

Housing

Introduction

Housing is considered to be one of the most significant land uses for an area. The cost, availability, and quality of housing for a particular community help to define the community's character and provide a glimpse of the prevailing socio-economic conditions of that area. In addition, changing demographic characteristics, as noted in the Demographics Chapter, have a direct impact on the composition and location of housing, as well as an area's residential needs, patterns, and preferences.

The purpose of this chapter is to provide an overview of key housing characteristics and identify relevant trends affecting Fort Wayne and the incorporated and unincorporated areas of Allen County as they relate to changing demographic characteristics. Data and trends are closely related to patterns of change in other areas of the community such as population and land use consumption, which are addressed in other chapters of this report.

The chapter is organized into sections highlighting significant housing characteristics. Each characteristic is paraphrased and followed by a brief discussion.

Scope and Methodology

The data used in this report was provided by staff from the City of Fort Wayne and Allen County, and collected from outside sources including the U.S. Census Bureau, the Brookings Institution, and the Community Research Institute at Indiana University.

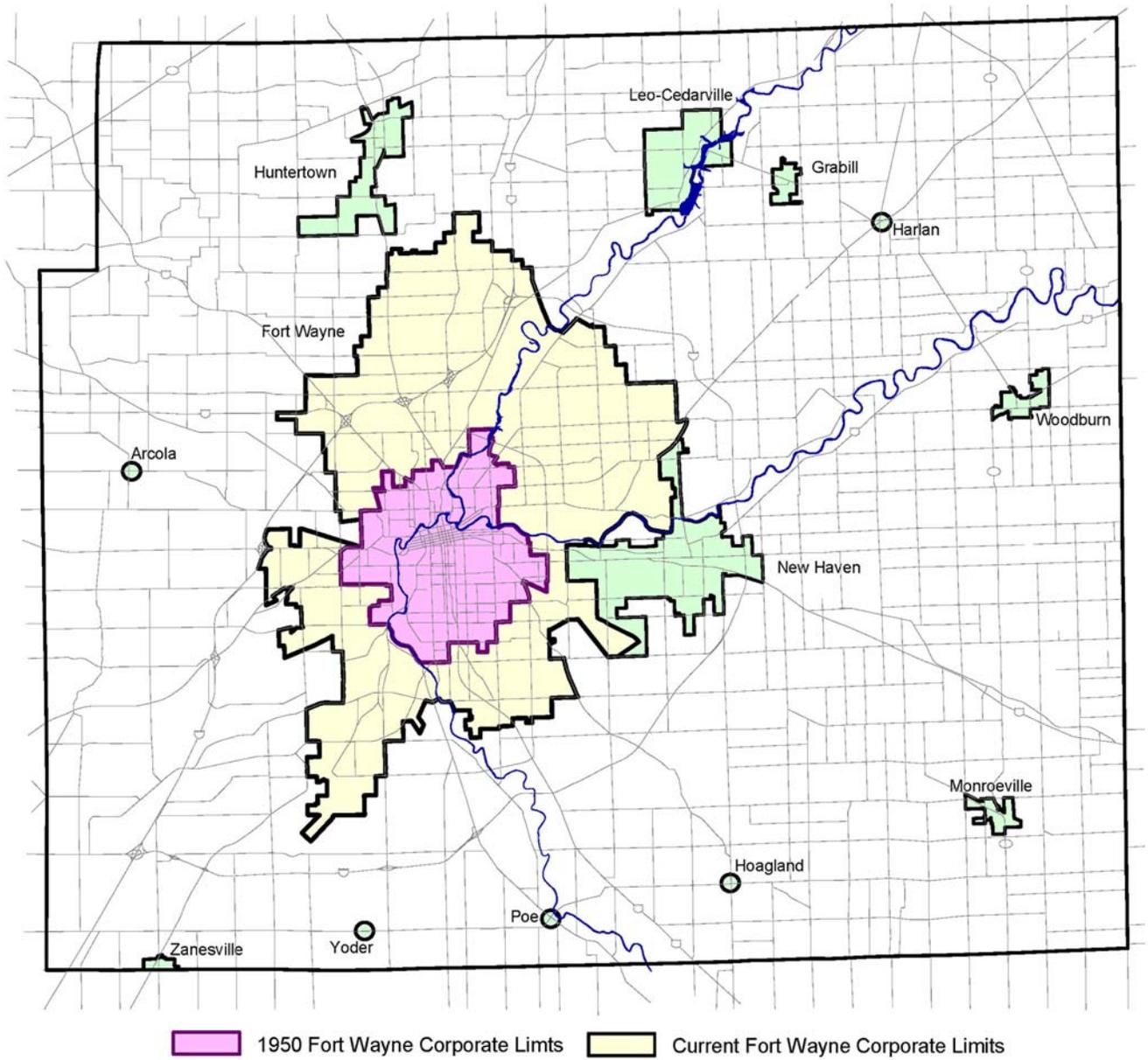
The trends in this section of the existing conditions report are examined at a variety of levels. Characteristics are examined at the City, County, unincorporated county, seven county region, state, and regional level. The seven county region refers to Allen, Adams, DeKalb, Huntington, Noble, Wells and Whitley Counties. Characteristics are also compared to conditions in other counties and cities with similar qualities, when appropriate. The regional analysis will include the states of Michigan, Ohio, Illinois, Iowa, and Wisconsin and incorporated cities within these states. References to Allen County include: the City of Fort Wayne, unincorporated Allen County within existing townships and other incorporated jurisdictions within the County.

For comparison, the County is further divided into three different areas. The central or urban part of Allen County includes the original pre-1950 boundary. The area outside this boundary or the more suburban area includes the area between the 1950 boundary and the City's present corporate limits. The more rural area includes the unincorporated area outside the City of Fort Wayne's jurisdiction at the time of this report. The remaining jurisdictions include the surrounding towns. (See Map 5.1). Reference to Allen County's unincorporated area excludes the City of Fort Wayne and remaining Allen County jurisdictions.

The key housing characteristics examined in this chapter include:

- Change in Housing Units
- Housing Stock
- Households and Householder Characteristics
- Housing Tenure
- Housing Values

Map 5.1: 1950 Fort Wayne Boundary and 2000 Jurisdictional Limits



Source: City of Fort Wayne

Key Findings

The following gives a brief overview of the key demographic findings:

Change in Housing Units

- From 1990 to 2000, the number of housing units in the County increased by 13.0 percent.
- Between 1990 and 2000 over five percent of the County's housing units were lost; 19.9 percent of the lost units were demolished.
- Between 1990 and 2000, growth in the number of housing units (13.0 percent) took place in northern and western Allen County while the central City continued to lose units.
- Between 1990 and 2000, housing unit change outpaced population growth in the County (13.0 percent vs. 10.3 percent), but not in the City (17.8 percent vs. 18.8 percent).
- Between 1990 and 2000, the number of new building permits for housing in Allen County exceeded the number of new households by 35.0 percent.
- Over 65 percent of Allen County's housing units are located within the City of Fort Wayne.
- Allen County and Fort Wayne colleges and universities are entering the housing market, opening nearly 250 apartment style units this year with additional units planned for the next 5-10 years.

Housing Stock

- The County and the City have relatively new housing stock compared to their peers with only 16.5 percent and 20.1 percent,— respectively, built prior to 1940.
- In the Allen County Region, nearly 23 percent of the housing stock was built prior to 1940. The newest homes are located along the northern and western boundary of the City.
- Over 71 percent of housing units in Allen County are single unit detached structures.

Households and Householder Characteristics

- From 1970 to 2000, the number of non-family households in the County increased by over 160 percent. Between 1990 and 2000, this increase was 28.2 percent.
- Fort Wayne experienced an increase of 4.7 percent in the number of family households with child(ren) while other jurisdictions, including Allen County, experienced a loss.
- Allen County follows the national trend of married couples without children and single persons making up over 51 percent of the households.

- Between 1990 and 2000, both the County and the City experienced a significant increase (nearly 37 percent) in female headed households with child(ren)/no spouse.
- According to the Community Research Institute at Indiana University, between 1970 and 2000, the number of non-white households in the County increased by 354 percent—from 5,302 to 18,763. Between 1990 and 2000, this increase was 60.4 percent.
- On average, 32.6 percent of total householders in the City of Fort Wayne live alone.
- The median age of householders in both Allen County and Fort Wayne varies significantly by race. White householders are on average 10 to 13 years older than non-whites.
- Allen County’s average household size of 2.5 persons per household is the lowest among the State of Indiana and the Nation. From 1970 to 2000, Allen County’s average household size decreased by 23.3 percent.

Housing Tenure

- Homeownership rates vary dramatically within the County, from below 50 percent in parts of the central city to 90 percent in the post-1950 areas and rural areas.
- Allen County and the City have a comparatively high rate of homeownership at 71.0 and 61.6 percent respectively.
- Neighborhoods located along the northern and western border of the City of Fort Wayne encountered a large increase (18 to 24 percent) in the number of new residents between 1999 and 2000.
- Vacancy rates for Allen County are generally in line with those for the State of Indiana and the seven county region; however, Fort Wayne’s vacancy rates are slightly higher than the County, the Region, and the State.
- Central Fort Wayne has an average vacancy rate of 8.3 percent; however, in some areas west and south of Downtown, vacancy rates are greater than 20 percent.

Housing Values

- The median value of owner-occupied housing units in Fort Wayne (\$74,600) was relatively low compared to the median home values for the Nation, the State, and the County.
- Year 2000 housing values in the County vary dramatically by location, with the lowest housing values (under \$40,000) concentrated in central Fort Wayne and the highest housing values (over \$175,000) located in the far western portion of the County.

- In general, the value of housing units in the central city, southeast, and northeast areas of the County increased by 30 percent from 1970 to 2000, but declined in the more mature neighborhoods.
- The County’s households are not as cost burdened as households in peer communities, but renters throughout the County are more burdened than homeowners.
- Changing household characteristics will have a major effect on the future demand for certain types of housing.
- Allen County and Fort Wayne are among a group of communities—those that are losing population, those marginally growing, and those that have declining cores – that are classified as “weak market communities.”
- The City of Fort Wayne’s Division of Community Development prepared a Housing Strategy report that addresses 12 primary issues and provides 8 goals.

Policy Implications

The following gives a brief overview of the key demographic findings:

- Allen County and Fort Wayne are among a group of communities—those that are losing population, those marginally growing, and those that have declining cores – that are classified as “weak market communities.” Effort should be made to:
 - Strengthen the existing markets to make these areas more competitive as places to live, work, and invest,
 - Stimulate private market forces to bring people and capital into these areas in order to create mixed-income communities of choice, and
 - Promote equity by ensuring that residents have the capacity to act as full partners in guiding investment in their neighborhoods
- Home business owners - find suburbs boring and feel isolated, without corner store or coffee shop, lunch spots, etc.
- Women - in increasing numbers are non-married and heading households. They need housing with a good, convenient location that is most of all secure.
- Married couples without children - are occupying smaller households and need attached housing, for rent and sale, especially affordable units.
- Ethnic minorities - are more accustomed to living in closer quarters and are more likely to accept attached housing types.
- Baby boomers - tend to be interested in homes in denser more central locations. As the percentage of childless households increases the market for smaller lots and smaller homes, will also increase. Empty nesters prefer to stay in their neighborhoods, but downsize. They live more active lifestyles as well.

- Echo boomers (children of baby boomers) - typically do not enjoy the suburbs and will someday be looking for urban lifestyles as empty nesters.
- Affordable housing - needs to be available in diverse locations, not only for lower income families but middle income as well.

Change in Housing Units

According to the U.S. Census Bureau, a housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied or intended for occupancy as a separate living quarter. This section will discuss changes in the number of housing units, housing units in relation to population growth, building permits issued in relation to households formed, and the location of housing units.

From 1990 to 2000, the number of housing units in the County increased by 13.0 percent.

In the year 2000, Allen County had a total of 138,905 housing units. This represented an increase of 13.0 percent from 1990 to 2000. As shown in Table 5.1 below, in 1970 there were a total of 90,259 housing units in the County. Moreover, between 1970 and 2000, the number of housing units in the County increased by 54.0 percent with the greatest change in housing units, both in actual number and percent of total, occurring between 1970 and 1980 when 20,400 new units were added representing an increase of 22.6 percent. The number of housing units increased at a slower rate between 1980 and 1990, but picked up again between 1990 and 2000 with an addition of approximately 16,000 new housing units, an increase of 13.0 percent over that period.

Table 5.1: Allen County Housing Units, 1970-2000

Year	Housing Units	Percent Change
1970	90,259	
1980	110,650	22.6%
1990	122,921	11.1%
2000	138,905	13.0%

Source: U.S. Census Bureau—City of Fort Wayne

Between 1990 and 2000 over five percent of the County’s housing units were lost; 19.9 percent of the lost units were demolished.

As indicated in Table 5.2, 64,280 new housing units were added in the County between 1970 and 2000, while nearly 15,634 were lost. Between 1990 and 2000, 23,270 units were added and 7,286 were lost. When compared to peer jurisdictions, the County ranks second behind Vanderburgh County in the percentage of units lost to the total number of units (see table 5.3). As Map 5.2 shows, neighborhoods within two Downtown census tracts lost approximately 25 percent of their housing stock between 1990 and 2000.

Table 5.2: Change in the Number of Units by Decade-Allen County, 1970-2000

Year	Gained	Lost	Net Change
1970-1980	24,113	3,722	20,391
1980-1990	16,897	4,646	12,251
1990-2000	23,270	7,286	15,984
Total	64,280	15,654	48,626

Source: U.S. Census Bureau—City of Fort Wayne

Table 5.3: Change in the Number of Housing Units Compared to Peer Communities, 1990-2000

Location	Total Housing Units		New Construction 1990-2000	Unit		Net Loss as a % of 1990 Stock
	1990	2000		Loss	Net Gain	
Allen County, IN	122,923	138,905	23,270	7,288	15,982	5.93%
St. Joseph County, IN	97,956	107,013	13,906	4,849	9,057	4.95%
Vanderburgh County, IN	72,637	76,300	8,918	5,255	3,663	7.23%
Polk County, IA	135,979	156,447	27,166	6,698	20,468	4.93%
Kent County, MI	192,698	224,000	40,654	9,352	31,302	4.85%
Montgomery County, OH	240,820	248,443	18,998	11,375	7,623	4.72%
Dane County, WI	147,851	180,398	38,083	5,536	32,547	3.74%

Source: U.S. Census Bureau—City of Fort Wayne

Demolitions occurred in 55 out of 90 census tracts within the County with a vast majority located in the central part of the City. Between 1990 and 1999, 1,450 housing units were razed or demolished. This means that of the 138,905 total housing units within the County in 2000, 7,286 units were lost and of that loss, 19.9 percent were demolished with the remaining “lost” units abandoned, left vacant, or converted to non-residential use. Over 37 percent or 2,729 of those units that were lost were located within the 1950 boundary. Specifically, six census tracts (all located south and east of downtown Fort Wayne) lost over 10 percent of its total housing stock to demolition during the nine-year period.

Despite the loss in housing units, there has still been a significant increase in housing growth. This trend suggests a preference for newer housing in outlying communities versus the central part of the City. A small amount of annual abandonment and housing unit loss is typical of most urban areas depending on the area’s share of new housing supply. The question is whether or not this has an effect on other areas of the City. Further analysis will be conducted later in the chapter (see page 10) when

changes in the number of households are compared with the number of building permits issued.

