City of Elwood
Comprehensive Housing Plan

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Prepared by:

Madison County Council of Governments

16 East 9th Street, Room 100
Anderson, IN 46016
(765) 641-9482
www.mccog.net

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City of Elwood
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I. Introduction
A. Purpose of Study

Housing is one of the most important elements in our lives and our communities. Providing shelter and links to neighborhoods and larger communities, housing plays an essential part in our physical and social environments, as well as our political and economic institutions. As a commodity, home-ownership represents the largest purchase made by most individuals and families. As an industry, housing is a major partner in the economic life of the community as a consumer of goods and services.

A community’s housing stock is its largest long-term capital asset. Since residential development is usually the predominant user of urban land, taxes on housing constitute a principal source of local government revenue. Accordingly, services to housing and to inhabitants of this housing comprise a major portion of local government expenditures.

A housing needs assessment and plan is a document that provides a comprehensive picture of a community’s housing costs, conditions, and market at a given point in time. By identifying historical trends and assessing current conditions, a housing assessment can provide projections of community growth and needs in the local housing market. Containing objective data, analysis, and proposed strategies or solutions to identified needs, a housing assessment is the first step towards developing a program of projects that will address long-term needs.

The primary reason to undertake a needs assessment is to obtain information needed to make informed decisions about housing policies and strategies. A needs assessment provides the following valuable services for a local community:

- A comprehensive picture of a community’s housing costs, conditions, and market;
- An analysis of whether housing is affordable for those who live, or are expected to live, in the community in the future;
- Access to historic and current housing market information for private real estate development professionals such as builders, bankers, realtors, and appraisers;
• Information for local and state economic development officials to utilize as part of the background data for new commercial and industrial development decisions;
• Support and documentation for housing funding requests;
• Support for local government planners and community groups in making decisions that will impact all types of housing for a range of income groups;
• Help for social service and low-income housing agencies and advocacy groups in setting goals and priorities for projects needed by low-income people;
• Assistance for local planners in preparing housing elements and community development plans.

Preparation of a needs assessment requires the researcher to collect detailed information on community needs and resources, and to view this information as part of a larger puzzle. When put together, this puzzle will provide an overall view of where the community is today, and what housing needs will require attention in the future.
B. Definition of Study Area

Determining the boundaries of a study is the first action in conducting a housing needs assessment study. The study area should be of reasonable size, should encompass social and economic linkages, and should be in an area for which data is readily accessible. The study area will represent the base for compiling data.

This study incorporates the entire geographic area of the City of Elwood, Indiana (Detailed Maps are attached on the following pages). As a part of Madison County, the City of Elwood is located in the northwest corner of the county, and is approximately forty-five miles northeast of Indianapolis. For the purposes of the Neighborhood Stabilization Program (NSP) fund, a target area neighborhood has been identified. The NSP target area encompasses North B Street on the north, 28th Street on the east, South M Street on the south, and Anderson Street (St. Rd. 13) on the west.

The City of Elwood is intersected by two major thoroughfares; State Road 28 (Main Street) running east-west and State Road 13 (Anderson Street) running north-south. State Road 37 runs along the east side of town until it merges with State Road 13 south of the city. A major rail line runs through the middle of the city as well.
C. Anticipated Outcome of the Study

Defining the City of Elwood’s housing needs implies the responsibility to satisfy those needs. This needs assessment provides the basis for developing policies and strategies that address imbalances between the need for housing and the available supply of affordable housing and supportive services.

It is anticipated that the following items should be a product of this study:

- Determining general priorities for allocating resources among the types of housing and supportive services;
- Developing an action plan for actions and strategies for housing;
- Analyzing likely effects of public policies on the success of efforts to develop, maintain, or improve housing and services;
- Implementing the institutional structure through which housing strategies will be implemented;
- Coordinating public and private funding resources, programs, services, and special initiatives in an integrated manner to achieve the community’s housing goals. A review and update of the community’s basic demographic structure and economic base;

The desired product will be achieved by creating:

- A description and evaluation of market conditions and trends that will affect demand for housing;
- An analysis of housing affordability relative to present and future housing demand by income groups;
- An assessment of potential opportunities and obstacles regarding land available for building sites including, but not limited to, cost, land use designations and regulations, and infrastructure needs, especially availability of water and sewer (limited analysis);
- An inventory and evaluation of current housing programs and resources.
II. Housing Needs Assessment
A. Community Profile

This section of the plan summarizes data relating to the incorporated areas of City of Elwood. The data displayed includes information about the City’s population, demographics, and owners and renters. Additional information provides a profile of the age, condition, and property value of existing housing structures located within the study area.

The City of Elwood experienced population growth between the years of 1990 and 2000. Although the U.S. Census estimates that the population has dropped 5.9% in 2005. The following chart illustrates recent population trends in the City of Elwood.

<table>
<thead>
<tr>
<th>Town, City, or Area</th>
<th>1990 Population</th>
<th>2000 Population</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood</td>
<td>9,494</td>
<td>9,737</td>
<td>+2.6%</td>
</tr>
</tbody>
</table>


The array of nationalities and cultures is limited in City of Elwood, demonstrating a low amount of diversity among residents. The following chart summarizes the racial composition of the City.

<table>
<thead>
<tr>
<th>Location</th>
<th>White</th>
<th>African-American</th>
<th>Native American</th>
<th>Asian or Pacific Islander</th>
<th>Other Race</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood</td>
<td>9,574</td>
<td>5</td>
<td>12</td>
<td>24</td>
<td>71</td>
<td>9,686</td>
</tr>
</tbody>
</table>


When looking at issues of racial composition, information regarding the Hispanic population is in need of further interpretation. Madison County’s Hispanic population continues to grow rapidly. This is a significant growth pattern when looking at housing issues in the City. The following chart outlines the Hispanic population as of the 2000 Census. It is important to
note some of the Hispanic population reported to the census by their Nationality, while the remainder of population reported that their Nationality was “Other”.

<table>
<thead>
<tr>
<th>Location</th>
<th>Mexican</th>
<th>Puerto Rican</th>
<th>Cuban</th>
<th>Other Hispanic</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood</td>
<td>116</td>
<td>0</td>
<td>0</td>
<td>47</td>
<td>163</td>
</tr>
<tr>
<td>Madison County</td>
<td>1,384</td>
<td>157</td>
<td>43</td>
<td>409</td>
<td>1,993</td>
</tr>
</tbody>
</table>


When looking at demographic data and its relation to housing, it is essential to look at the ages of householders and the types of housing they live in. Tenure by age of householder demonstrates the correlation between the number of owner-occupied and rental householders in relation to specific age categories. The City of Elwood has 3,845 occupied housing units, of which 74% are owner-occupied units and 26% are renter-occupied units. This breakdown is consistent with the state average (71% owner-occupied and 29% renter-occupied units).

The City of Elwood displays some definite trends when analyzing tenure by age of householder. There are more renters (66%) than owners (34%) in the age category of 15 to 24 years old. However, among residents age 25 years and older, there is a higher percentage of owners than renters. Therefore, it seems that householders generally tend to make the transition
Comprehensive Housing Plan 

II. Housing Needs Assessment

from renter-occupied to owner-occupied units around the age of 25. By the age of 45, a significant increase occurs with over 80% of the City householders residing in owner-occupied units. The following chart displays trends in tenure among the City of Elwood’s owners and renters.

**TENURE BY AGE OF HOUSEHOLDER**

<table>
<thead>
<tr>
<th>Age</th>
<th>Owner-Occupied</th>
<th>Percent</th>
<th>Renter-Occupied</th>
<th>Percent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 - 25 Years Old</td>
<td>53</td>
<td>34%</td>
<td>103</td>
<td>66%</td>
<td>156</td>
</tr>
<tr>
<td>25 - 34 Years Old</td>
<td>353</td>
<td>59%</td>
<td>243</td>
<td>41%</td>
<td>596</td>
</tr>
<tr>
<td>35 - 44 Years Old</td>
<td>626</td>
<td>70%</td>
<td>268</td>
<td>30%</td>
<td>894</td>
</tr>
<tr>
<td>45 - 54 Years Old</td>
<td>560</td>
<td>82%</td>
<td>126</td>
<td>18%</td>
<td>686</td>
</tr>
<tr>
<td>55 - 64 Years Old</td>
<td>478</td>
<td>83%</td>
<td>101</td>
<td>17%</td>
<td>579</td>
</tr>
<tr>
<td>65 - 74 Years Old</td>
<td>376</td>
<td>82%</td>
<td>80</td>
<td>18%</td>
<td>456</td>
</tr>
<tr>
<td>75+ Years Old</td>
<td>397</td>
<td>83%</td>
<td>81</td>
<td>17%</td>
<td>478</td>
</tr>
<tr>
<td><strong>Total Elwood</strong></td>
<td><strong>2,843</strong></td>
<td><strong>74%</strong></td>
<td><strong>1,002</strong></td>
<td><strong>26%</strong></td>
<td><strong>3,845</strong></td>
</tr>
</tbody>
</table>


The City of Elwood has an aging housing stock, and many older homes in the city are in need of some repair. Generally, housing structures with an age of 40 years or older are considered in need of rehabilitation granted there has been no previous rehabilitation or renovation done on the structure. As determined by the Indiana Division of Historic Preservation and

*Source: U.S. Census Bureau, 2000 Population & Housing*
Archaeology of the Department of Natural Resources, housing that is 50 years or older may be considered for inclusion on the National Historic Register pending that it has architectural and historically significant features. With a median year for structures built in Elwood at 1940, many houses in the City are well over the above-mentioned 40 and 50 year-old thresholds. Given this finding, it is essential for the City to update and rehabilitate its housing stock so that it remains safe, decent, and of good quality.

To ascertain the property values in Elwood, information taken from the 2000 U.S. Census and analyzed. To further assess property values, the median value of specified owner-occupied units was analyzed according to the numbers available in the 2000 U.S. Census. The City’s median value for its units was $64,000, which is well below Madison County’s median value of $81,600 and the state median value of $94,300. When looking at the actual value of housing for the City, nearly 100% of the housing stock has a value of less than $200,000. Thus, with a Fair Mortgage Limit for Madison County of $200,160 set by the U.S. Department of Housing and Urban Development, close to 100% of the housing stock in Elwood has a value less than the Fair Mortgage Limit. This chart displays the median values of specified owner-occupied units in the City of Elwood.

*Source: U.S. Census Bureau, 2000 Population & Housing*
B. Housing Cost Burden

To properly ascertain the City’s housing cost burden, an analysis of income figures was necessary. By comparing responses received from Elwood residents to the 2005 low-income figures distributed by the U.S. Department of Housing and Urban Development, the Telephone Survey (Exhibit A) found that 70% of households surveyed could be classified as low-income.

<table>
<thead>
<tr>
<th>Location</th>
<th>Above Low-Income</th>
<th>Percent</th>
<th>Below Low-Income</th>
<th>Percent</th>
<th>Total Surveyed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood 2005</td>
<td>8</td>
<td>30%</td>
<td>19</td>
<td>70%</td>
<td>44</td>
</tr>
<tr>
<td>Madison County 1998</td>
<td>231</td>
<td>47%</td>
<td>256</td>
<td>53%</td>
<td>210</td>
</tr>
</tbody>
</table>

A look at the 2000 U.S. Census Bureau’s median household income in Elwood shows some signs of economic burden. The City has a median household income of $30,986, which lies below Madison County’s median household income of $39,925. Additionally, Elwood’s median income is well below the state’s median income. This graph outlines the median household income for the City of Elwood, Madison County, and the State of Indiana.

