



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

Region: Southeast



Indiana Housing & Community Development Authority



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01. Study Overview

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

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

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

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

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

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

This report is published June 26, 2024, and focuses on the Southeast region. This report was revised July 8, 2024.

ABOUT



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

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



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

Consultation was provided by JoAnna M. Brown and Associates.



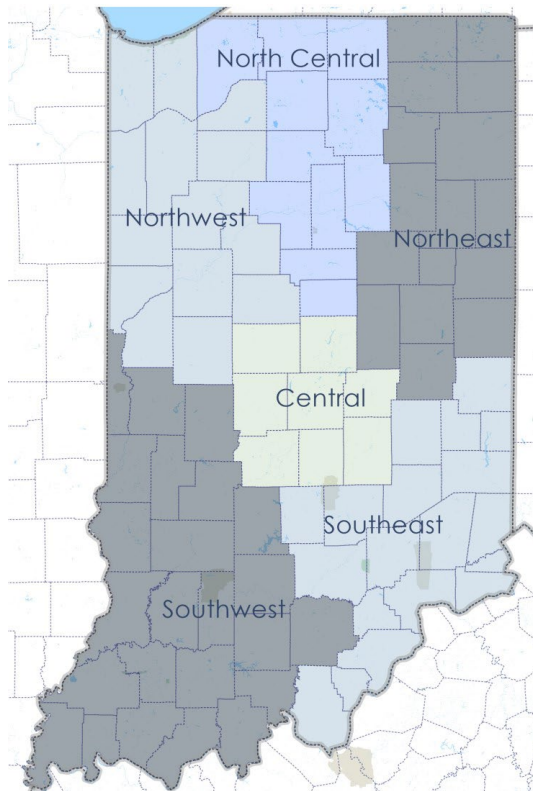
This is the sixth in a series of six regional reports.

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), Northwest Region (5/28/24), Central Region (4/25/24), and Southwest Region (6/12/24).

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 378 at the end of the report.

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



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

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

METHODOLOGY

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



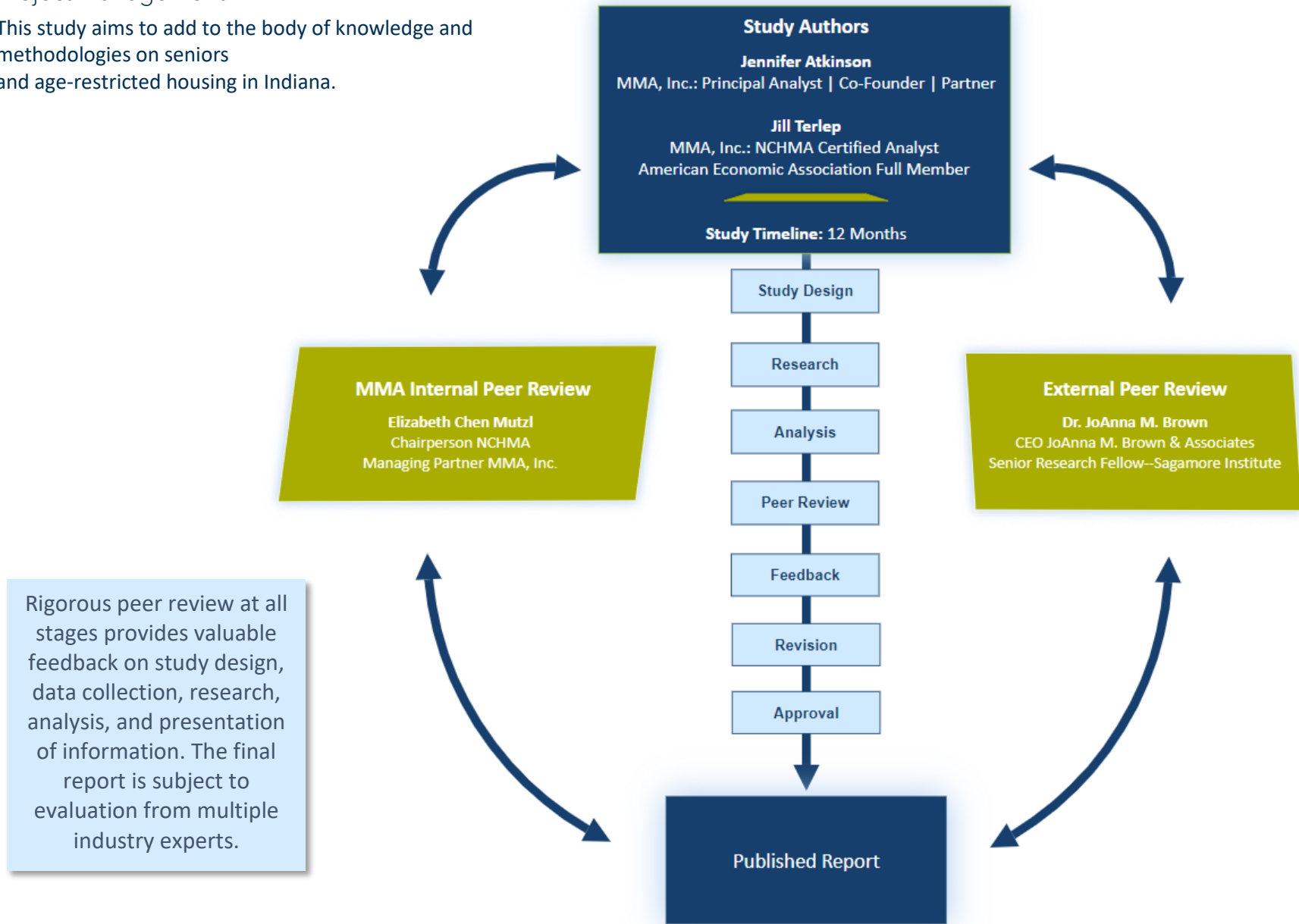
Mixed method approaches allow researchers to use a diversity of methods, combining inductive and deductive thinking, and offsetting limitations of exclusively quantitative and qualitative research through a complementary approach that maximizes strengths of each data type and facilitates a more comprehensive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

-Harvard Catalyst Community Engagement Programⁱ

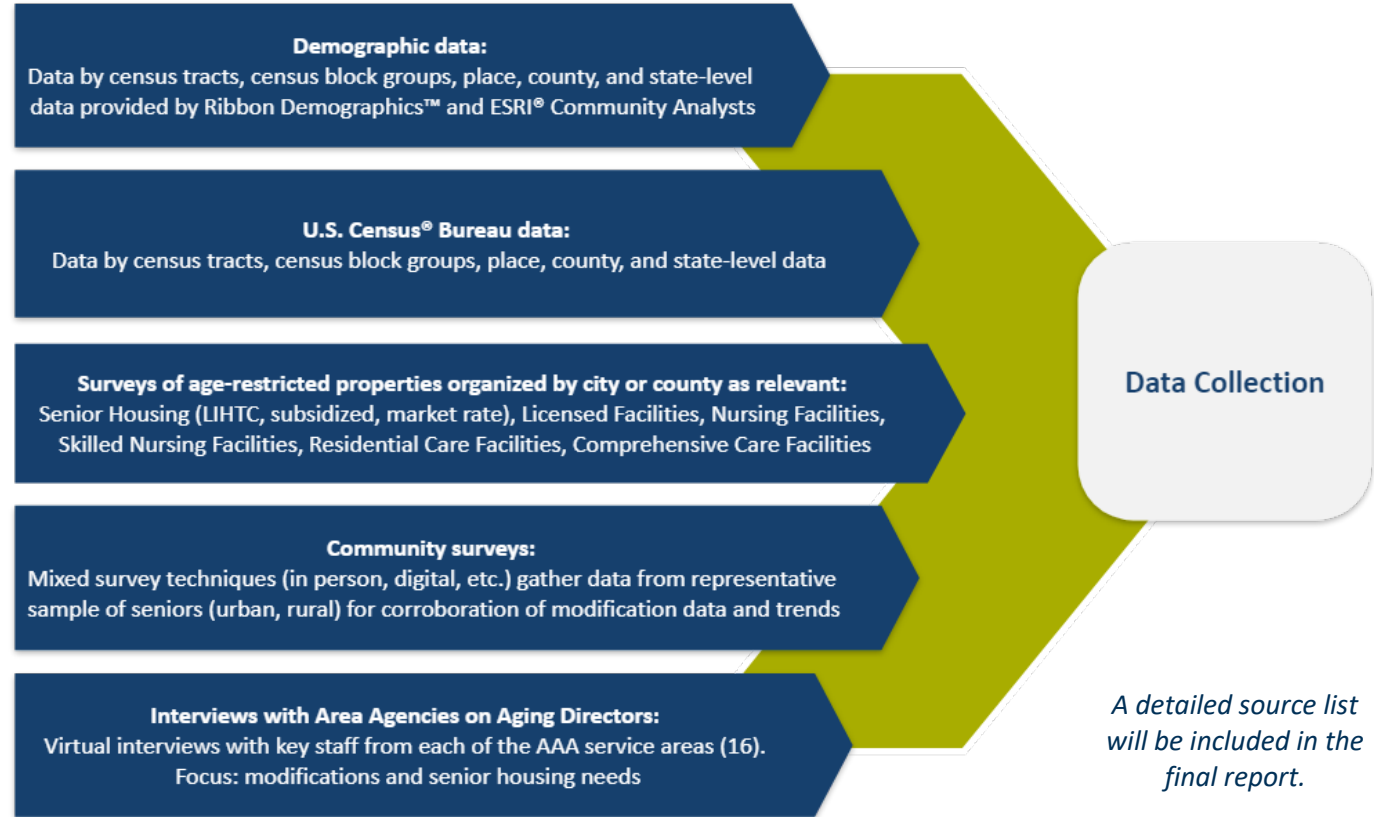
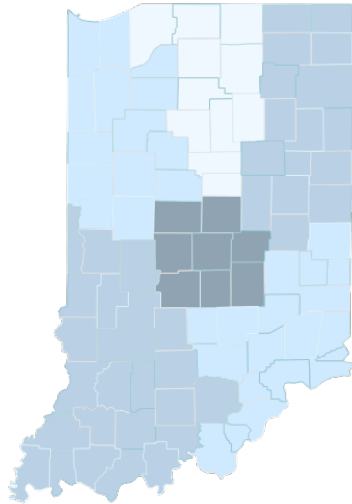
Detailed Methodology was approved in the fall of 2023 and will be incorporated in the final, statewide report, along with participant resumes.

Project Management

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



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



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 Propertiesⁱⁱ

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 357.

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 379.

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.ⁱⁱ¹

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

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

Skilled Nursing Facilities and Residential Care Facilities

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

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

- Seniors eligible for Medicaid Waivers (RCF w MW in the analysis charts).
- Seniors characterized as private pay (RCF in the analysis charts) due to earnings greater than 300% of SSI².

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

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

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

Impact of Medicaid Options

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

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

Indiana State Department of Health Bed Need Analysis

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

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

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

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

Complementing the ISDH Study

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

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

The data in this report offers an interpretation of need using unique variables and methodology, based upon the State Comprehensive Care Bed Need Rate and other data published in the ISDH report. Throughout the report, references are made to projected need as established by the Indiana

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

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

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

Reconciling the Two Approaches

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

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

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

Owner-Occupied Improvement Analysis Introduction

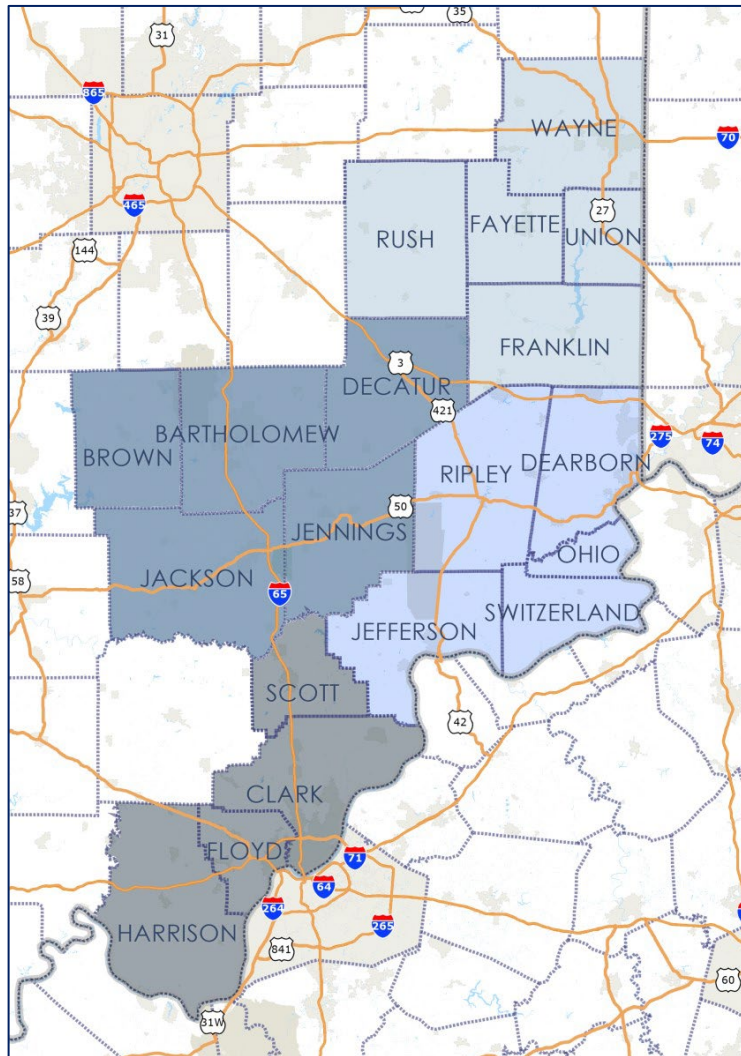
Preparing a home to allow occupants to age in place often requires modifications to address accessibility, safety, and mobility. To establish an understanding of the volume and scope of modifications needed to allow aging in place in single-family, owner-occupied homes in Indiana, the directors for the Area Agencies on Aging were interviewed and national studies were reviewed. The agencies delivered both quantitative and qualitative input on issues affecting Indiana’s older population. (Note: 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 Southeast Region includes 19 counties, representing 10.7% of the population of Indiana and 732,328 people. The counties in the Southeast Region align with the following Area Agency on Aging Planning and Services Areas: Area 9 (5 counties, light blue at the top), Area 11 (5 counties, darker blue at the left), Area 12 (5 counties, light blue on the middle-right) and Area 14 (4 counties, dark gray at the bottom).



Southeast Region

Geography	2023 Population Estimates	2023 % of population 55+	2028 % of population 55+
Region: Southeast	732,328	32.9%	34.8%
Bartholomew County	83,110	29.5%	30.7%
Brown County	15,564	44.8%	47.2%
Clark County	124,190	30.7%	32.4%
Dearborn County	50,832	34.7%	36.6%
Decatur County	26,363	32.2%	33.4%
Fayette County	23,194	35.6%	37.0%
Floyd County	81,129	32.1%	33.7%
Franklin County	22,766	35.1%	36.5%
Harrison County	39,742	34.8%	36.4%
Jackson County	46,513	31.1%	32.4%
Jefferson County	33,186	34.1%	35.5%
Jennings County	27,215	32.4%	34.5%
Ohio County	5,950	41.2%	42.7%
Ripley County	29,064	33.5%	34.8%
Rush County	16,550	34.8%	36.2%
Scott County	24,337	32.6%	34.7%
Switzerland County	9,650	34.6%	36.2%
Union County	6,974	36.2%	38.0%
Wayne County	65,999	34.0%	35.1%

COUNTIES

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

Geography	Page	Geography	Page
Region: Southeast	25		
Bartholomew County	51	Jefferson County	213
Brown County	67	Jennings County	229
Clark County	82	Ohio County	245
Dearborn County	100	Ripley County	261
Decatur County	116	Rush County	276
Fayette County	132	Scott County	292
Floyd County	149	Switzerland County	308
Franklin County	165	Union County	324
Harrison County	181	Wayne County	340
Jackson County	197		

03. Key Findings

Population

- Estimates and projections show the region’s population will increase by 5.1% from 2010 to 2028. The state’s population, however, will increase at a rate of 7.3% over the same time.
- From 2010 to 2028, the 65 to 74 age cohort will grow by 79.6%, yielding an annualized percentage growth rate of 4.4%.
- From 2010 to 2023, the population aged 55 and older increased at an annualized percentage of 2.0%. From 2023 to 2028, the growth will likely slow to 1.2% per year.
- Brown County has the highest percentage of seniors, with 44.8% of the population aged 55 and older. Projections for 2028 show the county will still have the highest percentage at 47.2%.
- From 2023 to 2028, almost all senior populations are expected to grow. The one exception is a projected decrease in the 55 to 64 age cohort in most counties.

Households

- Based on 2023 estimates, households aged 62+ are increasing at a faster rate than households aged 55+. Households 62 and older are increasing annually by 4.7%, while households 55 and older are increasing annually by 1.4%. Data for 2028 show the trend will continue.
- The number of households across all age groups is increasing.
- Projections indicate strong growth in renters aged 62 and older. This cohort is expected to increase by 12.1% from 2023 to 2028.

Income

- Franklin, Brown, and Dearborn Counties have the highest median income, based on 2023 estimates. Projections for 2028 show that Bartholomew County will displace Dearborn County in the top three.
- The largest group of total households earns \$75,000 to \$100,000, according to data trends for 2023 and 2028. The number of households in the region earning \$75,000 or more has been increasing, a trend that mirrors the state.
- In most counties, a substantial increase is seen in households earning \$200,000+. From 2023 to 2028, the number of households at this income level will grow by 48.1%.

- When the households are limited to age 75 and older, estimates for 2023 indicate the largest group will earn \$35,000 to \$49,999. Projections for 2028 show the largest group will earn \$50,000 to \$74,999.

Supply

- Regional surveys indicate 5,632 independent living units for seniors in the Southeast Region. Of these units, 57.9% are subsidized.
- Among the 19 counties in the region, 4 lack any senior LIHTC units.
- Clark County has the most senior units with 903, accounting for 16.0% of the senior units in the region.
- The demand for Residential Care Facilities (17,553 beds) far outweighs the need for Skilled Nursing Facilities (310 beds).

Disability

In the Southeast Region, 48.4% of seniors aged 75 and older are disabled. Jackson County has the highest disability rate at 58.8%. Brown, Dearborn, and Decatur Counties all have disability rates lower than 42%.

Demand Analysis

- Unmet demand is evident across all categories of independent living. Both a growing senior population and an increasing percentage of senior renters contribute to the high demand. The 2023 unmet demand for independent living units totals over 26,000.

Subsidized	LIHTC	Market Rate
6,797	6,224	13,360

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

Residential Care Beds	Skilled Nursing Beds
17,553	310

- In 2023, 8,234 residents in the Southeast Region need Medicaid Waivers to pay for Residential Care services.

- Skilled Nursing Facility demand analysis:
 - Eight counties have sufficient Skilled Nursing Facility beds for 2023, based on calculations utilizing seniors 85 and older with a disability.
 - To add further context, this report includes data from the Indiana State Department of Health (ISDH, 7/1/23) projected demand for skilled nursing beds for seniors 65 and older. The ISDH analysis uses statewide inpatient days coupled with available beds to analyze demand. The ISDH projection shows a much lower estimate of demand for skilled nursing beds.

Owner-Occupied Improvements Analysis

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

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

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

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

- Area Agency on Aging Planning and Service Area 9: LifeStream Services, Inc., serving Fayette, Rush, Franklin, Union, and Wayne Counties
- Area Agency on Aging Planning and Service Area 11: Thrive Alliance, serving Bartholomew, Brown, Decatur, Jackson, and Jennings Counties
- Area Agency on Aging Planning and Service Area 12: LifeTime Resources, Inc., serving Dearborn, Jefferson, Ohio, Ripley, and Switzerland Counties
- Area Agency on Aging Planning and Service Area 14: Lifespan Resources, Inc., serving Clark, Floyd, Harrison, and Scott Counties

04. Southeast 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.



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.

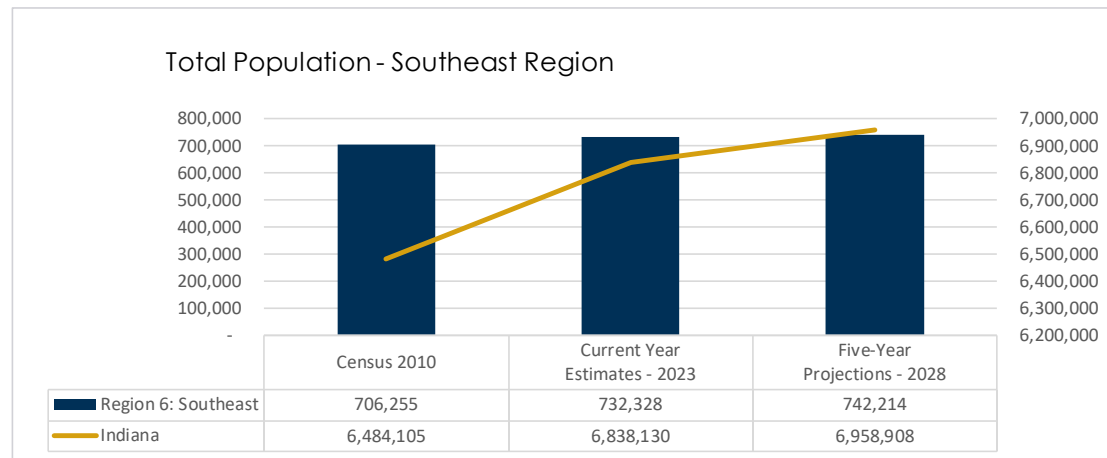
The rapid pace of change creates an opportunity and an imperative for both the public and private sector to harness the potential of the growing segment of society and to ensure the welfare of older Americans.^{vii}

Population

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

Total population changes among all regions from 2010 to 2028:

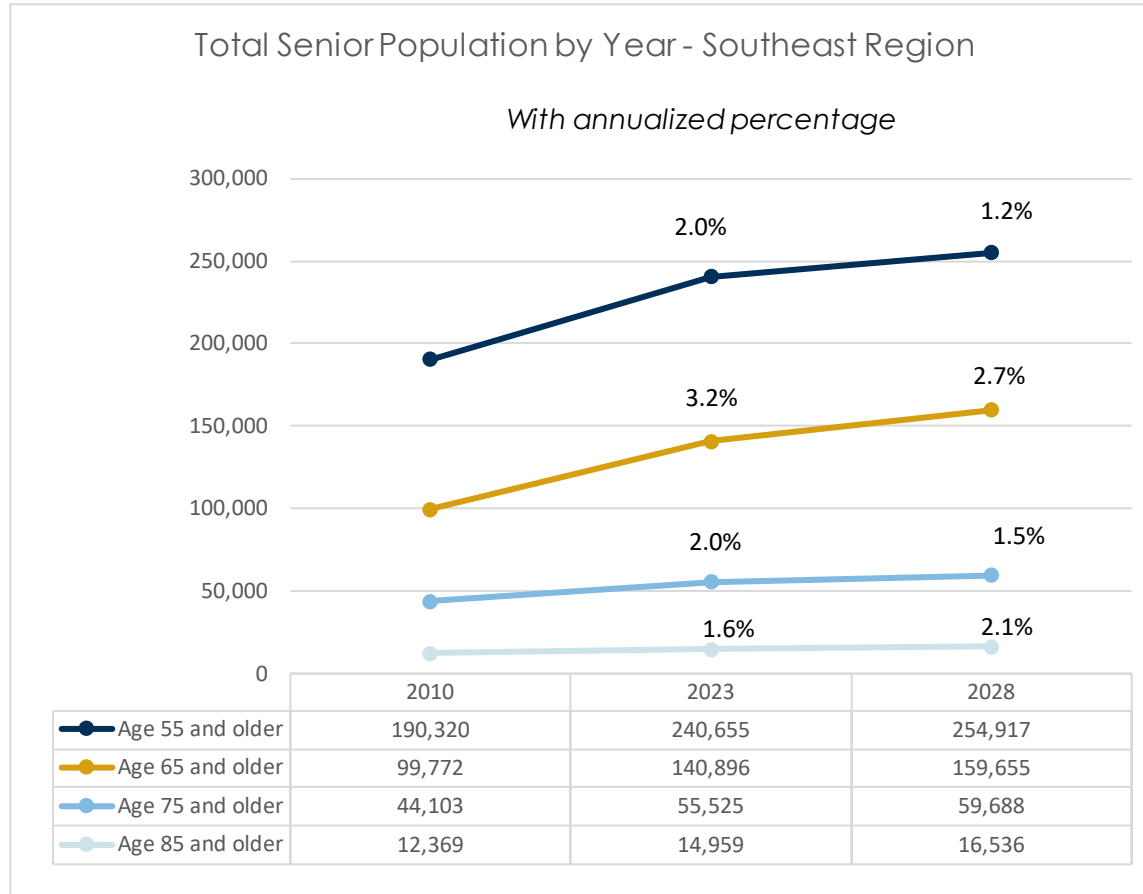
Indiana	7.3%
North Central	2.1%
Central Indiana	20.4%
Northeast	3.8%
Northwest	3.5%
Southwest	-0.6%
Southeast	5.1%



Population growth for the State of Indiana slightly outpaces the region.

Population by Age Group

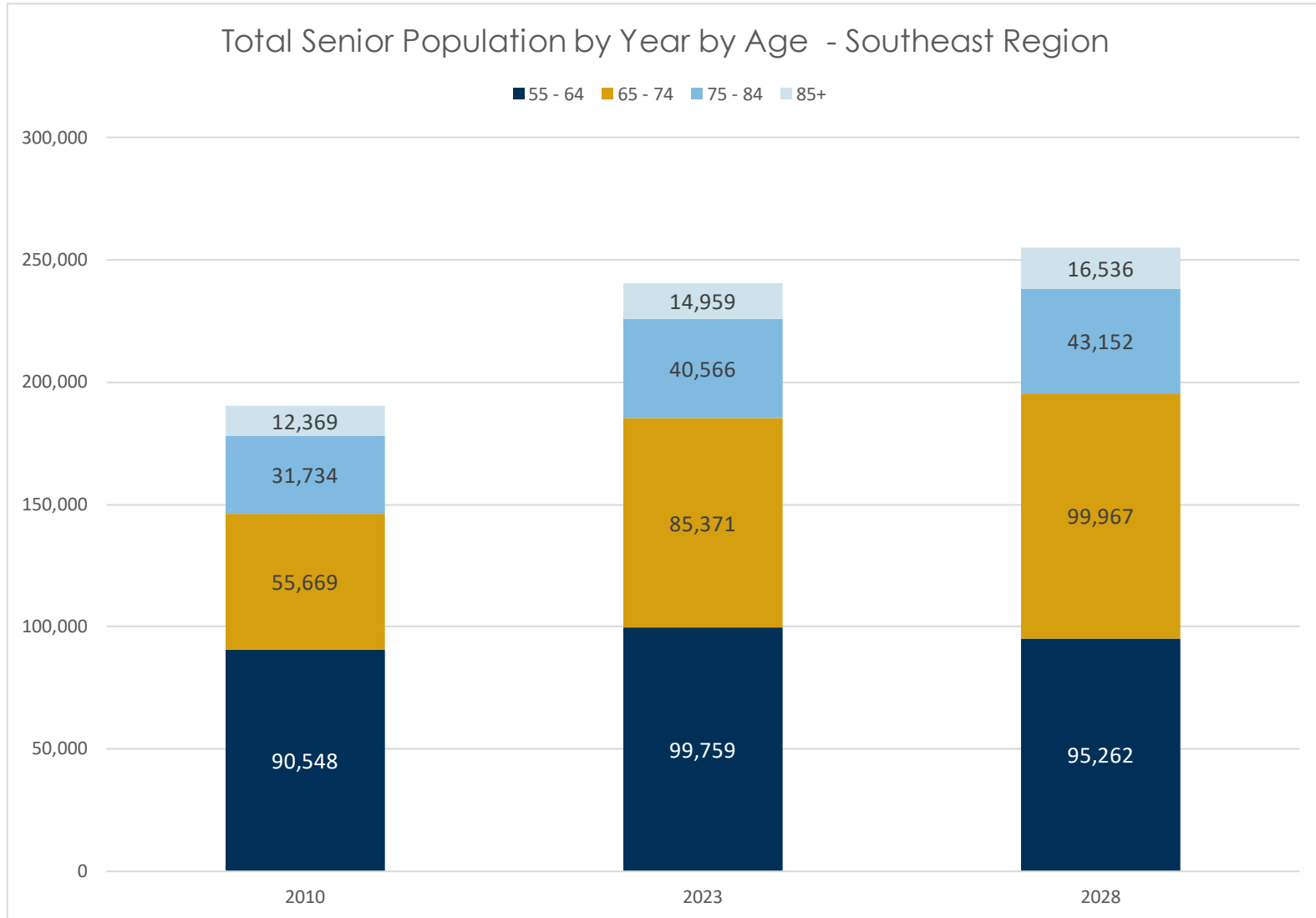
Each trend line in the graph below represents the total population for the defined age cohort and above. Projections for 2028 indicate the cohort aged 55 and older will reach 254,917 individuals, which includes 16,536 seniors over the age of 85.



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

Total Senior Population by Year

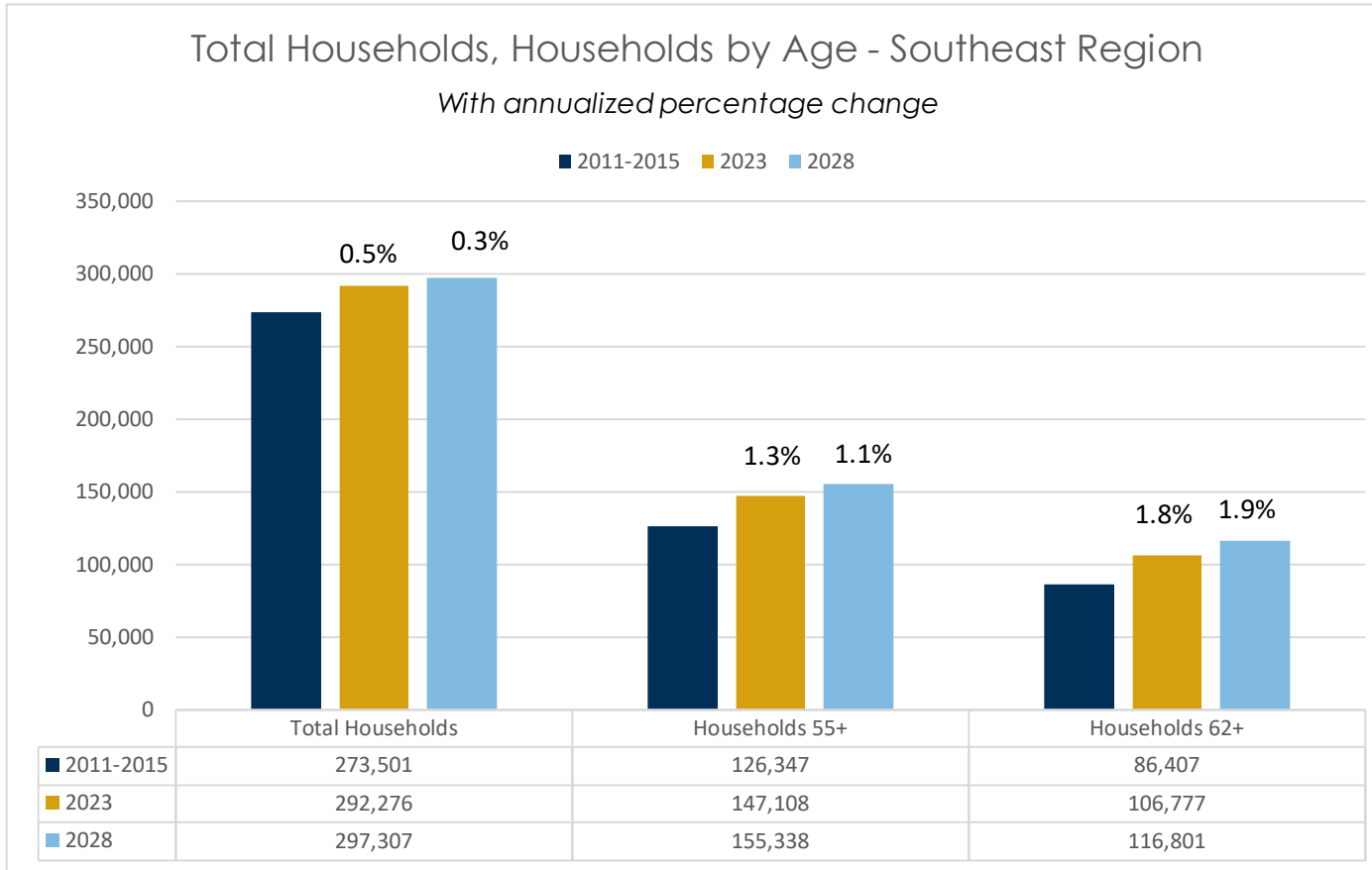
From 2023 to 2028, all senior populations are expected to grow except for the age group 55 to 64.



The 65 – 74 age cohort will grow by 79.6% from 2010 to 2028.

Households

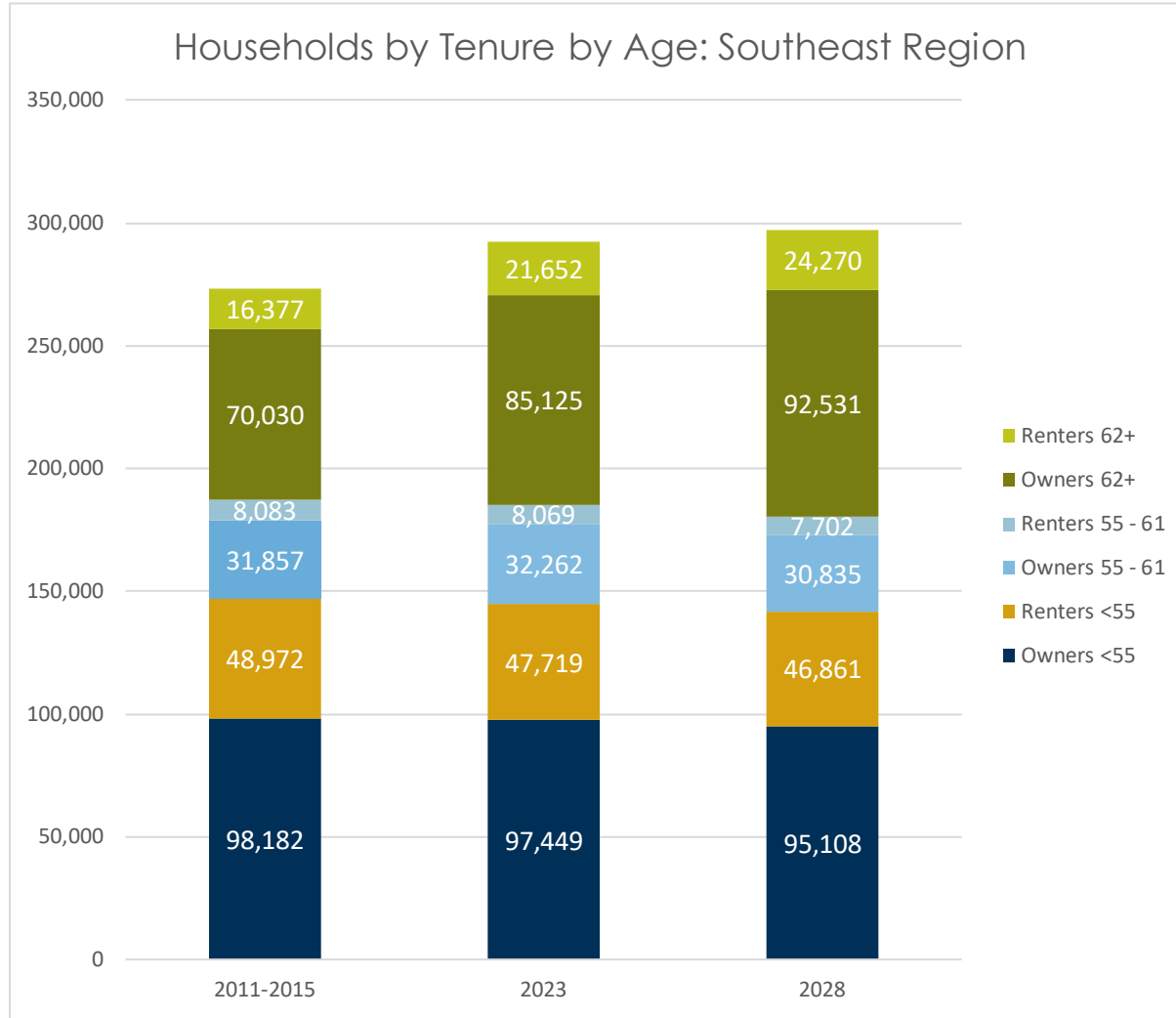
Households are defined by the U.S. Census Bureau as, “...[including] all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence.” For the State of Indiana, total households have an annualized percentage change of 0.6% from 2011 - 2015, and 0.43% from 2023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



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

Households by Tenure

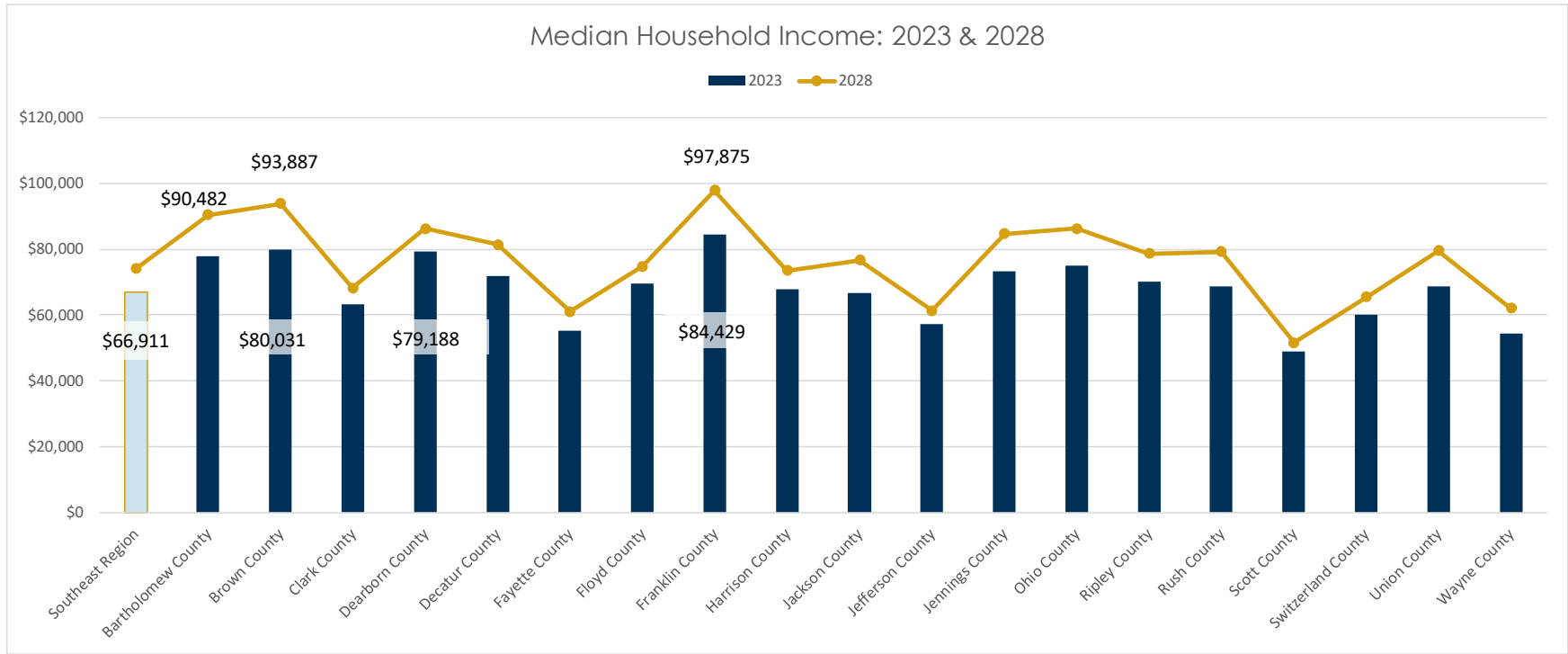
The total number of renters increased from base year to current year estimates. The growth is entirely driven by the 62+ age group.



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

Households by Income by County

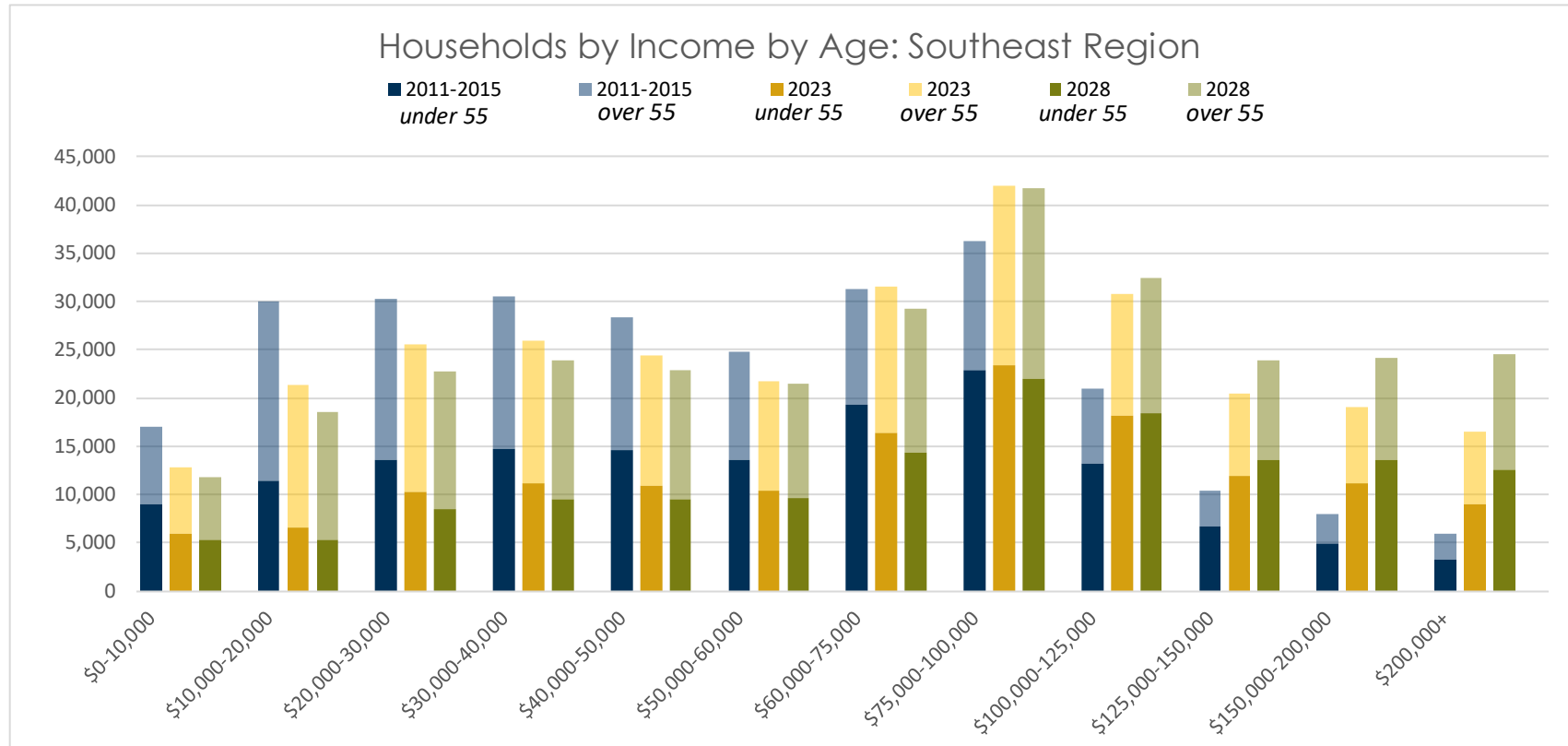
Warrick County, part of the Evansville, IN-KY MSA, shows the highest median incomes for both current year estimates and five-year projections.



Franklin, Brown, and Dearborn Counties have the highest median income for 2023. Projections for 2028 show that Bartholomew County displaces Dearborn County in the top three.

Households by Income by Age

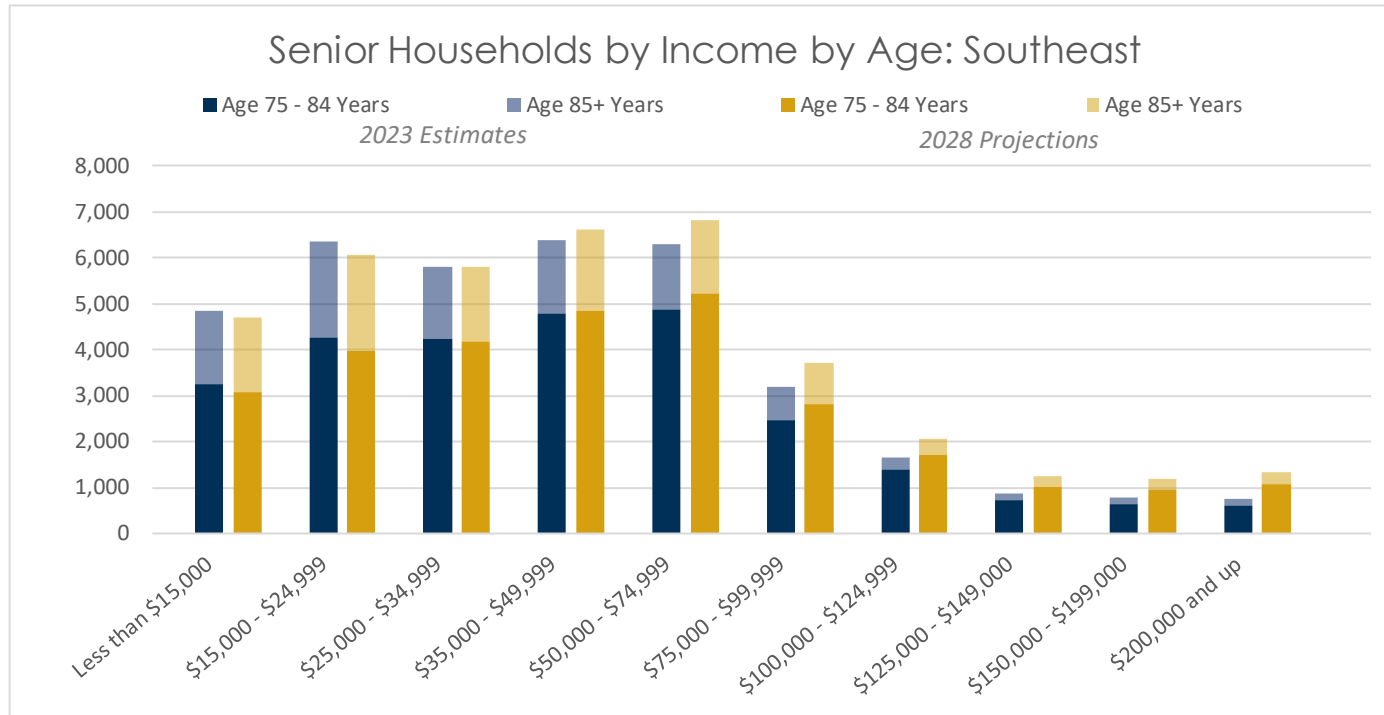
Income bands are categorized by age. The period from 2011 – 2015 is included to provide further context for income trends. Analyzing households by income bands establishes a projected pattern of income growth for 2028. The lower/darker part of each bar represents households headed by persons under age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



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

Households by Income by Age, 75+

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



In 2023, the largest group of 75+ seniors earns \$35,000-\$49,999; the groups earning \$15,000-\$24,999 and \$50,000-\$74,999 are of similar size. For 2028, the largest group will earn \$50,000 to \$74,999.

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

Supply: Section Overview

For the region, a supply analysis (survey) is presented for all 19 counties. The inventory covers housing in the following rental categories:

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

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

Minimum and maximum income

The minimum and maximum income are determined for the following:

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

Enhanced senior independent living is a newer option for seniors. For example, Cedar Court Assisted Living in Corydon (Harrison County) includes meals, housekeeping, and linen laundry. If a resident needs service that require licensing, such as medication management, a third-party home health care provider comes in to provide the service for a fee.

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

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

Southeast Region – Supply Analysis

Surveys conducted in late 2023 and early 2024 revealed 5,632 independent living units in the Southeast Region, with 57.9% of the senior units found in subsidized properties.

Southeast Region: Subsidized, LIHTC, Market Rate

Type	Subsidized units	LIHTC units	Market units
Bartholomew County	309	120	297
Brown County	20	122	0
Clark County	402	315	186
Dearborn County	488	80	0
Decatur County	138	100	0
Fayette County	34	142	64
Floyd County	48	66	26
Franklin County	102	79	0
Harrison County	121	71	70
Jackson County	191	141	97
Jefferson County	70	50	44
Jennings County	106	0	44
Ohio County	81	28	0
Ripley County	265	84	0
Rush County	98	0	0
Scott County	138	0	12
Switzerland County	42	56	0
Union County	50	0	0
Wayne County	560	75	0
Totals	3,263	1,529	840



As the most populous county, Clark County has 15.8% of the senior rental units in the region. The survey revealed several counties lacking LIHTC or market units.

Southeast Region: Minimum and Maximum Income

Region 6: Southeast				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,073
	LIHTC	60%	\$20,074	\$40,147
	Market rate	300%	\$40,148	\$200,733
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$200,733
	Skilled Nursing Facility		\$0	\$200,733

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 - Southeast Region	Number	Percentage
Estimate, Total	718,978	
Estimate, Total, Male	357,088	
Estimate, Total, Male, 75 years and older	19,886	100.0%
Estimate, Total, Male, 75 years and older, with a disability	9,202	46.3%
Estimate, Total, Female	361,890	
Estimate, Total, Female, 75 years and older	27,966	100.0%
Estimate, Total, Female, 75 years and older, with a disability	13,940	49.8%
Estimate, Total, Male & Female, 75 years and older	47,852	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	23,142	48.4%

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

In the Southeast Region, an estimated 48.4% of seniors aged 75 and older are disabled.

Disability Status (75+) by County

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

Disability Status 75+ by County	Number	Percentage
Brown County	498	38.19%
Dearborn County	1,365	39.81%
Decatur County	712	41.64%
Bartholomew County	2,338	44.58%
Ripley County	952	47.04%
Fayette County	798	47.19%
Harrison County	1,293	47.66%
Wayne County	944	47.66%
Scott County	682	47.99%
Floyd County	2,212	49.05%
Jefferson County	1,114	49.49%
Clark County	3,712	51.11%
Ohio County	269	51.24%
Franklin County	861	51.59%
Union County	303	51.59%
Rush County	642	52.37%
Switzerland County	376	53.33%
Jennings County	970	55.05%
Jackson County	1,793	58.83%

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

Jackson, Jennings, and Switzerland Counties have the highest disability rates in the region.

Rent Overburdened and Substandard Housing

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

Gross Rent as a % of Household Income	Number
Total renter HH in Southeast	72,538
Renter HH paying 40 to 49% of income	5,472
Renter HH paying 50% or more of income	12,554
<i>Total rent overburdened</i>	18,026
Percentage	24.9%

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

Substandard Housing	Number
Total households in Southeast	286,572
Owner-occupied lacking plumbing facilities	640
Owner-occupied lacking kitchen facilities	914
Renter-occupied lacking plumbing facilities	426
Renter-occupied lacking kitchen facilities	1,348
<i>Total households with substandard units</i>	3,328
Percentage	1.2%

Southeast Region – Demand Analysis

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



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

-National Council of Housing Market Analysts White Paper
Demand and Capture Rate Methodologiesⁱⁱ

The demand analysis for independent living properties includes:

- Minimum and maximum income for each type of housing
- Number of renters 55 and older
- Percentage of existing senior homeowners who will convert to rentership⁵
- Existing and planned independent living properties

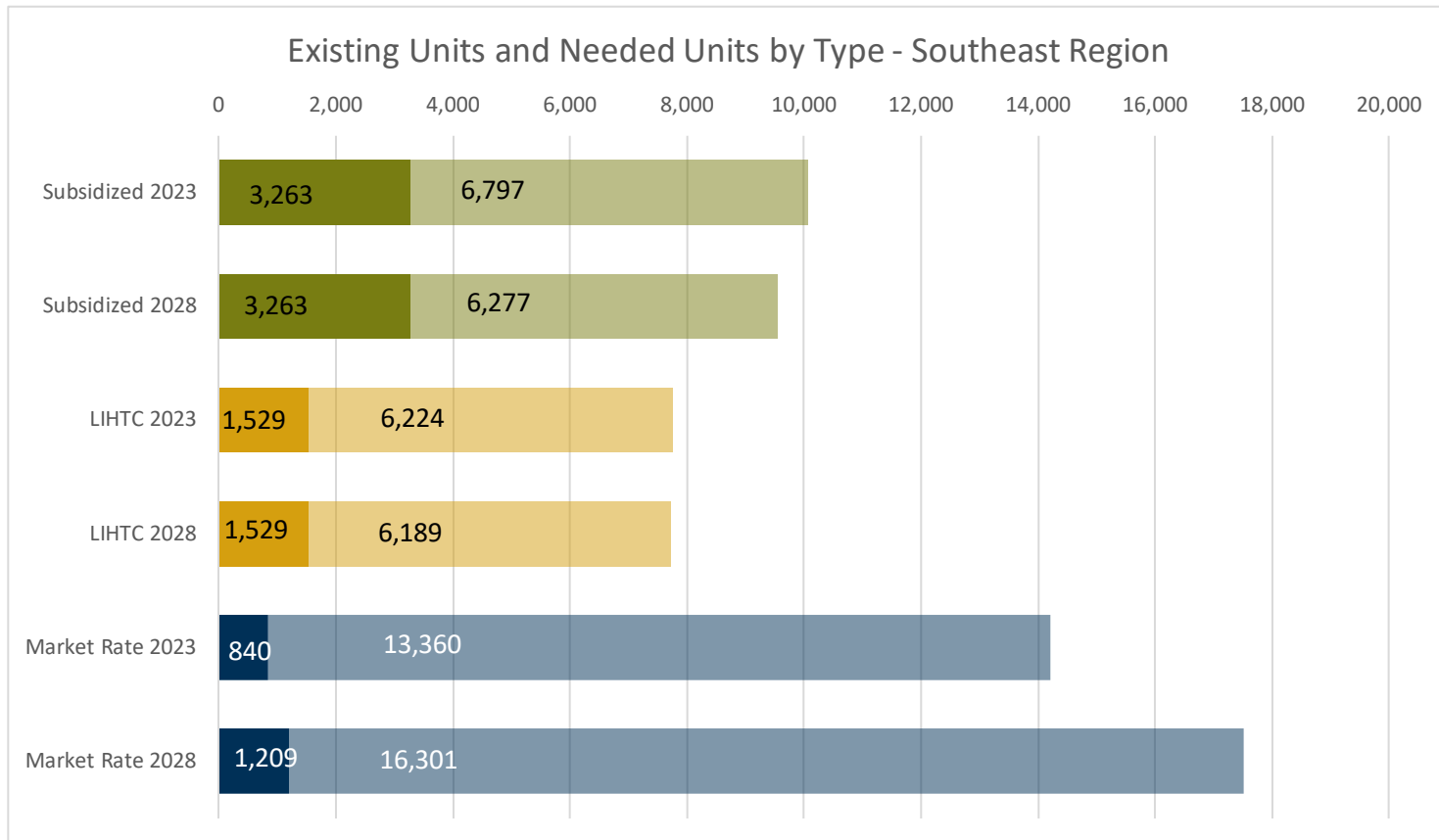
⁵ Data sourced from the American Housing Survey C-06-00 conducted by the U.S. Census Bureau®.

Demand Overview

Demand for Independent Living Rental Properties

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

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



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

Detailed Demand Analysis Calculation for Independent Living Rental Properties

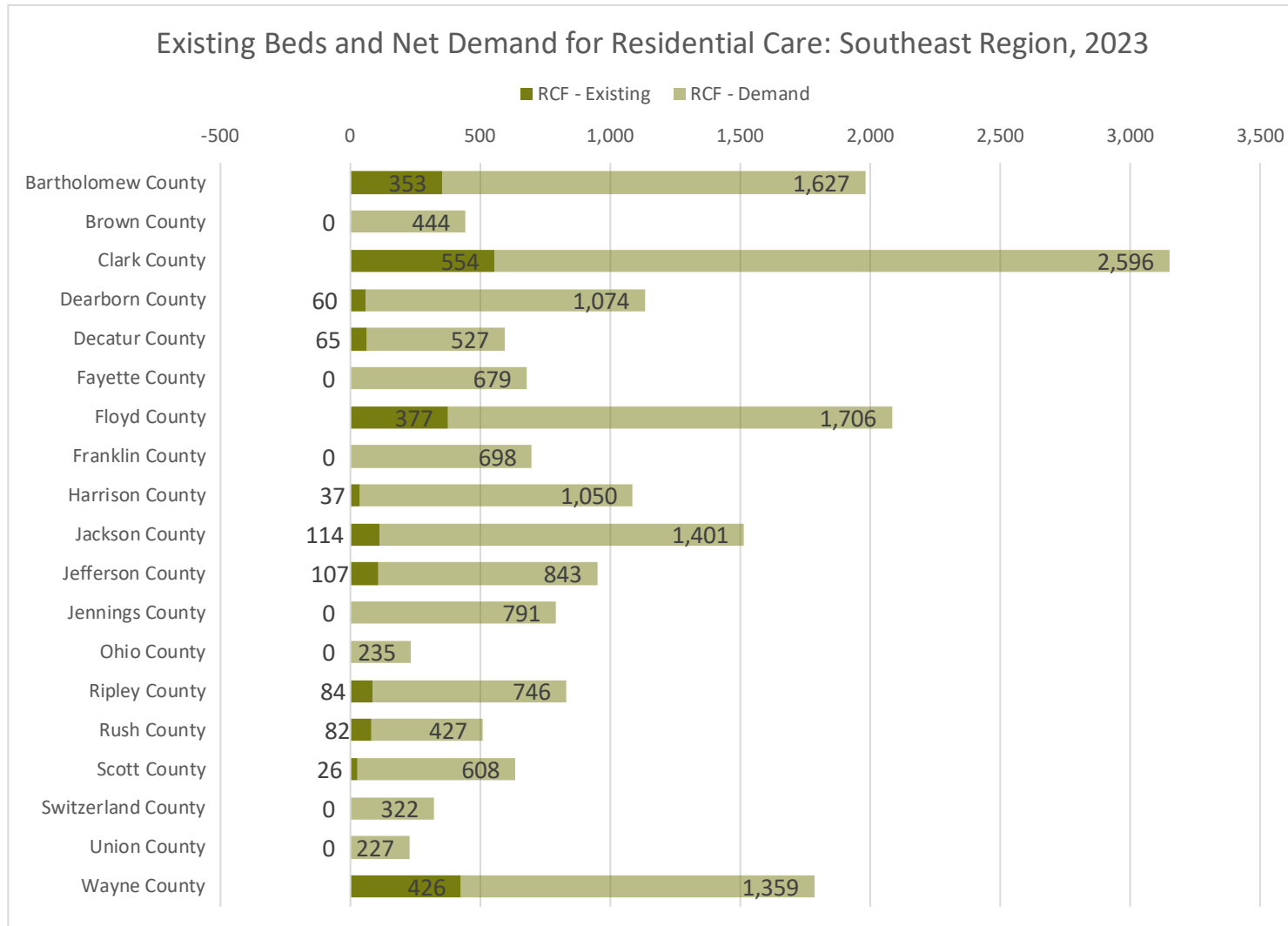
The following chart shows the demand analysis categories by housing type: Subsidized Apartments, Low Income Tax Credit (LIHTC) Apartments, and Market Rate Apartments.

Demand Analysis - Independent Living Rental Properties: Southeast						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,074	\$40,148	\$0	\$20,074	\$40,148
Maximum Income	\$20,073	\$40,147	\$200,733	\$20,073	\$40,147	\$200,733
Senior renters 55+ in income bracket	9,789	7,228	12,703	9,297	7,229	15,445
Plus						
Senior Homeowners in this income bracket (a)	11,975	23,133	82,277	10,734	21,567	91,063
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)	272	524	1,865	243	489	2,065
Equals						
Total Demand	10,060	7,753	14,569	9,540	7,718	17,510
Less existing units	3,263	1,529	840	3,263	1,529	1,209
Less planned units	0	0	369			
Equals						
Net Demand	6,797	6,224	13,360	6,277	6,189	16,301
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		29,721	31,972			
Total senior 55+ owner households		117,387	123,366			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Strong demand exists for all housing types in the region.

Demand for Residential Care Properties

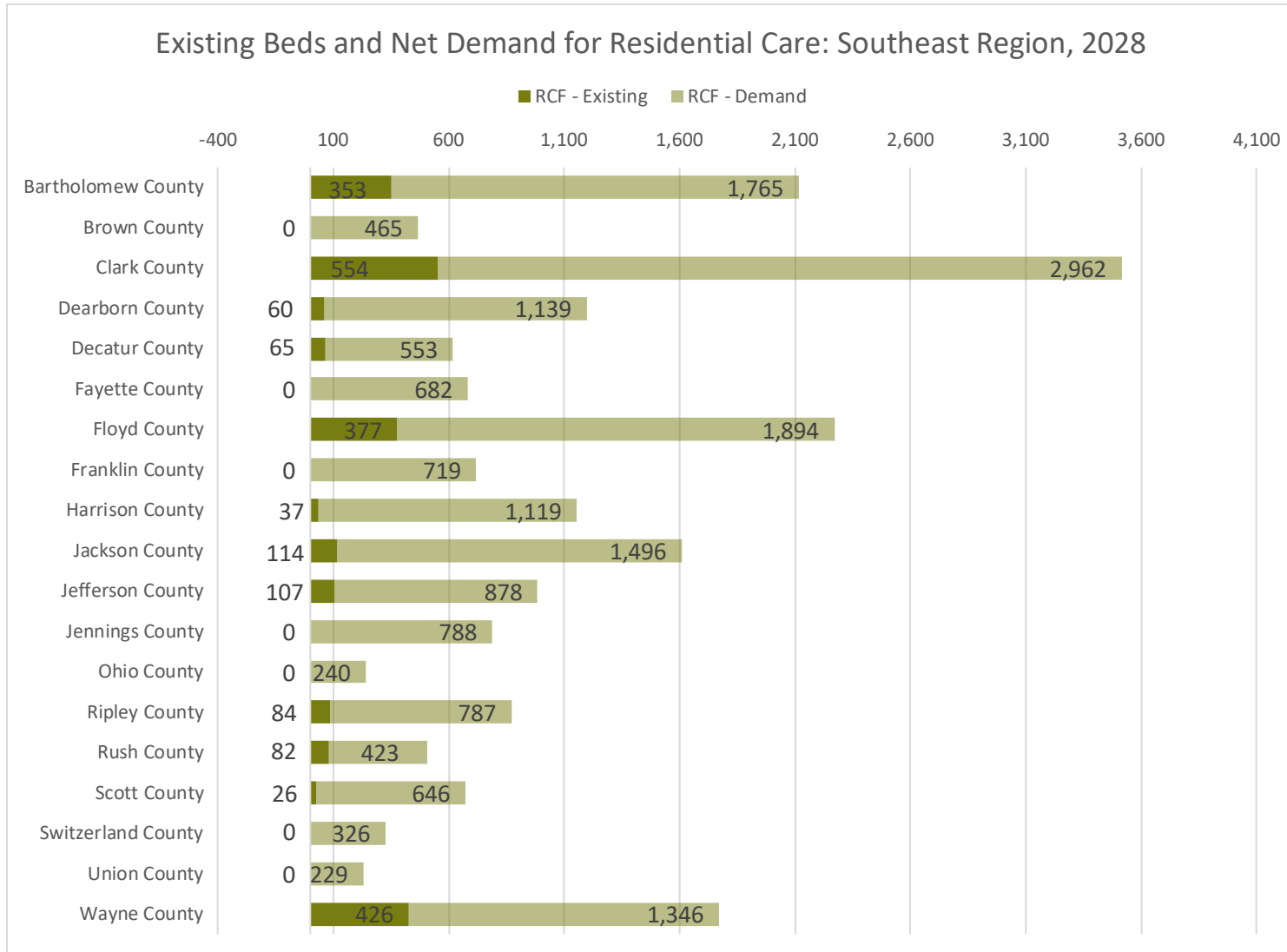
In 2023, all counties have unmet demand for Residential Care Facilities. In the region, 7 counties have no licensed Residential Care Facilities.



Demand for Residential Care is evident across the region, with highest demand in the most populated counties.

Future Demand for Residential Care Properties

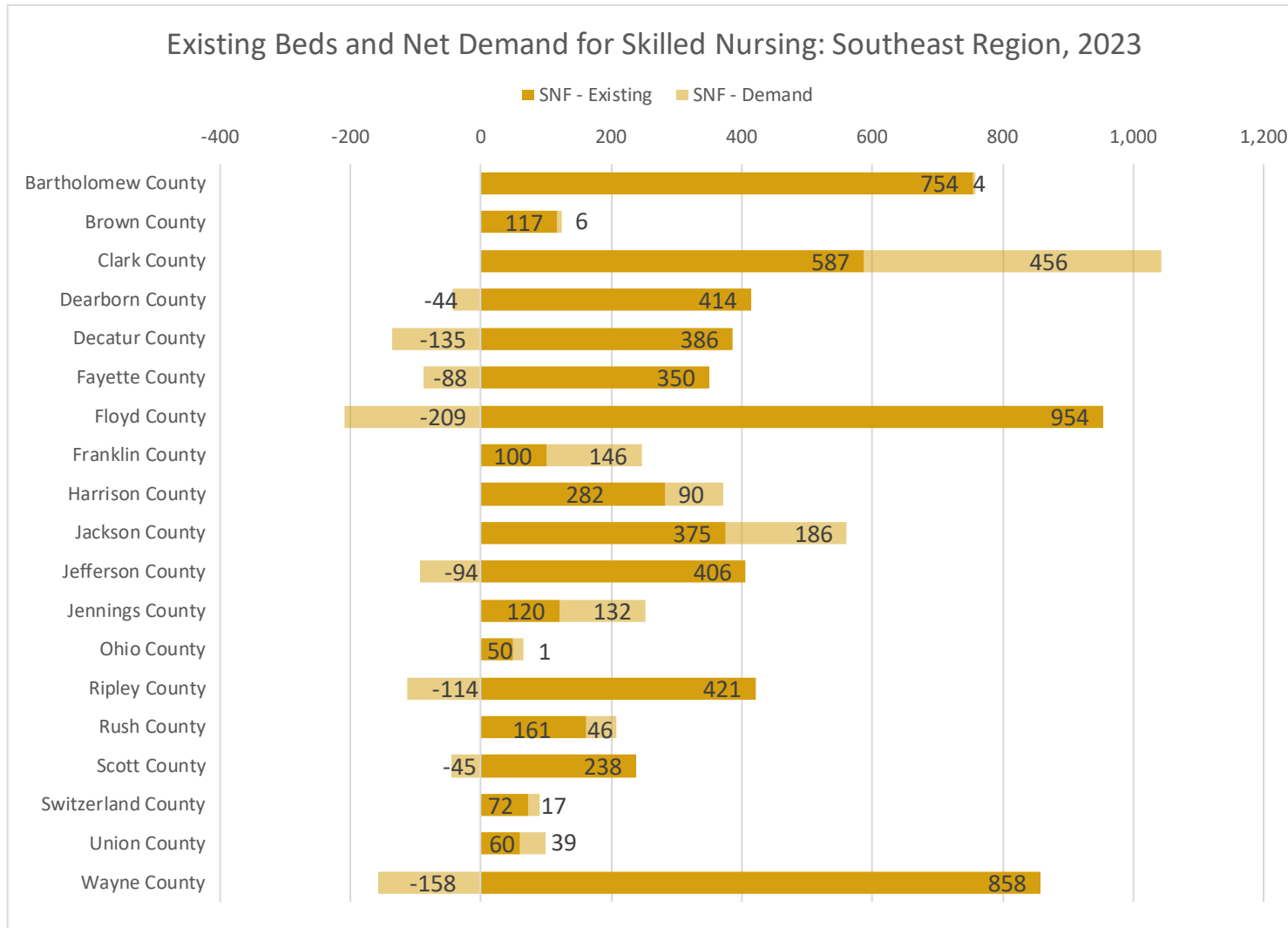
The demand for Residential Care increases in five years.



Projections for 2028 indicate increasing demand for Residential Care.

Demand for Skilled Nursing Properties 2023

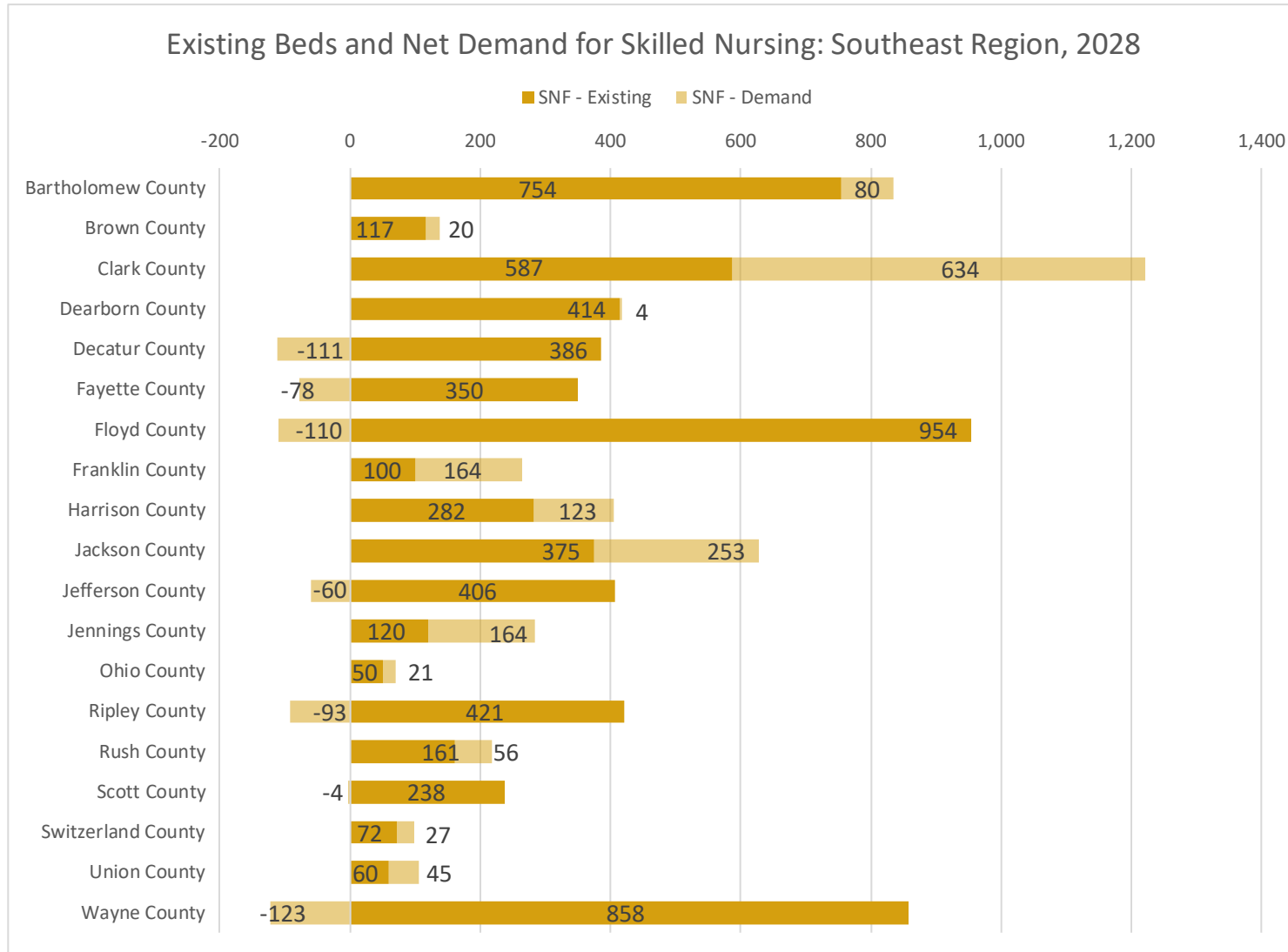
Some counties have sufficient Skilled Nursing Facility units.



In the region, 8 counties likely have sufficient Skilled Nursing Facility beds.

Demand for Skilled Nursing Properties 2028

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



Even with a projected increase in demand, 7 counties will have a sufficient to surplus of SNF beds.

Detailed Demand Analysis Calculation for Licensed Properties

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

Demand Analysis - Senior Licensed Properties: Southeast						
	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	\$200,733	\$200,733	\$33,948	\$200,733	\$200,733
(A) Persons 75 - 84 income eligible	17,027	23,993		16,280	27,281	
(B) Persons 85+ income eligible			14,505			16,127
(C) Percent of persons 75+ with a disability	48.4%	48.4%	48.4%	48.4%	48.4%	48.4%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	8,234	11,603	7,015	7,873	13,193	7,799
Total Demand	8,234	11,603	7,015	7,873	13,193	7,799
<i>Demand for RCF units are summed</i>	19,838			21,067		
Less existing beds	2,285		6,705	2,347		6,705
Less planned beds	62		0			
Equals						
Net Demand	17,553		310	18,720		1,094
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		41,020	43,561			
Total senior population 85+		14,505	16,127			

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: Southeast		
	2023	2028
Population 65+ (A)	140,896	159,655
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	4,075	4,617
Supply (D)	6,705	6,705
<i>Net demand (D - C)</i>	<i>-2,630</i>	<i>-2,088</i>

The ISDH report for July 1, 2023 shows the Southeast Region to have an existing supply of 6,383 comprehensive care beds and a projected surplus of 2,078 beds. The ISDH report projects forward two years for the population (2025).^{vii}

Using Claritas and Ribbon Demographics population data to perform a straight-line projection for two years yields an estimated population of 148,400 age 65 and older, a 1.28% difference from the ISDH population estimate of 150,325. The survey for this report found an existing supply of 6,705 beds, and the ISDH report shows 6,383, a -5.04% difference. Both differences are within a reasonable margin of error.

The ISDH report indicates a surplus of 2,078 beds for the Southeast Region.

Reconciling the Two Approaches

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

The ISDH report estimates a surplus of 2,078 beds for the Southeast Region for persons 65 and older. The analysis in this report for skilled nursing shows a demand for 310 Comprehensive Care beds for seniors 85 and older. Several factors help explain why the results differ for each analysis.

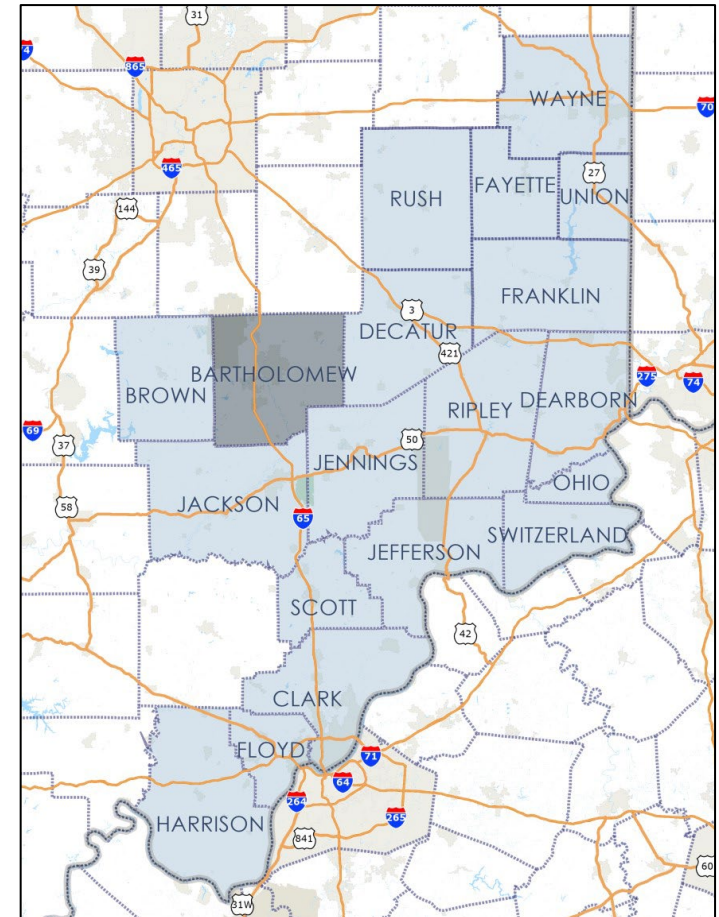
- The ISDH estimate is for the population 65 and older. The demand analysis in this report is for the population 85 and over.
- As shown in this report, the age group 65 to 74 is the fastest growing segment of the senior population.
- Comprehensive care beds are used by people other than seniors with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

05. County Detail

Bartholomew County

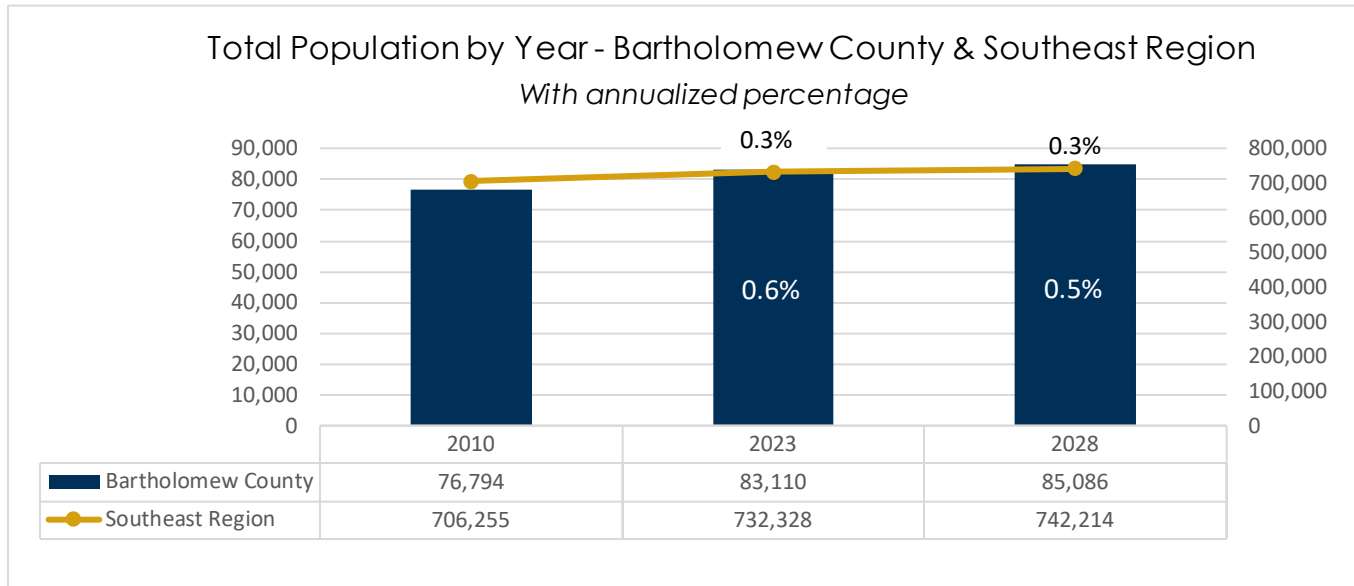
Key Findings

- The population in the county shows strong growth from 2010 through projections for 2028.
- The overall population aged 65 and older shows the strongest growth. Seniors aged 65 to 74 are the fastest growing segment
- Household aging trends reflect changes in the population. Households aged 62 and older show the largest growth rate.
- The number of renters and owners aged 62 and older is increasing. Households aged 62 and younger are decreasing.
- Households earning \$75,000 to \$100,000 represent the largest cohort in 2023. Projections for 2028 indicate the largest group of households will earn \$200,00+.
- In 2023, the largest group of seniors 75+ across age groups earns \$35,000 to \$49,999. Projections for 2028 indicate the largest group will earn \$50,000 to \$74,999.
- In Bartholomew County, 23.1% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 1.0% of the households live in substandard housing compared to 1.2% for the region.
- Demand for independent senior housing is evident across all income levels.
- The county has substantial demand for Residential Care Facilities.



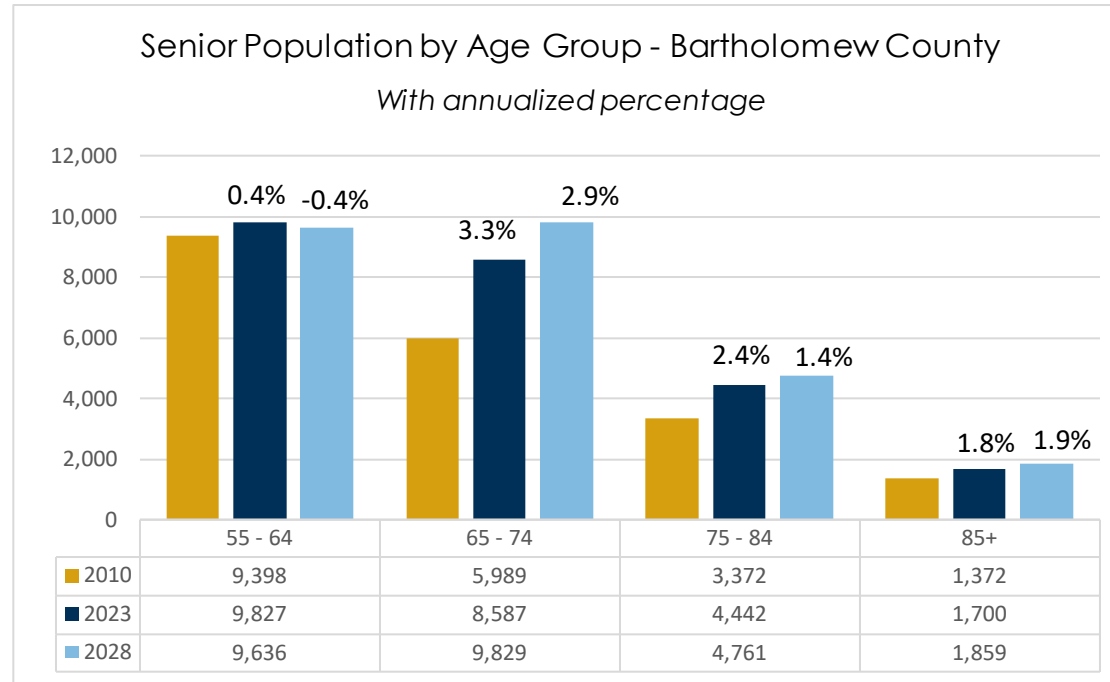
Demographics

Total Population



The population in the county is projected to continue growing.

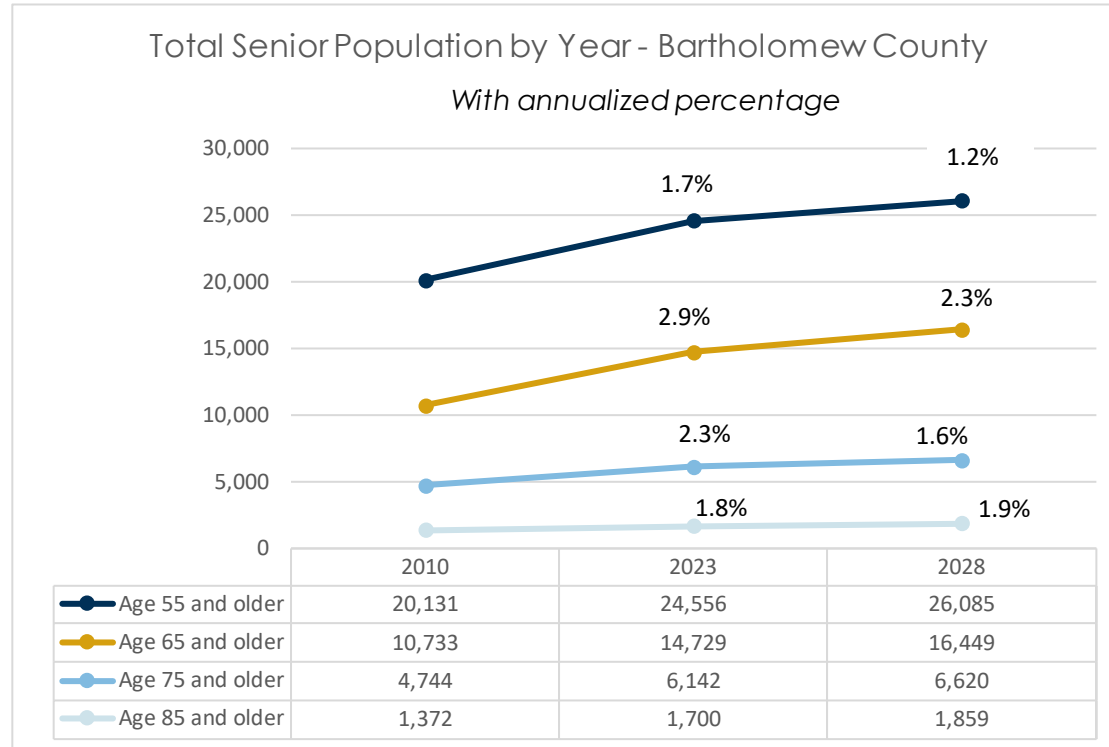
Population by Age Group



Seniors aged 65 to 74 show the strongest growth.

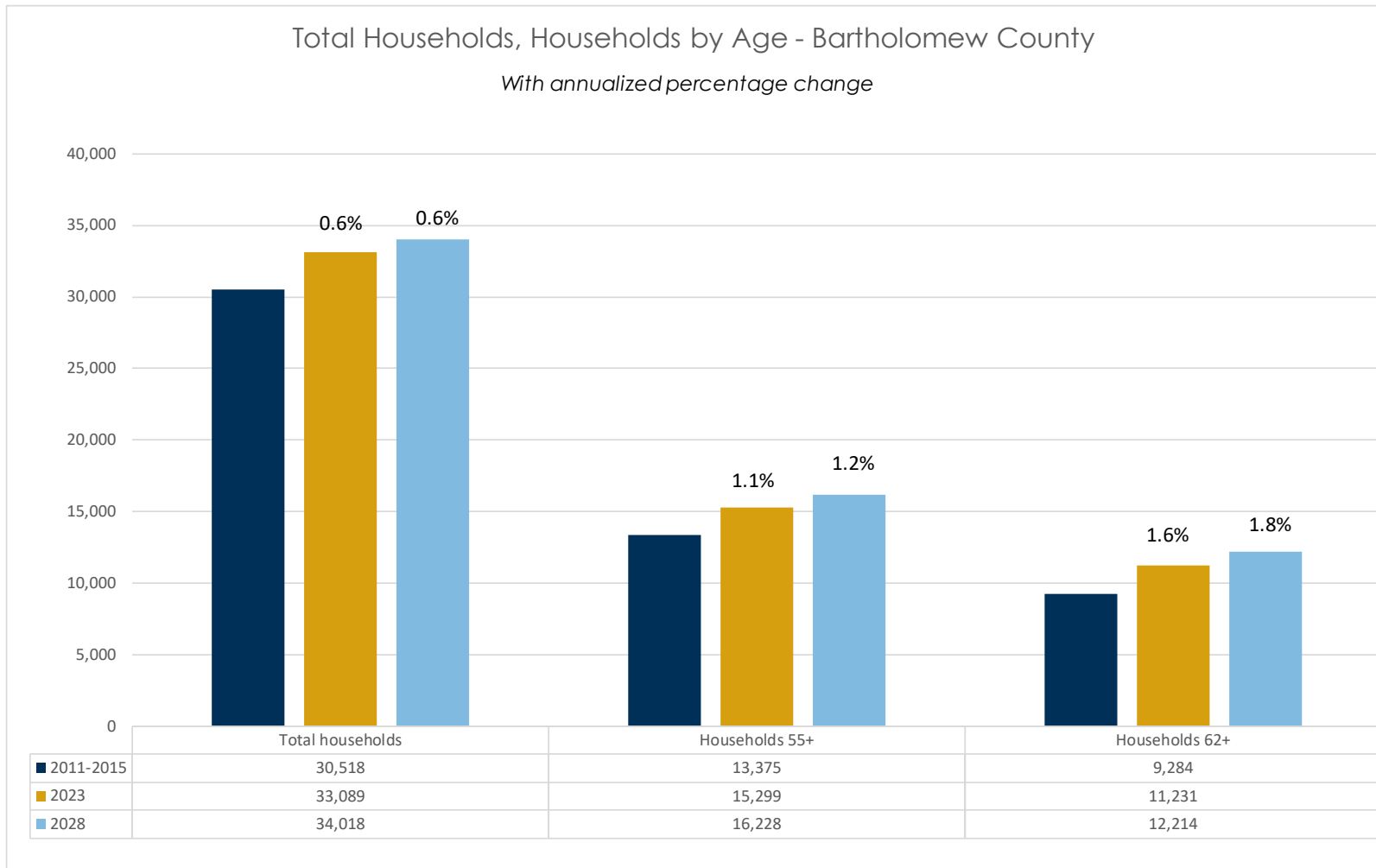
Total Senior Population by Year

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



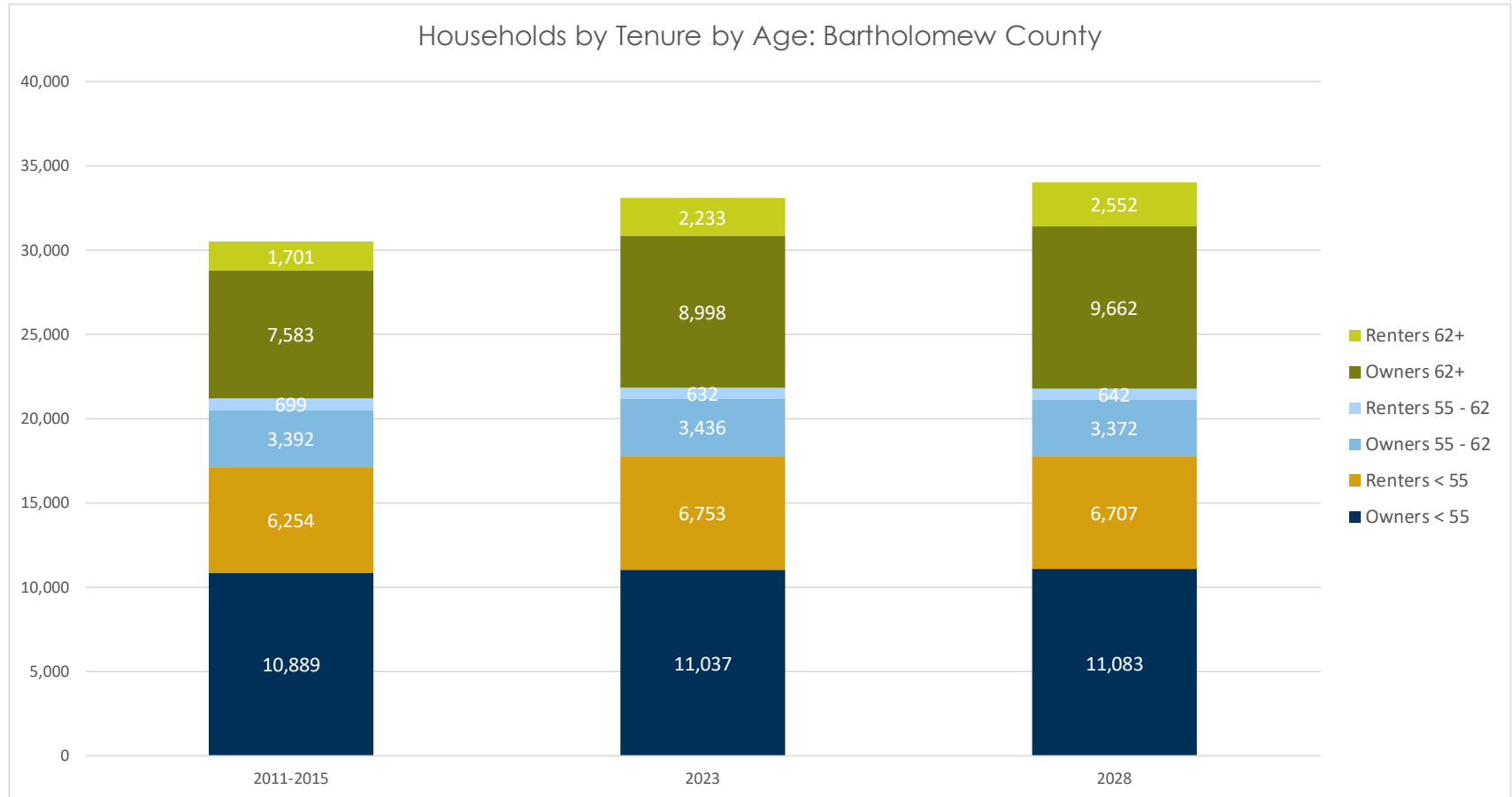
The population aged 65 and older is growing at the fastest rate.

