

Parke County

Housing Analysis

August, 2022

Prepared by:

Purdue Extension Community Development, in partnership with

Partnership for Parke County



Extension - Community
Development



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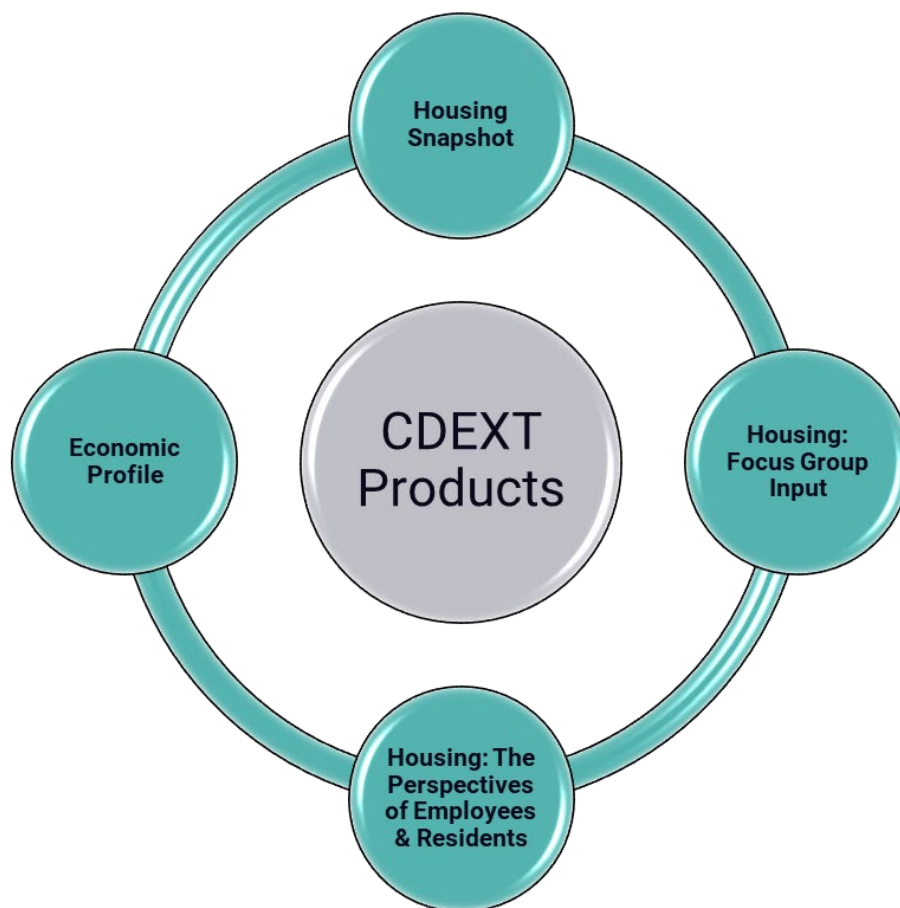
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Executive Summary

This report documents existing housing conditions and need in Parke County, Indiana in 2022. Information was gathered or developed using a combination of focus group interviews, a community survey, a housing summit, secondary data sources such as the US Census, and a community engagement. The objective of this report is to provide a set of recommendations and complimentary data that can be used to inform housing, land use, and infrastructure policies in planning documents such as the Parke County Comprehensive Plan (and zoning ordinance), sub-area or neighborhood plans, and capital improvement/infrastructure plans.

Project Overview

The Purdue Extension Community Development Program (CDEXT) conducted a multi-pronged process for securing county-level, housing-related information, and supporting information from a subset of communities located in Parke County. A participatory process - via survey and online listening sessions gathered stakeholder input which complemented the secondary data analysis.



Goal: Ensure housing in Parke County meets the needs of current and future residents in terms of quality, quantity, and price.

Objective 1: Reduce Housing and Transportation Index costs for county residents.

- Promote awareness of affordability incentives through local, state, and federal agencies to local developers.
- Partner with Purdue Extension to develop methods and conduct outreach to audiences in the county including: Potential home owners, local elected officials, prison employees. on USDA/IHCDA programs for housing and infrastructure.
- Partner with institutions to enhance transportation to healthcare and early childhood education services.
- Enhance Broadband for remote work.
- Focus on rehabilitation assistance of homes less than \$100,000 in core communities of Rockville, Montezuma, and Rosedale.
- Establish a county land bank to strategically acquire vacant properties for redevelopment as housing.
- Tie land or infrastructure incentives to affordable housing component in any proposed development.
- Establish a county revolving loan fund to be used for low or no-cost financing assistance.
- Establish a county revolving loan fund for weatherization, rehabilitation, or repair.
- Enhance code enforcement efforts and link enforcement activities to property owner incentive programs.
- Reduce parking requirements to bring down the cost of multi-family construction.

Objective 2: Support residential development in strategic locations and at appropriate densities.

- Identify key undeveloped areas for infrastructure development.
- Support infill development.
- Permit higher density development in Rockville.
- Stabilize pockets of high-vacancy in towns with targeted investments.
- Develop standards for, and permit accessory dwelling units in residential zones county wide.
- Investigate the potential of establishing a land bank to acquire key parcels for housing development.

Objective 3: Improve quality of life for all county residents.

- County commissioners, town governments, and related boards/commissions collaborate to expand rail trails using state DNR Trails funding.
- Establish public gathering areas in downtown Rockville/Montezuma/Rosedale that integrate the arts.
- Promote tourism to support local businesses.
- Restaurants could provide opportunities for healthier eating.

Potential Funding Sources for Housing Development and Affordable Housing:

Program/Tool	Agency	Purpose
Project Based Vouchers	Rockville Housing Authority or similar PHA	Provide affordable housing units in new developments or rehabilitations
HUD insured Mortgage (203b)	HUD	Personal mortgage insurance
Low-Income Housing Tax Credit	IHCDA	Incentivize construction of affordable housing
Public Housing	HUD	Provide rental housing for low-income populations
Section 515	USDA	Rural rental housing mortgage loans
Section 514/516	USDA	Farmworker housing
Section 521	USDA	Rural rental assistance
Section 538	USDA	Rural rental housing development
Section 202	HUD	Direct loans for elderly housing facilities
Section 236	HUD	Maintain affordable units in existing developments
Project-based Section 8	HUD	Provides funding to low-income individuals
Rural Opportunity Zone	Indiana OCRA	Attract investment, elderly multi-unit
CDBG	HUD/IHCDA	Infrastructure grants
RTIF	Local Redevelopment Commission	Fund infrastructure to support housing development

Table 1: Federal, state, and local housing programs

Tool Kits and Resources

- Indiana University's Hoosier Housing Ready Toolkit: <https://rural.indiana.edu/doc/housing-ready-toolkit.pdf>
- Iowa State University's Rural Housing Readiness Assessment: https://www.extension.iastate.edu/communities/files/page/files/rhra_final.pdf
- University of Illinois's A Housing Toolkit for Rural Illinois: <https://uofi.app.box.com/s/1yetl9gf21w12pe6w10nrlacob2zoet8>

Parke County Demographic and Housing Data Snapshot

Demographic Snapshot

Parke County Population Index, 1970-2020

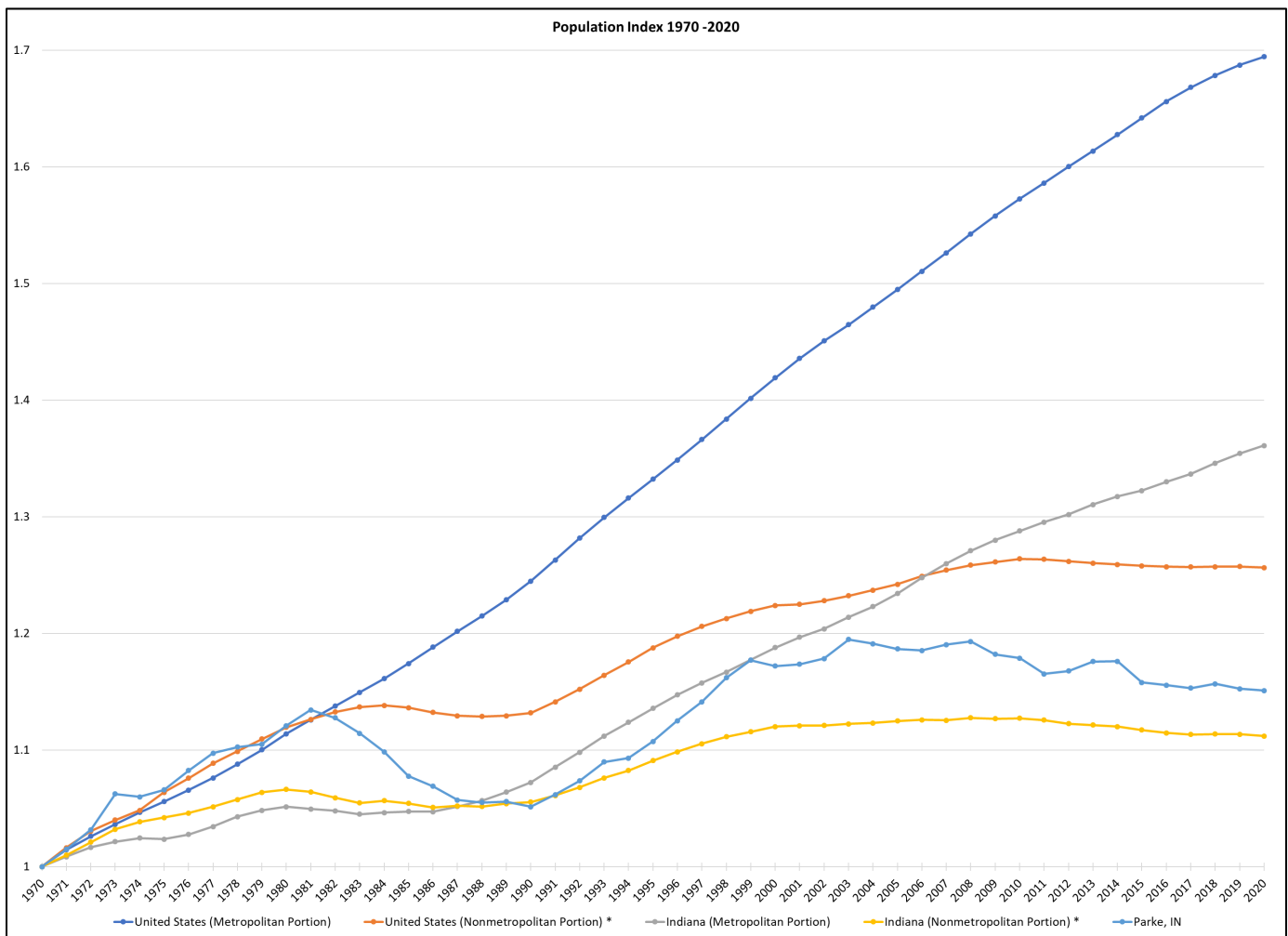


Table 2: Metro and Nonmetro population trends at national, state, and local levels

This population index chart compares Parke County, Indiana, metropolitan and nonmetropolitan, and United States metropolitan and nonmetropolitan growth. Growth in US metropolitan areas has continued rapid growth since 1970. Indiana’s metropolitan areas have generally grown despite a dip in the rate during the 1980’s. The most relevant information displayed is that Parke County, shown in blue, has outpaced the growth of the rest of nonmetropolitan Indiana since 1970.

Components of Population Change for Parke County, IN

Components	2010-2021	2020-2021
Total Population (16,407 in 2021)	-932 (-5.7%)	253 (1.6%)
Natural Increase		-43
Net Domestic Migration		298
Net International Migration		0
Total		253

Table 3: Components of population change¹

*NOTE: [1] Total population change includes a residual. This residual represents the change in population that cannot be attributed to any specific demographic component. See Population Estimates Terms and Definitions at <http://www.census.gov/programs-surveys/popest/about/glossary.html>.

[2] Net international migration for the United States includes the international migration of both native and foreign-born populations. Specifically, it includes: (a) the net international migration of the foreign born, (b) the net migration between the United States and Puerto Rico, (c) the net migration of natives to and from the United States, and (d) the net movement of the Armed Forces population between the United States and overseas. Net international migration for Puerto Rico includes the migration of native and foreign-born populations between the United States and Puerto Rico.

Population Pyramids, Parke County, IN

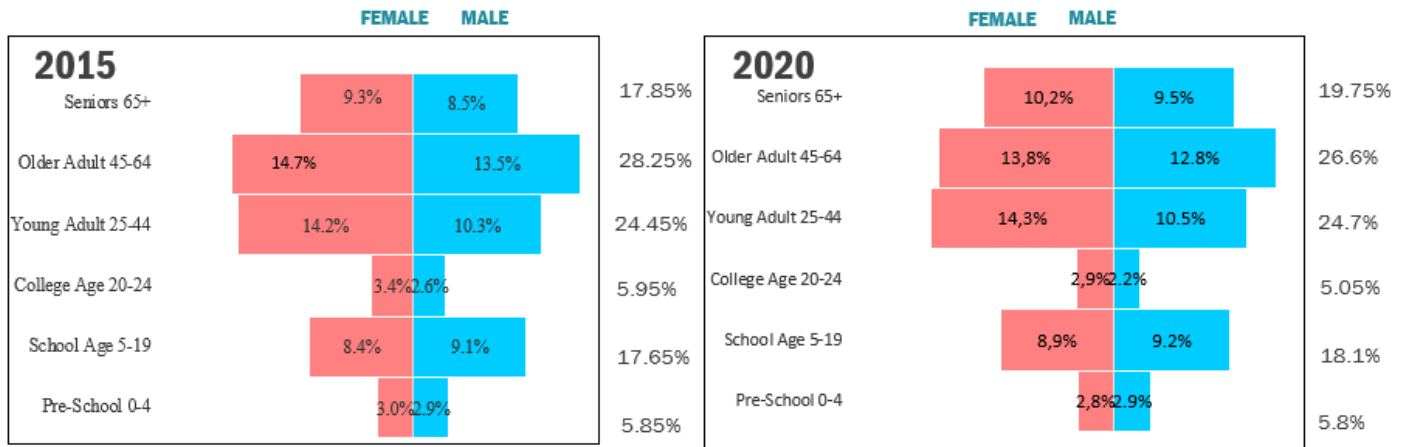


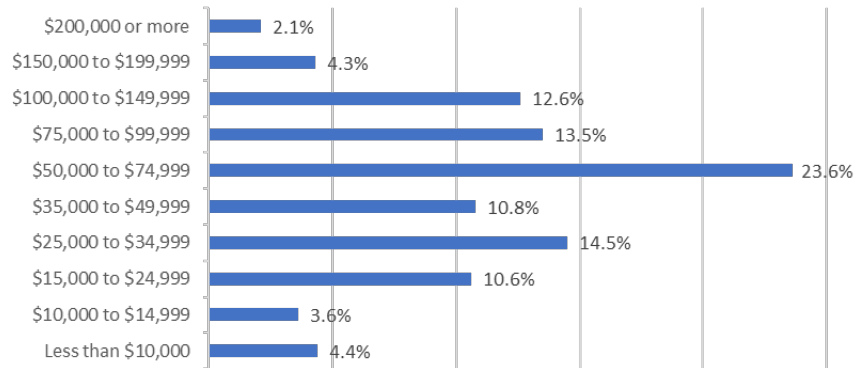
Figure 1: Population Pyramids

Seniors represented 17.8 percent of the population of Parke County in 2015, and as of 2020, they increased as a population within the county to 19.7 percent. Older adults, and all other cohorts remained somewhat unchanged.

¹ Source: U.S. Census Bureau, Population Division, County Population Totals: 2020-2021

PARKE COUNTY

HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS)



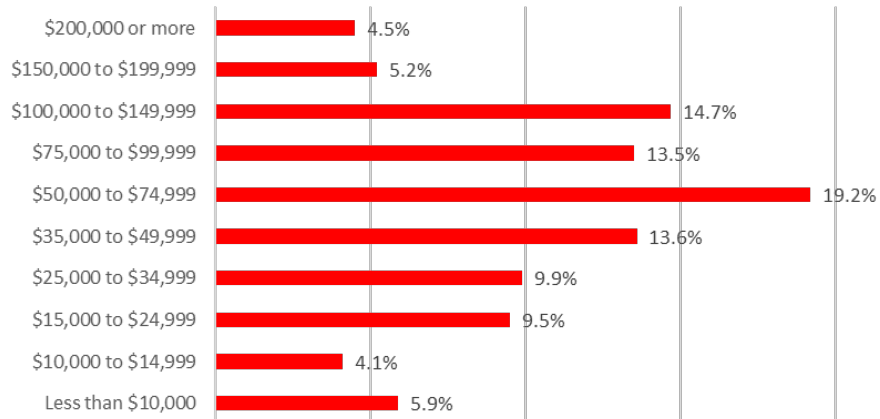
Median household income \$55,853

Figure 2: Household Income in Parke County, IN

2

INDIANA

HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS)



Median household income \$58,235

Figure 3: Indiana Household Income

² Sources for Household Income data:

<https://data.census.gov/cedsci/table?q=PARKE%20COUNTY&t=Income%20%28Households,%20Families,%20Individuals%29&tid=ACST5Y2020.S1901>

<https://data.census.gov/cedsci/table?q=INDIANA&t=Income%20%28Households,%20Families,%20Individuals%29>

Poverty in Parke County

The American Community Survey's 2016-2020 five-year estimates included the following data on poverty in Parke County:

Poverty for total population	2,262 (14%)
Poverty for those under 18 years old	21%
Poverty for 18–64-year-olds	13.1%
Poverty for seniors	8.8%

Table 4: Poverty in Parke County

Race in Parke County

According to the US Census, the 2020 racial composition of Parke County was as follows:

Race	Population
White alone	15,624 (96.7%)
Two or more races	307 (1.9%)
Hispanic or Latino	225 (1.4%)
Black or African American alone	198 (1.2%)
American Indian and Alaskan Native alone	55 (<1%)
Asian alone	30 (<1%)
Some Other Race alone	12 (<1%)
Total Population	16,156

Table 5: Parke County racial characteristics

Education in Parke County

The American Community Survey's 2016-2020 five-year estimates included the following data on education in Parke County:

Educational Attainment	Population (rounded to the nearest person)
High School or equivalent degree	6,269 (38.8%)
Some college, no degree	3,522 (21.8%)
Associate's degree	1,729 (10.7%)
Bachelor's degree	1,196 (7.4%)
Graduate or professional degree	808 (5%)

Table 6: Parke County educational attainment

Employment in Parke County

The American Community Survey's 2016-2020 five-year estimates included the following data on employment by industry in Parke County. The top five sectors (in bold) comprise 68.5 percent of all jobs in the county:

Industry	Percentage of Total Employment
Agriculture, forestry, fishing and hunting, and mining	5.7
Construction	6.6
Manufacturing	23.7
Wholesale trade	1.1
Retail trade	13.7
Transportation and warehousing, and utilities	6.4
Information	1.2
Finance and insurance, and real estate and rental and leasing	1.7
Professional, scientific, management, and administrative and waste management services	4.5
Educational services, and health care and social assistance	16.3
Arts, entertainment, recreation, and accommodation and food service	8.0
Other services, except public administration	4.8
Public administration	6.8

Table 7: Parke County employment by sector

Health Characteristics of the Population in Parke County

The American Community Survey's 2016-2020 five-year estimates state that 17.5 percent of the population (2,827 individuals) in Parke County has a disability with a 2.3 percent margin of error. The table below breaks down the types of disability. Also note the percentage of the population living in Parke County that does not have health insurance is 13.5 percent with a margin of error of 2.3 percent.