![Median Household Income](chart.png)

*Source: U.S. Census Bureau, 2000 Population & Housing

Recognizing the high percentage of low-income households and the lower than average median household income, the need for programs that address low-income housing in City of Elwood becomes evident.
Additionally, examining the percentage of income paid for housing is one key to analyzing the financial burden a family and/or household may be experiencing. This burden can vary depending on whether the household is owner-occupied or renter-occupied. The following charts below outline percentages of income households pay for housing.

**OWNER HOUSEHOLDS - PERCENTAGE OF INCOME PAID**

<table>
<thead>
<tr>
<th>Percentage of Income</th>
<th>Elwood Households</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20%</td>
<td>1,718</td>
<td>70%</td>
</tr>
<tr>
<td>20 - 24%</td>
<td>190</td>
<td>8%</td>
</tr>
<tr>
<td>25 - 29%</td>
<td>156</td>
<td>6%</td>
</tr>
<tr>
<td>30 - 34%</td>
<td>104</td>
<td>4%</td>
</tr>
<tr>
<td>35% or More</td>
<td>293</td>
<td>12%</td>
</tr>
</tbody>
</table>


**RENTER HOUSEHOLDS - PERCENTAGE OF INCOME PAID**

<table>
<thead>
<tr>
<th>Percentage of Income</th>
<th>Elwood Households</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20%</td>
<td>246</td>
<td>25%</td>
</tr>
<tr>
<td>20 - 24%</td>
<td>154</td>
<td>15%</td>
</tr>
<tr>
<td>25 - 29%</td>
<td>179</td>
<td>18%</td>
</tr>
<tr>
<td>30 - 34%</td>
<td>59</td>
<td>6%</td>
</tr>
<tr>
<td>35% or More</td>
<td>354</td>
<td>36%</td>
</tr>
</tbody>
</table>


To properly determine if households are financially burdened for housing costs, one must examine the percentage of income paid. Commonly, if a household is paying more than 30% for housing costs, it is considered financially and/or economically burdened. Typically, banks, HUD, and other lending institutions utilize this percentage to determine affordability. Based on the chart, 16% of owner-occupied and 42% of renter-occupied households in Elwood could be categorized as financially burdened.
The number of financially burdened households combined with the number of low-income households in Elwood clearly suggests that assistance may be needed in order to meet serious housing needs. With the low-income figures of households in Elwood approaching 70%, some financial concerns arise. Coupling this with the percentage of income that residents paid for housing, the housing cost burden in Elwood becomes evident. Alleviation of this burden is greatly needed to enable low-income households to obtain safe, decent, and affordable housing.
C. Availability of Housing Type

The amount of available housing units in the Elwood seems to be sufficient, but the quality of those units is somewhat suspect. There are 4,179 housing units in Elwood, with approximately 92% of the housing units being occupied. The number of owner-occupied units in the City is considerably greater than the number of renter-occupied units. According to the 2000 U.S. Census, there are 2,843 owner occupied units and 1,002 renter-occupied units in the City, with owner-occupied units comprising approximately 74% of the housing units. Results from the Telephone Survey (Exhibit A) found that 77% of the respondents lived in an owner-occupied unit. These charts summarize the breakdown of housing units in the City.

![Type of Housing Pie Chart](Exhibit A – 2005 Elwood Telephone Survey)

<table>
<thead>
<tr>
<th>Type of Housing of Households Surveyed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner</td>
</tr>
<tr>
<td>Renter</td>
</tr>
</tbody>
</table>

- 77% Owner-Occupied Units
- 23% Renter-Occupied Units

**Housing Unit Breakdown**

<table>
<thead>
<tr>
<th>Location</th>
<th>Housing Units</th>
<th>Occupied Housing</th>
<th>Owner-Occupied</th>
<th>Renter-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood</td>
<td>4,179</td>
<td>3,845</td>
<td>2,843</td>
<td>1,002</td>
</tr>
</tbody>
</table>

As discussed in the Community Profile, the quality of a structure or housing unit can often be analyzed by looking at the unit’s age. The 40 year-old threshold is a good analysis tool in determining structures that may need rehabilitation. Since the median year of structures built in Elwood is 1940, a large portion of the City’s stock is much older than the crucial 40 year-old threshold; thus, many housing units may need some type of rehabilitation.

Despite an evident need for rehabilitation, major solutions or actions have never been undertaken to address the housing needs in the City. The purpose of this plan is to clearly address these housing needs by focusing on the low-income population and developing city-wide housing programs that meet Elwood’s needs.

At this point in time, minor steps have been taken to address and provide low-income housing in Elwood. The USDA’s Rural Development Office, Rural Opportunities, Inc., Madison County Council of Governments, Elwood Housing Authority and similar agencies provide loans, grants, Section 8 rental assistance, and owner and/or renter-occupied rehabilitation funding. This has allowed scattered sites throughout the City to partially meet the low-income housing need. In addition to scattered site programs, single site development is another avenue that the City should explore in order to provide low-income housing for families and households. Actual plans and actions to address low-income housing are discussed in more detail later in this document.
D. Changes in Inventory

A variety of tools can be used to help assess changes in the housing inventory. One key tool is the correlation of vacancy rates between 1990 and 2000. Additionally, research into the changes in inventory—including type, location, cost, and size of housing units—should be conducted. Finally, when analyzing changes in inventory, consideration should be given to the availability and affordability of housing for low-income households.

The amount of vacant housing in Elwood is drastically different with rental housing having much higher vacancy rates than those for owner housing. The vacancy rates in the City seem to be concurrent with the State of Indiana's rates. The vacancy rate for Elwood remained similar between 1990 and 2000. The following charts will help demonstrate these figures.

*Source: U.S. Census Bureau, 2000 Population & Housing*
To properly ascertain changes in the housing inventory of Elwood, a look must be taken at the direction and growth (or non-growth) that a community is experiencing. Reviewing population figures from 1990 and 2000, Elwood has seen an increase in population, although 2005 estimates from the U.S. Census Bureau have the population dropping by 5.9%. This table gives a better illustration of growth and non-growth of the City’s housing stock.

**Housing Type Breakdown by Decade**

<table>
<thead>
<tr>
<th>Location</th>
<th>Housing Units</th>
<th>Occupied Housing</th>
<th>Owner-Occupied</th>
<th>Renter-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood</td>
<td>+5.90%</td>
<td>+6.27%</td>
<td>+11.75%</td>
<td>-6.70%</td>
</tr>
<tr>
<td>1990</td>
<td>3,946</td>
<td>3,618</td>
<td>2,544</td>
<td>1,074</td>
</tr>
<tr>
<td>2000</td>
<td>4,179</td>
<td>3,845</td>
<td>2,843</td>
<td>1,002</td>
</tr>
</tbody>
</table>


While analyzing the cost and size of owner-occupied and renter-occupied housing units, census data and survey data collected from Realtors, Bankers, Community Leaders, and Citizens was utilized. Based on the survey results, the present changes in the housing inventory are not addressing the current and future housing needs in the City. Of the surveyed sources, all agreed that serious problems exist with a lack of availability of quality homes and rentals, a shortage of affordable homes and rentals for low-income families, a poor and dilapidated housing stock, inadequate housing for seniors, and an abundance of vacant/abandoned homes.
As discussed in the “Community Profile” section, Elwood has median values of specified owner-occupied units well below the state average of $94,300. Elwood has a median value of owner-occupied units of $64,000, which is approximately $30,000 below the state median value.

Aside from the median value of a home and the average price of a home sold, consideration must be given to what is affordable for low-income families. Based on the 2000 U.S. Census, nearly 100% of the City’s housing stock has a value of less than $200,000. With the HOME Fair Mortgage Limit set by the U.S. Department of Housing and Urban Development of $200,160, a significant portion of the housing stock in the City is below the HOME Fair Mortgage Limit.

When looking at the size of owner-occupied units, data collected from the Telephone Survey (Exhibit A) gave a good idea on the size of existing owner-occupied units. Of owner-occupied households surveyed, 92% of respondents felt the size of their home was at a minimum adequate, while 8% of the respondents felt the size of their home was too small. Additionally, the average amount of bedrooms in owner-occupied households surveyed was 2.4. Thus, when analyzing the size of owner-occupied units, it is important that adequate sized and affordable homes are found for the 8% of households who felt their home was too small. The cause of this could be two fold, one-(1) - the availability of appropriately sized homes may not be available in the market, and/or two-(2) - the household may not have the financial means to obtain appropriately sized housing.

In analyzing rent costs, it is important to examine the percent of household income being paid for rent. A family is generally considered financially burdened if it pays more than 30% of household income for housing. According to the 2000 U.S. Census, 42% of renter-occupied
households in Elwood pay more than 30% of their household income for rent. This represents a significant number of Elwood renter-occupied households that are financially burdened.

The 2008 Fair Market Rents set forth by the U.S. Department of Housing and Urban Development are as follows; 0 Bedrooms/Efficiency - $535; 1 Bedroom - $536; 2 Bedrooms - $644; 3 Bedrooms - $828; 4 Bedrooms - $862; 5 Bedrooms - $991; 6 Bedrooms or More - $1,121. It is important to note that these fair market rent amounts are figured so that utilities are included in the rent. Based on the Telephone Survey (Exhibit A), 100% of renter-occupied households paid less than the Fair Market Rent. The following chart demonstrates the amount of rent paid by tenants in Elwood based on the number of bedrooms in the unit.

**ELWOOD - TENANT GROSS RENT BY BEDROOMS**

<table>
<thead>
<tr>
<th>Monthly Rent</th>
<th>No Bedrooms</th>
<th>One Bedroom</th>
<th>Two Bedrooms</th>
<th>Three + Bedrooms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $200.00</td>
<td>0</td>
<td>71</td>
<td>35</td>
<td>10</td>
</tr>
<tr>
<td>$200.00 to $299.00</td>
<td>0</td>
<td>70</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td>$300.00 to $499.00</td>
<td>0</td>
<td>180</td>
<td>178</td>
<td>61</td>
</tr>
<tr>
<td>$500.00 to $749.00</td>
<td>0</td>
<td>40</td>
<td>147</td>
<td>135</td>
</tr>
<tr>
<td>$750.00 to $999.00</td>
<td>0</td>
<td>0</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>$1,000.00 or More</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>14</td>
</tr>
</tbody>
</table>


When looking at the size of renter-occupied units, the data collected from the Telephone Survey (Exhibit A) gave a good idea on the size of existing renter-occupied units. Of renter-occupied households surveyed, 47% of respondents felt the size of their rental was at a minimum adequate, while 53% of the respondents felt the size of their rental was too small. The average number of bedrooms for renter-occupied households surveyed was 1.25. This data seems to suggest that more than half of renters feel their rental units are too small.
E. Adequacy of Infrastructure

The adequacy of infrastructure and/or utilities must be assessed when looking at the rehabilitation and development processes. The following chart outlines the current providers of utilities/services for the City of Elwood:

<table>
<thead>
<tr>
<th>Utility/Service</th>
<th>Service Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water</td>
<td>City of Elwood&lt;br&gt;1505 South &quot;B&quot; Street&lt;br&gt;Elwood IN 46036&lt;br&gt;(765)552-5076</td>
</tr>
<tr>
<td>Sewage</td>
<td>City of Elwood&lt;br&gt;1505 South &quot;B&quot; Street&lt;br&gt;Elwood IN 46036&lt;br&gt;(765)552-5076</td>
</tr>
<tr>
<td>Waste Disposal</td>
<td>City of Elwood&lt;br&gt;1505 South &quot;B&quot; Street&lt;br&gt;Elwood IN 46036&lt;br&gt;(765)552-5076</td>
</tr>
<tr>
<td>Electric</td>
<td>American Electric Power/Indiana Michigan&lt;br&gt;400 North High Street&lt;br&gt;Muncie, IN 47305&lt;br&gt;(800) 311-4634</td>
</tr>
<tr>
<td>Gas</td>
<td>Vectren&lt;br&gt;1630 South Meridian Street&lt;br&gt;Indianapolis, IN 46202&lt;br&gt;(800) 777-2060</td>
</tr>
<tr>
<td>Telephone</td>
<td>AT&amp;T&lt;br&gt;1099 North Meridian Street&lt;br&gt;Indianapolis, IN 46255&lt;br&gt;(800) 647-9000</td>
</tr>
</tbody>
</table>

