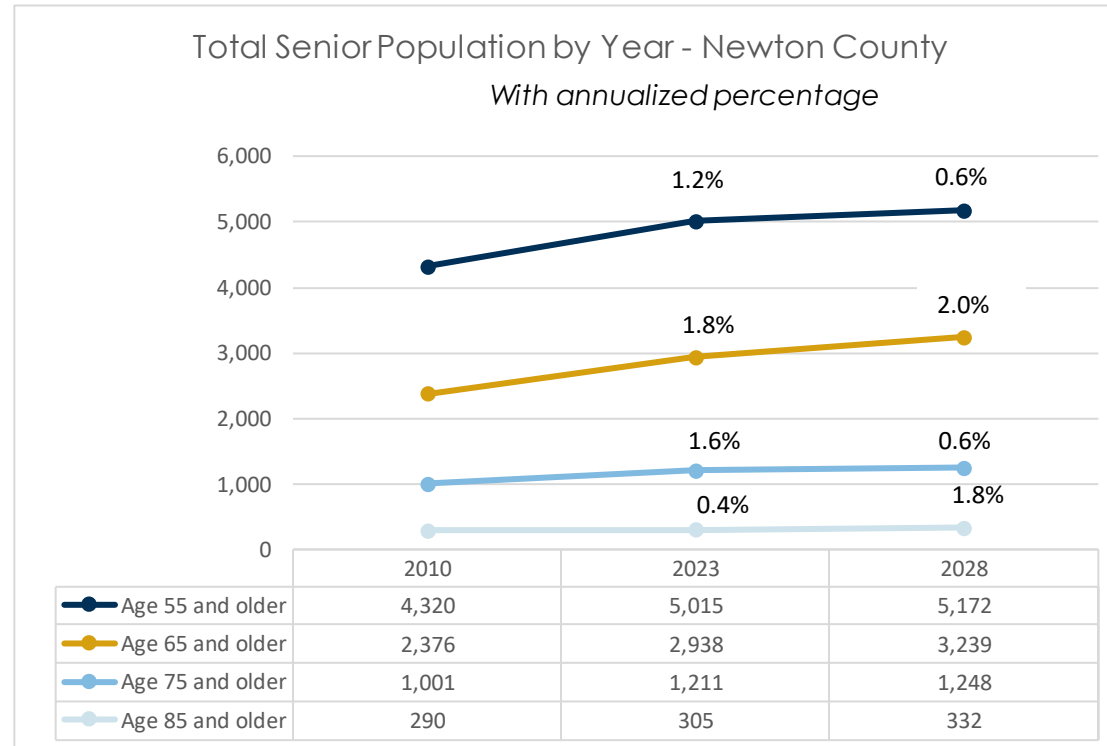
The total senior population is growing. A decline in the 55-64 age group lowers the 55+ growth rate from 2023 to 2028.

Newton County

Households

Total Households, Households by Age - Newton County
With annualized percentage change

	Total households	Households 55+	Households 62+
2011-2015	5,401	2,717	1,877
2023	5,533	3,060	2,228
2028	5,541	3,164	2,383

Annualized percentage change labels:
- Total households: 0.2%, 0.0%
- Households 55+: 1.0%, 0.7%
- Households 62+: 1.4%, 1.4%

Strongest growth is evident in households 62 and older.

Households by Tenure

Households by Tenure by Age: Newton County
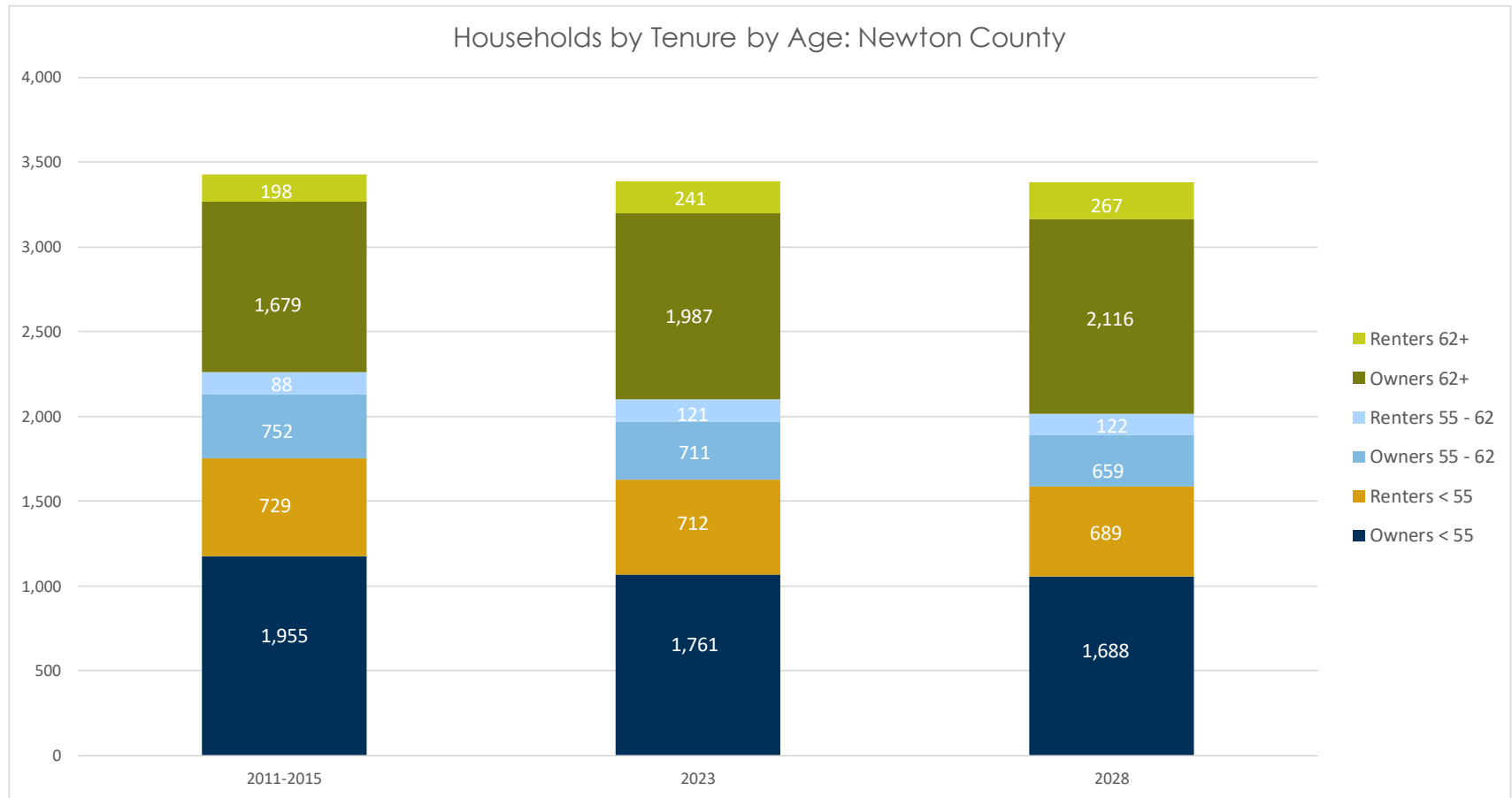
For both owners and renters, growth is expected in the 62+ age group. Owners aged 55-62 as well as the entire 55 and younger age group will continue to decline.
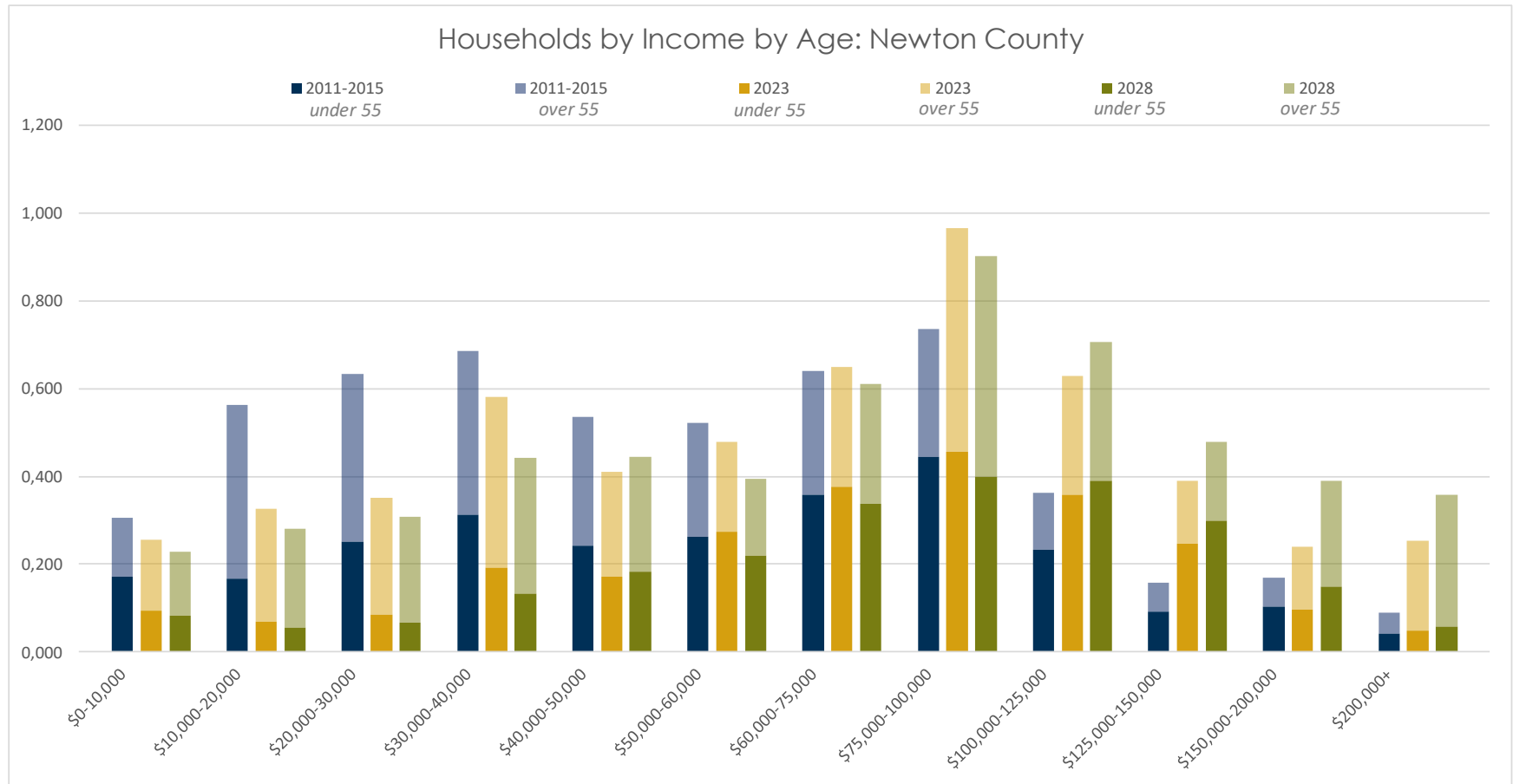
Newton County

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.

Newton County

Households by Income by Age, 75+

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

Newton County
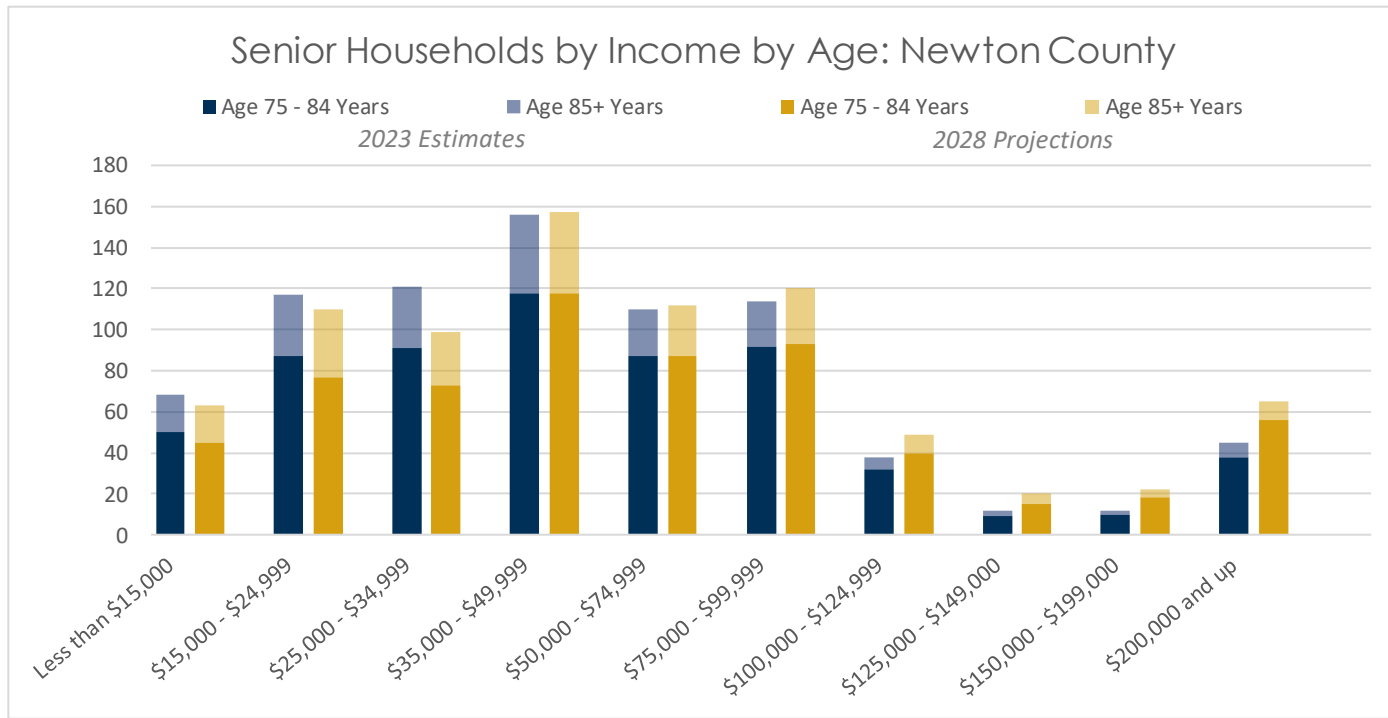
Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Newton County paying more than 40% of their income for housing, indicating they are rent overburdened. In Newton County, 28.9% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Newton County	957
Renter HH paying 40 to 49% of income	96
Renter HH paying 50% or more of income	181
Total rent overburdened	277
Percentage	28.9%

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 Newton County, 0.2% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Newton County	5,469
Owner-occupied lacking plumbing facilities	7
Owner-occupied lacking kitchen facilities	0
Renter-occupied lacking plumbing facilities	4
Renter-occupied lacking kitchen facilities	0
Total households with substandard units	11
Percentage	0.2%

Newton County

Supply – Independent Living

Newton County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Prairie View	Kentland	19	19	100.0%		19
LIHTC	Ashland Place Senior	Goodland	24	24	100.0%		24
Market Rate	*None*						0

Planned Units

Geography	Notes
Newton County	Daisy Cicero, Newton County Building Commissioner, reported that there are currently no senior housing developments in the planned or proposed phases.
Goodland	Tina Ward, Goodland Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Kentland	Autumn Trace. This Rural Opportunity Zone Initiative will deliver 28 units of combined independent and assisted living. The needs of the resident determine the type of care given. Rooms are not assigned one type of care.
Morocco	Sherri Rainford, Morocco Town Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Newton County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF and SNF	Aperion Care Demotte	Demotte	109	74	16	93	ISDH report 7/10/2023
SNF	George Ade Memorial Health Care Center	Brook	70	55	NA	70	

Housing Demand

Income Parameters

Newton County				
Type of Housing		**Income Level**	**Minimum Income**	**Maximum Income**
Independent Living	Subsidized	30%	$0	$21,450
	LIHTC	60%	$21,451	$42,900
	Market rate	300%	$42,901	$214,500
Licensed	Residential Care Facility w/waiver		$0	$33,948
	Residential Care Facility private pay		$33,949	$214,500
	Skilled Nursing Facility		$0	$214,500

Disability Percentage

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

Sex by Age by Disability Status - Newton County	Number	Percentage
Estimate, Total	13,627	
Estimate, Total, Male	7,007	
Estimate, Total, Male, 75 years and older	449	100.0%
Estimate, Total, Male, 75 years and older, with a disability	229	51.0%
Estimate, Total, Female	6,620	
Estimate, Total, Female, 75 years and older	581	100.0%
Estimate, Total, Female, 75 years and older, with a disability	196	33.7%
Estimate, Total, Male & Female, 75 years and older	1,030	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	425	41.3%

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

Newton County

Demand Analysis: Independent Living

Demand for senior housing is reflected in the graph below. Dark shades show unmet demand for 2023, and light shades show projected demand for 2028. The absence of a dark shade indicates a lack of housing. Formulas used in the demand analysis follow.

Existing Units and Needed Units by Type - Newton County

Type	Existing (dark)	Needed (light)
Subsidized 2023	19	120
Subsidized 2028	19	113
LIHTC 2023	24	81
LIHTC 2028	38	69
Market Rate 2023	0	166
Market Rate 2028	0	214

Newton County lacks any senior market rate rental housing. The county has very few rental units for independent seniors.

Newton County

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: Newton County						
	Demand for 2023			Demand for 2028		
	Subsidized	**LIHTC**	**Market Rate**	**Subsidized**	**LIHTC**	**Market Rate**
Minimum Income	$0	$21,451	$42,901	$0	$21,451	$42,901
Maximum Income	$21,450	$42,900	$214,500	$21,450	$42,900	$214,500
Senior renters 55+ in income bracket	132	106	125	125	95	168
Plus						
Senior Homeowners in this income bracket (a)	323	579	1,796	279	495	2,001
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)	7	13	41	6	11	45
Equals						
Total Demand	**139**	**119**	**166**	**132**	**107**	**214**
Less existing units	19	24	0	19	38	0
Less planned units	0	14	0			
Equals						
Net Demand	**120**	**81**	**166**	**113**	**69**	**214**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	362	389
Total senior 55+ owner households	2,698	2,775
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Demand Analysis: Licensed Residential Properties

This table 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: Newton 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	$214,500	$214,500	$33,948	$214,500	$214,500
(A) Persons 75 - 84 income eligible	334	604		286	664	
(B) Persons 85+ income eligible			273			298
(C) Percent of persons 75+ with a disability	41.3%	41.3%	41.3%	41.3%	41.3%	41.3%
Income-eligible persons 75+ with a disability	138	249	113	118	274	123
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**138**	**249**	**113**	**118**	**274**	**123**
Demand for RCF units are summed	**387**			**392**		
Less existing beds		16	163		30	163
Less planned beds		14	0			
Equals						
Net Demand		**371**	**-50**		**362**	**-40**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	938	950
Total senior population 85+	273	298

The county has solid demand for Residential Care Facilities.

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: Newton County		
	2023	**2028**
Population 65+ (A)	2,938	3,239
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	85	94
Supply (D)	163	163
Net demand (D - C)	*-78*	*-69*

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

Porter County

Key Findings

- The population has been increasing at a solid rate. Projections for 2028 indicate continued growth.

- Very strong population growth is evident in the 65-74 age group, with an annualized percentage of 6.2%. According to projections, the population will continue to grow at a slower pace.

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

- Strongest growth is evident in households 62 and older.

- The population of owners 62 and younger is expected to decline, while both owners and renters 62 and older will increase.

- Income data indicates the largest percentage of households earns $75,000 to $100,000. This trend is expected to continue through 2028. Growth in households earning $200,000+ is notable.

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

- In Porter County, 28.3% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.8% of the households live in substandard housing compared to 1.0% for the region.

- Porter County lacks any senior LIHTC housing. Overall, the county has relatively very few rental units for independent seniors compared to the demand.

- The county has substantial demand for Residential Care Facilities.
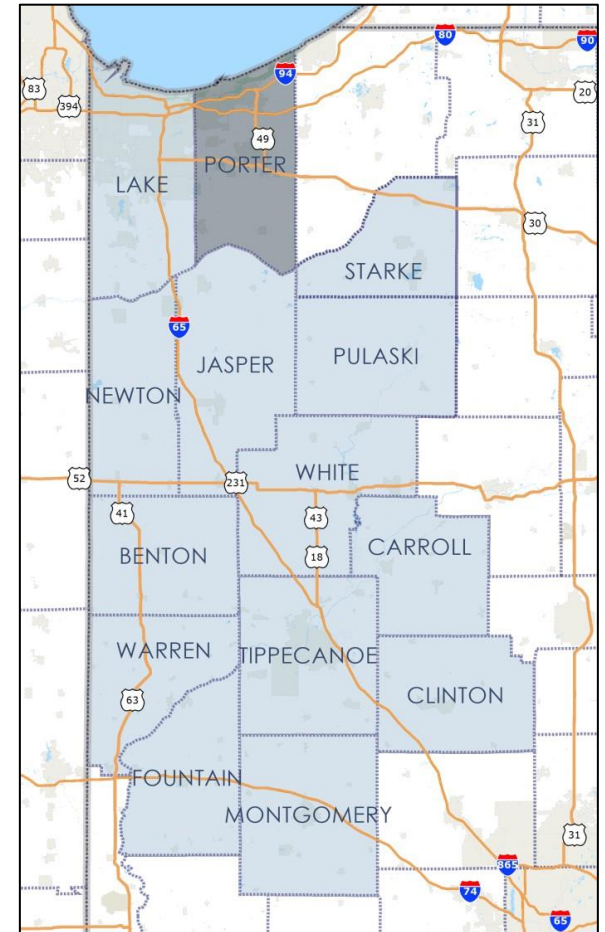
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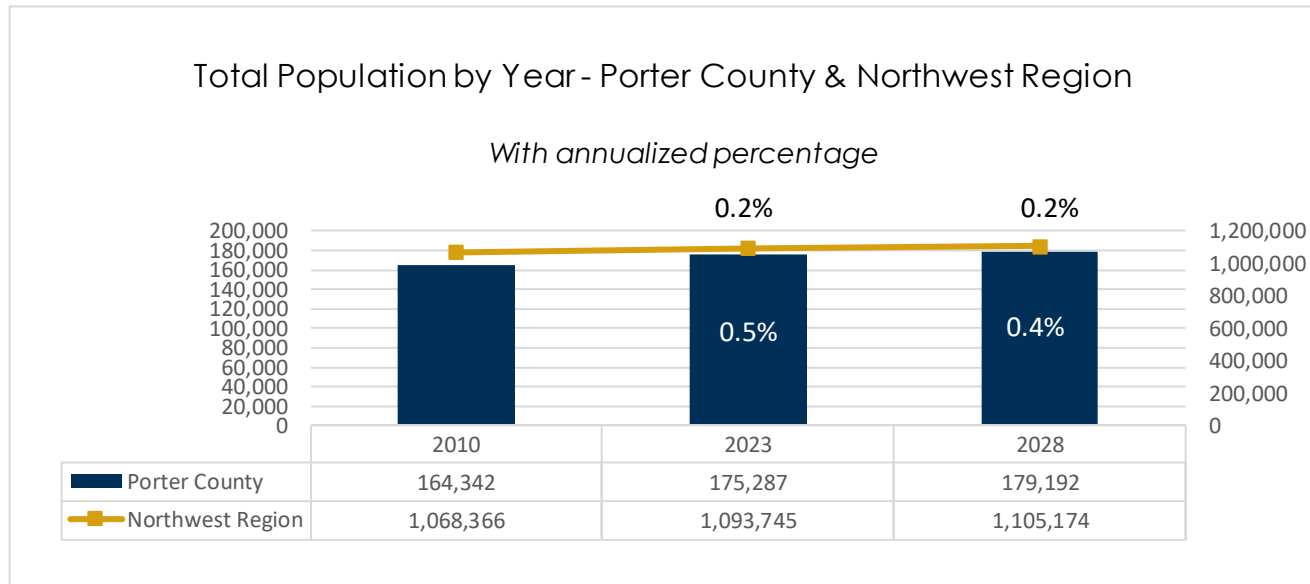
Total Population

The county is projected to continue with solid population growth.
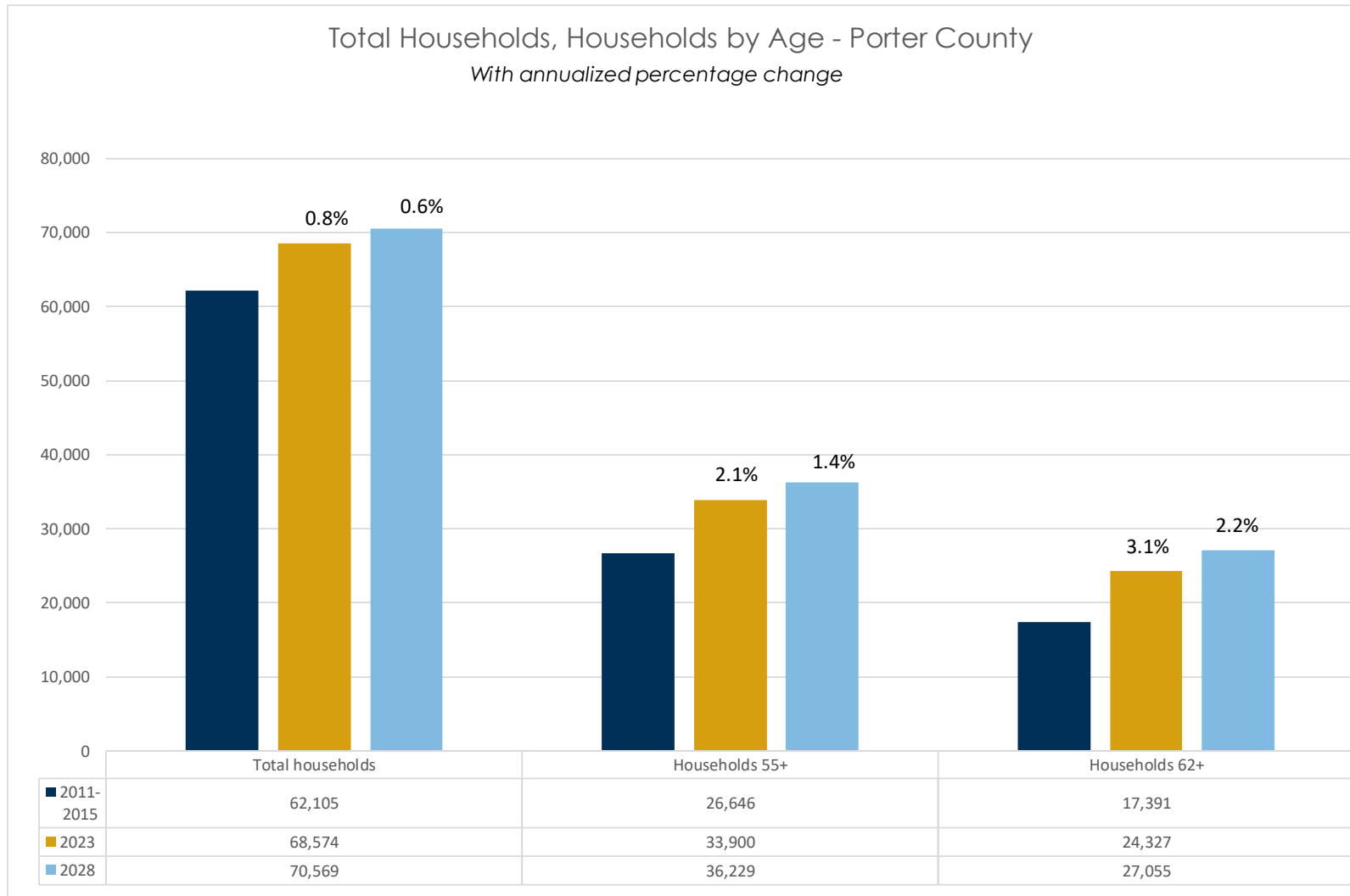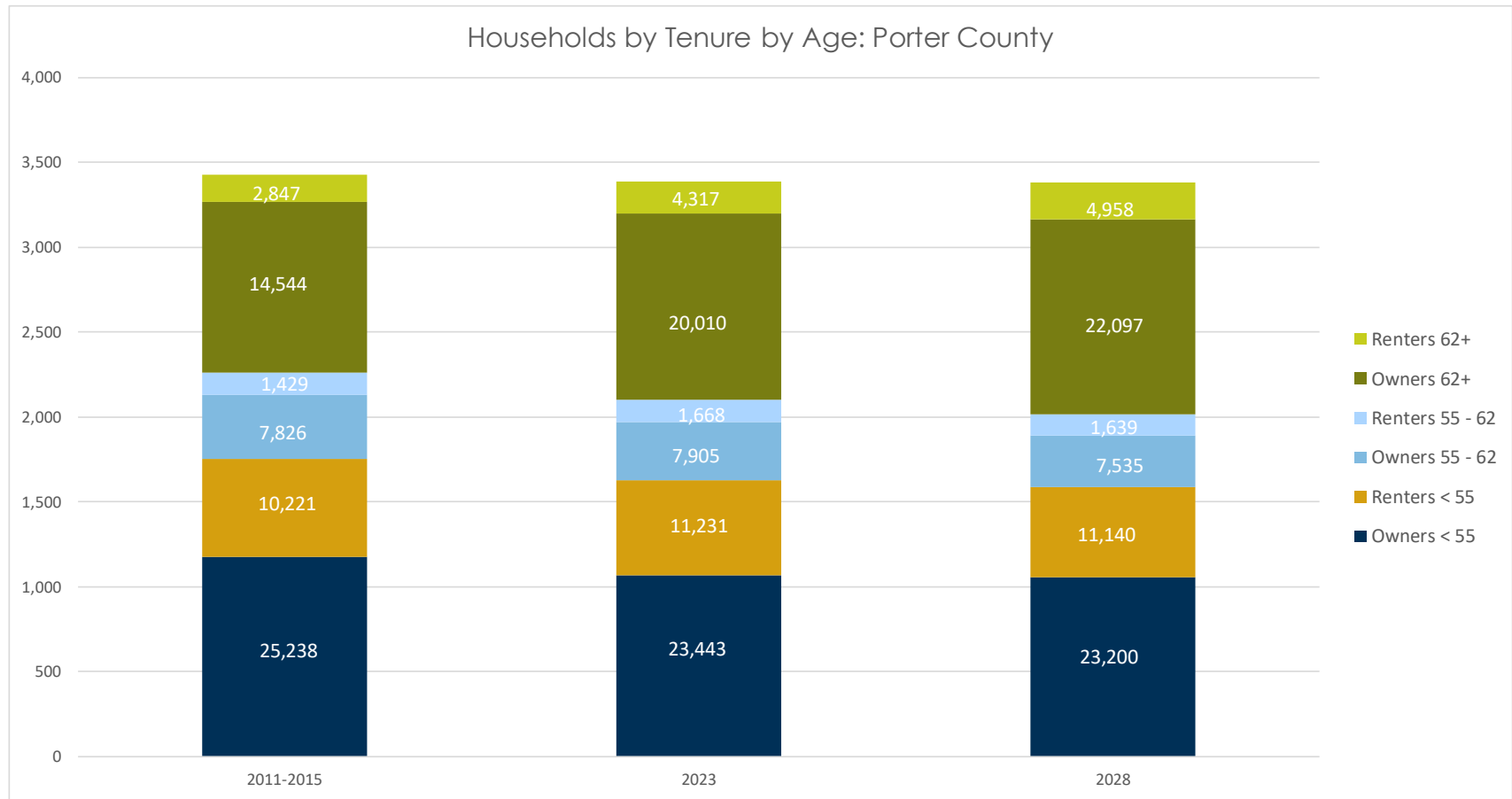
Population by Age Group