Households



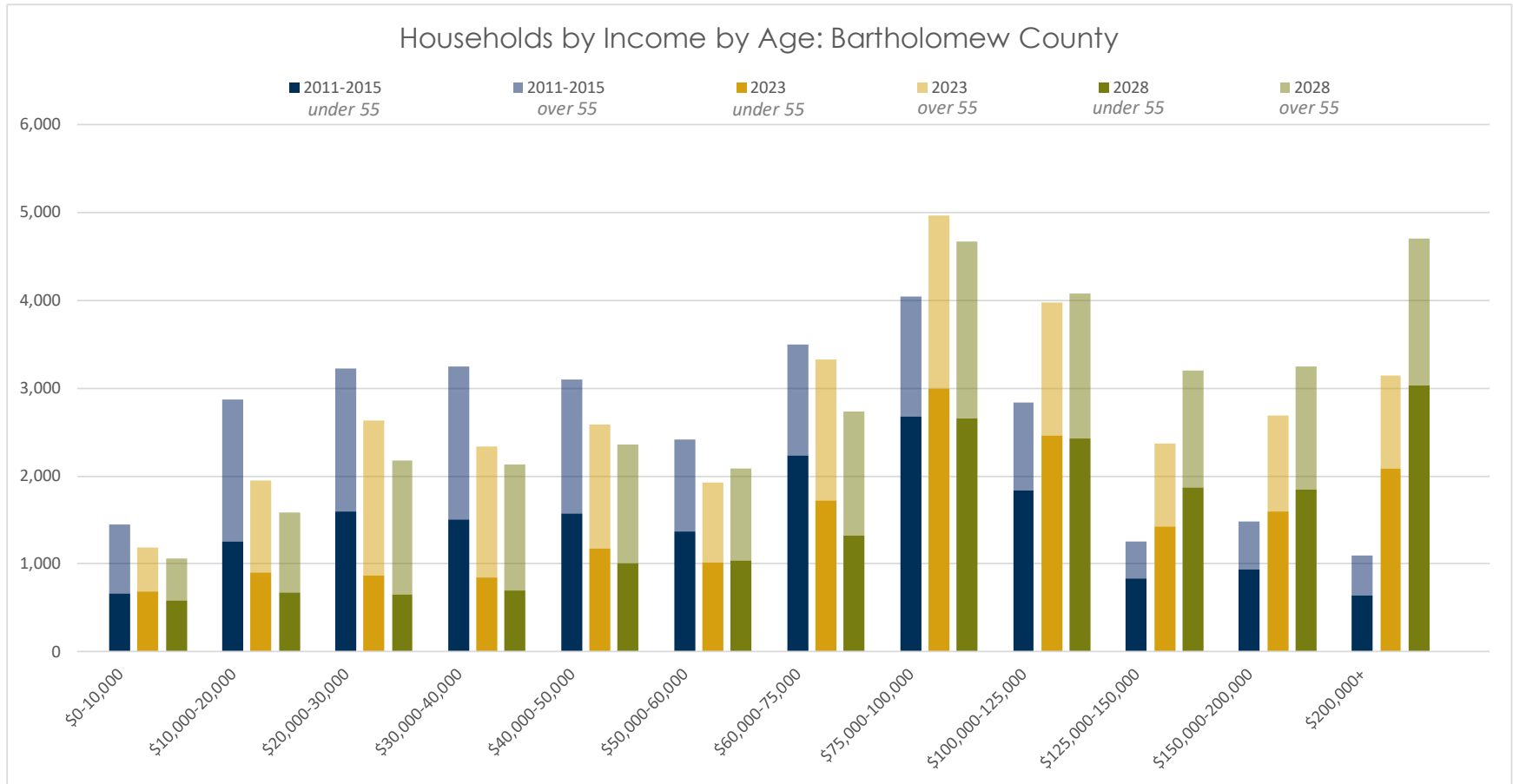
Households aged 62 and older show the strongest growth rate.

Households by Tenure



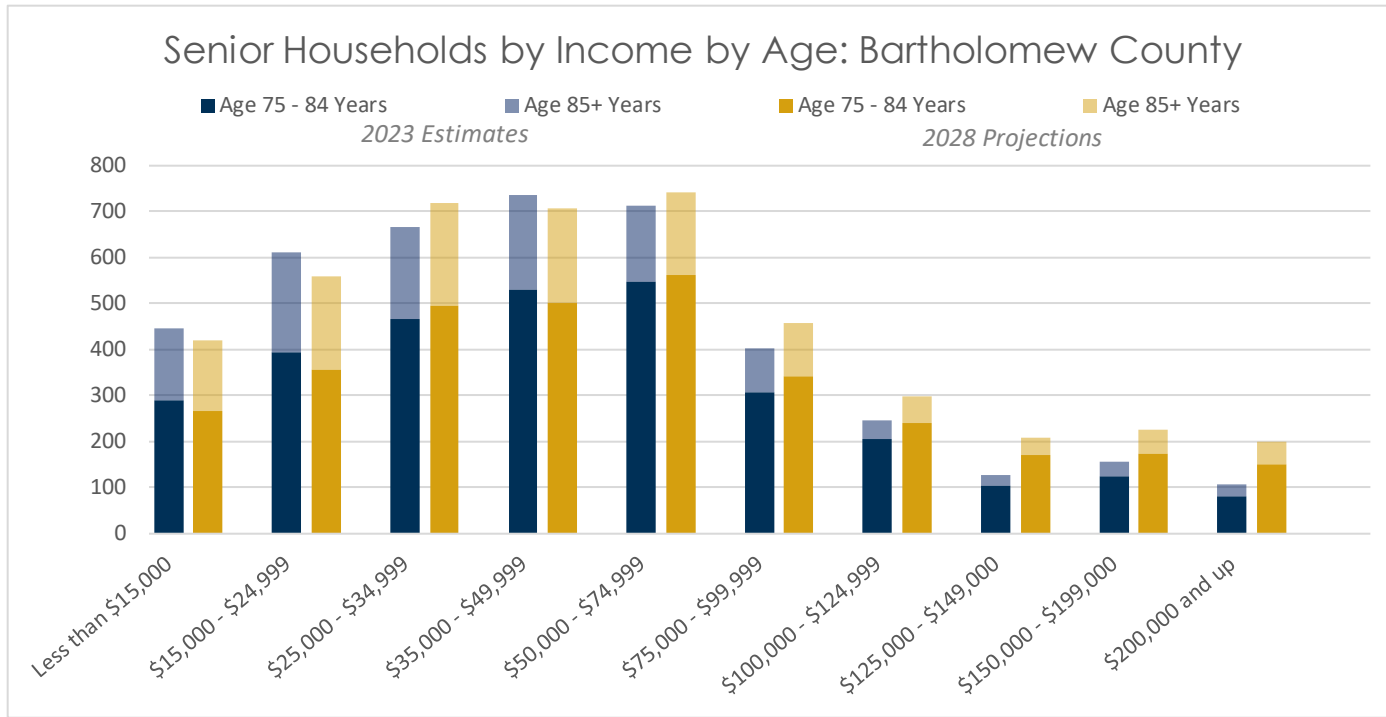
Continued growth is projected for households aged 62+. All younger households will remain stable.

Households by Income



In 2023, the largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate the largest group will earn \$200,00+.

Households by Age



The largest group of seniors fall within income bands ranging from \$25,000 to \$74,999. Projections for 2023 show the largest group will become those who earn \$50,000 to \$74,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Bartholomew County, 23.1% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Bartholomew County	9,782
Renter HH paying 40 to 49% of income	436
Renter HH paying 50% or more of income	1,828
<i>Total rent overburdened</i>	2,264
Percentage	23.1%

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

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

Substandard Housing	Number
Total households in Bartholomew County	32,773
Owner-occupied lacking plumbing facilities	79
Owner-occupied lacking kitchen facilities	39
Renter-occupied lacking plumbing facilities	32
Renter-occupied lacking kitchen facilities	182
<i>Total households with substandard units</i>	332
Percentage	1.0%

Supply – Independent Living

* Indicates enhanced senior living. Typically, meals, laundry services, and light housekeeping are included.

Bartholomew County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	All Saints Community	Columbus	40	NA			309
	Booth Manor						
	Columbus	Columbus	20	20	100.0%		
	Fairington Columbus	Columbus	140	140			
	Town and Country Senior	Columbus	10	10			
	Villas Apartments	Columbus	99	99			
LIHTC	Central Park Place	Columbus	63	63			120
	The Armory	Columbus	25	25		✓	
	Wexford of Taylorsville	Columbus	32	NA			
Market Rate	*Greentree at Westwood	Columbus	60	59	98.3%	✓	297
	*Holiday Parkside Court	Columbus	120	98	81.7%		
	*Traditions of Columbus	Columbus	117	NA			

Planned Units

Geography	Notes
Bartholomew County and City of Columbus	<i>Athens Crossing</i> . Four Seasons, BHI Senior Living, will deliver 107 duplexes for active adults. Phase 1 will finish in late 2024 with 33 units. Residents at Athens Crossing are guaranteed housing at Four Seasons Assisted Living.
Hope	Jason Eckart, Hope Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Bartholomew County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	The Belmont Health & Rehabilitation	Columbus	180	100	NA	180	Information provided by John Bartle, Americare. It is not yet listed with ISDH.
RCF and SNF	Four Seasons Retirement Center	Columbus	239	176	151	88	
SNF	Hickory Creek At Columbus	Columbus	18	18	NA	36	The ISDH report dated 1/2/2024 notes a total of 36 licensed beds.
RCF	Keepsake Village Of Columbus	Columbus	48	42	48	NA	
SNF	Miller's Merry Manor	Hope	39	36	NA	39	The ISDH report dated 1/2/2024 notes a total of 75 licensed beds.
SNF	Silver Oaks Health Campus	Columbus	119	90	NA	119	The ISDH report dated 1/15/2024 notes both RCF and SNF beds, with a total of 129 licensed beds.
SNF	The Belmont	Columbus	180	100	NA	180	
RCF	Vivera Senior Living Of Columbus	Columbus	114	110	154	NA	ISDH report 1/11/2024
SNF	Willow Crossing Health & Rehabilitation Center	Columbus	112	100	NA	112	

Housing Demand

Income Parameters

Bartholomew County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$22,500
	LIHTC	60%	\$22,501	\$44,940
	Market rate	300%	\$44,941	\$224,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$224,700
	Skilled Nursing Facility		\$0	\$224,700

Disability Percentage

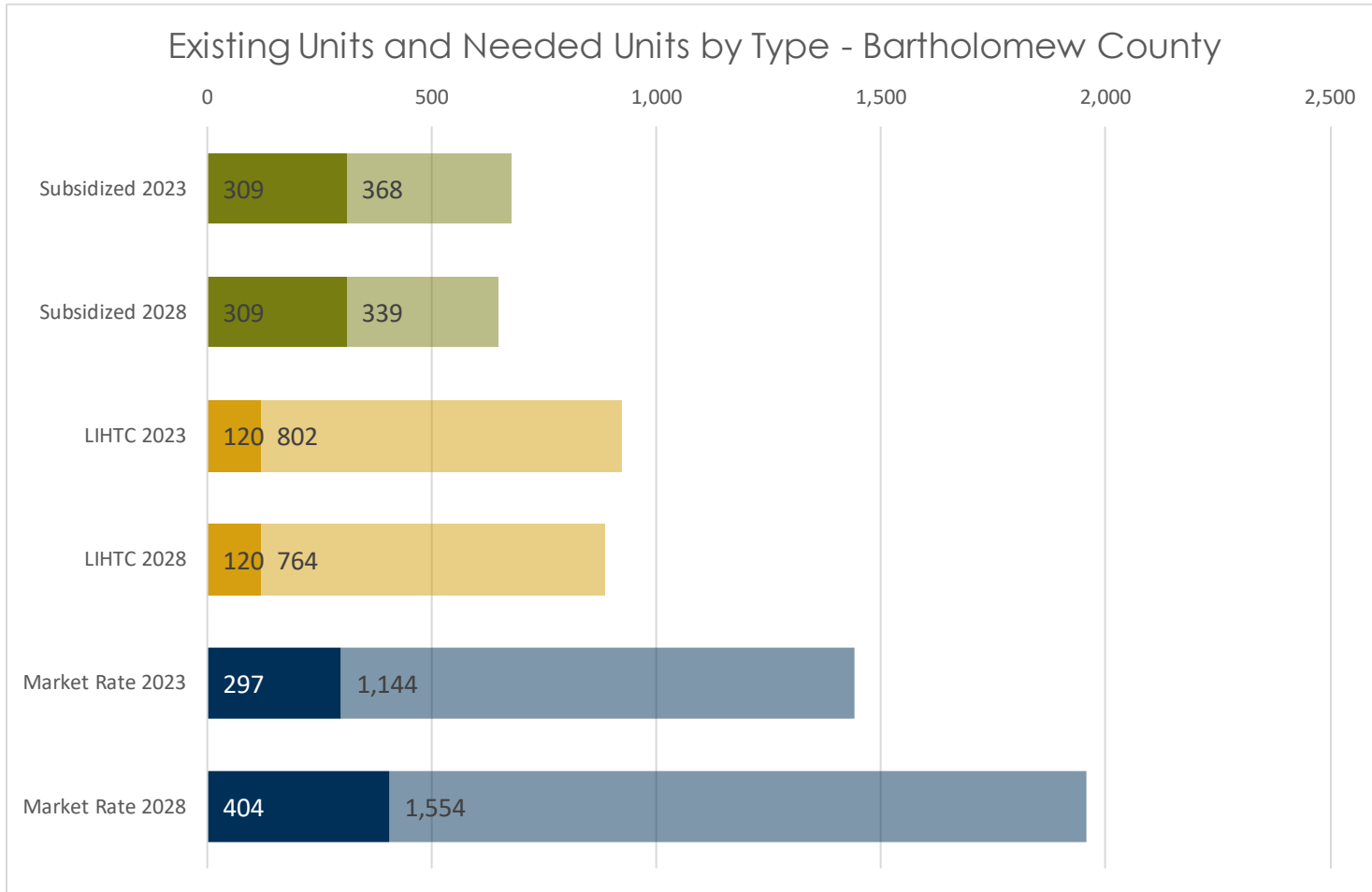
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Bartholomew County		Number	Percentage
Estimate, Total		81,355	
Estimate, Total, Male		41,172	
Estimate, Total, Male, 75 years and older		2,207	100.0%
Estimate, Total, Male, 75 years and older, with a disability		764	34.6%
Estimate, Total, Female		40,183	
Estimate, Total, Female, 75 years and older		3,037	100.0%
Estimate, Total, Female, 75 years and older, with a disability		1,574	51.8%
Estimate, Total, Male & Female, 75 years and older		5,244	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability		2,338	44.6%

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.



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

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Bartholomew County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$22,501	\$44,941	\$0	\$22,501	\$44,941
Maximum Income	\$22,500	\$44,940	\$224,700	\$22,500	\$44,940	\$224,700
Senior renters 55+ in income bracket	647	862	1,356	622	829	1,743
Plus						
Senior Homeowners in this income bracket (a)	1,339	2,646	8,449	1,138	2,420	9,476
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)	30	60	192	26	55	215
Equals						
Total Demand	677	922	1,548	648	884	1,958
Less existing units	309	120	297	309	120	404
Less planned units	0	0	107			
Equals						
Net Demand	368	802	1,144	339	764	1,554
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		2,865	3,194			
Total senior 55+ owner households		12,434	13,034			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Demand Analysis: Licensed Residential Properties

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

	Demand 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	\$224,700	\$224,700	\$33,948	\$224,700	\$224,700
(A) Persons 75 - 84 income eligible	1,602	2,839		1,554	3,196	
(B) Persons 85+ income eligible			1,701			1,870
(C) Percent of persons 75+ with a disability	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	714	1,266	758	693	1,425	834
Total Demand	714	1,266	758	693	1,425	834
<i>Demand for RCF units are summed</i>	1,980			2,118		
Less existing beds	353		754	353		754
Less planned beds	0		0			
Equals						
Net Demand	1,627		4	1,765		80
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		4,441	4,750			
Total senior population 85+		1,701	1,870			

The county has substantial demand for Residential Care Facilities.

Demand Analysis using ISDH Bed Need Rate

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

The analysis shown below uses the following inputs:

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

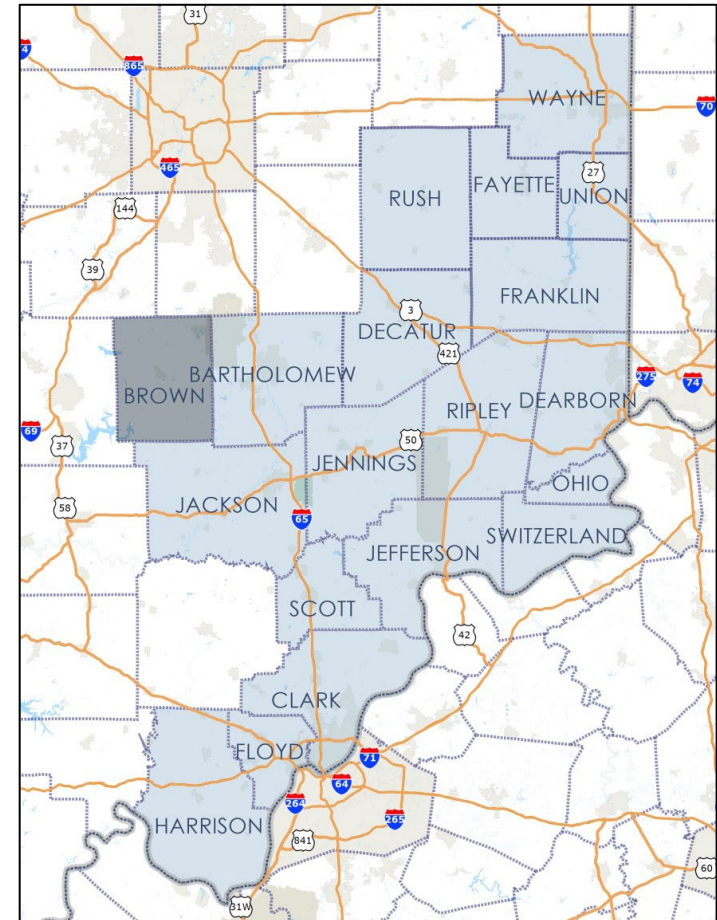
Bed Need Analysis with ISDH Bed Need Rate: Bartholomew County		
	2023	2028
Population 65+ (A)	14,729	16,449
2023 Bed Need Rate (B)	28.92	28.92
<hr/>		
Beds needed $(A \times B)/1000 = C$	426	476
Supply (D)	754	754
<hr/>		
<i>Net demand (D - C)</i>	-328	-278

The ISDH report for July 1, 2023 shows Bartholomew County to have projected Comprehensive Care Bed Need of -45 for seniors 65 and older.^{vii}

Brown County

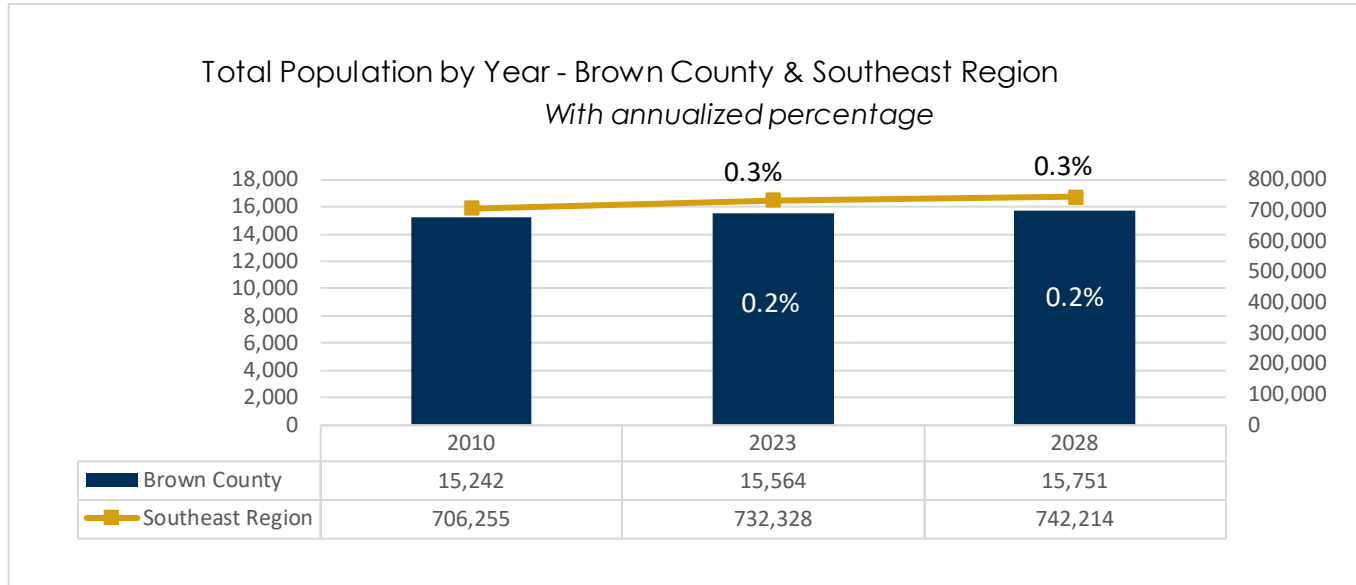
Key Findings

- The population in the county shows a steady increase from 2010 through projections for 2028.
- The overall senior population size is increasing. Growth trends for the age groups 65-74 and 75-84 are particularly strong.
- Steady growth in households is exhibited across all age groups.
- The number of owners and renters aged 62 and older is increasing. Younger households are decreasing. These trends will continue according to 2028 projections.
- Households earning \$100,000 to \$125,000 represent the largest cohort in 2023. Projections for 2028 show largest group will earn \$200,000+.
- The largest group of senior households 75+ is earning \$35,000 to \$49,999. Projections for 2028 show the trend continues.
- In Brown County, 41.6% of the renters are rent overburdened compared to 24.9% for the region. The county has the highest percentage of rent-overburdened households in the state.
- In the county, 1.8% of the households live in substandard housing compared to 1.2% for the region.
- The greatest demand exists for senior market rate rental housing.
- A scarce supply of Residential Care Facilities does not meet the solid demand.



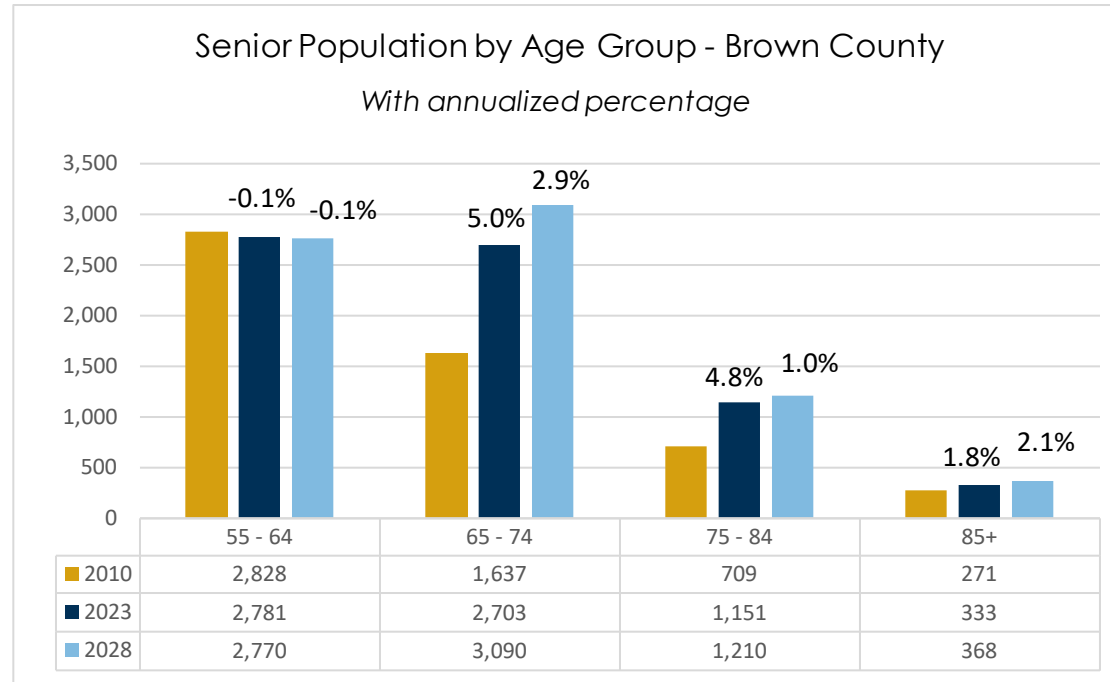
Demographics

Total Population



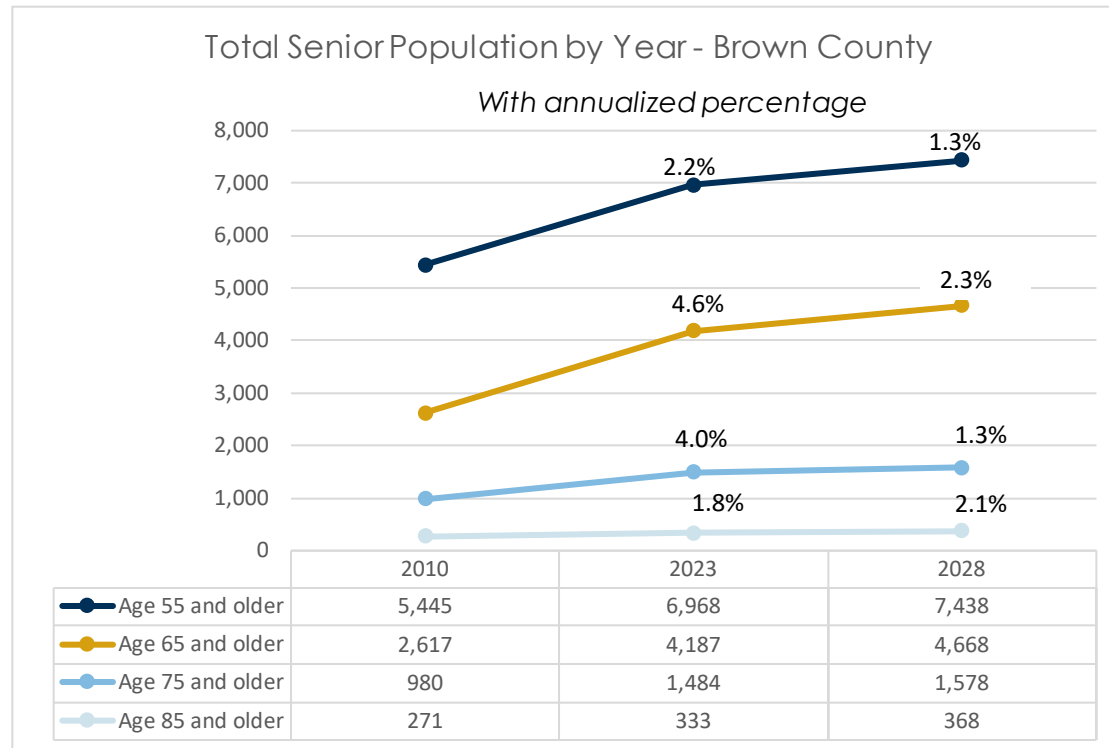
The population in the county is steadily increasing.

Population by Age Group



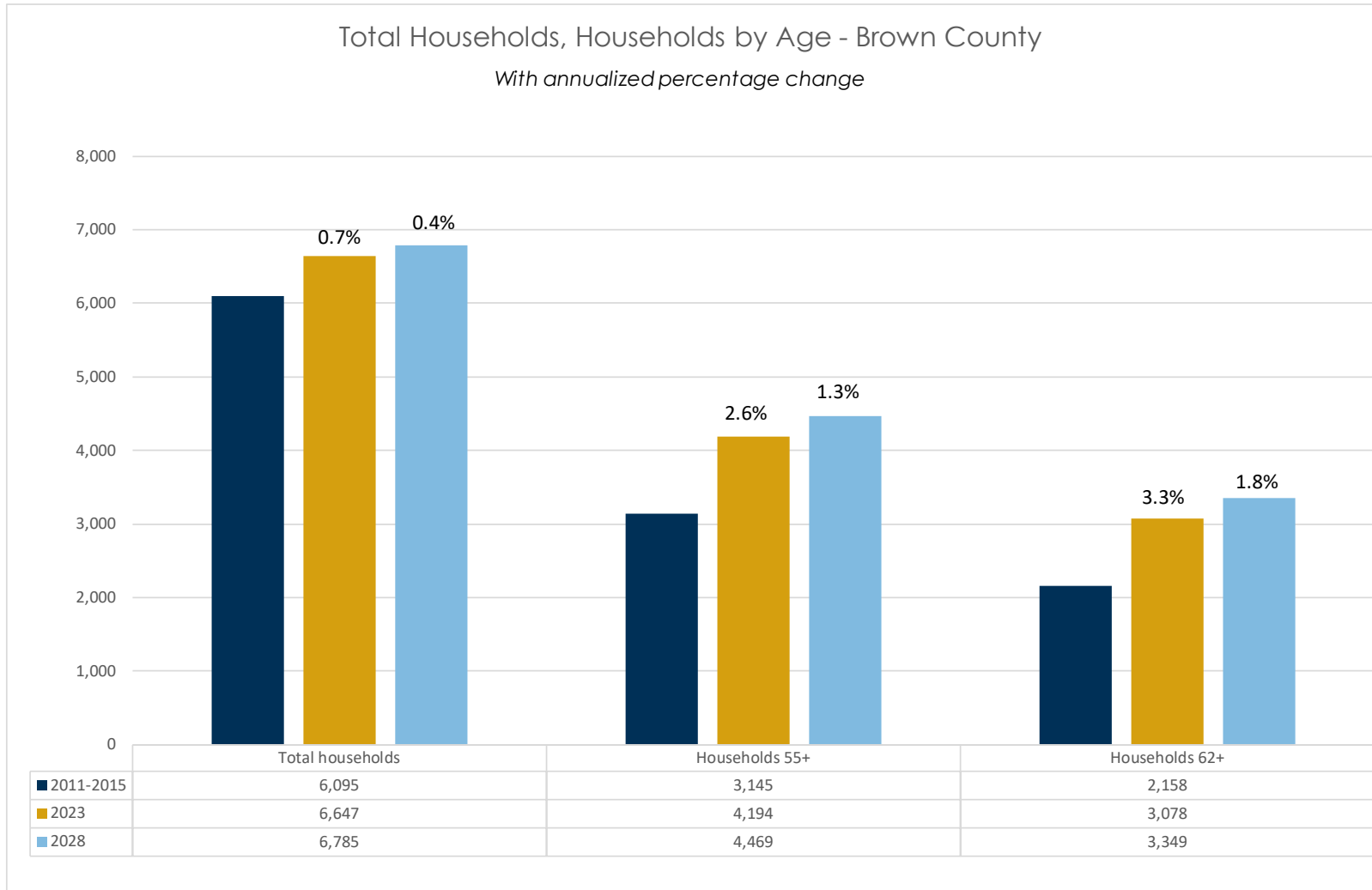
Growth trends for the age groups 65-74 and 75-84 are particularly strong.

Total Senior Population by Year



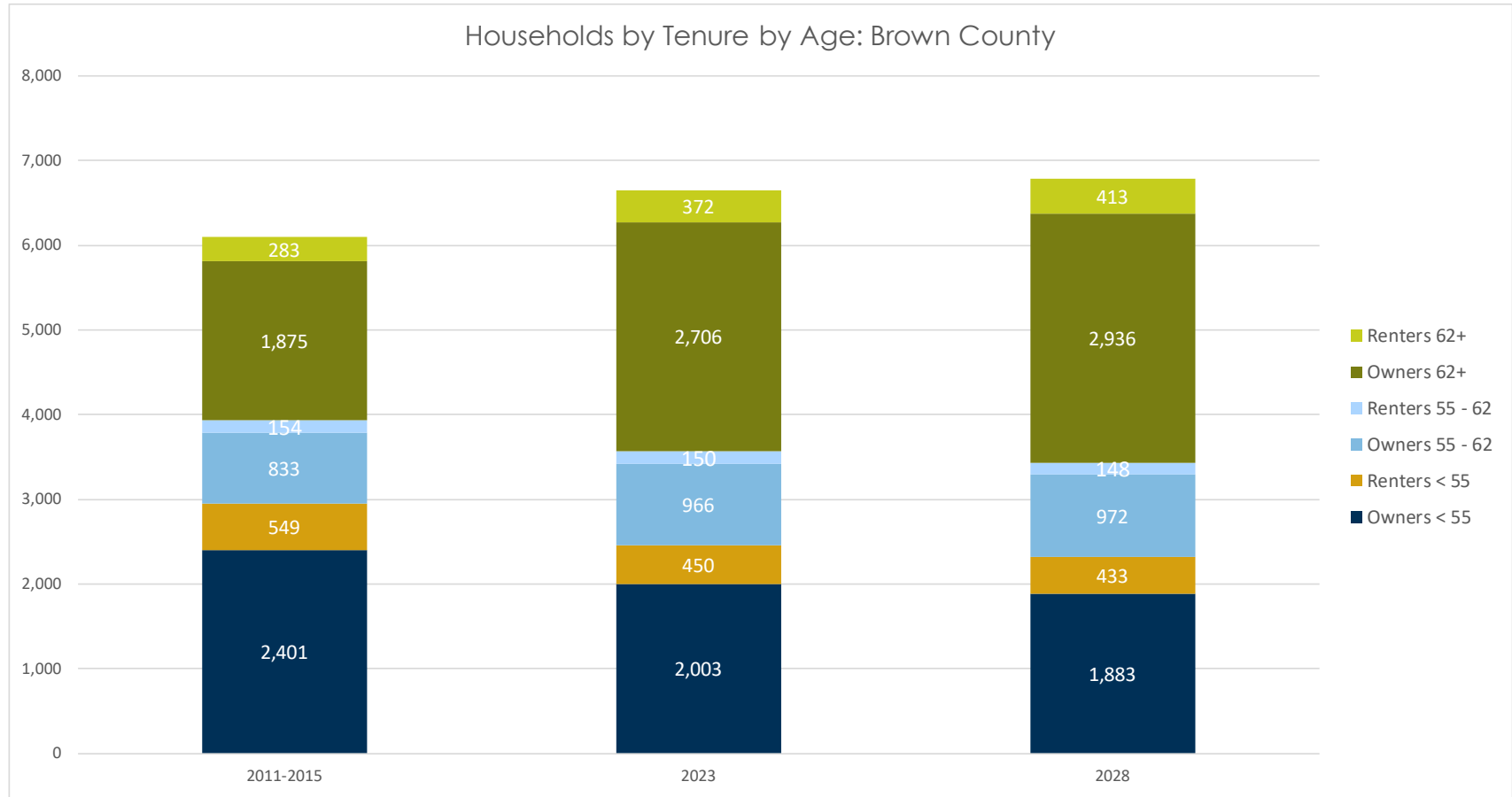
The overall senior population size is increasing, especially the age 65 and older age group.

Households



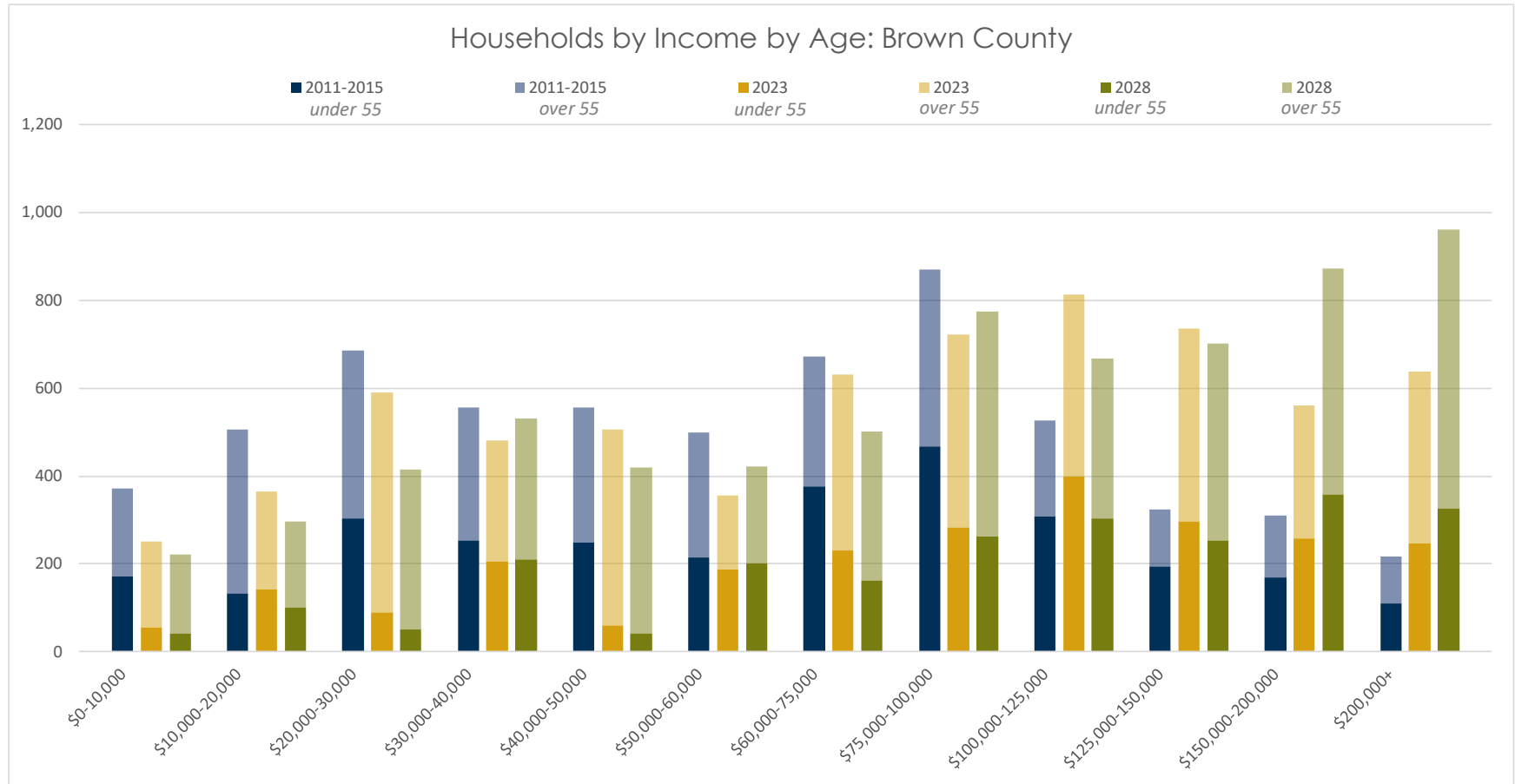
Steady growth in households in exhibited across all age groups.

Households by Tenure



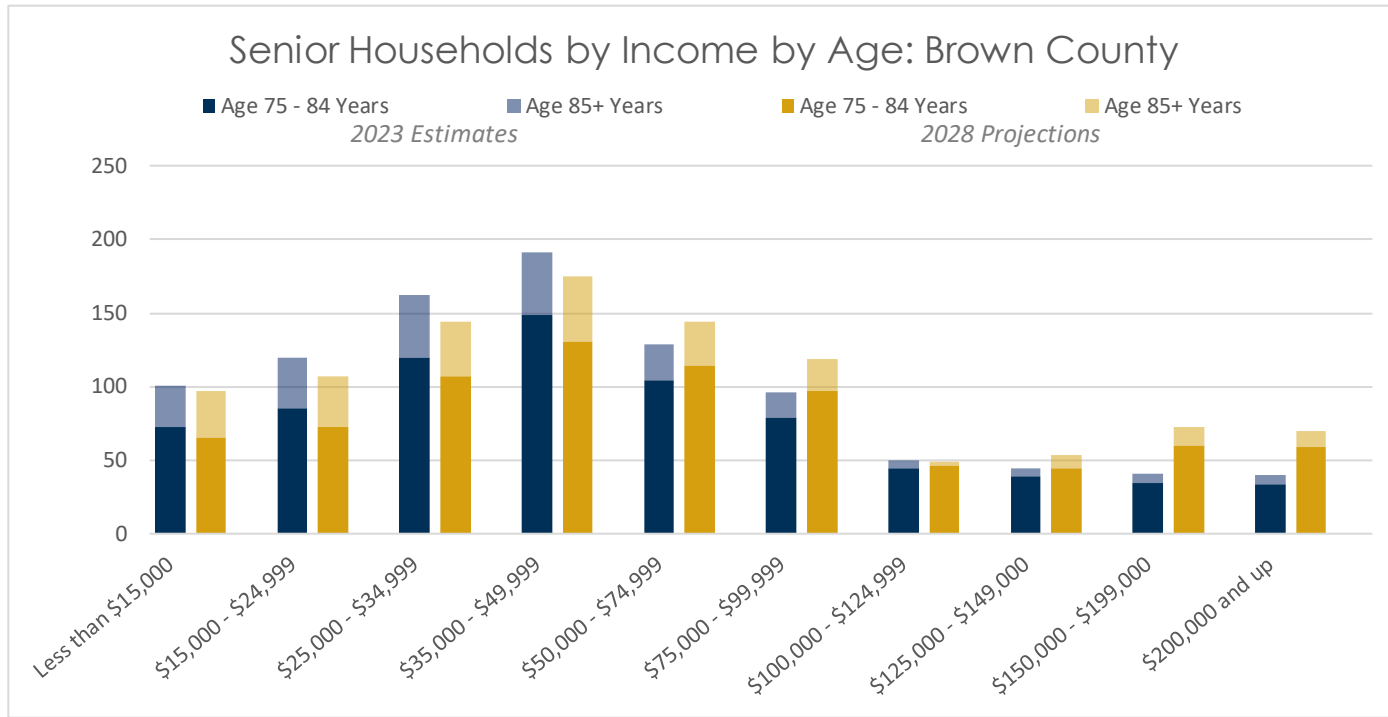
The number of owners and renters 62 and older is increasing. Most younger households are decreasing.

Households by Income



Households earning \$100,000 to \$125,000 represent the largest cohort in 2023. Projections for 2028 show the largest group will earn \$200,000+.

Households by Income by Age, 75+



In 2023, the largest group of senior households aged 75+ is earning \$35,000 to \$49,999. Projections for 2028 show the trend continues.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Brown County, 41.6% of the renters are rent overburdened compared to 24.9% for the region. Brown County has the highest percentage of rent-overburdened households in the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Brown County	947
Renter HH paying 40 to 49% of income	172
Renter HH paying 50% or more of income	222
<i>Total rent overburdened</i>	394
Percentage	41.6%

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 Brown County, 1.8% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Brown County	6,580
Owner-occupied lacking plumbing facilities	40
Owner-occupied lacking kitchen facilities	78
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	0
<i>Total households with substandard units</i>	118
Percentage	1.8%

Supply – Independent Living

Brown County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Sycamore Place	Nashville	20	NA			20
LIHTC	Hawthorne Hills Senior	Nashville	57	57	100.0%		122
	Willow Manor Senior	Nashville	65	65	100.0%		
Market	<i>None</i>						0

Planned Units

Geography	Notes
Brown County	Kayla Robertson, Planning Director, Brown County Area Plan Commission, reported that there are currently no senior housing developments in the planned or proposed phases.
Nashville	Sandie Jones, Nashville Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Brown County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Brown County Health & Living Community	Nashville	117	102	NA	117	

Housing Demand

Income Parameters

Brown County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$24,700
	LIHTC	60%	\$24,701	\$49,440
	Market rate	300%	\$49,441	\$247,200
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$247,200
	Skilled Nursing Facility		\$0	\$247,200

Disability Percentage

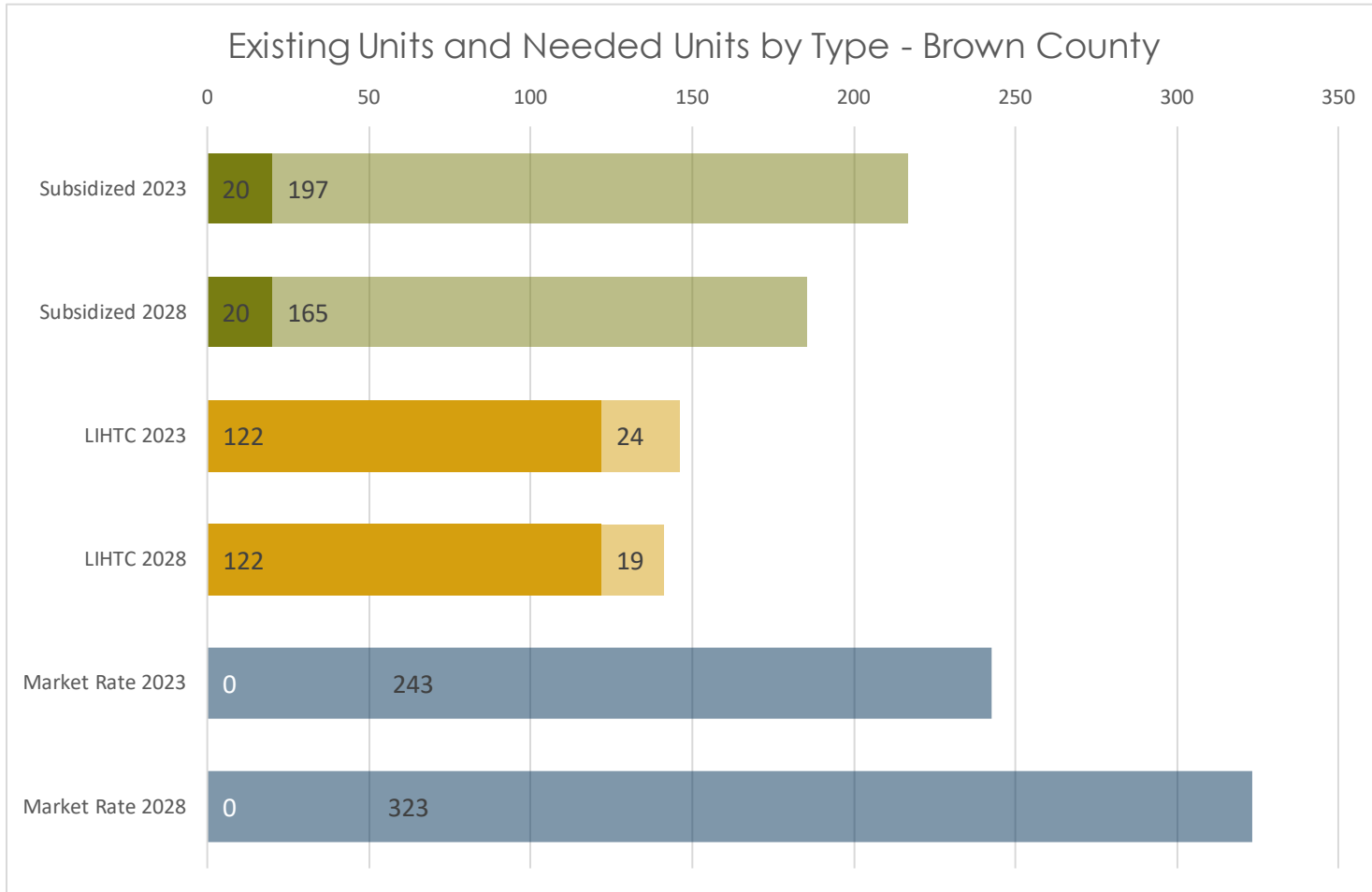
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Brown County	Number	Percentage
Estimate, Total	15,372	
Estimate, Total, Male	7,723	
Estimate, Total, Male, 75 years and older	626	100.0%
Estimate, Total, Male, 75 years and older, with a disability	302	48.2%
Estimate, Total, Female	7,649	
Estimate, Total, Female, 75 years and older	678	100.0%
Estimate, Total, Female, 75 years and older, with a disability	196	28.9%
Estimate, Total, Male & Female, 75 years and older	1,304	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	498	38.2%

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

Demand Analysis: Independent Living

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



The strongest need is for senior market rate rental housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Brown County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$24,701	\$49,441	\$0	\$24,701	\$49,441
Maximum Income	\$24,700	\$49,440	\$247,200	\$24,700	\$49,440	\$247,200
Senior renters 55+ in income bracket	207	127	188	177	124	260
Plus						
Senior Homeowners in this income bracket (a)	446	834	2,392	368	744	2,796
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	19	54	8	17	63
Equals						
Total Demand	217	146	243	185	141	323
Less existing units	20	122	0	20	122	0
Less planned units	0	0	0			
Equals						
Net Demand	197	24	243	165	19	323
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		522	561			
Total senior 55+ owner households		3,672	3,908			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Demand Analysis: Licensed Residential Properties

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

Demand Analysis - Senior Licensed Properties: Brown 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	\$247,200	\$247,200	\$33,948	\$247,200	\$247,200
(A) Persons 75 - 84 income eligible	404	757		357	861	
(B) Persons 85+ income eligible			323			359
(C) Percent of persons 75+ with a disability	38.2%	38.2%	38.2%	38.2%	38.2%	38.2%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	154	289	123	136	329	137
Total Demand	154	289	123	136	329	137
<i>Demand for RCF units are summed</i>	444			465		
Less existing beds	0		117	0		117
Less planned beds	0		0			
Equals						
Net Demand	444		6	465		20
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,161	1,219			
Total senior population 85+		323	359			

Strong demand for Residential Care is evident. There are no existing beds in the county.

ISDH Bed Need

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

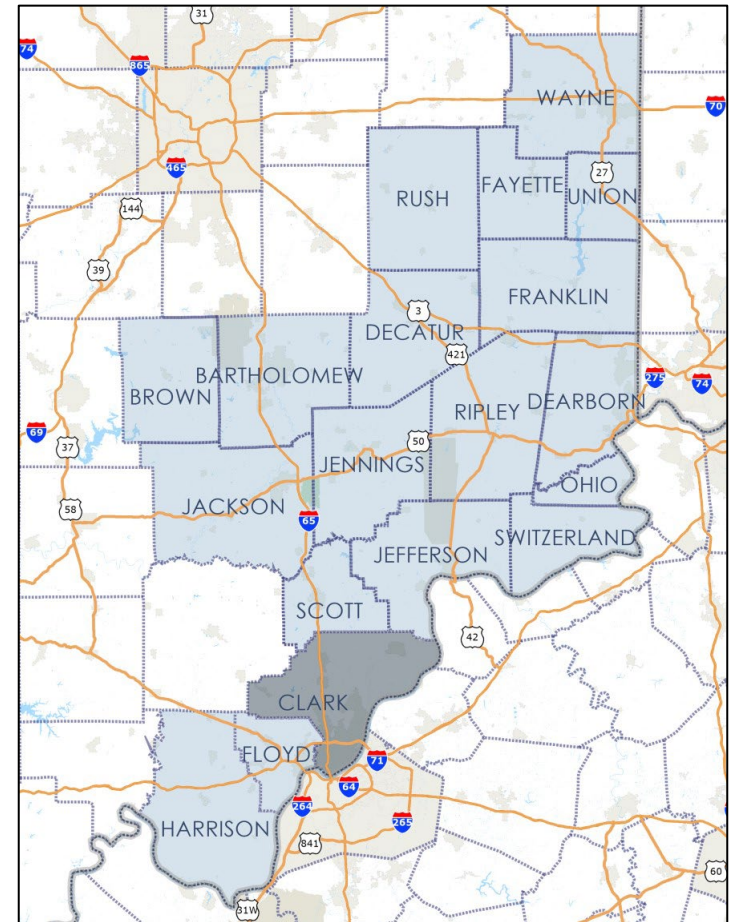
Bed Need Analysis with ISDH Bed Need Rate: Brown County		
	2023	2028
Population 65+ (A)	4,187	4,668
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	121	135
Supply (D)	117	117
<i>Net demand (D - C)</i>	4	18

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

Clark County

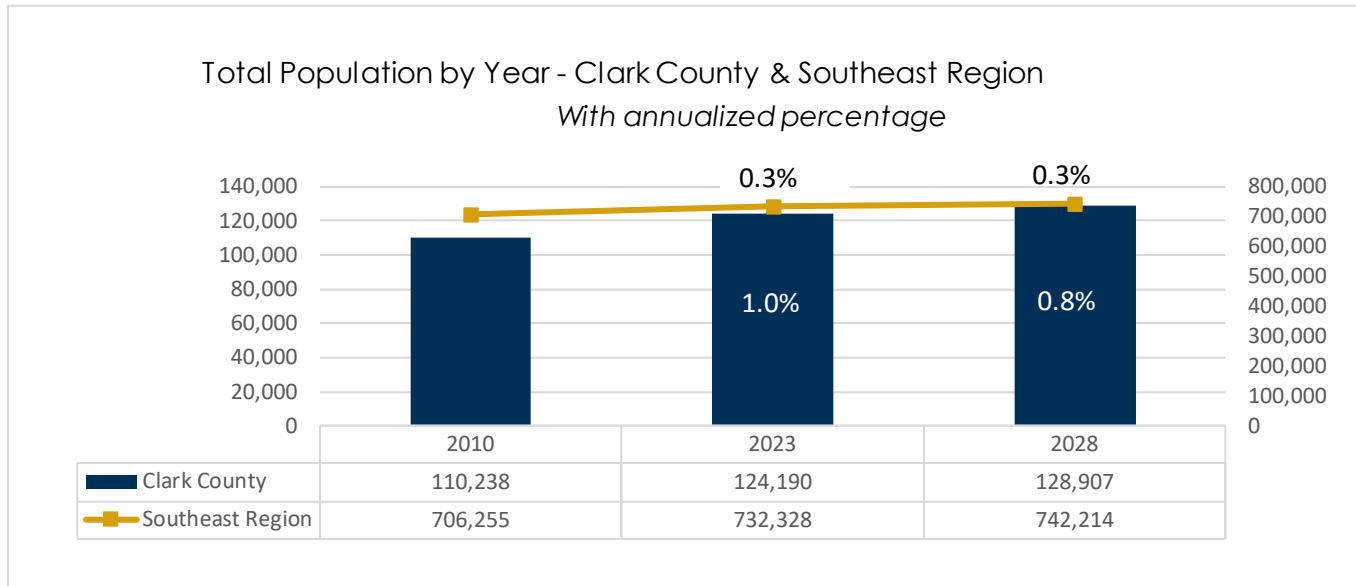
Key Findings

- Strong population growth in Clark County is expected to continue based on 2028 projections.
- Population data indicates substantial growth in the 65 to 74 age group, a trend that is projected to continue to 2028.
- The population aged 65+ is reflecting solid growth. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- Total household data reveals steady growth across all age groups.
- The number of both owner and renter households aged 62 and older is growing.
- In 2023, the largest group of households earns \$75,000 to \$100,000. Trends for 2028 are consistent.
- In 2023, the largest group of senior households 75 and older earns \$25,000 to \$34,999. Projections for 2028 indicate the trend continues.
- In Clark County, 28.5% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 1.2% of the households live in substandard housing, which matches the region.
- Substantial demand for all types of senior independent housing is exhibited.
- The greatest demand is for Residential Care Facilities, with solid demand for Skilled Nursing Facilities as well.



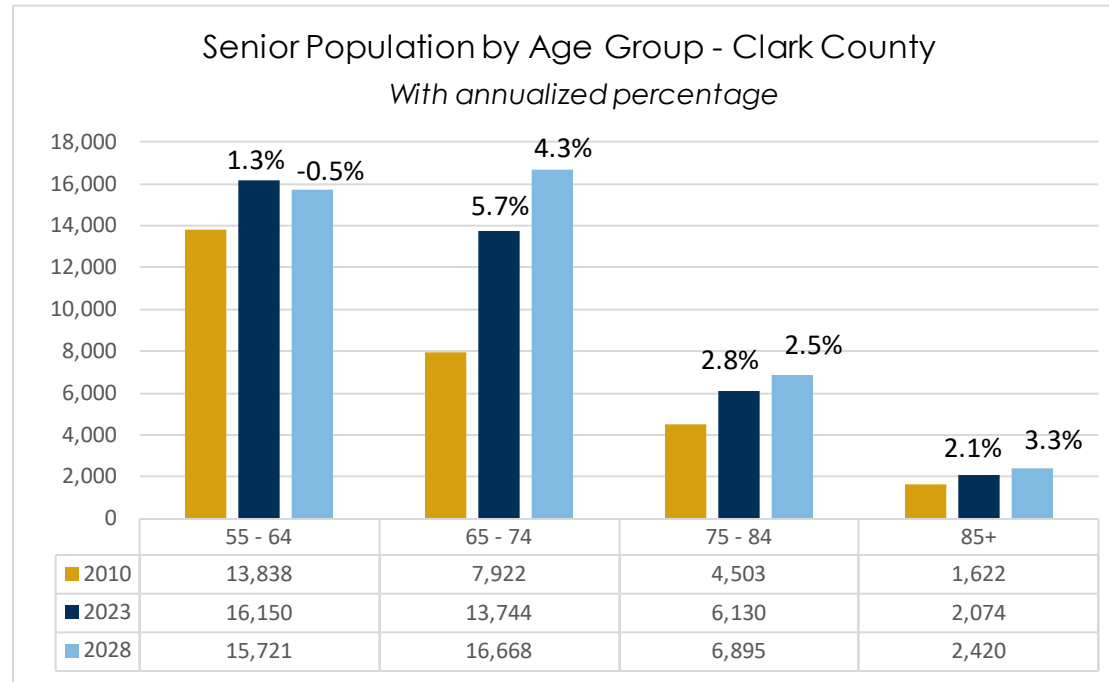
Demographics

Total Population



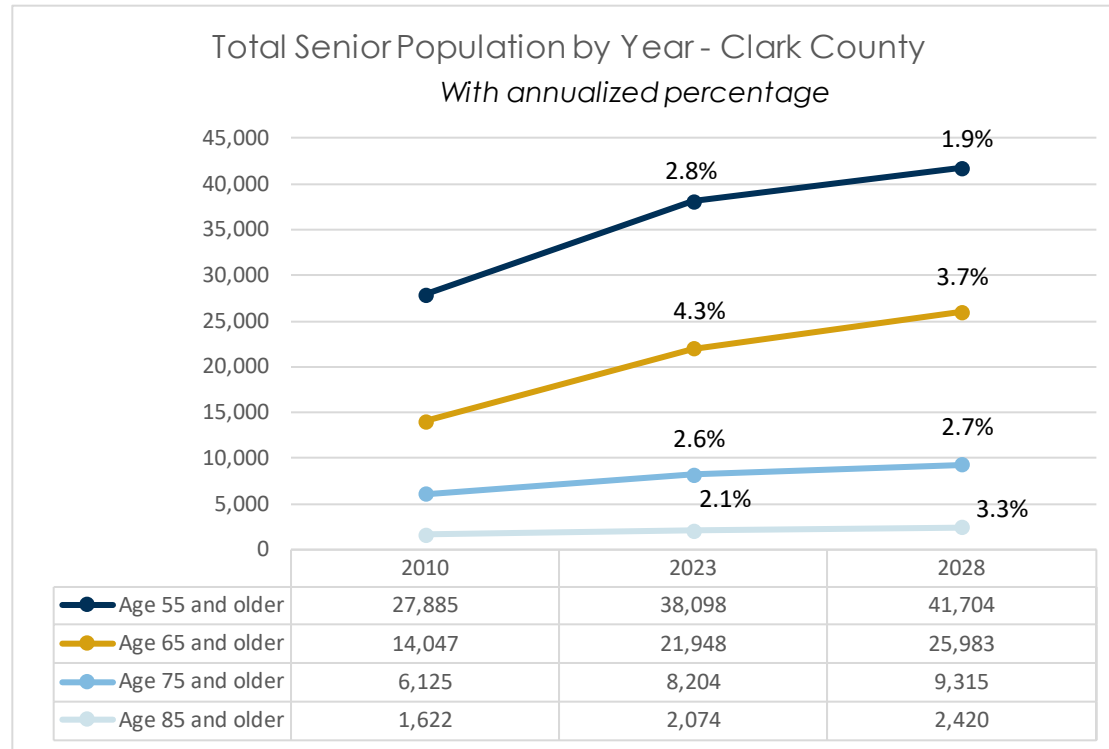
Clark County exhibits a consistently growing population, a trend that will continue through projections for 2028.

Population by Age Group



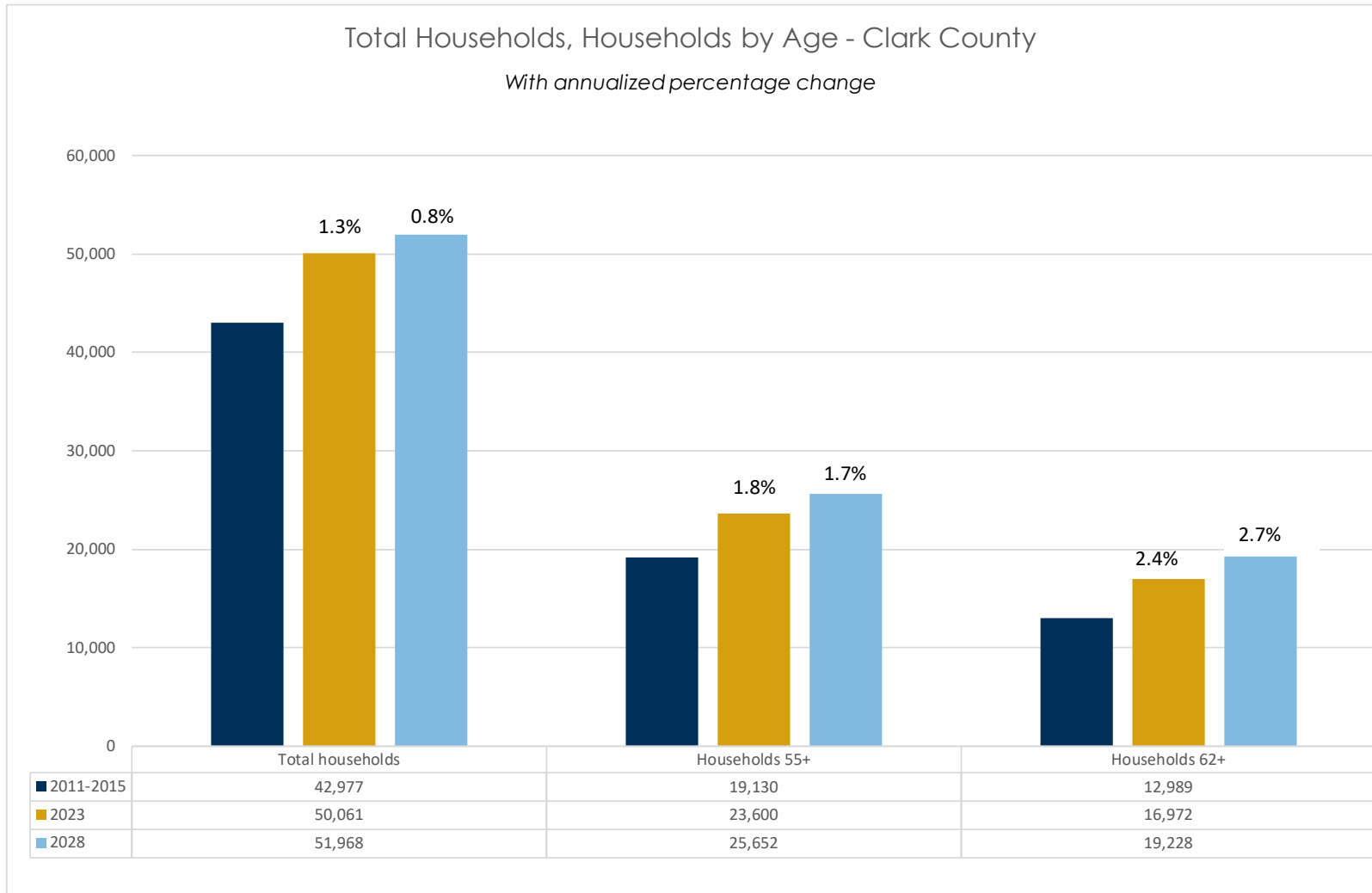
The county has substantial population growth among the 65 to 74 age group.

Total Senior Population by Year



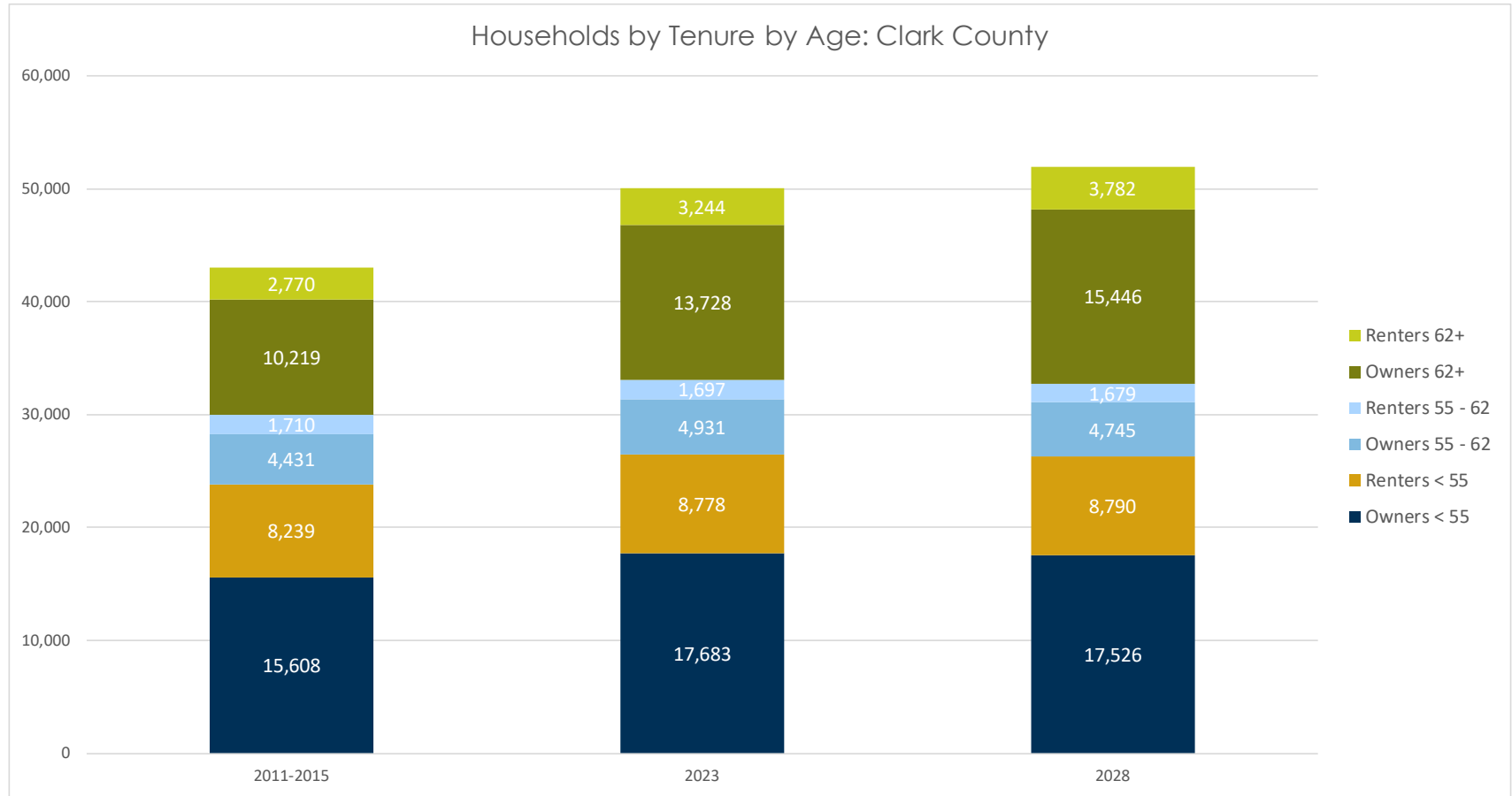
Strongest growth is seen in the aged 65+ population.

Households



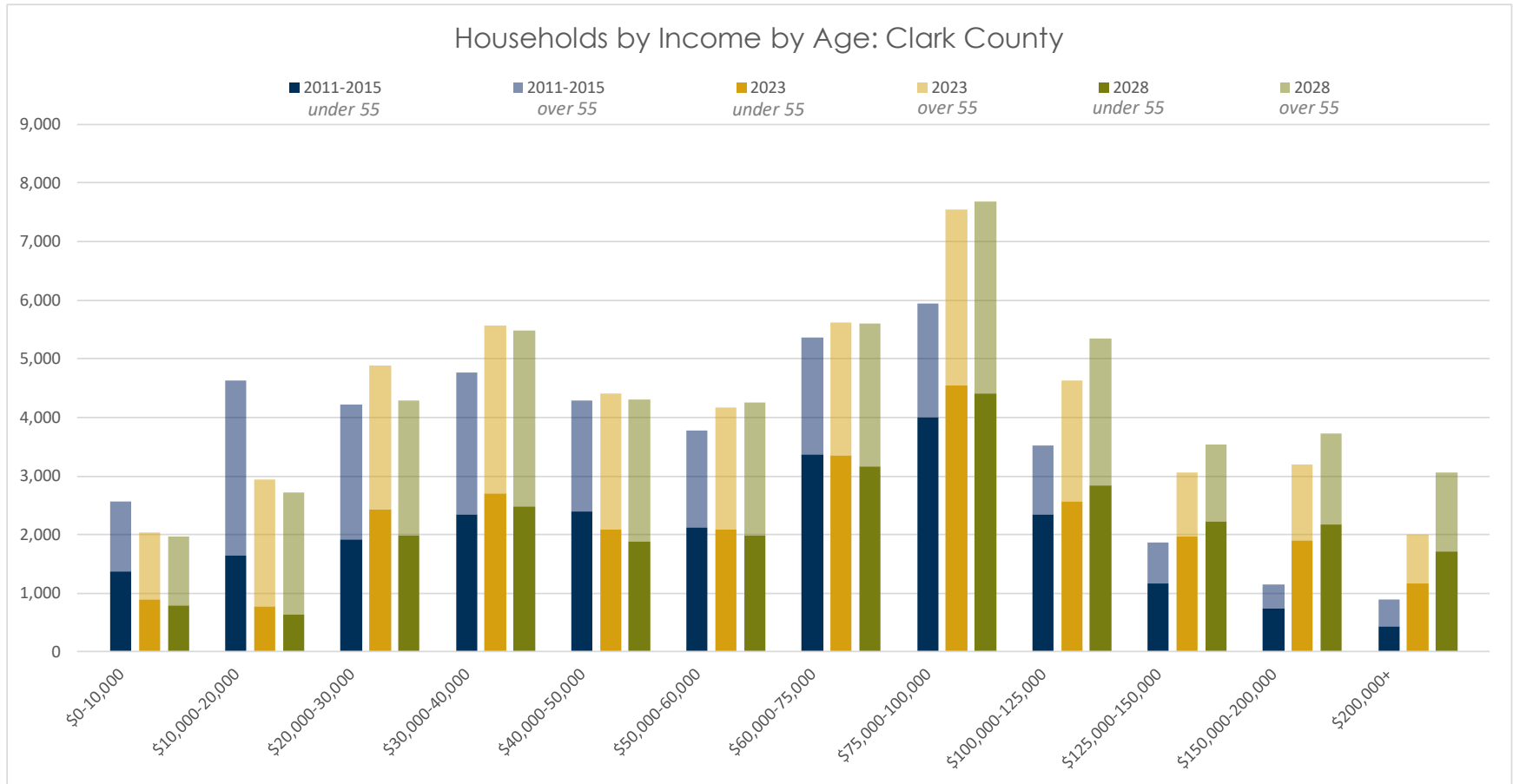
Total household data reveals steady growth across all age groups.

Households by Tenure



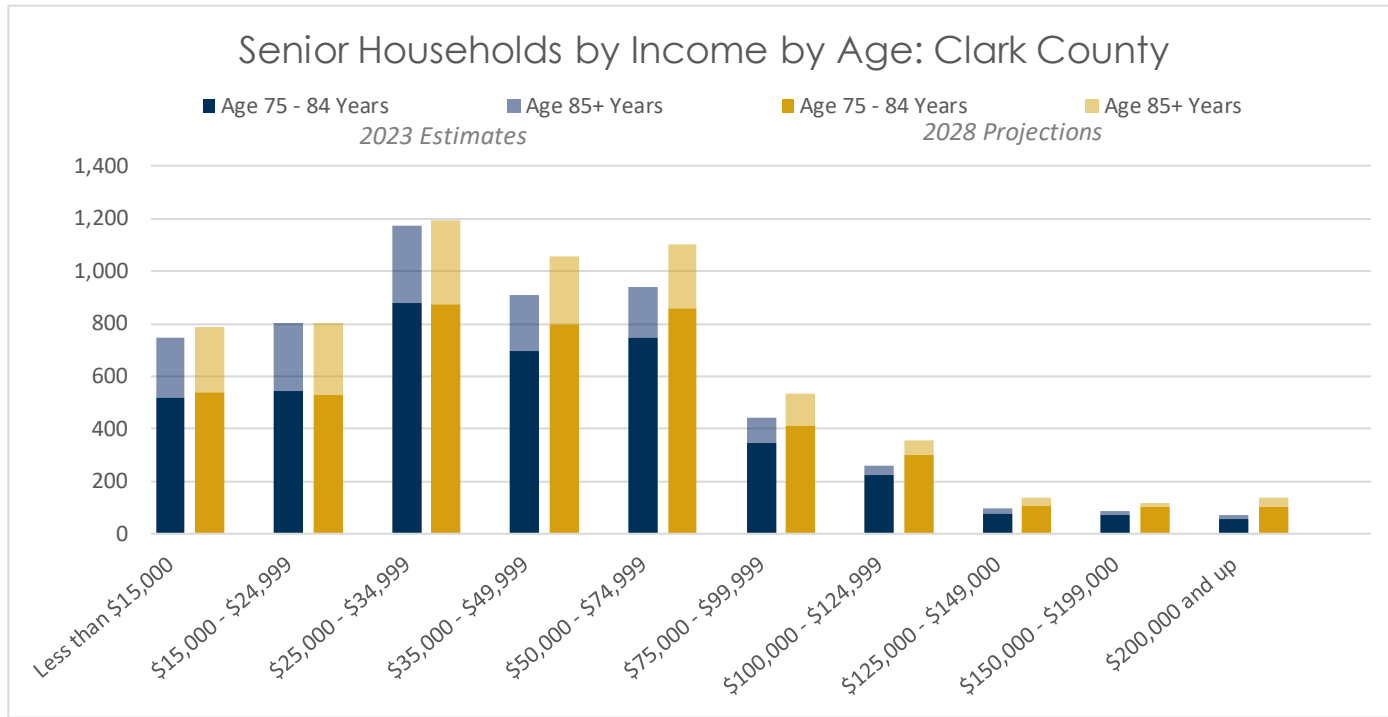
Households aged 62 and older are showing strong growth. Most younger households are projected to decline slightly.

Households by Income



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

Households by Income by Age, 75+



The largest group of senior households aged 75 and older earns \$25,000 to \$34,999. Projections for 2028 indicate the trend continues.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Clark County, 28.5% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Clark County	12,201
Renter HH paying 40 to 49% of income	1,170
Renter HH paying 50% or more of income	2,306
<i>Total rent overburdened</i>	3,476
Percentage	28.5%

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 Clark County, 1.2% of the households live in substandard housing, which equals the rate for the region.

Substandard Housing	Number
Total households in Clark County	47,844
Owner-occupied lacking plumbing facilities	57
Owner-occupied lacking kitchen facilities	118
Renter-occupied lacking plumbing facilities	120
Renter-occupied lacking kitchen facilities	276
<i>Total households with substandard units</i>	571
Percentage	1.2%

Supply – Independent Living

Clark County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Fairington Clarksville	Clarksville	200	NA			402
	Yellowwood Terrace	Clarksville	202	199	98.5%		
LIHTC	The Meranda	Jeffersonville	228	224	98.2%		315
	M. Fine on Spring	Jeffersonville	51	50	98.0%		
	Willow Trace Jeffersonville	Jeffersonville	36	36	100.0%		
Market Rate	Aberdeen Woods Senior	Jeffersonville	68	68	100.0%		186
	Jefferson Park Senior	Jeffersonville	118	NA			

Planned Units

Geography	Notes
Clark County	Amy Williams, Clark County Director of Planning and Zoning, reported that the only senior project is the Sellersburg (referenced in this table.)
Charlestown	Tony Jackson, Charlestown Building Commissioner, reported that there are currently no senior housing developments in the planned or proposed phases.
Clarksville	<i>Allen's Place.</i> Beacon Property is applying for rezoning to build 150 units for low- to moderate-income independent seniors. If zoning is approved, they will submit a LIHTC application in late July. Because not all LIHTC applications receive funding, the units are not subtracted from the demand.
Jeffersonville	Chad Reischl, Jeffersonville Director of Planning and Zoning, reported that there are currently no senior housing developments in the planned or proposed phases.
Sellersburg	<i>Infinity Homes Assisted Living.</i> Renewity Holdings, LLC plans to deliver 12 to 24 assisted living homes, which are single-family homes with assisted living services provided in the home. Zoning has been granted but construction has not yet begun.
Utica	Sharon Wilson, Utica Town Planner, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Clark County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Traditions at Hunter Station	Sellersburg	130	105	130	NA	ISDH report 11/09/2023
SNF	Hillcrest Village	Jeffersonville	127	121	NA	127	
SNF	Maple Manor Christian Home Inc	Sellersburg	57	57	NA	57	
RCF	River Crossing Assisted Living Community	Charlestown	106	75	106	NA	ISDH report 1/27/2021
RCF and SNF	Riverbend	Jeffersonville	114	88	65	49	ISDH report dated 01/04/2024 notes 114 RCF beds and 0 SNF beds.
SNF	Riverview Village	Clarksville	120	98	NA	120	
SNF	Sellersburg Healthcare Center	Sellersburg	110	100	NA	110	ISDH report 07/12/2024
	Vivera Senior Living of Jeffersonville	Jeffersonville	130	116	130	NA	Affordable assisted living
SNF	Wedgewood Healthcare Center	Clarksville	124	106	NA	124	
RCF	Westminster Village Kentiana	Clarksville	86	75	86	NA	Formerly known as Westminster Health Care Center. ISDH report dated 07/05/2023 notes 244 licensed beds.
RCF	Windsor Ridge	Jeffersonville	37	32	37	NA	ISDH report dated 01/02/2024 notes 47 licensed beds.

Housing Demand

Income Parameters

Clark County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$23,150
	LIHTC	60%	\$23,151	\$46,320
	Market rate	300%	\$46,321	\$231,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$231,600
	Skilled Nursing Facility		\$0	\$231,600

Disability Percentage

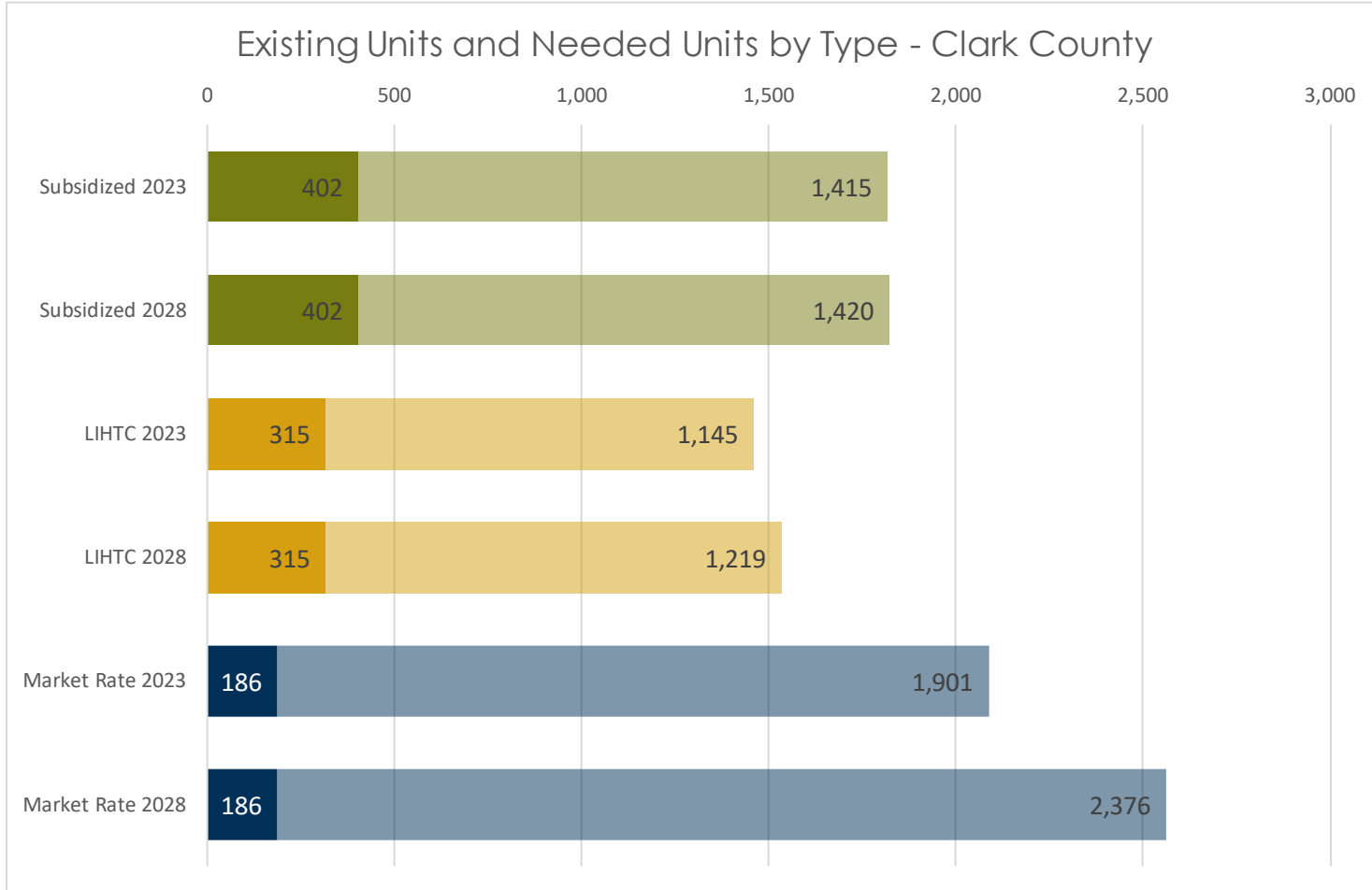
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Clark County		Number	Percentage
Estimate, Total		120,175	
Estimate, Total, Male		59,050	
Estimate, Total, Male, 75 years and older		2,882	100.0%
Estimate, Total, Male, 75 years and older, with a disability		1,495	51.9%
Estimate, Total, Female		61,125	
Estimate, Total, Female, 75 years and older		4,381	100.0%
Estimate, Total, Female, 75 years and older, with a disability		2,217	50.6%
Estimate, Total, Male & Female, 75 years and older		7,263	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability		3,712	51.1%

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

Demand Analysis: Independent Living

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



Substantial demand exists for all types of independent senior housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Clark County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$23,151	\$46,321	\$0	\$23,151	\$46,321
Maximum Income	\$23,150	\$46,320	\$231,600	\$23,150	\$46,320	\$231,600
Senior renters 55+ in income bracket	1,764	1,354	1,823	1,772	1,428	2,261
Plus						
Senior Homeowners in this income bracket (a)	2,323	4,665	11,671	2,211	4,688	13,292
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)	53	106	265	50	106	301
Equals						
Total Demand	1,817	1,460	2,087	1,822	1,534	2,562
Less existing units	402	315	186	402	315	186
Less planned units	0	0	0			
Equals						
Net Demand	1,415	1,145	1,901	1,420	1,219	2,376
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		4,941	5,461			
Total senior 55+ owner households		18,659	20,191			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Demand Analysis: Licensed Residential Properties

The following chart shows demand for Residential Care Facilities with Medicaid Waiver (RCF w MW), Residential Care Facilities (RCF), and Skilled Nursing Facilities (SNF).

Demand Analysis - Senior Licensed Properties: Clark 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	\$231,600	\$231,600	\$33,948	\$231,600	\$231,600
(A) Persons 75 - 84 income eligible	2,742	3,422		2,771	4,155	
(B) Persons 85+ income eligible			2,040			2,389
(C) Percent of persons 75+ with a disability	51.1%	51.1%	51.1%	51.1%	51.1%	51.1%
Income-eligible persons 75+ with a disability	1,401	1,749	1,043	1,416	2,123	1,221
<i>calculation A * C (RCF), B * C (SNF)</i>						
Total Demand	1,401	1,749	1,043	1,416	2,123	1,221
<i>Demand for RCF units are summed</i>	3,150			3,540		
Less existing beds	554		587	578		587
Less planned beds	24		0			
Equals						
Net Demand	2,596		456	2,962		634
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		6,164	6,926			
Total senior population 85+		2,040	2,389			

Substantial demand exists for both Residential Care and 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.

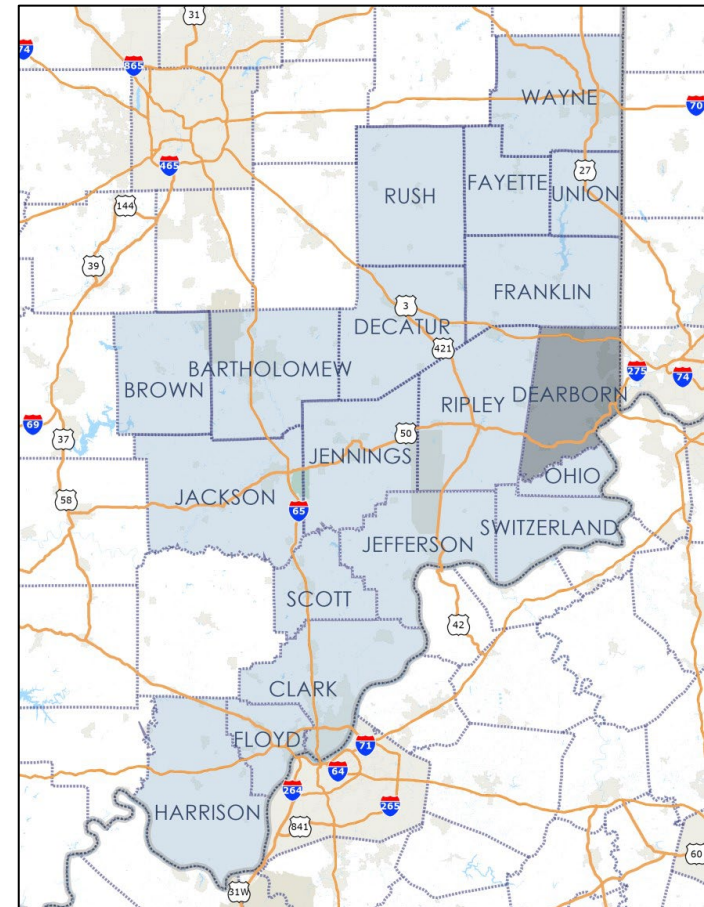
Bed Need Analysis with ISDH Bed Need Rate: Clark County		
	2023	2028
Population 65+ (A)	21,948	25,983
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	635	751
Supply (D)	587	587
<i>Net demand (D - C)</i>	<i>48</i>	<i>164</i>

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

Dearborn County

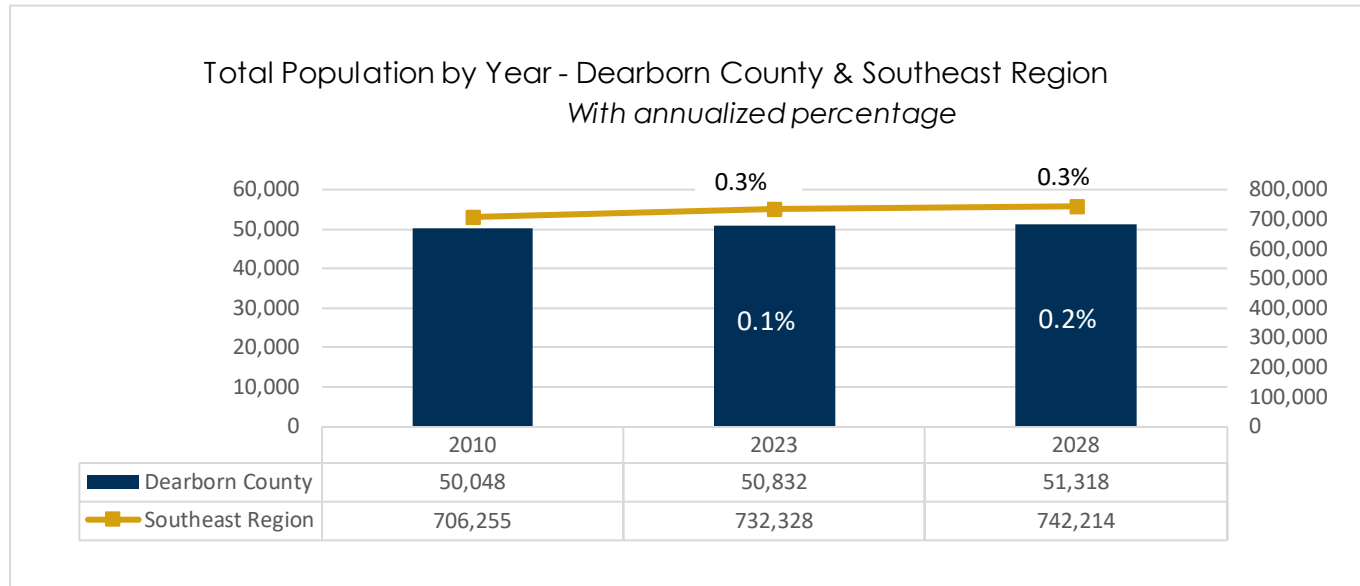
Key Findings

- The population in Dearborn County exhibits steady population growth, a trend that will continue according to 2028 projections.
- The total senior population growth rate is driven by particularly strong growth in the 65 to 74 age group. Solid growth is evident across most other senior age groups as well.
- The number of households will continue to increase based on projections for 2028.
- Owner and renter households aged 62 and older are growing. Younger households are slightly declining.
- The largest group of households earns \$75,000 to \$100,000, an income trend that is expected to continue.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 show the trend continues.
- In Dearborn County, 26.8% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 0.2% of the households live in substandard housing compared to 1.2% for the region.
- Solid demand exists for all types of independent senior housing.
- The county has substantial unmet demand for Residential Care Facilities.