Disability	Percentage of Disabled Population with Disability
Hearing difficulty	5.4%
Vision difficulty	2.6%
Cognitive difficulty	8.0%
Ambulatory difficulty	10.1%
Self-care difficulty	3.1%
Independent living difficulty	7.1%

Table 8: Health characteristics of the population: Disabilities

Housing Units in the Adjacent Region: 2015-2020

Vigo (41.1%) has the largest share of housing units in the region. Parke County has 7.2 percent of the housing units. Fountain, Montgomery, Putnam and Vigo counties expanded their number of housing unit by 100 units (+1%) or more between 2015-2020. No county in the region expanded housing units at the same rate as the state average (3.0%) during the time period. Parke County’s share of new housing units in the region was 9.4 percent of the 2,038 total units added. In total, the region represents 4.0 percent of housing units in the state. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters.

County	2015	2020	Difference	Percent Difference	2020 Regional Share	2020 State Share
Parke	8,062	8,253	191	2.4%	7.2%	0.3%
Clay	11,693	11,773	80	0.7%	10.3%	0.4%
Fountain	7,810	7,937	127	1.6%	6.9%	0.3%
Montgomery	16,527	16,709	182	1.1%	14.6%	0.6%
Putnam	14,774	15,188	414	2.8%	13.2%	0.5%
Vermillion	7,466	7,512	46	0.6%	6.5%	0.3%
Vigo	46,353	47,351	998	2.2%	41.3%	1.6%
Total	112,685	114,723	2,038	1.8%	100.0%	4.0%
Indiana	2,820,253	2,903,720	83,467	3.0%		100.0%

Table 9: Housing units: Regional comparison

Housing Units in the Adjacent Region: 2016-2020

These data below come from the American Community Survey. They represent a weighted average using data from 2016-2020. Parke County contains approximately, 7.2 percent of the housing units in the region. The majority of these units are occupied (72.8%). This is the lowest rate in region. More than half of the housing units in Fountain, Montgomery, Vermillion and Vigo are older homes (built before 1970). Parke (18.7%) and Fountain (9.9%) have the largest and smallest share of homes built since 2000, respectively. ³

	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Total housing units	8,253	11,773	7,937	16,709	15,188	7,512	47,351	2,903,720
Percent of occupied housing units	72.8	88.8	88.0	93.5	89.9	87.3	90.1	89.6
Percent of vacant housing units	27.2	11.2	12.0	6.5	10.1	12.7	9.9	10.4
Percent Built 2014 or later	4.7	2.9	1.9	1.2	2.5	1.9	2.3	2.9
Percent Built 2010 or later	2.2	1.8	1.1	1.8	1.3	0.5	2.3	2.4
Percent Built 2000 to 2009	11.8	11.5	6.9	11.1	12.3	8.6	8.9	11.9
Percent Built 1990 to 1999	11.6	14.3	11.5	10.7	20.6	12.0	11.2	14.7
Percent Built 1980 to 1989	7.2	7.7	8.2	9.0	12.1	6.9	9.0	9.9
Percent Built 1970 to 1979	18.3	12.8	13.8	12.3	12.9	15.3	15.5	13.8
Percent Built 1960 to 1969	7.6	8.0	9.9	13.9	7.8	5.9	8.7	11.0
Percent Built 1950 to 1959	7.2	8.9	9.6	10.3	9.5	10.0	10.5	10.9
Percent Built 1940 to 1949	5.3	6.4	5.3	4.0	3.2	5.7	7.4	5.7
Percent Built 1939 or earlier	24.2	25.6	32.0	25.8	17.6	33.3	24.2	16.8

Table 10: Housing Age: Regional comparison

³ Source: DP04 Selected Housing Characteristics 2016-2020 ACS 5-year Estimates

<https://data.census.gov/cedsci/table?q=Housing&q=0500000US18121&tid=ACST5Y2020.S2504>

Value of Occupied Housing Units in Parke County, IN

In terms of the 71,843 owner-occupied units in the region, Montgomery, Putnam and Vigo counties account for 67.9 percent. Parke County contains 6.6 percent. Most of the owner-occupied housing is valued at less than \$200,000. Over four-fifths of the occupied housing in the region falls into these categories across the counties (Parke = 77.9%). On the other end, \$200K+, Putnam (30%) and Parke (22.1%) have a relatively large share of higher value homes. Indiana average is 31.3 percent. In spite of Parke's share of higher value units, Parke County has the second lowest median value.⁴

	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Owner-occupied units	4,751	8,190	5,178	11,632	10,108	4,939	27,045	1,808,293
Less than \$50,000	18.7	12.5	13.5	7.1	8.6	23.9	11.5	7.9
\$50,000 to \$99,999	33.4	35.0	32.2	25.9	20.3	37.3	36.1	20.8
\$100,000 to \$149,999	13.4	24.8	23.4	25.4	23.0	15.1	19.8	21.7
\$150,000 to \$199,999	12.4	11.1	14.7	20.1	18.0	9.7	15.8	18.2
\$200,000 to \$299,999	11.8	9.7	10.7	13.5	19.1	10.8	11.0	17.4
\$300,000 to \$499,999	4.9	5.6	3.1	6.5	7.9	2.4	4.7	10.3
\$500,000 to \$999,999	5.5	0.8	1.6	1.0	2.7	0.6	0.7	3.0
\$1,000,000 or more	0.0	0.4	0.7	0.5	0.3	0.1	0.3	0.6
Median Dollars	\$96,400	\$104,200	\$107,600	\$132,200	\$144,900	\$83,900	\$105,200	\$148,900

Table 11: Housing Value: Regional comparison

⁴ Source: DP04 Selected Housing Characteristics 2016-2020 ACS 5-year Estimates
<https://data.census.gov/cedsci/table?q=Housing&q=0500000US18121&tid=ACSST5Y2020.S2507>

Cost of Occupied Housing Units in Adjacent Region: 2020

Owner occupied housing with a mortgage allows for a comparison of costs of ownership to examine affordability. The rule of thumb is that a household should not be spending more than 30% of their monthly income on housing costs. Parke County (57.7%) has a fairly average share of homes whose cost is less than 20%, suggesting more than half of occupied housing units with a mortgage are quite affordable from a monthly cost perspective. However, Parke County has the second highest share (20%) of owner-occupied units with a monthly mortgage cost above 30% of income in the adjacent region.⁵

	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	2,718	5,189	2,838	7,756	6,284	2,631	1,7156	1,173,633
Less than 20.0 percent (%)	57.4	66.4	55.7	60.9	57.9	67.6	59.2	58.8
20.0 to 24.9 percent (%)	15.6	12.4	14.3	15.8	12.8	7.9	12.3	14
25.0 to 29.9 percent (%)	7	7.7	9.1	8.1	12.6	8.9	8.7	8.3
30.0 to 34.9 percent (%)	5.3	3.3	6.6	2.9	5.5	5.7	4.9	5.2
35.0 percent or more (%)	14.7	10.3	14.3	12.4	11.2	9.9	14.9	13.8
Over 30 percent (%)	20.0	13.6	20.9	15.3	16.7	15.6	19.8	19.0

Table 12: Housing Units by Percentage of Income: Regional comparison

⁵ Source: DP04 Selected Housing Characteristics 2016-2020 ACS 5-year Estimates

<https://data.census.gov/cedsci/table?q=COST%20OF%20OCCUPIED%20HOUSING%20&t=Financial%20Characteristics%3AHousing%20Value%20and%20Purchase%20Price%3ARenter%20Costs&q=0500000US18021&tid=ACSCP5Y2020.CP04>

Rental Housing Units in the Adjacent Region: 2020

In terms of the 28,133 rental housing units in the region, Montgomery, Putnam and Vigo counties account for 78.4 percent. Parke County contains 3.7 percent. By far, the \$500-\$999 rent category is the most common, ranging from 55.5 percent of units in Parke to 78.1 percent in Vermillion. Less than 70 percent of renters in Indiana (versus 82.7% in the region) pay less than \$1,000 in rent. On the other end of the spectrum, only 17.3 percent of rentals fall into the \$1000+ category. Putnam (19.6%) and Vigo (63.7%) dominate this category with 83.3 percent market share.⁶

	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Occupied unit paying rent	1,045	2,036	1,571	3,710	3,414	1,422	14,935	750,635
Percent - Less than \$500	28.2	13.3	14.1	15.7	11.3	20.6	15.4	11.3
Percent - \$500 to \$999	55.5	69.5	74.9	73.7	62.7	78.1	65.5	58.6
Percent - \$1,000 to \$1,499	14.6	13.1	8.8	9.6	25.8	1.1	13.1	23.9
Percent - \$1,500 to \$1,999	1.6	3.9	2.3	0.7	0.0	0.0	4.0	4.5
Percent - \$2,000 to \$2,499	0.0	0.0	0.0	0.0	0.0	0.1	0.9	1.0
Percent - \$2,500 to \$2,999	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3
Percent - \$3,000 or more	0.0	0.2	0.0	0.4	0.2	0.0	1.2	0.5
Median Dollars	759	717	691	702	784	681	761	844

Table 13: Rental Units by Price: Regional comparison

⁶ Source: DP04 Selected Housing Characteristics 2016-2020 ACS 5-year Estimates

<https://data.census.gov/cedsci/table?q=COST%20OF%20OCCUPIED%20HOUSING%20&t=Financial%20Characteristics%3AHousing%20Value%20and%20Purchase%20Price%3ARenter%20Costs&q=0500000US18021&tid=ACSCP5Y2020.CP04>

Cost of Rental Housing Units in the Adjacent Region: 2020

Unlike the owner-occupied situation in the adjacent region, where about a fifth of units were not affordable, around 48.3 percent of rental units are above the 30 percent monthly income threshold. Conversely, over 29.7 percent of rental units fall below the 20 percent of monthly income threshold. This creates a situation where less than a quarter (22%) of rental units fall in the middle between relatively affordable and not affordable. The high proportion of unaffordable rental units and the lack of 'rental ladder' creates a situation where residents can find it difficult to find housing.⁷ Note that GRAPI stands for Gross Rent as Percentage of Income.

	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Occupied units paying rent (excluding units where GRAPI cannot be computed)	1,029	2,029	1,536	3,606	3,406	1,333	14,371	728,944
Less than 15.0 percent	27.4	21.7	21.5	21.5	22.6	17.9	12.9	15.4
15.0 to 19.9 percent	11.3	14.4	19.3	13.1	13.6	14.0	11.1	14.0
20.0 to 24.9 percent	12.6	17.1	8.1	10.8	15.5	9.0	9.5	12.9
25.0 to 29.9 percent	4.5	8.9	10.7	16.8	10.0	20.8	9.6	11.7
30.0 to 34.9 percent	8.8	6.4	12.8	9.0	11.8	5.6	11.0	8.9
35.0 percent or more	35.4	31.6	27.6	28.7	26.5	32.8	45.8	37.2
Over 30 percent	44.2	38.0	40.4	37.7	38.3	38.4	56.8	46.1

Table 14: Cost of Rental Housing: Regional comparison

⁷ Source: DP04 Selected Housing Characteristics 2016-2020 ACS 5-year Estimates

<https://data.census.gov/cedsci/table?q=COST%20OF%20OCCUPIED%20HOUSING%20&t=Financial%20Characteristics%3AHousing%20Value%20and%20Purchase%20Price%3ARenter%20Costs&q=0500000US18021&tid=ACSCP5Y2020.CP04>

Housing + Transportation Costs

The target for this index is less than 45 percent of household income going to housing and transportation costs. Affordability thresholds are 30 percent for housing and 15 percent for transportation. Parke County's housing and transportation as a percentage of household income is high, at 57 percent, but it is in line with its surrounding counties.⁸

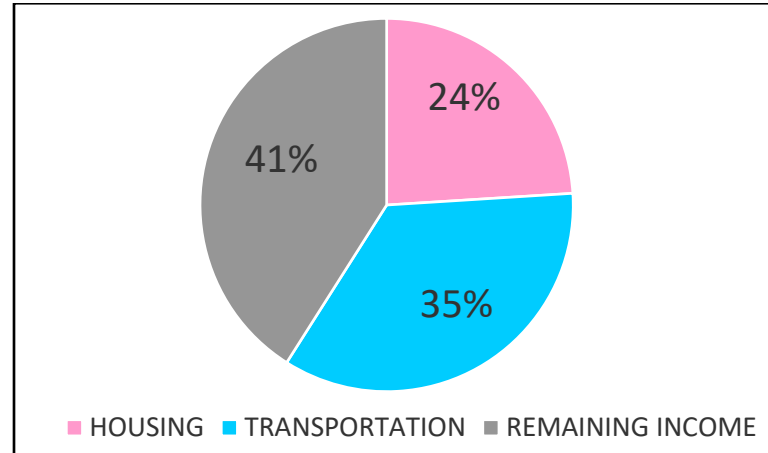


Figure 4: Parke County Household Income after Housing and Transportation Costs

County	Housing	Transportation	H+T
Parke	24%	35%	57%
Clay	27%	32%	59%
Fountain	26%	32%	58%
Montgomery	22%	33%	56%
Putnam	37%	23%	60%
Vermillion	23%	33%	55%
Vigo	24%	30%	54%

Table 15: Housing and Transportation as Percent of Income

⁸ Source: H+T Affordability Index// <https://htaindex.cnt.org/map/>

Housing by type

The Indiana Housing and Community Development Authority's Housing Dashboard provides data from 2015-2019 5-year American Community Survey. The charts below compare Parke County's housing composition to that of Indiana. The main point of contrast is the prevalence of "other" types of housing in Parke County. There is also significantly less multi-family housing of 2 or more units. The "other" category is shown to be mobile homes in the following bar graph.

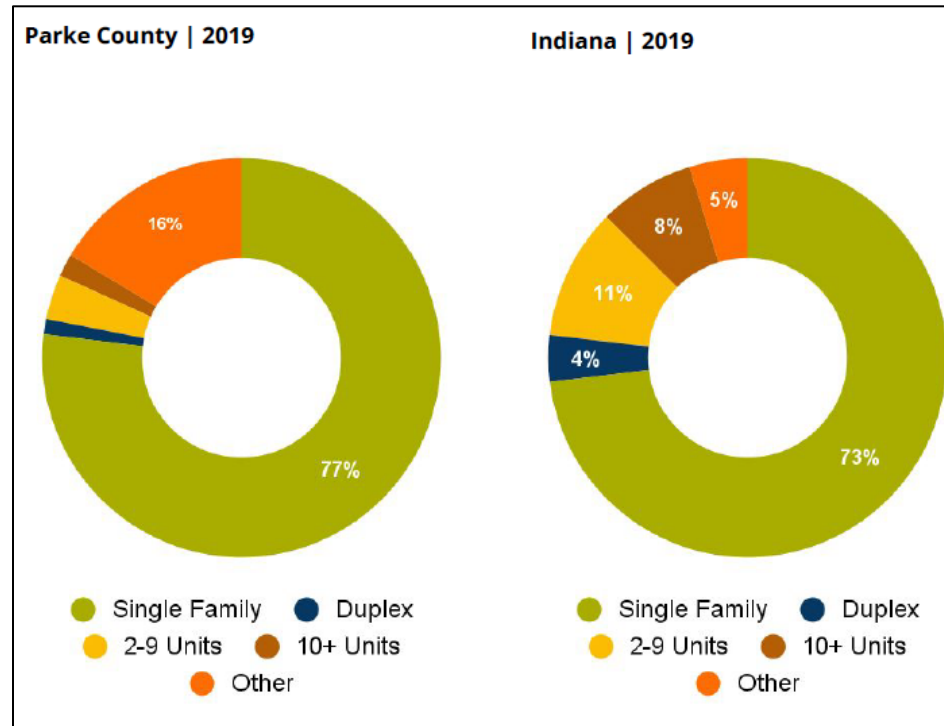


Figure 5: Park County and Indiana Housing Composition by Type

Parke County | 2010-2019

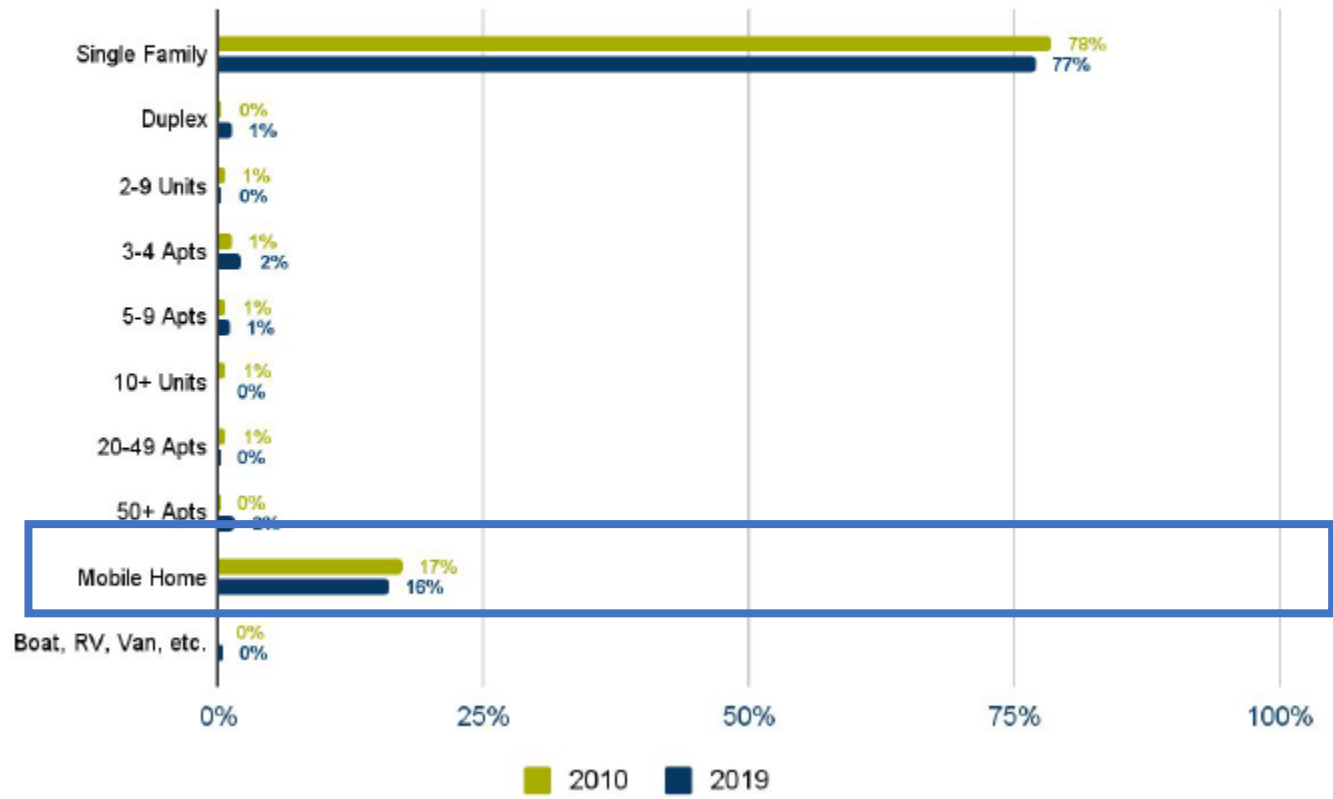


Figure 6: Parke County Housing Type: Mobile Homes

Parke County Housing Stock by Number of Bedrooms

This graph compares Parke County's housing stock to Indiana's, using the number of bedrooms per dwelling unit.⁹

