



HOUSING READY TASK FORCE

Final Report 2.4.26

Mayor Deborah Whitfield

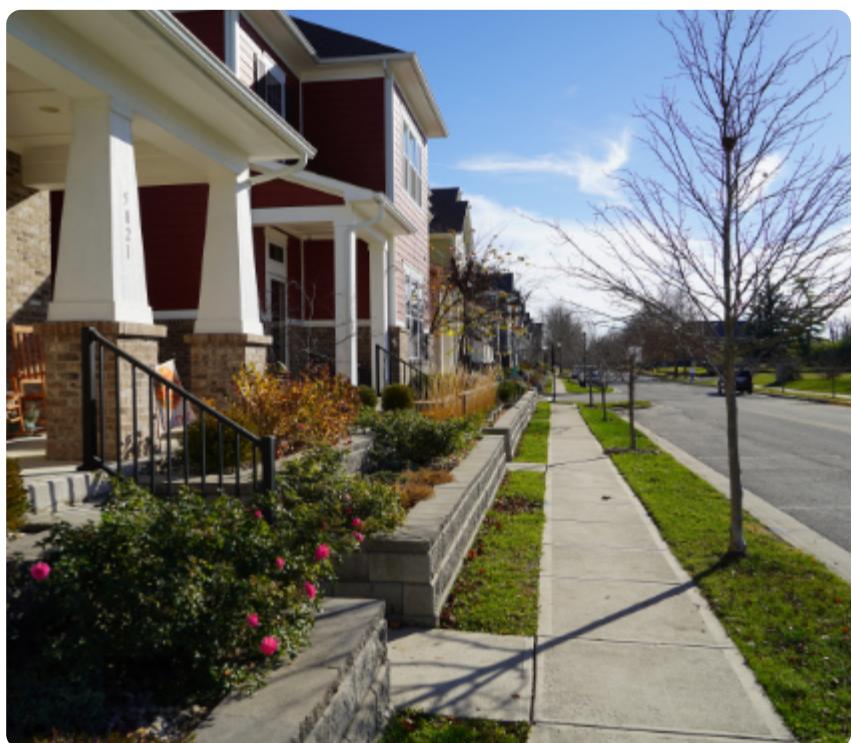


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BACKGROUND

TODAY'S HOUSING CRISIS

A devastating outcome of the 2009 Great Recession is that in the decades to follow there was a failure to build sufficient housing stock to meet America's demand. Today, the housing shortage estimates in the United States range between 3 and 4 million units, and it is believed it will take 10 years to close this gap. The contributing factors to this crisis include a lack of capital investments in housing, rising costs of materials and land, waning developer capacity and related, housing construction laborers, out of date regulatory practices, increasing number of catastrophic weather events and more recently, rising interest rates.

As result, the cost of housing of all types has skyrocketed across the nation. For most Americans, housing now represents a significant expenditure of their household budget. For some Americans, this shortage has led to serious consequences including homelessness

Our city, Lawrence Indiana, has not been spared. The production of new housing in our city dropped by 53% between the years 2000 and 2020. Between 2001 and 2010, 3,974 housing units were built in Lawrence. The next decade, 2011-2020, just 1,876 units were built. This shortage eventually impacted on the cost of housing. Between 2013 and 2023, the median price of an existing home in Lawrence increased by 108%. The homeownership rate in the City of Lawrence fell 3.7%, from 69.80% in 2013 to 66.10% in 2023 - in part due to the rising cost of home prices.

The increasing value of homes, while generally considered a goal of homeownership, has had a negative impact on some homeowners. Rising home values increase property taxes and home insurance premiums. In 2023, 13.2% of Lawrence homeowners paid more than 30% of their monthly household income on housing and therefore are considered to be a housing cost burden. Over 25% of Lawrence seniors, and 25% of minority homeowners experience housing cost burdens.

The median rent during this same time increased almost 50%. The median rent in Lawrence in 2013 was \$1075 and in 2023 it climbed to \$1,608. Many Lawrence renters have suffered greatly from these cost increases, particularly the lower income neighbors. Of our renting residents who earn less than 50% of area median income in 2023, over half (51.1%) of them were paying more than 30% of their income on housing.

These recent trends in the housing market impact in communities negatively and – unaddressed - can lead to other even more serious problems.

¹ **The Outlook for US Housing Supply and Affordability**, Goldman Sachs, October 21, 2025.

² IN Housing and Community Development Authority, *Housing DashBoard*: https://indianahousingdashboard.com/?utm_content=&utm_medium=email&utm_source=govdelivery

³ In 2013, the homeownership rate of the City of Lawrence was higher than the Indianapolis MSA; in 2023, it was less than the MSA.