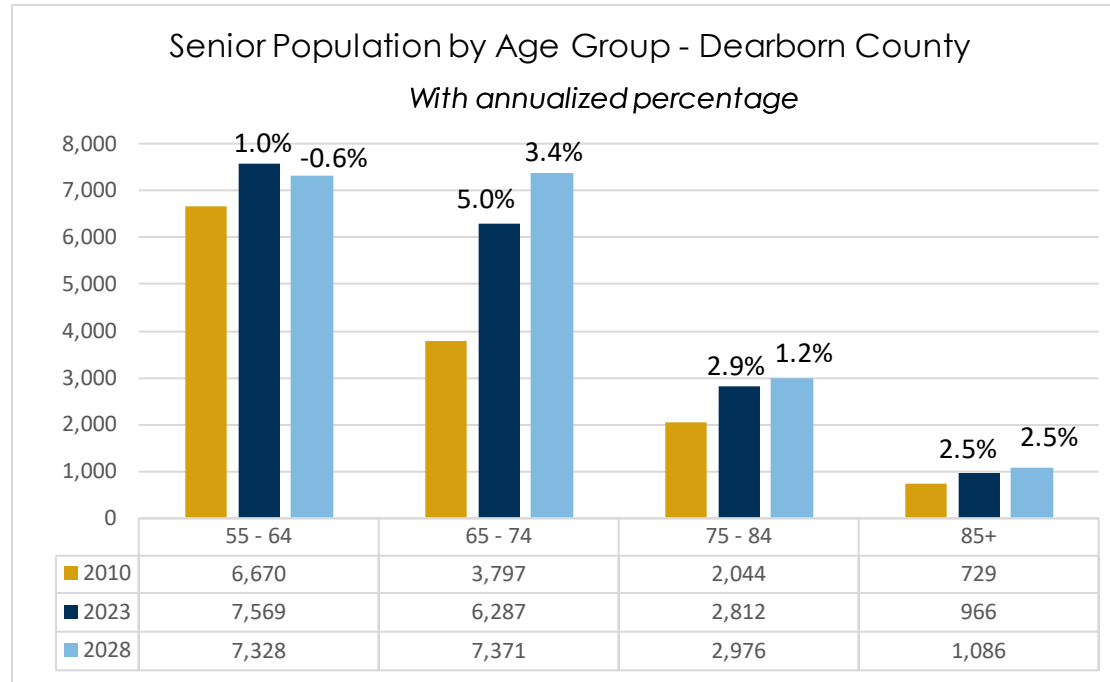
Demographics

Total Population



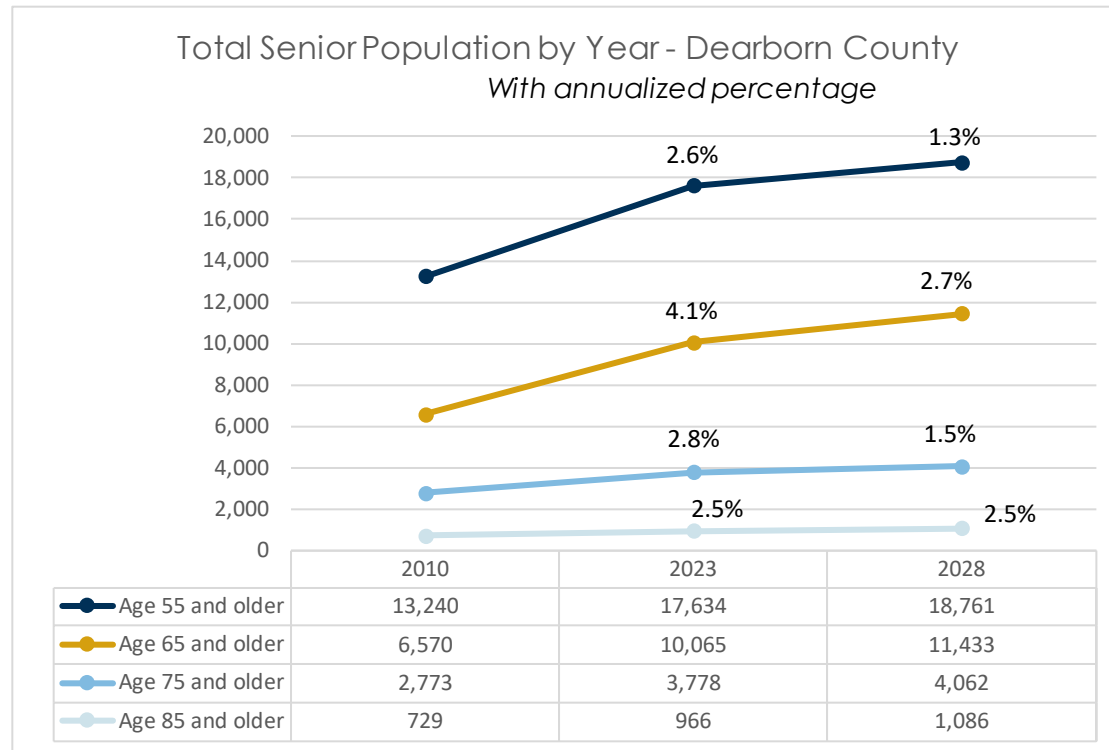
Dearborn County exhibits steady population growth through 2028.

Population by Age Group



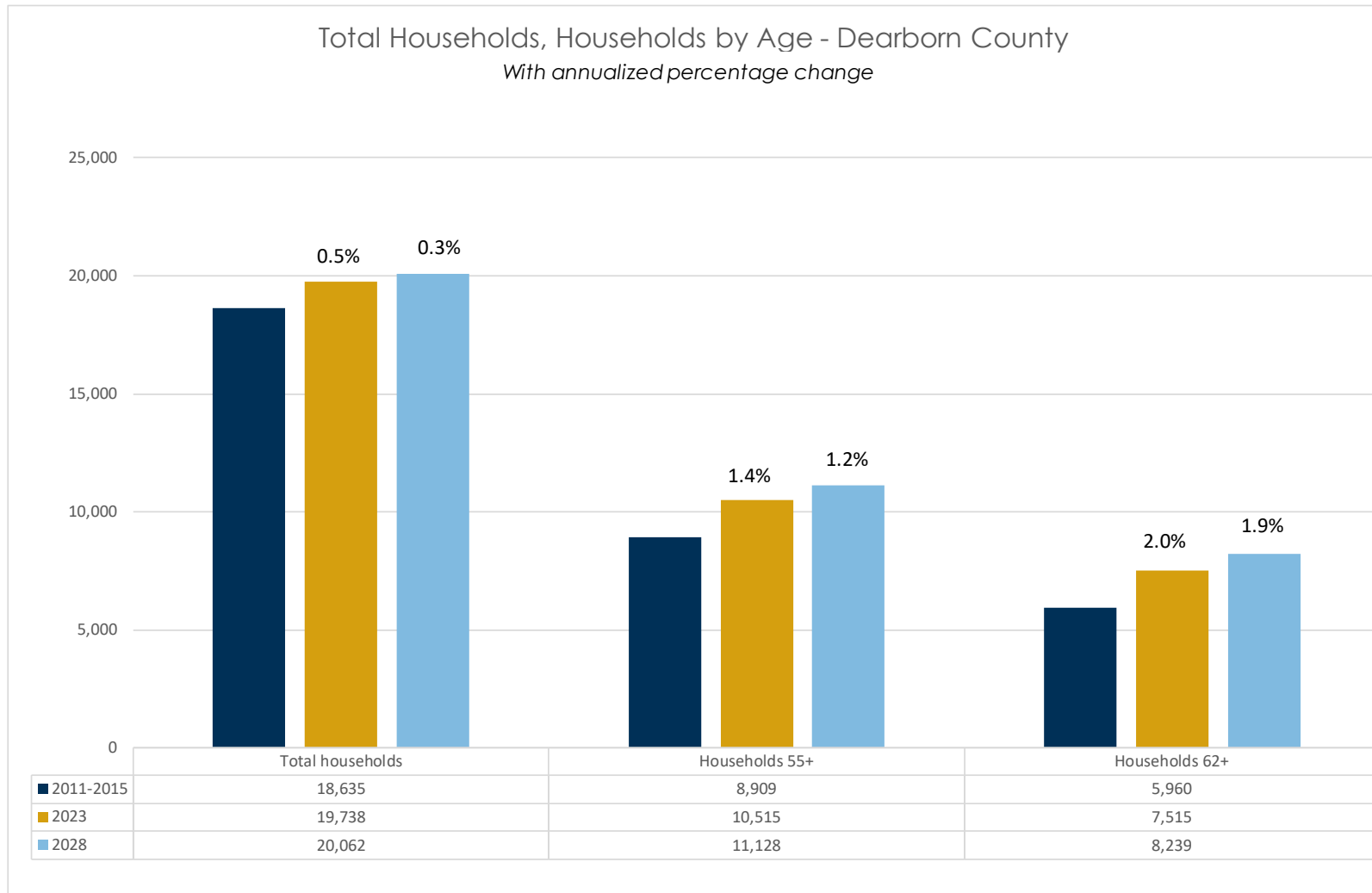
Seniors aged 65 to 74 show the strongest growth trends.

Total Senior Population by Year



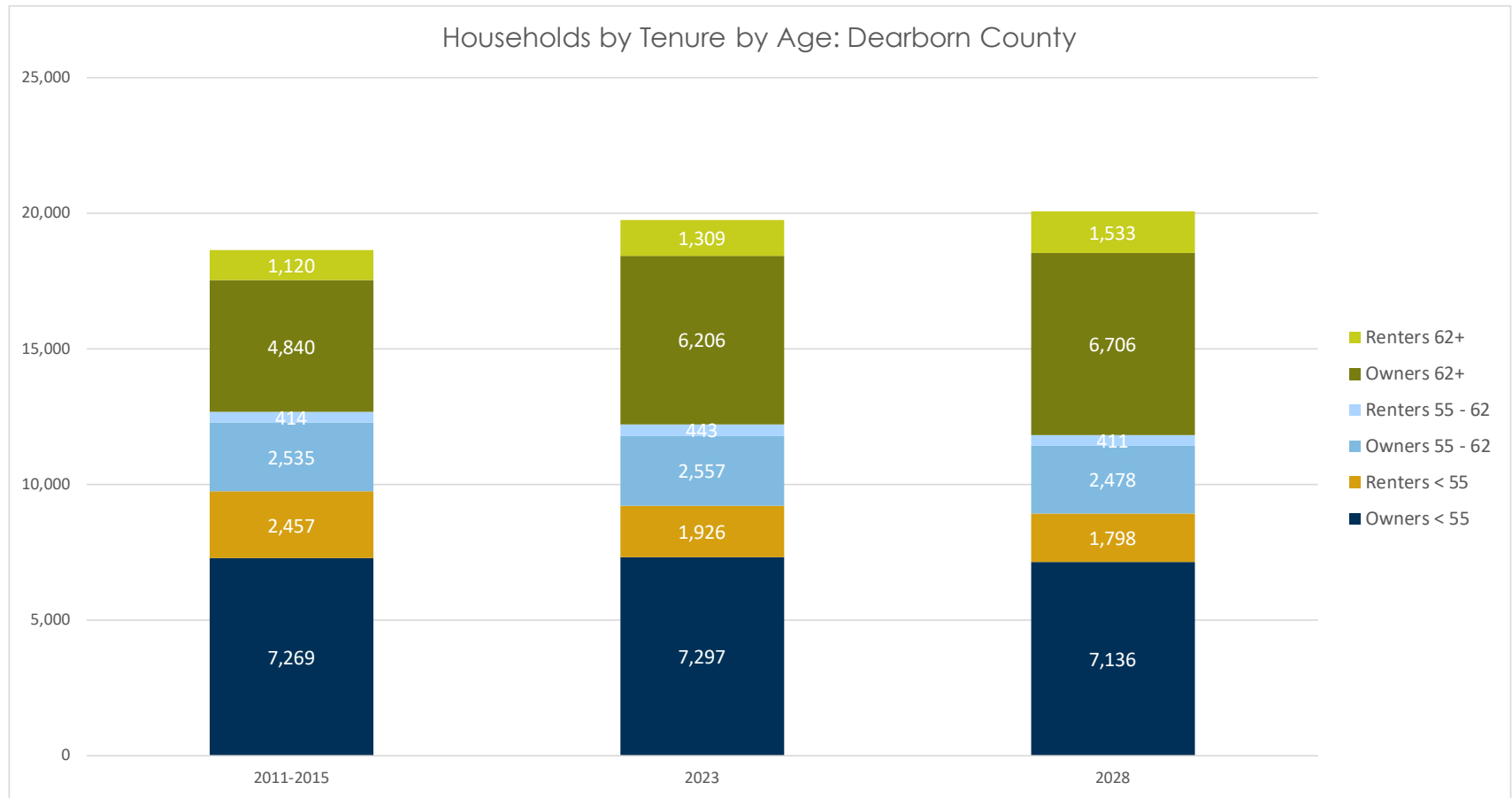
Strong growth in the 65 to 74 age group drives the growth rate for the total senior population.

Households



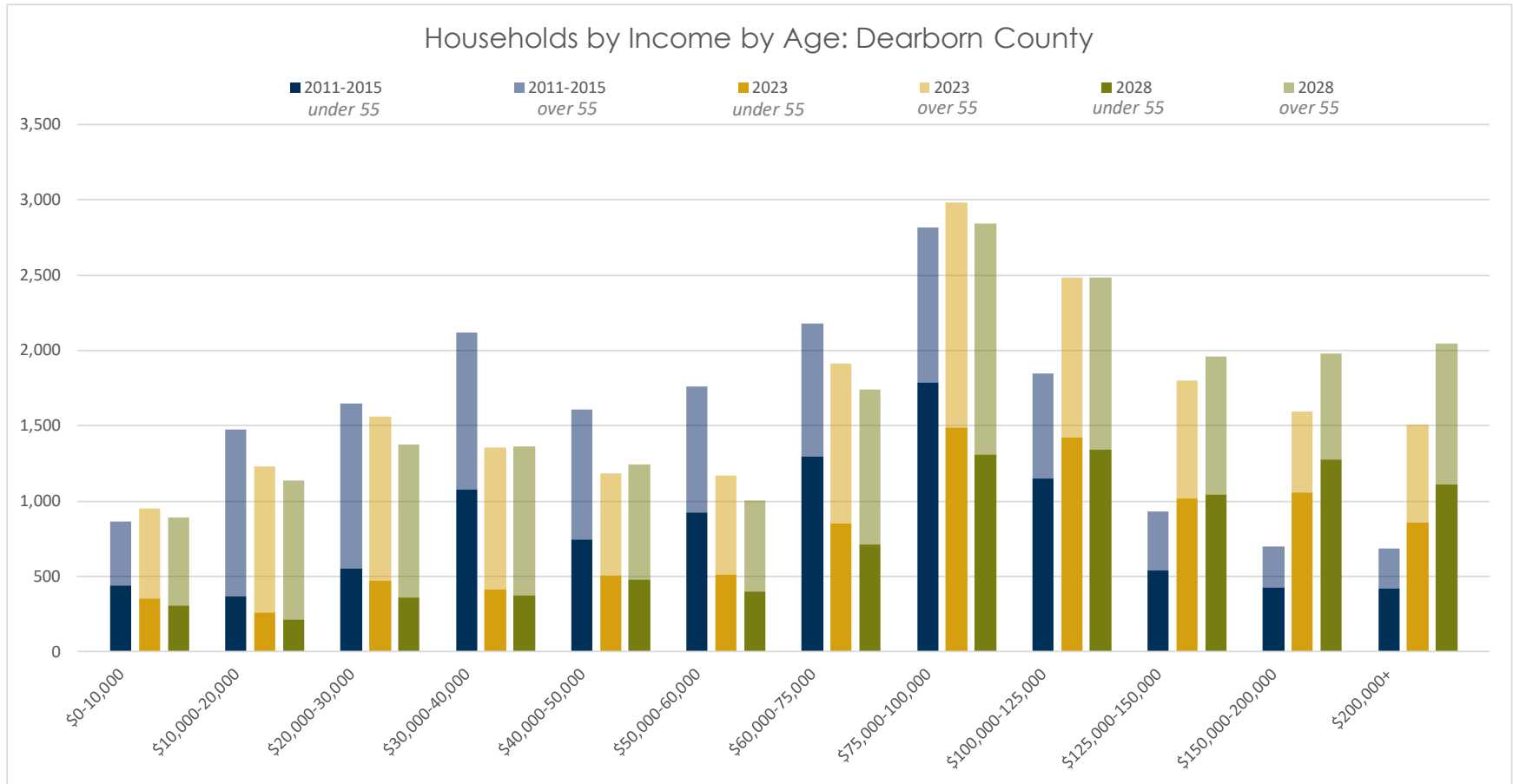
Continuation of solid growth across all household is projected.

Households by Tenure



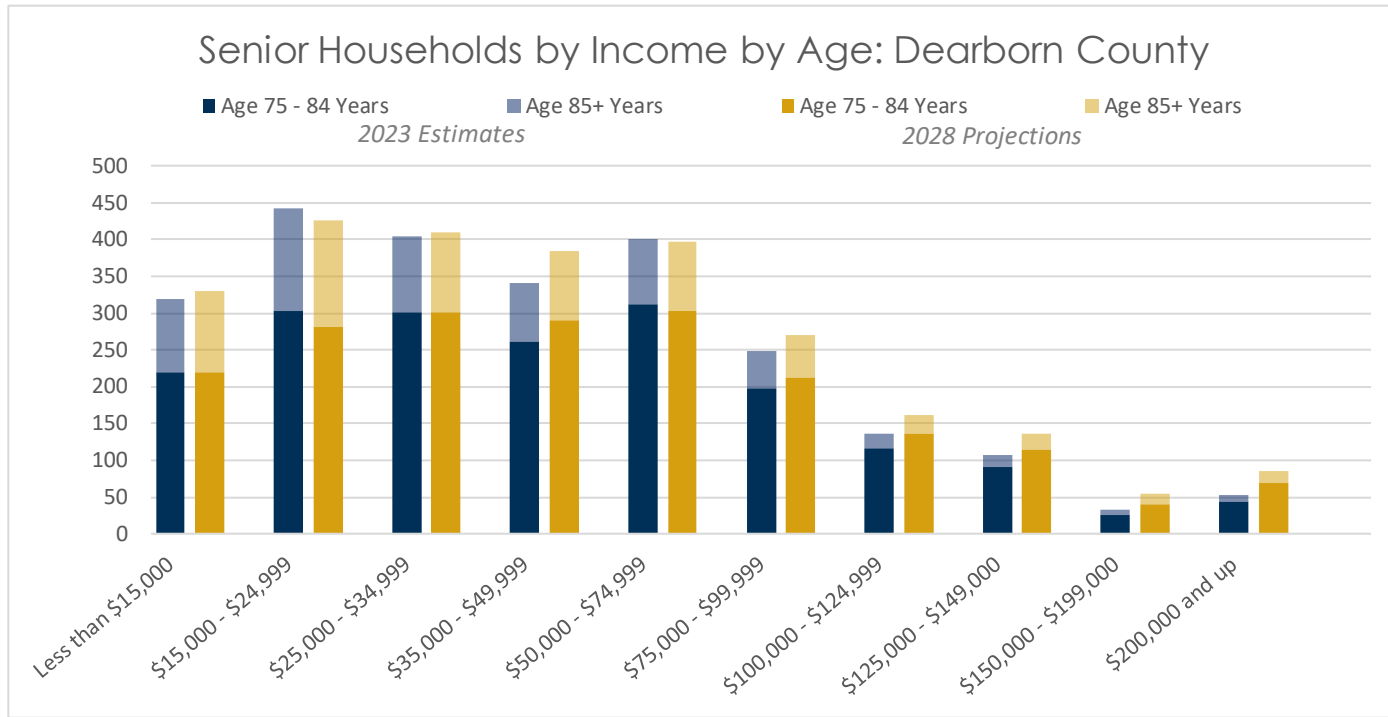
The number of renters and owners aged 62 and older is increasing. Younger households are slightly declining.

Households by Income



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

Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999 in 2023. Projections for 2028 show the trend continues.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Dearborn County, 26.8% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Dearborn County	3,354
Renter HH paying 40 to 49% of income	217
Renter HH paying 50% or more of income	683
<i>Total rent overburdened</i>	900
Percentage	26.8%

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 Dearborn County, 0.2% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Dearborn County	19,915
Owner-occupied lacking plumbing facilities	0
Owner-occupied lacking kitchen facilities	21
Renter-occupied lacking plumbing facilities	2
Renter-occupied lacking kitchen facilities	12
<i>Total households with substandard units</i>	35
Percentage	0.2%

Supply – Independent Living

Dearborn County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Totals
Subsidized	Dillsboro Village	Dillsboro	40	40	100.0%		488
	Edenburg Senior	Lawrenceburg	20	20	100.0%		
	Fairhaven West	Lawrenceburg	65	NA			
	Greendale Village	Greendale	50	NA			
	Lutheran Community	Lawrenceburg	40	40	100.0%		
	New Harborview	Aurora	28	NA		✓	
	North Dearborn Village II	West Harrison	54	NA			
	Shady Nook Care Center	Lawrenceburg	94	NA			
	River Park Apartments	Aurora	22	NA		✓	
	Village Apartments Of Lawrenceburg	Lawrenceburg	75	75	100.0%		
LIHTC	North Dearborn Village I Apartments	West Harrison	54	54	100.0%	✓	80
	North Dearborn Village II Apartments	West Harrison	26	26	100.0%	✓	
Market Rate	<i>None</i>					✓	0

Planned Units

Geography	Notes
Dearborn County	Nicole Daily, Director of Planning and Zoning & Floodplain Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Aurora	Austin Woods, City Manager, reported that there are currently no senior housing developments in the planned or proposed phases.
Dillsboro	Derek Walker, Dillsboro Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.
Greendale	Angie Walters, Executive Director of the Greendale Redevelopment Commission, reported that there are currently no senior housing developments in the planned or proposed phases.
Lawrenceburg	<i>Durbin Plaza Housing Project.</i> Flaherty & Collins is planning 50 to 60 units for low- to -moderate-income independent seniors through a tax credit application. If it is selected, the project will be completed in summer 2026. Because not all LIHTC applications receive funding, the units are not subtracted from the demand.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Dearborn County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Envive Of Lawrenceburg	Lawrenceburg	100	45	NA	100	Formerly Woodland Hills Care Center
RCF	Pine Knoll Assisted Living Center	Lawrenceburg	27	23	27	NA	
RCF and SNF	Ridgewood Health Campus	Lawrenceburg	133	127	33	100	
SNF	Shady Nook Care Center	Lawrenceburg	94	78	NA	94	ISDH report 02/16/2024
SNF	Waters Of Dillsboro-Ross Manor	Dillsboro	120	66	NA	120	ISDH report dated 01/05/2024 notes 123 licensed beds.

Housing Demand

Income Parameters

Dearborn County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$25,200
	LIHTC	60%	\$25,201	\$50,340
	Market rate	300%	\$50,341	\$251,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$251,700
	Skilled Nursing Facility		\$0	\$251,700

Disability Percentage

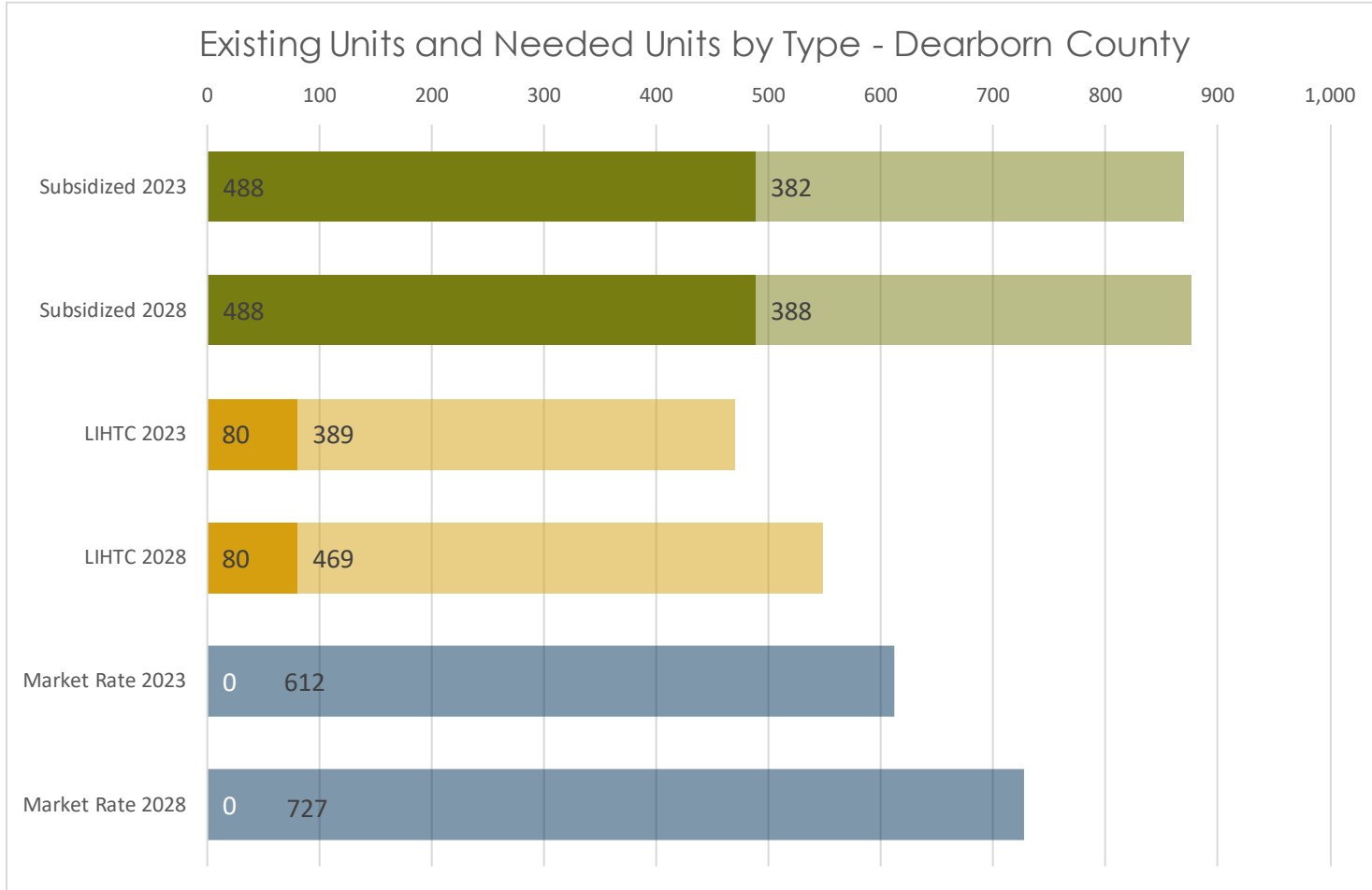
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Dearborn County	Number	Percentage
Estimate, Total	50,214	
Estimate, Total, Male	25,045	
Estimate, Total, Male, 75 years and older	1,466	100.0%
Estimate, Total, Male, 75 years and older, with a disability	691	47.1%
Estimate, Total, Female	25,169	
Estimate, Total, Female, 75 years and older	1,963	100.0%
Estimate, Total, Female, 75 years and older, with a disability	674	34.3%
Estimate, Total, Male & Female, 75 years and older	3,429	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,365	39.8%

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

Demand Analysis: Independent Living

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



Solid demand exists for all types of independent senior housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Dearborn County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$25,201	\$50,341	\$0	\$25,201	\$50,341
Maximum Income	\$25,200	\$50,340	\$251,700	\$25,200	\$50,340	\$251,700
Senior renters 55+ in income bracket	840	430	481	849	509	585
Plus						
Senior Homeowners in this income bracket (a)	1,299	1,727	5,737	1,188	1,751	6,245
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)	29	39	130	27	40	142
Equals						
Total Demand	870	469	612	876	549	727
Less existing units	488	80	0	488	80	0
Less planned units	0	0	0			
Equals						
Net Demand	382	389	612	388	469	727
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,752	1,944			
Total senior 55+ owner households		8,763	9,184			
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: Dearborn 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	\$251,700	\$251,700	\$33,948	\$251,700	\$251,700
(A) Persons 75 - 84 income eligible	1,205	1,644		1,180	1,832	
(B) Persons 85+ income eligible			929			1,050
(C) Percent of persons 75+ with a disability	39.8%	39.8%	39.8%	39.8%	39.8%	39.8%
Income-eligible persons 75+ with a disability	480	655	370	470	729	418
<i>calculation A * C (RCF), B * C (SNF)</i>						
Total Demand	480	655	370	470	729	418
<i>Demand for RCF units are summed</i>	1,134			1,199		
Less existing beds	60		414	60		414
Less planned beds	0		0			
Equals						
Net Demand	1,074		-44	1,139		4
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		2,849	3,012			
Total senior population 85+		929	1,050			

The county has substantial unmet demand for Residential Care Facilities.

ISDH Bed Need

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

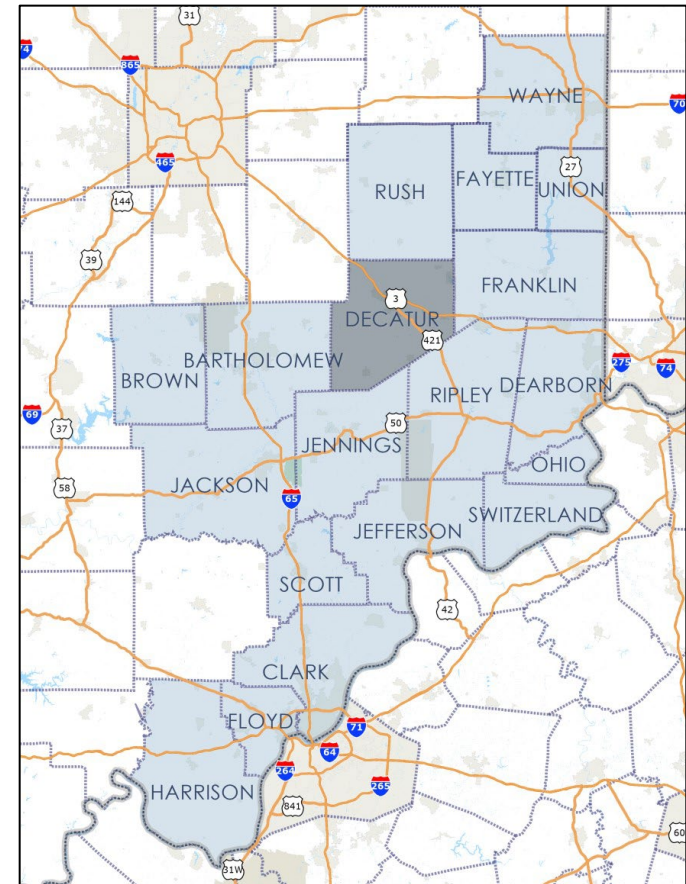
Bed Need Analysis with ISDH Bed Need Rate: Dearborn County		
	2023	2028
Population 65+ (A)	10,065	11,433
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	291	331
Supply (D)	414	414
<i>Net demand (D - C)</i>	<i>-123</i>	<i>-83</i>

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

Decatur County

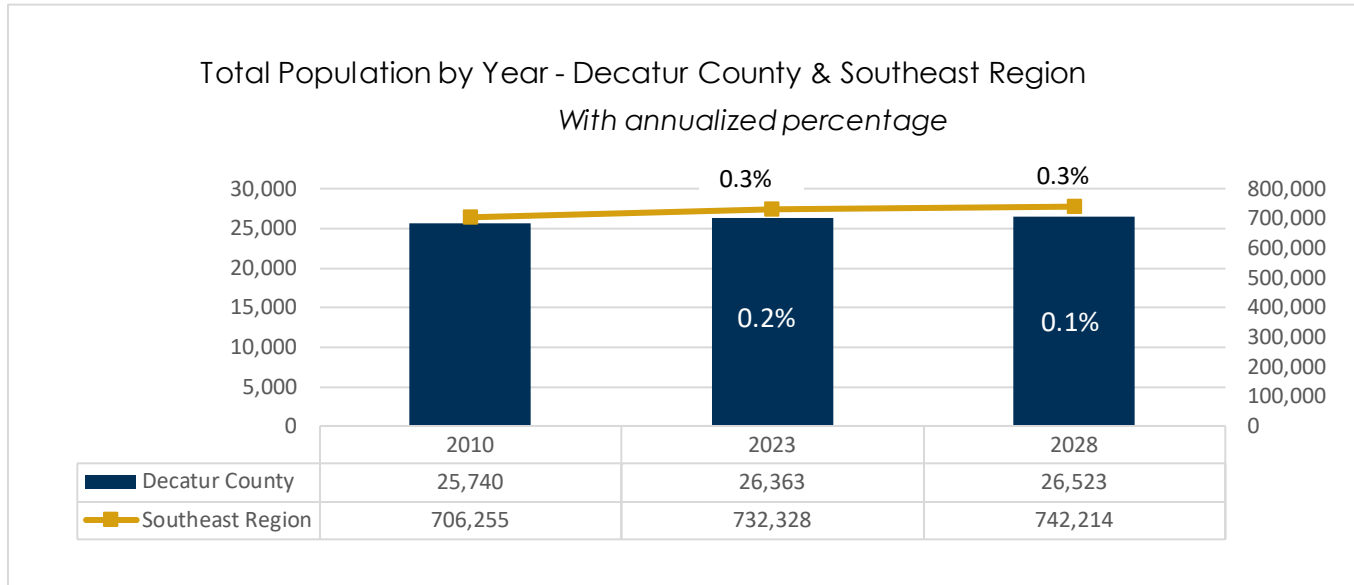
Key Findings

- The population in Decatur County will remain stable based on projections through 2028.
- The total senior population is growing, with the strongest rate evident in the 65 and older age group. The cohort aged 65 to 74 is primarily responsible for driving this growth.
- Total households are projected to steadily increase. The number of owners and renters aged 62 and older is increasing, while younger households are expected to remain stable.
- The largest group of households earns \$75,000-\$100,000, a trend that is projected to continue.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999, with no projected changes.
- In Decatur County, 18.5% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 0.3% of the households live in substandard housing compared to 1.2% for the region.
- Solid demand for all types of independent senior housing is exhibited. The strongest demand is for senior market rate housing.
- Solid demand exists for Residential Care Facilities.



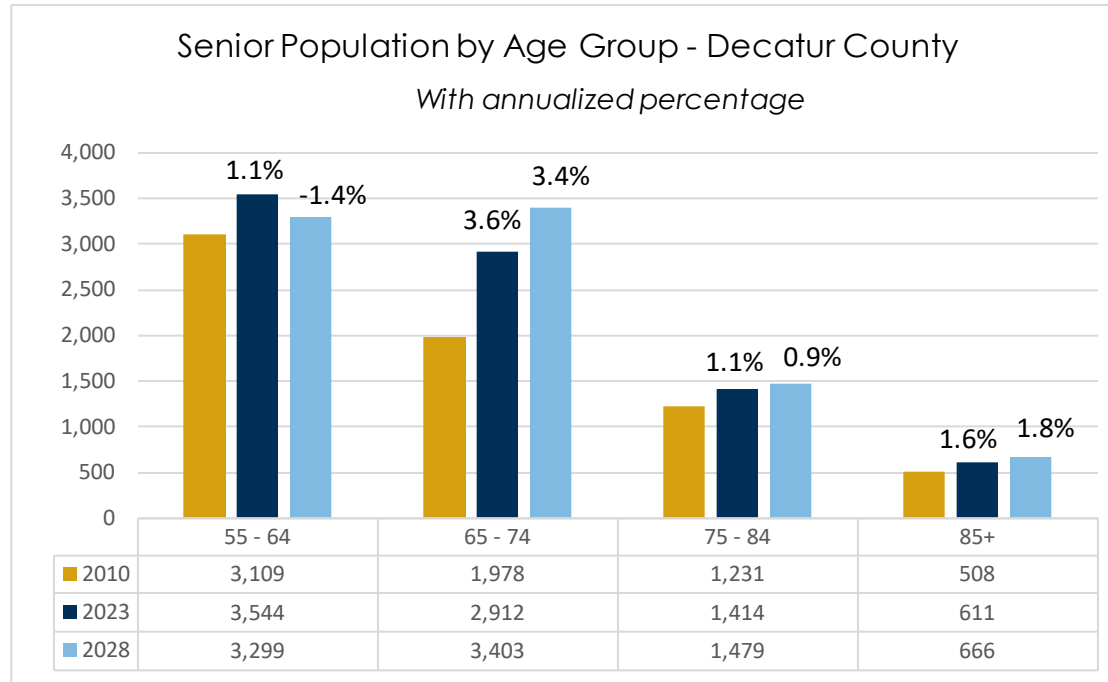
Demographics

Total Population



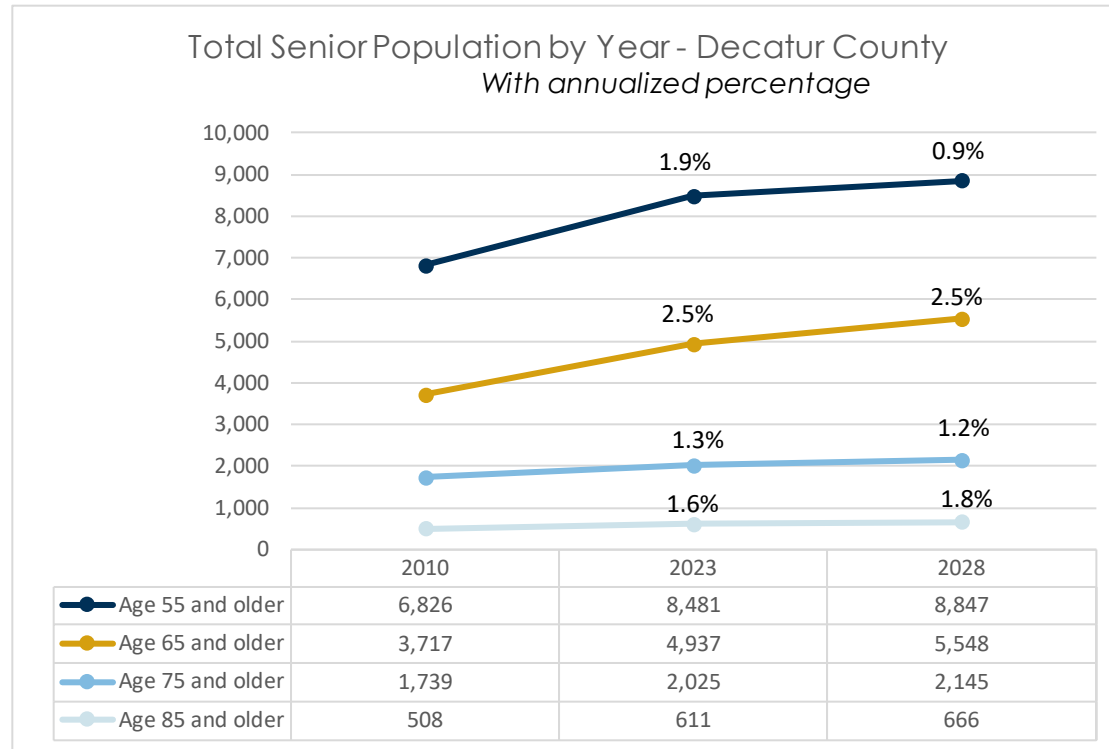
The population in Decatur County is projected to remain stable.

Population by Age Group



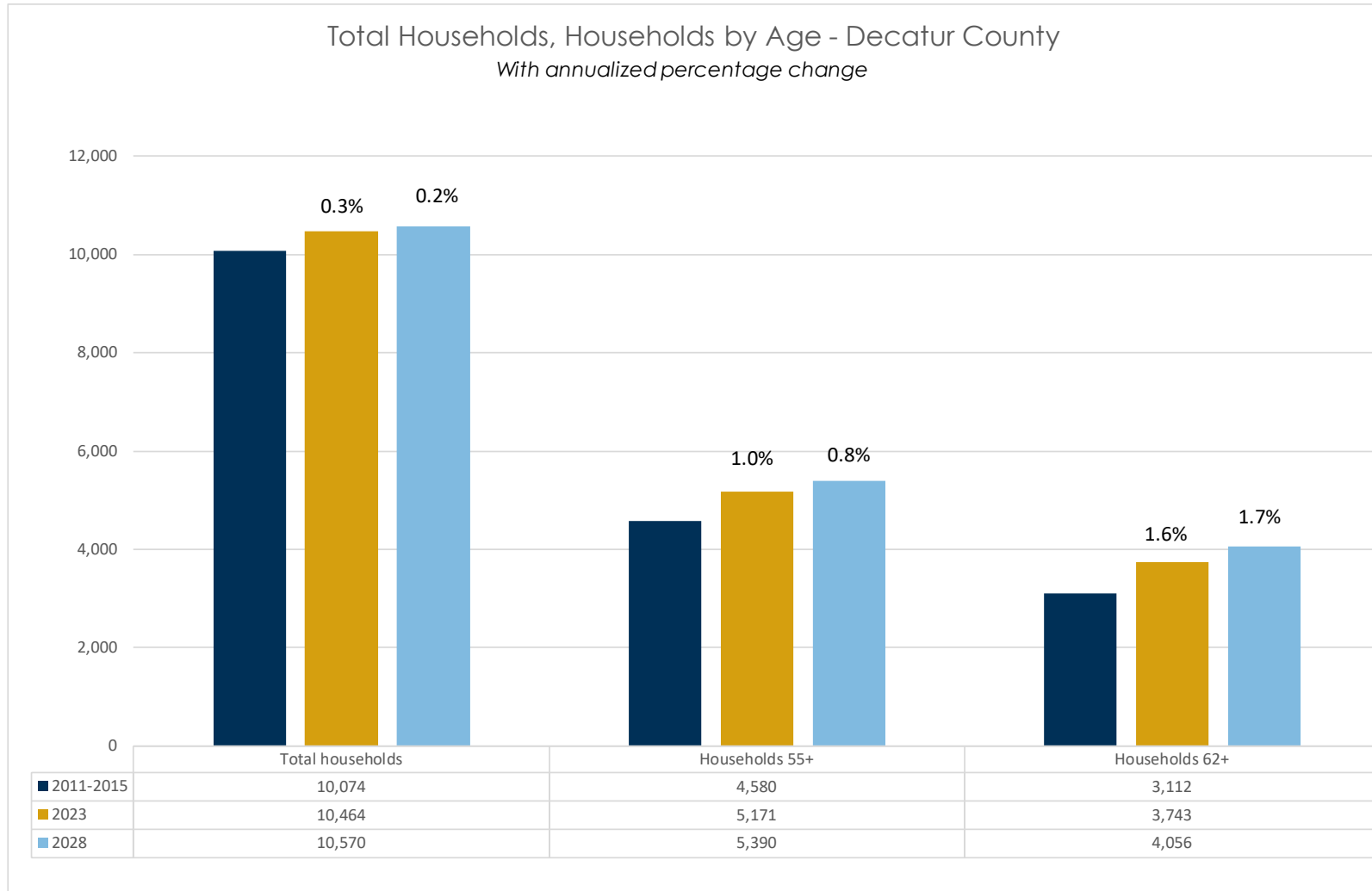
Strong growth will continue for the 65 to 74 age group.

Total Senior Population by Year



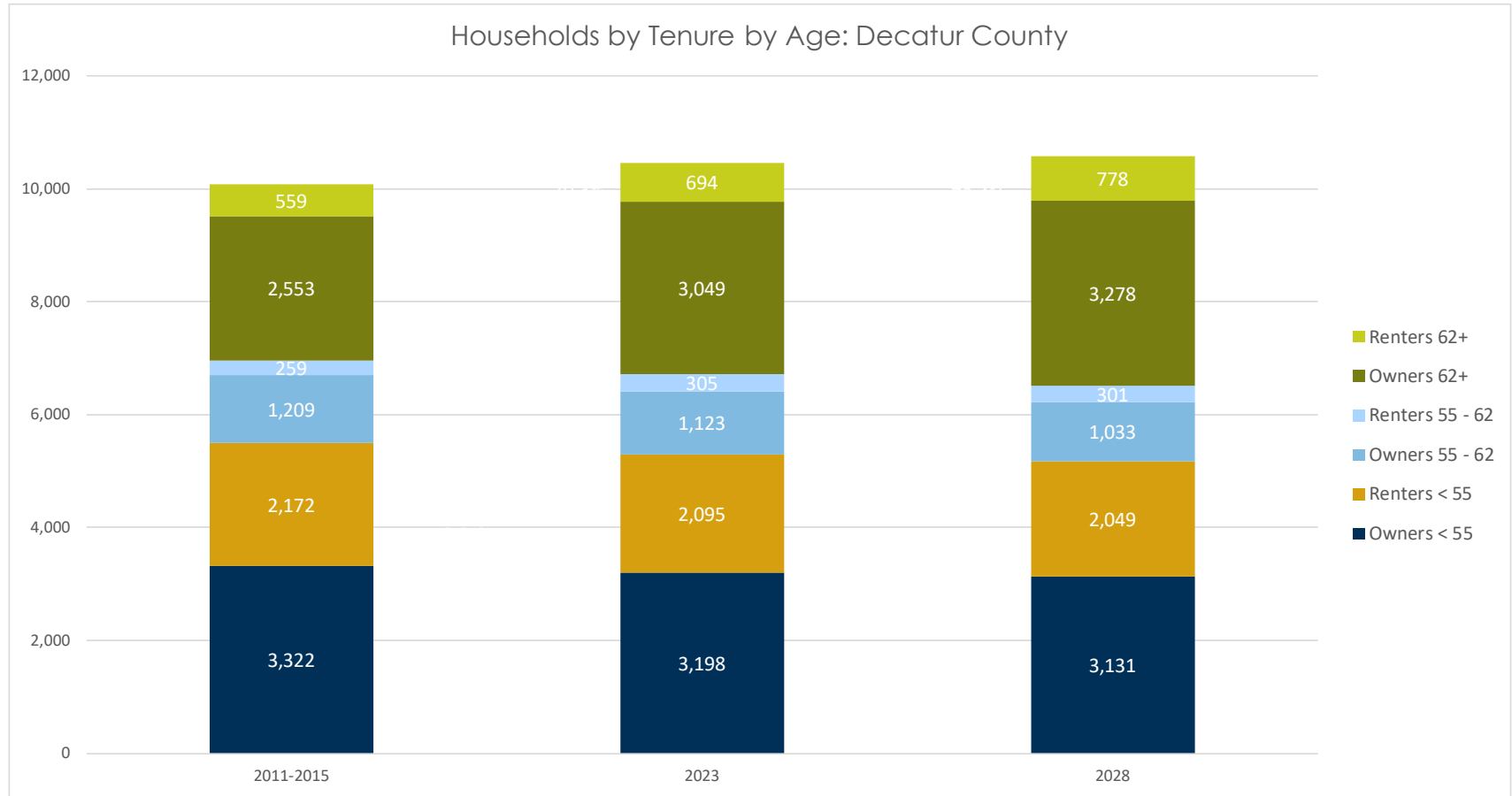
The cohort aged 65 and older is projected to grow at the highest rate. A decline from 2023 to 2028 in the age group 55 to 64 is mitigating the growth in the 55+ population.

Households



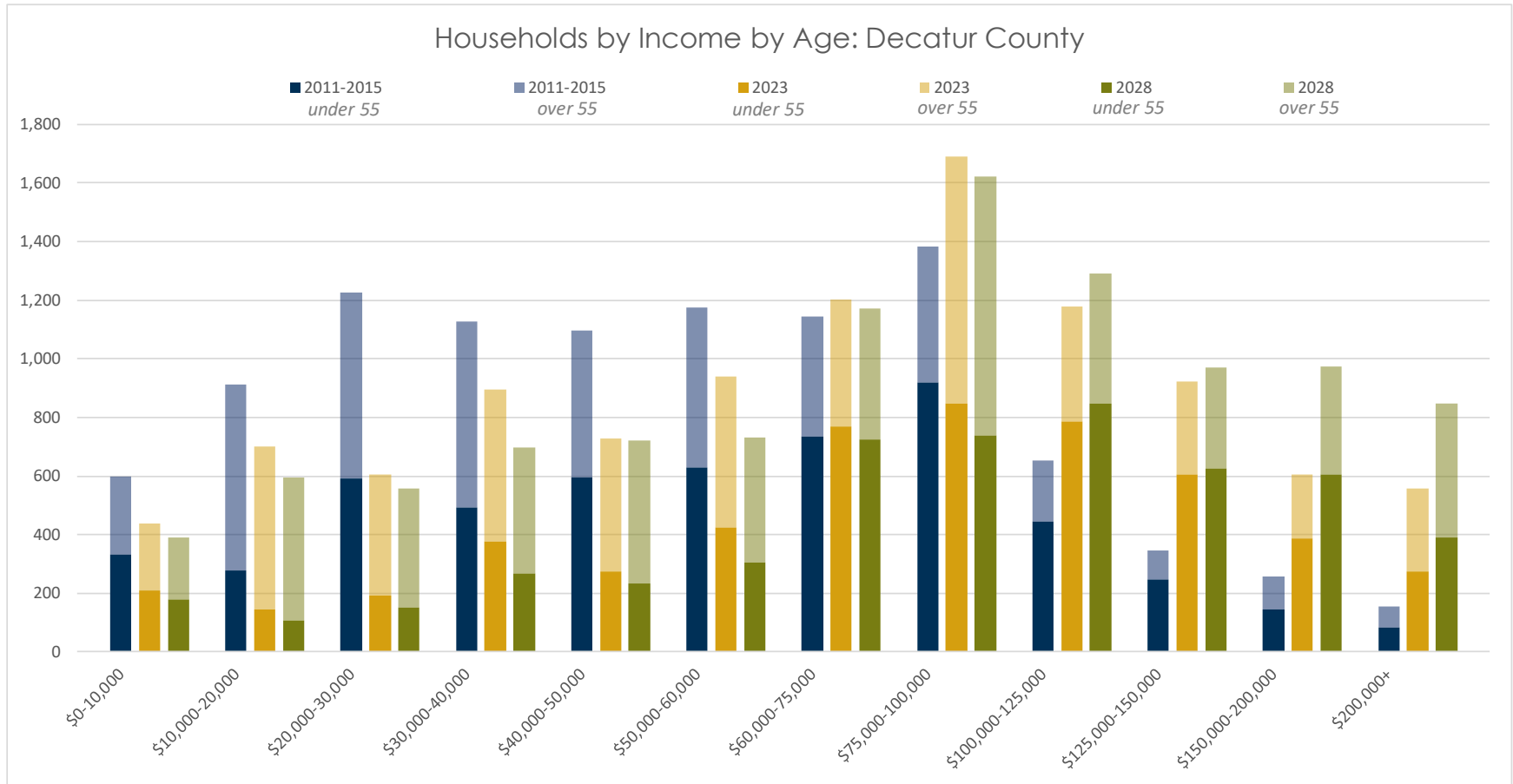
All household groups are showing steady growth.

Households by Tenure



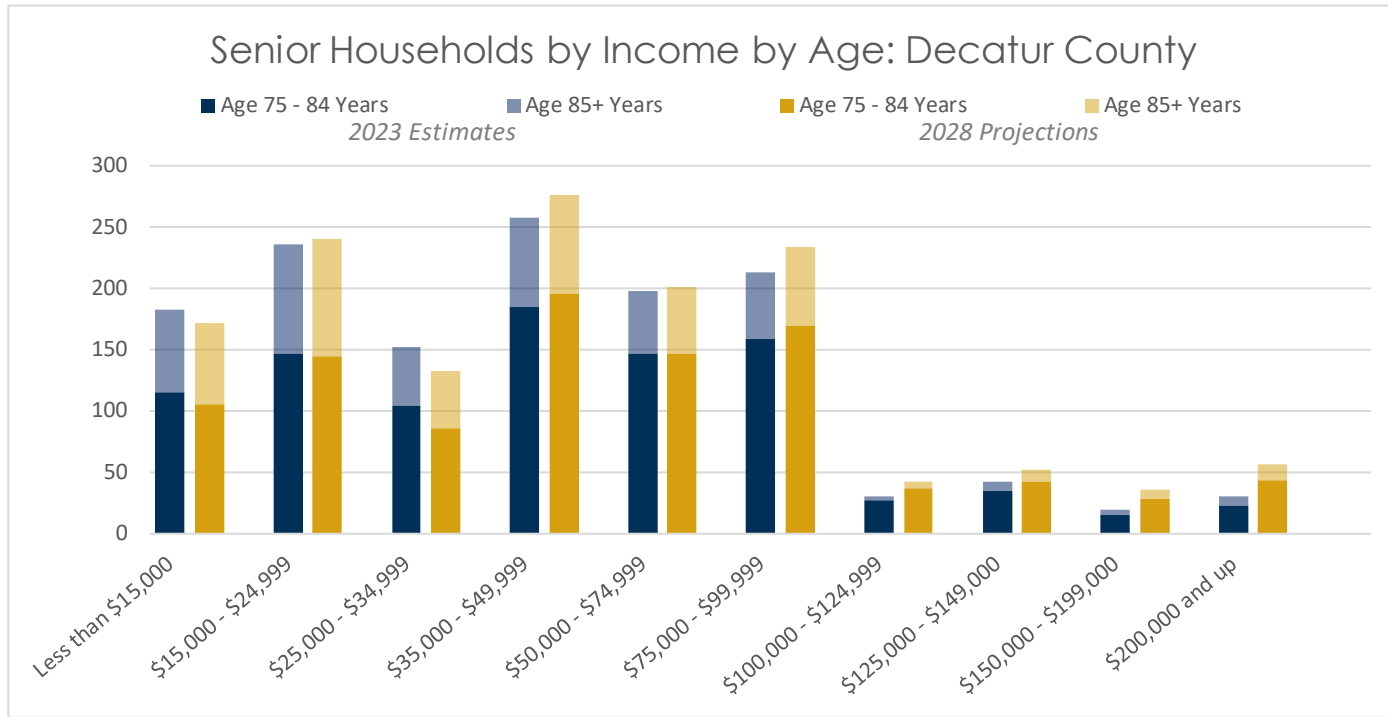
Both owner and renter households aged 62 and older are growing. Younger households are expected to remain steady.

Households by Income



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

Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999 in 2023. Projections for 2028 indicate the trend continues.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Decatur County, 18.5% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Decatur County	2,715
Renter HH paying 40 to 49% of income	68
Renter HH paying 50% or more of income	435
<i>Total rent overburdened</i>	503
Percentage	18.5%

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 Decatur County, 0.3% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Decatur County	10,301
Owner-occupied lacking plumbing facilities	17
Owner-occupied lacking kitchen facilities	0
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	10
<i>Total households with substandard units</i>	27
Percentage	0.3%

Supply – Independent Living

Decatur County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Grace Lutheran Community	Greensburg	40	40	100.0%		138
	Millstone	Westport	18	NA			
	September Place	Greensburg	80	79	98.8%	✓	
LIHTC	Historic Greensburg Square	Greensburg	40	NA			100
	Skybird Manor	Greensburg	60	60	100.0%		
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Decatur County	Krista Duval, Decatur County Area Plan Director, reported that there are currently no senior housing developments in the planned or proposed phases.
Greensburg	Sarah Hamer, Greensburg Building Commissioner, 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

Decatur County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Arbor Grove Village	Greensburg	83	74	NA	83	
SNF	Aspen Place Health Campus	Greensburg	103	81	NA	103	ISDH report dated 01/15/2024 notes 34 SNF beds and 39 RCF beds.
RCF	Crown Pointe Senior Living	Greensburg	43	37	43	NA	
SNF	Hickory Creek At Greensburg	Greensburg	36	32	NA	36	
RCF and SNF	Morning Breeze Retirement Community & Healthcare	Greensburg	104	81	22	64	ISDH report dated 7/11/2023 notes a total of 86 beds.
SNF	Willows of Greensburg	Greensburg	100	56	NA	100	

Housing Demand

Income Parameters

Decatur County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,800
	LIHTC	60%	\$20,801	\$41,640
	Market rate	300%	\$41,641	\$208,200
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$208,200
	Skilled Nursing Facility		\$0	\$208,200

Disability Percentage

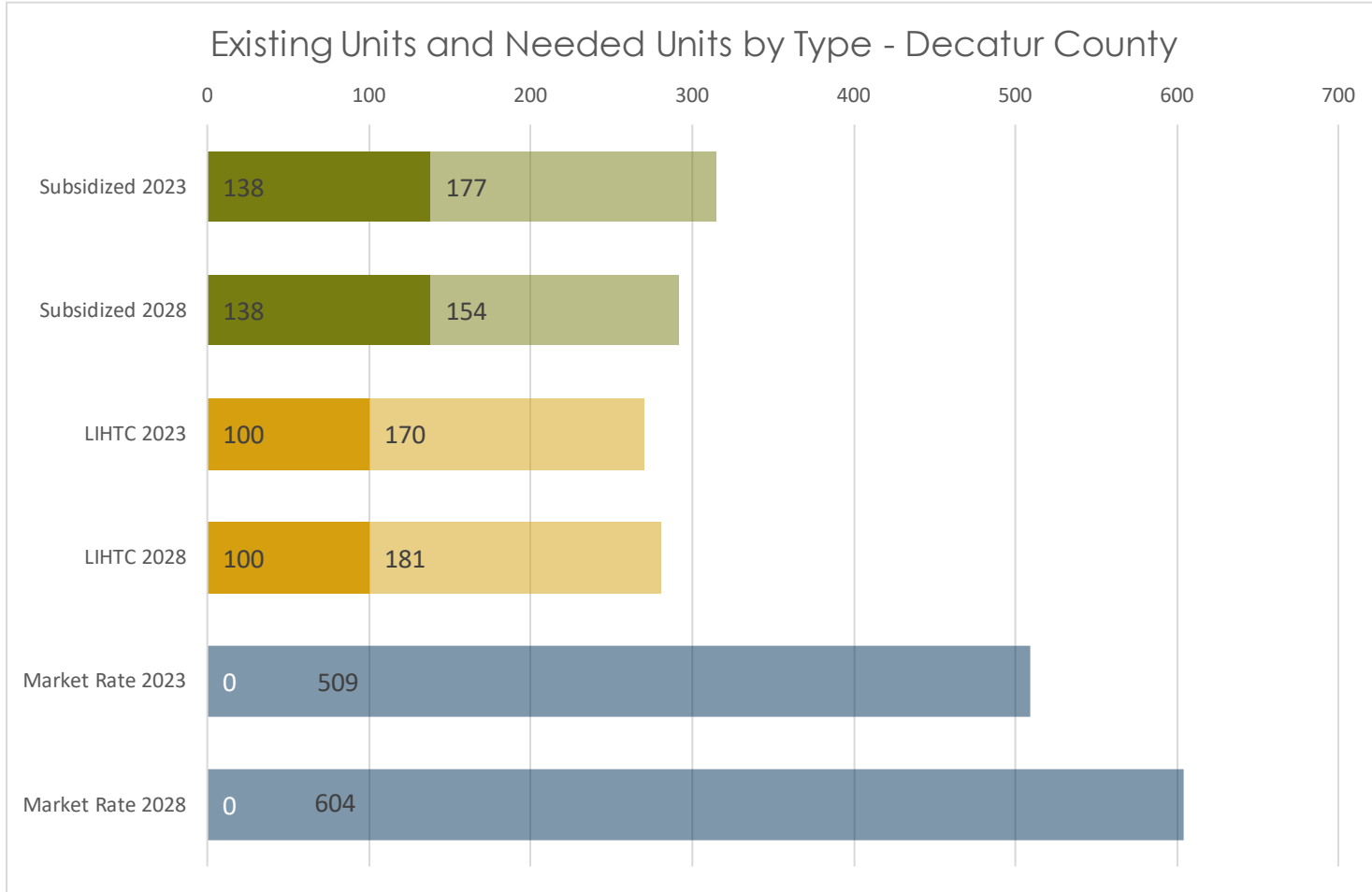
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Decatur County			Number	Percentage
Estimate, Total			26,007	
Estimate, Total, Male			12,978	
Estimate, Total, Male, 75 years and older			682	100.0%
Estimate, Total, Male, 75 years and older, with a disability			277	40.6%
Estimate, Total, Female			13,029	
Estimate, Total, Female, 75 years and older			1,028	100.0%
Estimate, Total, Female, 75 years and older, with a disability			435	42.3%
Estimate, Total, Male & Female, 75 years and older			1,710	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability			712	41.6%

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

Demand Analysis: Independent Living

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



The strongest demand is for senior market rate housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Decatur County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,801	\$41,641	\$0	\$20,801	\$41,641
Maximum Income	\$20,800	\$41,640	\$208,200	\$20,800	\$41,640	\$208,200
Senior renters 55+ in income bracket	303	253	442	281	267	531
Plus						
Senior Homeowners in this income bracket (a)	514	719	2,939	450	617	3,244
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	16	67	10	14	74
Equals						
Total Demand	315	270	509	292	281	604
Less existing units	138	100	0	138	100	0
Less planned units	0	0	0			
Equals						
Net Demand	177	170	509	154	181	604
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		999	1,079			
Total senior 55+ owner households		4,172	4,311			
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: Decatur County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0
Maximum Income	\$33,948	\$208,200	\$208,200	\$33,948	\$208,200	\$208,200
(A) Persons 75 - 84 income eligible	529	894		486	999	
(B) Persons 85+ income eligible			602			660
(C) Percent of persons 75+ with a disability	41.6%	41.6%	41.6%	41.6%	41.6%	41.6%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	220	372	251	202	416	275
Total Demand	220	372	251	202	416	275
<i>Demand for RCF units are summed</i>	592			618		
Less existing beds	65		386	65		386
Less planned beds	0		0			
Equals						
Net Demand	527		-135	553		-111
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,423	1,485			
Total senior population 85+		602	660			

Solid demand exists for Residential Care Facilities.

ISDH Bed Need

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

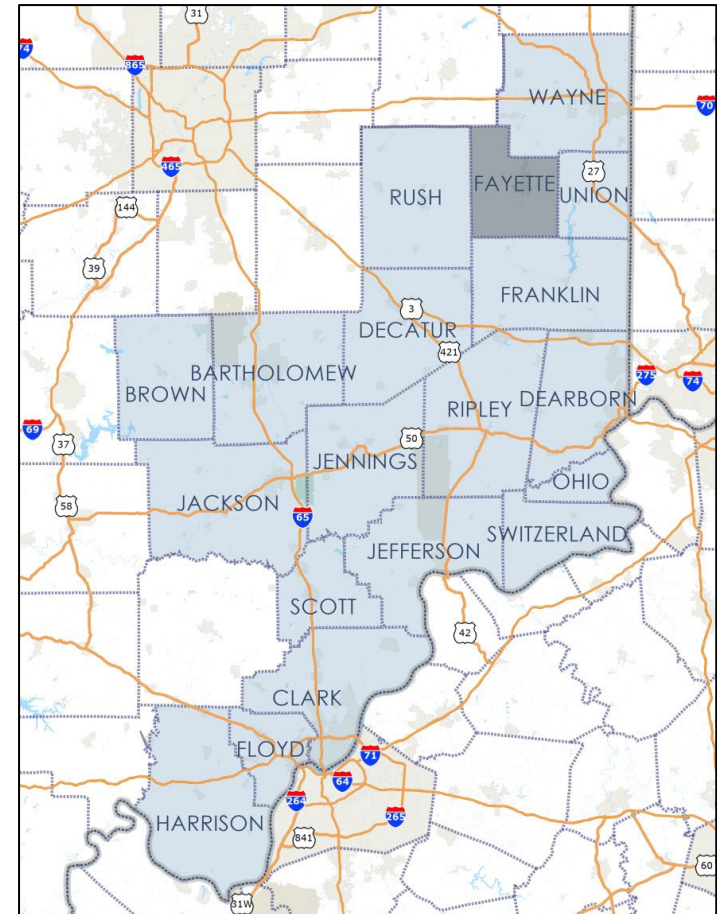
Bed Need Analysis with ISDH Bed Need Rate: Decatur County		
	2023	2028
Population 65+ (A)	4,937	5,548
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	143	160
Supply (D)	386	386
<i>Net demand (D - C)</i>	<i>-243</i>	<i>-226</i>

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

Fayette County

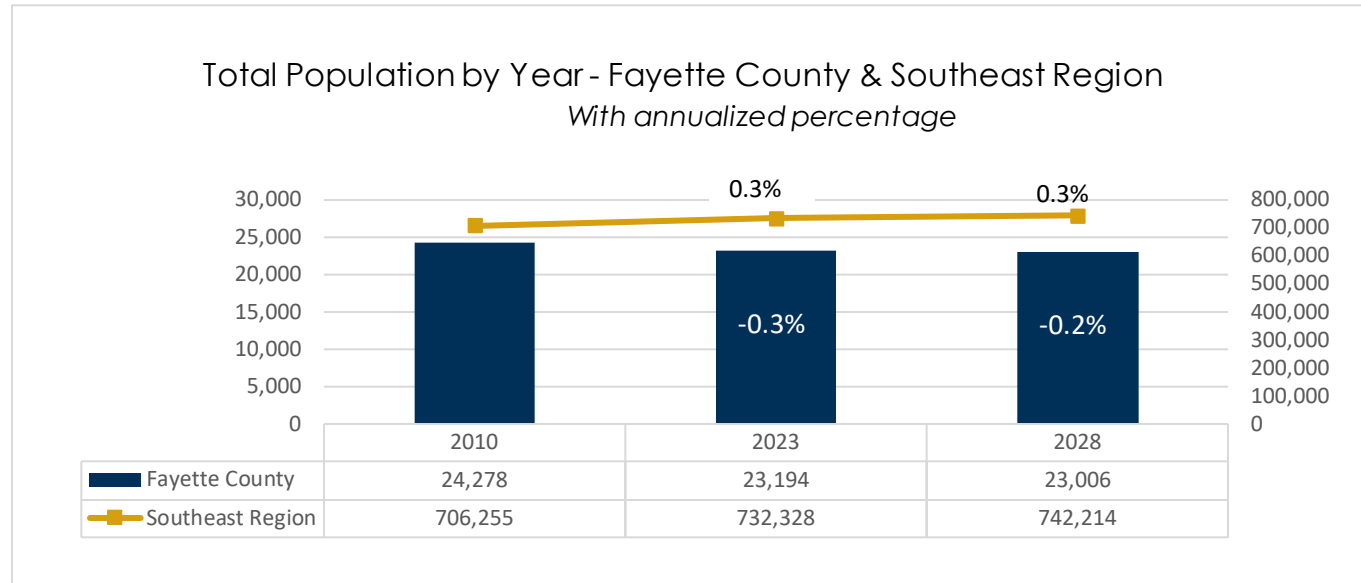
Key Findings

- The population in Fayette County will continue to decline based on projections for 2028.
- The 65 to 74 age group is the strongest growing senior cohort. A decline in the population aged 55 to 64 contributes to a lower projected growth rate for the 55+ age group.
- The total number of households will remain stable. Growth is evident in households aged 55 and older and 62 and older.
- The number of owners and renters aged 62 and older is increasing. From 2023 to 2028, younger owners and renters are declining.
- The largest group is earning \$75,000 to \$100,000, an income trend that is projected to continue.
- When households are filtered to age 75 and older, the largest group earns \$25,000 to \$34,999. Projections for 2028 indicate the growth of a second sizable group earning \$50,000 to \$74,999.
- In Fayette County, 33.5% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 1.1% of the households live in substandard housing compared to 1.2% for the region.
- Fayette County has significantly more senior LIHTC than subsidized or market rate units. Solid demand exists for all types of independent senior living.
- Strong demand exists for Residential Care Facilities. Currently, 302 residents need Medicaid Waivers to pay for the services.



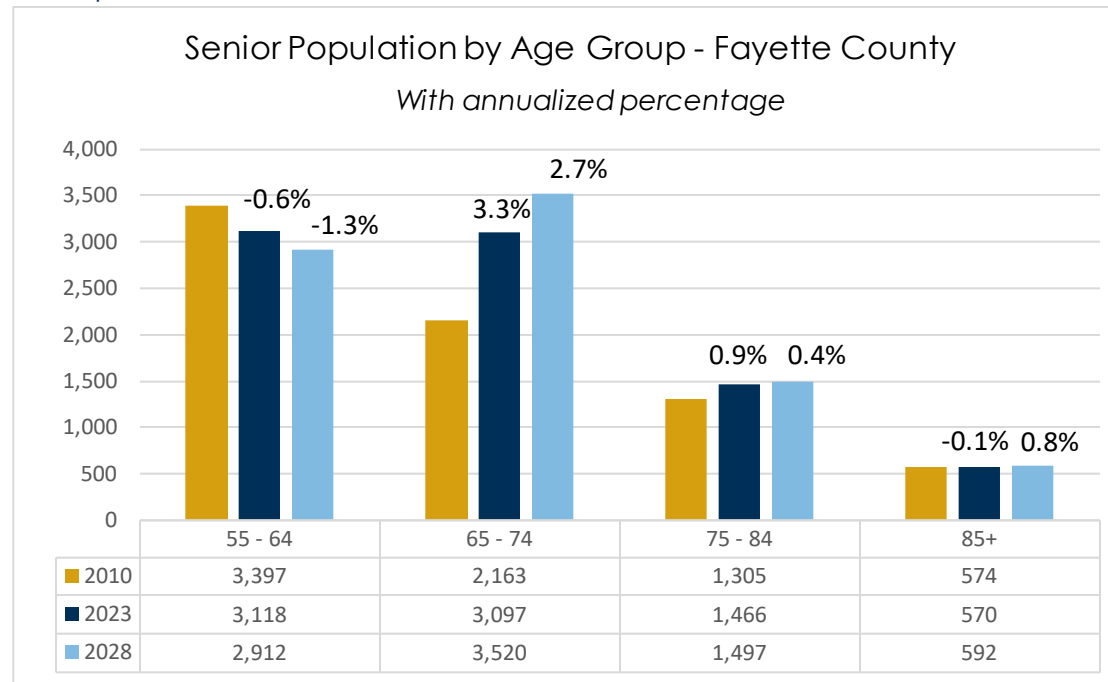
Demographics

Total Population



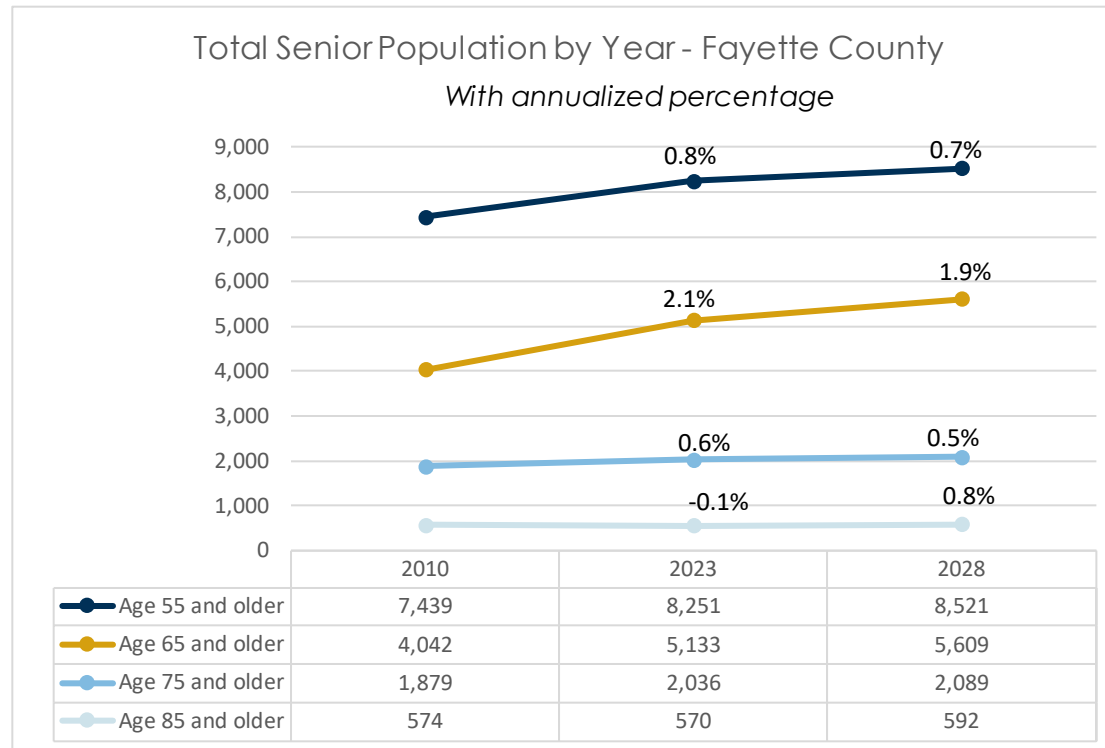
The population in the county is continuously declining.

Population by Age Group



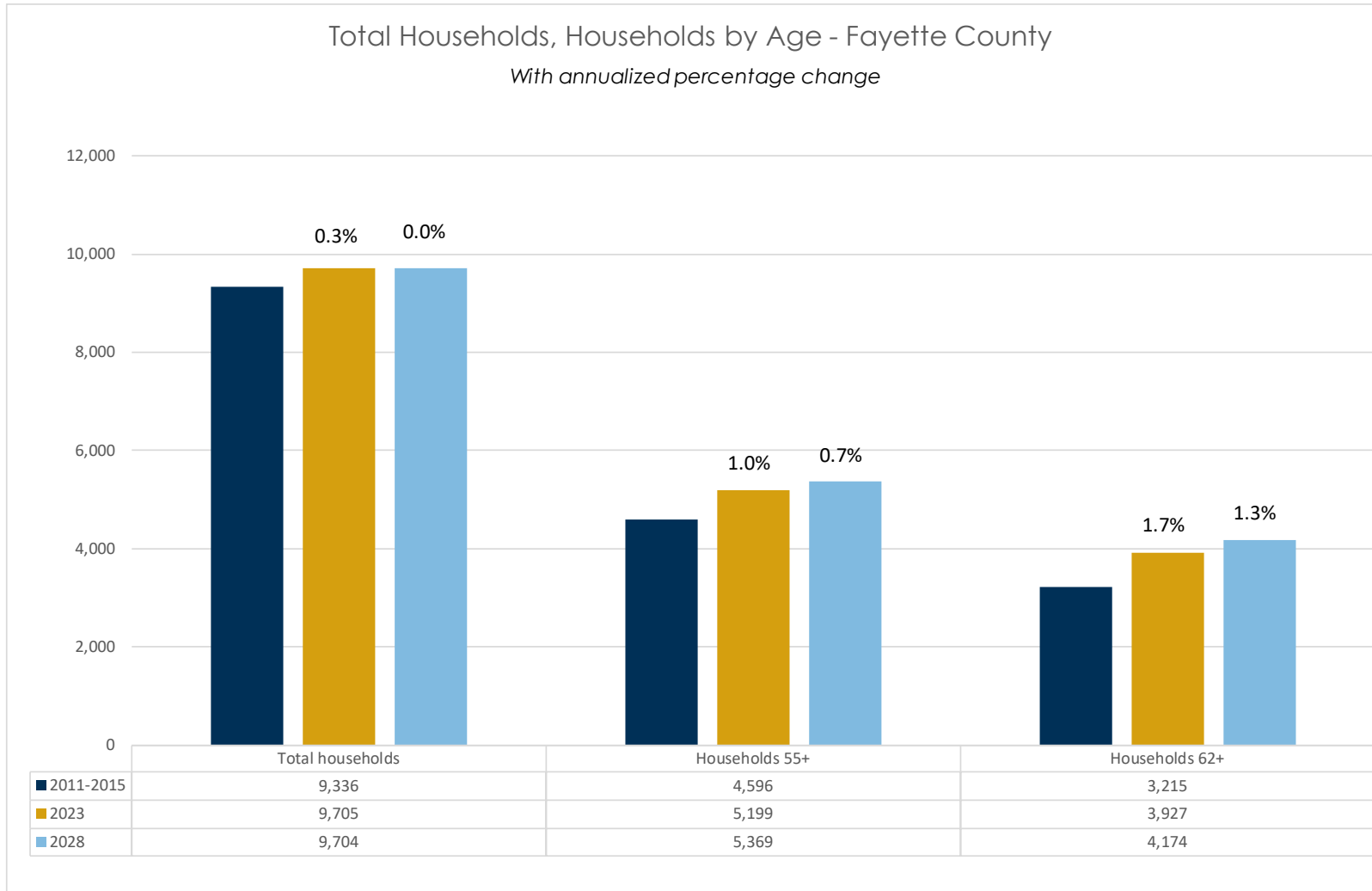
The 65 to 74 age group is the strongest growing senior cohort.

Total Senior Population by Year



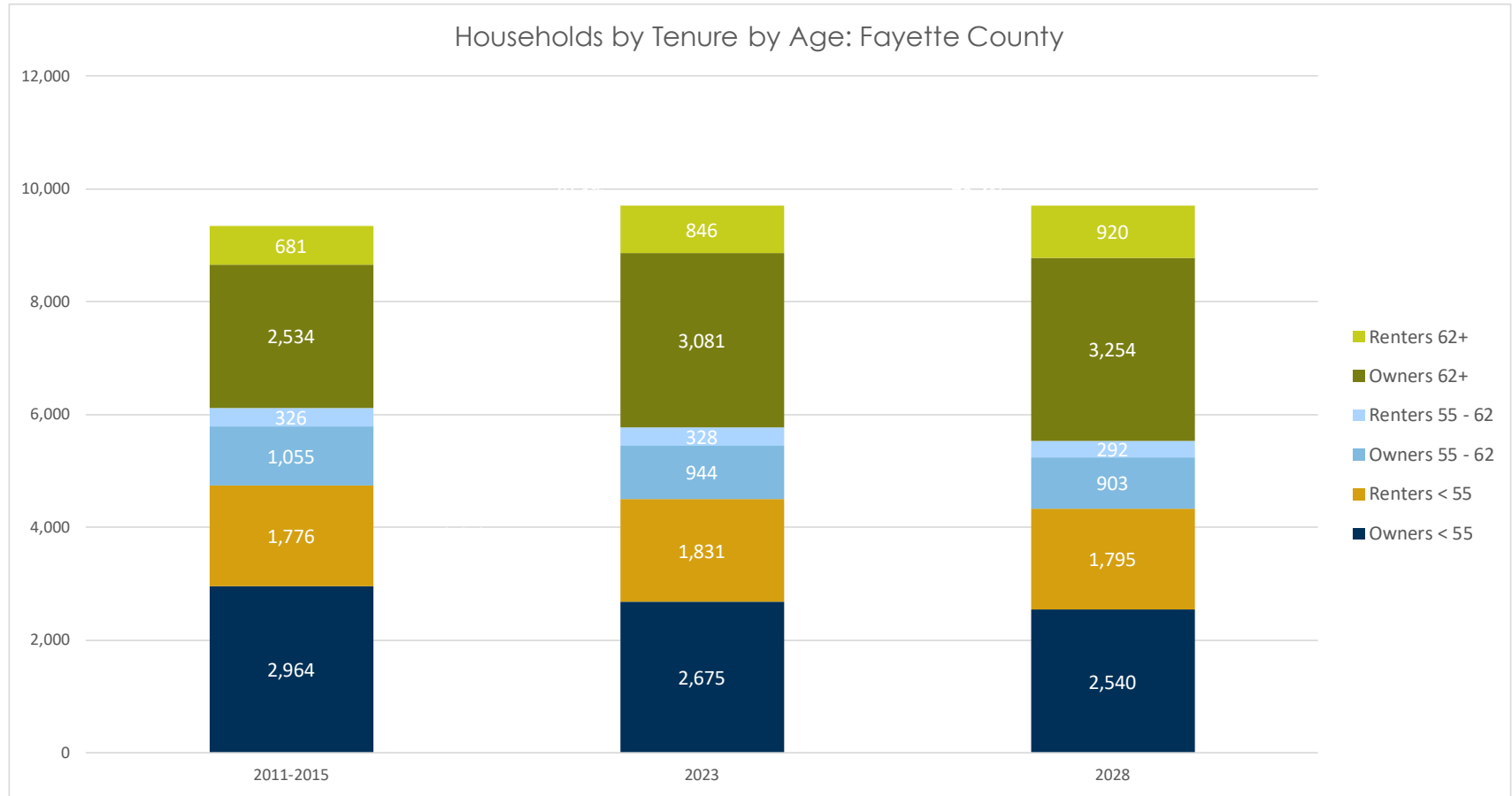
A decline in the population aged 55 to 64 contributes to a lower 55 and older growth rate.

Households



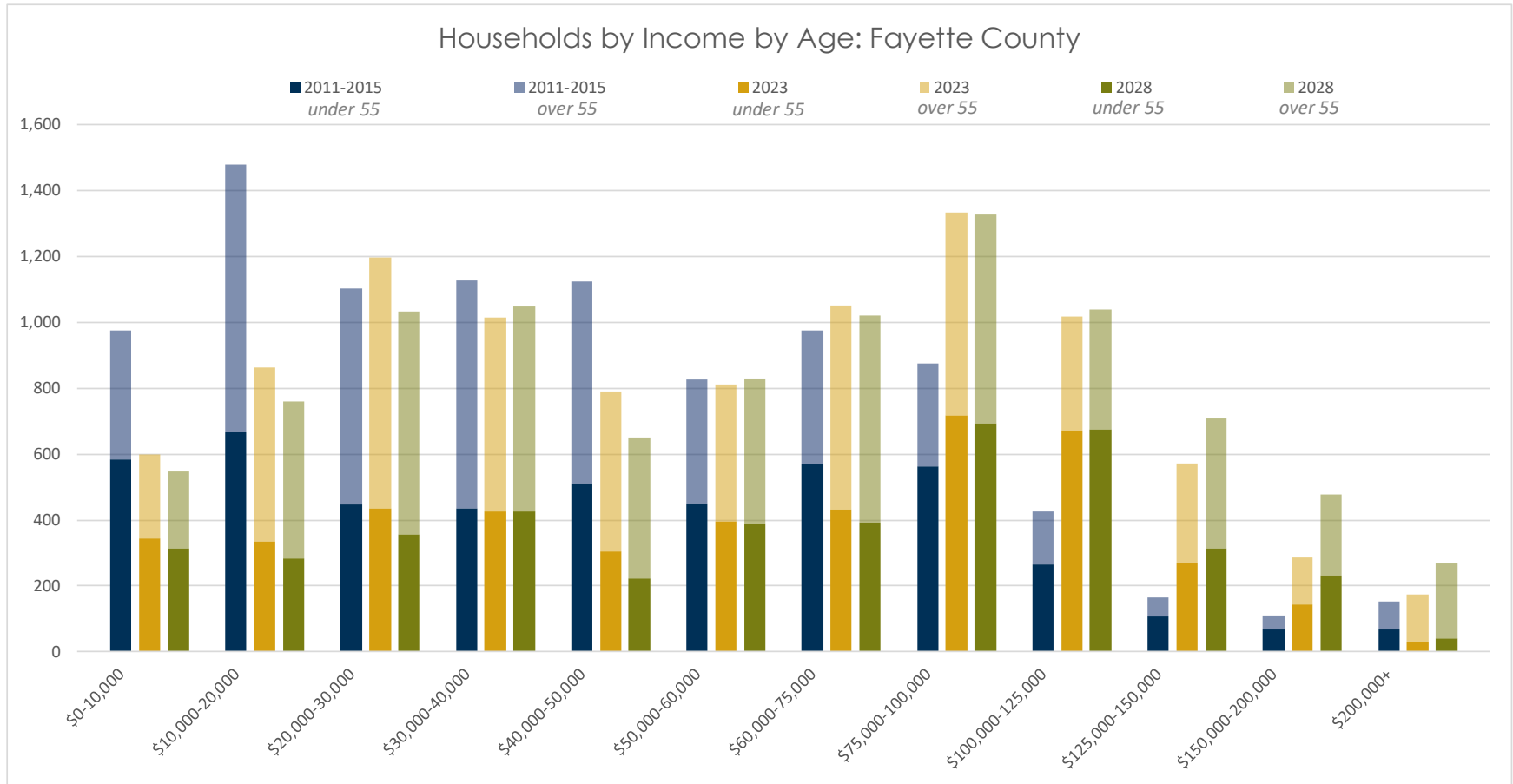
Total household numbers are stable. Some growth will continue for senior households.

Households by Tenure



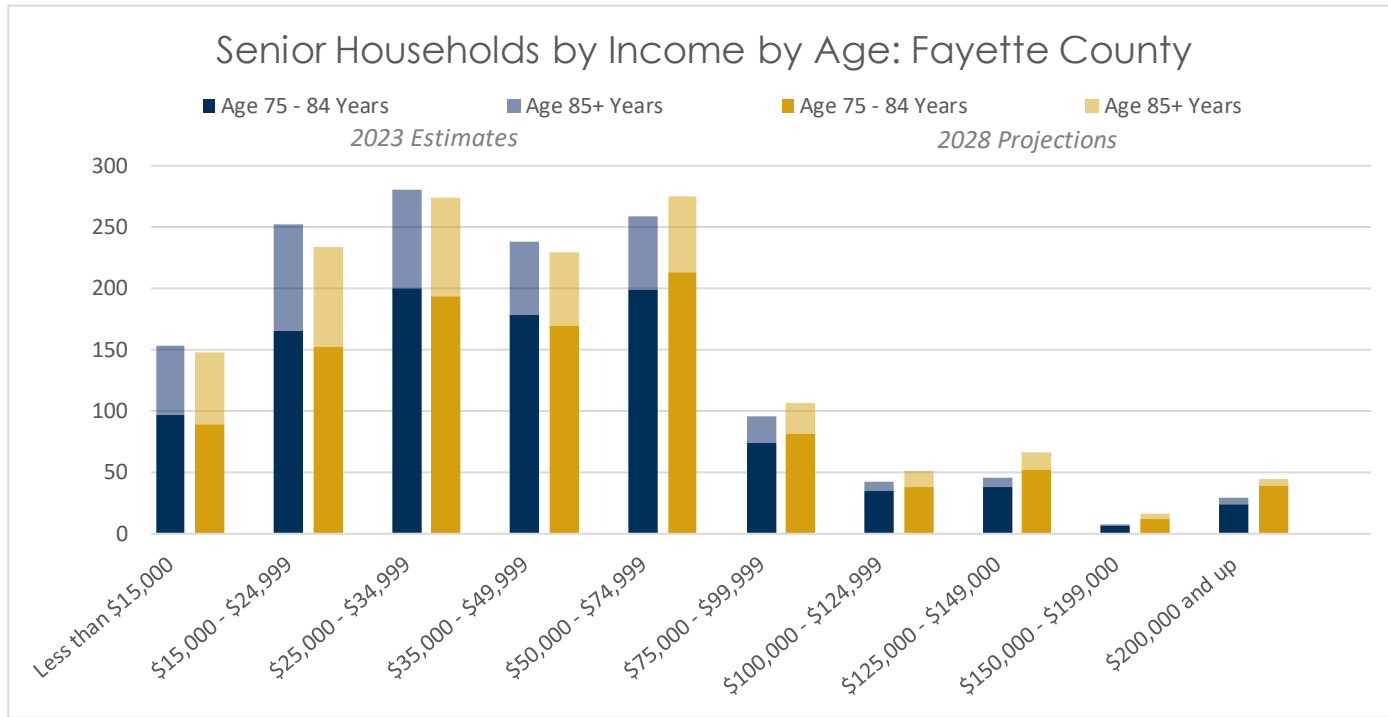
The number of owners and renters aged 62 and older is increasing.
From 2023 to 2028, younger households are declining.

Households by Income



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

Households by Income by Age, 75+



When households are filtered to age 75 and older, the largest group earns \$25,000 to \$34,999. Projections for 2028 indicate the growth of a second sizable group earning \$50,000 to \$74,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Fayette County, 33.5% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Fayette County	2,949
Renter HH paying 40 to 49% of income	327
Renter HH paying 50% or more of income	662
<i>Total rent overburdened</i>	989
Percentage	33.5%

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

Substandard Housing	Number
Total households in Fayette County	9,672
Owner-occupied lacking plumbing facilities	7
Owner-occupied lacking kitchen facilities	32
Renter-occupied lacking plumbing facilities	69
Renter-occupied lacking kitchen facilities	0
<i>Total households with substandard units</i>	108
Percentage	1.1%

Supply – Independent Living

* Indicates enhanced senior living. Typically, meals, some laundry services, and light housekeeping are included.

Fayette County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	New Valley Place	Connersville	34	32	94.1%	✓	34
LIHTC	Fountain Place	Connersville	102	102	100.0%		142
	Pattern Mill Senior	Connersville	40	40	100.0%		
Market Rate	*Autumn Trace Connersville Assisted						64
	Living	Connersville	64	29	45.3%		

Planned Units

Geography	Notes
Fayette County and Connersville	Bill MacDaniel, Executive Director of Fayette County and City of Connersville Area Planning, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Fayette County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Caroleton Healthcare Center	Connersville	50	48	NA	50	ISDH report 7/12/2022
SNF	Heritage House Rehabilitation & Health Care Center	Connersville	98	86	NA	98	
SNF	Hickory Creek At Connersville	Connersville	36	32	NA	36	
SNF	Majestic Care Of Connersville	Connersville	166	93	NA	166	

Housing Demand

Income Parameters

Fayette County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,500
	LIHTC	60%	\$19,501	\$38,940
	Market rate	300%	\$38,941	\$194,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$194,700
	Skilled Nursing Facility		\$0	\$194,700

Disability Percentage

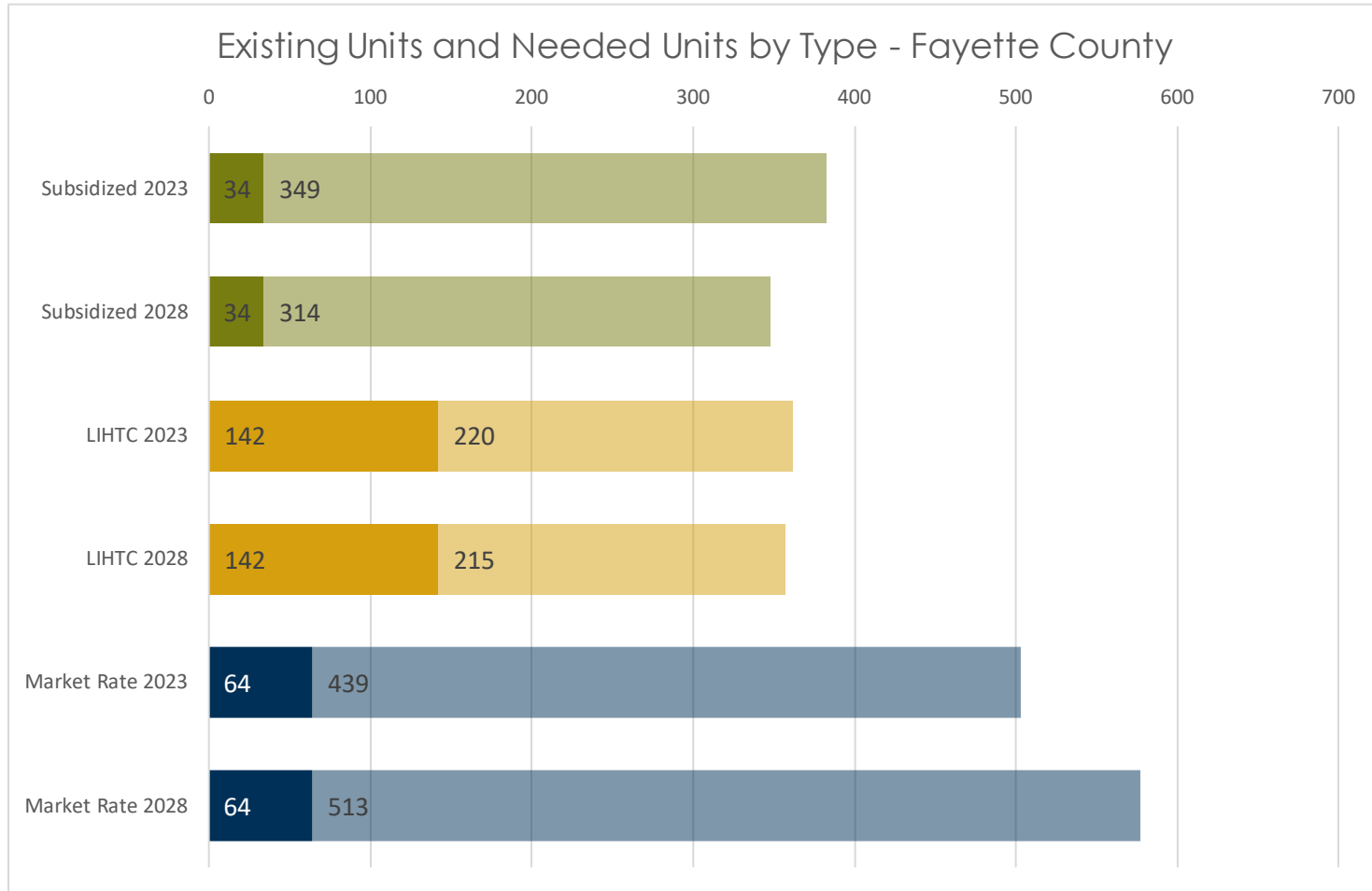
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities

Sex by Age by Disability Status - Fayette County	Number	Percentage
Estimate, Total	23,047	
Estimate, Total, Male	11,322	
Estimate, Total, Male, 75 years and older	708	100.0%
Estimate, Total, Male, 75 years and older, with a disability	310	43.8%
Estimate, Total, Female	11,725	
Estimate, Total, Female, 75 years and older	983	100.0%
Estimate, Total, Female, 75 years and older, with a disability	488	49.6%
Estimate, Total, Male & Female, 75 years and older	1,691	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	798	47.2%

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

Demand Analysis: Independent Living

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



Solid demand exists for all types of independent senior living.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Fayette County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,501	\$38,941	\$0	\$19,501	\$38,941
Maximum Income	\$19,500	\$38,940	\$194,700	\$19,500	\$38,940	\$194,700
Senior renters 55+ in income bracket	374	340	445	340	336	517
Plus						
Senior Homeowners in this income bracket (a)	380	972	2,528	346	921	2,654
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	22	57	8	21	60
Equals						
Total Demand	383	362	503	348	357	577
Less existing units	34	142	64	34	142	64
Less planned units	0	0	0			
Equals						
Net Demand	349	220	439	314	215	513
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,174	1,212			
Total senior 55+ owner households		4,025	4,157			
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: Fayette County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0
Maximum Income	\$33,948	\$194,700	\$194,700	\$33,948	\$194,700	\$194,700
(A) Persons 75 - 84 income eligible	640	798		599	847	
(B) Persons 85+ income eligible			554			576
(C) Percent of persons 75+ with a disability	47.2%	47.2%	47.2%	47.2%	47.2%	47.2%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	302	377	262	283	400	272
Total Demand	302	377	262	283	400	272
<i>Demand for RCF units are summed</i>	679			682		
Less existing beds	0		350	0		350
Less planned beds	0		0			
Equals						
Net Demand	679		-88	682		-78
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,474	1,504			
Total senior population 85+		562	585			

Solid demand exists for Residential Care Facilities.