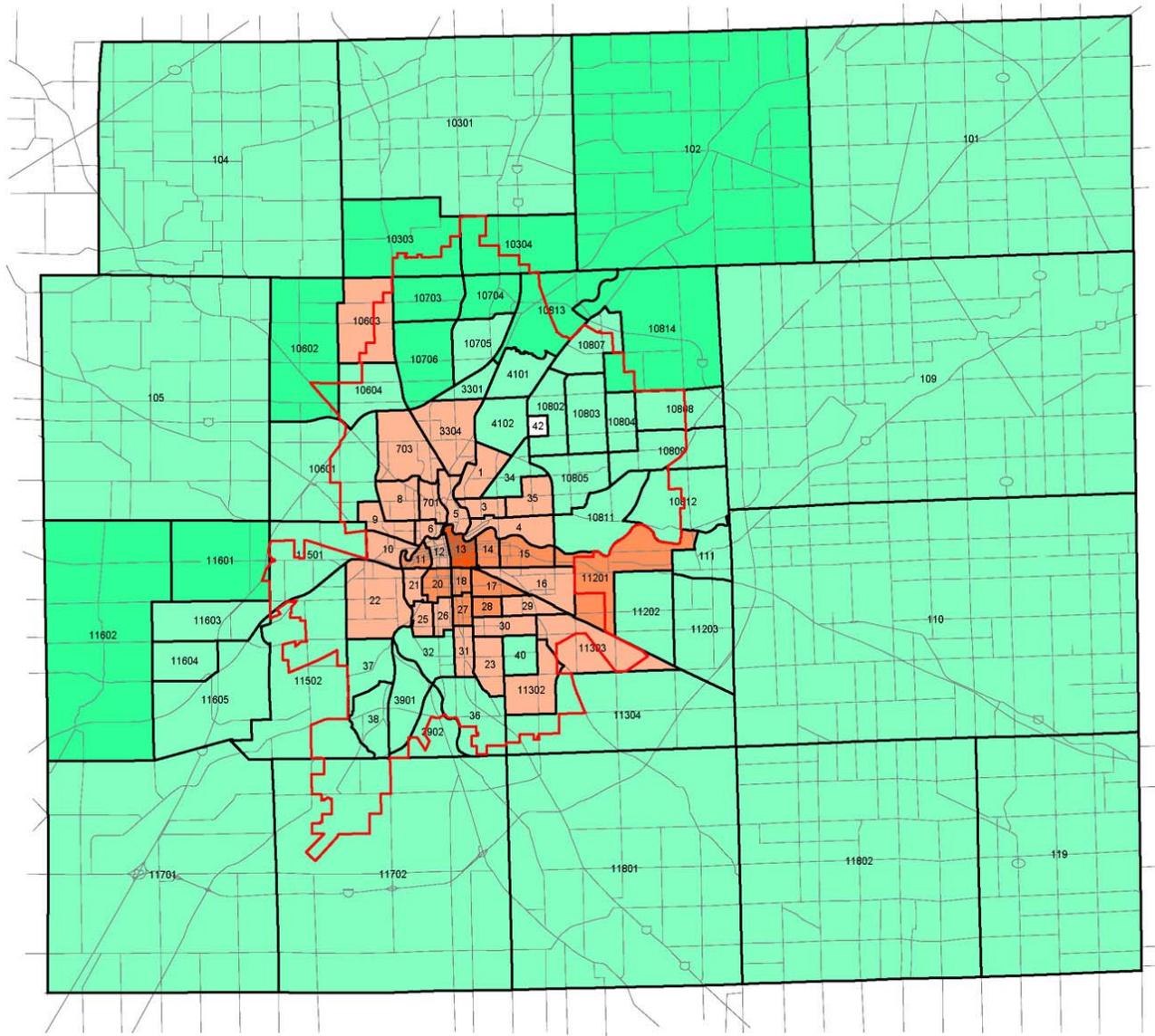
Between 1990 and 2000, growth in the number of housing units (13.0 percent) took place in northern and western Allen County while the central city continued to lose units.

As shown in Map 5.2, the largest amount of growth in the number of units between 1990 and 2000 took place in the northern and western portions of the County, predominantly in the areas of the County's fastest growing communities (Huntertown, Leo-Cedarville, and Grabill). An examination of Census data indicates that the number of housing units in five tracts grew by more than 1,000 units in that decade. Four of the five tracts grew by 110 to 140 percent, and one grew by 51 percent.

The central part (within the 1950 boundary) of Fort Wayne continued to lose housing units. Between 1990 and 2000, 2,800 units were lost almost entirely within this area. At the same time, growth has increased in outlying areas of the County. From 1970 to 1980, this growth primarily occurred in the northeastern portions of the City and the County. From 1980 to 1990, this growth was concentrated in the western portion of the County, and as noted above, from 1990 to 2000, the growth occurred in both the north and west. Map 5.3 summarizes housing unit change from 1970 to 2000.

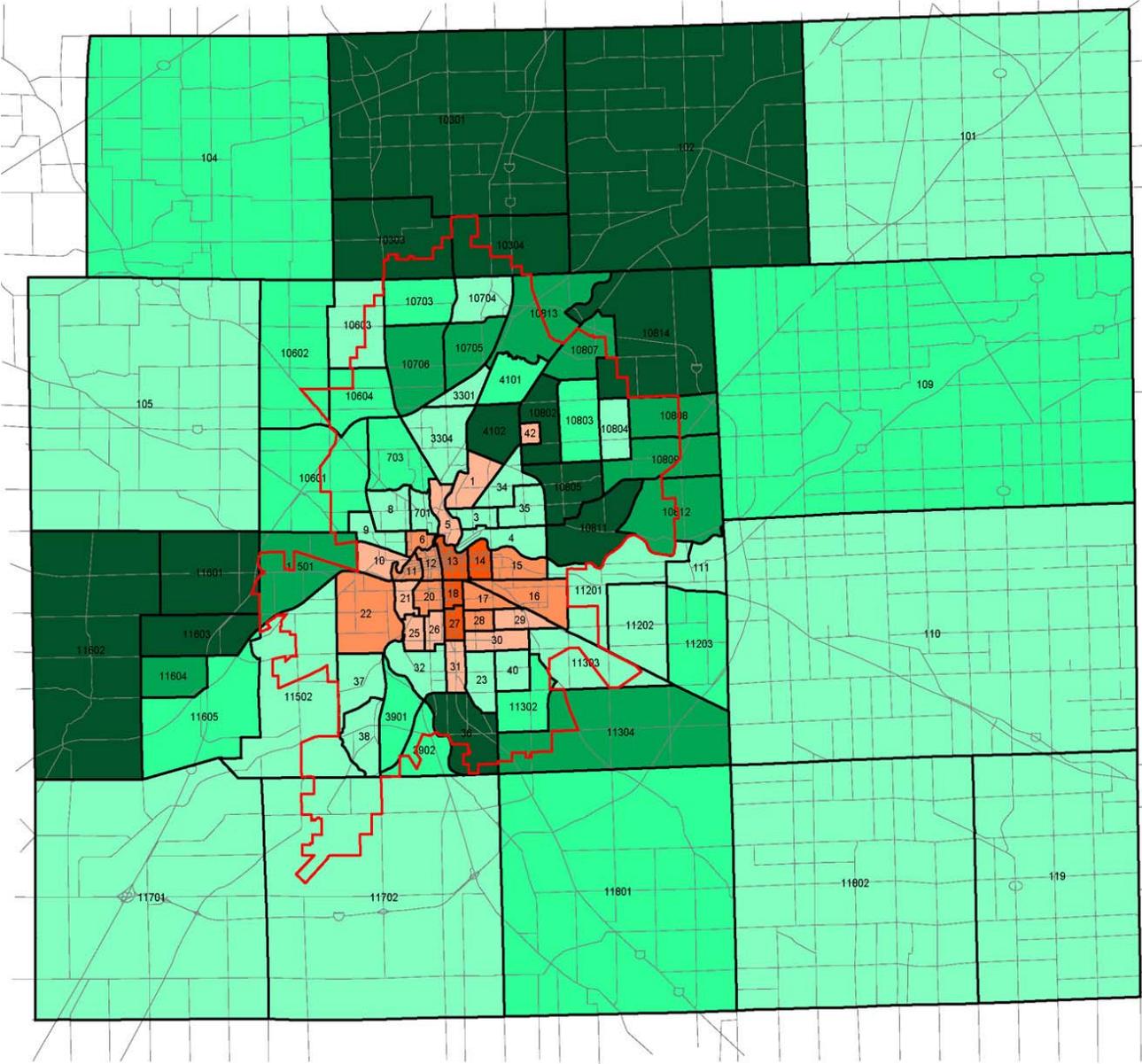
These phenomena suggest the trend of "moving up and out." Housing choice is very much a function of "life" course because of the sequence of changes that households experience over time (marriage, employment, children, retirement, etc.). Depending on a household's position, moves will be up or down, but the main movement in metropolitan areas is up in price and toward newer and larger real estate.

Map 5.2: Percent Change in Housing Units – 1990-2000



Source: U.S. Census Bureau – City of Fort Wayne

Map 5.3: Change in the Number of Housing Units 1970-2000



Source: U.S. Census Bureau – City of Fort Wayne

For most movers, appealing options for moving up are located farther away from the central part of the City. As moves occur, the supply of real estate changes. New structures are built and existing structures age: some deteriorate, become obsolete, fall out of fashion and filter down in value—a process that ultimately results in abandonment and demolition. Deterioration and decline are not limited to the central part of the City—they can begin to appear in the neighborhoods adjacent to the central part of the City as well.

Between 1990 and 2000, housing unit change in the County outpaced population growth in the County (13.0 percent vs. 10.3 percent) but not in the City (17.8 percent vs. 18.8 percent).

As demographic characteristics change, so will housing demand and preferences. As noted earlier, between 1990 and 2000, the number of housing units increased by 13.0 percent while the population of the County increased by 10.3 percent. This growth in housing units occurred predominately in suburban areas (post-1950 area), leading to increased land consumption and decreased densities in the suburban areas, while housing values declined and vacancy rates rose in the central part of the City as indicated in the Land Use Chapter.

For Allen County, housing unit change outpaced population growth for the past thirty years. From 1970 to 1980, the number of housing units increased by 22.6 percent, while population increased by only 4.95 percent. From 1980 to 1990, the number of new housing units increased by 11.1 percent while population grew by 2.2 percent.

The trend was slightly different for the City of Fort Wayne. Between 1990 and 2000, Fort Wayne's population slightly outpaced its housing unit change. Housing units increased by 17.8 percent, while population grew by 18.8 percent. The City's annexations have disguised the fact that the central part of the City, or the area within the 1950 boundary, has lost 8.1 percent of its population and 7.1 percent of its households between 1990 and 2000.

Between 1990 and 2000, the number of new building permits for housing in Allen County exceeded the number of new households by 35.0 percent.

The relationship between housing construction and household growth is important to the dynamics of urban change. From 1990 to 2000, there were 21,183 building permits issued (according to Allen County building statistics) for the construction of new units, both single and multi-family, while only 15,689 new households were formed. For every new household there was the potential that 1.35 new units would be constructed; meaning that the amount of new housing built over the ten year period exceeded the increase in the number of households living in the area for the same period. (It is important to note that although over 21,000 building permits were issued, according to the Census, only 18,809 new housing units were gained

during the same period – a number still exceeding the number of new households created).

Annual housing construction typically exceeds household growth, particularly in Midwestern cities. In comparison, for every new household in the City of Dayton there were 2.21 housing units constructed. In the City of Grand Rapids, the ratio was 1.04. Homebuilders construct what they can sell, and equate their production volume to household growth. They build even when household growth is zero or negative. The more construction exceeds growth, the more abandonment of existing housing stock occurs. Since all, or most, of the least preferred housing is in the central part of the City, this area receives the brunt of vacancy and eventually abandonment and demolition, while the suburban areas (the area generally outside the City of Fort Wayne's corporate limits) are almost fully occupied.

The constant addition of housing enables movement upward at all income levels (as noted earlier) and a steady downward stream of used properties. Neighborhoods adjacent to the central part of the City, and potentially suburban neighborhoods that have aged 50-plus years are vulnerable to becoming part of the downward flow. The most vulnerable areas appear to be those built in the 25 years following World War II. Pre-war neighborhoods are more likely to have features and real estate with design qualities that draw strong demand. These neighborhoods are walkable, scaled to the pedestrian, with civic, shopping, education and employment opportunities nearby. Age is not necessarily the issue: the issue is design and quality.

These phenomena have led to housing surpluses, higher vacancy rates, abandonment of less desirable housing units, and lower home values. The more new housing exceeds household growth, the greater the impact is in terms of household loss and abandonment as well as depreciated real estate. Those who can afford to lose the least value in their properties are also seeing the most actual depreciation as their housing becomes less of an investment and more of a liability.

Over 65 percent of Allen County's housing units are located within the City of Fort Wayne.

In 2000, the City of Fort Wayne had 90,915 housing units, accounting for 65.5 percent of all housing units in Allen County. In 1990, the City had 77,166 housing units accounting for 62.8 percent of all housing units in the County. Moreover, the City's share of housing units has slightly increased over the past decade. The City's share of the County's housing is increasing, due in large part to the amount of land annexed to the City in recent years.

Colleges and universities are entering the housing market opening nearly 250 apartment style units in the City of Fort Wayne this year with additional units planned for the next 5-10 years.

In 2001 Indiana Institute of Technology (IIT) built 60 dorm units that have a capacity of 250 students. These units are intended for lower classman and are traditional dormitories that would typically be considered group quarters. This year IIT opened 12 new apartments for upperclassmen. These apartments are 3 and 4 bedroom units with kitchens and despite being on campus, they are competitive with the broader rental market. These apartments have the capacity to house 45 students. IIT has no near term plans to build more housing for students.

St. Francis University recently opened an 18 unit apartment building that can house 100 students. These apartments are furnished and equipped with a kitchen and living room. St. Francis anticipates a need to accommodate 200 additional students over the next 5-10 years. At this point, the school expects future development to resemble traditional dormitory suites.

This year Indiana University-Purdue University Fort Wayne (IPFW) opened their first on-campus housing. The development consists of 560 beds in 220 apartments that are either 1, 2 or 4 bedroom units. These units are fully furnished and equipped with a kitchen and living room. IPFW anticipates continued growth in the demand for on-campus housing and anticipates building more of the same in the next 5 to 10 years.

The new housing is making the campus attractive to students from out of town who otherwise would not have considered these schools and has become a successful recruiting tool.

Housing Stock

Housing stock refers to the age and type of housing for a geographical area. The age of a region's housing stock is an important characteristic because architectural styles, neighborhood configuration, and construction practices change over time. In addition, older units often require rehabilitation and remodeling. The type of housing structures in a region is important because it indicates the housing choices available to the population. When a community has a variety of housing styles and sizes, the housing needs for various types of families (i.e. with or without children) are more likely to be met.

This section of the chapter will discuss the age and type of housing stock in Allen County and the City of Fort Wayne in comparison to its peer communities and how housing stock age varies in different parts of the County.

The County and the City have relatively new housing stock compared to their peers with only 16.5 percent and 20.1 percent, respectively, built prior to 1940.

Allen County has a relatively new housing stock in comparison to the region, Midwestern states, and most of its peer counties. As shown in Table 5.4, only 16.5 percent of the housing stock surveyed during the 2000 Census

was built prior to 1940. Specifically, in Allen County, the highest percentages of homes were built from 1970 to 1979 accounting for 17.4 percent of all homes. Homes built in the 1980s represent only 12.2 percent of the total. In the 1990s, this number increased to 16.8 percent of the total number of units; a similar amount as those built between 1970 and 1979. This housing is now, as mentioned earlier, at an age-over 25 years-where remodeling and refurbishing are warranted. The housing stock of Allen County and the City of Fort Wayne; however, is slightly older than the national average of 15.0 percent built prior to 1940.

Table 5.4: Housing Stock Age

Location	Built Prior to 1940
Allen County Region	22.6%
Allen County, IN	16.5%
Fort Wayne, IN	20.1%
Vanderburgh County, IN	21.3%
Evansville, IN	25.7%
St. Joseph County, IN	22.0%
South Bend, IN	28.7%
Kent County, MI	18.8%
Grand Rapids, MI	36.5%
Montgomery County, OH	16.3%
Dayton, OH	34.1%
Polk County, IA	19.4%
Des Moines, IA	30.6%
Dane County, WI	15.1%
Madison, WI	16.9%
Indiana	20.2%
Iowa	31.6%
Michigan	16.9%
Ohio	22.5%
Wisconsin	23.4%
United States	15.0%

Source: U.S. Census Bureau—City of Fort Wayne

The City of Fort Wayne’s housing stock is newer than many of its peers. Only 20 percent of the City’s housing stock was built prior to 1940 as compared to a high of 37 percent for Grand Rapids, Michigan. Only Madison, Wisconsin has newer housing stock. The City’s housing stock is comparably new because of a combination of new units being built as older units are demolished and because of the City’s expansion outward to incorporate newly developed areas. If home building occurs more randomly across decades, with newer homes built next older ones, then a natural market incentive is created to update or improve existing older housing stock.

In the Allen County Region, nearly 23 percent of the housing stock was built prior to 1940. The newest homes are located along the northern and western boundary of the City.

In the region, nearly 23 percent of all housing structures were built prior to 1940, while for Allen County, 16.5 percent were built prior to this date. The housing stock within the City of Fort Wayne is substantially older than the County as a whole. For example, only 7.6 percent of housing in the City was constructed in the 1990s. It is important to note that this percentage is not lower merely because the City has more existing, mature neighborhoods, but also because fewer new homes were constructed in the City during that period. Only 29.6 percent of the homes constructed in the 1990s were built in the City. This is remarkable since the City accounted for 65.5 percent of all homes in the County in 2000 and suggests there is a clear focus on residential development outside the city limits.

Map 5.4 illustrates the percent of housing units built from 1990 to 2000. Map 5.5 complements this by showing the percent of homes built prior to 1939. Together, these maps illustrate the phenomena described earlier. Again, the northern and western portions of the County have the highest concentration of units built in recent years, while the central part of Fort Wayne and the eastern County have a much higher share of structures built before 1939. In fact, in substantial sections of the central part of the City at least half of their housing units were built before 1939.

Over 71 percent of the housing units in Allen County are single unit detached structures.

