

MARCH 2021

HOUSING STRATEGY

● *LaGrange County, IN*

PREPARED BY:

Housing Resource Hub
www.yourhousingresource.org



ACKNOWLEDGMENTS

Funders

LaGrange County Commissioners
LaGrange County Council
Shipshewana Town Council
Topeka Town Council
Farmers State Bank
Lakeland Title
LaGrange County EDC

Housing Steering Committee

Bill Bradley, President & CEO, LaGrange County EDC
Bob Shanahan, Town Manager, Shipshewana
Greg Todd, Sr. V.P., Farmers State Bank
Joe Urbanski, President & CEO, Farmers State Bank
Jordi Disler, President, LaGrange Parkview
Kadish Evans, Lakeland Title Company
Lynn Bowen, Member, LaGrange County Plan Commission
Mark Eagleson, Town Manager, LaGrange
Mark Leu, CEO, LaGrange REMC
Peter Cook, Member, LaGrange County Council
Robbie Miller, Member, LaGrange County Plan Commission
Ryan Riegsecker, Member, LaGrange County Council
Stewart Bender, Town Manager, Topeka

The LaGrange County Housing Strategy is made possible by the commitment and dedication of the following organizations and individuals.

THE PROCESS

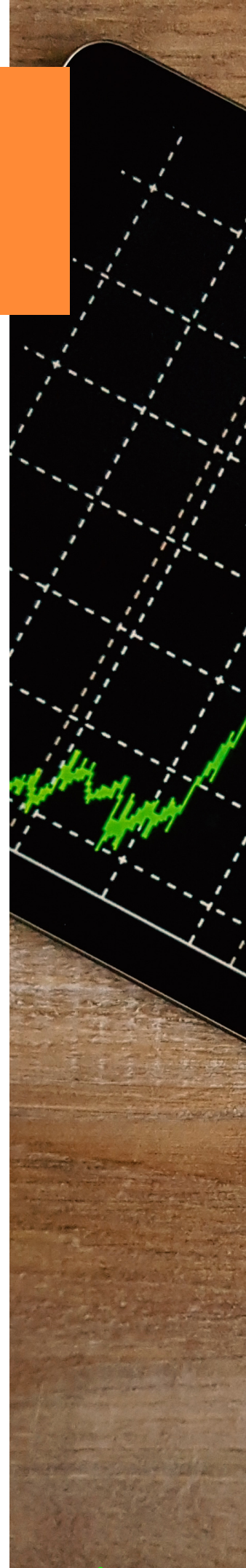
PURPOSE + SCOPE OF WORK: SEPT. 2019

The Housing Strategy focuses on successful implementation: developing new housing units to fulfill market potential and providing the data to evaluate development options. A key component of the Strategy is the Market Potential Analysis, which provides detailed information on the type, quantity and price point of housing LaGrange County can absorb to provide a roadmap for the development of new housing. The Steering Committee identified potential sites controlled, or that could be controlled, early in the process so they can be evaluated by the Housing Resource Hub for potential development.

The Housing Resource Hub convened local leaders to establish a Housing Steering Committee comprised of government, businesses, lenders, and realtors. The Committee met monthly to drive the process forward so that it results in action.

ENGAGE STAKEHOLDERS

The Housing Resource Hub convened local leaders to establish a Housing Steering Committee comprised of government, businesses, lenders and realtors. The Committee met monthly to drive the process forward so that it results in action.



THE PROCESS

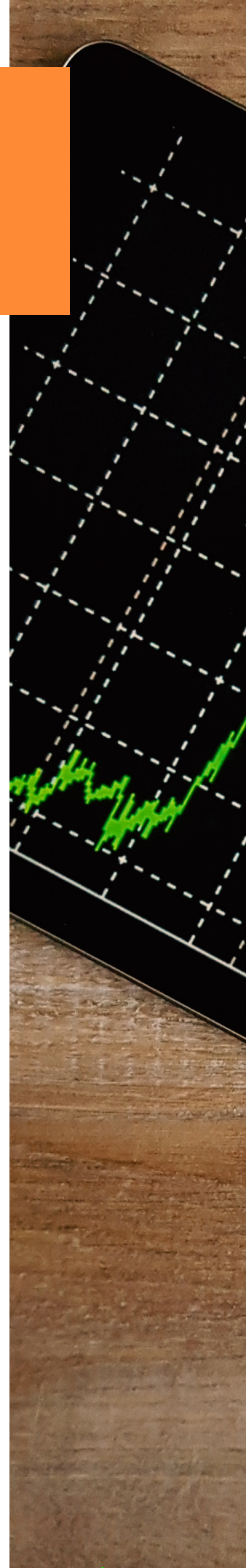
VISIONING

Committee members were asked to share their vision of a thriving LaGrange County in 10-20 years. These are traits the Committee will keep in mind as they seek to build a sense of place. The results are as follows:

- Amenities for children
- Clean, safe and walkable community
- Diverse job profile
- Entertainment, dining options, retail stores
- Family attractions
- Good schools
- Healthcare options
- Marketability

The following were listed as aspects of life Committee members hope to see in the County in the future:

- Activities - more county-wide sense of identity with focus on downtowns
- Nice apartments with downtown living options
- New subdivisions
- County unity/identity with focus on youth sports
- Gain buy-in/ support from wealthy in community in accomplishing the vision
- Amish population / effects are positive
- Retail – focus on local
- Transportation - impact of new methods of transportation (autonomous cars)



THE PROCESS

VISION STATEMENT

The Committee created a Vision statement that reflects their respective ideas for the future.

* LaGrange County is a special place to live! We are a safe and interesting community that offers natural settings and environments.

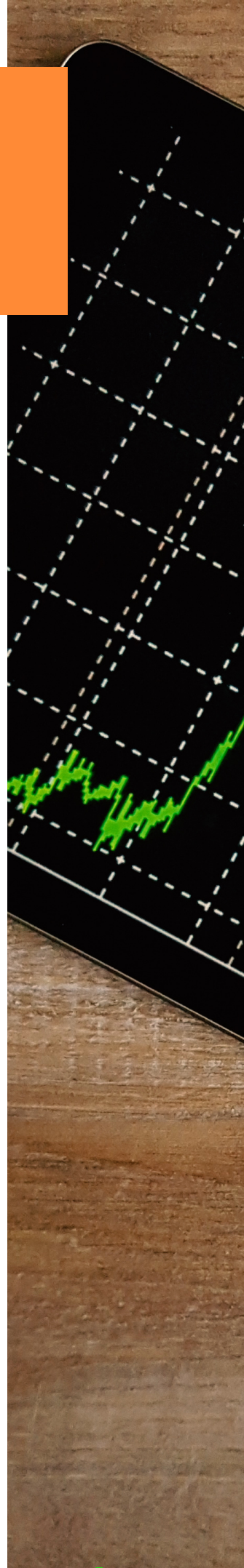
MISSION STATEMENT

The Committee identified the following statement for their Housing Strategy:

* The mission of LaGrange County is to identify housing needs in the market, and create a strategic plan across all segments of the housing continuum in order to facilitate growth, and impact bordering communities including needs of sub-populations.

SUCCESS INDICATORS

- Reverse undesirable population trends
- Increase strategic planning for housing segments / categories



THE PROCESS

ENVIRONMENTAL SCAN

An environmental scan, focusing on county-wide conditions, was completed by the Steering Committee and other key stakeholders to identify key issues and opportunities related to housing.

Institutional structure

- Public utilities
- Land owners
- Granite Ridge
- Ideal Builders
- Habitat for Humanity

Housing characteristics

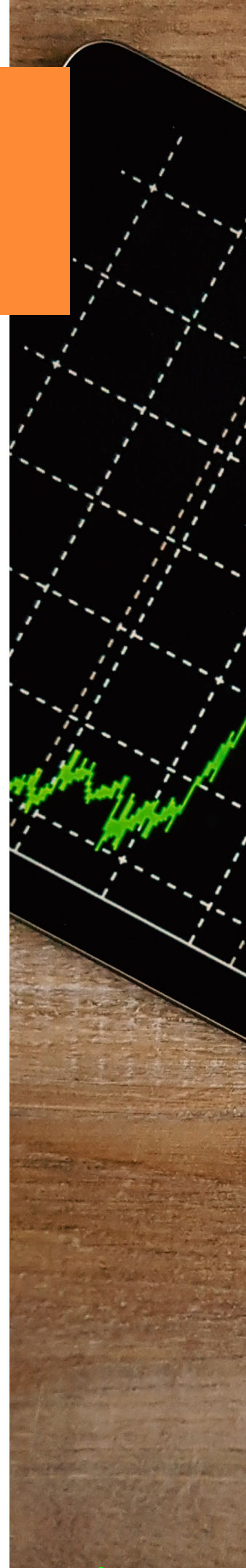
- No apartment complexes constructed in at least 20 yrs.

Public/Private Resources

- Topeka 50 acres
- Major Moves dollars
- Residential TIF
- USDA Loans - rural electric
- HOME Funds
- Bond
- Residential Tax Abatement
- LIHTC
- LaGrange downtown
- Topeka downtown
- Shishewana land
- Howe downtown
- Howe military academy
- LaGrange 200N site

Policy

- Major Moves committee
- LaGrange water improvements
- Development subsidy needed
- Same day permitting
- Utilities - growth just outside city limits
- Access to broadband



THE PROCESS

SITE PRIORITIZATION & VISIT: OCT. 2019

The Committee reviewed all the potential sites and the current status of each. This information provided direction on which should be prioritized. Laurie Volk, Zimmerman Volk Associates, was on site and met briefly with the Steering Committee followed by a tour of communities.

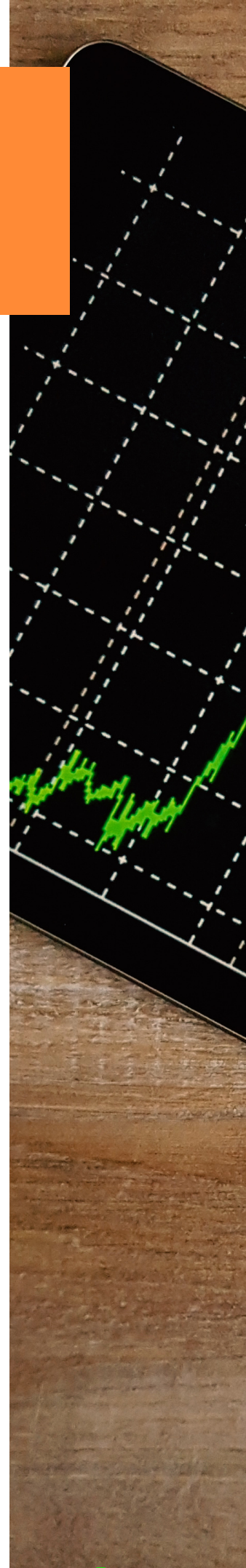
COMMUNICATION PLAN: NOV. 2019

Working with the Steering Committee, channels of communication were established with stakeholders. Participants discussed specific methods of engagement to ensure all community partners have the opportunity to learn about the Housing Strategy and provide input.

CREATE THE MESSAGE

LaGrange County Community Foundation undertook a listening tour to better understand the priorities of LaGrange County residents and other stakeholder groups. During these County-wide listening sessions, Housing was listed as the #1 priority.

A panel discussion was held in each of the three Towns (LaGrange, Topeka, Shipshewana) to discuss the status of their ongoing efforts to address local housing issues, as well as share specific barriers to progress. This feedback was used as a starting point for determining the most effective way to support housing in the county.



