

# Housing.

The Blueprint of Growth:  
A Comprehensive Analysis



— CITY OF —  
**GREENSBURG**  
INDIANA



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# Introduction

## Decatur County, Indiana

Decatur County is a rural community of just over 26,000 residents, with the City of Greensburg serving as the county seat. Established in 1822, the county has a strong manufacturing base, rich agricultural heritage, and distinctive courthouse square. Its position along the I-74 corridor between Indianapolis and Cincinnati makes it an attractive location for employers and residents alike. Its rural character remains a core aspect of its identity, but recent and anticipated growth is placing new demands on the local housing stock. To address these changes proactively, community leaders are working together to understand how Greensburg and Decatur County can strategically develop their housing supply to support the continued growth of the local community.

## Project Scope

In early 2025, the Greensburg/Decatur County Economic Development Corporation (EDC) partnered with Thomas P. Miller & Associates (TPMA) to conduct a Housing Needs Analysis. Housing is a critical component of local economic development, and this analysis seeks to identify housing-related challenges currently faced in Greensburg and Decatur County. Ultimately, this report is intended to help inform city and county officials, local leaders, and residents as they plan for strategic, sustainable growth into the future.

## Process & Methodology

A multi-step approach was used to assess the housing needs of the county. First, a preliminary review of relevant planning documents was conducted. Next, an analysis of quantitative data – collected from various public and private sources – was performed. Then, with a basic understanding of current housing conditions in the county, local stakeholders were engaged. A series of in-person and virtual small-group discussions were held with many community representatives. Finally, considering all the information gathered throughout the process, a set of high-level goals was presented to guide efforts in addressing the county's current housing needs. In the report that follows, each step in this process is outlined, and key findings are provided.

# Executive Summary

## Data Analysis

- Decatur County's population grew considerably between 2000 and 2020. In recent years, population growth has stagnated, and projective models currently estimate that the population will remain stable or decline slightly over the next several years.
- The share of the population over the age of 55 years has increased by 4.6%, or more than 1,200 people, in Decatur County over the last ten years.
- In 2023, the median household income in Decatur County was \$74,228. In Greensburg, the median household income was considerably lower, at \$63,235.
- The most recent commuting data estimate that more than 4,500 people work in Decatur County but live outside of the county.
- Housing diversity is low in the county; detached, single-family homes comprise approximately 83% of the total housing stock.
- Over the last 5 years, rental costs and home values alike have increased considerably in the county.
- Vacancy rates have fallen in Decatur County over the last ten years, indicating a limited housing supply.
- About 8.6% of Decatur County home-owning households are housing-cost-burdened; approximately 32.5% of renters are housing-cost-burdened.
- Projected job growth and high inbound commuter levels indicate significant demand for new housing of a variety of types.
- The aging population demands a specific type of housing that is currently lacking in the county.
- Single-family homes have comprised more than 81% of new housing development in the county since 2000; this indicates that new development is not being tailored to meet the community's shifting needs.

## Stakeholder Engagement

- Residents value Decatur County’s small-town feel, safety, and affordability, while also desiring more amenities like trails, coffee shops, and accessible community spaces.
- The county’s proximity to Indianapolis, Cincinnati, and nearby regional cities makes it attractive for prospective residents seeking a rural but well-connected lifestyle.
- Many workers commute in from outside the county due to limited housing and amenities; employers see local housing as crucial for attracting and retaining talent.
- There’s rising demand for diverse housing types, especially affordable homes (\$180k–\$350k) and rentals under \$1,000/month, as well as medium-density options like townhomes and duplexes.
- Demand for senior housing is growing, including 55+ communities, assisted living, and nursing facilities.
- Blight and poor housing quality are common; addressing these issues could raise surrounding property values and housing appeal.
- High development costs, permitting inconsistencies, infrastructure limitations, and farmland preservation create barriers to new housing development.
- Public-private partnerships with employers could support workforce housing development.
- Focusing on medium-density housing, marketing local assets, improving transportation infrastructure, and fostering countywide collaboration are seen as key opportunities for growth.

## Goals

- 🔄 Increase the diversity of housing options available
- 🔄 Address blighted properties
- 🔄 Encourage development
- 🔄 Integrate housing and quality-of-life development
- 🔄 Develop a Housing Strategic Plan



# Data Analysis

In this section of the report, data from both public sources (such as the U.S. Census, American Community Survey, and U.S. Department of Housing and Urban Development) and third-party data modeling companies (such as Lightcast, and Environmental Systems Research Institute, Inc. (Esri), and CoStar) have been evaluated. The following data analysis is divided into three sections: demographics and workforce, housing stock, and housing analysis and demand. These data sets, when compared with the findings of local stakeholder engagement, illuminate several housing-related challenges faced in the county and can be used to inform a forward-looking housing strategy.

## Demographics & Workforce

### POPULATION TREND

Between 2000 and 2020, the population in Decatur County grew considerably. In 2000, there were 24,555 people living in the county; over the next twenty years, that figure increased by 1,917 people, or about 7.8%. The most recent data from the 2023 5-Year American Community Survey (ACS) estimates Decatur County's population at 26,411 people. Between 2023 and 2030, the county's population is projected to stabilize or decrease slightly, depending on the projection model used.

In the same ACS survey from 2023, Greensburg's population was estimated at 11,585 people. Between 2000 and 2020, the city's population increased from 10,351 to 12,312, an increase of nearly 19%. Like the rest of Decatur County, Greensburg's population declined between 2020 and 2023 and is currently projected to stabilize or fall slightly over the next several years.

Housing supply is directly related to population size, and a diminished growth rate in the local population is often a result of an insufficient housing supply. A strategic approach to housing development throughout the county can encourage sustainable growth and support a healthy local economy.



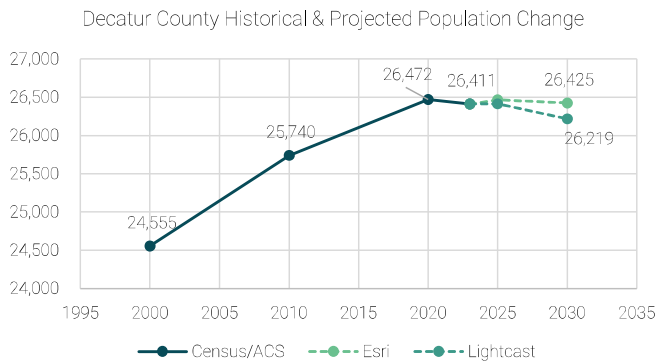


Figure 1: Population Trend. Sources: U.S. Census; ACS 2023 5-Year Estimates; Lightcast 2025.3; Esri, 2025

After measuring population change at the county level, it can be helpful to understand how smaller population centers throughout the county are changing. In Figure 2, a map of projected population growth is provided at the Census Block level throughout the county. Between 2025 and 2030, some areas of the county – mainly in the northern and central regions – are projected to experience moderate population growth. The population in other areas, however – such as the southeastern region – is projected to decline over the next five years. This map demonstrates that specific communities within the county are changing in different ways, and that housing needs are likely to differ from location to location throughout the county. Even if the county’s population does continue to fall in some areas, other areas are likely to experience growth, and that growth should be supported with the appropriate type and quantity of housing.

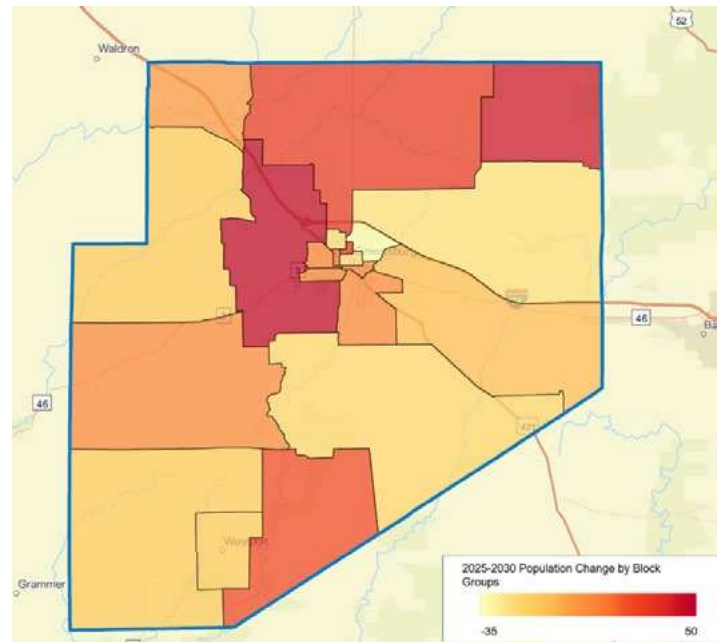


Figure 2: Projected Local Population Change by Census Block Group. Source: Esri, 2025



## AGING CHARACTERISTICS

The makeup of Decatur County’s population has changed over the last ten years. Between 2013 and 2023, the most notable population shift is evident in the segment of the population aged 55 years and older. In 2013, 26.9% of Decatur County residents were aged 55 years or older; in Greensburg, 26.5% of residents fell into the same age group. In 2023, those figures had risen 31.5% in Decatur County’s population and 32.1% in Greensburg – an increase of 4.6 percentage points and 5.6 percentage points, respectively.

This is due, in part, to the fact that the “Baby Boomer” generation – which includes people born between 1946 and 1964 – is aging. Because this generation is so large, its population, which is between 61 and 79 years old in 2025, shifts the overall age distributions of the county and city. An aging demographic affects various parts of the local economy, such as workforce, healthcare, and housing. Households with older residents often have specific housing requirements, and the local housing market should be prepared to meet this age group’s housing needs as it evolves through different life stages.

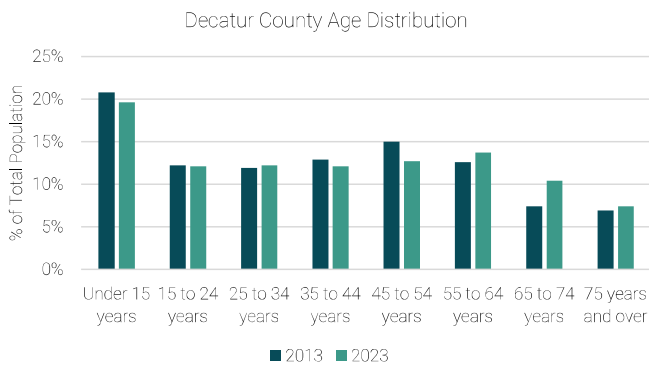


Figure 3: Age Distribution in Decatur County. Source: ACS 5-Year Estimates

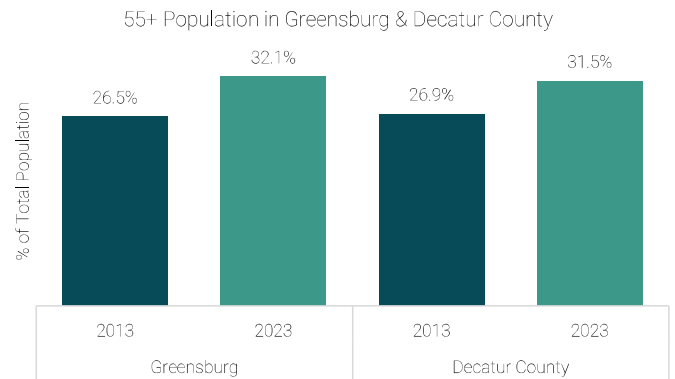


Figure 4: 55+ Population in Greensburg & Decatur County. Source: ACS 5-Year Estimates



## POPULATION BY RACE

The population in Decatur County is relatively homogeneous. As of the 2020 Census, 94.29% of residents were White. The remaining 5.71% of the population is comprised of individuals of some other race or a combination of two or more races.

