



**Habitat**  
for Humanity®  
of Kosciusko County

# Housing Coalition

Tuesday, April 15, 2025

# Intro & Background



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## Habitat and KCCF

- Childcare | Launchpad
- Lilly Endowment grant
- KLA whitepaper





# Let's Clarify a Few Things

- Are we focused on affordable housing? Workforce? Attainable?
- Are we focused on new construction? Rentals? Education? Zoning?
- Is this a new 501(c)3?
- How is this funded?

# Problem

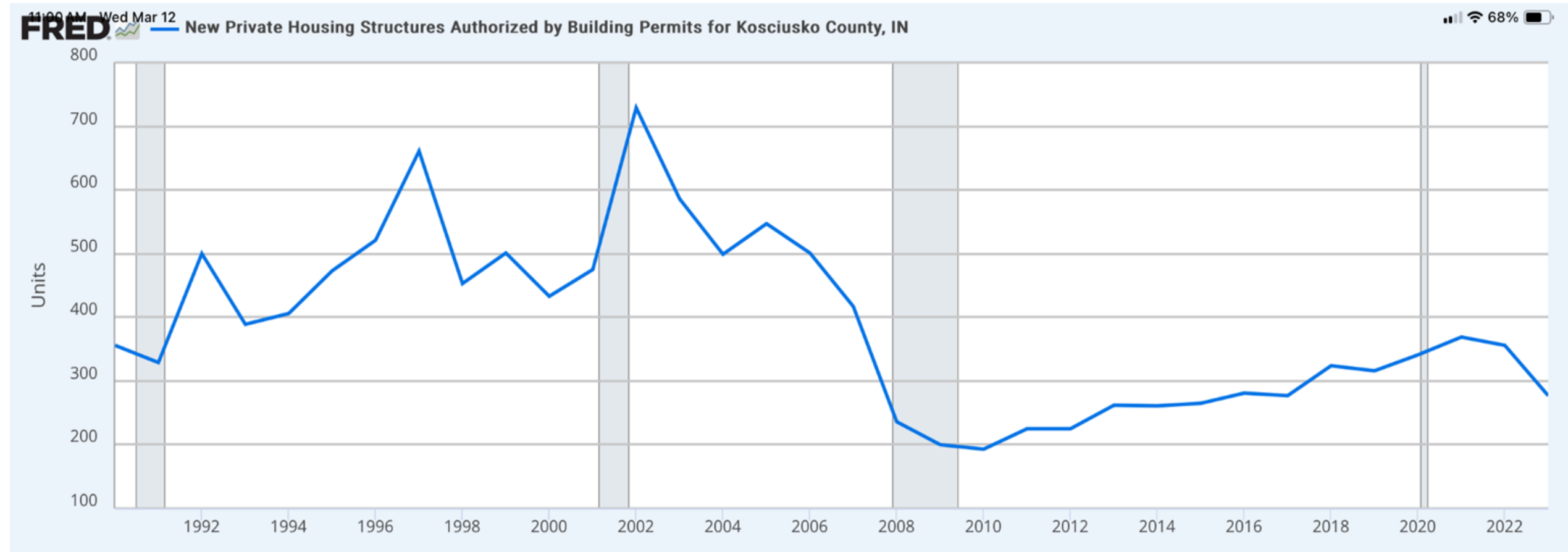


# Historical Context

- The 2007–2008 housing crash caused a long-lasting slowdown in construction.
- Builders became cautious and new construction never returned to pre-crash levels.



