

INDIANA HOUSING DASHBOARD DRAFT REPORT



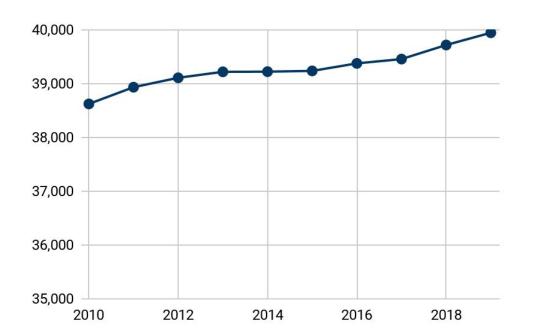
SAMPLE DATA FOR HARRISON COUNTY, IN August 24, 2021

DEMOGRAPHIC TRENDS

POPULATION | Harrison County's population has increased by 3.43% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 1% (0 households).

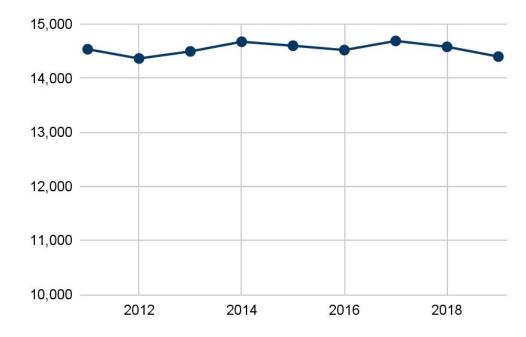
Resident Population

Harrison County | 2010-2019



Households

Harrison County | 2010-2019



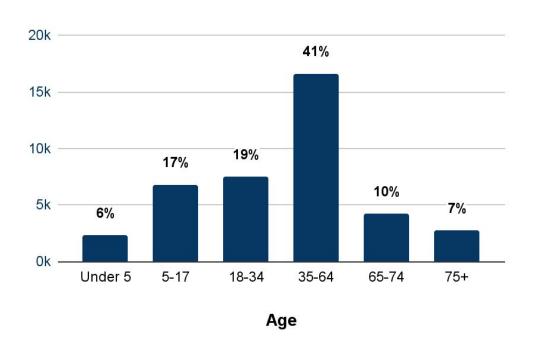
Source: FRED, U.S. Census Bureau

Source: FRED, U.S. Census Bureau

AGE | 17% of people in Harrison County are above the age of 65, while 23% are below 18.

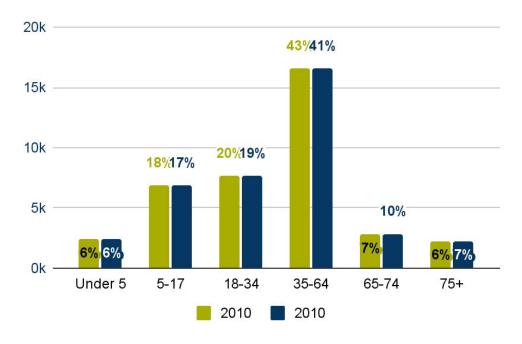
Population by Age

Harrison County | 2019



Change in Share of Population

Harrison County | 2010, 2019

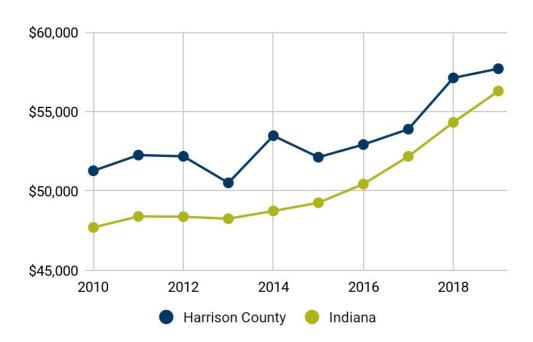


Source: ACS 2019 5-year estimates

HOUSEHOLD INCOMES | Harrison County had a median income of \$57,712 in 2019, up 13% since 2010. 30% of households have incomes below \$35,000, while 22% have incomes above \$100,000.