A key component to housing and other forms of development is the availability of local utilities, with the major utilities of concern being water and sewage provisions. Whether or not these services are provided can promote or deter possible new housing development within a community.
The City of Elwood offers adequate water and sewage service. The city is able to provide the best services and offer the best opportunities for development within its current framework. The daily average usage is not nearing total capacity of its system, thereby allowing for additional services if necessary. The water service, provided by the City of Elwood, services 3,657 customers within the City of Elwood. The maximum capacity is 2.232 million gallons/day, yet Elwood, on average, only uses 1.6 million gallons/day. In regards to the sewage, there is a maximum capacity of 3.22 million gallons/day.
F. Neighborhood Needs

The neighborhood plays an essential role in the life of most communities. Residents are directly affected, whether positively or negatively, by the activities and amenities that are found in their own neighborhoods, as well as in surrounding neighborhoods. For this reason, it is important to determine the components of a successful neighborhood. Effective residential neighborhoods usually contain a combination of the following features:

- an integrated mix of uses which include dwellings, public places, and shops/services that meet the daily needs of local residents.
- the ability to adapt existing buildings for new and alternative uses, including unique and affordable dwelling units.
- places for the construction of new dwelling units that complement the fabric of the area.
- streetscapes in which children and elderly residents can safely and easily walk from their homes to nearby community amenities.
- a variety of buildings with different uses, appropriate scales (height and massing), and complementary architectural expressions.

Phone Surveys

Phone Surveys were taken, at random, of residents who currently reside within the City of Elwood. The surveys discussed various issues, including current living conditions, neighborhood factors, and importance of historical preservation. A total of 86 surveys pertaining to individual housing preferences were conducted. Of those, 76.7% stated there was little or no crime within their neighborhood. The majority of the remaining surveys classified crime as moderate (only one reported it to be high).

Additional neighborhood factors discussed within the surveys related to infrastructure, and whether the neighborhood was child friendly and pedestrian friendly. 81% of respondents stated they considered their neighborhood child friendly, while 77% stated they considered their
neighborhood pedestrian friendly. It can be concluded from the surveys that minimal negative neighborhood factors exist.

**Community Input Surveys**

Information regarding the housing needs in the community can also be determined by examining the Community Input Surveys. First, residents were asked to rank six categories based on housing needs in the community. The scale was 1-6, with 1 representing the “Most Important” and 6 representing “Least Important.” The following are the averages of each category:

<table>
<thead>
<tr>
<th>Average</th>
<th>Housing Assistance Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.85</td>
<td>Owner-occupied Rehabilitation</td>
</tr>
<tr>
<td>3.25</td>
<td>Rental Rehabilitation</td>
</tr>
<tr>
<td>3.54</td>
<td>Home Purchase Counseling</td>
</tr>
<tr>
<td>2.07</td>
<td>Home Purchase Assistance</td>
</tr>
<tr>
<td>3.69</td>
<td>New Construction of Homes</td>
</tr>
<tr>
<td>5.55</td>
<td>New Construction of Rental Properties</td>
</tr>
</tbody>
</table>

The data shows that Home Purchase Assistance ranks first, followed closely by Owner-occupied Rehabilitation, Rental Rehabilitation, and Home Purchase Counseling. New Construction of Homes and New Construction of Rentals were identified as programs of least importance.

Second, the residents were asked to classify various housing problems within the community. During this section, residents circled the number corresponding with their response
on housing issues. The ranking for this section is: 1-Not a problem, 2-Minor Problem, 3-Major Problem, 4-Don’t Know. The average for each housing issues is represented below.

<table>
<thead>
<tr>
<th>Average</th>
<th>Housing Issues</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.92</td>
<td>Availability of Quality Homes</td>
</tr>
<tr>
<td>1.83</td>
<td>Availability of Quality Rentals</td>
</tr>
<tr>
<td>2.29</td>
<td>Affordable Homes for Sale</td>
</tr>
<tr>
<td>2.31</td>
<td>Affordable Rental Units</td>
</tr>
<tr>
<td>2.17</td>
<td>Subsidized/assisted housing</td>
</tr>
<tr>
<td>2.50</td>
<td>Housing for Elderly</td>
</tr>
<tr>
<td>2.86</td>
<td>Poor, dilapidated housing</td>
</tr>
<tr>
<td>2.93</td>
<td>Vacant/abandoned housing</td>
</tr>
</tbody>
</table>

This shows that residents believe “Vacant/abandoned” and “Poor, dilapidated housing” are major issues within the community. Other issues ranking high include: “Housing for Elderly”, “Affordable Homes for Sale”, “Affordable Rental Units”, and “Subsidized/Assisted Housing”. “Availability of Quality Homes” and “Availability of Quality Rentals” were considered lesser problems.

The final section of the Community Input Survey asked residents to rate the difficulty of various persons to find housing within Elwood. The ranking for this section is: 1-Not Difficult, 2-Somewhat Difficult, 3-Very Difficult. The averages are on the following page.
This shows that it is difficult for “Single Persons with Children”, “People with Disabilities”, and “Elderly Persons” to find appropriate and affordable housing within Elwood. Secondary in difficulty would be “Married Couples with Children”. Finally of least difficulty in finding appropriate housing, would be “Single Persons Living Alone” and “Married Couples without Children”.

It is obvious that the findings in the Community Survey reinforce the need for affordable homes along with addressing the issues associated with dilapidated, vacant, and abandoned homes. In conjunction with this, the surveys also show the importance of housing for those with special needs within the community.

**Neighborhood Stabilization Program (Areas of Greatest Need)**

The U.S. Department of Housing and Urban Development identifies the City of Elwood as one of the “Areas of Greatest Need” based on data released regarding NSP. The following data on estimated foreclosures, vacancies, and loan information is provided by HUD to assist...
local governments in their efforts to target the communities and neighborhoods with the greatest needs.

**Elwood, IN - NSP Data Provided by HUD**

- Count of Households: 3,830
- Foreclosure Starts in past 18 months: 255
- Estimated Number of Mortgages: 2,046
- Foreclosure Rate: 12.5%
- Addresses Vacant (90 Days+): 429
- Total Residential Addresses: 4,215
- Vacancy Rate: 10.2%
- Total High Cost Conventional Loans: 388
- Estimated High Cost Loan Rate: 46.7%
- Unemployment Rate *7%

*As noted in the economy section of this plan, approximately 411 jobs have been lost in Elwood since June 2008. Thus, the unemployment rate is truly higher than 7%.

**NSP Target Area**

Based on the concentration of foreclosures, abandoned homes, and blighted structures, the City of Elwood has developed a target area for potential NSP funded projects. As of March 2009, Elwood has identified 16 foreclosed properties and 26 abandoned/blighted structures within the target area. The program initiatives are:

- Buy the foreclosed homes, rehabilitate the properties, and resell the homes at a price lower than the market value. (Ranging from 10-15% below market value)
- Acquire abandoned/blighted structures, demolish structures, leave some areas as green space and redevelop other areas with new residential properties.
- Roll program income from sale of properties back into the program to pursue additional projects.

It is important to note that there will be some foreclosed properties go off the market and additional properties going into foreclosure between now and when the program will actually begin. The following two pages contain maps of the Elwood NSP Target Area. This first map will be of the City of Elwood with the Target Area identified and the second map will be a zoomed in map of the Target Area with property addresses identified.
III. Market Condition & Analysis
A. Housing Trends

After observing current housing trends in the City of Elwood, there appears to be a direct correlation between population and housing demand. The population in the City of Elwood experienced positive growth from 1990 to 2000. However, the U.S. Census Bureau estimates the population in the City has negative growth of approximately -5.9% from 2000 to 2005. Due to this decrease in population, a subsequent fall in housing demand can be expected. The following chart outlines population numbers and their percent changes over the past 15 years.

**POPULATION TRENDS**

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood</td>
<td>9,494</td>
<td>9,737</td>
<td>+2.6%</td>
<td>9,167</td>
<td>-5.9%</td>
</tr>
</tbody>
</table>


**2005 Figures are estimates released by www.stats.indiana.edu.

According the 2000 U.S. Census, the median value of a home in the City of Elwood is $64,000. This value is significantly lower than Indiana’s median value of a home at $94,300. When analyzing housing demand, Realtors responded that homes in the $70,000 to $75,000 price range are in the least supply and the highest demand. Thus, when considering the future housing market, new and affordable, low to middle income family homes should be constructed and rehabilitated to adequately meet this demand.

The foremost trend in the City’s existing housing stock is the continued aging and dilapidation of many structures. As outlined in the “Community Profile” section, many houses in the City are well over the 40 year-old threshold. The progression of this trend will result in many renter- and owner-occupied units needing rehabilitation and renovation. To properly alleviate this need, a rehabilitation program is needed to assist renter- and owner-occupied units of low-income families without the financial means to maintain a safe and decent home. This
will enable these housing units to be rehabilitated into better quality structures that will provide safe, decent, and affordable housing for the low-income population of City of Elwood.

The final trend assessed was the growth/non-growth of the housing stock in the City of Elwood, achieved by comparing housing unit census data from 1990 and 2000. As a whole, the City experienced an increase in the number of housing units as well as a increase in the number of occupied housing units. The following chart provides a better illustration of the housing unit breakdown in the City.

### HOUSING UNIT TRENDS

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood</td>
<td>3,946</td>
<td>4,179</td>
<td>+5.9%</td>
<td>3,618</td>
<td>3,845</td>
<td>+6.3%</td>
</tr>
</tbody>
</table>


### OWNER- AND RENTER-OCCUPIED TRENDS

<table>
<thead>
<tr>
<th>Location</th>
<th>1990 Owner-Occupied</th>
<th>2000 Owner-Occupied</th>
<th>1990-20000 % Change</th>
<th>1990 Renter-Occupied</th>
<th>2000 Renter-Occupied</th>
<th>1990-20000 % Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elwood</td>
<td>2,544</td>
<td>2,843</td>
<td>+11.8%</td>
<td>1,074</td>
<td>1,002</td>
<td>-6.7%</td>
</tr>
</tbody>
</table>

B. Economy

The present-day economy for Elwood is an important factor when considering the feasibility of a project. According to the 2000 U.S. Census on the local economic base, there are approximately 4,102 people within the labor force (3,854 employed, 248 unemployed) and 3,233 not in the labor force. Thus, 55.9% of the persons residing within Elwood are employed within the civilian work force. In relation to this, the highest percentage of jobs related to the field of production, transportation, and material moving (34.2%). The second and third fields are, respectively, sales and office occupations (20.6%) and management or professional related occupations (17.5%)

Industry

Manufacturing is the biggest industry within Elwood, with 1,337 persons (34.7%) currently employed in that industry. Manufacturing businesses within Elwood include: Red Gold, Inc., ELSA, State Plating, Inc. (Closed 2008), Plastech Engineered Products (Closed 2008), Mosey Manufacturing, Steel Slitting Co., Inc., J. Lewis Small Company, Var-Chem Products (Closed 2008), Marble House, Inc., Dunn-Rite Products, General Cage, LLC, Modern Die Systems, Progressive Plastics, Wickes Lumber Components, J & D Plating, and Elwood Publishing Company.

The second industry, Educational, Health, and Social Services employ 766 persons (19.9%). Educational/health/social services include: Elwood Community School Corporation, St. Vincent Mercy Hospital, Elwood Family Medicine, Family Practice Assoc., George Morrissett Center, Salvation Army, St. Vincent Stress Center, and Center for Mental Health.

