

The Kosciusko County Housing Coalition

Team members: Ben Logan, Jackson Longenbaugh, Austin Beer, and Savannah Beer

Table of Contents

Introduction & Background

Problem

Process

Call Out Meeting

Sustainability & Next Steps

Conclusion

Reference List

Intro & Background

There is no doubt that “affordable housing” is a hot topic right now. Home prices are up, and inventory is down; interest rates are up, and construction has never recovered from the Great Recession in 2007-8. On top of that, material and labor costs are at an all-time high, plus housing-adjacent costs (like insurance and property taxes) are jumping up each year as well. Everyone is feeling the heightened cost of housing, especially first-time buyers trying to break into a market that seems void of decent homes within their price range.

Housing is certainly expensive at this time, and there are numerous variables and market conditions that play into that reality. Nevertheless, our community does not want to simply accept the lemons, but make lemonade. With such a big, hairy problem in front of us, how do we even move it an inch? Our answer was immediately apparent and simple: we need more hands. That is where the idea for a housing coalition was formed.

Seeing the success of the Childcare and Early Learning Coalition and LaunchPad as they brought 500+ childcare seats to our county in recent years, Habitat for Humanity of Kosciusko County (Habitat) and the Kosciusko County Community Foundation (KCCF) desired to bring about similar change on the housing front. From that idea, this KLA team adopted the project and sought to form a Housing Coalition here in Kosciusko County so that stakeholders in and around the housing industry can meet regularly to discuss and address the need for housing of all shapes, sizes and prices.

This whitepaper explains the process we took to understand the variables in the housing market, learn from other housing coalition leaders in Indiana, and host a call-out meeting to plant the seed with local stakeholders.

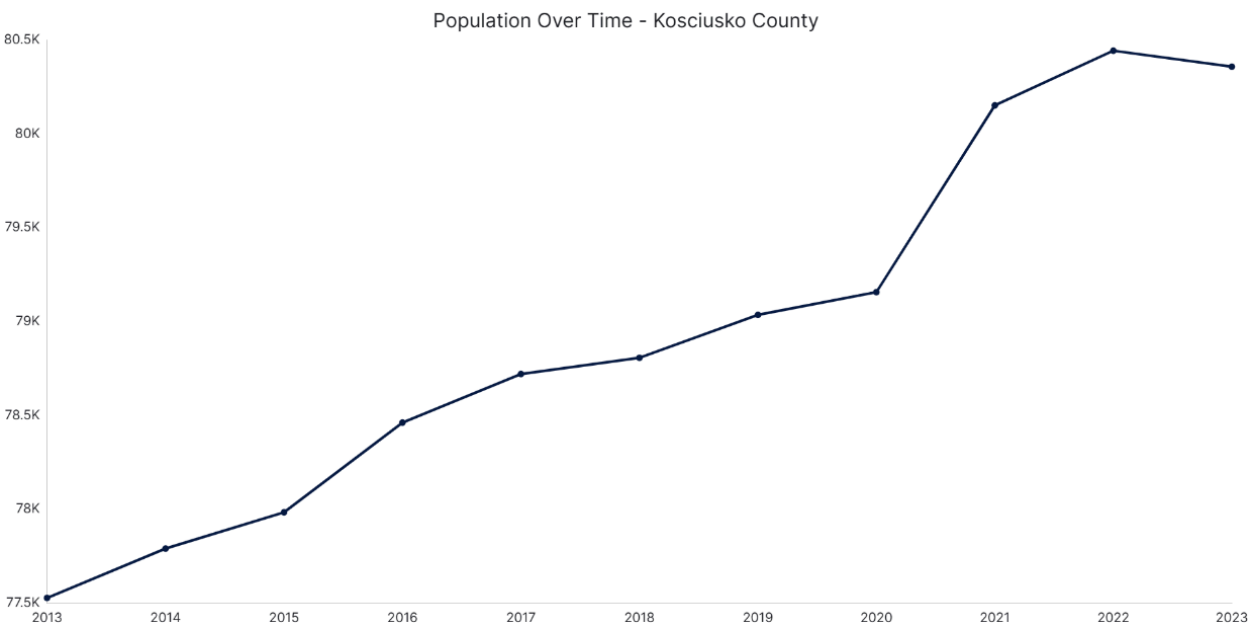
Problem:

