

# NOBLE COUNTY HOUSING STRATEGY



HOUSING OPTIMIZATION MARKET EMPOWERMENT

# 2023

NOBLE COUNTY, IN



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THE HOUSING RESOURCE HUB  
[WWW.YOURHOUSINGRESOURCE.ORG](http://WWW.YOURHOUSINGRESOURCE.ORG)  
FORT WAYNE, IN

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FORT WAYNE, IN



# THE HOUSING RESOURCE HUB HOUSING STRATEGY GUIDE

# 2023

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NOBLE COUNTY, IN



# NOBLE COUNTY HOUSING STRATEGY TEAM

Noble County Housing Strategy was commissioned by Be Noble Inc. comprised of key stakeholders. We thank the following individuals for their input and direction.

Angie Kidd - Common Grace Ministries

Aerle Franklin - City of Ligonier

Melanie Kellogg - Be Noble Inc.

Gary Leatherman - County Commissioner

Grace Caswell - Tourism, Young Professionals

Jacob Ihrie - Be Noble Inc; Town of Albion

Jeff Dyson - Be Noble Inc; Entrepreneur and Developer

Jenna Anderson - Noble Thrive by Five

Kay Craig - The Arc Foundations Noble County

Leigh Pranger - Town of Rome City

Lori Gagen - Be Noble Inc.

Margarita White - Community Foundation of Noble County

Nathan Scherer - Be Noble Inc; Entrepreneur and Developer

Steve Geist - Creative Liquid Coatings

SuzAnne Handshoe - Be Noble Inc; City of Kendallville

Tara Streb - Be Noble Inc.

Tena Woenker - Be Noble Inc; Town of Avilla

Teresa Tackett - County Plan Commission

Will Thatcher - Community State Bank

Zach Smith - Noble County Engineer

# Project Phases

*This process takes approximately 18 - 24 months to complete.*

01

## Project Initiation

- Formalize Steering Committee
- Select communities to be included in market potential analysis
- Establish Communication Homebase

02

## Set the Baseline

- Prepare Communication Plan
- Report on Housing Market Potential
- Launch Community Housing Needs Survey ("Listening Tour")

03

## Engage Stakeholders

- Hold Housing Symposium
- Design Housing Program
- Obtain Steering Committee Approval for Recommended Housing Production Strategies

04

## Implement Housing Strategy

- Identify Catalyst Site(s)
- Establish Community-Based Development Team(s)
- Begin Quarterly Steering Committee Strategy Sessions

05

## Execute Housing Strategies

- Establish Site Control for Catalyst Site(s)
- Begin Pre-Development
- Launch Club 720 to Build Homebuyer Pipeline
- Launch Earned/Paid Media Strategy for Home Buyer Program(s)

# NOBLE COUNTY HOUSING MARKET POTENTIAL

## NOBLE COUNTY POPULATION OVERVIEW 2023

POPULATION: 48,157

HOUSEHOLDS: 17,795

1 & 2-PERSON HOUSEHOLDS: 58%

MEDIAN HOUSEHOLD INCOME: \$64,800

HOUSING UNITS: 20,650

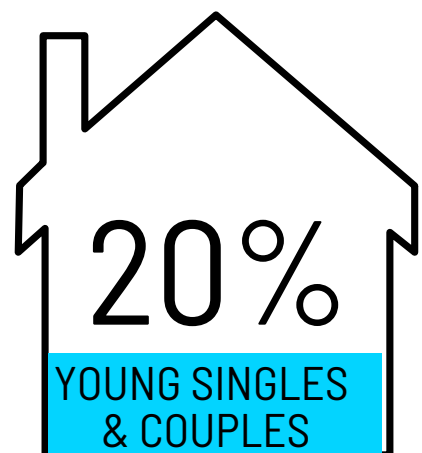
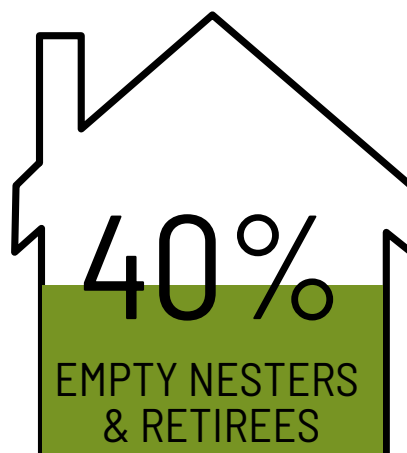
OWNER-OCCUPIED: 78%

SINGLE-FAMILY DETACHED: 78%

MEDIAN HOUSING VALUE: \$166,200



## HOUSEHOLD LIFESTAGE



# NOBLE COUNTY HOUSING MARKET POTENTIAL CONTINUED

WHERE DOES THE POTENTIAL MARKET FOR THE COUNTY LIVE  
NOW?