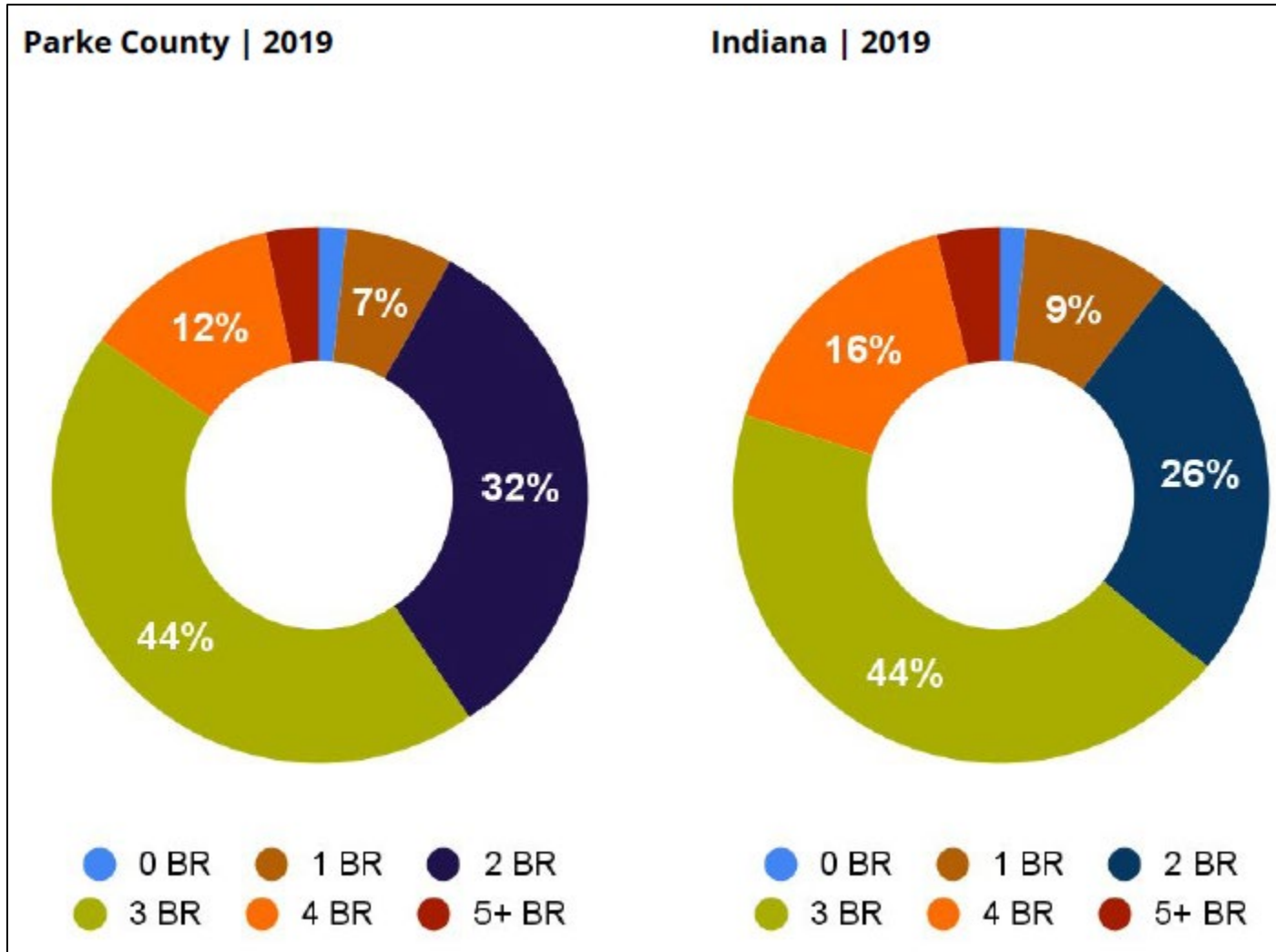


Figure 7: Park County and Indiana Housing Stock by Number of Bedrooms

⁹ Source: IHCD Housing Dashboard for Parke County, IN, US Census ACS 2015-2019 5-year Estimates

2014-2020 Building Permit Trends by Township

The following series of maps were developed based on building permit data provided by Parke County. Data presented represents totals for the six-year time period.

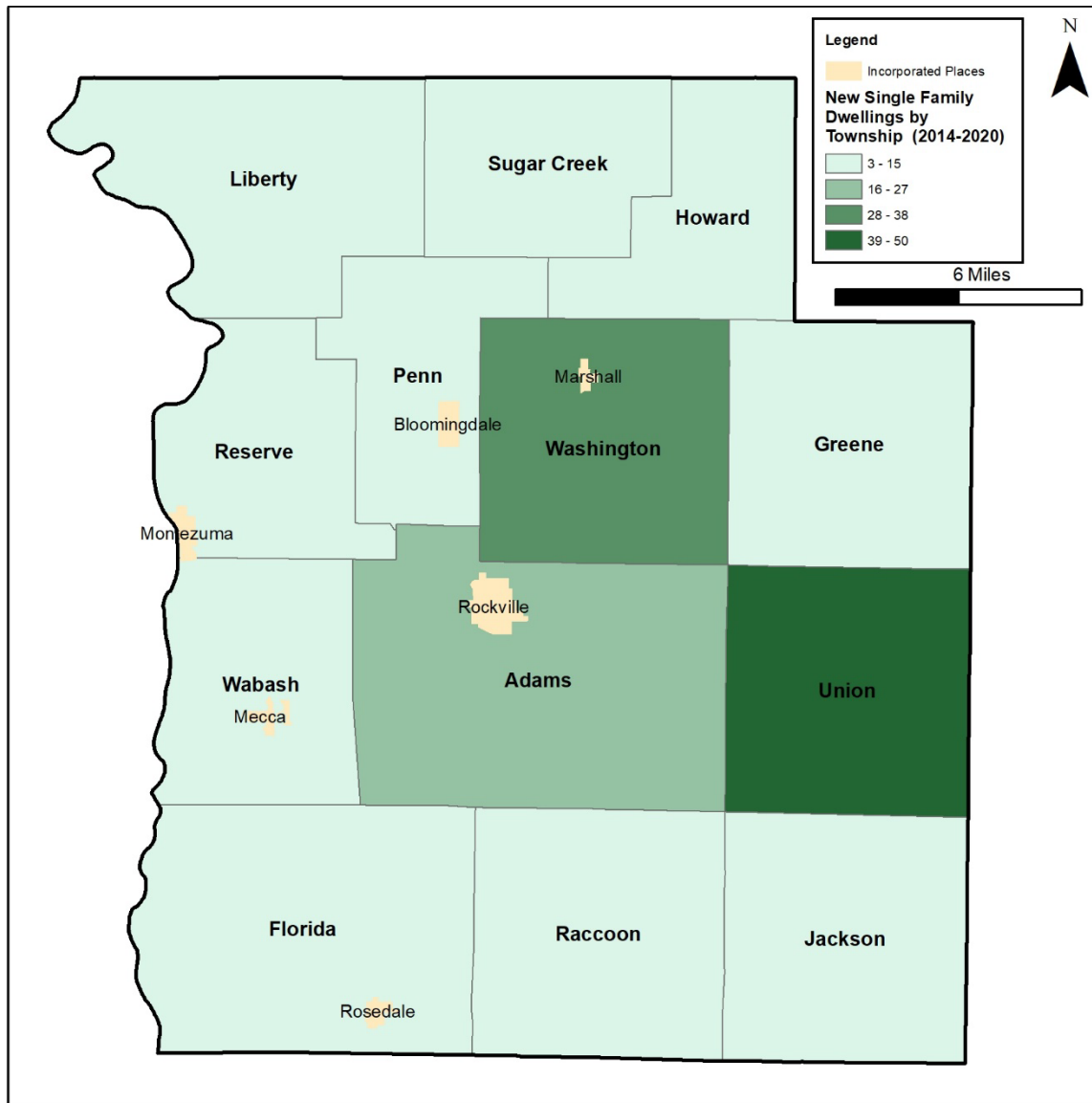


Figure 8: New Single-family Dwelling Totals (2014-2020) by Township

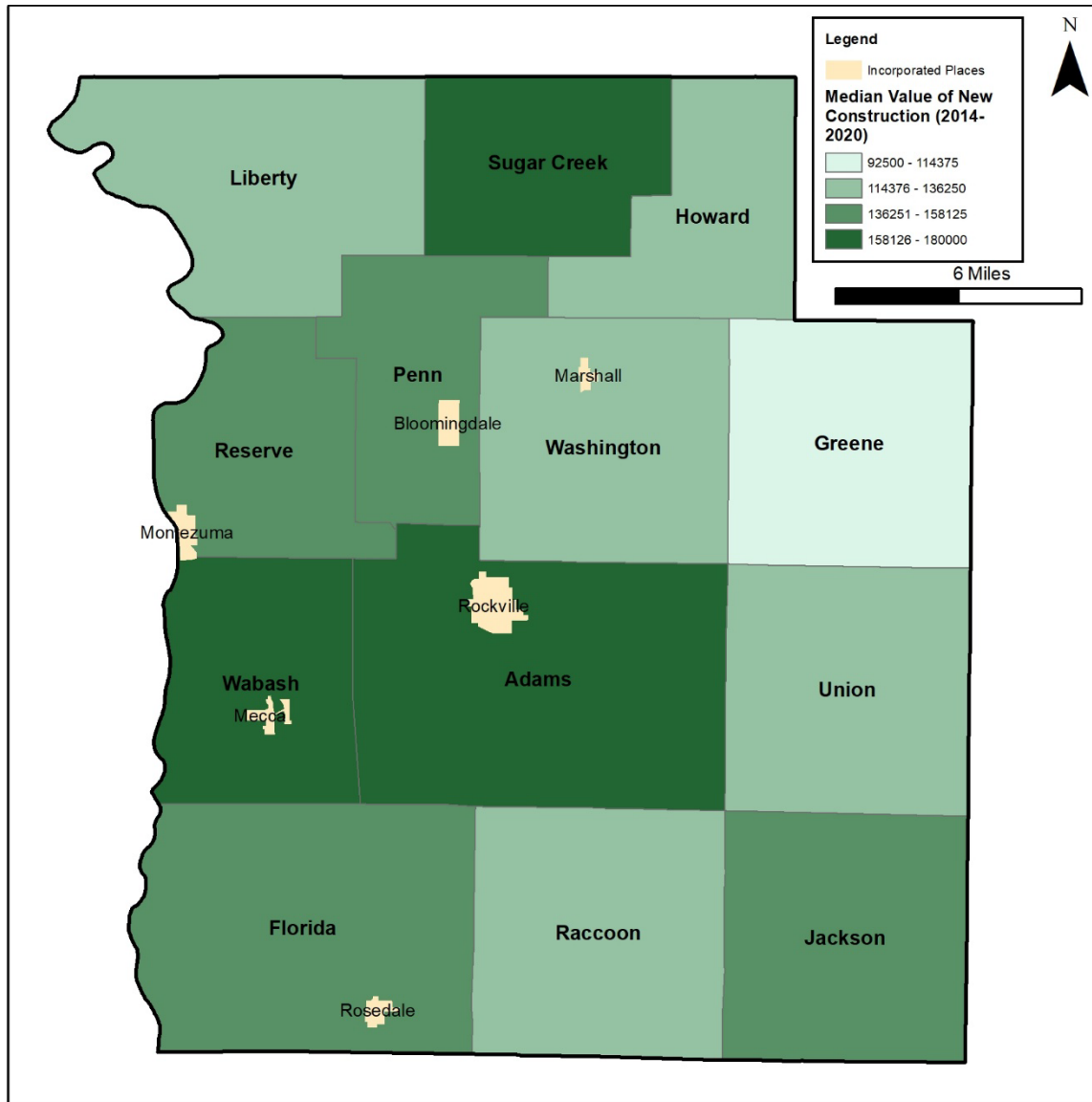


Figure 9: Median Value of New Construction (2014-2020)

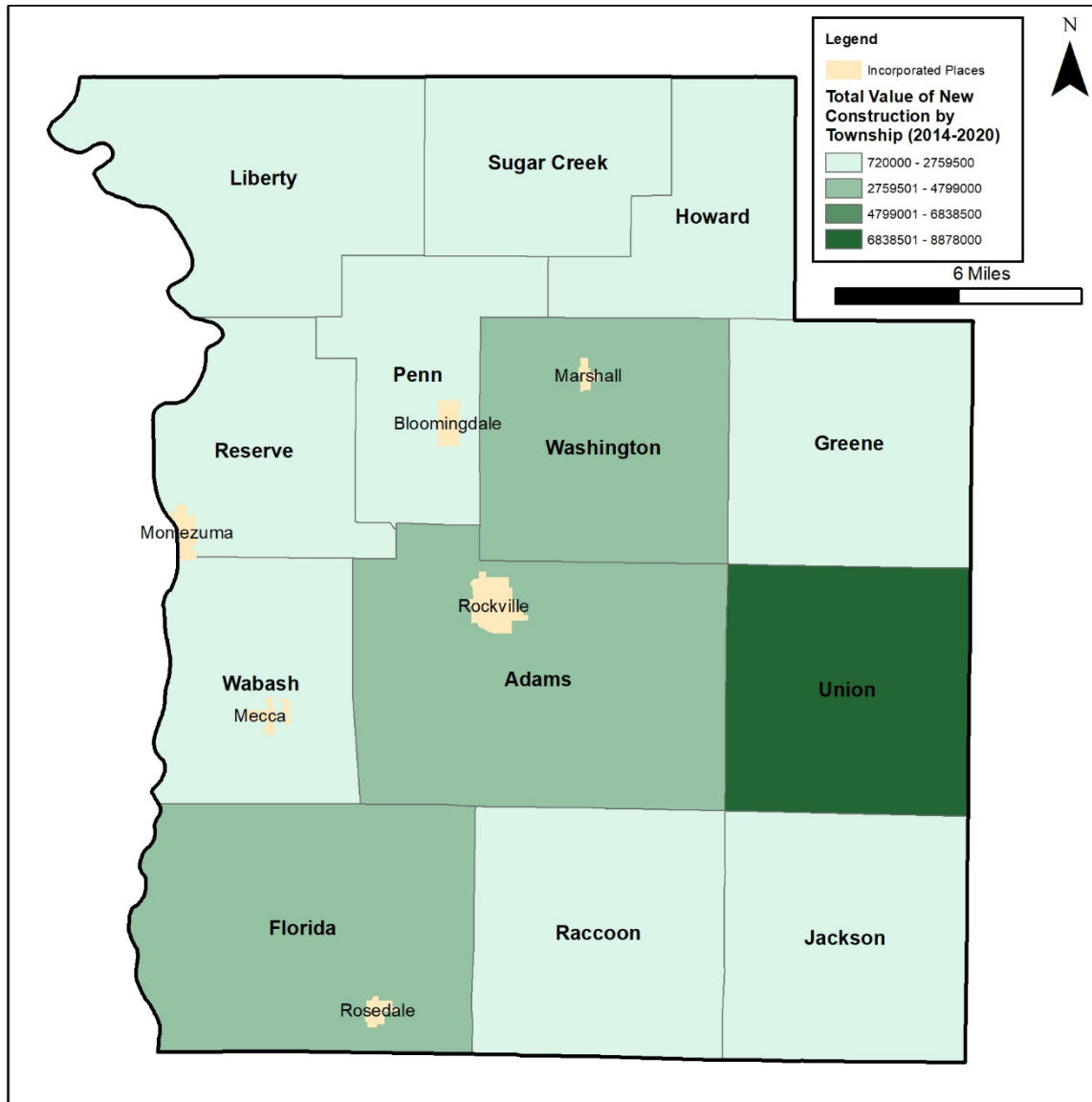


Figure 10: Total Value of New Construction (2014-2020)

Housing Focus Groups Summary

In line with the project objective stated in the executive summary, the Purdue team co-hosted, along with Parke County partners, two online listening sessions for community representatives from Rockville, Montezuma, Rosedale and other towns. The Purdue team, in collaboration with Partnership Parke County, addressed participants who have various connections to the local community and local housing. Twelve community representatives participated in the online listening sessions. Participants were from across the county; Seven from Rockville, two from Rosedale, one from Mecca and two serving in representative roles. Participants in the sessions represented the following sectors: Rockville: Business and Industry (5), Economic Development (1), Government (2), and Nonprofit (1) Rosedale: Government (2), Nonprofit (1), and Private citizen (2); Mecca: Government (1). Outside: Non-Profit (1) and Government (1).

In general, participants were asked to share their thoughts on the following topics:

1. The stock and quality of housing in Parke County

- How would you describe in one sentence the current availability of housing in your county?
- Do you think there are adequate numbers of single-family, multi-family, and rental properties available for those who live in the county?
- How would you rate the quality of homes and rental properties in the area?
- How would you rate the price for homes or the monthly cost to rent a home or apartment in the county?
- Do you feel homes and rental properties are available for households from different income levels (i.e., such as higher, middle, and lower-income households)?

2. Factors limiting access to quality housing in Parke County.

3. Potential strategies to address the housing needs in Parke County.

The themes and key issues that emerged from the online listening sessions provide substantive information that is valuable to understanding housing perception in Parke County and serve as a base for the action planning process.

The session discussions were recorded and transcribed so that the Purdue team could conduct the qualitative analysis. The Institutional Review Board at Purdue University approved the study protocol and confidentiality statement. Confidentiality allowed individuals to freely share their opinions and knowledge about the local housing conditions along with factors they believe are critical to any planning and development of housing in Parke County.

The Purdue team identified and distilled key themes from more than one hundred pages of transcripts. The qualitative data represent authentic ideas and responses of session participants. The information has not been altered for clarity and accuracy.

Thematic analysis was employed to identify community assets that emerged from the content of the listening sessions. Trying to capture the multi-dimensional nature of community development, online listening session

participants identified the following key assets of Parke County: natural, cultural, human, social, political, financial, and built capitals; business environment; housing; and quality of life.

Online listening session participants identified the ten key assets of Parke County, Rockville, Rosedale, Mecca and Montezuma.

1. **Natural Capital**

Parke County

- Lake Waveland
- Raccoon Lake State Park Recreation Area
- Turkey Run State Park
- Rockville Lake Park

2. **Cultural Capital**

Rockville

- The Ritz Theatre
- Historical downtown
- The county has basketball, baseball and football teams trickling down to the elementary grade levels.
- The city officials plan adult educational programs focused mainly on buying the first house, talking about credit and its importance. That adult education would be a significant help in supporting the lower and medium income inhabitants to increase their way of living. This education might also help young adults settle in the city or county.

Rosedale

- The town council voted to convert one of the local parks into a historical living place where people could meet and organize social events.

3. **Human Capital**

Parke County

- The county's geographical location offers easy access to a number of universities in the area such as Ivy Tech Community College, Indiana State University, St. Mary of the Woods College, Wabash College, DePauw University and Rose-Hulman Technical Institute.

Rockville

- The city is home to a library and a great A plus rated school district.
- The community offers an excellent school system.

4. **Social Capital**

Parke County

- The attitude of the people in Parke County is changing. The county is noted for a friendly environment and enthusiasm for some changes, such as solar and wind energy coming to the county.

- Many people try to promote their community and get involved in community activities.
- Some people come back for retirement because the county is safe and affordable, and many people are extremely helpful. *“Surprising some of the places you find that have nice homes, are around like the Rockville area...”*
- The county hosts a Pee-wee [youth sports league] every year.

Rockville

- The community is ‘tight-knit,’ people are united and involved in various local events.
- Community members like the closeness, togetherness, and calmness of the community. They also like to help one another.
- The leadership of Rockville is full of energy that goes for the county. *“I think given the right incentive, anything can happen, but again, you have to provide the incentive. You have to make the juice worth the squeeze.”* The city received a grant in 2020 to redevelop a Weiler Lot into a downtown park area with an amphitheater as a community gathering place. The downtown synergy has started to happen.

5. Political Capital

Parke County

- The community developed a so-called Focus Forward Plan, a comprehensive county plan which community leadership wants to execute. Recently, data for data-driven decisions are collecting

Rockville

- Economic Development Director collaborates with local factories to bring new jobs. It may not be a lot more jobs, but it helps jobs sustainability and retain employees.
- The Town Council, the redevelopment committee’s meetings with the economic development director, superintendent of schools, and others provide a lot of unity, great discussions, and development projects.