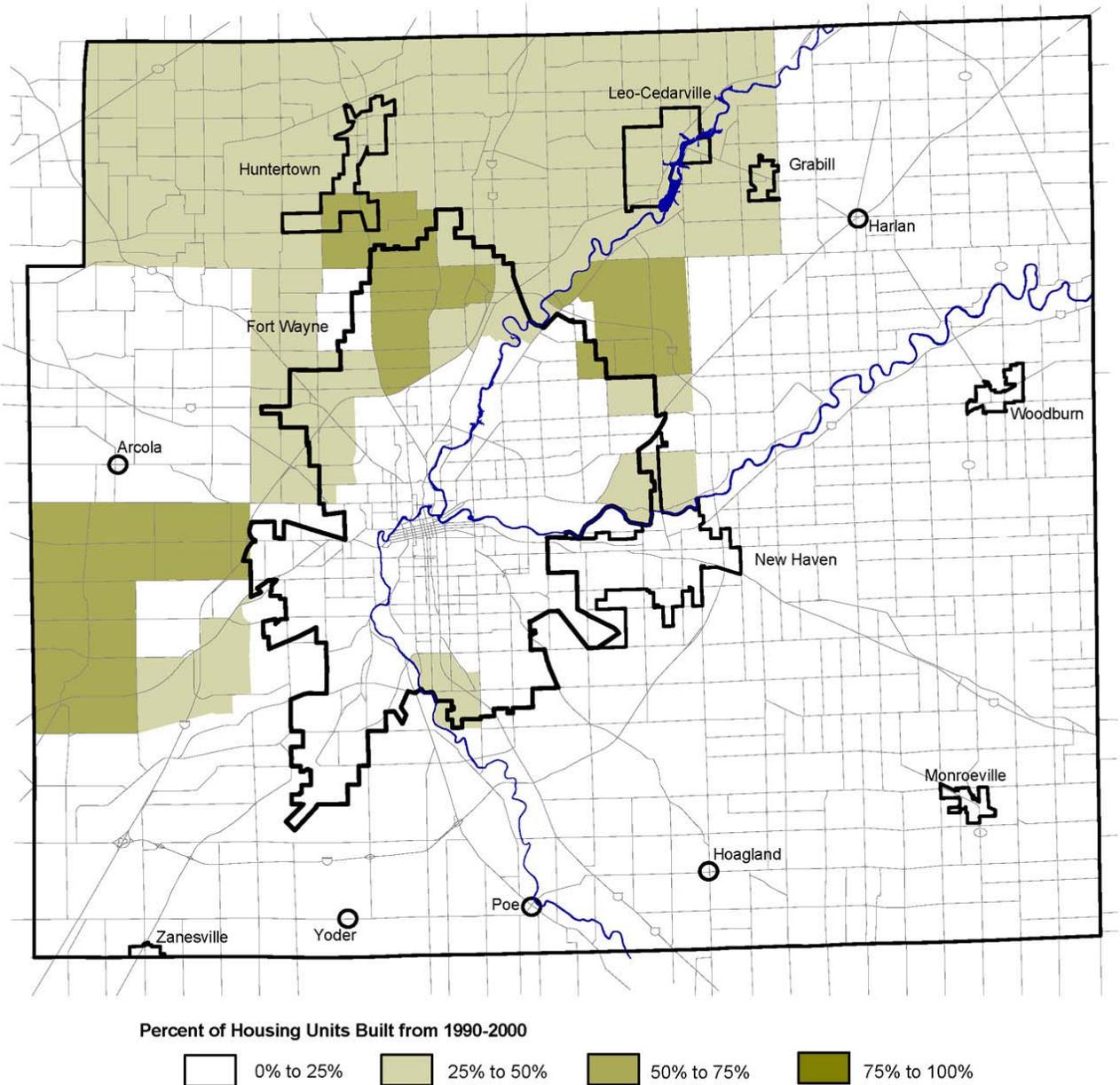
In Allen County, 71.7 percent of housing units are single unit detached homes. This is on par with the figure for Indiana (71.2), but higher than all but one peer county and substantially higher than the national figure of 60.3 percent, as indicated in Table 5.5. The percentage of single family detached housing units in the City is lower than the County at 66.0 percent.

This indicates that, when compared to peer jurisdictions, the choice of housing is more limited in Allen County. An adequate supply of attached housing, which is often in the form of rental housing, is important to accommodate young householders, empty nesters, and others who are not willing and able to pursue homeownership. Most of multi-family housing is concentrated within larger building complexes and isolated from other uses, including lower density single-family development, shopping and employment. Most of these units are a part of larger apartment complexes located along major arterials and adjacent to large commercial centers.

Table 5.5: Housing Structure Type, 2000

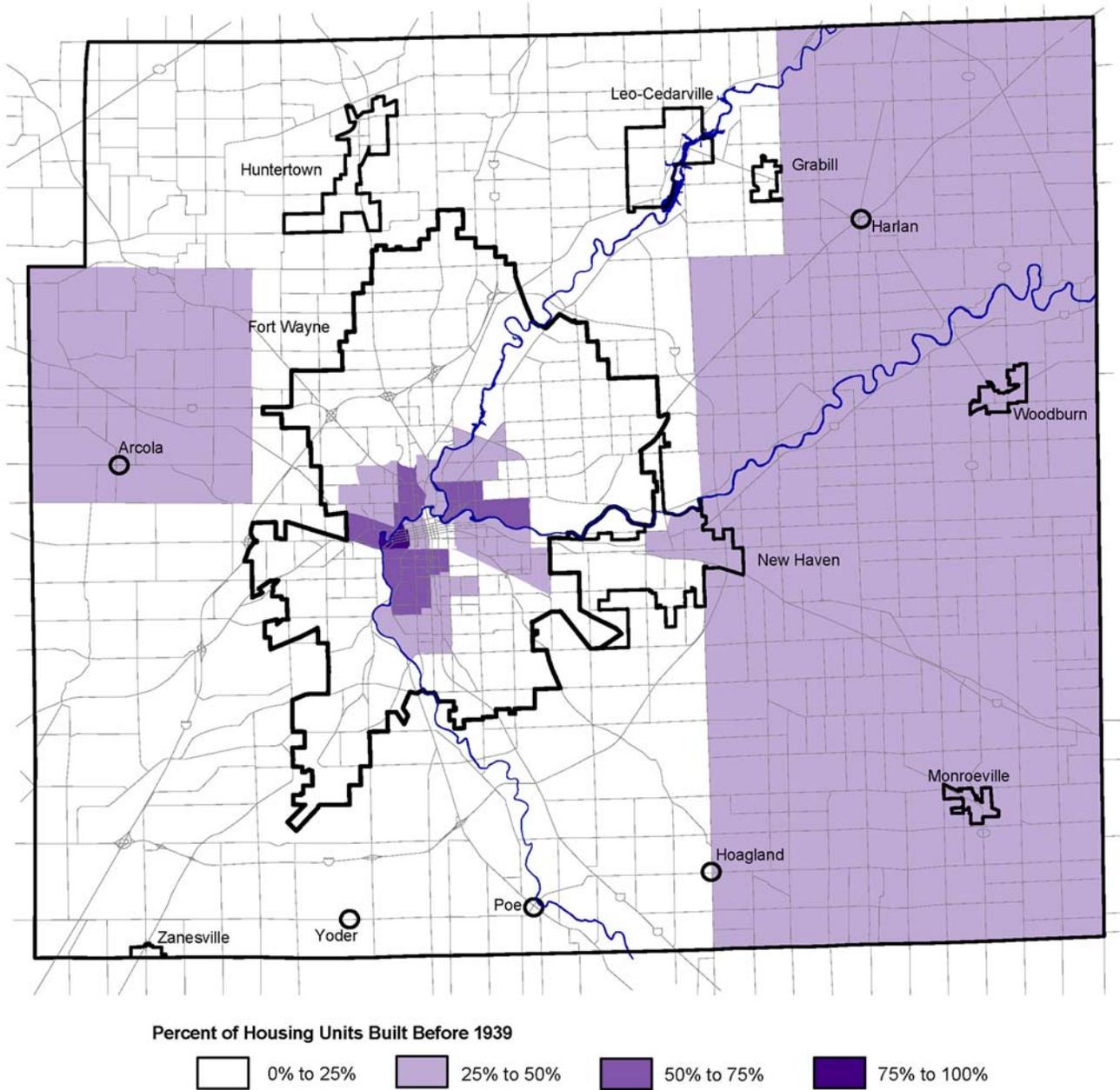
Location	Single Unit Detached	Single Unit Attached
Allen County Region	74.1%	1.6%
Allen County, IN	71.7%	1.8%
Fort Wayne, IN	65.5%	1.9%
Vanderburgh County, IN	69.1%	1.5%
Evansville, IN	65.1%	1.7%
St. Joseph County, IN	75.9%	2.7%
South Bend, IN	72.7%	3.2%
Kent County, MI	63.5%	4.6%
Grand Rapids, MI	58.6%	4.4%
Montgomery County, OH	65.6%	5.4%
Dayton, OH	59.5%	5.6%
Polk County, IA	65.0%	4.9%
Des Moines, IA	64.9%	2.8%
Dane County, WI	53.6%	5.1%
Madison, WI	43.7%	4.6%
Indiana	71.2%	2.9%
Iowa	74.0%	2.3%
Michigan	70.6%	3.9%
Ohio	67.4%	3.8%
Wisconsin	66.0%	3.4%
United States	60.3%	5.6%

Map 5.4: Percent of Housing Units Built, 1990-2000



Source: U.S. Census Bureau – City of Fort Wayne

Map 5.5: Percent of Housing Units Built before 1939



Source: U.S. Census Bureau – City of Fort Wayne

Households and Householder Characteristics

According to the U.S. Census Bureau, a household is a person or group of people who occupy a housing unit. The change in the number of households and average household size is an important characteristic of an area's housing stock because the household is not only a social unit but an economic and consumption unit as well. Marriage and divorce trends, the likelihood of having children, and the increasing number of 'empty nesters' (households without children) all affect average household size. Determining the characteristics of those living in households is an important part of the housing element.

This section of the Housing Chapter will discuss average historic change in numbers of household, householder characteristics, and household size for Allen County, the City of Fort Wayne, the State of Indiana, and the Nation.

From 1970 to 2000, the number of non-family households in the County increased by over 160 percent. Between 1990 and 2000, this increase was 28.2 percent.

According to the U.S. Census, in 2000, Allen County had a total of 128,745 households (occupied housing units). This represented an increase of nearly 14 percent since 1990 when over 15,000 new households were added during the decade. Household growth in the County has continued to augment over the past thirty years. Between 1970 and 2000, the number of occupied housing units increased by over 50 percent.

Family households consist of related individuals while non-family households consist of individual-person households and multiple-person households of unrelated individuals. As shown in Table 5.6 below, from 1970 to 2000, Allen County's non-family households increased by 160.7 percent. Between 1990 and 2000 alone, the number of non-family households in Allen County increased by 28.2 percent; Fort Wayne's number of non-family households increased by a comparable 28.7 percent.

Table 5.6: Number of Households, Allen County 1970-2000

Households	1970	1980	1990	2000	% Change (1970-2000)
Family	69,416	76,694	79,899	86,235	24.23%
Non-Family	16,304	27,709	33,157	42,510	160.73%
Total	85,720	104,403	113,056	128,745	50.19%

Source: Indiana University and Purdue University at Fort Wayne

These significant increases in the number of households and more specifically the number of non-family households have been the results of increasing divorce rates, late marriage trends, and the maturation of baby boomers, especially between 1970 and 1980 when many baby boomers entered and moved through their twenties and established their own households, increasing the number of households by nearly 70 percent.

The aging of the "baby boomers" impacts housing availability in several ways. Life expectancies are increasing and this increase will have the effect of extending middle age as well as eventually increasing the number of

seniors. This has significant implications for housing, especially the ultimate size, design and location of new housing, as well as the ability of older housing to accommodate changing needs.

Fort Wayne experienced an increase of 4.7 percent in the number of family households with child(ren) while other jurisdictions including Allen County experienced a loss.

Between 1990 and 2000, the number of family households with children decreased by an average of 4.1 percent in the both the County and the Region. The City of Fort Wayne, on the other hand, encountered an increase. But this increase was mainly attributed to the population and dwelling units built in the County and gained through annexation. A closer look shows that the number of households with children actually declined by 21.1 percent in the central part of the City, or within the 1950 boundary.

As shown in Table 5.7 below, Fort Wayne’s family households with children increased by 4.66 percent. This trend can be attributed to the City’s increase in households due to annexation and the perceived quality of the school districts in these recently annexed areas.

Table 5.7: Number of Family Households with Children, 1990-2000

Location	1990	2000	Number Change	% Change
Allen County Region	55,792	53,501	-2,291	-4.11%
Region (sans Allen County)	23,422	22,453	-969	-4.14%
Allen County	32,370	31,048	-1,322	-4.08%
Fort Wayne	15,349	16,065	716	4.66%

Source: U.S. Census Bureau—City of Fort Wayne

The number of householders married without children increased in both the County and the City between 1990 and 2000. As shown in Table 5.8 below, Allen County’s percentage of married couples without children increased by over seven percent while Fort Wayne’s increase was slightly higher at over nine percent.

Table 5.8: Number of Households Married without Children, 1990-2000

Location	1990	2000	Number Change	% Change
Allen County Region	55,652	61,118	5,466	9.82%
Region (sans Allen County)	22,850	25,915	3,065	13.41%
Allen County	32,802	35,203	2,401	7.32%
Fort Wayne	17,279	18,855	1,576	9.12%

Source: U.S. Census Bureau—City of Fort Wayne

Within the central area of the City, or the 1950 boundary, the number of married couples without children decreased by 31.1 percent, perhaps reflecting more a loss in total housing units than a change in the household composition.

Allen County follows the national trend of married couples without children and single persons, making up over 51 percent of the households.

With the number of persons per household declining (see section on household size, page 5.27), the type of household comprising the largest percentage of total households (together) are married couples that do not have children and single person households. Tables 5.9 and 5.10 show the number and percentage of households, respectively, with children and those without. Over 27 percent of the households in the County are married without children as compared to 24 percent with children. This is partly due to the aging of the population and longer life expectancies (more “empty nester” households, and a reduction in the number of children per household). This trend signifies a change in the fundamental makeup of households and the type of housing that is required to accommodate the changing needs of this demographic.

Table 5.9: Percent of Total Households Married with Children

Location	Total Households	Married with Children	Percent of Total
Allen County	128,745	31,048	24.1%
Fort Wayne	83,333	16,065	19.3%

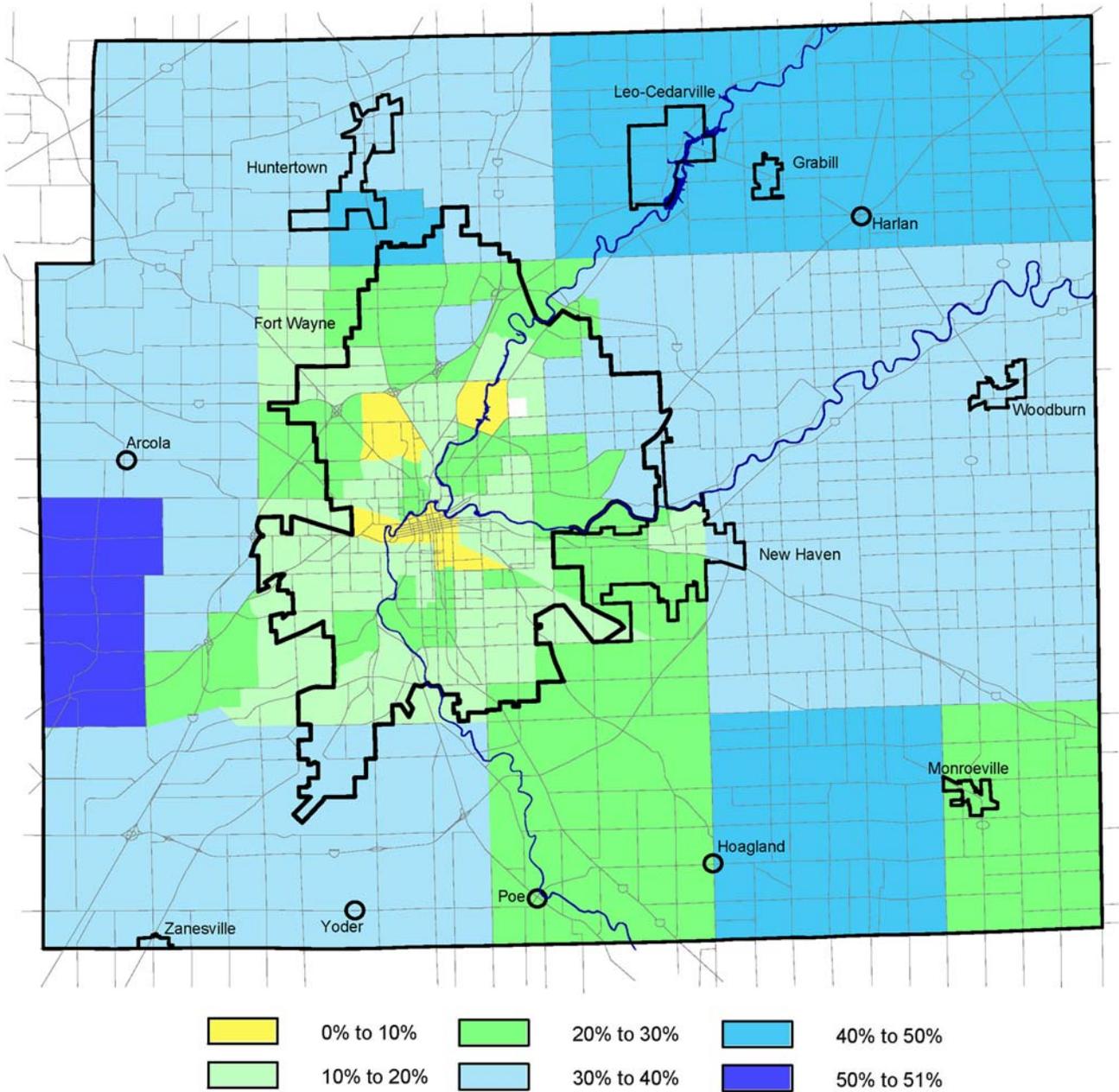
Source: U.S. Census Bureau—City of Fort Wayne