NOBLE COUNTY: 44.4%  
REGIONAL DRAW AREA: 26.8%  
ALLEN COUNTY: 11.1%  
BALANCE OF THE U.S.: 17.7%

**2295**

HOUSEHOLDS OF ALL INCOMES  
HAVE THE POTENTIAL TO MOVE  
TO NOBLE COUNTY EACH YEAR!



TRADITIONAL &  
NON-TRADITIONAL  
FAMILIES



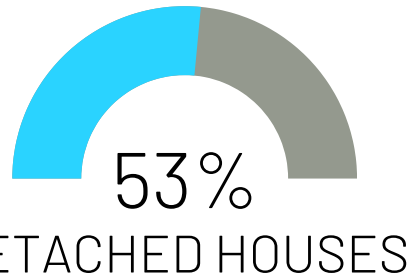
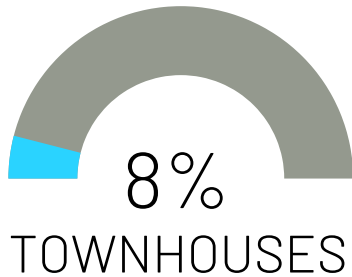
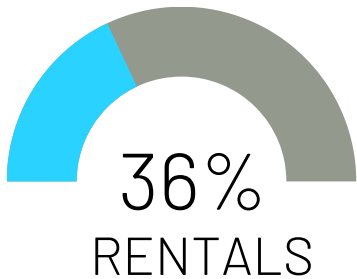
YOUNGER SINGLES  
& COUPLES



EMPTY NESTERS  
& RETIREES



# NOBLE COUNTY HOUSING MARKET POTENTIAL CONTINUED



# Measuring Progress

The H.O.M.E. Method uses a practical methodology that produces tangible results. Communities with SWAGGER seek housing solutions, not just a study of them. Many "housing studies" are designed to look back at past trends as an indicator of future housing market performance. They can be excellent tools for making applications for Federal and State funding streams, but high performance leaders are typically not looking to simply ask for funding. They want a tool to help them make good decisions about how to jumpstart their own local housing initiatives, with or without outside funding streams and the restrictions that come with them. The H.O.M.E. Method begins with the end in mind by determining a community's optimal housing market position and then builds a strategic plan for addressing key variables that are interacting in the market, that are preventing this from occurring.

Key Indicator	Activity / Project	Data / Outcome
New housing units developed or underway	Housing Strategies	<ul style="list-style-type: none"> <li>• Optimum market position</li> <li>• Capacity to undertake complex housing projects (swagger)</li> </ul>
Homebuyers assisted and/or supported	Local Government Homebuyer Initiative	<ul style="list-style-type: none"> <li>• Reduced worker commute time</li> <li>• Employer engagement</li> </ul>
New investment attracted (\$)	Catalyst Housing Development Projects	<ul style="list-style-type: none"> <li>• Income taxes</li> <li>• Real Estate taxes</li> <li>• New Revenue for Schools</li> </ul>