ISDH Bed Need

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

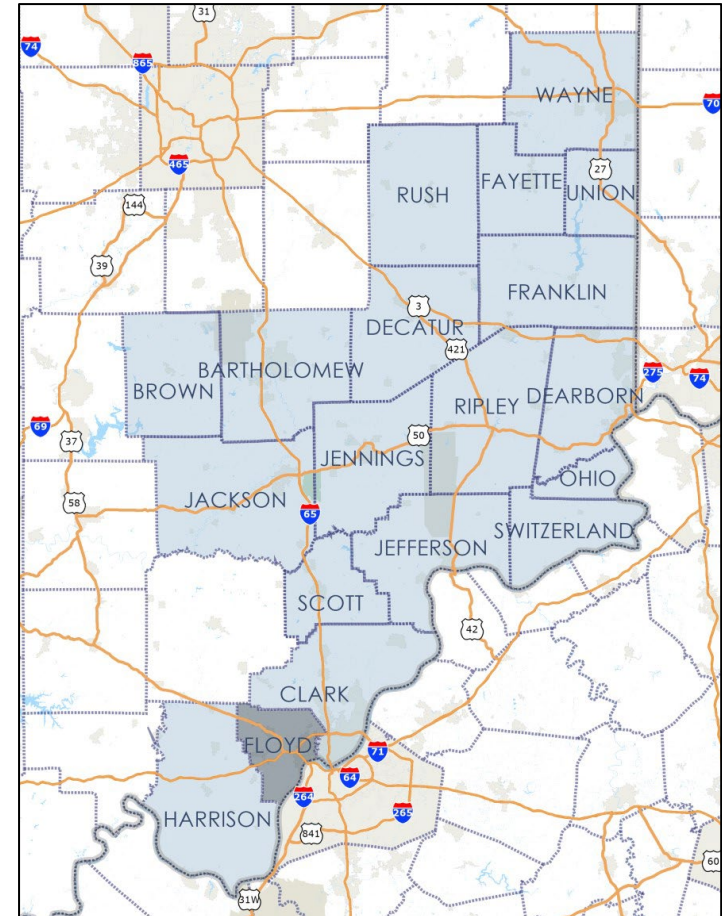
Bed Need Analysis with ISDH Bed Need Rate: Fayette County		
	2023	2028
Population 65+ (A)	5,133	5,609
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	148	162
Supply (D)	350	350
<i>Net demand (D - C)</i>	<i>-202</i>	<i>-188</i>

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

Floyd County

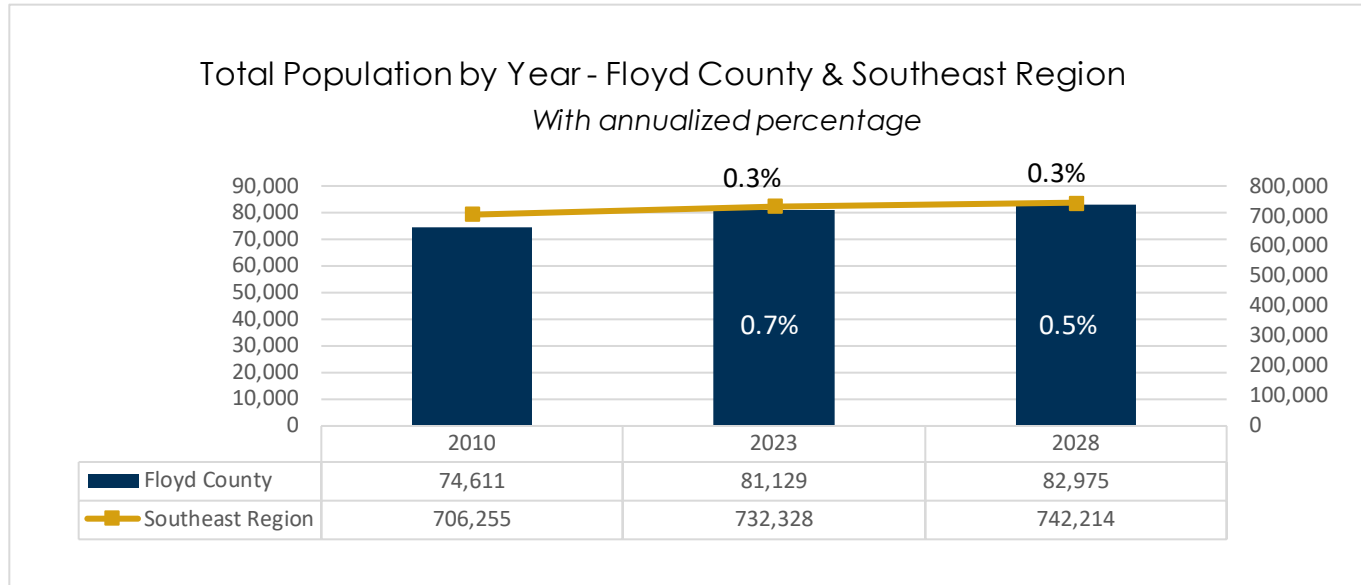
Key Findings

- The population in Floyd County is showing strong growth, a trend that will continue based on projections for 2028.
- Growth in the total senior population is evident. The 65 and older population reflects the greatest increase.
- All senior groups are increasing except the population aged 55 to 64. The seniors group aged 65 to 74 is showing the strongest growth rate.
- The total number of households is increasing. All senior households are also projected to grow, with the strongest rate in the 62 and older age bracket.
- Owners and renter households aged 62 and older are growing. Younger households are stable.
- The largest group is earning \$75,000 to \$100,000, an income trend that is projected to continue.
- Considering households 75 and older, the largest group is earning \$50,000 to \$74,999. Projections for 2028 show the trend continues.
- In Floyd County, 27.7% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 0.9% of the households live in substandard housing compared to 1.2% for the region.
- Demand exists across the board for all senior independent living options.
- Floyd County has a substantial need for Residential Care Facilities. No demand exists for Skilled Nursing Facilities.



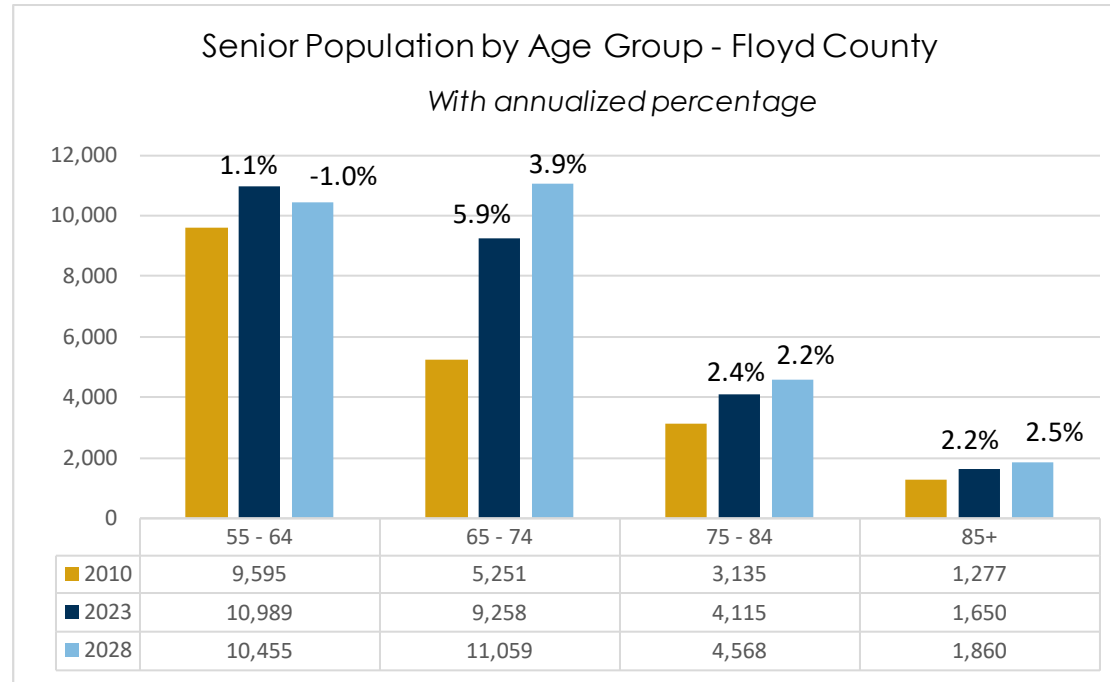
Demographics

Total Population



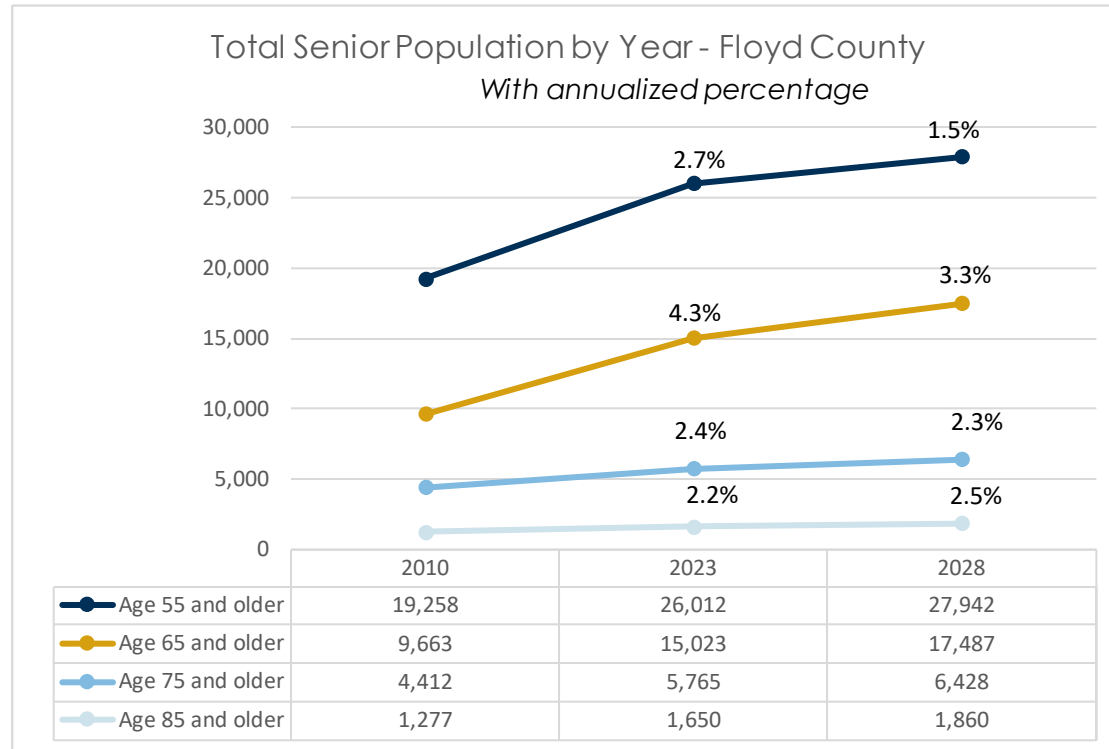
The population in the county is showing strong growth through projections for 2028.

Population by Age Group



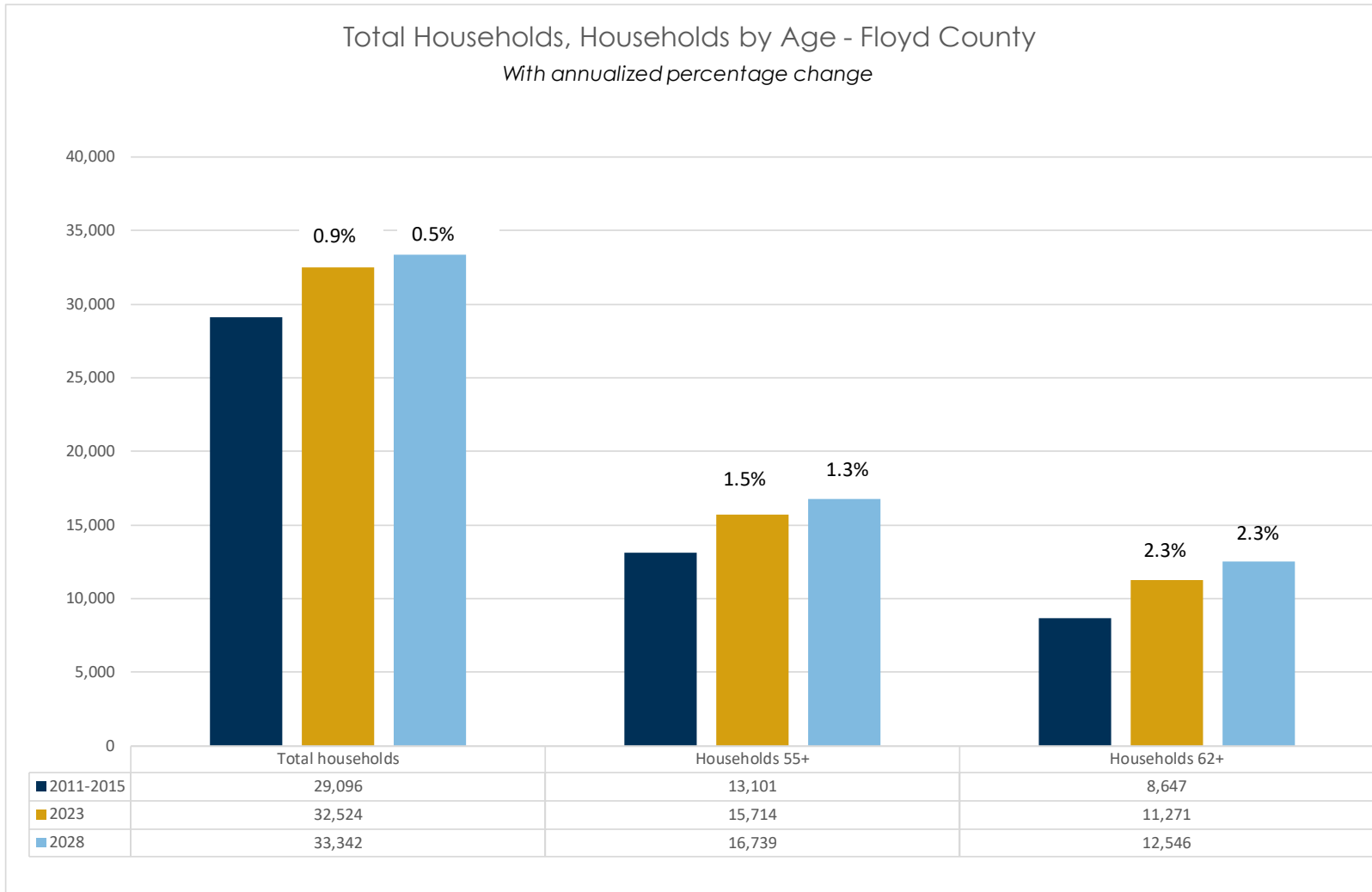
Seniors aged 65 to 74 are showing the strongest growth.

Total Senior Population by Year



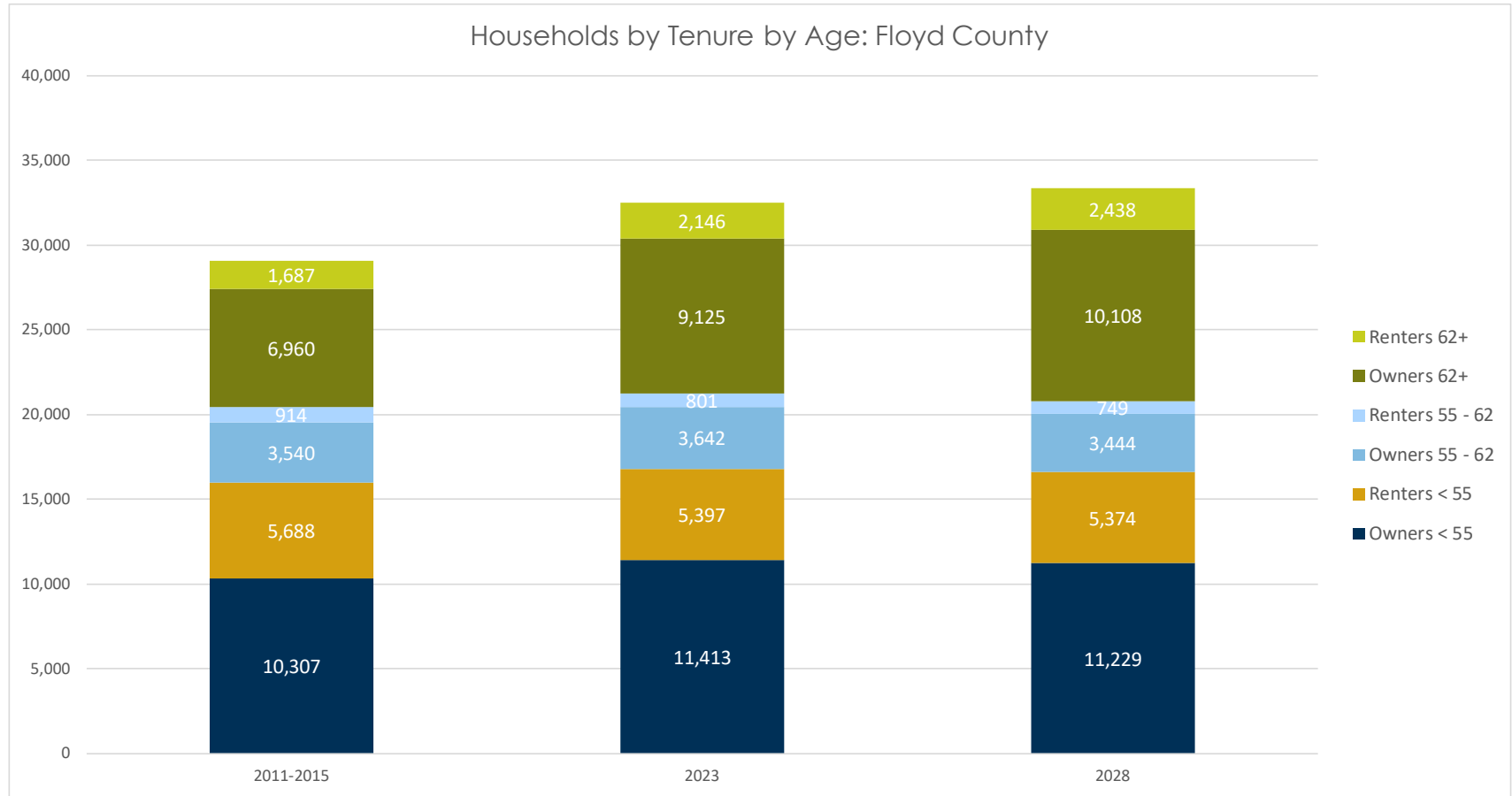
Strongest growth is evident in the 65 and older age group.

Households



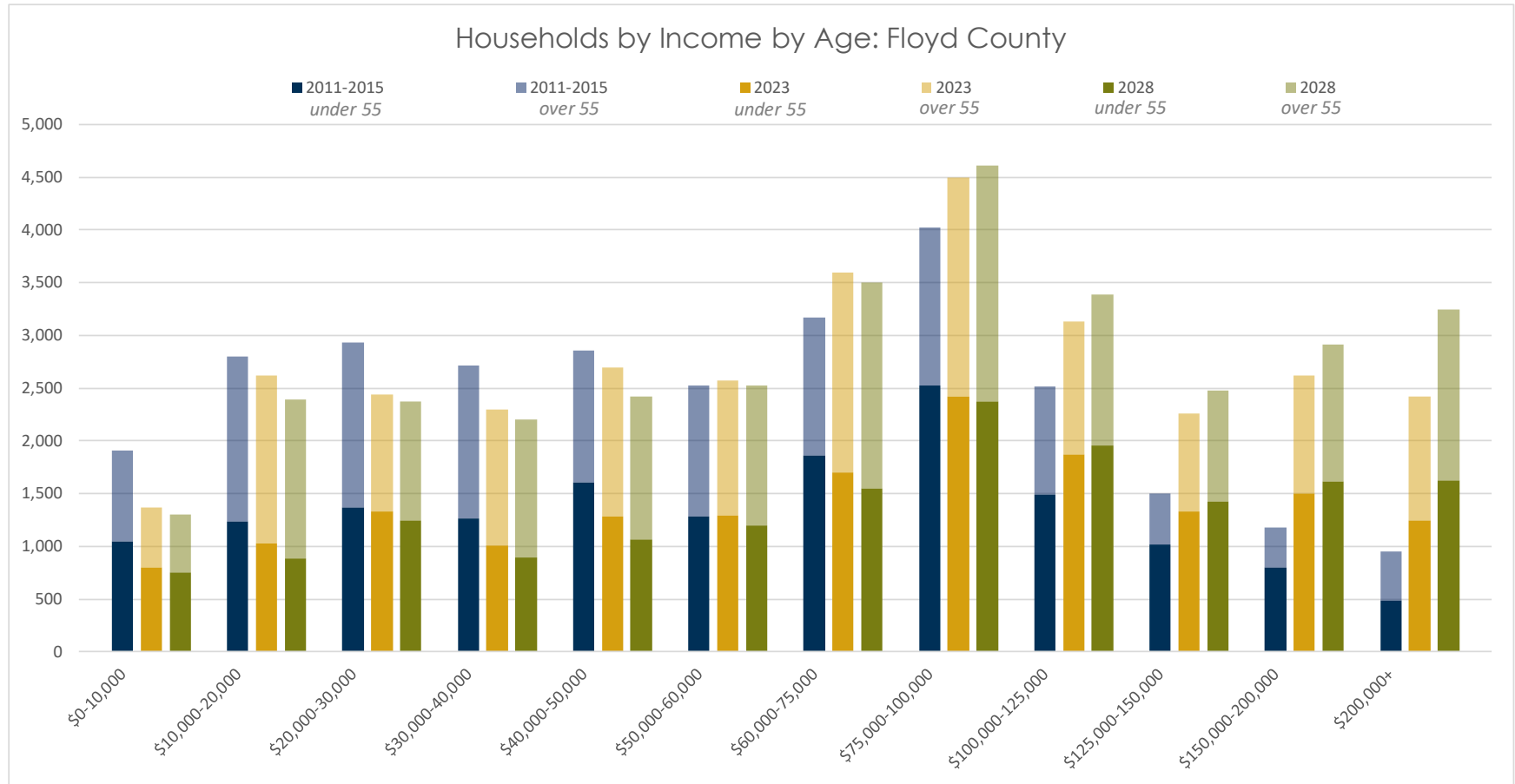
The 62 and older age group reflects the strongest growth rate.

Households by Tenure



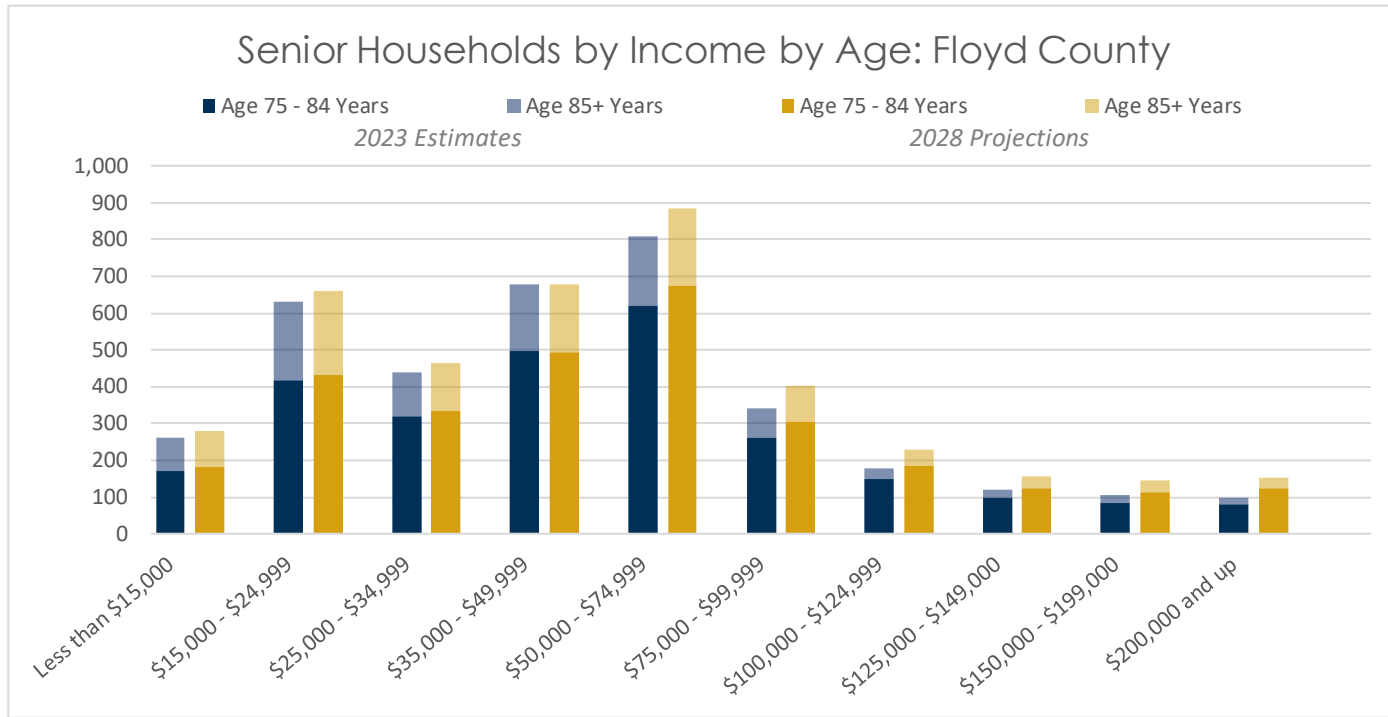
Households aged 62 and older will continue strong growth. Younger households are stable.

Households by Income



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

Households by Income by Age, 75+



Considering households 75 and older, the largest group is earning \$50,000 to \$74,999. Projections for 2028 show the trend continues.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Floyd County, 27.7% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Floyd County	7,924
Renter HH paying 40 to 49% of income	731
Renter HH paying 50% or more of income	1,467
<i>Total rent overburdened</i>	2,198
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 Floyd County, 0.9% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Floyd County	30,911
Owner-occupied lacking plumbing facilities	55
Owner-occupied lacking kitchen facilities	53
Renter-occupied lacking plumbing facilities	8
Renter-occupied lacking kitchen facilities	149
<i>Total households with substandard units</i>	265
Percentage	0.9%

Supply – Independent Living

+Rivercrest Senior Living opened in May 2024. At the time of the survey, they had not yet opened their doors. The property also has assisted living and memory care units. The units for independent seniors include attached garages, and services include optional housekeeping.

Floyd County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Muir Manor	New Albany	23	23	100.0%		48
	The Meadows Of Guerin	Georgetown	25	NA			
LIHTC	Brookview Glen	New Albany	66	66	100.0%		66
Market Rate	Azalea Hills Independent Living	Floyd Knobs	10	10	100.0%		26
	+Rivercrest Senior Living	New Albany	16	NA			

Planned Units

Name	Notes
Floyd County	Nick Creevy, Floyd County Director of Building and Development, reported the project in Georgetown noted below.
Georgetown	<i>Gateway Villages</i> . The Sprigler Company plans a mixed-use property that includes 30 market rate units for independent seniors. The target completion is spring 2025.
Greenville	Jack Travillian, Greenville Town Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
New Albany	<i>Reunity Residential Assisted Living</i> . Sara Smith, administrative assistant in the New Albany Planning and Zoning Department, reported a proposed project that would deliver 38 units of assisted living. The timeline is unknown.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Floyd County: Licensed Properties, 1 of 2

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Autumn Woods Health Campus	New Albany	91	80	NA	91	ISDH report 01/15/2024
RCF	Azalea Hills Assisted Living	Floyd Knobs	70	50	70	NA	
RCF	Bennett Place	New Albany	39	26	39	NA	
SNF	Charlestown Place at New Albany	New Albany	171	132	NA	171	ISDH report dated 02/01/2024 notes 158 SNF beds and 14 RCF beds.
RCF and SNF	Diversicare of Providence	New Albany	172	132	14	158	ISDH report 02/01/2024
SNF	Green Valley Care Center	New Albany	141	119	NA	141	
RCF	Hellenic Senior Living of New Albany	New Albany	125	125	125	NA	ISDH report 05/06/2022

Floyd County: Licensed Properties, 2 of 2

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Lincoln Hills of New Albany	New Albany	156	111	NA	156	ISDH report 02/05/2024
RCF	Mansion on Main	New Albany	108	100	NA	NA	The ISDH report notes 141 total beds, but has no census data and the report is not dated.
RCF and SNF	<i>New Albany Nursing and Rehabilitation Center</i>	<i>New Albany</i>	NA	NA	NA	NA	Facility permanently closed
RCF	Rivercrest Senior Living	New Albany	79	NA	79	NA	Opening in summer 2024 and operated by Trilogy Health Services. 56 RCF units and 23 memory care units.
SNF	Rolling Hills Healthcare Center	New Albany	115	106	NA	115	
RCF and SNF	Villages at Historic Silvercrest	New Albany	133	113	40	54	ISDH report dated 1/15/2024 notes 108 total beds.
RCF and SNF	Villas of Guerin Woods	Georgetown	78	69	10	68	ISDH report 02/16/2024

Housing Demand

Income Parameters

Floyd County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$23,150
	LIHTC	60%	\$23,151	\$46,320
	Market rate	300%	\$46,321	\$231,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$231,600
	Skilled Nursing Facility		\$0	\$231,600

Disability Percentage

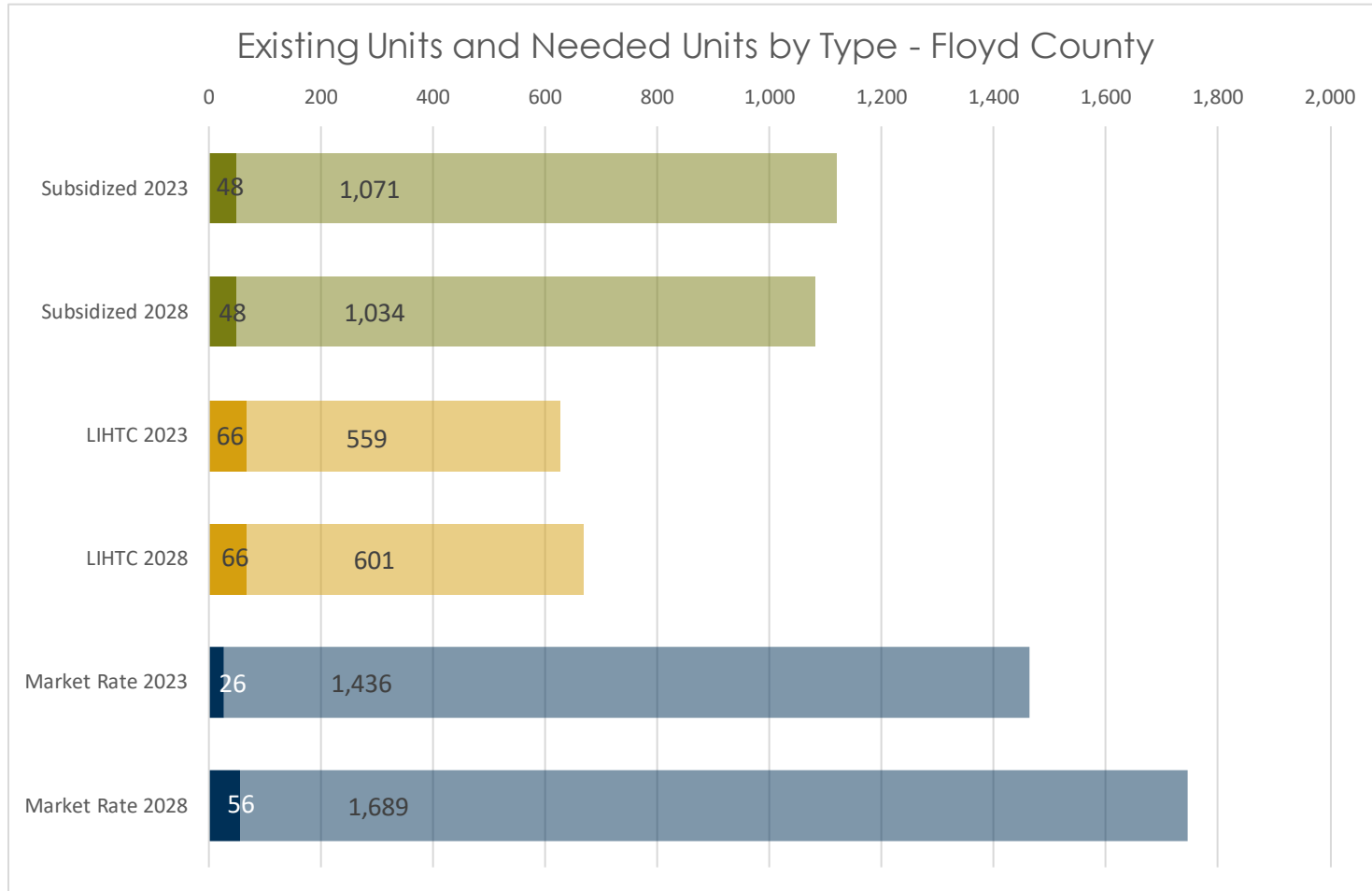
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Floyd County		Number	Percentage
Estimate, Total		78,981	
Estimate, Total, Male		38,694	
Estimate, Total, Male, 75 years and older		1,825	100.0%
Estimate, Total, Male, 75 years and older, with a disability		890	48.8%
Estimate, Total, Female		40,287	
Estimate, Total, Female, 75 years and older		2,685	100.0%
Estimate, Total, Female, 75 years and older, with a disability		1,322	49.2%
Estimate, Total, Male & Female, 75 years and older		4,510	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability		2,212	49.0%

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

Demand Analysis: Independent Living

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



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

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Floyd County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$23,151	\$46,321	\$0	\$23,151	\$46,321
Maximum Income	\$23,150	\$46,320	\$231,600	\$23,150	\$46,320	\$231,600
Senior renters 55+ in income bracket	1,087	571	1,289	1,051	615	1,521
Plus						
Senior Homeowners in this income bracket (a)	1,421	2,377	8,968	1,353	2,322	9,877
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)	32	54	203	31	53	224
Equals						
Total Demand	1,119	625	1,492	1,082	667	1,745
Less existing units	48	66	26	48	66	56
Less planned units	0	0	30			
Equals						
Net Demand	1,071	559	1,436	1,034	601	1,689
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		2,947	3,187			
Total senior 55+ owner households		12,767	13,552			
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: Floyd 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	\$231,600	\$231,600	\$33,948	\$231,600	\$231,600
(A) Persons 75 - 84 income eligible	1,374	2,872		1,447	3,260	
(B) Persons 85+ income eligible			1,518			1,720
(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 <i>calculation A * C (RCF), B * C (SNF)</i>	674	1,409	745	710	1,599	844
Total Demand	674	1,409	745	710	1,599	844
<i>Demand for RCF units are summed</i>	2,083			2,309		
Less existing beds	377		954	415		954
Less planned beds	38		0			
Equals						
Net Demand	1,706		-209	1,894		-110
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		4,247	4,708			
Total senior population 85+		1,518	1,720			

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

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.

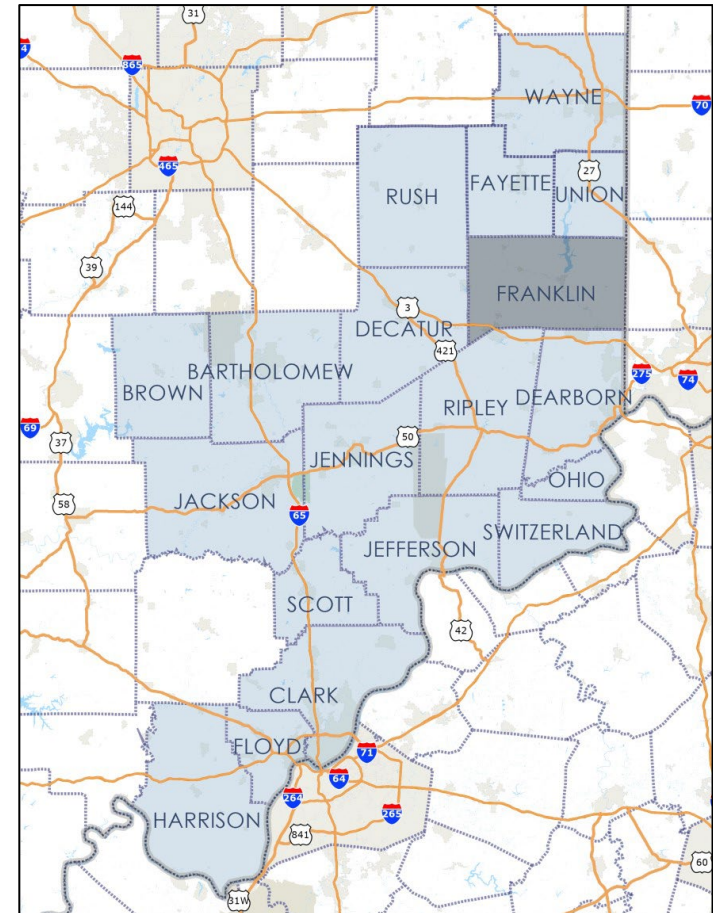
Bed Need Analysis with ISDH Bed Need Rate: Floyd County		
	2023	2028
Population 65+ (A)	15,023	17,487
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	434	506
Supply (D)	954	954
<i>Net demand (D - C)</i>	<i>-520</i>	<i>-448</i>

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

Franklin County

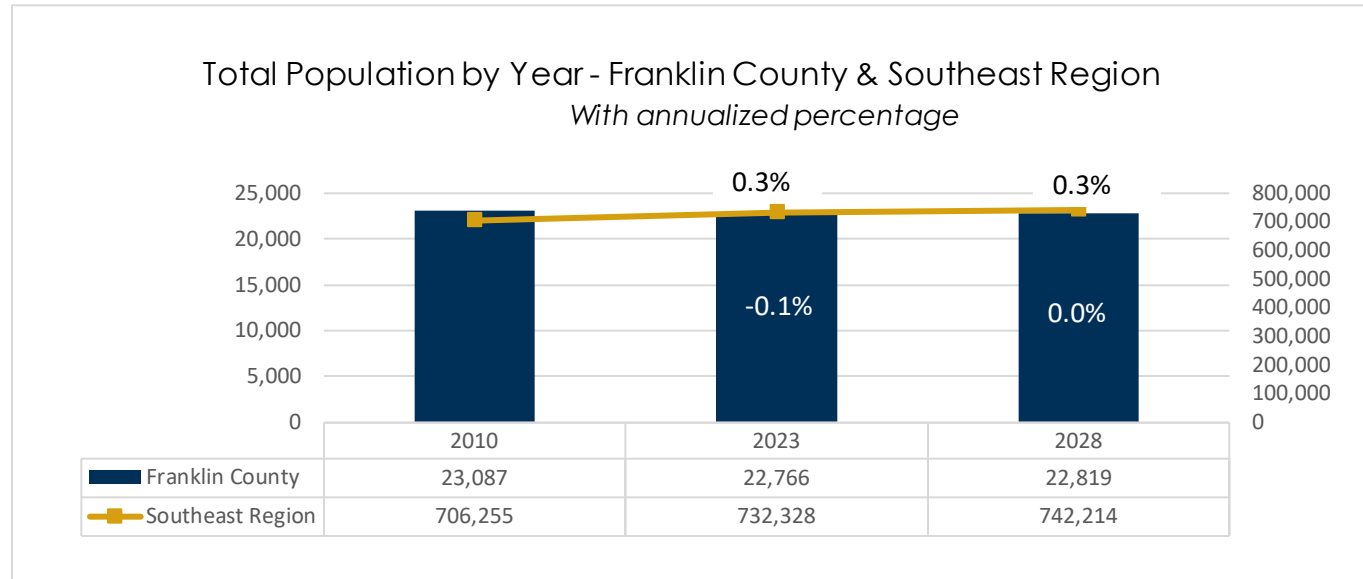
Key Findings

- In Franklin County, the population will remain stable based on projections for 2028.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- Solid population growth is evident in the 65-74 age group. Projections for 2028 show the growth is steady.
- Strongest growth is evident in households aged 62 and older.
- The number of owners and renters aged 62 and older is increasing. Younger owners and renters are declining.
- The largest group of households earns \$75,000 to \$100,000. Projections for 2028 reflect an equivalent number of households earning \$75,000 to \$100,000, \$100,000 to \$125,000 and \$200,000+
- When filtered to households 75 and older, the largest groups fall in income bands ranging from \$15,000 to \$49,999. Projections through 2028 indicate the largest group will earn \$35,000 to \$49,999.
- In Franklin County, 20.6% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 0.5% of the households live in substandard housing compared to 1.2% for the region.
- For independent seniors, the strongest demand is for market rate housing.
- The county has solid demand for both Residential Care Facilities and Skilled Nursing Facilities.



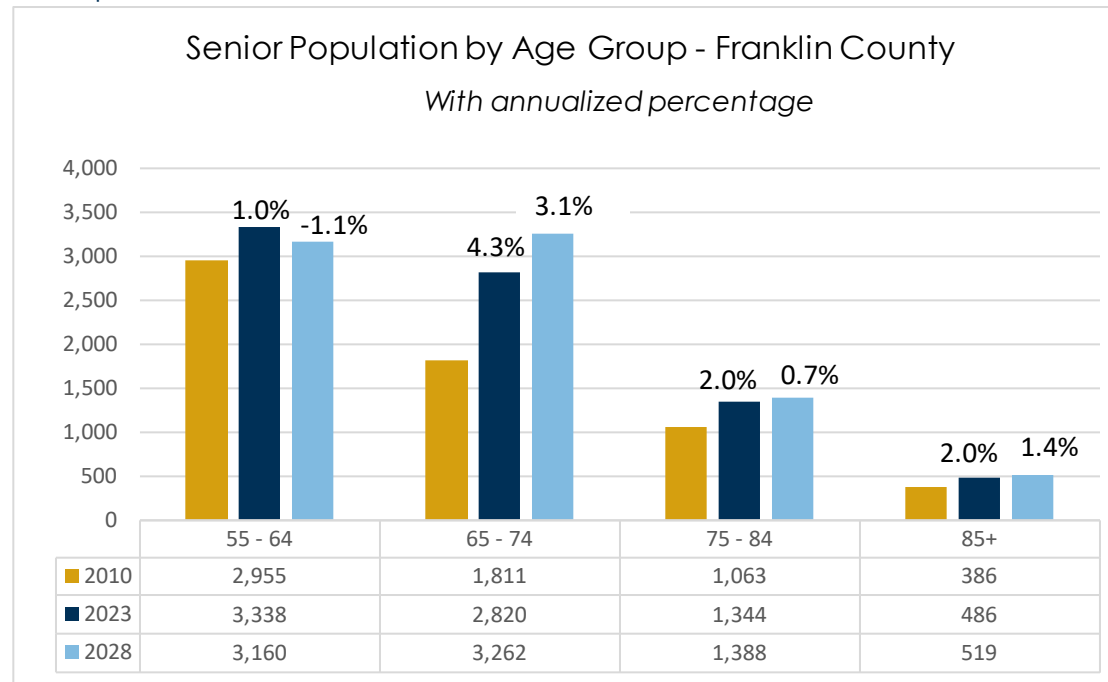
Demographics

Total Population



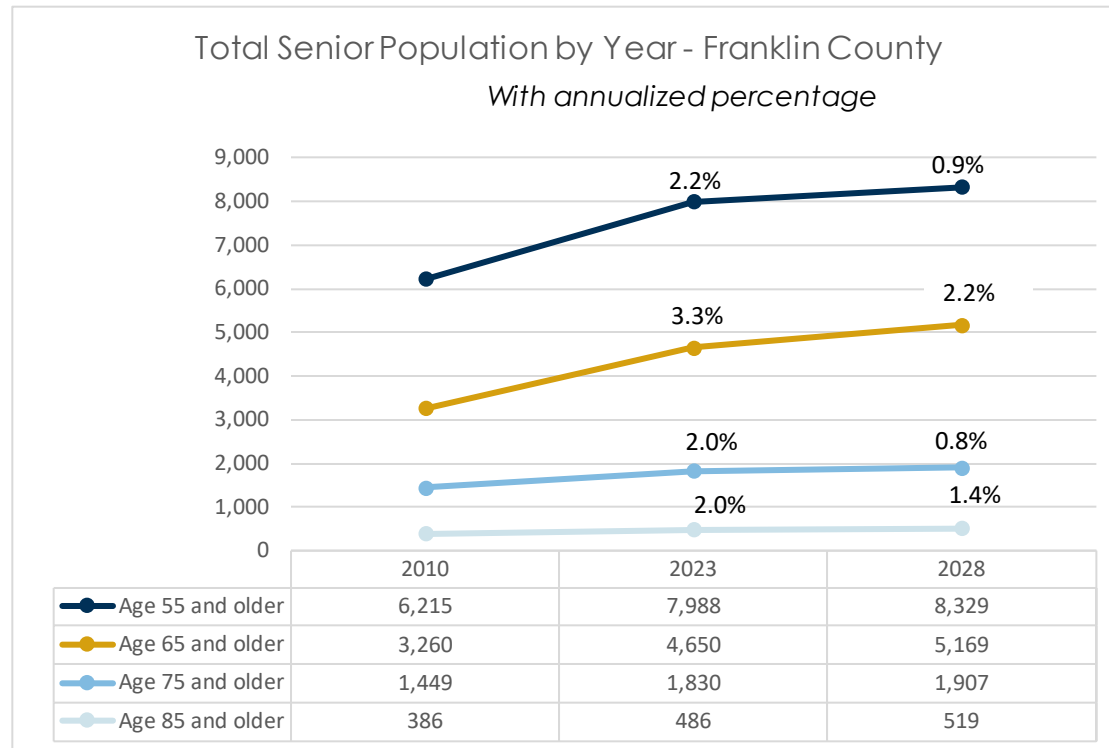
The population in the county is stable through 2028.

Population by Age Group



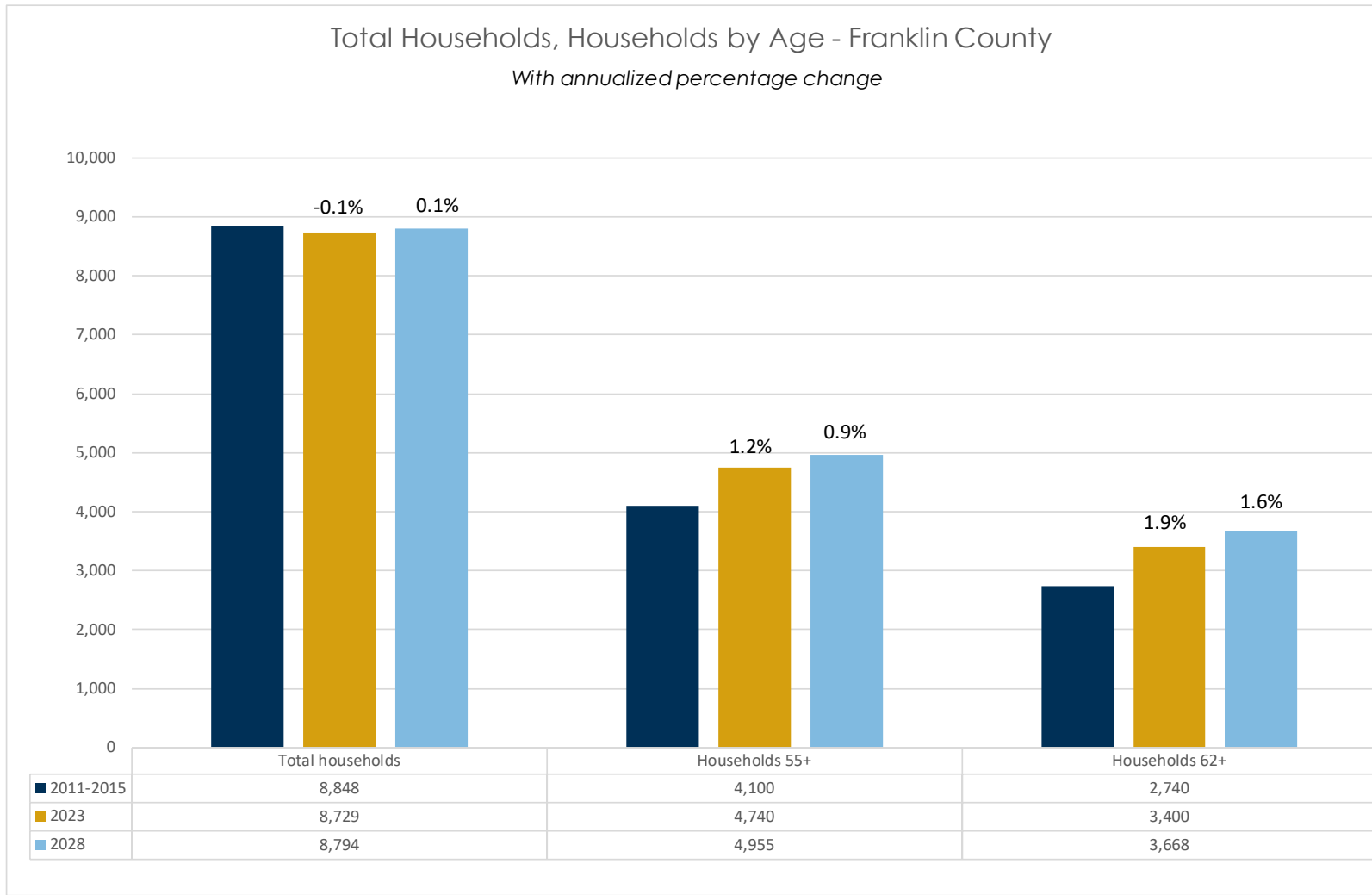
Solid population growth is evident in the 65-74 age group. Projections for 2028 show the growth is steady.

Total Senior Population by Year



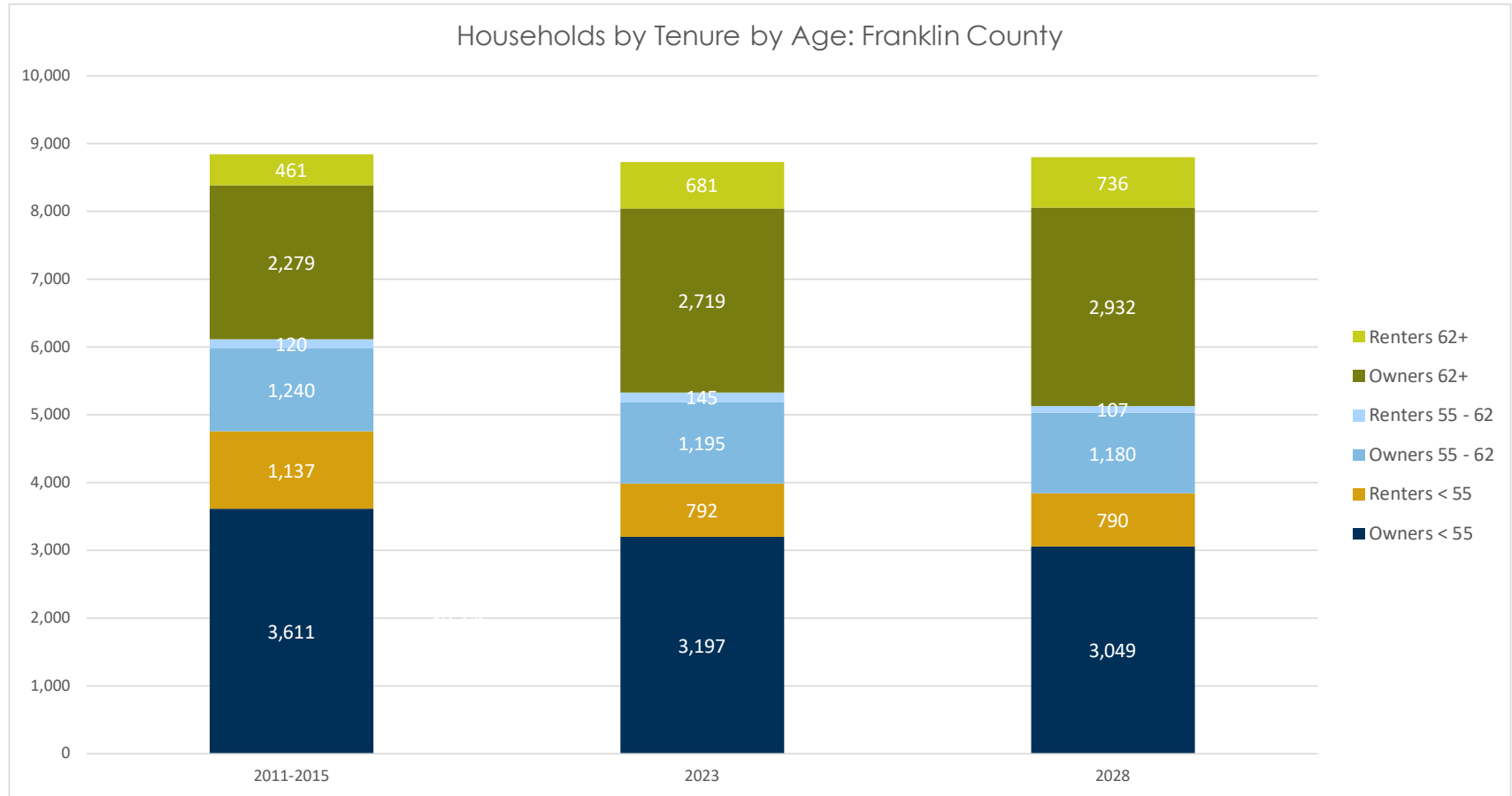
Strongest growth is present for the 65 and older cohort. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.

Households



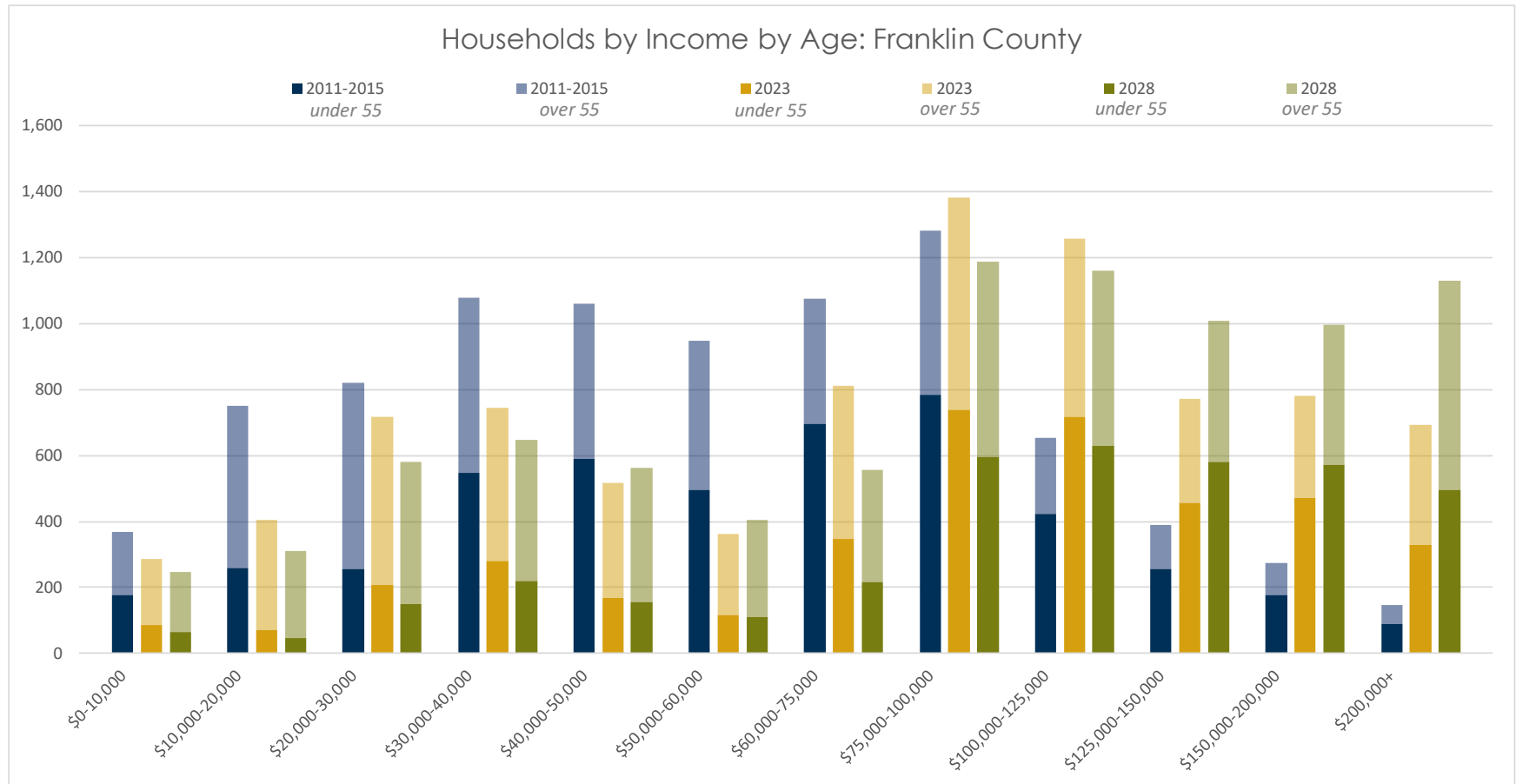
Strongest growth is evident in households 62 and older.

Households by Tenure



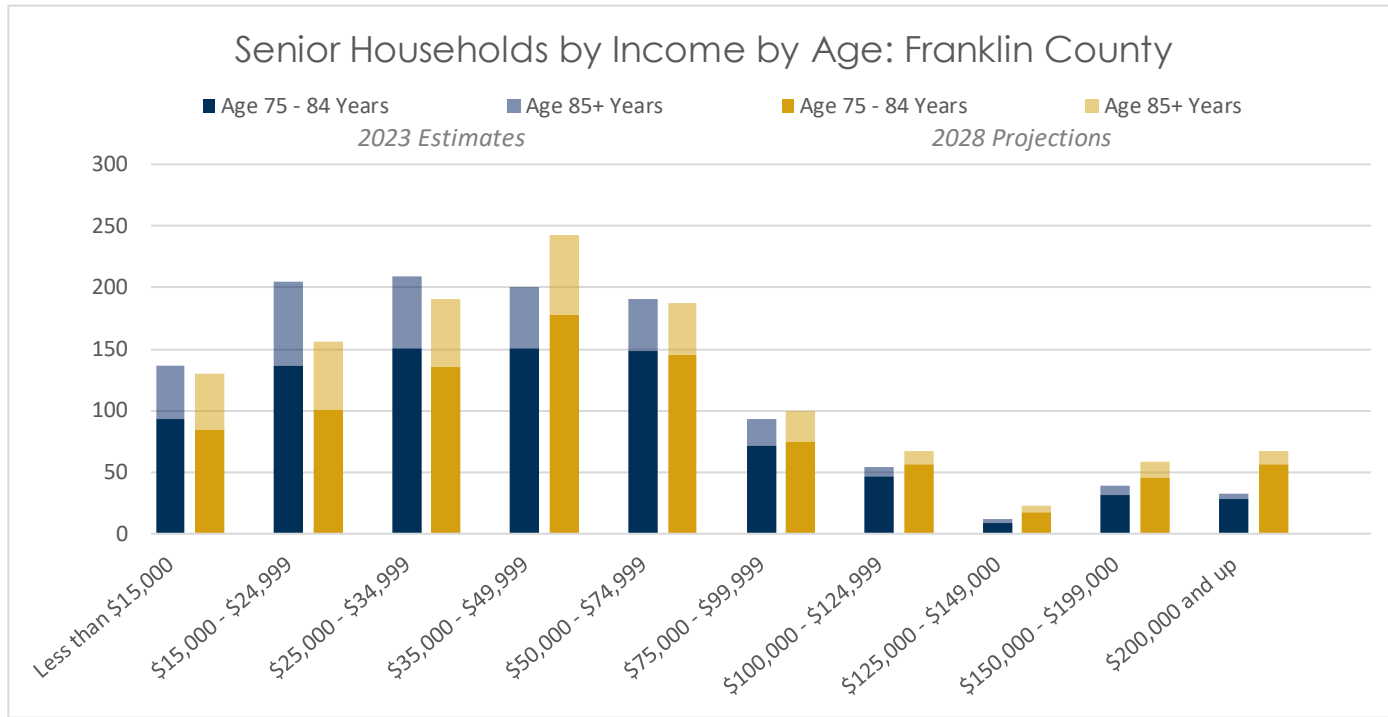
The number of owners and renters 62 and older is projected to grow. Younger households are declining.

Households by Income



The largest group of households earns \$75,000 to \$100,000. Projections for 2028 indicate an almost equal distribution of households earning \$75,000 to \$100,000, \$100,000 to \$125,000 and \$200,000+.

Households by Income by Age, 75+



When filtered to households 75 and older, the largest groups fall in income bands from \$15,000 to \$49,999. Projections for 2028 show the largest group will earn \$35,000 to \$49,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Franklin County, 20.6% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Franklin County	1,672
Renter HH paying 40 to 49% of income	92
Renter HH paying 50% or more of income	253
<i>Total rent overburdened</i>	345
Percentage	20.6%

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

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

Substandard Housing	Number
Total households in Franklin County	8,976
Owner-occupied lacking plumbing facilities	1
Owner-occupied lacking kitchen facilities	22
Renter-occupied lacking plumbing facilities	22
Renter-occupied lacking kitchen facilities	4
<i>Total households with substandard units</i>	49
Percentage	0.5%

Supply – Independent Living

Franklin County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Fairbrook Manor	Brookville	79	76	96.2%	✓	102
	Meadowbrook	Oldenburg	23	NA			
LIHTC	Valley House Flats	Brookville	47	46	97.9%	✓	79
	Whitewater Place	Brookville	32	25	78.1%		
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Franklin County	Kaitlin Sterwerf, Executive Director of the Franklin County Area Planning, Zoning, and Building Department, reported that there are currently no senior housing developments in the planned or proposed phases.
Batesville	Calls and emails to the Batesville municipality were unanswered.
Brookville	Bridget Hayes, Brookville Town Council President, 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

Franklin County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Brookville Health Center	Brookville	100	42	NA	100	ISDH report 1/2/24

Housing Demand

Income Parameters

Franklin County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$21,450
	LIHTC	60%	\$21,451	\$42,960
	Market rate	300%	\$42,961	\$214,800
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$214,800
	Skilled Nursing Facility		\$0	\$214,800

Disability Percentage

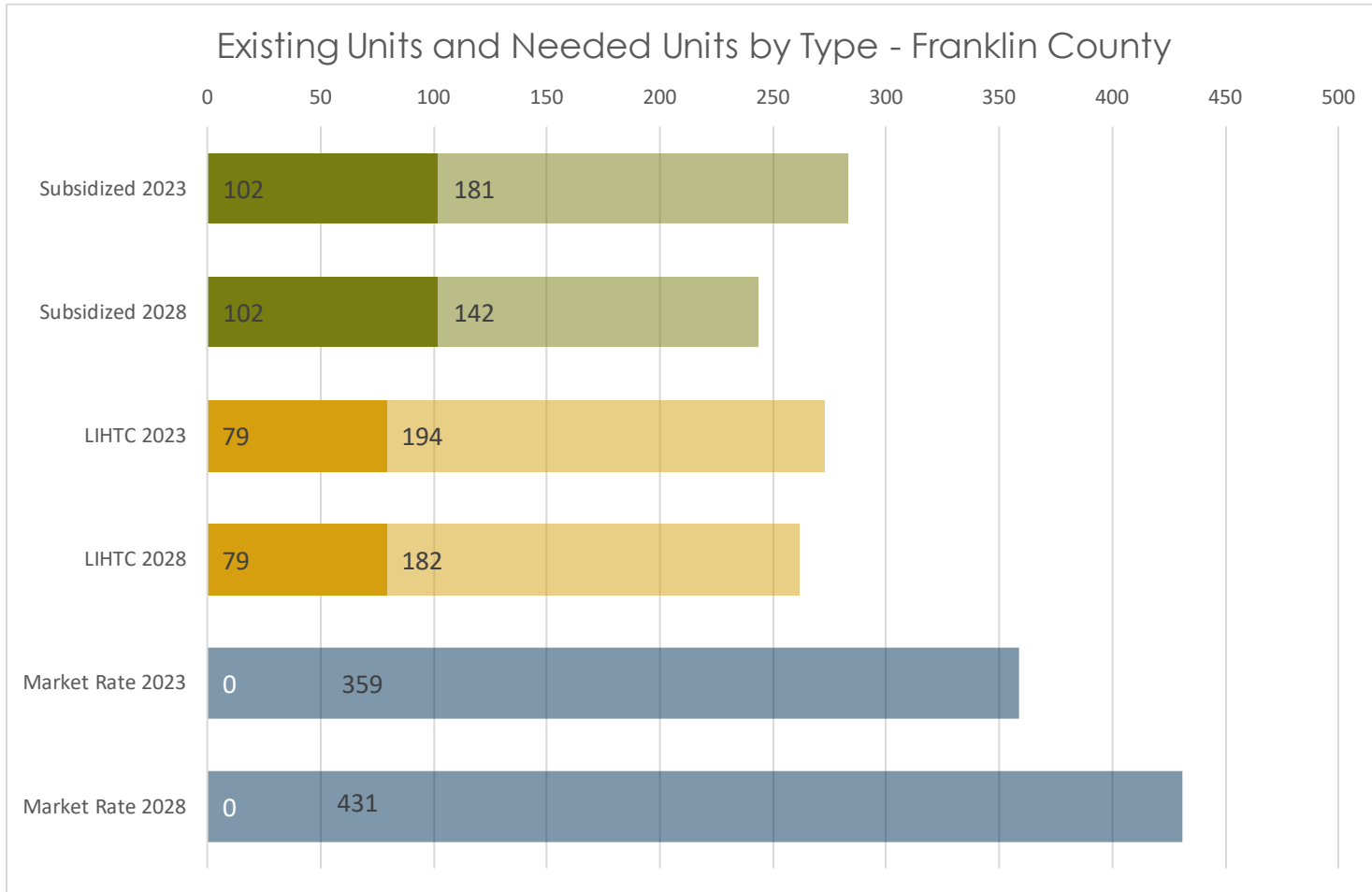
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Franklin County	Number	Percentage
Estimate, Total	22,760	
Estimate, Total, Male	11,313	
Estimate, Total, Male, 75 years and older	672	100.0%
Estimate, Total, Male, 75 years and older, with a disability	333	49.6%
Estimate, Total, Female	11,447	
Estimate, Total, Female, 75 years and older	997	100.0%
Estimate, Total, Female, 75 years and older, with a disability	528	53.0%
Estimate, Total, Male & Female, 75 years and older	1,669	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	861	51.6%

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

Demand Analysis: Independent Living

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



The strongest demand is for market rate housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Franklin County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$21,451	\$42,961	\$0	\$21,451	\$42,961
Maximum Income	\$21,450	\$42,960	\$214,800	\$21,450	\$42,960	\$214,800
Senior renters 55+ in income bracket	276	256	294	237	246	359
Plus						
Senior Homeowners in this income bracket (a)	333	744	2,837	274	667	3,171
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	8	17	64	6	15	72
Equals						
Total Demand	283	273	359	244	261	431
Less existing units	102	79	0	102	79	0
Less planned units	0	0	0			
Equals						
Net Demand	181	194	359	142	182	431
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		826	843			
Total senior 55+ owner households		3,914	4,112			
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: Franklin 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	\$214,800	\$214,800	\$33,948	\$214,800	\$214,800
(A) Persons 75 - 84 income eligible	569	784		478	916	
(B) Persons 85+ income eligible			477			513
(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 <i>calculation A * C (RCF), B * C (SNF)</i>	294	404	246	247	473	264
Total Demand	294	404	246	247	473	264
<i>Demand for RCF units are summed</i>	698			719		
Less existing beds	0		100	0		100
Less planned beds	0		0			
Equals						
Net Demand	698		146	719		164
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,353	1,394			
Total senior population 85+		477	513			

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.

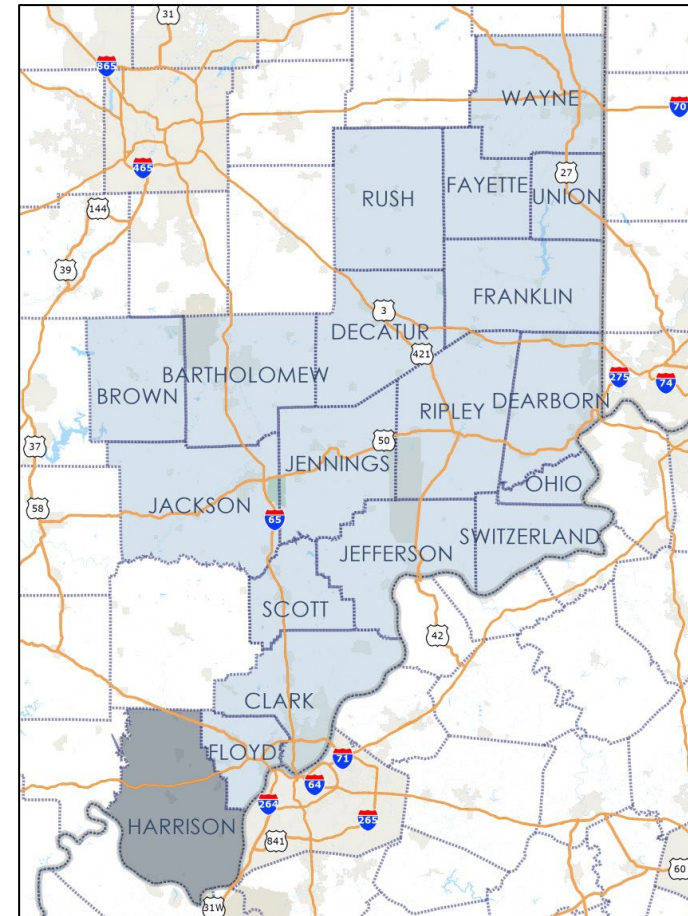
Bed Need Analysis with ISDH Bed Need Rate: Franklin County		
	2023	2028
Population 65+ (A)	4,650	5,169
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	134	149
Supply (D)	100	100
<i>Net demand (D - C)</i>	34	49

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

Harrison County

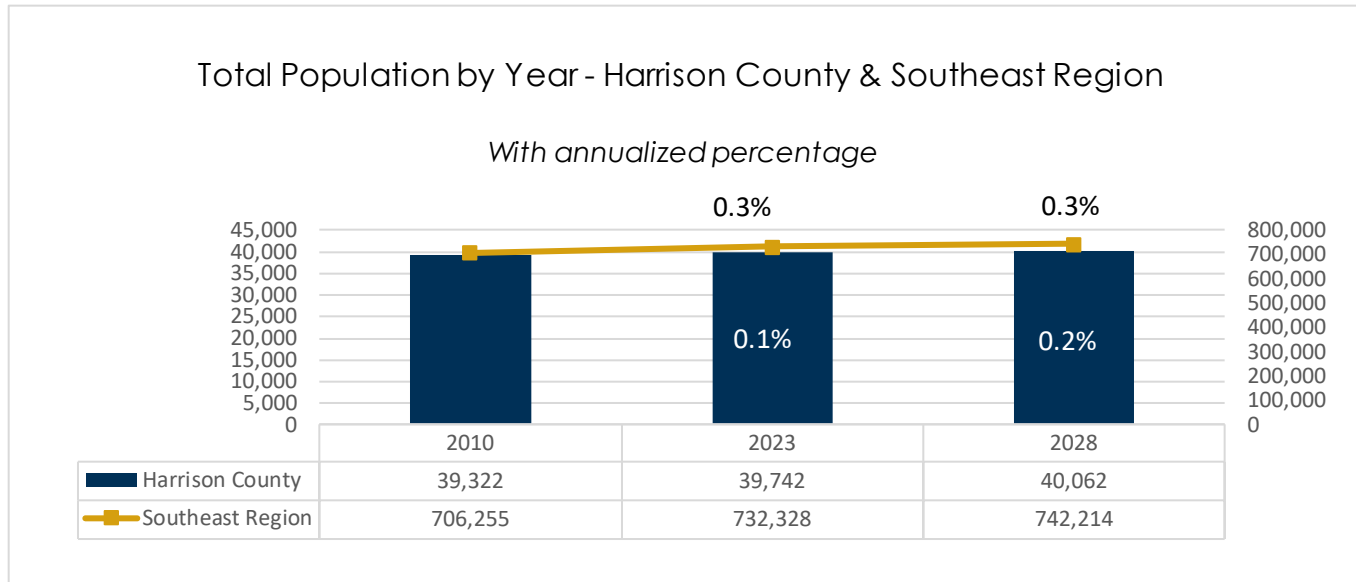
Key Findings

- The county exhibits steady population growth, a trend that will continue according to projections for 2028.
- The total senior population is growing, with the strongest growth in the 65-74 age group. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- Households aged 62 and older are growing at the highest rate.
- The number of owners and renters aged 62 and older are projected to continue growing. Younger owner and renter households are projected to decline slightly.
- The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections through 2028 indicate this trend continues.
- In Harrison County, 13.4% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 0.9% of the households live in substandard housing compared to 1.2% for the region.
- Solid demand is exhibited for all types of independent senior housing.
- The county has substantial demand for Residential Care Facilities.



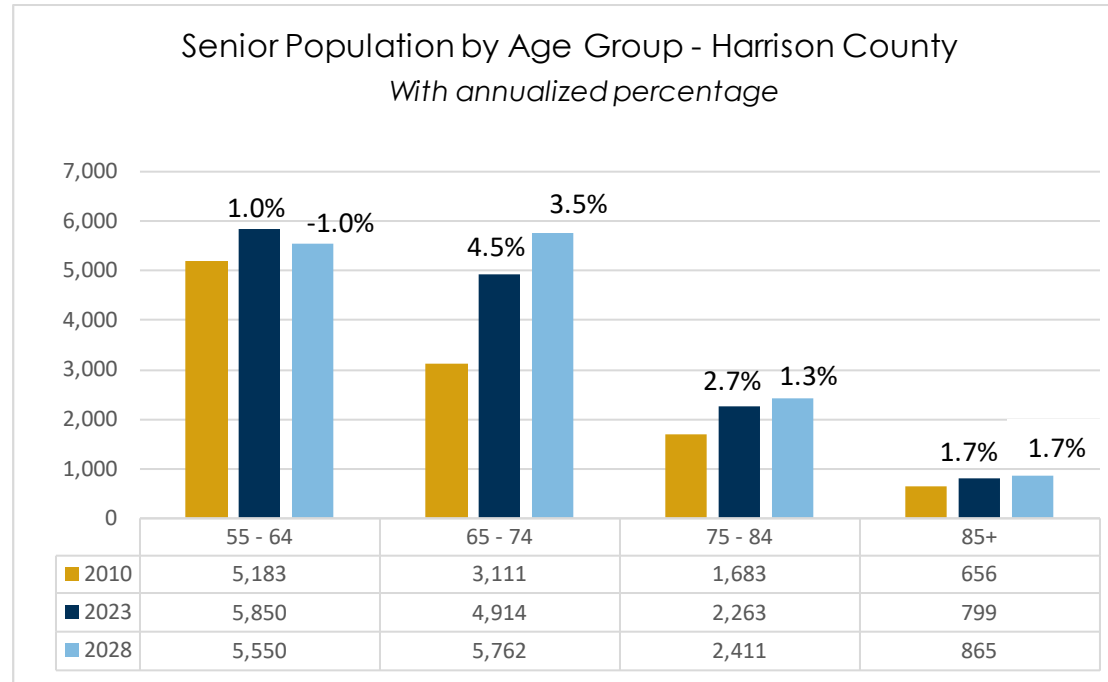
Demographics

Total Population



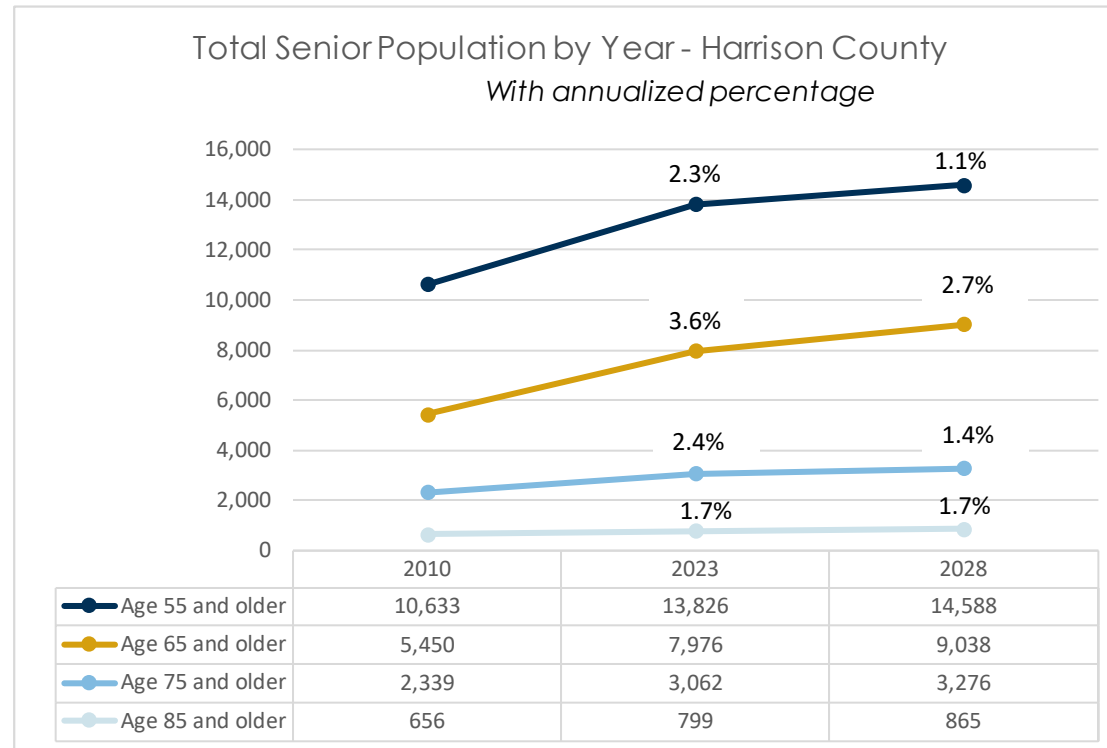
The county is experiencing solid population growth.

Population by Age Group



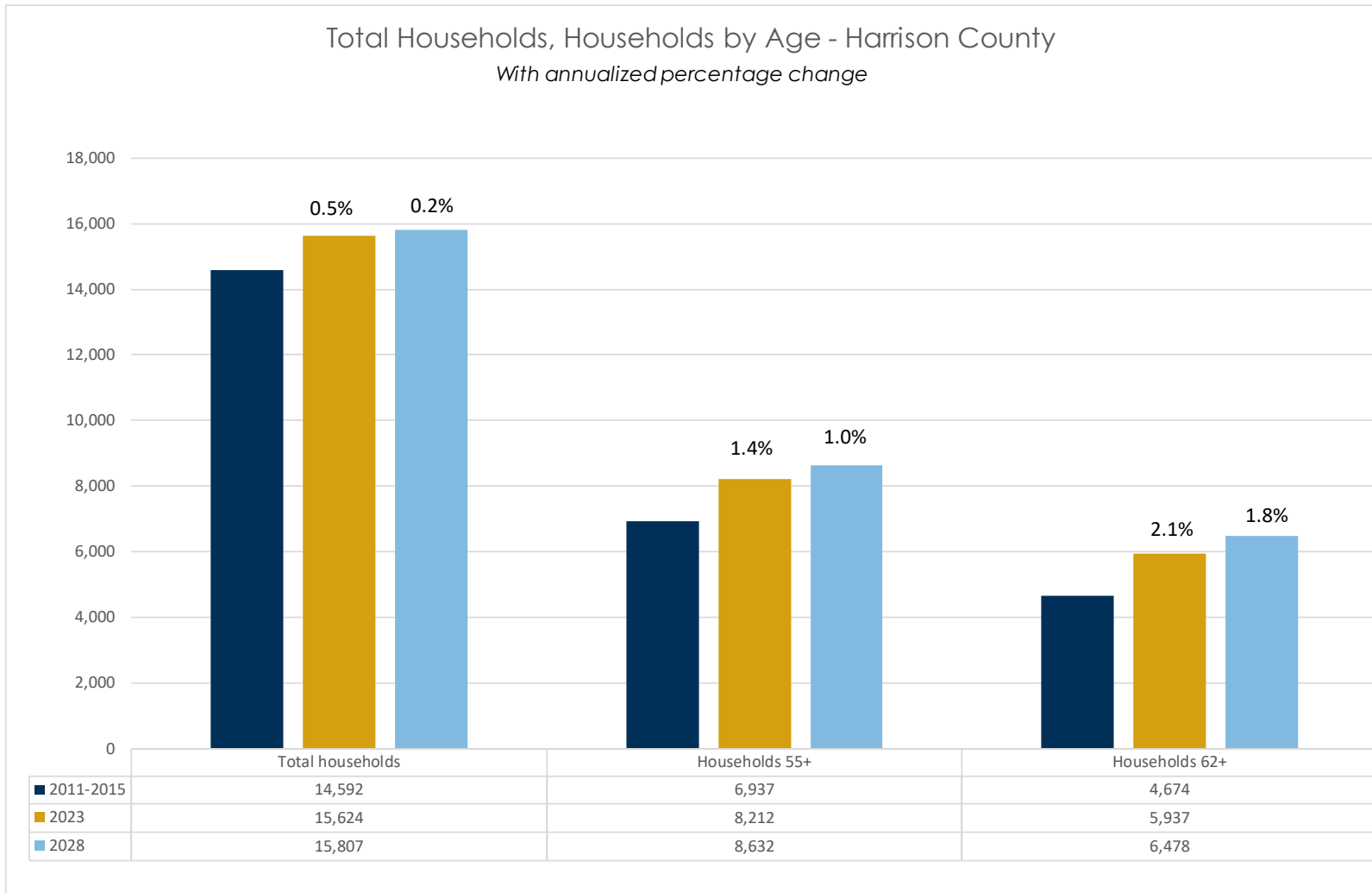
Strongest population growth is evident in the 65-74 age group.

Total Senior Population by Year



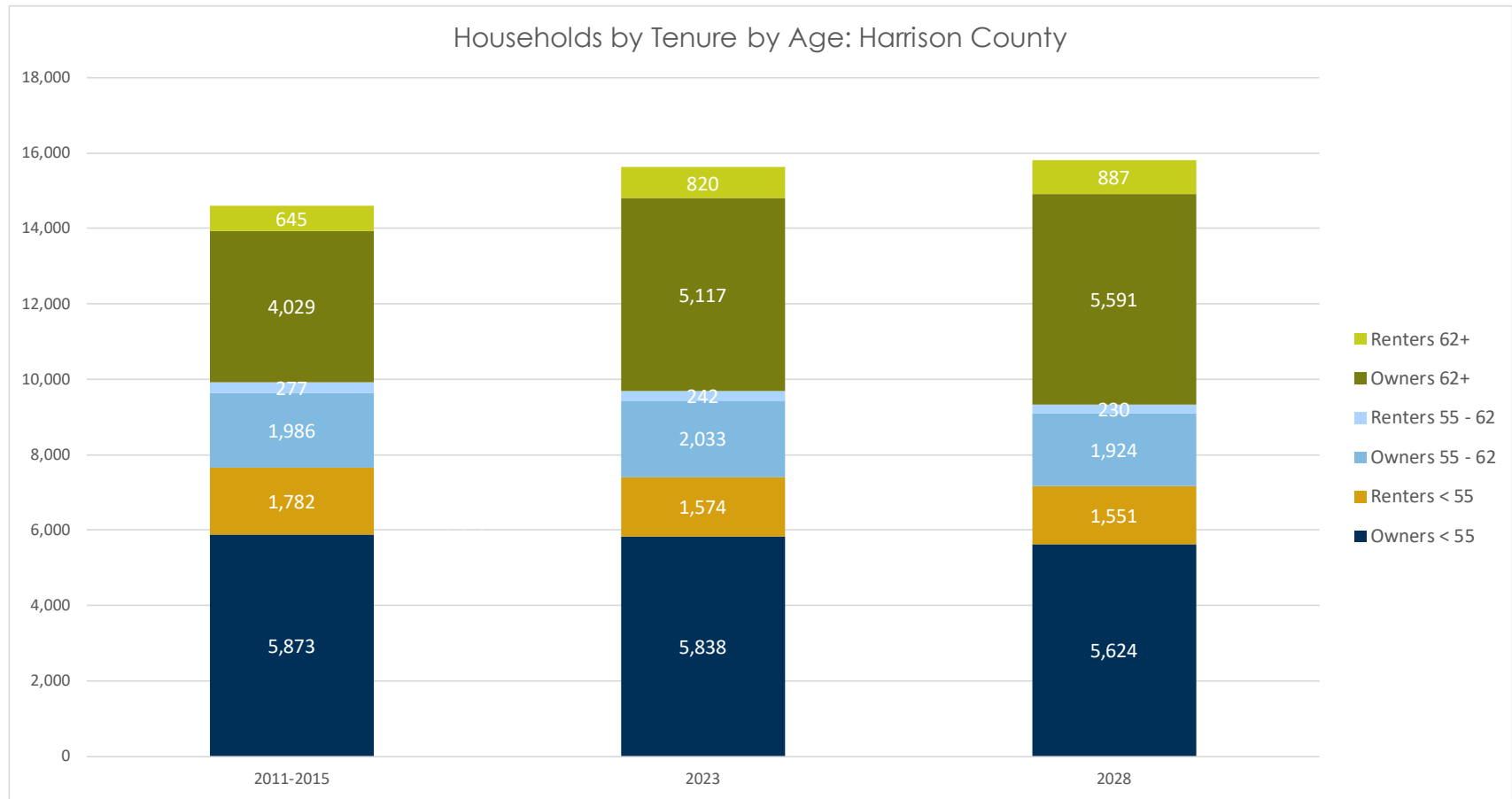
The 65 and older population is experiencing the highest growth. A decline in the 55-64 age group lowers the projected 55+ growth rate.

Households



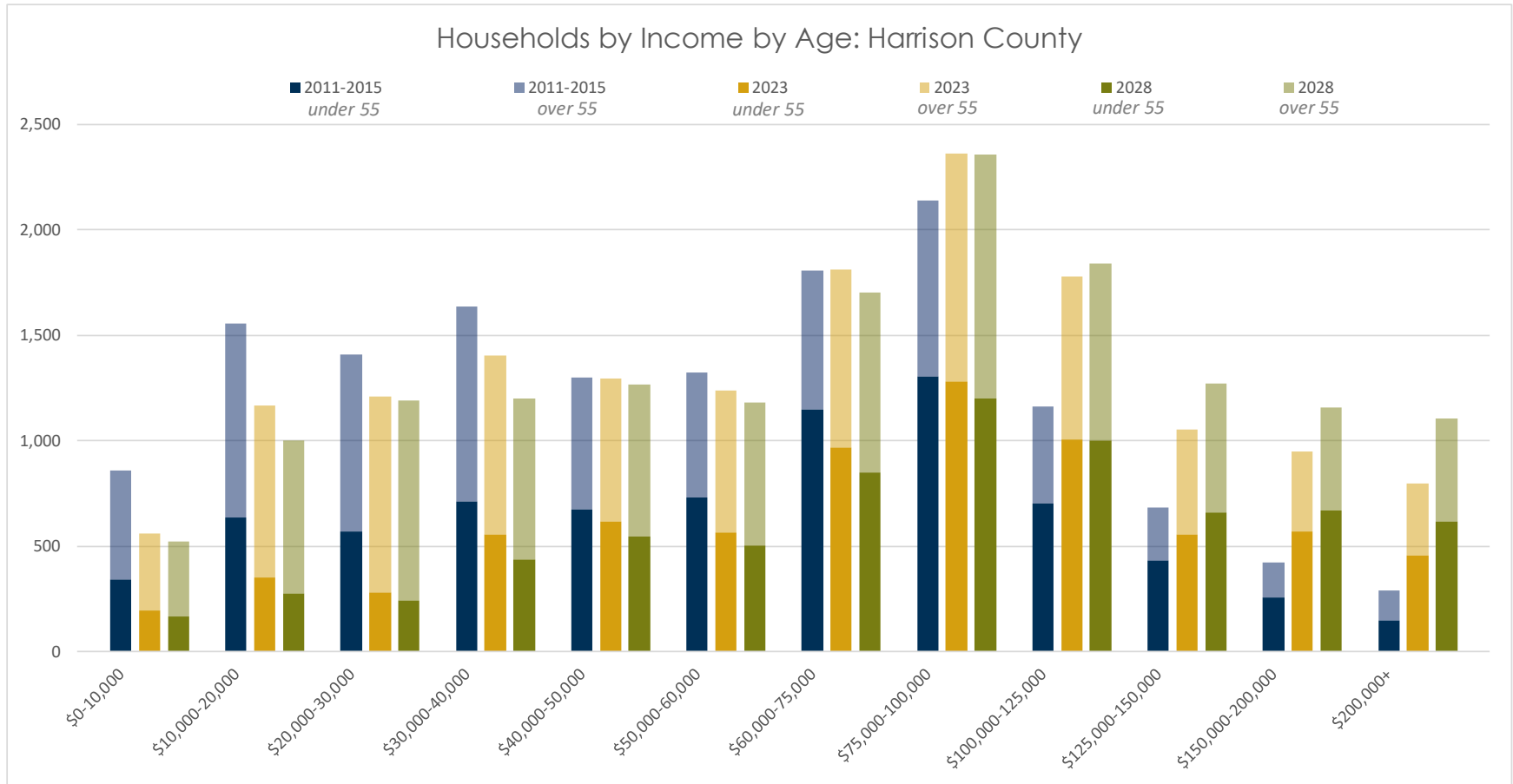
The strongest growth is evident in households aged 62 and older.