6. Financial Capital:

Parke County

- The county received over 100 million dollars for investments to economic development in 2020. The county also has \$217,000 getting ready to be used as a match for a million-dollar trail project to start tying the county parks and trails together.

7. Built Capital and Infrastructure

Parke County

- The county promotes the development of agri-business and retail establishments the county.
- Sugar Valley Canoes
- Turkey Run Canoe and Camping Rental

Rockville

- The city has been developing a new downtown.

8. Business Environment

Rockville

- The Partnership Parke County is reconstructing some of the buildings downtown to attract new businesses and restaurants. In downtown, new business rental spaces are filled quickly, even for a market price.
- Rockville also tries to get a business and services spread evenly throughout the community.

9. Housing

Parke County

- The county offers affordable housing that is crucial to drawing people.

Rockville

- The city is concerned with providing sustainable housing units for attracting and retaining workforce.

10. Quality of Life

Parke County

- *“Resources can be limited when applying for grants. Showing a need for opportunities like parks, internet, and jobs help to generate a better potential for projects. So I am hopeful for this housing needs survey. Being able to show this would help bring developers to the area. They want to work on a project that will be funded and generate a developers fee.”*

Rockville:

- *“The entire community, and we consider the county is basically one community. We're all here. We don't have the hustle bustle.”*
- Rockville’s location is close to Terre Haute, Indianapolis, Brazil and Crawfordsville.
- The city has a nice, small-town atmosphere. It has a thriving farming community that is informal and calm with no traffic jams.
- Many places are within walking distance in the downtown area.
- The community offers the lowest cost of living and a strong community spirit.
- *“It's a good place to I guess have a service business”*

Raccoon Lake Area

- Offers a variety of homes for permanent and seasonal residents.

Community Concerns

Focus group participants expressed concerns regarding the quality of life, pride and belief, amenities and broadband, income, and businesses in Parke County, Rockville, Montezuma, and Rosedale:

1. Quality of Life

Rockville

- Rockville is an old neighborhood with a lot of houses that need to be renovated. Recently, many houses do not meet the quality standards that people would want to live in.

- Many people do not want to buy a home that has to be renovated.
- The city has nice parks and trails, but they are not tied together.
- There is a quality-of-life issue for higher-income end professionals: *“What can we offer as a community that somewhere else can't?”*
- The price of a new high-income house (\$100,000 – 200,000) and the quality of life can be lowered by the neighboring low-income low-quality houses (\$30,000).
- The lack of high paying jobs forces people to move away to bigger cities.

2. **Pride and Belief**

Parke County

- *“Some community members think that people prior perceived the county as being poor, no motivation, nothing to do here. There is a belief that it has been changing.”*

Rockville

- The community needs people to be proud that they live in Rockville.
- *“When I moved here 40 years ago, we got several restaurants in Rosedale, many businesses, we had a furniture store, appliance store, TV store. We've lost hope and stopped believing.”*

3. **Amenities and Broadband**

Parke County

- The broadband study showed three areas in the county without broadband connectivity.
- High-speed internet is not available everywhere.
- People need to travel out of the county to access all of their needs including full home remodels. The worse accessibility of hardware stores makes home remodeling more difficult.

4. **Income**

Parke County

- Most of the jobs are low-income jobs as some of the factories in Rockville do not pay well.
- Some people (e.g., veterans on a pension or with disabilities) live on about \$1,200 a month. The ones that are working can earn around \$15 an hour.

5. **Businesses**

Montezuma & Rosedale

- Many old empty buildings are situated on the best retail land in the area and prevent retailers from coming. Retailers would come to the community if the community had available properties, or at least available land or buildings.

The Stock and Quality of Housing in Parke County, Rockville, Rosedale and Montezuma

Session participants shared their thoughts when prompted to describe the availability, quality, price, and equity of current housing options.

1. Housing Availability

Parke County

- The housing availability is marginal and sparse. There are fewer homes than needed and not many farmhouses for sale. Houses in Parke County that become available are sold quickly if they are not a handyman special.
- There are many empty lots on which houses used to be.
- Some new homes have been built in the countryside. However, farmers are holding onto land so it is challenging.
- There are many available lower-end houses for a lower price around a \$30,000 to \$40,000 range, but they usually need repairs. Houses around the \$50,000 range can be nice homes with improvements done. The higher-end homes, e.g., \$200,000 homes, are not available in the county.
- There is a high interest in rural properties and properties associated with the land and the lakes.

Rockville

- It is possible to find a decent home for a reasonable price. Right now, houses that get listed are sold within a couple of weeks, and their prices are going much higher than they were a year ago.

Montezuma

- There are a lot of homes between the \$40,000 to \$80,000 range available. Most people can afford a house under the \$80,000 mark. Homes above that price that are ready to move in are rarely available.
- There are not many single-family homes in or outside Montezuma without farmland or acreage attached to a home over the \$100,000 range.
- Also, there are not a lot of new construction in either city, especially in Montezuma.

a. **Single-family Homes: Availability**

Parke County

- Generally, there is low availability of single-family high-quality housing in the \$100,000 to \$200,000 price range in the county.
- Small houses are sold quickly.

Rockville

- There are many empty single-family houses in Rockville. In the 50s, single-family homes in Rockville were well-maintained.

b. **Multi-family Homes: Availability**

Rockville

- Very limited availability of the multi-family houses. Most of them are rental properties and are old. About 70% is probably not kept up.

- *“There have been multi-family homes in the middle part of Rockville. Once they were sold, a new owner divided the house into two, three, or four apartments, add stairways on the outside, but put nothing into the property. A lot of these homes were built in the 1920s or 1930s.”*
- Multi-family houses in Rockville is the higher-end housing. There are not many rental or multi-family properties available for the middle price range.

c. **Rental Properties: Availability**

Rosedale

- There has always been a shortage of rentals with a lot more requests than availability.
- The community has several available well-maintained apartments that are nice for people who want a smaller unit and do not want to maintain a house and taking care of their yard.
- Rental properties are limited. When they are available, the demand is greater than the supply.

2. **Housing Quality**

a. **Home Quality**

Parke County

- Available houses have substandard quality. It is difficult to find good quality homes in Parke County. The housing is old, and almost all the houses on the market need a lot of work. However, the county also provides a lot of nice homes.
- Property standards are on the cusp of strengthening the minimum housing standards. There are plenty of houses that are not suitable for habitation, for the most part.
- Especially houses within the lower price range need a lot of work.
- Houses currently on the market need a lot of work, and they are too far away.
- *“Many young people do not want a large house and take care of it. They are busy and want to enjoy their life. So, they do not mind having a smaller house to do that in. But they want those homes decorated in a more modern fashion.”*
- *“The inventory is lacking, but there are places with a lot of neatly manicured houses, and people take really good care of them. So, the community itself is extremely desirable to live in, but the inventory does not allow people to enjoy what is available there.”*
- Many of the homes coming up for sale are single-family homes that have been in a family for a long time. They are nice homes and would be ready to move in. But they are probably ones that would need an update.

Rockville and Rosedale

- Especially young people are looking for homes that they do not have to fix up, but they can just move in.
- Both cities have many old dilapidating houses that need to be fixed up or come down. Rosedale is significantly smaller than Rockville is, so they have less of these old houses.
- In Rockville, about 40% of single-family properties are old and not kept up.

b. Rental Properties: Quality

Parke County

- 60-80% of available rental properties are of very low quality in Parke County.
- Landlords do not want to do anything to help make their property better. *"We just had to do what we could and get out of there as soon as we could."*

Rockville

- It is hard to find a rental property that is well maintained, not over-aged, and not low income.

Rosedale

- Single-family homes for rent are usually nice in Rosedale.

3. Housing Price

a. Home Price

Parke County

- *"Some houses in the county, away from the city, are overpriced. One house owner asks \$200,000 for the not great quality house. Another house owner sold his house for \$175,000, and it was twice as big and twice as nice."*
- Houses in decent shape are affordable relative to the national market.
- *"Why would I buy a home that's \$300,000 home and have the value drop, or even worse yet, if I do need to move and sell it, I can unload the thing?"*

Rockville

- It is cheaper to buy a house than rent. However, the prices are being driven up right now.
- *"I have a two-bedroom, one bath home, which costs me \$50,000. My mortgage is \$420 a month with PMI."*
- The price of bigger houses is also reasonable. It is about balancing how bad the house is in terms of the work it needs and how much it costs to afford.
- The average price that usually people look at in a small community is between \$100,000 to \$150,000. It is possible to get a decent house, three bedrooms, a bath and a half, two baths, probably a garage for \$80,000 – 90,000.

Rosedale

- The community offers some homes that do not need any work and are large - about 2,000 square feet with two to three baths. *"They are gone very quickly. One was for \$170,000. The other one was \$210,000 in Rosedale that smells like dog food."*

b. Rental Properties Price

- People are looking for sub \$600 homes. Usually, they want two to three bedrooms for that.
- *"I rented, and we had a duplex, and the price was okay. We paid \$435, and that was with a dog because I know most rentals don't allow animals."*
- Rental prices range from \$350 to \$600. The new apartments are around \$700.

4. Housing Equity

Parke County

- The county has small apartment complexes in multiple places and low-income housing in Rockville and Rosedale.
- Houses for the \$80,000 and below might be a lower income, \$80,000 to \$150,000 a middle, and \$150,000 above a higher income.
- *“Looking at the sub \$80,000 and talking about the lower income, there are many homes on the far low side of that. But nobody wants to buy them.”*
- *“Fact of the matter is that the people who could afford \$80,000 to \$150,000 homes probably aren't going to move here.”*
- *“It is hard to get things as a middle class, including a rental home because everything is either low class that you need to rent from, or you are not 65 or older for those rental properties.”*
- There are not high paying jobs in the county, so some of the lower houses are a necessity.

Montezuma

- The opportunity to buy a house for someone that is only making \$10 to \$13 an hour is poor.
- There is a better opportunity for someone making \$17 to \$22 an hour. These people would be able to buy a home in the price range of \$60,000 to \$70,000.

5. Infrastructure and Land

- Most people have at least one acre, preferably one to five. People are usually looking for three to five acres to build a house on.
- Some of the lots will never meet code because at the time these houses were built (30ies or 40ies), the code was non-existent.
- Parke County Development Corporation, together with private investors, plans to build new houses on twelve buildable lots.
- In 2020, the county changed the zoning where 720 square foot home on a single lot will be allowed. There is a need for smaller homes for people who ‘stay in winter locations, and those who want a place to come back in the summertime.’
- *“Given the infrastructure changes, whether it is broadband or housing or whatever, Rockville is a great place to live in and work from home.”*
- A lot of the old farm homes are slowly disappearing. The reason being is an acreage price between \$6,000 and \$7,000. Most of those homes are being torn down to get farm ground. There is no point in renting those old houses because many people do not have any interest in the ground.
- There is limited availability of high-speed internet. Unless people are going through AT&T or Verizon, they do not have an option from a hardline standpoint.
- A lot of people moving to Parke County want rural housing and a piece of land.

Key Factors Limiting Access to Quality Housing in Parke County

- There are many old homes in Parke County that have not been invested in and cannot be considered as quality housing.

- In Rosedale, some houses are empty, but the individual owners do not have the money to tear them down.
- The greatest need that people cannot meet is a house for approximately \$100,000. It is a kind of middle-income house, moving into the forever house.
- Many people (e.g., veterans) do not make enough money to afford to pay \$1,000 to \$1,200 in rent per month.
- Some people that want to buy houses do not have good credit. They cannot get FHA loans and do not have a down payment.
- The traditional loans require a 20% down payment, and the average person in Parke County cannot do that.
- People often rent a house because they do not have sufficient credit to get a mortgage.
- There is a limiting belief that people do not want to live in Parke County.
- Young people move away, and parents and grandparents stay and usually do not renovate their house.
- Some people would like to re-decorate their homes, but hardware stores and renovation suppliers are far away (at least 45 minutes' drive).
- Low income.
- Young people want to be closer to the grocery and other stores and amenities.

Focus Group Suggested Strategies

Online listening participants were asked to suggest potential housing strategies. The Strategies included:

Parke County

- Rewrite and enforce minimal housing standards.
- Monitor landlords to keep their properties up to code.
- Let the city or the county purchase blighted houses and tear them down.
- Build quality houses because there is a need for that.
- Define the future of farming in the community.
- Start building new houses in the older, nicer neighborhoods on some of the lots that were torn down and meet current code.
- Bring different groups of people to Parke County, which will change a dynamic in the housings.
- Convince people about high-quality life in the county.
- Take pride in the community. Talk about the community in a positive light.
- Change the attitude of county residents.
- Continue to be selective, curate what we encourage in our community.
- Help build someone's credit to get people to buy more quality houses or get a rehab loan to buy the \$15,000 to \$30,000 houses.
- Continue investing.
- Attract more industry or retail business to get a little higher paying income in the county.
- Local officials should be working with developers to entice them to build apartment-type complexes, not necessarily for low income. They should be about \$500 to \$700 a month range to provide solid options for somebody who may not want the responsibilities of maintaining a yard.
- Find a place to build higher-end housing that people want to buy.
- Some government loans would offer people opportunities to be a homeowner.

- If we can couple the existing optimism with high-quality housing, Parke County could be onto something in terms of development and spur population growth in the county.
- Bring new people to Parke County could change the type of houses, e.g., attracting young families.
- Enhance community connectivity.
- Use and incorporate assets that Parke County has. Highlight and promote the best things in the county.
- Get more young people involved to contribute to positive changes. It is necessary to educate people that changes might be positive.
- It is necessary to focus on the whole county, not only on cities.

Rockville

1. Keep moving in the direction of Rockville center improvement.
2. Think outside the box. Be highly creative and very innovative. Get inspiration from other places, such as Rushville, in Rush County.
3. Help our smaller businesses decide what they need.
4. Construct more middle- and higher-class apartments in the downtown area of Rockville to attract more higher-income people.
5. Reconstruct some old houses in Rockville's downtown and make them higher-end in town to attract more people.
6. Promote downtown development with community gathering places.

Montezuma and Rosedale

- Address broadband challenges.
- Develop more types of civic center options such as parks that would help better sell the community.
- Be proactive in bringing quality back to our town.
- Draw businesses in.
- Develop a middle bracket of \$80,000 to \$200,000 homes
- Produce a video that would highlight our community as a really wonderful place to raise a family.
- Set broadband connectivity.

Parke County Community Survey Results

Partnership Park County partnered with Purdue Extension on a household survey focused on the housing situation in Parke County.

The survey was available electronically from November 5, 2021 to February 7, 2022. A total of 502 survey responses were recorded, yielding 436 usable surveys.

The survey was marketed through various means to Parke County residents and people employed in Parke County, irrespective of residency. The vast majority of survey respondents (91.5%) live in Parke County (Table 16).

Response	%	Count
Yes	91.5%	398
No	8.5%	37
<i>Total</i>	<i>100%</i>	<i>435</i>

Table 16: Do you live in Parke County?

Of the 398 survey respondents that identified as residing in Parke County, 387 provided their zip code (Table 17).

Town in Parke County	Zip Code	Number	%	% of Total Surveys
Rockville, IN	47872	202	52.2%	46.3%
Bloomingtondale, IN	47832	52	13.4%	11.9%
Rosedale, IN	47874	46	11.9%	10.6%
Marshall, IN	47859	32	8.3%	7.3%
Montezuma, IN	47862	28	7.2%	6.4%
Tangier, IN (Kingman, IN)	47952	16	4.1%	3.7%
Mecca, IN	47860	11	2.8%	2.5%
		387	100.0%	88.8%

Table 17: Number of Surveys by Parke County ZIP Code

The approximate response rate for Parke County was 6.4%, based on 2020 household estimates and the assumption that only one survey per household was taken. At the town level, based on zip code reported by respondents, the approximate household response rate varied from 33.8% in Bloomingdale, IN to 5.9% in Mecca, IN (Table 18). These are approximate as the majority of households live in the county, not incorporated towns, but carry a town mailing zip code.

Geography	Households (2020)	Number of Surveys	Approximate Response Rate
Rockville, IN	1016	202	19.9%
Bloomingdale, IN	154	52	33.8%
Rosedale, IN	351	46	13.1%
Marshall, IN	192	32	16.7%
Montezuma, IN	402	28	7.0%
Tangier, IN (Kingman, IN)		16	
Mecca, IN	186	11	5.9%
Parke County	6005	387	6.4%

Table 18: Number of Surveys and Approximate Survey Response Rate by Parke County Zip Code

Survey Respondent Demographics

When analyzing the results of any survey, one must consider the demographics of the survey respondents. Generally, we seek a pool of respondents that are representative of the population of interest. In this case, given the convenience sampling technique that was employed, representativeness is not expected, but the degree to which the sample resembles the overall population (or in this case, households) is a consideration.

Survey respondents were asked about a variety of demographic characteristics. The following provides an overview of 'who' responded to the survey.

There are approximately 16,912 people living in Parke County ([U.S. Census, 2020](#)), with 15,538 living in households.¹⁰ The overall population in Parke County is majority (52.8%) female and so were the survey respondents (63.9%), but by a much larger margin (Table 19). Of the [6,005 households in Parke County](#), 56.9 percent (3,415) are headed by male householders and 43.1 percent (2,590) are headed by female householders.¹¹ Furthermore, 3,635 (60.5%) are "Married-couple Family Households, 1,574 (26.2%) are "Nonfamily households," 460 (7.6%) are "Female householder, no spouse present, family households," and 336 (5.6%) are "Male householder, no spouse present, family households."

¹⁰ There are approximately 1,374 people in Parke County living in institutional, non-household, settings. The vast majority (~1,200) are women serving sentences in the maximum-security [Rockville Correctional Facility](#), a state prison. They are included in the population data, but not in the household data.

¹¹ [According to the US Census Bureau](#), "The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded." For more information, please see: <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#:~:text=is%20not%20related,Householder,%2C%20boarders%2C%20or%20paid%20employees>.

Response	Count	% of Respondents	% of Householders (2020) ¹²
Male	144	33.3%	56.9%
Female	276	63.9%	43.1%
Prefer not to say	12	2.8%	
Total	432	100%	100%

Table 19: What is your Gender?

Survey respondents were asked to self-identify their race. Ninety-five percent of the survey respondents that identified their race were White (Table 20). This proportion is which is very similar to the proportion of the population and proportion of householders reported in the 2020 ACS 5-year estimates. Very few respondents were of other races (0.6%) or preferred not to identify their race (4.2%).

Response	Count	% of Respondents	% of Population (2020) ¹³	% of Householders (2020) ¹⁴
American Indian or Alaska Native	1	0.2%	0.2%	0.5%
Asian	1	0.2%	0.0%	0.0%
Black of African American	1	0.2%	1.3%	2.3%
Native Hawaiian and Other Pacific Islander	0	0.0%	0.0%	0.0%
White	407	95.1%	95.4%	96.0%
Two or More Race Groups	N/A		2.7%	1.1%
Prefer not to say	18	4.2%		
Total	428	100.0%	100.0%	100%

Table 20: What is your Race?

The survey was made available and marketed in English and in Spanish. However, none of the surveys in Spanish were completed. The ethnicity of the survey respondents closely resembled data from the 2020 American Community Survey in terms of proportions of Hispanic of Latinos (~1.2%) in the total population but greater than the percentage of Hispanic or Latino householders (0.3%) (Table 21)

Response	Count	% of Respondents	% of Population (2020) ¹⁵	% of Householders (2020) ¹⁶
Hispanic or Latino	5	1.2%	1.6%	0.3%
Not Hispanic or Latino	391	90.9%	98.4%	99.7%
Prefer not to say	34	7.9%	N/A	NA
Total	430	100%	100%	100%

Table 21: What is your Ethnicity?