# HOUSING STRATEGY WORK PLAN



Informational Webinar on Six Steps to Success



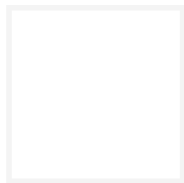
Leadership Inventory



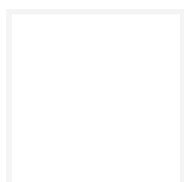
Catalyst Sites



Housing Optimization Plan



Market Empowerment Plan



Execute Housing Strategy

WWW.YOURHOUSINGRESOURCE.ORG  
FORT WAYNE, IN

# THE HOUSING RESOURCE HUB COMMUNICATION PLAN

# 2023

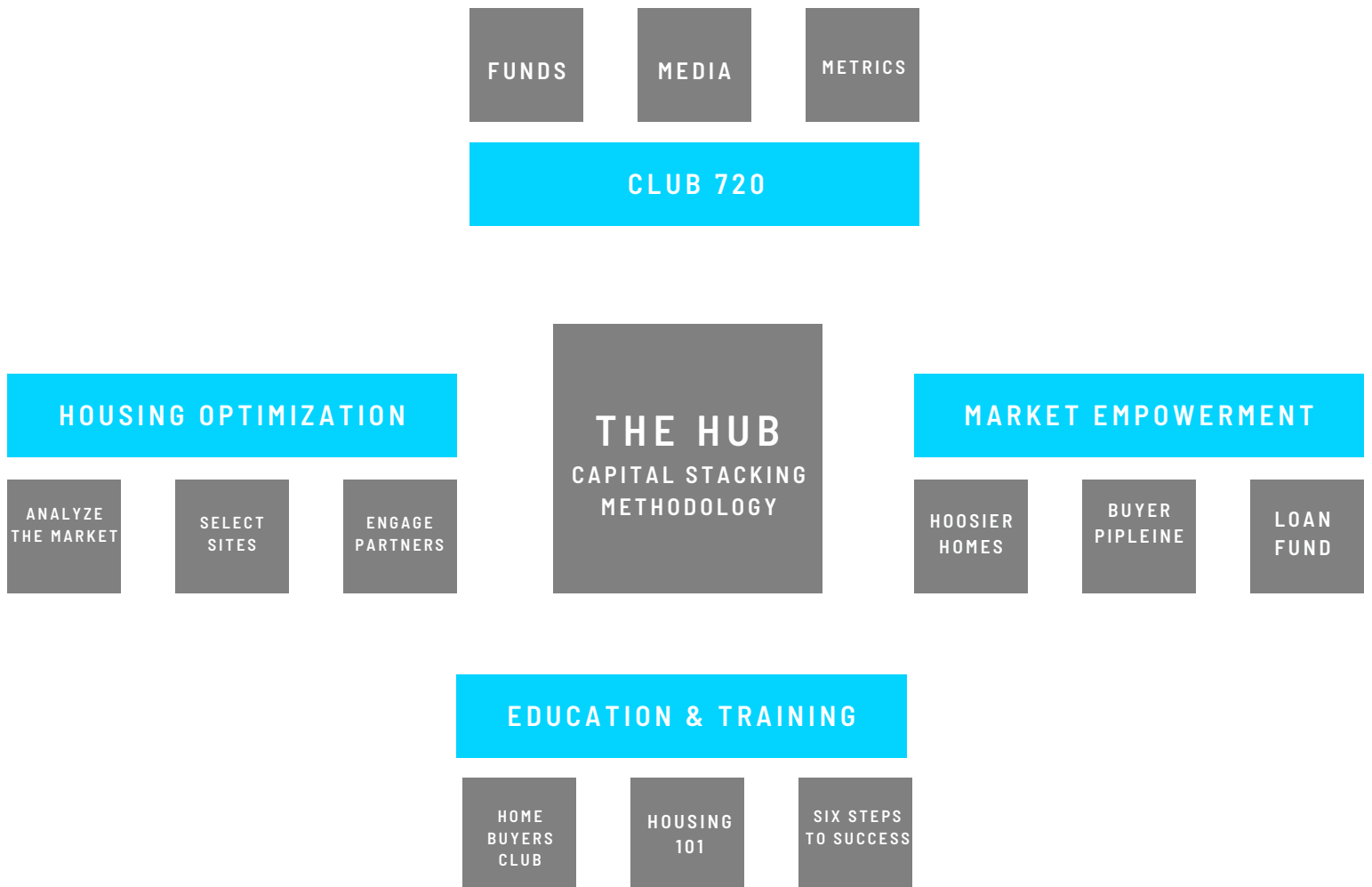
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NOBLE COUNTY, IN