Senior Population by Age Group - Porter County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	21,565	11,456	6,323	2,595
2023	23,480	20,758	8,891	3,301
2028	22,672	24,856	9,791	3,673

Annualized percentages: 55-64: 0.7%, -0.7%; 65-74: 6.2%, 3.9%; 75-84: 3.1%, 2.0%; 85+: 2.1%, 2.3%
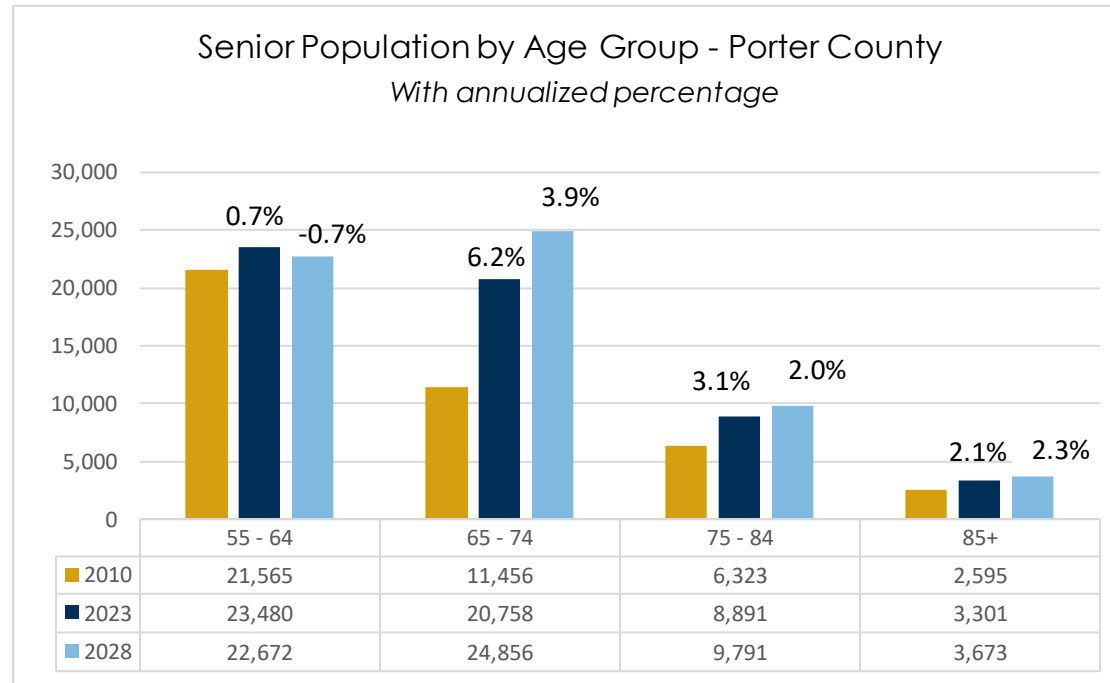
Strong growth in the 65-74 age group is expected to continue at a reduced rate.

Porter County

Total Senior Population by Year

Total Senior Population by Year - Porter County
With annualized percentage

	2010	2023	2028
Age 55 and older	41,939	56,430	60,992
Age 65 and older	20,374	32,950	38,320
Age 75 and older	8,918	12,192	13,464
Age 85 and older	2,595	3,301	3,673

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

Households

Total Households, Households by Age - Porter County
With annualized percentage change

	Total households	Households 55+	Households 62+
■ 2011-2015	62,105	26,646	17,391
■ 2023	68,574	33,900	24,327
■ 2028	70,569	36,229	27,055

Annualized percentage change:
- Total households: 0.8%, 0.6%
- Households 55+: 2.1%, 1.4%
- Households 62+: 3.1%, 2.2%

The strongest growth is evident in households 62 and older.

Porter County

Households by Tenure

Households by Tenure by Age: Porter County

	2011-2015	2023	2028
Renters 62+	2,847	4,317	4,958
Owners 62+	14,544	20,010	22,097
Renters 55 - 62	1,429	1,668	1,639
Owners 55 - 62	7,826	7,905	7,535
Renters < 55	10,221	11,231	11,140
Owners < 55	25,238	23,443	23,200

Both owners and renters 62 and older are increasing. A decline in the 55-62 age group is projected.

Porter County

Households by Income
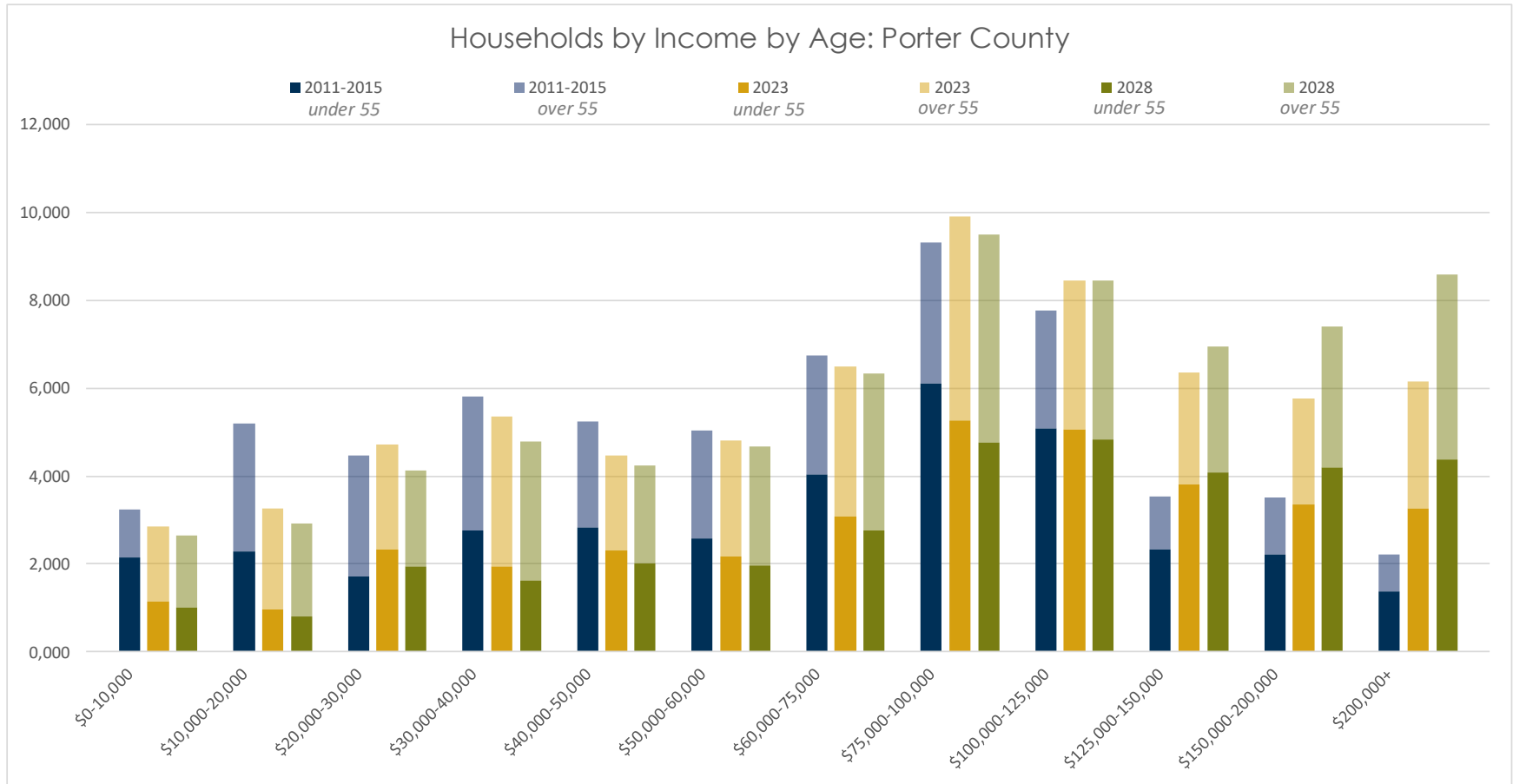
Income data indicates the largest group of households earns $75,000 to $100,000.
The relative growth of households earning $200,00+ is notable.

Households by Income by Age, 75+
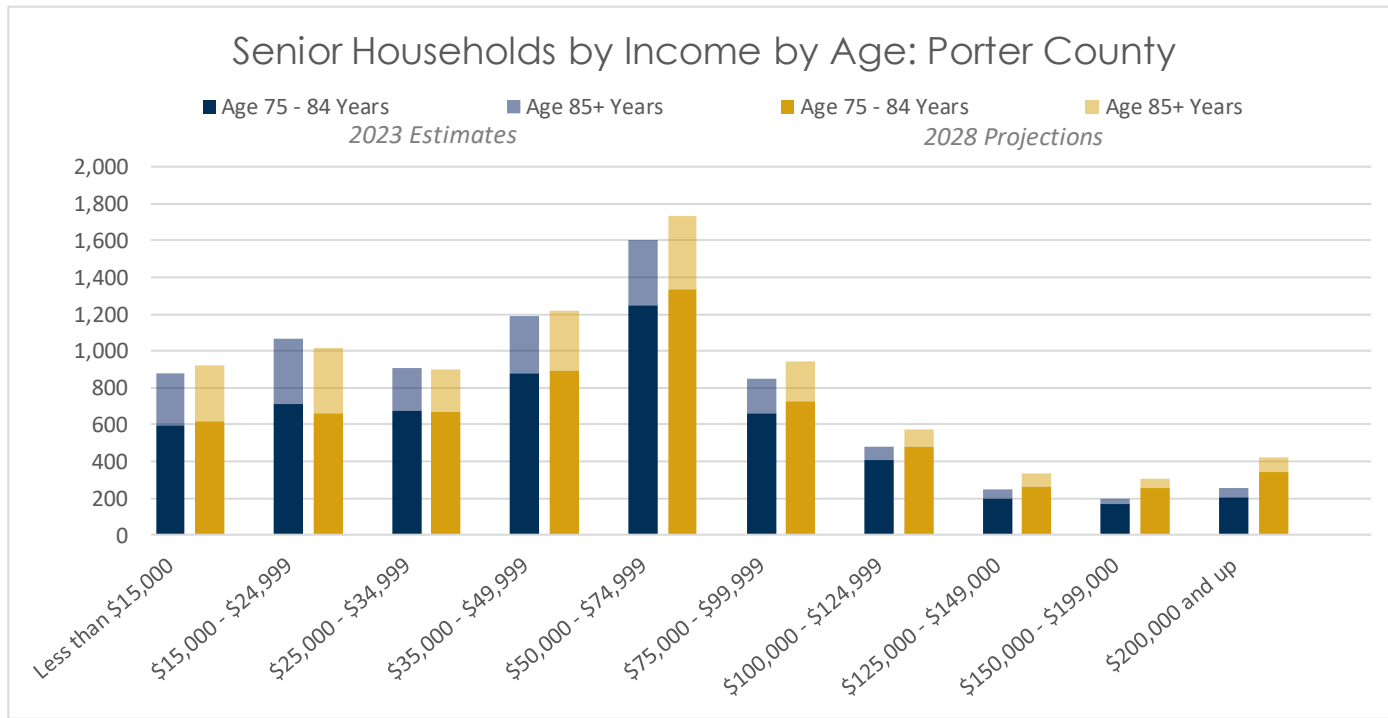
When filtered to households 75 and older, the largest group earns $50,000 to $74,999.
Projections through 2028 indicate this trend will continue.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Porter County paying more than 40% of their income for housing, indicating they are rent overburdened. In Porter County, 28.3% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Porter County	15,625
Renter HH paying 40 to 49% of income	1,318
Renter HH paying 50% or more of income	3,097
Total rent overburdened	4,415
Percentage	28.3%

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 Porter County, 0.8% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Porter County	67,945
Owner-occupied lacking plumbing facilities	66
Owner-occupied lacking kitchen facilities	59
Renter-occupied lacking plumbing facilities	189
Renter-occupied lacking kitchen facilities	216
Total households with substandard units	530
Percentage	0.8%

Porter County

Supply – Independent Living

Porter County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Jamestown Apartments Valparaiso	Valparaiso	201	200	99.5%		**201**
LIHTC	*None*						**0**
Market	Meridian Woods	Valparaiso	78	78	100.0%		**228**
	Pines Village	Valparaiso	150	109	72.7%		

Planned Units

Geography	Notes
Porter County	Kristy Morasco, Porter County Plan Commission Planning and Zoning Manager, reported that there are currently no senior multifamily housing developments in the planned or proposed phases within her jurisdiction.
Chesterton	David Cincoski, Chesterton Town Manager, reported that there are currently no senior multifamily housing developments in the planned or proposed phases.
Hebron	Bradford Ladwig of the Hebron Building Department reported that there are currently no senior multifamily housing developments in the planned or proposed phases.
Portage	Dina Dawkins, Portage Development Review Planner, reported that there are currently no senior multifamily housing developments in the planned or proposed phases.
Porter	Michael Barry of the Porter Building and Development Department, reported that there are currently no senior multifamily housing developments in the planned or proposed phases.
Valparaiso	The analyst has attempted to contact the City of Valparaiso Planning Department several times, through multiple emails, phone calls, and voicemails. No response has ever been provided.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Porter County: Licensed Properties, 1 of 2

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Addison Pointe Health & Rehabilitation Center	Chesterton	100	89	NA	100	
RCF and SNF	Avalon Springs Health Campus	Valparaiso	136	113	75	61	
RCF	Aviva Valparaiso	Valparaiso	105	72	105	NA	Formerly Rittenhouse Village at Valparaiso ISDH report 8/15/2022
SNF	Brickyard Healthcare – Portage Care Center	Portage	186	128	NA	186	Formerly Golden Living Center
SNF	Brickyard Healthcare - Valparaiso Care Center	Valparaiso	85	76	NA	85	
RCF and SNF	Brookdale Valparaiso	Valparaiso	78	57	78	NA	The ISDH report shows this facility has 92 licensed beds.
SNF	Chesterton Manor	Chesterton	100	62	NA	100	
RCF	Green Oaks of Valparaiso	Valparaiso	120	Opening soon			Affordable assisted living
SNF	Life Care Center of Valparaiso	Valparaiso	110	83	NA	110	ISDH report 7/6/2023
SNF	Life Care Center of the Willows	Valparaiso	100	59	NA	100	ISDH report 1/11/2023
SNF	Miller's Merry Manor	Portage	60	48	NA	60	The ISDH report shows this facility has 66 licensed beds.
RCF	Residences At Coffee Creek	Chesterton	118	84	118	NA	ISDH report 9/8/2022

Porter County

Porter County: Licensed Properties, 2 of 2

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Rittenhouse Village At Portage	Portage	105	75	105	NA	ISDH report 7/12/2021.
RCF and SNF	Symphony Of Chesterton	Chesterton	125	76	55	70	The ISDH report shows this facility has 125 beds.
SNF	Valparaiso Care & Rehabilitation	Valparaiso	164	124	NA	164	
RCF	Valparaiso Senior Village	Valparaiso	100	90	100	NA	ISDH report 8/22/2023
RCF	Wyndmoor Of Portage	Portage	111	88	111	NA	ISDH report 7/6/2023

Housing Demand

Income Parameters

Porter County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	$0	$21,450
	LIHTC	60%	$21,451	$42,900
	Market rate	300%	$42,901	$214,500
Licensed	Residential Care Facility w/waiver		$0	$33,948
	Residential Care Facility private pay		$33,949	$214,500
	Skilled Nursing Facility		$0	$214,500

Porter County

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 - Porter County	Number	Percentage
Estimate, Total	171,693	
Estimate, Total, Male	85,249	
Estimate, Total, Male, 75 years and older	4,493	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,744	38.8%
Estimate, Total, Female	86,444	
Estimate, Total, Female, 75 years and older	6,348	100.0%
Estimate, Total, Female, 75 years and older, with a disability	2,851	44.9%
Estimate, Total, Male & Female, 75 years and older	10,841	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	4,595	42.4%

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

Demand Analysis: Independent Living

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

Existing Units and Needed Units by Type - Porter County

Category	Existing Units	Needed Units
Subsidized 2023	201	1,375
Subsidized 2028	201	1,319
LIHTC 2023	0	1,710
LIHTC 2028	0	1,688
Market Rate 2023	228	3,104
Market Rate 2028	228	3,832
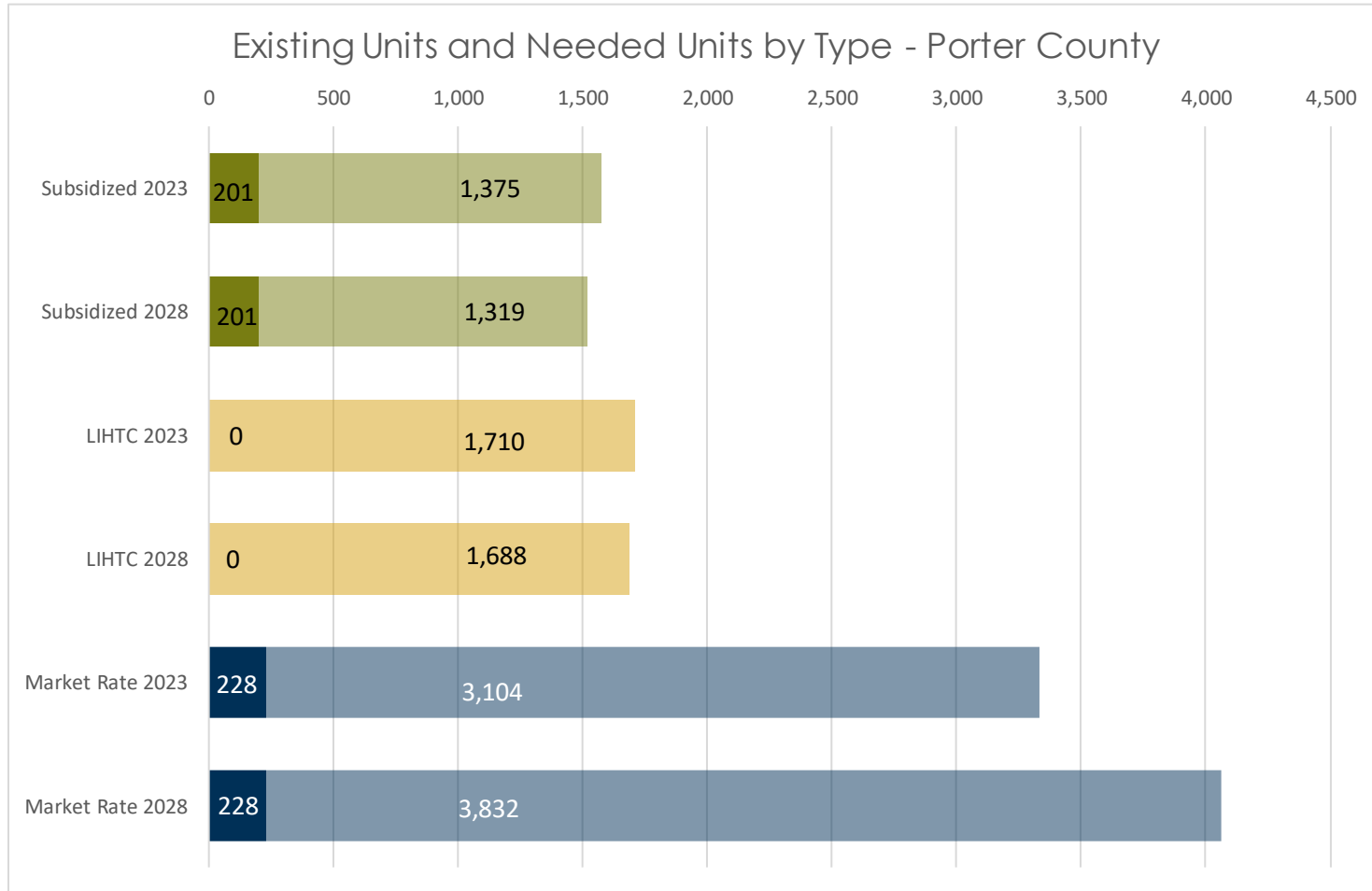
Porter County lacks any senior LIHTC housing. The county has relatively very few rental units for independent seniors.

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: Porter County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	$0	$21,451	$42,901	$0	$21,451	$42,901
Maximum Income	$21,450	$42,900	$214,500	$21,450	$42,900	$214,500
Senior renters 55+ in income bracket	1,511	1,608	2,865	1,460	1,596	3,541
Plus						
Senior Homeowners in this income bracket (a)	2,831	4,471	20,613	2,628	4,081	22,923
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)	64	101	467	60	93	520
Equals						
Total Demand	1,576	1,710	3,332	1,520	1,688	4,060
Less existing units	201	0	228	201	0	228
Less planned units	0	0	0			
Equals						
Net Demand	1,375	1,710	3,104	1,319	1,688	3,832

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	5,985	6,597
Total senior 55+ owner households	27,915	29,632
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Porter County

Demand Analysis: Licensed Residential Properties

This table 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: Porter 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	$214,500	$214,500	$33,948	$214,500	$214,500
(A) Persons 75 - 84 income eligible	3,033	6,087		3,017	7,031	
(B) Persons 85+ income eligible			3,072			3,416
(C) Percent of persons 75+ with a disability	42.4%	42.4%	42.4%	42.4%	42.4%	42.4%
Income-eligible persons 75+ with a disability	1,285	2,580	1,302	1,279	2,980	1,448
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**1,285**	**2,580**	**1,302**	**1,279**	**2,980**	**1,448**
Demand for RCF units are summed	**3,866**			**4,259**		
Less existing beds	747		1,036	747		1,036
Less planned beds	0		0			
Equals						
Net Demand	**3,119**		**266**	**3,512**		**412**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	9,120	10,048
Total senior population 85+	3,072	3,416

The county has substantial demand for Residential Care Facilities.

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: Porter County		
	2023	**2028**
Population 65+ (A)	32,950	38,320
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	953	1,108
Supply (D)	1,036	1,036
Net demand (D - C)	*-83*	*72*

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

Pulaski County

Key Findings

- The county has experienced a declining population. The rate of decline is expected to slow based on projections for 2028.

- Solid population growth is evident in the 65-74 age group. The rate of growth is expected to increase, based on 2028 projections.
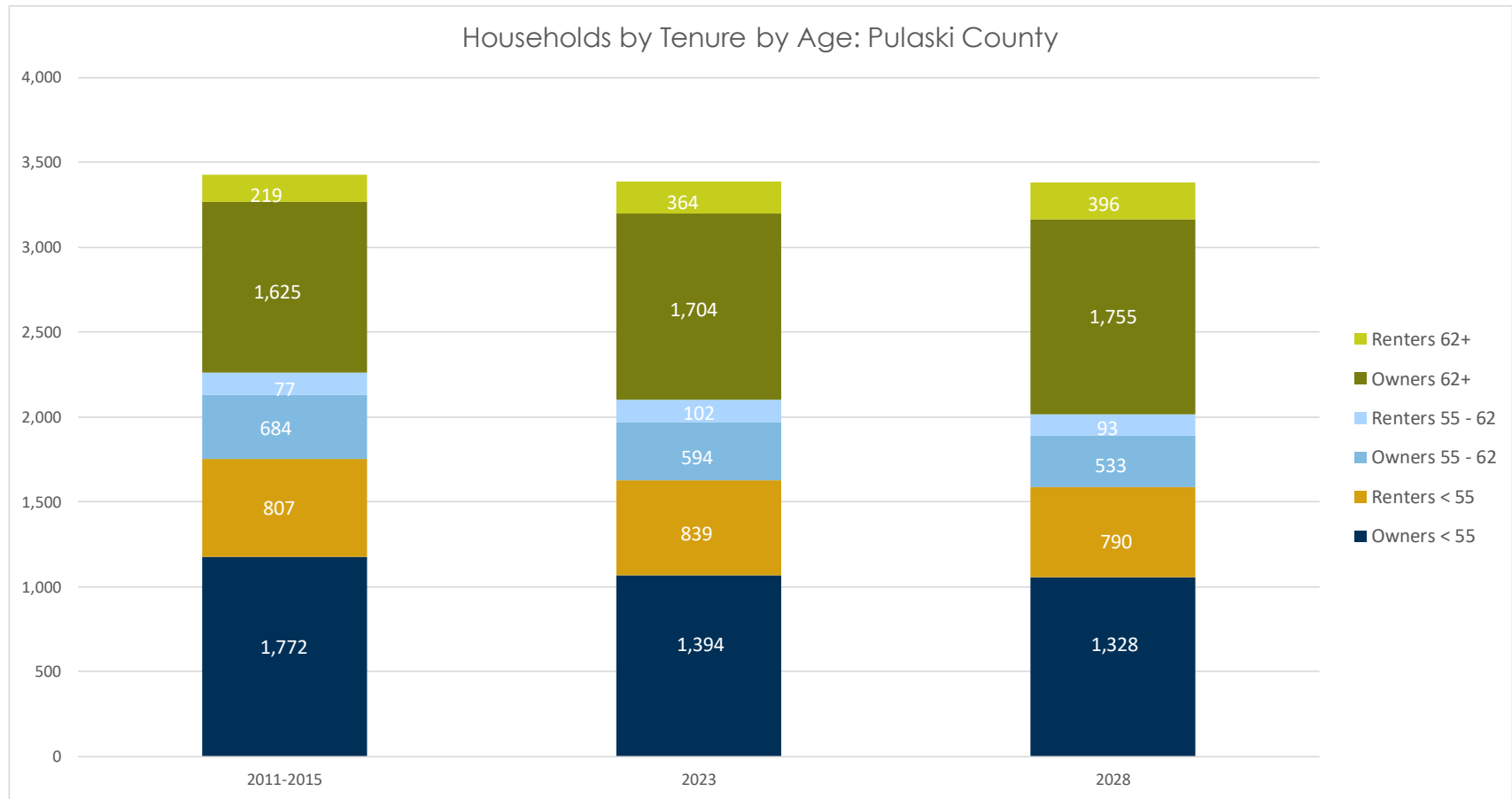
- The total senior population is increasing. A decline in the 55-64 age group lowers the average growth rate.

- Strongest growth is evident in households 62 and older.

- Owners and renters in the 55 and younger age group as well as the 55 to 62 age group are declining. Owners and renters 62+ are increasing.

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

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

- In Pulaski County, 20.4% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.9% of the households live in substandard housing compared to 1.0% for the region.

- Pulaski County lacks any senior market rate rental housing. Overall, independent seniors have very few options as the county has only 46 senior rental units.

- The county has solid demand for Residential Care Facilities.