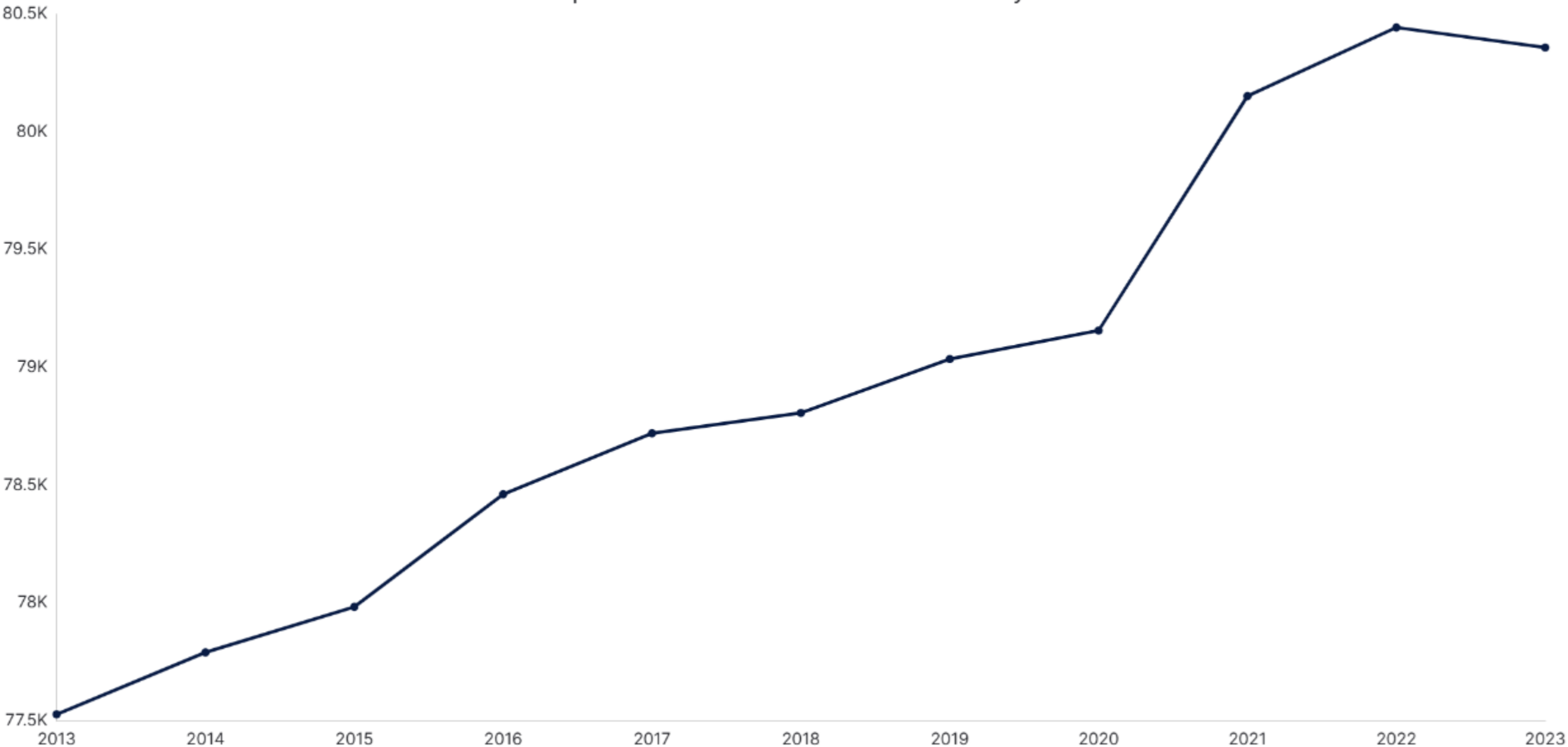
# Housing Starts: 1991-2023



**91' - 07': 540/yr | 08' - 23': 270/yr**

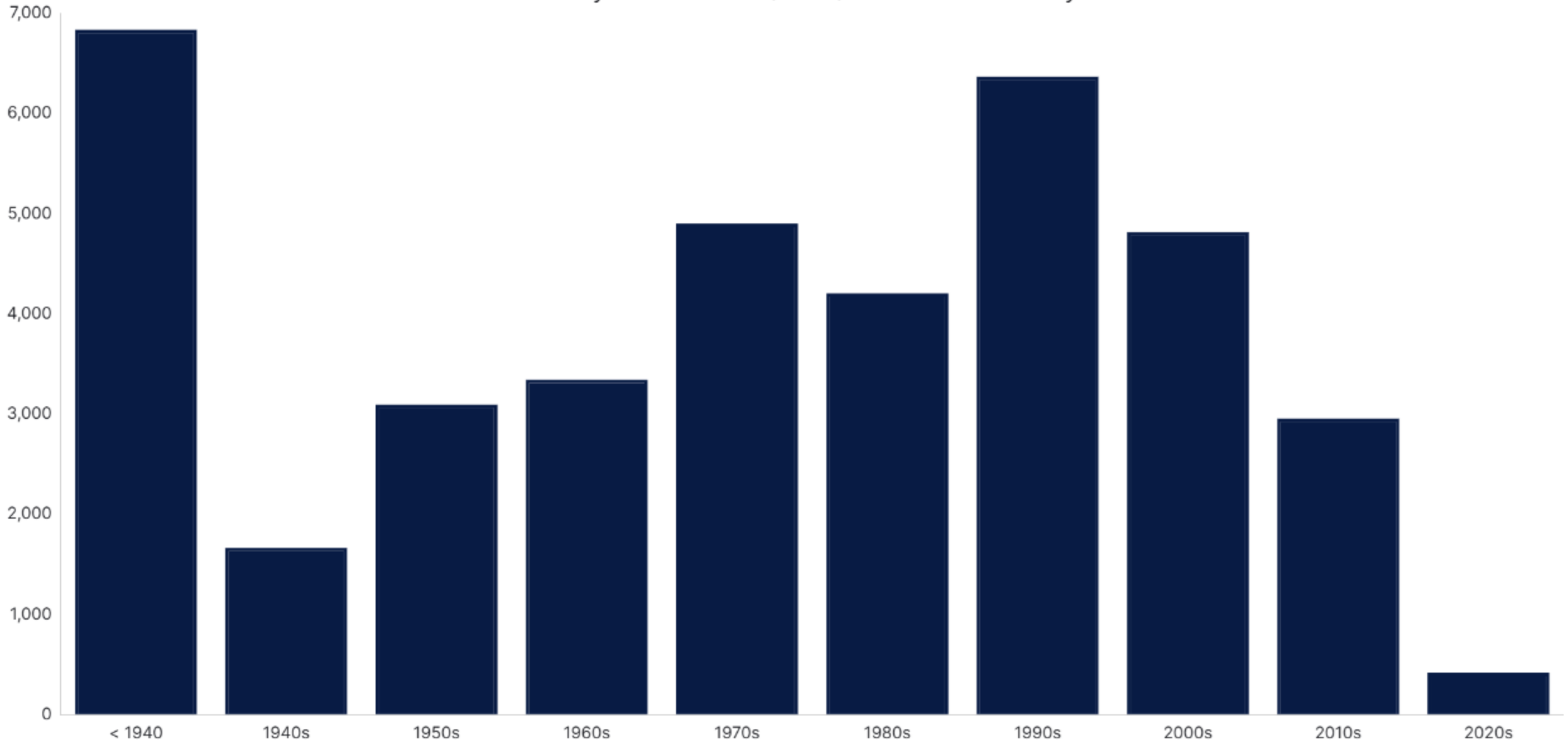
# Population

Population Over Time - Kosciusko County





Homes by Decade Built (2023) - Kosciusko County



<1940

40s

50s

60s

70s

80s

90s

00s

10s

20s

# Barriers to New Development

- Rising construction costs and labor shortages
- Restrictive zoning policies and limited infrastructure
- Developers favor high-margin projects





# Housing Mismatch

- 78% of 2022 permits were for single-family homes
- Nearly 65% of households are 1-2 person, but only 16.2% of rentals are studio/1-bedroom
- Market isn't producing housing that meets all needs

# Affordability Crisis

- Median rent: \$946 (2022)
- 37% of renters are cost-burdened; 17% are severely cost-burdened
- 91% of Extremely Low-Income renters are cost-burdened