⁴ *Ibid.*



INTRODUCTION

Recognizing that the national housing crisis has had an impact on the Lawrence community, Mayor Deb Whitfield called together a group of civic minded volunteers to research all facets of the housing landscape – from new housing construction to homelessness, and to identify potential solutions.

The Task Force was convened in May 2025 and met weekly through the end of January 2026. The members included several City of Lawrence residents including City Councilors Liz Masur and Tyrell Giles; MIBOR Political Director Lacey Everett; local housing expert Alison Cole; home builder Jerrod Klein; Realtor Judy Dages (until September); Realtor Eric Walton (from October); former Lawrence Councilor Shawn Denney; Lawrence DPW Director Rena Rafala (ex-officio).

The Task Force first drafted the following mission statement to provide focus and direction:

The City of Lawrence, Indiana Housing Ready Task Force seeks to identify and enact thoughtful progressive policies that will create an environment which fosters and ensures the sustainability of a variety of residential properties to meet the housing demands and needs of its residents. In essence we seek to be a “Housing Ready City”.

Task Force interviewed over 30 separate subject matter experts on a variety of housing related subjects. (See Appendix for the list of all experts interviewed and their topic covered.)

The topics studied included:

- **GOVERNMENTAL POLICIES, SYSTEMS AND TOOLS**
- **AFFORDABLE HOUSING DEVELOPMENT**
- **HOMEOWNERSHIP FINANCING TOOLS**
- **LANDLORD – TENANT RELATIONS**
- **HOME REPAIR**
- **HOMELESSNESS ISSUES**

This report provides several recommendations for the City of Lawrence and the community to explore implementation. These recommendations are based upon current facts and insights our guests provided to us.



TASK FORCE MEMBERS

Liz Masur - City Councilor

Tyrell Giles - City Councilor

Lacey Everett - MIBOR Political Director

Alison Cole - Local Housing Expert

Jerrod Klein - Home Builder

Judy Dages - Realtor (*until September 2025*)

Eric Walton - Realtor (*from October 2025*)

Shawn Denney - Former Lawrence Councilor

Renea Rafala - Lawrence DPW Director (*ex-officio*)



HOUSING READY RECOMMENDATIONS

The primary focus of the City of Lawrence will be on those things that government has direct control. Governments create frameworks and rules to entice and encourage the private market to respond in ways that will achieve the shared goals agreed upon by the community. Government public policies, systems and tools are the area that the City will directly work on.

The Task force also heard about other aspects regarding housing that government has less direct control over but still can contribute solutions, but in partnership with other community stakeholders.

GOVERNMENTAL POLICIES, SYSTEMS AND TOOLS RECOMMENDATIONS

It is estimated that the local governmental oversite of housing development accounts for nearly 40% of the cost of housing. Inflexible and expensive requirements contribute significantly to the rising housing costs.

Governmental Regulatory Tools – Land Use and Zoning

Key and foundational to this entire report and series of recommendations is that it is anticipated that City of Lawrence will have full zoning control in approximately in the second half of 2026 (zoning control was lost by the City of Lawrence result of the enactment of Unigov in 1972). At that time a Plan Commission will need to be empaneled (enabling ordinance is already in place) and a zoning ordinance will need to be enacted.

Recommendations

It is recommended that the new local zoning ordinance consider the following zoning and construction changes be included to allow for the following:

- Allow single family-home conversion to duplex or triplex by right
 - Simplifying the new zoning code to allow homeowners to create additional housing within existing structures without burdensome approvals
- Permit backyard cottages in all residential zones
 - Enable property owners to add accessory dwelling units (ADUs) to increase housing options in established neighborhoods
 - ◆ It should be noted that Indianapolis' Zoning Ordinance already allows for these Secondary Dwelling Units.
- Legalize starter homes in all residential zones
 - Allow for construction of smaller (400-800 square feet), more affordable homes for first-time buyers and downsizers
- No minimum lot sizes and square footage
 - Allow for efficient land use by not creating artificial barriers that limit the number of homes that can be built



- Limit parking mandates for housing; allow for off-street parking
 - Let property owners decide how much parking is needed thus reducing unnecessary costs and land use requirements
- Streamline the approval process
 - Create a clear, efficient process to ensure approvals for conversions, cottages, and starter homes happen within 24 hours
 - ◆ South Bend and Kalamazoo, MI have model pre-approved housing plans that Lawrence can consider adopting
- Allow more flexibility in garage sizes and placement
- Allow for steeper roof pitches
- Allow for greater setbacks
- Allow design standards that restrict or prohibit the use of compliant code products
- Allow more flexibility in property height limitations

Governmental Processes

The City of Lawrence is already doing many things right compared to many municipalities. The city has an online permitting portal that can be improved; we have bundled new home permits; we often have pre-application meetings, and it is our preferred way; and we have several checklists to help ensure nothing is missed.