Demographics

Total Population

Total Population by Year - Pulaski County & Northwest Region
With annualized percentage

	2010	2023	2028
Pulaski County	13,402	12,182	11,854
Northwest Region	1,068,366	1,093,745	1,105,174
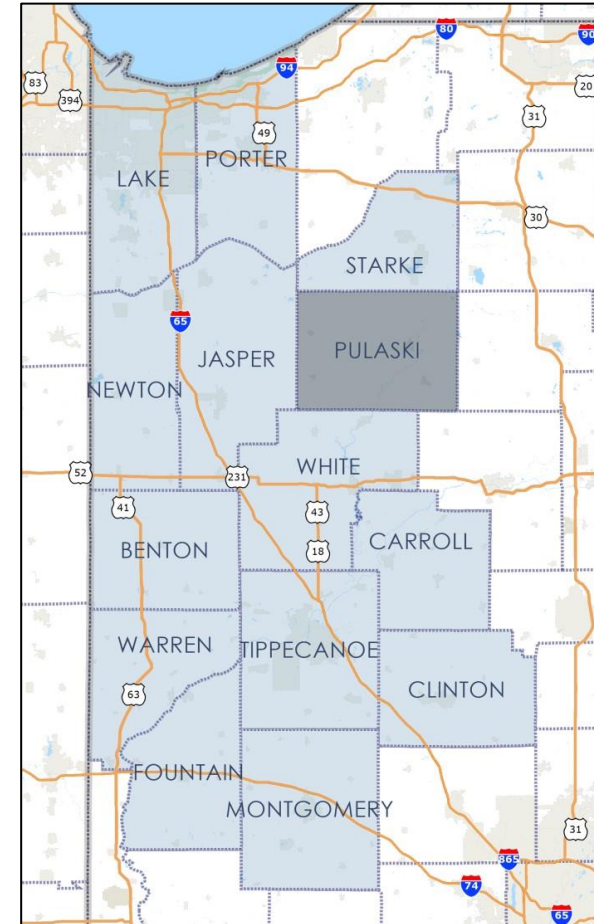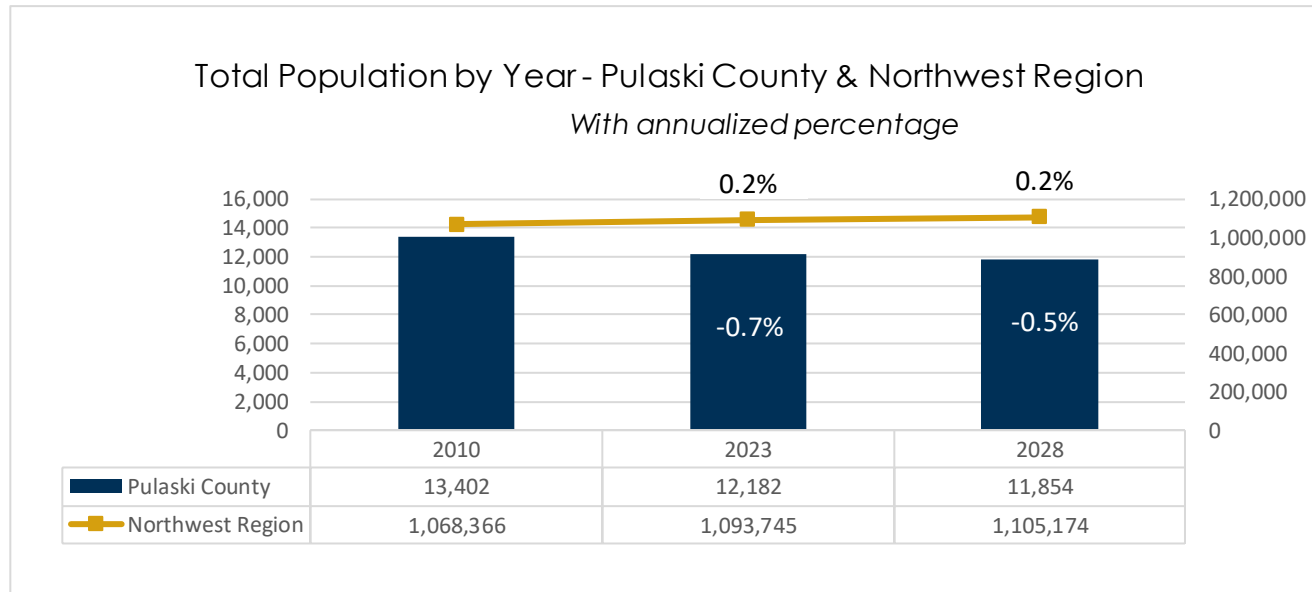
The population is declining slightly. Projections indicate a slower rate of decline.

Pulaski County

Population by Age Group

Senior Population by Age Group - Pulaski County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	1,722	1,221	728	295
2023	1,721	1,546	833	300
2028	1,540	1,743	828	313

Annualized percentages shown on chart:
- 55 - 64: 0.0%, -2.1%
- 65 - 74: 2.0%, 2.5%
- 75 - 84: 1.1%, -0.1%
- 85+: 0.1%, 0.9%
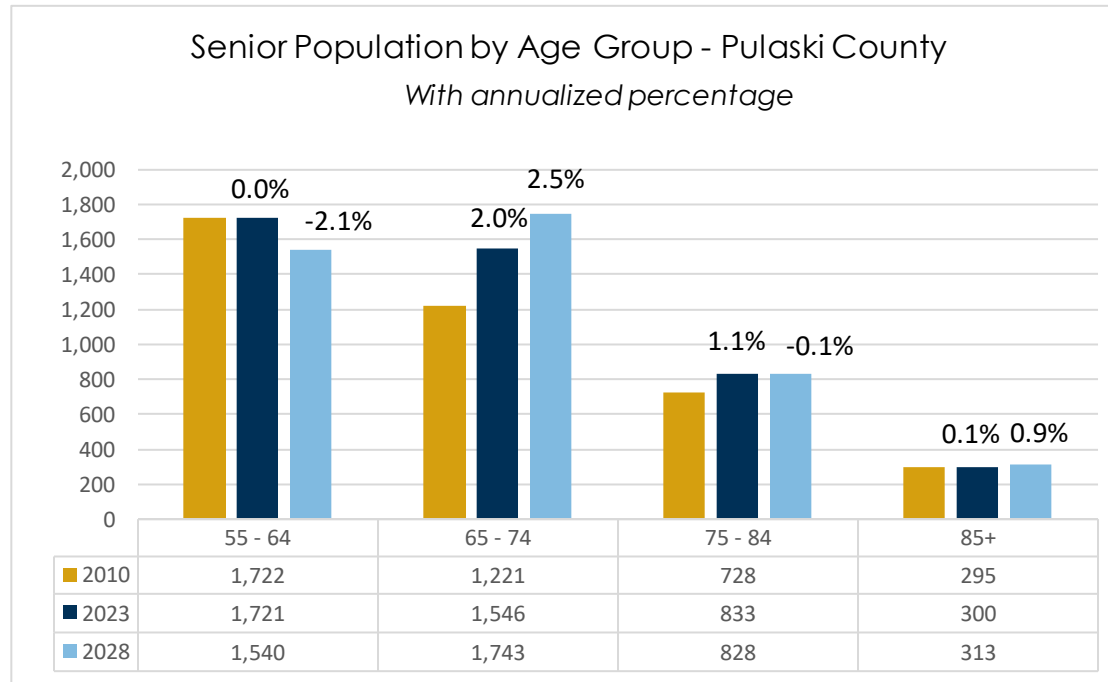
Solid population growth is evident in the 65-74 age group. The growth rate for this group is projected to increase.
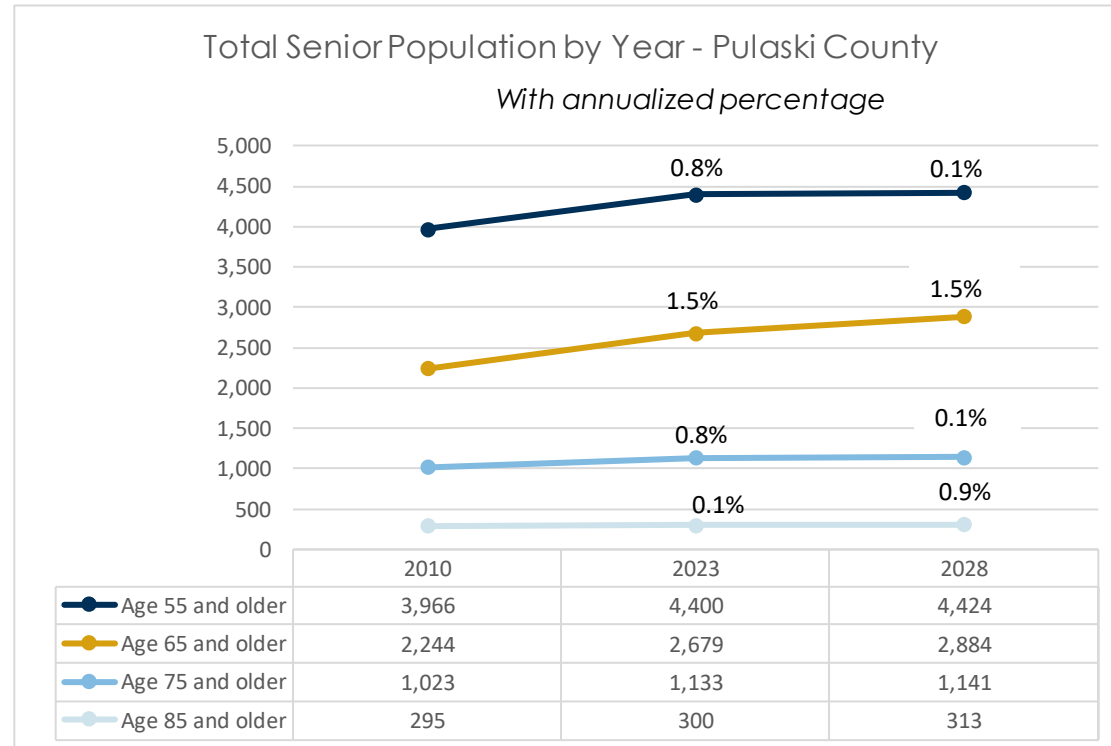
Pulaski County

Total Senior Population by Year

Total Senior Population by Year - Pulaski County

With annualized percentage

	2010	2023	2028
Age 55 and older	3,966	4,400	4,424
Age 65 and older	2,244	2,679	2,884
Age 75 and older	1,023	1,133	1,141
Age 85 and older	295	300	313

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

Pulaski County

Households

Total Households, Households by Age - Pulaski County

With annualized percentage

	Total households	Households 55+	Households 62+
2011-2015	5,184	2,605	1,844
2023	4,997	2,764	2,068
2028	4,895	2,777	2,151

Total households: -0.3% (2023), -0.4% (2028)
Households 55+: 0.5% (2023), 0.1% (2028)
Households 62+: 0.9% (2023), 0.8% (2028)

Solid growth is evident in households 62 and older.

Pulaski County
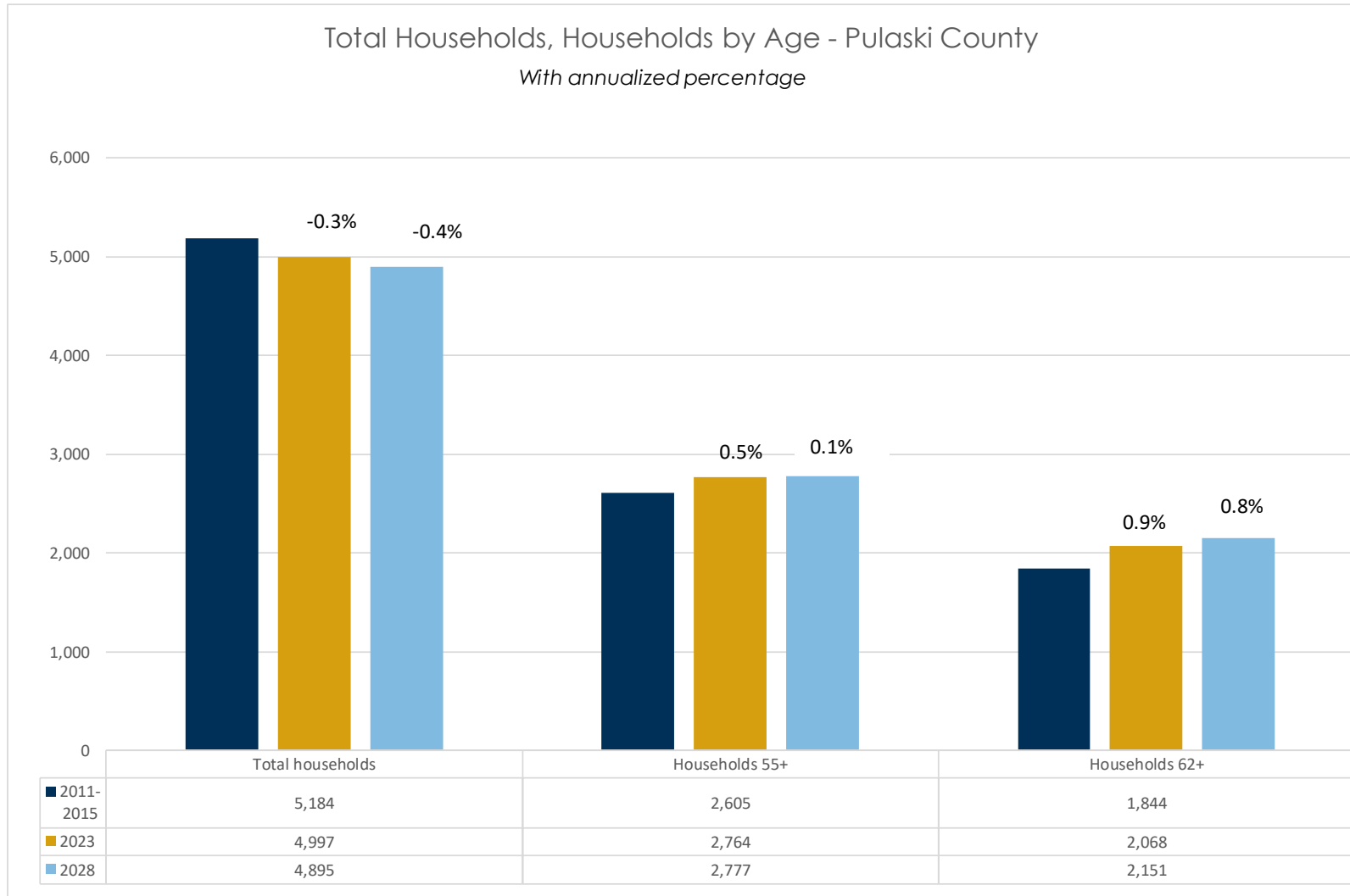
Households by Tenure

Owners and renters 55 and younger are declining as well as owners aged 55 to 62. Owners and renters 62+ are increasing.

Households by Income
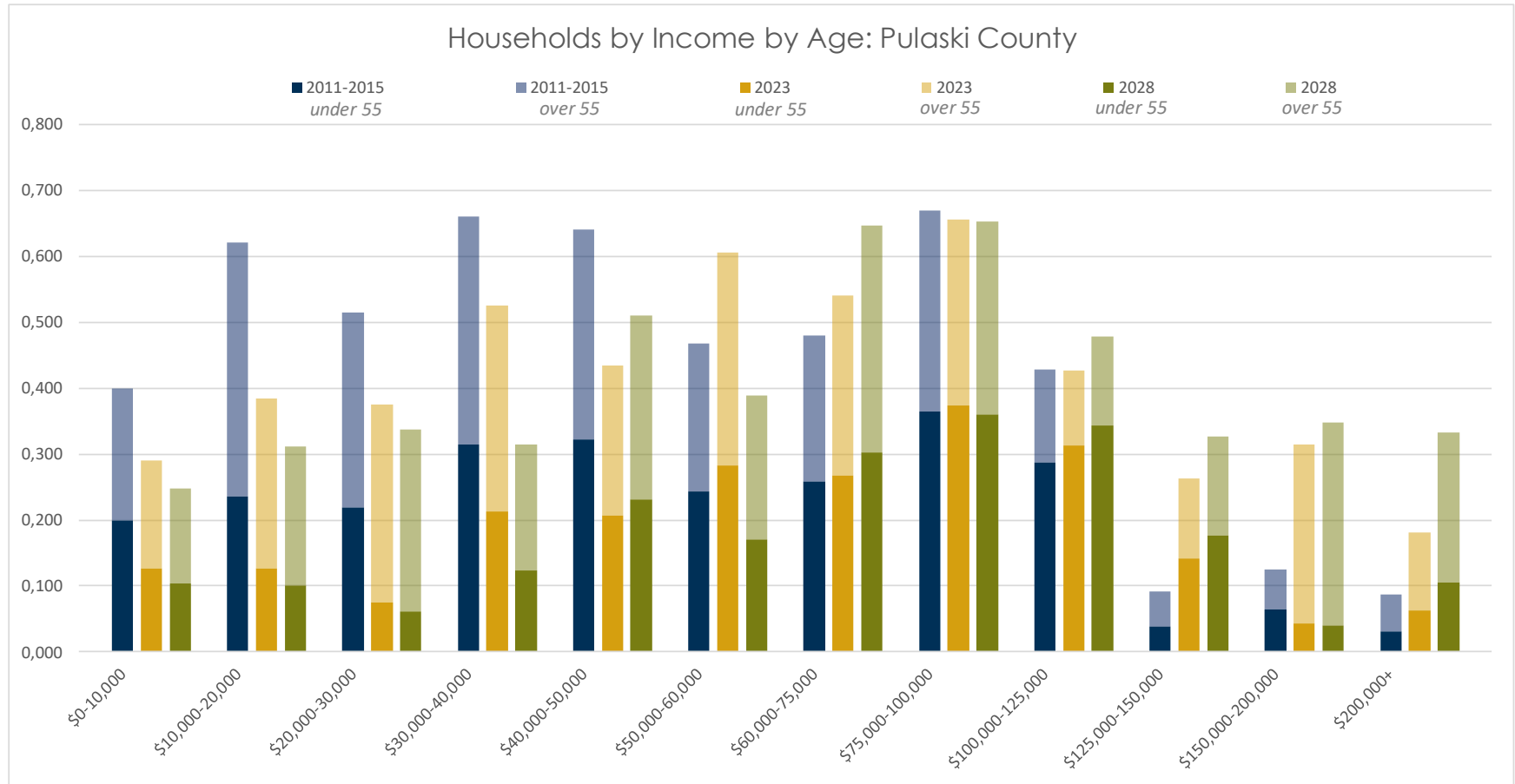
Income data indicates the largest group of households earns $75,000 to $100,000. In 2028, a similar percentage of households will earn $60,000 to $75,000 and $75,000 to $100,000.

Households by Income by Age, 75+
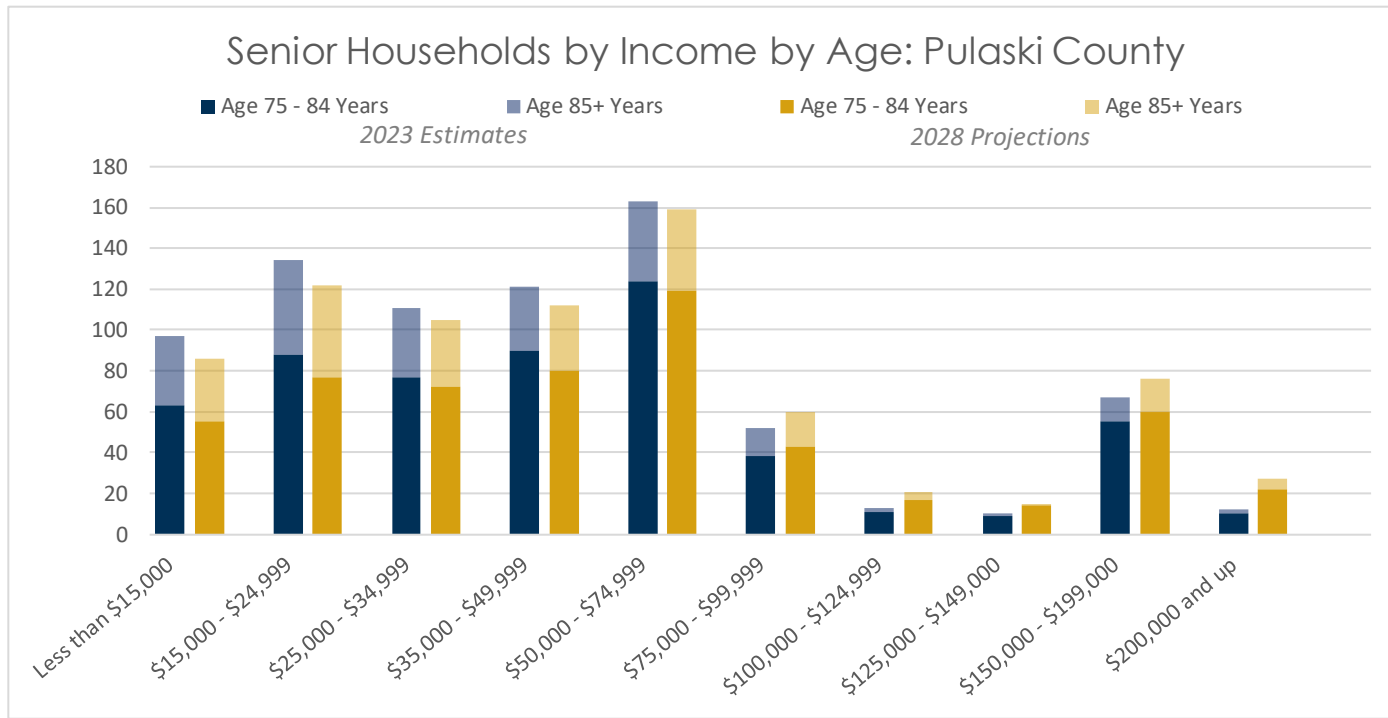
When filtered to households 75 and older, the largest group earns $50,000 to $79,999. Projections through 2028 indicate this trend will continue.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Pulaski County paying more than 40% of their income for housing, indicating they are rent overburdened. In Pulaski County, 20.4% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Pulaski County	1,115
Renter HH paying 40 to 49% of income	71
Renter HH paying 50% or more of income	156
Total rent overburdened	227
Percentage	20.4%

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 Pulaski County, 0.9% of households are living in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Pulaski County	4,795
Owner-occupied lacking plumbing facilities	20
Owner-occupied lacking kitchen facilities	20
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	4
Total households with substandard units	44
Percentage	0.9%

Supply – Independent Living

Pulaski County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Tippecanoe Place	Winamac	22	17	77.3%		22
LIHTC	Riverwood Commons	Winamac	24	23	95.8%	✔	24
Market Rate	*None*						0

Planned Units

Geography	Notes
Pulaski County	Karla Redweik, Pulaski County Building Inspector/Plan Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Medaryville	Stacy Conley, Clerk Treasurer for the Town of Medaryville, reported that there are currently no senior housing developments in the planned or proposed phases.
Winamac	Tammy Sanchez of the office of the Clerk-Treasurer of Winamac reported that there are currently no senior housing developments in the planned or proposed phases.

Pulaski County

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Pulaski County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Hickory Creek at Winamac	Winamac	36	28	NA	36	
RCF	Parkview Haven	Francesville	90	48	48	42	ISDH report 7/1/2022
SNF	Pulaski Health Care Center	Winamac	58	55	NA	58	

Housing Demand

Income Parameters

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

Pulaski County

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 - Pulaski County	Number	Percentage
Estimate, Total	12,362	
Estimate, Total, Male	6,169	
Estimate, Total, Male, 75 years and older	469	100.0%
Estimate, Total, Male, 75 years and older, with a disability	313	66.7%
Estimate, Total, Female	6,193	
Estimate, Total, Female, 75 years and older	588	100.0%
Estimate, Total, Female, 75 years and older, with a disability	211	35.9%
Estimate, Total, Male & Female, 75 years and older	1,057	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	524	49.6%

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

Demand Analysis: Independent Living

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

Existing Units and Needed Units by Type - Pulaski County

Category	Existing	Needed
Subsidized 2023	22	145
Subsidized 2028	22	129
LIHTC 2023	24	73
LIHTC 2028	24	47
Market Rate 2023	0	223
Market Rate 2028	0	240

Pulaski County lacks any senior market rate rental housing. The county has very few rental units for independent seniors.

Pulaski County

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: Pulaski 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	162	86	191	147	62	206
Plus						
Senior Homeowners in this income bracket (a)	234	488	1,429	186	389	1,496
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	11	32	4	9	34
Equals						
Total Demand	**167**	**97**	**223**	**151**	**71**	**240**
Less existing units	22	24	0	22	24	0
Less planned units	0	0	0			
Equals						
Net Demand	**145**	**73**	**223**	**129**	**47**	**240**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	466	489
Total senior 55+ owner households	2,298	2,288
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Demand Analysis: Licensed Residential Properties

This table 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: Pulaski 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	319	470		286	478	
(B) Persons 85+ income eligible			306			314
(C) Percent of persons 75+ with a disability	49.6%	49.6%	49.6%	49.6%	49.6%	49.6%
Income-eligible persons 75+ with a disability	158	233	152	142	237	156
calculation A * C (RCF), B * C (SNF)						
Total Demand	158	233	152	142	237	156
Demand for RCF units are summed	391			379		
Less existing beds	48		136	48		136
Less planned beds	0		0			
Equals						
Net Demand	343		16	331		20

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	821	815
Total senior population 85+	312	326

Solid demand exists for Residential Care Facilities.
Only one facility in the county offers Residential Care.

Pulaski County

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: Pulaski County		
	2023	**2028**
Population 65+ (A)	2,679	2,884
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	77	83
Supply (D)	136	136
Net demand (D - C)	*-59*	*-53*

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

Starke County

Key Findings

- The population is expected to remain stable based on 2028 projections.

- Solid population growth is evident in the 65-74 age group, with projections indicating an increased growth rate.
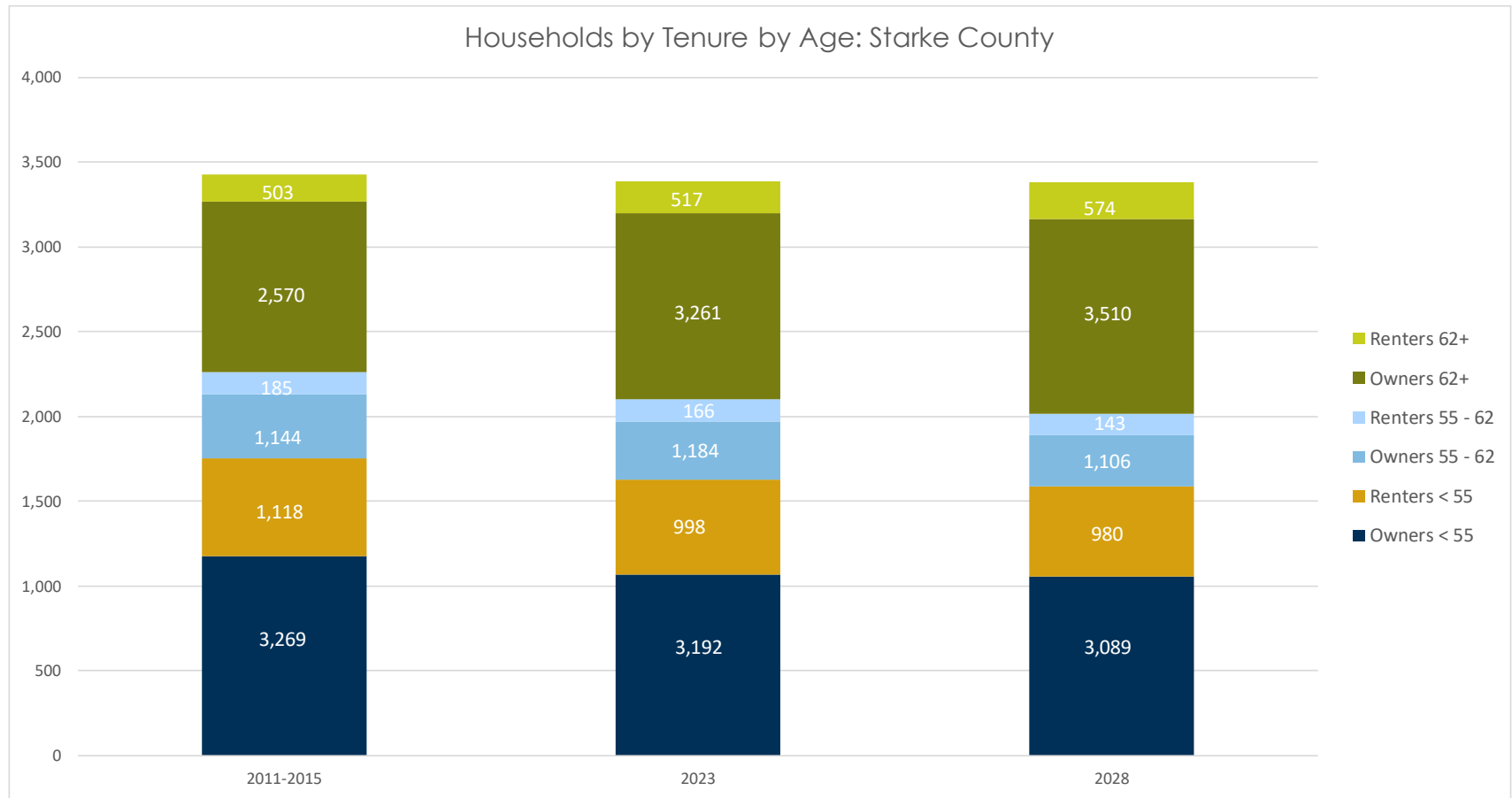
- The total senior population is growing. A decline in the 55-64 age group lowers the 55+ overall growth rate.

- Strongest growth is evident in households 62 and older.

- Owners and renters 55 and younger are declining as well as owners and renters aged 55 to 62. The number of owners and renters in the 62+ age group is increasing.

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

- When considering households 75 and older, the largest group earns less than $15,000. Projections through 2028 show this trend will continue.

- In Starke County, 20.8% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.3% of the households live in substandard housing compared to 1.0% for the region.

- Starke County lacks any senior market rate rental housing.