THE PROCESS

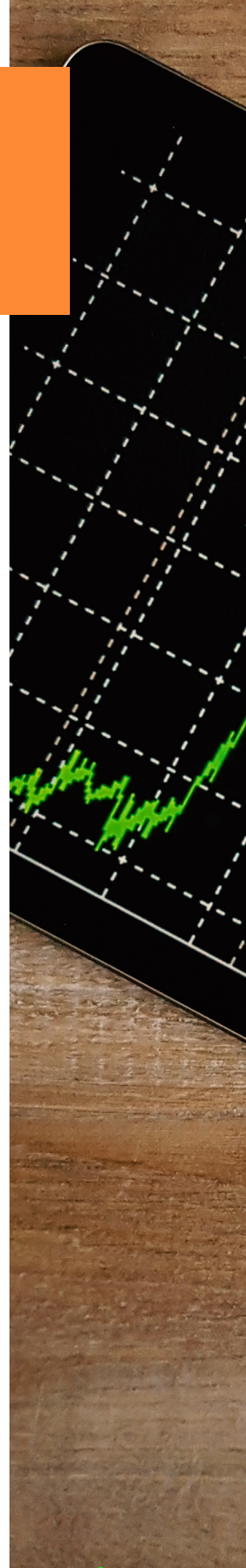
HOUSING PRODUCTION GOALS: DEC. 2019

The Housing Resource Hub worked with the Steering Committee to define development priorities, implementation options, and local funds that can be used to gain site control. The Steering Committee identified the following representatives to take part in the Housing Strategy communication to ensure they were engaged in the process: County Commissioners and County Council, Town Councils, School Superintendents, Chamber Director, CVB Director, and Community Foundation Director.

MARKET POTENTIAL ANALYSIS ROLL-OUT: JAN 2020

The Committee engaged community stakeholders to share results of the Market Potential Analysis in February. Following this meeting the Steering Committee focused on the public launch/roll-out of the Housing Strategy.

Bill Bradley shared the success of the community outreach efforts lead by the EDC, noting that over 200 individuals participated in the listening sessions and that housing was the #1 topic discussed. Bill also shared the current effort of the Community Foundation to apply for Lilly GIFT VII funds that would be used for county-wide strategic planning. It was discussed how this would complement the housing strategy, and it was suggested that further discussion with the LaGrange County Community Foundation would be beneficial.



THE PROCESS

MARKET ANALYSIS: FEB. 2020

Laurie Volk, Zimmerman Volk Associates, presented the Market Potential Analysis on February 27, 2020 to key leaders.

The Analysis answers the following questions:

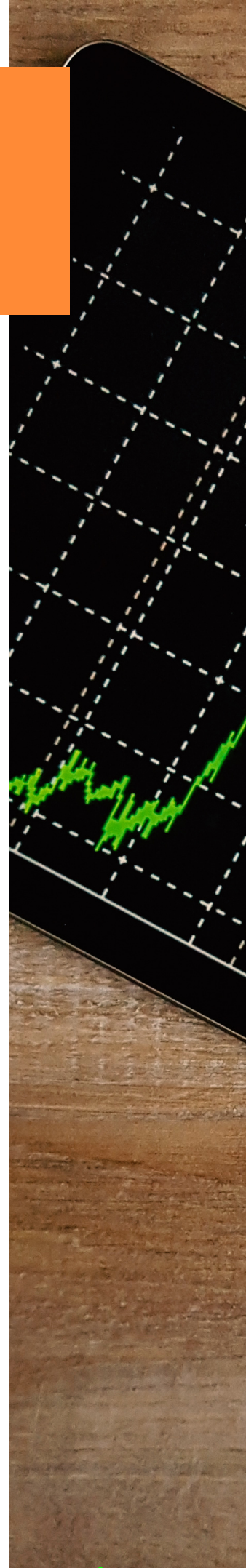
- Where does the potential market live now?
- How many are likely to move to the county?
- Who are they?
- What are their housing preferences?
- How much is the market likely to pay?
- What should the rents and prices be?
- How fast will they rent or buy the new units?

EMPLOYER ENGAGEMENT

LaGrange County EDC agreed to champion broader employer engagement by hosting a meeting for major employers. The Housing Resource Hub shared the results of the Housing Strategy, as well as offered each employer the opportunity to participate in an employee housing needs survey to quantify housing needs of their employees in order to ensure the “workforce” is part of this workforce housing initiative.

PREPARE FOR IMPLEMENTATION

The Housing Strategy provides direction for implementation at the local level as towns select catalyst development sites. The LaGrange County EDC will champion and implement at the countywide level to ensure alignment with the Strategy, as well as, create financial tools to support development and engage employers. Engaging the employers will ensure that the housing implementation will have a direct impact on the employers needs in order to strengthen economic development in the county.





PRODUCTION SCHEDULE

LAGRANGE COUNTY PRODUCTION PLAN

Housing Production Plan

Time Period	Town of LaGrange 21-31 Units per Year	Type of Units	Target Populations
2021	13-18	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-13	For-sale Detached Houses	
	Town of Topeka 16-22 Units per Year	Types of Units	
	10-13	Rental Apartments	
	6-9	For Sale Detached Houses	
	Town of Shipshewana 28- 41 Units per Year	Type of Units	
	16-21	Rental Apartments	
	3-5	For Sale Townhouses	
	9-15	For Sale Detached Homes	
Annual Total - New Housing Units	65-94	LaGrange 30% of Total Topeka 25% of Total Shipshewana 35% of Total	

Housing Production Plan-continued

Time Period	Town of LaGrange 21-31 Units per Year	Type of Units	Target Populations
2022	13-18	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-13	For Sale Detached Houses	
	Town of Topeka 16-22 Units per Year	Types of Units	
	10-13	Rental Apartments	
	6-9	For Sale Detached Houses	
	Town of Shipshewana 28- 41 Units per Year	Type of Units	
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Housing Production Plan continued

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	3-5	For-sale Detached Houses	
	Town of Topeka 16-22 Units per Year	Types of Units	
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		Shipshewana 35% of Total	
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Housing Production Plan continued

Time Period	Town of LaGrange 21-31 Units per Year	Type of Units	Target Populations
2024	13-18	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-13	For-sale Detached Houses	
	Town of Topeka 16-22 Units per Year	Types of Units	
	10-13	Rental Apartments	
	6-9	For Sale Detached Houses	
	Town of Shipshewana 28- 41 Units per Year	Type of Units	
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Housing Production Plan

Time Period	Town of LaGrange 21-31 Unites per Year	Type of Units	Target Populations
2025	13-18	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-13	For-sale Detached Houses	
	Town of Topeka 16-22 Units per Year	Types of Units	
	10-13	Rental Apartments	
	6-9	For Sale Detached Houses	
	Town of Shipshewana 28-41 Units per Year	Type of Units	
	16-21	Rental Apartments	

	3-5	For Sale Townhouses	
	9-15	For Sale Detached Homes	
Annual Total - New Housing Units	65-94	LaGrange 30% of Total Topeka 25% of Total Shipshewana 35% of Total	

The Production Schedule, as is presented in the table below, reflects the LaGrange County Market Potential under a regional housing approach (figures align with 2018 Regional Market Potential Analysis). Production is higher due to a higher estimated capture rate that recognizes the synergy that might exist from a regional effort.

LaGrange Co. Production Schedule with a Regional Housing Effort New Units per Year Over the Next Five Years		
LaGrange	Topeka	Shipshewana
30-41	25-34	47-64



ZVA MARKET POTENTIAL ANALYSIS

ZVA MARKET POTENTIAL ANALYSIS

The following target market lifestyle and values profiles have been developed by Zimmerman/Volk Associates, Inc., based on United States Bureau of Census data, the Nielsen Company's PRIZM PREMIER household cluster segmentation and Zimmerman/Volk Associates' lifestyle and housing correlation methodology. These profiles have been devised for use by design, marketing and merchandising professionals in perfecting the position of newly-created housing within the marketplace.

The technical analysis to determine the market potential for new housing units that could be constructed within LaGrange County included:

- Determination of the draw areas for new and existing housing units within LaGrange County, based on historical settlement patterns, the most recently available county-to-county migration data from the Internal Revenue Service, and incorporating additional data from the most recent American Community Survey for LaGrange County, as well as other market dynamics;
- The depth and breadth of the potential housing market by tenure (rental and ownership) and by type (multi-family, single-family attached and detached units);
 - The composition of the potential housing market by lifestage (empty-nesters/retirees, traditional and non-traditional families, younger singles/couples);and
- The incomes and financial capabilities of the potential housing market (income distribution based on HUD's 2019 income limits for less than 30 percent AMI, between 30 and 60 percent AMI, between 60 and 80 percent AMI, between 80 and 100 percent AMI, and above 100 percent AMI)

A satellite map of LaGrange County, Indiana, outlined with a red border. The map shows a grid of roads and various townships. Major roads are marked with route numbers: 120, 5, 9, 20, and 3. Townships labeled include Scott, Star Mill, Howe, Brighton, Seyberts, Ontario, Shipshewana, LaGrange, Plato, Brushy-Prairie, Emma, Valentine, Woodruff, Mt-Pisgah, Elmira, Stroh, Topeka, Witmer Manor, Wolcottville, South Milford, and Gravel Beach. The text "MICHIGAN INDIANA" is visible at the top and right edges. Two large white text overlays are centered on the map.

Residential Market Potential

LaGrange County, Indiana

ZIMMERMAN/VOLK ASSOCIATES

More than 600 studies—
downtowns, in-town neighborhoods,
infill sites, new traditional towns—
in 47 states.

More than 95 downtown studies.

Target Market Methodology

Market potential,
Not market demand.

Where does the potential market live now?

How many are likely to move to the county?

Who are they?

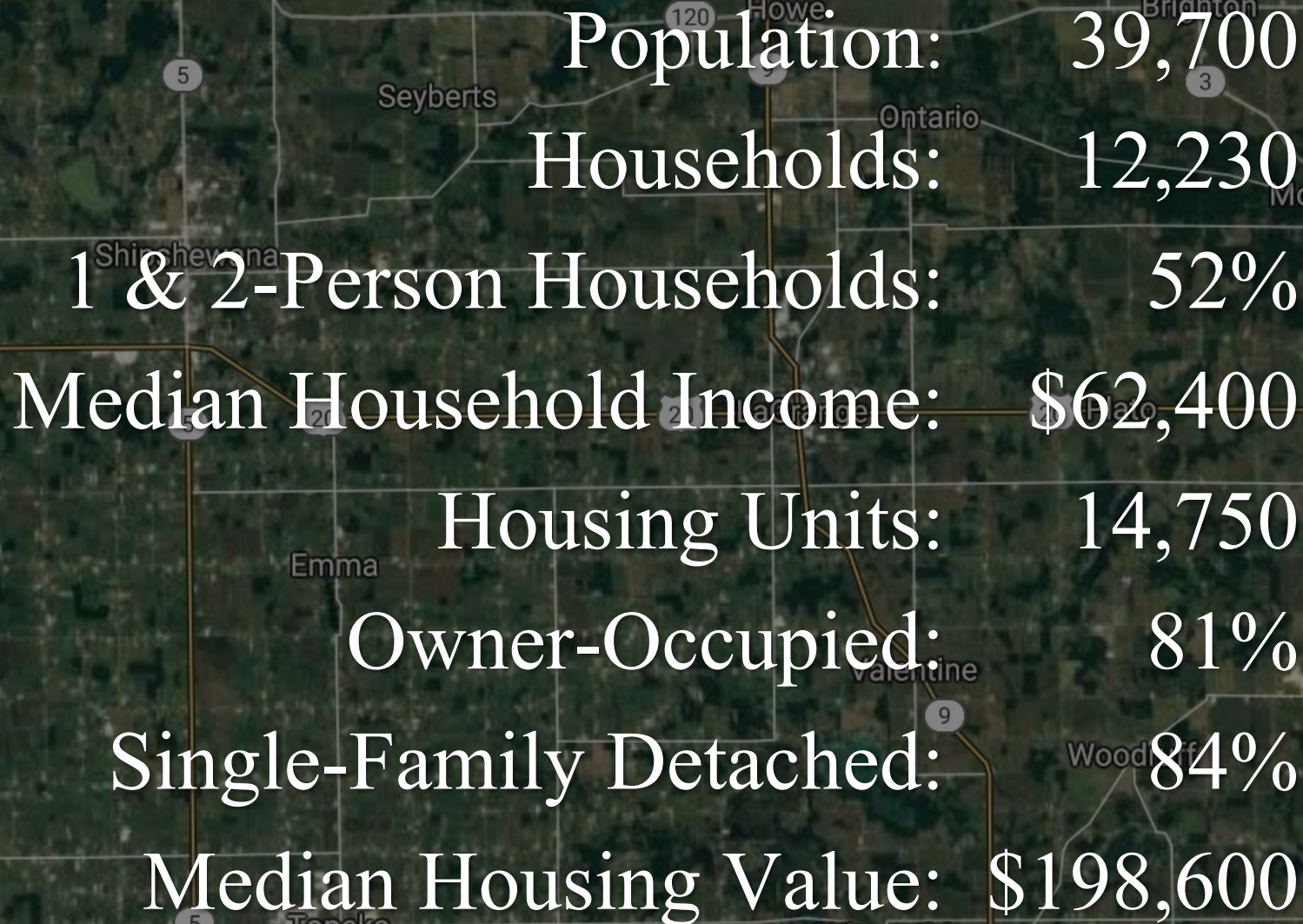
What are their housing preferences?