Households by Tenure



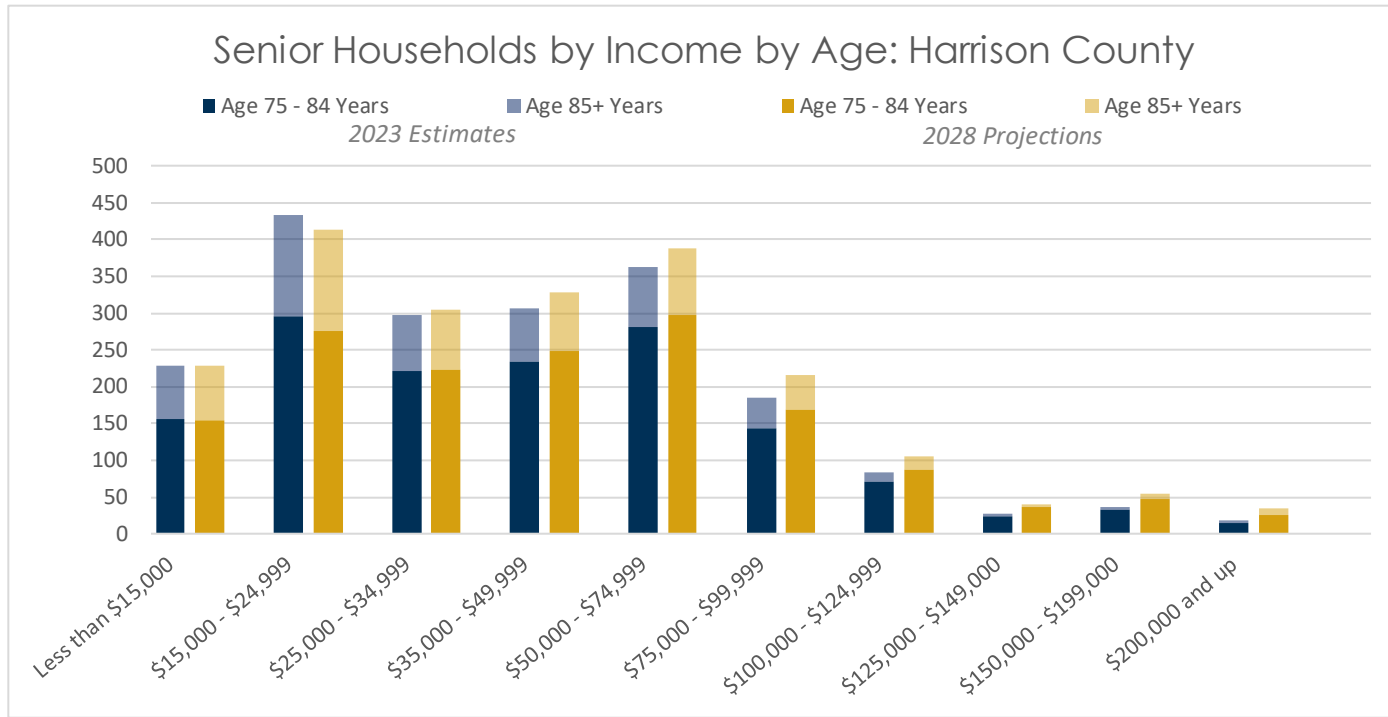
The number of owners and renters aged 62 and older is increasing. Younger owners and renters are projected to slightly decline.

Households by Income



The largest group of households earn \$75,000 to \$100,000. Trends for 2028 show this continues.

Households by Income by Age, 75+



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

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Harrison County, 13.4% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Harrison County	2,474
Renter HH paying 40 to 49% of income	92
Renter HH paying 50% or more of income	239
<i>Total rent overburdened</i>	331
Percentage	13.4%

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

Substandard Housing	Number
Total households in Harrison County	14,743
Owner-occupied lacking plumbing facilities	31
Owner-occupied lacking kitchen facilities	69
Renter-occupied lacking plumbing facilities	12
Renter-occupied lacking kitchen facilities	27
<i>Total households with substandard units</i>	139
Percentage	0.9%

Supply – Independent Living

* Indicates enhanced senior living. Typically, meals, some laundry services, and light housekeeping are included.

Harrison County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Capital Court	Corydon	50	NA			121
	Hillview	Corydon	71	68	95.8%	✓	
LIHTC	Corydon School Senior Lofts	Corydon	45	NA			71
	Country Trace	Palmyra	26	NA			
	*Cedar Court Assisted Living	Corydon	60	42	70.0%		
Market Rate	*Willows Assisted Living	Corydon	10	7	70.0%	✓	70

Planned Units

Geography	Notes
Harrison County	Eric Wise, Planner for the Harrison County Plan Commission and Land Conservation Program, reported that there are currently no senior housing developments in the planned or proposed phases.
Corydon	Bruce Cunningham, Corydon Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Harrison County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Corydon Nursing & Rehabilitation Center	Corydon	NA	NA	NA	NA	Facility permanently closed.
SNF	Harrison Healthcare Center	Corydon	92	83	NA	92	
RCF and SNF	Harrison Springs Health Campus	Corydon	95	84	37	58	
SNF	Indian Creek Healthcare Center	Corydon	132	121	NA	132	

Housing Demand

Income Parameters

Harrison County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$23,150
	LIHTC	60%	\$23,151	\$46,320
	Market rate	300%	\$46,321	\$231,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$231,600
	Skilled Nursing Facility		\$0	\$231,600

Disability Percentage

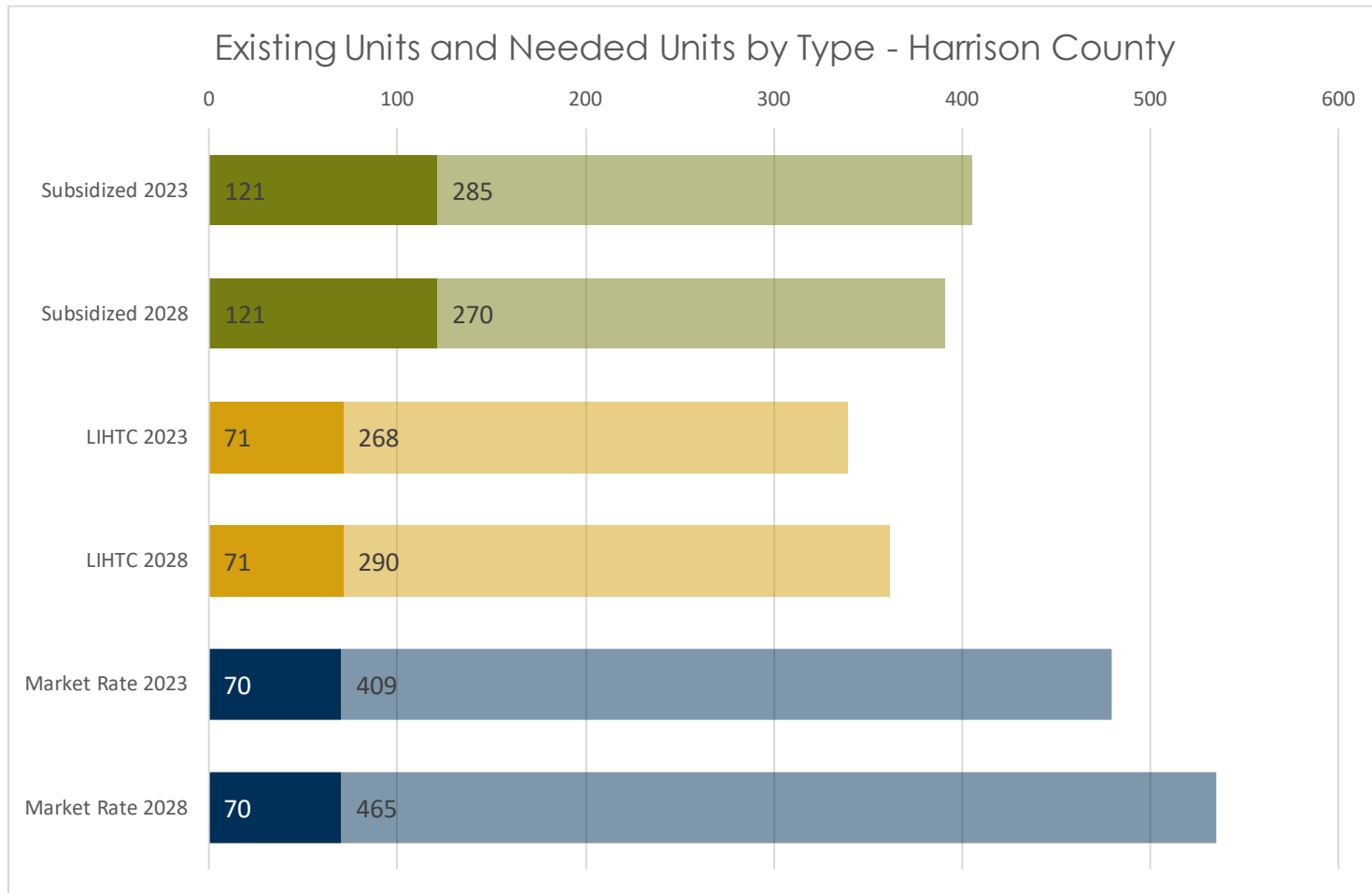
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Harrison County	Number	Percentage
Estimate, Total	39,289	
Estimate, Total, Male	19,748	
Estimate, Total, Male, 75 years and older	1,171	100.0%
Estimate, Total, Male, 75 years and older, with a disability	552	47.1%
Estimate, Total, Female	19,541	
Estimate, Total, Female, 75 years and older	1,542	100.0%
Estimate, Total, Female, 75 years and older, with a disability	741	48.1%
Estimate, Total, Male & Female, 75 years and older	2,713	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,293	47.7%

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.



Solid demand is exhibited for all types of independent senior housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Harrison County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$23,151	\$46,321	\$0	\$23,151	\$46,321
Maximum Income	\$23,150	\$46,320	\$231,600	\$23,150	\$46,320	\$231,600
Senior renters 55+ in income bracket	381	303	379	368	327	423
Plus						
Senior Homeowners in this income bracket (a)	1,091	1,609	4,450	1,013	1,539	4,963
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)	25	36	101	23	35	113
Equals						
Total Demand	406	339	479	391	361	535
Less existing units	121	71	70	121	71	70
Less planned units	0	0	0			
Equals						
Net Demand	285	268	409	270	290	465
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,062	1,117			
Total senior 55+ owner households		7,150	7,515			
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: Harrison 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	\$231,600	\$231,600	\$33,948	\$231,600	\$231,600
(A) Persons 75 - 84 income eligible	1,004	1,277		977	1,449	
(B) Persons 85+ income eligible			781			850
(C) Percent of persons 75+ with a disability	47.7%	47.7%	47.7%	47.7%	47.7%	47.7%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	479	609	372	465	691	405
Total Demand	479	609	372	465	691	405
<i>Demand for RCF units are summed</i>	1,087			1,156		
Less existing beds	37		282	37		282
Less planned beds	0		0			
Equals						
Net Demand	1,050		90	1,119		123
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		2,281	2,426			
Total senior population 85+		781	850			

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.

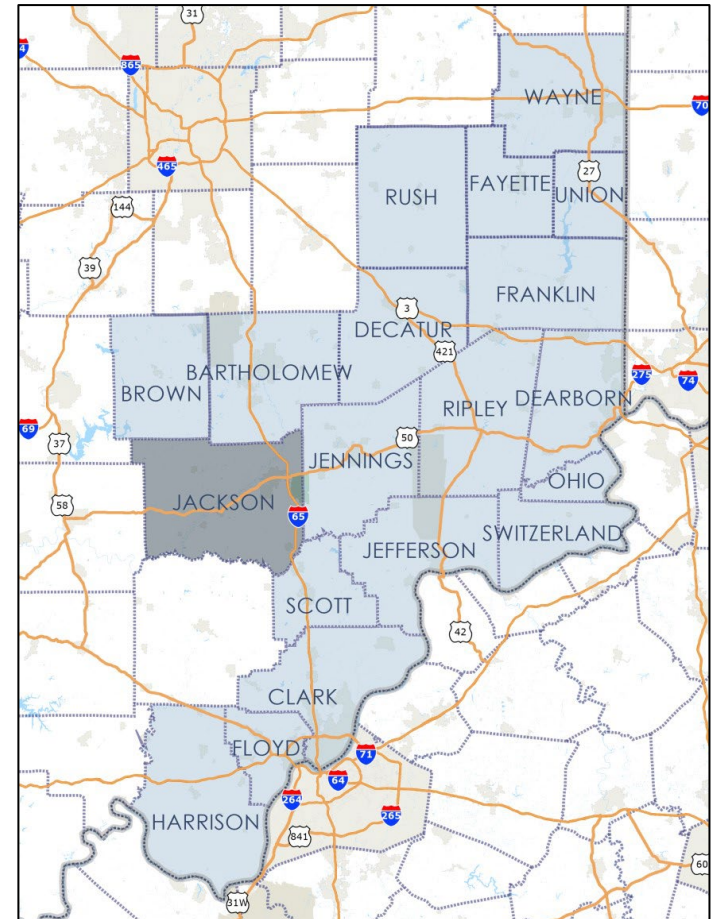
Bed Need Analysis with ISDH Bed Need Rate: Harrison County		
	2023	2028
Population 65+ (A)	7,976	9,038
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	231	261
Supply (D)	282	282
<i>Net demand (D - C)</i>	<i>-51</i>	<i>-21</i>

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

Jackson County

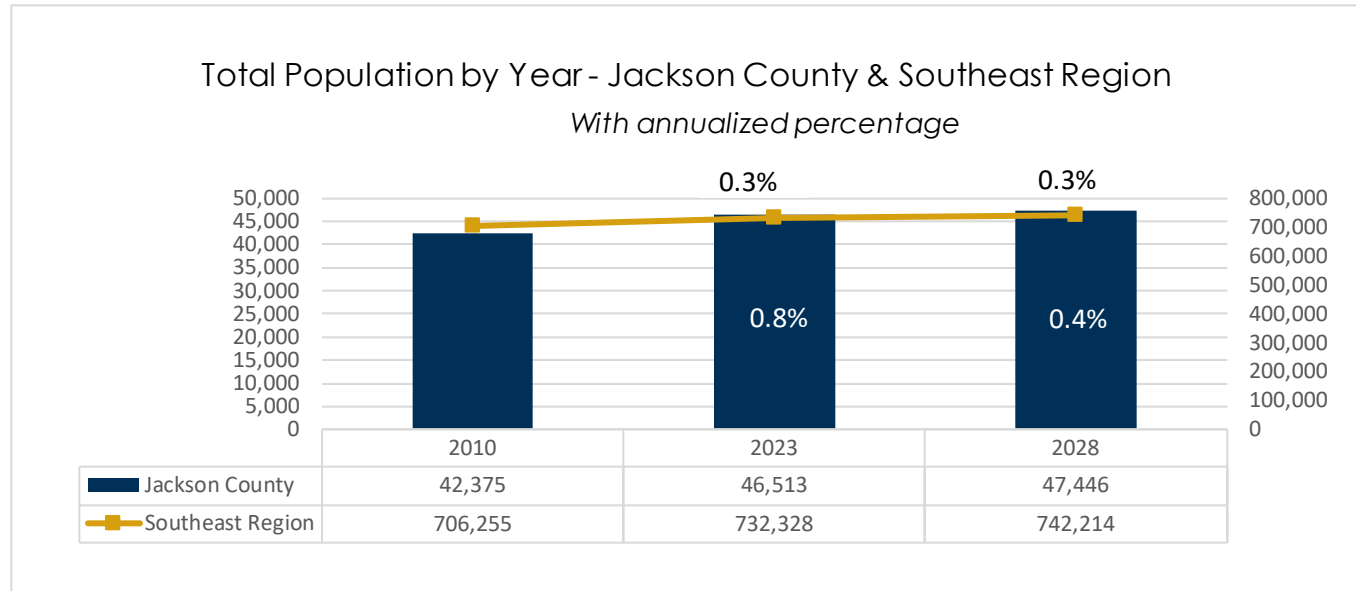
Key Findings

- The population in Jackson County is projected to continue a strong growth trajectory.
- The total senior population is growing. A decline in the 55 to 64 age group lowers the projected 55+ growth rate.
- Strong population growth is evident in the 65-74 age group, and projections for 2028 show the trend continues.
- Total household numbers are increasing. Households aged 62 and older are driving this growth.
- When assessing households by tenure, the only groups projected to grow are owners and renters aged 62 and older. All younger households are expected to decline slightly.
- The largest group of households earns \$75,000 to \$100,000, a trend that continues for 2028. Growth in households earning \$100,000 and more is notable.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections for 2028 show the largest group will earn \$50,000 to \$74,000.
- In Jackson County, 19.1% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 0.7% of households live in substandard housing compared to 1.2% for the region.
- The strongest demand is for senior market rate housing.
- The county has substantial demand for Residential Care Facilities.



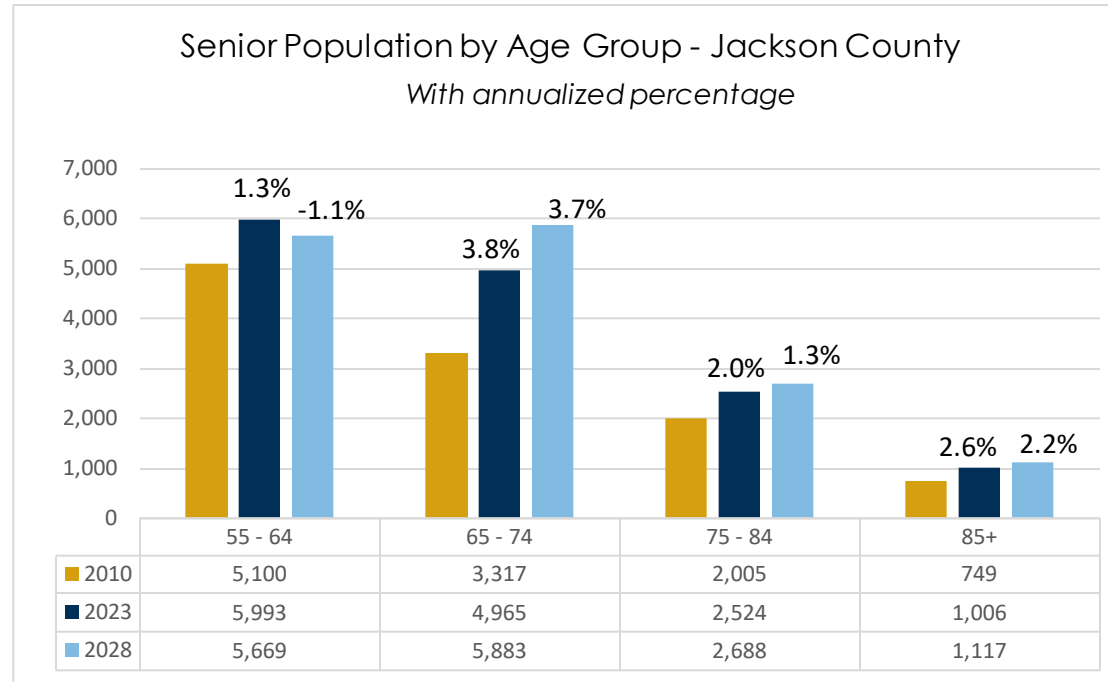
Demographics

Total Population



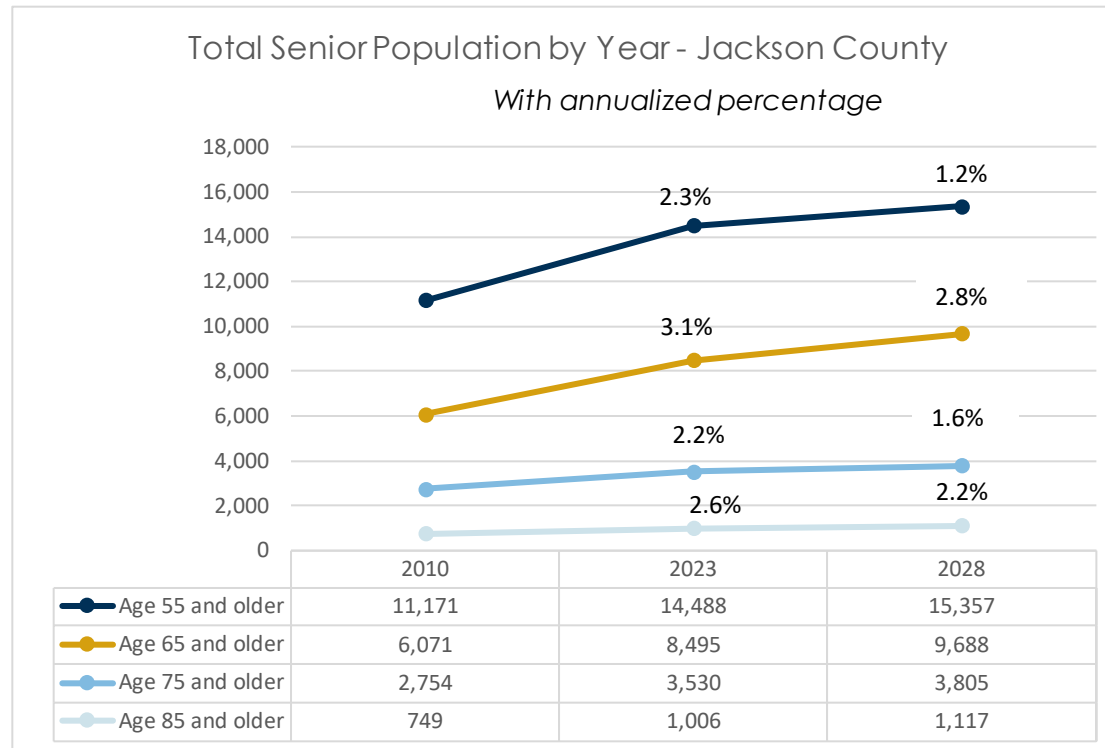
The population is expected to continue growing at a solid rate.

Population by Age Group



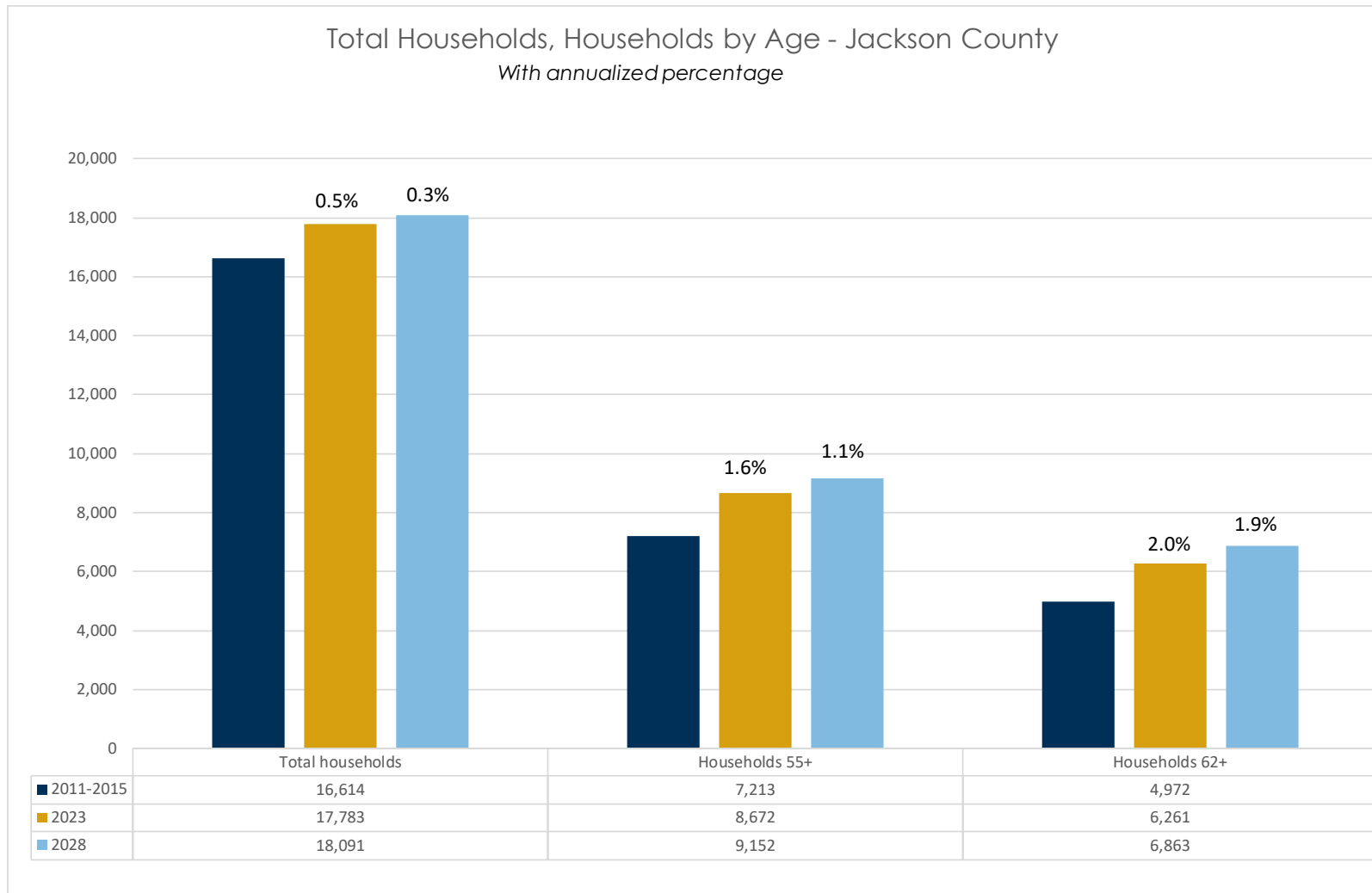
Strongest population growth is evident for the 65-74 age group.

Total Senior Population by Year



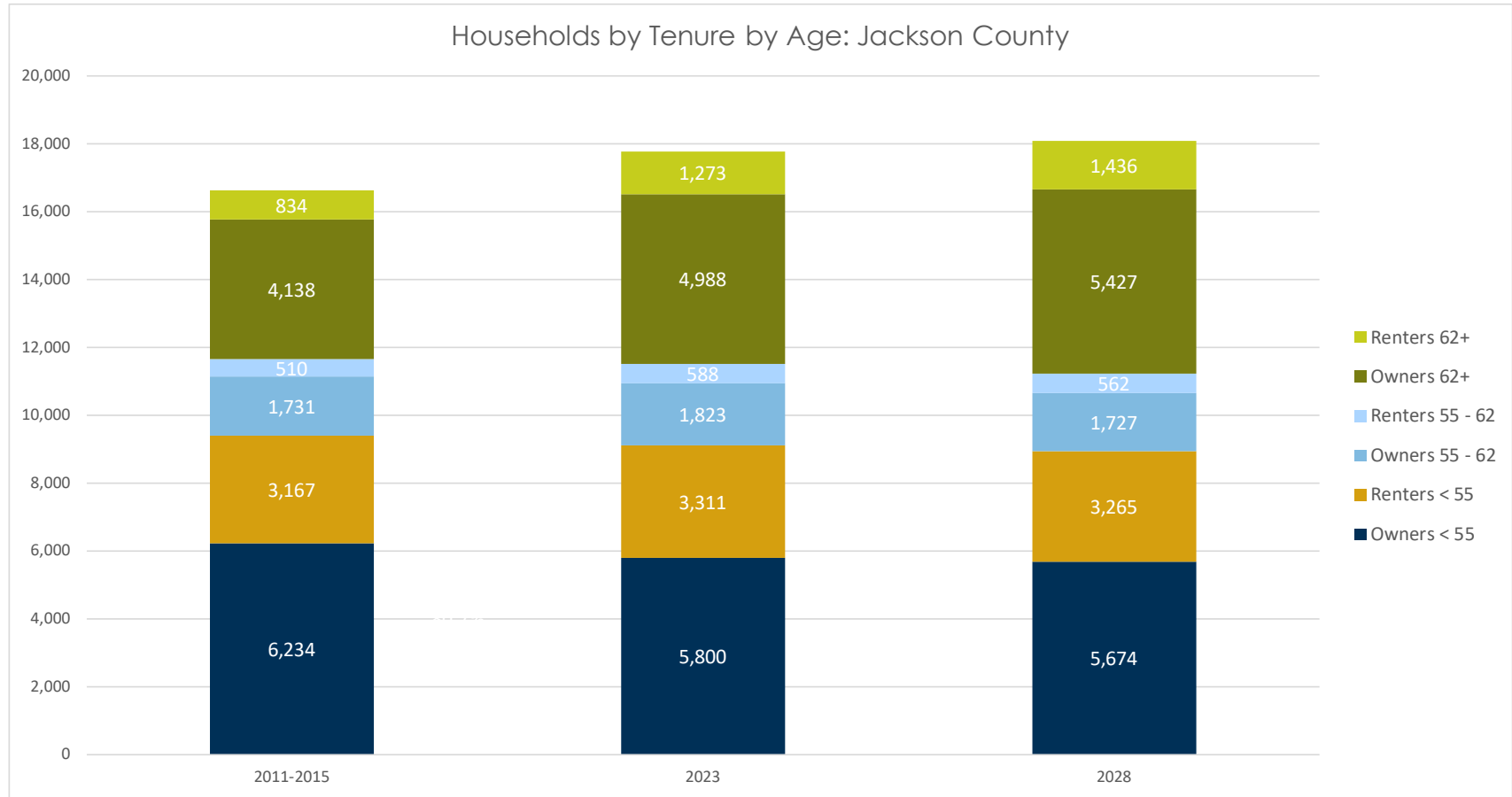
The total senior population is growing. A decline in the 55 to 64 age group lowers the 55 and older projected growth rate.

Households



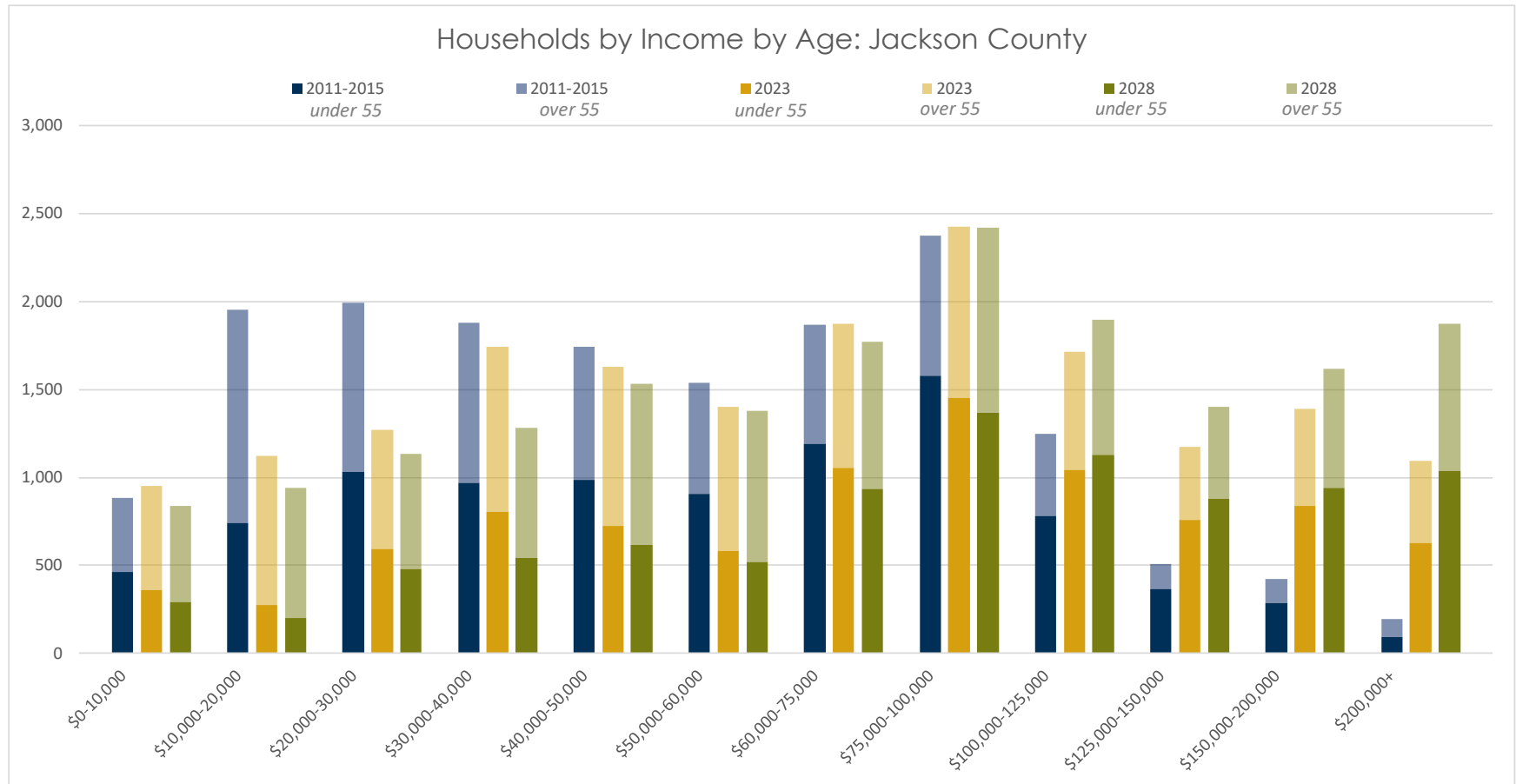
Households aged 62 and older age growing at the highest rate.

Households by Tenure



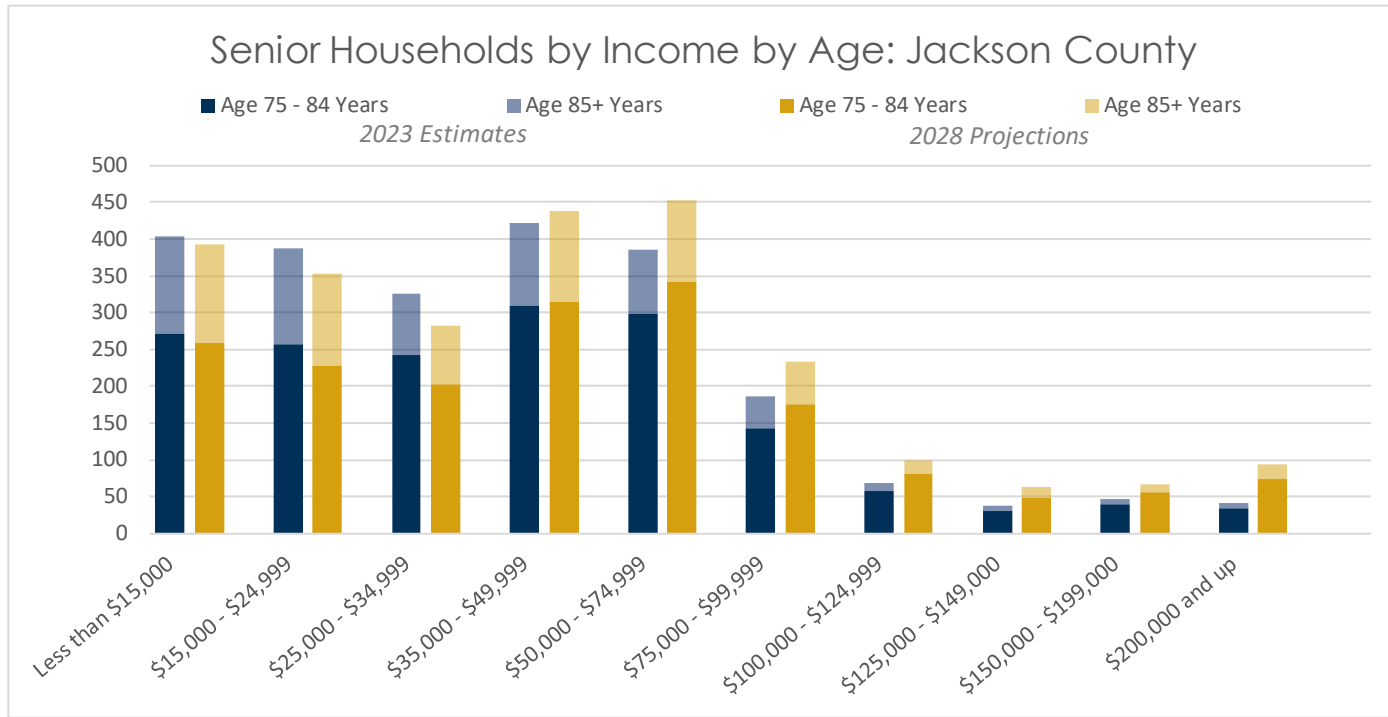
The number of owners and renters 62 and older is increasing.
 All younger households by tenure are declining.

Households by Income



The largest group of households earns \$75,000 to \$100,000. Growth in the households earning \$100,000 and more is notable.

Households by Income by Age, 75+



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

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Jackson County, 19.1% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Jackson County	4,724
Renter HH paying 40 to 49% of income	288
Renter HH paying 50% or more of income	614
<i>Total rent overburdened</i>	902
Percentage	19.1%

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 Jackson County, 0.7% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Jackson County	17,574
Owner-occupied lacking plumbing facilities	19
Owner-occupied lacking kitchen facilities	34
Renter-occupied lacking plumbing facilities	3
Renter-occupied lacking kitchen facilities	75
<i>Total households with substandard units</i>	131
Percentage	0.7%

Supply – Independent Living

* Indicates enhanced senior living. Typically, meals, some laundry services, and light housekeeping are included.

Jackson County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Jamestown Seymour	Seymour	150	NA			191
	Village Apartments Of Seymour II	Seymour	41	41	100.0%		
LIHTC	Brownstown Senior Housing	Brownstown	35	35	100.0%		141
	Crossroads Village	Seymour	64	64	100.0%	✓	
	Shields Crossing	Seymour	42	NA			
Market Rate	*Autumn Trace	Seymour	58	NA			97
	*Cedar Creek of Seymour	Seymour	39	14	35.9%		

Planned Units

Geography	Notes
Jackson County	Conner Barnette, Jackson County Building Commissioner, reported that there are currently no senior housing developments in the planned or proposed phases.
Brownstown	Sonya Nale, Brownstown Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Crothersville	Danieta Foster, Crothersville Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Seymour	Jeremy Gray, Seymour Building Commissioner, 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

Jackson County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Cedar Creek of Seymour	Seymour	39	14	39	NA	Formerly known as Seymour Place
RCF and SNF	Covered Bridge Health Campus	Seymour	94	77	30	64	ISDH report 1/15/24 notes 107 beds.
SNF	Hoosier Christian Village Lutheran Community	Brownstown	97	91	NA	97	ISDH report 01/14/2019
RCF and SNF	Home	Seymour	161	125	45	116	ISDH report 08/05/2020
SNF	Seymour Crossing	Seymour	98	68	NA	98	ISDH report dated 01/11/2022 notes 115 total licensed beds.

Housing Demand

Income Parameters

Jackson County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,200
	LIHTC	60%	\$20,201	\$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

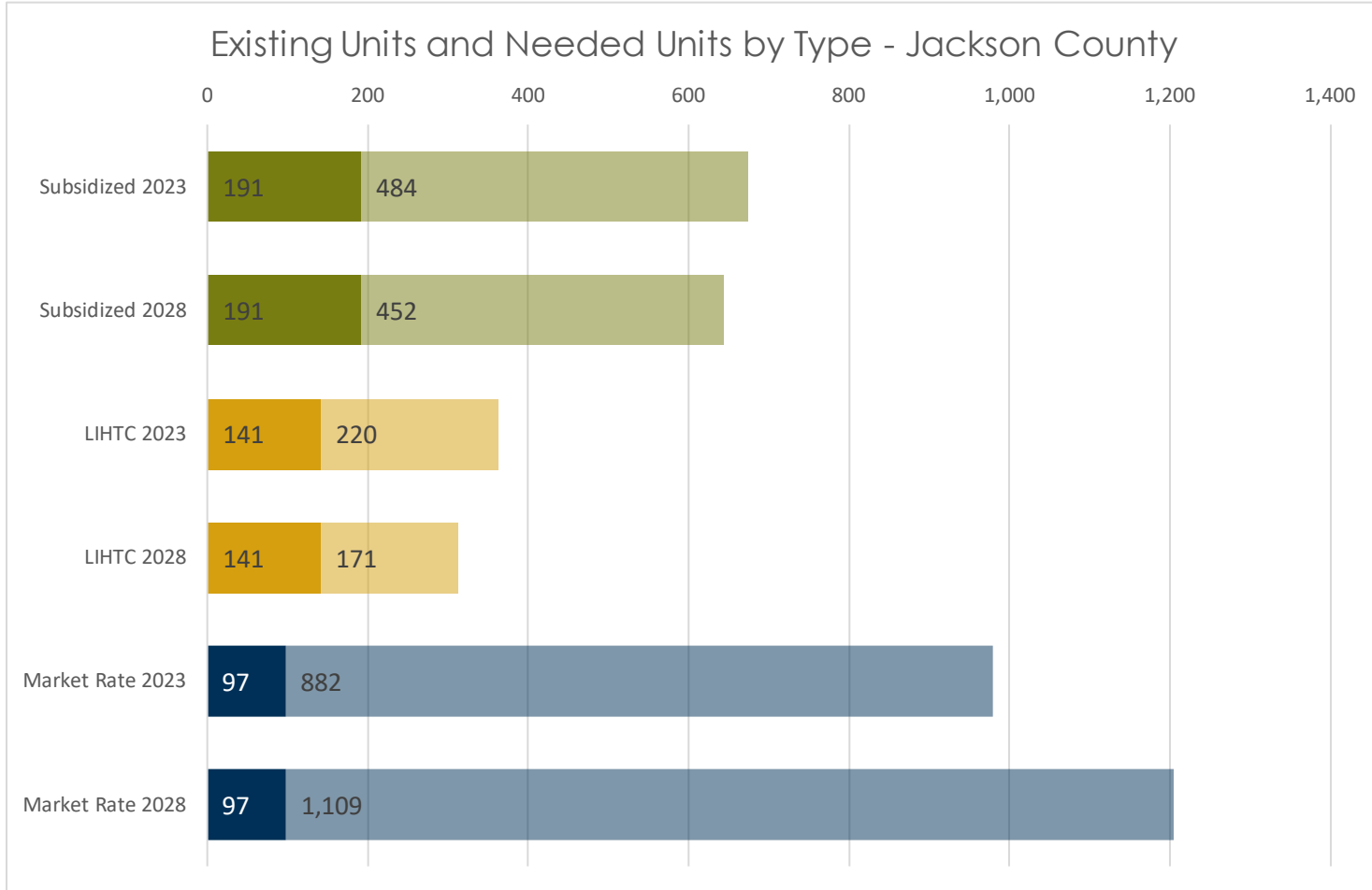
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Jackson County		Number	Percentage
Estimate, Total		45,515	
Estimate, Total, Male		22,929	
Estimate, Total, Male, 75 years and older		1,306	100.0%
Estimate, Total, Male, 75 years and older, with a disability		681	52.1%
Estimate, Total, Female		22,586	
Estimate, Total, Female, 75 years and older		1,742	100.0%
Estimate, Total, Female, 75 years and older, with a disability		1,112	63.8%
Estimate, Total, Male & Female, 75 years and older		3,048	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability		1,793	58.8%

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

Demand Analysis: Independent Living

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



The strongest demand is for senior market rate housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Jackson County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,201	\$40,441	\$0	\$20,201	\$40,441
Maximum Income	\$20,200	\$40,440	\$202,200	\$20,200	\$40,440	\$202,200
Senior renters 55+ in income bracket	657	332	873	628	286	1,084
Plus						
Senior Homeowners in this income bracket (a)	799	1,311	4,701	675	1,135	5,343
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	18	30	107	15	26	121
Equals						
Total Demand	675	361	979	643	312	1,206
Less existing units	191	141	97	191	141	97
Less planned units	0	0	0			
Equals						
Net Demand	484	220	882	452	171	1,109
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,861	1,998			
Total senior 55+ owner households		6,811	7,154			
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: Jackson 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	1,142	1,434		1,026	1,710		
(B) Persons 85+ income eligible			954			1,068	
(C) Percent of persons 75+ with a disability	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	672	844	561	604	1,006	628	
Total Demand	672	844	561	604	1,006	628	
<i>Demand for RCF units are summed</i>	1,515			1,610			
Less existing beds	114		375	114		375	
Less planned beds	0		0				
Equals							
Net Demand	1,401		186	1,496		253	
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028				
Total senior population 75 - 84		2,576	2,737				
Total senior population 85+		954	1,068				

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.

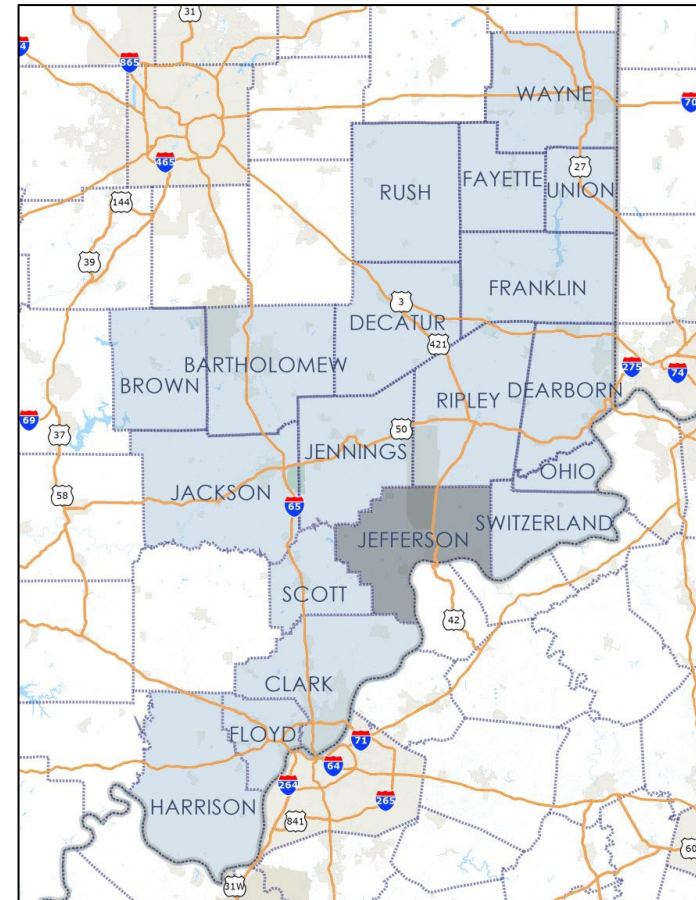
Bed Need Analysis with ISDH Bed Need Rate: Jackson County		
	2023	2028
Population 65+ (A)	8,495	9,688
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	246	280
Supply (D)	375	375
<i>Net demand (D - C)</i>	<i>-129</i>	<i>-95</i>

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

Jefferson County

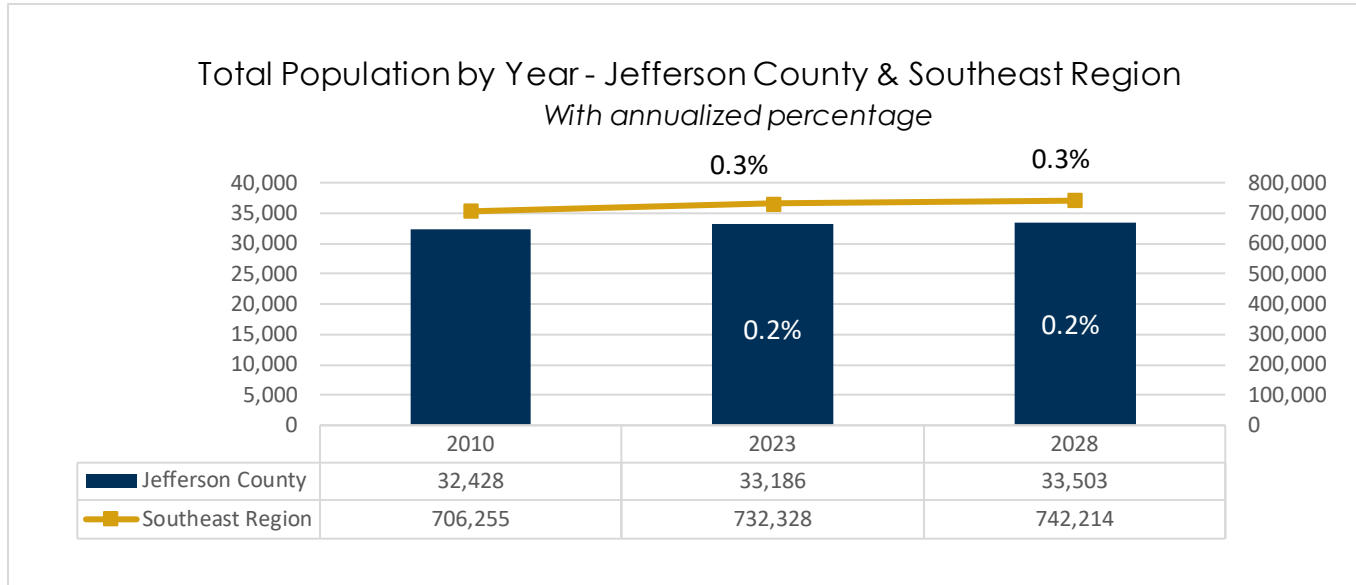
Key Findings

- The population in the county shows steady growth, a trend that will continue based on projections for 2028.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate. Solid growth is evident in the 65-74 age group.
- Total household numbers are growing, with strongest growth in households aged 62 and older.
- The number of owners and renters aged 62+ is increasing. A moderate decline in most younger owner and renter households is projected to continue.
- The largest group earns \$75,000 to \$100,000. This trend is expected to continue based on 2028 projections.
- When considering households 75 and older, the largest group earns \$15,000 to \$24,999, and the second largest group earns \$35,000 to \$49,000. Projections for 2028 indicate these two groups will be equivalent in size.
- In Jefferson County, 21.2% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 1.7% of the households live in substandard housing compared to 1.2% for the region.
- Solid demand exists for all types of independent senior housing. The strongest demand is for subsidized units.
- The county has solid demand for Residential Care Facilities.



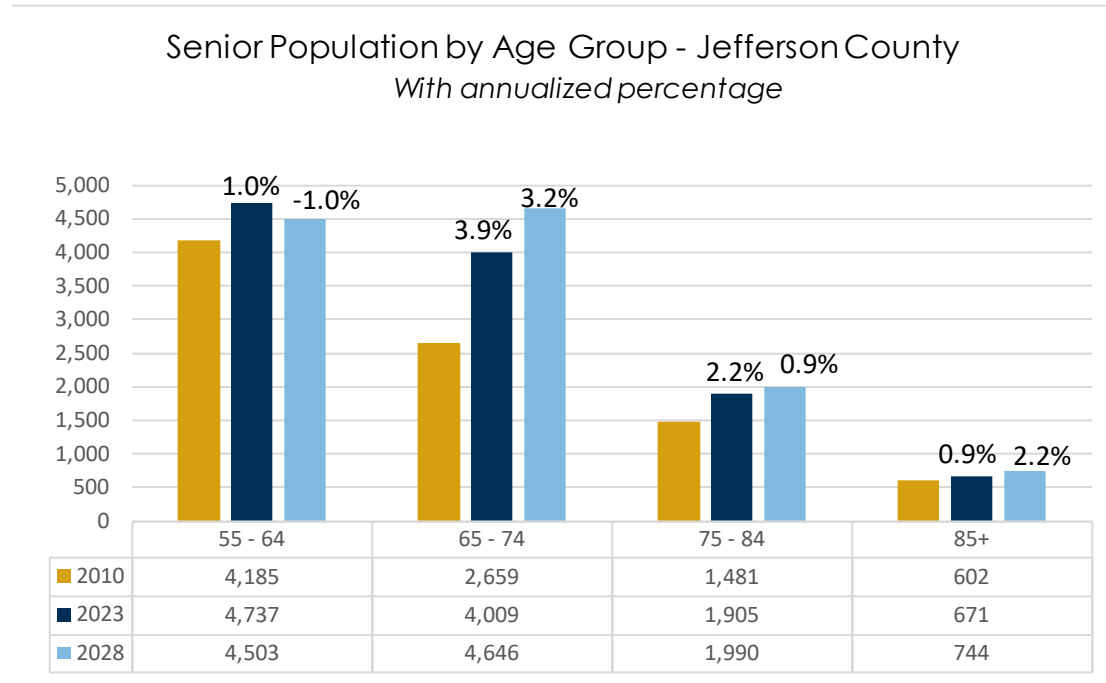
Demographics

Total Population



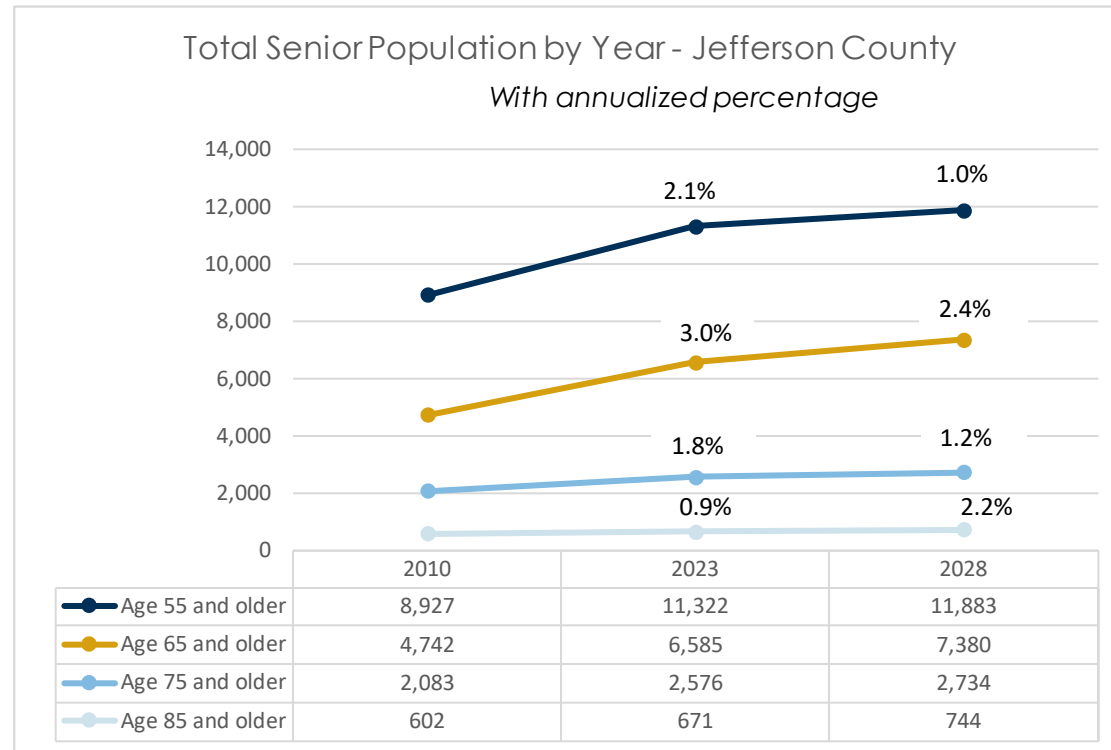
The population in the county is expected to continue growing.

Population by Age Group



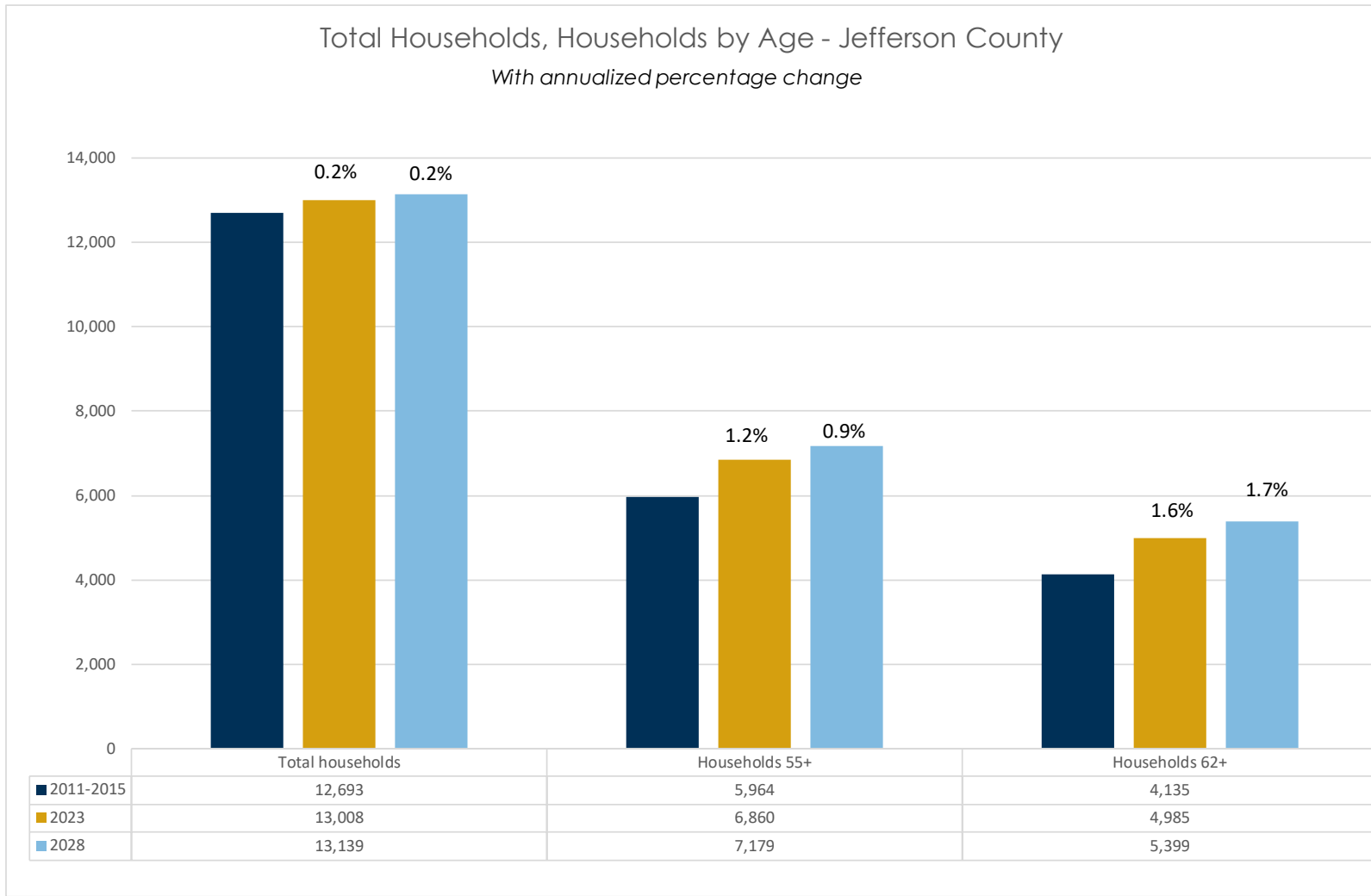
The most population growth is evident in the 65-74 age group.

Total Senior Population by Year



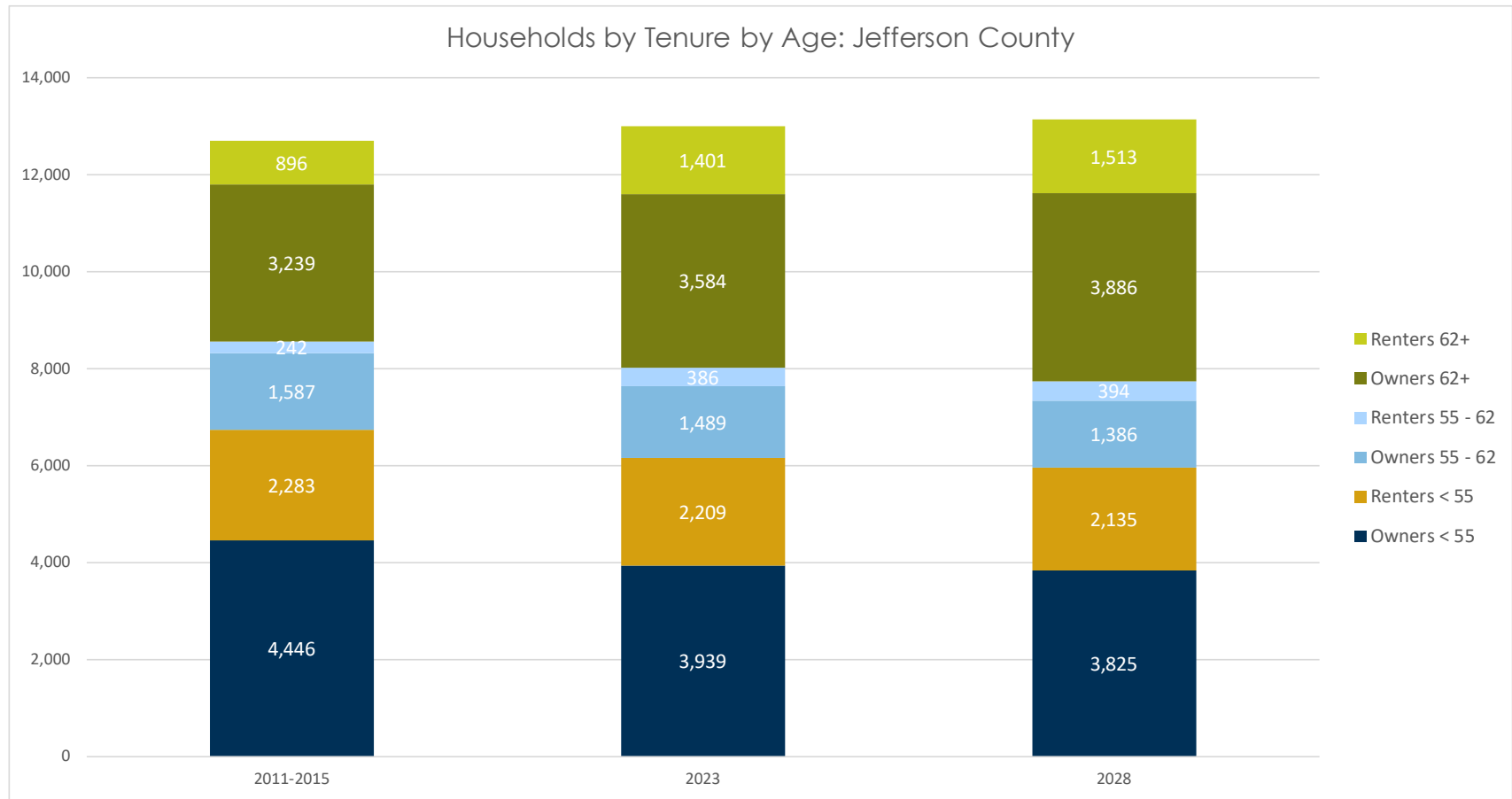
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.

Households



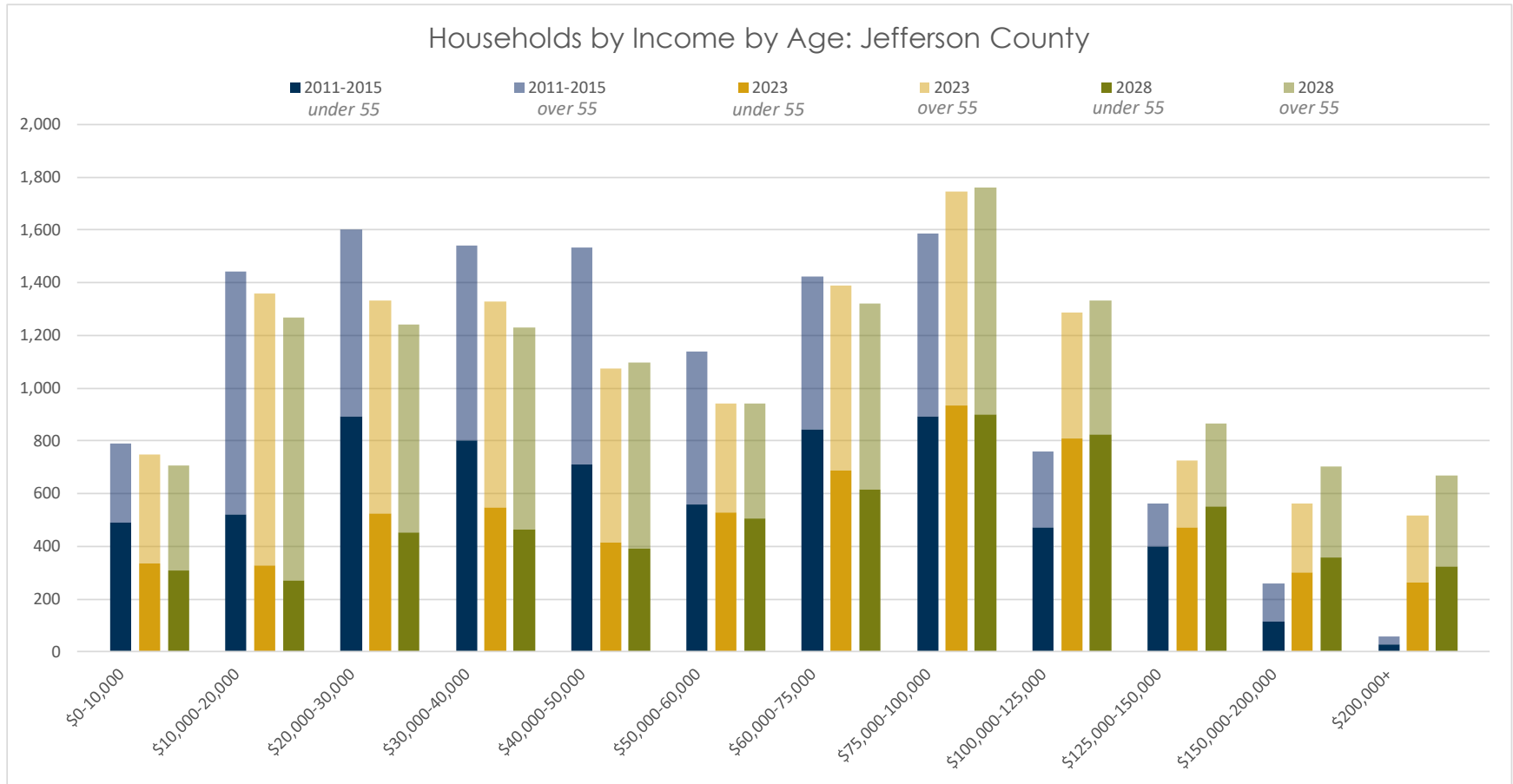
All household groups are growing, and solid growth is evident in households 62 and older.

Households by Tenure



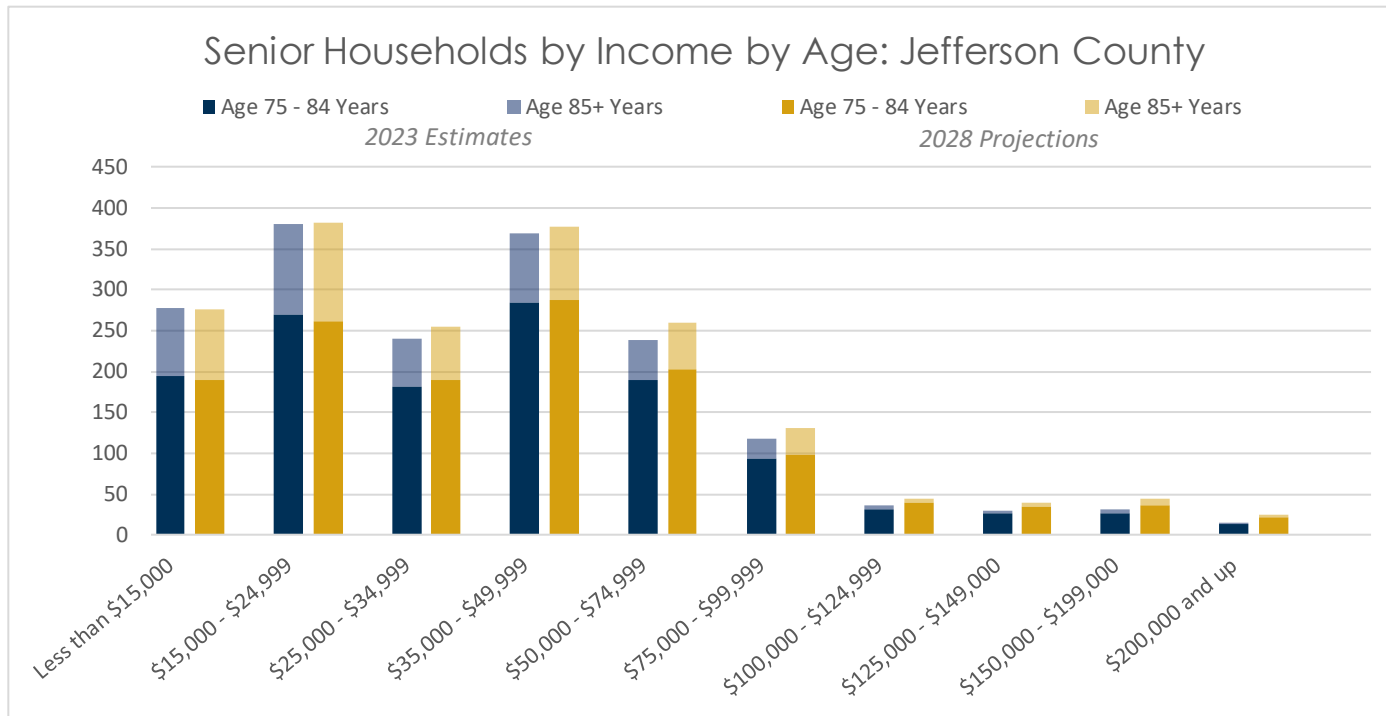
The number of owners and renters 62+ is increasing. Most younger groups are declining.

Households by Income



Income data for 2023 indicates the largest group earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. An almost equal group earns \$35,000 to \$49,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Jefferson County, 21.2% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Jefferson County	3,872
Renter HH paying 40 to 49% of income	294
Renter HH paying 50% or more of income	526
<i>Total rent overburdened</i>	820
Percentage	21.2%

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

In Jefferson County, 1.7% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Jefferson County	12,890
Owner-occupied lacking plumbing facilities	100
Owner-occupied lacking kitchen facilities	78
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	47
<i>Total households with substandard units</i>	225
Percentage	1.7%

Supply – Independent Living

* Indicates enhanced senior living. Typically, meals, some laundry services, and light housekeeping are included.

Jefferson County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Hope Community	Madison	40	40	100.0%	✓	70
	Madison Heritage	Madison	30	30	100.0%		
LIHTC	Riverside Tower Lofts	Madison	50	50	100.0%		50
Market Rate	*Autumn Trace	Madison	44	37	84.1%		44

Planned Units

Geography	Notes
Jefferson County	Mike Pittman, Jefferson County Director of Planning and Zoning, reported that there are currently no senior housing developments in the planned or proposed phases.
Hanover	Linda Trapp, Hanover Deputy Clerk, reported that there are currently no senior housing developments in the planned or proposed phases.
Madison	Nicole Schell, Director of Planning for the City of Madison, 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

Jefferson County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF and SNF	Hanover Nursing Center	Hanover	137	74	12	125	ISDH report 1/2/24
SNF	Hickory Creek At Madison	Madison	36	36	NA	36	
RCF	Jewel Place	Madison	39	28	39	NA	ISDH report dated 01/17/2024 notes 47 licensed beds.
RCF and SNF	River Terrace Health Campus	Madison	104	104	28	52	ISDH report dated 01/15/2024 notes 89 licensed beds.
RCF and SNF	Thornton Terrace Health Campus	Hanover	83	54	28	55	ISDH report 01/15/02024
SNF	Waters Of Clifty Falls	Madison	138	90	NA	138	ISDH report 01/18/2024

Housing Demand

Income Parameters

Jefferson County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,500
	LIHTC	60%	\$19,501	\$38,940
	Market rate	300%	\$38,941	\$194,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$194,700
	Skilled Nursing Facility		\$0	\$194,700

Disability Percentage

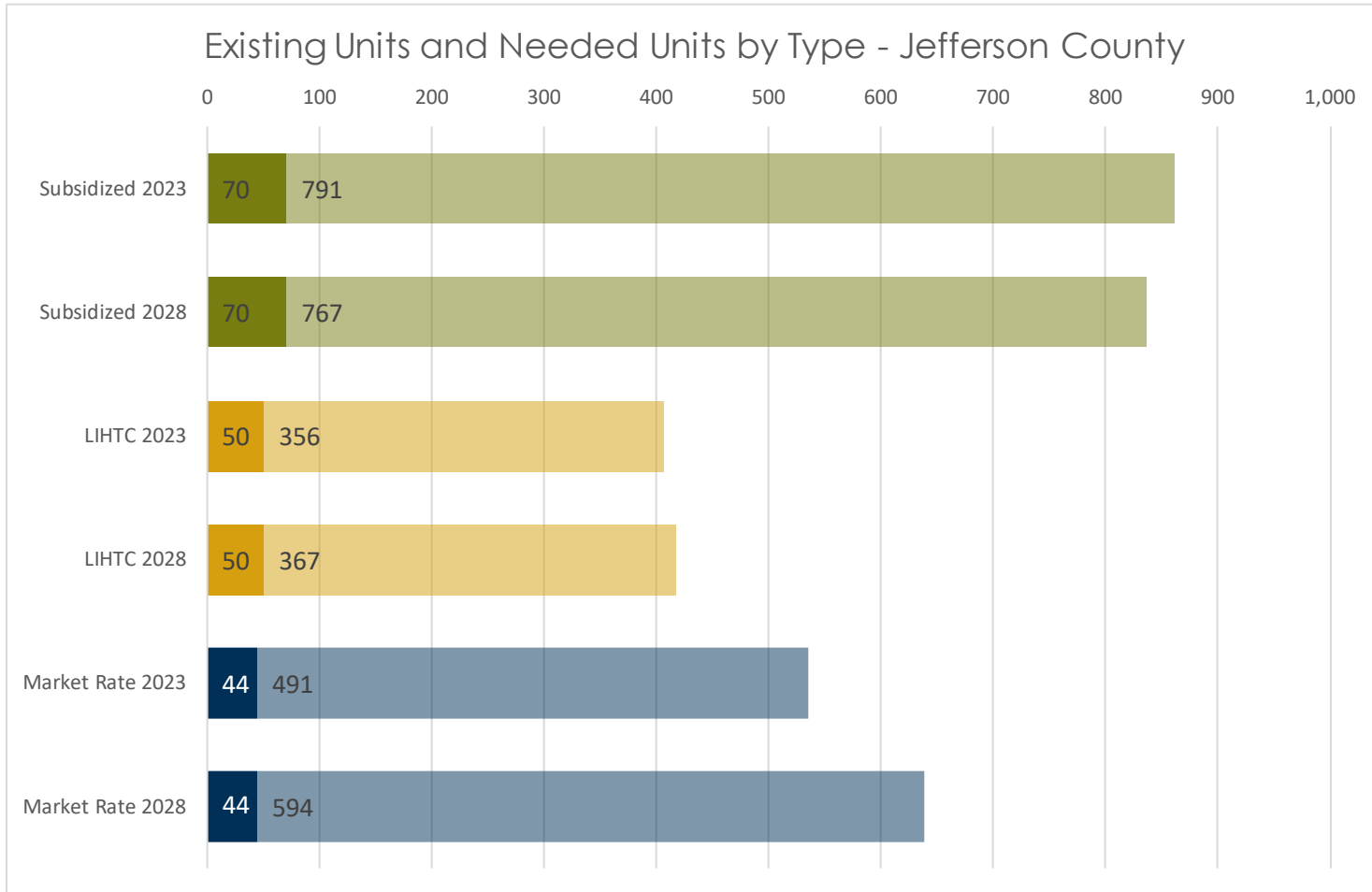
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Jefferson County	Number	Percentage
Estimate, Total	31,979	
Estimate, Total, Male	15,600	
Estimate, Total, Male, 75 years and older	933	100.0%
Estimate, Total, Male, 75 years and older, with a disability	450	48.2%
Estimate, Total, Female	16,379	
Estimate, Total, Female, 75 years and older	1,318	100.0%
Estimate, Total, Female, 75 years and older, with a disability	664	50.4%
Estimate, Total, Male & Female, 75 years and older	2,251	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	1,114	49.5%

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

Demand Analysis: Independent Living

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



The strongest demand is for subsidized units.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Jefferson County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,501	\$38,941	\$0	\$19,501	\$38,941
Maximum Income	\$19,500	\$38,940	\$194,700	\$19,500	\$38,940	\$194,700
Senior renters 55+ in income bracket	849	380	463	825	391	562
Plus						
Senior Homeowners in this income bracket (a)	541	1,175	3,167	518	1,134	3,366
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	27	72	12	26	76
Equals						
Total Demand	861	406	535	837	417	638
Less existing units	70	50	44	70	50	44
Less planned units	0	0	0			
Equals						
Net Demand	791	356	491	767	367	594
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,787	1,907			
Total senior 55+ owner households		5,073	5,272			
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: Jefferson County							
	Demand for 2023			Demand for 2028			
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF	
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0	
Maximum Income	\$33,948	\$194,700	\$194,700	\$33,948	\$194,700	\$194,700	
(A) Persons 75 - 84 income eligible	929	990		925	1,066		
(B) Persons 85+ income eligible			631			700	
(C) Percent of persons 75+ with a disability	49.5%	49.5%	49.5%	49.5%	49.5%	49.5%	
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	460	490	312	458	527	346	
Total Demand	460	490	312	458	527	346	
<i>Demand for RCF units are summed</i>	950			985			
Less existing beds	107		406	107		406	
Less planned beds	0		0				
Equals							
Net Demand	843		-94	878		-60	
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028				
Total senior population 75 - 84		1,942	2,028				
Total senior population 85+		634	706				

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.

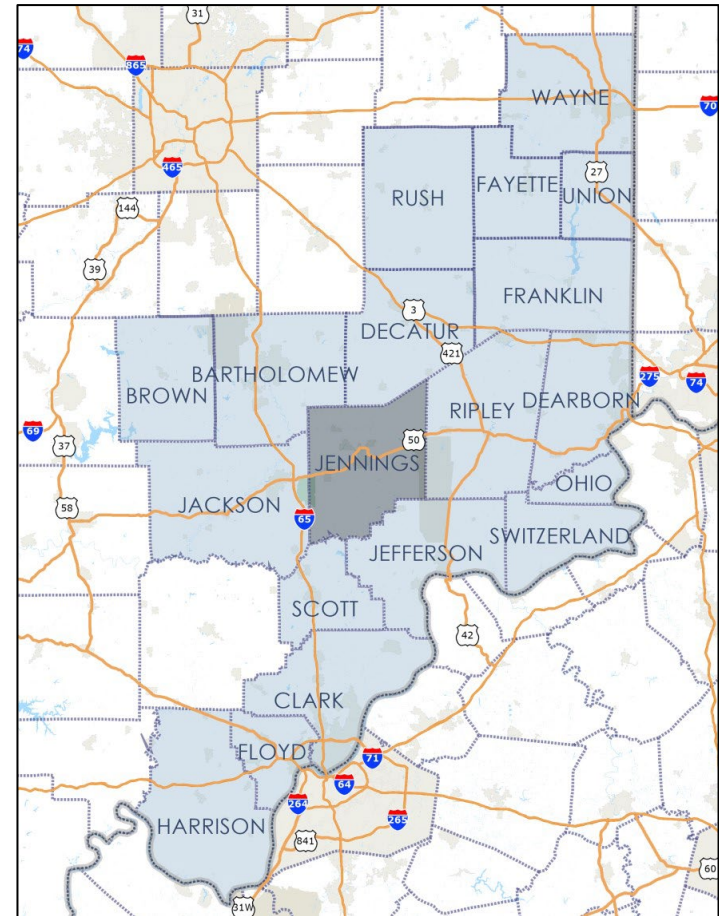
Bed Need Analysis with ISDH Bed Need Rate: Jefferson County		
	2023	2028
Population 65+ (A)	6,585	7,380
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	190	213
Supply (D)	406	406
<i>Net demand (D - C)</i>	<i>-216</i>	<i>-193</i>

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

Jennings County

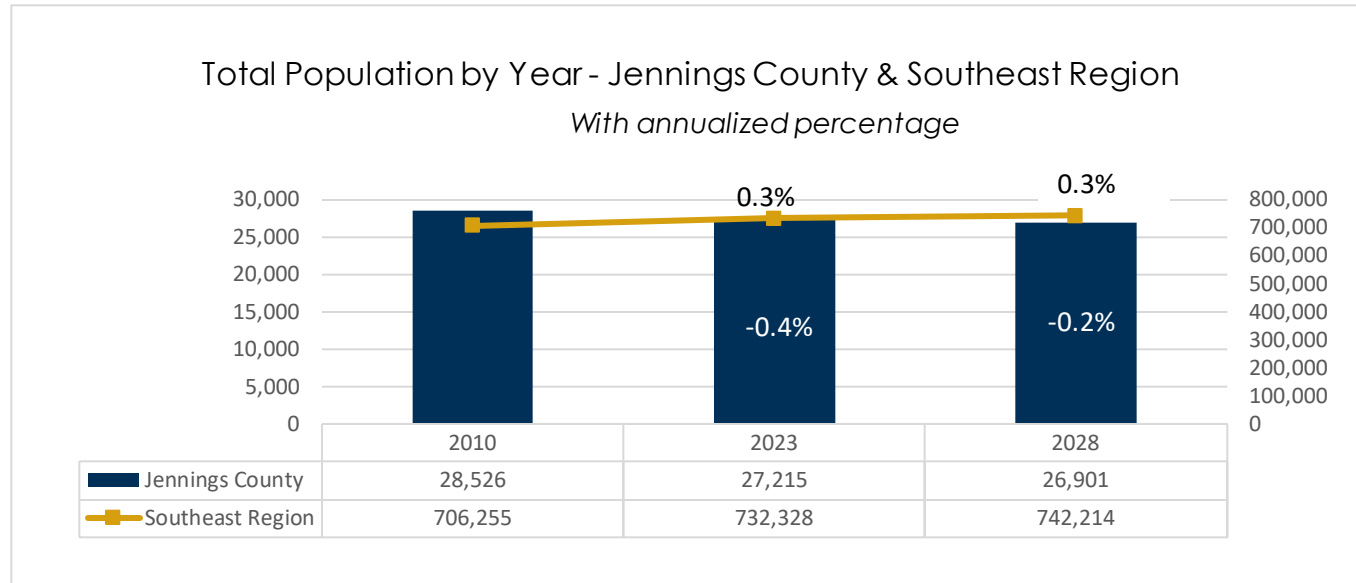
Key Findings

- The population in Jennings County will continue declining based on projections for 2028.
- The total senior population is growing with the strongest growth in the 65 and older age group. A decline in the 55 to 64 age group lowers the projected 55+ growth rate.
- Solid population growth is projected for both the 65-74 and 85+ age groups.
- Total household numbers are declining. However, senior households are increasing.
- The number of owners and renters 62 and older is growing. Younger owners and renters are declining.
- Income data for 2023 indicates the largest group earns \$75,000 to \$100,000. Projections for 2028 the trend continues.
- When considering households 75 and older, the two largest groups earn \$15,000 to \$24,999 and \$50,000 to \$74,999. Projections for 2028 indicate the single largest group will earn \$50,000 to \$74,999.
- In Jennings County, 28.4% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 0.5% of the households live in substandard housing compared to 1.2% for the region.
- Solid demand for all types of independent senior housing exists.
- The county has solid demand for Residential Care Facilities.



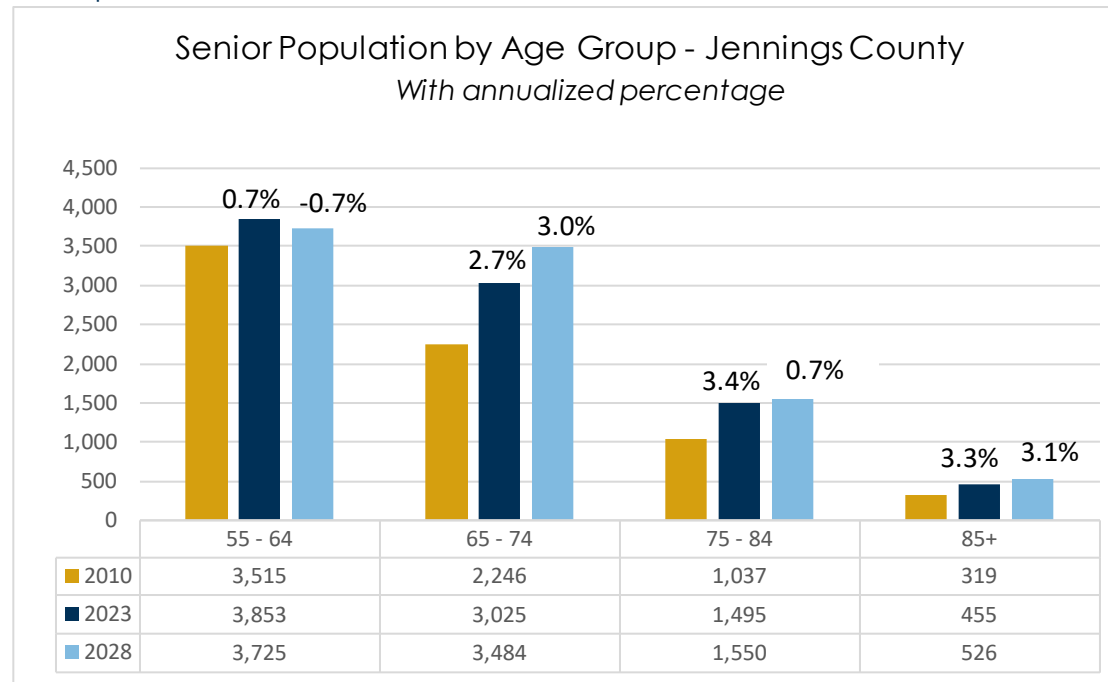
Demographics

Total Population



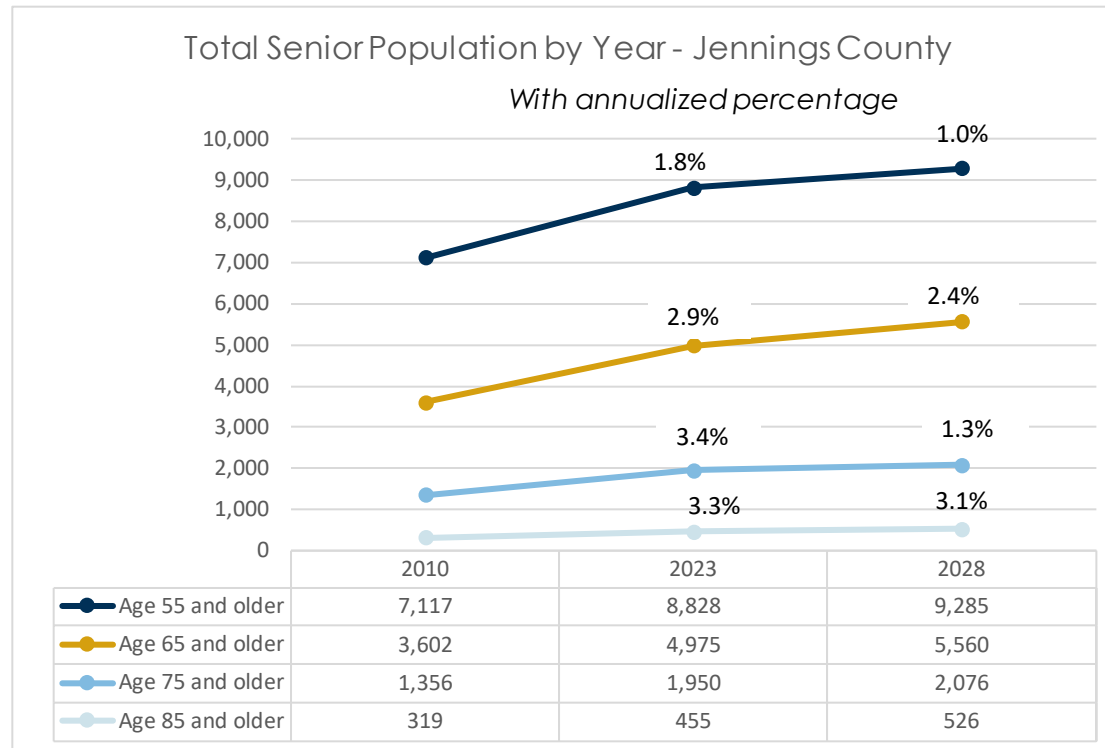
The population in the county is declining.

Population by Age Group



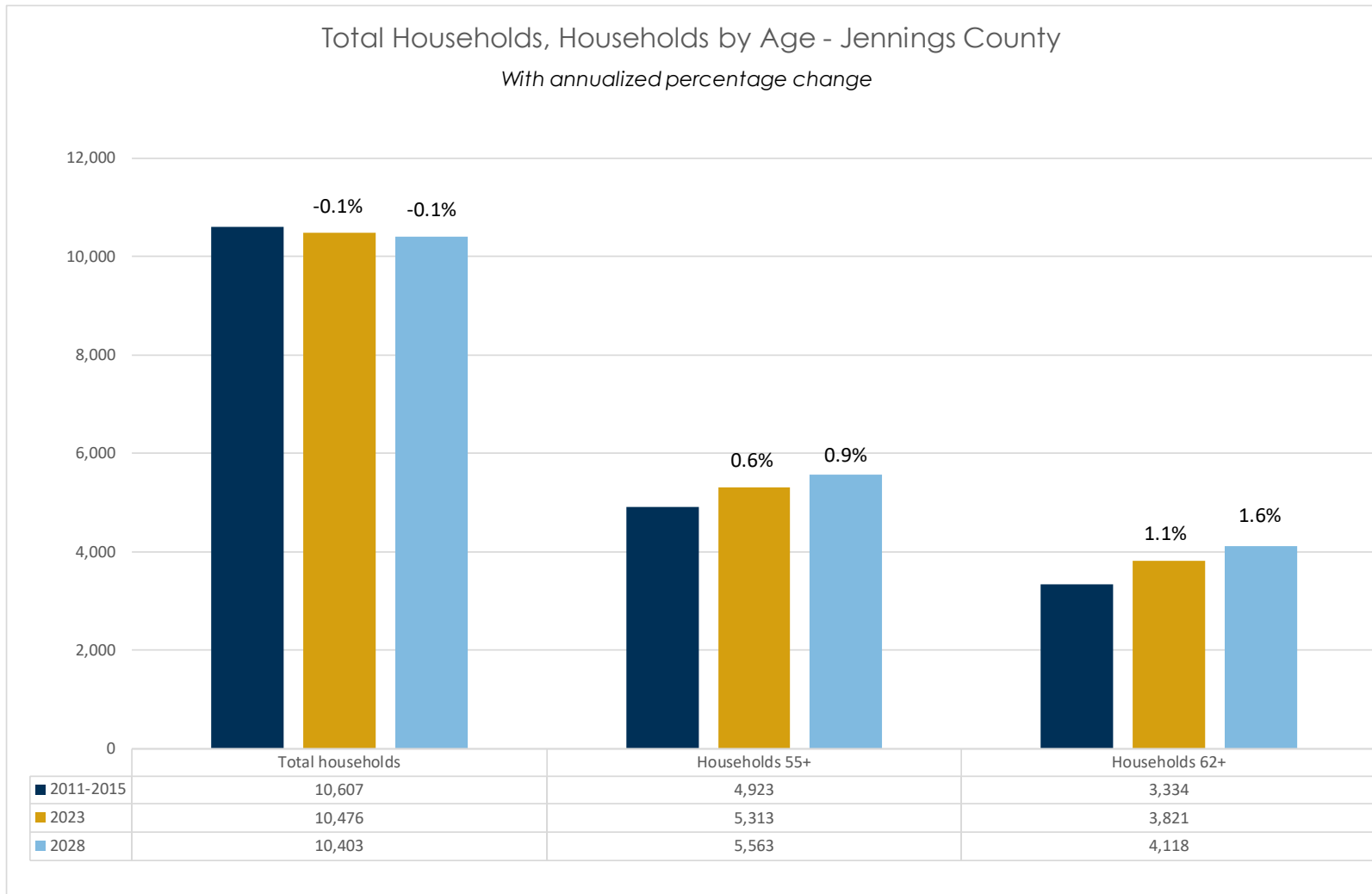
Strongest projected growth is evident in the 65-74 age group as well as the 85+ age group.