¹² <https://data.census.gov/cedsci/table?q=household&g=05000000US18121&tid=ACST5Y2020.S1101>

¹³ <https://data.census.gov/cedsci/table?q=population&t=Age%20and%20Sex&g=05000000US18121&tid=ACSDP5Y2020.DP05>

¹⁴ <https://data.census.gov/cedsci/table?t=Owner%2FRenter%20%28Householder%29%20Characteristics&g=05000000US18121&tid=ACST5Y2020.S2502>

¹⁵ <https://data.census.gov/cedsci/table?q=population&t=Age%20and%20Sex&g=05000000US18121&tid=ACSDP5Y2020.DP05>

¹⁶

<https://data.census.gov/cedsci/table?t=Owner%2FRenter%20%28Householder%29%20Characteristics&g=05000000US18121&tid=ACST5Y2020.S2502>

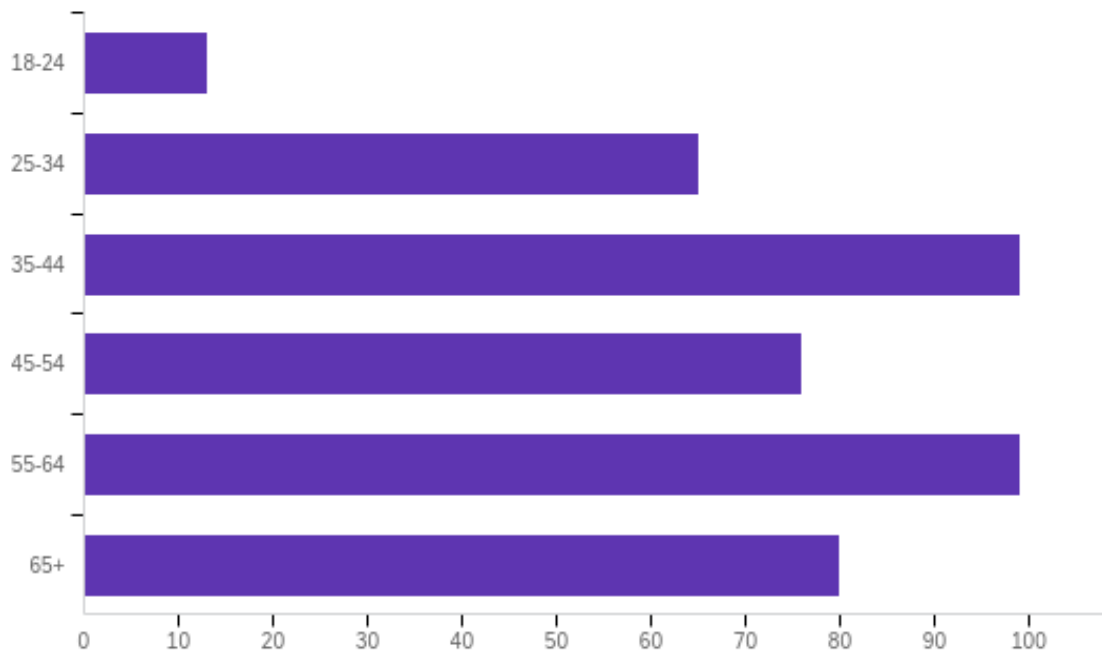


Figure 11: What is your age range?

Response	Count	% of Respondents	% of 18+ Population (2020) ¹⁷	% of Householders (2020)
18-24	13	3.0%	9.5%	14.6%
25-34	65	15.0%	15.8%	
35-44	99	22.9%	13.8%	11.1%
45-54	76	17.6%	16.7%	18.0%
55-64	99	22.9%	19.2%	24.3%
65+	80	18.5%	24.9%	32.2%
<i>Total</i>	<i>432</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Table 22: What is your age range?

The survey was aimed at Householders so no respondents were under the age of 18 years old. In terms of percentage of the population there is 18 years old or older versus the proportion of survey respondents, the 25-34 and 45-54 age ranges were very similar (less than a percentage point difference) (Figure 12 & Table 22). The tails of the age distribution (18-24 and 65+) were both under-represented by approximately 6.5 percentage points. In contrast, the 35-44 (9.1% over) and 55-64 (3.7% over) were over represented in the survey compared to their proportion of the population. However, a better comparison is between survey respondents and householders. Here, we see the youngest householders (less than 35 years of age) oversampled by 3.4 percentage points and the next youngest (35-44) oversampled by 11.8 percentage points. The proportion of survey respondents in the 45-54 and 55-64 cohorts were similar to the proportion of householders. The oldest cohort (65+) was undersampled by 13.7 percentage points.

¹⁷ <https://data.census.gov/cedsci/table?q=population&t=Age%20and%20Sex&g=0500000US18121&tid=ACSDP5Y2020.DP05>

Figure 2: What is your highest level of educational attainment?

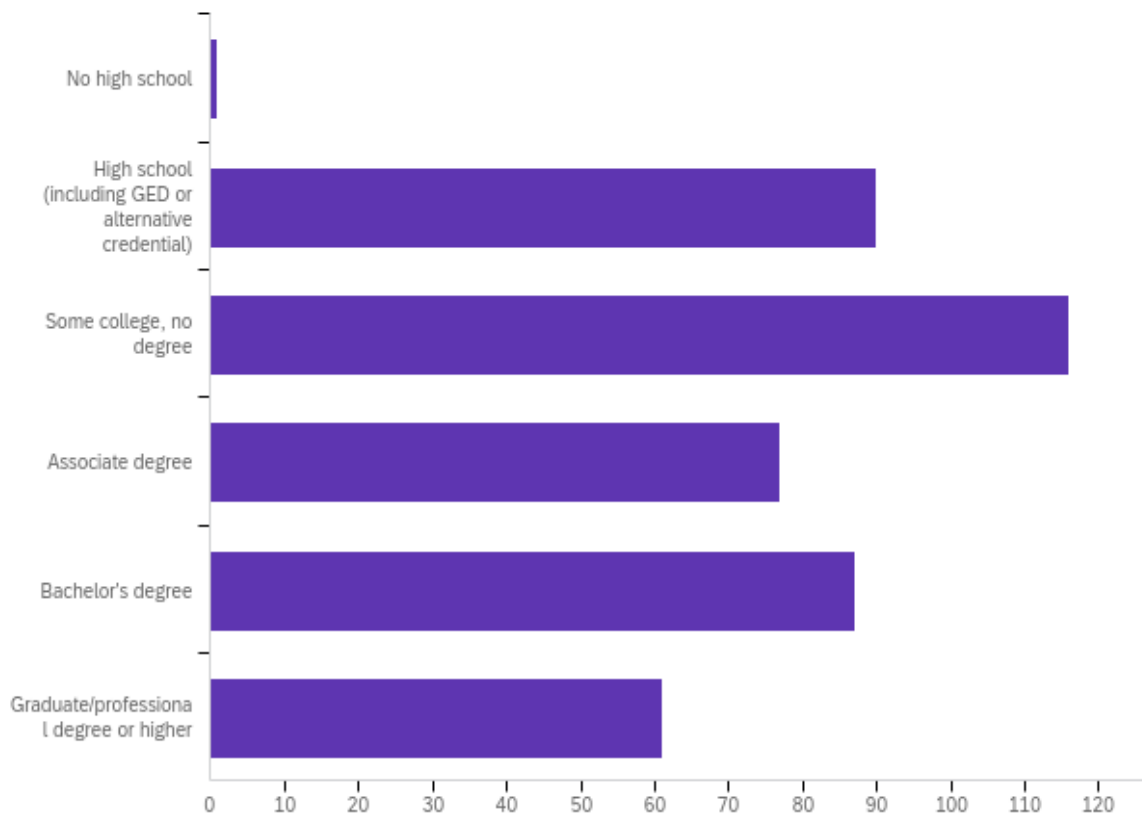


Figure 12: What is your highest level of educational attainment?

Response	Count	% of Respondents	% of 25+ Population (2020)	% of Householders (2020) ¹⁸
No high school	1	0.2%	16.2%	15.0%
High school (including GED or alternative credential)	90	20.8%	38.8%	37.9%
Some college, no degree	116	26.9%	21.8%	34.1%
Associate degree	77	17.8%	10.7%	
Bachelor's degree	87	20.1%	7.4%	13.0%
Graduate/professional degree or higher	61	14.1%	5.0%	
<i>Total</i>	<i>432</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Table 23: What is your highest level of educational attainment?

Educational attainment for the total population that is 25 years old and older and householders is fairly similar. Those without a high school education and those whose highest level of educational attainment is high school represent a slightly smaller proportion of householders compared to the percentage of the population (1.2 and 0.9 percentage points less, respectively). In contrast, those with some college or an associate’s degree and those with a bachelor's or graduate degree represent a higher proportion of householders (1.6 and 0.6 percentage points, respectively).

18

<https://data.census.gov/cedsci/table?t=Owner%2FRenter%20%28Householder%29%20Characteristics&g=0500000US18121&tid=AC SST5Y2020.S2502>

In terms of the survey, these groups followed the same trend, fewer surveys from people with lower levels of educational attainment and more surveys from those with relatively higher educational attainment. However the difference in the proportion of survey respondents was much greater than expected. Only one survey was collected from someone that did not finish high school even though 15.0% of householders in Parke County did not finish high school a difference of 14.8 percentage points. While 90 (20.8%) surveys were collected from those who did not further their education beyond high school, this was 17.1 percentage points behind their representation amongst householders. In contrast, 193 surveys (44.7%) were collected from survey respondents with some college or an Associate's degree, 10.6 percentage points more than the proportion of householders in 2020. Finally, 34.2% of surveys were from respondents with a Bachelor's degree or higher, 21.2 percentage points higher than the percentage of householders with a Bachelor's or higher in Parke County. This is a cause for concern as householders with lower educational attainment were quite underrepresented and those with a higher educational attainment were over-represented in the results.

Response	Count	%	Live in Parke County
Yes	246	56.8%	50.2%
No	98	22.6%	21.4%
Not applicable (retired, etc.)	89	20.6%	19.8%
<i>Total</i>	<i>433</i>	<i>100%</i>	<i>91.5%</i>

Table 24: Do you work in Parke County?

While the vast majority of survey respondents live in Parke County (91.5%, See Table 16), a slight majority of respondents currently work in Parke County (56.8%). Nearly a quarter (22.6%) of respondents work outside of the county and a fifth (20.6%) are retired. Keeping in mind that 73.7% of employed Parke County residents work outside of the county (U.S. Census – [On the Map](#), 2019), this sample appears to be an oversampling of residents who both live and work in Parke County. Cross tabulations between the living and working questions reveal that of those respondents that do not live in Parke County, nearly seventy-six percent work in Parke County (n = 28) and the remainder (25.3%, n = 9) neither live nor work in Parke County. Overall, only 2 percent of the total sample neither lived nor worked in Parke County.

Current Housing Characteristics of Survey Respondents

Survey questions were asked regarding home type, ownership status, and attributes to understand the current housing situation of survey respondents.

Response	Count	%
Single-family home	368	84.4%
Manufactured or mobile home	34	7.8%
Apartment	19	4.4%
Multi-family home	11	2.5%
Townhouse	2	0.5%
Condominium	1	0.2%
Commercial Building	1	0.2%
Cooperatives	0	0.0%
Single room occupancy	0	0.0%
<i>Total</i>	<i>436</i>	<i>100%</i>

Table 25: What type of home do you live in?

Over four-fifths of survey respondents were single-family (84.4%) homeowners (82.9%) (Tables 25 and 26). Respondents also reported living in manufactured or mobile homes (7.8%), apartments (4.4%), and multi-family homes (2.5%). Less than one percent (n = 4) of survey respondents lived in townhouses, condominiums, and commercially-zoned buildings. This likely reflects the rarity of these housing types in Parke County as, according to the [U.S. Census Bureau](#), 76.9 percent of Parke County's 8,253 total housing units are 1-unit detached, 16 percent are mobile homes, 3.7 percent are multi-family (2-19 units), and 1.7 percent are 20 or more units (apartments).

Response	Count	%
Owned	358	82.9%
Rented	59	13.7%
Occupied without payment of rent	15	3.5%
<i>Total</i>	<i>432</i>	<i>100%</i>

Table 26: Is your current home owned, rented, or occupied without payment of rent?

Homeownership for survey participants mirrored [U.S. Census Bureau](#) data with 82.9 percent of respondents reporting that they owned their home (versus 79.1% owner-occupied in the 2016-2020 ACS) and 13.7 percent reporting that they were paying rent (versus 20.9% renter-occupied) to live in their home (Table 26). A relatively small number of survey respondents (3.5%) lived at a property they did not own and were not paying rent.

Response	Count	%
Yes	225	60.6%
No	146	39.4%
<i>Total</i>	<i>371</i>	<i>100%</i>

Table 27: Do you currently have a mortgage?

Survey respondents that were not renting their home were asked if they had a mortgage on their home. Nearly two-thirds of respondents reported having a mortgage (60.6%) and 39.4 percent did not have a mortgage (Table 27). In comparison, according to the [latest American Community Survey](#), 57.4 percent of owner-occupied housing units have a mortgage, and 42.6 percent do not.

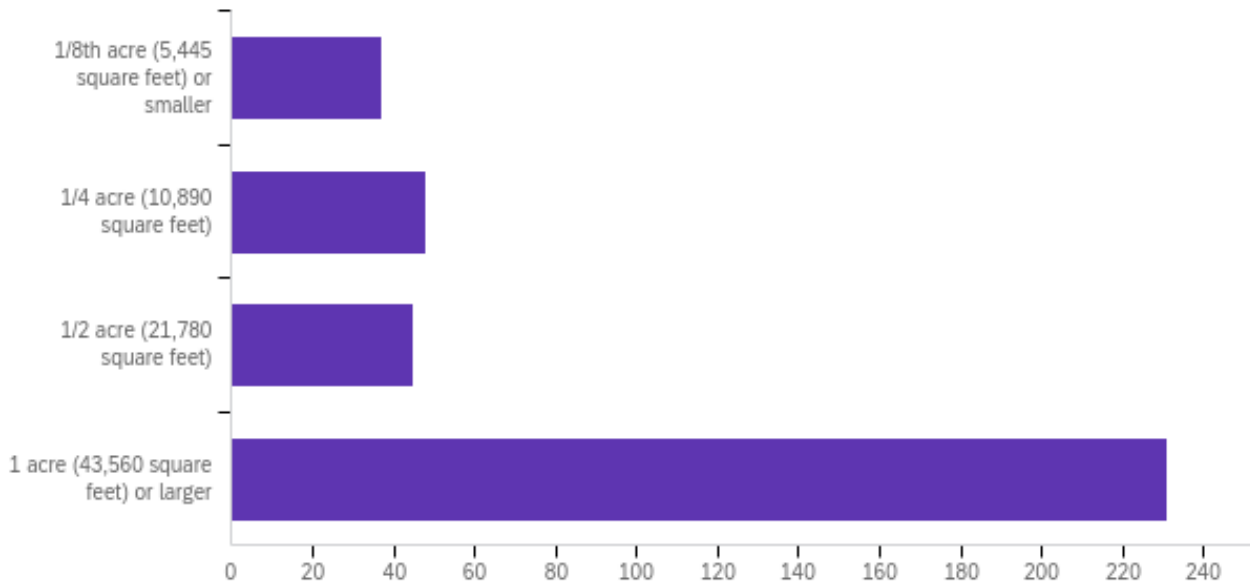


Figure 13: What is the size of your lot (the entire property)?

Response	Count	%
1/8th acre (5,445 square feet) or smaller	37	10.2%
1/4 acre (10,890 square feet)	48	13.3%
1/2 acre (21,780 square feet)	45	12.5%
1 acre (43,560 square feet) or larger	231	64.0%
<i>Total</i>	<i>361</i>	<i>100%</i>

Table 28: What is the size of your lot (the entire property)?

Most survey respondents (64%) reported living in a home that was on a lot an acre in an area or larger (Figure 14/Table 28). The remaining thirty-six percent of respondents lived on lots smaller than an acre, fairly evenly distributed across $\frac{1}{2}$, $\frac{1}{4}$ and $\frac{1}{8}$ acre lots.

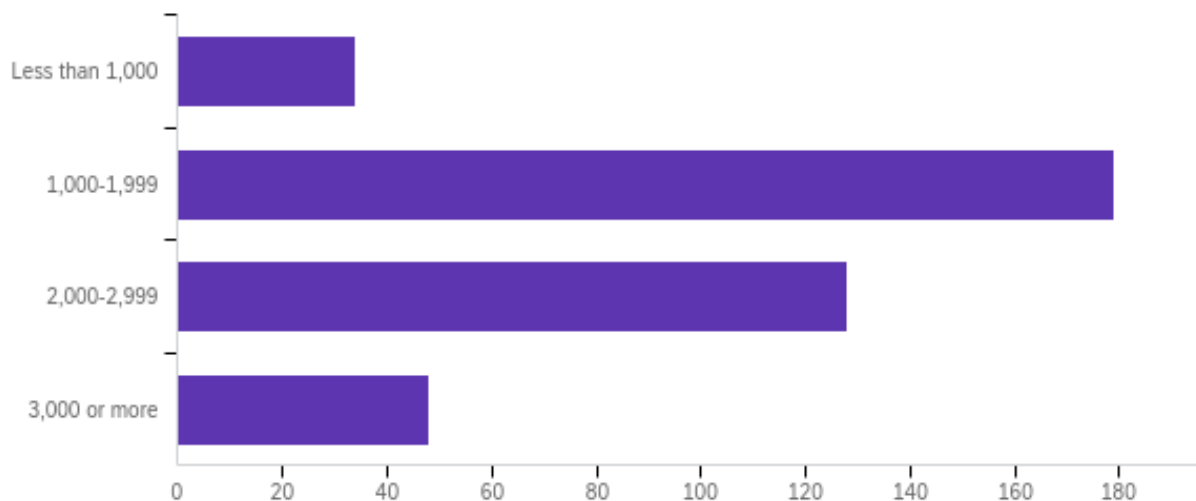


Figure 14: How many square feet is your home?

Response	Count	%
Less than 1,000	34	8.7%
1,000-1,999	179	46.0%
2,000-2,999	128	32.9%
3,000 or more	48	12.3%
<i>Total</i>	<i>389</i>	<i>100%</i>

Table 29: How many square feet is your home?

		Q3: What type of home do you live in? - Selected Choice					
		Total	Single-family home	Townhouse	Multi-family home	Apartment	Manufactured or mobile home
Q27: How many square feet is your home?	Total	437	368	2	11	18	33
	Less than 1,000	34 7.8%	16 4.3%	0 0.0%	0 0.0%	9 50.0%	9 27.3%
	1,000-1,999	179 41.0%	155 42.1%	2 100.0%	5 45.5%	4 22.2%	12 36.4%
	2,000-2,999	129 29.5%	118 32.1%	0 0.0%	3 27.3%	1 5.6%	7 21.2%
	3,000 or more	48 11.0%	45 12.2%	0 0.0%	1 9.1%	0 0.0%	0 0.0%
	No response	47 10.8%	34 9.2%	0 0.0%	2 18.2%	4 22.2%	5 15.2%

Table 30: Area of Home by Type of Home

Survey respondents were asked about the size of their home (in square feet) (Table 29). The majority of homes (78.9%) ranged in size from 1,000 – 2,999 square feet. The smallest of homes (n=34, less than 1,000 sq. ft.) were a combination of single-family homes (n=16, 47%), apartments (n=9, 26.5%), and mobile homes (n=9, 26.5%). Virtually all of the largest dwellings (3,000+ sq. ft.) were single-family homes.