The Current Housing Challenge in Kosciusko County

Kosciusko County, like many communities across the nation, is grappling with a persistent and growing housing shortage that is impacting affordability, availability, and quality of life for its residents. To fully understand the severity of the issue, we must look to the past for context and analyze the trends that have brought us to this point.

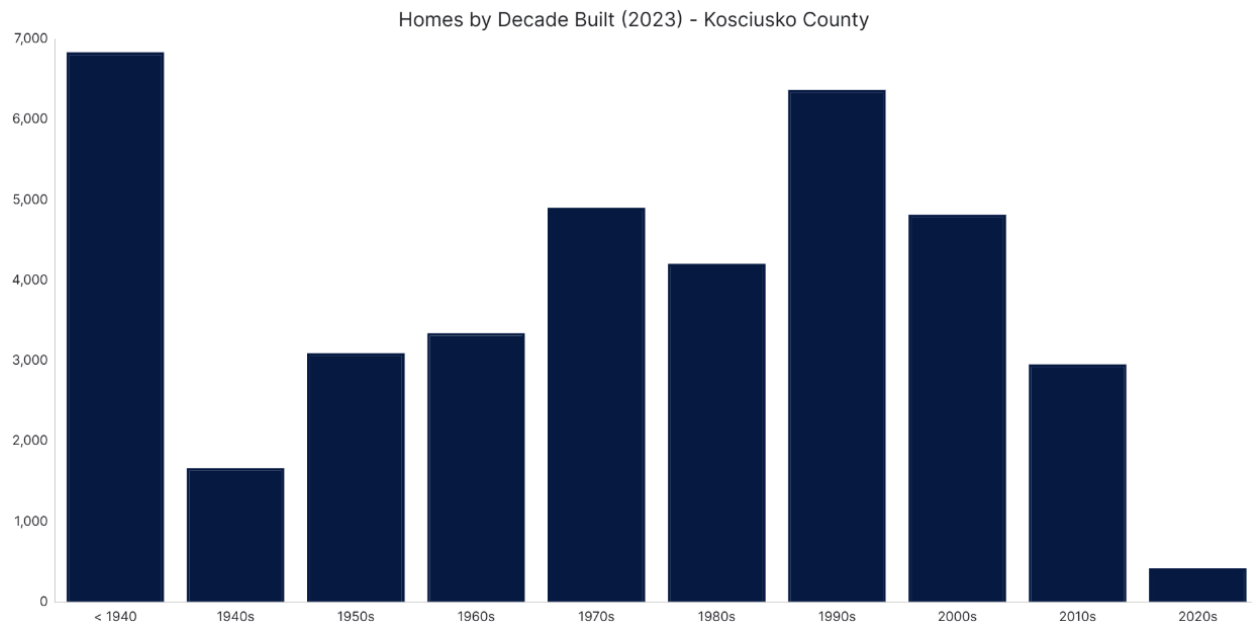
While there are many events in the past that have impacted today's market, we are going to focus on the most recent housing crash. The 2007–2008 housing crash was a pivotal moment for the national housing market. In the wake of the collapse, new home construction dropped dramatically. While some urban markets eventually rebounded, many rural and suburban communities—including Kosciusko County—experienced a slower and more uneven recovery. Builders became more cautious, access to capital tightened, and housing production in the region never returned to its pre-recession levels. In fact, the rate of new housing construction has continued to decline over time.