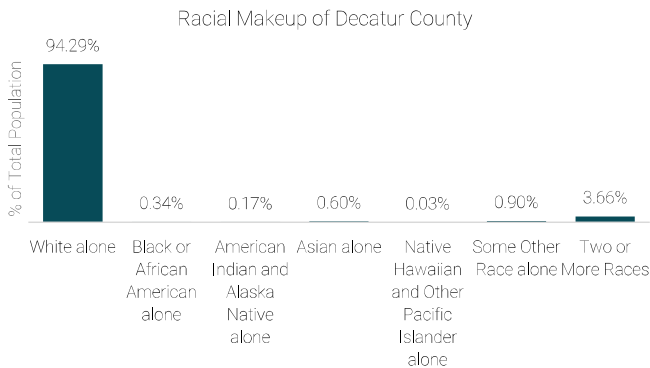


Figure 5: Population by Race. Source: 2020 U.S. Census

## HOUSEHOLD INCOME

In 2023, the median household income in Decatur County was \$74,228. In Greensburg, the median household income was considerably lower, at \$63,235. As can be seen in Figure 6, household income follows a fairly standard distribution. At the county level, about 18.4% of households earn less than \$35,000 annually. Approximately half of all households (49.5%) earn between \$35,000 and \$100,000 per year. The remaining 32% of households earn more than \$100,000 per year. The connection between household income and housing accessibility is clear; the local housing supply should include options at various price points to accommodate Greensburg Decatur County households across the spectrum of financial ability.

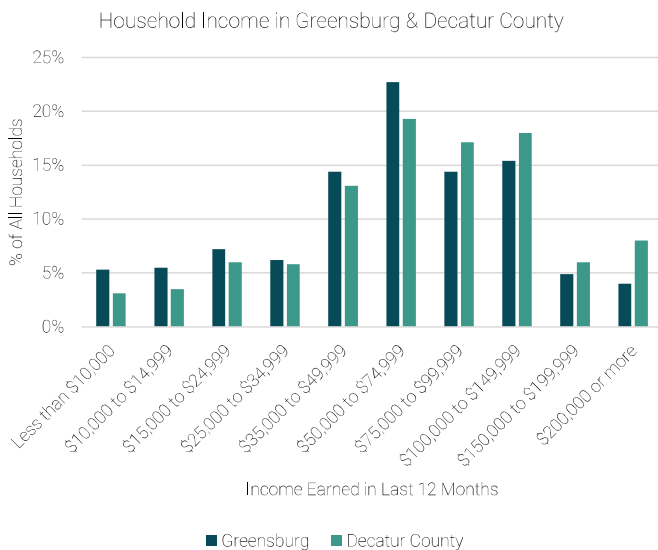


Figure 6: Household Income. Source: ACS 2023 5-Year Estimates

## INDUSTRY BREAKDOWN

In Figure 7, the top industries by total employment in Decatur County are ranked, and the average annual earnings per job are provided for each industry.<sup>1</sup> In 2024, the largest industry in the county was the Motor Vehicle Manufacturing industry, which employed 2,298 workers. The average worker in this industry earned \$119,319 in 2024. The next largest industries were Motor Vehicle Parts Manufacturing and Education and Hospitals (Local Government), which employed 1,420 and 1,232 workers, respectively. The average worker in these industries earned between \$71,000 and \$85,000 in 2024. In addition to manufacturing and public industries, a mix of hospitality, warehousing, healthcare, and agriculture industries are significant employers in the county. While some industries provide relatively high wages, workers in some industries – such as the Restaurants and Other Eating Places industry – earn less than \$23,000 per year.

This small sampling of the local industry makeup demonstrates the diversity of Decatur County's workforce, both professionally and financially. While financial ability is only one consideration to be made in evaluating an individual's housing options, the variance in annual earnings illustrates a demand for a diverse selection of housing options in Decatur County.

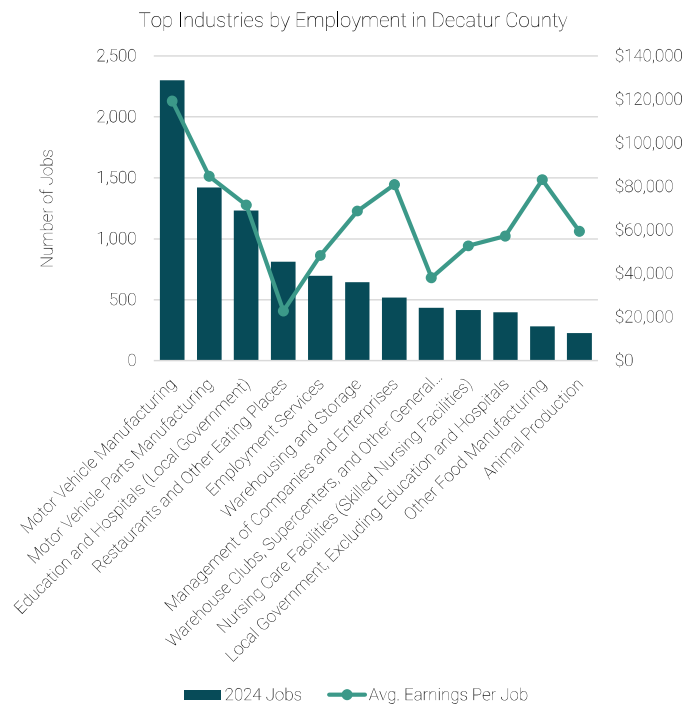


Figure 7: Top Industries by Employment. Source: Lightcast 2025.3

<sup>1</sup> The annual earnings estimates in this graph are averages, and the distribution of earnings in each industry are likely to be positively skewed; in other words, a typical worker in the industries presented likely earns less than the average figure provided.

## TOP OCCUPATIONS & EARNINGS

As with the foregoing industry analysis, an analysis of occupational earnings can be helpful for understanding what it means for housing to be affordable in Decatur County. While industry data describe the businesses that employ the workforce, occupational data describe the workers themselves. In Figure 8, the top twelve occupations (by number of jobs in the county) are provided; in addition, the median annual earnings of a worker in each of those occupations is provided.

The most common occupation – Assemblers and Fabricators – describes 1,971 workers and provides a median annual salary of roughly \$47,000. Some occupations, such as Business Operations Specialists, earn relatively high wages. Many of the most common occupations, however, are relatively low-earning. Of the top twelve occupations in the county, eight typically earn less than \$50,000 per year. Once again, these data indicate a need for a diverse housing stock. While some high-earners are likely able to afford more expensive homes, many local workers are in the market for smaller, more accessible homes to accommodate their particular financial and lifestyle needs. The development of a diverse housing stock is critical for supporting what has been shown to be a diverse population.

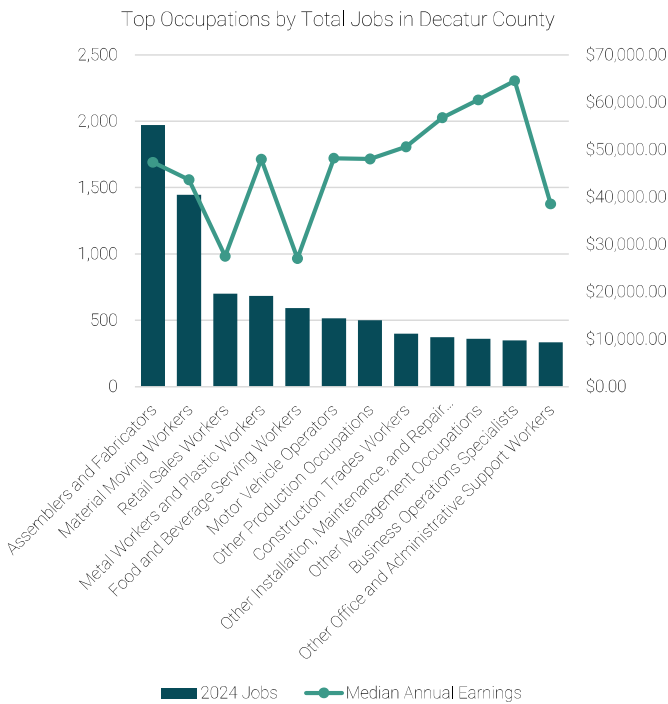


Figure 8: Top Occupations in Decatur County. Source: Lightcast 2025.3

## COMMUTING PATTERNS

There are several pillar employers in Decatur County that attract workers from well beyond county limits. In 2022, STATS Indiana estimated that 4,548 people worked in Decatur County but lived outside of the county. In Figure 9, the top five counties sending the most workers into Decatur County are mapped, along with the total inbound commuters coming from those counties.

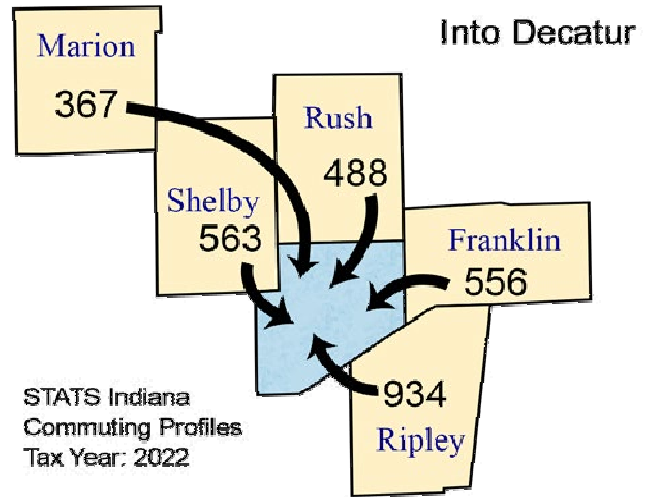


Figure 9: Inbound Commuters. Source: STATS Indiana, 2022

In Table 1, occupations with net positive inbound commuters are provided. Local employers rely on workers from outside of Decatur County to fill at least some of the positions in every occupation listed in the table.

In one sense, these commuting patterns illuminate a strength of Decatur County: the local industry base is strong enough to attract workers from beyond county borders, and the county’s economy benefits as a result. At the same time, however, it is important to acknowledge that many of the inbound commuters would likely choose to live closer to their place of employment if suitable housing options were available; high inbound commuting patterns can indicate a shortage of housing. Additional housing development could allow the county to retain some of the inbound commuters as permanent residents, which could further support growth of the local economy.