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

Demographics

Total Population

Total Population by Year - Starke County & Northwest Region
With annualized percentage

	2010	2023	2028
Starke County	23,363	23,337	23,424
Northwest Region	1,068,366	1,093,745	1,105,174
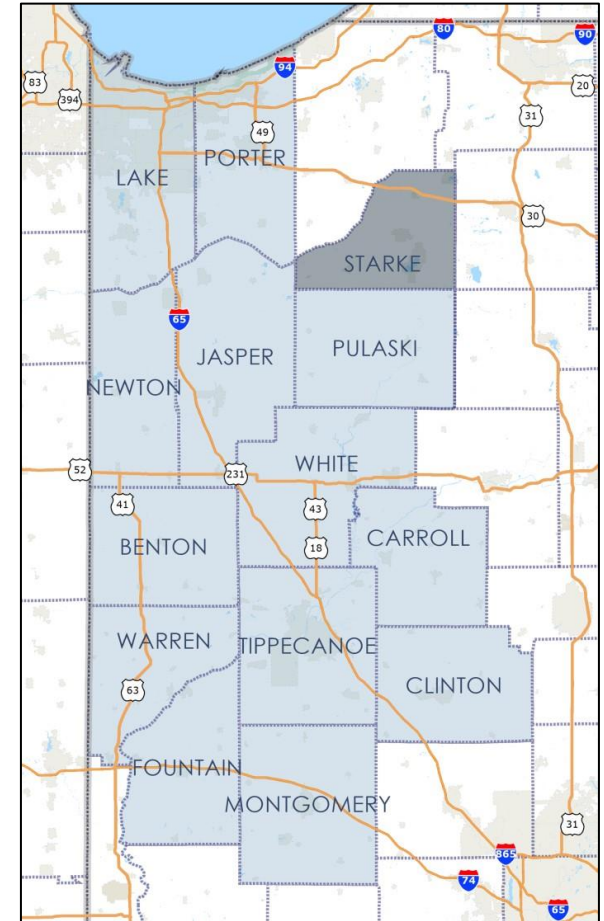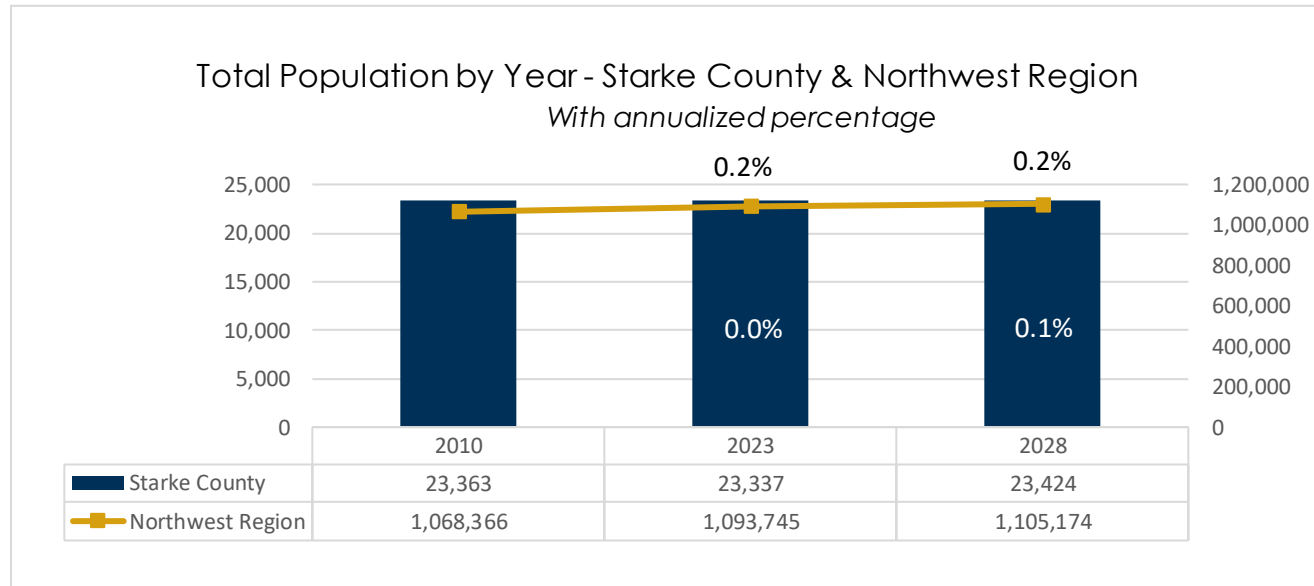
The population in Starke County is projected to remain stable.

Starke County

Population by Age Group

Senior Population by Age Group - Starke County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
■ 2010	3,123	2,151	1,084	337
■ 2023	3,330	2,992	1,419	423
■ 2028	3,079	3,460	1,467	487

Annualized percentages:
- 55 - 64: 0.5%, -1.5%
- 65 - 74: 3.0%, 3.1%
- 75 - 84: 2.4%, 0.7%
- 85+: 2.0%, 3.0%
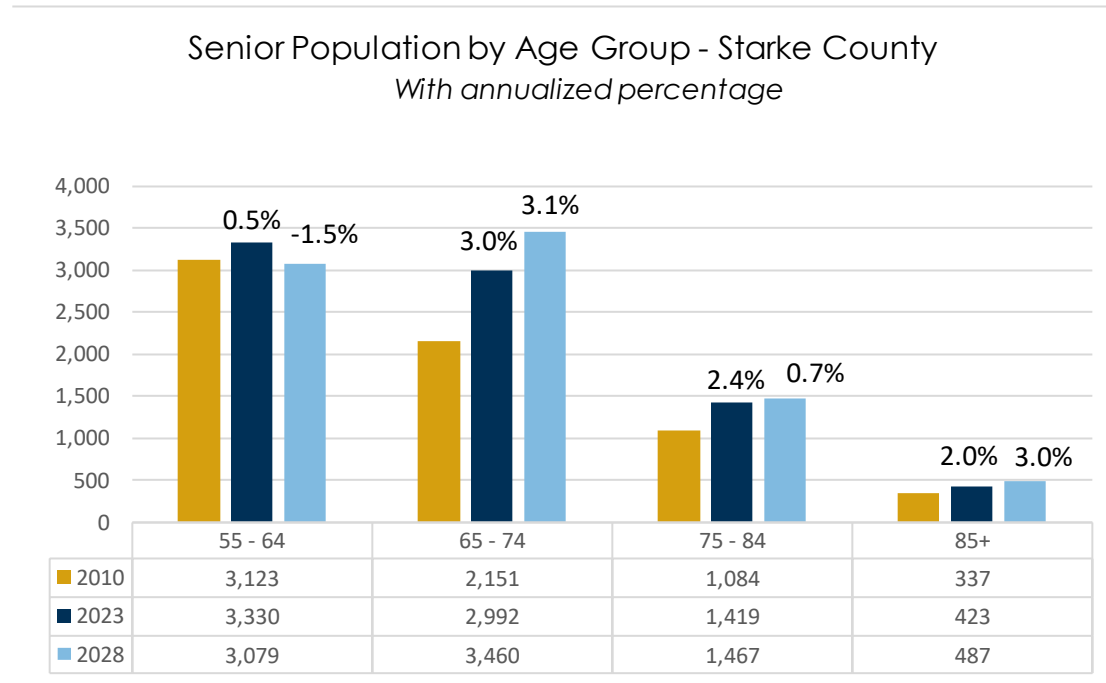
Solid population growth is evident for the 65-74 age group. Projections indicate a decline in the 55-64 age group.

Starke County

Total Senior Population by Year

Total Senior Population by Year - Starke County
With annualized percentage

	2010	2023	2028
Age 55 and older	6,695	8,164	8,493
Age 65 and older	3,572	4,834	5,414
Age 75 and older	1,421	1,842	1,954
Age 85 and older	337	423	487
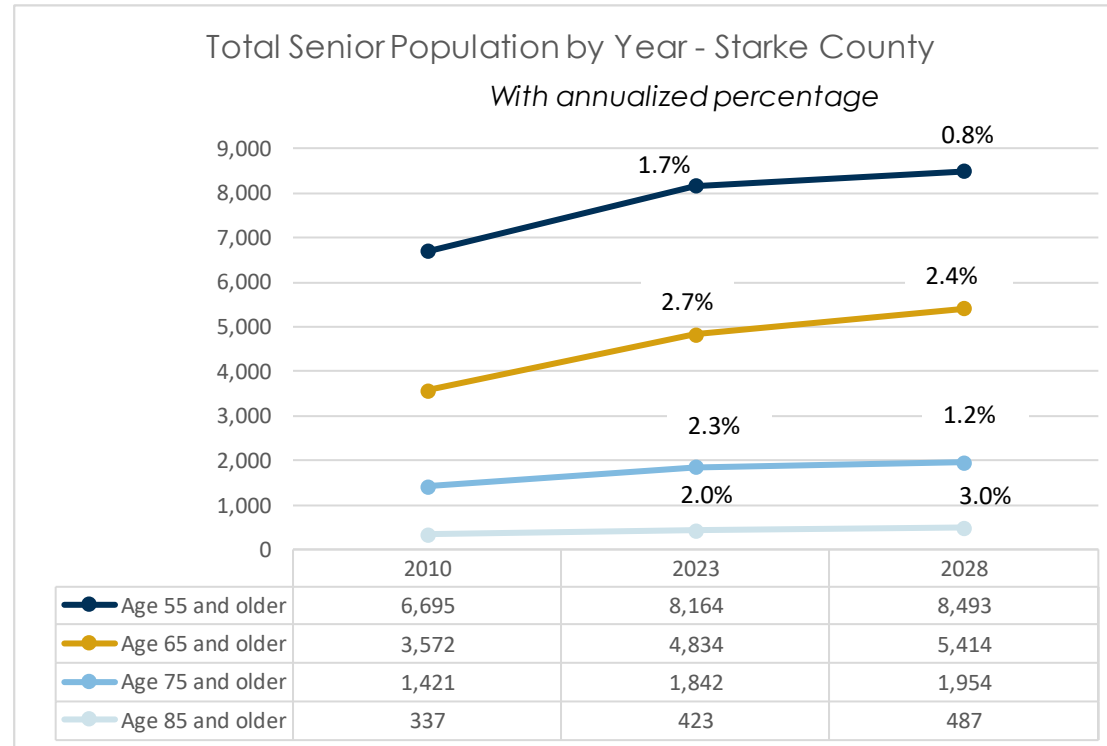
The total senior population is growing. A decline in the 55-64 age group lowers the overall growth rate.
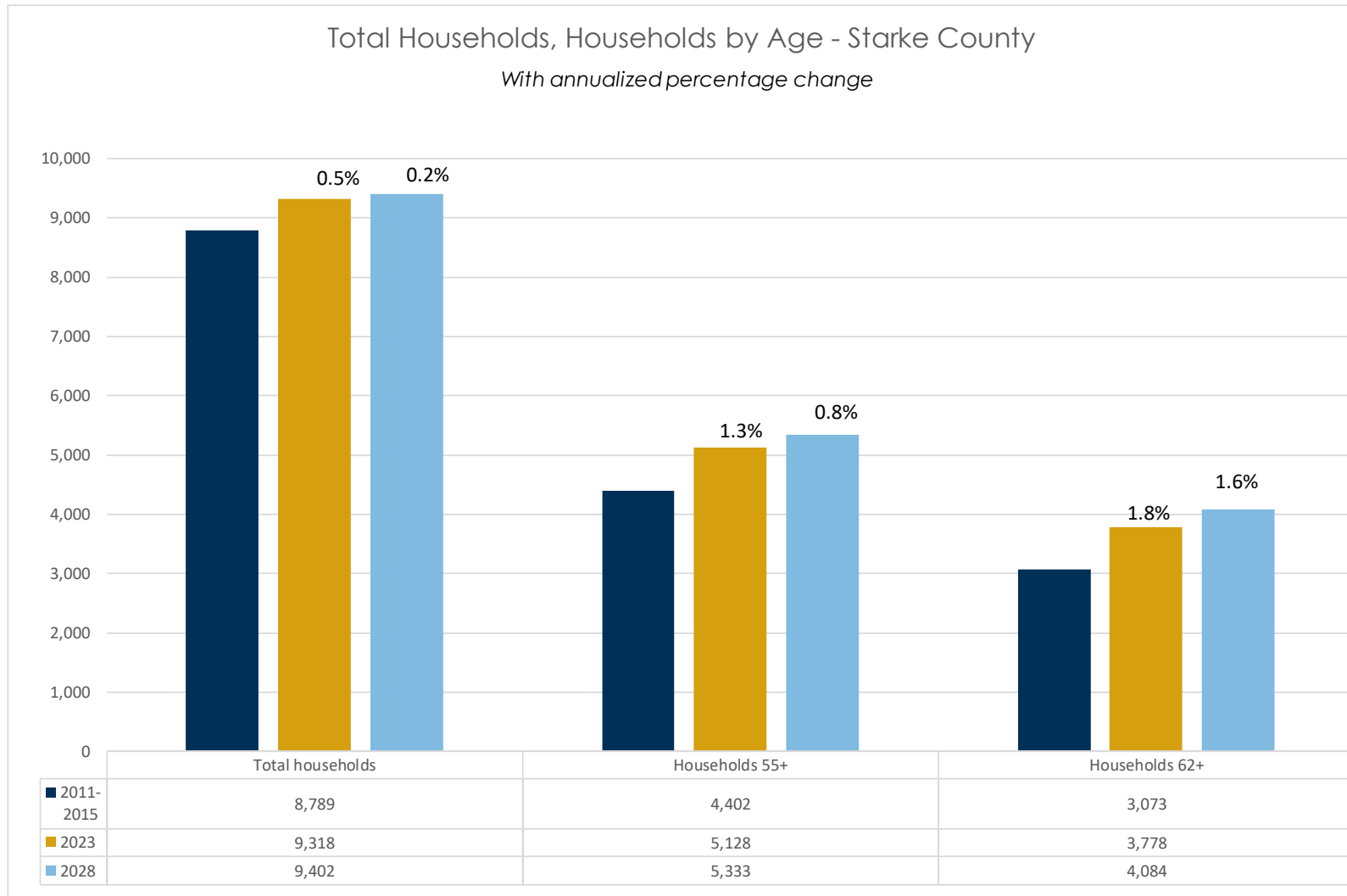
Starke County

Households

Total Households, Households by Age - Starke County
With annualized percentage change

	Total households	Households 55+	Households 62+
2011-2015	8,789	4,402	3,073
2023	9,318	5,128	3,778
2028	9,402	5,333	4,084

Annualized percentage change:
- Total households: 0.5% (2023), 0.2% (2028)
- Households 55+: 1.3% (2023), 0.8% (2028)
- Households 62+: 1.8% (2023), 1.6% (2028)

Solid growth is evident in households 62 and older.

Households by Tenure

Households by Tenure by Age: Starke County

Owners and renters 55 and younger are declining as well as owners and renters aged 55 to 62. Owners and renters 62+ are increasing.

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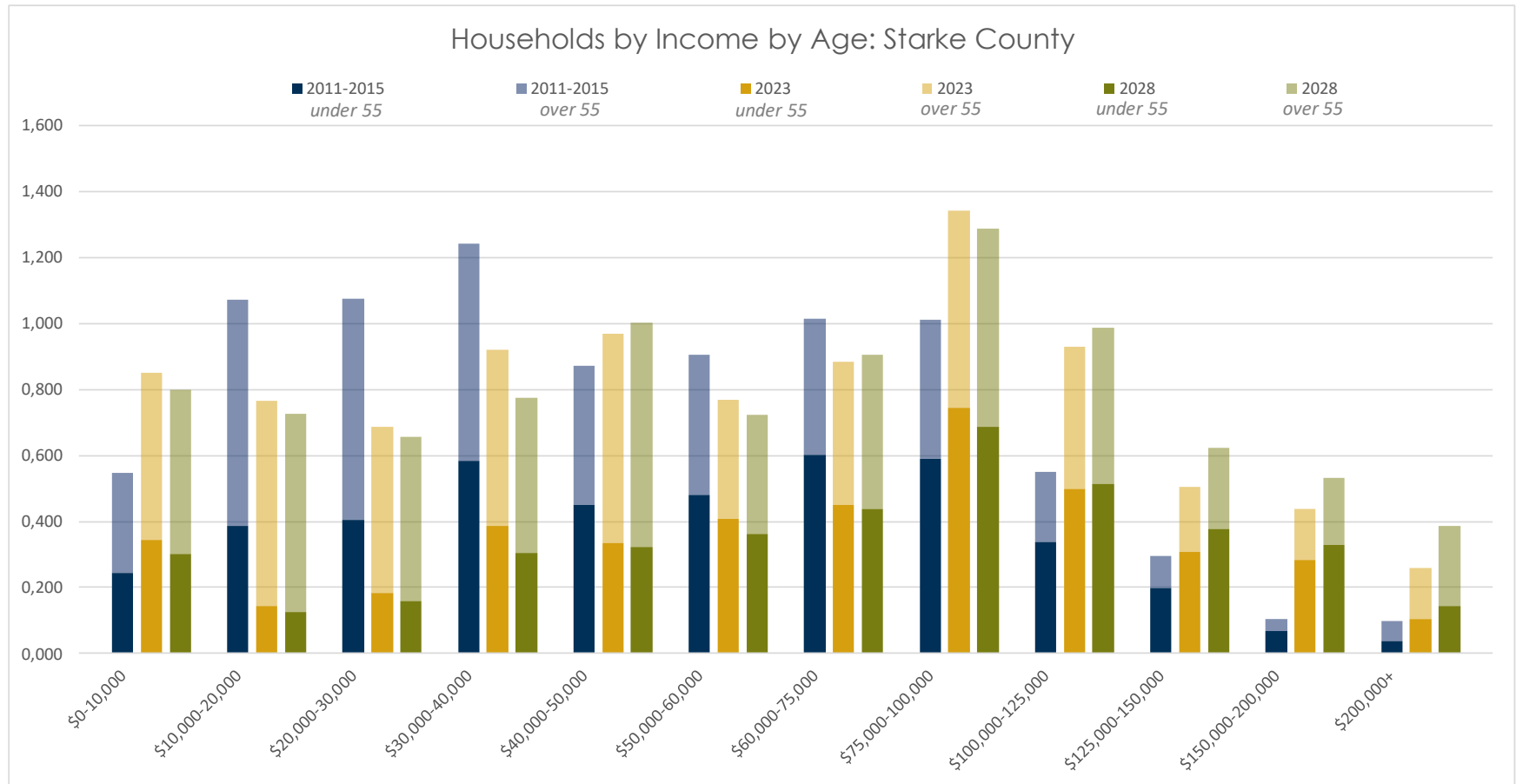
The largest group of households earns $75,000 to $100,000.
This trend is expected to continue through 2028.

Households by Income by Age, 75+

When filtered to households 75 and older, the largest group earns less than $15,000. Projections for 2028 indicate the largest group will earn less than $15,00 and a similar percentage will earn $35,000 to $49,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Starke County paying more than 40% of their income for housing, indicating they are rent overburdened. In Starke County, 20.8% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Starke County	1,391
Renter HH paying 40 to 49% of income	48
Renter HH paying 50% or more of income	241
Total rent overburdened	289
Percentage	20.8%

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 Starke County, 0.3% of households live in in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Starke County	8,647
Owner-occupied lacking plumbing facilities	8
Owner-occupied lacking kitchen facilities	14
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	0
Total households with substandard units	22
Percentage	0.3%

Starke County

Supply – Independent Living

Starke County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Golden Acres Senior	Knox	30	28	93.3%	✔	**54**
	Knox Garden Court	Knox	24	NA			
LIHTC	Mint Mill Manor	North Judson	16	NA			**64**
	Oak Manor	North Judson	24	24	100.0%	✔	
	Oak Valley Place Ii	Knox	24	NA			
Market Rate	*None*						**0**

Planned Units

Geography	Notes
Starke County	Mary Beever, Starke County Planning Commission Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Knox	Andrew Rowe, North Judson Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
North Judson	Lonnie Boley, Knox Director of Building, Planning & Code Compliance, reported that there are currently no senior housing developments in the planned or proposed phases.

Starke County

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Starke County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Brickyard Healthcare – Knox Care Center	Knox	57	50	NA	57	Formerly Golden Living Center

Housing Demand

Income Parameters

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

Disability Percentage

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

Sex by Age by Disability Status - Starke County	Number	Percentage
Estimate, Total	23,291	
Estimate, Total, Male	11,724	
Estimate, Total, Male, 75 years and older	791	100.0%
Estimate, Total, Male, 75 years and older, with a disability	405	51.2%
Estimate, Total, Female	11,567	
Estimate, Total, Female, 75 years and older	876	100.0%
Estimate, Total, Female, 75 years and older, with a disability	444	50.7%
Estimate, Total, Male & Female, 75 years and older	1,667	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	849	50.9%

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

Starke County

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.

Existing Units and Needed Units by Type - Starke County

Category	Existing Units	Unmet Demand
Subsidized 2023	54	319
Subsidized 2028	54	304
LIHTC 2023	64	61
LIHTC 2028	64	63
Market Rate 2023	0	269
Market Rate 2028	0	305

Starke County lacks any senior market rate rental housing.

Starke County

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: Starke 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	357	105	208	342	108	240
Plus						
Senior Homeowners in this income bracket (a)	704	885	2,680	692	824	2,843
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)	16	20	61	16	19	64
Equals						
Total Demand	**373**	**125**	**269**	**358**	**127**	**305**
Less existing units	54	64	0	54	64	0
Less planned units	0	0	0			
Equals						
Net Demand	**319**	**61**	**269**	**304**	**63**	**305**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	683	717
Total senior 55+ owner households	4,445	4,616
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Demand Analysis: Licensed Residential Properties

This table 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: Starke 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	675	709		666	752	
(B) Persons 85+ income eligible			438			500
(C) Percent of persons 75+ with a disability	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%
Income-eligible persons 75+ with a disability	344	361	223	339	383	255
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**344**	**361**	**223**	**339**	**383**	**255**
Demand for RCF units are summed	**705**			**723**		
Less existing beds	0	57		0	57	
Less planned beds	0	0				
Equals						
Net Demand	**705**		**166**	**723**		**198**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	1,403	1,451
Total senior population 85+	439	503

Solid demand is evident for Residential Care.
The county lacks any licensed Residential Care Facilities.

Starke County

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: Starke County

	2023	2028
Population 65+ (A)	4,834	5,414
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	140	157
Supply (D)	57	57
Net demand (D - C)	83	100

The ISDH report for July 1, 2023, shows Starke County to have projected Comprehensive Care Bed Need of 35 for seniors 65 and older.

Starke County

Tippecanoe County

Key Findings

- The county has experienced solid population growth. Projections for 2028 indicate a slight decrease in the growth rate.

- Strong population growth is evident in the 65-74 age group. Projections for 2028 show the population aged 75-84 is also showing strong growth.

- The total senior population is growing, with the greatest increase in the 65 and older age group. A decline in the 55-64 age group slightly offsets the 55+ overall growth rate.

- Renters 55 and younger drive most of the household growth along with both renters and owners 62 and older.

- The largest group of households earns $20,000 to $30,000. Projections for 2028 show the largest group will earn $75,000 to $100,000.

- When filtered to households 75 and older, the largest group earns $15,000 to $24,999. Projections through 2028 the largest group will earn $15,000 to $24,999 and a similar percentage will earn $25,000 to $34,999.

- In Tippecanoe County, 35.7% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.6% of the households live in substandard housing compared to 1.0% for the region.

- Tippecanoe County currently lacks any senior market rate rental housing. Research conducted for development in the county revealed plans for new market rate senior housing. The strongest demand for rental housing is for senior market rate housing.

- The county has substantial demand for Residential Care Facilities. Projections for 2028 indicate the demand will increase.

Demographics

Total Population

Total Population by Year - Tippecanoe County & Northwest Region
With annualized percentage

	2010	2023	2028
Tippecanoe County	172,782	188,696	193,654
Northwest Region	1,068,366	1,093,745	1,105,174
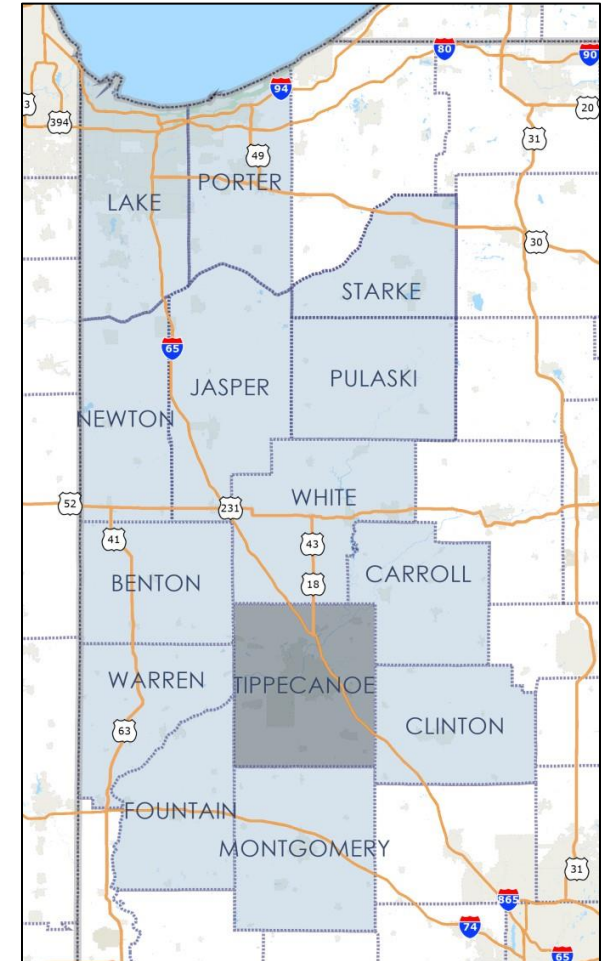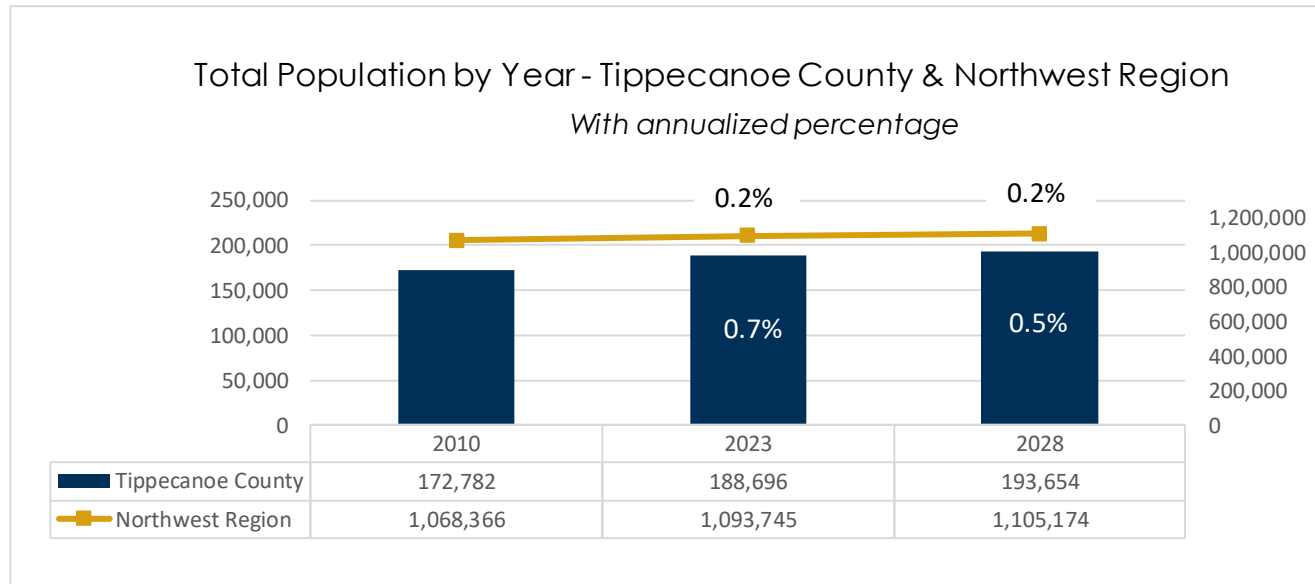
From 2010 to 2023, the population had solid growth, and the growth rate declines slightly from 2023 to 2028.

Tippecanoe County

Population by Age Group

Senior Population by Age Group - Tippecanoe County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	15,867	8,691	5,185	2,504
2023	17,444	14,252	7,194	2,886
2028	17,033	15,381	8,899	3,057

Annualized percentages: 55-64: 0.8%, -0.5%; 65-74: 4.9%, 1.6%; 75-84: 3.0%, 4.7%; 85+: 1.2%, 1.2%
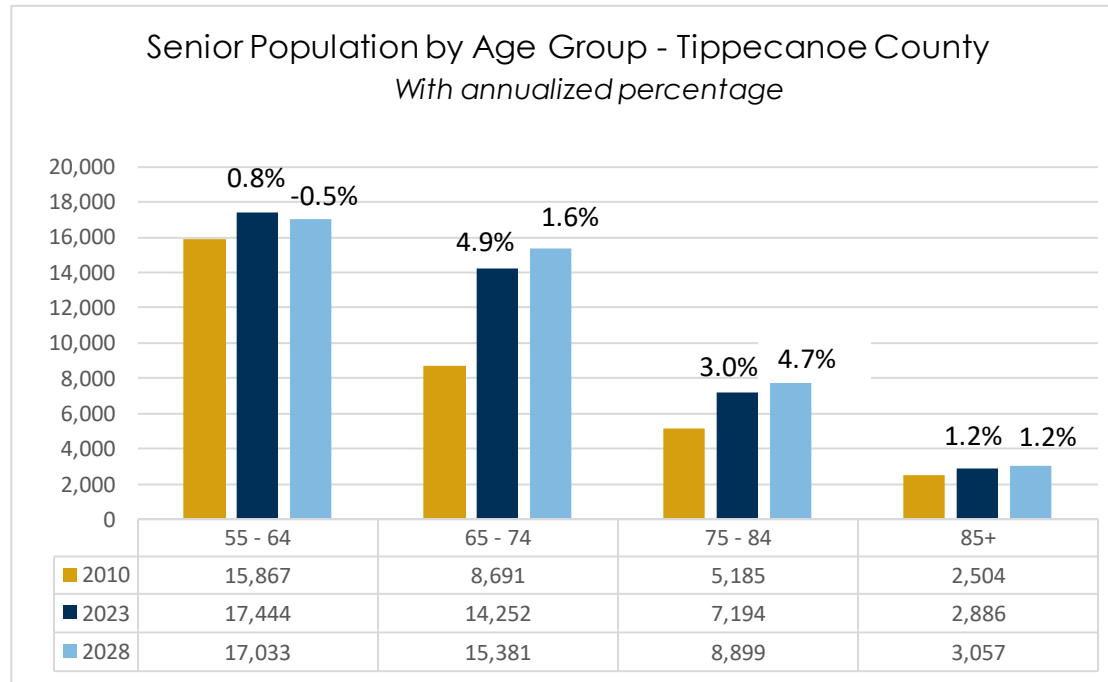
Strong population growth is evident in the 65-74 age group. A sizable increase in the growth rate for the 75-84 age group is projected.