# The Methodology

2023



# HOUSING STRATEGY WORK PLAN



Informational Webinar on 10 Reasons  
Housing Plans Succeed



Leadership Inventory



Catalyst Sites



Housing Performance Optimization Plan



Market Empowerment Plan

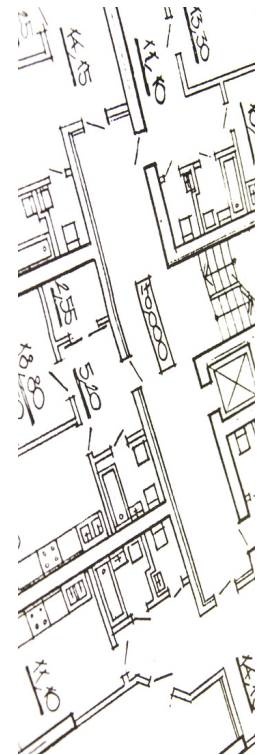


Execute Housing Strategy

# Housing Optimization Market Empowerment

Housing Optimization happens when communities seek to build enough of the housing that buyers seek to buy and renters seek to rent, at the price points they can afford, as their housing strategy. This work is most effective when a community seeks to treat existing residents with as much care and concern as it seeks to attract new residents.

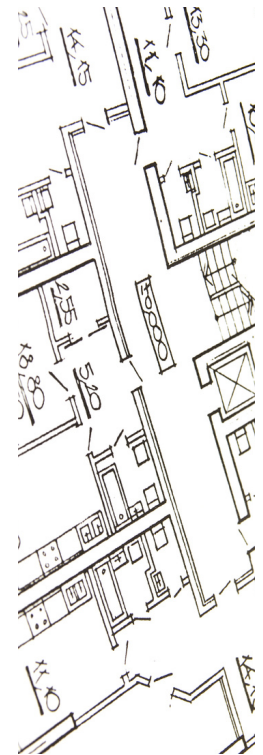
Market Empowerment happens when communities know what they want, are willing to do what it takes to make it happen and refuse to settle for less. Without Market Empowerment the private sector - lenders, developers, builders and buyers - are powerless to accomplish a community's housing goals.



# #Swagger

When Housing Optimization happens alone, side effects can include unintended consequences, such as a completed document that is placed on a shelf and never put into action. Market Empowerment ensures that the gaps that exist in most every housing market, such as appraisal gaps and affordability gaps, are minimized and eradicated.

The H.O.M.E. Method is designed with the high performance community leader in mind. This type of leader tends to take matters into their own hands and fearlessly endeavors to create their own success, rather than relying solely on one-size-fits-all tools of states and Federal governments. This type of leader knows that Housing is economic development and that it is most definitely a key aspect of the local infrastructure. To put it another way, this type of leader has "Swagger".



# Noble County Market Empowerment Plan

## Main Goal: Empower the Community

With the housing production wheels in motion, Phase II is Market Empowerment. This part of the Strategy is designed to enhance the community's economic stability and prosperity through increased homeownership and reduced employee commutes. By focusing on the talent that local employers are seeking to attract and retain as targeted buyers and renters of housing, this approach blends community attachment with employer/employee engagement.

The project is composed of three high-level tasks:

- **Program Design:** Private sector stakeholders, such as employers, banks, lenders, builders, developers and realtors are the focus of this project. Program design will be informed by the Housing Symposium and the community housing needs survey.
- **Fund Development:** Community investors & creditors (employers, banks, lenders, etc.) are the focus of this step. With the Hoosier Homes down payment assistance program as a lead tool, a workforce housing toolkit is developed from available community development grants & loans, etc.
- **Program Delivery:** Local residents and employees are the focus of this step. A media strategy featuring both earned and paid media will be developed to attract a pipeline of interested buyers for new homes under construction is built.



# Key Audiences

- Local/County Leaders
  - General Public
  - Employers
  - Realtors
  - Builders + Developers
  - Banks + Lenders
  - Schools
  - Farmers
  - Commuters
  - Convention + Visitor Bureau
- 
- 
-



# Project Messaging

The first step in executing an effective Communication Plan is to address the desired outcome.

*Outcome: Create a comprehensive workforce housing program that bridges the gap between the existing housing market & local housing market potential.*

It is also important to consider the VIPs of this initiative, which include the groups you identified in the communication planning workshop and are listed on the previous page. The outreach must be personalized to each group but the outcome must remain the same.