Table 5.10: Percent of Total Households Married without Children

Location	Total Households	Married w/o Children	Percent of Total
Allen County	128,745	35,203	27.3%
Fort Wayne	83,333	18,855	22.6%

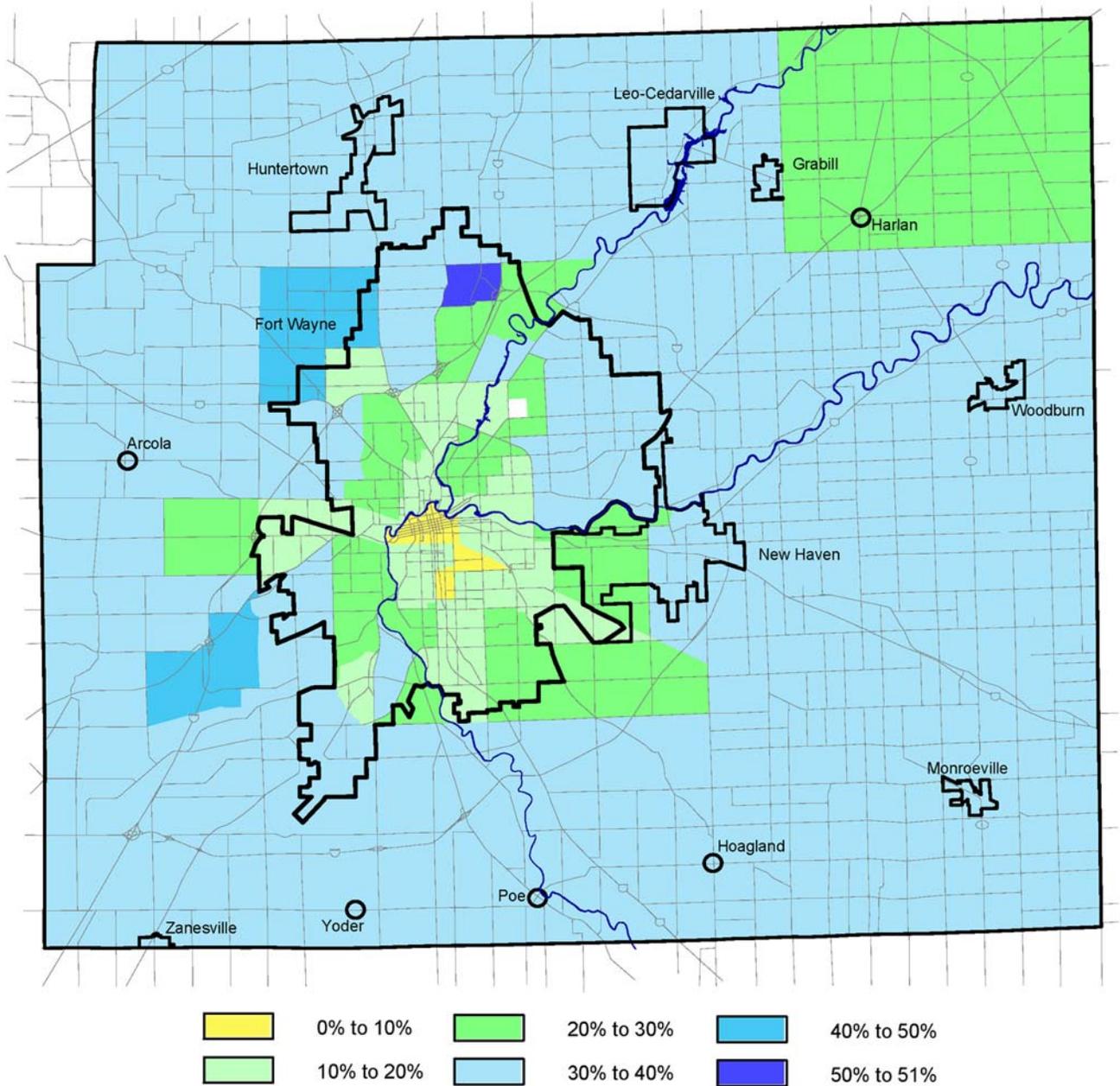
Source: U.S. Census Bureau—City of Fort Wayne

Map 5.6 illustrates that a larger percentage of married households with children live in areas outside the City of Fort Wayne. This is due largely to the availability of newer, more suitable housing for families and the attractiveness of school districts in these areas as opposed to the central part (pre-1950’s) of the City. Map 5.7 shows a more even distribution of married households without children throughout the rural portions of the County and more of a concentration closer to the central part of the City of Fort Wayne.



Source: US Census Bureau – City of Fort Wayne

Map 5.7: Distribution of Married Households Without Children - 2000



Source: US Census Bureau – City of Fort Wayne

Between 1990 and 2000, both the County and the City experienced a significant increase (nearly 37 percent) in female headed households with child(ren)/no spouse.

As shown in Table 5.11, the number of female headed households with child (ren) under 18 and no spouse increased by an average of 41.8 percent for the County, both regions, and the City between 1990 and 2000.

According to the Community Research Institute at Indiana University, in 2000, thirty two of Allen County’s census tracts had a least 15 percent of female head of households with child(ren) under 18. The same tracts contain relatively large African American and Hispanic populations.

Over the past thirty years, Allen County’s female head of households with child(ren) increased 175.6 percent from 3,641 to 10,036.

Table 5.11: Female Head Households with Children/No Spouse, 1990-2000

Location	1990	2000	Number Change	% Change
Allen County Region	10,235	14,482	4,247	41.49%
Region (<i>sans</i> Allen County)	2,993	4,446	1,453	48.55%
Allen County	7,242	10,036	2,794	38.58%
Fort Wayne	5,894	8,166	2,272	38.55%

Source: U.S. Census Bureau—City of Fort Wayne

Some of this increase was experienced in the central part of the City or the 1950’s boundary where the number of single parents (both male and female) with children increased by 15.2 percent and single parents with no children increased by a comparable 13 percent.

Again, these demographic changes reflecting an increase in the number of non-family households has a direct impact on the type of housing that is in demand and the location of that housing. Women, in increasing number, are non-married and heading households. They need housing in a good location near services (e.g. daycare, elder care) and support and in secure neighborhoods where personal safety is not a major concern.

According to the Community Research Institute at Indiana University, between 1970 and 2000, the number of non-white households increased by 354 percent—from 5,302 to 18,763. Between 1990 and 2000, this increase was 60.4 percent.

Allen County’s non-white population has increased substantially over the past thirty years. Table 5.12 below indicates that African American households increased from 5,027 residents in 1970 to 13,598 residents in 2000- a total of 170.5 percent; while households of “other” races (not including Whites, Blacks, or Asian) increased from 275 to 3,669. According to a study conducted by the Community Research Institute, given the relative youth of the non-white population, the percentage increase in the number of non-white households will continue to overwhelm the percentage increase in white households. This phenomenon is especially important to demographic and housing trends since, characteristically, the non-white households are larger and younger, on average, than white households for both Allen County and the City of Fort Wayne (see section on household

size by race and age of householder by race). This population group has different housing needs (more rental than home ownership, more urban than suburban) than the traditional two-parent family that now dominates the suburban areas.

Table 5.12: Households by Race, 1970-2000

useholds	1970	% of Total	1980	% of Total	1990	% of Total	2000	% of Total
hite	80,418	93.81%	94,929	90.93%	101,355	89.65%	109,982	85.43%
Black	5,027	5.86%	8,139	7.80%	9,818	8.68%	13,598	10.56%
Asian*	NA	NA	NA	NA	670	0.59%	1,496	1.16%
Other	275	0.32%	1,335	1.28%	1,213	1.07%	3,669	2.85%

*Asian included in "Other" before 1990

Source: U.S. Census Bureau—City of Fort Wayne

On average, 32.6 percent of total householders in the City of Fort Wayne live alone.

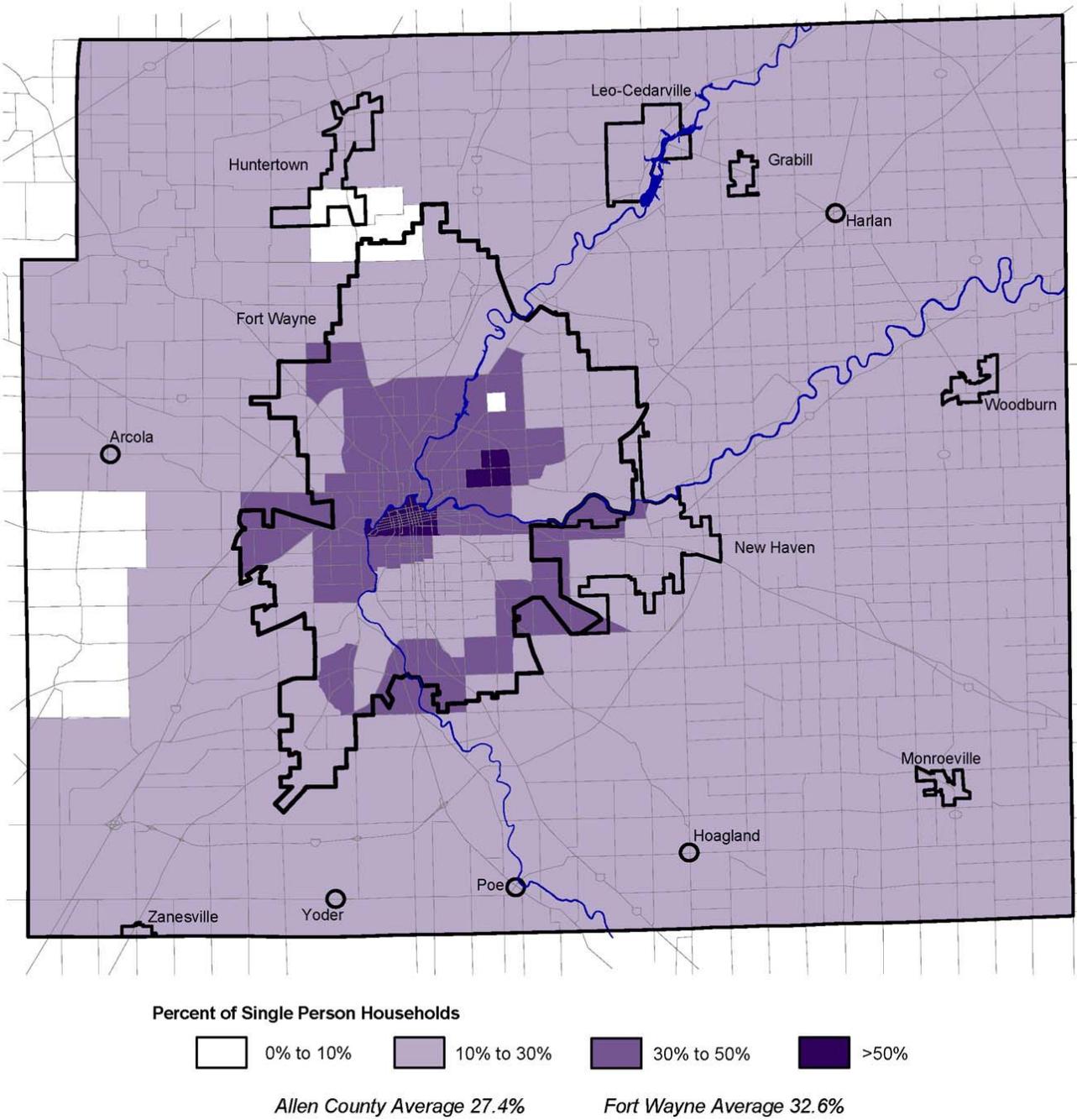
The vast majority of single person households are found within the City of Fort Wayne. Map 5.8 illustrates that within a few census tracts located in the central City (pre 1950 boundary), over 50 percent of the residents live alone. This dynamic may indicate a number of phenomena. For example, single person households may find the quality of life in a relatively urban setting more inviting while those with families may prefer housing in more suburban areas. Single person households may prefer housing in the more central urban area where schools are not a deciding factor but convenience to work and leisure activities are a major consideration. As shown in Table 5.13, the general distribution of single person households is similar to those areas that are renter occupied. (see section on Housing Tenure, page 5.28).

Table 5.13; Single Person Households, 2000

Single Person Households	Perent of Total Households
Allen County	35,279 27.4%
Fort Wayne	27,159 32.6%

Source: U.S. Census Bureau

Map 5.8: Percent of Single Person Households



Source: U.S. Census Bureau – City of Fort Wayne

The median age of householders in both Allen County and Fort Wayne varies significantly by race. White householders are, on average, 10 to 13 years older than non-whites.

According to the U.S. Census, in 2000, the median age of White householders was 36.0 years and 35.8 years for the County and the City respectively. Non-white householders, on the other hand, are significantly younger. As shown in Table 5.14 below, non-white householders are 10 to 13 years younger than White householders and residents in Fort Wayne are slightly younger than residents in Allen County. These trends in householder age are not only important to the dynamics of housing location and preferences, but also impact the Community’s population growth. The low median age for non-whites coupled with the larger household size indicates younger families with children. These characteristics are helping to fuel the population growth in this segment, and will for some time to come.

Table 5.14: Median Age by Race of Householder, 2000

Race of Householder	Allen County	Fort Wayne
White	36.0	35.8
Black	26.6	26.3
American Indian and Alaska Native	29.9	29.8
Asian	30.6	30.0
Hispanic or Latino	23.5	23.4
Other	23.2	23.2

Source: U.S. Census Bureau

Allen County’s average household size of 2.5 persons per household is the lowest among the State of Indiana and the Nation. From 1970 to 2000, the County’s average household size decreased by 23.3 percent.

As average household size decreases, the number of households is also likely to increase, assuming the population remains the same or increases. This in turn increases demand for housing units. At the same time that the population increased, the average household size for both Allen County and Fort Wayne steadily decreased, resulting in an increased number of households. As shown in Table 5.15 below, the average household size for Allen County decreased from 3.26 persons per household in 1970 to 2.50 persons per household in 2000. In fact, Allen County’s average household size decreased each decade from 1970 to 2000, resulting in a total percent change of 23.3 percent.

Table 5.15: Allen County Average Household Size, 1970-2000

Year	Household Size
1970	3.26
1980	2.79
1990	2.61
2000	2.50

Source: U.S. Census Bureau—City of Fort Wayne

As shown in Table 5.16, average household size in Allen County is slightly smaller than household size for Indiana and the Nation, yet the

City's household size is smaller than the County's. As noted earlier, the greatest increase of married couples without kids is occurring in the County. It is also expected that average household size for both Allen County and Fort Wayne will continue to decrease as the remaining baby boomers reach retirement age.

Table 5.16: Average Household Size, 1990-2000

Location	1990	2000	Percent Change
Fort Wayne, IN	2.43	2.41	-0.8%
Allen County, IN	2.61	2.50	-4.2%
Indiana	2.61	2.53	-3.1%
United States	2.63	2.59	-1.5%

Source: U.S. Census Bureau—City of Fort Wayne

Average household size varies by race and location. As shown in Table 5.17 in Allen County, the average size of White households (2.49) is over 36.5 percent smaller than the average household size for Hispanics (3.40). In Fort Wayne, the average household size for Whites, Blacks, American Indian and Alaska Native, and Asian are slightly lower than those for the County while the average household size for Hispanics and those of 'Other' races is higher.