How much is the market likely to pay?

What should the rents and prices be?

How fast will they rent or buy the new units?

LaGrange County Overview 2019



Population:	39,700
Households:	12,230
1 & 2-Person Households:	52%
Median Household Income:	\$62,400
Housing Units:	14,750
Owner-Occupied:	81%
Single-Family Detached:	84%
Median Housing Value:	\$198,600



LaGrange County Households by Lifestage

Empty Nesters & Retirees: 31%

Traditional &
Non-Traditional Families: 56%

Younger Singles & Couples: 13%

City/Towns Overview 2019

	LaGrange	Topeka	Shipshewana
Number of households	1,064	401	358
Percent 1&2pp HHs	62%	45%	49%
Median household income	\$51,700	\$64,700	\$71,500
Percent under \$25,000	25%	12%	10%
Percent over \$75,000	31%	38%	47%
Number of housing units	1,244	422	366
Percent owner-occupied	63%	74%	76%
Percent single family detached	67%	73%	85%
Median housing value	\$119,400	\$288,233	\$302,977
Lifestage			
Empty-Nesters & Retirees	35%	9%	19%
Families	35%	77%	69%
Younger Singles & Couples	30%	14%	12%

Where Does the Potential Market Live Now?

LaGrange County: 37%

Regional Draw Area: 34%

St. Joseph County, MI: 6%

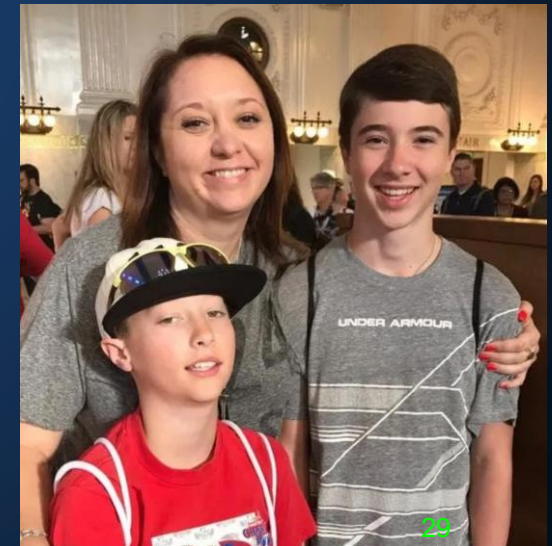
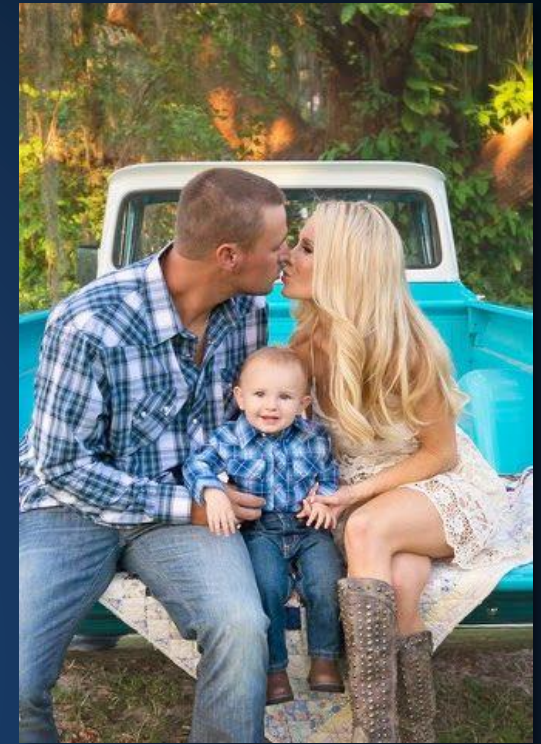
Balance of US: 23%

Who Are They?

Target Market Households

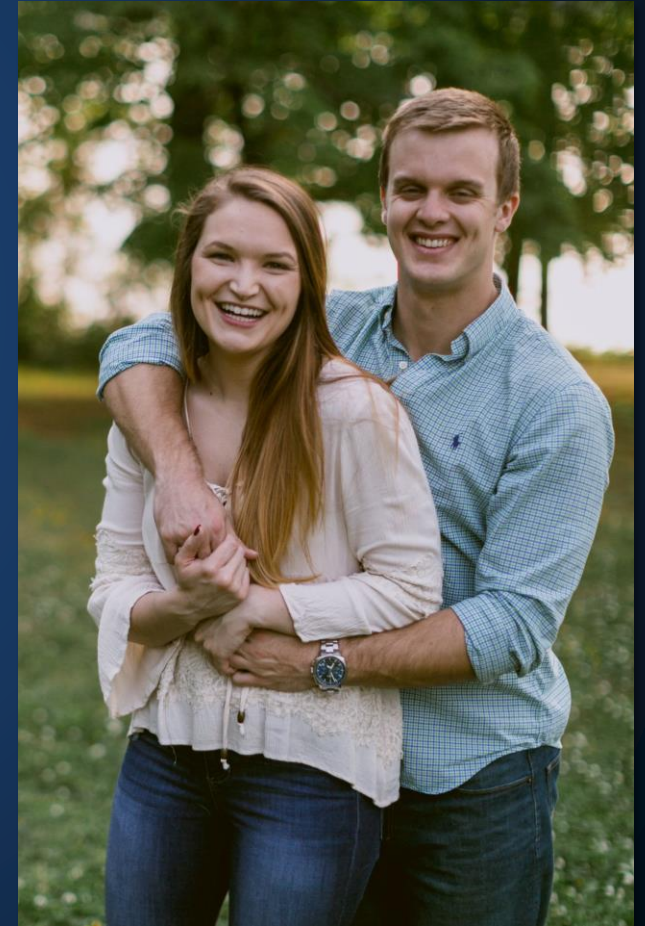
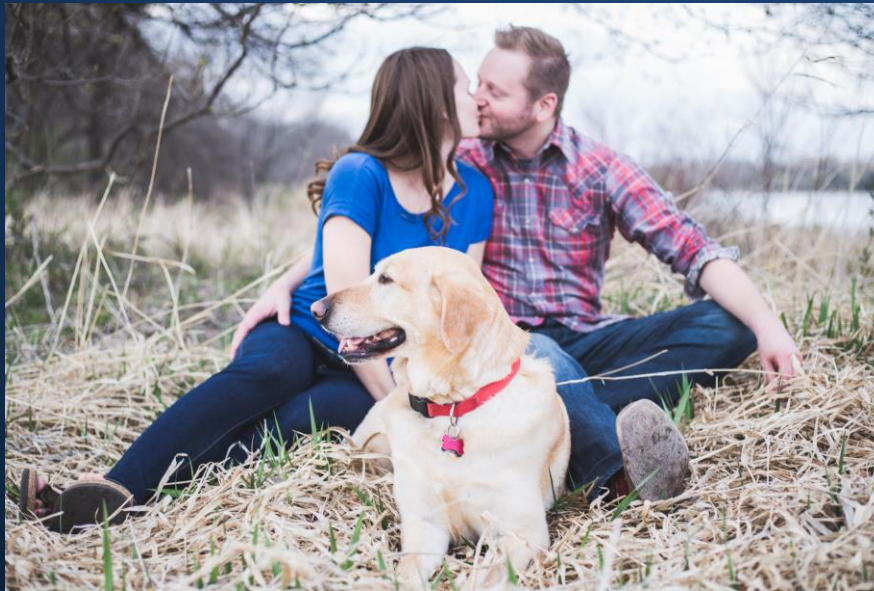
Traditional & Non-Traditional Families:

47%



Younger Singles & Couples:

36%



Empty Nesters & Retirees: 17%



What Are Their Housing Preferences?

Rentals: 35%

Condominiums: 2%

Townhouses: 8%

Detached Houses: 55%

The Current Context

General rents and prices
in the market area.



Lake Bei Der Bank Apts.



Moso Village



Stoughton Estates

General Rent Ranges

\$408 to \$1,099 per month

546 sf (1br) to 1,568 sf (4br)

(\$0.63 to \$1.25 psf)



N. Detroit St., LaGrange



E. Country Lane, Shipshewana



Lake St., Topeka

Asking Price Ranges (Detached) Resales

\$67,000 to \$895,000

820 sf (2br) to 4,528 sf (5br)

(\$29 to \$361 psf)



Martin Manor, Goshen



Falcons Nest, New Park



N. Taylor Drive, Shipshewana

Asking Price Ranges (Detached) New Construction

\$159,900 to \$410,000

884 sf (2br) to 3,175 sf (4br)

(\$103 to \$181 psf)

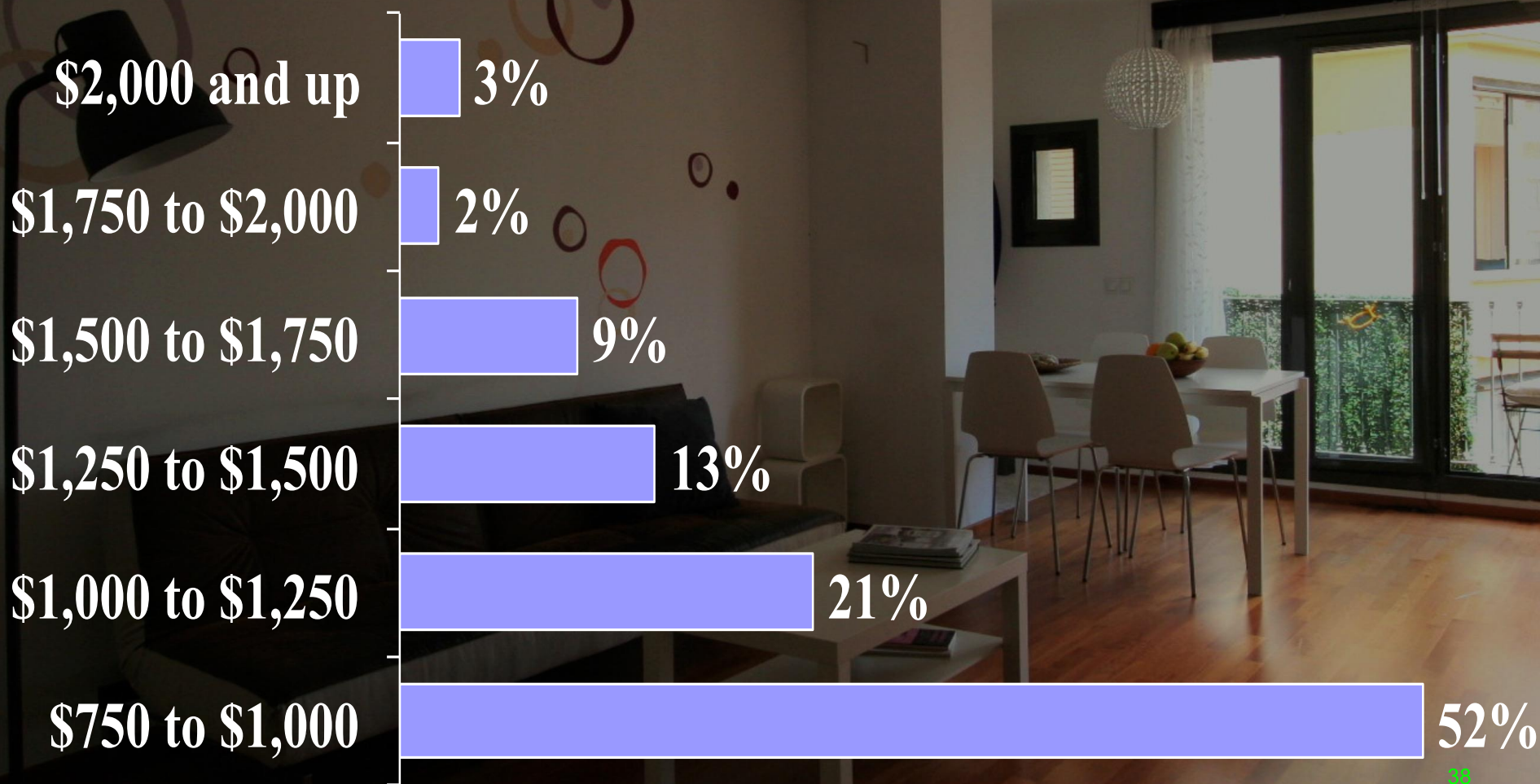
How Much Are They Likely To Pay?