Total Senior Population by Year



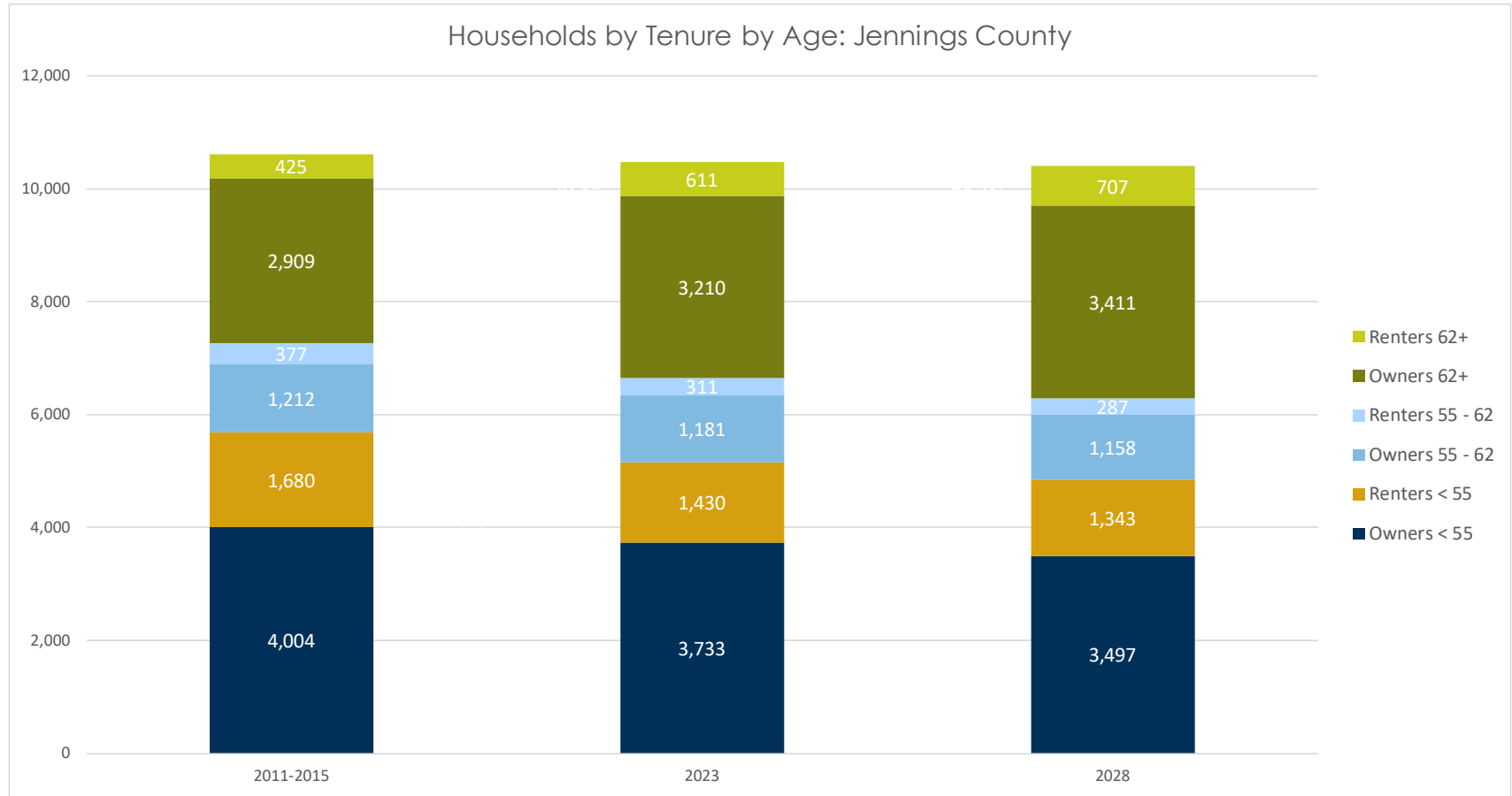
The 65 and older age group is growing at the strongest rate. A decline in the 55 to 64 age lowers the projected 55 and older growth rate.

Households



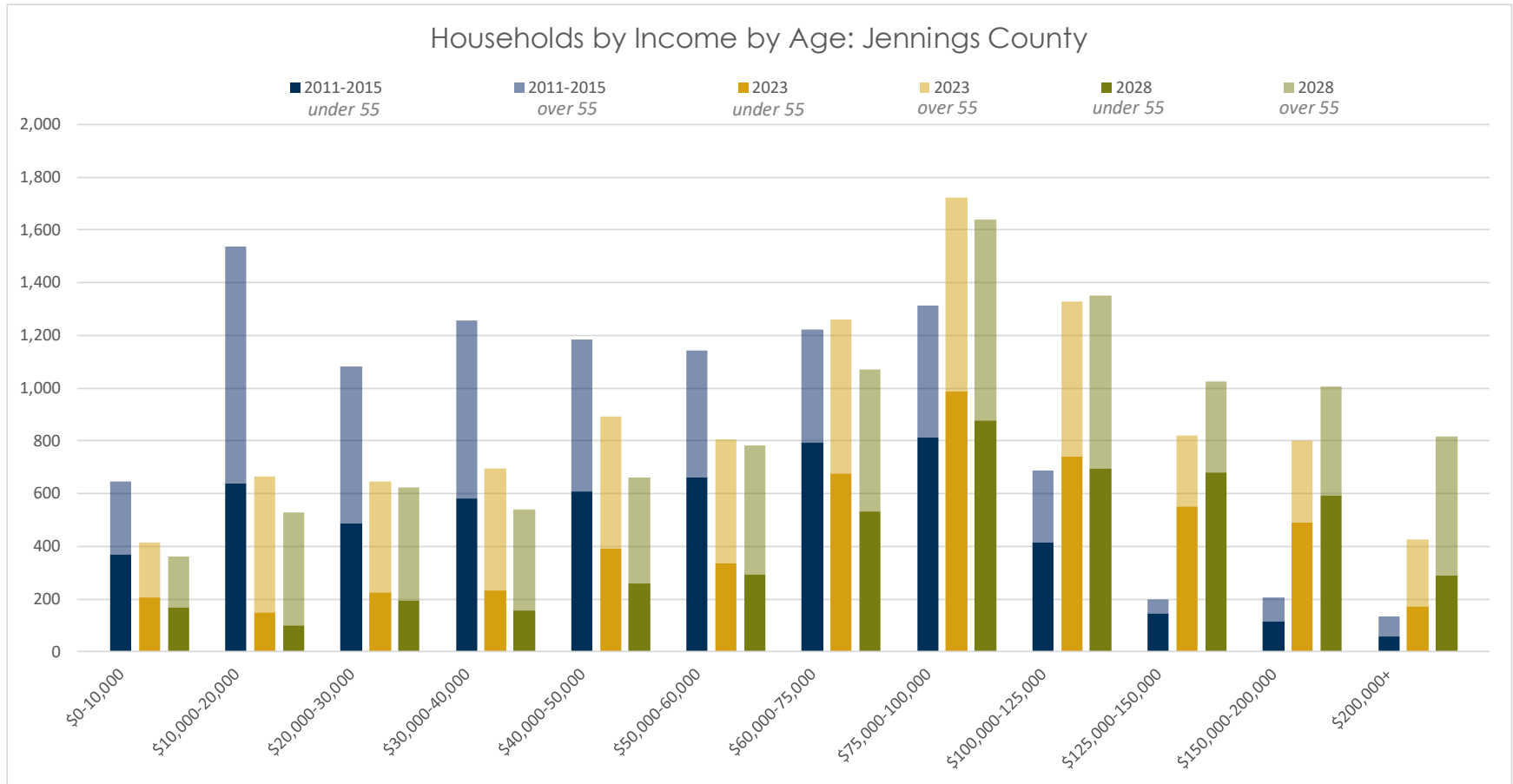
Total households are declining. However, senior households aged 62+ are growing.

Households by Tenure



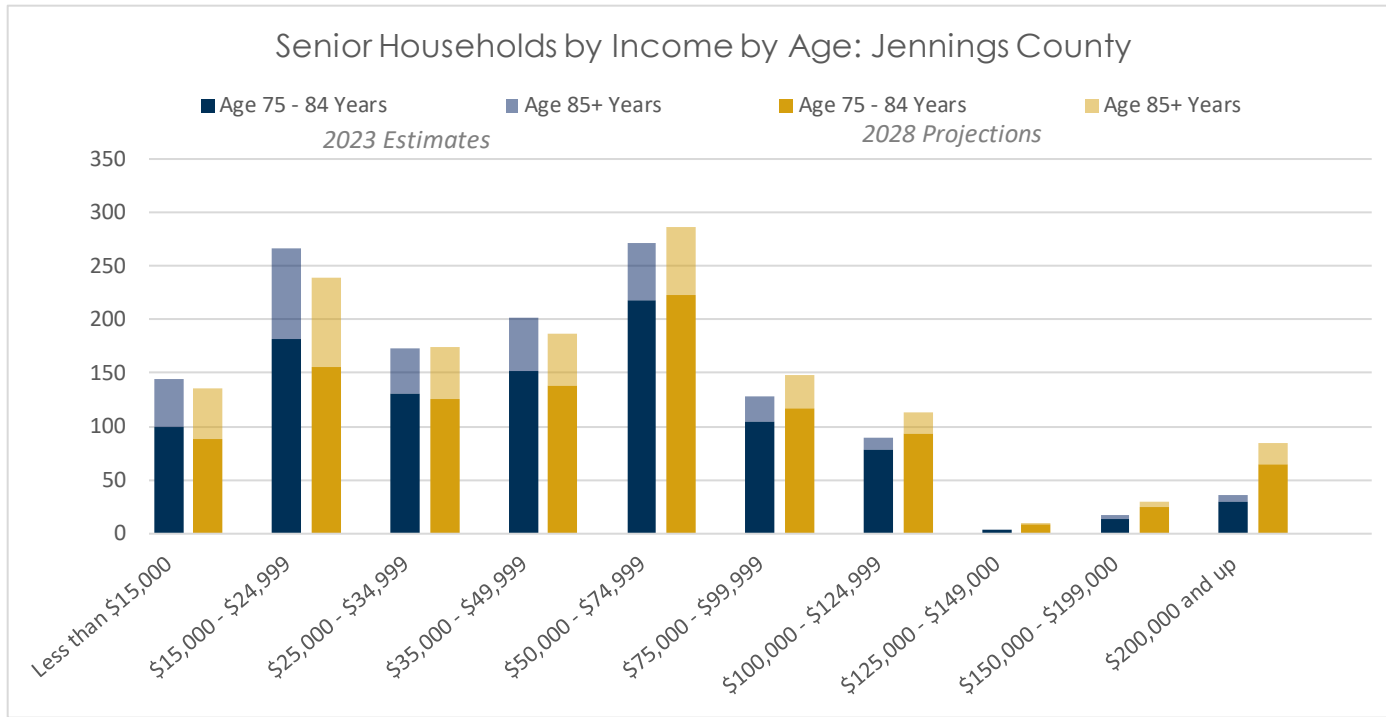
Owners and renters 62 and older are growing. Younger owners and renters are declining.

Households by Income



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

Households by Income by Age, 75+



When filtered to households 75 and older, a similar number of households earns \$15,000 to \$24,999 and \$50,000 to \$74,999. Projections show the largest group will earn \$50,000 to \$74,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Jennings County, 28.4% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Jennings County	1,992
Renter HH paying 40 to 49% of income	244
Renter HH paying 50% or more of income	321
<i>Total rent overburdened</i>	565
Percentage	28.4%

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

Substandard Housing	Number
Total households in Jennings County	10,461
Owner-occupied lacking plumbing facilities	6
Owner-occupied lacking kitchen facilities	49
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	0
<i>Total households with substandard units</i>	55
Percentage	0.5%

Supply – Independent Living

* Indicates enhanced senior living. Typically, meals, some laundry services, and light housekeeping are included.

Jennings County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Lincoln Place	North Vernon	38	38	100.0%		106
	North Vernon Senior Housing	North Vernon	68	NA			
LIHTC	<i>None</i>						0
Market Rate	*Autumn Trace North Ve	North Vernon	44	26	59.1%		44

Planned Units

Geography	Notes
Jennings County	Marie Shepherd, Executive Director of the Jennings County Area Plan Commission, reported that there are currently no senior housing developments in the planned or proposed phases.
North Vernon	Charlie Weber, North Vernon Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Vernon	Mary Jo Bender, Vernon 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

Jennings County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Majestic Care Of North Vernon	North Vernon	120	102	NA	120	

Housing Demand

Income Parameters

Jennings County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,600
	LIHTC	60%	\$19,601	\$39,120
	Market rate	300%	\$39,121	\$195,600
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$195,600
	Skilled Nursing Facility		\$0	\$195,600

Disability Percentage

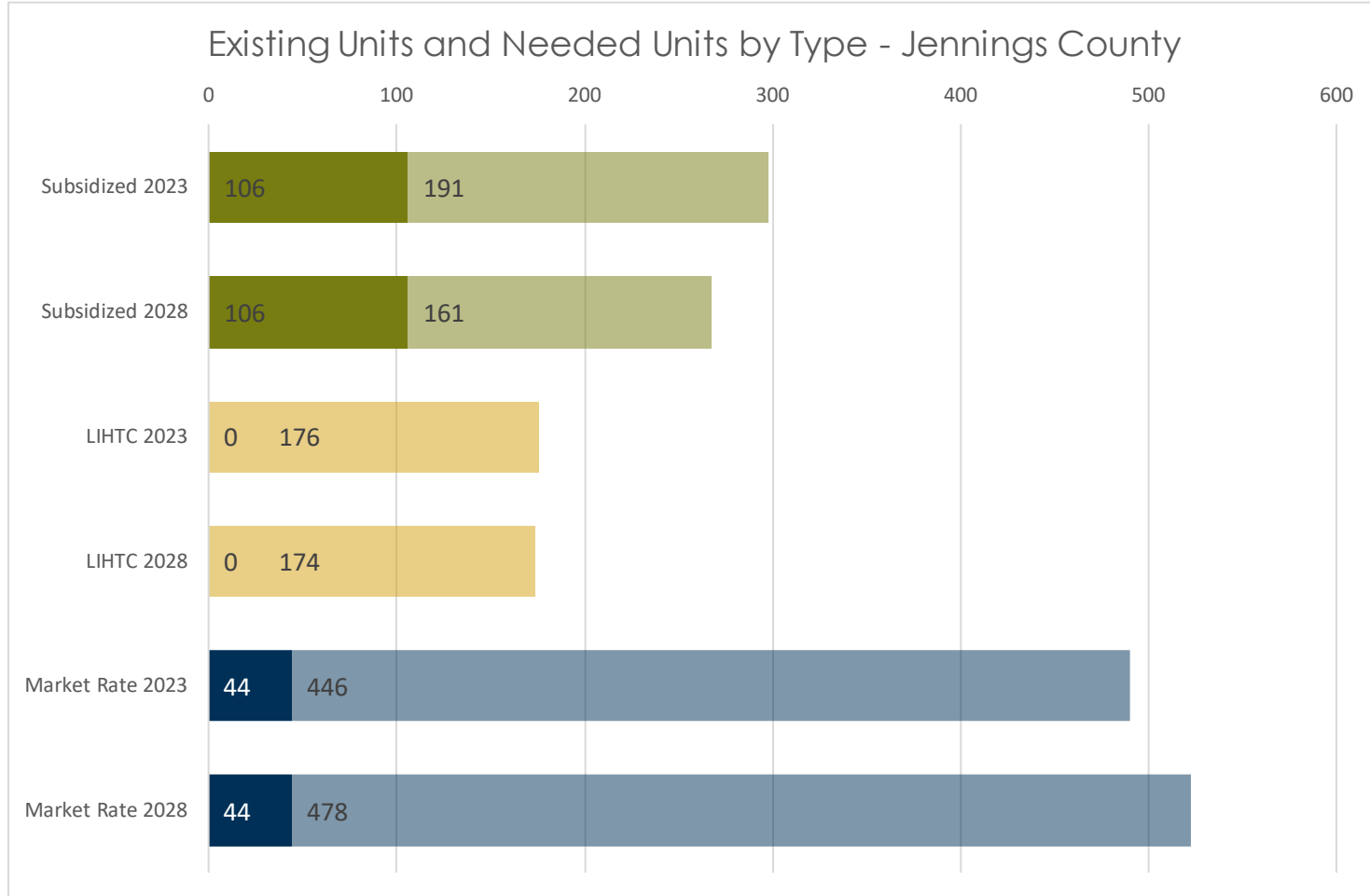
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Jennings County		Number	Percentage
Estimate, Total		27,334	
Estimate, Total, Male		13,878	
Estimate, Total, Male, 75 years and older		802	100.0%
Estimate, Total, Male, 75 years and older, with a disability		433	54.0%
Estimate, Total, Female		13,456	
Estimate, Total, Female, 75 years and older		960	100.0%
Estimate, Total, Female, 75 years and older, with a disability		537	55.9%
Estimate, Total, Male & Female, 75 years and older		1,762	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability		970	55.1%

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

Demand Analysis: Independent Living

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



Solid demand exists for all types of independent senior housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Jennings County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,601	\$39,121	\$0	\$19,601	\$39,121
Maximum Income	\$19,600	\$39,120	\$195,600	\$19,600	\$39,120	\$195,600
Senior renters 55+ in income bracket	288	160	421	259	159	451
Plus						
Senior Homeowners in this income bracket (a)	415	704	3,045	345	636	3,149
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	16	69	8	14	71
Equals						
Total Demand	297	176	490	267	174	522
Less existing units	106	0	44	106	0	44
Less planned units	0	0	0			
Equals						
Net Demand	191	176	446	161	174	478
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		922	994			
Total senior 55+ owner households		4,391	4,569			
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: Jennings 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	\$195,600	\$195,600	\$33,948	\$195,600	\$195,600
(A) Persons 75 - 84 income eligible	583	854		525	907	
(B) Persons 85+ income eligible			459			516
(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 <i>calculation A * C (RCF), B * C (SNF)</i>	321	470	252	289	499	284
Total Demand	321	470	252	289	499	284
<i>Demand for RCF units are summed</i>	791			788		
Less existing beds	0		120	0		120
Less planned beds	0		0			
Equals						
Net Demand	791		132	788		164
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,481	1,530			
Total senior population 85+		469	546			

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.

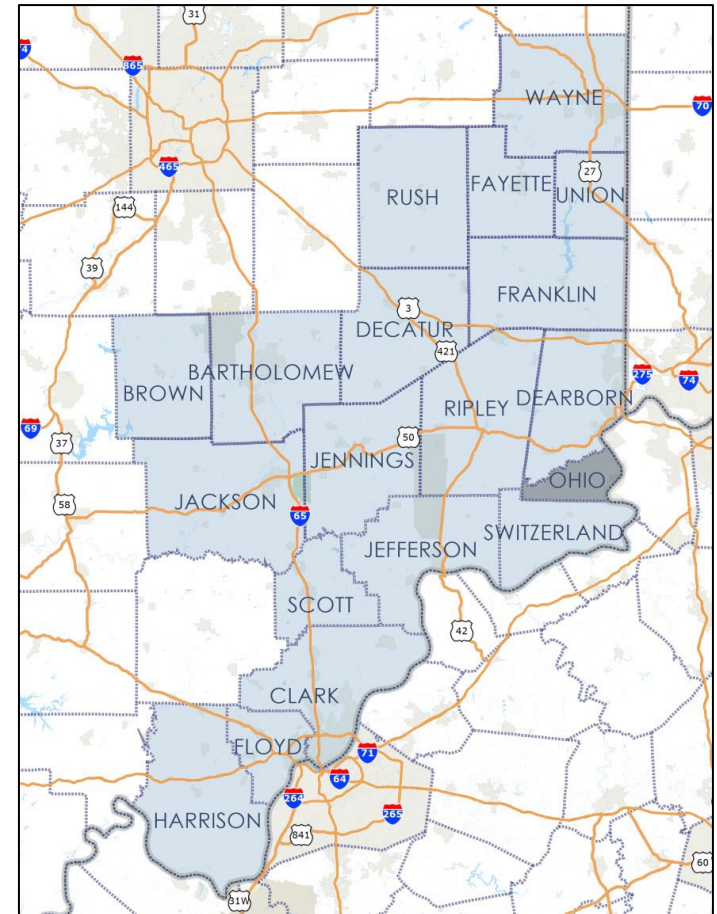
Bed Need Analysis with ISDH Bed Need Rate: Jennings County		
	2023	2028
Population 65+ (A)	4,975	5,560
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	144	161
Supply (D)	120	120
<i>Net demand (D - C)</i>	<i>24</i>	<i>41</i>

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

Ohio County

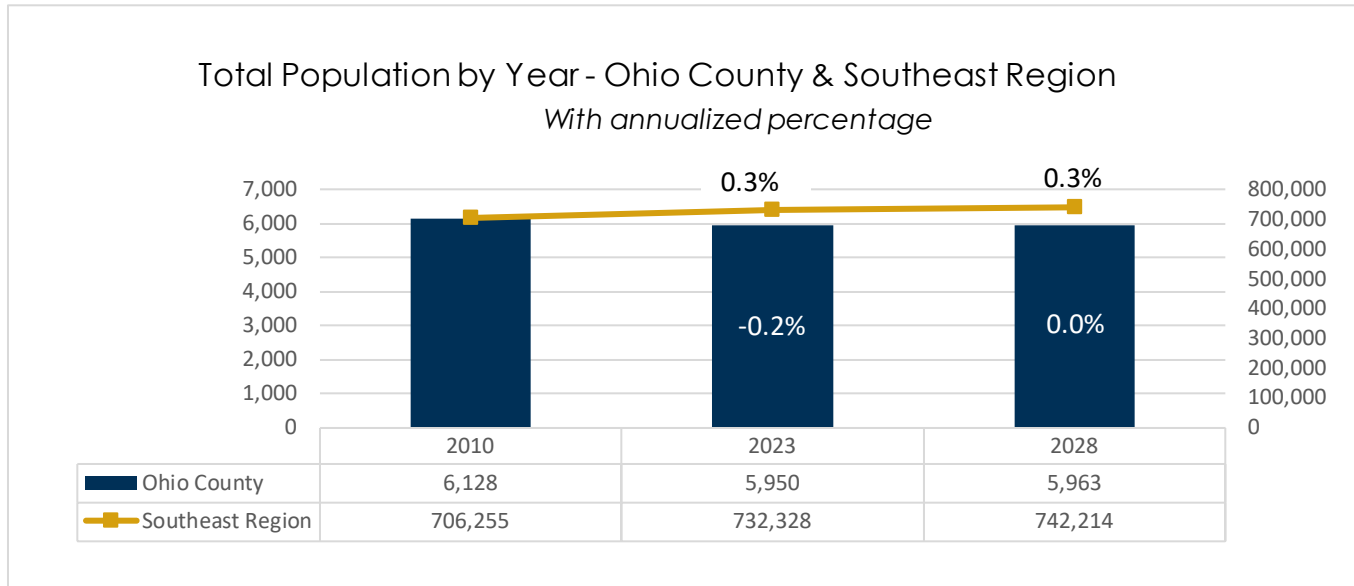
Key Findings

- The population in Ohio County is projected shift from declining to stable. The population is smaller than any other county in the state.
- The total senior population is growing. Solid growth is evident in the 65-74 age group. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- All household groups are steadily growing.
- The number of owners and renters aged 62+ is increasing. Younger owners and renters are declining.
- The largest group of households earns \$75,000 to \$100,000. Projections for 2028 show this trend continues.
- When considering households 75 and older, the largest group earns \$15,000 to \$24,999. Projections for 2028 show this trend continues.
- In Ohio County, 16.8% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 2.3% of the households live in substandard housing compared to 1.2% for the region.
- The Rising Sun Redevelopment Commission is purchasing property in the city to build condos for seniors 55 and over. To date, 17 condos have been completed with plans to build 5 more by 2025.
- Considering independent living options, the strongest demand is for senior market rate housing.
- The county lacks any licensed Residential Care Facilities, for which demand is high.



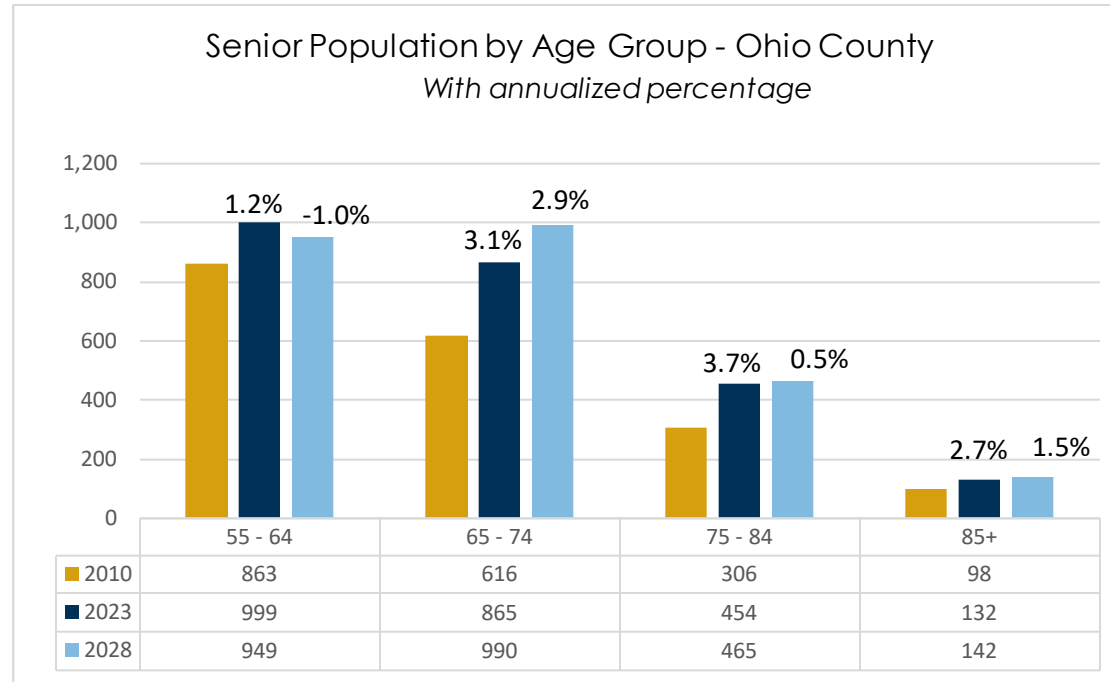
Demographics

Total Population



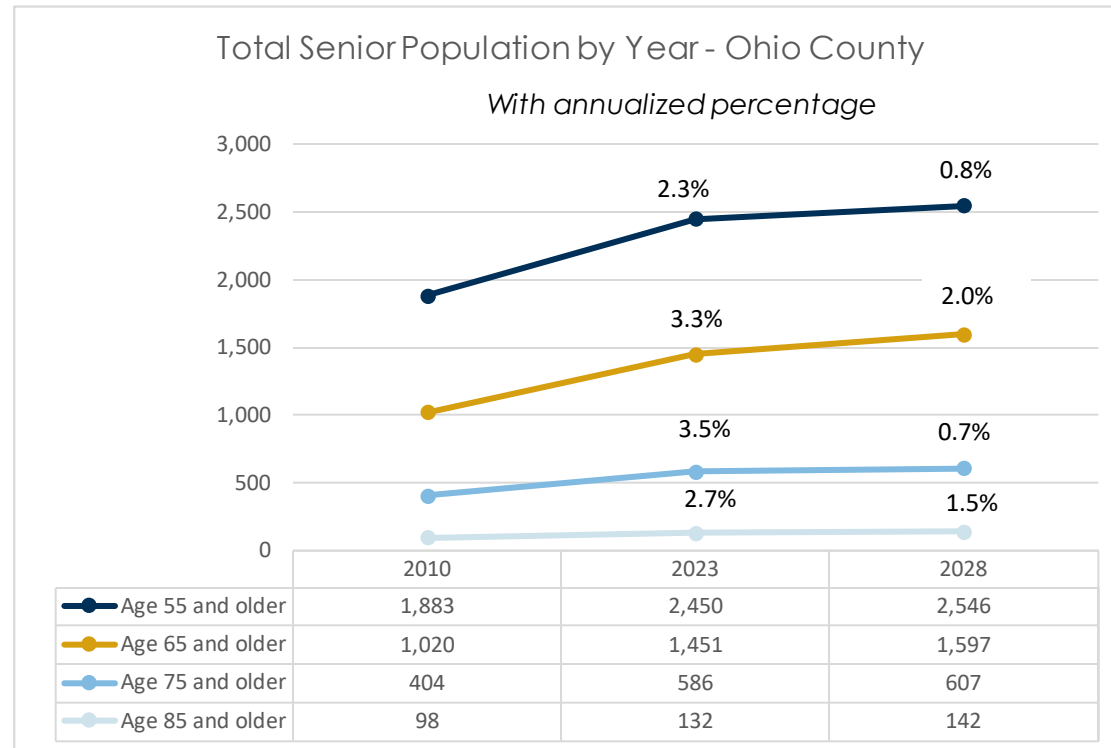
The population is expected to shift from a state of decline to stability.

Population by Age Group



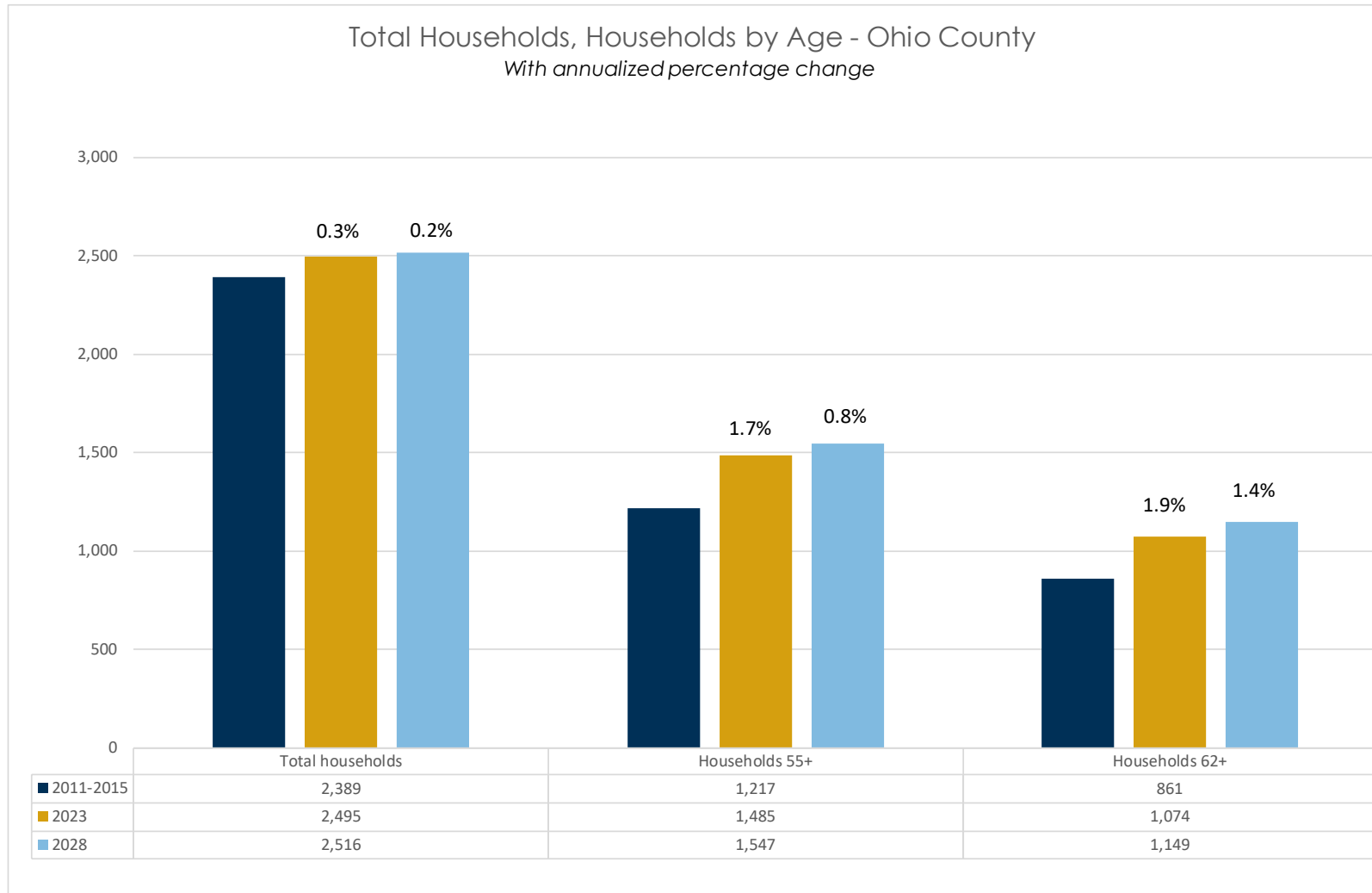
Stongest population growth is evident in the 65-74 age group.

Total Senior Population by Year



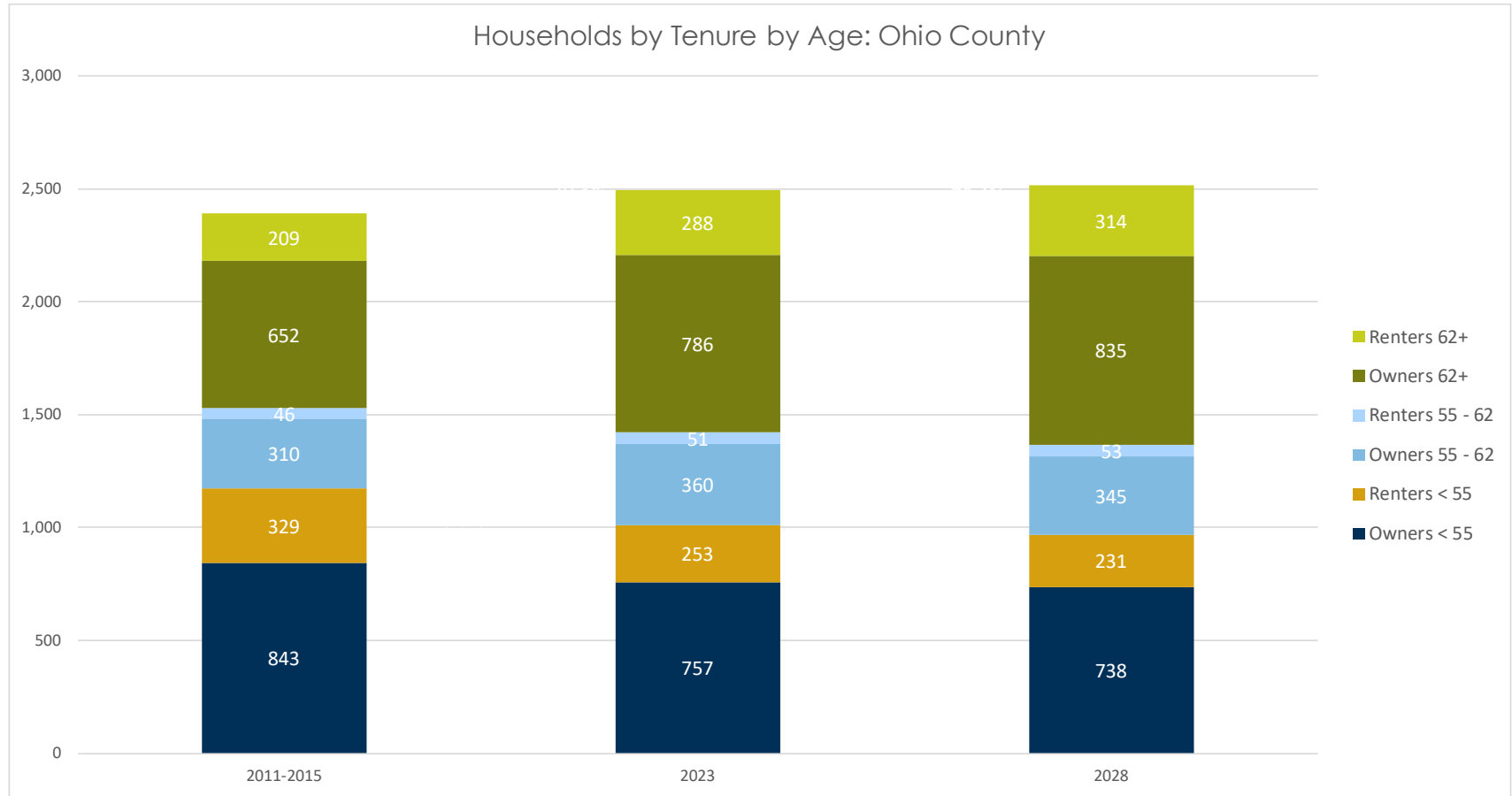
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.

Households



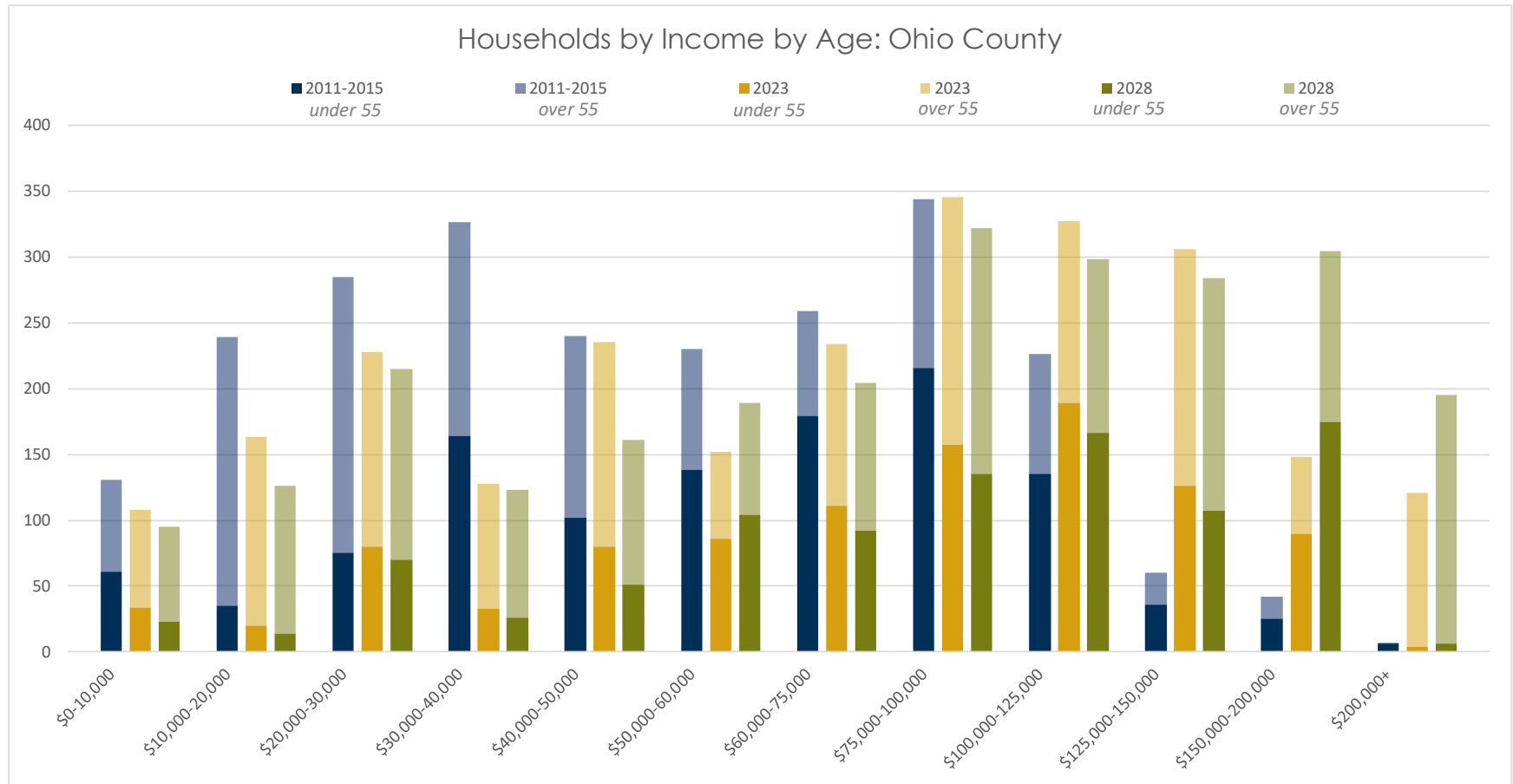
Steady growth is evident in all household groups.

Households by Tenure



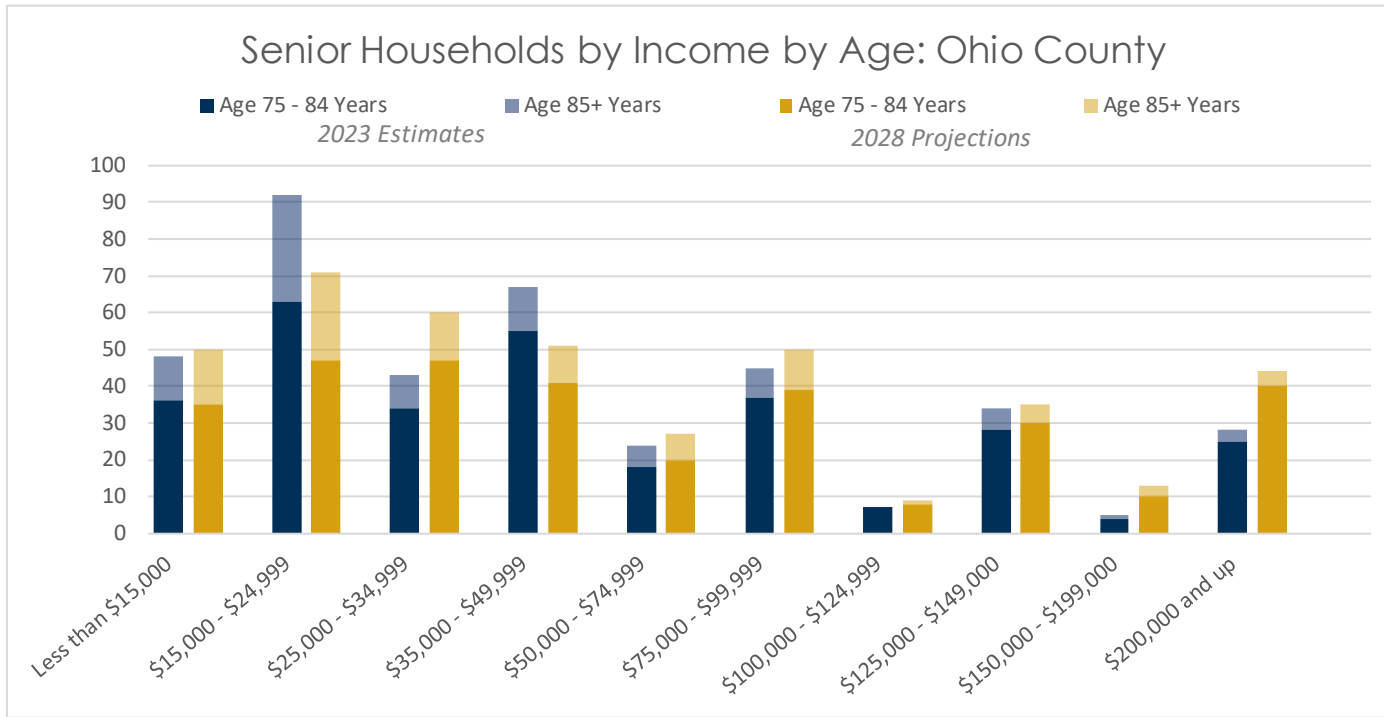
Owners and renters aged 62+ are increasing. Younger owners and renters are slightly declining.

Households by Income



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

Households by Income by Age, 75+



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

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Ohio County, 16.8% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Ohio County	576
Renter HH paying 40 to 49% of income	54
Renter HH paying 50% or more of income	43
<i>Total rent overburdened</i>	97
Percentage	16.8%

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

In Ohio County, 2.3% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Ohio County	2,552
Owner-occupied lacking plumbing facilities	29
Owner-occupied lacking kitchen facilities	29
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	0
<i>Total households with substandard units</i>	58
Percentage	2.3%

Supply – Independent Living

Ohio County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Candlewood Place	Rising Sun	19	19	100.0%		81
	Rising Sun & Ohio County Senior Citizens Housing	Rising Sun	62	NA			
LIHTC	Hoosier Haven	Rising Sun	28	28	100.0%		28
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Ohio County	Tom Cappel, Ohio County Building Inspector, reported that there are currently no senior housing developments in the planned or proposed phases.
Rising Sun	The Rising Sun Redevelopment Commission has been purchasing property in the city and building condos for seniors 55 and over. They have built 17 so far and intend to build 5 more with delivery in 2025. The condos will sell for around \$245,000 and include one- or two-car garages. As these are not rental units, they are not subtracted from the demand.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Ohio County: Licensed Properties

Type	Name	City	# of units	# units occupied	# RCF	# SNF	Notes
SNF	Waters Of Rising Sun	Rising Sun	50	48	NA	50	

Housing Demand

Income Parameters

Ohio County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$25,200
	LIHTC	60%	\$25,201	\$50,340
	Market rate	300%	\$50,341	\$251,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$251,700
	Skilled Nursing Facility		\$0	\$251,700

Disability Percentage

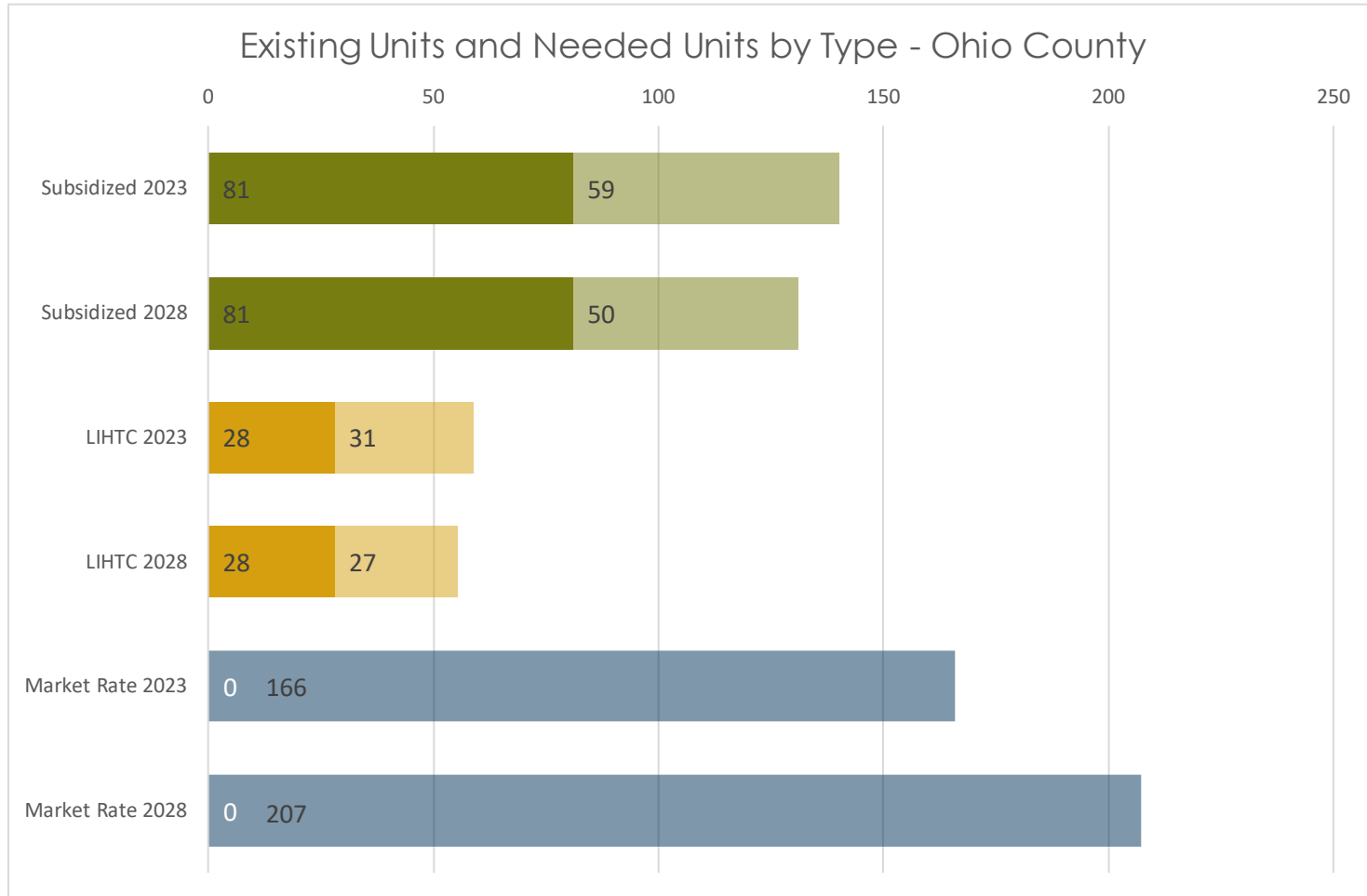
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Ohio County	Number	Percentage
Estimate, Total	5,918	
Estimate, Total, Male	2,933	
Estimate, Total, Male, 75 years and older	234	100.0%
Estimate, Total, Male, 75 years and older, with a disability	113	48.3%
Estimate, Total, Female	2,985	
Estimate, Total, Female, 75 years and older	291	100.0%
Estimate, Total, Female, 75 years and older, with a disability	156	53.6%
Estimate, Total, Male & Female, 75 years and older	525	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	269	51.2%

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

Demand Analysis: Independent Living

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



The strongest demand is for senior market rate housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Ohio County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$25,201	\$50,341	\$0	\$25,201	\$50,341
Maximum Income	\$25,200	\$50,340	\$251,700	\$25,200	\$50,340	\$251,700
Senior renters 55+ in income bracket	137	53	150	128	50	189
Plus						
Senior Homeowners in this income bracket (a)	157	270	718	131	229	819
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	16	3	5	19
Equals						
Total Demand	140	59	166	131	55	207
Less existing units	81	28	0	81	28	0
Less planned units	0	0	0			
Equals						
Net Demand	59	31	166	50	27	207
Demand Calculation Inputs - HISTA 2023 and 2028						
		2023	2028			
Total senior 55+ renter households		339	367			
Total senior 55+ owner households		1,146	1,180			
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: Ohio 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	\$251,700	\$251,700	\$33,948	\$251,700	\$251,700
(A) Persons 75 - 84 income eligible	193	265		184	286	
(B) Persons 85+ income eligible			128			138
(C) Percent of persons 75+ with a disability	51.2%	51.2%	51.2%	51.2%	51.2%	51.2%
Income-eligible persons 75+ with a disability	99	136	66	94	146	71
<i>calculation A * C (RCF), B * C (SNF)</i>						
Total Demand	99	136	66	94	146	71
<i>Demand for RCF units are summed</i>	235			240		
Less existing beds	0		50	0		50
Less planned beds	0		0			
Equals						
Net Demand	235		16	240		21
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		458	469			
Total senior population 85+		128	138			

The county lacks any licensed Residential Care Facilities, for which demand exists.

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.

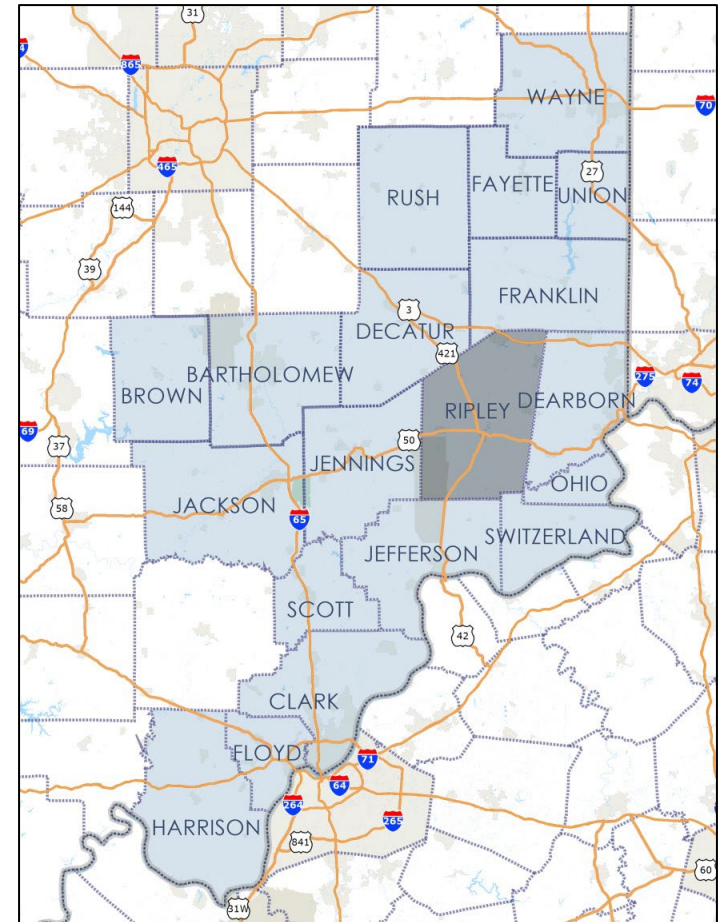
Bed Need Analysis with ISDH Bed Need Rate: Ohio County		
	2023	2028
Population 65+ (A)	1,451	1,597
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	42	46
Supply (D)	50	50
<i>Net demand (D - C)</i>	-8	-4

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

Ripley County

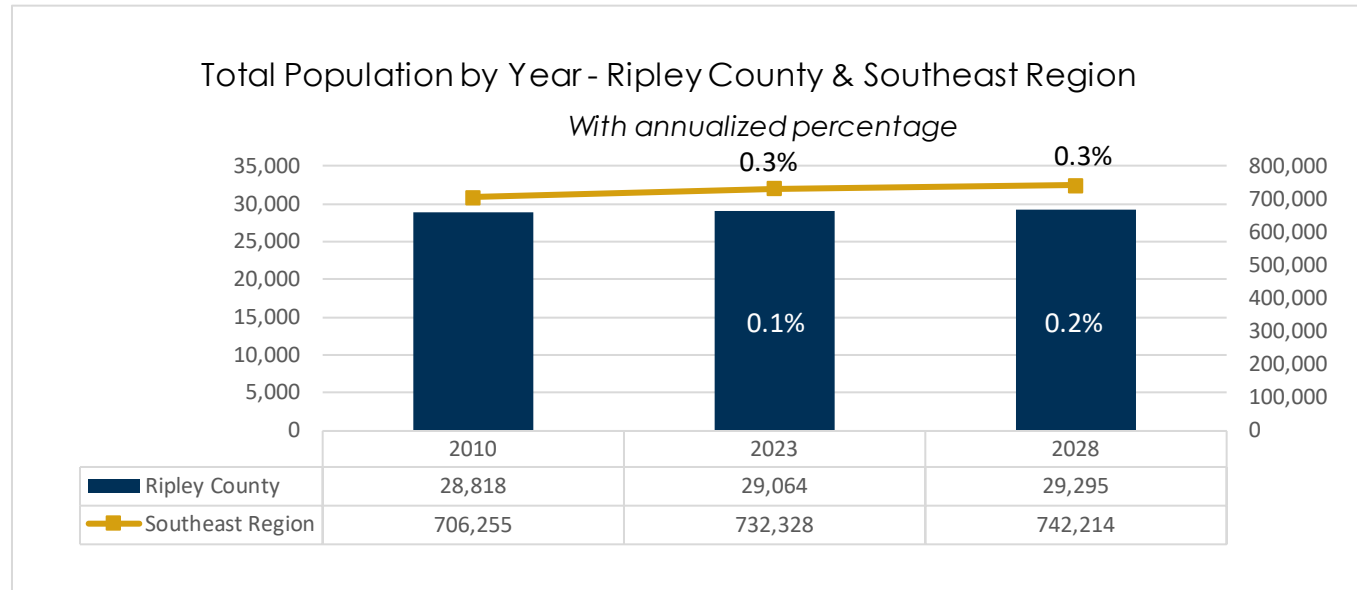
Key Findings

- The population in the county will continue to grow, based on projections for 2028.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate. Strong population growth is evident in the 65-74 age group.
- All household groups show steady growth.
- The number of owners and renters aged 62 and older is growing. Younger owners and renters are slightly declining.
- The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$15,000 to \$24,999. Projections through 2028 indicate this trend continues.
- In Ripley County, 26.4% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 1.0% of the households live in substandard housing compared to 1.2% for the region.
- Solid demand exists for all types of senior independent housing. The strongest demand is for market rate properties.
- The county has solid demand for Residential Care Facilities.



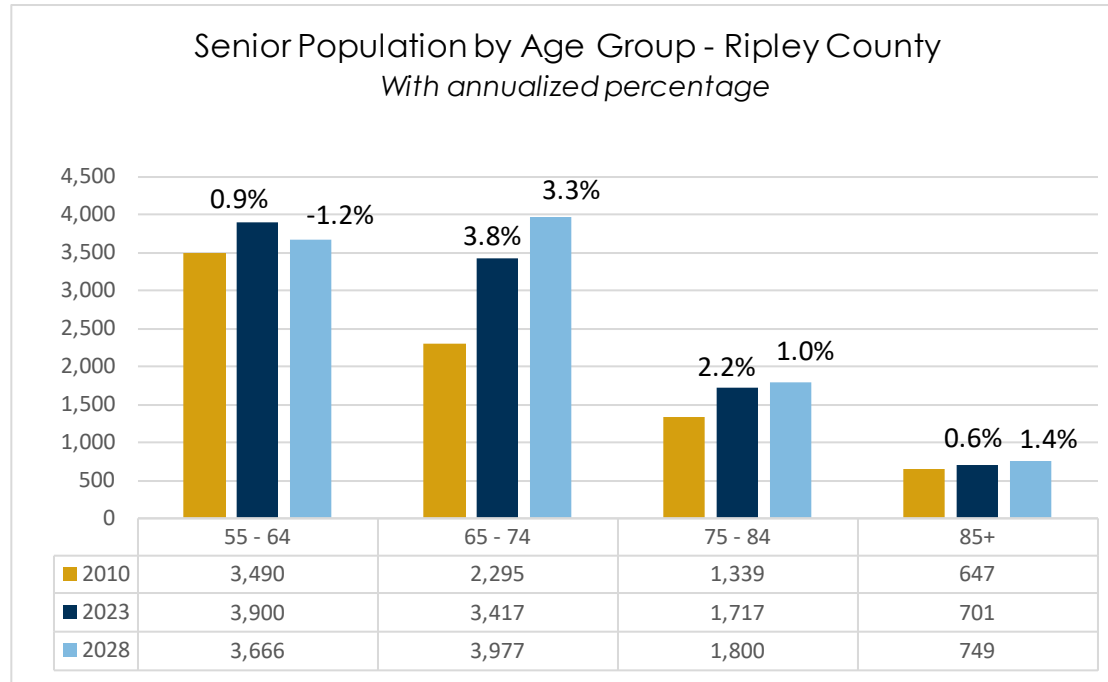
Demographics

Total Population



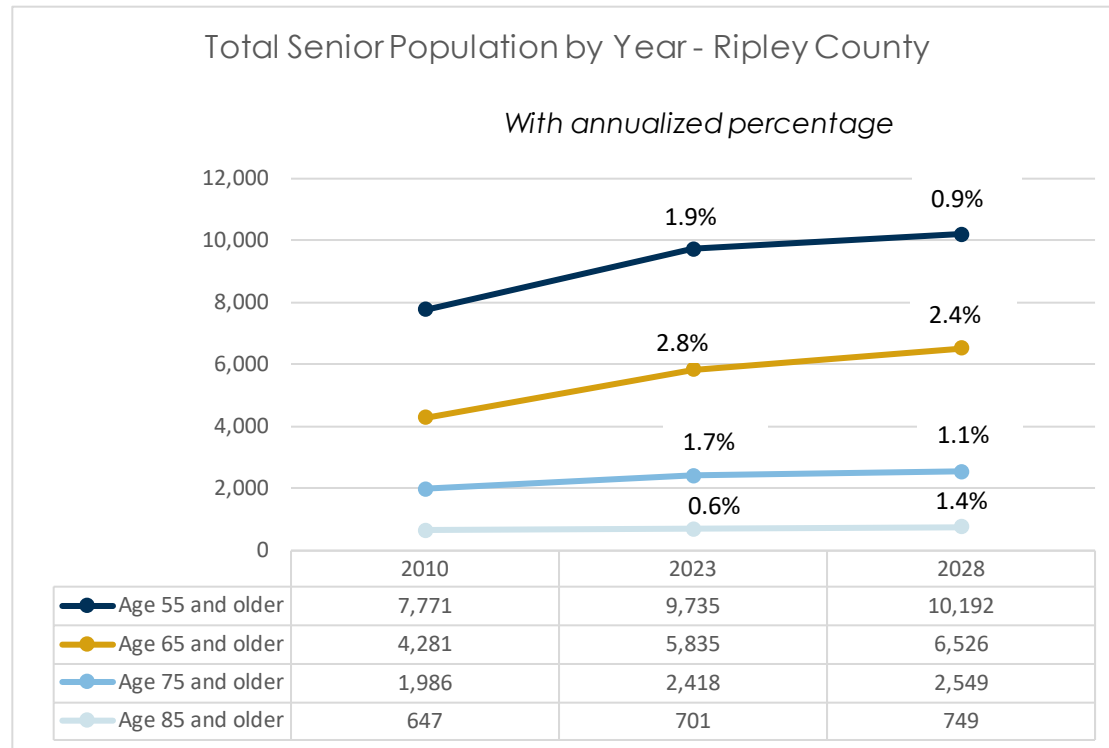
The population in the county exhibits solid growth through 2028.

Population by Age Group



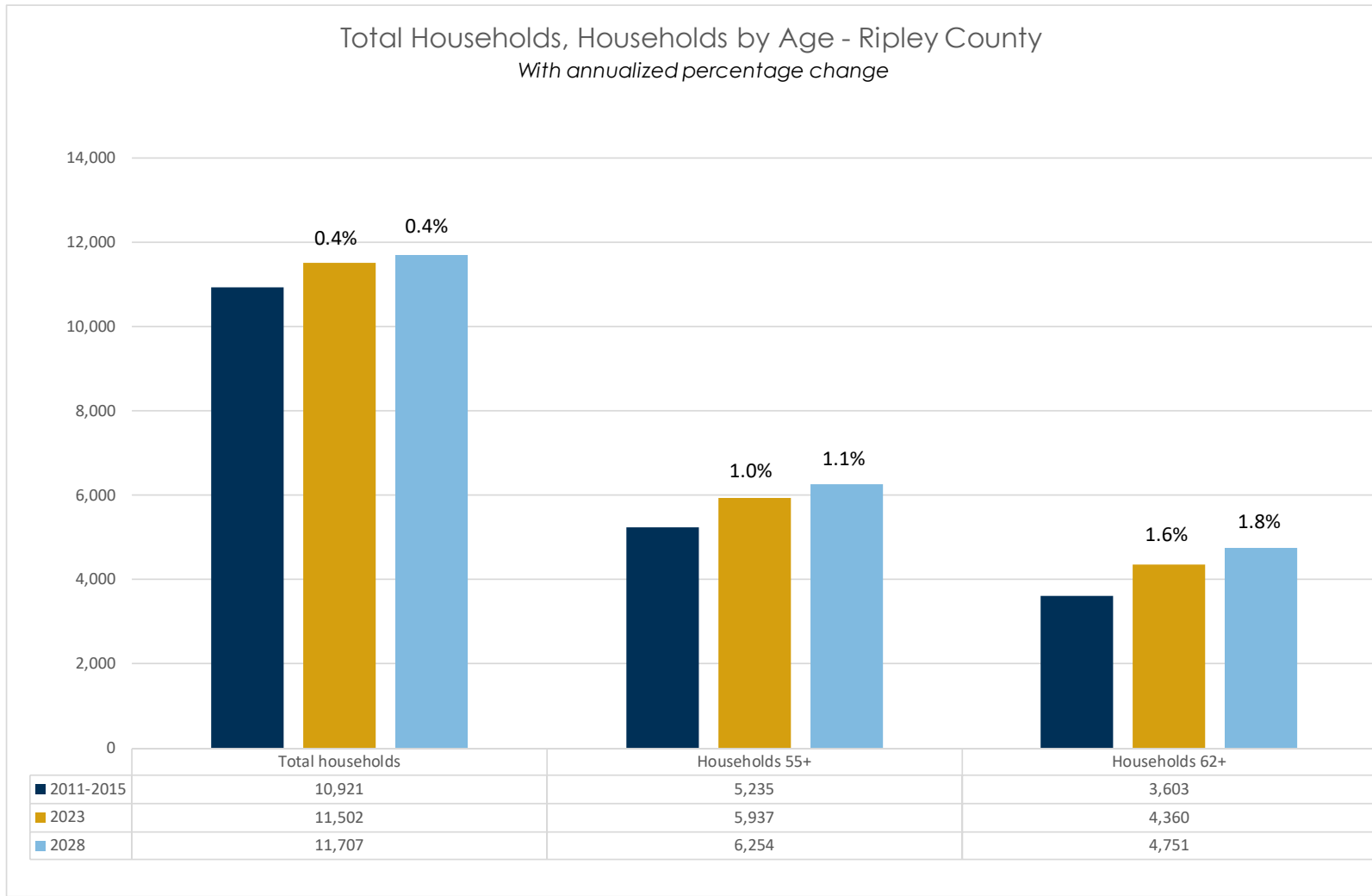
Strongest population growth is evident in the 65-74 age group.

Total Senior Population by Year



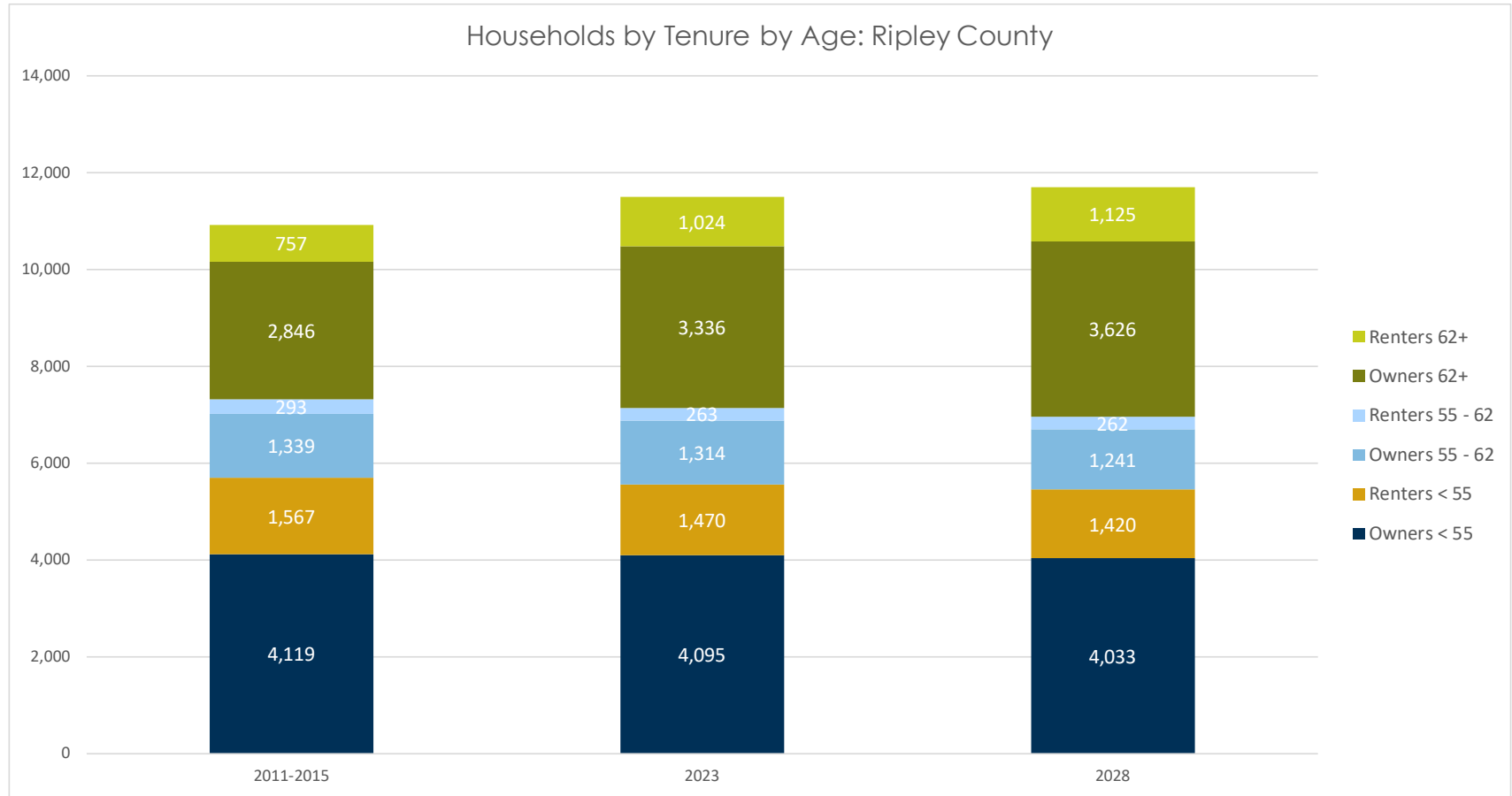
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55 and older growth rate.

Households



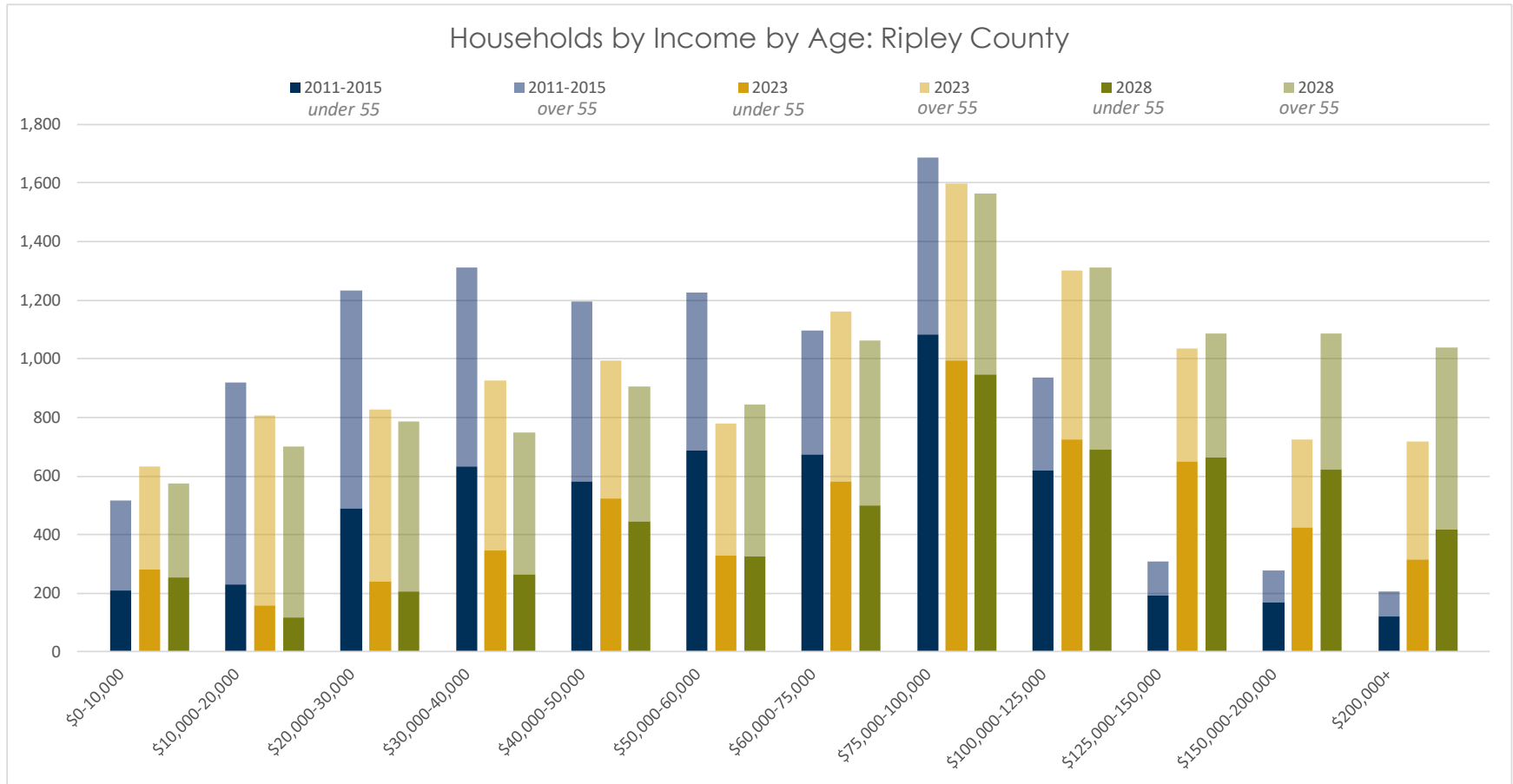
All household groups show steady growth.

Households by Tenure



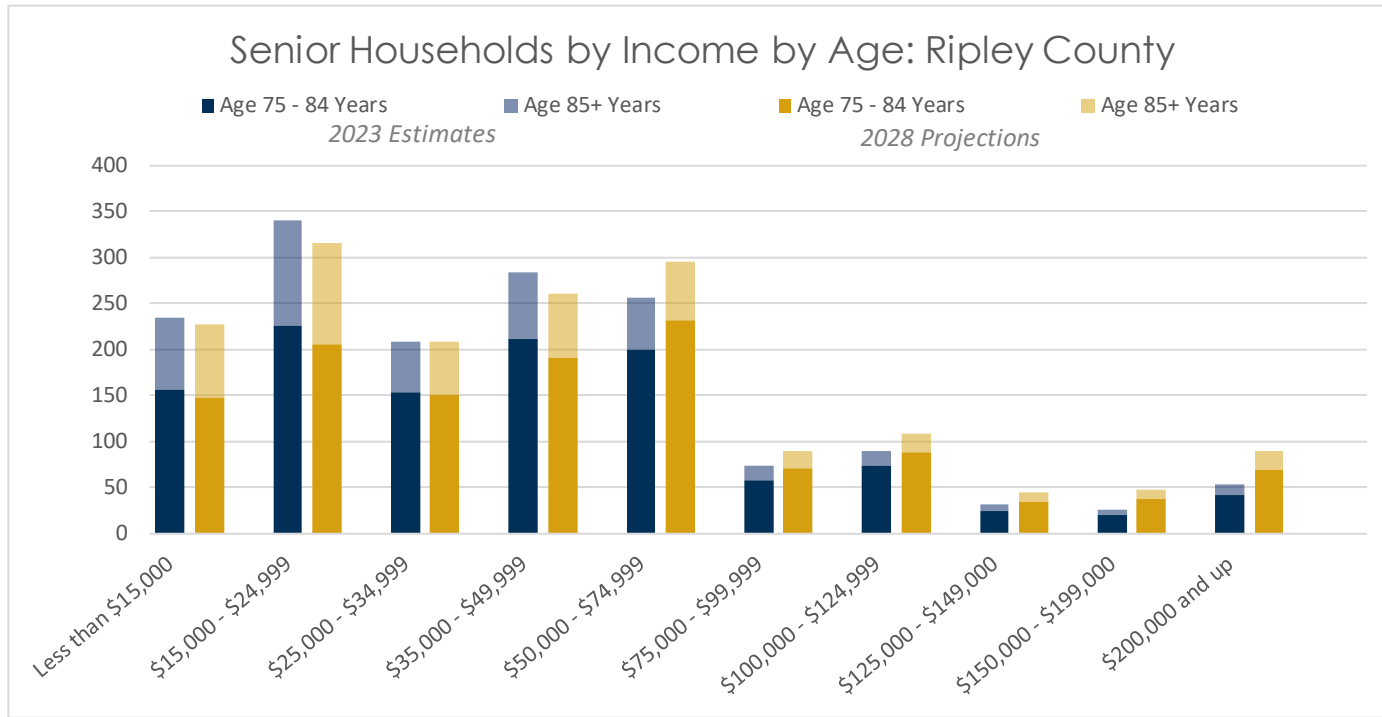
The number of owners and renters aged 62 and older is growing. From 2023 to 2028, younger owners and renters are slightly declining.

Households by Income



Income data for 2023 indicates the largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.

Households by Income by Age, 75+



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

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Ripley County, 26.4% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Ripley County	2,537
Renter HH paying 40 to 49% of income	143
Renter HH paying 50% or more of income	526
<i>Total rent overburdened</i>	669
Percentage	26.4%

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

Substandard Housing	Number
Total households in Ripley County	11,114
Owner-occupied lacking plumbing facilities	6
Owner-occupied lacking kitchen facilities	53
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	55
<i>Total households with substandard units</i>	114
Percentage	1.0%

Supply – Independent Living

Ripley County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Buckeye Village	Osgood	34	NA		✓	265
	Colonial Manor	Versailles	22	NA			
	Golden Villa	Batesville	28	28	100.0%	✓	
	Heritage Haus	Batesville	26	26	100.0%	✓	
	Lammers Pike	Batesville	33	NA			
	Meadow Park	Osgood	18	18	100.0%	✓	
	Milan Housing For The Elderly	Milan	34	NA			
	Osgood Community Homes	Osgood	20	20	100.0%	✓	
	Raintree Terrace	Sunman	28	NA			
	Tyson Manor	Versailles	22	NA			
LIHTC	RomWeber Flats	Batesville	54	54	100.0%		84
	RomWeber Flats II	Batesville	30	30	100.0%		
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Ripley County and Osgood	Tad Brinson, Executive Director of Ripley County and Osgood Area Planning and Building, reported that there are currently no senior housing developments in the planned or proposed phases.
Versailles	Bayleigh DeWitt, Versailles Deputy 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

Ripley County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF	Assisted Living at Romweber Flats	Batesville	84	84	84	NA	ISDH report 1/2/24 notes 109 beds.
SNF	Manderley Health Care Center	Osgood	71	51	NA	71	
SNF	Ripley Crossing	Milan	140	81	NA	140	
SNF	Silver Memories Health Care	Sunman	29	28	NA	29	
SNF	St Andrews Health Campus	Batesville	95	88	NA	95	ISDH report dated 01/15/2024 notes 40 RCF beds and 66 SNF beds.
SNF	Waters of Batesville	Batesville	86	62	NA	86	

Housing Demand

Income Parameters

Ripley County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$21,850
	LIHTC	60%	\$21,851	\$43,680
	Market rate	300%	\$43,681	\$218,400
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$218,400
	Skilled Nursing Facility		\$0	\$218,400

Disability Percentage

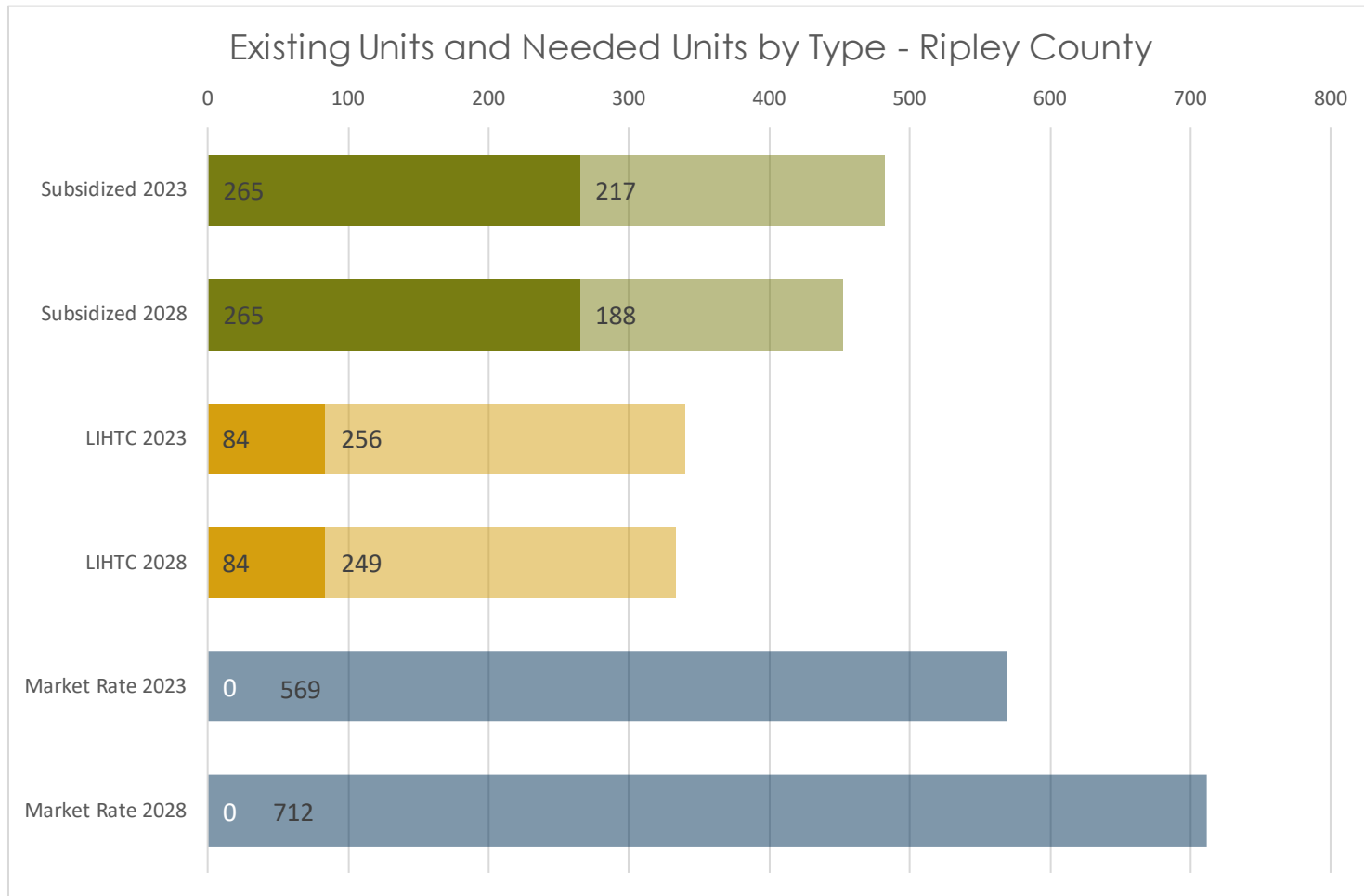
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Ripley County		Number	Percentage
Estimate, Total		28,506	
Estimate, Total, Male		14,181	
Estimate, Total, Male, 75 years and older		845	100.0%
Estimate, Total, Male, 75 years and older, with a disability		394	46.6%
Estimate, Total, Female		14,325	
Estimate, Total, Female, 75 years and older		1,179	100.0%
Estimate, Total, Female, 75 years and older, with a disability		558	47.3%
Estimate, Total, Male & Female, 75 years and older		2,024	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability		952	47.0%

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

Demand Analysis: Independent Living

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



Solid demand exists for all types of senior independent housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Ripley County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$21,851	\$43,681	\$0	\$21,851	\$43,681
Maximum Income	\$21,850	\$43,680	\$218,400	\$21,850	\$43,680	\$218,400
Senior renters 55+ in income bracket	468	320	499	440	314	633
Plus						
Senior Homeowners in this income bracket (a)	641	912	3,096	571	812	3,484
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	15	21	70	13	18	79
Equals						
Total Demand	482	340	569	453	333	712
Less existing units	265	84	0	265	84	0
Less planned units	0	0	0			
Equals						
Net Demand	217	256	569	188	249	712
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,287	1,387			
Total senior 55+ owner households		4,650	4,867			
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: Ripley 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	\$218,400	\$218,400	\$33,948	\$218,400	\$218,400
(A) Persons 75 - 84 income eligible	787	978		736	1,115	
(B) Persons 85+ income eligible			653			698
(C) Percent of persons 75+ with a disability	47.0%	47.0%	47.0%	47.0%	47.0%	47.0%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	370	460	307	346	524	328
Total Demand	370	460	307	346	524	328
<i>Demand for RCF units are summed</i>	830			871		
Less existing beds	84		421	84		421
Less planned beds	0		0			
Equals						
Net Demand	746		-114	787		-93
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,765	1,851			
Total senior population 85+		653	698			

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.

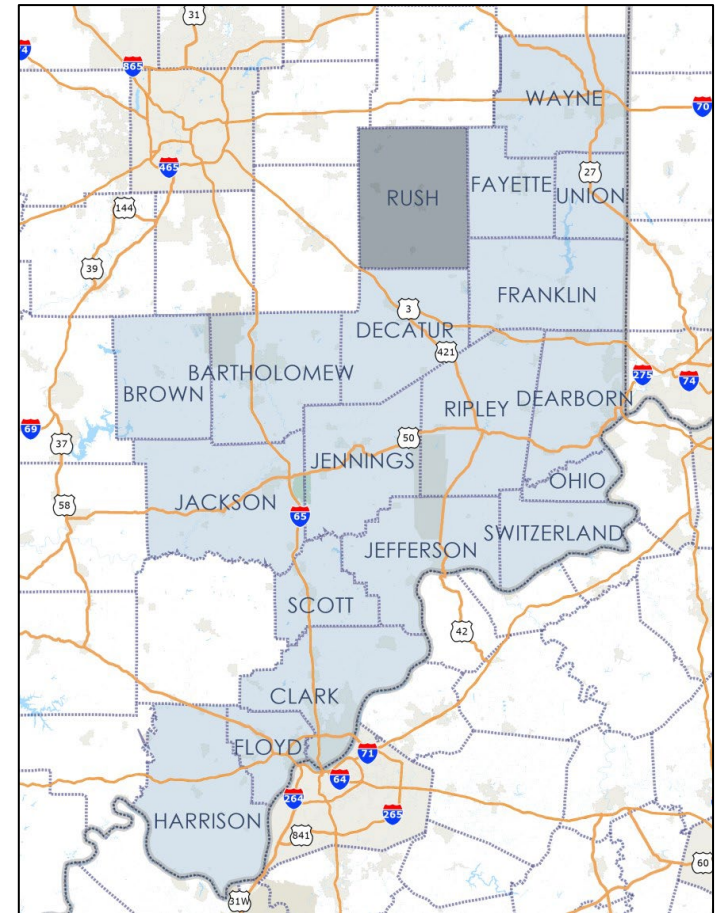
Bed Need Analysis with ISDH Bed Need Rate: Ripley County		
	2023	2028
Population 65+ (A)	5,835	6,526
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	169	189
Supply (D)	421	421
<i>Net demand (D - C)</i>	<i>-252</i>	<i>-232</i>

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

Rush County

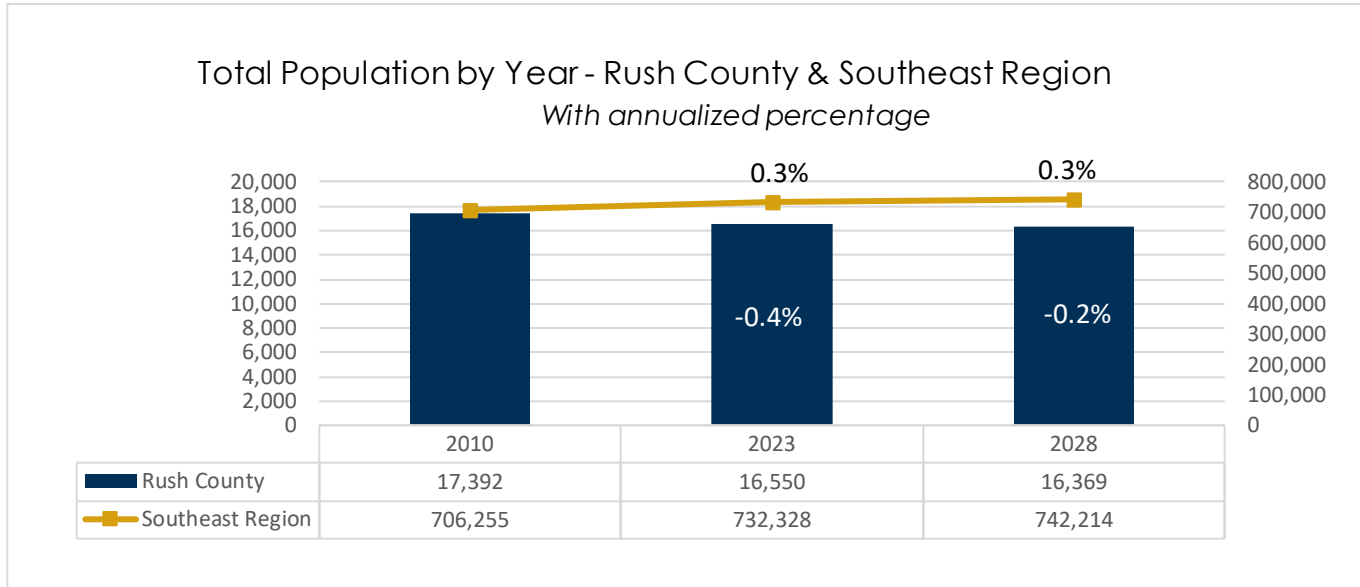
Key Findings

- The population in the county will continue declining based on projections for 2028.
- The total senior population is growing. A decline in the population aged 55-64 lowers the projected growth rate for the 55+ population.
- Solid population growth is evident in the 65-74 age group, and the growth trend continues through 2028.
- Total households are declining. However, solid growth is evident in households aged 55+ and 62+.
- Household by tenure data indicates projected growth for owners and renters aged 62 and older.
- The largest group of households earns \$75,000 to \$100,000, a trend that is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections for 2028 show the trend continues.
- In Rush County, 21.1% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 2.7% of the households live in substandard housing compared to 1.2% for the region.
- Rush County has senior subsidized units, but no senior LIHTC or market rate units. The highest demand is for senior market rate housing.
- The county has solid demand for Residential Care Facilities.