Recommendations

- Online Permitting Portals with clear instructions to reduce confusion and save time for builders applying for permits
 - We already have an online permitting portal, but the application process isn't the easiest to navigate. In response, we created a "How to Guide" that is available on the portal.
- Guaranteed Review Timelines: predictable review periods of 10-15 business days to enable efficient project planning for homebuilders
 - This is one of our goals for 2026, to reduce plan review time to 7 business days or less for residential and 20 days or less for commercial permits.
- Fast Inspection Services: same day or next day inspections to speed up construction timelines and minimize costly delays
 - All inspections require a minimum of 2 business days' notice, but we offer an accelerated same or next-day inspection for \$75.00.
- Transparent Fee Structures: bundled and clear permit fees to simplify budgeting and reduce administrative burdens of builders
 - We have already bundled new home permits. Our permits include the fees for the structure, plumbing, electrical and hvac. We include the required self-certification tag, and all inspections.
- Accessible Zoning Information: easy to read maps and land use guides to help developers quickly access site viability and streamline planning



- Pre-application Meetings: offer meetings before application submission to allow developers to clarify requirements and reduce risks early
 - We do this often. It's preferred.
- Approval Checklists: provide checklists for subdivision and site plan approvals to ensure all documentation is complete, reducing delays
 - We have several checklists we use to make sure all requirements are met and nothing is missed.
- Flexible Zoning Processes: flexible overlays and expedited zoning to support innovative housing and infill developments, attracting investment
- Development Liaison Assistance: assigning liaisons to offer personalized guidance through permitting and inspections to reduce miscommunication
- Builder Roundtables: quarterly roundtables to encourage feedback, collaboration, and updates on policy changes among stakeholders
- Fee Waivers and Reductions: fee waivers can lower financial barriers for affordable housing projects, promoting inclusiveness in development
- Density Bonuses: density bonuses allow developers to build more units, enhancing housing supply and economies of scale
- Early Utility Provider Engagement: engaging utility providers early ensures timely connections and efficient capacity planning for residential developments
- Pre-approved Utility Layouts: providing pre-approved utility layouts can streamline design processes and reduce review times for projects
- Capacity Planning Alignment: aligning road and sewer capacity with growth projections can avoid bottlenecks and supports sustainable development
- Shovel-Ready Site Inventory: maintain a list of shovel-ready sites to give developers immediate investment options to speed project initiation.

Government Finance Tools

Over the past decade, cities across America have started to issue local Government Obligation Bonds to inject needed capital into housing projects. Often the use of these funds comes with caveats that the housing built would help serve lower to moderate income households, the hardest hit by the housing affordability crisis.

Recommendations

- Consider a Bond Issue to Construct Affordable Housing –
 - If land could be assembled and perhaps using the Land Trust as a vehicle, the city may consider using a general obligation bond to finance affordable housing projects
 - Bond proceeds could be lent to developers for projects, reducing their capital costs
- The City of Lawrence should consider applying for the Residential Infrastructure Fund funding from the Indiana Finance Authority. These funds can be used to finance public infrastructure for the support of residential housing including the purchase of land necessary to accommodate an eligible project including any soil excavation and/or compaction. All funds are distributed to the



political subdivision in the form of a low interest loan through the issuance of a bond for an eligible project. These are projects that include the installation, replacement, or improvement of public infrastructure for the support of additional residential housing.

Housing Market Studies

The City of Lawrence should consider securing funding to conduct a Housing market study to understand the current housing stock availability and to identify the different housing needs the community will have going forward and emerging housing needs of the community.

- The Housing Task Force heard from Housing Consultant, Mike Higbee, who reviewed a housing strategy plan his firm prepared for Greenville, South Carolina. The plan included analysis of population, economic development trends and related these indicators to the current housing stock. The plan revealed the need to plan for projected growth and to proactively seek to have housing development underway to attract more people and jobs to the area.

AFFORDABLE HOUSING DEVELOPMENT

The Task Force heard from five affordable housing focused developers for both owner occupied and multi-family developments.

Providing public support for new, innovative designs and practices in housing can be key in helping to persuade the community to accept a new way of being housed.

Developer Subsidies

The cost of developing housing that is affordable for the moderate to low-income families is steep. We learned from them what they needed from a city to help them keep the costs down and, in turn, keep the units affordable. Further providing financial support and other public resources to affordable housing developments is essential for the success of these projects.