Affordability Ranges

Financial Capabilities

263 Annual Renter Households

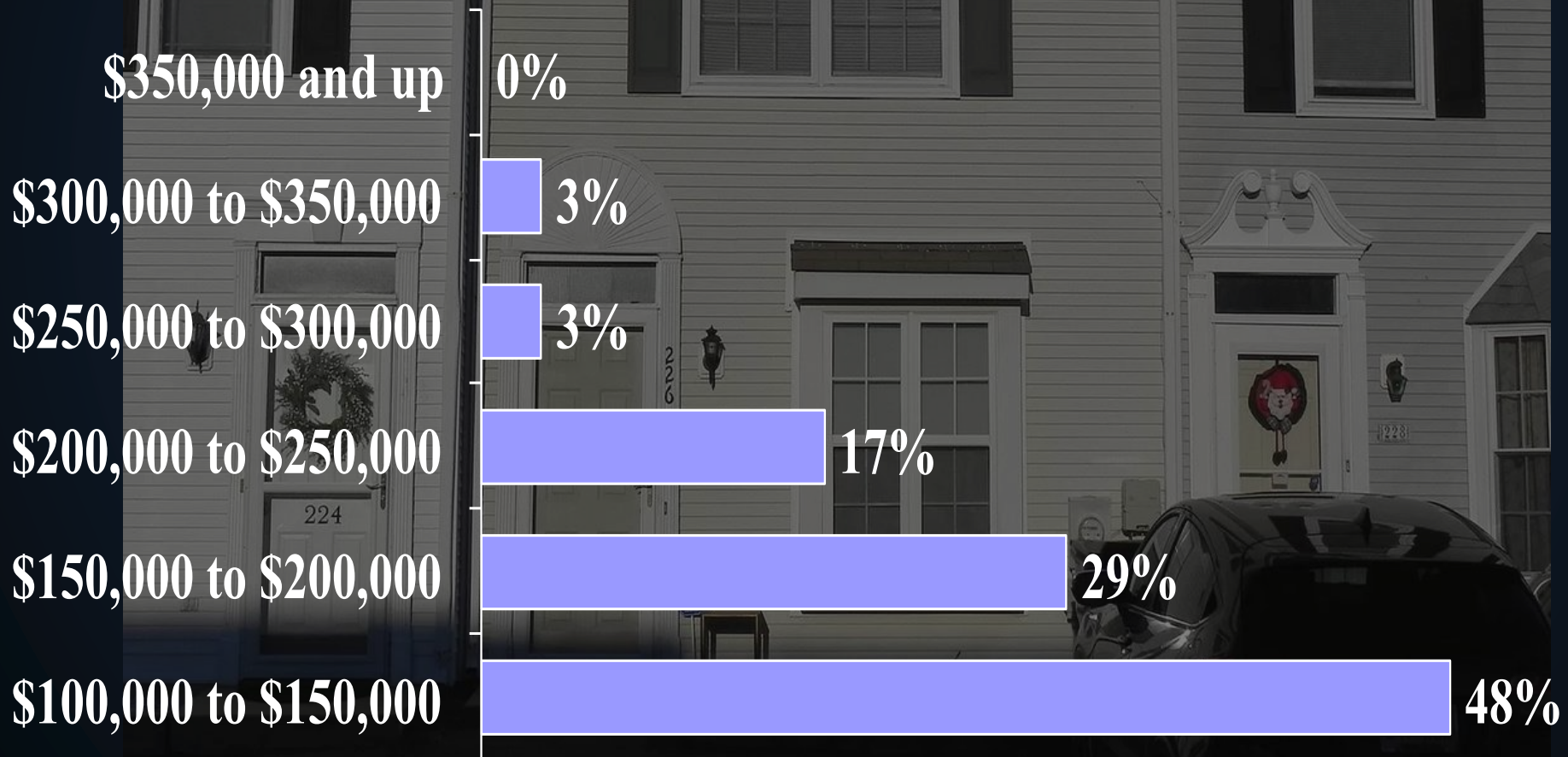
Incomes at or above 60% AMI



Financial Capabilities

65 Annual Buyer Households

Rowhouses/Townhouses
Incomes at or above 60% AMI

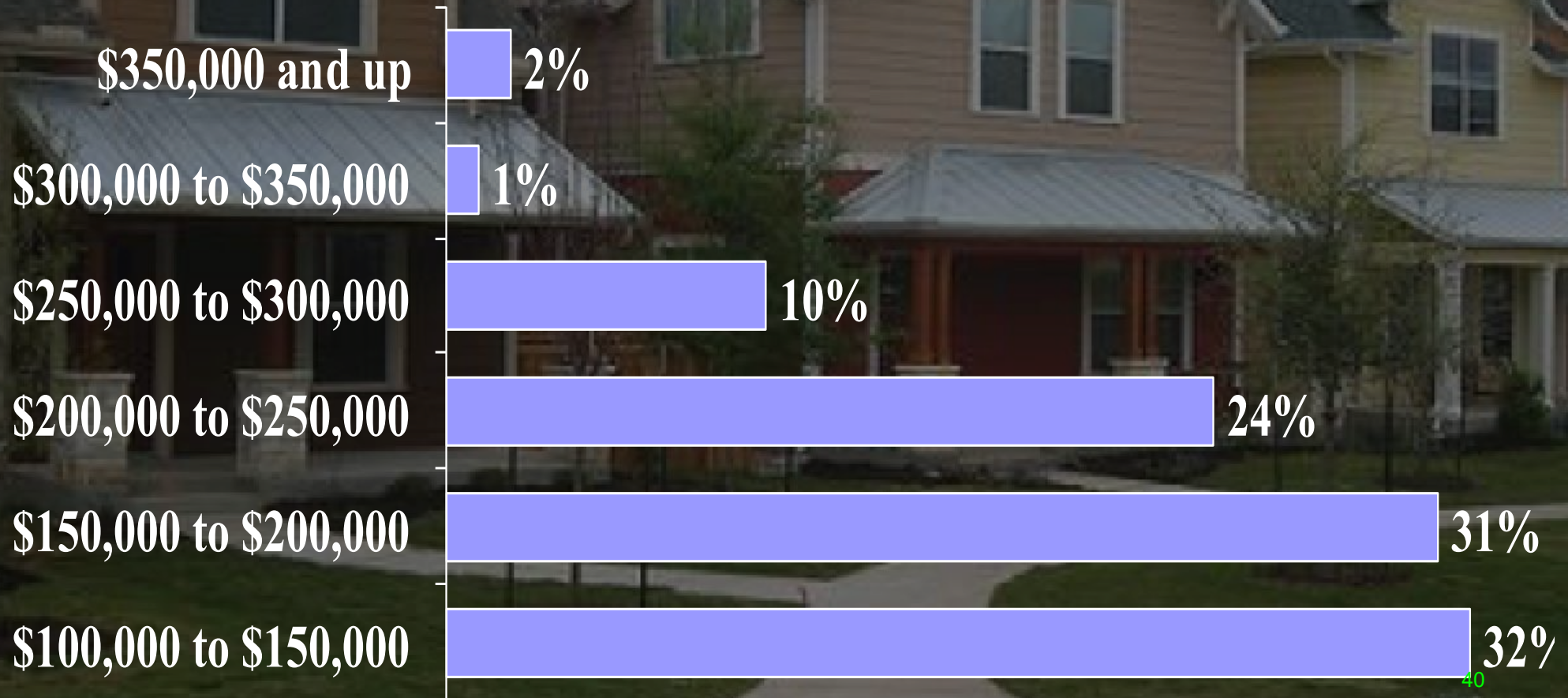


Financial Capabilities

470 Annual Buyer Households

Detached Houses

Incomes at or above 60% AMI



What Should the Rents and Prices Be?

Rent and Price Points

LaGrange, Topeka,
Shipshewana

Optimum Market Position City of LaGrange

Infill Apartments: \$600 to \$1,000 per month
(Upper-Floor) 500 to 850 sq. ft.
(\$1.18 to \$1.20 psf)

Infill Houses: \$145,000 to \$200,000
1,050 to 1,500 sq. ft.
(\$133 to \$138 psf)



Optimum Market Position Town of Topeka

Apartments: \$725 to \$1,400 per month
600 to 1,250 sq. ft.
(\$1.128 to \$1.21 psf)

Houses: \$175,000 to \$225,000
1,250 to 1,650 sq. ft.
(\$136 to \$140 psf)

Optimum Market Position

Shipshewana New Neighborhood

Rental Apartments: \$800 to \$1,650 per month
600 to 1,300 sq.
ft.
(\$1.27 to \$1.33 psf)

Townhouses: \$150,000 to \$175,000
1,100 to 1,350 sq.
ft.
(\$130 to \$136 psf)

Detached Houses: \$210,000 to \$275,000
1,350 to 1,850 sq. ft.

How Fast Will They Rent or Buy the New Units?

Annual Market Capture

Rental Apartments:	15% to 20%
Townhouses:	5% to 8%
Detached Houses:	5% to 8%

Capture of Annual Market Potential

City of LaGrange

21 to 31 New Units per Year
Over the Next Five Years

Rental Apartments: 13 to 18 units

For-Sale Detached Houses: 8 to 13 units



Capture of Annual Market Potential

Town of Topeka

16 to 22 New Units per Year
Over the Next Five Years

Rental Apartments: 10 to 13 units

For-Sale Detached Houses: 6 to 9 units

Capture of Annual Market Potential

Town of Shipshewana

28 to 41 New Units per Year
Over the Next Five Years


Rental Apartments: 16 to 21 units

For-Sale Townhouses: 3 to 5 units

For-Sale Detached Houses: 9 to 15 units

Annual Absorption Summary

<i>Municipality</i>	<i>Annual Potential Market</i>	<i>..... Rentals</i>		<i>Townhouses</i>		<i>Single-Family</i>				
		<i>15% Capture</i>	<i>20% Capture</i>	<i>5% Capture</i>	<i>8% Capture</i>	<i>5% Capture</i>	<i>8% Capture</i>			
LaGrange County	<u>798</u>	<u>39</u>	to	<u>53</u>	<u>3</u>	to	<u>5</u>	<u>24</u>	to	<u>38</u>
LaGrange <i>{30% of total}</i>	220	12	to	16	n/ a	to	n/ a	7	to	11
Topeka <i>{25% of total}</i>	183	10	to	13	n/ a	to	n/ a	6	to	9
Shipshewana <i>{35% of total}</i>	322	14	to	18	3	to	5	8	to	13
	725 households	36	to	47	3	to	5	21	to	33
		dwelling units			dwelling units			dwelling units		

An aerial map of LaGrange County, Michigan, with a red border. The map shows various towns and roads. Overlaid on the map is white text. The text includes a title, a range of housing units, a list of towns, and three bullet points.