Description	2024 Jobs	Median Annual Earnings	2024 Resident Workers	2024 Net Commuters
ASSEMBLERS AND FABRICATORS	1,971	\$47,324.31	995	976
MATERIAL MOVING WORKERS	1,445	\$43,619.90	1,181	264
METAL WORKERS AND PLASTIC WORKERS	685	\$47,964.14	544	141
VEHICLE AND MOBILE EQUIPMENT MECHANICS, INSTALLERS, & REPAIRERS	299	\$44,983.92	242	57
OTHER PRODUCTION OCCUPATIONS	500	\$48,077.91	456	45
SUPERVISORS OF PRODUCTION WORKERS	163	\$67,860.86	139	24
FOOD PROCESSING WORKERS	97	\$43,397.65	79	18
OTHER INSTALLATION, MAINTENANCE, AND REPAIR OCCUPATIONS	374	\$56,769.14	361	13
AGRICULTURAL WORKERS	166	\$31,866.71	154	12
OTHER OFFICE AND ADMINISTRATIVE SUPPORT WORKERS	335	\$38,574.26	325	10
HEALTH TECHNOLOGISTS AND TECHNICIANS	283	\$50,718.96	277	5

Description	2024 Jobs	Median Annual Earnings	2024 Resident Workers	2024 Net Commuters
OTHER SALES AND RELATED WORKERS	61	\$48,849.88	57	3
OCCUPATIONAL THERAPY AND PHYSICAL THERAPIST ASSISTANTS AND AIDES	22	\$53,290.21	21	1
SUPERVISORS OF INSTALLATION, MAINTENANCE, AND REPAIR WORKERS	60	\$74,285.48	59	1
MEDIA AND COMMUNICATION EQUIPMENT WORKERS	13	\$42,545.79	12	1

Table 1: Occupations with Positive Net Commuter Levels in Decatur County. Source: Lightcast, 2025.3



## POVERTY

The Census Bureau’s poverty thresholds are updated annually and vary based on family size and age of the family members. In 2023, approximately 2,416 people in Decatur County were living below the poverty level. Of those, 1,484 were in Greensburg, and 932 lived elsewhere in Decatur County. About 26% of the people below the poverty level were under the age of 18 years; about 22% were 65 years or older. These data indicate that, while much of the county’s population is employed and financially stable, there exists a segment of the population that struggles with financial insecurity. Strategic housing development can help ensure that options exist for all local community members.

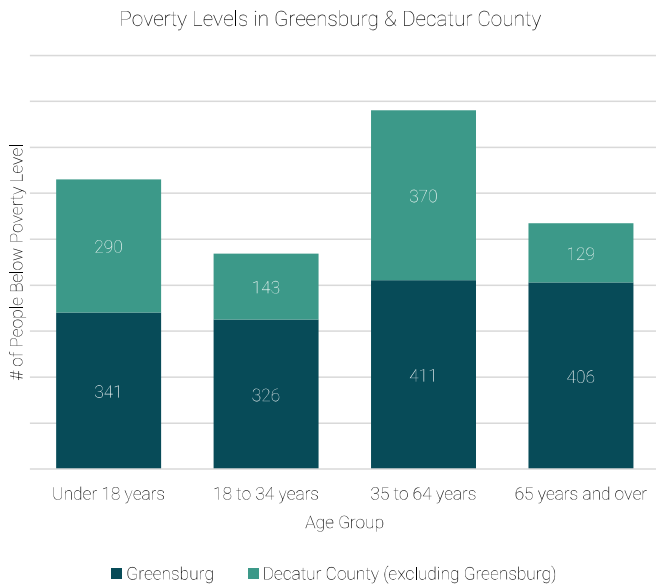


Figure 10: Poverty by Age. Source: ACS 2023 5-Year Estimates

## Housing Stock

### HOUSING BY YEAR BUILT

In Figure 11, the housing stock in Decatur County is categorized by year built. New housing has been consistently developed in the county over the past century, with some periods experiencing more growth than others. About 22.3% of existing housing in the county was built before 1940. This older housing stock can affect the local housing market in a couple of ways. Older homes are charming, and they contribute to the local identity and sense of character; for this reason, older homes can sometimes attract new residents to the area. However, these homes are often more difficult to maintain than newer homes. The general maintenance and upkeep costs are higher in older homes, and those costs can be prohibitive for some households.

Less than 6% of the existing housing stock in the county has been built since 2010. This period – which is longer than the other periods on the graph, except for the pre-1940 period – has experienced less development than almost every other period in the county’s history. The slowdown in housing development in recent years could present an affordability challenge; if the local population is expected to continue growing, new development will be required to minimize increases in housing costs.

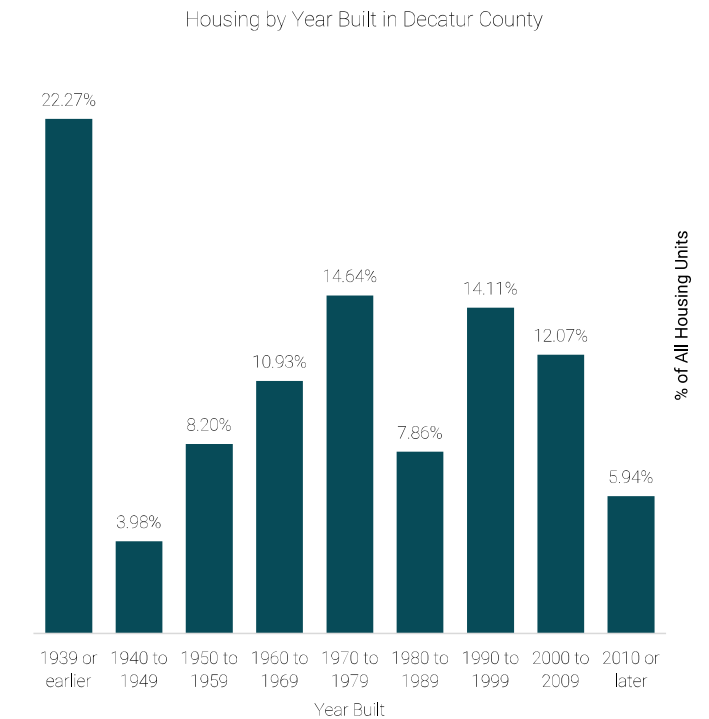


Figure 11: Housing by Year Built. Source: ACS 2023 5-Year Estimates

## HOUSING BY TYPE

As is the case for much of rural Indiana, the majority of housing units in Decatur County can be categorized as single-family, detached units. Part of this is due to market demand; much of the population in rural communities prefers to live in a single-family home. It is often the case, however, that a more diverse housing stock can better meet the community’s needs. It is important to note that many of the single-family homes in the county are rented. Renters often (but not always) prefer smaller, more affordable options to single-family homes, and their selection of single-family homes as rental options could indicate a shortage of other housing types in the county. More suitable rental options could include higher-density developments in localized parts of the county, with easy access to amenities or places of employment. As of 2023, only about 9% of housing units in the county were located in a structure with 3 or more units.

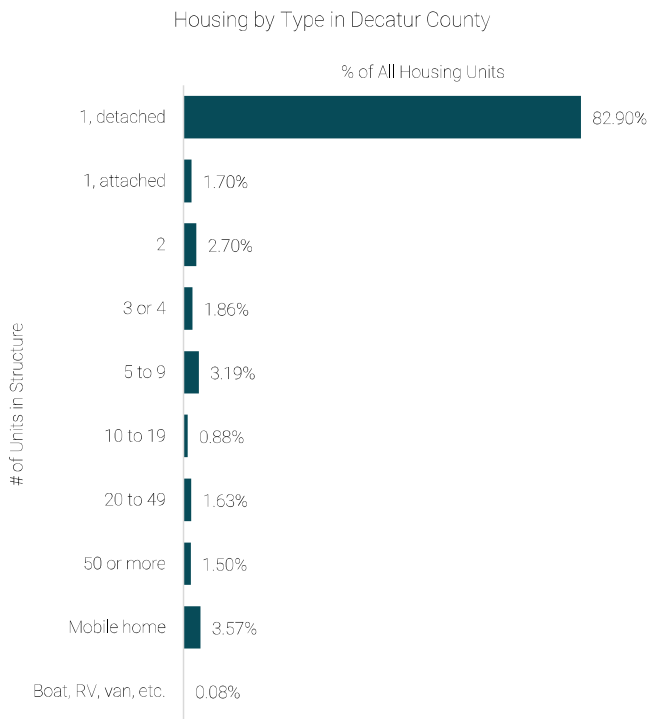
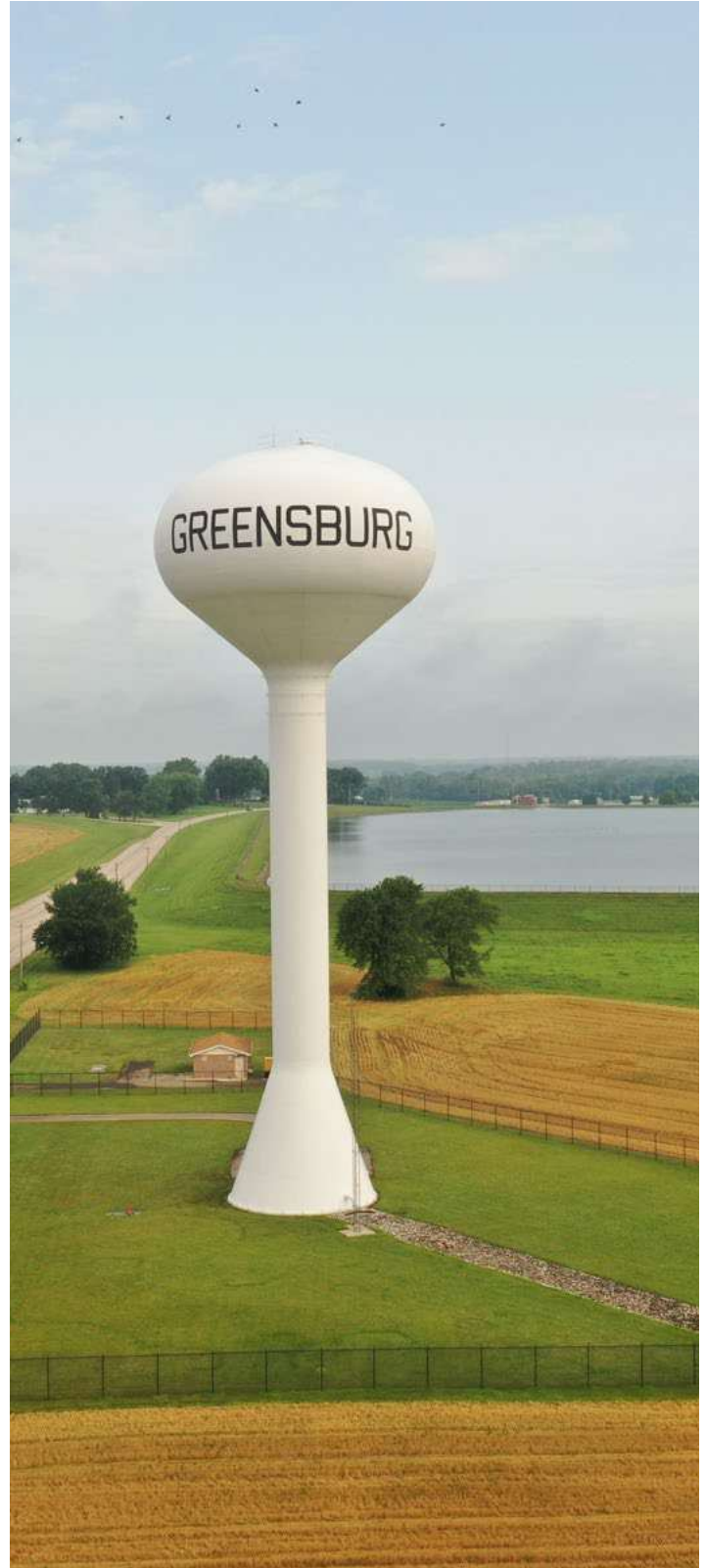