Recommendations

- Provide support to developers undertaking low-income housing tax credits. Developers need to demonstrate to the funders of these projects that the community supports these projects.
- Identify and provide sources of gap financing that developers need to ensure the feasibility of an affordable housing project. Grants, TIFs, loan guarantees,
- Creating a Land Bank of public lands and then transferring the land for a minimum fee can help keep costs down. Land that has the proper infrastructure can also be extremely helpful.

New Housing Designs

To tackle the housing shortage and affordability challenge, we need to start thinking about different ways to house people. New (and not so new) housing products are gaining in popularity, and the city can provide the regulatory “Green Light” to allowing these new kinds of structures to be built. Middle Housing, smaller buildings with a maximum of 50 rental units in them used to be interspersed throughout our neighborhoods. For affordability’s sake, they should be encouraged to be built.



Granny flats, tiny houses and auxiliary units can serve as safe, affordable housing for people who need simply a safe place for shelter.

Recommendations

- Modular and manufactured housing represents alternative forms of housing that can be more affordable than stick built.
- Small units

Community Land Trusts

A Community-Based, Community-Led Land Trust (CLT) is a non-profit, community-based organization that acquires, owns and stewards land permanently for the public good. The CLT owns the underlying land in perpetuity and provides a (99-yr) ground lease to the owner of the improvements. In this way, land is removed from market speculation and influence and instead is used to deliver the desired benefit to the collective community. The CLT model allows for lower-income households to build wealth through homeownership, while also providing the community with a stock of homes that will remain affordable for generations.

Recommendations

- The City of Lawrence should explore creating a Land Trust or partnering with and existing Land Trusts that are under development in surrounding areas of Central Indiana.

HOMEOWNERSHIP FINANCING TOOLS

Many potential homebuyers believe they need a downpayment of 20% for their first home purchase. However, the typical downpayment for first-time homebuyers has ranged from 6% to 9% since 2018. Some government programs, including FHA mortgages, require just 3.5% downpayments. The concept of a 0% mortgage is also a cutting-edge concept in home financing.

Recommendations

- The City of Lawrence, in conjunction with community partners including MIBOR, INHP, Habitat for Humanity of Greater Indianapolis, INTEND, should conduct a housing expo/symposium that could sponsor general homebuying education at various community events.

LANDLORD – TENANT RELATIONS

In 2024, nearly 2,500 eviction filings were made in the Lawrence Township Small claims court. In 2025, nearly 1,600 evictions were filed in Lawrence's court, however many more Lawrence based evictions were heard in Marion County Superior Courts. The staggering number of cases of eviction occurring in the Lawrence is due, in part, to out-of-state investors who have bought up many of the community's multi-family properties.

Many property managers of large rental properties do not want to have their case heard in the Lawrence small claim court because the Judge of the Lawrence Township Small Claims Court, Kimberly Bacon requires the tenant and landlord first attempt to mediate the issue before she will hear the case. Judge Bacon has been able to impose this mediation first because of a 3-year grant she secured in



2021 on behalf of Marion County. This Eviction Diversion Initiative has been very effective. Between March 2024 and March 2025, 3,600 families were assisted with this program. Of those who were assisted, 61% of the tenant participants avoided an immediate forced move and 37% achieved settlement that resulted in a move out but without eviction. Just 2% of those who participated in this program were evicted.

Recommendations

- Promote the resources: The Indiana Tenant Habitability Guide from the Indiana Justice Project and Renting in Indiana and A Handbook for Tenants.
- Host community trainings should be held to help tenants manage their relationship with the landlord.
- Host Sealing Evictions Records sessions with legal aid for Lawrence residents.
- Help to implement the new state law that requires creditors to remove evictions files without convictions be removed from tenant's credit record.

HOMEOWNER REPAIR

- The Task Force heard a presentation from Home Repairs for Good, a nonprofit organization that provides free home repairs to low-income older adults and individuals with disabilities who own their own home in Marion County.
 - It is recommended that information about this program be posted to the City's website and social media

HOMELESS ISSUES

- The Task Force discussed the topic of homelessness at some length. The goal was to try to understand the extent of the issue here in this city.
- CHIP participates in a single night Census the last ten days of January each year in what is known as a Point-in-Time Count (PIT)
 - To date, the PIT has not focused exclusively on Lawrence
 - It is recommended that the City of Lawrence field a team of volunteers to join with CHIP to participate in the PIT next year to ascertain the extent of the homelessness issue here in Lawrence