LaGrange County After Five Years

325 to 475 new housing units
in LaGrange, Topeka, and
Shipshewana.

Stronger neighborhoods.

New apartments for all ages.

New family ownership housing.

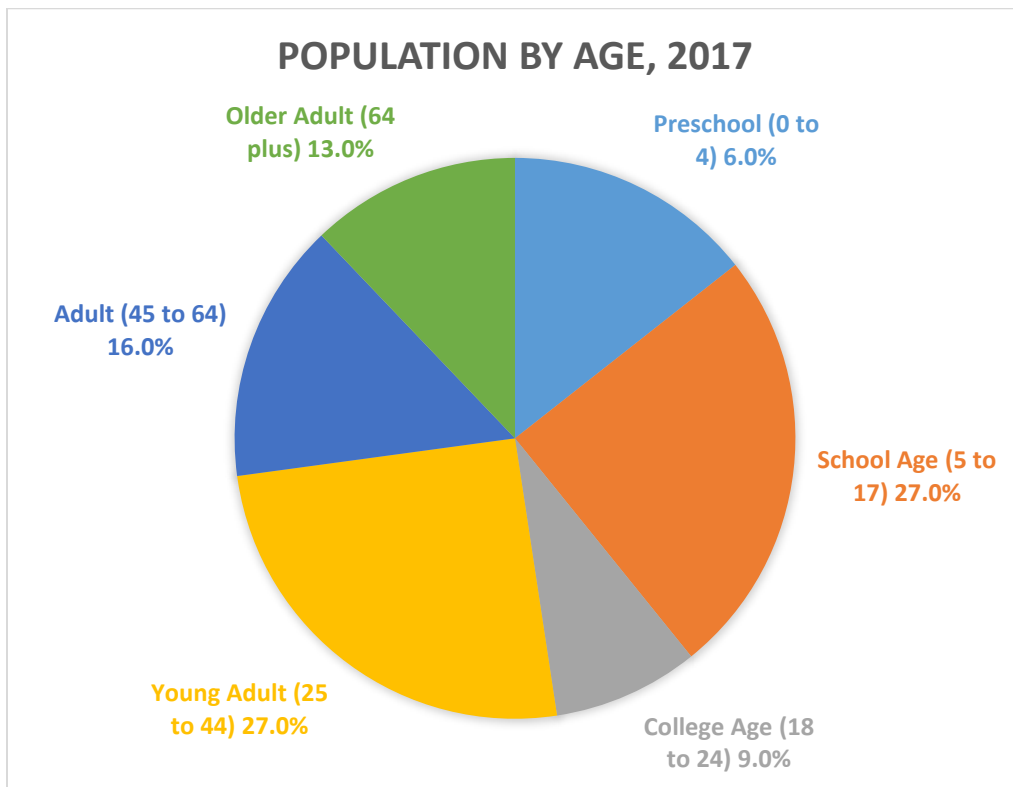


COMMUNITY PROFILES

Town of LaGrange Housing Profile

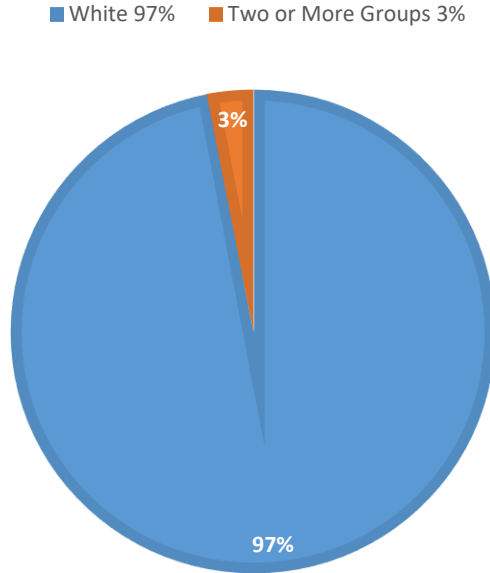
Data Source: U.S. Census and American Community Survey

People & Housing (2017)		Employment & Income (2017)	
Population Estimate	2,796	Labor Force	1,419
H.S. Diploma or more - % of adults 25+	80.2%	Unemployment Rate	5.4%
Bachelor's Degree or more - % of adults 25+	9.7%	Median Household Income	\$ 43,528
Households	1,107	Median Family Income	\$ 62,539
Total Housing Units	1,196	Poverty Rate	11.1%
Percent of Total Units Vacant for Seasonal or Recreational Use	0.0%	Mean Travel Time to Work	21.0 minutes

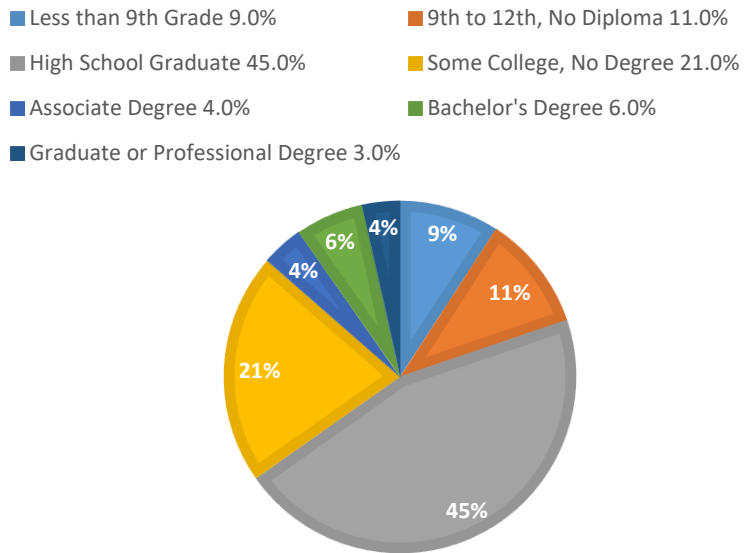


Town of LaGrange Housing Profile (continued)

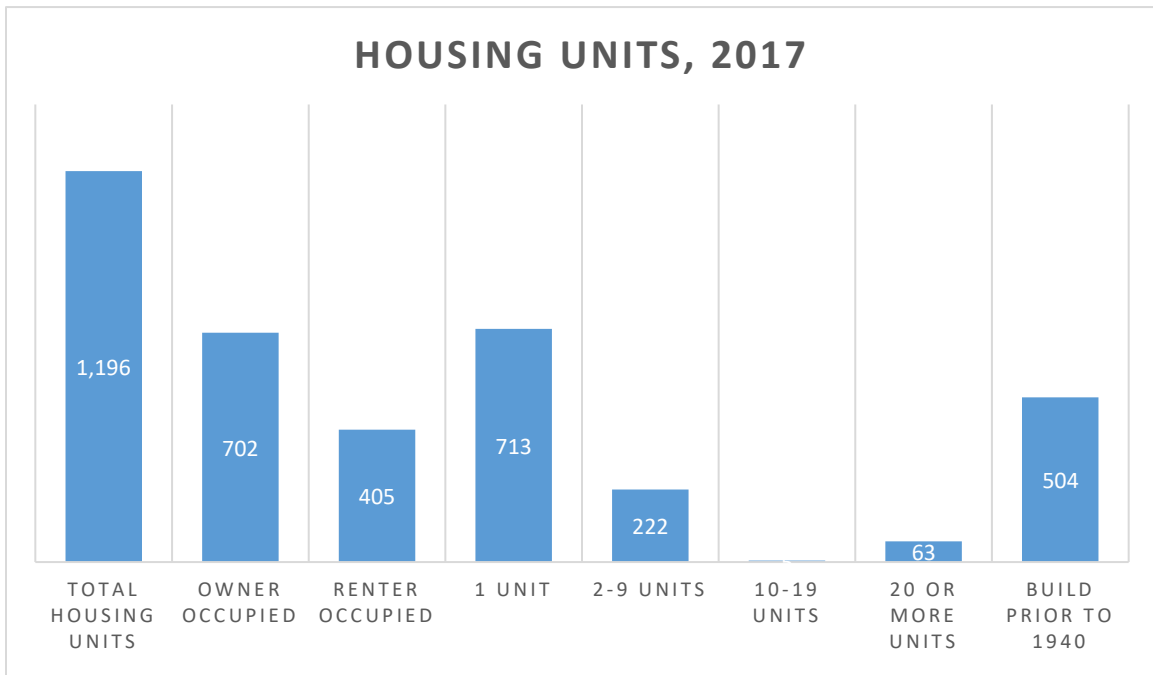
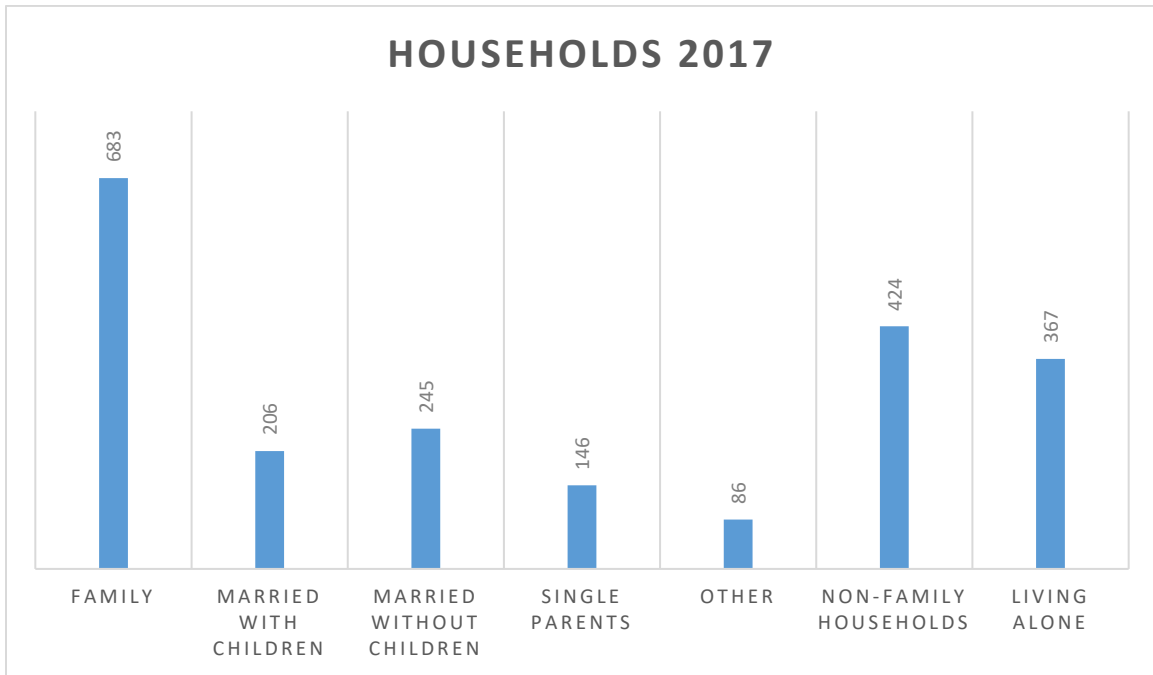
POPULATION BY RACE, 2017