The third highest industry is Retail Trade. Approximately 416 persons (10.8%) work in retail trade. Examples of retail within Elwood include: K-Mart, Dollar General, CVS Drug
Comprehensive Housing Plan

III. Market Condition & Analysis


A complete breakdown of all industries within Elwood is provided below.

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing and hunting, and mining</td>
<td>11</td>
<td>0.3</td>
</tr>
<tr>
<td>Construction</td>
<td>286</td>
<td>7.4</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1,337</td>
<td>34.7</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>86</td>
<td>2.2</td>
</tr>
<tr>
<td>Retail trade</td>
<td>416</td>
<td>10.8</td>
</tr>
<tr>
<td>Transportation and warehousing, and utilities</td>
<td>100</td>
<td>2.6</td>
</tr>
<tr>
<td>Information</td>
<td>54</td>
<td>1.4</td>
</tr>
<tr>
<td>Finance, insurance, real estate, and rental and leasing</td>
<td>235</td>
<td>6.1</td>
</tr>
<tr>
<td>Professional, scientific, management, administrative, and waste management services</td>
<td>125</td>
<td>3.2</td>
</tr>
<tr>
<td>Educational, health, and social services</td>
<td>766</td>
<td>19.9</td>
</tr>
<tr>
<td>Arts, entertainment, recreation, accommodation, and food services</td>
<td>261</td>
<td>6.8</td>
</tr>
<tr>
<td>Other services (except public administration)</td>
<td>123</td>
<td>3.2</td>
</tr>
<tr>
<td>Public administration</td>
<td>54</td>
<td>1.4</td>
</tr>
</tbody>
</table>

The average travel time to work for persons in Elwood is 20.4 minutes. This time is lower than the national average, which is 25.5 minutes.

**Economic Hardship and Industry Loss**

While Manufacturing is the biggest industry and employer for the City of Elwood, the industry as whole has experienced major losses in 2008. A byproduct of this economic hardship has led to many foreclosed and abandoned homes. The following is a synopsis of the Industry Loss experienced in Elwood.

**State Plating, Inc.**

450 North 9th Street
Elwood, IN 46036

State Plating was a leading nickel chrome plating provider for manufacturers nationwide.

Jobs Lost: 85
Annual Average Wages Lost to Local Economy: $1,768,000.00
Lost Property Tax per Year: $47,298.64
2007 Assessed Value: $1,230,000.00
Total Building Square Footage: 180,889 sq. ft.
Land Size: 21.64 acres

**Plastech Engineered Products**
11700 N. St. Rd. 37
Elwood, IN 46036
Plastech Engineered Products was an industry leader in the design and manufacturing of plastic injection molded automotive components. The Elwood plant produced exterior components and was a painting facility.
Jobs Lost: 286
Annual Average Wages Lost to Local Economy: $7,281,331.00
Lost Property Tax per Year: $146,278.12
2007 Assessed Value: $3,828,700.00
Total Building Square Footage: 201,308 sq. ft.
Land Size: 19.04 acres

**Var-Chem Products, LLC**
2403 South J Street
Elwood, IN 46036
Var-Chem serves the printing ink industry with specialty inks and oil based overprint varnishes.
Jobs Lost: 40
Annual Average Wages Lost to Local Economy: $1,081,600.00
Lost Property Tax per Year: ?
2007 Assessed Value: $414,700.00
Total Building Square Footage: 17,100 sq. ft.
Land Size: 5.82 sq. ft.

Total Jobs Lost: 411 (Approximately 30% of Elwood’s Manufacturing Workforce, and 10% of the Total Workforce).
Total Average Annual Wages Lost to Local Economy: $10,130,931.00.

*Information prepared by the City of Elwood Economic Development Department.*

At the time of this comprehensive plan, ELSA, another manufacturing industry, announced they have and will be laying off more employees in the near future. The exact impact and ultimate fate of the company is not known at this time.
C. Public Assisted Housing

Publicly assisted housing in Madison County outside the City of Anderson currently has a minimal role in low-income housing. There are only a select few organization and programs offered in the county for publicly assisted housing. Though the majority of publicly assisted housing programs are centered in the City of Anderson, rural county and communities within the county, such as Elwood, are in need of assistance as well. The following is a list of organizations and agencies providing public assistance in housing and programs they offer.

**EPHA:**

Elwood Public Housing Authority  
1602 South “A” Street  
Elwood, IN 46036  
(765) 552-2148

Section 8 Existing Housing Certificate Program

This program is offered by the Public Housing Authority (PHA) through funds from the U.S. Department of Housing and Urban Development. The purpose of the program is to provide Section 8 Rental Assistance to low-income residents in northern Madison County, primarily the City of Elwood. Once accepted into the program, the PHA will make housing assistance payments to the landlord to assist low-income families in paying their rental obligations. Rental assistance is given to tenants located at scattered sites in the county.

**USDA:**

United Stated Department of Agriculture  
Rural Development Agency  
2200 Madison Square  
Anderson, IN 46011  
(765) 642-3950

Home Improvement and Repair Loans and Grants

The Rural Development office has a service area of the entire county excluding the City of Anderson and its surrounding urbanized area. They have provided funding to rehabilitate
numerous owner-occupied and rental units in scattered rural sites throughout the county. In addition to rehabilitation funding, financing low-income homebuyers and first-time homebuyers in the purchase of a home is another program run through the Rural Development office. These programs for the most part give funding in the form of loans, but programs with elderly participants (62 and older) typically are funded by grants.

**MCCOG:**

Madison County Council of Governments
16 East 9th Street, Room 100
Anderson, IN 46016
(765) 641-9482

Various Low-Income Housing Programs

The Madison County Council of Governments (MCCOG) has administered housing grants from the Indiana Housing & Community Development Authority and the Farmers Home Administration. The purposes of these grants were to rehabilitate and renovate owner-occupied and rental housing units of low-income families, construct migrant farm worker housing, construct an emergency shelter, and conduct various housing plans and feasibility studies. Programs have been conducted by MCCOG for incorporated towns, cities, and the county excluding the City of Anderson. Grants administered in the past include the Elwood, Alexandria, and Madison County Rental Rehabilitation Programs, Madison County Owner-Occupied Rehabilitation Program, Madison County Housing Preservation Grant, Madison County Housing Plan, Orestes and Elwood Migrant Farm Worker Housing Programs, and the Alternatives, Inc. Emergency Shelter Program. Owner-occupied and rental units rehabilitated in these programs have been located at scattered sites throughout the county. MCCOG intends to continue to administer public assisted housing grants on behalf of the county and its towns and cities. In addition to these grants, certain housing programs are planned to be pursued in the future to address low-income needs.
D. Private & Public-Sector Funding Sources

Public Funding
A wide array of federal, state, and local funds and/or financing are available for low-income individuals and families in order to promote affordable housing. This section will outline and discuss the agencies and organizations that provide funding/financing toward affordable housing programs for the low-income population.

IHCDA:

Indiana Housing and Community Development Authority  
30 South Meridian Street  
Suite 1000  
Indianapolis, IN 46024  
(800) 872-0371

The Indiana Housing and Community Development Authority (IHCDA) was created by the Indiana General Assembly in 1978. As Indiana’s key housing finance agency, IHCDA financed the purchase, development, or rehabilitation of approximately 40,000 affordable homes for Hoosiers to rent or own between 1989 and 1996.

IHCDA’s mission is to increase access to safe, decent, and affordable housing throughout Indiana by working in a fiscally responsible and efficient manner that will empower people and build communities. Programs offered by IHCDA are as follows:

1. Housing from Shelters to Homeownership
Home Investment Partnership Funds (HOME) and Community Development Block Grants (CDBG) funds are awarded by IHCDA to eligible local units of government, non-for-profit organizations, and Community Housing Development Organizations (CHDOs). The money awarded through these programs must be used for the construction or rehabilitation of single-family housing, rental housing, emergency shelters, transitional housing, migrant farm worker housing, single-family homeownership, lease-purchase programs, homeownership counseling/down payment assistance, and youth shelters. To qualify for these funds, the activities must additionally demonstrate 100% benefit toward low-income families.
2. Foundation
IHCDA accepts applications monthly from local units of governments, CHDOs, and other non-for-profit organizations for HOME and CDBG funded “Foundation” programs. These programs fund pre-development activities such as housing needs assessments, planning activities, feasibility studies, and projects incorporating both homeownership counseling and down payment assistance.

3. CHDO Works
During competitive funding rounds, IHCDA awards HOME funds to CHDOs for activities to expand the capacity to development and implement affordable housing projects. This program allows for additional operation funds for expenses such as staffing costs, office expenses, equipment, hardware and software, strategic planning, organizational development, and expansion of existing programs.

4. Low Income Housing Trust Fund
IHCDA accepts monthly applications from not-for-profit organization for the development of safe, decent, and affordable housing. All activities of this program must have a 100% benefit to low-income persons. Additionally, the state has targeted 50% of the beneficiaries to be at or below 50% of the area median income.

5. Low Income Tax Credits
Through competitive funding rounds, IHCDA awards federal tax credits to for-profit and not-for-profit developers of rental housing. The tax credits are to be used to raise funds for for-profit developers of rental housing. The tax credits are to be used to raise funds for projects involving the rehabilitation or new construction of rental units. The beneficiaries of this program must be low-income households at or below 60% of the area’s median income.

6. First Home/One Down
IHCDA has partnered with Fannie Mae to provide this program to first-time homebuyers. The program allows these first-time homebuyers to obtain mortgages with a down payment of as little as one percent. The loans are offered through IHCDA and its network of participating lenders. Participants can receive five or ten percent down payment assistance in the form of a zero-interest forgivable loan, with the balance of the home purchase price being secured through the IHCDA First Home program. All applicants must meet income guidelines established by the U.S. Department of Housing and Urban Development.

7. First Home
The IHCDA offers first-time homebuyers a below market interest rate loan through a participating lender. The rate varies but is usually ½ point below the current market rate. This loan may be used in conjunction with FHA/VA, Rural Development, or conventional financing.

8. First Home/PLUS
This program offers first-time buyers a below market interest rate first mortgage through a participating lender. Additionally, five or ten percent down payment assistance is offered as a zero-interest no payment no payment second mortgage. There are also First Home programs called First Home 100, Community, and Opportunity.
9. Mortgage Credit Certificate Program
This program offers first-time homebuyers a Federal tax credit. The tax credit will amount to 20% to 35% of the interest a buyer pays on the mortgage each year, with a maximum credit of $2,000 per year. This program is offered annually, usually in the spring.

**USDA:**

United States Department of Agriculture  
Rural Development, Rural Housing Services  
801 West Pearl Street  
Lebanon, IN 46052  
(765) 482-6355

“The Rural Housing Service (RHS) of USDA Rural Development works to improve the quality of life for rural Americans by ensuring that they have access to safe, well-built, affordable homes (USDA, 1). The Lebanon office manages the USDA programs for a multi-county area, which includes Madison County. Listed below are the programs and funding sources available through the RHS.

1. Home Ownership Loans
RHS offers two types of home ownership loans – guaranteed and direct. This program required no down payment and provides favorable rate mortgages through a direct loan from RHS or a loan from a private lending institution that is guaranteed by RHS. These loans are available to low- or moderate-income individuals and families for the purchase, construction, rehabilitation, or relocation of a dwelling located in rural areas.

2. Self-Help Housing
This program provides loans to a group of six to ten low-income families, helping them build their own homes by supplying materials and skilled labor they would be unable to furnish themselves. The families must agree to provide “sweat equity,” working in tandem with the skilled laborers and other families until all homes are finished.