Tippecanoe County

Total Senior Population by Year

Total Senior Population by Year - Tippecanoe County

With annualized percentage

	2010	2023	2028
Age 55 and older	32,247	41,776	44,370
Age 65 and older	16,380	24,332	27,337
Age 75 and older	7,689	10,080	11,956
Age 85 and older	2,504	2,886	3,057
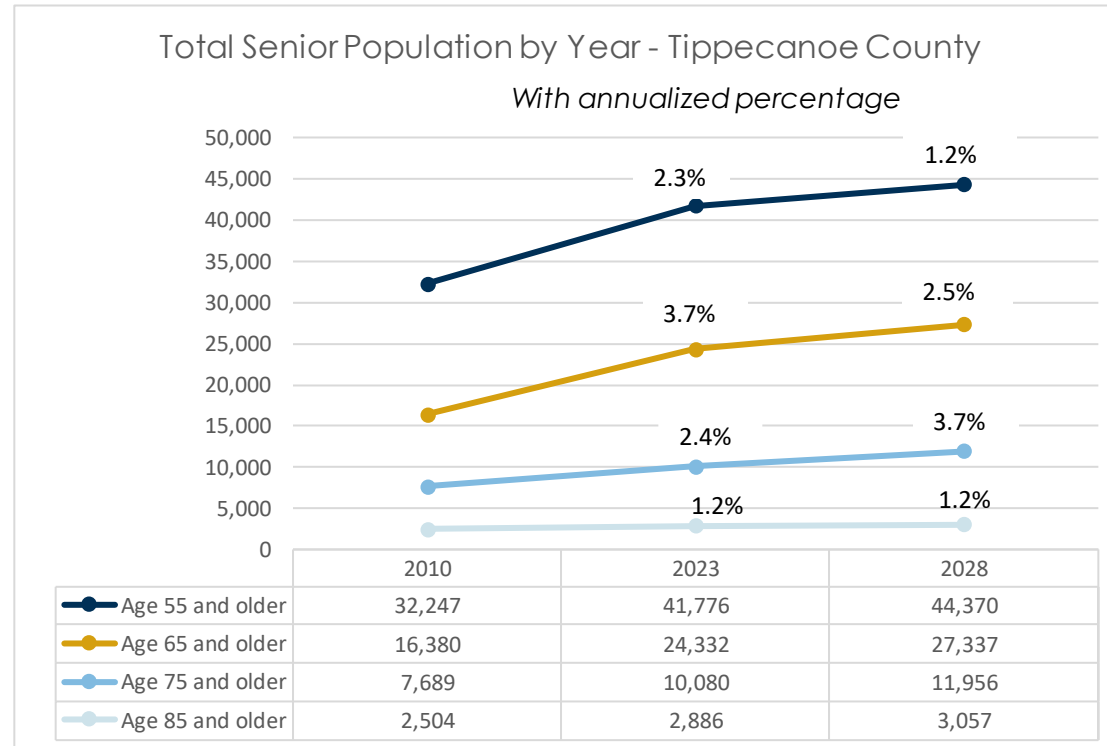
The strongest growth is evident in the 65 and older age group. Projections show the 75 and older group shows strong growth.

Households

Total Households, Households by Age - Tippecanoe County

With annualized percentage change

	Total households	Households 55+	Households 62+
■ 2011-2015	67,756	22,048	14,585
■ 2023	72,777	25,506	18,316
■ 2028	74,870	26,682	19,770
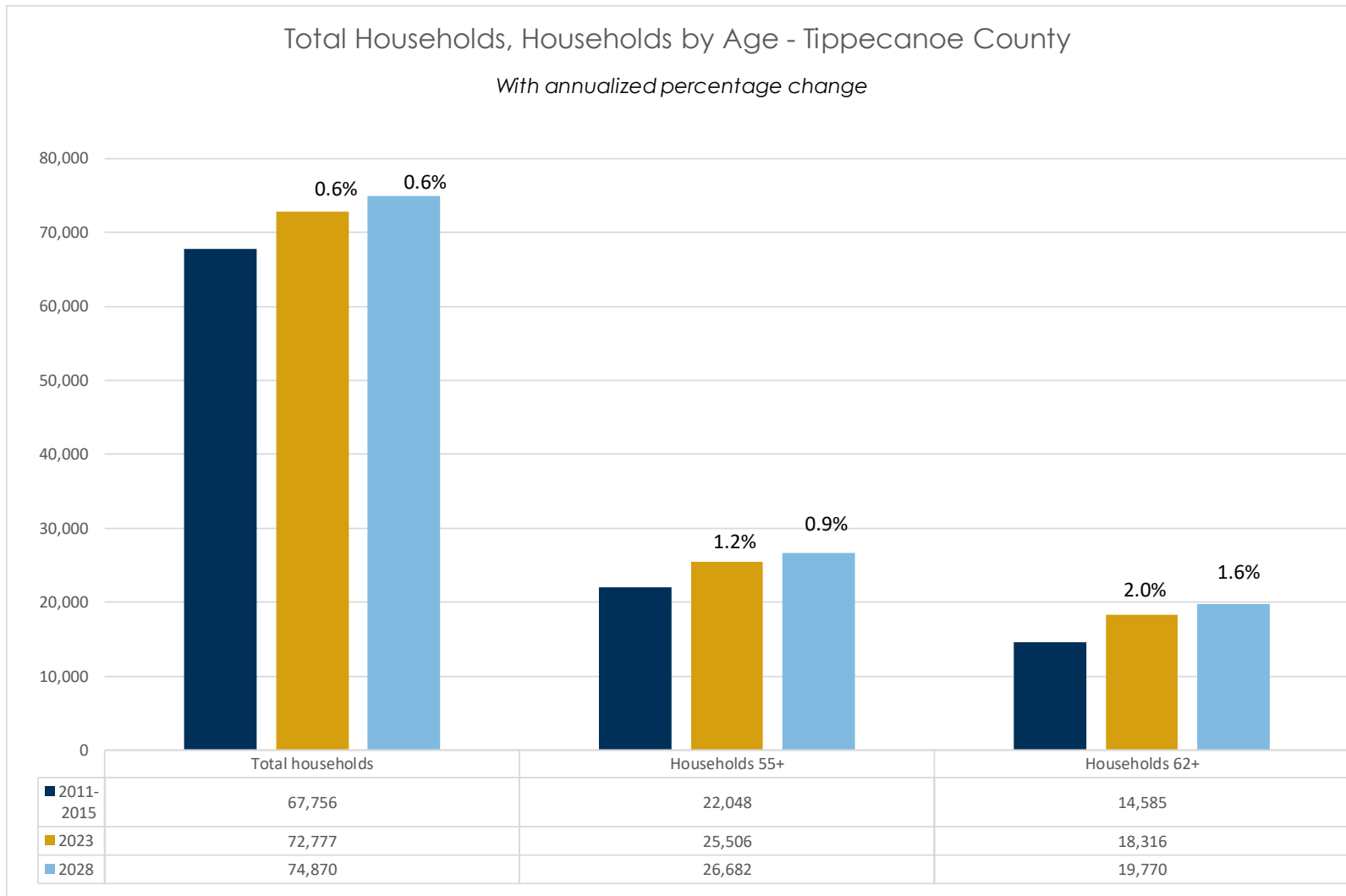
Strongest growth is evident in households aged 62 and older.

Households by Tenure
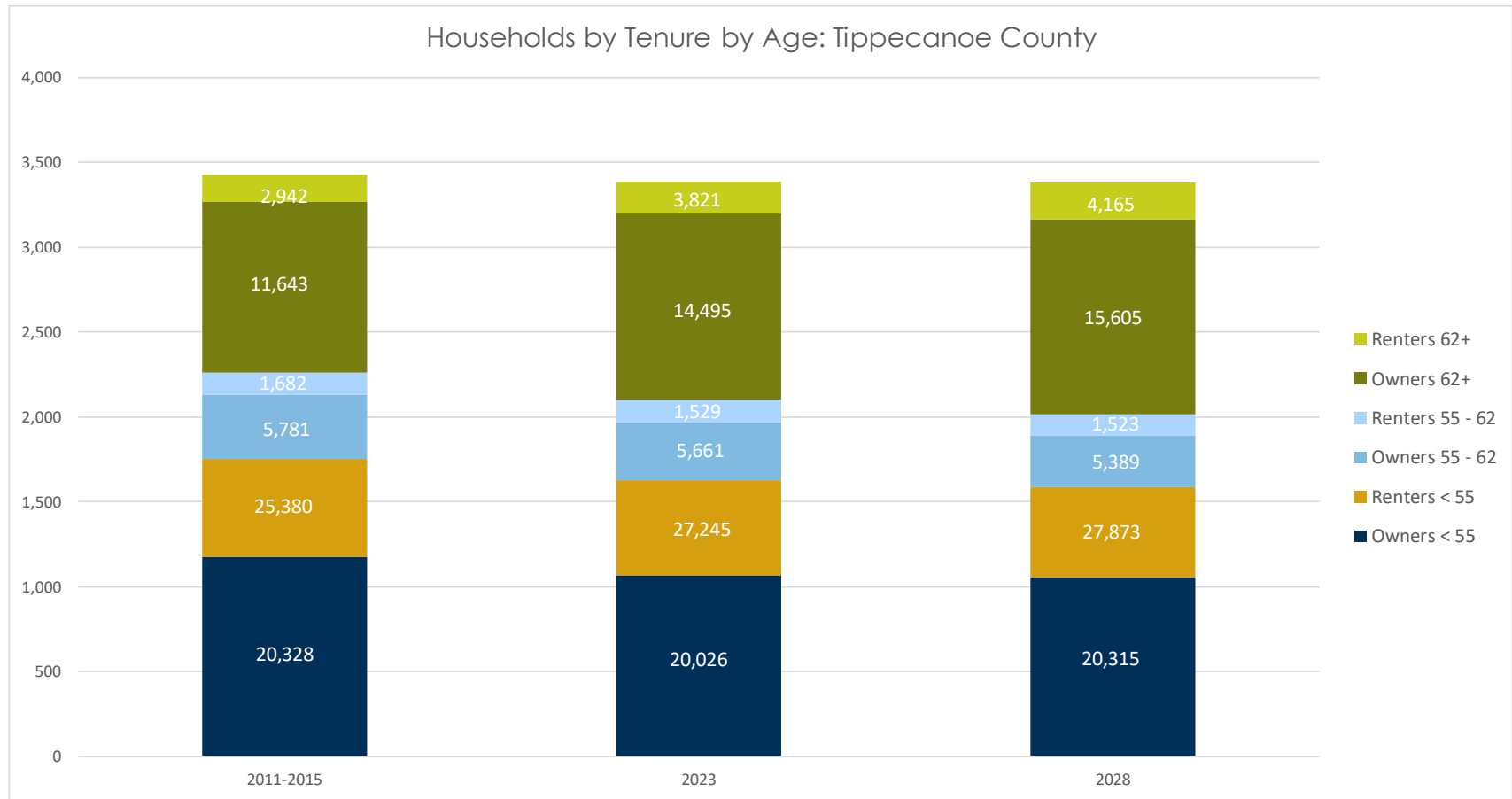
All household growth comes from renters across most age groups and owner 62 and older.
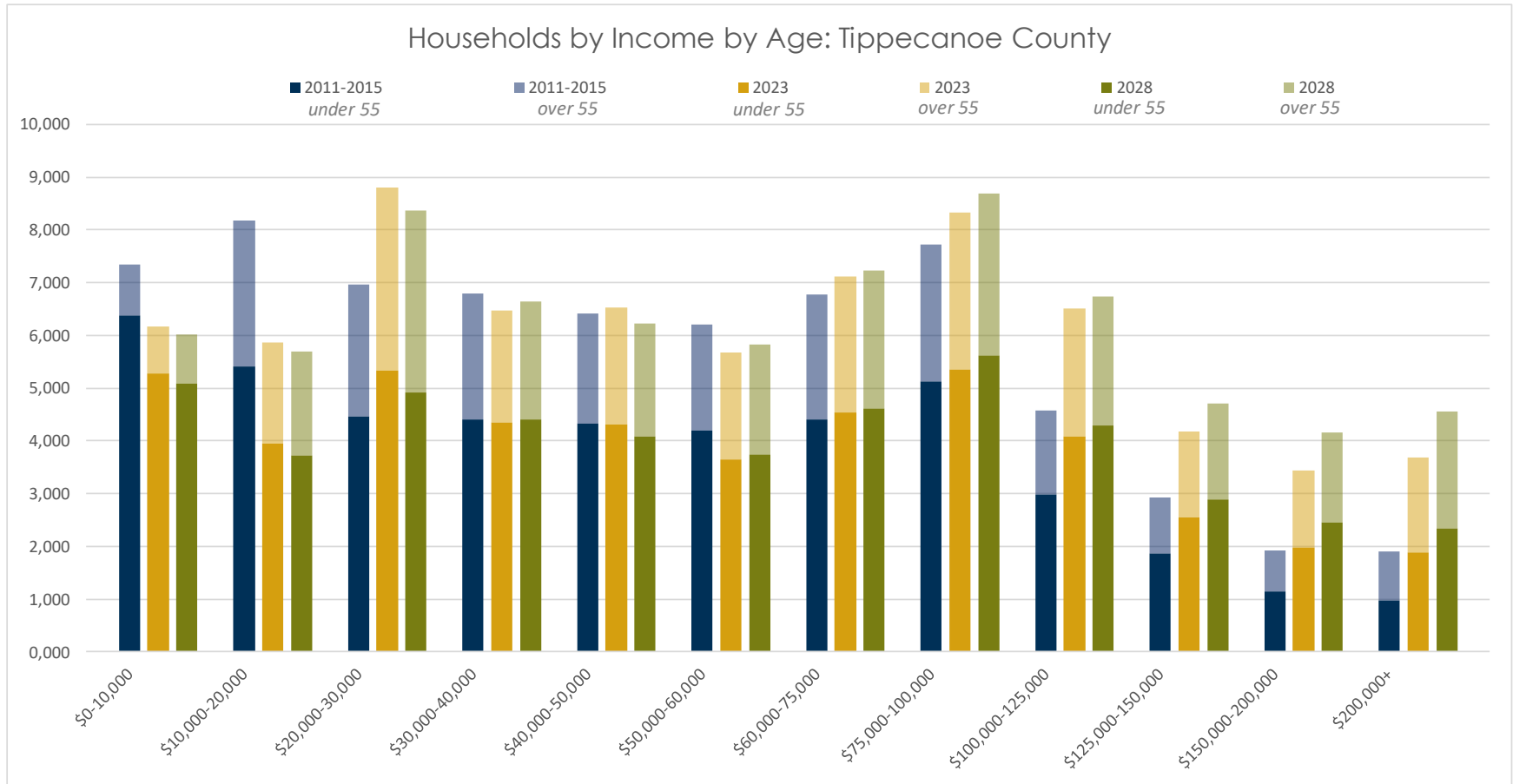
Tippecanoe County

Households by Income

Income data indicates the largest group of households earns $20,000 to $30,000. Projections for 2028 show the largest group will earn $75,000 to $100,000.

Households by Income by Age, 75+
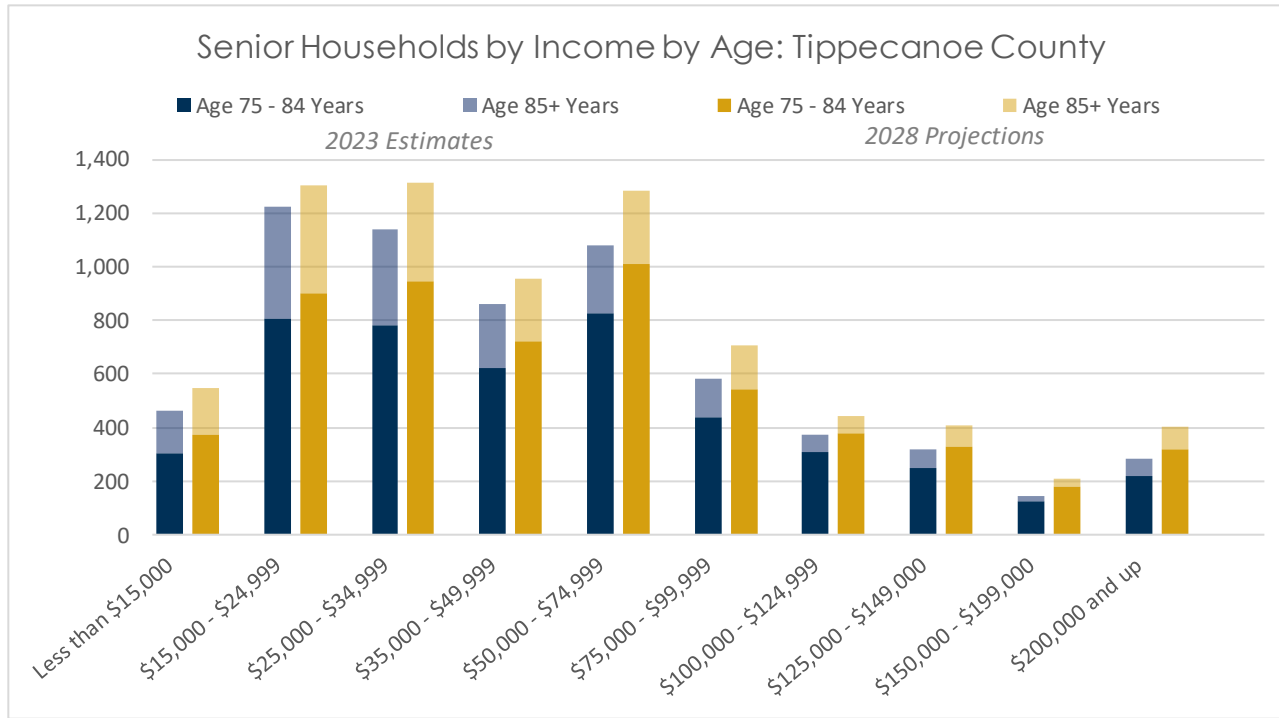
When filtered to households 75 and older, the largest group earns $15,000 to $24,999. Projections for 2028 show the largest group remains those who earn $15,000 to $24,99. A similar percentage will earn $25,000 to $34,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Tippecanoe County paying more than 40% of their income for housing, indicating they are rent overburdened. In Tippecanoe County, 35.7% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Tippecanoe County	34,510
Renter HH paying 40 to 49% of income	3,010
Renter HH paying 50% or more of income	9,312
Total rent overburdened	12,322
Percentage	35.7%

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 Tippecanoe County, 0.6% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Tippecanoe County	73,327
Owner-occupied lacking plumbing facilities	39
Owner-occupied lacking kitchen facilities	64
Renter-occupied lacking plumbing facilities	101
Renter-occupied lacking kitchen facilities	269
Total households with substandard units	473
Percentage	0.6%

Tippecanoe County

Supply – Independent Living

Tippecanoe County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Bradford Place One	Lafayette	120	NA			370
	Fairington	Lafayette	150	NA			
	Fowler Apartments	Lafayette	100	100	100.0%	✔	
LIHTC	Chapelgate Senior	West Lafayette	35	35	100.0%	✔	333
	Friendship House	West Lafayette	224	224	100.0%	✔	
	Historic Jeff Centre	Lafayette	74	NA			
Market Rate	BeeHive Homes of Lafayette Memory Care	Lafayette					0

Planned Units

Geography	Notes
Tippecanoe County	Kathy Lind, Senior Planner for the Area Plan Commission of Tippecanoe County, informed of two projects-Snowy Owl and Jeffersonian.
Battle Ground	Georgia Jones, Battle Ground Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Dayton	Nathan Crispen, Dayton Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.

Tippecanoe County

Geography	Notes
Lafayette	*Snowy Owl.* Area IV Development will deliver a LIHTC project for seniors 55+ with 50 two-bedroom units. The project is duplexes and sixplexes with attached garages. Plans include a dog park, community building, community gardens, and a pickleball court. Awarded funding in the July 2023 tax credit round and the project is released for construction. *The Jeffersonian.* The Lafayette Neighborhood Housing Services, Inc. and ALK Development will deliver a LIHTC project for seniors 55+ with 50 units. Plans include a community room, computer center, onsite property management, and in-unit washers/dryers. Awarded funding in the July 2023 tax credit round. The project is approved but final plans are not yet submitted.
Otterbein (east half)	Otterbein is in Tippecanoe and Benton Counties. The information for Otterbein is consolidated in the Benton County section.
Shadeland	A representative from the Shadeland Town Hall reported that there are currently no senior housing developments in the planned or proposed phases.
West Lafayette	*Varcity at Purdue.* McNair Living will deliver a senior project with 135 independent units, 60 assisted living units, and 35 units of memory care. It will be in Purdue's Discovery Park District and the project has a total of 230 units. The development is approved but permits have not yet been issued.

Tippecanoe County

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Tippecanoe County: Licensed Properties, 1 of 2

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Aster Place	Lafayette	147	95	147	NA	ISDH report 1/11/2022
RCF and SNF	Creasy Springs Health Campus	Lafayette	133	105	62	71	
RCF and SNF	Cumberland Pointe Health Campus	West Lafayette	143	109	71	72	
RCF	Digby Place	Lafayette	47	25	47	NA	ISDH report 1/5/2023
RCF	Five Star Residences Of Lafayette	Lafayette	87	45	87	NA	ISDH report 10/26/2021
RCF	Glasswater Creek Of Lafayette	Lafayette	133	125	133	NA	Affordable assisted living
SNF	Heritage Healthcare	West Lafayette	127	71	NA	127	
SNF	Indiana Veterans Home	West Lafayette	212	120	NA	212	ISDH report 7/11/2023
SNF	Majestic Care Of Lafayette	Lafayette	122	94	NA	122	ISDH report 7/26/2021
SNF	Rosewalk Village At Lafayette	Lafayette	141	104	NA	141	
SNF	Saint Anthony Rehabilitation	Lafayette	120	67	NA	120	ISDH report 7/6/2023
RCF and SNF	Springs At Lafayette	Lafayette	114	91	44	70	ISDH report 9/25/2023

Tippecanoe County: Licensed Properties, 2 of 2

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	St Mary Healthcare Center	Lafayette	79	63	NA	79	ISDH report 9/22/2023
RCF and SNF	University Place Health Center & Assisted Living	West Lafayette	78	25	48	30	ISDH report 8/30/2023
	Wickshire West Lafayette	West Lafayette	86	60	86	NA	Formerly West Lafayette Assisted Living ISDH report 1/23/2023
RCF and SNF	Westminster Village - West Lafayette	West Lafayette	184	104	112	72	ISDH report 1/16/2023

Housing Demand

Income Parameters

Tippecanoe 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
	Skilled 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 - Tippecanoe County	Number	Percentage
Estimate, Total	185,300	
Estimate, Total, Male	95,343	
Estimate, Total, Male, 75 years and older	3,507	100.0%
Estimate, Total, Male, 75 years and older, with a disability	1,555	44.3%
Estimate, Total, Female	89,957	
Estimate, Total, Female, 75 years and older	4,764	100.0%
Estimate, Total, Female, 75 years and older, with a disability	2,062	43.3%
Estimate, Total, Male & Female, 75 years and older	8,271	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	3,617	43.7%

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

Tippecanoe County

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.

Existing Units and Needed Units by Type - Tippecanoe County

Category	Existing	Needed
Subsidized 2023	370	940
Subsidized 2028	370	949
LIHTC 2023	333	1,302
LIHTC 2028	433	1,360
Market Rate 2023	0	2,626
Market Rate 2028	135	2,917
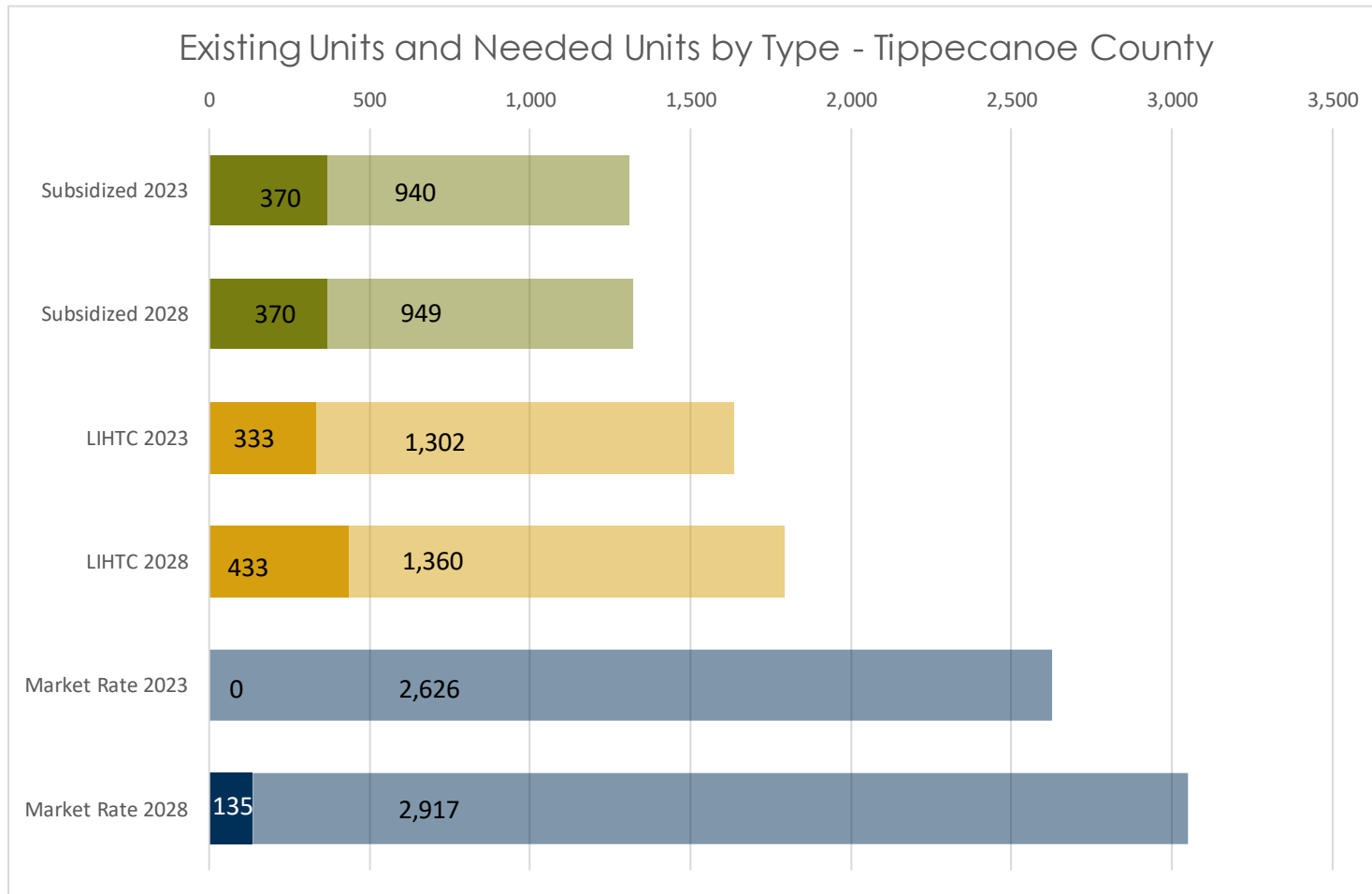
Tippecanoe County currently lacks any senior market rate rental housing. Market research revealed plans for development.

Tippecanoe County

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: Tippecanoe 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	1,274	1,646	2,430	1,282	1,702	2,704
Plus						
Senior Homeowners in this income bracket (a)	1,576	3,958	14,621	1,644	3,996	15,354
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)	36	90	332	37	91	348
Equals						
Total Demand	**1,310**	**1,735**	**2,761**	**1,319**	**1,793**	**3,052**
Less existing units	370	333	0	370	433	135
Less planned units	0	100	135			
Equals						
Net Demand	**940**	**1,302**	**2,626**	**949**	**1,360**	**2,917**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	5,350	5,688
Total senior 55+ owner households	20,156	20,994
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Demand Analysis: Licensed Residential Properties

This table 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: Tippecanoe 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	2,819	4,475		3,351	5,662	
(B) Persons 85+ income eligible			2,786			2,943
(C) Percent of persons 75+ with a disability	43.7%	43.7%	43.7%	43.7%	43.7%	43.7%
Income-eligible persons 75+ with a disability *calculation A * C (RCF), B * C (SNF)*	1,233	1,957	1,218	1,465	2,476	1,287
Total Demand	**1,233**	**1,957**	**1,218**	**1,465**	**2,476**	**1,287**
Demand for RCF units are summed	**3,190**			**3,941**		
Less existing beds	837		1,116	932		1,116
Less planned beds	95		0			
Equals						
Net Demand	**2,353**		**102**	**3,009**		**171**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	7,294	9,013
Total senior population 85+	2,786	2,943

The county has substantial demand for Residential Care Facilities. Solid demand for Skilled Nursing is also evident.