EDUCATIONAL ATTAINMENT, 2017

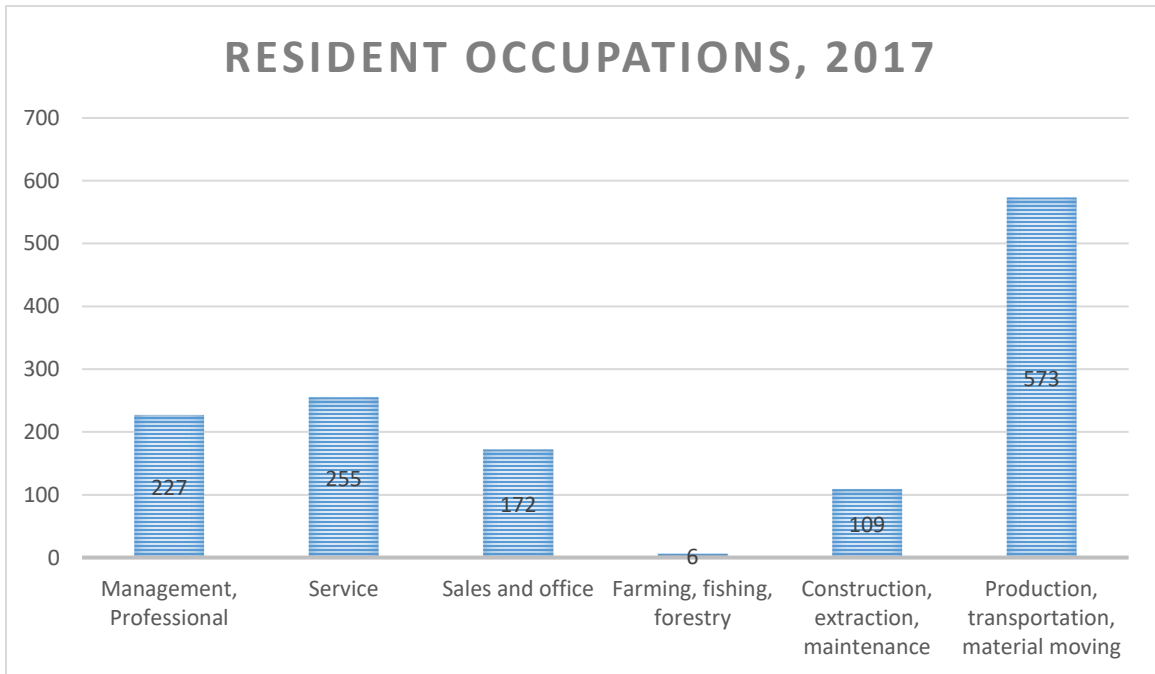
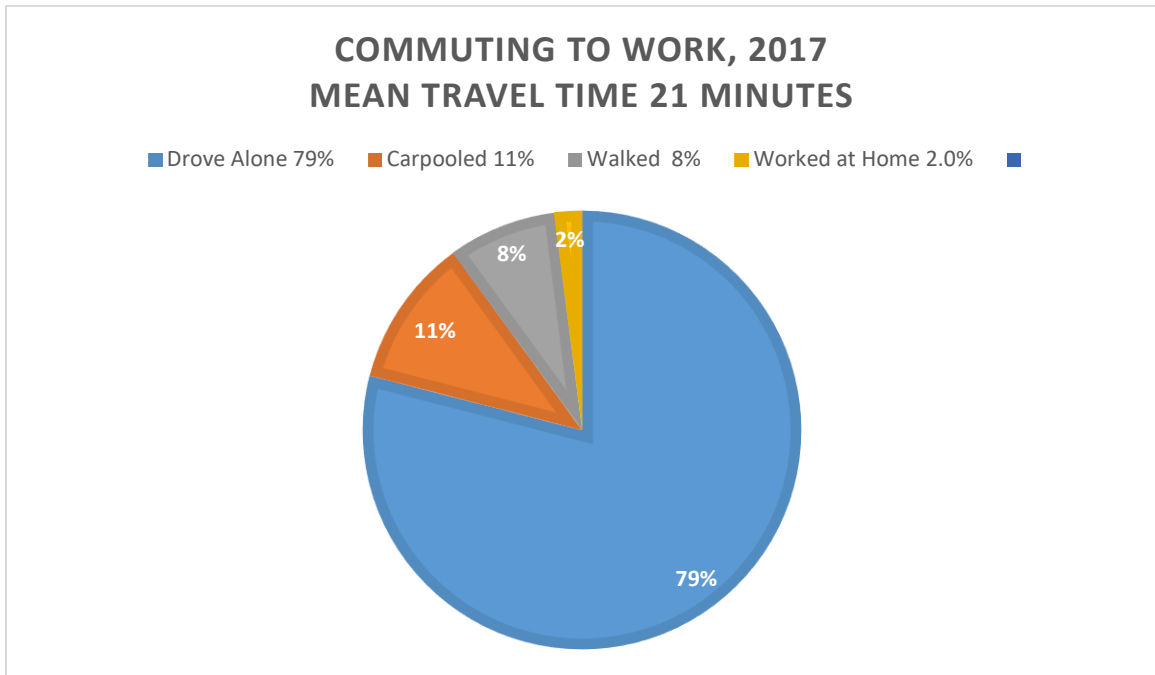


Town of LaGrange Housing Profile (continued)



Labor Force, 2017	LaGrange
Total Labor Force	1,419
Employed	1,342
Unemployed	77
Unemployment Rate	5.4%

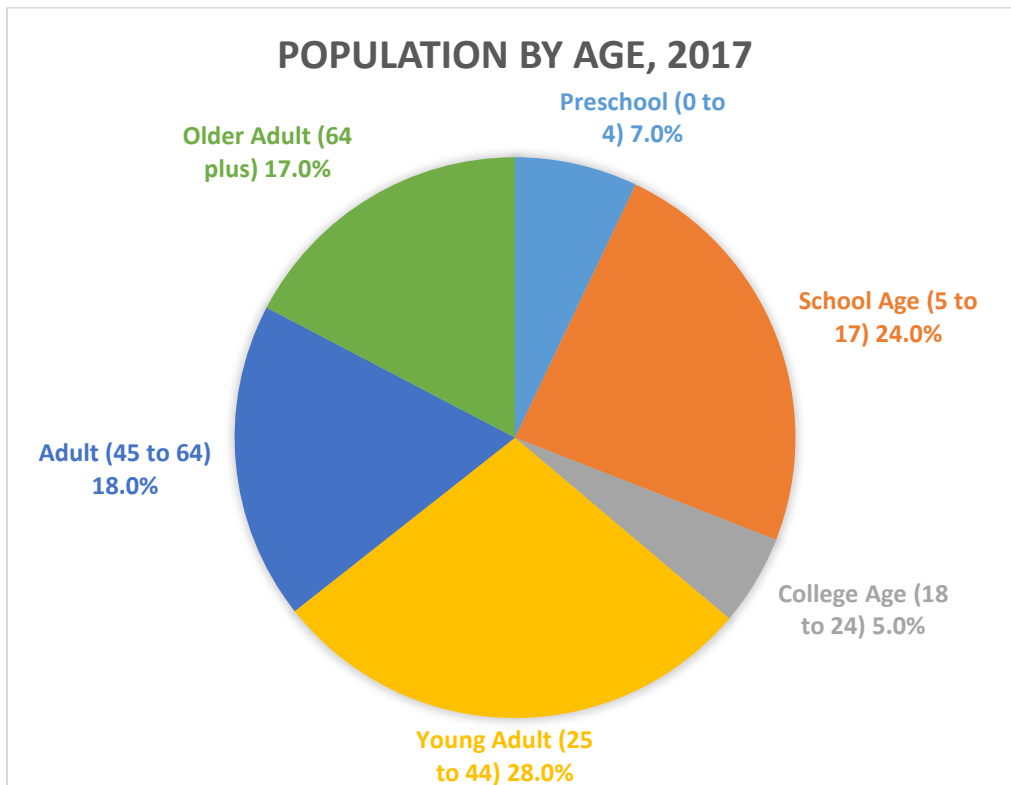
Town of LaGrange Housing Profile (continued)



Town of Shipshewana Housing Profile

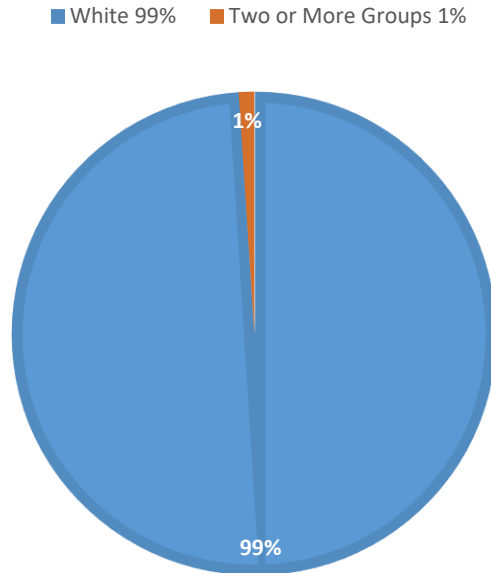
Data Source: U.S. Census and American Community Survey

People & Housing (2017)		Employment & Income (2017)	
Population Estimate	918	Labor Force	441
H.S. Diploma or more - % of adults 25+	64.4%	Unemployment Rate	2.3%
Bachelor's Degree or more - % of adults 25+	16.9%	Median Household Income	\$44,583
Households	343	Median Family Income	\$67,679
Total Housing Units	365	Poverty Rate	14.4%
Percent of Total Units Vacant for Seasonal or Recreational Use	0.0%	Mean Travel Time to Work	14.0 minutes



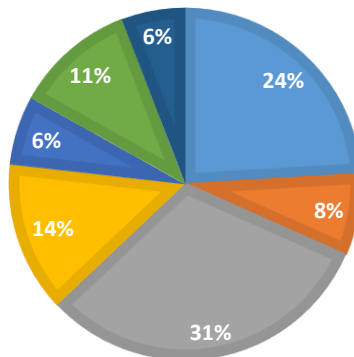
Town of Shipshewana Housing Profile (continued)