Table 5.17: Average Household Size by Race of Householder. 2000

Race of Householder	Allen County	Fort Wayne
White	2.49	2.32
Black	2.69	2.68
American Indian and Alaska Native	2.74	2.34
Asian	2.99	2.91
Hispanic or Latino	3.40	3.42
Other	3.48	3.50

Source: U.S. Census Bureau

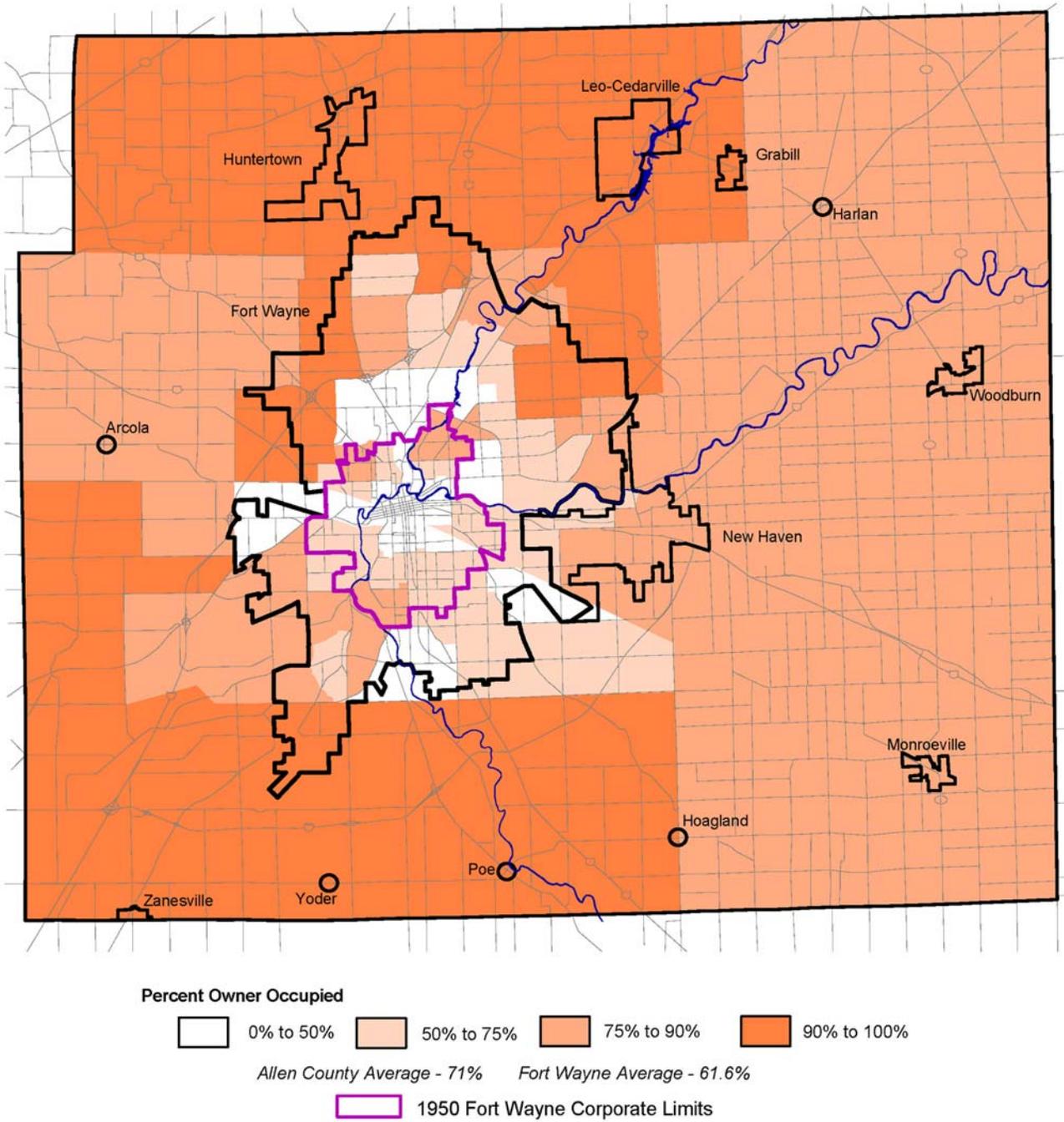
Housing Tenure

The two most common types of tenancy are renter occupied and owner occupied. These characteristics are important to a community because tenure mix can help to form housing integration and social cohesion. This section of the housing element will discuss homeownership rates and occupancy status as it relates to vacancy rates, owners, renters, and the year householders moved in.

Homeownership rates vary dramatically within the County, from below 50 percent in parts of the central City to 90 percent in the post-1950 areas and rural areas.

Map 5.9 illustrates that the homeownership rate is substantially lower (below 50 percent) in the central City. In the northern and southern portions of the County to the west, the percentage of owner occupied units exceeds 90 percent.

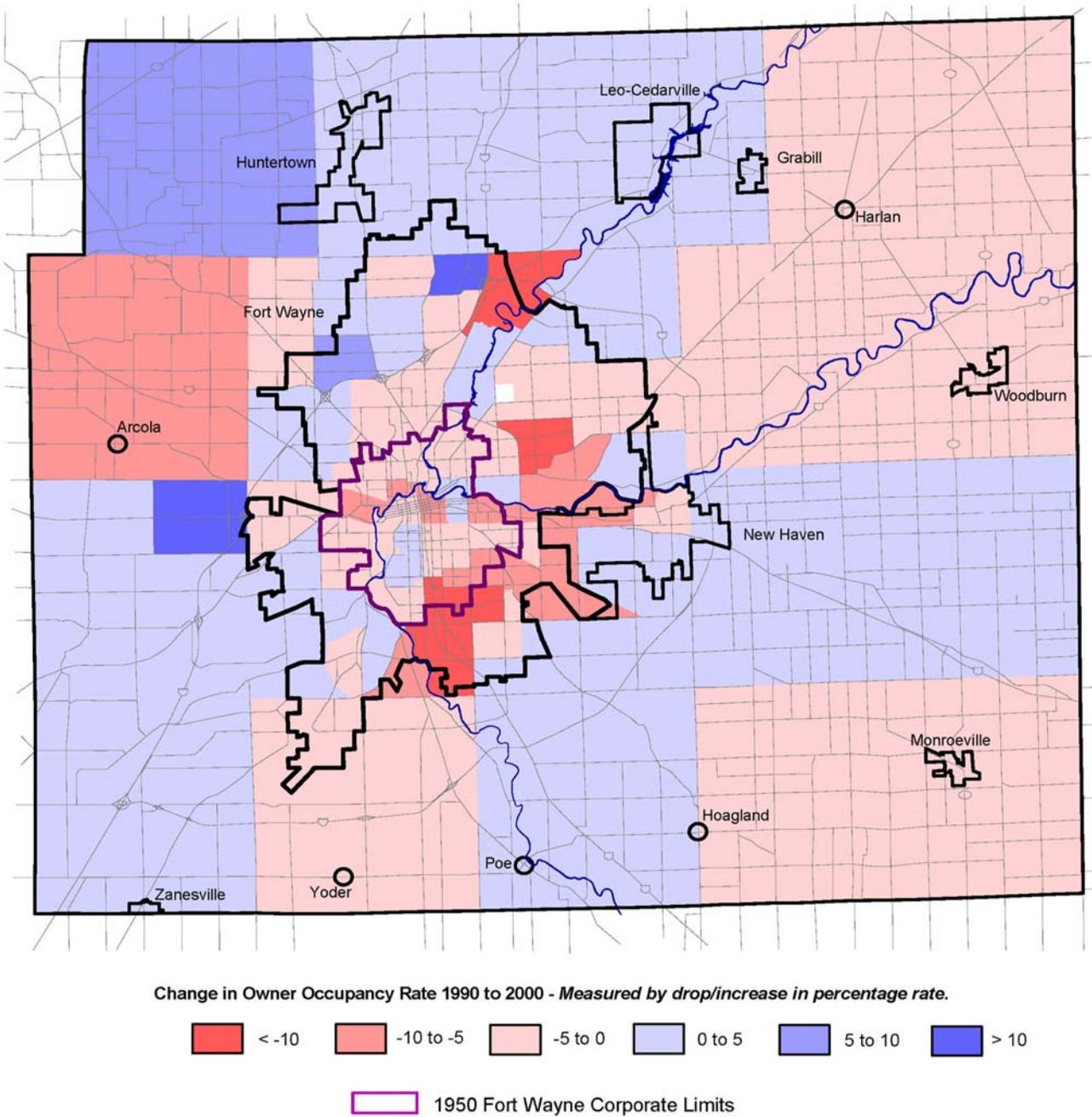
Map 5.9: Percent of Owner Occupied Housing, 1990-2000



Source: U.S. Census Bureau – City of Fort Wayne

Based on census data, it appears that approximately half of the County is experiencing a rise in owner occupancy and half is experiencing a decline in owner occupancy. Tracts with the greatest decline in owner occupancy rate are located in and around the central City suggesting once again that homeowners are moving from central Allen County to outlying areas (see Map 10). The greatest increases, those above five percent, are taking place in pockets in the western quadrant of the City.

Map 5.10: Allen County- Change in Owner Occupancy Rate, 1990-2000



Source: U.S. Census Bureau – City of Fort Wayne

Allen County and the City have a relatively high rate of homeownership at 71.0 percent and 61.6 percent respectively.

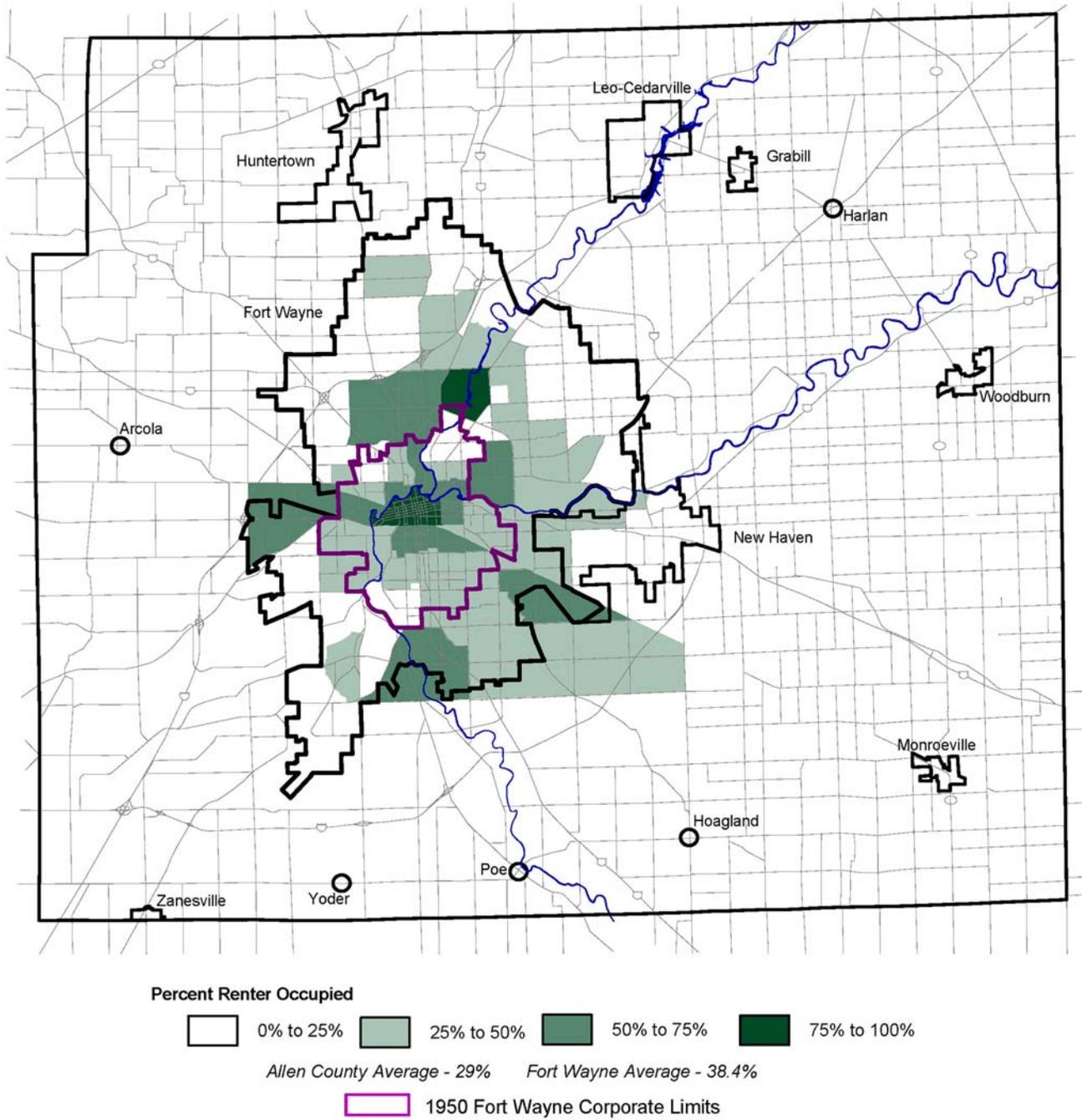
As shown in Table 5.18, the homeownership for Allen County in 2000 was 71.0 percent, which was at the high end of the range in comparison to its peer counties, Midwestern states, and the Nation. The homeownership rate within the City of Fort Wayne was lower at 61.6 percent, but was again at the higher end of the range in comparison to peer cities. This indicates a smaller percentage of rental units available for younger families, where 32 percent of those householders in Allen County 25-44 years old are renters. This follows a national trend where over 43 percent of these householders are renters. As this age group increases in size (see Demographics, page 3.15) the demand for housing, especially rental housing, will also increase.

As Map 11 shows, a majority of the renters live within and around the central part of the City, creating opportunities to market this age group in this location.

Table 5.18: Housing Unit Tenure

Location	Ownership Rate	Rental Rate
Allen County Region	74.2%	25.8%
Allen County, IN	71.0%	29.0%
Fort Wayne, IN	61.6%	38.4%
Vanderburgh County, IN	66.8%	33.2%
Evansville, IN	60.0%	40.0%
St. Joseph County, IN	71.1%	28.3%
South Bend, IN	63.1%	36.9%
Kent County, MI	70.3%	29.7%
Grand Rapids, MI	59.7%	40.3%
Montgomery County, OH	64.7%	35.3%
Dayton, OH	52.8%	47.2%
Polk County, IA	68.8%	31.2%
Des Moines, IA	64.7%	35.3%
Dane County, WI	57.6%	42.4%
Madison, WI	47.7%	52.3%
Indiana	71.4%	28.6%
Iowa	72.3%	27.7%
Michigan	73.8%	26.2%
Ohio	69.1%	30.9%
Wisconsin	68.4%	31.6%
United States	66.2%	33.8%

Map 5.11: Allen County- Percent of Renter Occupied Units, 2000

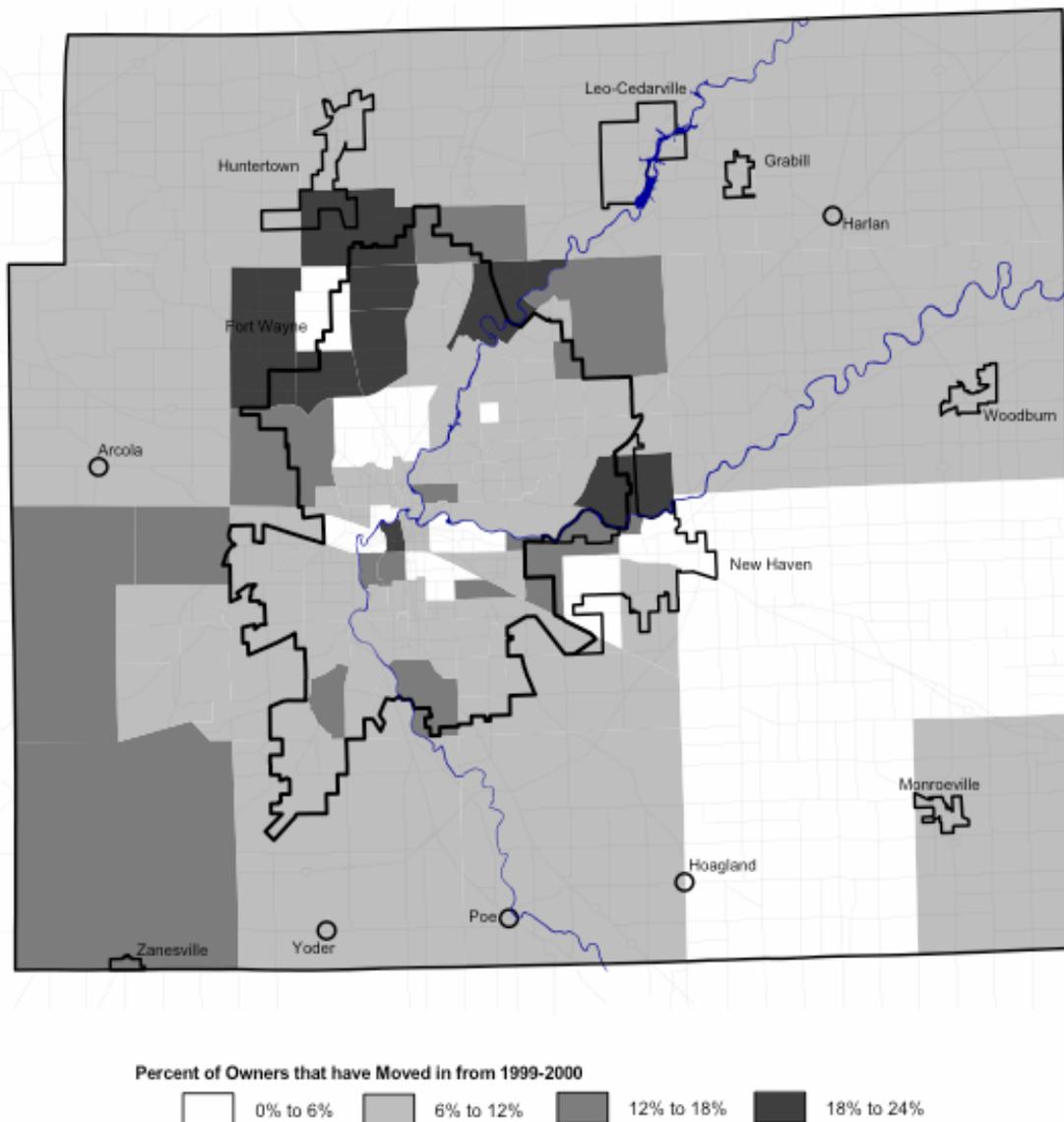


Source: U.S. Census Bureau – City of Fort Wayne

Neighborhoods located along the northern and western border of the City of Fort Wayne encountered a large increase (18 to 24 percent) in the number of new residents between 1999 and 2000.