Tippecanoe County

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: Tippecanoe County		
	2023	**2028**
Population 65+ (A)	24,332	27,337
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	704	791
Supply (D)	1,116	1,116
Net demand (D - C)	*-412*	*-325*

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

Warren County

Key Findings

- The population is expected to remain stable according to projections for 2028. Warren County has the smallest population in the region.

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

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

- Strongest growth is evident in households aged 62 and older.

- Owners and renters 55 and younger are declining as well as owners and renters in the 55 to 62 age group. Owner and renters aged 62+ are increasing.

- Income data indicates the largest percentage of households earns $100,00 to $125,000. Projections for 2028 indicate the largest group will earn $75,000 to $100,000.

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

- In Warren County, 24.4% of the renters are rent overburdened compared to 31.1% for the region. In the county, 0.7% of the households live in substandard housing compared to 1.0% for the region.

- Warren County lacks any LIHTC and senior market rate rental housing. The county has only 16 subsidized rental units for independent seniors.

- Solid demand for Residential Care Facilities is evident in the county. In 2023, 101 residents need Medicaid Waivers to pay for Residential Care services.

Demographics

Total Population

Total Population by Year - Warren County & Northwest Region
With annualized percentage

	2010	2023	2028
Warren County	8,508	8,454	8,497
Northwest Region	1,068,366	1,093,745	1,105,174
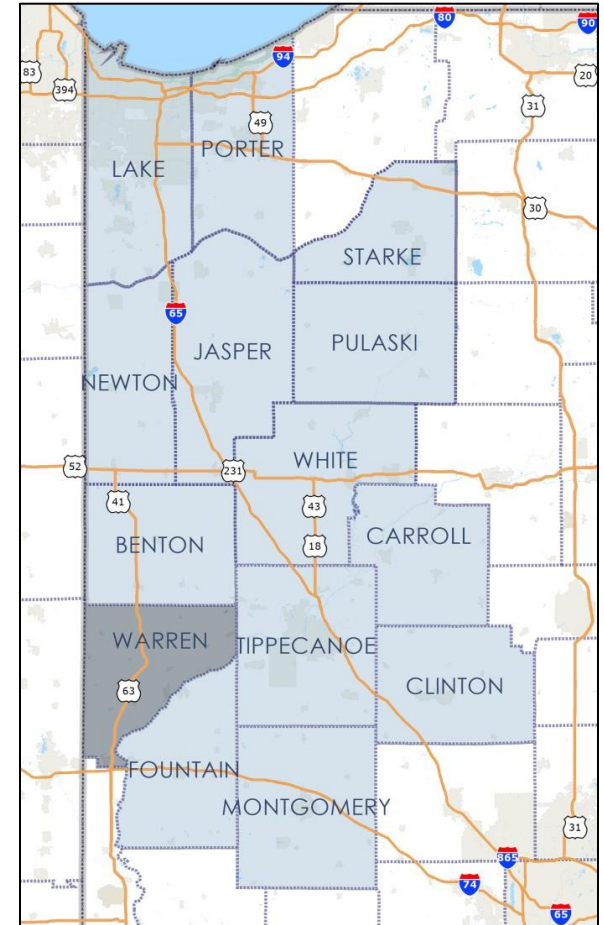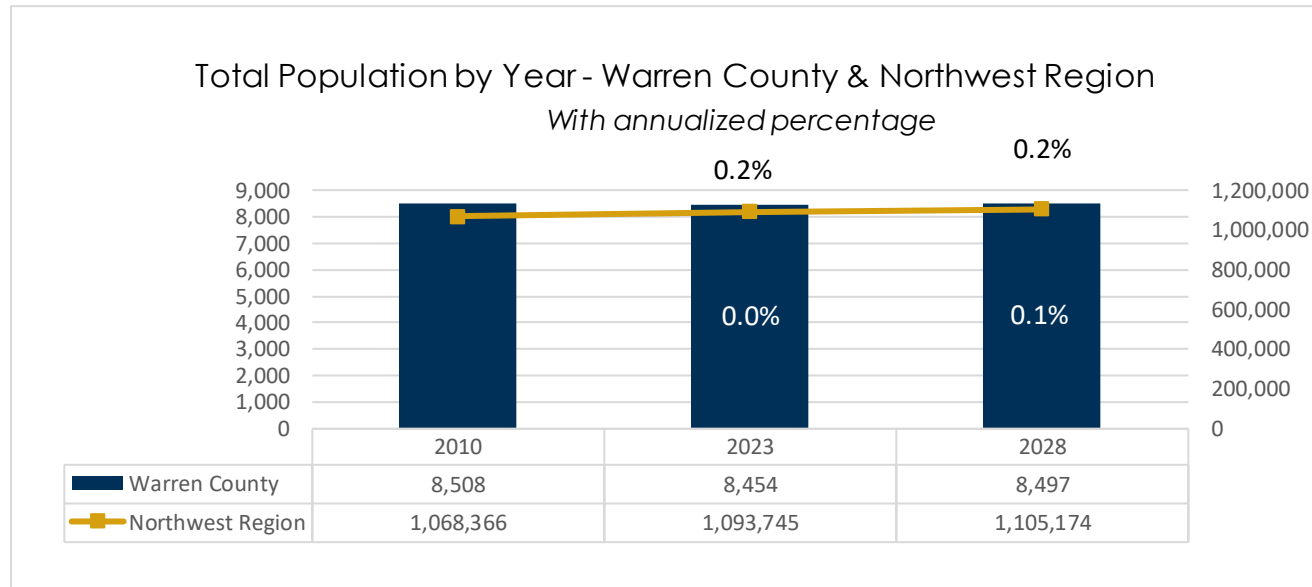
The population in Warren County is stable through 2028.

Warren County

Population by Age Group

Senior Population by Age Group - Warren County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	1,147	813	421	176
2023	1,253	1,058	603	218
2028	1,195	1,239	620	235

Annualized percentages shown: 55-64: 0.7%, -0.9%; 65-74: 2.3%, 3.4%; 75-84: 3.3%, 0.6%; 85+: 1.8%, 1.6%
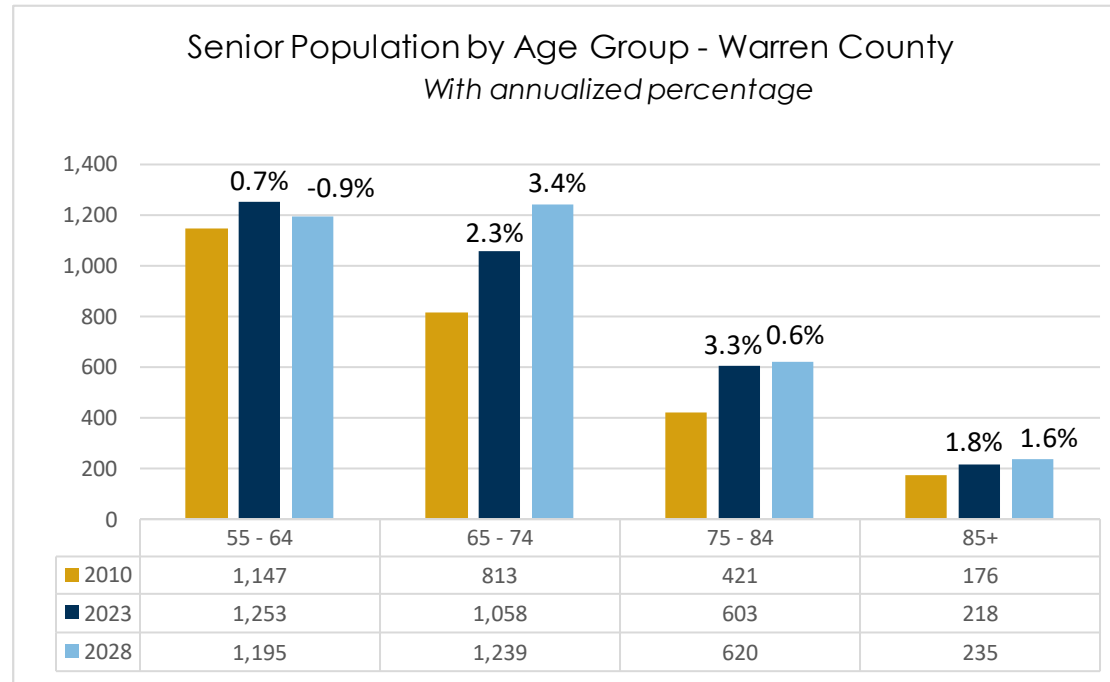
Strongest population growth is evident in the 75-84 age group. Projections for 2028 show the strongest growth belongs to the 65-74 age group.
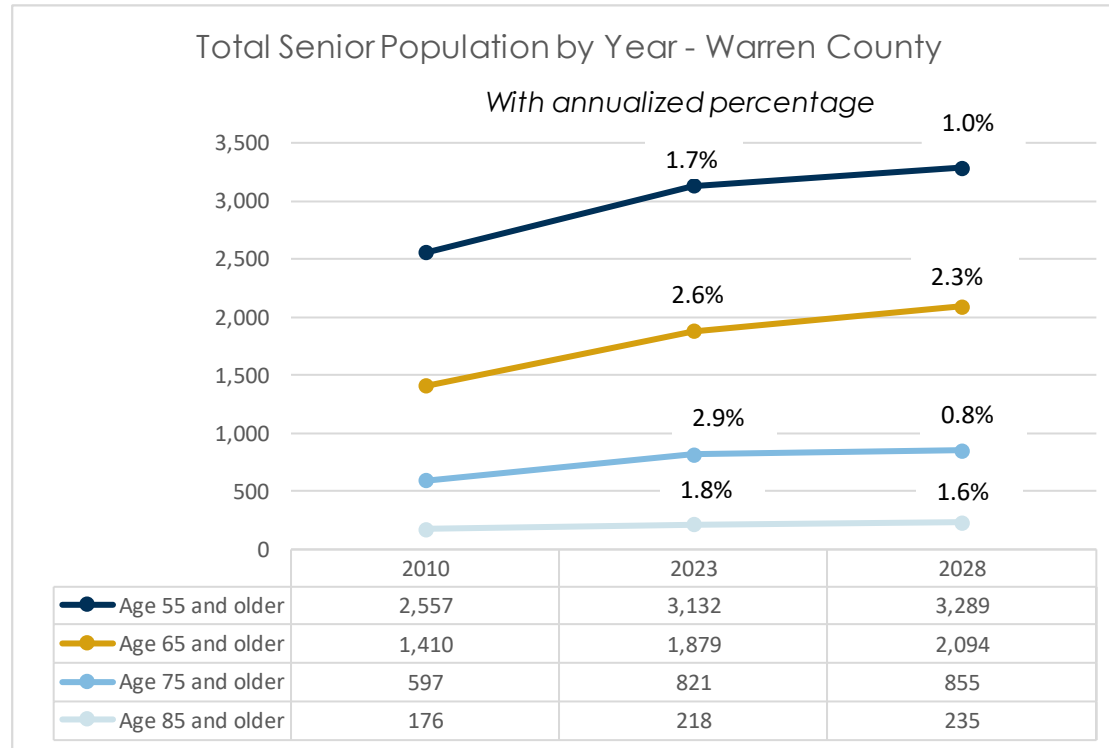
Warren County

Total Senior Population by Year

Total Senior Population by Year - Warren County
With annualized percentage

	2010	2023	2028
Age 55 and older	2,557	3,132	3,289
Age 65 and older	1,410	1,879	2,094
Age 75 and older	597	821	855
Age 85 and older	176	218	235

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

Households

Total Households, Households by Age - Warren County
With annualized percentage

	Total households	Households 55+	Households 62+
■ 2011-2015	3,305	1,612	1,111
■ 2023	3,343	1,853	1,369
■ 2028	3,365	1,931	1,468

Strongest growth is evident in households aged 62 and older.

Households by Tenure

Households by Tenure by Age: Warren County
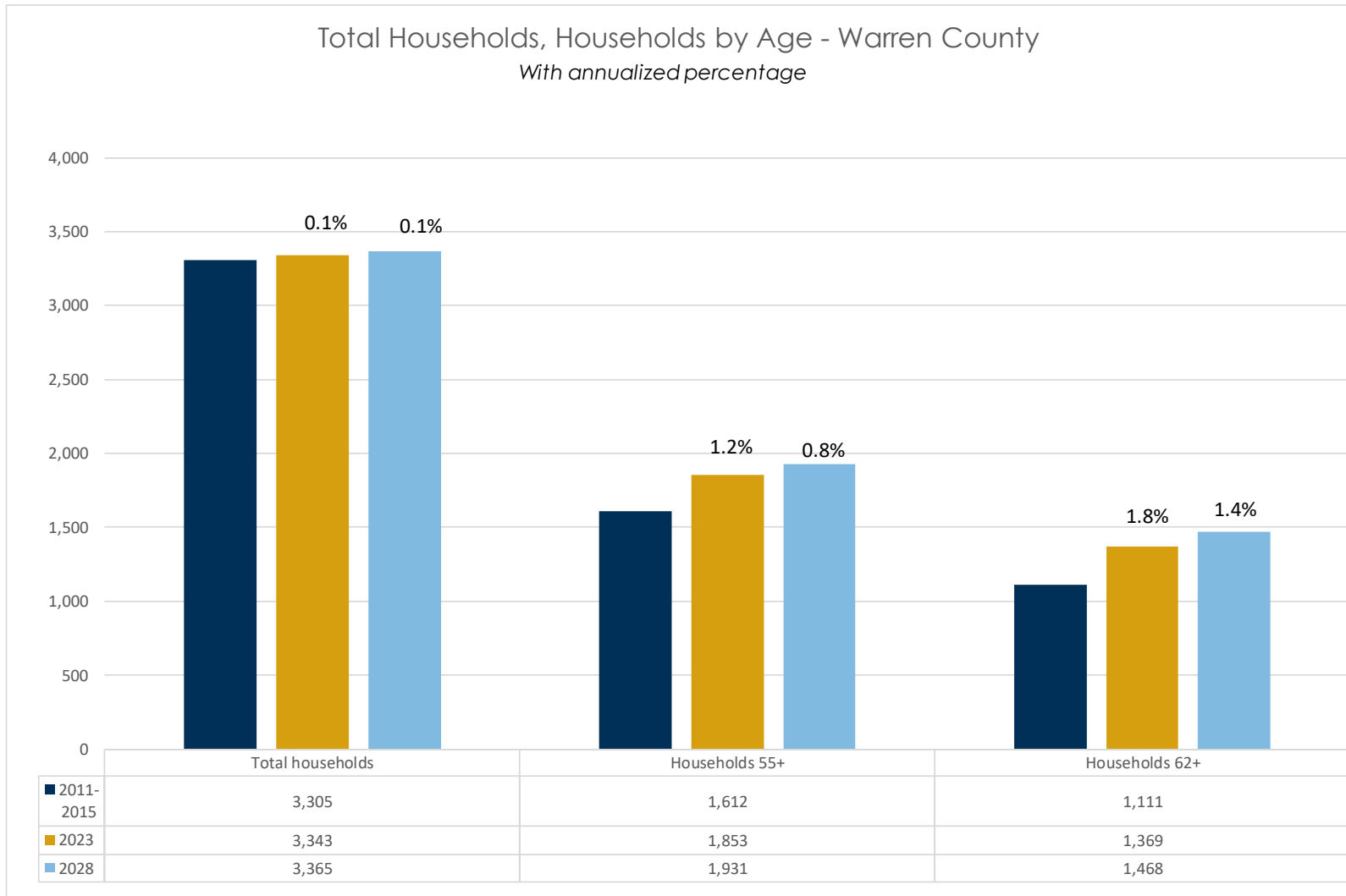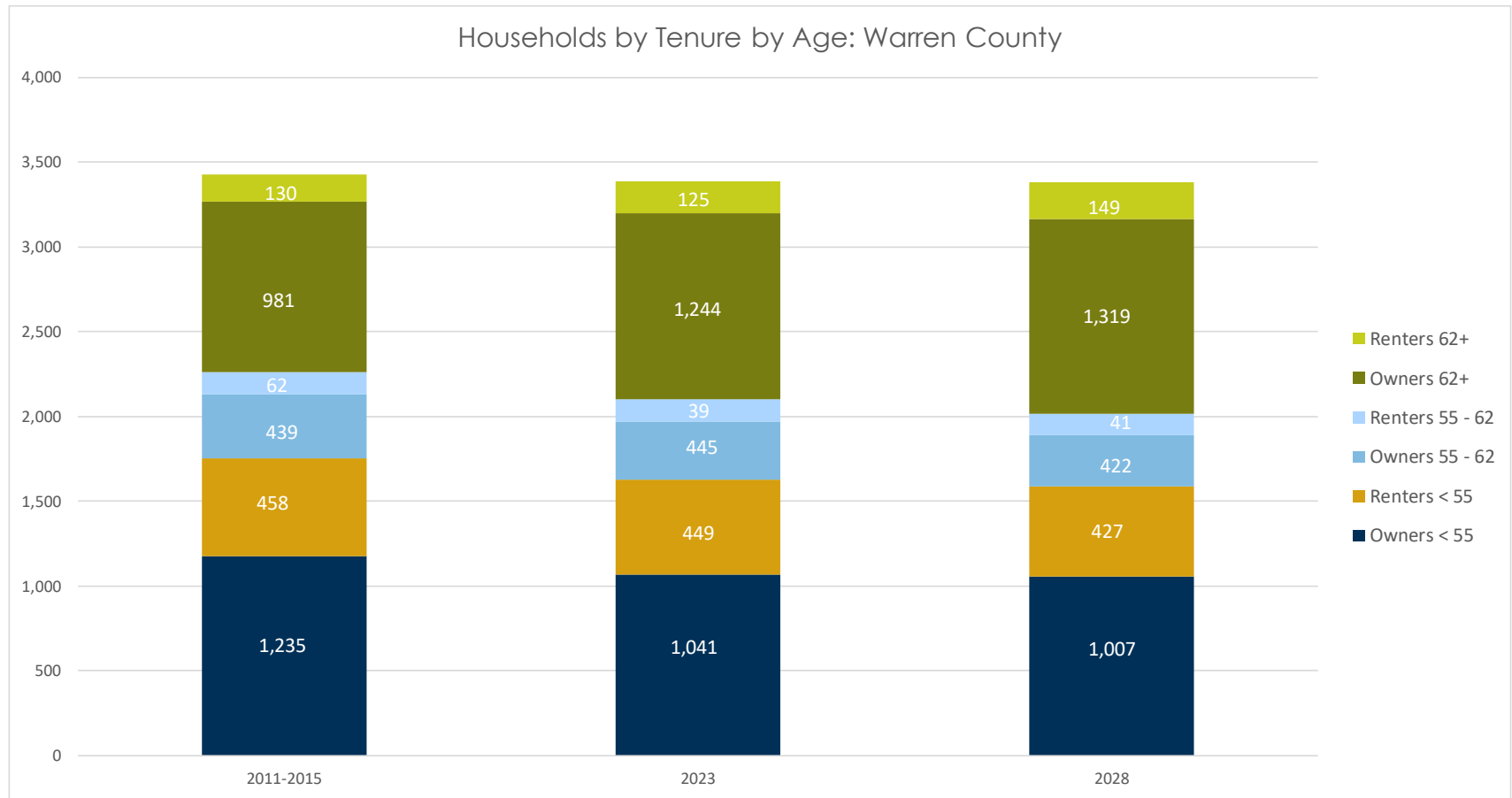
The number of owners and renters aged 62+ is increasing. All other groups are declining.

Households by Income
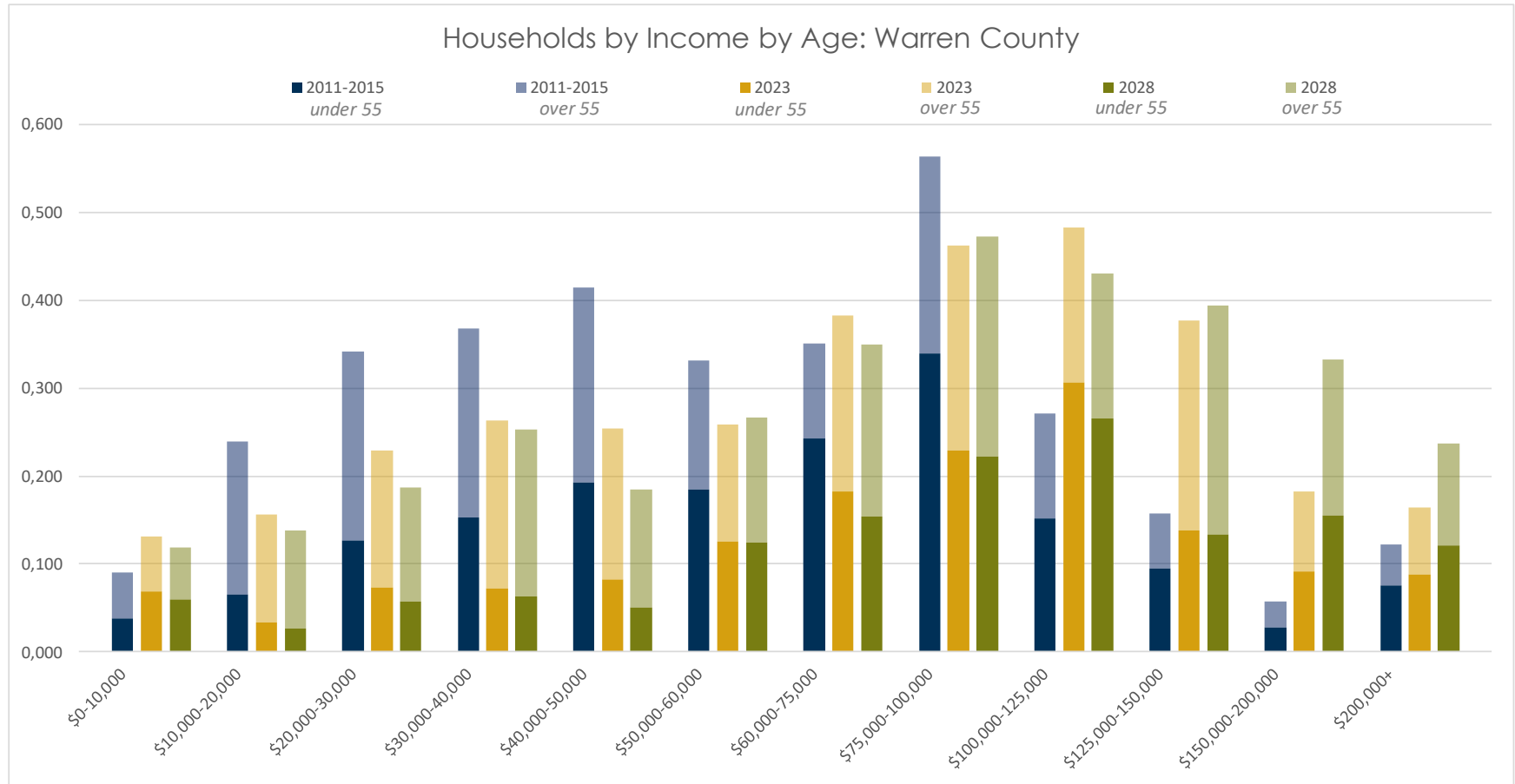
The largest group of households earns $100,000 to $125,000. Projections for 2028 indicate the largest group will earn $75,000 to $100,000.

Households by Income by Age, 75+
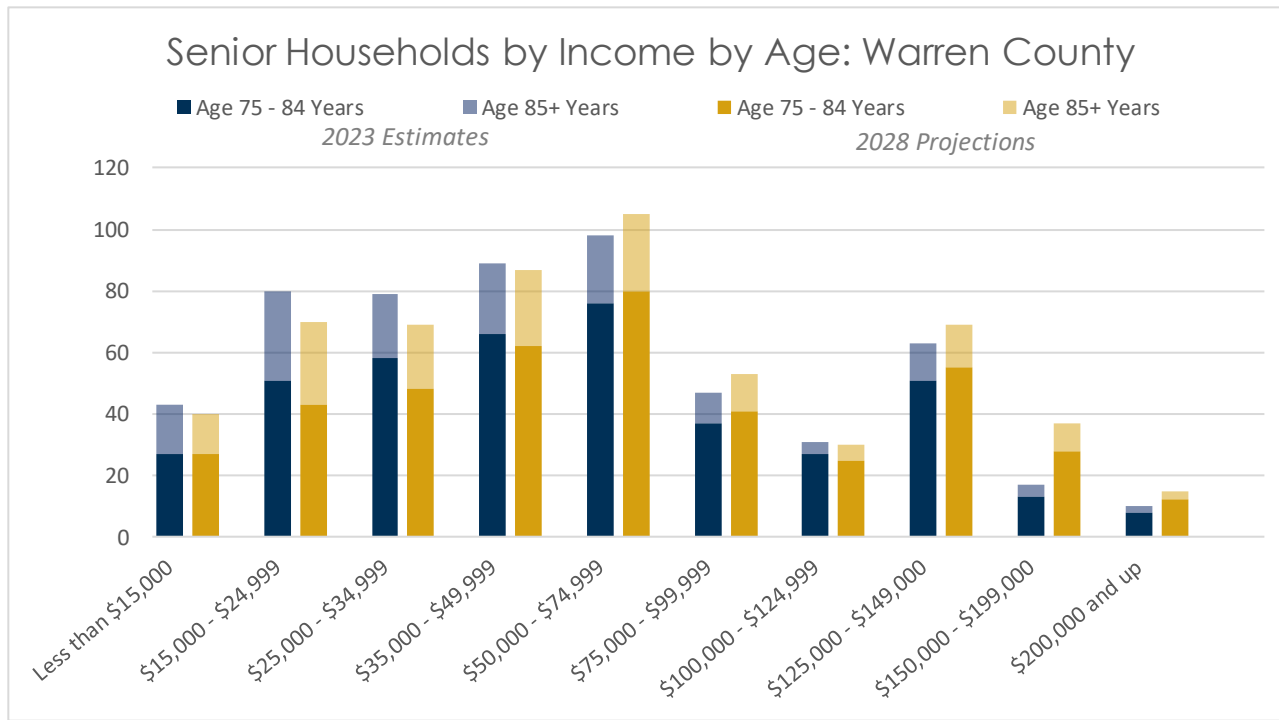
When filtered to households 75 and older, the largest group earns $50,000 to $74,999. Projections through 2028 this trend will continue.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in Warren County paying more than 40% of their income for housing, indicating they are rent overburdened. In Warren County, 24.4% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Warren County	644
Renter HH paying 40 to 49% of income	49
Renter HH paying 50% or more of income	108
Total rent overburdened	157
Percentage	24.4%

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 Warren County, 0.7% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in Warren County	3,312
Owner-occupied lacking plumbing facilities	0
Owner-occupied lacking kitchen facilities	5
Renter-occupied lacking plumbing facilities	7
Renter-occupied lacking kitchen facilities	11
Total households with substandard units	23
Percentage	0.7%

Warren County

Supply – Independent Living

Warren County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Warren Heights	West Lebanon	16	14	87.5%	✔	16
LIHTC	*None*						0
Market Rate	*None*						0

Planned Units

Geography	Notes
Warren County	Karen Brooks, Deputy of the Warren County Area Plan Commission & Board of Zoning Appeals, reported that there are currently no senior housing developments in the planned or proposed phases.
Willamsport	Amy Christman of the Williamsport Town Hall reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Warren County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Williamsport Nursing & Rehabilitation	Williamsport	75	54	NA	75	Formerly The Waters of Williamsburg

Housing Demand

Income Parameters

Warren County

Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	$0	$20,220
	LIHTC	60%	$20,221	$40,440
	Market rate	300%	$40,441	$202,200
Licensed	Residential Care Facility w/waiver		$0	$33,948
	Residential Care Facility private pay		$33,949	$202,200
	Skilled Nursing Facility		$0	$202,200

Disability Percentage

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

Sex by Age by Disability Status - Warren County	Number	Percentage
Estimate, Total	8,360	
Estimate, Total, Male	4,177	
Estimate, Total, Male, 75 years and older	298	100.0%
Estimate, Total, Male, 75 years and older, with a disability	161	54.0%
Estimate, Total, Female	4,183	
Estimate, Total, Female, 75 years and older	420	100.0%
Estimate, Total, Female, 75 years and older, with a disability	219	52.1%
Estimate, Total, Male & Female, 75 years and older	718	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	380	52.9%

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.