POPULATION BY RACE, 2017

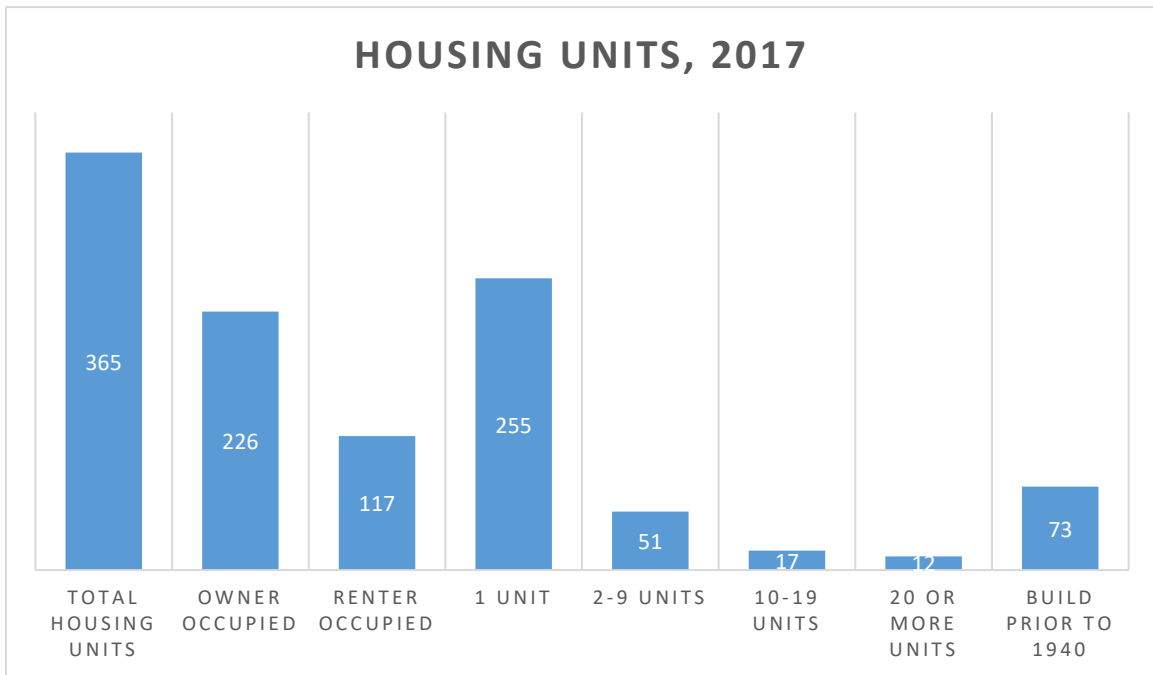
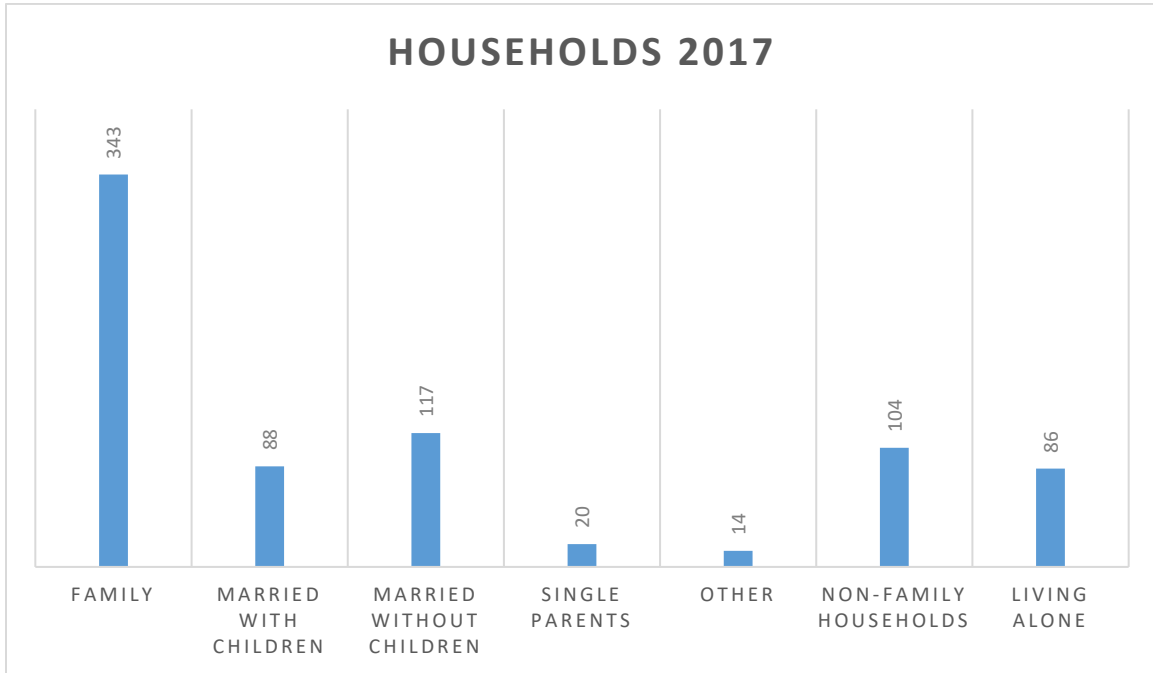


EDUCATIONAL ATTAINMENT, 2017

- Less than 9th Grade 24.0%
- 9th to 12th, No Diploma 8.0%
- High School Graduate 31.0%
- Some College, No Degree 14.0%
- Associate Degree 6.0%
- Bachelor's Degree 11.0%
- Graduate or Professional Degree 6.0%

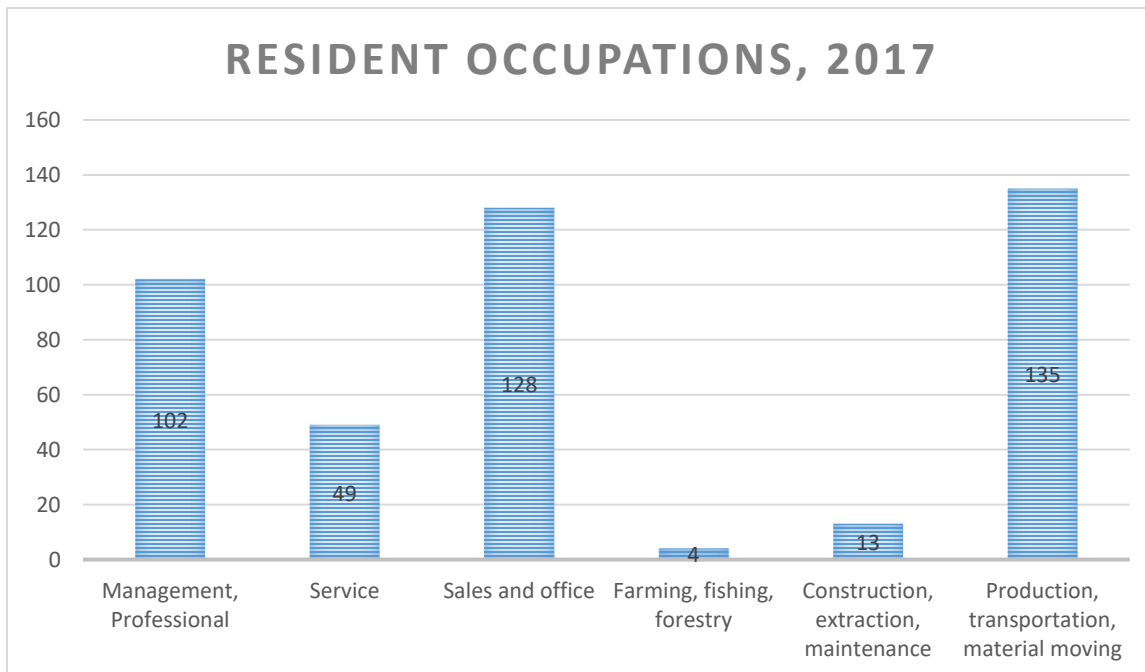
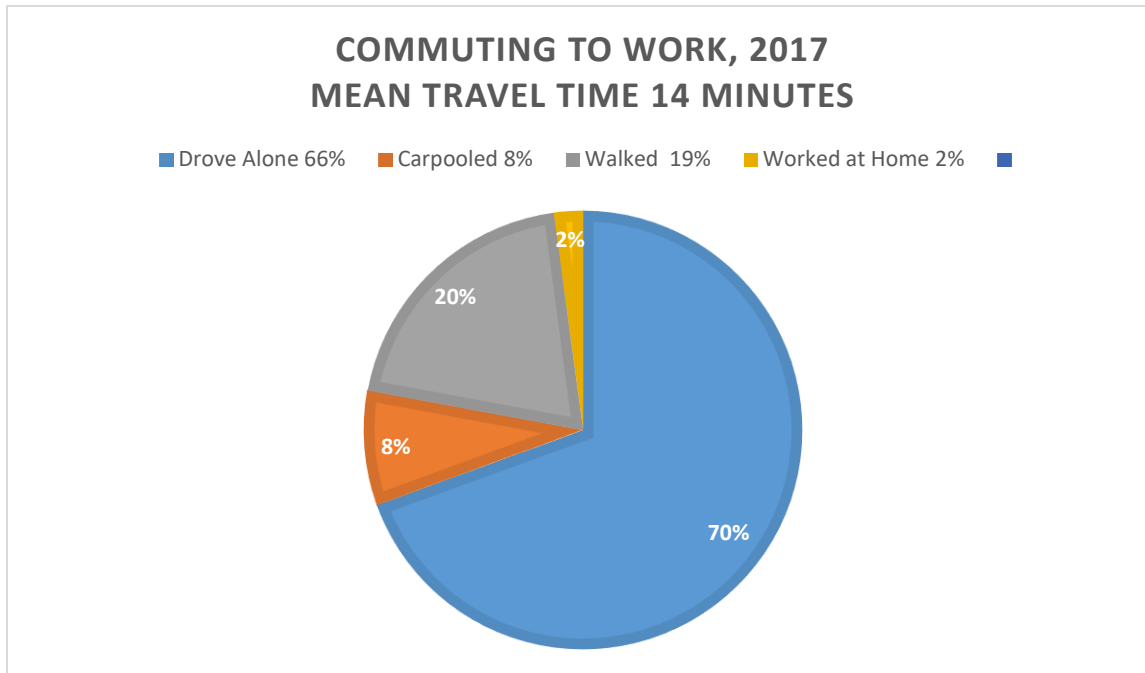


Town of Shipshewana Housing Profile (continued)



Labor Force, 2017	Shipshewana
Total Labor Force	441
Employed	431
Unemployed	10
Unemployment Rate	2.3%

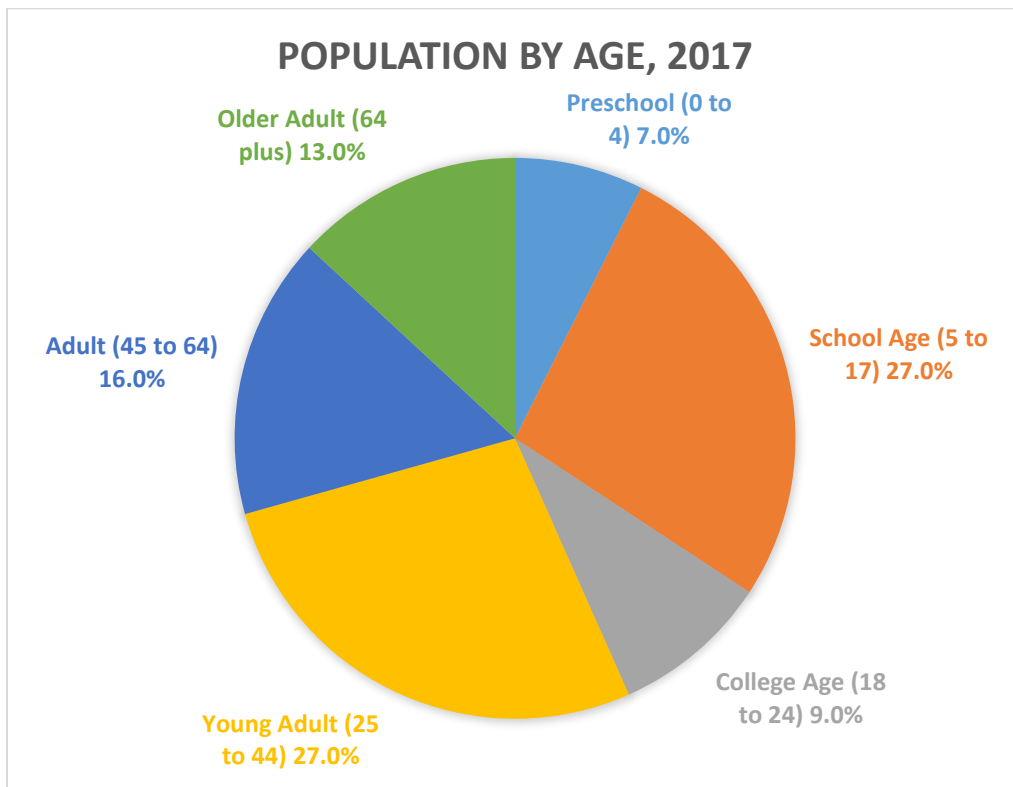
Town of Shipshewana Housing Profile (continued)



Town of Topeka Housing Profile

Data Source: U.S. Census and American Community Survey

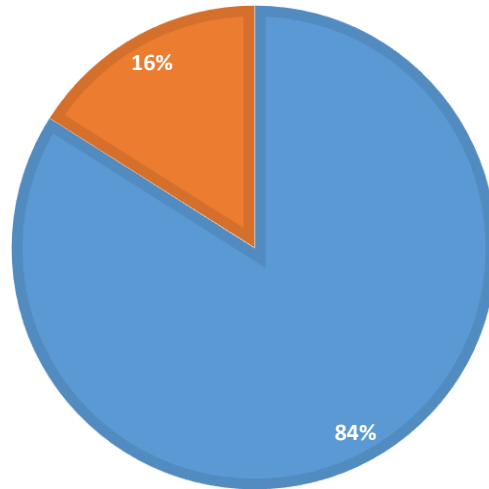
People & Housing (2017)		Employment & Income (2017)	
Population Estimate	1,022	Labor Force	447
H.S. Diploma or more - % of adults 25+	66.8%	Unemployment Rate	5.8%
Bachelor's Degree or more - % of adults 25+	8.6%	Median Household Income	\$53,438
Households	362	Median Family Income	\$61,346
Total Housing Units	408	Poverty Rate	6.6%
Percent of Total Units Vacant for Seasonal or Recreational Use	0.0%	Mean Travel Time to Work	21.0 minutes