Figure 12: Housing by Type. Source: ACS 2023 5-Year Estimates



Especially in more concentrated downtown areas, higher-density development could be attractive to smaller households, or households that are not prepared to make a long-term commitment to a larger home. In Table 2 and Table 3, the housing tenure (renter- or owner-occupancy) of the existing housing stock in Greensburg and the rest of Decatur County is provided. In Greensburg, 567 (14.8%) of single-family, detached homes are renter-occupied; in the rest of Decatur County, about 10% of such homes are renter-occupied. Higher-density homes are almost exclusively renter-occupied. About 424 people in the county live in a mobile home, van, RV, boat, or similar structure.

### GREENSBURG

Housing Type (# of units in housing structure)	Total	Owner-Occupied	Renter-Occupied	Vacant
1, DETACHED	3,826	2,972	567	287
1, ATTACHED	129	80	35	14
2	304	-	285	19
3 OR 4	186	-	156	30
5 TO 9	326	-	326	-
10 TO 19	100	-	100	-
20 TO 49	189	-	189	-
50 OR MORE	150	-	150	-
MOBILE HOME	104	22	82	-
BOAT, RV, VAN, ETC.	-	-	-	-

Table 2: Housing Tenure by Type in Greensburg. Source: ACS 2023 5-Year Estimates

### DECATUR COUNTY (EXCLUDING GREENSBURG)

Housing Type (# of units in housing structure)	Total	Owner-Occupied	Renter-Occupied	Vacant
1, DETACHED	5,806	4,607	578	621
1, ATTACHED	68	18	44	6
2	10	-	6	4
3 OR 4	30	-	24	6
5 TO 9	45	-	22	23
10 TO 19	2	-	2	-
20 TO 49	-	-	-	-
50 OR MORE	24	-	-	24
MOBILE HOME	311	201	43	67
BOAT, RV, VAN, ETC.	9	9	-	-

Table 3: Housing Tenure by Type in Decatur County (excluding Greensburg). Source: ACS 2023 5-Year Estimates

## SINGLE-FAMILY HOME VALUES

Over the last five years, the sale price of single-family homes in Decatur County has increased. In June 2020, the median sale price was \$165,950; five years later, in June 2025, the median sale price was \$240,500. This increase of \$74,550, or 44.9%, indicates a limited supply relative to an increase in demand. Rising home values could be attributed to several factors, such as population shifts, changes in employment patterns, or elevated development costs. Ultimately, rising housing prices have increased, and the accessibility of housing in the county has likely decreased for some segments of the population as a result.

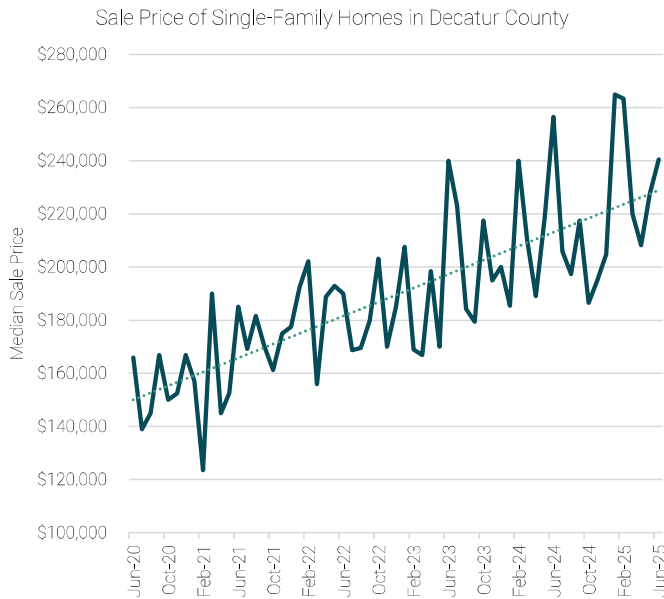


Figure 13: Single-Family Home Values. Source: Redfin, 2025

## RENTAL COSTS

As single-family home values have increased, so have rental costs. Between 2020 and 2025, the average asking rent per unit<sup>2</sup> in Decatur County increased from \$666 per month to \$753 per month. Between 2025 and 2030, the average asking rent per unit is projected to increase to \$863 per unit. These figures include rent only, and do not account for utilities, insurance, or any other housing-related costs.

In addition, the vacancy rate of renter-occupied multifamily units is provided in Figure 14. Vacancy rates hovered around 2-3% between 2020 and 2025 but dropped as low as 1.51% in 2024. Low vacancy rates indicate high demand for these units. Such high demand, when paired with a relatively limited supply, is enough to drive the 13% increase in monthly rent that was observed in Decatur County over the last five-year period.

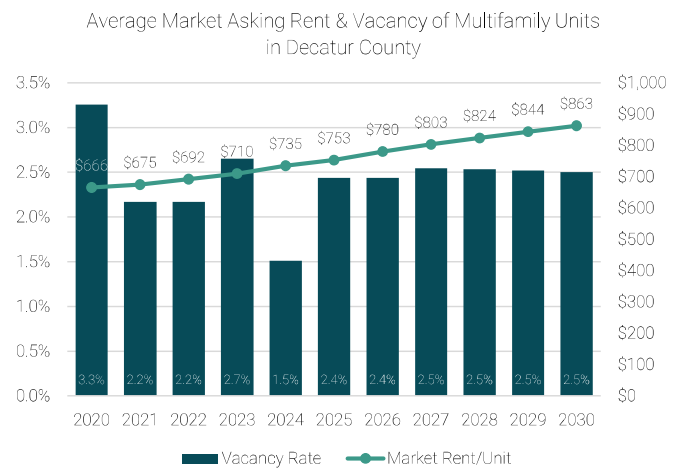


Figure 14: Market Asking Rent per Unit. Source: CoStar, 2025

<sup>2</sup> The distribution of rent prices in the county is likely skewed negative, which would make the average values listed in the graph lower than what the 'typical' renter household would realistically pay.

Rental costs are measured for the same period of time in Figure 15, but in this graph, costs are categorized by the number of bedrooms per unit. Rental costs of studio apartments are predicted to increase by 38.1% between 2020 and 2030. Costs of 1- and 2-bedroom units are projected to increase by 28.9% and 30%, respectively, over the same period. Costs of 3-bedroom units are expected to increase by about 19.4%. This indicates a greater demand for smaller rental units with fewer than 3 bedrooms. Young professionals, individuals, and small families are likely to require less living space, and small rental units can be a flexible, more affordable option.

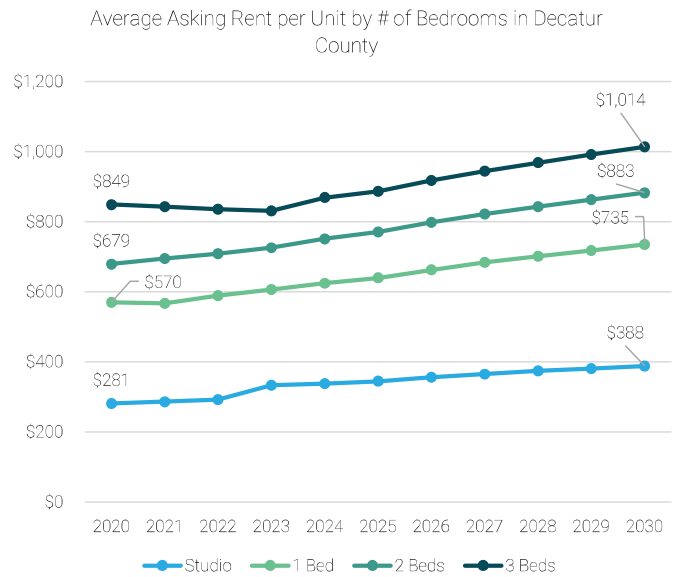


Figure 15: Average Asking Rent by Number of Bedrooms. Source: CoStar, 2025



## REGIONAL COMPARISON

To understand how Decatur County's housing affordability compares to other nearby or similar counties in the region, Figure 16 presents the median household income, median home value, and housing cost index value for Decatur, Marion, Bartholomew, Shelby, and Gibson Counties. These counties were selected because of their proximity to Decatur County or similarities in the local industry mix. Bartholomew and Shelby Counties border Decatur County, and much of the workforce across these three counties is shared. Gibson and Bartholomew Counties, like Decatur County, are home to large automotive manufacturers, and their overall industry mix is comparable. Marion County, although dissimilar to Decatur County in many ways, is included because such a large share of Decatur County's workforce lives in Marion County.

The housing cost index (HCI) measures the home values relative to income levels in each county. Households in counties with higher HCI scores are more likely to be burdened by housing costs than households in counties with lower HCIs. In Decatur County, where the housing cost index score is equal to 3.04, the median home value is 3.04 times greater than the median household income.

The HCI score in Marion County is the highest of the group; the median home value in Marion County is 3.68 times greater than the median household income. HCI scores in Bartholomew and Shelby Counties are comparable to Decatur County. In Gibson County, which is located in southwestern Indiana and is home to a large automotive manufacturer, the HCI score is lower (2.74).