Question	1		2		3		4 or more		Total
How many stories is the building that you live in?	55.8%	240	37.0%	159	6.5%	28	0.7%	3	430
How many bedrooms does your home have?	3.0%	13	19.6%	84	51.3%	220	26.1%	112	429
How many bathrooms does your home have?	32.9%	140	47.1%	200	15.5%	66	4.5%	19	425

Table 31: How many stories, bedrooms, and bathrooms does your home have?

Survey respondents were asked about the number of stories, bedrooms, and bathrooms found in their current home (Table 31). The majority of survey respondents live in a single-story home (55.8%) with three bedrooms (51.3%) and two bathrooms (47.1%). Almost all respondents lived in a home that had 1 or 2 stories (92.8%), at least two bedrooms (97%) and up to two bathrooms (80%). In terms of bedrooms, this conforms to the [2020 American Community Survey 5-year estimates](#) that 97.8 percent of housing units had 2 or more bedrooms.

Accessibility Feature	Yes		No		Total
	%	N	%	N	N
Full bathroom on the entry-level	87.6%	376	12.4%	53	429
Bedroom on entry-level	86.4%	368	13.6%	58	426
Handles or levers for any sink faucets instead of knobs on any faucets	64.5%	274	35.5%	151	425
All areas on the same level, meaning no steps between rooms	50.1%	215	49.9%	214	429
Kitchen cabinets with rollout trays or lazy Susans	40.9%	174	59.1%	251	425
Raised toilets. Do not include portable devices.	30.4%	129	69.6%	295	424
Both sides of any stairs or steps with handrails or grab bars inside your home	28.5%	119	71.5%	298	417
Extra-wide doors or hallways	24.1%	102	75.9%	321	423
Door handles instead of knobs on all doors	22.0%	93	78.0%	329	422
Built-in seats in the shower area of the bathroom	21.6%	92	78.4%	334	426
Handrails or grab bars in any of the bathrooms in your home, such as in the shower or bathtub area	20.1%	85	79.9%	337	422
Handrails or grab bars in any other areas of your home	6.9%	29	93.1%	391	420
Ramps inside your home	2.9%	12	97.1%	408	420
An elevator inside your home (If you live in an apartment building, this means inside of your apartment, not just inside the apartment building.)	1.0%	4	99.0%	415	419

Table 32: Does your home currently have any of the following accessibility features?

Accessibility features can be a crucial determinant of buying, selling or moving for people with disabilities and senior citizens. These features can stimulate demand when these amenities are available in a home that is available for purchase. If these features are desired and not present in a person's current home, this can spur moving within the community or even migration out. If these amenities are already present, the current resident may be more likely to stay, everything else equal.

Amongst survey respondents, bedrooms (86.4%) and/or bathrooms (87.6%) on the entry-level of the home were by far the most common accessibility amenity (Table 32). More than half of the respondents had knobless faucets (64.5%) and living space on a single floor without and steps between rooms. Other accessibility amenities were less common, including handrails, extra-wide passageways, ramps, etc..

Survey respondents were also asked what types of accessibility features they would like in their next home, even if they had no plans to move. Bathrooms and bedrooms, 85.4 percent and 82 percent respectively, were the most popular accessibility features.

Table XX: Which of the following accessibility features would you desire in your next home?

Accessibility Feature	Count	Percent
Full bathroom on the entry-level	340	85.4%
Bedroom on entry-level	323	82.0%
Kitchen cabinets with rollout trays or lazy Susans	275	68.9%
All areas on the same level, meaning no steps between rooms	268	67.0%
Handles or levers for any sink faucets instead of knobs on any faucets	246	62.3%
Extra-wide doors or hallways	241	61.0%
Door handles instead of knobs on all doors	214	54.5%
Built-in seats in the shower area of the bathroom	218	54.5%
Both sides of any stairs or steps with handrails or grab bars inside your home	192	49.0%
Raised toilets. Do not include portable devices.	187	47.1%
Handrails or grab bars in any of the bathrooms in your home, such as in the shower or bathtub area	184	46.0%
Handrails or grab bars in any other areas of your home	91	23.6%
Ramps inside your home	52	13.7%
An elevator inside your home (If you live in an apartment building, this means inside of your apartment, not just inside the apartment building.)	51	13.0%

Table 33: Which of the following accessibility features would you desire in your next home?

Response	Count	%
Internet service	375	86.0%
Town water	265	60.8%
Septic	261	59.9%
Private well	171	39.2%
Public sewer	140	32.1%
<i>Total</i>	<i>436</i>	<i>100%</i>

Table 34: Which utilities do you use? (select all that apply)

Survey respondents were also asked about the utilities that they currently use in their households. Interestingly, Internet service (86%) was the most common utility, followed by town water (60.8%) and septic systems (59.9%). Less common utilities were private well (39.2%) and public sewer (32.1%).

Intentions of People Interested in Moving

		Q9: What is your plan in terms of moving?			
		Total	I do not plan to move.	I plan to purchase housing.	I plan to rent.
Q2: Do you live in Parke County?	Total Count	430	349	61	20
		100%	81.2%	14.2%	4.7%
	Yes	394	328	50	16
		100%	83%	13%	4%
	No	36	21	11	4
		100%	58%	31%	11%

Table 35: What is your plan in terms of moving?

Survey respondents were asked about their plans to move. A crosstabulation analysis shows that the intention to move differed between Parke County residents (17% indicated their plan to move) versus non-residents (42%). A majority of resident (75.8%) and non-resident (73.3%) survey respondents that plan to move were seeking a home to purchase versus renting. Though over four-fifths of resident and non-resident survey respondents do not plan to move, 81.2 percent and 83 percent, respectively, it is of interest to examine details relating to those who plan to move.

		Q31: How soon do you plan to move?				
		Total	Within 6 months	Within 1 year	Within 2 years	Within 3 years
Q2: Do you live in Parke County?	Total Count	76	10	24	17	25
		100%	13.2%	31.6%	22.4%	32.9%
	Yes	61	8	17	16	20
		100%	13.1%	27.9%	26.2%	32.8%
	No	15	2	7	1	5
		100%	13.3%	46.7%	6.7%	33.3%

Table 36: How soon do you plan to move?

Of the survey respondents that indicated that they planned on moving to a new home, purchased or rented, the weighted average wait time is 1.82 years or 663 days. Roughly the same percentage of resident and non-resident survey respondents were planning on moving within six months (~13%) or within three years (~33%) (Table 36). Meanwhile, the remaining residents were split between within 1 or 2 years (27.9% and 26.2%, respectively) versus the non-residents, the majority of whom planned to move within 1 year (46.7%).

Response	Count	%
Growing family	20	24.7%
Downsizing	11	13.6%
Moving closer to family	10	12.3%
Want to move into a single family/larger house	10	12.3%
My current home no longer provides the accessibility needed	9	11.1%
Change in employment	6	7.4%
Retiring	5	6.2%
Want more land	5	6.2%
Drive time to work or school	2	2.5%
Looking for assisted/senior living	1	1.2%
Current home is not safe	1	1.2%
Landlord selling property	1	1.2%
<i>Total</i>	<i>81</i>	<i>100%</i>

Table 37: Why are you planning to move?

The most common reason survey respondents plan to move was their growing family (24.7%). Downsizing (13.6%), moving closer to family (12.3%), moving into a single-family/larger house (12.3%), and accessibility amenities (11.1%) were other common reasons for planning to move.

Insights from Potential Movers Planning on Purchasing a Home

Response	Count	%
Single-family home - for my growing family	36	40.9%
New construction	26	29.5%
Single-family home – downsizing from my present home	12	13.6%
Single-family home - renovation or "fixer-upper"	8	9.1%
Townhome or condominium	3	3.4%
Country home / Farmhouse	2	2.3%
Manufactured home	1	1.1%
Duplex	0	0.0%
<i>Total</i>	<i>88</i>	<i>100%</i>

Table 38: If you plan to purchase a home, what type of housing will you be looking to purchase? (select all that apply)

Survey respondents that indicated a plan to move within three years were asked what type of housing they planned to purchase. The most common choice was a single-family home (95.4%). Most survey respondents planning to move into a single-family home were seeking an existing home (42.9%) or new construction (31%). Some respondents were looking to downsize (14.3%), find a "fixer-upper" (9.5%) or move into the country (2.4%). There was very little indication of demand for townhomes/condominiums, duplex or manufactured homes.

Response	Count	%
1 bedroom	7	8.8%
2 bedrooms	16	20.0%
3 bedrooms	34	42.5%
More than 3 bedrooms	23	28.7%
<i>Total</i>	<i>80</i>	<i>100%</i>

Table 39: How many bedrooms will you need in your next home?

Response	Count	%
1 bathroom	14	17.7%
2 bathrooms	52	65.8%
3 bathrooms	11	13.9%
More than 3 bathrooms	2	2.5%
<i>Total</i>	<i>79</i>	<i>100%</i>

Table 40: How many bathrooms will you need in your next home?

By in large, survey respondents planning to move were seeking a home that had two (20%) or three or more (71.2%) bedrooms and at least two bathrooms (82.2%). The weighted average for bedrooms and bathrooms was 2.9 and 2.0, respectively.

Feature	Average Score
Air conditioning	3.88
Internet	3.71
Energy-efficient home	3.38
Washer and dryer	3.30
Natural setting	2.99
Open floor plan	2.31
Nice landscaping	2.31
Dishwasher	2.28
Garage attached	2.27
Large property (more than an acre)	2.19
Basement	1.97
Access to town utilities	1.96
Garage detached	1.77

Table 41: What features do you seek in your next home? (0 = Not Important at All and 4 = Very important)

In addition to bedrooms and bathrooms, survey respondents were asked about other features of interest. The most important features (where a score of 4 = Very important) were air conditioning (3.88), internet (3.71), energy efficiency (3.38), and washer and dryer (3.3) (Table XX). The least important features were a detached garage (1.77), access to town utilities (1.96), and a basement (1.97).

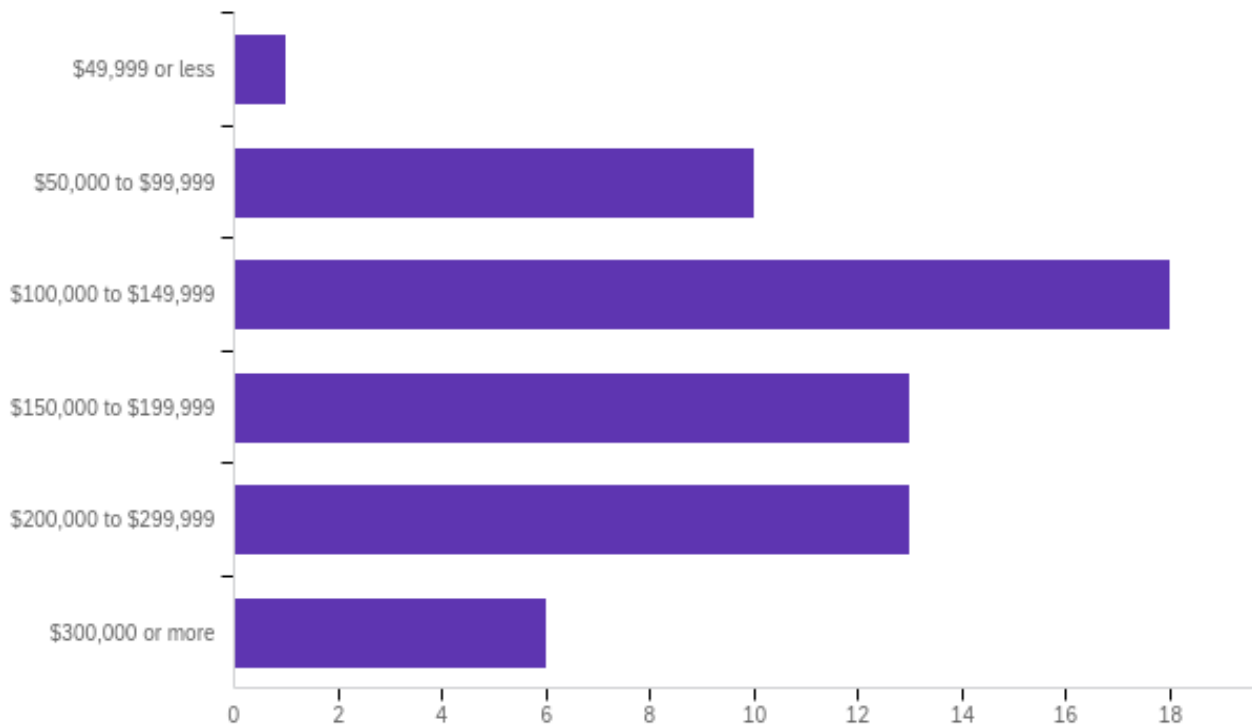


Figure 15: What is the highest range of home prices that you would be willing to consider for your next home purchase?

Response	Count	%
\$49,999 or less	1	1.6%
\$50,000 to \$99,999	10	16.4%
\$100,000 to \$149,999	18	29.5%
\$150,000 to \$199,999	13	21.3%
\$200,000 to \$299,999	13	21.3%
\$300,000 or more	6	9.8%
Total	61	100%

Table 42: What is the highest range of home prices you would be willing to consider for your next home purchase?

While attributes are a key consideration (hedonic housing price models rely on these attributes to derive estimates of the attribute's value and to estimate the house's overall price), from the seller and buyer's perspective, the price point is of utmost interest. Therefore, survey respondents who indicated they were considering moving in the next three years or less and wanting to purchase a home were asked what housing price range they would consider.

The weighted average price range was \$142,050 to \$207,149. Over a quarter of respondents (29.5%) indicated that they would be looking for a home in the \$100,000 to \$149,999 range and 42.6 percent were looking for a home in the \$150,000 to \$299,999 range. On opposite ends of the spectrum, 18 percent of respondents were seeking housing at a cost below \$100,000 and 9.8 percent for housing above \$300,000.

Insights from Potential Movers Planning on Renting a Home

Response	Count	%
Single-family house	10	50.0%
An apartment	8	40.0%
Newly constructed single-family home	2	10.0%
Manufactured or mobile home	0	0.0%
<i>Total</i>	<i>20</i>	<i>100%</i>

Table 43: If you plan to rent a home, what type of home do you plan to rent?

Response	Count	%
\$499 or less	11	55.0%
\$500-699	8	40.0%
\$700-999	1	5.0%
\$1,000-1,199	0	0.0%
\$1,200 or more	0	0.0%
<i>Total</i>	<i>20</i>	<i>100%</i>

Table 44: What are you looking to spend in monthly rent?

Survey respondents that plan on moving into a rental are looking for single-family homes (60%) or apartments (40%) (Table 43) and seeking to spend less than \$999 (95%) on rent.

Insights into Choice of Place

A variety of place-based questions were asked of all of the survey respondents and to some respondent subsets.

Survey respondents that currently do not live in Parke County cited several issues that led them to live outside of Parke County. These included satisfaction with their current residence (25.8%), lack of quality housing in the county where they work (18.2%), better amenities in their current county (15.2%), and the proximity of relatives (12.1%).

Response	Count	%
I am satisfied with my current residence.	17	25.8%
Lack of quality housing in the county where I work.	12	18.2%
Local amenities are better in my current county of residence.	10	15.2%
Relatives live closer to my current residence.	8	12.1%
Health care options are better in the current place of residence.	6	9.1%
I prefer the school in the county I live in.	4	6.1%
I prefer the community culture where I live.	4	6.1%
I cannot afford to move.	2	3.0%
Lack of job opportunities.	2	3.0%
Lack of reliable high-speed internet	1	1.5%
The job is only temporary or part-time.	0	0.0%
Lack of child care options in the county where I work.	0	0.0%
<i>Total</i>	<i>66</i>	<i>100%</i>

Table 45: Please specify the reason(s) why you do not live in Parke County. (select all that apply)

Additional Comments:

- Not able to move at this time. I live just outside the county so my kids go to school in Parke County.
- I grew up in Vermillion County
- Taxes are higher in Parke vs. Vermillion County
- Central location for my husband and I
- There's no Taco Bell, Hardees or McDonald's in Rockville. You have to drive all the way to Clinton, and there's no time. Until Rockville moves out of the stone age, I won't move here.

Response	Count	%
Parke County	373	89.4%
Putnam County	11	2.6%
Montgomery County	9	2.2%
Vermillion County	7	1.7%
Hendricks County	5	1.2%
Fountain County	2	0.5%
Marion County	2	0.5%
Vigo County	2	0.5%
Bartholomew County	1	0.2%
Clay County	1	0.2%
Hamilton County	1	0.2%
Johnson County	1	0.2%
Outside of Indiana	1	0.2%
Sullivan County	1	0.2%
<i>Total</i>	<i>417</i>	<i>100.0%</i>

Table 46: If quality housing were available at an affordable price, which ONE of the following counties would you prefer to live in in the future?

All survey respondents were asked to choose where they would like to live in the future if quality housing were available at an affordable price. The vast majority of respondents (89.4%) indicated that they would choose Parke County.

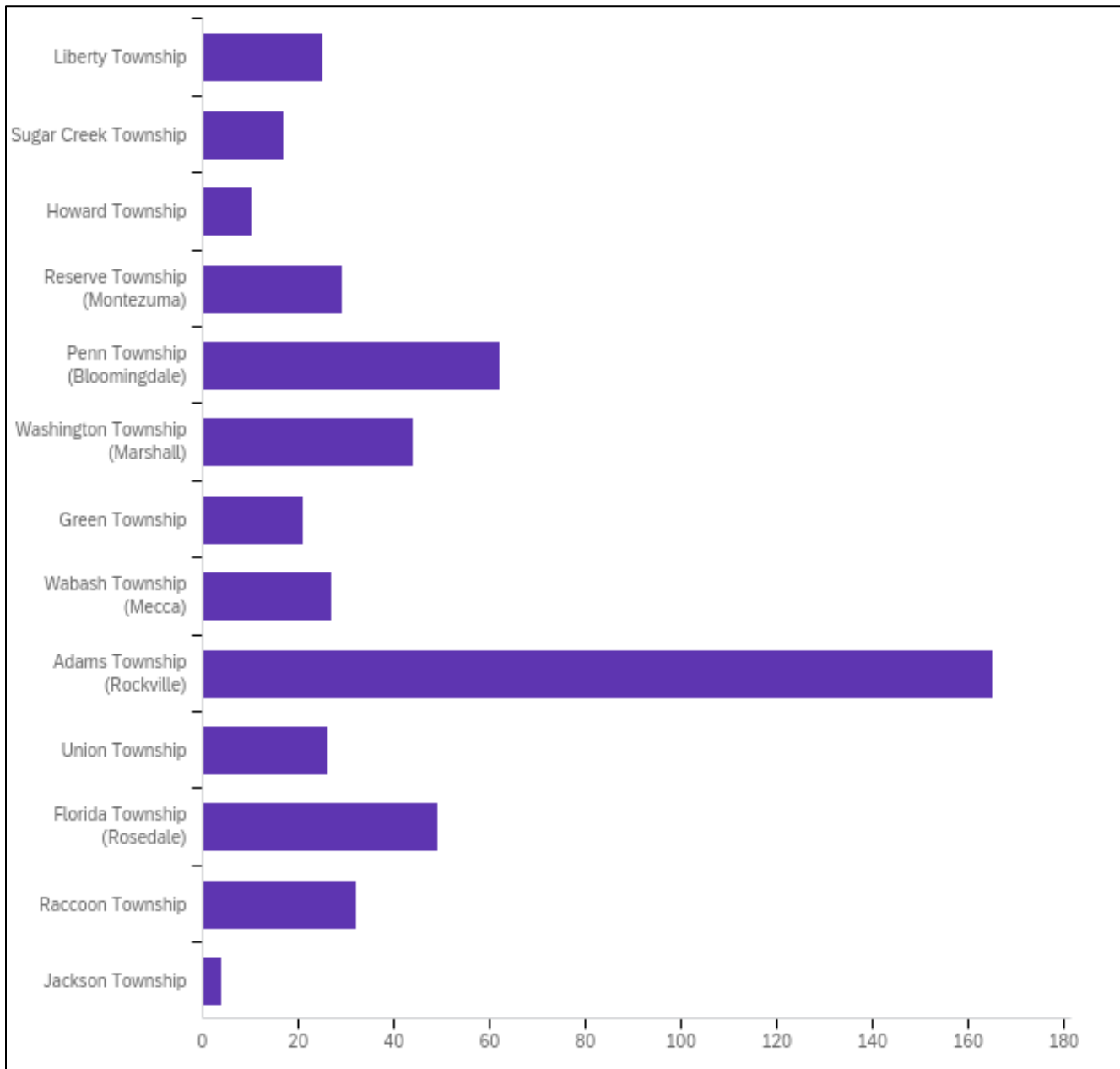


Figure 16: If there were quality affordable housing in Parke County, select the general area you would be interested in living?