3. Rural Rental Housing Loans
These loans are made to finance building construction and site development of multi-family units for people with low, very low, and moderate incomes. Along with this development, a portion of the units should be set aside for seniors (62 and over). Loans can be made to construct homes that will operate in cooperative form but may not be used to finance individual units.

4. Home Improvement and Repair Loans and Grants
A rural homeowner with a house in need of repair or renovation may be eligible for a loan or grant. Home Improvement Loans are available for those who may not need or cannot afford
new housing, but need assistance to meet minimum housing standards and to remove health and safety concerns. Home Improvement Grants are given to eligible senior homeowners (62 and over). Repair Loans and Grants assist in the completion of general repairs, while Home Improvement Loans and Grants take an additional step by bringing a house up to minimum standards and codes.

5. Site Loans
Rural Housing Site Loans allow the purchase of adequate building sites for development of a desirable community. These loans are given to private and non-profit organizations.

6. Farm Labor Housing
Farm Labor Housing Loans and Grants enable farmers, non-profit organization, and units of government to build, buy, or repair farm labor housing for either dormitory or multi-family apartment uses.

7. Housing Preservation Grants
The Housing Preservation Grant allows low-income homeowners the funds necessary to repair and rehabilitate their homes. Funds are also available to rental property owners for rehabilitation of their units. The rental rehabilitation program requires landlords to make their properties available to low-income tenants.

8. Housing Subsidies
The Housing Subsidies Program offers monthly mortgage and rental payment assistance. This program is designed to assist low-income individuals and families, assuming that they do not pay more than 30% of their monthly income for housing. These subsidies can be used to assist homeowners and tenants of rental and farm labor housing.

**FHLB:**

Federal Home Loan Bank of Indianapolis
8250 Woodfield Crossing Boulevard
Indianapolis, IN 46206
(317) 465-0428

The Federal Home Loan Bank provides loans and financing program to lower- and moderate-income persons to facilitate affordable housing. There are two programs offered by FHLB of Indianapolis – the Affordable Housing Program and the Community Interest Program.

1. Affordable Housing Program
The Affordable Housing Program (AHP) exists to subsidize the interest rate on advances or to provide direct subsidies to member organization in order to promote long-term lending and support affordable renter- and owner-occupied housing for very low-, low-, and moderate-income households. Subsidies under this program may be used in conjunction with other sources of funds, such as federal, state, or local public or private assistance programs.
2. Community Improvement Program
The Community Improvement Program has been established to provide funding for community-oriented mortgage lending. This program seeks to reduce the risk of making non-conventional mortgages on community development lending by providing funding at less than market rates. The funding for this program benefits low- and moderate-income persons in the financing of home purchases, rehabilitation of housing, and development of the commercial and economic sectors.

**HUD:**

U.S. Department of Housing and Urban Development
Indianapolis Office, Region V
151 North Delaware Street
Indianapolis, IN 46204-2526
(317) 226-6303

The U.S. Department of Housing and Urban Development operates under a multitude of housing programs geared toward low- and moderate-income persons and promotes affordable housing. Through HUD’s programs are federal programs these funds filter down to the state and local level to assist various housing activities. Below are the programs offered by the U.S. Department of Housing and Urban Development.

- Public and Indiana Housing and Operation
- Public Housing Comprehensive Improvement Assistance Program
- Section 8 Housing Assistance Program
- Family Self-Sufficiency Program
- Section 8 Foster Care Demonstration
- Section 8 Gautreaux Demonstration
- Public and Assisted Housing Drug Elimination
- Public Housing Youth Sports Program
- Section 202 Supportive Housing for Elderly
- Section 811 Supportive Housing for Disabled
- Congregate Housing Services Program (CHSP)
- Mortgage Insurance for Rental Housing and Low- and Moderate-Income Families
- Preservation of Low-Income Housing
- Flexible Subsidy Program
- HOPE I - Public and Indiana Housing Homeownership
- HOPE II – Homeownership for Multi-Family Housing
- HOPE III – Homeownership for Single Family Housing
- HOPE for Elderly Independence
Comprehensive Housing Plan

III. Market Condition & Analysis

- Housing Counseling Assistance
- Fair Housing Initiatives Program (FHIP)
- Fair Housing Assistance Program (FHAP)
- Community Housing Resource Board Program
- Housing Opportunities for People with AIDS

Private

_Local Banks:_

Banking institutions provide a valuable resource for funding for many housing initiatives. They are vital partners in many of the above mentioned housing programs. Utilization of these institutions is necessary to adequately meet the housing needs within Elwood. Banks within Elwood include:

1. First Farmers Bank & Trust
   10077 North State Road 37
   Elwood, IN 46036
   (765) 552-3326

2. Huntington National Bank
   101 S. Anderson St.
   Elwood, IN 46036
   (765) 552-5061

3. Star Financial Bank
   7373 West State Road 28
   Elwood, IN 46036
   (765) 552-4501
E. Housing & Development Regulations

The City of Elwood’s housing regulations are outlined in the Elwood Code of Laws under Chapter 153: “City of Elwood Zoning Ordinance.” The code was enacted by the city in 1966, and is still the prevailing regulations for the City. The following is a summary of the planning and development code for the City.

Administrative Bodies and Their Responsibilities

Zoning Inspector:
1. Notification of violations of this section;
2. Order discontinuance of illegal use of land;
3. Order removal of illegal buildings;
4. Order discontinuance of illegal work being done; and
5. Any other action authorized to ensure compliance and prevent violation(s).

*The current zoning inspector is Tom Doan.

Plan Commission:
1. Establish the procedures and responsibilities for the administration

Board of Zoning Appeals:
1. To hear and decide appeals of determinations made by the Zoning Inspector
2. Authorize variances
3. Authorize changes of lawful nonconforming uses

Zoning and Districts

The City of Elwood is comprised of nine (9) zoning districts. The zoning districts are labeled as follows:

R-1 Medium Density Residential District
R-2 Medium-High Density Residential District
R-3 High Density Residential District
B-1 Limited Business District
B-2 Central Business District
B-3 General Business District
I-1 Light Industry
Heavy Industry
Zoning Permits and Certificates of Occupancy

“No permit shall be issued unless the proposed structure or use of structure or land is in complete conformity with the provisions of this chapter or unless a written order is received from the Board of Zoning Appeals, the Plan Commission or a Court in accordance with this chapter and state legislation.” § 153.72

“An improvement location permit shall be obtained before any structure may be constructed or reconstructed, located or relocated or enlarged or structurally altered. If the permit is issued, then the applicant shall apply for an occupancy permit, which occupancy permit shall not be issued until the structure is complete and complies with the chapter is in evidence.”
Permit Fees (Zoning §153.73)

“The following fees shall be charged for the applications for permits, petitions or other zoning relief. No part of the fees shall be returnable to the applicant or petitioner.”

A. Improvement location permit:

1. Single-family dwelling: $75 plus $.06 per square foot
2. Two-family dwelling: $75 plus $.06 per square foot
3. Accessory structures: $75 plus $.04 per square foot
4. Multi-family dwelling: $100 plus $.06 per square foot
5. Commercial or industrial: $125 plus $.06 per square foot
6. Free standing signs, a permanent sign supported by one or more uprights or poles not attached to anything: $75
7. Off-site constructed dwelling:
   a. Single-wide non-permanent foundation: $150
   b. Single-wide with permanent foundation: $180
8. Modular Homes: $200
9. Portable Shed: $60
10. Inspection Fees:
    a. Footing: $30
    b. Foundation: $30
    c. Rough-in: $30
    d. Final: $30
11. Inspection fees in two-family, multi-family, and commercial, apply to each unit.
12. Re-inspection due to failed inspection: $30
13. Any improvement location permit issued after construction has begun will include a $100 fee for late application.
14. Fence (lot line inspection): $30
15. Requested inspection.
   a. Tenant to notify landlord by certified mail of problem;
   b. If no response in ten days from landlord, notify the Building Commissioner’s office; and
   c. The Building Commissioner notifies the landlord of the complaint.
16. Demolition Permit
   a. Residential: $70
   b. Commercial $100 plus .02 sq. ft.
B. Occupancy permit, new construction: $40
C. Certificate of Completion: $30
D. Petition to amend ordinance rezoning: $100
E. Petition to Board of Zoning Appeals: $100
F. Temporary trailer permit: $100 for six months and one renewal.
G. Renewal of temporary permit: $50
H. Petition for plat approval: the greater of $150 or $2 per lot.
I. Swimming pools location permit: No assessment required for approval so as not to interfere with utilities, public rights-of-way, public safety and homeowner safety.

J. Any person filing an application or petition pursuant to this chapter shall assume the cost of any required public notice.

K. Contractor registration fee: $100 per year

**Permit Expiration:**

“A temporary occupancy permit may be issued for a period not exceeding six months during alterations or partial occupancy of land on structures, provided that the temporary permit may include conditions and safeguards as necessary to protect the safety of the occupants and the public.”

“If the work described in any building permit has not begun within six months of the date of issuance thereof, the permit shall expire. Further work shall not proceed unless a new permit is obtained. If the work described in any permit has not been substantially completed within one year of the date of issuance thereof, the permit shall expire and a written cancellation notice shall be sent to the property owner. Further work shall not proceed unless a new permit is obtained. If any work described in a demolition permit has not begun within ten days of the date of issuance, the permit shall expire. If the work described in the demolition permit has not been completed within 60 days of the issuance thereof, the permit shall expire and written cancellation notice shall be sent to the property owner. Further work shall not proceed unless a new permit is obtained.” § 153.72

**Housing Standards and Regulations**

The Housing Standards and Codes for the City of Elwood are detailed within Elwood’s Town Codes, Chapter 153: Zoning. Regulations are divided into two sections: District and General. “District Regulations” clarify the rules and standards relating to ten various zoning
districts established within Elwood. Permitted uses and special exceptions accompany a brief description of each zone.

§153.26 BUSINESS DISTRICTS

The districts designed for business, B-1, B-2, and B-3, are limited to business, public and certain residential uses. By establishing compact districts for such uses, more efficient traffic movement, parking facilities, fire protection and police protection may be provided. Industrial uses are excluded in order to reduce the hazards caused by extensive truck and rail movements normally associated with such uses. The purpose of these districts is to provide unified shopping districts conveniently located (’66 Code, § 3-1-2-7) (Ord. 1172, passed 10-3-66).

§153.28(7) B-2 Central Business District

a. Permitted uses.
   1. Retail business, no auto service;
   2. Eating and drinking establishments, no drive-ins;
   3. Offices and banks;
   4. Personal and professional services;
   5. Fire stations and municipal buildings;
   6. Public parks and playgrounds;
   7. Parking lots;
   8. Hospitals and clinics;
   9. Essential services; and
   10. Accessory uses.

b. Special exceptions
   1. Planned unit business projects;
   2. Single-family dwellings;
   3. Multiple-family dwellings;
   4. Automobile sales; service and repair;
   5. Hotels and motels;
   6. Commercial recreation;
   7. Public utility buildings;
   8. Churches;
   9. Schools, public and parochial;
   10. Private clubs;
   11. Drive-in restaurants;
   12. Wholesale business;
   13. Commercial schools;
14. Funeral homes;
15. Veterinary hospitals;
16. Printing shops;
17. Cleaning and laundry plants; and
18. Theaters.