# Availability and Quality

- Rental vacancy rate: 4.3% (healthy rate is 7%)
- Over 60% of vacant homes are seasonal, not available year-round
- Nearly 39% of housing stock was built before 1970

# 2024 Housing Study

## Main Takeaways

- Mobile homes
- Aging homes and repairs
- Increased home prices and rents
- Increased taxes/insurance
- Lack of coordination



# Kosciusko

## Market Update

	50-150K	150-250K	250-350K	350-450K	450-550K
Homes Sold	496	295	104	40	12
Median DOM	43	50	60	64	59
% of Asking Price	96%	96%	96%	94%	95%



# Kosciusko

## Market Update

	50-150K	150-250K	250-350K	350-450K	450-550K
Homes Sold	153	393	241	148	49
Median DOM	21	19	21	32	18
% of Asking Price	96%	99%	98%	98%	98%





# Process & Research





# Other Coalitions

## Evansville (HOUSE)

- Originally formed to coordinate limited funding and get more partnering around housing.
- Created strategic plan, vision, and goals
  - “Build New, Rehab Old, Advocate”
- Structural Simplicity
  - Meetings emphasize information sharing and include diverse group of stakeholders
  - Measurable Outcomes- keeping track of units built, repaired, and funded

# Other Coalitions

## Hamilton County

- Four Pillar Strategy
  - Development of Community Land Trust
  - Establish Housing Trust Fund
  - Reform of land use policies and zoning regulations
  - Formation of Public/Private philanthropic partnerships
- Stakeholder Engagement



# Call-out Meeting





# Call-out Meeting

- Why a Callout Meeting?
  - Engaging and builds relationships
  - Clarifies purpose and cast vision
  - Encourages collaboration
  - Gathers input and builds buy-in
  - Action oriented

# Event Overview



- March 13th at The Gathering Place
- 36 guests:
  - real estate, construction, government, churches, social services, recruiters, and developers
- Key takeaway:
  - The coalition is **not the solution itself but a framework to develop solutions** through collaboration.



# Housing Challenges

- Rising costs, low inventory, and accessibility barriers
- The impact of housing shortages on the local workforce and economy
- Data reinforced urgent need for solutions

# Collaboration & Support

- Meeting with the coalitions of Evansville and Hamilton County
- Partnership with the Kosciusko County Community Foundation
- Awarded grant that helped acquire facilitator





# Community Feedback: Survey Highlights

“Create more housing that is affordable for someone with an income in the **\$40k-\$90k range.**”

“I know there are **no magic answers** but looking to contribute to the goal of more affordable housing.”

“Put our collective knowledge and resources together to offer a **variety of housing options**”

“Address the **gaps and barriers** for those with felony backgrounds”

“Increase coordination and cooperation amongst community leaders, organizations, and resources so that we have **enough good housing for everyone in the community**”

“A coordinated effort to address housing related challenges in Kosciusko County, ultimately resulting in **increased inventory/decreased prices**”

“Improve the **quantity and quality** of affordable housing in Kosciusko County”



# Defining Housing Coalition's Role

- A dedicated group of stakeholders meeting regularly to address housing issues.
- Potential specialized committees focusing on:
  - Financial education
  - Home repair programs
  - Mobile homes
  - New housing development
  - Zoning
  - Property Management

# Key Takeaways

- Engaging Q&A clarified the coalition's role and next steps
- Emphasis on consolidating voices, resources, and expertise for a more effective approach
- Strong momentum, with stakeholders eager to contribute and take action



# Conclusion





# Next Steps

## First official meeting

- Thursday, May 15th
- 9-10:30am @ KCCF
- 40 RSVPs

## Facilitator hired

## Strategic Plan by 2026



# Next Steps

## Northerner Award

- Facilitator (strategic planning)
- Refreshments
- Materials

Majority is funded, but there are gaps



Questions?

# Thank you!

Ben Logan

Jackson Logenbaugh

Austin Beer

Savannah Beer