The map of owners that moved in from 1999 to 2000 (Map 5.12), illustrates the areas that are receiving the greatest number of new homeowners. A large share (18-24 percent) of some tracts' residents moved in within this two-year period suggesting large scale residential development. Most of these households are moving within the County. This is indicated by a low and, in the past three years, a negative net migration rate. (See Demographics section).

Map 5.12: Percent of Owners That Have Moved in from 1999 to 2000



Source: U.S. Census Bureau—City of Fort Wayne

Vacancy rates for Allen County are generally in line with those for the State of Indiana and the seven county region; however Fort Wayne’s vacancy rates are slightly higher than the County, the region, and the State.

Out of six peer counties, Allen County was among three with vacancy rates exceeding seven percent in 2000. In 1970, the vacancy rate stood at 5 percent, increased to 5.8 percent in 1980, 7.8 percent in 1990, and then dropped slightly to 7.3 percent in 2000. Although relatively high, the 7.3 vacancy rate for the County is lower than the national average of nearly nine percent.

As shown in Table 5.19, four of the six peer communities have vacancy rates lower than the City of Fort Wayne. This further indicates that the increase in newly constructed housing at the periphery has been a detriment to the demand for housing in other areas of the City.

Table 5.19: Housing Unit Vacancy Rates, 2000

Location	Vacancy Rate
Allen County Region	7.0%
Allen County, IN	7.3%
Fort Wayne, IN	8.3%
Vanderburgh County, IN	7.4%
Evansville, IN	8.4%
St. Joseph County, IN	5.9%
South Bend, IN	7.4%
Kent County, MI	5.0%
Grand Rapids, MI	6.1%
Montgomery County, OH	7.7%
Dayton, OH	12.8%
Polk County, IA	4.7%
Des Moines, IA	5.4%
Dane County, WI	3.8%
Madison, WI	3.7%
Indiana	7.7%
Iowa	6.8%
Michigan	10.6%
Ohio	7.1%
Wisconsin	10.2%
United States	9.0%

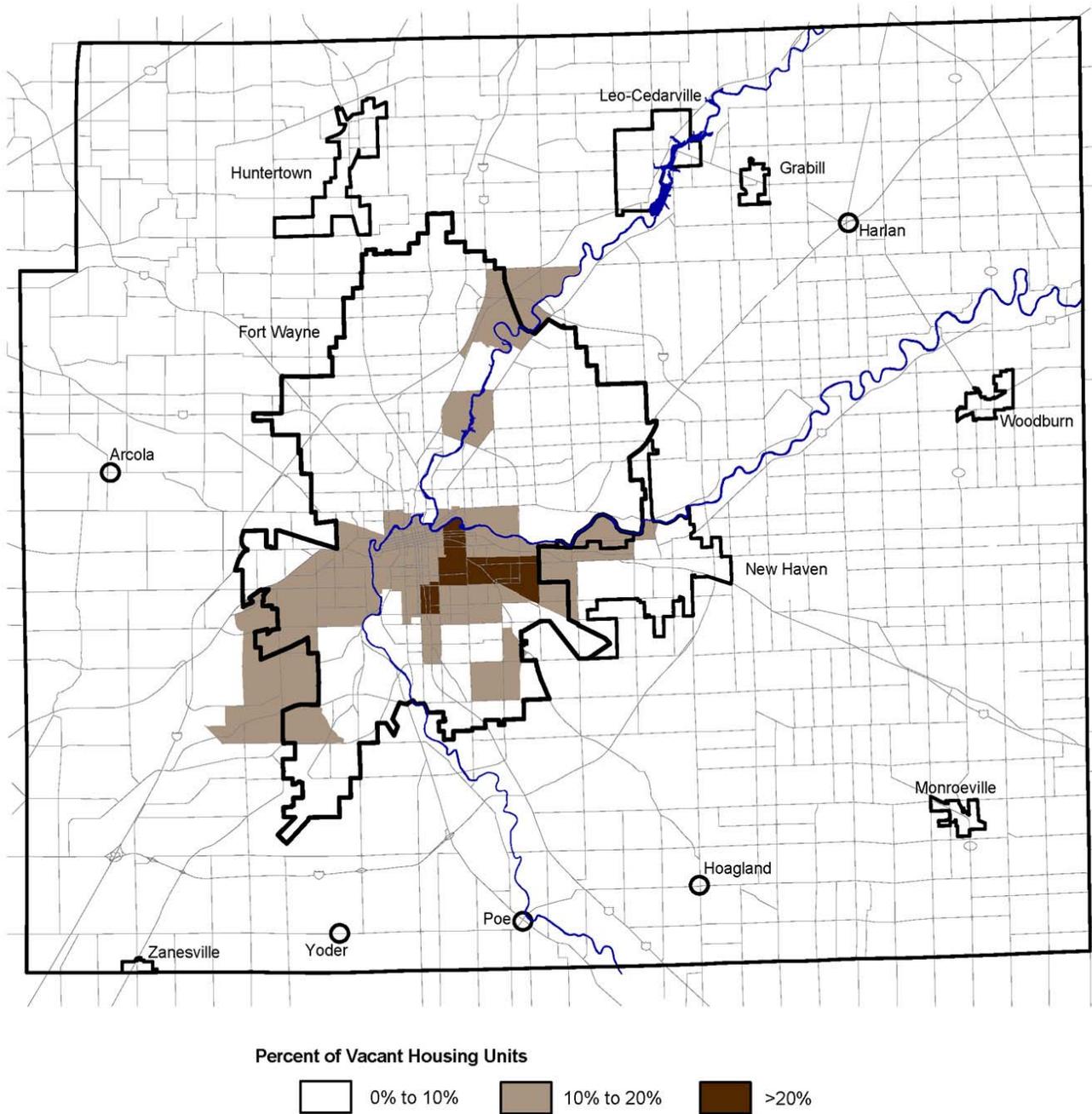
Source: U.S. Census Bureau—City of Fort Wayne

Central Fort Wayne has an average vacancy rate of 8.3 percent; however in some areas west and south of Downtown, vacancy rates are greater than 20 percent.

The percent of vacant housing units shown in Map 5.13 illustrates the location of the greatest concentration of vacant units. The central part of Fort Wayne had the highest concentration, with data showing an increase in vacancy rates by ten percent and in some census tracts vacancies increased by 20 percent. This is indicative of the housing trend of abandoning older housing units for newer housing in outlying areas. The map suggests that it is not only the central city that is being vacated, but also some of the adjoining mature neighborhoods.

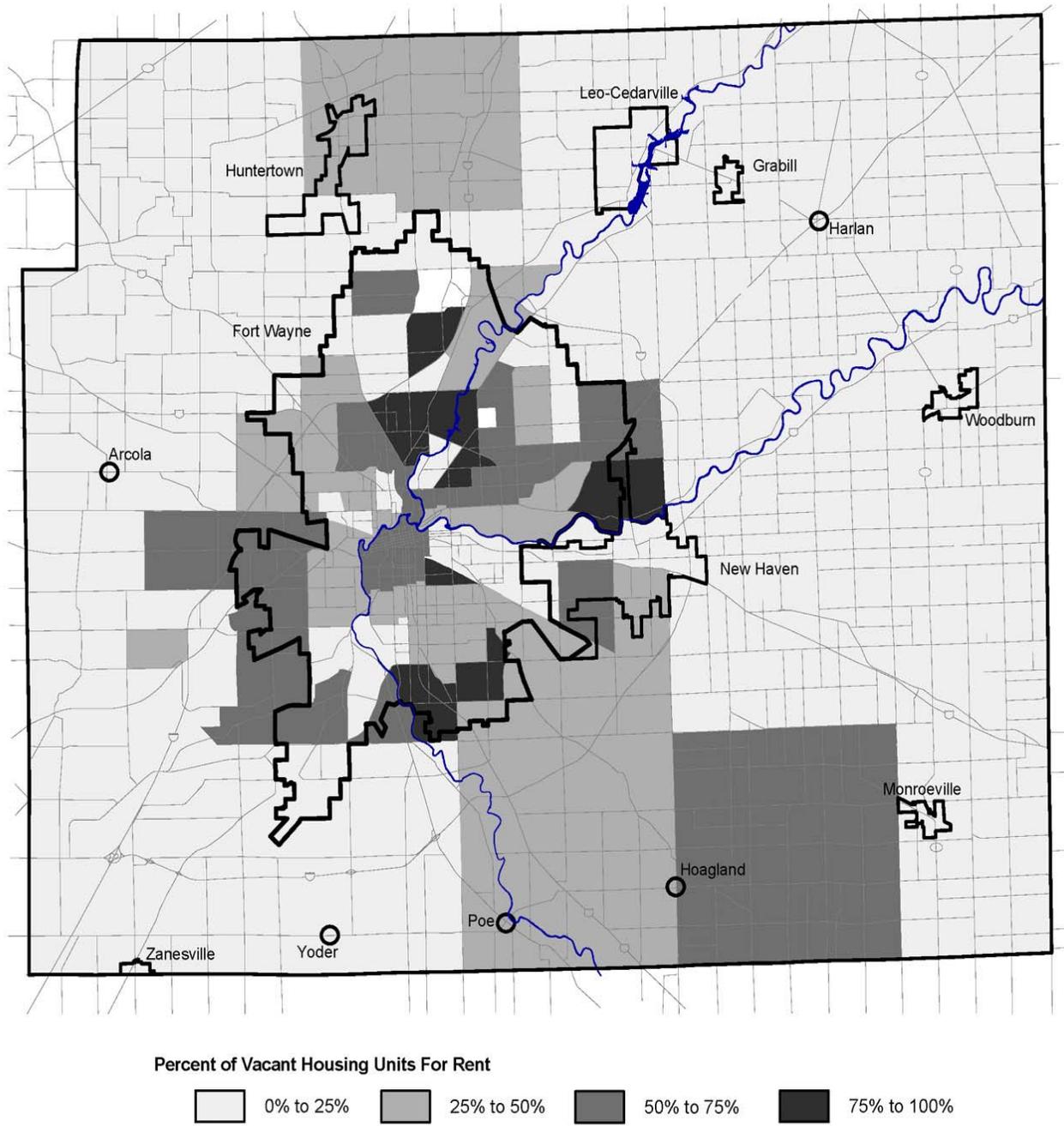
As seen from Maps 5.14 and 5.15, most of the vacant units for rent were concentrated in the center part of the City of Fort Wayne. A majority of the vacant units for sale were in areas outlying the City of Fort Wayne and within Allen County.

Map 5.13: Allen County- Percent of Vacant Housing Units, 2000



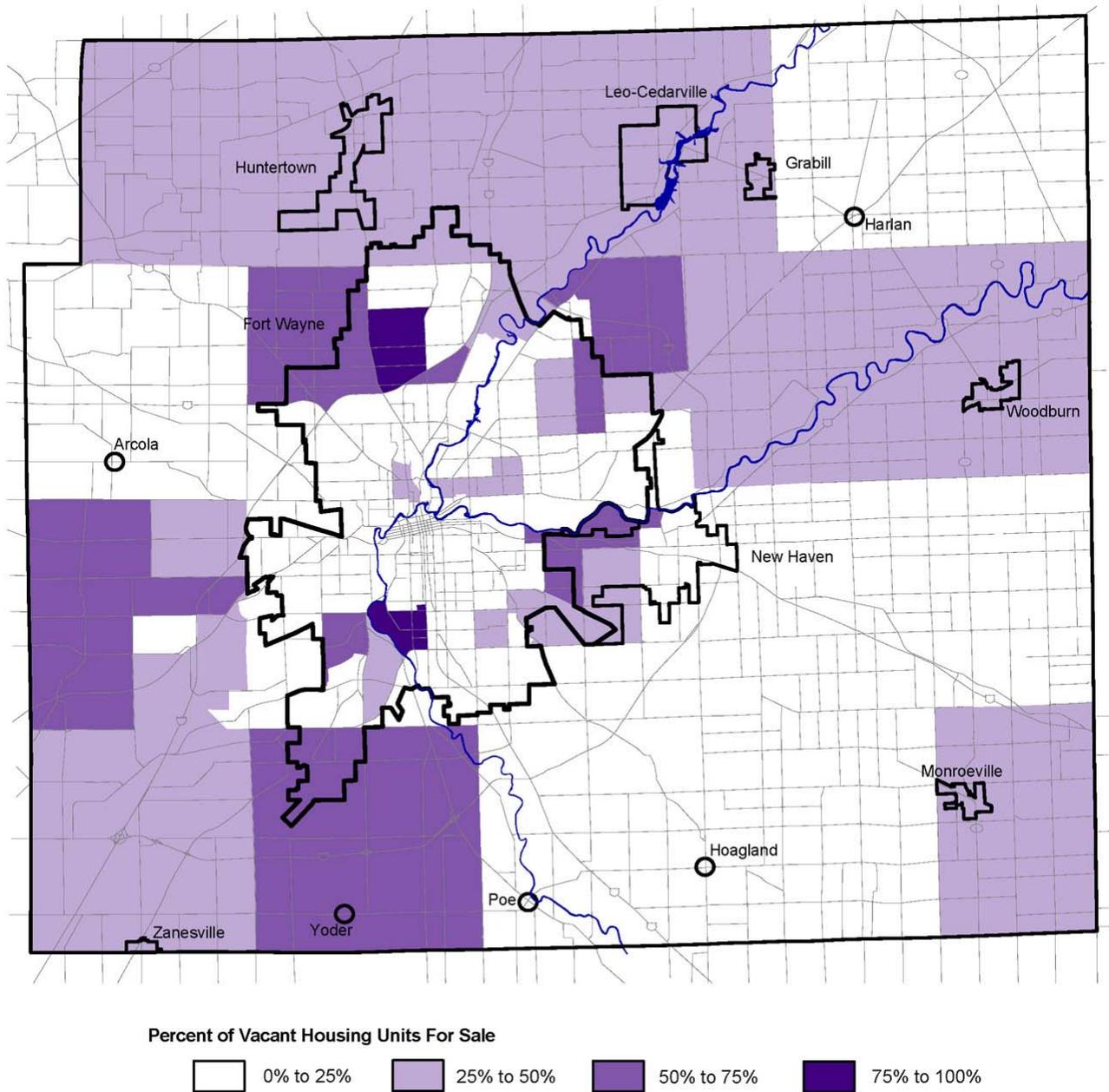
Source: U.S. Census Bureau – City of Fort Wayne

Map 5.14: Percent of Vacant Housing Units for Rent, 2000



Source: U.S. Census Bureau – City of Fort Wayne

Maps 5.15: Percent of Vacant Housing Units for Sale, 2000



Source: U.S. Census Bureau – City of Fort Wayne

Housing Values

The cost of housing is important in understanding the housing characteristics in a region because this variable sometimes determines the demand for housing. Housing costs should be affordable for both owners and renters. This section of the housing chapter will discuss the Region's housing cost, its value by location, changes in housing values, and housing cost burdens in relation to income.

Median housing value of owner-occupied housing units in Fort Wayne (\$74,600) were relatively low compared to the median home values for the Nation, the State, and the County.

According to the 2000 Census, the median value of owner-occupied units was \$119,600 nationally, \$94,300 in the State of Indiana, \$88,700 in Allen County, and \$74,600 in Fort Wayne. The lower median housing value may be attributed, in part, to the general age and condition of housing (most of which is in the 25 years following WWII), the relative income levels (which have been stagnant-see Demographics section), and the overall supply (which shows a surplus). This is supported by the Fort Wayne Housing Strategy which indicated that the cost of housing in the City is significantly lower than the national average. Affordable, safe, and permanent housing for very-low income families is still needed.

Year 2000 housing values in the County vary dramatically by location; with the lowest housing values (under \$40,000) concentrated in central Fort Wayne and the highest housing values (over \$175,000) located in the far western portion of the County.

In 2000, the majority of occupied units valued at under \$40,000 were concentrated in central Fort Wayne. As the value increased to \$40,000 to \$80,000, there was further concentration in the City of Fort Wayne. As values rise to \$80,000 to \$125,000 there was a general dispersal throughout the County, except in the City of Fort Wayne where the vast majority of units were valued below \$80,000. Portions of both the northeast and southwest sides of the City had a relatively high concentration of units valued between \$80,000 to 125, 000. There was a higher share of units valued from \$125,000 to 175,000 in the northern portion of the County and heading west of the City. The areas with the highest share of units valued above \$175,000 were located in the far western portion of the County, south of Arcola and in areas south of Huntertown.