**Utility Connection Fees**

<table>
<thead>
<tr>
<th>Utility/Service</th>
<th>Service Provider</th>
<th>Connection Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water</td>
<td>City of Elwood</td>
<td>Deposit for water connection:</td>
</tr>
<tr>
<td></td>
<td>1505 South &quot;B&quot; Street Elwood IN 46036 (765)552-5076</td>
<td>5/8 inch - $49.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3/4 inch - $70.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 inch+ – Call for Prices</td>
</tr>
<tr>
<td>Sewage</td>
<td>City of Elwood</td>
<td>Typical tap fee: $700</td>
</tr>
<tr>
<td></td>
<td>1505 South &quot;B&quot; Street Elwood IN 46036 (765)552-5076</td>
<td>Time &amp; Labor (6” pipe line)</td>
</tr>
<tr>
<td>Waste Disposal</td>
<td>City of Elwood</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>1505 South &quot;B&quot; Street Elwood IN 46036 (765)552-5076</td>
<td></td>
</tr>
<tr>
<td>Electric</td>
<td>American Electric Power/Indiana Michigan 400 North High Street Muncie, IN 47305 (800) 311-4634</td>
<td>Service Charge: $6.65 per month</td>
</tr>
<tr>
<td></td>
<td></td>
<td>&lt; 200 kWh $7.41 per kWh</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Up to 500 kWh $6.162 per kWh</td>
</tr>
<tr>
<td></td>
<td></td>
<td>&gt; 500 kWh $5.707 per kWh</td>
</tr>
<tr>
<td>Gas</td>
<td>Vectren</td>
<td>Service Charge: $9.00 per meter</td>
</tr>
<tr>
<td></td>
<td>1630 South Meridian Street Indianapolis, IN 46202 (800) 777-2060</td>
<td>First 45 therms $.5151 per therm</td>
</tr>
<tr>
<td></td>
<td></td>
<td>&gt; 45 therms $.4449 per therm</td>
</tr>
<tr>
<td>Telephone</td>
<td>AT&amp;T</td>
<td>Varies based on Plan Selected</td>
</tr>
<tr>
<td></td>
<td>1099 North Meridian Street Indianapolis, IN 46255 (800) 647-9000</td>
<td></td>
</tr>
</tbody>
</table>

**Historic District**

The historic district within Elwood lays along both Anderson Street and Main Street, with an additional two blocks on North “A” Street. Sixteen blocks on South Anderson Street (100 to 1500 block) and nine blocks of Main Street (600 to 1600 block) are compromised of historic structures. The Madison County Interim Report of Indiana Historic Sites & Structures Inventory released its ratings on properties and published its findings in October 1994.
Floodplains

The Federal Emergency Management Agency (FEMA) has mapped the Elwood area: Maps “1801520001C and 1801520002C”. ESRI is another resource to verify whether or not wetlands exist for a project area. There are several areas within Elwood that are considered to be in the Flood Zone, thus projects will have to be evaluated on a case by case basis.
IV. Supportive Services
A. Supportive Programs & Services

In relation to housing, numerous support services exist within the City of Elwood. Current housing delivery systems and their available assistance is provided within the following sections.

A. Madison County Council of Governments (Low-Income Housing Programs)

The Madison County Council of Governments (MCCOG) has administered housing grants from the Indiana Housing and Community Development Authority and the Farmers Home Administration. The primary purposes of these grants were to address housing needs of low-income families. Programs have been conducted by MCCOG for incorporated towns, cities, and the county excluding the City of Anderson. Grants administered in the past include the Elwood, Alexandria, and Madison County Rental Rehabilitation Programs, Madison County Owner-Occupied Rehabilitation Program, Madison County Housing Preservation Grant, Madison County Housing Plan, Elwood and Orestes Migrant Farm Worker Housing Program, and Alternatives, Inc. Emergency Shelter Program. These programs have been located at scattered sites throughout the county. MCCOG intends to continue to administer public assisted housing grants on behalf of the county and its towns and cities. In addition to these grants, assistance for homeownership, homeownership counseling, transitional housing, and special need housing programs are planned to be pursued in the future to address these specific low-income needs.

B. U.S.D.A. Rural Development (Home Improvement and Repair Loans and Grants)

“The Rural Development Agency provides loans in rural areas to finance homes and building sites. Rural areas include open country and places with population of 10,000 or less and, under certain conditions, towns and cities between 10,000 and 20,000.”
The Rural Development office has a service area of the entire county excluding the City of Anderson and its surrounding urbanized area. They have provided funding to rehabilitate numerous owner-occupied and rental units in scattered rural sites throughout the county. In addition to rehabilitation funding, financing low-income homebuyers and first-time homebuyers in the purchase of a home is another program run through the Rural Development office. This rehabilitation is available for sewer connections and implementing handicap features within a home. These programs for the most part give funding in the forms of loans, but programs with elderly participants (62 or older) are typically funded by grants.

**C. Rural Opportunities of Indiana (Homeownership Programs)**

Rural Opportunities provides housing services that improve the housing conditions and financial stability of participants that, in turn, will help stabilize their communities. These services help families who are living in overpriced, sub-standard and overcrowded conditions by providing access to available resources. Within Indiana the available programs are: Homeownership Program and Housing Technical Assistance. The Homeownership Program assists low and moderate-income households through homebuyer education classes and one-on-one homeownership counseling that enables many families who never believed they could own their own home to become homeowners. Education classes cover several topics, including basic banking, understanding credit, and the home buying process. The Housing Technical Assistance available provides technical assistance to non-profit organizations, municipalities and other agencies to assist them in developing affordable housing to meet the critical needs of farm workers and other low-income families.
D. Alternatives, Inc. of Madison County (Homeless/Victims of Abuse Emergency Shelter)

Alternatives, Inc. is one of the main providers for homeless needs located in Anderson, IN (approximately 18 miles from Summitville). The services are exclusively for women and children that are victims of abuse, violence, and homelessness. They provide shelter for a maximum of 45 days, educational training, counseling, and crisis intervention. Alternatives, Inc. currently has 18 permanent beds within the facility.

E. U.S. Department of Housing and Urban Development (Low-Income Housing Programs)

The U.S. Department of Housing and Urban Development operate a multitude of housing programs that are geared toward benefiting low and moderate income persons, as well as, promoting affordable housing. Though HUD’s programs are federal programs, these funds filter to the state and local level to assist various housing activities.

F. Elwood Public Housing Authority (Rental Assistance Programs)

This program is offered by the Public Housing Authority (PHA) through funds from the U.S. Department of Housing and Urban Development. The purpose of the program is to provide Section 8 Rental Assistance to low-income residents in northern Madison County primarily the City of Elwood. Once accepted into the program, the PHA will make housing assistance payments to the landlord to assist low-income families in paying their rental obligations. Rental assistance is given to tenants located at scattered sites in the county.

G. Christian Center Rescue Ministries (Homeless Shelter)

The Christian Center Rescue Ministries provided emergency shelter for men, women, and children who are homeless. The capacity of the center is 65 people, and it is typically at full capacity.
**H. Dove Harbor** (Homeless Women and Children)

Dove Harbor is affiliated with the North Anderson Church of God, and is centered on women and children in housing and homelessness. They provide transportation, childcare, and counseling for women in their program.

**I. Other**

Other assistance is also available to those in need of financial support. Job opportunities and training exist through JobSource’s Workforce Investment and WorkOne Service (765-642-4981). Additionally, rural transportation services are provided by TRAM - Transportation for Rural Areas of Madison County (AKA The New InterUrban) (888-589-1121).
V. Housing Policy
A. Goals & Objectives

The Goals and Objectives created for the Elwood Comprehensive Housing Plan represent the overall community vision for the future of housing, neighborhood, and community development/redevelopment. This policy portion of the housing plan document will consist of a series of goals with supporting objectives and strategies. The creation of this section is largely the result of input received from public meetings, numerous surveys, and other data that were collected through the planning process.

- **A GOAL is a general statement describing a future condition desired by the community.** A goal does not suggest specific actions, but describes a desired outcome. The goals will provide a greater focus, offer guidance, and establish policy for specific and pressing housing issues so that the Elwood community and leadership are equipped for better decision-making.

- **An OBJECTIVE is a statement that describes an activity to be accomplished in pursuit of a larger goal.** Each objective establishes measurable progress towards a goal, and is usually time dependent.

**Encourage the Development and Redevelopment of the Community.**
- Develop design guidelines and site criteria that maintain residential choices of unit size, cost, and other amenities and support the economic feasibility of new construction and development.
- Ensure the provision of necessary amenities in close proximity to existing and new residential neighborhoods.
- Assure the protection and compatibility of all land uses including commercial, residential, park, and historic sites.
- Define areas for redevelopment and create a master plan including public infrastructure for phasing improvements to those areas.
- Encourage development and redevelopment patterns that emphasize the importance of the village/neighborhood community concept.
- Support greater mixed land-use areas.
- Reduce strip commercial areas whenever possible.
- Support the creation of downtown development districts.
- Support the development and implementation of financial incentives for downtown redevelopment (TIF, BID, etc.).
- Encourage development and improvement of streets through pedestrian friendly design.
- Encourage connective pedestrian/bicycle links in all development.
Encourage the Revitalization of Neighborhoods.
- Reclaim the historic and residential character of neighborhoods.
- Create target rehabilitation areas in neighborhoods to act as a catalyst for rejuvenation and to illustrate the potential for the area.
- Initiate programs that offset high foreclosure rates in neighborhoods.
- Create safe and secure neighborhood environments.
- Resolve parking issues in neighborhoods.
- Maintain and enhance the streetscapes and open spaces in neighborhoods to increase livability.
- Encourage the construction of infill housing in existing neighborhoods.
- Encourage the delineation of neighborhood districts for future planning and organization.
- Create a neighborhood enhancement program.
- Coordinate all redevelopment efforts with public works projects whenever possible.

Encourage the Preservation and Enhancement of the Housing Stock.
- Improve the quality of the rental and owner-occupied housing stock.
- Look for opportunities to reclaim larger single-family dwellings from conversion to multi-units.
- Reduce or restrict future conversions of single-family dwellings into rentals.
- Create incentives and opportunities that encourage homeowners and rental property owners to maintain and improve their properties.
- Improve the exterior appearances of houses, outbuildings, and apartment structures.
- Create rehabilitation and weatherization programs.
- Encourage the creation of a variety of housing types including mixed residential stock.
- Maintain an adequate supply of rental housing.
- Ensure that the existing housing stock is maintained in sound condition and adheres to code requirements.
- Develop a stricter code enforcement program with progressive penalties.

Encourage the Availability of Greater Ranges of Housing.
- Encourage the construction of new housing.
- Increase the supply of affordable rental housing for low and moderate-income households through the rehabilitation of existing structures as well as new construction.
- Support and participate in rental assistance and rental subsidies programs.
- Encourage the provision of housing for local employees (high and lower-end units).
- Encourage development of new housing for low- to moderate-income households.
- Develop a purchase counseling program to guide first-time and low-income individuals and families through the home buying process.
- Participate in or develop home purchase assistance programs such as mortgage buy downs, homesteading programs, etc.

Encourage the Provision of Housing for Special Needs Groups.
- Increase the supply of affordable owner and rental housing for low- and moderate-income seniors and special needs populations.
• Increase the supply of supportive housing for homeless and special needs populations, particularly transitional and permanent housing options.
• Encourage a variety of housing types and care choices for disabled and elderly residents.
• Encourage innovative housing models and types for special needs groups.
• Encourage the creation of housing to meet the needs of seasonal workers/visitors.
• Develop partnerships with groups – churches, non-profits, Habitat for Humanity, high-school trade classes, etc. – that focus on special group needs.
• Build partnerships with existing senior housing providers to expand services if necessary and possible.

**Encourage the Formal Organization of Housing Stakeholders.**
• Promote better tenant/landlord relations and educate them about expectations and laws.
• Promote greater local government involvement in the creation and preservation of the housing stock, neighborhoods, and the community.
• Increase residents’ commitment to the neighborhood through the creation of neighborhood-based associations and networks that will enable residents to address housing and neighborhood concerns.
• Establish neighborhood-wide housing improvement workshops and forums.
• Develop an effective system for implementing and monitoring housing actions/programs.
• Establish and enforce standards for housing unit construction and rehabilitation.
VI. Action Plan & Strategies
A. Strategies to Meet Housing Needs

The housing needs for Elwood have been clearly identified through census data analysis, research, surveys, and community input. As outlined in the previous sections, there are several minor and major housing needs in the City. To identify the degree of need in specific areas of housing, surveys were conducted on community members. The Community Input Survey (Exhibit B) was a primary tool used to prioritize housing needs in Elwood. Used in each of the surveys, the following question enabled prioritization of housing needs in the county.