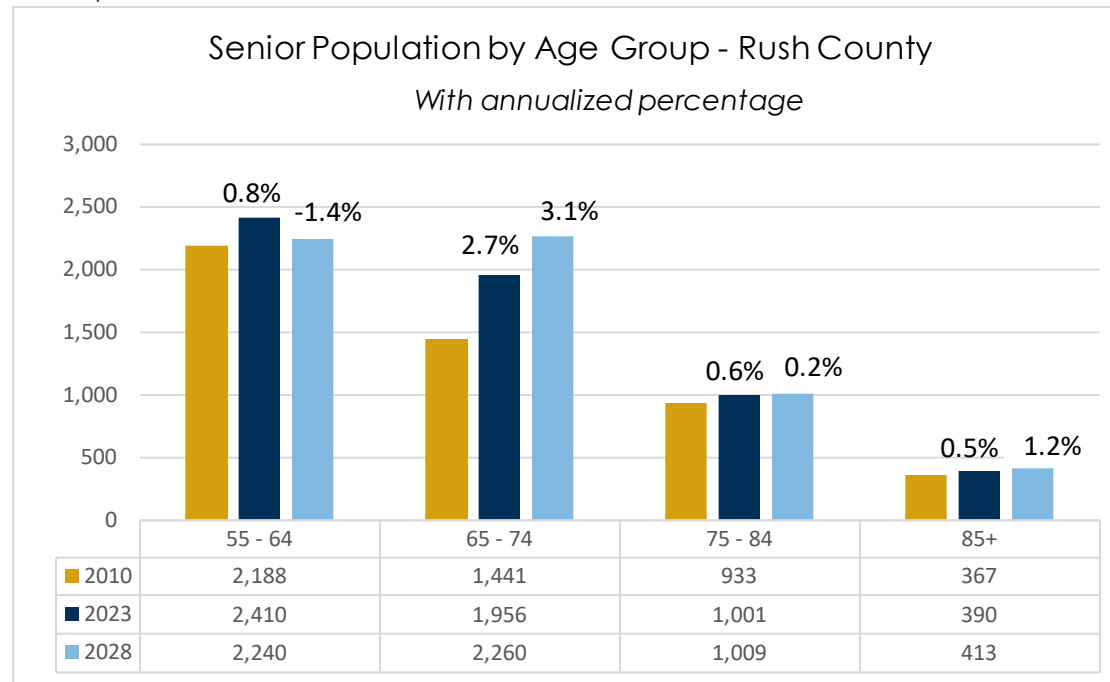
Demographics

Total Population



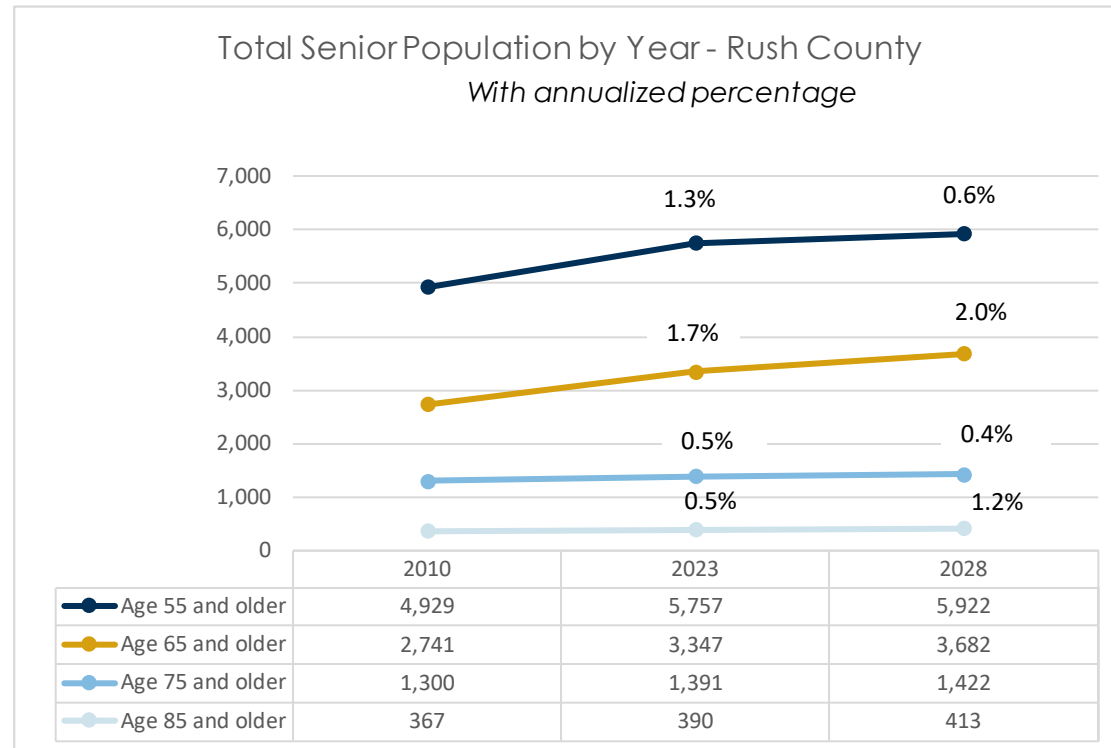
The population in the county is declining.

Population by Age Group



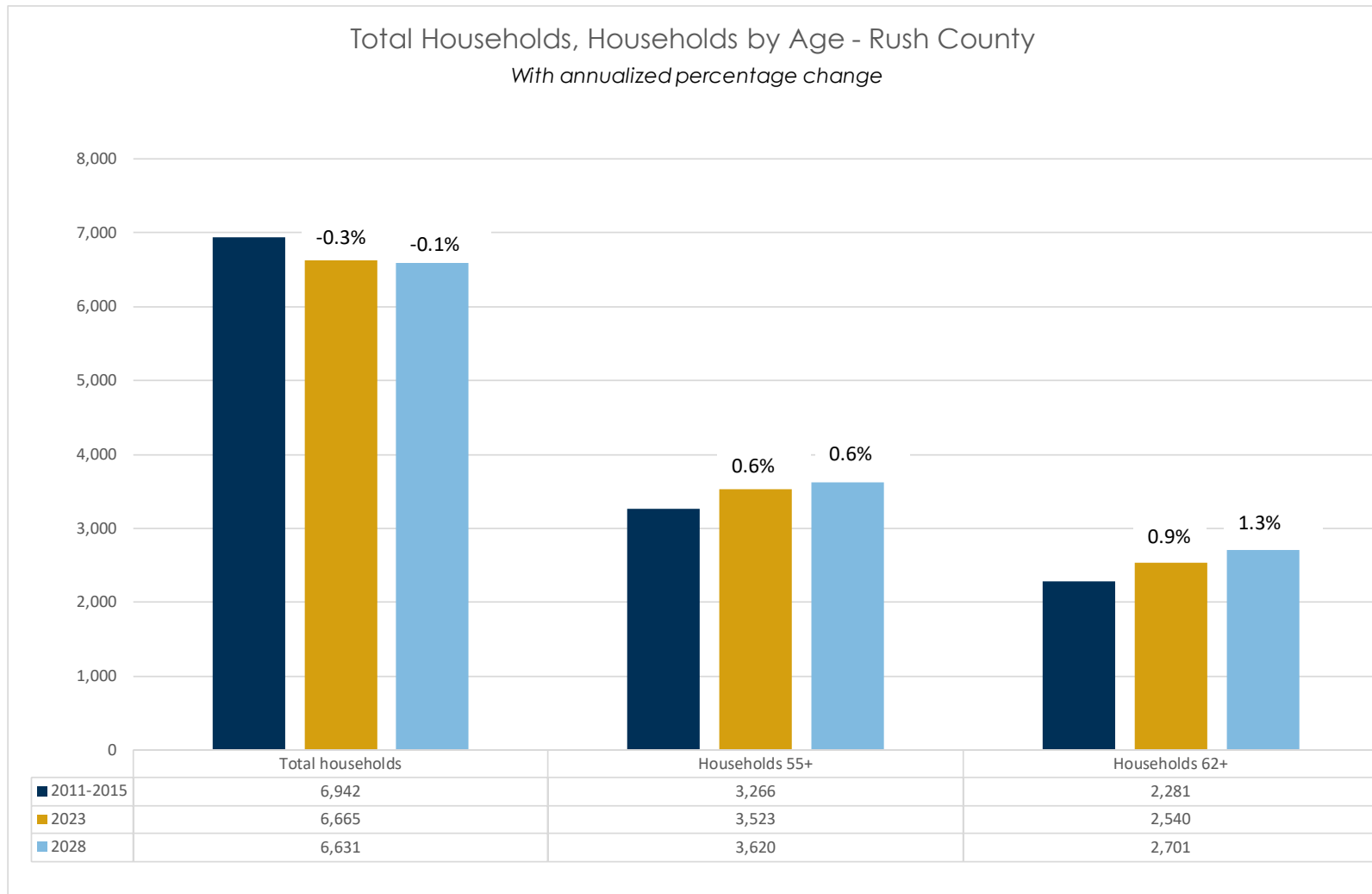
Solid population growth is evident in the 65-74 age group.

Total Senior Population by Year



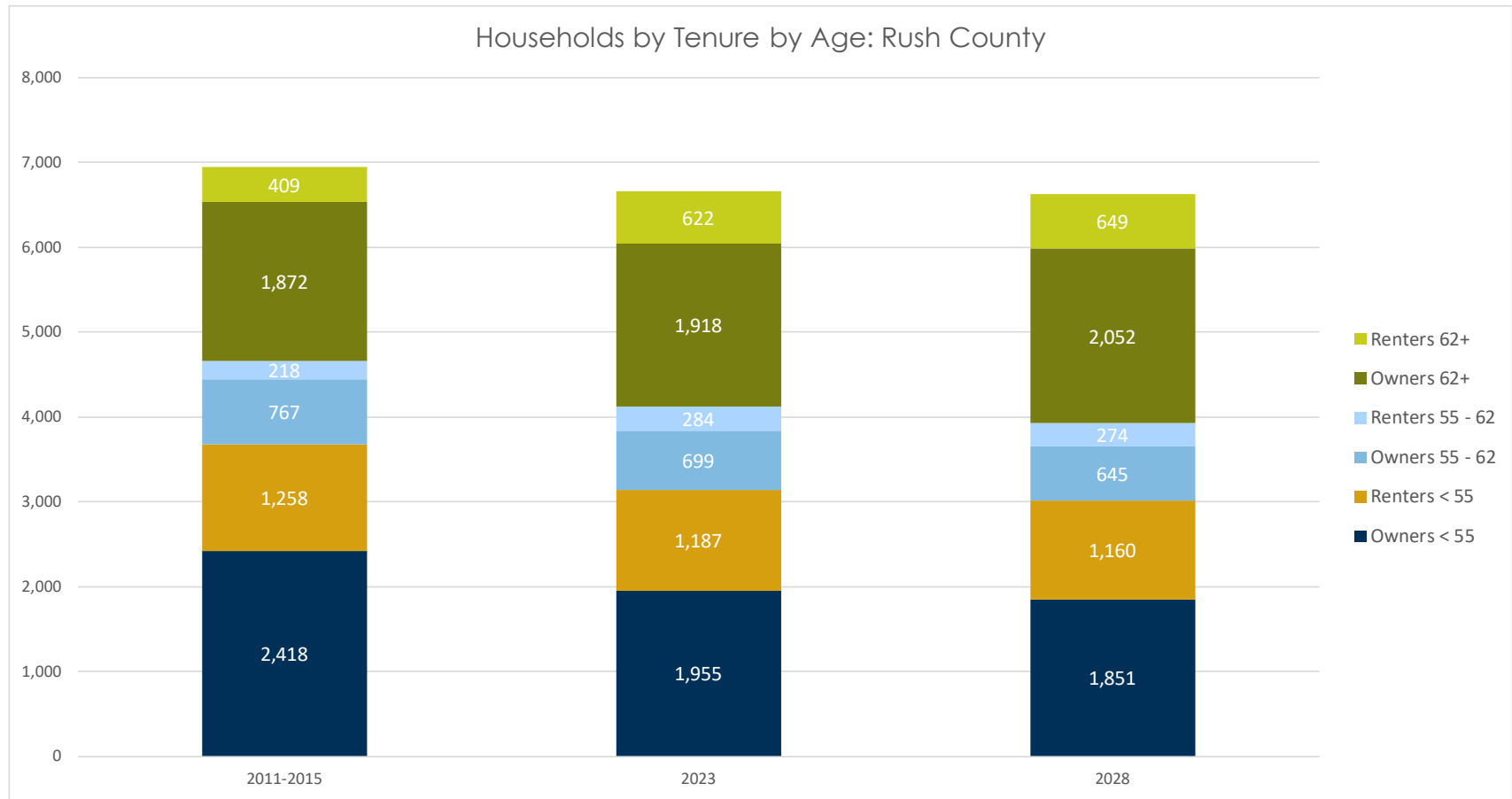
The total senior population is growing. A decline in the population aged 55-64 lowers the projected growth rate of the 55+ population.

Households



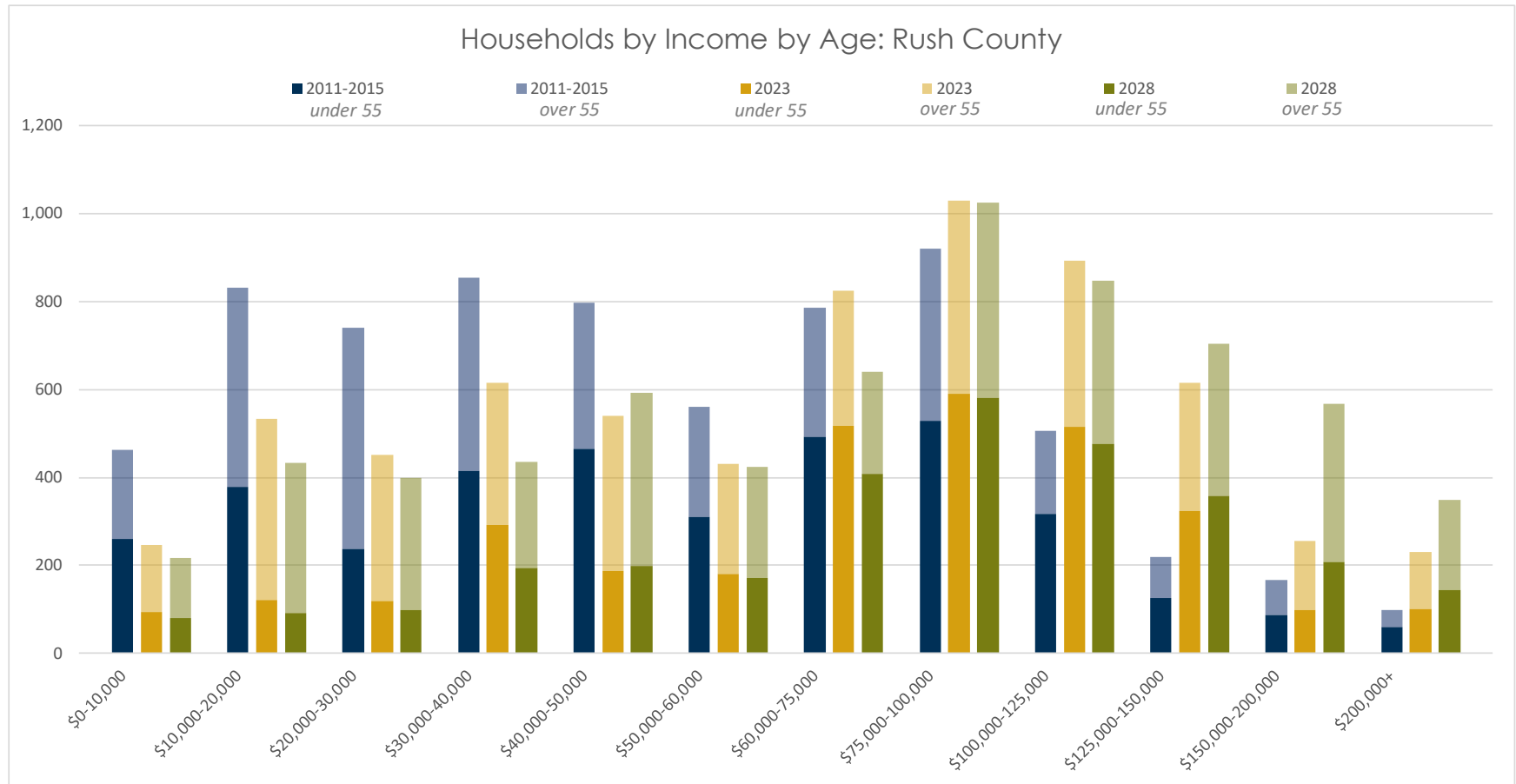
Solid growth is evident in households aged 55+ and 62+.

Households by Tenure



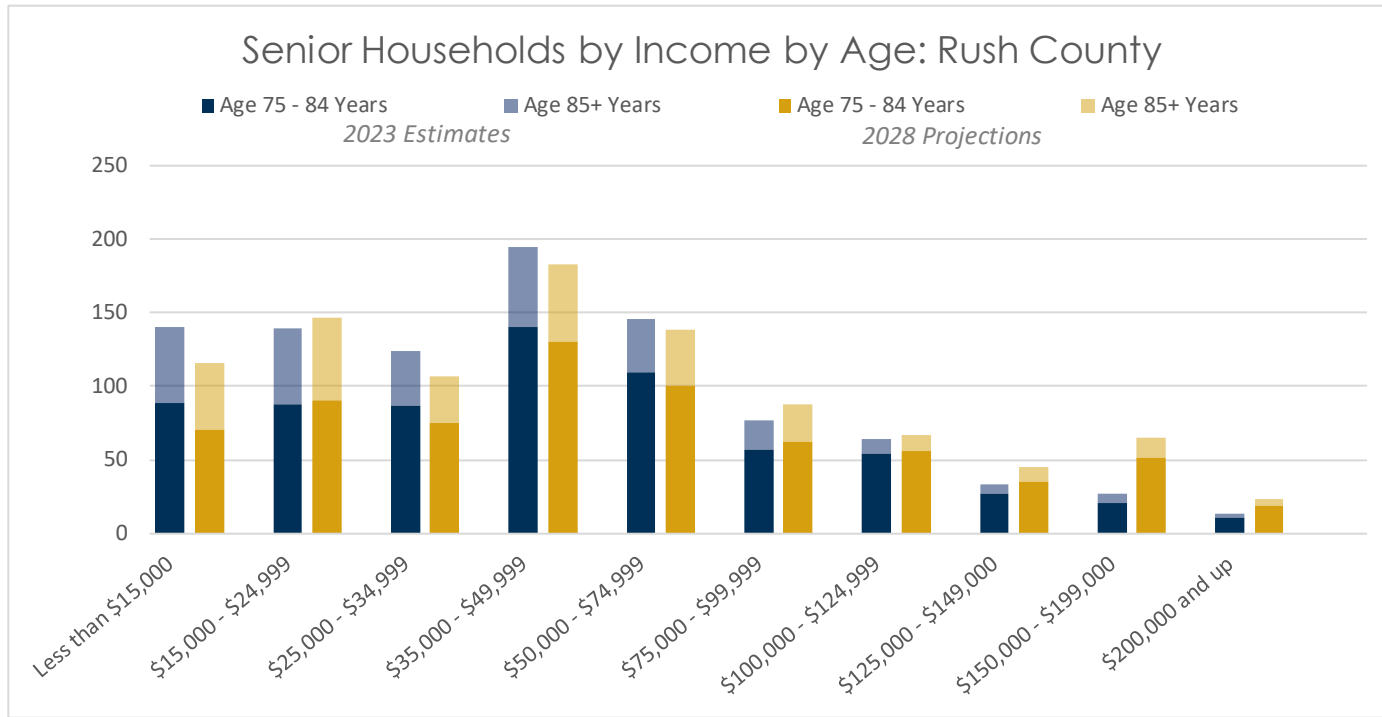
The number of owners and renters aged 62+ is increasing. Younger groups are declining.

Households by Income



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

Households by Income by Age, 75+



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

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Rush County, 21.1% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Rush County	1,936
Renter HH paying 40 to 49% of income	129
Renter HH paying 50% or more of income	279
<i>Total rent overburdened</i>	408
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 Rush County, 2.7% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Rush County	6,719
Owner-occupied lacking plumbing facilities	79
Owner-occupied lacking kitchen facilities	71
Renter-occupied lacking plumbing facilities	0
Renter-occupied lacking kitchen facilities	30
<i>Total households with substandard units</i>	180
Percentage	2.7%

Supply – Independent Living

Rush County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Campaign Flats	Rushville	7	7	100.0%		98
	Campaign Quarters	Rushville	19	19	100.0%		
	Bethel Community	Rushville	30	30	100.0%		
	East Park	Rushville	18	18	100.0%		
	Oakwood Manor	Rushville	24	24	100.0%		
LIHTC	<i>None</i>						0
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Rush County	Mike Holzback, Rush County Director of Planning, reported that there are currently no senior housing developments in the planned or proposed phases.
Carthage	Rachael Morrow, Carthage Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Glenwood	Mary Richardson, Glenwood Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Rushville	Kyle Gardner, Director of Special Projects for the City of Rushville, 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

Rush County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
RCF and SNF	Flatrock River Lodge	Rushville	63	35	51	63	ISDH report dated 01/18/2023 notes 114 total licensed beds.
RCF and SNF	Waters of Rushville	Rushville	129	50	31	98	

Housing Demand

Income Parameters

Rush County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,500
	LIHTC	60%	\$19,501	\$38,940
	Market rate	300%	\$38,941	\$194,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$194,700
	Skilled Nursing Facility		\$0	\$194,700

Disability Percentage

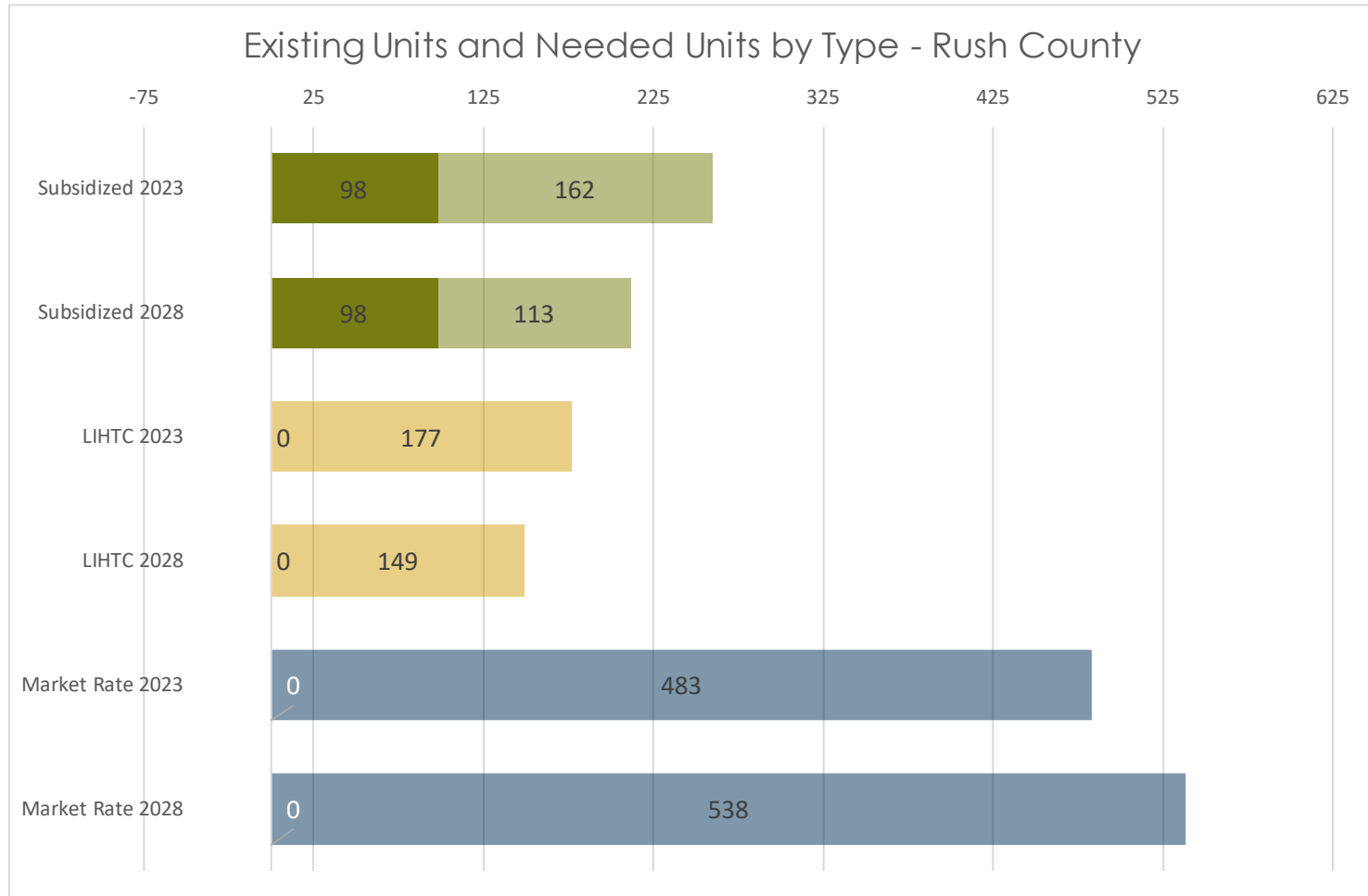
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Rush County	Number	Percentage
Estimate, Total	16,542	
Estimate, Total, Male	8,269	
Estimate, Total, Male, 75 years and older	494	100.0%
Estimate, Total, Male, 75 years and older, with a disability	189	38.3%
Estimate, Total, Female	8,273	
Estimate, Total, Female, 75 years and older	732	100.0%
Estimate, Total, Female, 75 years and older, with a disability	453	61.9%
Estimate, Total, Male & Female, 75 years and older	1,226	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	642	52.4%

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

Demand Analysis: Independent Living

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



The highest demand is for senior market rate housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Rush County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,501	\$38,941	\$0	\$19,501	\$38,941
Maximum Income	\$19,500	\$38,940	\$194,700	\$19,500	\$38,940	\$194,700
Senior renters 55+ in income bracket	253	166	443	206	140	495
Plus						
Senior Homeowners in this income bracket (a)	289	476	1,748	253	393	1,888
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	11	40	6	9	43
Equals						
Total Demand	260	177	483	211	149	538
Less existing units	98	0	0	98	0	0
Less planned units	0	0	0			
Equals						
Net Demand	162	177	483	113	149	538
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		906	923			
Total senior 55+ owner households		2,617	2,697			
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: Rush County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0
Maximum Income	\$33,948	\$194,700	\$194,700	\$33,948	\$194,700	\$194,700
(A) Persons 75 - 84 income eligible	370	602		330	634	
(B) Persons 85+ income eligible			395			415
(C) Percent of persons 75+ with a disability	52.4%	52.4%	52.4%	52.4%	52.4%	52.4%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	194	315	207	173	332	217
Total Demand	194	315	207	173	332	217
<i>Demand for RCF units are summed</i>	509			505		
Less existing beds	82		161	82		161
Less planned beds	0		0			
Equals						
Net Demand	427		46	423		56
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		992	999			
Total senior population 85+		399	423			

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.

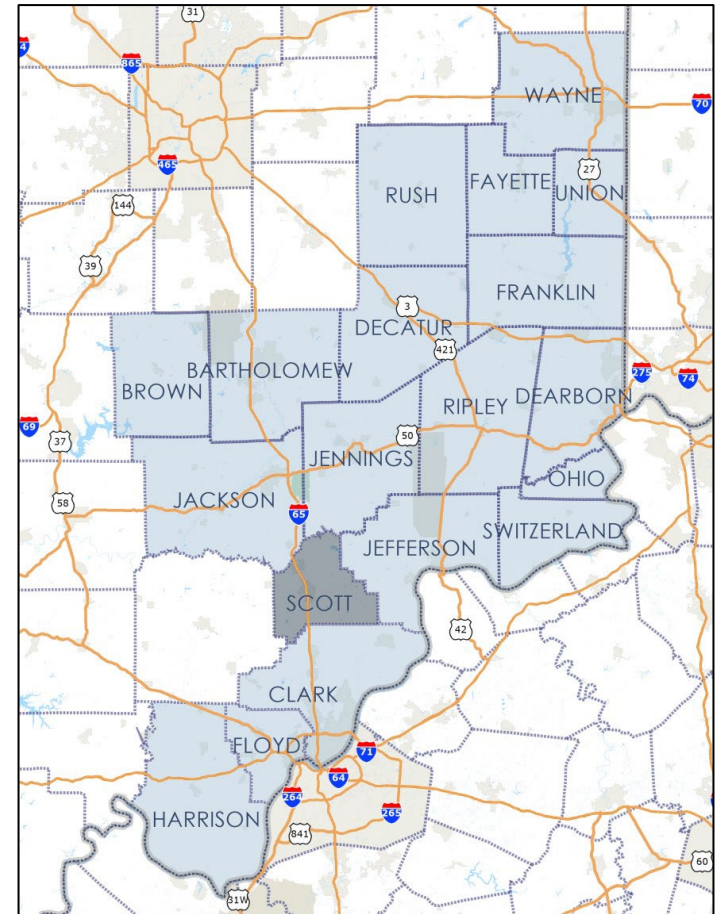
Bed Need Analysis with ISDH Bed Need Rate: Rush County		
	2023	2028
Population 65+ (A)	3,347	3,682
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	97	106
Supply (D)	161	161
<i>Net demand (D - C)</i>	<i>-64</i>	<i>-55</i>

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

Scott County

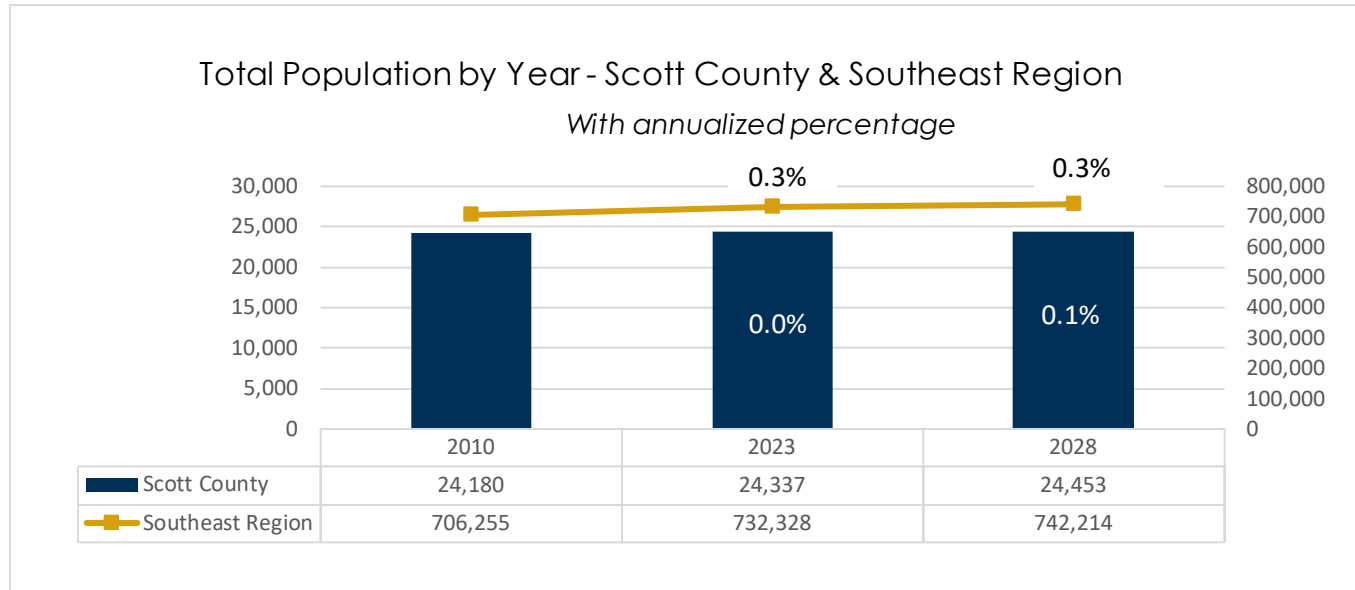
Key Findings

- The population in the county is projected to remain stable.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- Strongest population growth is evident in the 65-74 age group. Older age groups are also growing.
- Total household numbers are increasing, with strongest growth evident for the senior age groups.
- The number of owners and renters aged 62 and older is increasing. Younger owners and renters are declining.
- The largest group of households earns \$10,000 to \$20,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns less than \$15,000. Projections through 2028 indicate this trend continues.
- In Scott County, 19.4% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 2.8% of the households live in substandard housing compared to 1.2% for the region.
- For independent senior housing, the strongest demand is for subsidized properties.
- The county has solid demand for Residential Care Facilities.



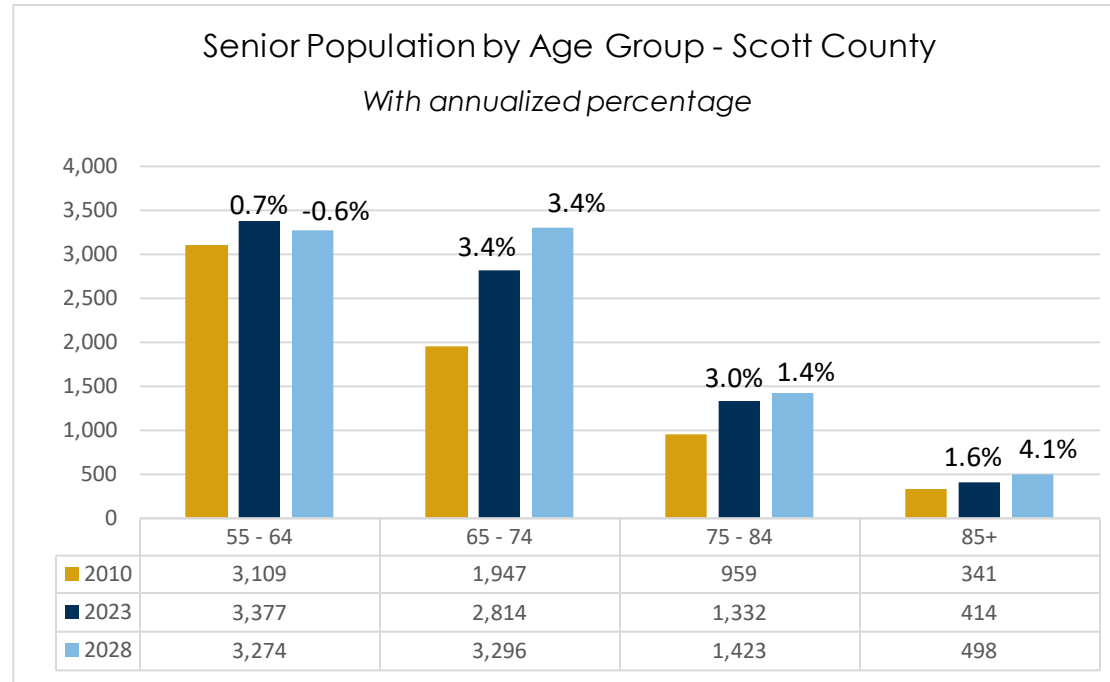
Demographics

Total Population



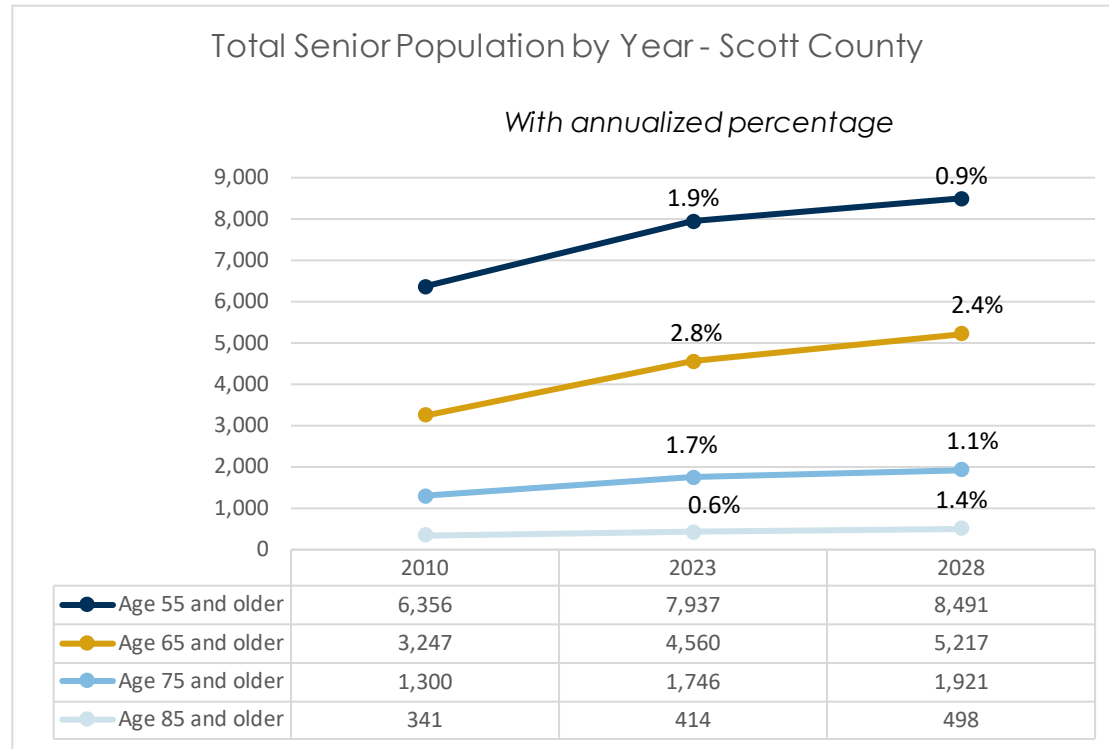
The population in the county is stable.

Population by Age Group



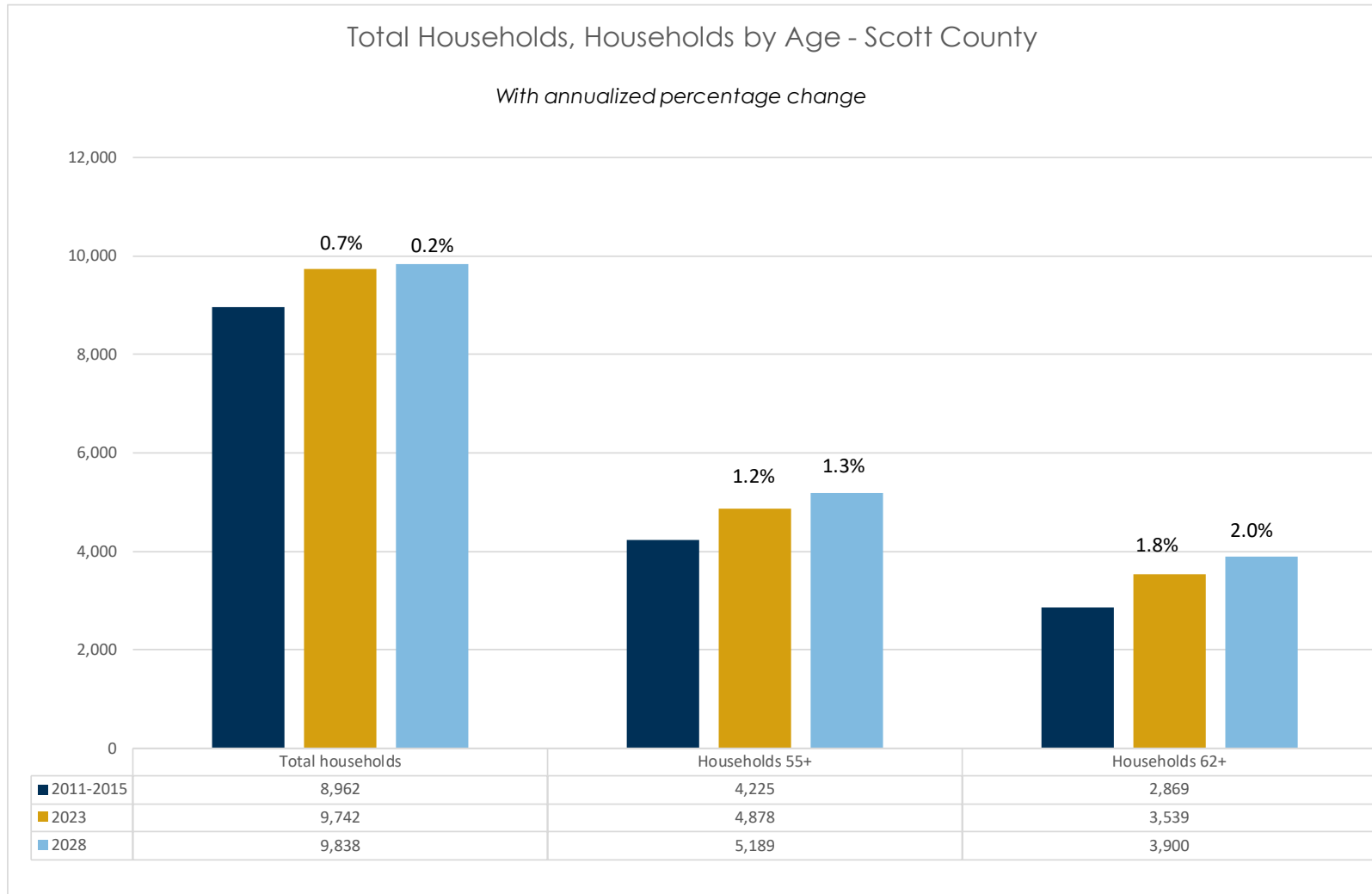
Solid population growth is evident across all age groups 65 and older.

Total Senior Population by Year



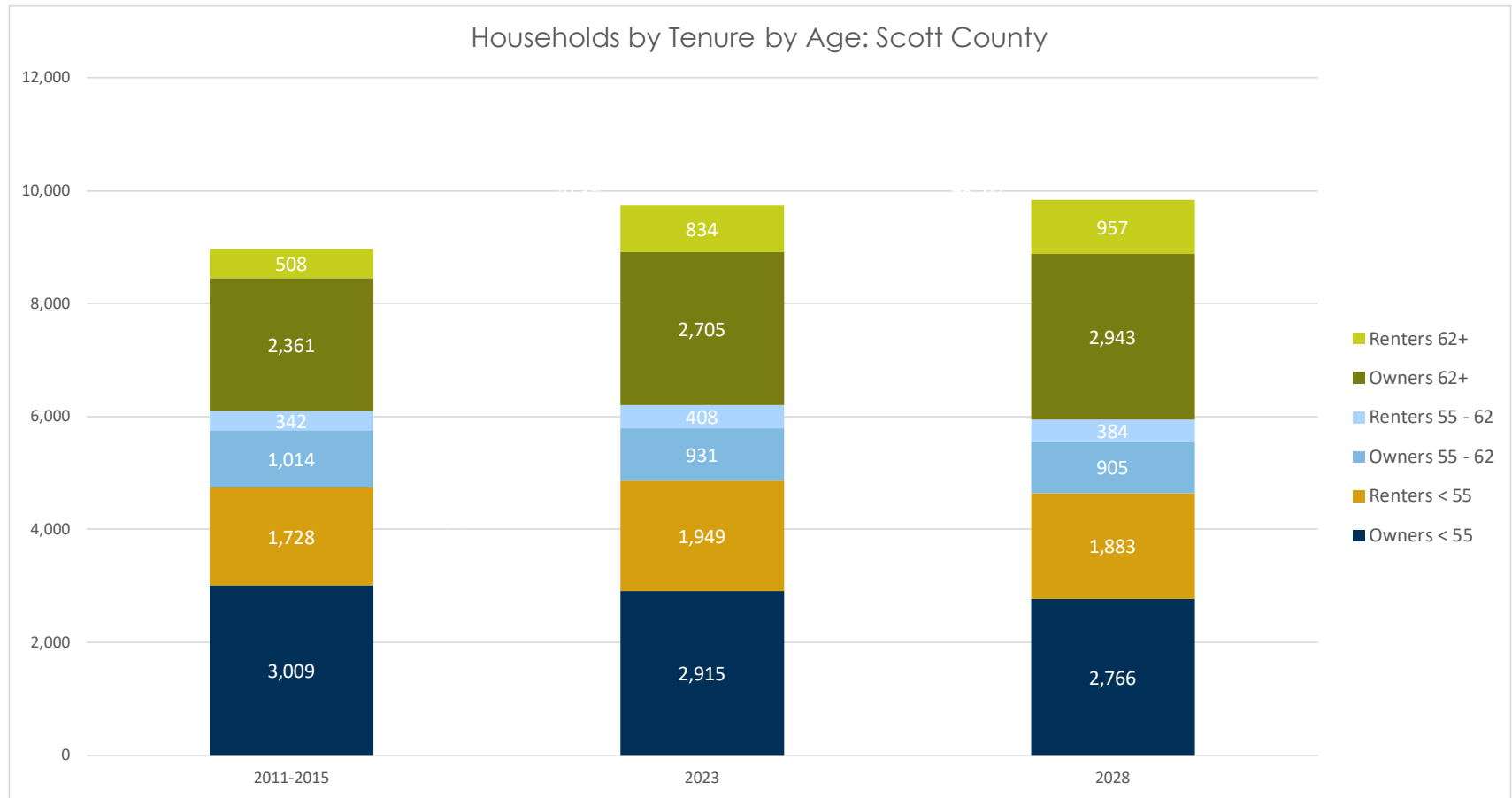
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.

Households



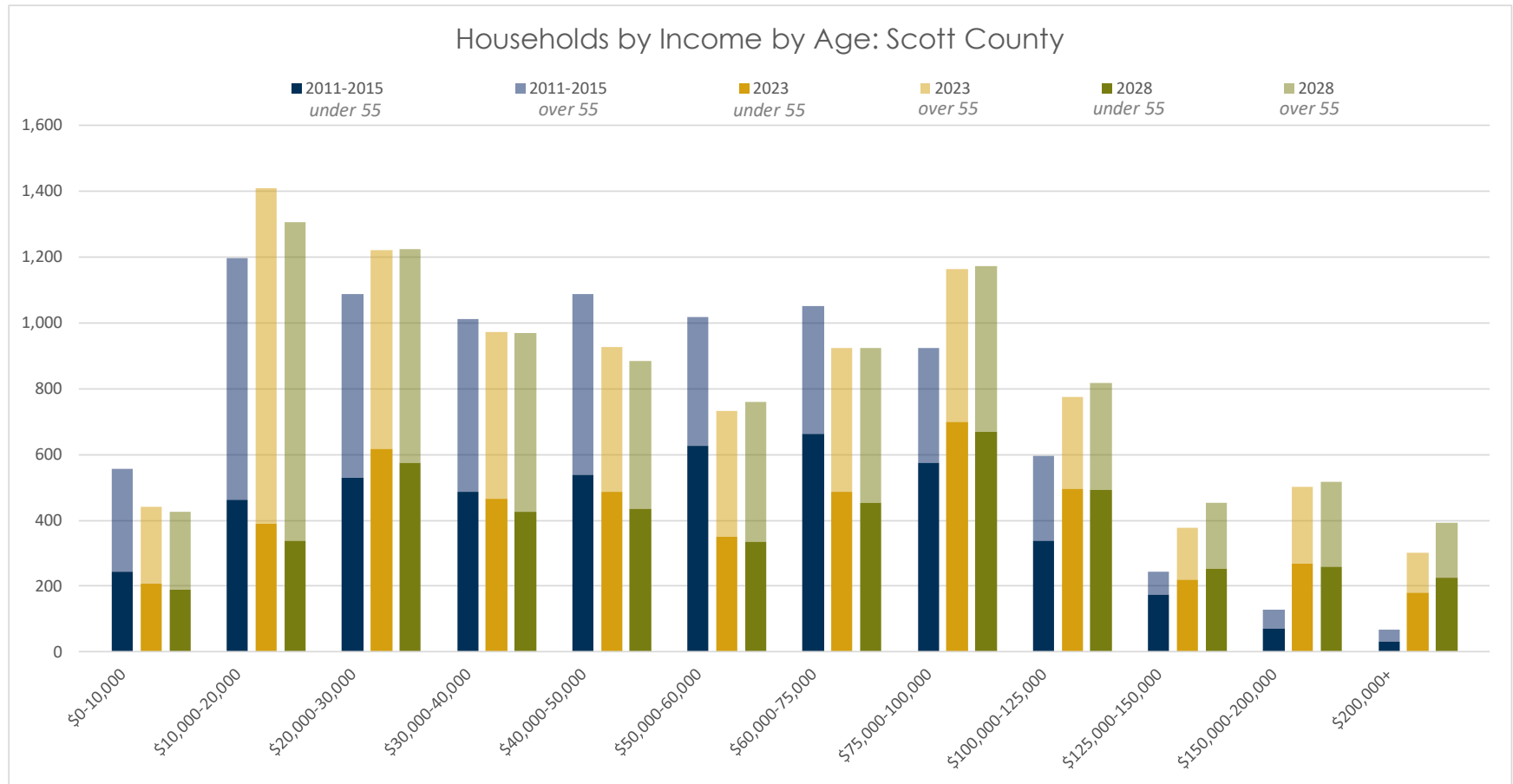
Steady growth is exhibited in all household groups.

Households by Tenure



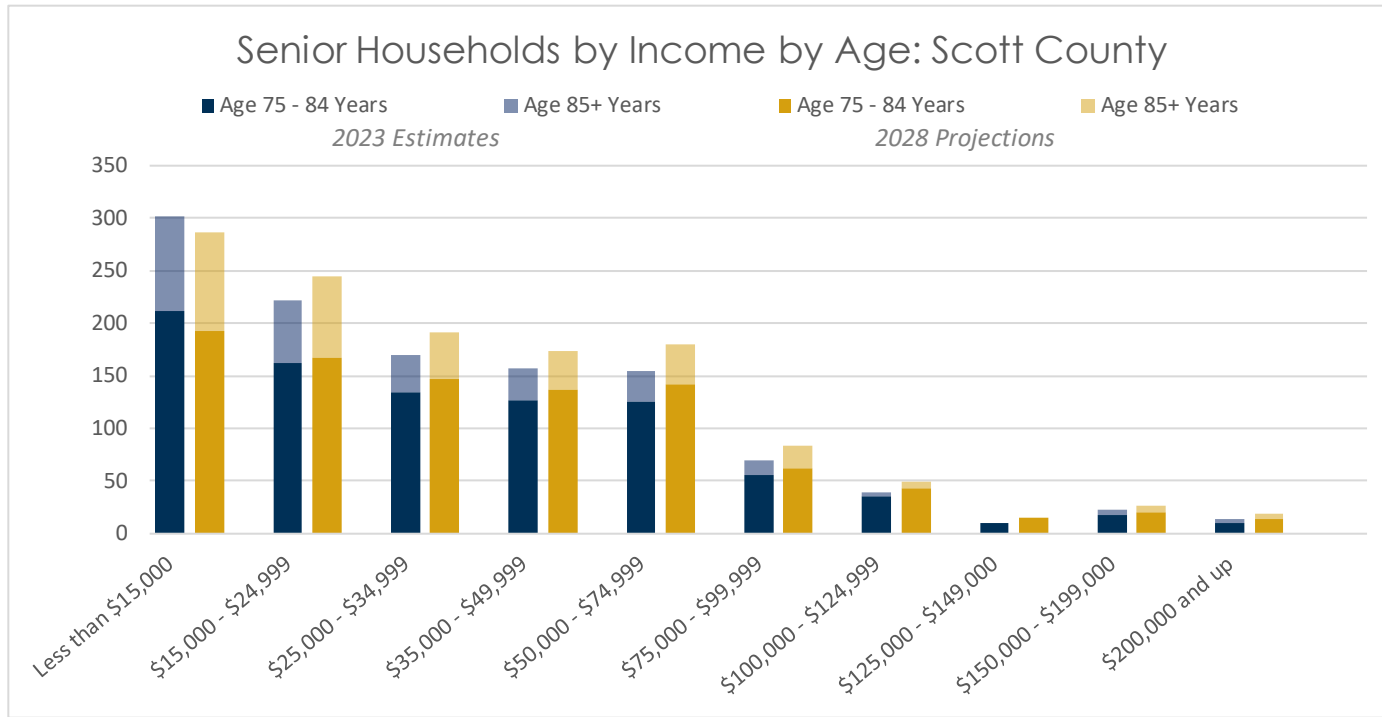
Owners and renters aged 62 and older are growing. Younger owners and renters are declining.

Households by Income



The largest group of households earns \$10,000 to \$20,000.

Households by Income by Age, 75+



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

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Scott County, 19.4% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Scott County	2,911
Renter HH paying 40 to 49% of income	145
Renter HH paying 50% or more of income	419
<i>Total rent overburdened</i>	564
Percentage	19.4%

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

In Scott County, 2.8% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Scott County	9,693
Owner-occupied lacking plumbing facilities	24
Owner-occupied lacking kitchen facilities	24
Renter-occupied lacking plumbing facilities	60
Renter-occupied lacking kitchen facilities	167
<i>Total households with substandard units</i>	275
Percentage	2.8%

Supply – Independent Living

* Indicates enhanced senior living. Typically, meals, some laundry services, and light housekeeping are included.

Scott County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Craig Park Senior	Scottsburg	48	NA			138
	Austin Senior	Austin	24	24	100.0%	✓	
	Scott Valley Court	Scottsburg	32	32	100.0%	✓	
	St James Community	Scottsburg	34	NA			
LIHTC	<i>None</i>						0
Market Rate	*BeeHive Homes of Scottsburg	Scottsburg	12	12	100.0%	✓	12

Planned Units

Geography	Notes
Scott County	Carmen Boley, Executive Director of the City of Scottsburg Building, Planning, and Zoning Commission, is acting as interim Director for the Scott County Plan Commission. Ms. Boley reported that there are currently no senior housing developments in the planned or proposed phases within the county's jurisdiction.
Austin	Melissa Turner, Mayor Roger Hawkins' Assistant, reported that there are currently no senior housing developments in the planned or proposed phases.
Scottsburg	Carmen Boley, Executive Director of the City of Scottsburg Building, Planning, and Zoning Commission, 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

Scott County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
	Hampton Oaks Health						
RCF and SNF	Campus	Scottsburg	97	79	26	71	
SNF	Lake Pointe Village	Scottsburg	68	58	NA	68	
SNF	Waters Of Scottsburg	Scottsburg	99	69	NA	99	

Housing Demand

Income Parameters

Scott County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,500
	LIHTC	60%	\$19,501	\$38,940
	Market rate	300%	\$38,941	\$194,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$194,700
	Skilled Nursing Facility		\$0	\$194,700

Disability Percentage

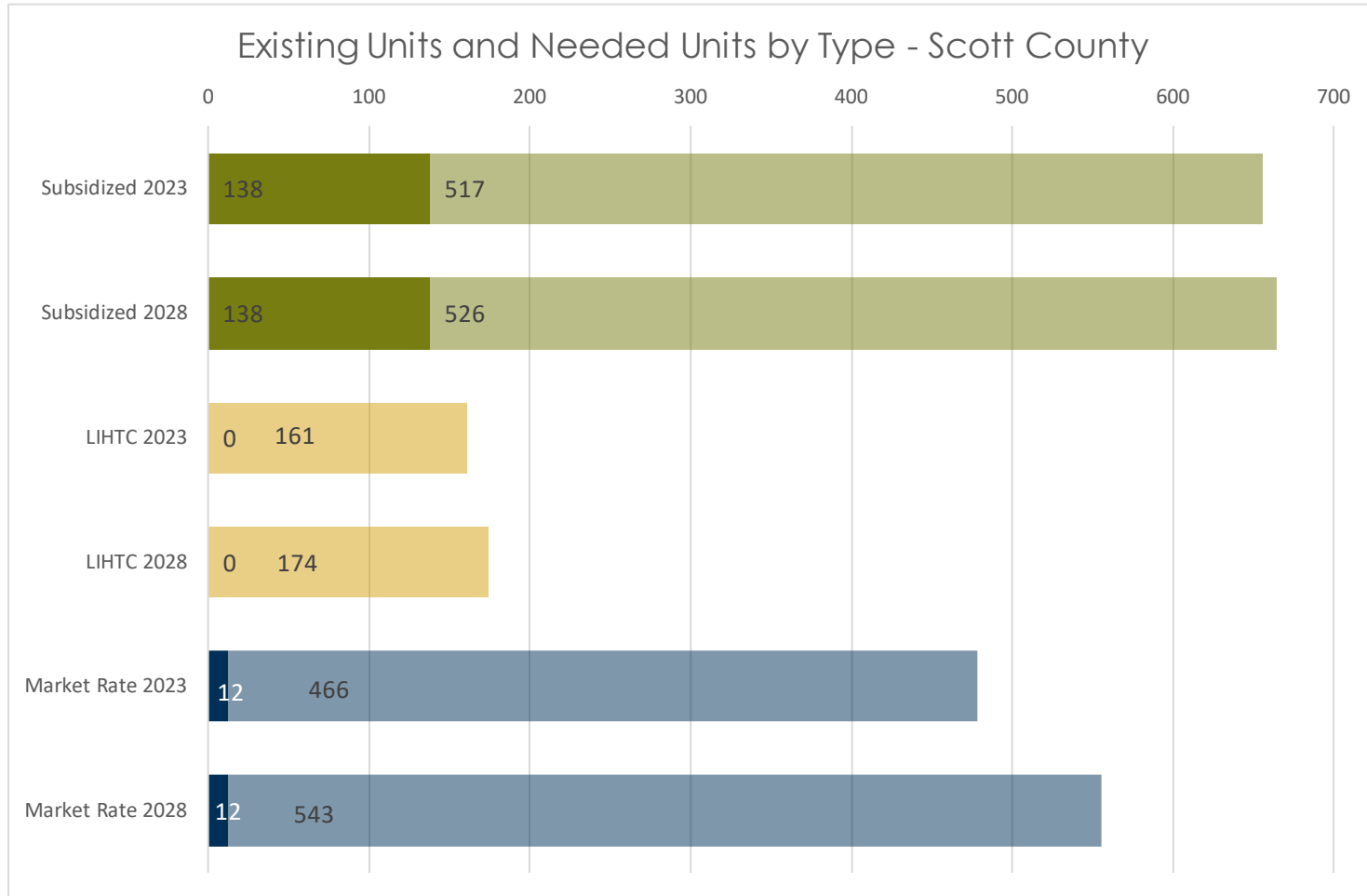
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Scott County	Number	Percentage
Estimate, Total	24,017	
Estimate, Total, Male	12,025	
Estimate, Total, Male, 75 years and older	636	100.0%
Estimate, Total, Male, 75 years and older, with a disability	253	39.8%
Estimate, Total, Female	11,992	
Estimate, Total, Female, 75 years and older	785	100.0%
Estimate, Total, Female, 75 years and older, with a disability	429	54.6%
Estimate, Total, Male & Female, 75 years and older	1,421	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	682	48.0%

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

Demand Analysis: Independent Living

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



The strongest demand is for subsidized 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: Scott County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,501	\$38,941	\$0	\$19,501	\$38,941
Maximum Income	\$19,500	\$38,940	\$194,700	\$19,500	\$38,940	\$194,700
Senior renters 55+ in income bracket	643	139	433	653	151	506
Plus						
Senior Homeowners in this income bracket (a)	559	970	1,989	501	1,035	2,150
Owner conversion percentage (b)	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
Senior Homeowners Likely to Convert to Rentership (a x b)	13	22	45	11	23	49
Equals						
Total Demand	655	161	478	664	174	555
Less existing units	138	0	12	138	0	12
Less planned units	0	0	0			
Equals						
Net Demand	517	161	466	526	174	543
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		1,242	1,341			
Total senior 55+ owner households		3,636	3,848			
2021 Seniors 55+ Homeowners converting to rentership		2.27%				

Demand Analysis: Licensed Residential Properties

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

Demand Analysis - Senior Licensed Properties: Scott County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0
Maximum Income	\$33,948	\$194,700	\$194,700	\$33,948	\$194,700	\$194,700
(A) Persons 75 - 84 income eligible	743	578		745	655	
(B) Persons 85+ income eligible			402			488
(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 <i>calculation A * C (RCF), B * C (SNF)</i>	357	277	193	357	314	234
Total Demand	357	277	193	357	314	234
<i>Demand for RCF units are summed</i>	634			672		
Less existing beds	26		238	26		238
Less planned beds	0		0			
Equals						
Net Demand	608		-45	646		-4
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		1,339	1,424			
Total senior population 85+		407	497			

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.

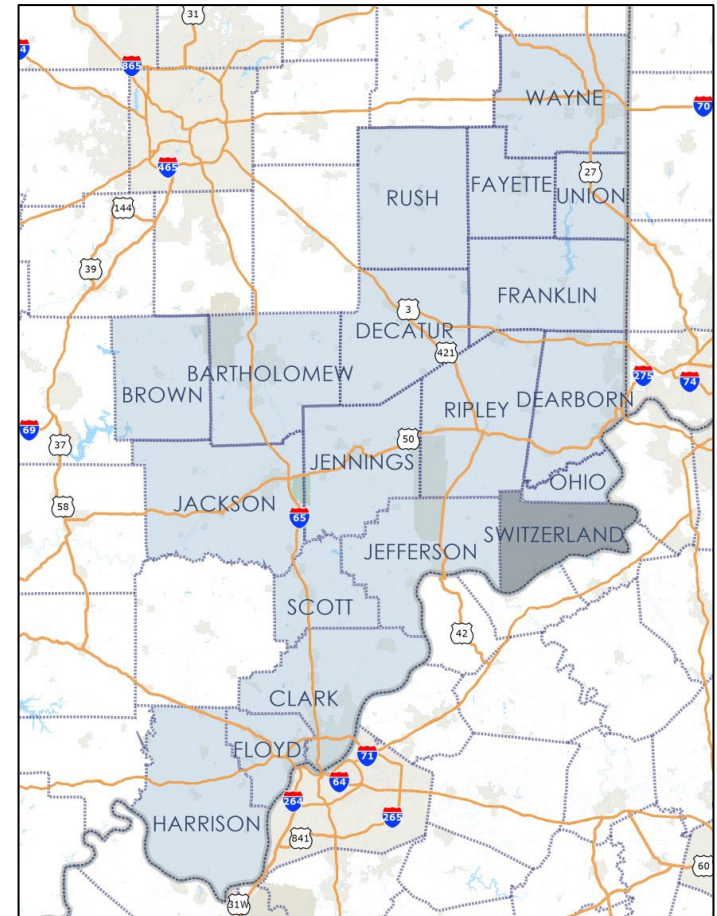
Bed Need Analysis with ISDH Bed Need Rate: Scott County		
	2023	2028
Population 65+ (A)	4,560	5,217
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	132	151
Supply (D)	238	238
<i>Net demand (D - C)</i>	<i>-106</i>	<i>-87</i>

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

Switzerland County

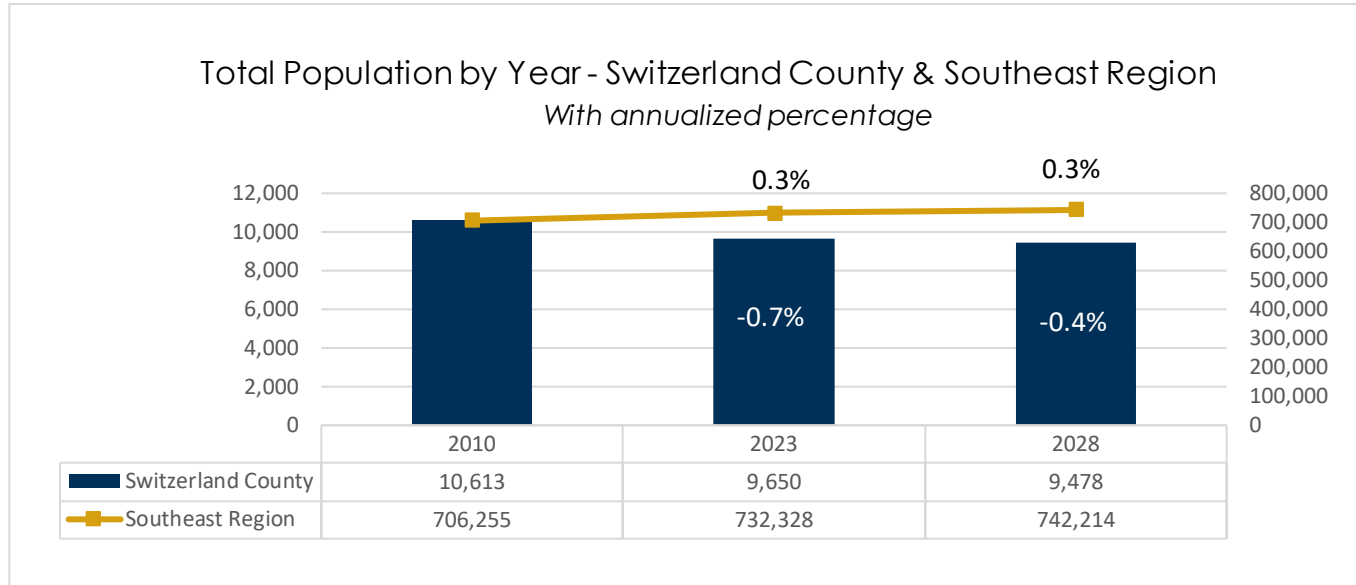
Key Findings

- The county has been experiencing a steady population decline, a trend that is projected to continue.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- The strongest projected population growth is evident for seniors aged 65 to 74. An expected decline is expected in the age group 55 to 64.
- Total household numbers are declining. However, solid growth is evident in households aged 55+ and 62+.
- The number of owners and renters aged 62 and older is projected to increase. Most younger owner and renter groups are declining.
- The largest group of households earns \$75,000 to \$100,000, a trend that is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns less than \$15,000. Projections through 2028 indicate this trend continues.
- In Switzerland County, 15.1% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 2.0% of the households live in substandard housing compared to 1.2% for the region.
- The county has sufficient senior LIHTC units to meet the need. The greatest demand exists for market rate units.
- The county has solid demand for Residential Care Facilities.



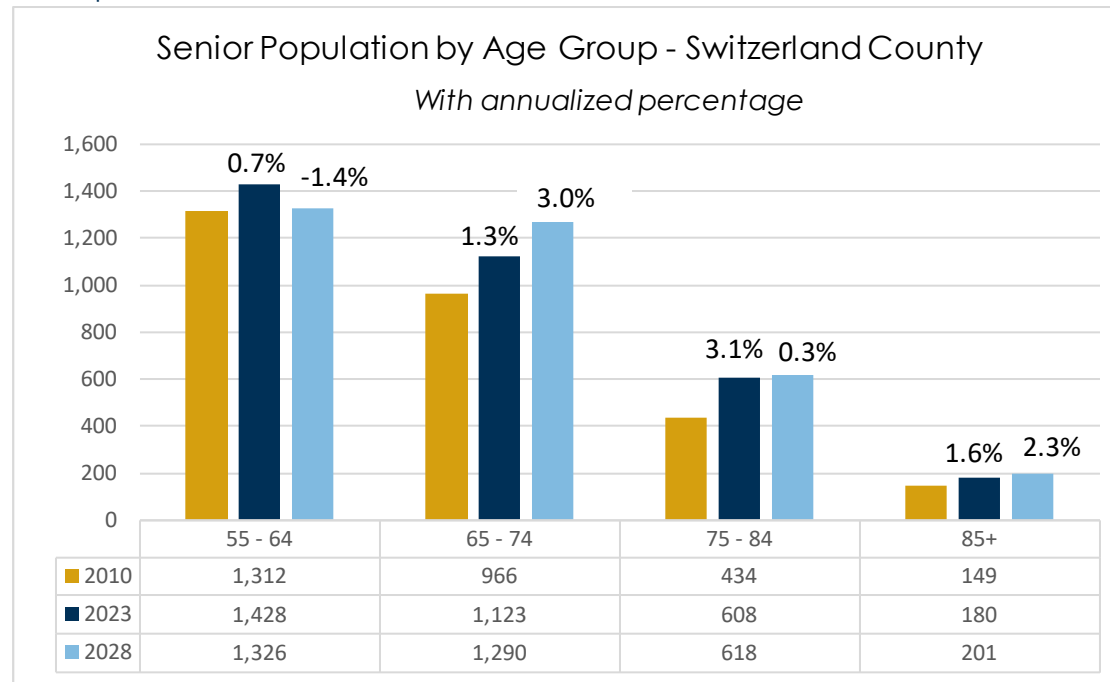
Demographics

Total Population



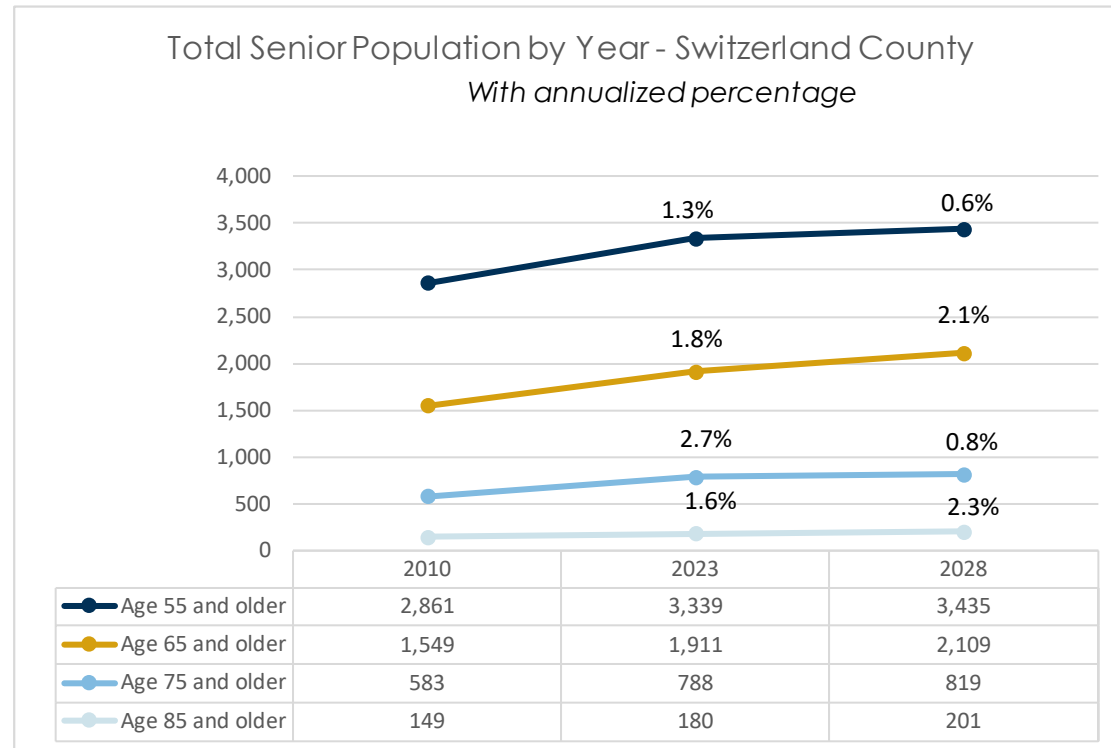
The population in the county is continuing to decline.

Population by Age Group



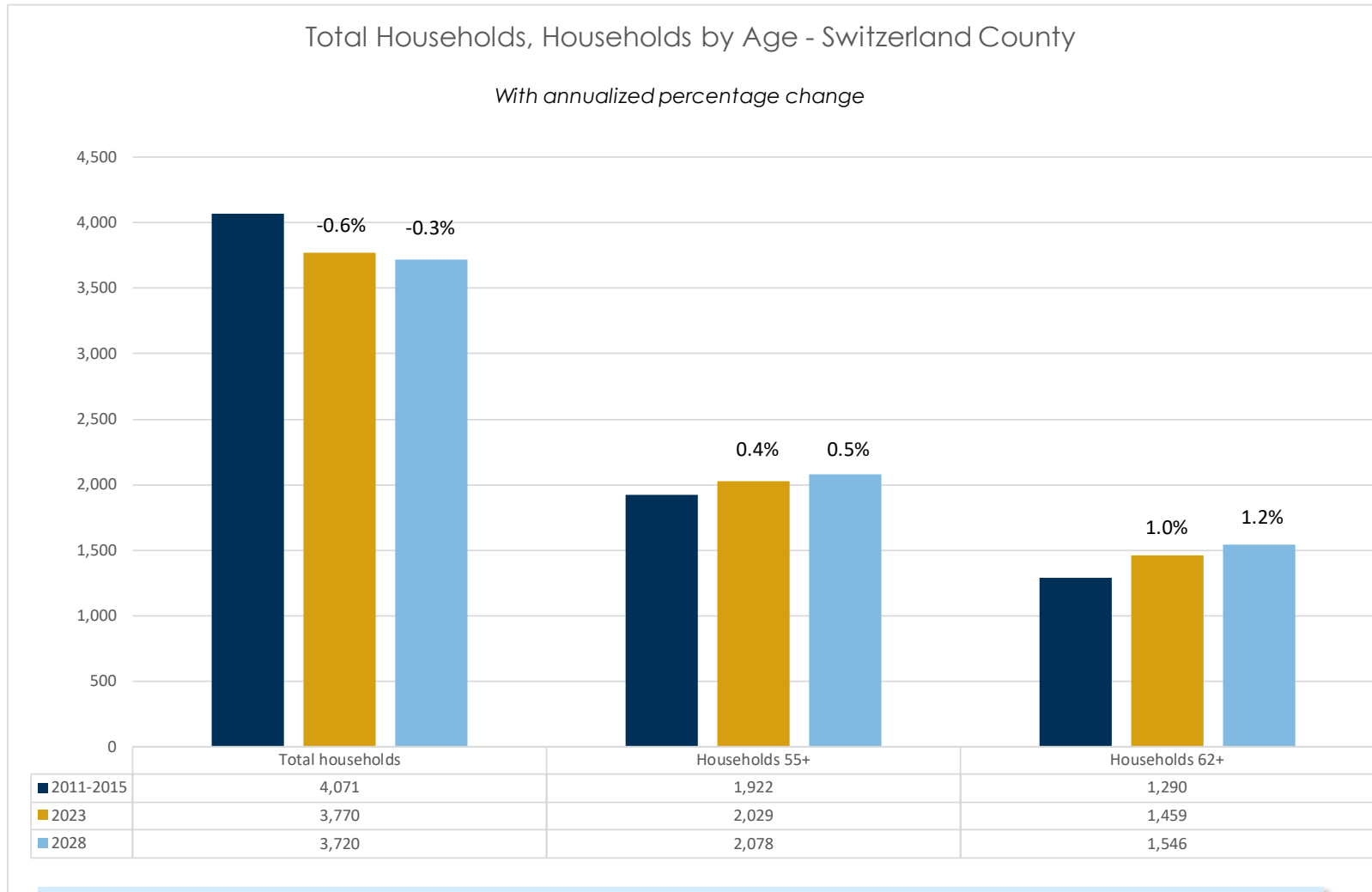
The 65-74 age group is expected to grow at the strongest rate.

Total Senior Population by Year



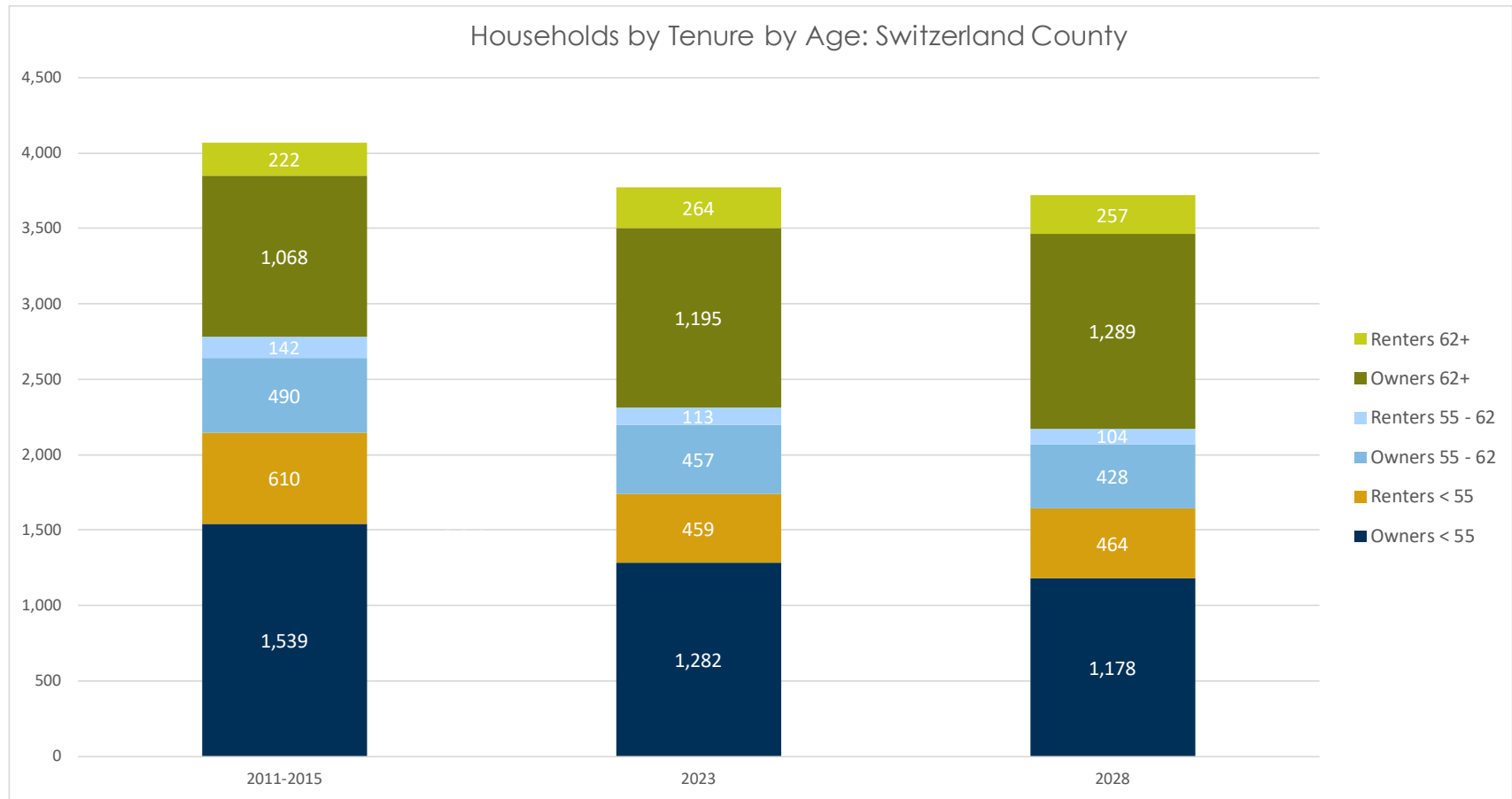
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.

Households



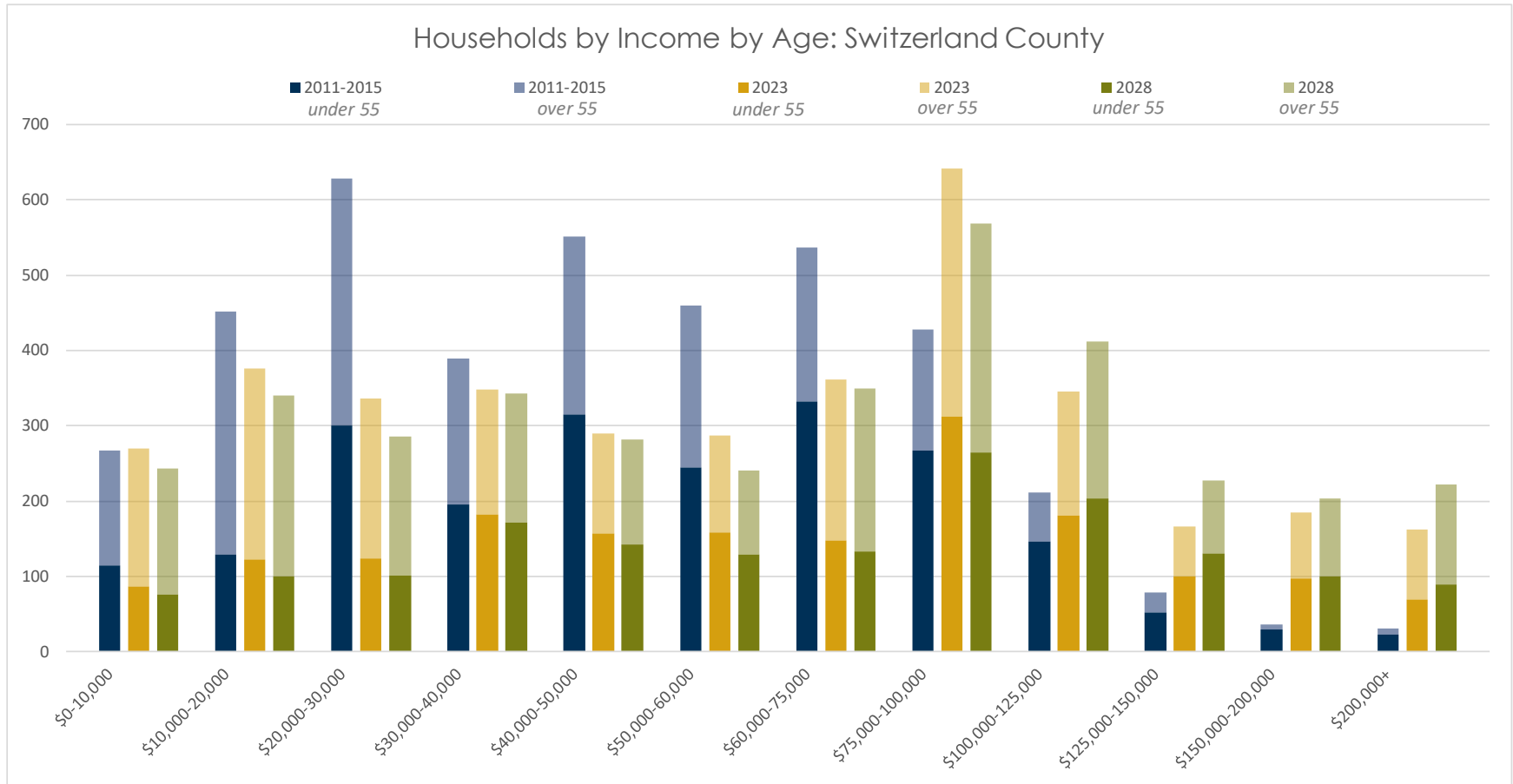
Solid growth is evident in households aged 55+ and 62+.

Households by Tenure



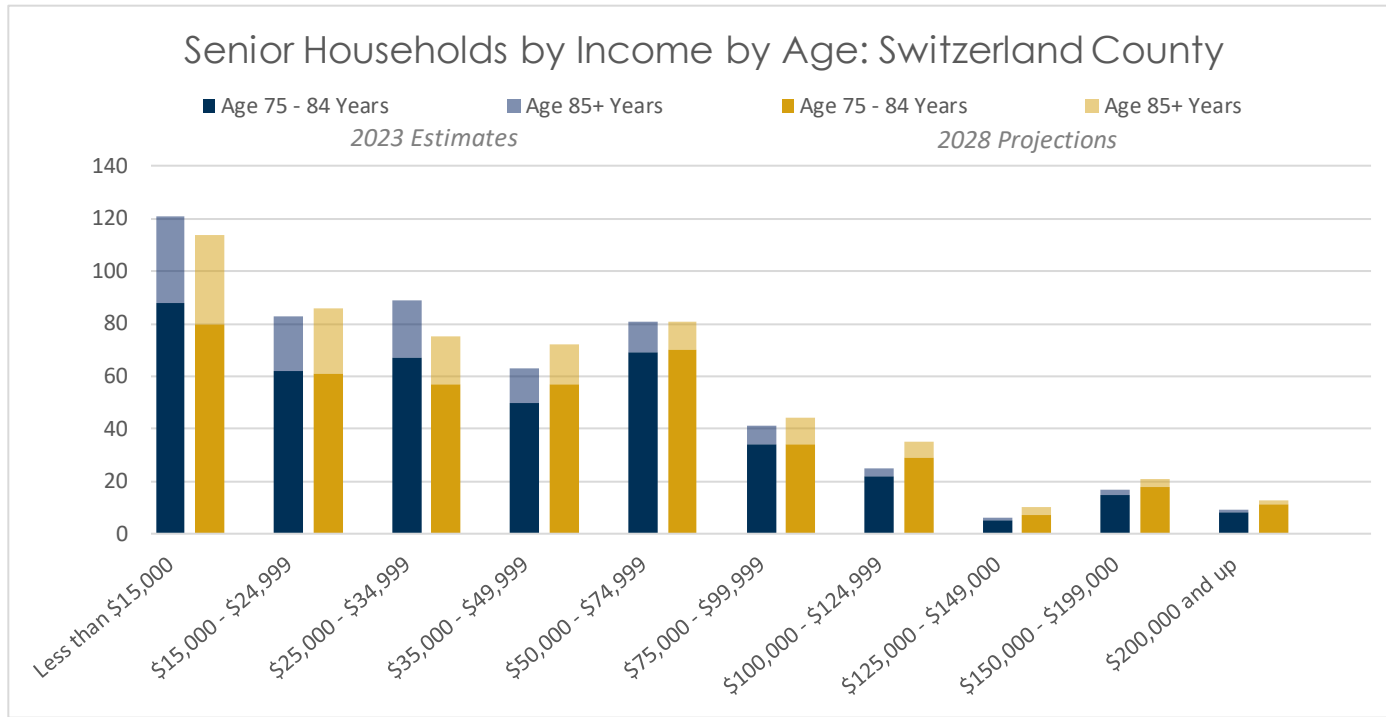
The number of owners and renters aged 62+ is growing. Most younger owners and renters are declining.

Households by Income



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

Households by Income by Age, 75+



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

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Switzerland County, 15.1% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Switzerland County	780
Renter HH paying 40 to 49% of income	13
Renter HH paying 50% or more of income	105
<i>Total rent overburdened</i>	118
Percentage	15.1%

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

Substandard Housing	Number
Total households in Switzerland County	3,783
Owner-occupied lacking plumbing facilities	29
Owner-occupied lacking kitchen facilities	11
Renter-occupied lacking plumbing facilities	11
Renter-occupied lacking kitchen facilities	26
<i>Total households with substandard units</i>	77
Percentage	2.0%

Supply – Independent Living

Switzerland County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Switzer Square						42
	Apartments	Vevay	42	NA			
LIHTC	Riverbend Senior	Vevay	24	NA			56
	Valley Apartments	Vevay	32	32	100.0%		
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Switzerland County	Mark Archer, Switzerland County Building Inspector, reported that there are currently no senior housing developments in the planned or proposed phases.
Vevay	Brandi Scudder, Vevay 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

Switzerland County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Swiss Villa Nursing & Rehabilitation	Vevay	72	44	NA	72	

Housing Demand

Income Parameters

Switzerland County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,500
	LIHTC	60%	\$19,501	\$38,940
	Market rate	300%	\$38,941	\$194,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$194,700
	Skilled Nursing Facility		\$0	\$194,700

Disability Percentage

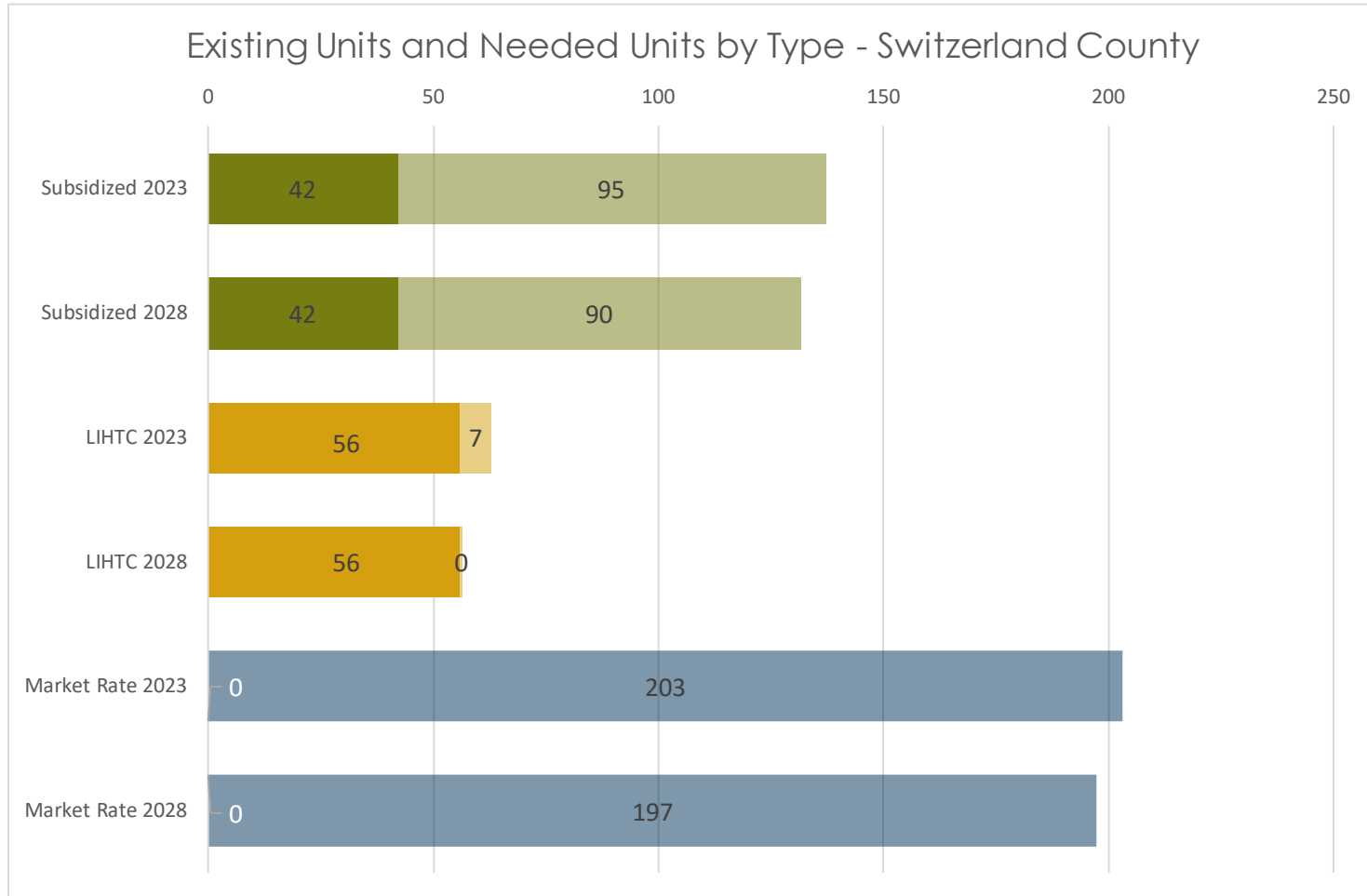
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Switzerland County	Number	Percentage
Estimate, Total	9,795	
Estimate, Total, Male	4,998	
Estimate, Total, Male, 75 years and older	336	100.0%
Estimate, Total, Male, 75 years and older, with a disability	148	44.0%
Estimate, Total, Female	4,797	
Estimate, Total, Female, 75 years and older	369	100.0%
Estimate, Total, Female, 75 years and older, with a disability	228	61.8%
Estimate, Total, Male & Female, 75 years and older	705	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	376	53.3%

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

Demand Analysis: Independent Living

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



The strongest demand is for senior market rate rental housing.

Demand Analysis Detail: Independent Living Rental Properties

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

Demand Analysis - Independent Living Rental Properties: Switzerland County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,501	\$38,941	\$0	\$19,501	\$38,941
Maximum Income	\$19,500	\$38,940	\$194,700	\$19,500	\$38,940	\$194,700
Senior renters 55+ in income bracket	131	56	181	126	50	174
Plus						
Senior Homeowners in this income bracket (a)	294	318	949	270	300	1,015
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	7	22	6	7	23
Equals						
Total Demand	137	63	203	132	56	197
Less existing units	42	56	0	42	56	0
Less planned units	0	0	0			
Equals						
Net Demand	95	7	203	90	0	197
Demand Calculation Inputs - HISTA 2023 and 2028						
		2023	2028			
Total senior 55+ renter households		377	361			
Total senior 55+ owner households		1,652	1,717			
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: Switzerland County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0
Maximum Income	\$33,948	\$194,700	\$194,700	\$33,948	\$194,700	\$194,700
(A) Persons 75 - 84 income eligible	309	295		285	326	
(B) Persons 85+ income eligible			168			185
(C) Percent of persons 75+ with a disability	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	165	157	89	152	174	99
Total Demand	165	157	89	152	174	99
<i>Demand for RCF units are summed</i>	322			326		
Less existing beds	0		72	0		72
Less planned beds	0		0			
Equals						
Net Demand	322		17	326		27
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		619	630			
Total senior population 85+		169	189			

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.