Town of Topeka Housing Profile (continued)

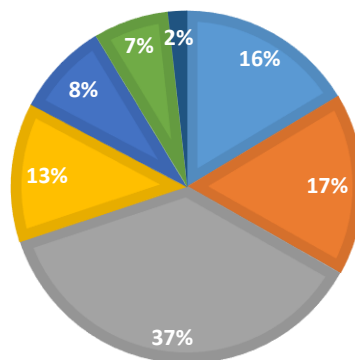
POPULATION BY RACE, 2017

■ White 84% ■ Two or More Groups 16%

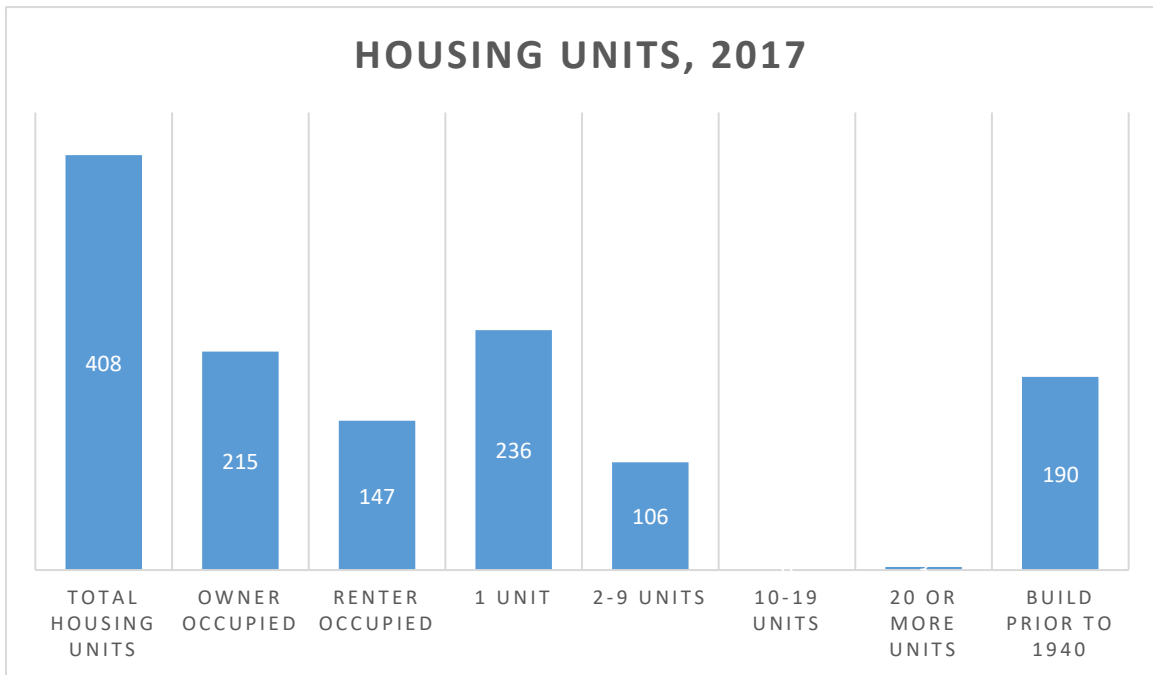
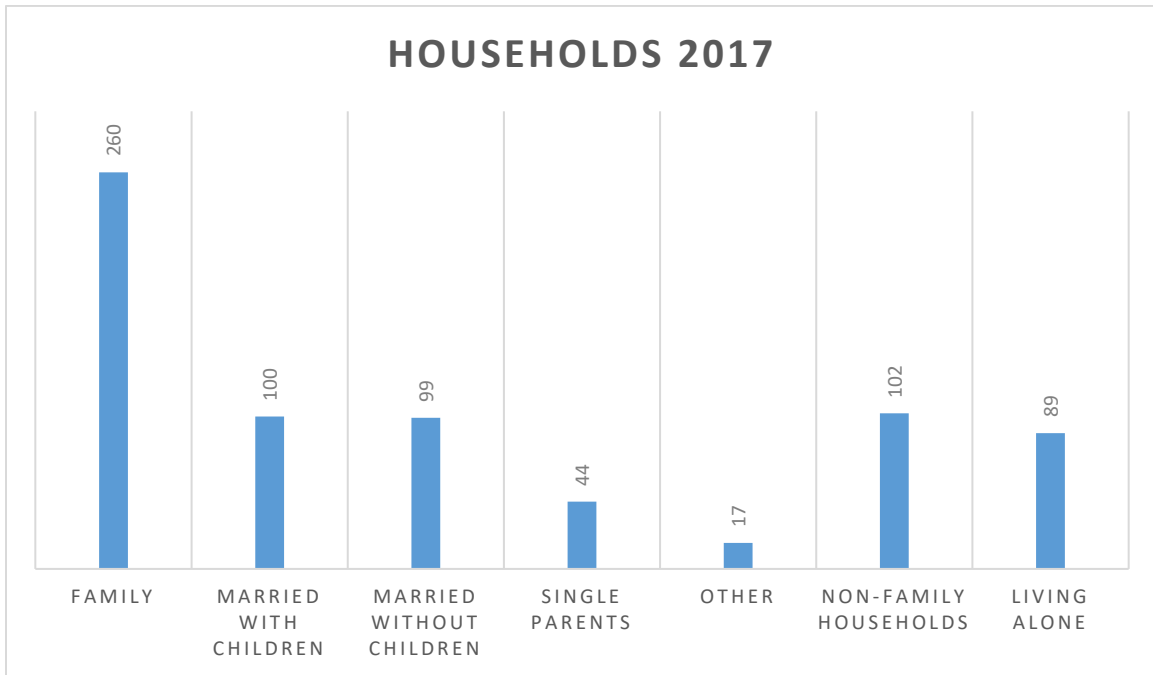


EDUCATIONAL ATTAINMENT, 2017

■ Less than 9th Grade 16.0% ■ 9th to 12th, No Diploma 17.0%
■ High School Graduate 37.0% ■ Some College, No Degree 13.0%
■ Associate Degree 9.0% ■ Bachelor's Degree 7.0%
■ Graduate or Professional Degree 2.0%

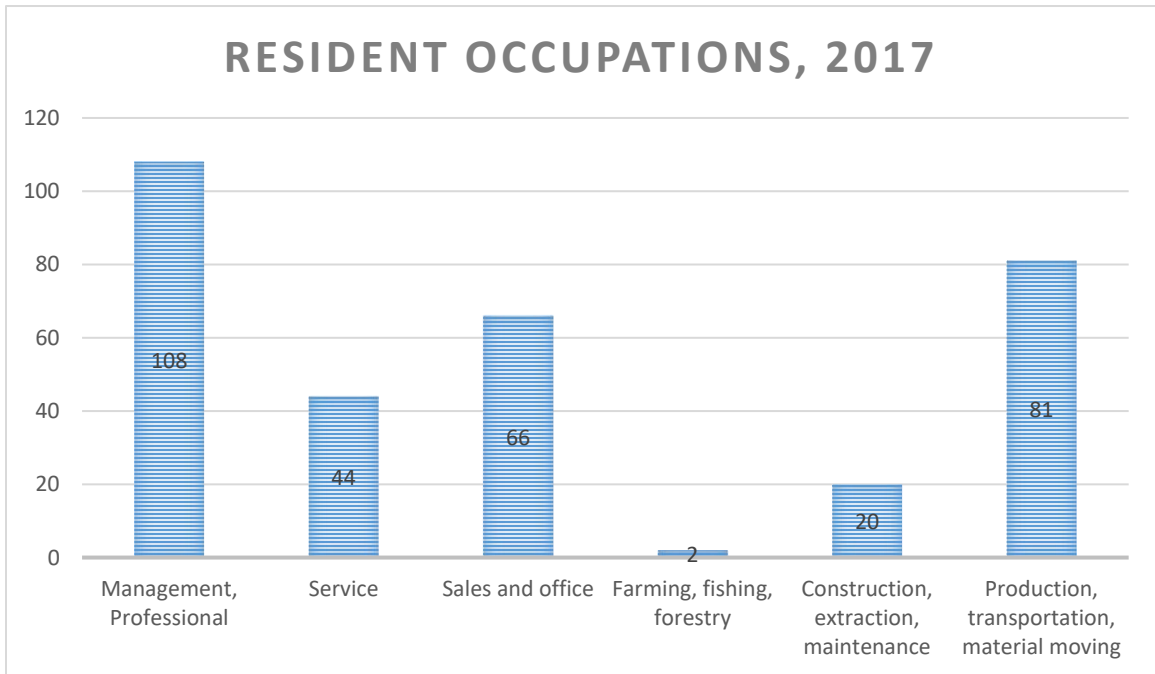
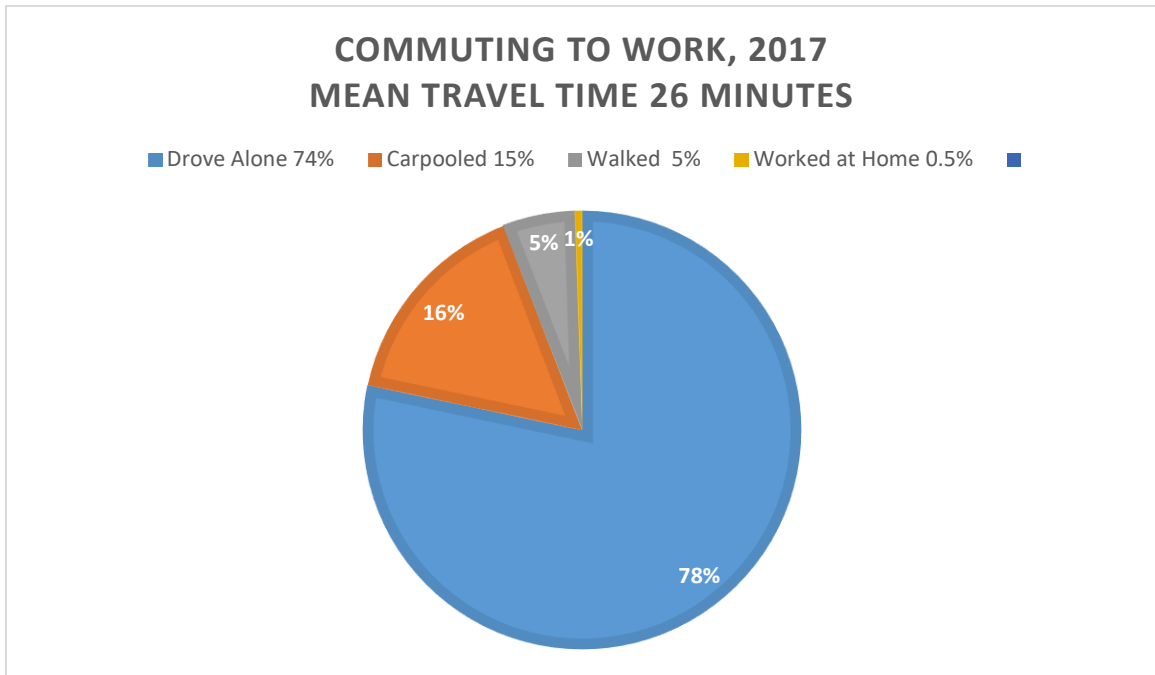


Town of Topeka Housing Profile (continued)



Labor Force, 2017	Topeka
Total Labor Force	447
Employed	421
Unemployed	26
Unemployment Rate	5.8%

Town of Topeka Housing Profile (continued)





THANK YOU!

● *LaGrange County, IN*

QUESTIONS?

Please visit www.yourhousingresource.org.