Here are a few points to consider including in your messaging:

- The Housing Strategy is designed to put employers and the talent they seek to recruit and retain at the center of the Strategy.
- Starting with an analysis of the local housing market potential, we will delve into understanding who wants to live in the community, whether they want to buy or rent and how much they can afford.
- Actual housing units will be developed within close proximity to employment centers as a part of the Strategy.
- Development-specific financing packages will be assembled to bridge confirmed and audited development financing gaps.
- A homebuyer pipeline will be developed using a mobile app, called Club 720, which will provide access to various grants and affordable loans offered by and through local employers, banks and lenders to prospective buyers.



# Levels of Participation

**INFORM:** to provide the public with balanced and objective information to assist them in understanding the problem, alternatives, opportunities and/or solutions

**CONSULT:** to obtain public feedback on analysis, alternatives and/or decisions

**INVOLVE:** to work directly with the public throughout the process to ensure that public concerns and aspirations are consistently understood and considered

**COLLABORATE:** to partner with the public in each aspect of the decision including the development of alternatives and the identification of the preferred solution

**EMPOWER:** to place final decision making in the hands of the public

# Local Gov't. Decision Makers

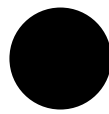
## Level of Participation



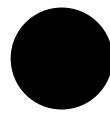
Inform



Consult



Involve



Collaborate



Empower

## Outcome of Communication

We want to empower this group to fully understand the initiative and how to jumpstart housing development within their communities.



## Methods of Communication



- Invite leaders to Housing Symposium to engage in an exciting conversation about housing opportunities in their communities
- Invite leaders to identify and secure potential catalyst sites in partnership with the Hub
- Equip communities with sample social media posts that direct viewers to Noble County's page on Hub website
- Deliver Capital Stacking 101 webinar

# General Public

## Level of Participation



Inform



Consult



Involve



Collaborate



Empower

## Outcome of Communication

We want everyone to see this as a countywide project where everyone has a chance to get involved.



## Methods of Communication



- Share updates on Noble County's housing strategy webpage located on Hub website
- Local social media posts (provided by the Hub) directing viewers to Hub website for updates
- Request participation in Community Housing Needs Survey

# Homebuyers / Commuters

## Level of Participation



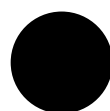
Inform



Consult



Involve



Collaborate



Empower

## Outcome of Communication

We want to build a pipeline of ready buyers for homes currently available and being developed.



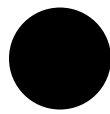
## Methods of Communication



- Press Release: Introduce the Strategy and how to get involved
- Invite buyers to attend local Housing Fair to showcase available housing options and resources
- Invite buyers to a Homeownership is Possible webinar to build the homebuyer pipeline via Club 720

# Employers

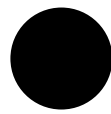
## Level of Participation



Inform



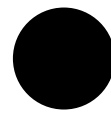
Consult



Involve



Collaborate



Empower

## Outcome of Communication

We want to collaborate in efforts to spread the word about local housing opportunities because we know that recruitment and retention require housing production.



## Methods of Communication



- Invite employers to Housing Symposium to share about the Strategy
- Equip employers with a break room flyer announcing:
  - Community Housing Needs Survey via Hub website
  - Homebuyer Pipeline Builder (Club 720 QR code)
- Host an employer-assisted housing webinar to showcase examples of ways for them to get involved

# Realtors

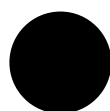
## Level of Participation



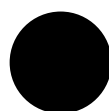
Inform



Consult



Involve



Collaborate



Empower

## Outcome of Communication

We want to better understand the barriers of homeownership from the realtor perspective and invite them to spread awareness about the housing opportunities.



## Methods of Communication



- Invite realtors to Housing Symposium to learn about the housing initiative
- Invite realtors to Housing Fair to connect with ready homebuyers
- Present housing strategy to local Realtors' Association

# Builders + Developers

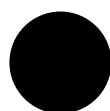
## Level of Participation



Inform



Consult



Involve



Collaborate



Empower

## Outcome of Communication

We want to share details of the initiative with this group in efforts to encourage them to build and develop housing and resources based on the community's needs.