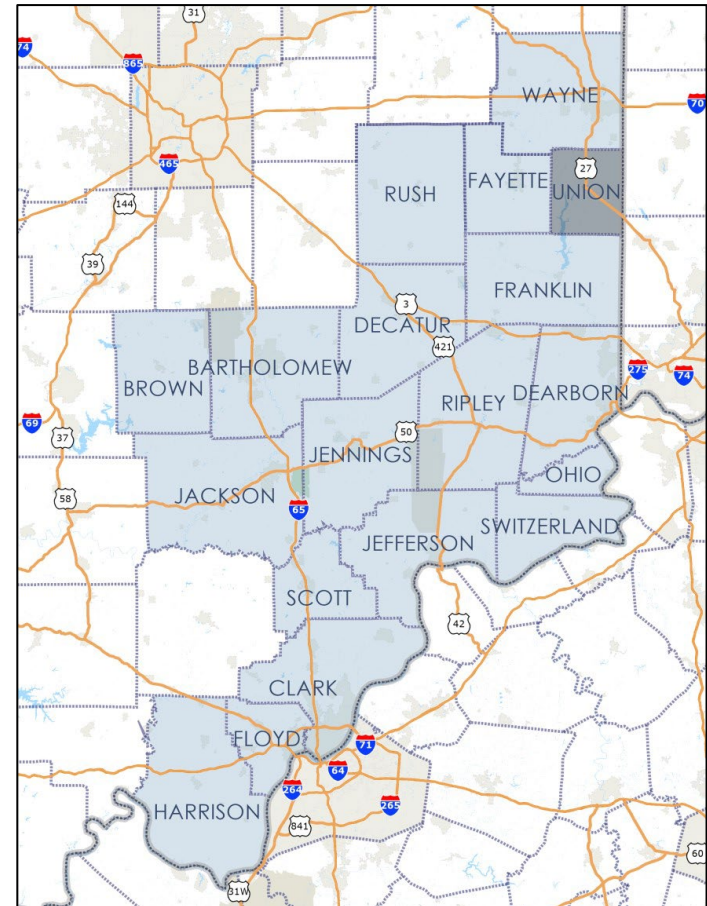
Bed Need Analysis with ISDH Bed Need Rate: Switzerland County		
	2023	2028
Population 65+ (A)	1,911	2,109
2023 Bed Need Rate (B)	28.92	28.92
Beds needed $(A \times B)/1000 = C$	55	61
Supply (D)	72	72
<i>Net demand (D - C)</i>	-17	-11

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

Union County

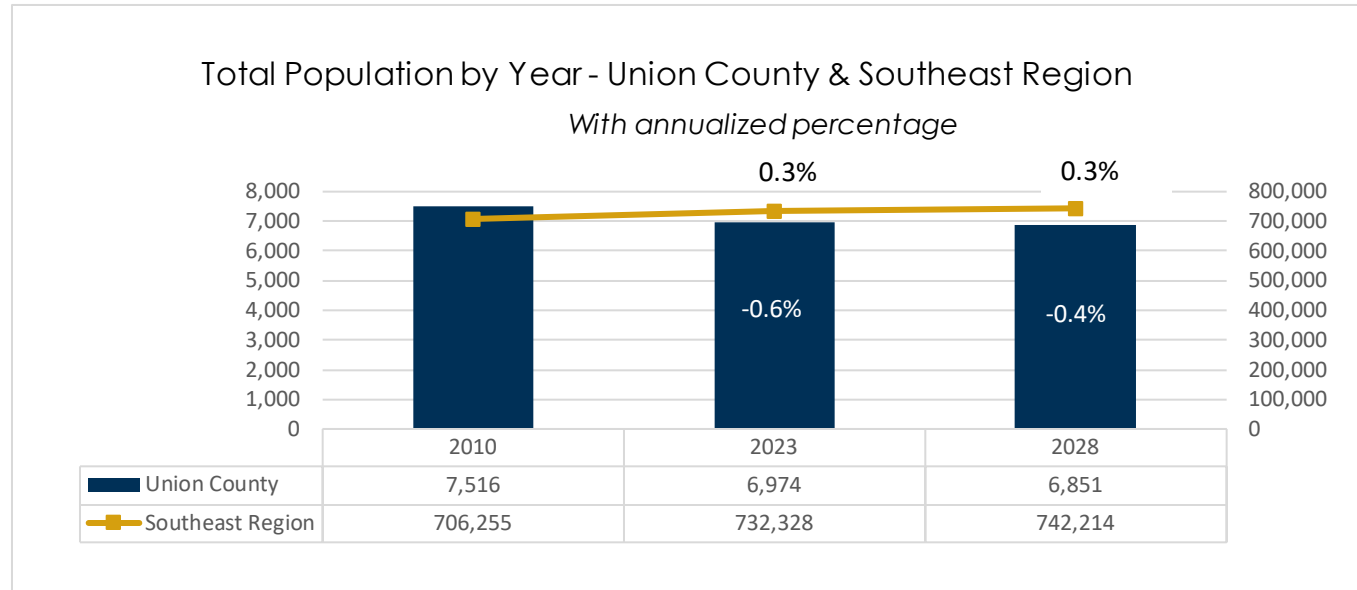
Key Findings

- The population in Spencer County will continue to decline based on projections for 2028.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- Solid population growth is evident in the 65-74 age group.
- The number of total households is slightly declining. Steady growth is evident in households aged 55 and older as well as 62 and older.
- Owner and renter households aged 62 and older are growing. Younger households are decreasing.
- A substantial group of households earns \$60,000 to \$75,000. 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 \$50,000 to \$74,999. Projections through 2028 indicate this trend continues.
- In Union County, 19.4% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 1.6% of the households live in substandard housing compared to 1.2% for the region.
- Subsidized units are the only type of independent senior housing available in the county. Solid demand for LIHTC and market rate senior housing exists.
- The county has solid demand for Residential Care; however, no facilities exist.



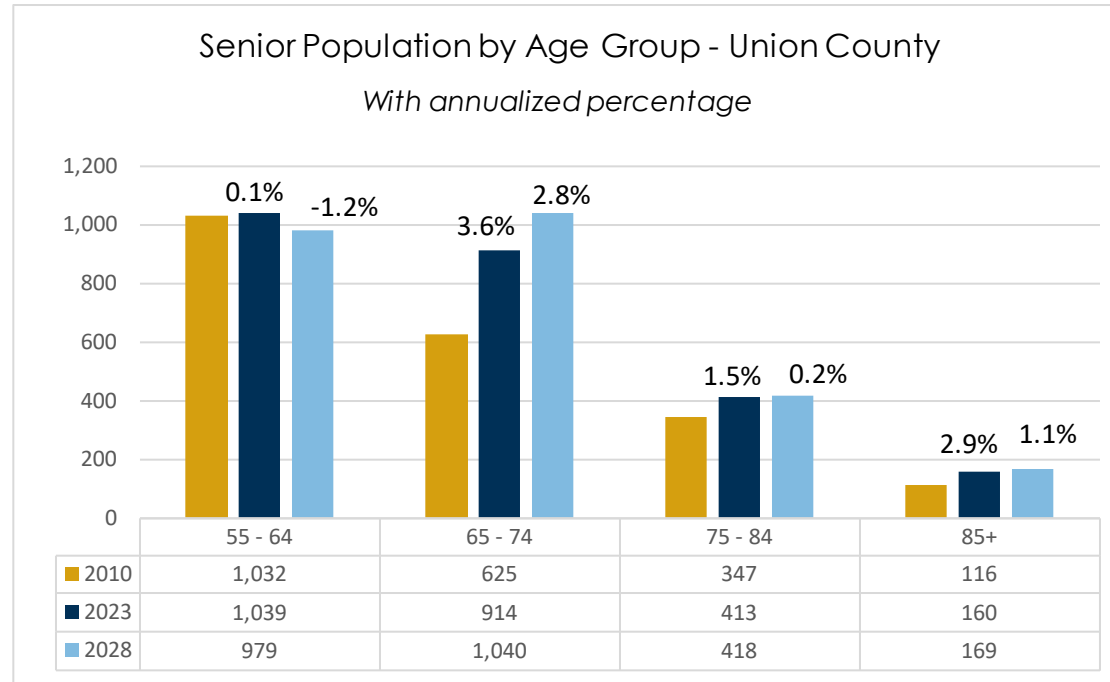
Demographics

Total Population



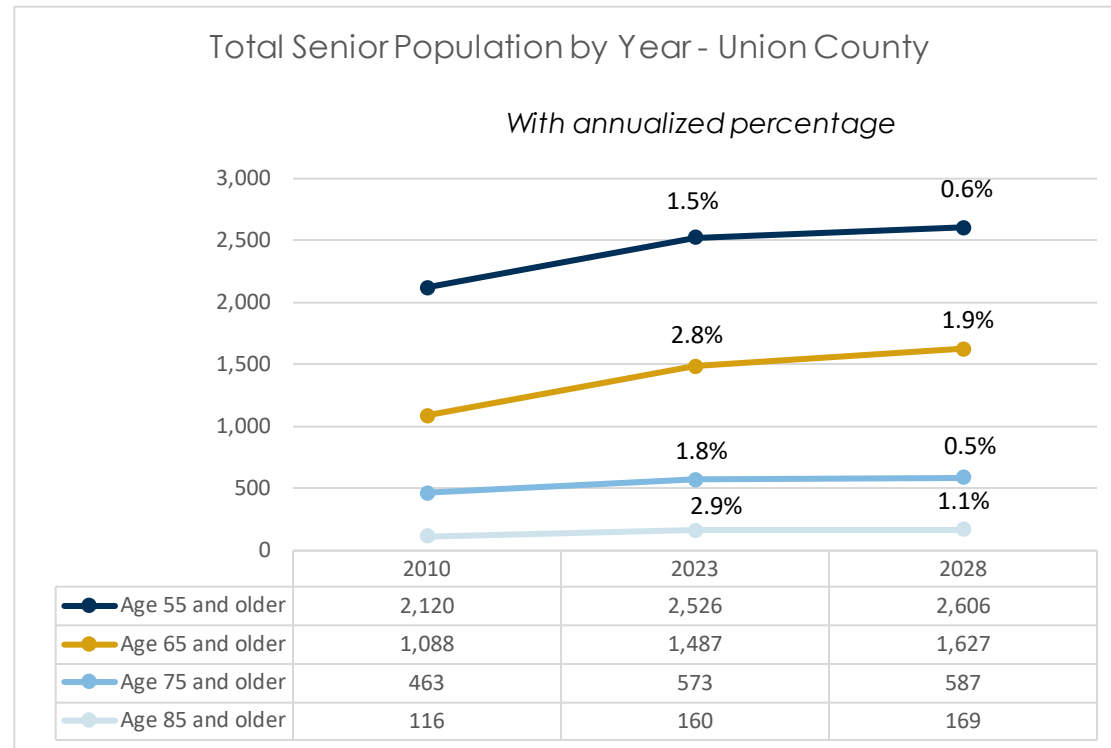
The population in the county is continuing to decline.

Population by Age Group



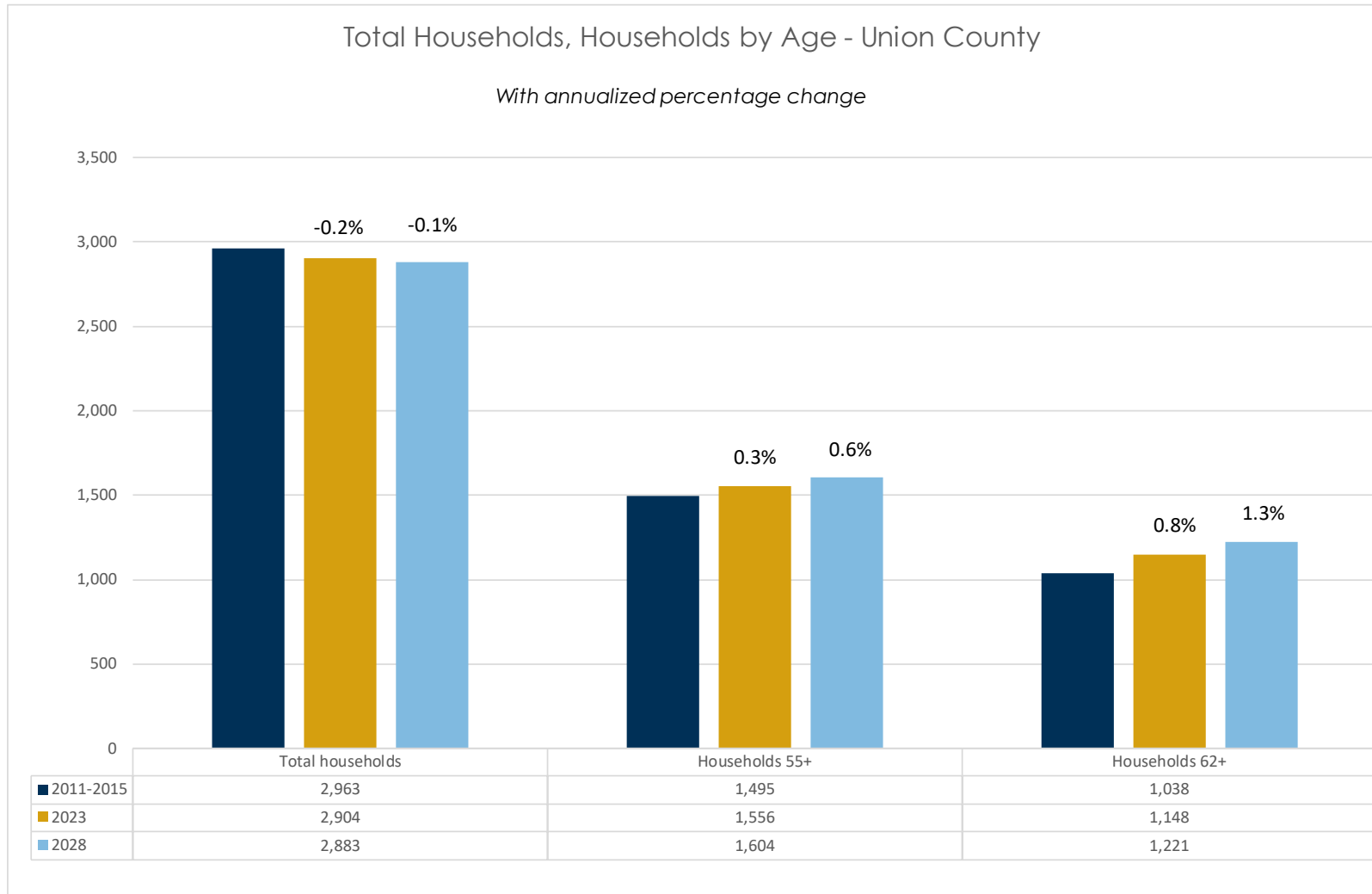
Solid population growth is evident in the 65-74 age group.

Total Senior Population by Year



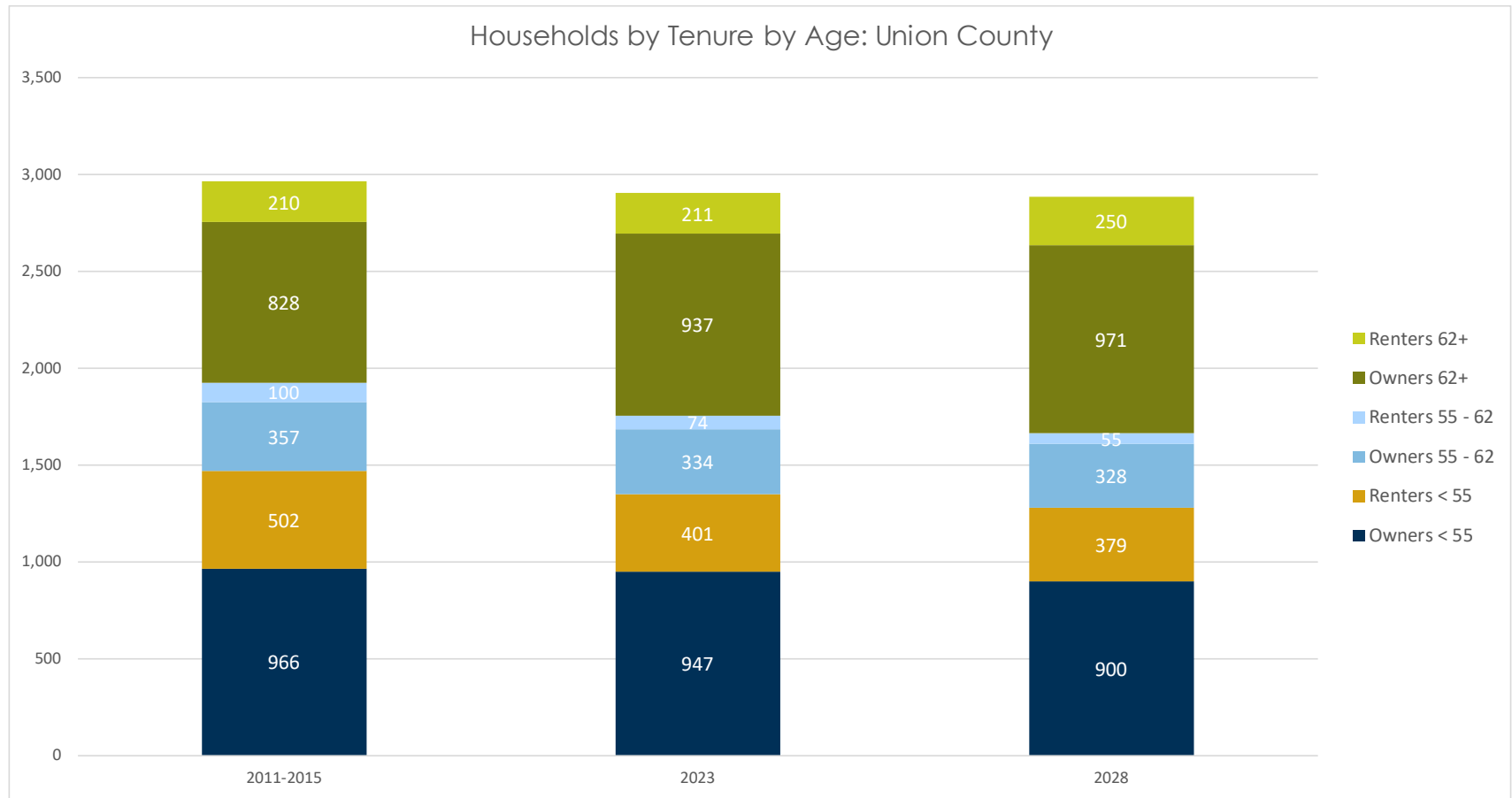
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.

Households



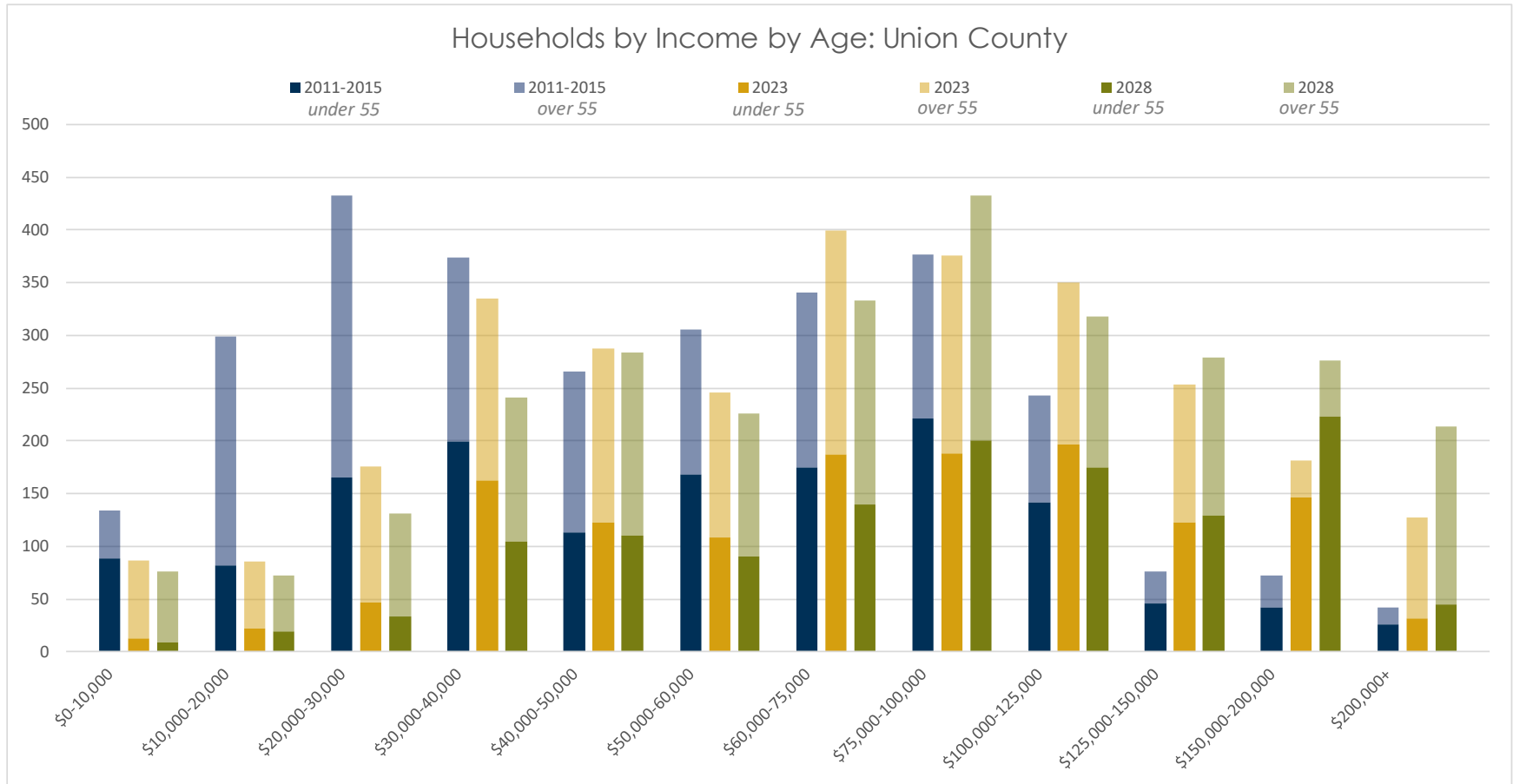
Steady growth is evident in households aged 55+ and 62+.

Households by Tenure



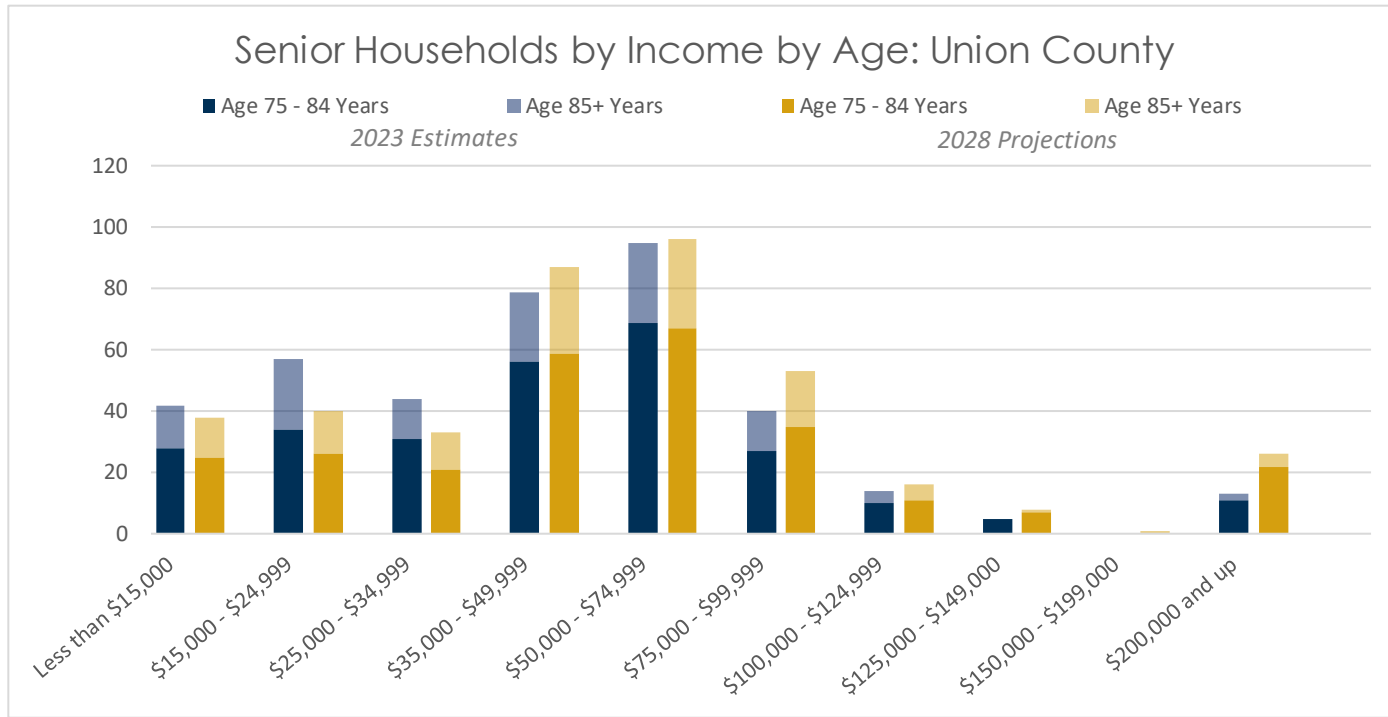
Owner and renter households aged 62+ will continue to increase. Younger households are declining.

Households by Income



The largest group of households earns \$60,000 to \$75,000. 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 \$50,000 to \$74,999. Projections through 2028 this trend continues.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Union County, 19.4% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Union County	607
Renter HH paying 40 to 49% of income	34
Renter HH paying 50% or more of income	84
<i>Total rent overburdened</i>	118
Percentage	19.4%

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

In Union County, 1.6% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Union County	2,912
Owner-occupied lacking plumbing facilities	0
Owner-occupied lacking kitchen facilities	43
Renter-occupied lacking plumbing facilities	4
Renter-occupied lacking kitchen facilities	0
<i>Total households with substandard units</i>	47
Percentage	1.6%

Supply – Independent Living

Union County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total
Subsidized	Southview Courts	Liberty	50	50	100.0%		50
LIHTC	<i>None</i>						0
Market Rate	<i>None</i>						0

Planned Units

Geography	Notes
Union County	Jeff Matthews, Executive Director of Union County Area Plan and Union County Building Commissioner, reported that there are currently no senior housing developments in the planned or proposed phases.
Liberty	Becky Curry, Liberty First Clerk Deputy, 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

Union County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
	Whitewater Commons						
SNF	Senior Living	Liberty	60	33	NA	60	

Housing Demand

Income Parameters

Union County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$20,800
	LIHTC	60%	\$20,801	\$41,640
	Market rate	300%	\$41,641	\$208,200
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$208,200
	Skilled Nursing Facility		\$0	\$208,200

Disability Percentage

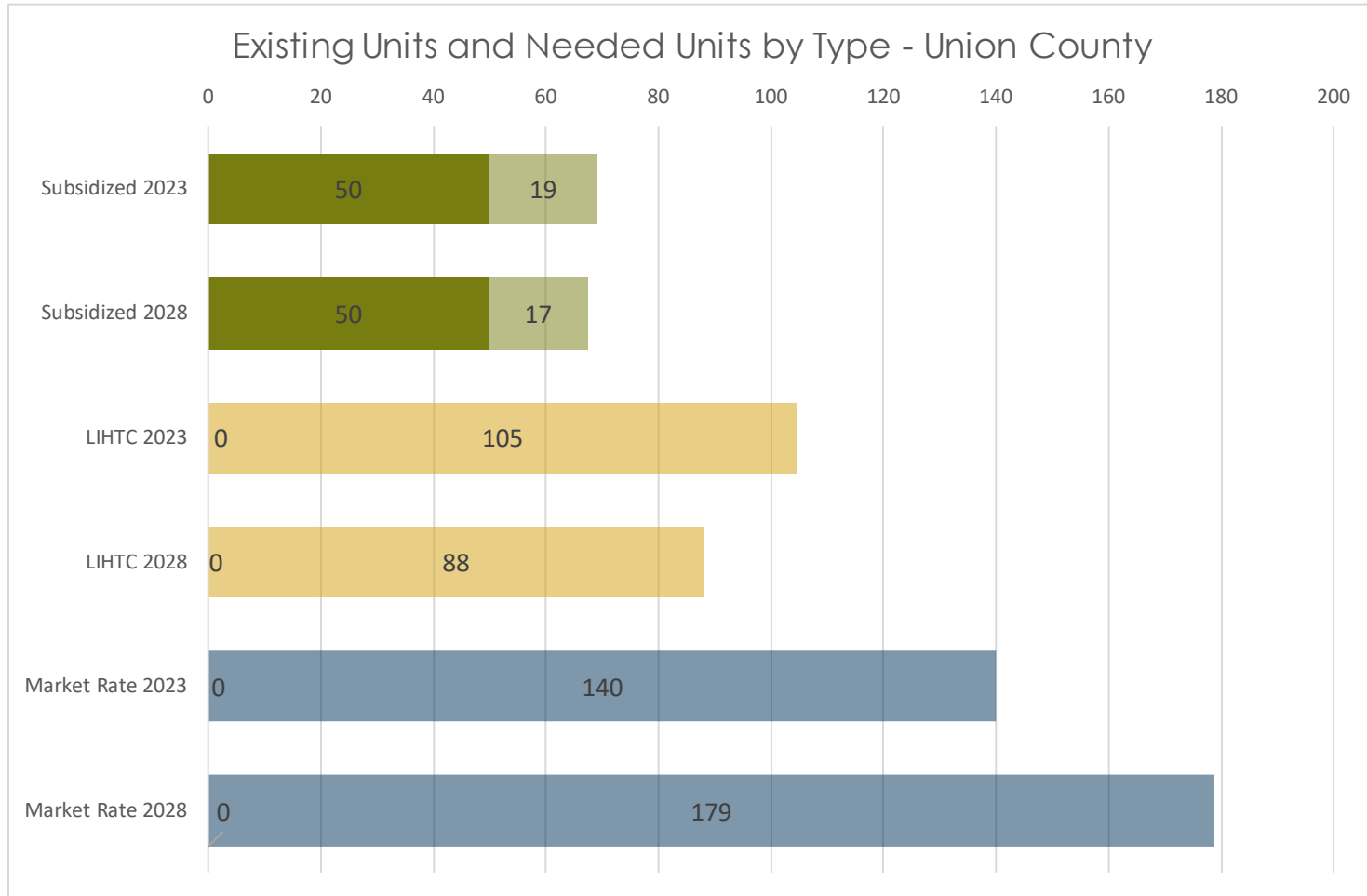
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Union County	Number	Percentage
Estimate, Total	6,985	
Estimate, Total, Male	3,463	
Estimate, Total, Male, 75 years and older	240	100.0%
Estimate, Total, Male, 75 years and older, with a disability	143	59.6%
Estimate, Total, Female	3,522	
Estimate, Total, Female, 75 years and older	292	100.0%
Estimate, Total, Female, 75 years and older, with a disability	160	54.8%
Estimate, Total, Male & Female, 75 years and older	532	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability	303	57.0%

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

Demand Analysis: Independent Living

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



The options for senior independent rental housing are limited.

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: Union County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$20,801	\$41,641	\$0	\$20,801	\$41,641
Maximum Income	\$20,800	\$41,640	\$208,200	\$20,800	\$41,640	\$208,200
Senior renters 55+ in income bracket	67	100	118	66	84	155
Plus						
Senior Homeowners in this income bracket (a)	81	219	971	62	169	1,068
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)	2	5	22	1	4	24
Equals						
Total Demand	69	105	140	67	88	179
Less existing units	50	0	0	50	0	0
Less planned units	0	0	0			
Equals						
Net Demand	19	105	140	17	88	179
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior 55+ renter households		285	305			
Total senior 55+ owner households		1,271	1,299			
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: Union County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0
Maximum Income	\$33,948	\$208,200	\$208,200	\$33,948	\$208,200	\$208,200
(A) Persons 75 - 84 income eligible	132	267		103	300	
(B) Persons 85+ income eligible			174			184
(C) Percent of persons 75+ with a disability	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	75	152	99	59	171	105
Total Demand	75	152	99	59	171	105
<i>Demand for RCF units are summed</i>	227			229		
Less existing beds	0		60	0		60
Less planned beds	0		0			
Equals						
Net Demand	227		39	229		45
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		399	403			
Total senior population 85+		174	184			

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.

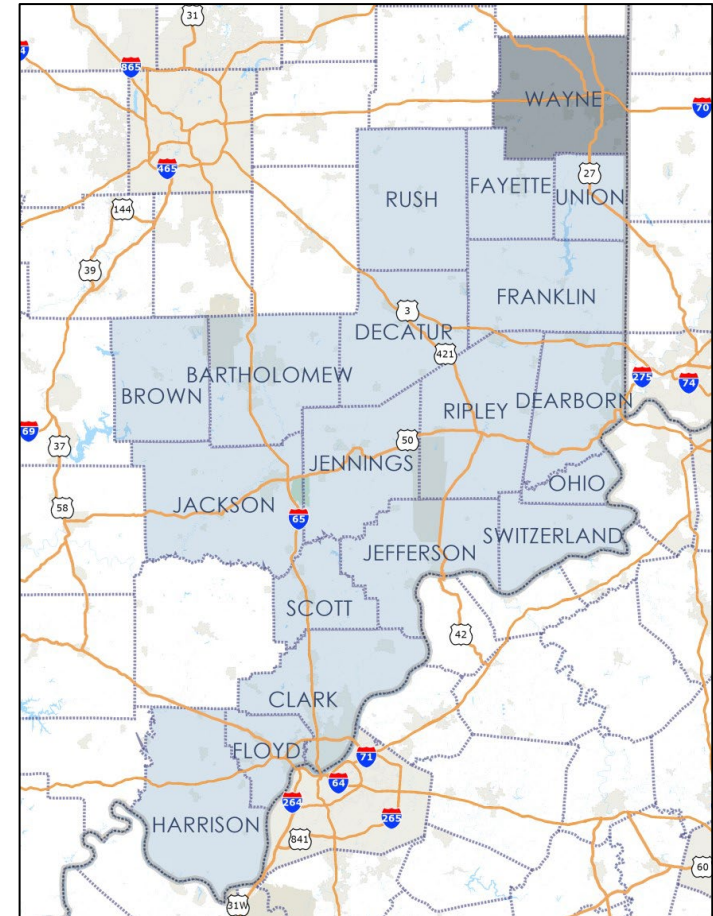
Bed Need Analysis with ISDH Bed Need Rate: Union County		
	2023	2028
Population 65+ (A)	1,487	1,627
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	43	47
Supply (D)	60	60
<i>Net demand (D - C)</i>	<i>-17</i>	<i>-13</i>

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

Wayne County

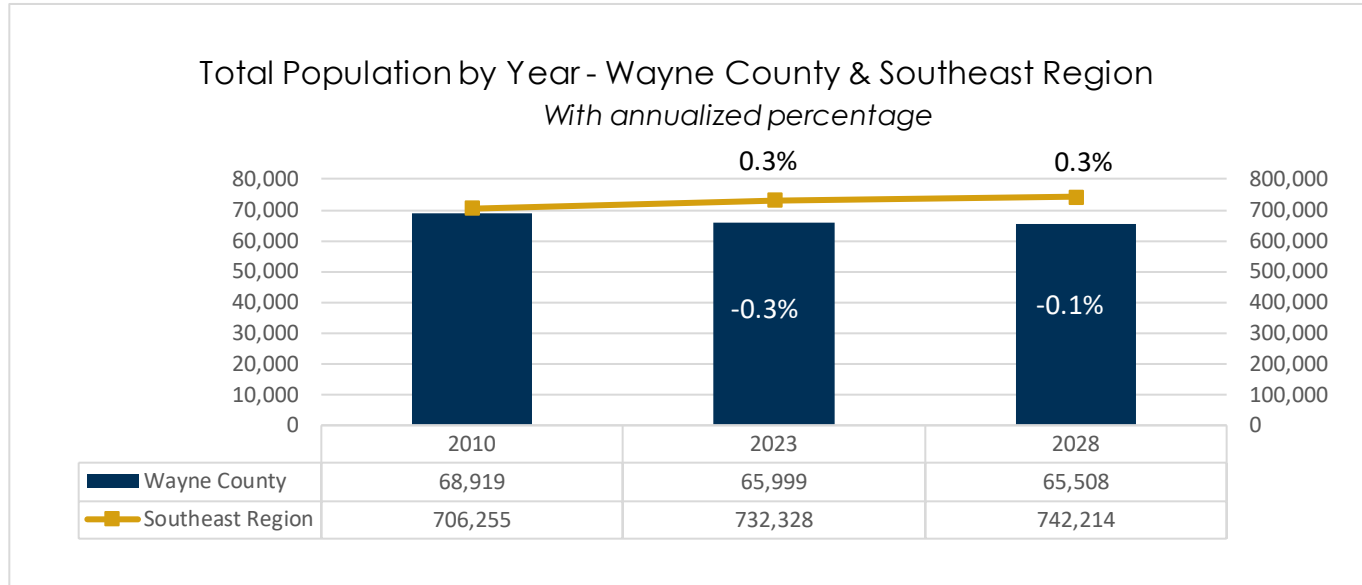
Key Findings

- The population in the county will continue declining, according to 2028 projections.
- The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate.
- Solid population growth is evident in the 65-74 age group, a trend that remains steady through 2028.
- The number of total households will remain stable. Steady growth is evident in households aged 55+ and 62+.
- Both owner and renter households aged 62+ are increasing. Younger owners and renters are declining.
- The largest group of households earns \$75,000 to \$100,000. This trend is expected to continue through 2028.
- When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999. Projections through 2028 indicate this trend continues.
- In Wayne County, 27.5% of the renters are rent overburdened compared to 24.9% for the region. Additionally, 1.9% of the households live in substandard housing compared to 1.2% for the region.
- Substantial demand for all types of independent senior rental housing is exhibited.
- The county has substantial demand for Residential Care Facilities.



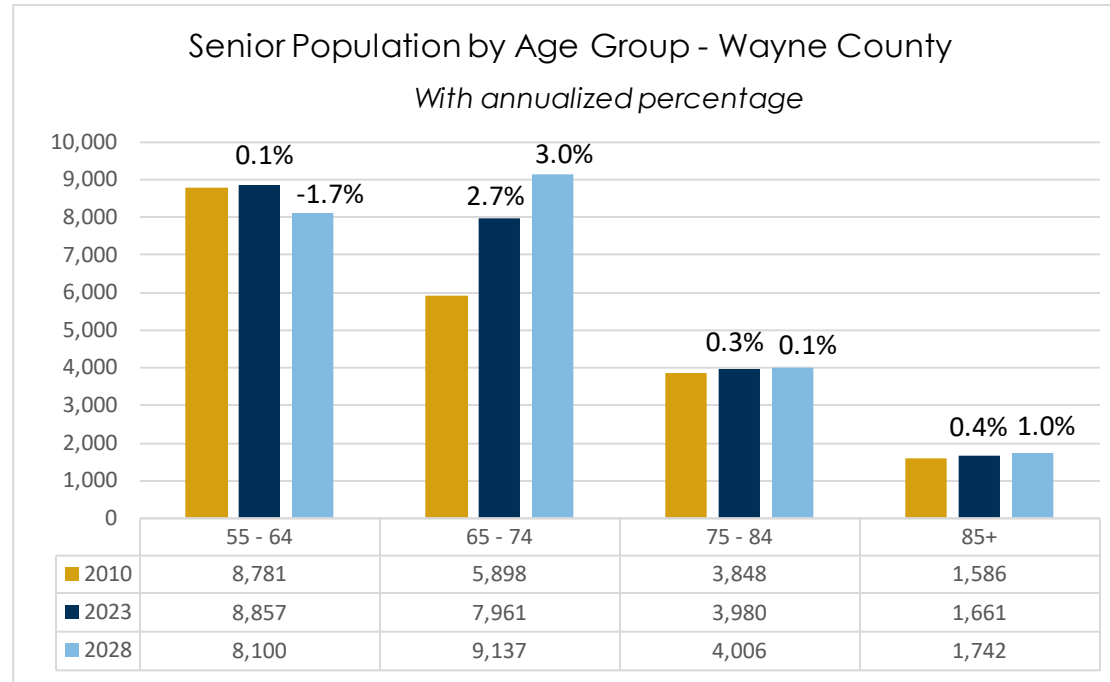
Demographics

Total Population



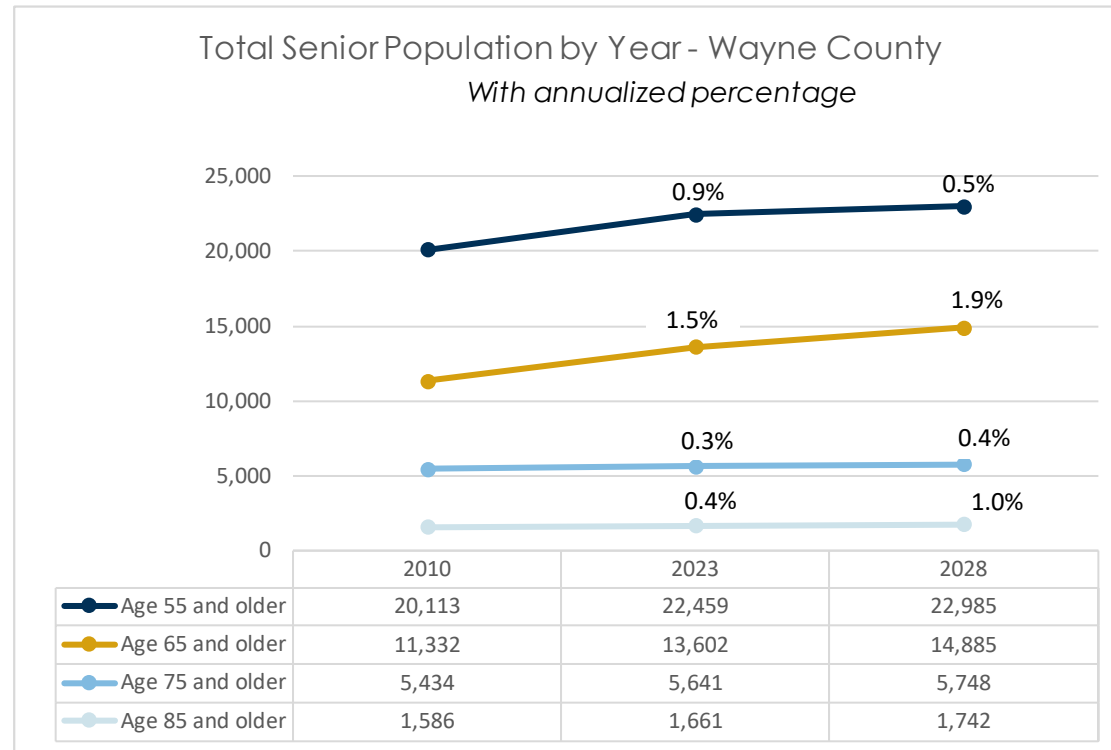
The population in the county will continue to decline.

Population by Age Group



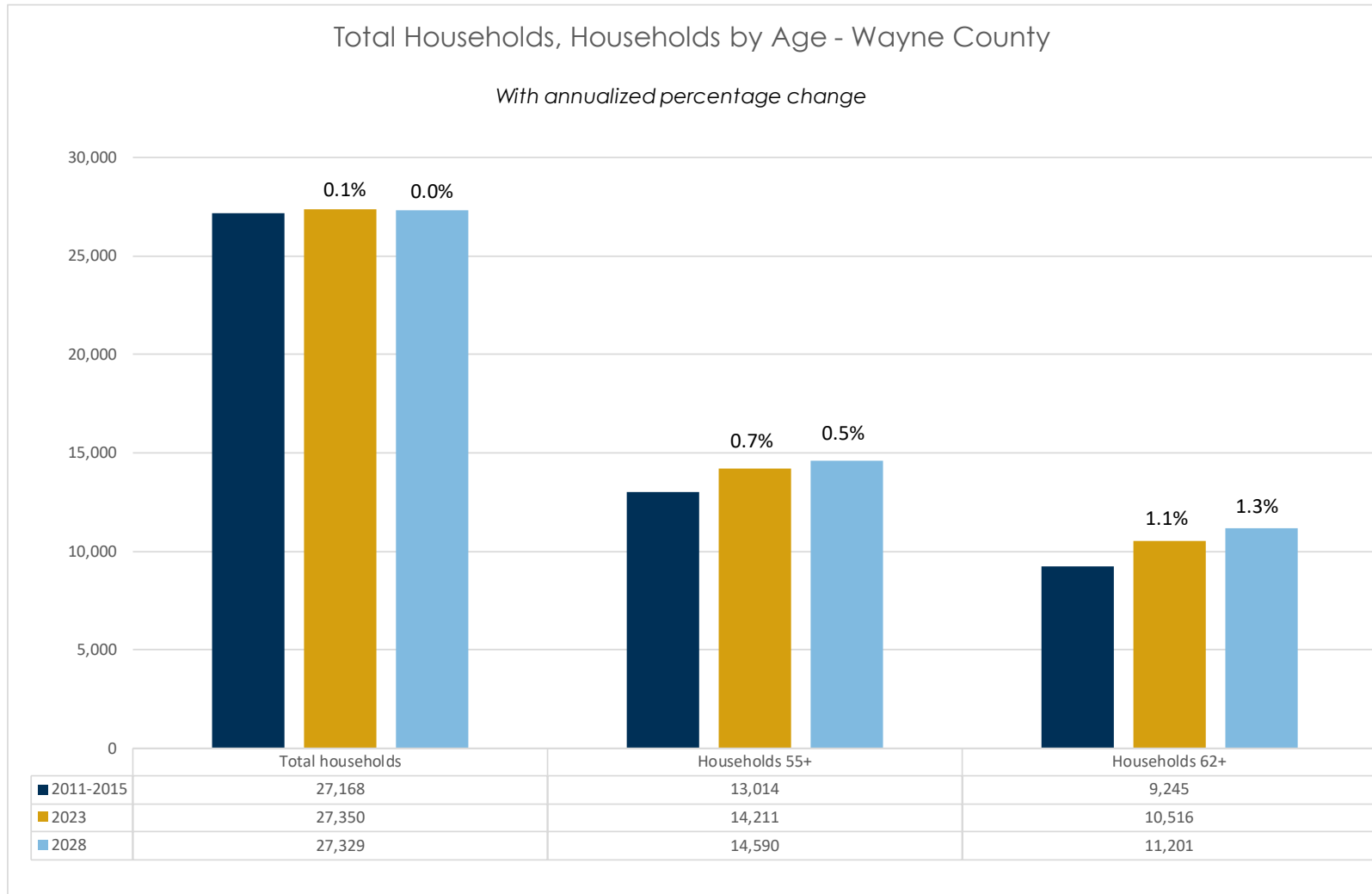
Solid population growth is evident in the 65-74 age group.

Total Senior Population by Year



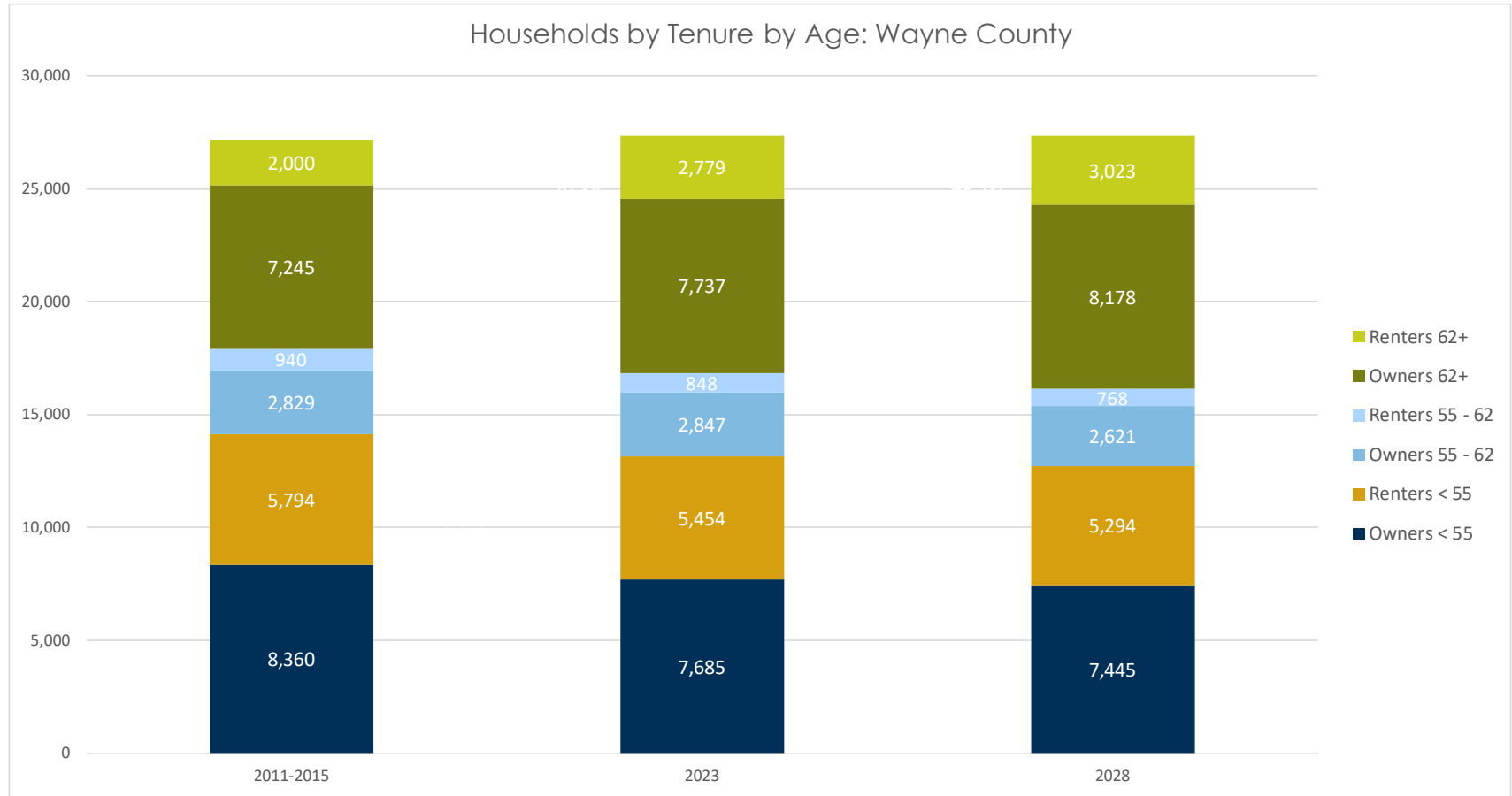
The total senior population is growing. A decline in the 55-64 age group lowers the projected 55+ growth rate from 2023 to 2028.

Households



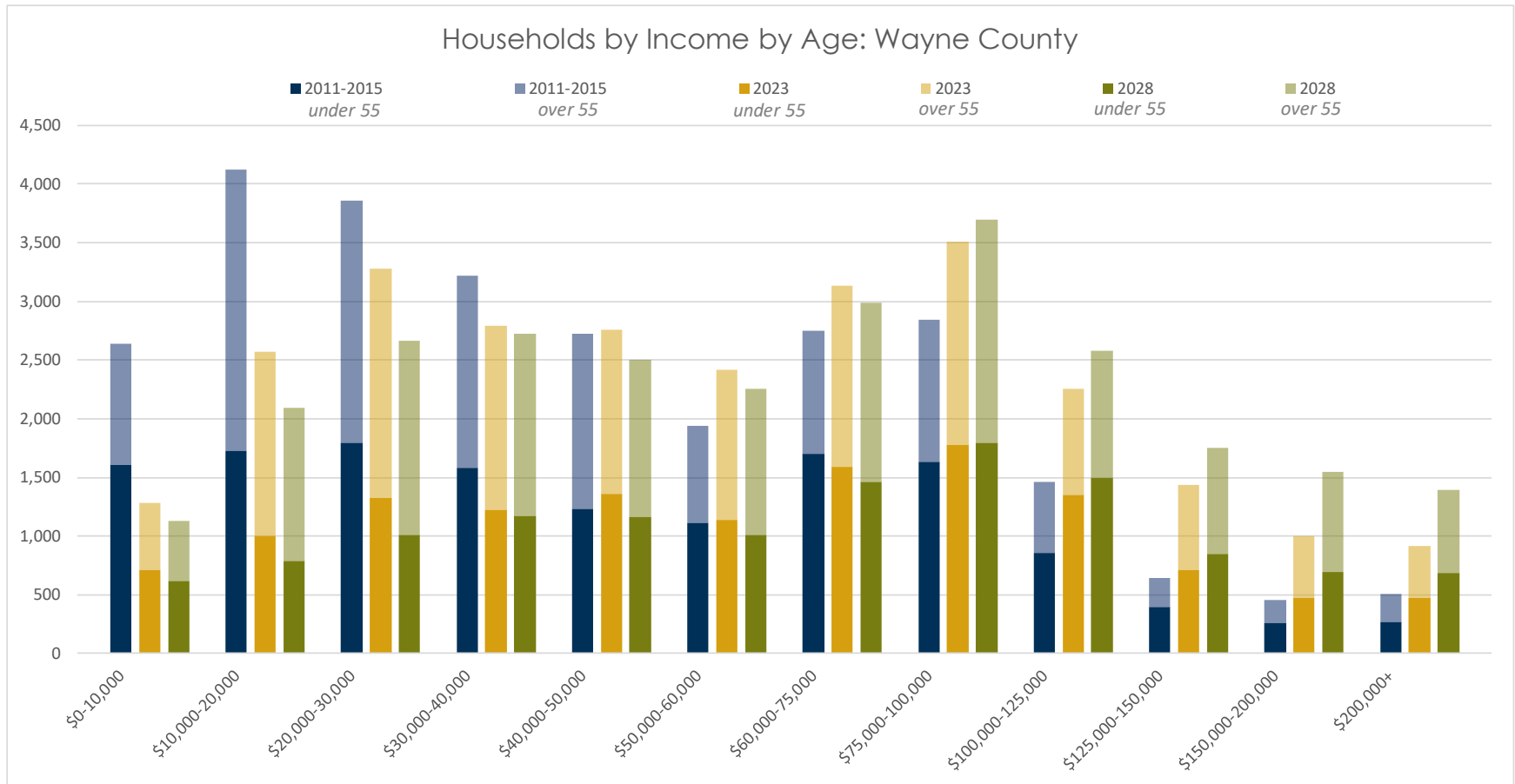
Steady growth is evident in households aged 55+ and 62+.

Households by Tenure



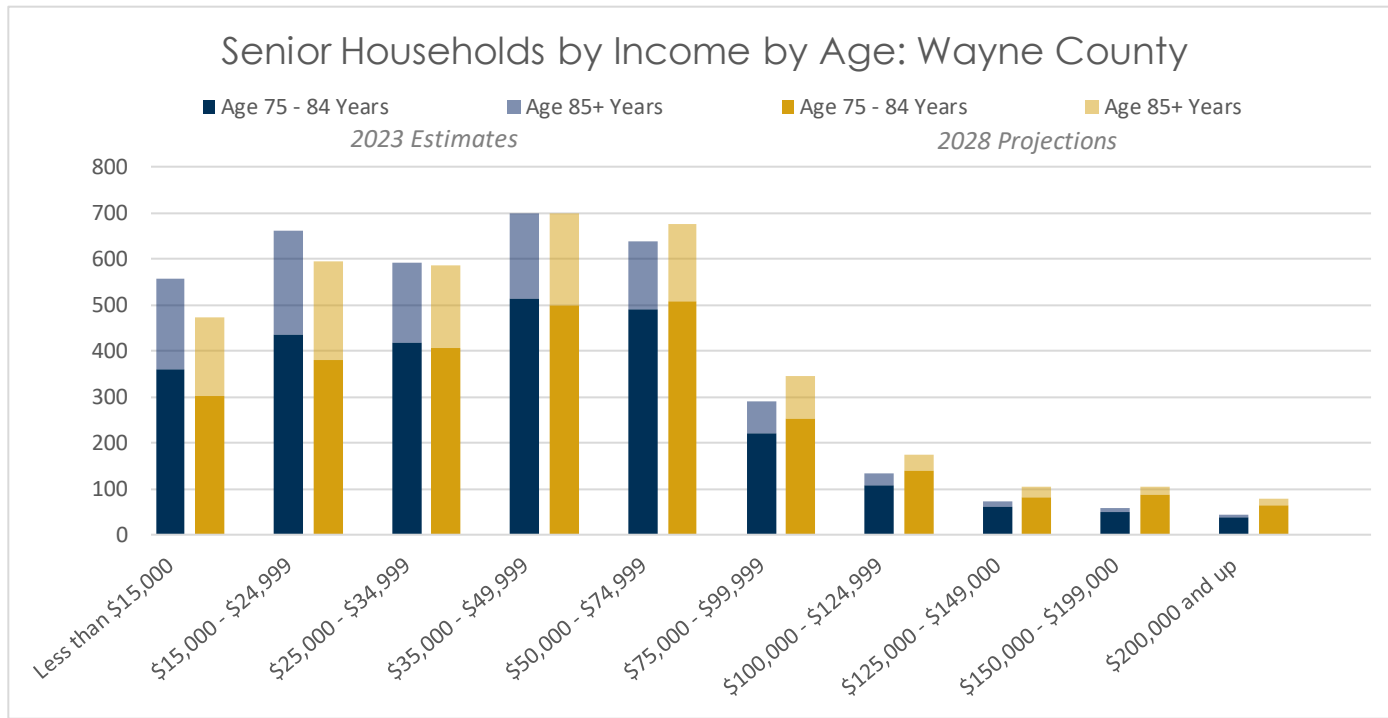
The number of owners and renters aged 62+ is increasing. All younger households are declining.

Households by Income



Income data for 2023 indicates the largest group of households earns \$75,000 to \$100,000. Trends for 2028 remain steady.

Households by Income by Age, 75+



When filtered to households 75 and older, the largest group earns \$35,000 to \$49,999.

Rent Overburdened and Substandard Housing

The chart below reflects the number of renter households paying more than 40% of their income for housing, indicating they are rent overburdened. In Wayne County, 27.5% of the renters are rent overburdened compared to 24.9% for the region.

Gross Rent as a % of Household Income	Number
Total renter HH in Wayne County	8,585
Renter HH paying 40 to 49% of income	823
Renter HH paying 50% or more of income	1,542
<i>Total rent overburdened</i>	2,365
Percentage	27.5%

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 Wayne County, 1.9% of the households live in substandard housing compared to 1.2% for the region.

Substandard Housing	Number
Total households in Wayne County	27,159
Owner-occupied lacking plumbing facilities	61
Owner-occupied lacking kitchen facilities	90
Renter-occupied lacking plumbing facilities	83
Renter-occupied lacking kitchen facilities	288
<i>Total households with substandard units</i>	522
Percentage	1.9%

Supply – Independent Living

Wayne County: Subsidized, LIHTC, Market Rate

Type	Name	City	# of units	# units occupied	Occ %	Waiting list	Total		
Subsidized	Adam H Bartel Senior	Richmond	18	NA			560		
	Cambridge Square	Richmond	150	NA					
	Dogwood Terrace	Richmond	33	33	100.0%				
	Hagerstown Faith Housing	Hagerstown	30	30					
	Interfaith Housing A	Richmond	104	104	100.0%				
	Interfaith Housing B	Richmond	101	101	100.0%				
	Rosewood Terrace	Richmond	57	57	100.0%				
	Starr Senior	Richmond	67	NA					
	LIHTC	Dublin Village	Dublin	25	NA				75
		Music City Place	Richmond	50	50	100.0%			
Market Rate	<i>None</i>						0		

Planned Units

Geography	Notes
Wayne County	Laura Miller, Wayne County Plan and Floodplain Administrator, reported that there are currently no senior housing developments in the planned or proposed phases.
Cambridge City	Sherry Ervin, Cambridge City Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Centerville	Kevin Slick, Centerville Town Manager, reported that there are currently no senior housing developments in the planned or proposed phases.
Fountain City	Trina McGuire, Fountain City Clerk-Treasurer, reported that there are currently no senior housing developments in the planned or proposed phases.
Hagerstown	Courtney McCauley, Hagerstown Town Hall staff member, reported that there are currently no senior housing developments in the planned or proposed phases.
Richmond	<i>Garwood Road Retirement Community</i> . Dustin Purvis, Richmond Planning Director, reported planning a multifamily project for independent seniors that will deliver 232 units. The project has been going through the approval process since 2022. Market entry is unknown.

Supply – Licensed Residential Properties

RCF = Residential Care Facility, SNF = Skilled Nursing Facility

Wayne County: Licensed Properties

Type	Name	City	Total # of beds	# beds occupied	# RCF	# SNF	Notes
SNF	Ambassador Healthcare	Centreville	137	101	NA	137	
SNF	Brickyard Healthcare	Richmond	170	75	NA	170	Formerly Golden Rule Care Center
	Brickyard Healthcare						Formerly Richmond Care Center
SNF	Richmond	Richmond	122	47	NA	122	ISDH report 07/12/2021
RCF	Brookdale Richmond	Richmond	42	29	42	NA	ISDH report 07/01/2021
	Forest Park						
RCF and SNF	Health Campus	Richmond	112	72	42	70	ISDH report 01/15/2024
	Friends Fellowship						
RCF	Community	Richmond	310	258	218	92	
SNF	Rosebud Village	Richmond	110	97	NA	110	
	Senior Suites						
RCF	At The Leland	Richmond	109	92	109	NA	ISDH report 01/05/2024
RCF and SNF	Springs Of Richmond	Richmond	85	64	15	70	
SNF	Willows of Richmond	Richmond	87	56	NA	87	

Housing Demand

Income Parameters

Wayne County				
Type of Housing		Income Level	Minimum Income	Maximum Income
Independent Living	Subsidized	30%	\$0	\$19,500
	LIHTC	60%	\$19,501	\$38,940
	Market rate	300%	\$38,941	\$194,700
Licensed	Residential Care Facility w/waiver		\$0	\$33,948
	Residential Care Facility private pay		\$33,949	\$194,700
	Skilled Nursing Facility		\$0	\$194,700

Disability Percentage

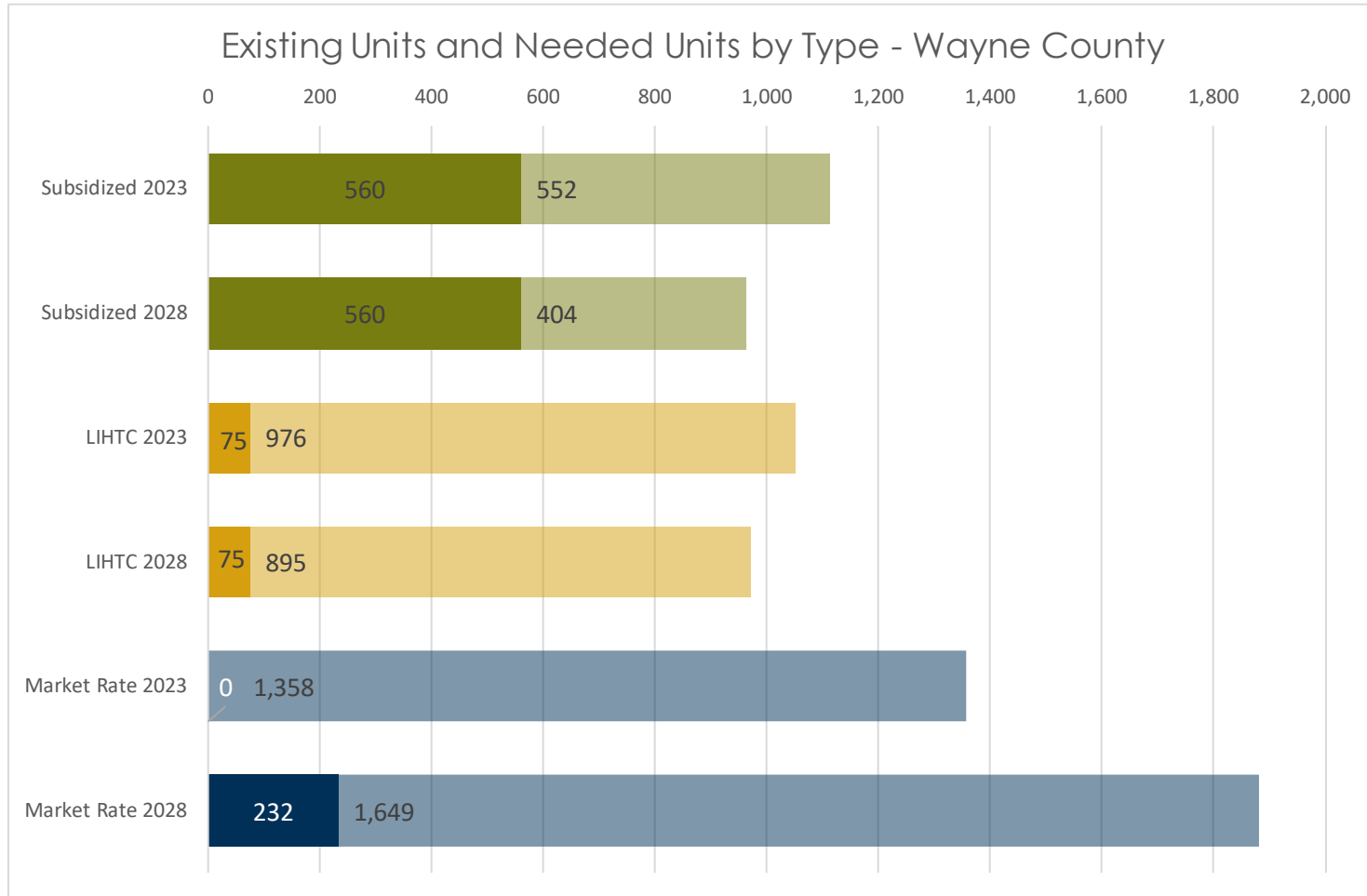
The disability percentage for the county is applied to the demand analysis for Residential Care and Skilled Nursing Facilities.

Sex by Age by Disability Status - Wayne County			Number	Percentage
Estimate, Total			65,187	
Estimate, Total, Male			31,767	
Estimate, Total, Male, 75 years and older			1,821	100.0%
Estimate, Total, Male, 75 years and older, with a disability			784	43.1%
Estimate, Total, Female			3,522	
Estimate, Total, Female, 75 years and older			292	100.0%
Estimate, Total, Female, 75 years and older, with a disability			160	54.8%
Estimate, Total, Male & Female, 75 years and older			2,113	100.0%
Estimate, Total, Male & Female, 75 years and older, with a disability			944	44.7%

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

Demand Analysis: Independent Living

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



Substantial demand for all types of independent senior rental housing is exhibited.

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: Wayne County						
	Demand for 2023			Demand for 2028		
	Subsidized	LIHTC	Market Rate	Subsidized	LIHTC	Market Rate
Minimum Income	\$0	\$19,501	\$38,941	\$0	\$19,501	\$38,941
Maximum Income	\$19,500	\$38,940	\$194,700	\$19,500	\$38,940	\$194,700
Senior renters 55+ in income bracket	1,090	996	1,436	946	920	1,718
Plus						
Senior Homeowners in this income bracket (a)	980	2,435	6,772	813	2,190	7,205
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)	22	55	154	18	50	163
Equals						
Total Demand	1,112	1,051	1,590	964	970	1,881
Less existing units	560	75	0	560	75	232
Less planned units	0	0	232			
Equals						
Net Demand	552	976	1,358	404	895	1,649
Demand Calculation Inputs - HISTA 2023 and 2028						
		2023	2028			
Total senior 55+ renter households		3,627	3,791			
Total senior 55+ owner households		10,584	10,799			
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: Wayne County						
	Demand for 2023			Demand for 2028		
	RCF w MW	RCF	SNF	RCF w MW	RCF	SNF
Minimum Income	\$0	\$33,949	\$0	\$0	\$33,949	\$0
Maximum Income	\$33,948	\$194,700	\$194,700	\$33,948	\$194,700	\$194,700
(A) Persons 75 - 84 income eligible	1,763	2,233		1,565	2,401	
(B) Persons 85+ income eligible			1,568			1,646
(C) Percent of persons 75+ with a disability	44.7%	44.7%	44.7%	44.7%	44.7%	44.7%
Income-eligible persons 75+ with a disability <i>calculation A * C (RCF), B * C (SNF)</i>	788	998	700	699	1,073	735
Total Demand	788	998	700	699	1,073	735
<i>Demand for RCF units are summed</i>	1,785			1,772		
Less existing beds	426		858	426		858
Less planned beds	0		0			
Equals						
Net Demand	1,359		-158	1,346		-123
Demand Calculation Inputs - HISTA 2023 and 2028		2023	2028			
Total senior population 75 - 84		4,060	4,074			
Total senior population 85+		1,581	1,674			

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: Wayne County		
	2023	2028
Population 65+ (A)	13,602	14,885
2023 Bed Need Rate (B)	28.92	28.92
Beds needed (A x B)/1000 = C	393	430
Supply (D)	858	858
<i>Net demand (D - C)</i>	<i>-465</i>	<i>-428</i>

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

06. Owner-Occupied Improvements Analysis

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

What is an Age-Ready Home?

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

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

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

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

Key Sources: State of Housing for Older Americans

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

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

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

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

- The directors for the Area Agencies on Aging were interviewed to gain both quantitative and qualitative input on the issues addressing Indiana’s older population.
- A representative survey of the state was conducted (April 2024) to determine how Indiana’s housing stands versus the nation in terms of age-readiness. Results will be included in the statewide report.
- Detailed data from FSSA-DA on home modifications for residents born before 1969 was analyzed.

Study Limitations: Studies on home modification needs come with inherent limitations, including the willingness of older residents to participate in surveys (to achieve representative samples), perception versus reality on the age-readiness of dwellings, and potential issues beyond accessibility that are barriers to aging in place, such as major structural issues. This study relies on both qualitative input and (for the full study) quantitative input to compensate for these challenges.

National Housing Accessibility and Modifications Statistics

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

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

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



“The majority of adults age 50—80 (88%) felt it is important to remain in their homes for as long as possible.”

For adults that had moved in the past five years:

- *52% moved to a home that was easier to get around*
- *49% moved to a smaller home*
- *34% moved closer to relatives*
- *11% moved in with relatives or had relatives move in with them*

Only one in three adults said their home definitely has the necessary features that would allow them to age in place, 47% said it probably does, and 19% said it does not.”

-National Poll on Healthy Aging (2022)
University of Michigan Institute for Healthcare Policy and Innovationⁱ

National Studies: Overview

To better understand issues pertaining to accessibility, age-ready housing, and barriers to modification, data from national studies offer insight into “aging in place” across America. A key set of the relevant findings are below:

- In testimony before the U.S. Senate Committee on Banking, Housing, and Urban Affairs in 2022, Dr. Jennifer Molinsky, Project Director of Housing and Aging Society Program at Harvard Joint Center for Housing Studies, stated, “Our analysis of the 2011 American Housing Survey, which provides the most recent comprehensive look at accessibility features in the home, has shown that less than 4 percent of America’s housing has three basic features—a no-step entry into the home, a bedroom and bath on the main living floor, and hallways and doorways wide enough to accommodate a wheelchair.”^{ix}
- Areas of lower population density have been the focus of the AARP Rural Livability Workshop Report from June 2019. Identifying factors include distance from a population center and travel time to services, along with density in the classification of an area as rural or a “frontier.” Among the knowledge gained from the studies:
 - “In many rural communities, much of the housing stock dates back to the early 20th and even the 19th centuries.”
 - “Few older homes are accessible [in rural areas].”
 - “According to AARP research about rural home ownership, nearly two out of five properties need major modifications to accommodate residents who want to age in place.”^x
- In the National Poll on Healthy Aging from the University of Michigan in February 2022, researchers learned that while 88% of adults aged 50 – 80 want to “age in place,” 47% of the people surveyed had given little or no consideration to the modifications that their home would require.^{xi}
- The 2021 study on Barriers to the Initiation of Home Modifications for Older Adults for Fall Prevention found multiple barriers to home accessibility improvement, including finding a contractor willing to complete the project, timing to start (an average 23-day wait), and the potential for older adults to fall victim to “predatory behavior.”^{xii} This report supports the comments of the directors of Indiana Area Agencies on Aging for the Southeast Region, which begin on page 368.

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								
	Millions	Percent	Northeast		Midwest		South			West	
			New England	Middle Atlantic	East North Central	West North Central	South Atlantic	East South Central	West South Central	Mountain	Pacific
Total number of housing units²	124.1	100.0	4.8	13.0	15.0	7.0	19.7	6.2	11.7	7.6	15.0
Aging-ready home ³	50.2	40.4	19.6	26.6	27.0	34.6	43.5	48.0	61.6	47.6	47.2
Home Layout											
Step-free entryway	66.5	53.6	33.6	47.6	39.9	49.3	58.0	56.0	69.1	57.7	59.8
Single-floor home	63.8	51.4	29.2	28.8	33.4	31.3	60.6	65.8	76.4	58.8	64.0
Multiple-floor unit with bedroom on entry level	27.6	45.8	43.0	37.3	49.5	52.3	41.1	62.4	55.9	48.0	43.1
Multiple-floor unit with full bathroom on entry level	34.6	57.4	59.3	49.0	60.7	63.8	52.0	71.4	67.2	59.2	54.5
Multiple-floor unit with both bedroom and full bathroom on entry level	26.0	43.2	40.6	34.1	47.7	49.8	39.0	59.2	53.9	45.3	39.2
Mobility Features											
Ramps in home	6.3	5.1	4.8	5.8	4.1	5.1	5.1	7.2	5.7	3.8	4.8
Chair lift, stair lift, or platform lift	1.2	1.0	1.4	1.4	1.0	1.1	1.1	0.3	0.5	0.5	0.9

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

² Occupied housing units only.

³ An aging-ready home is defined as a housing unit that has a step-free entryway and both a bedroom and full bathroom on the first floor.

Source: U.S. Census Bureau, 2019 American Housing Survey.

xiii

The *East North Central Division* trends with the United States data in most categories with three notable exceptions. Indiana’s division far outpaces the United States in:

- Homes with a bedroom on entry level
- Homes a full bathroom on entry level
- Homes with both a bedroom **and** full bathroom on entry level

American Home Survey: East North Central Division Data

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

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

* Numbers in thousands

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

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

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

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

* Numbers in thousands

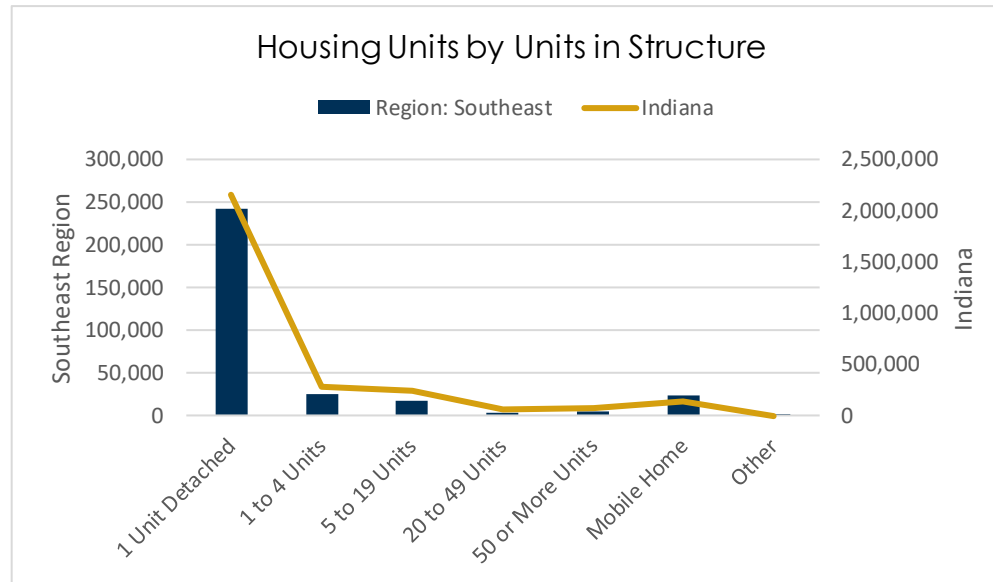
More homes have an entry level bathroom than an entry level bedroom in the East North Central Division.

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

³ Home accessibility problems are only reported for household members at least 6 years of age who have difficulty without assistance from another person or because of a long-term condition. Does NOT include difficulty due to a temporary injury.

Indiana Housing: Units by Structure

Examining units by structure provides an overview of the housing composition. The number of single-family dwellings is identified in the data. The Southeast Region outpaces the State of Indiana in percentage of mobile homes.



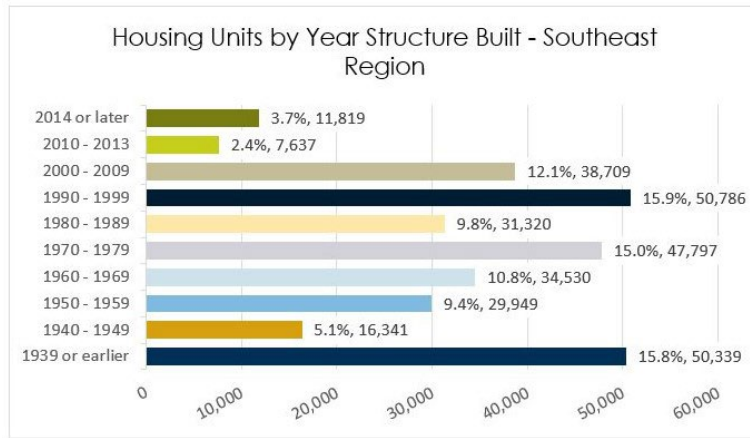
In the Southeast Region, 7.3% of the units are mobile homes. Mobile homes present unique challenges to home modifications for providers.

The rate of mobile homes in the State of Indiana is 4.6%.

Indiana Housing: Year Structure Built

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

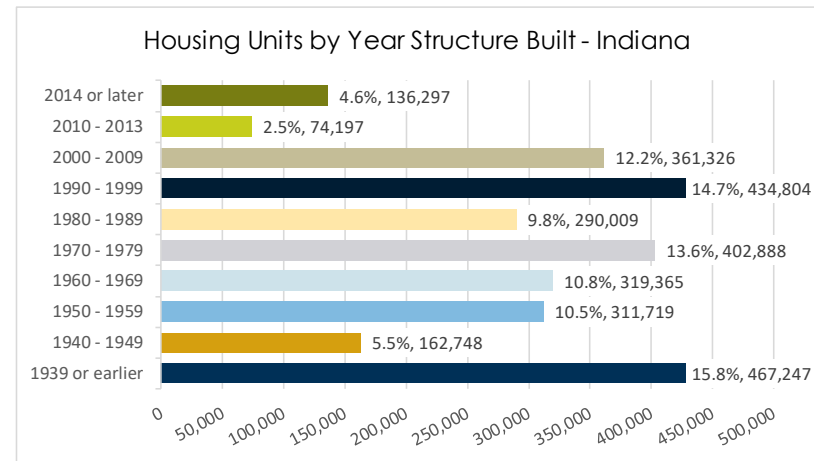
Many older homes in Indiana have been updated, resulting in more current year-built dates. However, it is important to note that new and/or updated homes are not necessarily focused on accessibility. According to the Joint Center for Housing Studies at Harvard University in the Analysis of the 2019 American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



The housing stock in the Southeast Region parallels the age of units statewide.

In Indiana, 43% of homes are over 50 years old, built before 1970.

Almost 20% of homes are less than 25 years old, constructed since 2000.



Source: Ribbon Demographics; Claritas

Indiana Area Agencies on Aging: Introduction

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

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



Our state has done a tremendous job towards helping aging Hoosiers avoid high-cost long-term nursing facility placements through prioritizing home and community-based long-term services and supports (HCBS). In a country where nursing facility services are a Medicaid entitlement, Indiana has accelerated its investment in HCBS so our older adults can remain at home, where they prefer to be, at a lower cost to taxpayers.

*However, the foundation of our state’s ability to continue to reap this success rests on a comforting four-letter word: **home**. HCBS requires that older adults have safe, affordable, accessible housing in which to receive HCBS. Our state’s entire long-term services and supports strategy relies on Hoosiers’ ability to afford their own housing. That is why the work ICHDA is doing to assess inventory of and needs for housing for older adults, and to align housing investment policy to fill identified gaps, is so critical.”*

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

Area Agencies on Aging: Geography for the Central Region



On the map at left, Area Agency on Aging Planning and Service Area 9 (represented in light blue at the top), Planning and Service Area 11 (represented by the darker blue at the left), Planning and Service Area 12 (represented by the light blue on the middle right) and Planning and Service Area 14 (represented in dark gray at the bottom) combine to create the Southeast Region for this report.

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

Data from service areas concentrated in one geographic location does not present the quantity of research needed to establish trends. Trends for urban and rural areas are expected to emerge with the addition of more interviews and planning area data.

The table on the following page outlines the shared qualitative observations and unique perspectives of the directors from AAA 9, 11, 12, and 14. Interviews were conducted in late 2023 and spring of 2024.

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

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

Indiana Area Agency on Aging: Interview Highlights

AAA Interview Takeaways:

- Agencies face major challenges finding providers (i.e. Medicaid-approved builders, contractors, or service companies) that are willing and available to complete home modifications. The statutes governing the use of the primary funding streams do not allow contractors to draw any portion of the fee up front to pay for labor or materials. For many modification providers, it is not financially feasible to carry the cost until the job is 100% complete.
 - For projects completed under Medicaid waivers, when a provider is available, getting the work started and reaching completion is still a long process. Larger providers have the financial means to produce the lowest bid, but their capacity is not always equal to the number of bids they are awarded, extending wait times even further.
 - Agencies work with an average of 2—4 contractors per year for projects completed on waivers. CHOICE projects offer more flexibility to most agencies, when funds are available.
- The most common two modification requests for all four agencies are:
 - Renovating bathrooms: Extensive projects including barrier-free showers
 - Adding ramps
- National and local charities and faith-based organizations provide volunteer labor and donations, but availability and coverage are not consistent across the state. Unless an agency has an organization dedicated to home modifications within their service area, finding help is a hands-on, time-consuming task.
- All agencies indicate that modification requests trend with the percentage of population served. Larger cities and rural geographies present requests in proportion of residents receiving services in the respective areas.

Topic	Response highlights
Agencies Interviewed	<ul style="list-style-type: none"> • AAA 9 – LifeStream Services, Inc. • AAA 11 – Thrive Alliance • AAA 12 – LifeTime Resources, Inc. • AAA 14 – Lifespan Resources, Inc.
Reporting	<p>To quantify services provided, agency capacity, and home modifications by county, each agency was asked to run reports from the state database (CaMSS). The case management database provides information on home modifications and waivers, but variation in filter criteria means that reports are not necessarily consistent from one AAA to another and are not useful for agency-to-agency comparison. Further, some agencies rely more heavily on volunteer organizations, donations, or grants, which are not tracked in the state system or in uniform systems from one agency to another. Numbers from agency reports are used throughout this table to provide context.</p>

Topic	Response highlights
<p>Requests for Modifications (RFA forms to agency)</p>	<p>All agencies in the Southeast Region indicate that the number of clients needing home modifications is proportionate to the population in the county or city served. For agencies with larger cities, the number of city clients is higher, which is expected with the concentration of population and percentage of households served by Medicaid. This data dovetails with evidence observed in the rest of the State of Indiana.</p> <p>Thrive Alliance (AAA 11): Covering South-Central Indiana, the rural counties served present a high number of homes that need repairs beyond the scope of home modifications. An initial request may address mobility issues, but houses require structural work. Major investment is necessary to bring houses to a baseline safety level. While Brown County is the smallest county served (2023 population estimate of 15,564), it is projected that 47% of the county’s population will be over 55 by 2028.</p> <p>LifeStream Services, Inc. (AAA 9): The agency serves five counties in East-Central Indiana. In 2022, just under \$250,000 was disbursed for home modifications. Fayette County, home to the city of Connersville, accounted for 45% of the home modification spending. LifeStream Services also serves as the administrative and executive entity for Area Agency on Aging Planning and Service Area 6, which serves the seven counties to the north in East-Central Indiana.</p> <p>LifeTime Resources, Inc. (AAA 12): Operating an AAA along with transportation services, LifeTime serves five counties, four of them bordering Kentucky and Ohio. Additionally, the agency manages two age-restricted properties, giving the staff firsthand perspective on the high demand for affordable senior housing. In 2023, the agency disbursed just under \$200,000 for home modifications, with 40% of the funds issued to Dearborn County, home to the city of Lawrenceburg. Switzerland County accounted for approximately 2% of the funds, proportionate to the county’s population relative to the other counties served.</p> <p>Lifespan Resources, Inc. (AAA 14): The agency operates across the Ohio River from Louisville, Kentucky. Currently, the agency is seeing an influx of people coming to live in Indiana from Kentucky. Over 160 RFAs were received and completed in 2023, resulting in \$1.1 million disbursed for home modifications. Clark County accounted for 42% of the money disbursed and is projected to have the highest population over 55 in the Southeast Region (over 40,000) in 2028. Need is increasing across all counties, and the agency is feeling the impact of an aging population.</p> <p>Once the request is submitted, agencies consider the case open until the modification is completed.</p> <ul style="list-style-type: none"> ▪ LifeTime Resources (AAA 12) and LifeStream Services (AAA 9) maintain waiting lists. ▪ Lifespan Resources (AAA 14) and Thrive Alliance (AAA 11) do not maintain waiting lists.

Topic	Response highlights		
Funding	Agency	Major Funding Source	Alternative Funding
	Thrive Alliance	Almost 100% of funding for agency-built projects originates from Medicaid/Medicare waivers.	<ul style="list-style-type: none"> ▪ CDBG Home Funds pay for select internal projects. ▪ Agency acts as the administrator for outside projects as well. In this capacity, the housing services arm works as a contractor for other organizations that receive home modifications grants, on the order of 8-10 per year. ▪ The agency works for Administrative Resources Association (ARA), a small consortium of governments based in Southeastern Indiana. Thrive answers RFPs for ARA, and if chosen, performs the work for owner-occupied repairs. These projects are separate from Medicaid funding, and therefore, do not require a provider from the Medicaid list. Projects can be completed in 2-3 months, depending on subcontractor schedules. Roofs, furnaces, and some bathroom remodels are completed through this option.
	LifeStream Services, Inc.	Approximately 95% of funding for modifications comes from Medicaid.	<ul style="list-style-type: none"> ▪ Depending on funding availability, the agency uses CHOICE funds to complete projects on the waiting list. Approximately 5% of funding comes from this source. ▪ Select counties have volunteers willing to build ramps, but this activity is primarily in Delaware County, which is part of AAA 6, also overseen by this administrative team.
	LifeTime Resources, Inc.	Approximately 97% of funding came from Medicaid waivers.	<ul style="list-style-type: none"> ▪ Limited use of CHOICE funding, approximately 3%, if money is available. ▪ SAWS builds ramps for the agency and is considered a solid resource. Projects run through SAWS produce quicker and easier results. ▪ Finding volunteers or local organizations to assist in building or providing donations is done on a project-specific basis. Participation is inconsistent.
	Lifespan Resources, Inc.	Approximately 90% of projects are funded by Medicaid waivers.	<ul style="list-style-type: none"> ▪ Cost-sharing accounts for less than 10% of the agency's funding. ▪ CHOICE funding makes up less than 10% of the funding mix. ▪ OAA Title III B funding makes up the balance at 3—5%. ▪ Habitat for Humanity, local charities, and faith-based organizations provide volunteer labor and donations, but availability is not consistent. Finding organizations available to help is a hands-on, time-consuming task.

Topic	Response highlights			
Common Modification Requests	All agencies indicated that ramps and full bathroom modifications were the top requests with a mix of modifications taking the third spot.			
	Agency	Top Modification Request	Second Highest Modification Request	Other Modification Requests
	Thrive Alliance	Ramps	Bathroom – Full modification with Barrier-Free Shower	Doorway Widening
	LifeStream Services, Inc.	Ramps	Bathroom – Full modification with Barrier-Free Shower	Doorway Widening
	LifeTime Resources, Inc.	Bathroom – Full modification with Barrier-Free Shower	Ramps	Doorway Widening
	Lifespan Resources, Inc.	Bathroom – Full modification with Barrier-Free Shower	Ramps	Mix of generators and other modifications to meet medical needs

Modification Trends	All four agencies stated that most modification requests fell into the major category.		
Agency	Major Modifications: ramps, roll-in showers, doorway widening, etc.	Minor Modifications: handrails, grab bars, raised toilets, etc.	Other: repairs or assessments
Thrive Alliance	90%	10%	NA
LifeStream Services, Inc.	80%	20%	NA
LifeTime Resources, Inc.	85%	15%	NA
Lifespan Resources, Inc.	80%	10%	10% referred to Habitat for Humanity, faith-based organizations, etc.

Mobile homes in need of modifications are a significant issue in some areas—a trend that is expected to continue. Two of the agencies interviewed include the counties that rank in the top five in the state for mobile homes by structure.

- In the State of Indiana, 4.6% of the housing units are mobile homes.
- Jennings, Switzerland, Scott, Ohio, and Harrison Counties have mobile home rates at greater than three times the state level, with a total of 7,529 mobile homes.
- Jennings and Switzerland are in the top five counties by percentage of mobile homes, ranking at number three and number four respectively. Scott and Ohio rank number eight and number 10, with Harrison County coming in at number 11.
- Marion County, Indiana’s most populous county, has 7,291 mobile homes with a rate of 1.7%.

Most clients hear about modification options through care managers. Veteran staff members produce more requests because of familiarity with the programs. Occasionally, seniors share information about the programs within their communities.

One agency stated that clients are contacting the agency after seeing Medicare Advantage infomercials and looking for aging-in-place assistance, particularly accessible shower options.

All agencies expressed seeing increases in overall cost per project.

Topic	Response highlights
	<p>Many homes require significant investment to make them safe again. Home modifications exist on a continuum.</p> <p>Older Hoosiers have many reasons for not applying, including:</p> <ul style="list-style-type: none"> ▪ People do not know that they qualify under Medicaid’s special guidelines. ▪ People are fearful that they will lose their homes. ▪ Language barriers are present in counties with large Spanish-speaking populations. When language barriers are present, questions around eligibility are more difficult to answer. ▪ Pride is a factor. Older homeowners do not want neighbors to know they are receiving assistance.
<p>Time to Complete Modifications</p>	<p>For major projects, agencies indicated that most projects take an average of 8 – 12 months to complete. On average, minor projects, such as handrails, can be completed in a three- or four-month period. Outliers exist in the Southeast Region, including an agency that has seen projects take up to two years to complete, and another agency that receives a high percentage of ramp requests, which can be completed by volunteers or approved vendors in a shorter period, 4 – 6 months.</p> <p>No formal process exists for expediting projects for Thrive Alliance, LifeTime Resources, or Lifespan Resources.</p> <p>LifeStream Services uses priority referrals for people hoping to avoid entering a facility or ready to discharge from a facility, but this process relies on the availability of community resources or CHOICE funds.</p>

Topic	Response highlights
<p>Challenges</p>	<p>Finding providers is difficult. Providers can be contractors, builders, or service companies approved by Medicaid.</p> <p>If a provider is available, getting the work started and reaching completion is still a long process. Larger providers have the financial means to produce the lowest bid, but their capacity is not always equal to the number of bids they are awarded, extending wait times even further.</p> <p>Pricing is not competitive, particularly if there is a low provider base, and the cost of materials has increased.</p> <p>Staffing and staff turnover are an issue, forcing case-shifting between managers. Each new staff member deals with a learning curve on the programs available.</p> <p>Agencies work with an average of 2 – 4 contractors each year.</p> <p>Approved vendors are busy with backlogged work. Often, providers are willing to work in remote counties, but it takes an unreasonable length of time to get on the schedule.</p> <ul style="list-style-type: none"> ▪ For rural geographies, like those served by LifeStream Services (AAA 9), a lack of providers is especially problematic. The contractors based in the area do not want to go through the process to become an approved provider, and very few providers are willing to travel to the area to bid. ▪ While the Exam Spec assessment is noted as a positive—improving the consistency of bids, securing better quality work, and creating a more fluid process—contractors are on the road. Therefore, getting things scheduled can drag out the timeline on projects. ▪ The overall process takes weeks to months, plus agencies are working at the mercy of the providers’ schedules. The Medicaid funding stream is a lengthy and arduous process. ▪ Agencies have been challenged by the backlog of projects from COVID. <p>Contractors find the application process long and challenging:</p> <ul style="list-style-type: none"> ▪ Contractors receive payment at the end of the project, requiring them to carry the cost of supplies and labor through the project. ▪ Multiple agencies said that contractors may be willing to bid but do not have the capacity to actually do the work or complete it in a timely manner.

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

STUDY LIMITATIONS

General Limitations

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

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

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

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

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

Limitations of the Licensed Properties Analysis

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

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.”^{xvii} 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

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ⁱⁱⁱ Glasgow, Greg. “What Is the Average Age and Disability Level of Older People Moving into Long-Term Care?” *CU Anschutz Newsroom*, University of Colorado Anschutz Medical Campus, 8 Nov. 2023, news.cuanschutz.edu/medicine/age-and-disability-level-of-older-people-moving-into-long-term-care.

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

^v The rules for what are counted as an asset are specific and detailed. For example, one’s primary residence is not counted as an asset as long the person’s spouse lives in the home, or the persons intends to return to living in the home in the future. There is also a maximum value of the home.

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