Response	Count	%
Adams Township (Rockville)	165	32.3%
Penn Township (Bloomingdale)	62	12.1%
Florida Township (Rosedale)	49	9.6%
Washington Township (Marshall)	44	8.6%
Raccoon Township	32	6.3%
Reserve Township (Montezuma)	29	5.7%
Wabash Township (Mecca)	27	5.3%
Union Township	26	5.1%
Liberty Township	25	4.9%
Green Township	21	4.1%
Sugar Creek Township	17	3.3%
Howard Township	10	2.0%
Jackson Township	4	0.8%
<i>Total</i>	<i>511</i>	<i>100%</i>

Table 47: If there were quality affordable housing in Park County, select the general area you would be interested in living?

Survey respondents were also asked if - If there were quality affordable housing in Parke County, select the general area they would be interested in living in. Here, people we allowed to choose more than one, and combinations varied across the board. The most common choice was Adams Township (Rockville) (32.3%) (Table 47). All other leading candidates were townships associated with a town, except for Raccoon Township.

Amenity	Index Score (out of 4)
Cell phone service	3.48
Availability of reliable high-speed internet	3.45
Easy access to emergency medical care	2.75
Activities for youth and/or families	2.50
Outdoor spaces (public parks, trails, lake, etc.)	2.47
Local schools	2.42
Variety of dining options	2.41
Professional services	2.38
Activities for adults/seniors	2.26
Diversity in shopping options	2.16
Walkable/bikeable community	1.98
Historic district	1.62
Arts/Cultural opportunities	1.56
Daycare	1.47

Table 48: What community amenities are most important to you?

Survey respondents were also asked about community amenities that were most important to them Most Important = 4 to Not in Important At All = 0. The most important community amenity by far was cellphone service (3.48) and reliable high-speed internet (3.45).

Lastly, survey respondents were asked if they had any additional concerns about Parke County. These concerns are listed and categorized in Table XX.

Q39 - What additional concerns do you have about housing in Parke County? (Responses sic)

Comment	Category
Availability of land to build on with less than 10 acres.	Access to land
No place to built in towns	Access to land
High speed internet	Broadband
High Speed Internet is a huge issue!	Broadband
Lack of high-speed internet in rural areas, lack of reliable cell service in many rural areas, high tax rate of county.	Broadband
Lack of internet service and providers!	Broadband
Lack of quality internet access and options.	Broadband
Phone,high speed internet, cell phone service	Broadband
There is no high-speed internet in rural areas.	Broadband
IN	Indiana Trends
IN	Indiana Trends
IN	Indiana Trends
Indiana	Indiana Trends
Indiana	Indiana Trends
Indiana	Indiana Trends
demand is great	Lack of Supply
It isn't available	Lack of Supply
Lack of newer construction homes	Lack of Supply
Lack of rental housing	Lack of Supply
Lack of rental properties, hard for young people to move back to parke county if they're not ready to buy a house	Lack of Supply
Need more	Lack of Supply
Need more!	Lack of Supply
Not enough	Lack of Supply
Not enough housing	Lack of Supply
Not enough to bring in bigger businesses that would allow people to relocate closer to that business	Lack of Supply
Not enough to go around	Lack of Supply
Overall lack of available housing of any kind.	Lack of Supply
Small town people have to move to another town to get low rent housing.	Lack of Supply
Theirs not enough places to rent. Many family's live with relatives because theirs a shortage of house that are for rent.	Lack of Supply
There are not any houses available in Parke County for anyone to rent or buy	Lack of Supply
There is limited housing.	Lack of Supply
There is not enough	Lack of Supply
There isn't enough rental options for people	Lack of Supply

There isn't much choice when it comes to housing.	Lack of Supply
There isn't an adequate amount of housing to rent	Lack of Supply
There isn't any!!!1	Lack of Supply
There isn't enough good housing in Parke County!	Lack of Supply
There isn't enough to support local population, especially at risk or impoverished people.	Lack of Supply
We would love to stay in the county. Our home will not work in the years ahead as well as difficult roads to navigate. At this point I do not see an many options available in this county to age comfortably.	Lack of Supply
A lot of really bad run down homes	Low-Quality Housing Stock
Cheaply built housing and apartments will be destroyed in this county. They will not last so care must be taken when deciding housing options to ensure residents do not ruin the investment	Low-Quality Housing Stock
Fix up houses sitting vacant. Condemn them or make current owners fix them. Makes the town look horrible and uninviting. We don't need low income housing. We need nice homes for people wanting to relocate here	Low-Quality Housing Stock
Most homes seem old. I am concerned about black mold being present. That's why I want to build a new home.	Low-Quality Housing Stock
Neighboring housing not forced to clean up	Low-Quality Housing Stock
Tear down trashy vacant houses	Low-Quality Housing Stock
The amount of abandoned/condemned houses still standing	Low-Quality Housing Stock
There are homes in the small towns that would be nice with some renovations	Low-Quality Housing Stock
Affordability	Need Affordable Options
Affordable and decent options?	Need Affordable Options
Affordable for Low Income & veteran loans availability	Need Affordable Options
Availability of house at a fair price.	Need Affordable Options
Cost	Need Affordable Options
Cost	Need Affordable Options
From what I see online there are a lot of people looking for affordable housing.	Need Affordable Options
Housing being built seems to be geared towards government housing/ low income. Not much built for "middle class". When was the last time a housing development was considered or actually built?	Need Affordable Options
I work for a nonprofit in Rockville. The individuals that I serve love being in Rockville and have build community friendship, however there are no rentals for them and the ones that are available, are not safe or adequate for our individuals.	Need Affordable Options
I'm not concerned for myself, but I do have concern that there is not affordable, quality living for the lower middle class.	Need Affordable Options

It seems the cost is high. I am on a fixed low income . Most senior housing is not in walking distance of grocery stores	Need Affordable Options
Lack of affordable and modernized rental units (not houses for rent)	Need Affordable Options
Lack of quality, affordable housing. Inflated home values--asking move-in ready prices for homes that need complete updates.	Need Affordable Options
More rentals seem to be needed. Always seeing people looking for rental homes at very low prices	Need Affordable Options
Need more income based housing.absolutely need emergency housing for domestic battery victims	Need Affordable Options
No affordable housing available for moderate income families beside renting which is also scarce	Need Affordable Options
Not enough affordable housing	Need Affordable Options
Not enough affordable housing for working adults. Currently there is plenty for non working	Need Affordable Options
Not enough and what is available is over priced	Need Affordable Options
Not enough low income housing .	Need Affordable Options
not enough lower income options	Need Affordable Options
Not reasonably affordable,	Need Affordable Options
Quality home not low income low	Need Affordable Options
Quality houseing for a good price	Need Affordable Options
The average median income cannot afford to buy a home in Parke county	Need Affordable Options
The high county income tax makes it more expensive to live in Parke County than any surrounding county.	Need Affordable Options
The price of housing is a main deterrent for most people. Available housing is either <\$50k or >\$400k.	Need Affordable Options
The rising cost of homes & land price a lot of peoole out of the market	Need Affordable Options
There's not enough housing, and the housing that is here is poorly constructed. The low quality means that people in poverty can afford it, but then they have high heating costs and other costs and could be saved if they had been able to afford a higher quality house in the first place. I am also concerned about town beautification and our neighborhoods being nice neighborhoods to live in without worrying about worn down houses.	Need Affordable Options
Too expensive	Need Affordable Options
Esthetically appealing	Need High Quality Options
no concerns	No concerns
None	No concerns
None	No concerns

none	No concerns
None	No concerns
None	No concerns
None	No concerns
Nothing	No concerns
24 hour competent Law Enforcement - even in small towns like Montezuma where I work	Public Safety
better grocery options	Quality of Life
same old county amenities	Quality of Life
not enough resources. need more access to more store (grocery, drug stores etc.)	Quality of Life
People burn garbage! Groundhogs exist. Some houses don't have house #.	Quality of Life
We need more stores that offer basic needs. The antiques and boutique clothing stores are nice, but they don't help with day to day life.	Quality of Life
Amish as neighbors	Resistance to Change
Amish have bought up so much rural area it drove us out of the county to buy property.	Resistance to Change
I don't want illegals living here	Resistance to Change
Lack of progression. Unreliable cell service. School funding for teachers.	Resistance to Change
More housing means more people, less rural, don't like that.	Resistance to Change
THOSE IN CHARGE WANT NOTHING TO CHANGE	Resistance to Change
Would not want to see a lot of low income housing being put in.	Resistance to Change
Affordable housing for older adults. Not subsidized housing for families that do not and will not work!	Senior and Assisted Living
Assisted living facilities for elderly	Senior and Assisted Living
Duplex's for senior citizens	Senior and Assisted Living
Senior housing for my parents	Senior and Assisted Living
There isn't any assisted living in our community	Senior and Assisted Living
They need more affordable, income based housing for Senior Citizens only!!	Senior and Assisted Living
This county is in desperate need of good affordable senior housing that's not necessarily strictly low income	Senior and Assisted Living
Cost of town utilities	Utilities, Infrastructure and Cost of Living
gravel/paved roads	Utilities, Infrastructure and Cost of Living

High taxes	Utilities, Infrastructure and Cost of Living
Many rural homes are inaccessible in late winter due to muddy roads. Not every winter, but I'd like to feel that emergency help can always get to me.	Utilities, Infrastructure and Cost of Living
Need for wastewater systems	Utilities, Infrastructure and Cost of Living
Property tax rate	Utilities, Infrastructure and Cost of Living
Road maintenance	Utilities, Infrastructure and Cost of Living
road quality and maintenance	Utilities, Infrastructure and Cost of Living
Roads are worse in the state	Utilities, Infrastructure and Cost of Living
The impact on the environment when multiple trailer homes all reside on one property and there is not adequate septic and water.	Utilities, Infrastructure and Cost of Living
Upgrade from septic to sewers	Utilities, Infrastructure and Cost of Living
Water utilities.	Utilities, Infrastructure and Cost of Living

Table 49: What additional concerns do you have about housing in Parke County? (Responses sic)

Housing Summit Feedback Engagement Summary



Jake Sipe presents to Parke County Housing Summit attendees.

Session Summary

On April 13, 2022 the Partnership for Park County and Purdue Extension convened the community to present the findings of the analysis and focus group efforts conducted to-date, and to engage with community members to gather ideas and recommendations for how to address housing policies in Parke County going forward. Approximately 40 people attended and heard presentations from Dr. Michael Wilcox of Purdue University, as well as Vince Maloney from the United States Department of Agriculture Rural Development, Sarah Froderman of the Indiana Office of Community and Rural Affairs, Dustin Ingram, a local mortgage lender, and Jake Sipe from the Indiana Housing and Community Development Authority. Following the presentations, the summit attendees were divided into four groups randomly and asked to brainstorm county assets and opportunities as they relate to four themes; Regional Economic Development, Future Development, Existing Development, and Placemaking. Purdue facilitators engaged participants in three rounds of feedback guided by the Community Capitals Framework used in community development. Each capital represents a different aspect of the county: Social, Political, Natural, Human, Financial, Cultural, and Built. In the second round, participants were asked to repeat the previous activities at a new table of their choice, based on their interest and/or expertise. In the final round, participants returned to their original themes, and reviewed and organized the information, and drafted recommended actions.

Working Group Summaries

Regional Economic Development

Working Group Recommendations

Existing Assets for Economic Development

Social	Political	Natural	Human	Financial	Cultural	Built
	Desire for Change	State Parks	Higher Education in Vigo County	Family Farm Fresh		Large Vacant Buildings
	Accelerate West Central Indiana – Regional Economic Development Organization					MT Residential and Dilapidated Buildings

Table 50: Economic Development Assets in Parke County

Opportunities for Economic Development

Social	Political	Natural	Human	Financial	Cultural	Built
	Political Will to Clean Up	Leverage “Experience” Economy Throughout the Year	Pathways to Higher Education	Community Foundation Scholarships		Internet Availability – Regional Solutions?
	Code Enforcement		Retain Educated Population	Blight Elimination Programs (OCRA)		
	Approaching Housing Problem at a Regional Level – CEDS		Youth Development Programs	Indiana Small Business Development Center 1) New Business Start-Ups 2) Support Existing Businesses		
	Update Comprehensive County Plan (Housing?)			ISBDC Agribusiness Initiative Program (Monty)		
	Faster Inter-agency Collaboration (County and City)			Leverage Bedroom Community Opportunities		
				Local/Regional Food Systems		

Table 51: Economic Development Opportunities in Parke County

Future Development

Working Group Recommendations

1. Partner with Purdue Extension to develop methods and conduct outreach to audiences in the county including: Potential home owners, local elected officials, prison employees on USDA/IHCDA programs for housing and infrastructure.
2. Enhance transportation to healthcare and early childhood education services.
3. Water and sewer infrastructure should guide new development in areas where other infrastructure already exists.
4. Establish assisted living facilities in all small towns in the county.

Existing Assets Supporting Future Development

Social	Political	Natural	Human	Financial	Cultural	Built
	Local Planning at County and Rockville	Outdoors draws new residents	Churches provide daycare services	Parke County Community Foundation	Covered Bridge Festival	Local owned electricity providers (good communication, low rates)
		Raccoon Lake		Wabash Valley Community Foundation	Covered Bridge Museum	Ritz Theatre
				United Way of the Wabash Valley	Arts and Related from the Covered Bridge Festival	Sewer in Rockville, Montezuma, Rosedale
				State Funding		Water Supply North of Mecca
				Future Expansion (employers)		Good Downtown Built Environment for Redevelopment
				Large Employers		Weatherization – more Energy Efficiency in low-income homes
				Good Schools		

Table 52: Assets supporting future development in Parke County

Opportunities for Future Development

Social	Political	Natural	Human	Financial	Cultural	Built
Parke-Vermillion Health Coalition Resources	Regionalism – Pooling Resources Together	Parke Trails Alliance	Engagement of Town Property Owners	Education on State Programs	Billie Creek Village	Guide New Homes Toward Existing Infrastructure
Improve Access to Transportation – Daycare Drivers			Purdue Extension Could Help on Homeowner Education	“Headroom” in USDA Water/Wastewater Division, and Housing Assistance Programs		Expand High-Speed Internet and Cell Coverage
			Daycare Businesses – 75% Leave County for Daycare			Broaden Sewage Treatment
						Utilize Vacant Dwellings in Downtown
						Assisted Living Facility

Table 53: Opportunities for Economic Development in Parke County

Existing Development

Working Group Recommendations

1. County commissioners, town governments, and related boards/commissions collaborate to expand rail trails.

Existing Assets for Existing Development

Social	Political	Natural	Human	Financial	Cultural	Built
State Sanatorium	Tangier Community Center	Mecca Park Project	Rosedale Civic Center	Community Foundation	Mecca School	Rails to Trails
Covered Bridges	Montezuma Community Center	State Parks (x3)	Rockville Community Center	Bridge 61	Rockville Art Gallery	Montezuma Walking Bridge
	Partnership for Park County	Montezuma Parks (x2)		Western IN. Community Action	Rockville Depot	Townhomes on Main
		Mansfield Mill		Rural Development USDA	Billie Creek Village	Old National Building
		Bridgeton Mill			Ritz Theatre	Two Museums in the County
		Rockville Lake			Strawberry Festival	

Table 54: Assets Supporting Existing Development in Parke County

Opportunities for Existing Development

Social	Political	Natural	Human	Financial	Cultural	Built
	CAPWI Homeownership Classes		Parke- Vermillion Health Coalition	Broadband Internet	Town Parks	Utility Services
			Food Security Alliance	West Central 2025		Trails
				Bridge 61: Entrepreneurship		Develop a Covered Bridge Trail
						2 nd Floor Buildings on Square
						Vacation Houses Available to Visitors
						Sewage and Water Towns
						Ravel Roads

Table 55: Opportunities for Existing Development in Parke County

Working Group Recommendations

1. Invest in the ONB building, potential for loft apartments.
2. Promote the area among tourists as calm atmosphere.
3. Expand high speed internet to improve quality of life.
4. Restaurants could provide opportunities for healthier eating.

Existing Assets for Placemaking

Social	Political	Natural	Human	Financial	Cultural	Built
Bridge 61	Community Foundation	Turkey Run State Park	Softball and Baseball Facilities	Parke County Community Foundation	Rockville Main St.	Covered Bridges
Elks Lodge	Chamber of Commerce	The Lake	Strong School Systems	The Fountain Trust	The Amish Community	Parke County Library
Masonic Lodge	Partnership Parke County	Sugar Creek	4-H	Supportive Lending Institutions	Ritz Theater	36 Saloon
Rotary		Wabash River	FFA		Covered Bridge Festival	Walking/Biking Trails
		Rockville Lake	CVC		B&B's Overnight Stays	Walking Bridge
		Shades State Park	PCI			Scott Pet
						Big Tech (?)
						Billie Creek Village
						Rockville Correctional Facility
						Utilities
						Old National Building
						Mansfield Mill
						Bridgeton Mill
						Grocery Stores
						Sawmills (x2)
						Mansfield Barn
						US 41 and 36

Table 56: Assets Supporting Placemaking in Parke County

Opportunities for Placemaking

Social	Political	Natural	Human	Financial	Cultural	Built
Cell Service	Improved Leadership in All Communities		Daycare and Pre-School	Retail Opportunities	Trails	Billie Creek and Sanitorium
Increased Social Media Presence	Collaboration		Increased Community Involvement	Community Foundation	County Website	Broadband Internet
	Engagement		After School Programs		Wabash River Heritage Corridor Commission	Event Centers
	Public Safety		Increased Residency			Cell Services
						Expanding Businesses in Bridgeton
						Blacktop Roads

Table 57: Opportunities for Placemaking in Parke County

Inventories

Vacancy

The Partnership for Parke County and several volunteers organized and conducted a survey of vacant housing in Montezuma, Rockville, and Rosedale as of May, 25, 2022. The following table and community maps show the location of the vacant homes.