## Methods of Communication

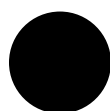


- Invite this group to Housing Symposium to hear about the Strategy
- Equip builders/developers with a model home flyer inviting buyers to find financing options via the Homebuyer Pipeline Builder (Club 720 QR code)
- Co-host a virtual open house to display housing options to Club 720 buyers

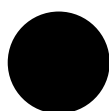


# Banks + Lenders

## Level of Participation



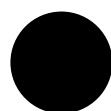
Inform



Consult



Involve



Collaborate



Empower

## Outcome of Communication

We want to empower this group to create and provide affordable products that can be easily accessed by buyers via Club 720.



## Methods of Communication



- Invite this group to Housing Symposium to hear about the Strategy
- Invite this group to sponsor and participate in the Housing Fair to connect with prospective buyers
- Invite banks and lenders to offer programs and products on Club 720
- Invite them to engage with Club 720 members in the Clubhouse (club720.circle.so)

# Noble County Housing Strategy



## Workforce Housing Solutions Here:

The Housing Resource Hub is a regional housing non-profit focused on helping communities put the 'workforce' back into the workforce housing equation. In 2022, the Hub began work alongside Noble County local units of government, economic development professionals, community leaders, banks/lenders, builders, employers, and other key stakeholders to develop strategic and actionable housing solutions.

## How to get involved:



Scan the QR Code to learn more about the Noble County Housing Strategy and how to get involved!



### Catalyst Projects

*Local government leaders have been exploring multiple sites as a possible solution to the current housing situation.*



### Capital Stacking

*Local leadership is working tirelessly to explore funding avenues to accomplish their housing dreams.*



### Homebuyer Pipeline

*Club 720, a free mobile app that connects homebuyers to local funding resources, will be offered to all Noble County homebuyers.*

Want to learn more?



[hello@yourhousingresource.org](mailto:hello@yourhousingresource.org)



[www.yourhousingresource.org/noble](http://www.yourhousingresource.org/noble)

# Marketing Toolkit



# Housing Symposium Planning Sheet

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Date: TBD	Jurisdiction:
-----------	---------------

Location	TBD
----------	-----

Attendees	TBD
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## Agenda

<input type="checkbox"/>	Introductions
--------------------------	---------------

<input type="checkbox"/>	Welcome from the County Housing Strategy Steering Committee
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<input type="checkbox"/>	County Housing Market Potential Analysis (ZVA)
--------------------------	--

<input type="checkbox"/>	Issues & Opportunities Discussion
--------------------------	-----------------------------------

<input type="checkbox"/>	Next Steps
--------------------------	------------

Tasks	By Whom	Deadline
-------	---------	----------

Prepare Reading Materials		
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Prepare Slide Deck		
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Coordinate refreshments with local vendor		
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Send Invitations		
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Prepare Invitations		
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Prepare for interviews, photos, etc.		
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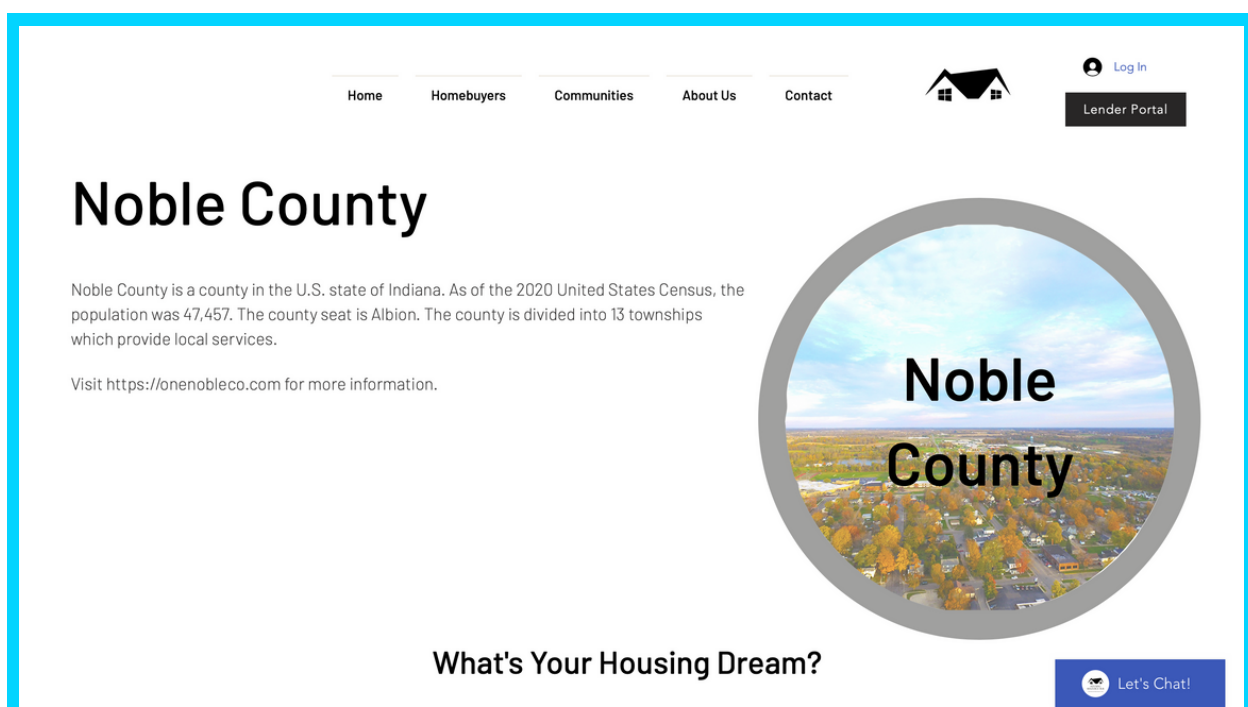
# Symposium To - Do List