APPENDIX

SUBJECT MATTER EXPERTS AND BRIEF SUMMARIES

- Fair Housing Center of Central IN (Amy Nelson) www.fhcc.org
- Works toward facilitating open housing for all. Offers counseling programs; education programs; inclusive communities program; public policy program
- Infrastructure Challenges (Alison Cole and Lacey Everett)
- Need for water and sewer infrastructure to go with new housing
- Zoning Issues (Lawrence DPW)
- Status of City of Lawrence gaining full zoning authority
- Landlord and Tenant Relations: Rental Registration Ordinance (Lawrence DPW)
- Discussion and history of draft Rental Registration Ordinance
- Lawrence Township Small Claims Court (Judge Kim Bacon)
- Presentation on model eviction court and eviction diversion
- Cinnaire, LIHTC Syndicator and Affordable Housing Lender (Keith Broadnax and Michael Evans) www.cinnaire.com
- Low-Income Housing Tax Credits plus training program to teach young developers in creating affordable housing
- Gene B. Glick Company (Jeanine Betsey, Director of Tax Credit Development) www.glickco.com
- Presentation on housing tax credits
- TWG (Marisa Conatser) www.twgdev.com
- Multifamily affordable housing developers based in Indianapolis
- REAP Institute Incorporated (Ryan Potter) www.reapinstitute.org
- Presentation on mixed-use housing initiative and how it aligns with city's economic and community development goals
- Kittle Property Group (Brian Pozen) www.kittleproperties.com
- Affordable apartment living houses with financing through Private Activity Tax Exempt Bonds
- Landlord Investor Finance Challenges (Cameron Matthews, Realtor to Investors)
- Presentation on the challenges that Realtors face in dealing with investors
- Arbor Homes (Trent Wood) www.yourarborhome.com
- Indianapolis-based home builder with projects in Lawrence
- Old National Bank Mortgages (Sue Beeler) www.oldnationalbank.com
- Downpayment programs
- The Builder's Perspective (Jerrod Klein) www.taylormorrison.com
- Discussion on the elements of construction and the elements of a builder friendly municipality



- Community Land Trusts – i3 Community Housing Solutions (Michael Osborne)
- Presentation on Community Land Trusts; public sector & non-profit housing
- Habitat for Humanity (Jim Morris) www.indyhabitat.org
- Habitat's history in Lawrence – first Habitat homes in Marion County built in Lawrence
- Volumod Modular Tour
- Several Task Force members toured modular home assembly plant just south of Lawrence
- Mamba Mortgage – Credit Challenges (Jon Dages) www.mambamortgage.net
- Presentation on credit issues facing homebuyers
- Home Repairs for Good (Jonathan Groves) www.homerepairsforgood.org
- Non-profit organization that provides free home repairs to low-income older adults and individuals with disabilities who own their own home in Marion County
- RDoor (Barb Williams) www.door.org
- Community-driven campaign to provide permanent housing and supportive services to 350 chronically homeless in Indianapolis by June 2026
- Lawrence Public Safety resources (Mel Keaton, Public Safety Chaplain, Lawrence Police Department)
- Discussion of known and periodic homeless sites in the City of Lawrence
- Horizon House (Felix Okhifo) www.horizonhouse.cc
- Horizon House is a full-service day center in Indianapolis working to build the foundations to end homelessness
- CHIP (Matt Holland) www.chipindy.org
- Coalition for Homeless Intervention & Prevention – presentation on Point in Time Count (PIT), Indianapolis Continuum of Care, and Coordinated Entry
- OBE Advisors (Mike Higbee)
- Housing gap analysis case study from Greenville, NC
- City of Lawrence – Michael Hick's presentation (Greg Goodnight)
- Update on recent development opportunities and Michael Hick's state-of-the economy presentation
- City of Lawrence – population trends (Daniel Beyer)
- Presentation on level of population growth in Lawrence – still growing but rates have slowed from 1990s
- MIBOR (Lacey Everett) www.mibor.com
- Lawrence Township Housing Market Analysis
- A Safe House (Alisha Bell) www.asafehouse.org
- Not-for-profit organization that works toward empowering economic mobility and housing stability
- Live Longer in Lawrence (Dr. John Kunzer, Chief Medical Officer, City of Lawrence)
- Housing as a health indicator



THANKS, AND RECOGNITION

In addition to the thirty separate subject matter experts interviewed over a six-month period listed earlier, the Housing Ready Task Force drew key information and inspiration from:

- Strong Towns and their Toolkit for Local Code Reform
- National League of Cities and their Housing Supply Accelerator in conjunction with the American Planning Association
- The Little Book of Low-Cost, High Impact Housing Solutions from Ivory Innovations