Survey Question: The following categories are types of housing programs. Please rank these six categories based on housing needs in your community. (1 - Most Important to 6 - Least Important)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Program</th>
<th>Avg.</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Home Purchase Assistance</td>
<td>2.07</td>
<td>53.8%</td>
<td>7.7%</td>
<td>23.0%</td>
<td>7.7%</td>
<td>7.7%</td>
<td>0.0%</td>
</tr>
<tr>
<td>2</td>
<td>Owner-Occupied Rehabilitation</td>
<td>2.85</td>
<td>46.1%</td>
<td>7.7%</td>
<td>7.7%</td>
<td>7.7%</td>
<td>15.4%</td>
<td>15.4%</td>
</tr>
<tr>
<td>3</td>
<td>Rental Rehabilitation</td>
<td>3.25</td>
<td>8.3%</td>
<td>25.0%</td>
<td>25.0%</td>
<td>16.6%</td>
<td>25.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>4</td>
<td>Home Purchase Counseling</td>
<td>3.54</td>
<td>0.0%</td>
<td>30.7%</td>
<td>15.4%</td>
<td>38.4%</td>
<td>0.0%</td>
<td>15.4%</td>
</tr>
<tr>
<td>5</td>
<td>New Construction of Homes</td>
<td>3.69</td>
<td>15.4%</td>
<td>23.0%</td>
<td>0.0%</td>
<td>15.4%</td>
<td>30.7%</td>
<td>15.4%</td>
</tr>
<tr>
<td>6</td>
<td>New Construction of Rentals</td>
<td>5.55</td>
<td>0.0%</td>
<td>0.0%</td>
<td>7.7%</td>
<td>7.7%</td>
<td>7.7%</td>
<td>77.0%</td>
</tr>
</tbody>
</table>

Based on survey responses, results point to home purchase assistance and rehabilitation of the existing housing stock as the most crucial housing needs in Elwood. As discussed in earlier sections, the City’s aging housing stock contains dilapidated and deteriorated structures in need of repair and renovation. Thus, the top priority should be upgrading the existing stock into safe and quality structures. After completion of the rehabilitation initiative, housing needs such
as home purchase assistance and counseling and construction of new homes and rentals should be addressed. Additionally, research results indicated several housing needs aside from those identified above. Further elaboration of these needs will be discussed in the section below.

**STRATEGIES:**

**Owner-Occupied Rehabilitation**

The owner-occupied housing stock faces many of the same issues encountered in the renter-occupied stock. The age of owner-occupied units beyond the 40 year old threshold is consistent with the renter-occupied stock. Thus, the rehabilitation of the existing owner-occupied housing stock is a main priority in the City. An owner-occupied rehabilitation program would be a beneficial tool in assisting low-income households, enabling substandard homes to be rehabilitated into quality structures that provide safe and decent housing for the low-income population.

**Rental Rehabilitation**

According to survey results, the rehabilitation of rental properties was the third ranked priority. The propensity of rentals beyond the 40 year old threshold has led to many substandard units in pressing need of rehabilitation. In addition to this concern, the conversion of many large historic homes into multi-unit structures was another issue that arose in community meetings. With these issues identified, development of a rental rehabilitation program is needed allowing for landlords to rehabilitate their units into safe, decent, and affordable housing. This kind of program aims to recycle structures that are integral to a community’s and/or neighborhood’s fabric and character. In addition, a rental rehabilitation program would require participating landlords to rent to low-income families with rent levels at or below “Fair Market Rent” figures for the county.
**Home Purchase Assistance**

A home purchase program will enable many first-time home buyers the financial means to acquire adequate and appropriate housing. Purchase assistance for low-income buyers is a major need in the City, and the implementation of a variety of tools including below market interest rates, down payment assistance, or specialized mortgage programs would prove beneficial to county residents. The main thrust of the effort should be geared toward low-income, first-time home buyer programs.

**Home Purchase Counseling**

Many home buyers need counseling in the complex process of purchasing a home. Potential home buyers need assistance and counseling in pursuing financing, budgeting, application preparation, and general guidance throughout the entire process. This program will provide the counseling and resources necessary to acquire safe, decent, and appropriate homes for potential home buyers and/or first-time home buyers.

**NSP Demolition and Redevelopment of Homes**

Aside from the rehabilitation of existing owner-occupied housing units, construction of new single family and multi-family homes are also needed for the low-income population. New construction programs will allow for the development of quality homes especially designed and funded to meet the housing needs of low-income families.

With NSP funding, the City can acquire abandoned/blighted structures, demolish structures, leave some areas as green space and redevelop other areas with new residential properties. These homes should be constructed within existing neighborhoods. Standards and guidelines for construction and design must be created to ensure that these homes fit within the...
fabric and character of their surroundings. In addition, they must produce a mixture of new housing options that meets the needs of all income levels and promotes a diverse and healthy housing stock.

**NSP Foreclosure Stabilization**

When looking at the high foreclosure status in Elwood, it becomes evident that the issue must be addressed. This program would take an approach of buying foreclosed homes, rehabilitating them, and reselling the homes back into the market (usually at a reduced price of 10-15% less than the market value). The City would also roll income made from the sale of homes into additional foreclosure-rehab.-resell projects. This would provide a way for first-time and low-income homebuyers the ability to acquire safe, decent, and affordable housing. It would be essential to provide home purchase assistance and counseling services for the homebuyer group the City is trying to serve.
B. Action Plan

The five year action plan addresses actions to be taken as a result of the previously outlined strategies. This plan summarizes the year the project will begin, the action or program name, location, estimated completion dates, and funding sources. Covering a five year period from March 2009 through March 2014 and showing the timetable for actions or programs to be conducted, there are five-(5) programs scheduled to address the identified strategies. Actions and programs are as follows:

1. **Elwood Homeowner Repair & Improvement Program**

2. **Elwood Neighborhood Stabilization Program**
   a. NSP Foreclosure Stabilization
   b. NSP Demolition and Redevelopment of Homes

3. **Elwood Home Purchase Counseling Program**

4. **Elwood Home Purchase Assistance Program**

5. **Elwood Rental Rehabilitation Program**

This priority listing of programs to be conducted in an aggressive plan to meet the housing needs in the City of Elwood. These programs will help achieve goals and initiatives set forth by the City. A timetable for the five year plan is displayed on the following page, outlining the activities and programs scheduled to meet the identified strategies.
<table>
<thead>
<tr>
<th>YEAR</th>
<th>ACTION/PROGRAM</th>
<th>LOCATION</th>
<th>ESTIMATED COMPLETION DATE</th>
<th>FUNDING SOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Elwood Homeowner Repair &amp; Improvement Program</td>
<td>Scattered Sites in Elwood</td>
<td>2011</td>
<td>CDBG, Banked Match</td>
</tr>
</tbody>
</table>
| 2    | Elwood Neighborhood Stabilization Program  
a. NSP Foreclosure Stabilization  
b. NSP Demolition & Redevelopment | Within Elwood  
NSP Target Area | 2013 | CNRF – NSP |
| 3    | Elwood Home Purchase Counseling Program | Scattered Sites in Elwood | 2013 | IHCDA – HomeEC, NSP |
| 4    | Elwood Home Purchase Assistance Program | Scattered Sites in Elwood | 2013 | IHCDA – HomeEC, NSP |
| 5    | Elwood Rental Rehabilitation Program | Scattered Sites in Elwood | 2014 | CDBG, Landlord Contribution |
C. Implementation

The implementation of the five year action plan will require a collaborative effort between local officials, organizations, not-for-profit agencies, communities, and the low-income population. Only through a collaborative effort will Elwood be able to effectively address and meet the housing needs of its residents. Proper implementation will enable the community’s individuals and families to obtain safe, decent, and affordable housing. The City of Elwood and the Madison County Council of Governments will serve as the main facilitators of the five year action plan. Their main responsibilities include oversight of the implementation of the plan as well as coordination of resources to achieve the goals and initiatives.

The following section outlines the implementation procedures for the five year action plan, including a listing of each identified action/program. The actions/programs are divided into three major summary components: the activity, funding sources, and implementing organizations and their roles. These summary components will clearly outline the procedures to achieve the five year action plan.

Implementation Procedures for the Five Year Plan

1. Elwood Homeowner Repair & Improvement Program
   A. Activity
      - Apply for Community Development Block Grant (CDBG) funds from the Indiana Housing & Community Development Authority (IHCDA).
      - Conduct a city-wide homeowner repair and improvement program that allows homeowners to rehabilitate their homes into safe, decent, and adequate housing.
   B. Funding Sources
      - CDBG Homeowner Repair & Improvement Funds - Provided by the IHCDA to conduct owner-occupied rehabilitation of existing homes.
      - Banked Match – The City of Elwood has compiled banked match from previously completed CDBG projects that will be applied toward this program to meet the 10% match requirement.
C. *Implementing Organizations and Their Roles*

- City of Elwood – Local unit of government and legal applicant for CDBG funds.
- Madison County Council of Governments – Would apply on behalf of the City as the Subrecipient. Serves and grant administrator in implementing the repair and improvement program while adhering to program guidelines and regulations.

2. **Elwood Neighborhood Stabilization Program**

   - NSP Foreclosure Stabilization
   - NSP Demolition & Redevelopment

   **A. Activity**
   - Buy foreclosed homes within the NSP Target Area, rehabilitate them, and resell the homes back into the market (sell at 10-15% below market value). Roll funds received from sale back into additional projects.
   - Acquire abandoned/blighted structures, demolish structures, leave some areas as green space and redevelop other areas with new residential properties. Roll funds received from sale back into additional projects.

   **B. Funding Sources**
   - Community Neighborhood Revitalization Funds (CNRF) - Provided by the Indiana Housing & Community Development Authority to conduct NSP Foreclosure Stabilization and NSP Demolition & Redevelopment.
   - Match – There is no match requirement for this funding.

   **C. Implementing Organizations and Their Roles**
   - City of Elwood – Local unit of government and legal applicant for CNRF funds.
   - Madison County Council of Governments – Would apply on behalf of the City as the Lead Applicant. Serves and grant administrator in implementing the NSP program while adhering to program guidelines and regulations.

3. **Elwood Home Purchase Counseling Program**

   **A. Activity**
   - Offer pre-purchase and post-purchase counseling and education for primarily first-time and low-income homebuyers to guide them through the home buying process.
   - Offer pre-purchase and post-purchase counseling and education buyers as a component of the NSP program.

   **B. Funding Sources**
   - HomeEC Funds - Provided by the Indiana Housing & Community Development Authority (IHCDA) to provide homebuyer education and pre- and post purchase counseling.
• Community Neighborhood Revitalization Funds (CNRF) – Provided by IHCDA to conduct Neighborhood Stabilization Programs (NSP).

C. Implementing Organizations and Their Roles
• City of Elwood – Local unit of government and legal applicant for CNRF funds.
• Rural Opportunities, Inc. – Partner agency that would provide the homebuyer education and pre- and post-purchase counseling. Additionally, provide education and counseling to homebuyers purchasing homes though the NSP program.

4. Elwood Home Purchase Assistance Program
A. Activity
• Offer down payment assistance for primarily first-time and low-income homebuyers.
• Offer down payment assistance to qualified homebuyers as a component of the NSP program.

B. Funding Sources
• HomeEC Funds - Provided by the Indiana Housing & Community Development Authority (IHCDA) to provide 3:1 match in down payment assistance for qualified homebuyers.