Date:	Month:	Year:
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Task	Completed
------	-----------

Send Invitee Worksheet	
Create and Approve Invitation	
Prepare Agenda w/ Heather and Ryan	
Prepare Handouts	
Print Sign-in Sheet	
Get Name Tags	
Ensure Refreshments and Location are Lined Up	
Ensure Invitations are Emailed to Invitee List w/ Calendar Invite	
Follow Up on RSVP Count One Week Before Event	
Brand Presentation	

# Noble County Housing Strategy Community Page



Here, the Hub will host the Community Housing Needs Survey for the general public, the current state of the market, the market potential, and updates on the Housing Strategy.

**Caption:** A Housing Strategy is being conducted for Noble County by the Housing Resource Hub to create a comprehensive workforce housing program that bridges the gap between the existing housing market & local housing market potential. We know that this can't be done right without your voice. We're asking you to provide input about your housing dreams in order to shape the development of the housing program for our community. Visit [www.yourhousingresource.org/noble](http://www.yourhousingresource.org/noble) and tell us your housing dream!

#noblecountyhousing #housingmarket #housingiseconomicdevelopment



FOR IMMEDIATE RELEASE

*As a New Housing Initiative Begins, ENTITY Wants to Hear from You*

*Noble County, IN - Noble County has the ability to absorb up to X new housing units over the next five years, according to a recently released market potential analysis that was commissioned by the ENTITY in partnership with the Housing Resource Hub.*

*The community is asked to participate in a Community Housing Needs Survey and provide input about their housing dreams in efforts to shape the development of a housing program community leaders are designing. Individuals can learn more about the housing strategy, view the housing market potential results and share their housing dreams and ideas for the county by visiting [www.yourhousingresource.org/noble](http://www.yourhousingresource.org/noble).*

*The market potential analysis information.*

*Using this insight, ENTITY is beginning to fulfill the potential and engage local leadership and influencers, like banks, realtors and developers, to support implementation of the housing initiative.*

*QUOTE from ENTITY leadership.*

*For more information about this effort, please visit [www.yourhousingresource.org/noble](http://www.yourhousingresource.org/noble).*

*###*



# Community Housing Needs Survey

Do you currently rent or own your home?

- Rent
- Own

As a lifestyle choice, do you prefer renting or homeownership?

- Renting
- Homeownership

Do you plan to rent or buy a home within the next two years?

- Rent
- Buy
- Not Applicable

If you answered 'yes' or 'maybe' to the previous question, would you be interested in any of the following?

- Grants and/or Matching Funds to help you purchase the asset(s)
- Online education on consumer credit, how to improve your credit, financial goal planning, etc.
- Group coaching for goals you have set
- 1:1 coaching for goals you have set

Are you planning to do any of the following in the next five years? (Select all that apply.)