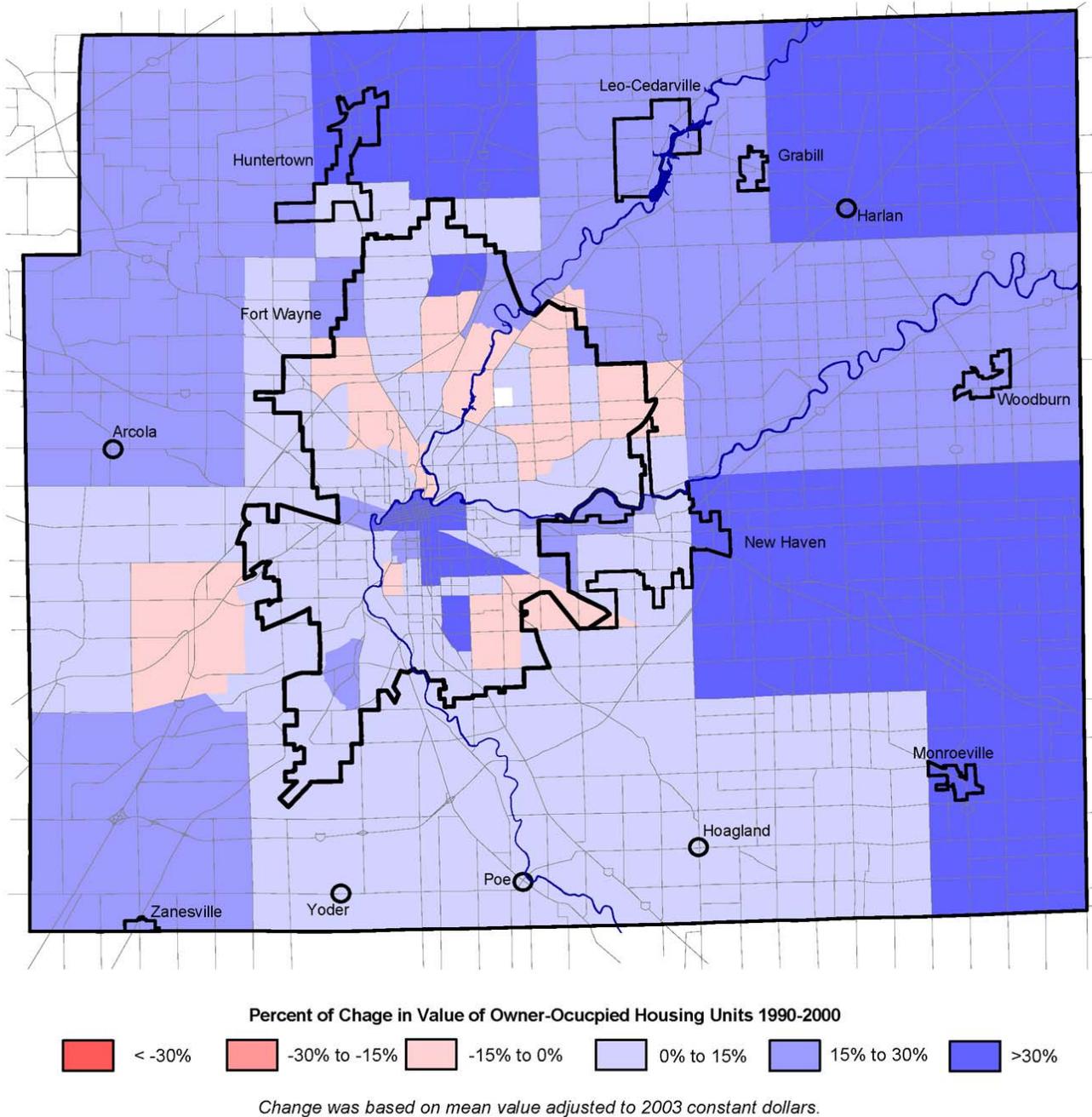
In general, the value of housing units in the central City, southeast, and northeast, increased by 30 percent from 1970 to 2000, but declined in the more mature neighborhoods.

From 1990 to 2000, most census tracts noted an increase in the value of owner-occupied units, adjusted to 2003 constant dollars. The greatest increases in value (greater than 30 percent) were found in the central City,

the southeastern quadrant of the County and in the northeast and around Hometown. There were areas, mainly on the outer edges of the City of Fort Wayne, which experienced a decrease in housing values. These mature communities experienced a decrease in housing values from 1990 to 2000.

This is a strong indicator that the changes in housing in the central part of Fort Wayne (pre-1950) are impacting the more mature, built-out neighborhoods (post-1950). This may also indicate that the attractiveness of the area is declining and the condition of properties is eroding in comparison with outlying areas. As noted before, the most vulnerable areas are those built 25 years after WWII which, incidentally, was the period of the most housing growth in the County. As Map 5.17 shows, a majority of the housing units built between 1950 and 1970 are located in neighborhoods surrounding the core part of the City of Fort Wayne.

Map 5.16: Percent Change in Value of Owner-Occupied Housing Units, 1990-2000



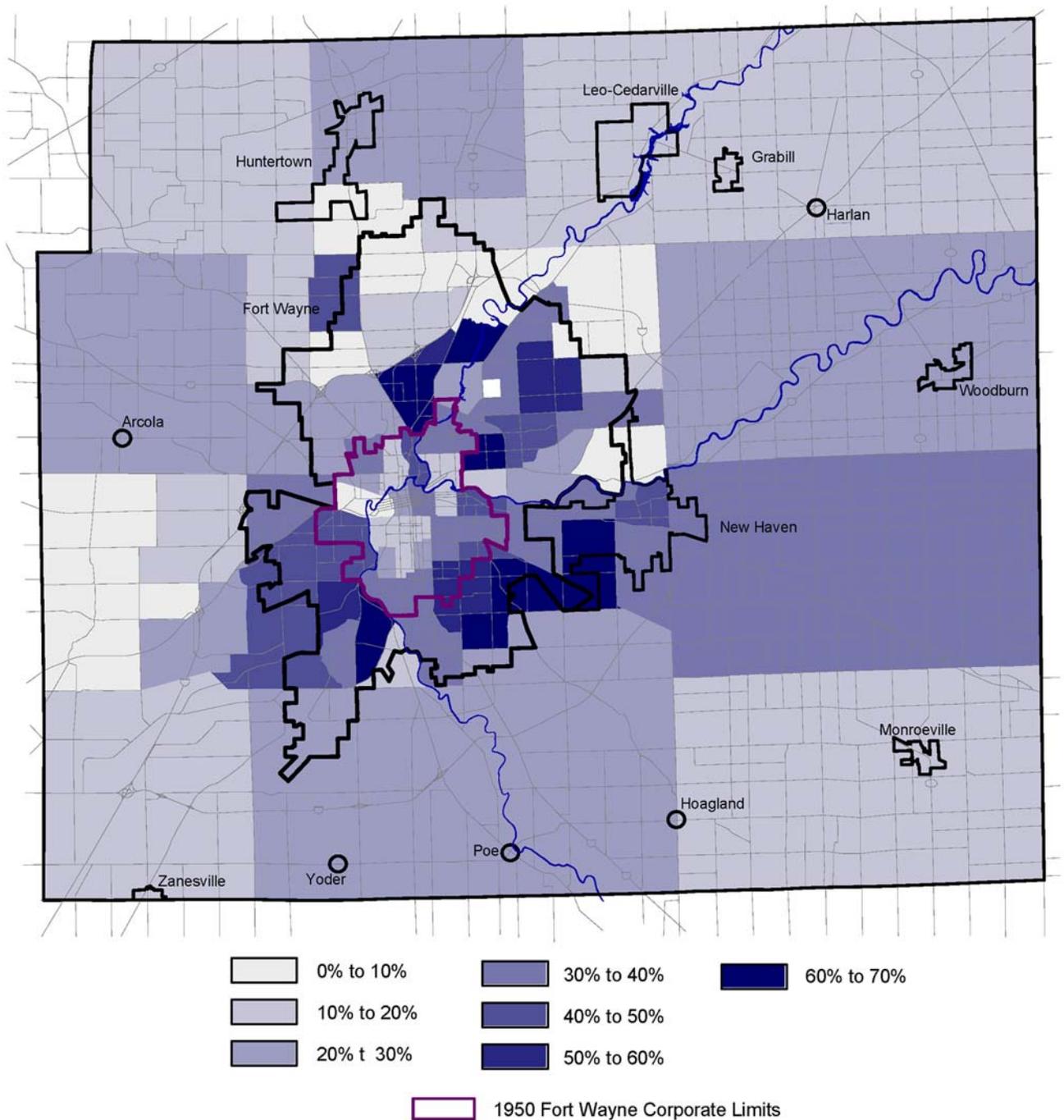
Source: U.S. Census Bureau – City of Fort Wayne

The increasing housing values in the southeastern quadrant of the County, in the northeast, and around Huntertown are most likely due to the construction of new higher cost housing in these areas versus general

appreciation. Values in the central part of the City have also increased between 1990 and 2000.

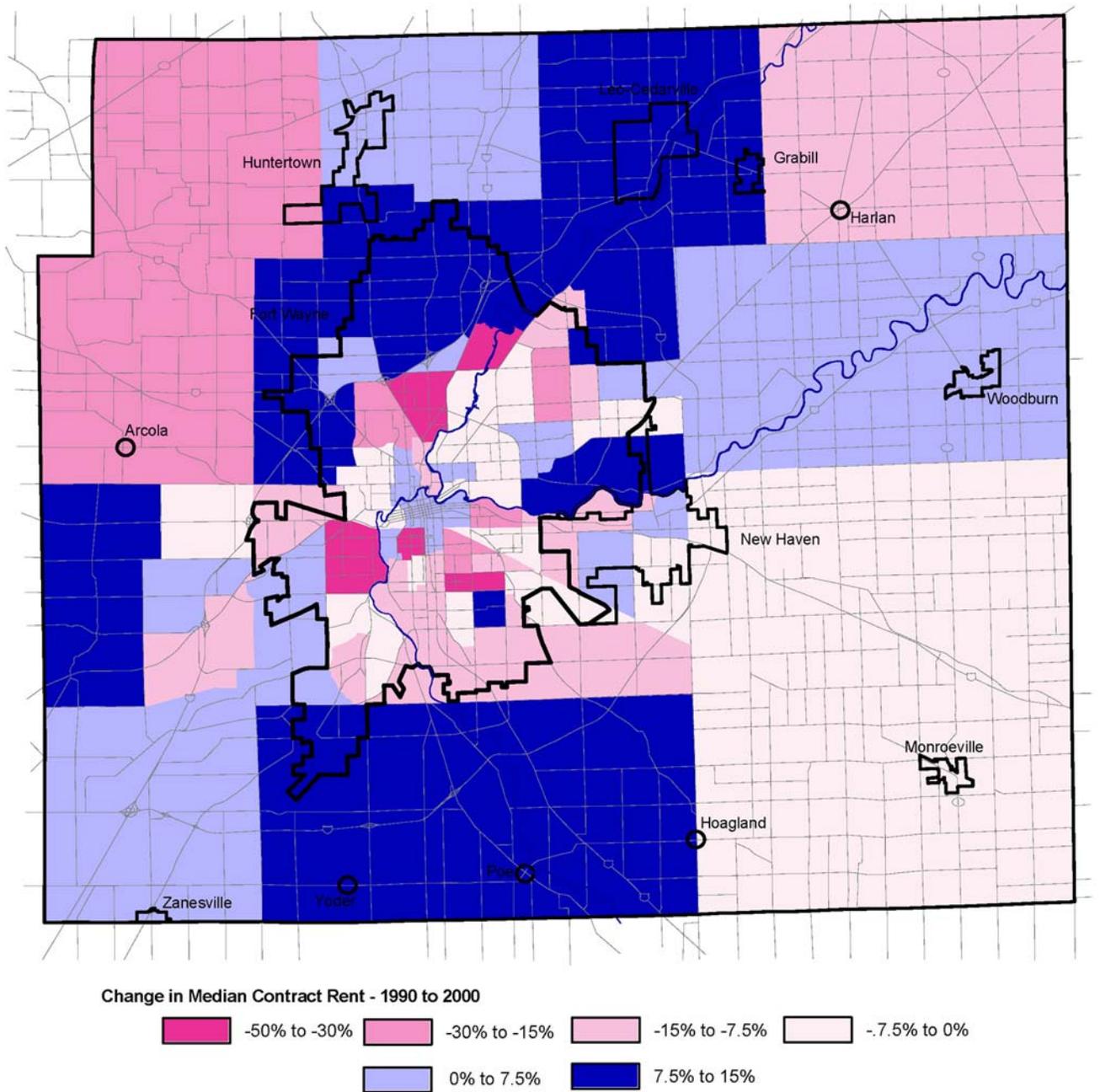
Owner occupied housing is not the only type of housing experiencing a drop in areas surrounding the central part of the City. The change in median contract rent (see Map 5.18) also shows a decrease in rental rates in generally the same parts of the City.

Map 5.17: Percentage of Units Built between 1950 and 1970



Source: U.S. Census Bureau – City of Fort Wayne

Map 5.18: Change in Median Contract Rent, 1990-2000



Source: U.S. Census Bureau – City of Fort Wayne

The County's households are not as cost burdened as their peers, but renters are more burdened than homeowners.

The increasing poverty rate (see Demographics section) and the erosion of real incomes has been due primarily to the depletion of blue-collar jobs and the declining job base, forcing many people to take on lower paying,

part-time temporary jobs in the service sector. The price of both homeownership and renting has increased faster than personal incomes and inflation.

Housing costs are considered a burden by the Department of Housing and Urban Development when the costs account for more than 30 percent of household income. The figures for the year 2000 were calculated for both rental and owner-occupied housing. As shown in Table 5.20, figures for the Region, the County, and Fort Wayne were relatively consistent; 14 to 15 percent of homeowners were cost burdened and 30 to 33 percent of renters were cost burdened. It is important to note that renters are twice as likely to be cost burdened than homeowners.

As Map 5.19 (Rent Burden, 2000) shows, the largest percentage of those residents that are rent burdened are situated in the eastern and southern portions of the City. A closer look at the 45-54 age group on Map 5.20 (Percent of Rental Units with Householders 45-54) shows a more even distribution but concentrated within the City's boundaries, where most of the rental housing is also located.

Home foreclosures are another indicator of housing affordability. Newly released information by the Mortgage Bankers association on delinquencies and foreclosures in America reveals that the Midwest has been hard hit by mortgage delinquencies and foreclosures. During the second quarter of 2004, the states of Ohio and Indiana topped the list with foreclosure inventories running the highest levels in the nation. The national foreclosure rate stands at 1.6 percent. It reached 3.4 and 2.8 percent in Ohio and Indiana respectively. The high numbers can be explained by a combination of two factors: high unemployment in communities with traditionally high home ownership. Foreclosures help drive the value of housing further down, and if concentrated in certain areas, can affect the character of an entire neighborhood.

Table 5.20: Housing Cost Burden- Over 30% of Household Income

Location	Rental Cost Burdened	Owner Cost Burdened
Allen County Region	29.9%	13.6%
Allen County, IN	32.4%	13.8%
Fort Wayne, IN	33.1%	15.2%
Vanderburgh County, IN	35.3%	15.1%
Evansville, IN	35.5%	16.2%
St. Joseph County, IN	35.1%	15.9%
South Bend, IN	38.6%	18.1%
Kent County, MI	32.8%	15.7%
Grand Rapids, MI	37.8%	16.1%
Montgomery County, OH	35.1%	20.3%
Dayton, OH	40.4%	24.8%
Polk County, IA	32.8%	17.2%
Des Moines, IA	34.6%	19.5%
Dane County, WI	38.5%	19.9%
Madison, WI	43.5%	20.8%
Indiana	33.3%	16.0%
Iowa	31.5%	14.0%
Michigan	35.2%	17.7%
Ohio	34.3%	18.7%
Wisconsin	32.3%	17.8%
United States	36.8%	21.8%

Source: U.S. Census Bureau—City of Fort Wayne

Changing household characteristics will have a major effect on the future demand for certain types of housing.

According to the Urban Land Institute (ULI), people looking for housing today are, in general, looking for less tangible characteristics than the price of the housing. They are looking for a sense of community, a sense of connection, housing diversity, and pedestrian access. They include:

Home business owners- find suburbs boring and feel isolated, without corner store or coffee shops, lunch spots, etc.

Women- in increasing numbers are non-married and heading households. They need housing with a good, convenient location that is most of all secure.

Married couples without children-are occupying smaller households and need attached housing, for rent and sale, and especially affordable units.

Ethnic minorities-are more accustomed to living in closer quarters and are more likely to accept attached housing types.

Baby boomers and echo boomers (children of baby boomers)-tend to be interested in homes in denser more central locations. As the percentage of childless households increases, the market for smaller lots and smaller homes will also increase. Empty nesters prefer to downsize in their current neighborhoods. They live more active lifestyles as well. Echo boomers typically do not enjoy the suburbs and will someday be looking for urban lifestyles as empty nesters.

Allen County and Fort Wayne are among a group of communities—those that are losing population, those marginally growing, and those that have declining cores – that are classified as “weak market communities.”

For those living in weak market locations -- many of whom are low and moderate-income households— continuing population decline has a very real impact on their ability to retain and build personal wealth and to access public services and amenities that improve their quality of life. To help individuals and families in poverty or at near poverty levels accumulate wealth and build assets, The Weak Market Initiative (as part of the Community Development Partnership’s Network) has identified the following strategies:

- Strengthen the existing markets to make these areas more competitive as places to live, work, and invest,
- Stimulate private market forces to bring people and capital into these areas in order to create mixed-income communities of choice, and
- Promote equity by ensuring that residents have the capacity to act as full partners in guiding investment in their neighborhoods

The City of Fort Wayne’s Division of Community Development prepared a Housing Strategy report that addresses 12 primary issues and provides 8 goals.