Compounding this issue is steady population growth. Kosciusko County's population rose from approximately 77,500 in 2013 to over 80,240 by 2023, a 3.5% increase. However, during this same period, the county's housing unit growth trailed behind at only 3.0% (KC 2024 Housing Study). This imbalance has created increased competition for housing, with demand outpacing supply year after year.



The clearest indicator of this trend is the decline in new home construction by decade:

- 2000s: 4,815 new homes were added
- 2010s: That number fell to 2,955
- 2020s (through 2023): Just 418 homes have been constructed



This dramatic drop-off reflects a systemic failure to produce the housing necessary to meet the needs of a growing and evolving population. The reasons are complex: rising construction costs, a shortage of skilled tradespeople, restrictive zoning policies, aging infrastructure, and limited access to financing for smaller-scale or affordable developments. Together, these challenges form a significant barrier to adding the types of homes most needed.

Instead of starter homes or workforce housing, new construction has skewed toward custom single-family builds and higher-end developments with larger margins. In 2022, a staggering 78% of all new residential permits issued were for single-family homes, while only a negligible percentage were for duplexes, triplexes, or multifamily units (KC 2024 Housing Study). This is particularly concerning given that nearly 65% of Kosciusko County households consist of one or two people, yet only 16.2% of rental homes are studio or one-bedroom units (KC 2024 Housing Study).

The result? Housing affordability has become a crisis. Median rent in the county rose to \$946 in 2022, yet 37% of all renter households are cost-burdened, meaning they spend more than 30% of their income on rent and utilities. Seventeen percent are severely cost-burdened, spending over half of their income on housing costs (KC 2024 Housing Study). For extremely low-income (ELI) households—those earning less than 30% of area median income—the situation is even more dire. Of the 1,320 ELI renter households in the county, 91% are cost-burdened and 68% are severely cost-burdened (KC 2024 Housing Study).

Even when housing is technically affordable, it may not be accessible or livable. Much of the county's most affordable housing stock consists of mobile homes and older single-family residences—many of which are in poor condition. Nearly 39% of the housing stock was built before 1970, and maintenance costs or safety hazards can render these units unfit for occupancy without significant investment (KC 2024 Housing Study).

At the same time, vacancy rates are extremely low. In 2022, Kosciusko County's rental vacancy rate was just 4.3%, well below the healthy benchmark of 7% (KC 2024 Housing Study). And among all vacant housing units in the county, over 60% are seasonal homes, meaning they are unavailable to year-round residents.

In short, the market is stuck. Developers face too many barriers to build what's needed. Renters and aspiring homeowners can't afford what's available. Families are doubling up, commuting from outside the county, or living in overcrowded or unsafe conditions. The situation is unsustainable—and without coordinated action, it's likely to get worse.

Process:

Researching Regional Housing Coalitions

As we approach launching our county's own housing coalition, it is essential to learn from the experiences of neighboring communities who have already begun addressing housing issues through organized, collaborative approaches. To that end, our KLA group met with leaders from housing coalitions in Hamilton County and Evansville, as well as local organizers from the Housing & Faith Summit hosted by Fellowship Missions and WCC. These conversations revealed critical insights into how successful coalitions are structured, how they engage partners, and the strategies they use to create measurable impact.

The Hamilton County housing coalition, facilitated by Andrea Davis of HAND (Hamilton County Area Neighborhood Development, Inc.), offered a robust model

grounded in strategic planning and diverse stakeholder involvement. Key takeaways from their process included:

- Four Pillar Strategies:
 - Development of a Community Land Trust
 - Establishment of a Housing Trust Fund
 - Reform of land use policies and zoning regulations
 - Formation of public/private philanthropic partnerships
- Stakeholder Engagement:
 - A consultant was initially used as a "convener" to bring partners to the table.
 - A wide array of stakeholders are involved, including government officials, nonprofits, builders, bankers, and developers.
 - Meetings are held quarterly, with clear expectations and tasks assigned to task force groups.
- Funding Models:
 - The Hamilton County Community Foundation supports projects through its Impact Investment Fund, including below-market loans for housing developments.
 - A local Board of Realtors contributed funding for a marketing campaign to improve public perception of affordable housing.