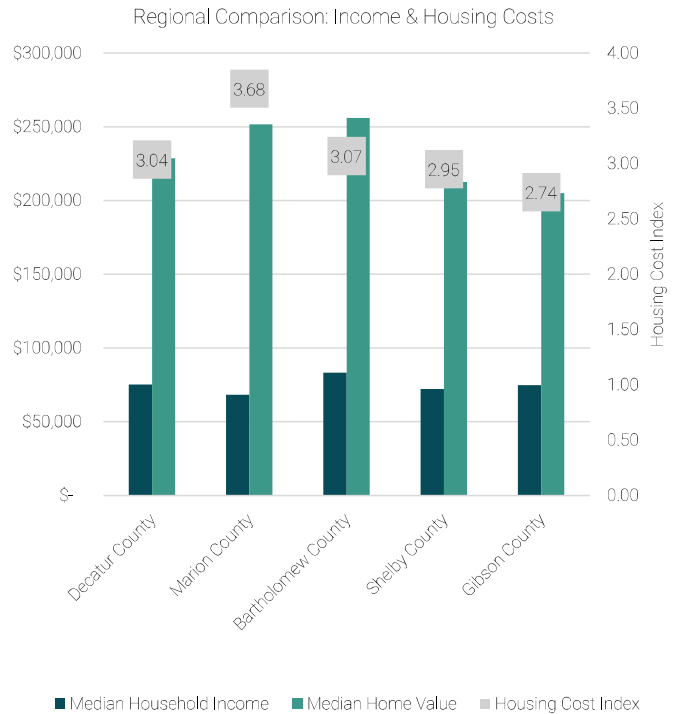


Figure 16: Regional Comparison: Housing Cost Index. Source: Esri, 2025



It can also be useful to understand the type of housing available in comparable counties throughout the region.<sup>3</sup> In Figure 17, the housing mix for same five counties is provided. Here, medium-density units are defined as existing within a structure of 2-9 units; high-density units exist within a complex of 10 or more units.

Single-family homes make up a greater share of the housing stock in Decatur County than in any of the other comparison counties. In other words, overall housing diversity in Decatur County is the lowest of the group. The housing mix is the most diverse in Marion County, which is the most urban of the group; the housing mix in Gibson County is the most similar to that of Decatur County.

Regional Comparison: Housing Mix

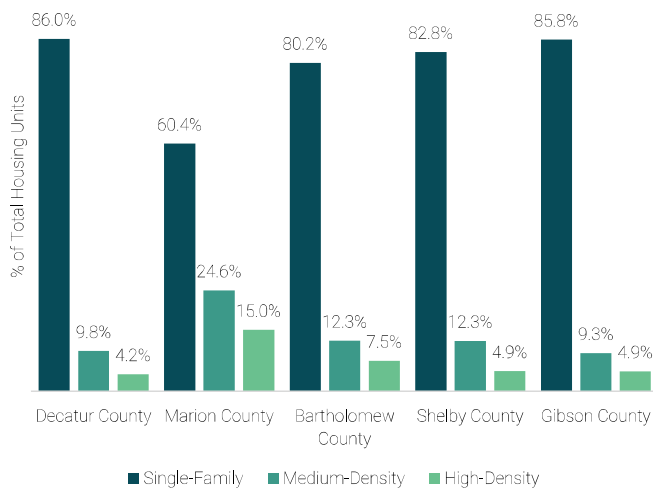


Figure 17: Regional Comparison: Housing Mix. Source: ACS 2023 5-Year Estimates

## PEER COUNTY COMPARISON

For a broader analysis of the housing environment in comparable communities outside of Indiana, four additional counties were identified as being similar to Decatur County either in population size, proximity to an urban center, or industry mix. These include Effingham County, IL; Christian County, KY; Logan County, OH; and Union County, OH. In Figure 18 and Figure 19, the same metrics presented in the regional comparison are provided for each of the peer counties.

Household income and home values vary widely between peer counties, and Decatur County's HCI is the median of the group. In Effingham County and Logan County, housing is relatively cheaper than in Decatur County; in Christian County and Union County, housing costs are relatively higher.

Peer Counties: Income & Housing Costs

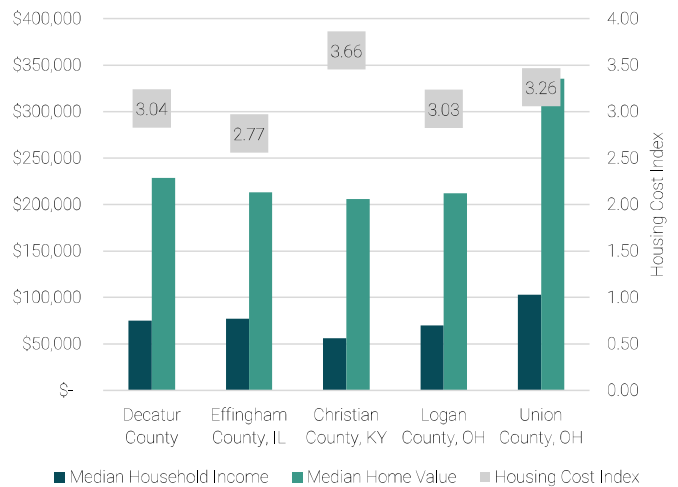


Figure 18: Peer Counties: Income & Housing Costs. Source: Esri, 2025

<sup>3</sup> The estimates provided in this graph do not take mobile homes into consideration, which is why they differ slightly from estimates provided previously in the report.

As was the case in the regional comparison, Decatur County's housing stock is less diverse than any of the other counties in the peer group. The county with the next-largest share of housing stock comprised of single-family homes is Effingham County; diversity of housing stock is greatest in Christian County. While housing needs vary from community to community, the fact that Decatur County's housing stock is the most homogenous of nine comparable counties in the Midwest likely indicates a misalignment of the existing housing stock with local demand.

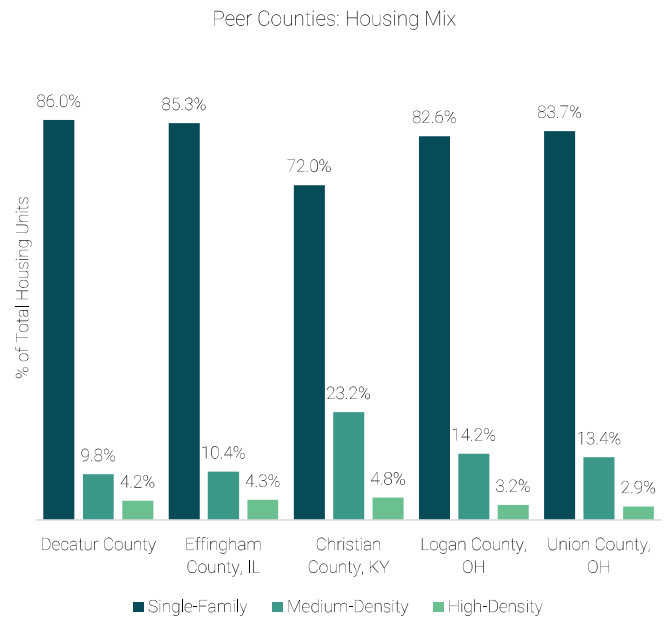


Figure 19: Peer Counties: Housing Mix. Source: ACS 2023 5-Year Estimates



## VACANCY RATES

Over the last decade, vacancy rates have decreased in both Decatur County and Greensburg. In 2014, about 12.6% of Decatur County’s housing stock was vacant; in Greensburg, roughly 9.6% of units were vacant. In 2023, about 9.5% of units – or 1,101 units – were vacant in Decatur County, and in Greensburg, that figure had fallen to 6.6% (350 units).

In a healthy housing market, vacancy rates generally hover between 7-8%<sup>4</sup>. When measuring vacancy rates in single-family homes (which comprise the majority of the housing stock in Decatur County), available data are limited; ACS 2023 5-Year Estimates are the most recent data available, but they’re lagging by several years and do not provide a very realistic picture of current housing conditions. Although the county’s vacancy rate was reported to be at 9.5% in 2023, that figure has likely fallen in recent years as demand for housing has increased. Moreover, many stakeholders report that blight is a very prevalent issue in the county. Many of the homes listed as vacant could be empty because they’re uninhabitable, and not because there’s low demand for housing in the area. The same is true in Greensburg, but the city’s vacancy rates are already below a level considered to be healthy in a stable housing market; this indicates that there is very high demand for housing in the city.

New housing development could help meet growing demand, as could the rehabilitation of existing and underutilized housing stock. Limited housing supply, indicated by low vacancy rates, can affect various aspects of the local economy, such as its ability to attract and retain a skilled workforce; similarly, the stagnation of population growth observed in the county could be due, in part, to this limited supply.

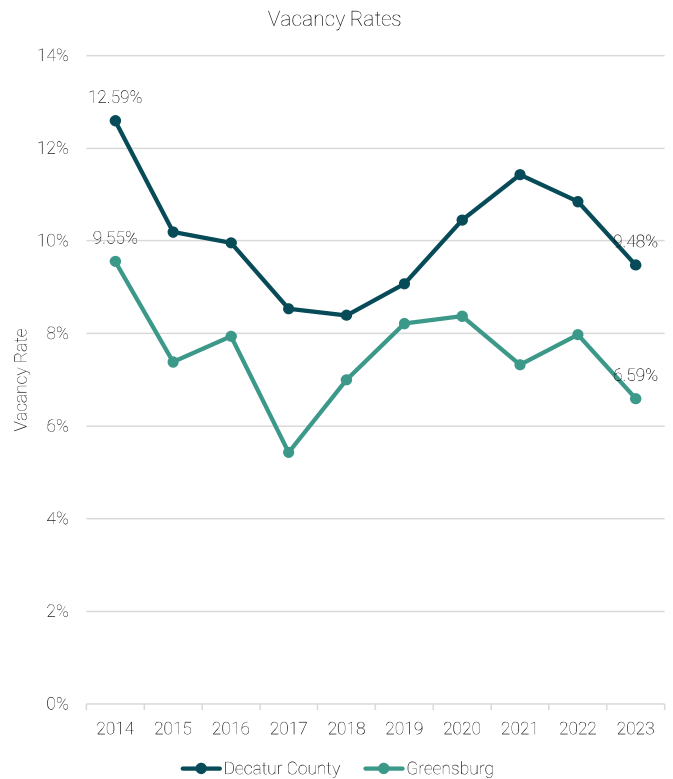


Figure 20: Historical Vacancy Rates. Source: ACS 5-Year Estimates

4 Hartwell, A. (2024, May 8). Interpreting rental vacancy rates for small and midsize cities. Local Housing Solutions. Retrieved 3 September 2025, from <https://www.localhousingolutions.org/analyze/interpreting-rental-vacancy-rates-for-small-and-midsize-cities/>

# Housing Analysis & Demand

## HOUSING COST BURDEN

HUD defines a cost-burdened household as any household that spends more than 30% of its income on housing costs.<sup>5</sup> An extremely cost-burdened household spends 50% or more of its income on housing costs. In 2023, 15% of owner-occupied households in Greensburg were cost burdened; 9.5% spent between 30%-50% of their income on housing costs, and 5.5% spent more than 50% of their income on housing costs. Cost-burden rates in renter-occupied households in the city are higher. In 2023, about 35.4% of renter-occupied households were cost burdened; about 22.5% were extremely cost burdened.