Rockville

Parcel Number	Address
61-11-07-000-199.100-002	304 Howard Ave
61-11-07-000-194.100-002	310 Howard Ave
61-11-07-110-003.100-002	213 Howard Ave
61-11-07-103-005.100-002	526 N Jefferson St
61-11-07-000-172.100-002	417 N Lincoln Rd
61-10-12-000-434.000-001	287 S US Hwy 41
61-10-12-000-418.000-001	228 S Lincoln Rd
61-11-07-203-005.100-002	402 N Virginia St
61-11-07-000-345.100-002	411 N Erie St
61-11-07-000-132.100-002	508 Howard Ave
61-11-07-310-021.100-002	201 S Jefferson St
61-11-07-000-130.100-002	520 N College St
61-11-07-000-369.100-002	307 N Erie St
61-11-07-000-306.100-002	311 N Erie St
61-11-07-208-005.100-002	810 Buena Vista St
61-11-08-000-102.100-002	902 Buena Vista St
61-11-08-000-106.100-002	908 Buena Vista St
61-11-08-101-017.100-002	1010 E High St
61-11-08-101-015.000-002	1004 E High St
61-11-08-000-113.100-001	1282 E High St

Table 58: Vacant Parcels in Rockville

Rockville Vacant Parcels Map (as of 5/2022)

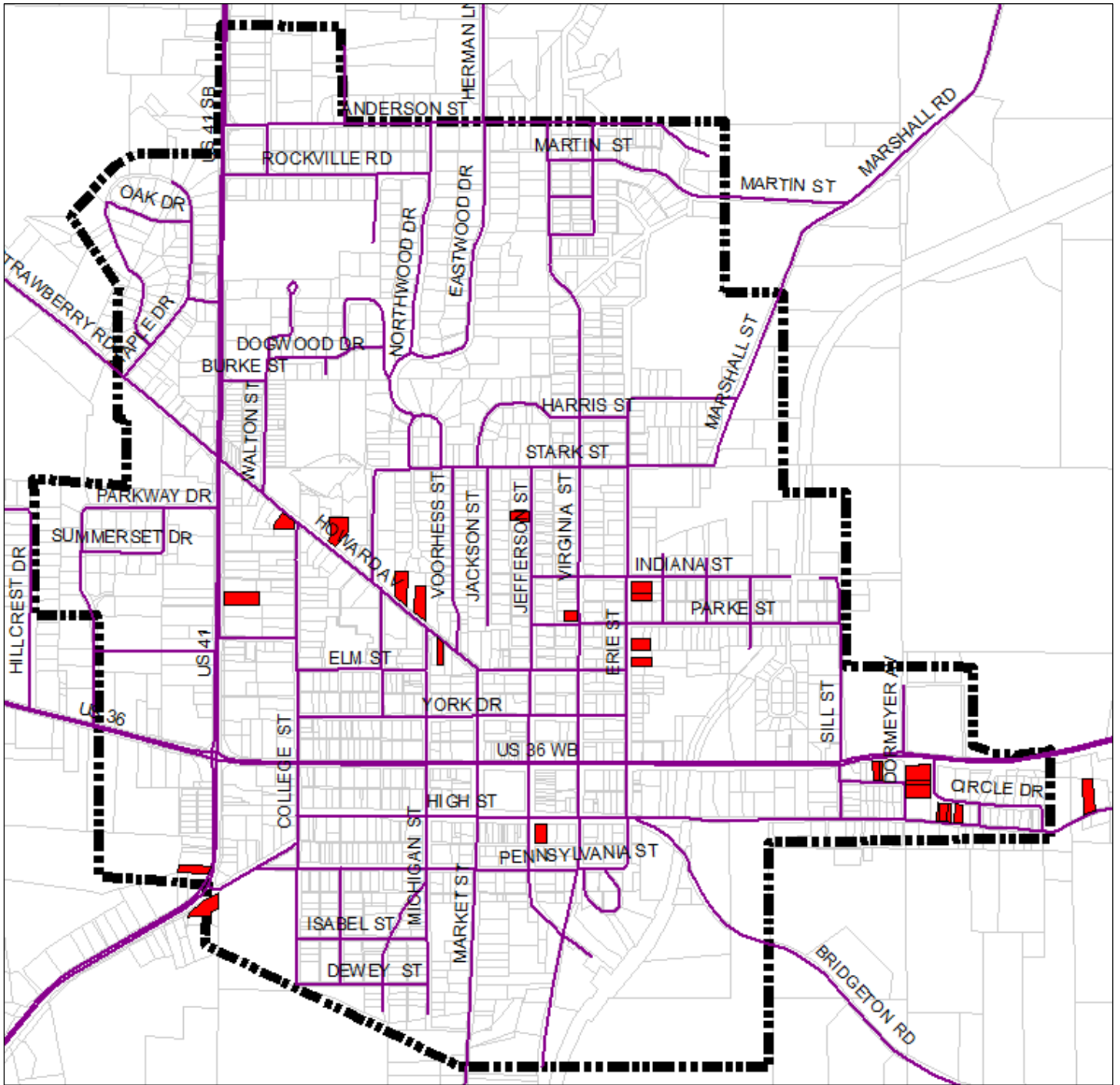


Figure 17: Vacant Parcel Map - Rockville

Montezuma

Parcel Number	Address
61-05-35-203-001.000-013	980 Water Street (foreclosure)
61-05-35-202-001.000-013	20 North St (rental-vacant)
61-05-26-402-069.000-013	1359 N Jefferson St (deceased)
61-05-26-402-047.000-013 61-05-26-402-021.000-013 61-05-26-402-034.000-013	East St Trailer park 9 (new owners-done nothing)
61-05-26-402-053.000-013	1419 N East St (unoccupied, new owner)
61-05-26-402-046.000-013	1441 N East St
61-05-35-202-009.000-013	1263 N Jefferson (partially burned, no utilities)
61-05-36-101-006.000-013	354 Bloomingdale Rd (vacant rental)
61-05-36-101-008.000-013	376 Bloomingdale Rd (owned but unoccupied)
61-05-36-000-102.000-013	Sycamore Estates Trailer Park 3 (unoccupied) not mapped
61-05-36-103-018.000-013	402 E Sylvester St (vacant)
61-05-35-000-219.000-013	1181 N Madison (owner moved)
61-05-36-106-002.000-013	981 N Monroe St (deceased)
61-05-36-301-019.000-013	559 E Blue St (may be selling) (545 E Blue matches parcel #)
61-05-36-302-002.000-013	530 Iva St (empty)
61-05-36-303-001.000-013	404 N Madison St (empty rental)
61-05-36-301-014.000-013	407 E Blue St (for sale)
61-05-36-310-001.000-013	88 N Jefferson St (foreclosure)
61-05-35-403-029.000-013	181 E B St (deceased)
61-05-35-403-003.000-013 61-05-35-403-030.000-013 61-05-35-403-002.000-013	240 N Washington (owned but empty)
61-05-35-403-005.000-013	228 N Washington (abandoned)
61-05-35-403-011.000-013	190 N Washington (owned but unoccupied)
61-05-35-404-018.000-013	1 Water St (owned but empty)
61-05-35-203-065.000-013	13 Adams St (owned but empty)
61-05-35-203-091.000-013	743 N Patton St (rental but empty) – not mapped

Table 59: Vacant Parcels in Montezuma

Montezuma Vacant Parcels Map

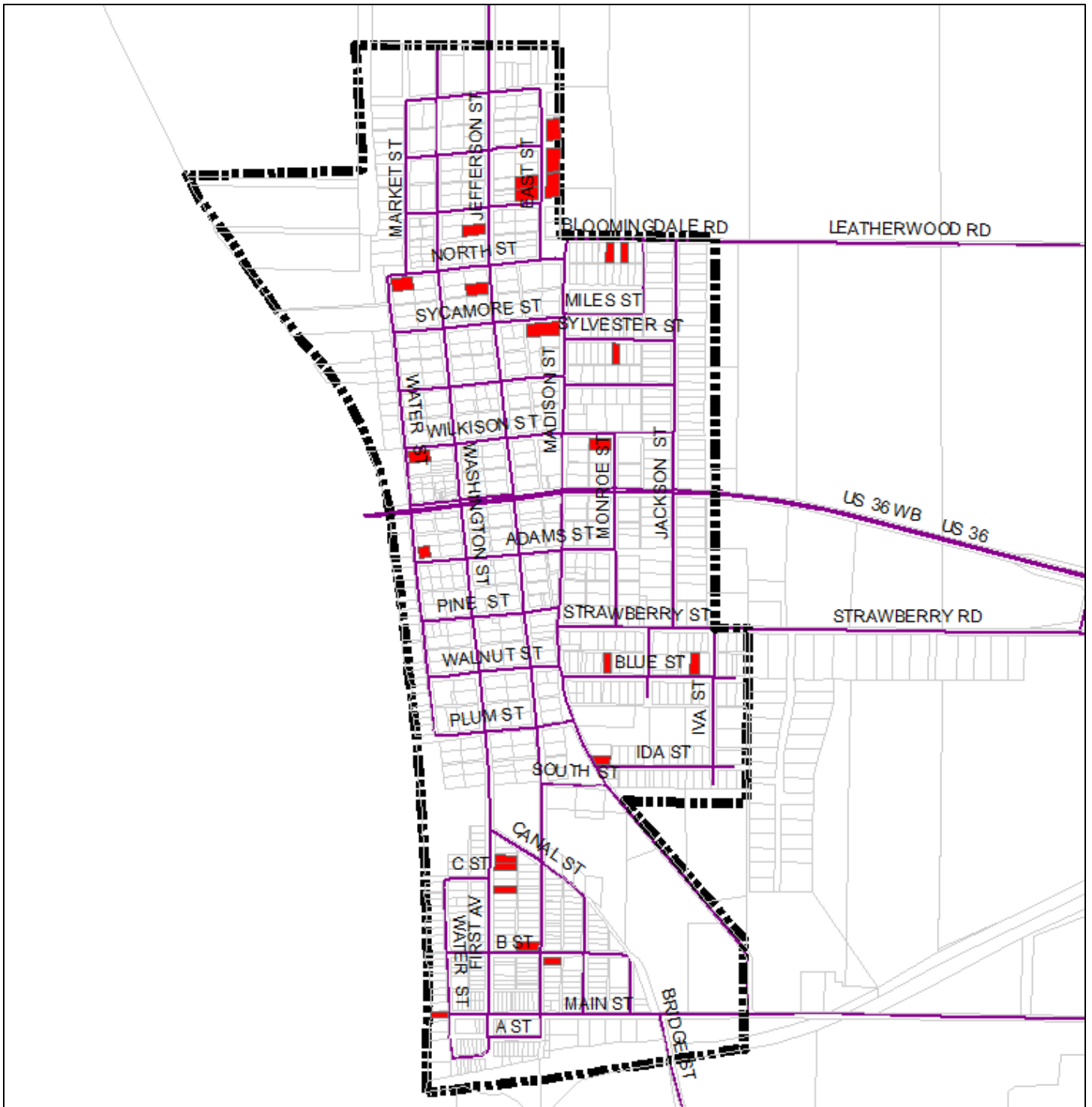


Figure 18: Map of Vacant Parcels in Montezuma

Rosedale

Parcel Number	Address
61-14-34-204-014.000-004	122 E Sycamore
61-14-34-203-012.000-004	123 S West
61-14-27-000-435.000-004	572 E Central
61-14-34-201-026.000-004	32 S West
61-14-34-201-056-000-004	80 W South St
61-14-34-206-016.000-004	257 S Main
61-14-27-403-011.000-004	143 N Main
61-14-34-201-080.000-004	57 S Main
61-14-27-000-405.000-004	382 N Main
61-14-34-202-022.000-004	196 S Maple
61-14-34-202-005.000-004	35 S Elm
61-14-34-000-207.000-004	187 Woods Alley
61-14-27-409-026.000-004	85 N Baldrige
61-14-34-207-012.000-004	377 S Main
61-14-34-201-044.000-004	62 S West
61-14-34-202-003.000-004	30 S Maple
61-14-34-202-018.000-004	143 E Maple
61-14-27-000-307.000-004	242 W Central
61-14-27-403-062.000-004	29 N East
61-14-27-403-012.000-004	152 East St
61-14-27-402-003.000-004	116 E Sinclair

Table 60: Vacant Parcels in Rosedale

Rosedale Vacant Parcels Map

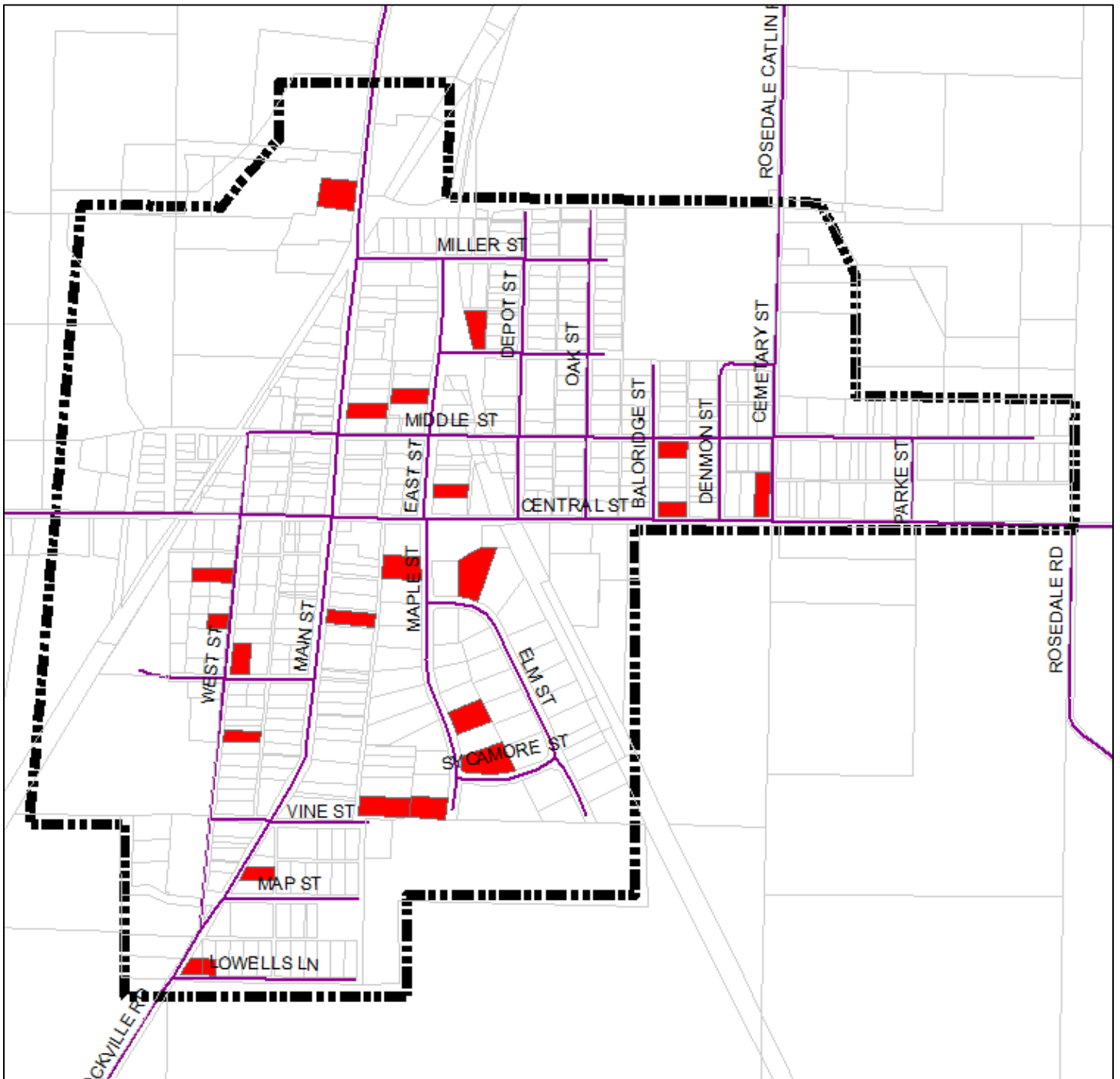


Figure 19: Map of Vacant Parcels in Rosedale

Affordable Housing

Affordable housing in Parke County is funded from a variety of programs including USDA, HOME, and other sources. Funding at federal and state levels includes many potential sources listed below. The housing units are located in four communities, Rockville, Rosedale, Bloomingdale, and Montezuma.

Rockville

Total Units: 194 (including Townhomes on Main)

Rosedale

Total Units: 20

Bloomingdale

Total Units: 1

Montezuma

Total Units: 2

Affordable Housing Resources in Parke County

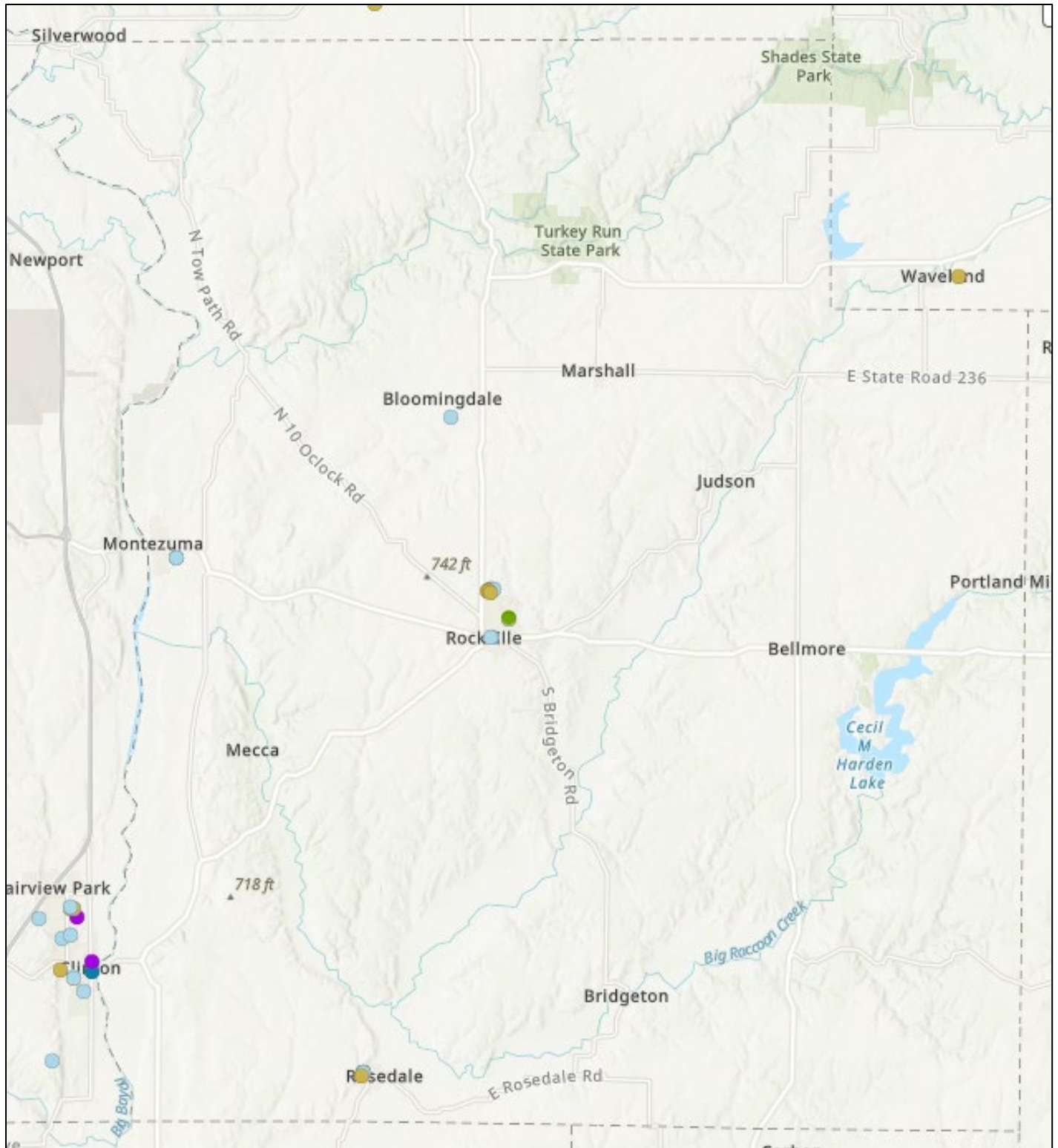


Figure 20: Affordable Housing Resources in Parke County¹⁹

Note: Color variation between dots represent the program providing funding for the affordable unit(s).

¹⁹ Source: National Housing Preservation Database