Hamilton County's model is particularly instructive in demonstrating how intentional collaboration, supported by flexible capital and strong community narratives, can move housing conversations from planning to implementation.

In Evansville, the housing coalition—known as HOUSE—provides another compelling example. What began as a loose coalition of nonprofits evolved into a

monthly convening of 25–30 members, with over 100 participants on an active email list. Key lessons include:

- From Competition to Collaboration:
 - Originally, the coalition formed to coordinate limited funding and ensure agencies weren't working in silos or competing unnecessarily.
 - Over time, the group adopted broader strategic planning goals, such as building and repairing homes and tracking tangible results.
- Inclusive and Purpose-Driven Meetings:
 - Meetings emphasize information sharing and include participants from nonprofits, landlords, realtors, bankers, and city staff.
 - Federal Home Loan Bank representatives and building commissions are now part of the conversation, expanding access to resources and compliance support.
- Accountability and Measurable Outcomes:
 - The coalition keeps detailed records of units built, repaired, and funded, which helps direct funding and policy decisions.
 - A \$600,000 grant from the city supports energy-efficient retrofits, while a Housing Trust Fund contributed \$400,000 to Habitat for Humanity projects in a targeted neighborhood.
- Structural Simplicity:
 - Rather than forming ad hoc committees, HOUSE maintains flexible participation and keeps discussions within regular meetings to reduce burnout and maintain momentum.

Evansville's approach highlights the value of consistency, flexibility, and clear tracking mechanisms. Their process of bringing in funding partners, holding landlords accountable through city policy, and maintaining a shared vision across organizations offers a model that can be adapted to Kosciusko County's context.

Locally, the Faith & Housing Summit provided insight into how faith-based organizations are already engaging in housing solutions. Churches are acquiring properties to sell at subsidized prices, and faith leaders are discussing innovative models like tiny home communities and mixed-income housing developments (with 60% market-rate, 40% subsidized as a viable ratio). These initiatives suggest that Kosciusko County already has community assets and willing partners that can be activated through a coordinated coalition effort.

The Summit also identified property management turnover and absentee ownership—especially in mobile home parks—as recurring challenges. Strategies such as resident-owned communities and local repair initiatives could provide actionable, low-barrier solutions.

Callout Meeting

Over the past year, a significant focus of our project has been determining the best way to launch the Housing Coalition initiative in Kosciusko County. We recognized that a callout meeting would be an effective way to introduce the coalition, bringing together a diverse group of stakeholders to share the vision for the county's housing future. This format provided an opportunity to quickly assemble interested individuals, present the coalition's objectives, and invite participation in an unofficial capacity, fostering collaboration and the exchange of professional insights.

On March 13th, we successfully hosted a callout meeting at The Gathering Place, made possible through the generosity of Fellowship Missions. With 33 guests in attendance, the meeting served as an introduction to the housing coalition initiative and an opportunity to share key insights on housing challenges within Kosciusko County. It was essential to emphasize that the coalition itself is not the solution to the county's housing issues but rather a framework for collaboration—an avenue to identify and implement effective solutions. Using data collected from our initial survey, we outlined potential focus areas for the coalition based on community feedback.

The meeting began with an overview of the county's housing challenges, addressing the many factors influencing housing accessibility and affordability. This was followed by a discussion led by Stephanie Overbey, CEO of the Kosciusko County Community Foundation (KCCF), on the coalition's formation and the collaboration between KCCF and Habitat for Humanity of Kosciusko County. She also highlighted the grant funding secured to support the coalition's objectives. Further insights were shared from various housing studies, reinforcing the county's urgent need for more housing and underscoring a crucial message: "This coalition is not the answer; it's the context to find the answer."