In the rest of the county, excluding Greensburg, housing cost burden rates are lower. Approximately 6.1% of owner-occupied households were cost burdened in 2023, with 2.2% extremely cost burdened. About 23.1% of renter-occupied households were cost burdened; 10.4% were extremely cost burdened.

## LIHTC INVENTORY

The Low-Income Housing Tax Credit (LIHTC) program is one of the primary federal tools for creating affordable housing. This program provides tax credits to developers in exchange for a commitment to provide affordable rent, based on the Area Median Income (AMI), for a period of thirty years. LIHTC-sponsored housing is a critical provider of affordable housing throughout the country.

As of the writing of this report in 2025, there are 370 low-income units in Decatur County, distributed between 8 LIHTC-sponsored developments. Over the next ten years, 171 of those units are set to expire, which means the contracts that ensure affordable rents are maintained will terminate. Many, if not all, of these units will likely be converted to market-rate housing following the termination of the contracts. Efforts to expand or retain LIHTC development could help ensure long-term housing affordability.

Property Name	Total Units	Total Low-Income Units	Placed in Service	Year 30
EDGEWATER VILLAGE PHASE 1	80	40	1996	2026
RIDGECREST	19	19	2000	2030
WINDERMERE	80	76	2003	2033
JERMAN HOUSING	36	36	2004	2034
SKYBIRD MANOR	60	60	2010	2040
TREE CITY	60	60	2010	2040
TREE CITY VILLAGE	39	39	2015	2045
HISTORIC GREENSBURG SQUARE	40	40	2015	2045

Table 4: LIHTC Inventory in Decatur County. Source: Novogradac, 2025

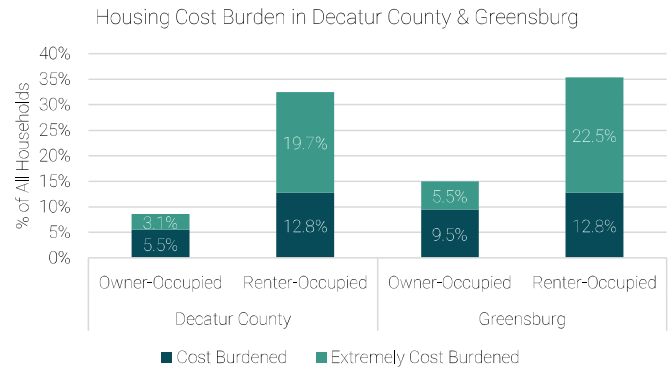


Figure 21: Housing Cost Burden by Tenure. Source: ACS 2023 5-Year Estimates

<sup>5</sup> In this calculation, "housing costs" include all housing-related expenses, such as rent/mortgage payments, insurance, utilities, taxes, HOA fees, and other similar costs.

Housing cost burden occurs at higher rates in low-earning households. Of the households that earned less than \$20,000 per year in 2023 in Greensburg, more than 83% were cost burdened. In the rest of the county, 62.4% of households earning less than \$20,000 per year were cost burdened. That rate falls as household income increases, and no households earning more than \$75,000 per year were cost burdened in 2023 in Decatur County.

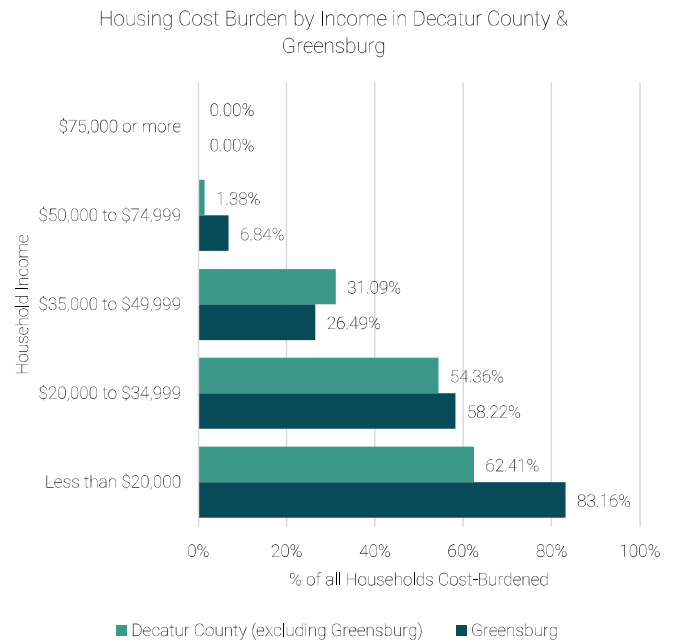


Figure 22: Housing Cost Burden by Income. Source: ACS 2023 5-Year Estimates



## FAIR MARKET RENT & AFFORDABILITY ANALYSIS

HUD’s Median Family Income (MFI) measures the midpoint of family incomes in a given geographic area (usually a metropolitan area or non-metropolitan county), adjusted for family size. It’s calculated annually by the U.S. Department of Housing and Urban Development and is primarily used to set income limits for housing programs such as Section 8 vouchers, public housing, and HOME funds. The MFI for Decatur County was \$93,700 for 4-person families in 2025.

These income limits, calculated using the Median Family Income, are presented in Table 5. There are three income designations: Low Income (family earns 80% of MFI), Very Low Income (family earns 50% of MFI), and Extremely Low Income (see footnote). These figures are updated on an annual basis.

Fair Market Rent (FMR) is another metric created by HUD to determine appropriate payment obligations for a variety of housing assistance programs. FMRs vary by geography and are updated on an annual basis. In Table 7, FMRs are provided by the number of bedrooms in a unit for fiscal years 2023 and 2024.

Using the MFI estimates provided previously, Tables 7 and 8 present estimates of median monthly income, along with the monthly payment threshold for housing cost burden, for 2- and 4-person families in Decatur County.

2024 Income Limit Area	Median Family Income	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
DECATUR COUNTY, IN	\$93,700	Low (80%) Income Limits (\$)	52,500	60,000	67,500	74,950	80,950	86,950	92,950	98,950
		Very Low (50%) Income Limits (\$)	32,800	37,500	42,200	46,850	50,600	54,350	58,100	61,850
		Extremely Low Income Limits (\$) <sup>6</sup>	19,700	22,500	26,650	32,150	37,650	43,150	48,650	54,150

Table 5: Income Limits. Source: Department of Housing and Urban Development, 2024

<sup>6</sup> The Extremely Low Income Limits are aligned with the 2025 Poverty Guidelines established by the Department of Health and Human Services.

## FINAL FY 2024 & FINAL FY 2023 FMRS BY UNIT BEDROOMS

Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2025 FMR	\$746	\$809	\$1,061	\$1,278	\$1,407
FY 2024 FMR	\$686	\$751	\$987	\$1,193	\$1,327

Table 6: Fair Market Rent Values. Source: Department of Housing and Urban Development, 2025

	2-Person Median Family Income (MFI)	Median Monthly Income	Monthly Payment Threshold for Housing Cost Burden
MFI	\$75,000	\$6,250	\$1,875
120% MFI	\$90,000	\$7,500	\$2,250
80% MFI	\$60,000	\$5,000	\$1,500
50% MFI	\$37,500	\$3,125	\$938

Table 7: 2-Person Family Affordability Analysis. Source: Department of Housing and Urban Development, 2025

	4-Person Median Family Income (MFI)	Median Monthly Income	Monthly Payment Threshold for Housing Cost Burden
MFI	\$93,700	\$7,808	\$2,343
120% MFI	\$112,440	\$9,370	\$2,811
80% MFI	\$74,950	\$6,246	\$1,874
50% MFI	\$46,850	\$3,904	\$1,171

Table 8: 4-Person Family Affordability Analysis. Source: Department of Housing and Urban Development, 2025

## HOUSING DEMAND INDICATORS JOB GROWTH SCENARIOS

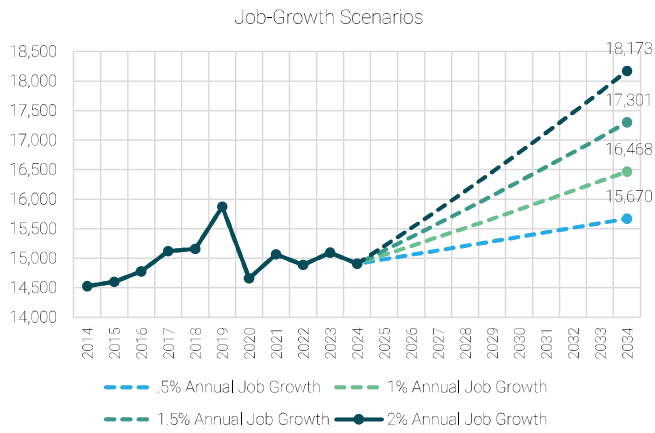
It can be challenging to manage the relationship between industry growth and housing development in local economic development. In many cases, growing or relocating businesses evaluate the local housing market to ensure the supply of housing is enough to support their workforce; if not, they might consider other locations. At the same time, many housing developers are unwilling to build new homes without demonstrated demand for that housing. Sometimes, that clear demand for new housing comes only after new jobs have been created in the area.

In reality, both of these efforts – to build the local industry base and to develop appropriate housing to support it – should be advanced simultaneously. Moreover, an agile and flexible approach to both should be prioritized, since fluctuations in either the job market or housing market are likely to have considerable effects on the other.

To begin to understand how demand for housing might increase over time in Decatur County, several job-growth scenarios are presented in Figure 23. As shown in the graph, the COVID-19 pandemic significantly disrupted the local job market, resulting in a decline of approximately 7.7% in total employment between 2019 and 2020. In recent years, the job market has stabilized and appears to be trending upward. Between 2014 and 2020, however, jobs in Decatur County increased by an average of 1.8% on an annual basis. Local stakeholders and recent industry data alike indicate that Decatur County's job market is well-positioned to realize considerable growth over the next ten years. Therefore, it is reasonable to imagine that county employment could increase at a rate of 0.5%-2.0%, annually, over the next ten years.

Depending on the rate of job growth which, in this graph, is calculated at 0.5%, 1.0%, 1.5% and 2.0%, the county could add between 762 and 3,265 jobs by 2034. The question, then, is: how many housing units would be required to keep up with rising employment levels in the county? According to the American Planning Association<sup>7</sup>, the ideal balance of jobs and housing units is a ratio of 1.5:1. In other words, to help ensure the local housing supply adequately supports employment growth, the county should aim to add at least one housing unit for every one-and-a-half jobs created. Additional housing development will help to minimize the increase in housing costs and maintain affordability. In Table 9, the number of housing units required to support the job growth achieved in each of the four scenarios above is provided.