- Buy a home
- Fix/Renovate your home
- Buy a vehicle for work
- Get further job training/education
- None of the above



**SCAN HERE  
TO LEARN  
MORE!**



# **NOBLE COUNTY HOUSING INITIATIVE!**

**OUR ULTIMATE EMPLOYEE BENEFIT**



- Find available housing programs and products
- Learn about the new housing coming to town
- Access wealth building tools like down payment assistance & credit builder loan products
- Access online financial education courses
- Join a virtual homebuyer community
- Get this all for free through our sponsorship!

Follow the Housing Initiative and join the  
homebuyer pipeline by visiting  
[www.yourhousingresource.org/noble](http://www.yourhousingresource.org/noble)



# We'd Like to Help Your Workforce Live Closer to Work!

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Hello!

A Housing Strategy is currently underway for Noble County to complement your ongoing talent attraction and retention efforts. We invite you to attend a webinar focused on employer-assisted housing where you'll learn ways you, too, can be involved in this initiative.

Employers are encouraged to get involved in this initiative by:

- offering Club 720 as a free ultimate employee benefit tool
- learning the housing issues and preferences of their employees through a Community Housing Needs Survey
- developing employee housing assistance programs

Please join us on (insert date and time) to attend this session. Click [here](#) to register.

Hope to see you there!

# You're Invited to the Noble County Housing Symposium!

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Hello!

You're invited to join an important conversation focused on housing throughout Noble County. In partnership with the Housing Resource Hub, we have launched a Housing Strategy to create a comprehensive workforce housing program that bridges the gap between the existing housing market & local housing market potential.

At the Housing Symposium, we will share the housing market potential analysis results for Noble County, the Community Housing Needs Survey results and ways your workforce can turn their dream of homeownership into a reality.

As your local champion for this project, please join us on (insert date and time).

Hope to see you there!

# You're invited to the Noble County Housing Symposium!

---

Hello!

You're invited to join an important conversation focused on housing throughout Noble County. In partnership with the Housing Resource Hub, we have launched a Housing Strategy to create a comprehensive workforce housing program that focuses on breaking down the barriers of homeownership between our existing housing market and our local housing market potential.

At the Housing Symposium, we will share the results of the housing market potential analysis, results from our Community Housing Needs Survey and ways you can participate even further to turn your clients' dreams of homeownership into a reality.

As your local champion for this project, please join us on (insert date and time).

Hope to see you there!

# Get Ready to Connect with Local Homebuyers!

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Hello!

You're invited to attend a Housing Fair for Noble County on DATE at VENUE.

Join us for a chance to connect with willing and ready homebuyers as they learn more about new local housing programs and developments and how to get started on the path to homeownership now!

As your local champion for this project, we hope to see you there!

# Join Us at the Noble County Housing Fair!



DATE  
TIME



LOCATION

Join us for a chance to connect with willing and ready homebuyers as they learn more about new local housing programs and developments and how to get started on the path to homeownership now!

# Got Products to Offer? Join the Conversation!

---

Hello!

You're invited to attend a workshop -- sponsored by various Noble County community leaders and its nonprofit housing partner, the Housing Resource Hub -- about our local housing initiative.

Join us to learn more about our local housing market potential, participate in a community credit needs analysis and learn about Club 720 -- a CRA tool every bank should be using.

The workshop will be held on DATE, TIME at LOCATION. Please tell us about the products you're excited to offer and register [here](#).

As your local champion for this project, we hope to see you there!



# Get a Housing Development Deal Done in Your Community!

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Hello!

You're invited to attend the Housing Resource Hub's Capital Stacking 101: A webinar designed to introduce local decision makers, like you, to the action steps community leaders can take to jumpstart their housing markets.

Topic areas include:

- Donated Sites & Other Impact Investments
- Density & Other Residential Development Financing Tools
- Down Payment Assistance & Employer-Assisted Housing Programs
- Regional Housing Loan Funds

Join us on DATE & TIME for a chance to connect with other local leaders and continue learning ways to improve and meet the needs of our community.

As your local housing champion, we hope to see you there!

Thank You!