Attendees were presented with key takeaways from our survey, reflecting the expectations and priorities of the community for the coalition. Some notable responses

included the need to create more housing that is affordable for individuals with an income in the \$40,000–\$90,000 range, improve the quantity and quality of affordable housing, and establish a coordinated effort to address housing-related challenges that would ultimately increase inventory and decrease prices. Additional responses emphasized the importance of pooling collective knowledge and resources to offer a variety of housing options and increasing coordination among community leaders, organizations, and resources to ensure adequate housing for all. One respondent notably emphasized the need for “a holistic strategy to address all levels of housing needs, with partners identified to champion different parts of the strategy.”

To provide additional perspective, insights were shared from engagements with two other housing coalitions, detailing how they were formed, how they operate, and the key areas they focus on. Learning from these existing models helped illustrate how the Kosciusko County Housing Coalition could be structured and what issues it could prioritize.

The Kosciusko County Housing Coalition is envisioned as a collaborative group comprising committed stakeholders—including lenders, realtors, builders, social service organizations, churches, and government agencies—who meet regularly to discuss and address housing-related issues. The coalition may also form smaller, specialized committees focusing on topics such as financial education, home repair programs, mobile home park management, and new housing developments. These specialized groups would allow for a more targeted and effective approach to addressing specific housing challenges within the county.

Following the presentations, the floor was opened for questions and discussion. Attendees engaged in meaningful dialogue, seeking clarity on various aspects of the coalition’s formation and its potential impact. A key takeaway from the discussion was the shared understanding that this coalition is about bringing together all relevant voices in the housing sector, consolidating efforts, and creating a more coordinated and effective approach to addressing housing challenges in Kosciusko County. The meeting concluded with a strong sense of momentum and shared commitment among participants to drive this initiative forward.

Sustainability & Next Steps

Under the umbrella of Habitat, the Housing Coalition will convene its first official meeting in May 2025. Currently, 40 local stakeholders have accepted the invitation, ranging from lenders to realtors to government officials to community organizations and churches. Our goal is to hold several meetings through the end of 2025 to envision and create a multi-year strategic plan that begins in 2026. The cadence of future meetings will be determined by the coalition, but we expect the entire coalition to meet 2-4 times per year while separate work teams assigned to each goal will meet more often. The coalition meetings will be a time for reporting progress and further

collaboration, as well as education as we seek to bring outside professionals in to share their knowledge, programs, etc..

Initial funding for meeting costs and the facilitator has been secured through the most recent grant from Lilly Endowment, currently being administered by KCCF. This funding provides the majority of support needed throughout 2025, but more funding will be needed now and in the future to cover meeting costs and potential marketing. If we receive the Northerner award, those funds will be used to fill any gaps in meeting costs as we engage the community in strategic planning through 2025.

Conclusion

Housing is an industry with large numbers and long timelines, and what we do today will determine what our local housing market looks like a decade from now. Every community across the nation is facing similar market conditions and variables outside their control, so it is our response that will set us apart. We believe this coalition will bring about creative solutions and game-changing partnerships that our community desperately needs to stay vibrant and competitive.

Reference List

Beason, Marie, and Deborah Myerson. *Affordable Housing Strategies for Kosciusko County: Report of Findings and Recommendations*. Prepared for the Kosciusko County Community Foundation, Aug. 2024.

Davis, Andrea. *Virtual interview*. Conducted by Whitepaper Group, 11 Dec. 2024. Executive Director, Hamilton County Area Neighborhood Development, Inc. (HAND).

Prior, Christine. *Virtual interview*. Conducted by Whitepaper Group, 11 Dec. 2024. Project Manager - Promise Zone Liaison, City of Evansville.

Zimmerman/Volk Associates. *Housing Strategy: Kosciusko County / City of Warsaw*. Kosciusko County Community Foundation, City of Warsaw, and Kosciusko County, Aug. 2020, www.yourhousingresource.org.