C. Implementing Organizations and Their Roles
• City of Elwood – Local unit of government.
• Rural Opportunities, Inc. – Partner agency that would provide the qualified homebuyers with down payment assistance. Additionally, provide down payment assistance to qualified homebuyers purchasing homes though the NSP program.

5. Elwood Rental Rehabilitation Program
A. Activity
• Apply for Community Development Block Grant (CDBG) funds from the Indiana Housing & Community Development Authority (IHCDA).
• Conduct a city-wide rehabilitation program that allows landlords to rehabilitate their rental units into safe, decent, and affordable housing for low-income tenants.

B. Funding Sources
• CDBG Rental Rehabilitation Funds - Provided by the IHCDA to conduct rental rehabilitation of existing rental properties.
• Landlord Contribution – The landlord/owner will contribute a percentage of the rental rehabilitation costs and this will be applied toward the program to meet the 10% match requirement.

C. Implementing Organizations and Their Roles
• City of Elwood – Local unit of government and legal applicant for CDBG funds.
• Madison County Council of Governments – Would apply of behalf of the City as the Subrecipient. Serves and grant administrator in implementing the rental rehabilitation program while adhering to program guidelines and regulations.

Summary of Implementation

The housing needs facing Elwood can only be met through a community-wide effort. The Elwood Housing Sub-Committee and the Madison County Council of Governments will serve as the driving force to ensure successful implementation of the Elwood Comprehensive Housing Plan. The implementation of the plan will also require a diligent participation and collaborative effort between local officials, organizations, not-for-profit agencies, communities, and the low-income population. Properly utilized, the plan will enable individuals, families, and the low-income population the ability to obtain safe, decent, and appropriate housing.
VII. Exhibits & References
Telephone Survey

1. Living Conditions:
   A. Are you currently living in a home or a rental property?
      67 – 77% Home  19 – 22% Rental  86 – 100% Total

2. Home:
   A. Do you presently have a mortgage or is your home paid for?
      45 – 67.16% Mortgage  22 – 32.84% Paid For
   B. Overall, how do you feel about your present housing situation?
      26 – 38.8% Very Satisfied  36 – 53.7% Satisfied  4 – 6.0% Dissatisfied  0 – 0% Very Dissatisfied
   C. Which best describes the condition of your home?
      19 – 28.4% Excellent  43 – 64.2% Good  3 – 4.5% Poor
   D. How many bedrooms does your home have? 2.40 Average
   E. For your household, is the size of your home?
      5 - 7.56% Too small  53 - 79.1% Just right  8 - 11.9% Too large

3. Rental:
   A. Which best describes the rental you live in?
      6 - 31.6% House  4 - 21.1% House Unit  2 - 10.5% Duplex  6 - 31.6% Apartment building
   B. Overall, how do you feel about your present housing situation?
      2 - 10.5% Very Satisfied  9 - 47.4% Satisfied  8 - 42.1% Dissatisfied  0 – 0% Very Dissatisfied
   C. Which best describes the condition of your rental?
      5 - 26.3% Excellent  11 - 57.9% Good  3 - 15.8% Poor
   D. For your household, is the size of your rental?
      10 - 52.6% Too small  8 - 42.1% Just right  1 - 5.3% Too large
   E. How many bedrooms does your rental have? 1.25 Average
   F. Do you pay more or less than ($Fair Market) a month for your rental?
      0 – 0% More  16 – 100% Less
      (Fair Market: Efficiency - $336; 1 BR - $492; 2 BR - $592; 3 BR - $741; 4 BR - $830; 5 BR - $955; 6 BR - $1,079)
   G. Are utilities included in your rent?
      7 – 36.8% Yes  12-63.1% No

4. All:
   A. How many people live in your household? 2.6 Average

5. Neighborhood Factors:
   A. How would you describe the utility providers of your neighborhood?
      13 – 15.5% Excellent  56 – 66.6% Good  13 – 15.5% Adequate  2 - 2.4% Poor
   B. Would you consider your neighborhood child friendly?
      69 – 81.2% Yes  16 – 18.6% No
   C. Would you consider your neighborhood pedestrian friendly?
      66 – 76.7% Yes  20 – 23.3% No
   D. How would you rate the crime in your neighborhood?
      1 – 1.2% High  18 – 20.9% Moderate  66 – 76.7% Low

6. Historical Preservation:
   A. How would you rate the importance of historic preservation in your community?
      29 – 33.7% Very Important  45 – 52.3% Important  12 – 14.0% Not Important
B. How important are historical buildings in relation to the character of the town?

- 39 – 45.4% Very Important
- 35 – 40.7% Important
- 11 – 12.8% Not Important

7. Household Income:

A. Is your household income more or less than ($Low-Income Limit) annually?

(Low-Income limit: 1 person - $35,900; 2 persons - $41,000; 3 persons - $46,150; 4 persons - $51,300; 5 persons - $55,400; 6 persons - $59,500; 7 persons - $63,600; 8 persons - $67,700.)

- 8 – 30% More
- 19 – 70% Less
Community Input Survey

The Madison County Council of Governments (MCCOG) is currently conducting housing surveys throughout the city of Elwood for the purpose of assessing the housing needs within the town. Please complete these questions to the best of your ability as it pertains to housing in your community, particularly with an emphasis on low/moderate income individuals and families. It is our goal to integrate information gathered from this questionnaire and through research to develop a better understanding of housing in your community.

1. The following categories are types of housing assistance programs. Please rank these six categories based on housing needs in your community (1-Most Important to 6-Least Important, when ranking use each number 1-6 only once.)

<table>
<thead>
<tr>
<th>Avg.</th>
<th>Owner-Occupied Rehabilitation:</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.85</td>
<td>1 (6-46.1%) 2 (1-7.7%) 3 (1-7.7%) 4 (1-7.7%) 5 (2-15.4%) 6 (2-15.4%)</td>
</tr>
<tr>
<td>3.25</td>
<td>1 (1-8.3%) 2 (3-25.0%) 3 (3-25.0%) 4 (2-16.6%) 5 (3-25.0%) 6 (0-0.0%)</td>
</tr>
<tr>
<td>3.54</td>
<td>Home Purchase Counseling (Guidance for the Home Purchase Process)</td>
</tr>
<tr>
<td>2.07</td>
<td>1 (0-0.0%) 2 (4-30.7%) 3 (2-15.4%) 4 (5-38.4%) 5 (0-0.0%) 6 (2-15.4%)</td>
</tr>
<tr>
<td>3.69</td>
<td>Home Purchase Assistance (Low-interest Loans and Mortgage Buy Downs)</td>
</tr>
<tr>
<td>5.55</td>
<td>New Construction of Homes</td>
</tr>
<tr>
<td>2.17</td>
<td>New Construction of Rental Properties</td>
</tr>
</tbody>
</table>

2. Of the following housing issues, which are problems in your community? (Circle the number that corresponds with your response)

<table>
<thead>
<tr>
<th>Avg.</th>
<th>Availability of quality homes</th>
<th>Availability of quality rentals</th>
<th>Affordable homes for sale</th>
<th>Affordable rental units</th>
<th>Subsidized/Assisted Housing</th>
<th>Housing for elderly</th>
<th>Poor, dilapidated housing</th>
<th>Vacant/abandoned housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.92</td>
<td>1 (5-38.5%) 2 (4-30.8%) 3 (4-30.8%) 4 (0-0.0%)</td>
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<tr>
<td>1.83</td>
<td>1 (5-38.5%) 2 (4-30.7%) 3 (3-20.7%) 4 (0-0.0%)</td>
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<tr>
<td>2.29</td>
<td>1 (5-35.7%) 2 (0-0.0%) 3 (9-64.3%) 4 (0-0.0%)</td>
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</tr>
<tr>
<td>2.31</td>
<td>1 (3-23.0%) 2 (3-23.0%) 3 (7-53.8%) 4 (0-0.0%)</td>
<td></td>
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</tr>
<tr>
<td>2.17</td>
<td>1 (0-0.0%) 2 (10-83.3%) 3 (2-16.6%) 4 (0-0.0%)</td>
<td></td>
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<tr>
<td>2.50</td>
<td>1 (0-0.0%) 2 (6-50.0%) 3 (6-50.0%) 4 (0-0.0%)</td>
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</tr>
<tr>
<td>2.86</td>
<td>1 (0-0.0%) 2 (2-14.3%) 3 (12-85.7%) 4 (0-0.0%)</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>2.93</td>
<td>1 (0-0.0%) 2 (1-7.1%) 3 (13-92.8%) 4 (0-0.0%)</td>
<td></td>
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</tr>
</tbody>
</table>
3. Would you say it is difficult for the following people to find appropriate and affordable housing in your community?

<table>
<thead>
<tr>
<th>Avg.</th>
<th>Not Difficult</th>
<th>Somewhat Difficult</th>
<th>Very Difficult</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.64 Single persons living alone</td>
<td>1 (6-42.8%)</td>
<td>2 (7-50.0%)</td>
<td>3 (1-7.1%)</td>
</tr>
<tr>
<td>2.14 Single persons with children</td>
<td>1 (3-21.4%)</td>
<td>2 (6-42.8%)</td>
<td>3 (5-35.7%)</td>
</tr>
<tr>
<td>1.36 Married couples without children</td>
<td>1 (9-64.2%)</td>
<td>2 (5-35.7%)</td>
<td>3 (0-0.0%)</td>
</tr>
<tr>
<td>1.71 Married couples with children</td>
<td>1 (5-35.7%)</td>
<td>2 (8-57.1%)</td>
<td>3 (1-7.1%)</td>
</tr>
<tr>
<td>2.07 People with disabilities</td>
<td>1 (2-14.3%)</td>
<td>2 (9-64.3%)</td>
<td>3 (3-21.4%)</td>
</tr>
<tr>
<td>2.07 Elderly Persons</td>
<td>1 (4-28.5%)</td>
<td>2 (5-35.7%)</td>
<td>3 (5-35.7%)</td>
</tr>
</tbody>
</table>

4. Do you think the preservation of historical properties is important in your community? If so, what historical buildings or areas of town need revitalization?

- City buildings
- Yes, old buildings downtown
- Yes, Elwood City Building
- Nope

5. Additional comments?

- Too much HUD & welfare
RESOLUTION NO. 2009-02

ENDORSEMENT OF THE 2009 ELWOOD COMPREHENSIVE HOUSING PLAN

WHEREAS, the City of Elwood must assure that comprehensive community and economic development plans are maintained through a process that is comprehensive, cooperative, and coordinated, and

WHEREAS, the Madison County Council of Governments has developed an Elwood Comprehensive Housing Plan for the City of Elwood, and

WHEREAS, the planning process maintained by the Madison County Council of Governments staff have assured that the plans, and subsequent improvement projects are consistent with the planned development of the City of Elwood, as well as federal policies and priorities,

NOW, THEREFORE, BE IT RESOLVED THAT the City of Elwood hereby certifies that the plans, programs, processes, and the 2009 Elwood Comprehensive Housing Plan, is hereby endorsed and approved.

ADOPTED by the City of Elwood, this 2nd Day of March, 2009.

W. Merrill Taylor, Mayor

Deborah K. Brown, Councilman
Brian F. Courtney, Councilman
Matthew D. Leeson, Councilman

T. Jason Leonard, Councilman
Jack M. Powell, Councilman
David J. Savage, Councilman
John K. Wright, Councilman

ATTEST: Sandra R. Brewer, Clerk-Treasurer
VIII. Works Cited
WORKS CITED

Division of Historic Preservation and Archaeology, Indiana Department of Natural Resources. Madison County Interim Report: Indiana Historic Sites and Structure Inventory. Indianapolis, IN: Historic Landmarks Foundation of Indiana; 1984.