Existing Units and Needed Units by Type - Warren County

Category	Existing	Needed
Subsidized 2023	16	38
Subsidized 2028	16	41
LIHTC 2023	0	46
LIHTC 2028	0	44
Market Rate 2023	0	103
Market Rate 2028	0	129
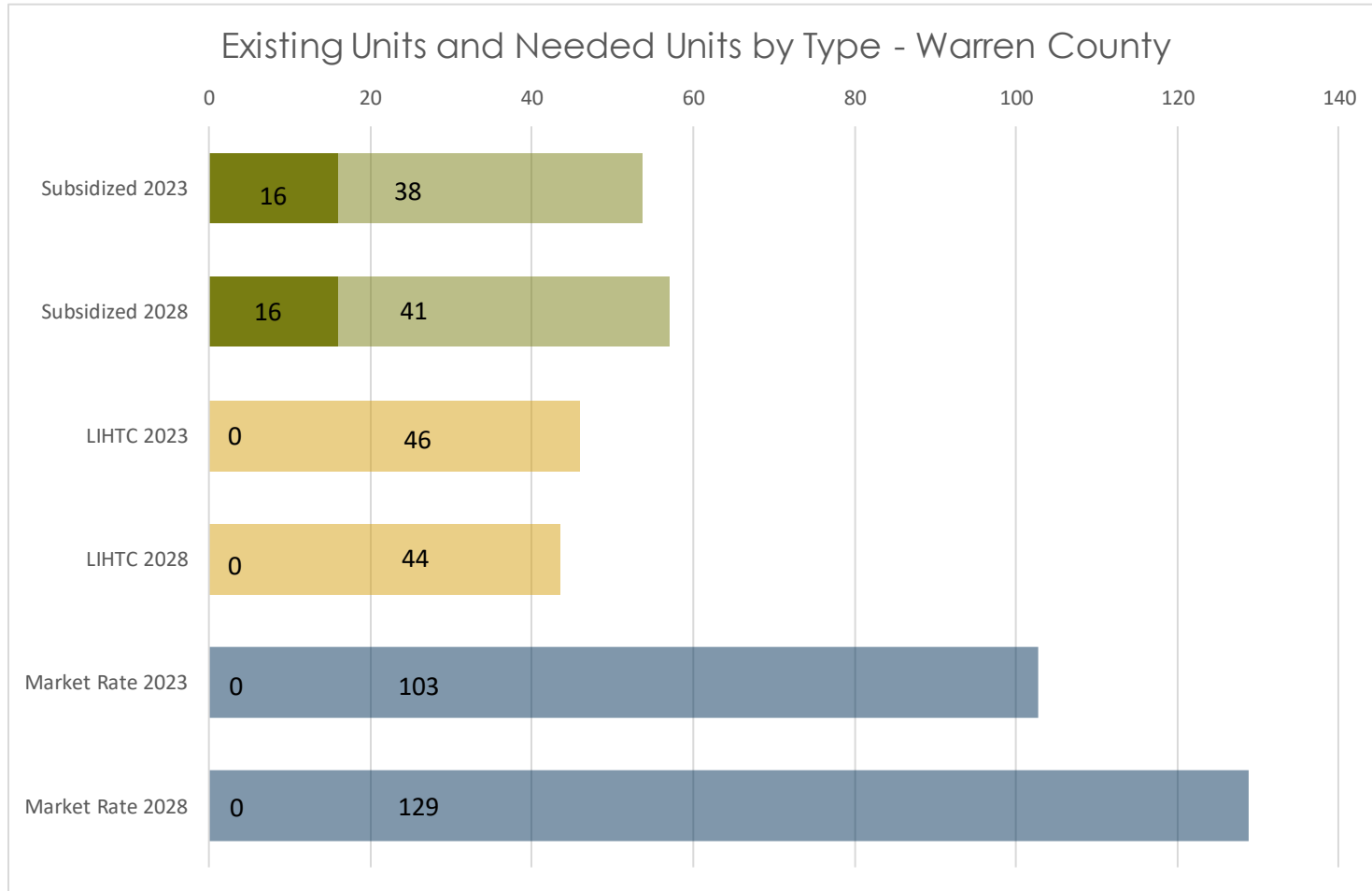
Warren County lacks any LIHTC or senior market rate rental housing.
The county has only 16 rental units for independent seniors.

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: Warren County						
	Demand for 2023			Demand for 2028		
	Subsidized	**LIHTC**	**Market Rate**	**Subsidized**	**LIHTC**	**Market Rate**
Minimum Income	$0	$20,221	$40,441	$0	$20,221	$40,441
Maximum Income	$20,220	$40,440	$202,200	$20,220	$40,440	$202,200
Senior renters 55+ in income bracket	50	39	75	54	37	99
Plus						
Senior Homeowners in this income bracket (a)	138	312	1,239	118	286	1,336
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)	3	7	28	3	6	30
Equals						
Total Demand	**54**	**46**	**103**	**57**	**44**	**129**
Less existing units	16	0	0	16	0	0
Less planned units	0	0	0			
Equals						
Net Demand	**38**	**46**	**103**	**41**	**44**	**129**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	164	190
Total senior 55+ owner households	1,689	1,741
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Demand Analysis: Licensed Residential Properties

This table 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: Warren 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	$202,200	$202,200	$33,948	$202,200	$202,200
(A) Persons 75 - 84 income eligible	191	419		168	458	
(B) Persons 85+ income eligible			211			229
(C) Percent of persons 75+ with a disability	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%
Income-eligible persons 75+ with a disability	101	222	112	89	242	121
*calculation A * C (RCF), B * C (SNF)*						
Total Demand	**101**	**222**	**112**	**89**	**242**	**121**
Demand for RCF units are summed	**323**			**331**		
Less existing beds	0		75	0		75
Less planned beds	0		0			
Equals						
Net Demand	**323**		**37**	**331**		**46**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	610	626
Total senior population 85+	211	229

The county has solid demand for Residential Care Facilities.

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: Warren County		
	2023	**2028**
Population 65+ (A)	1,879	2,094
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	54	61
Supply (D)	75	75
Net demand (D - C)	-21	-14

The ISDH report for July 1, 2023, shows Warren County to have projected Comprehensive Care Bed Need of -23 for seniors 65 and older.

White County

Key Findings

- The population is expected to remain stable according to projections for 2028.

- Strong population growth is evident in the 65-74 age group, however projected growth for this group will slow.

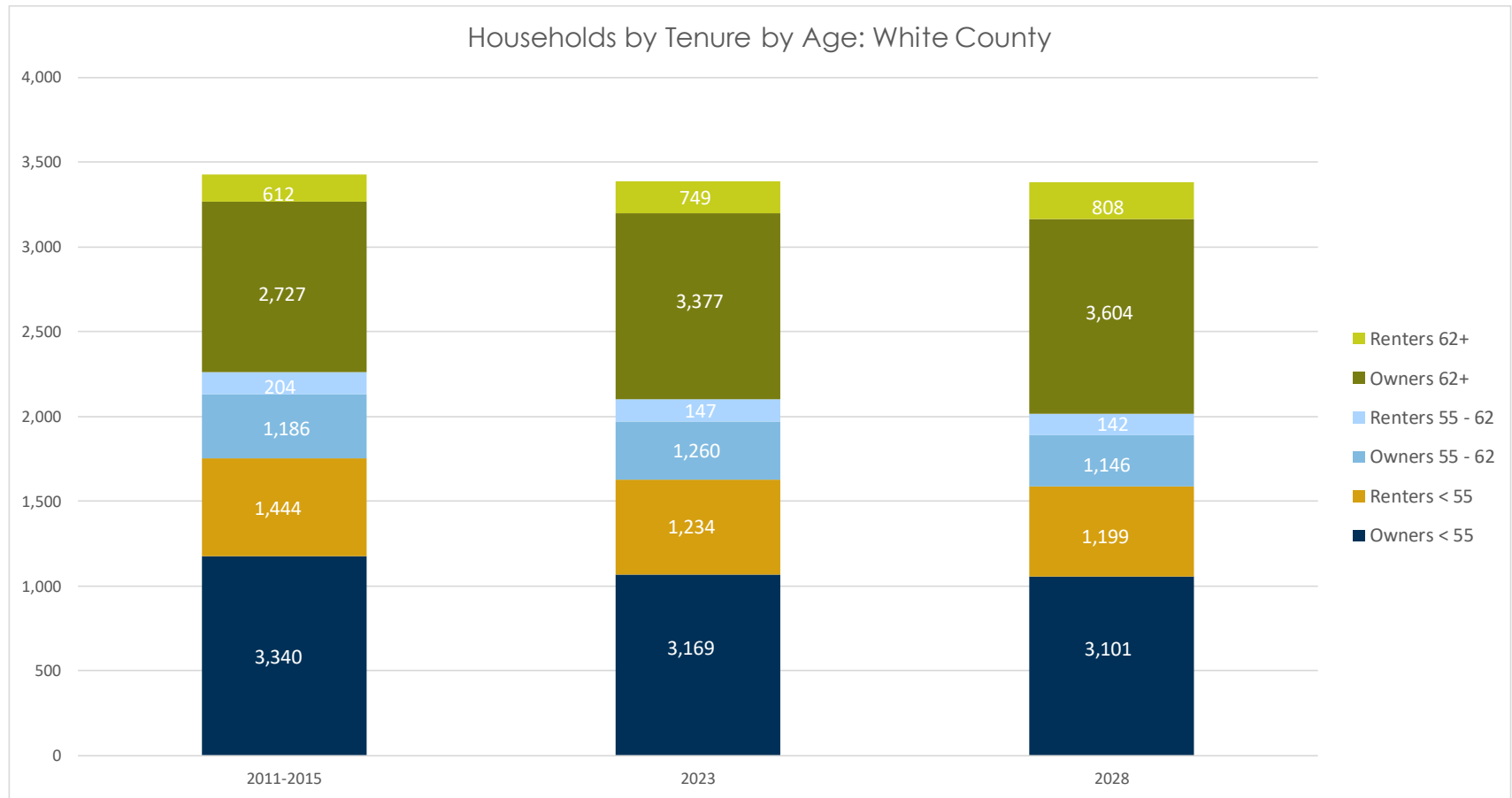- The total senior population is growing. A decline in the 55-64 age group lowers the 55+ overall growth rate.

- Strongest growth is evident in households aged 62 and older.

- The number of owners and renters 55 and younger is declining, as well as owners and renters aged 55 to 62. Owners and renters in the 62+ age group are increasing.

- The largest group of households earns $75,000 to $100,000. This trend is expected to continue according to 2028 projections.

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

- In White County, 21.1% of the renters are rent overburdened compared to 31.1% for the region. In the county, 1.5% of the households live in substandard housing compared to 1.0% for the region.

- White County lacks any senior market rate rental housing, for which there is strong demand. The county has more subsidized senior units than LIHTC units.

- The county has solid demand for Residential Care Facilities. In 2023, 336 residents need Medicaid Waivers to pay for Residential Care services.
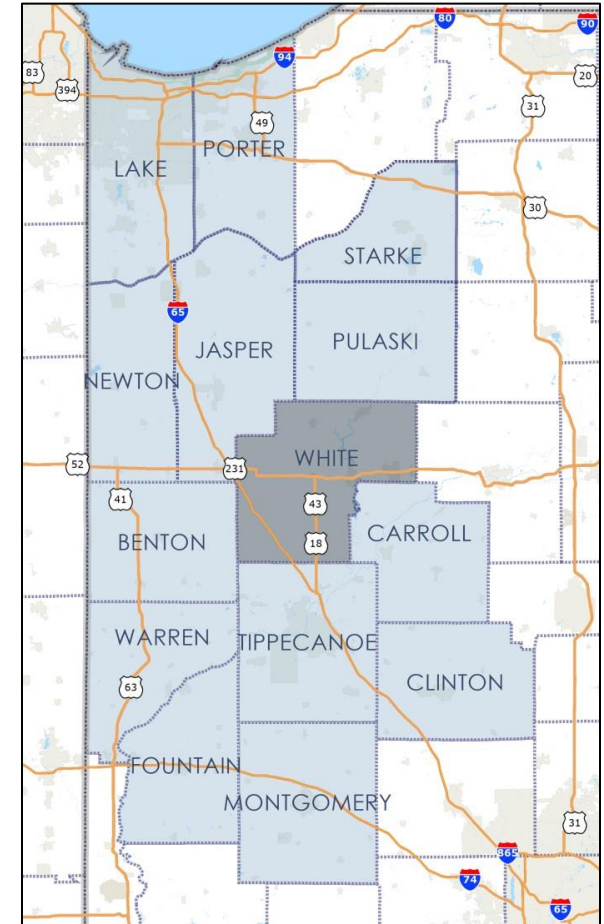
Demographics
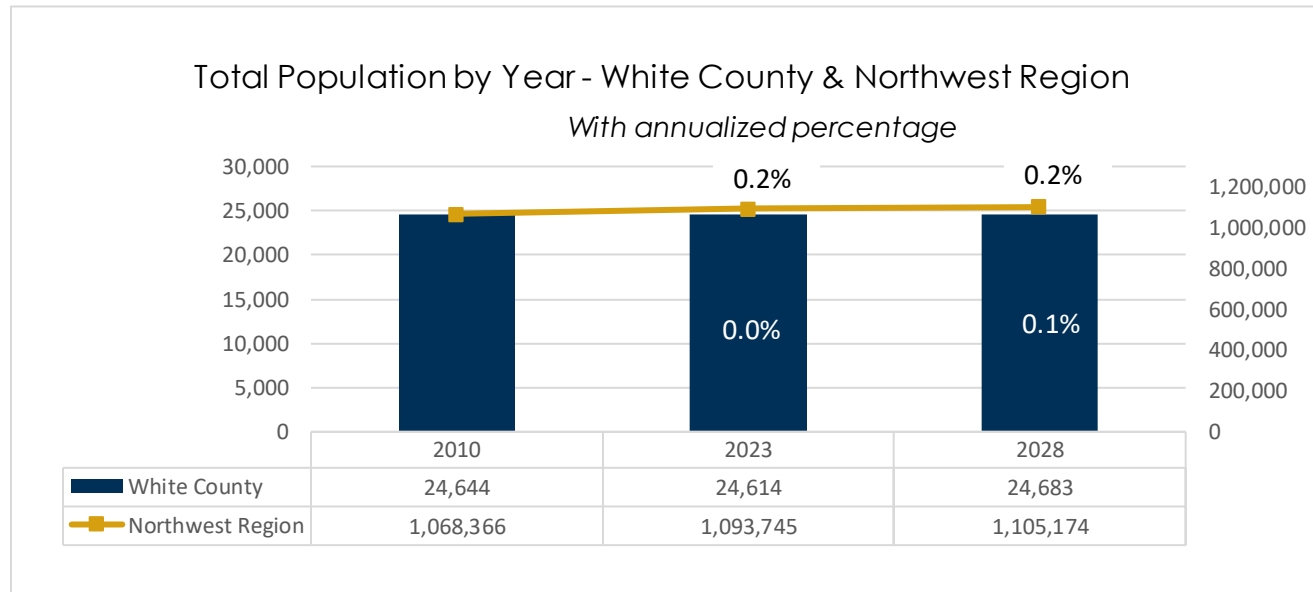
Total Population

The population in White County is stable through 2028.

White County

Population by Age Group

Senior Population by Age Group - White County
With annualized percentage

	55 - 64	65 - 74	75 - 84	85+
2010	3,391	2,248	1,422	557
2023	3,429	3,256	1,499	605
2028	3,114	3,728	1,529	638

55 - 64: 0.1%, -1.8%
65 - 74: 3.4%, 2.9%
75 - 84: 0.4%, 0.4%
85+: 0.7%, 1.1%

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

White County

Total Senior Population by Year

Total Senior Population by Year - White County

With annualized percentage

	2010	2023	2028
Age 55 and older	7,618	8,789	9,009
Age 65 and older	4,227	5,360	5,895
Age 75 and older	1,979	2,104	2,167
Age 85 and older	557	605	638

Annualized percentages shown on chart:
- Age 55 and older: 1.2% (2023), 0.5% (2028)
- Age 65 and older: 2.1% (2023), 2.0% (2028)
- Age 75 and older: 0.5% (2023), 0.6% (2028)
- Age 85 and older: 0.7% (2023), 1.1% (2028)

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

White County

Households

Total Households, Households by Age - White County

With annualized percentage change

	Total households	Households 55+	Households 62+
2011-2015	9,513	4,729	3,339
2023	9,936	5,533	4,126
2028	10,000	5,700	4,412

Total households: 0.3%, 0.1%
Households 55+: 1.3%, 0.6%
Households 62+: 1.8%, 1.4%

Strongest growth is evident in households 62 and older.

White County

Households by Tenure

Households by Tenure by Age: White County

The number of owners and renters aged 62+ is increasing. All other groups are decreasing.
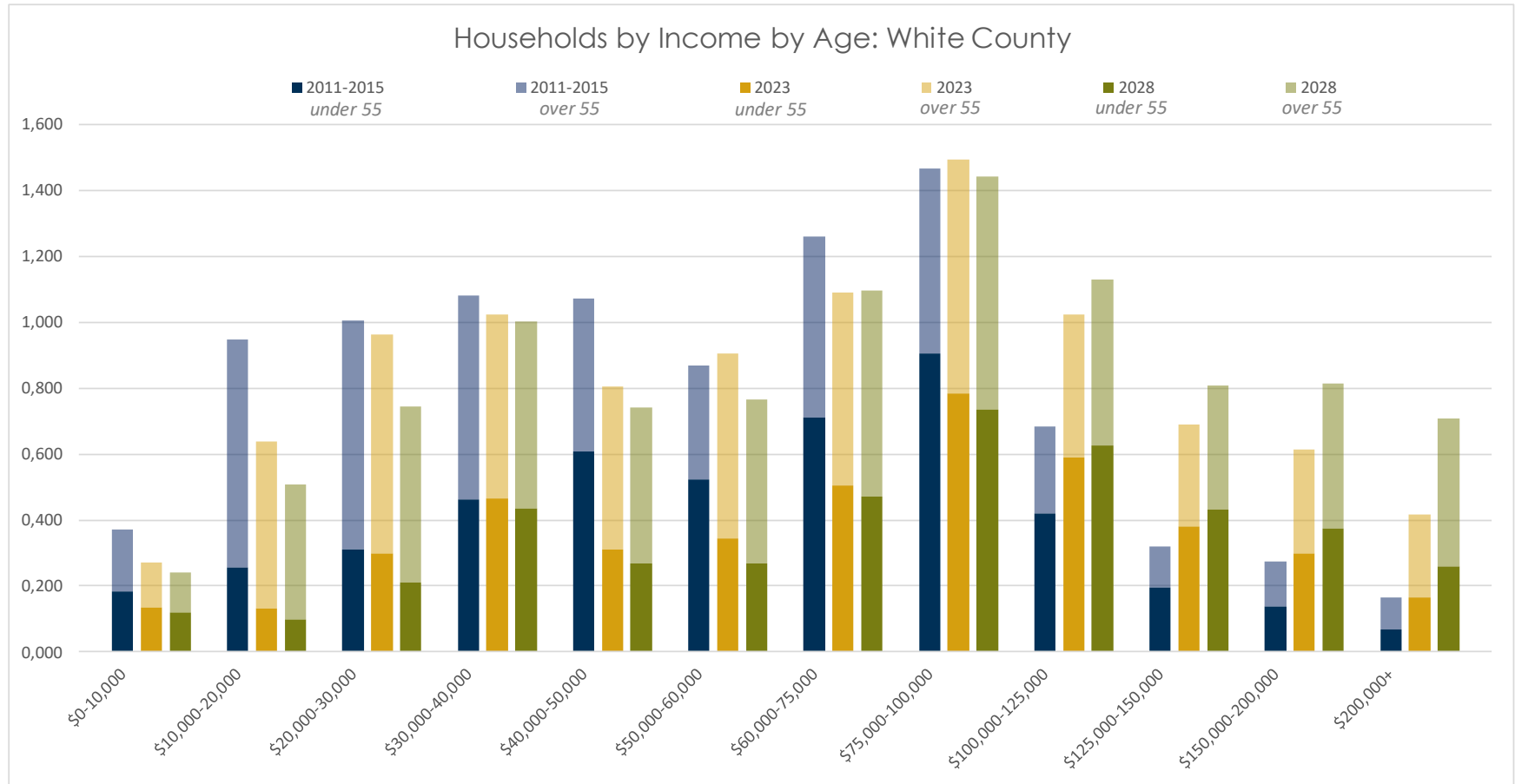
White County

Households by Income

Households by Income by Age: White County

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

Households by Income by Age, 75+
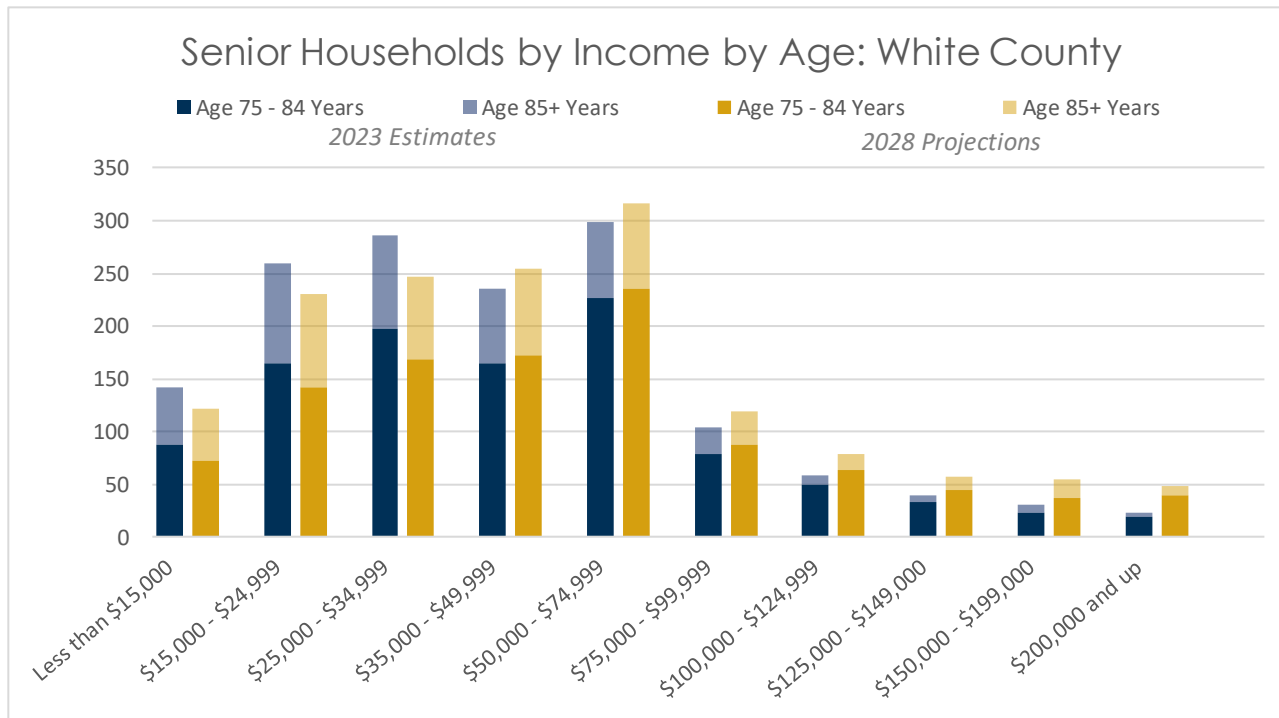
When filtered to households 75 and older, the largest group earns $50,000 to $74,999. Projections through 2028 this trend will continue.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households in White County paying more than 40% of their income for housing, indicating they are rent overburdened. In White County, 21.1% of the renters are rent overburdened compared to 31.1% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in White County	2,120
Renter HH paying 40 to 49% of income	103
Renter HH paying 50% or more of income	345
Total rent overburdened	448
Percentage	21.1%

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 White County, 1.5% of households live in substandard housing compared to 1.0% for the region.

Substandard Housing	Number
Total households in White County	9,859
Owner-occupied lacking plumbing facilities	14
Owner-occupied lacking kitchen facilities	30
Renter-occupied lacking plumbing facilities	15
Renter-occupied lacking kitchen facilities	84
Total households with substandard units	143
Percentage	1.5%

White County

Supply – Independent Living

White County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Monon Senior Citizens	Monon	24	NA			**156**
	Oakview	Monticello	44	NA			
	Olde Mill	Monticello	50	NA			
	Prairieland Community Housing	Brookston	14	14	100.0%	✔	
	Twin Lakes Senior Citizens	Monticello	24	NA			
LIHTC	Great Oak	Monticello	35	35	100.0%	✔	**35**
Market	*None*						**0**

Demand Analysis: Licensed Residential Properties

This table 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: White 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	610	838		517	924	
(B) Persons 85+ income eligible			614			641
(C) Percent of persons 75+ with a disability	55.1%	55.1%	55.1%	55.1%	55.1%	55.1%
Income-eligible persons 75+ with a disability *calculation A * C (RCF), B * C (SNF)*	336	462	339	285	510	353
Total Demand	**336**	**462**	**339**	**285**	**510**	**353**
Demand for RCF units are summed	**798**			**795**		
Less existing beds	74		227	74		227
Less planned beds	0		0			
Equals						
Net Demand	**724**		**112**	**721**		**126**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior population 75 - 84	1,482	1,508
Total senior population 85+	622	659

The county has solid demand for Residential Care Facilities.

ISDH Bed Need

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

Bed Need Analysis with ISDH Bed Need Rate: White County		
	2023	**2028**
Population 65+ (A)	5,360	5,895
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	155	170
Supply (D)	227	227
Net demand (D - C)	*-72*	*-57*

The ISDH report for July 1, 2023, shows White County to have projected Comprehensive Care Bed Need of -8 for seniors 65 and older.

Planned Units

Geography	Notes
White County	Jenilynne Kyburz, White County Area Plan Commission Executive Director, reported that there are currently no senior multifamily housing developments in the planned or proposed phases within her jurisdiction.
Monticello	Diane Schroeder, Administrative Assistant to the Mayor of Monticello, reported that there are currently no senior multifamily housing developments in the planned or proposed phases within her jurisdiction.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

White County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Monticello Healthcare	Monticello	106	75	NA	106	ISDH reports this facility has 116 beds.
RCF and SNF	White Oak Health Campus	Monticello	135	126	74	61	ISDH report 9/22/2023
SNF	Whitewater Commons Senior Living	Liberty	60	36	NA	60	ISDH geocode puts this facility in Union County. ISDH report 1/2/2024

Owner-Occupied Analysis

Housing Demand

Income Parameters

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

Disability Percentage

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

Sex by Age by Disability Status - White County	Number	Percentage
Estimate, Total	24,405	
Estimate, Total, Male	12,344	
Estimate, Total, Male, 75 years and older	867	100.0%
Estimate, Total, Male, 75 years and older, with a disability	459	52.9%
Estimate, Total, Female	12,061	
Estimate, Total, Female, 75 years and older	1,034	100.0%
Estimate, Total, Female, 75 years and older, with a disability	589	57.0%
Estimate, Total, Male & Female, 75 years and older	1,901	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,048	55.1%

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

Owner-Occupied Analysis

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.

Existing Units and Needed Units by Type - White County

Category	Existing	Needed
Subsidized 2023	156	34
Subsidized 2028	156	12
LIHTC 2023	35	236
LIHTC 2028	35	197
Market Rate 2023	0	499
Market Rate 2028	0	585
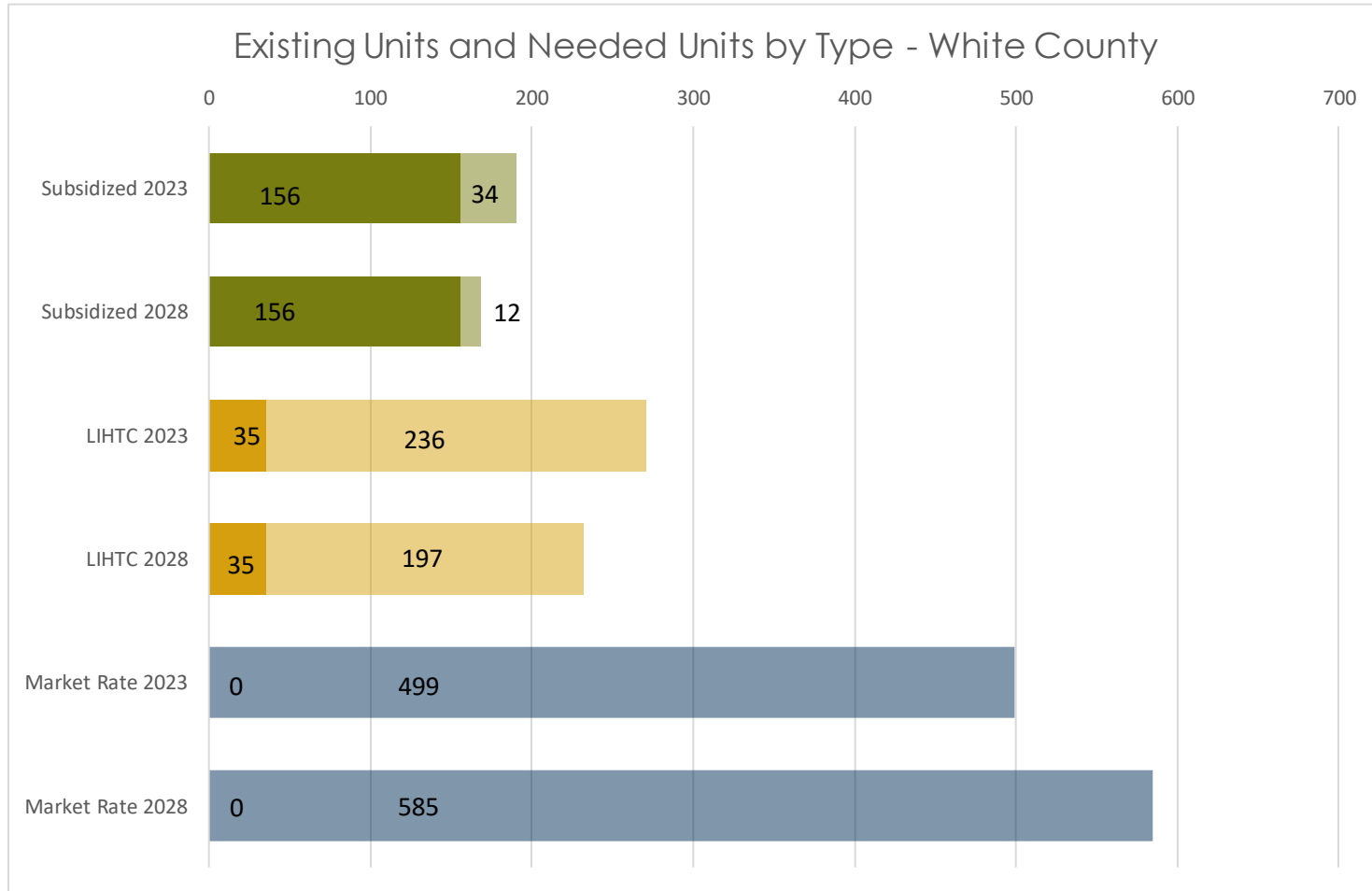
White County lacks any senior market rate rental housing. The county has more subsidized than LIHTC senior units.