In 2002, the *City of Fort Wayne Housing Strategy* was initiated by the City of Fort Wayne’s Division of Community Development and its private and non-profit partners. This strategy outlines a number of key action steps associated with eight goals (see appendix) to transform the housing and development environment in Fort Wayne to create better neighborhoods for its citizens, address housing needs across all income levels, and become more competitive with competing housing markets. The report addresses 12 primary issues which are as follows.

Primary Issues:

Image – Fort Wayne should have a better image against misperceptions about the City.

Financial Resources – The City has insufficient financial resources and needs to stretch public funds.

Property Management – Poor property management is a concern. Better public maintenance of vacant land and buildings, incentives for private landlords, resources for low-income homeowners, and an effective system are needed.

Affordability – While the cost of housing in the City is significantly lower than the national average, there still remains a need for affordable housing for very-low income families.

Lending – There are concerns about predatory lending and discriminatory lending.

Development – A real partnership between the City and development community is needed against the lack of development sites, limited market interests, and so on.

Changing Demographics – There are concerns about the concentration of low-income individuals in the Southeast.

Coordination – There is limited coordination between the different groups involved in neighborhood revitalization.

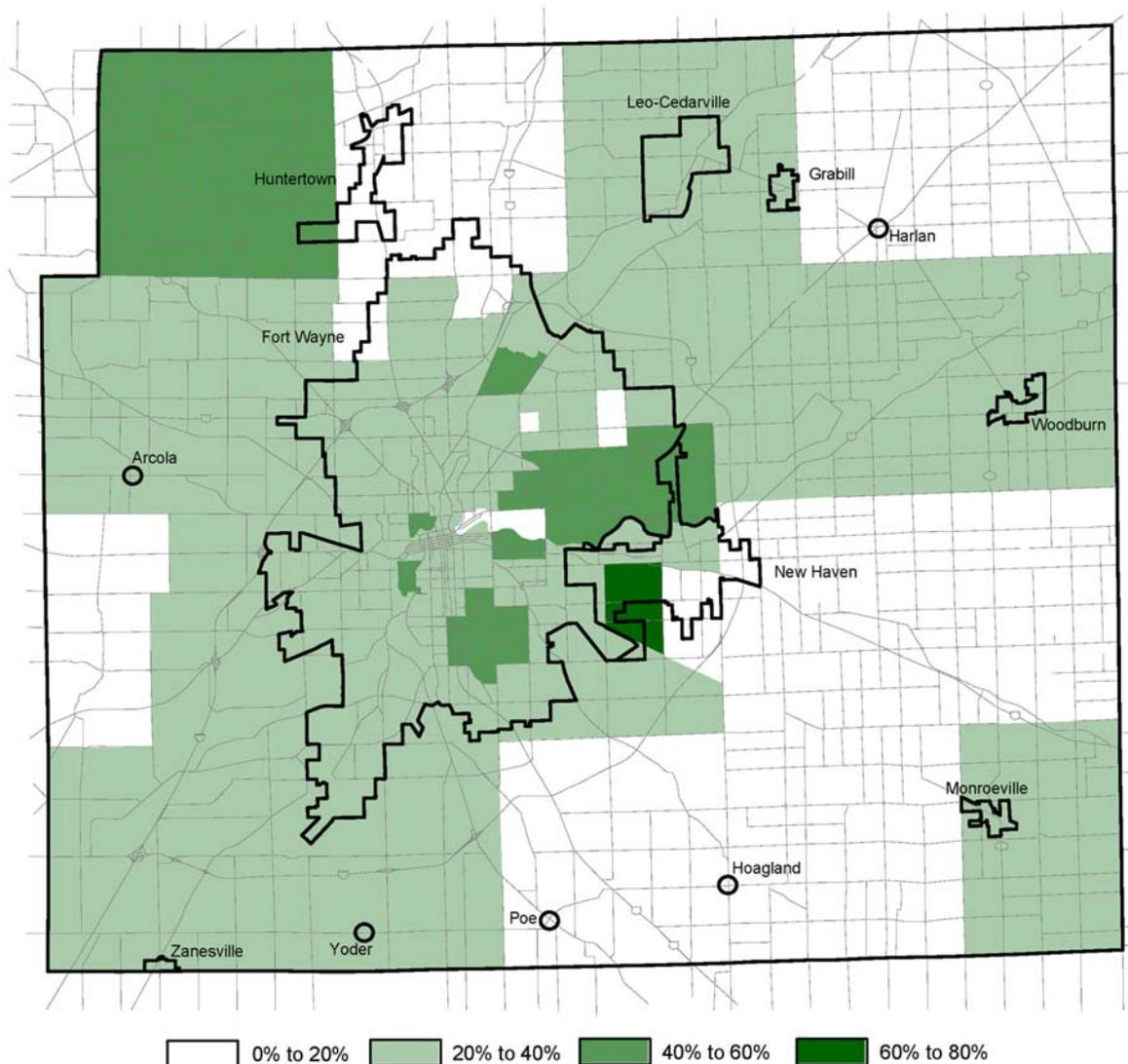
Visibility and Impact – The lack of coordination has resulted in the failure to achieve comprehensive improvement.

Transparency – The City’s decision-making processes regarding allocation of resources are viewed with skepticism and suspicion.

Commitment – There is a perceived lack of follow through on the part of the City.

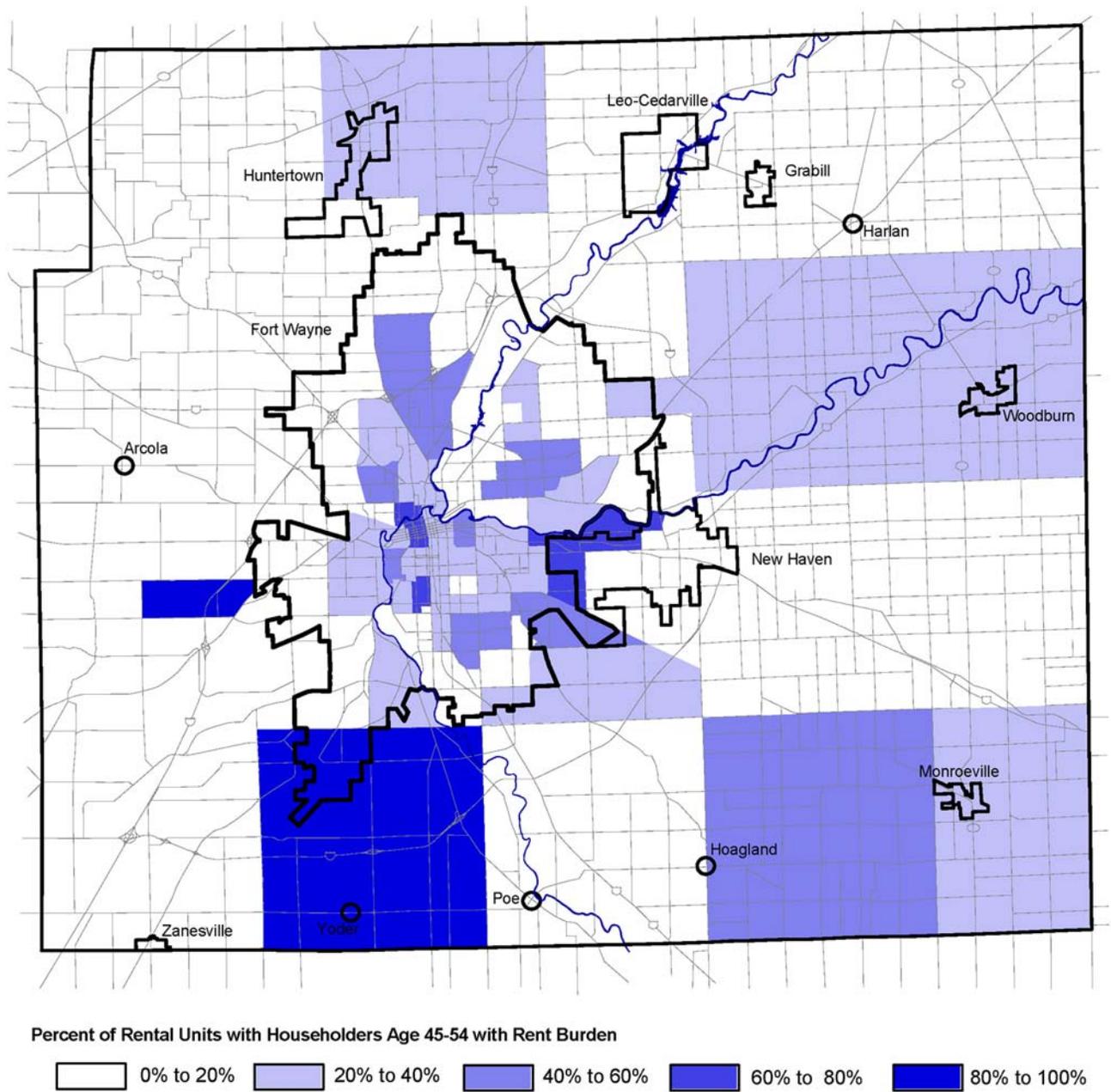
Innovation – Calculated risks and support for innovation are necessary.

Map 5.19 Rent Burden-2000



Source: U.S. Census Bureau – City of Fort Wayne

Map 5.20: Percent of Householders Age 45-54 Rent Burdened



Source: U.S. Census Bureau – City of Fort Wayne

Appendix

City of Fort Wayne Housing Strategy

Recommendations

In 2002, the *City of Fort Wayne Housing Strategy* was initiated by the City of Fort Wayne's Division of Community Development and its private and non-profit partners. This strategy outlines a number of key action steps associated with eight goals to transform the housing and development environment in Fort Wayne to create better neighborhoods for its citizens, address housing needs across all income levels, and become more competitive with competing housing markets. The report addresses 12 primary issues and provides 8 goals. The goals are as follows:

Goals

1. Reintroduced planning as a central basis for activity at all scales within the City and County.

Neighborhood Planning

- 1.1. Establish a Strategic Coordinating Committee comprised of neighborhood specialists, and division directors to guide the neighborhood planning process.
- 1.2. Re-establish the process for amending the comprehensive plan with community development plans.
- 1.3. Develop a standard template for community development planning. This template should describe the planning process and the end product.
- 1.4. Generate 3-5 community development plans within the next two years.

Planning for a range of incomes and demographics

- 1.5. Redefine the Consolidated Plan.
- 1.6. Improve housing services for the growing immigrant population.
- 1.7. Develop plans to accommodate seniors and residents with special physical needs.
- 1.8. Prioritize and coordinate housing related health-hazard correction efforts.
- 1.9. Develop a plan to improve housing discrimination response services.

City/County planning

- 1.10. Integrate housing and community development into the Comprehensive Plan.

Cross disciplinary planning

- 1.11. Work with public and private school systems to further engage institutions in the neighborhood improvement process.
- 1.12. Create partnership with local universities (Ivy Tech, IPFW, IIT and St. Francis)

2. Improve the image and marketability of all of the City's neighborhoods.

- 2.1. Create marketing strategies for quadrants and neighborhoods.
- 2.2. Create an on-line presence for neighborhood information, facts, and activities.
- 2.3. Reinforce the role that real estate professionals play in marketing neighborhoods.
- 2.4. Produce events that showcase neighborhood and community investment.
- 2.5. Develop productive and positive relationships between neighborhood advocates, community leaders and local media.

3. Create a transparent and coordinated process for City program and service delivery.

Public Outreach and Information Sharing

- 3.1. Make City housing program information more accessible to the public.
- 3.2. Rewrite the public participation process for the Consolidated Plan.
- 3.3. Improve customer service in City planning and permitting processes.
- 3.4. Aggressively promote programs, policies and initiatives as a new way of doing business in the City.

Internal City Coordination and Communication

- 3.5. Continue to promote interaction and information sharing among City staff.
- 3.6. Engage a professional skills development strategy for City staff.

Entitlement Programs and Process

- 3.7. Work with HUD to maintain alignment with state and national goals and objectives.
 - 3.8. Improve data collection techniques to quantify needs and demand.
- Recommendation
- 3.9. Develop clear funding criteria and new programs for entitlement funds.
 - 3.10. Improve the City's accountability for entitlement funding.
 - 3.11. Improve accountability of entitlement funding sub-recipients.

4. Enhance the lending and finance environment.

- 4.1. Examine current homeownership lending practices and utilization in Fort Wayne.
- 4.2. Develop a new approach to homeownership lending – create a new public-private loan pool.
- 4.3. Expand the use of the HOMESTYLE program in the current Fort Wayne housing market.
- 4.4. Bring responsible landlords into the mainstream of lending and asset management.

4.5. Conduct outreach to immigrant communities with new products and bi-cultural connections.

4.6. Engage employers in creating employee assisted housing programs.

4.7. Bring foundations back into the housing arena.

4.8. Foster additional expertise in various finance, lending, and federal programs.

4.9. Establish policy, guidelines and a strategy for using tax credits to finance housing development and rehabilitation.

5. Foster a proactive development environment.

Coordination

5.1. Continue to develop comprehensive, digital basemapping as a tool for neighborhood planning.

5.2. Develop a parcel-basemap of the City as an integrated and compatible component of the existing GIS resources.

5.3. Assign the role of Housing Development Coordinator to an existing staff person or new hire.

Land Assembly

5.4. Expand the Allen County CDD's Land Bank as a staffed resource to transfer properties to CDC's and developers.

5.5. Incorporate the active participation of the Redevelopment Commission in all planning initiatives.

5.6. Revise the demolition protocol of Neighborhood Code Enforcement to facilitate development or redevelopment.

5.7. Revise the tax abatement policy to incentivize rehabilitation and development and to help stabilize neighborhoods.

5.8. Explore implementing post-rehabilitation tax incentives for historic properties and districts.

5.9. Create a live-work incentive for commercial corridors.

6. Adopt value-added property management approaches.

Private Property

6.1. Market existing programs that provide financial assistance for private property management.

6.2. Develop educational programs for homeowners on how to maintain their homes.

6.3. Improve the quality of interaction between Neighborhood Code Enforcement and owners.

6.4. Focus Code Enforcement activities in key neighborhoods targeted by the City for revitalization.

6.5. Expand programs that assist low-income homeowners through volunteer labor and resources.

6.6. Build upon the Goldstar program to encourage landlords to maintain their properties.

6.7. Create a strategy to address lead-based paint in older homes.

6.8. Establish a “model block” program to focus rehabilitation and public improvements in specific locations.

6.9. Create a neighborhood “tool box” that enables local residents to borrow tools for home improvement.

6.10. Establish a receivership program for properties that continue to violate codes despite repeated violations.

Vacant/Abandoned Properties and Land

6.11. Develop a side-yard lot program.

6.12. Work with knowledgeable and experienced agencies like to create a neighborhood gardening program.

6.13. Explore partnerships between the City and other organizations to help maintain vacant properties.

6.14. Create a neighborhood organizing effort to get residents more involved in vacant land management.

6.15. Establish a protocol for evaluating the condition and viability of rehabilitation for vacant or abandoned buildings.

7. Support and expand CDC capacity.

7.1. Conduct organizational and capacity assessments of all CDCs.

7.2. Provide technical assistance to CDCs on funding and certification processes controlled by the City.

7.3. Foster communication and collaboration between City and CDC’s and between CDCs themselves.

7.4. Link CDCs to place-based initiatives.

8. Facilitate more housing choice for low-income families.

Strategic Direction

8.1. Develop a comprehensive Continuum of Care strategy.

8.2. Merge homeless issues back into mainstream housing.

Expand Resources

8.3. Continue to apply for new allocations of Section 8 Housing as they are made available.

8.4. Explore mixed-income housing redevelopment opportunities that include public housing

8.5. Review the Section 8 program to determine if changes are needed.

8.6. Recruit additional landlords to provide affordable rental housing.

8.7. Explore establishing an inclusionary housing ordinance in the City

8.8. Explore expanding the Goldstar program to certify all low-income renters.

8.9. Create a Fort Wayne Homeownership Center.

Access to Information

8.10. Expand First Call for Help to act as a centralized for information and resources to assist low-income families both over the telephone and on the Internet.

8.11. Develop a centralized list of landlords accepting Section 8 vouchers.

General Neighborhood Classifications

Stable Neighborhoods – The primary objective for stable neighborhoods is to insure they remain that way. While most of the land is built out, new development opportunities should be evaluated as they continue to attract market interest. (Primary investment approach – public improvements and community organization)

Marketable Urban Neighborhoods – These neighborhoods are established communities that are attractive to residents because of their range of home styles, tree-lined streets, and historic character. (Primary investment approach – rehabilitation, maintenance, expanded services, focused public improvements, and community organizing.)

Appreciating Neighborhoods – With competitive sales prices, proximity to services, and increase in population, these areas provide an opportunity to focus investment that further reinforces positive trends. (Primary investment approach – community organizing, expanded services, maintenance, public improvements, focused rehabilitation and mixed-income, and depending upon the site, mixed-use development.)

Transitional Neighborhoods – Concern that existing deterioration will spread to adjacent neighborhoods is widespread. (Primary investment approach – focused rehabilitation, public improvements, increased services, vacant land management, economic development and community organization.)

Opportunity Neighborhoods – Most of the negative perceptions associated with declining neighborhoods are focused on these areas. (Primary investment approach – vacant land management, focused rehabilitation, focused public improvements, increased services, economic development and community organization.)

FIGURE 4 - GENERALIZED NEIGHBORHOOD CLASSIFICATIONS