7 Weitz, J. (2003, November). Jobs-Housing Balance (Planning Advisory Service Report No. 516). American Planning Association. Retrieved 3 September, 2025, from [https://planning-org-uploaded-media.s3.amazonaws.com/publication/download\\_pdf/PAS-Report-516.pdf](https://planning-org-uploaded-media.s3.amazonaws.com/publication/download_pdf/PAS-Report-516.pdf)



Annual Job Growth Rate	Total Job Growth (2024-2034)	Additional Housing Units Required
0.5%	762	508
1.0%	1,560	1,040
1.5%	2,393	1,595
2.0%	3,265	2,177

Table 9: Housing Units Required for Projected Job Growth

Figure 23: Job-Growth Scenarios. Source: Lightcast 2025.3



## THE MARKET FOR INBOUND COMMUTERS

In addition to projected employment growth, other indicators signal high demand for additional housing in the county. Commuting data, which several local employers corroborate, indicate that a large share of the local workforce lives outside of the county. It is likely that many of these inbound commuters would choose to live closer to their place of employment if suitable housing options were available; that so many workers choose to live outside of the county indicates a lack of such housing.

As is presented in a previous section of the report, the most recent STATS Indiana estimates (from 2022) indicate that 4,548 workers commute into the county for work. If only one third of those workers were interested in living in Decatur County and could find housing at an affordable price, more than 1,500 people would be in the market for local housing.

The median annual earnings of the top in-commuting occupations are provided in Table 10; these can be useful for understanding the affordability thresholds for workers in these occupations. On average, these workers earn just under \$50,000/year, with some occupations earning less than \$32,000/year and others earning more than \$74,000/year. The average inbound commuter (earning \$50,000/year) could afford to spend \$1,250/month on housing costs – utilities, insurance, taxes, and other fees included – without experiencing housing cost burden.

For individuals living alone, there’s a clear demand for relatively low- and medium-cost housing options in the county. These single-person households are most likely to be in the market for an affordable rental unit. Workers in dual-income households have more options, and they have more flexibility in choosing a home that aligns with their financial abilities; while many of these households might choose to rent, some of them are likely to search for single-family homes listed for \$200-\$300k. To encourage locally employed workers to live in the county, housing options at price points accessible to workers on this budget would be required.

Description	2024 Net Commuters <sup>8</sup>	Median Annual Earnings	Monthly Housing Cost Limit
ASSEMBLERS AND FABRICATORS	976	\$47,324	\$1,183
MATERIAL MOVING WORKERS	264	\$43,620	\$1,090
METAL WORKERS AND PLASTIC WORKERS	141	\$47,964	\$1,199
VEHICLE AND MOBILE EQUIPMENT MECHANICS, INSTALLERS, AND REPAIRERS	57	\$44,984	\$1,125
OTHER PRODUCTION OCCUPATIONS	45	\$48,078	\$1,202
SUPERVISORS OF PRODUCTION WORKERS	24	\$67,861	\$1,697
FOOD PROCESSING WORKERS	18	\$43,398	\$1,085
OTHER INSTALLATION, MAINTENANCE, AND REPAIR OCCUPATIONS	13	\$56,769	\$1,419
AGRICULTURAL WORKERS	12	\$31,867	\$797
OTHER OFFICE AND ADMINISTRATIVE SUPPORT WORKERS	10	\$38,574	\$964
HEALTH TECHNOLOGISTS AND TECHNICIANS	5	\$50,719	\$1,268
OTHER SALES AND RELATED WORKERS	3	\$48,850	\$1,221

<sup>8</sup> The commuting data presented here measure the net number of commuters, as opposed to the gross number of commuters, for each occupation. In other words, these estimates are conservative, and it is likely that an even larger population of workers travels into Decatur County for employment.

## INCREASING DEMAND FOR TRANSITIONAL AND SENIOR HOUSING

While job growth can create demand for housing through the attraction of new residents to the county, shifts in the existing population can also have a significant impact on the housing market. Demographic data indicate that the county’s aging population, in particular, demands housing that is currently lacking.

Between 2013 and 2023, the number of individuals in Decatur County over the age of 55 years increased from 7,081 to 8,296. This older population, which grew by more than 1,200 people over the ten-year period, has specific housing needs.

Younger members of this age group are often settling into a new phase of life. Many are empty-nesters and are looking to downsize; others simply desire a lower-maintenance living space or want to live in closer proximity to other people for sociability. These households are often looking for small homes. They could be well-served by medium-density housing developments, like duplexes, townhomes, or cottage communities (groups of small homes with access to shared amenities). Older members of this age group likely require more attention and seek assisted living facilities or nursing homes.

To ensure these individuals can age in place and remain in Decatur County, there must be affordable, high-quality housing options available to them. It is important to note that the benefits of these smaller, higher-density homes or senior living facilities serve more than the aging population; when older households are given the opportunity to move out of their larger single-family homes, those homes become available for other population groups in the county – namely, younger households looking for larger homes to support a growing family.

Description	2024 Net Commuters <sup>8</sup>	Median Annual Earnings	Monthly Housing Cost Limit
OCCUPATIONAL THERAPY AND PHYSICAL THERAPIST ASSISTANTS AND AIDES	1	\$53,290	\$1,332
SUPERVISORS OF INSTALLATION, MAINTENANCE, AND REPAIR WORKERS	1	\$74,285	\$1,857
MEDIA AND COMMUNICATION EQUIPMENT WORKERS	1	\$42,546	\$1,064

Table 10: Earnings & Affordability Limit for In-Commuting Occupations. Source: Lightcast 2025.3



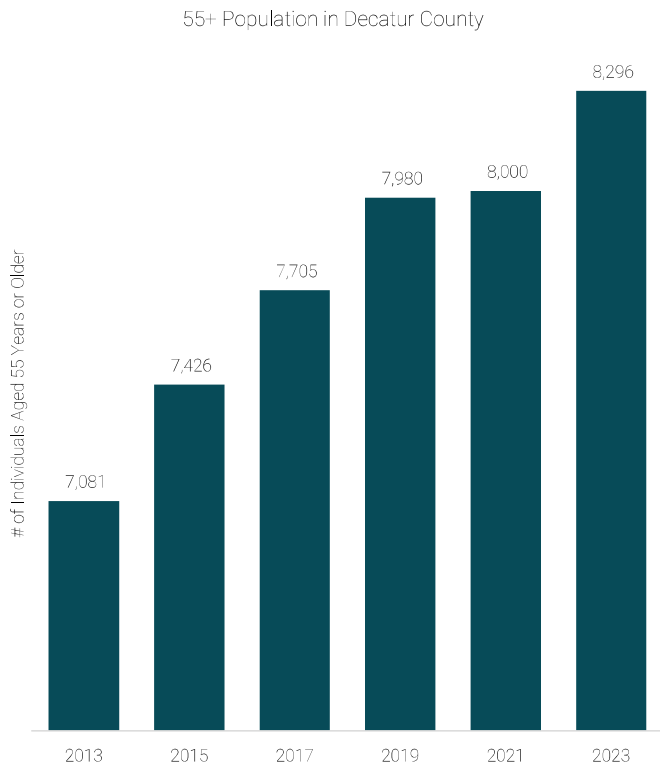


Figure 24: 55+ Population Increase in Decatur County. Source: ACS 5-Year Estimates



## SHIFTING AWAY FROM THE STATUS QUO

Older households in the county can benefit from medium-density and higher-density housing, but so can other parts of the population. To support job growth and the longevity of the local economy, it is important to retain young people and attract new talent to the area. Much of the younger population prefers to rent, as the upfront costs, long-term commitment, and general upkeep that comes with homeownership can be restrictive. Moreover, access to amenities is important to members of this group; they're interested in walking or biking to restaurants, coffee shops, and parks, and they look for housing connected to those amenities at an affordable price. That such housing units are highly demanded and under-supplied is demonstrated by the extremely low multifamily vacancy rates (under 2.5% in 2025).

The growing local workforce, the aging population, and up-and-coming, younger age groups all have unique housing demands, and the local supply of housing should reflect the diversity of their needs. Earlier in the report, data were provided to show that 82.9% of housing units in the county were single-family, detached homes. In Figure , housing development in Decatur County since 2000 is categorized by type. These data demonstrate that most new development has served to maintain the status quo, with the vast majority of new housing units classified as single-family, detached homes.

Single-family homes are a critically important component of the local housing stock; they're simply the best option for many families in the area, and they provide many benefits that are difficult to find in other housing types. There are many indications, however, that a growing share of the local population demands a different style of housing. Townhomes, duplexes, larger multifamily complexes, mixed-use developments, or even tiny home communities can serve specific housing needs that large, single-family homes cannot, and they're often more financially accessible, too. Despite growing demand for these types of housing, recent development has reinforced a housing market that is not serving the needs of the local population as efficiently as it could. Ultimately, a diversity of housing options is required to support the ever-changing needs of Decatur County residents.

Housing Development by Type Since 2000

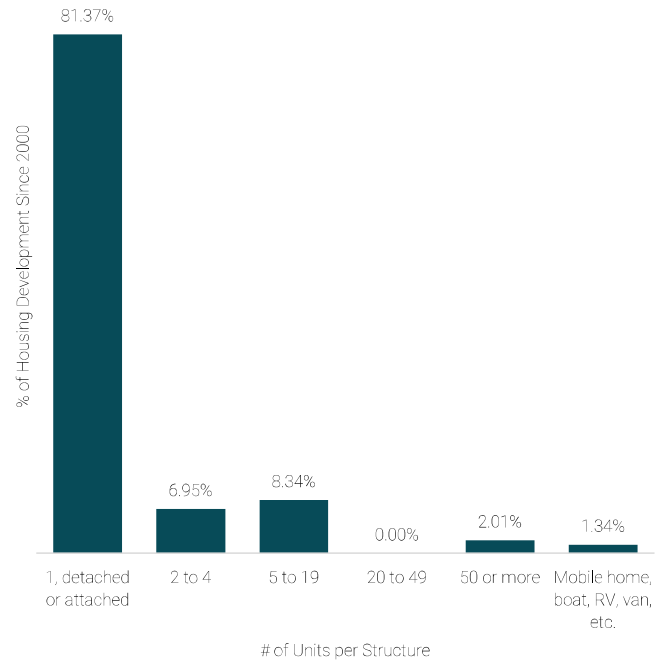


Figure 25: Housing Development by Type Since 2000. Source: ACS 2023 5-Year Estimates



# Stakeholder Engagement

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## Overview

To incorporate local insights into the analysis, several small-group discussions were held in August 2025 with Decatur County residents and stakeholders. Participants included local business, developers, school districts, local government offices, community organizations, and other community members. While quantitative data analysis is important for understanding high-level changes in the local housing market, the perspectives of Decatur County residents are necessary for developing a deeper understanding of the challenges faced in the county and identifying opportunities to address them. Below, a summary of the key findings of these discussions is provided.

## Engagement Summary

### LIVING IN DECATUR COUNTY

- Residents value the small-town feel, safety, and affordability that comes with living in Greensburg and Decatur County, and they want to preserve those qualities.
- The county is a short distance from urban hubs in Indianapolis and Cincinnati, as well as smaller regional cities, such as Columbus and Shelbyville. Its rural but well-connected location makes it an attractive option for prospective residents.
- There's a growing interest in walkability, trails, coffee shops, and other amenities, and residents want those amenities to be easily accessible.
- Perception of schools and community amenities influences housing choices; some families leave for stronger school systems and more amenities in nearby counties.