Owner-Occupied Analysis

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: White 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	181	250	430	161	214	514
Plus						
Senior Homeowners in this income bracket (a)	409	911	3,034	329	808	3,135
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	21	69	7	18	71
Equals						
Total Demand	**190**	**271**	**499**	**168**	**232**	**585**
Less existing units	156	35	0	156	35	0
Less planned units	0	0	0			
Equals						
Net Demand	**34**	**236**	**499**	**12**	**197**	**585**

Demand Calculation Inputs - HISTA 2023 and 2028	2023	2028
Total senior 55+ renter households	896	950
Total senior 55+ owner households	4,637	4,750
2021 Seniors 55+ Homeowners converting to rentership	2.27%	

Owner-Occupied Analysis

06. Owner-Occupied Improvements Analysis

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

What is an Age-Ready Home?

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

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

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

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

Key Sources: State of Housing for Older Americans

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

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

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

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

- The directors for the Area Agencies on Aging were interviewed to gain both quantitative and qualitative input on the issues addressing Indiana's older population.
- A representative survey of the state was conducted (March 2024) to determine how Indiana's housing stands versus the nation in terms of age-readiness.
- 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.

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Owner-Occupied Analysis

National Housing Accessibility and Modifications Statistics

An overview of key findings from national data sources highlights critical points on:

- Nationwide housing accessibility and modifications statistics
- US Census: American Housing Data for the East North Central Division
- Indiana-specific housing data by the East North Central Region

The Institute for Healthcare Policy and Innovation at University of Michigan conducted the National Poll on Healthy Aging in early 2022. Led by Dr. Sheria Robinson-Lane, Ph.D., M.H.A., M.S., R.N., and Dr. Preeti Malani, M.D., M.S., M.S.J., the report, *Older Adults' Preparedness to Age in Place*, creates a base for understanding the issues facing our older population. According to the poll:

> *"The majority of adults age 50—80 (88%) felt it is important to remain in their homes for as long as possible."*
>
> *For adults that had moved in the past five years:*
>
> - *52% moved to a home that was easier to get around*
> - *49% moved to a smaller home*
> - *34% moved closer to relatives*
> - *11% moved in with relatives or had relatives move in with them*
>
> *Only one in three adults said their home <u>definitely has</u> the necessary features that would allow them to age in place, 47% said it <u>probably does</u>, and 19% said it <u>does no</u>t."*
>
> -National Poll on Healthy Aging (2022)
> University of Michigan Institute for Healthcare Policy and Innovation[i]

Source detail in citations.[x]

Owner-Occupied Analysis

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."[xi]

- 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."[xii]

- 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.[xiii]

- 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."[xiv] This report supports the comments of the directors of Indiana Area Agencies on Aging for the Northwest Region, which begin on page 291.

Aging-Ready Homes in the United States—Perception Versus Reality of Aging-Accessibility Needs: 2019 (Davis, Clark, and Vespa, 2023) analyzes data from the American Home Survey. Based on the criteria of this study, a home was considered aging-ready if they had a step-free entry into the home with a bedroom and full bathroom on the first floor. Overall, 40% of homes in the U.S. were considered aging-ready with only 27% of homes in the East North Central, Indiana's geographic division, meeting the mark.[vi]

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]								
			Northeast		Midwest		South			West	
			New England	Middle Atlantic	East North Central	West North Central	South Atlantic	East South Central	West South Central	Mountain	Pacific
	Millions	Percent									
Total number of housing units[2]	**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.

xv

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

Owner-Occupied Analysis

American Home Survey: East North Central Division Data

Data compiled by the census provides an overview of estimates for the East North Central Division compared to the United States.

2019 National — Home Accessibility — All Occupied Units				
Characteristics	U.S. Total Estimate*		East North Central Division Estimate*	
Total	124,135		18,643	
Home Accessibility Problems [2, 3]				
Entering home or property	4,242	3%	601	3%
Getting to the bedroom	2,161	2%	223	1%
Using a bedroom	2,824	2%	299	2%
Getting to the kitchen	2,101	2%	242	1%
Using the kitchen	3,234	3%	403	2%
Getting to the bathroom	2,405	2%	239	1%
Using the bathroom	3,287	3%	498	3%

* Numbers in thousands

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

MMA's representative survey of the state's older residents seeks to determine how Indiana's housing compares in terms of age-readiness versus the nation.

Owner-Occupied Analysis

Two consistent criteria for an accessible home are an entry-level bathroom and bedroom.

2019 National — Home Accessibility — All Occupied Units				
Characteristics	**U.S. Total Estimate***		**East North Central Division Estimate***	
Total	124,135		18,643	
Accessibility Features in Home ²				
Ramps:				
Yes	6,329	5%	772	4%
No	117,037	94%	17,460	94%
Not reported	913	1%	434	2%
Entry level bedroom:				
Units with 2 or more floors	60,244	49%	12,519	67%
Yes	27,598	22%	6,196	33%
No	31,906	26%	5,916	32%
Not reported	739	1%	407	2%
Entry level bathroom:				
Units with 2 or more floors	60,244	49%	12,519	67%
Yes	34,554	28%	7,594	41%
No	24,927	20%	4,508	24%
Not reported	763	1%	416	2%

* Numbers in thousands

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

² Figures may not add to total because more than one category may apply to a unit.
³ Home accessibility problems are only reported for household members at least 6 years of age who have difficulty without assistance from another person or because of a long-term condition. It does NOT include difficulty due to a temporary injury.

Owner-Occupied Analysis

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

Housing Units by Units in Structure
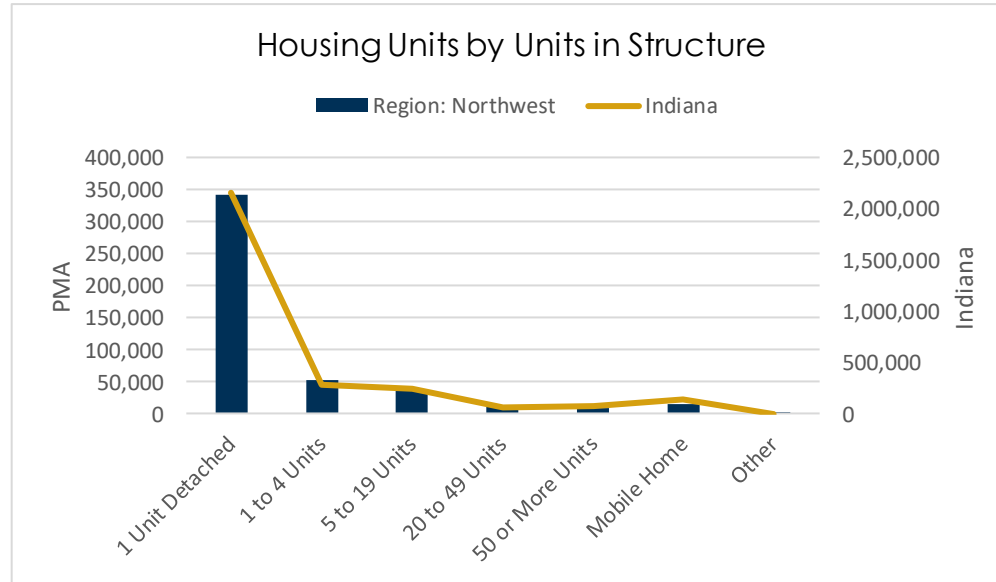
In the Northwest Region, over 343,000 dwellings, almost 73% of the units, are one-unit detached.

Owner-Occupied Analysis

Indiana Housing: Year Structure Built

The year a structure was built is a consideration in assessing the ability to support an aging-in-place population.

Many older homes in Indiana have been updated, resulting in a more current year-built date. However, it is important to note that new and/or updated homes are not necessarily focused on accessibility. According to the Joint Center for Housing Studies at Harvard University in the Analysis of the 2019 American Housing Survey, "…we must acknowledge that a growing number of adults will be aging in houses that were not designed for the particular needs of their bodies."[xvi]

Housing Units by Year Structure Built - Northwest Region

Year Built	Percent, Units
2014 or later	3.9%, 18,203
2010 - 2013	2.4%, 11,273
2000 - 2009	11.8%, 55,656
1990 - 1999	13.0%, 61,483
1980 - 1989	8.2%, 38,908
1970 - 1979	14.7%, 69,457
1960 - 1969	11.8%, 55,965
1950 - 1959	12.2%, 57,632
1940 - 1949	6.7%, 31,699
1939 or earlier	15.3%, 72,305
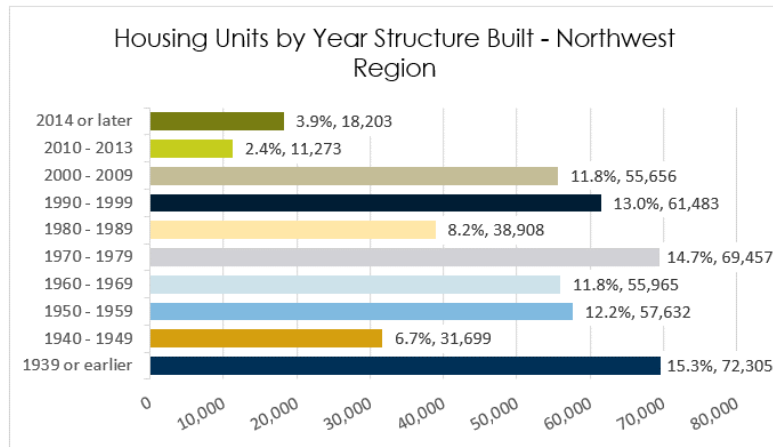
> Over 45% of the homes in the Northwest Region are over 50 years old, built before 1970.
>
> Almost 20% of the housing stock was constructed in the last 25 years.

> 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.

Housing Units by Year Structure Built - Indiana

Year Built	Percent, Units
2014 or later	4.6%, 136,297
2010 - 2013	2.5%, 74,197
2000 - 2009	12.2%, 361,326
1990 - 1999	14.7%, 434,804
1980 - 1989	9.8%, 290,009
1970 - 1979	13.6%, 402,888
1960 - 1969	10.8%, 319,365
1950 - 1959	10.5%, 311,719
1940 - 1949	5.5%, 162,748
1939 or earlier	15.8%, 467,247
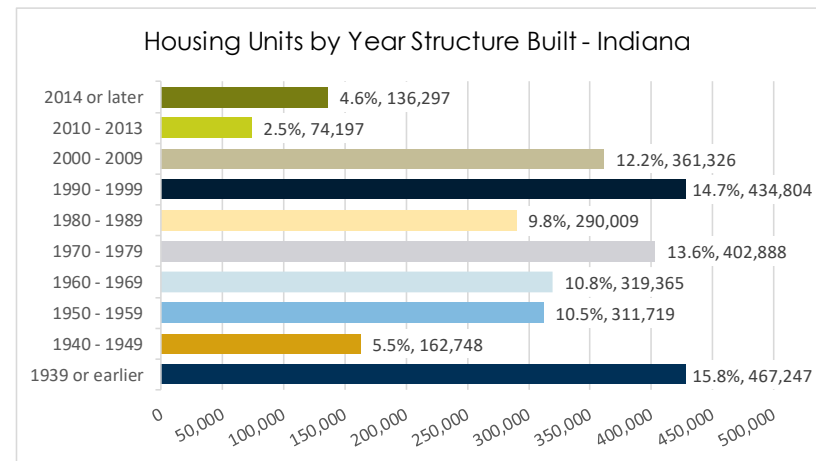
Source: Ribbon Demographics; Claritas

Owner-Occupied Analysis

Indiana Area Agencies on Aging: Introduction

The Area Agencies on Aging (AAA) are trusted local sources for older Americans, recommended by senior-focused agencies and advocates from the National Institute on Aging to AARP.

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

> ""
>
> *Our state has done a tremendous job towards helping aging Hoosiers avoid high-cost long-term nursing facility placements through prioritizing home and community-based long-term services and supports (HCBS). In a country where nursing facility services are a Medicaid entitlement, Indiana has accelerated its investment in HCBS so our older adults can remain at home, where they prefer to be, at a lower cost to taxpayers.*
>
> *However, the foundation of our state's ability to continue to reap this success rests on a comforting four-letter word:* **home**. *HCBS requires that older adults have safe, affordable, accessible housing in which to receive HCBS. Our state's entire long-term services and supports strategy relies on Hoosiers' ability to afford their own housing. That is why the work ICHDA is doing to assess inventory of and needs for housing for older adults, and to align housing investment policy to fill identified gaps, is so critical."*
>
> -Kristen LaEace, MS, MBA, CAE
> CEO, Indiana Association of Area Agencies on Aging

Owner-Occupied Analysis

Area Agencies on Aging: Geography for the Northwest Region
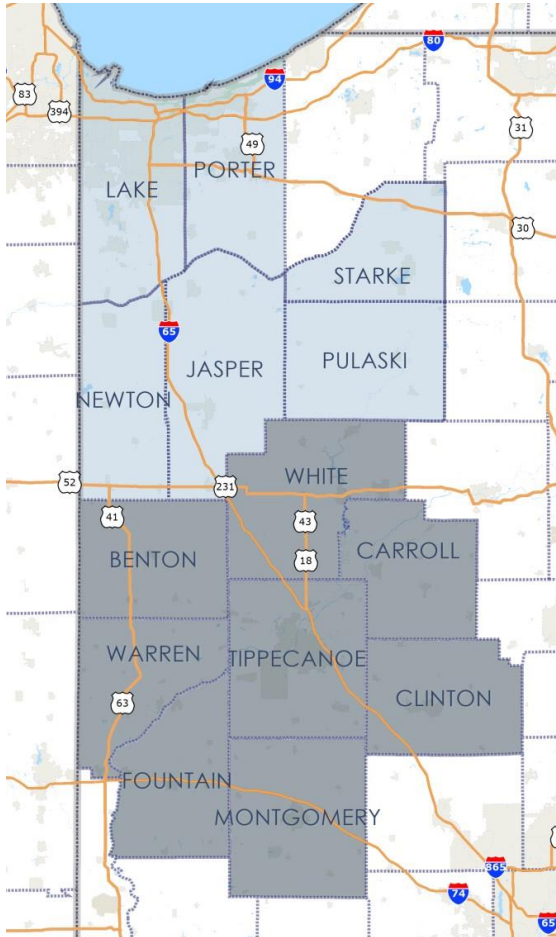
Area Agencies on Aging (AAA) Planning and Service Area 1 (represented in light blue in the map) and Planning and Service Area 4 (represented in gray) combine to create the Northwest Region for this report.

The directors for these agencies answered a series of pre-approved questions and completed a request for data on home modification needs, funding sources, and challenges faced in the counties served.

Data from 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 1 and AAA 4. Interviews were conducted in early 2024.

> For the full study (statewide), a representative survey of residents aged 55+ was conducted. Results provide additional information on modifications and age-readiness of housing stock to allow for comparison to national data. Standard methodology for housing modification data includes senior surveys.
>
> Data from the AAA planning areas will be used to establish trends in the state.

Owner-Occupied Analysis

Indiana Area Agency on Aging: Interview Highlights

AAA Interview Takeaways:

- Agencies face major challenges finding providers (i.e. Medicaid-approved builders, contractors, or service companies) that are willing and available to complete home modifications. The statutes governing the use of the primary funding streams do not allow contractors to draw any portion of the fee up front to pay for labor or materials. For many modification providers, it is not financially feasible to carry the cost until the job is 100% complete.

  - Given their location near Chicago, AAA 1 finds it challenging to engage contractors that will travel to the counties they service. Many approved contractors are based in the central or southern areas of the state.
  - Both agencies indicated that there are only 2-3 approved contractors willing to work in their services areas.

- The most common modification requests for both AAA 1 and AAA 4 are as follows:

  - Renovating bathrooms: extensive projects, including barrier-free showers
  - Adding ramps
  - Adding stair lifts (Note: AAA 1 has received a significant number of requests for stair lifts. AAA 4 did not state this.)

- Volunteer organizations play a larger role in modifications for Area 4, with Habitat for Humanity and the Rotary Club of Monticello, Indiana (White County) providing services for the agency.
- Both agencies indicate the volume of modification requests aligns with population size. Fewer requests from rural areas reflect a smaller population, not a lesser need. Likewise, higher requests from cities are due to population density, not necessarily a signal of greater need.
- According to one agency interviewed, the process from modification request to completion takes over 12 months for many projects. In this timeframe, many clients move to a nursing home or more accessible dwelling.

Owner-Occupied Analysis

Topic	Response highlights
Agencies Interviewed	• AAA 1 – Northwest Indiana Community Action Corporation (NWI-CA) • AAA 4 – Area IV Agency on Aging & Community Action Programs Inc.
Reporting	To quantify services provided, agency capacity, and home modifications by county, each agency was asked to run reports from the state database (CaMSS). The case management database provides information on home modifications and waivers, but variation in filter criteria means that reports are not necessarily consistent from one AAA to another and are not useful for agency-to-agency comparison. Further, some agencies rely more heavily on volunteer organizations, donations, or grants, which are not tracked in the state system or in uniform systems from one agency to another. Numbers from agency reports are used throughout this table to provide context.
Requests for Modifications **(RFA forms to agency)**	▪ For NWI-CA, the largest share of modification requests come from Lake County, the second largest county in Indiana by population and home to the city of Gary. This trends with the number of clients served in the county in proportion to the surrounding areas. The data dovetails with evidence observed in the rest of the state. The highest number of requests come from the city of Gary. ▪ For Area IV, the largest percentage of homes needing modification are downtown in the city of Lafayette (Tippecanoe County). The downtown area presents higher poverty levels and greater need for repairs and updates. This trends with the number of clients served in the county. ▪ NWI-CA disbursed almost $2.0 million for home modifications from 2020 – 2023 with 80% ($1.55 million) going to Lake County. ▪ Neither agency maintains a formal waiting list. Once the request is put in, the agencies consider the case open until the modification is completed.

Topic	Response highlights

Funding	**NWI-CA**
	
	▪ Medicare or Medicaid Home and Community-based Waivers fund 100% of the agency's home modifications.
	▪ The City of Hammond offers assistance to build ramps or low-tread stairs. Hammond is the only municipality in the region with a home modification program of any type.
	
	Area IV
	
	▪ Medicare and Medicaid Home and Community-based Waivers fund the majority of home modification projects.
	▪ Volunteer organizations provide labor to White, Carroll, and other counties. Area IV pays for materials with funds from the Ramp Up program.
	  ▪ Habitat for Humanity builds ramps in select counties.
	  ▪ Rotary Club of Monticello, Indiana in White County builds ramps for Carroll and White Counties.
	
	Notably, Area IV is submitting 10-12 homes in four counties for Ramp Up grant. (Carroll, White, Clinton, and Tippecanoe Counties)

Common Modification Requests	**NWI-CA indicated the following top three modifications:** 1. Renovating bathrooms: Full bathroom modifications including barrier-free showers 2. Adding ramps 3. Installing stair lifts **Area IV indicated the following top modifications:** 1. Renovating bathrooms: Full bathroom modifications including barrier-free showers 2. Adding ramps

Owner-Occupied Analysis

Topic	Response highlights
Modification Trends	Both agencies expressed that older houses are driving costs up: • Doorways were not designed to accommodate walkers or wheelchairs. • Bathrooms include inaccessible bathtubs. • Hidden issues with plumbing, electric, or structure add to the cost of projects. A substantial number of homes needing modifications are in disrepair. For NWI-CA, current modification request breakdown: • Minor (handrails, grab bars, raised toilets, etc.): **2%** • Repairs (projects completed through waiver, repair of steps/walkways/other safety concerns): **1%** • Major (widen doorways, install ramps, adjust counter height, install roll-in shower, etc.): **97%** ▪ Across both agencies, care managers with longer tenure initiate more referrals for modification. ▪ One agency stated that structured family care providers drive referrals through weekly communications with caregivers. ▪ Area IV indicated that fewer residents are informed about the programs in the rural areas served by the agency. ▪ Materials for ramps and other projects have increased substantially in the last four years.
Time to Complete Modifications	NWI-CA's average time from project inception to completion is 12-months. Area IV stated that the time from inception to completion varies. No formal process exists for expediting projects for either agency.

Owner-Occupied Analysis

Topic	Response highlights
General	- Most clients with homecare needs require modifications for accessibility. Unless the client is living in a building designed for age-restricted living, they are likely missing one or more features needed to age-in-place. - People above the eligibility requirements for Medicaid may not know how to prepare their homes for aging-in-place and may not be able to afford modifications on fixed incomes. - The experience and advocacy of care management staff is a driving factor in requests. Training and experience are essential to recognizing unmet accessibility and safety needs. - Seniors are wary of scams and somewhat mistrustful of contractors entering their homes.

Owner-Occupied Analysis

Challenges	Finding providers is difficult. Providers can be contractors, builders, or service companies approved by Medicaid. The challenge of securing a bid or getting a job started is further exacerbated for projects outside of Central Indiana.
	▪ Many of the approved vendors are based in Indianapolis or further south. Getting to the NWI-CA area starts with a 2–3-hour drive.
	▪ NWI-CA is based in the Central Time Zone, while most providers are based in Eastern Time Zone, adding another complication.
	▪ The same providers work with every AAA in Indiana. There is little incentive for them to drive to the Northwest Region given the steep competition for their services closer to home.
	▪ Some contractors prefer to work in urban areas, while others prefer to work in only rural geographies.
	▪ Only three contractors are based within close proximity to the area NWI-CA serves. Thirteen providers have been used since 2020, but not all of those providers are willing to work in the area in 2024.
	▪ Area IV uses their weatherization staff to perform a preliminary assessment for select homes needing modifications to shorten the cycle.
	▪ Both agencies work with an average of 3-4 contractors each year.
	Contractors find the application process long and challenging:
	▪ Contractors receive payment at the end of the project, requiring them to carry the cost of supplies and labor through the project.
	▪ Completed projects require an inspection. A report must be generated. Any issues must be corrected before payment can be authorized.
	▪ The payment cycle can be four months from completion to payment.
	▪ For a contractor, completing abundant work in an area leads to economies of scale and efficiency in navigating building codes, certifications, approvals, licensing, and sourcing. When contractors are coming into an area for a onetime project, the process is slower.
	Both agencies mentioned that much of the population needing modifications live in older homes and often require maintenance beyond the scope of the update requested. Area IV has many counties with farmhouses that are older and not age-friendly in design.
	If eligibility requirements for Medicaid waiver are not met or lifetime caps have been reached, there are no options to fund projects for older Hoosiers that cannot afford to complete home modifications.
	NWI-CA indicated they consistently face the following:
	▪ The person passes away before the modification can be completed.
	▪ Clients move to a nursing home or leave the blueprinted property before work can begin, because the dwelling was not accessible.
	One agency stated that the phone assessment model used during Covid-19 put them at a disadvantage. Most clients do not have video communication options. The agency was not allowed in the homes and did not know the true conditions, creating a backlog of modifications and repairs.

Topic	Response highlights
Additional Housing Issues	For NWI-CA, many clients face a lack of transportation and poor proximity to basic services, particularly in rural areas. The agency serves clients that must drive 45 minutes to access the nearest grocery store. Food deserts are a challenge in Northern Lake County and many rural areas. Lack of housing, particularly affordable properties, is an issue for both urban and rural areas for both agencies. Cost of living increases for seniors living on fixed incomes are causing a significant increase in the number of older adults at-risk of homelessness, based on recent NWI-CA counts. Area IV has many clients that are living in rental units and face unique challenges to modifying their dwellings for accessibility. Housing prices have increased to a level that they are out of reach for many citizens.

The public is unaware of accessibility issues that make homes fit for aging in place. Furthermore, older Hoosiers are not aware of community services that might allow them to stay in their homes as they age.

Owner-Occupied Analysis

STUDY LIMITATIONS

General Limitations

The intent of this report is to collect and analyze significant levels of data regarding the supply and demand of age-restricted housing in the State of Indiana. MMA, Inc. relies on a variety of trusted data sources to generate this report. These data sources are not always verifiable. MMA reviews data for reasonability but does not conduct itemized audits on data received from providers. MMA, Inc. makes a significant effort to ensure accuracy and that data meets industry-accepted standard margins of error. MMA, Inc. is not responsible for errors or omissions in the data provided by other sources.

The analysis and conclusions reached in this report are based on the market analysts' anticipation of future market conditions. While the assumptions used for the analyses are considered reasonable, there is no guarantee of future events. Therefore, the market analyst cannot be held responsible for unforeseeable events that alter market conditions between the date of the report and future projections. "Black swan" events, such as the COVID-19 pandemic, can have a marked impact on senior populations and are not considered in these discussions. This study does not seek to encompass or capture the many unpredictable, dynamic variables impacting older Americans demand for housing. Additionally, changes to eligibility standards or funding for government programs, such as Medicaid, at the federal or local level could impact the number of eligible seniors for programs, housing, or assistance.

MMA disclaims responsibility, liability, or both for unauthorized use of this data.

No identity of interest exists between the analyst and the entity for which the report is prepared.

The recommendations and conclusions are based solely on professional opinion and the best effort of the analysts of MMA, Inc., in consultation with JoAnna M. Brown and Associates.

APPENDICES

Limitations of the Licensed Properties Analysis

This study approaches options for seniors needing assisted living or skilled nursing using a framework of demographic, income, and disability data filters, and assumes that current economic and environmental variables remain largely unchanged. Changes to the funding, criteria, or availability of the Home and Community Based Medicaid Waivers (HCBS) that allow seniors to receive services in their own homes could skew the data and change the conclusions of net demand (sufficient, overbuilt, insufficient). The Connecticut Medicaid Long-Term Care Demand Projections, July 30, 2021, sought to measure the proportion of HCBS users out of all persons eligible for NF (nursing facility) or HCBS, judging the state to be "more successful" at higher proportions of HCBS utilization. [xvii] While the Connecticut study is informative, the conclusions in this study assume that HCBS proportions will remain constant.

Demand analysis is useful in estimating the total need. However, this study does not seek to encompass or capture the many unpredictable, dynamic variables impacting older Americans demand for skilled nursing beds.

Major challenges exist in determining the demand for nursing home beds, similar to the challenges faced when predicting hospital bed need. BMC Health Services, a peer-reviewed journal, published the following statement in a review of models and methods for determining hospital bed demand, "Determining the optimal number of hospital beds is a complex and challenging endeavor and requires models and techniques which are sensitive to the multi-level, uncertain, and dynamic variables involved."[xviii]

Multiple methodologies have been employed to determine future nursing home bed need. Extensive research did not identify a specific accepted standard. According to the JAMA Geriatric Investigation, Trends in Supply of Nursing Home Beds 2011 – 2019 (March 2023), "Whether the supply of nursing home beds and, specifically, the supply of high-quality beds has kept pace with the growth of the older adult population is unknown."[xix] The JAMA investigation uses a population-adjusted supply across all US counties determined from five primary national data sources. JAMA notes the limitations of the study, including the inability to adjust for older adults with disabilities, data availability limited to the 140 largest metropolitan statistical areas from 2015 to 2019, and changes in nursing home star ratings, which did not apply to this study. Offsetting the limitation from the JAMA study, this study assessed all 92 Indiana counties and uses disability as a demographic filter. To provide further insight into future needs, the study projects need for 2023 and estimates need for 2028.

Home Modifications Limitations

Studies on home modification needs come with inherent limitations, including the willingness of older residents to participate in surveys (to achieve representative samples), perception versus reality on the age-readiness of dwellings, and potential issues beyond accessibility that are barriers to aging in place, such as major structural issues. Determining the number of homes that need modification is further challenged by older Hoosiers' lack of awareness around funding sources for accessibility improvements. Therefore, these seniors are not requesting modification assistance.

This study pairs methodologies and data from national reports with qualitative interviews and an Indiana-focused survey to corroborate the national findings by region for the state. This study relies on both qualitative input and (for the full study) quantitative input to compensate for these challenges paired with the statewide senior survey on aging in place conducted by ADRG on behalf of MMA, Inc.

Sources

MMA, Inc. uses multiple sources, both subscription and public, to gather and confirm data used for analysis. MMA, Inc. sources include the following:

ArcGIS® software by Environmental Systems Research Institute, Inc. (ESRI) online data sources, which include these sources in their products:

- Tele Atlas Streets
- Business List Data
- National Geographic Topography
- ESRI® Demographics
- ESRI® Quarterly Population
- AGS CrimeRisk
- Market Potential
- American Community Survey (ACS)
- Living Atlas
- Workforce Strategies
- Community Tapestry
- Lifestyle/Psychographic
- Consumer Expenditures

HISTA™ Data from Ribbon Demographics powered by Claritas
United States® Census Data
American Community Survey
American Housing Survey
Local property management personnel
Local housing authority personnel
Local planning department personnel
HUD
Major local university research (noted by institution)
Major publication research (noted by publication or author)
Maptitude®
MMA Interviews with Indiana Area Agencies on Aging
RealtyTrac®
Citations for data throughout report

Senior Homeowners Converting to Renters

The percentage of senior homeowners converting to renters is based on Census data.

Total households	128,504,000
Households 55+ (a)	60,337,000
Households 55+ who moved in the past 2 years	8,883,000
Renter hhs 55+ who previously were homeowners (b)	2,736,000
Portion of households 55+ who moved from home ownership to renters (b / a)	4.5%
Percentage applied for one year	**2.3%**
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

Appendices

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[iv] An eligible individual in 2024 will receive a monthly payment of $943 per https://www.ssa.gov/oact/cola/SSIamts.html

[v] The rules for what are counted as an asset are specific and detailed. For example, one's primary residence is not counted as an asset as long the person's spouse lives in the home, or the persons intends to return to living in the home in the future. There is also a maximum value of the home.

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Appendices