### WORKFORCE & HOUSING CONNECTION

- Many workers commute from outside the county (Columbus, Shelbyville, Batesville, Indianapolis) due to limited housing options and a relative lack of amenities.
- Employers emphasized the need for housing to attract talent to the county; residents acknowledge that continued industry growth is required to provide high-quality jobs and keep the housing stock occupied and maintained.
- Employers report that many of their employees have trouble finding affordable, local housing options. As growth is expected in many local industries, demand for additional housing is only expected to increase in the future.
- Decatur County's industry mix employs a wide variety of workers, each with specific housing needs. Entry-level workers make up a significant share of the overall workforce, and these residents generally require low-to-medium-cost housing, often on a short-term basis. Professionals in a more advanced career stage, however, are also important within the county, and these workers are typically looking for larger, higher-end homes to purchase. A diversity of housing options will ensure that the county continues to attract workers to fill every position.
- Seasonal and immigrant workers often rely on shared housing arrangements, highlighting the need for more flexible, short-term, and affordable options.

## GENERAL HOUSING DEMAND

- Diversity of housing types is lacking; the homogeneity of current stock limits the attraction of a varied workforce and sometimes pushes current residents or workers out of the county.
- There's high demand for low- to medium-cost housing. Specifically, stakeholders cited a need for homes that cost between \$180k–\$350k and affordable rentals that cost less than \$1,000/month.
- Although there aren't many of these units currently available within the county, medium-density units, such as townhomes, and duplexes, are perceived to be very highly desired. This is especially true for younger residents and recent graduates who prefer to be centrally located, as well as older, downsizing households who are seeking a smaller living space and reduced maintenance and upkeep.
- There's demand for additional senior housing of a variety of types, including transitional housing, 55+ communities, assisted living facilities, and nursing homes.

## BLIGHT AND HOUSING QUALITY

- Blighted properties are widespread and difficult to address due to inflated owner asking prices and limited resources available for rehabilitation.
- Home values are much lower in neighborhoods where blight is more common; in many cases, the rehabilitation of a few homes could increase the property values and general appeal of other nearby homes.
- Many rental units are in poor condition; landlords often lack incentive to maintain them. Nevertheless, rental prices remain high and prospective renters are pushed to search elsewhere.
- There is strong interest in exploring programs to address blight. Nearby counties (Rush County was commonly cited) have recently been successful in creating such programs and could be used as a model in Decatur County.

## BARRIERS TO DEVELOPMENT

- High costs (land, materials, labor, insurance, and site prep) have greatly reduced developer profit margins in the last five years.
- Developers shared mixed opinions about the local permitting process and code enforcement. Some expressed that Decatur County's processes are clear and easy to navigate, relative to surrounding counties. Others stated that the requirements are inconsistent, slow, and sometimes arbitrarily strict, which can increase the costs incurred by local developers and discourage them from working with the county.
- Infrastructure constraints, such as water/wastewater capacity in St. Paul and New Point, or broadband access in rural parts of the county, can discourage or limit housing development.
- Large tracts of farmland comprise much of the land throughout the county. Farming is an important local industry, and these farms certainly serve to benefit the community. Nevertheless, in areas where new residential development is desired, it can be difficult to acquire farmland and revise the code to allow for housing development.

# Goals

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## OPPORTUNITIES FOR GROWTH

- Medium-density housing (duplexes, townhomes, mixed-use developments) were commonly cited as one of the best opportunities to meet both affordability and lifestyle needs of the local community.
- Marketing the county’s assets (proximity to Indy/Cincy, small-town character, safety, amenities) could be improved in order attract more residents and workers, increasing the overall economic vitality of the county.
- Partnerships with local employers to support workforce housing development are currently limited but could be expanded through public-private collaborations.
- Improving transportation infrastructure (such as bike lanes and sidewalks) and developing housing around those transportation corridors could support the local workforce and improve overall community safety.
- A more collaborative approach to countywide development – which includes towns and unincorporated communities – could help ensure the entire community is represented and involved in new developments; greater cooperation between departments and offices could help make larger-scale projects (such as infrastructure development) more achievable.

Planning for future housing development is a complex undertaking. The information provided in foregoing sections of this report illuminates the housing-related challenges faced in Decatur County, as well as opportunities that exist for improving the local housing stock. To address those challenges and capitalize on existing opportunities, a coordinated effort must be made across the county. In this section, five high-level goals are outlined; they are directly informed by the data analysis and stakeholder engagement conducted through this project. Ultimately, these goals are intended to inform and guide elected officials, county staff, local leaders, and other members of the community as they make important decisions regarding the future of housing development in Decatur County.

## Increase the Diversity of Housing Options Available

As the county continues to grow, it can be helpful to ask: does our community offer the housing desired by the population we want to attract? If not, it might be difficult to advance other community and economic development efforts. The data and stakeholder input both highlight the fact that **a diverse population – with households of varying sizes, ages, skillsets, and experiences – supports the local economy.** Each household plays a unique role in the community, and the county should work to ensure that the housing stock is well-suited to meet its residents’ needs.

Many households prefer to own single-family homes; this is true throughout much of rural Indiana. **A growing share of the population, however, is more flexible in their housing preferences and finds that other housing types better suit their specific needs.** To attract or retain these individuals and families in the county, housing must be developed to support them.

## Address Blighted Properties

**Low-density housing development can be built to support growing families and established professionals alike;** there's demand for relatively low-cost, single-family homes (valued under \$250,000), as well as for higher-end homes that are attractive to households with greater financial ability. **Medium-density housing – such as duplexes, townhomes, or cottage communities – is attractive to a variety of households,** from recent college graduates to downsizing empty-nesters. These homes generally require less upkeep and are more affordable than single-family home ownership. **Higher-density options, such as apartment buildings or mixed-use developments, are similarly appealing to a variety of residents.** Young professionals or seasonal residents, for example, might prefer the flexibility of renting, as well as the access to amenities that generally comes with it. Lastly, it is important to consider the aging population; **an ongoing commitment to the development of specialized housing, such as 55+ communities, assisted living facilities, and nursing homes** can ensure these households are best served. As older households transition out of their larger homes, those homes will become available for younger families looking to expand.

Given that more than 80% of housing units in the county are currently detached, single-family homes, **a greater emphasis on the development of other housing types will help balance the mix.** As the diversity of housing options increases, general housing accessibility will increase and the county will be better prepared to support its resident population.



Much of the county's existing housing stock is dilapidated or uninhabitable and therefore underutilized. **Homes that are not properly maintained can reduce nearby property values and discourage neighborhood investment.** Moreover, the upfront costs required to rehabilitate these homes can be substantial, which can prevent prospective investors from undertaking the project.

While code enforcement can be useful for managing blighted properties, a more proactive approach could help reactivate the value of those properties. Many stakeholders expressed **strong interest in county- or city-led programs that aim to restore blighted properties through collaborations with local developers and state or regional funding providers.** Such programs have been started in other Indiana counties – such as neighboring Rush County – and although they're new programs, their plan for redeveloping blighted properties is encouraging. **These existing programs could be used as models** in developing an initiative that helps address blight in Decatur County.

## Encourage Development

To encourage housing development and attract investment, **the county should aim to make its permitting process as clear and consistent as possible.** While perspectives on the local permitting process are mixed, many applicants reported experiencing unnecessary delays due to confusion about the process, timeline, or level of detail required in their applications. In many cases, these delays introduce additional expenses and increase the overall cost of development. **The creation of additional resources that outline exact requirements for each step in the permitting process** could reduce uncertainty, improve transparency, and help ensure that applications are complete when submitted.

Equally important is the **need to prioritize consistency in code enforcement** across the county. Clear and predictable enforcement strengthens trust between developers, residents, and county officials; inconsistent enforcement can complicate the development process and discourage local investment.

Lastly, the county could **explore the creation of a pre-approval or expedited approval certification program for qualified developers.** Under this approach, developers with a proven track record of compliance and quality construction could be eligible for a streamlined review process. Such a program would reward responsible development practices, reduce administrative workload for staff, and accelerate housing delivery without compromising standards.

Together, these strategies – clear permitting instructions, consistent code enforcement, and expedited approvals for qualified developers – can make the county a more attractive place to build, ultimately supporting housing growth and meeting community needs.

## Integrate Housing and Quality-of-Life Development

There's more to housing development than the construction of the physical houses themselves. Supportive infrastructure – such as water, sewer, electric, transportation, or internet infrastructure – is directly related to housing development and clearly a necessity to consider when expanding the local housing market. There are other supports, though, that are perhaps less obviously connected to housing but affect the market greatly.

Stakeholders repeatedly emphasized the importance of building a community that attracts people, and housing development, while critically important, must occur within a broader movement to improve the local community. Residents choose to live in Decatur County because it's charming; it has a rural, small-town feel that makes them feel valued. **Quality-of-life (QoL) improvements within the county will enhance the appeal of the county to current and prospective residents alike, and new housing can be incorporated into these projects.**

Parks, trails, restaurants, and other recreational or gathering areas are highly desired, and **the strategic integration of housing into these developments can increase the overall appeal of Greensburg and Decatur County.** Single-family neighborhoods connected by bike trails promote outdoor recreation and can be attractive to young families; mixed-use apartment development in downtown areas can give young people or retirees easy access to the amenities they want to experience in their hometown. **In developing housing and other community assets simultaneously, local economic development can be advanced on a broader scale.**

Similarly, employers noted that many of their workers walk or bike to work. **The creation or expansion of public transit or pedestrian infrastructure could support the local workforce, and housing could be strategically developed along those corridors.** Since such transit-oriented development greatly benefits their local workers, **employers could be engaged to play an active role advancing those projects.**

Essentially, strategic development around community hubs such as places of employment, schools, QoL amenities, and transportation corridors helps increase connectivity in the county, which is attractive to many current and prospective residents.

## Develop a Housing Strategic Plan

The primary objective of this report was to evaluate whether additional housing development is required to support the local community; having discovered through data analysis and stakeholder engagement that additional housing is needed, we sought to estimate the general quantity and type of housing most highly demanded. Those findings have been presented above, and a series of general recommendations are provided for addressing those issues.

To most effectively address the local housing challenges, a more robust strategic plan could be created. Coordinating countywide housing development can be a long, complicated process, and **successful implementation depends upon the involvement of many different individuals and organizations.** With a longer-term, more comprehensive strategic plan, the county could identify:

- Goals, strategies, and short-term action steps for achieving their housing vision;
- Reasonable timelines to follow in achieving identified goals;
- Community partners who could support specific efforts;
- Key performance indicators to measure progress toward stated goals;
- Relevant case studies from around the country that can be used to guide local work.

Ultimately, a strategic housing plan can help Greensburg and Decatur County advance their vision of creating a local housing environment that supports their residents for generations into the future.



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