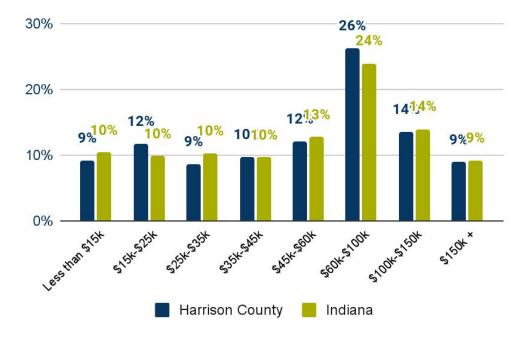
Median Income

Harrison County, State of Indiana | 2010-2019



Household Income Distribution

Harrison County, State of Indiana | 2019

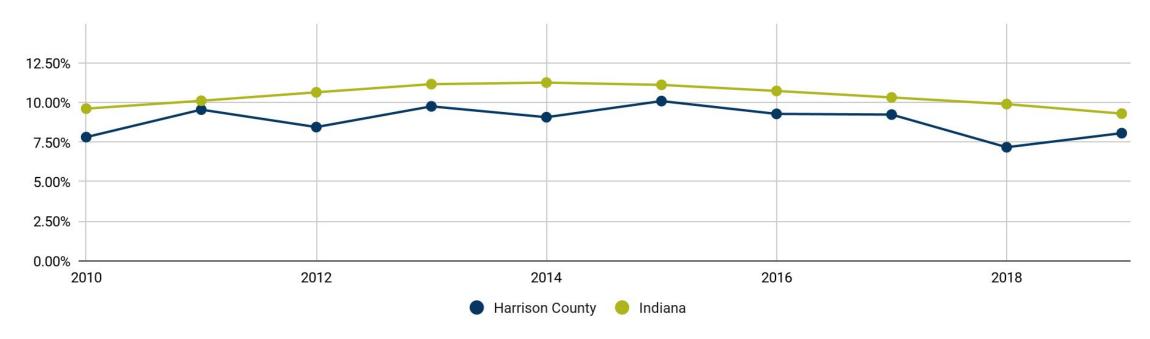


Source: ACS 2010-2019 5-year estimates Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 8.1% of families live in poverty conditions in Harrison County, up 0.3 points from 7.8% in 2010.

Family Poverty Rate

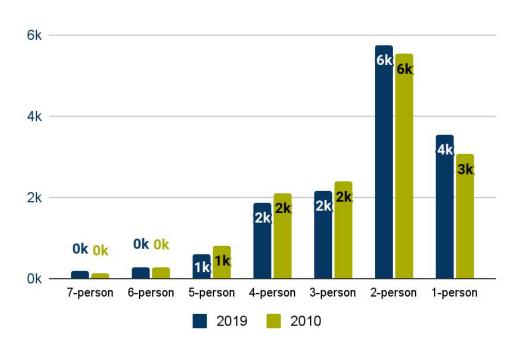
Harrison County, State of Indiana | 2010-2019



HOUSEHOLD SIZE | The average household size is 2.75, compared to 2.52 statewide. The Harrison County average household has grown by 0.07 persons since 2010.

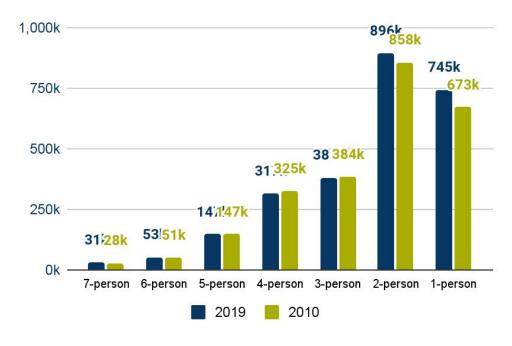
Household Size

Harrison County | 2010, 2019



Household Size

State of Indiana | 2010, 2019

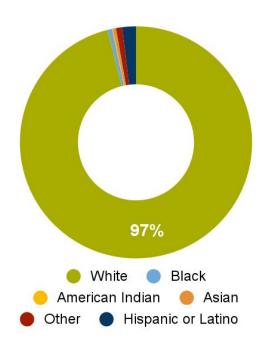


Source: ACS 2010-2019 5-year estimates

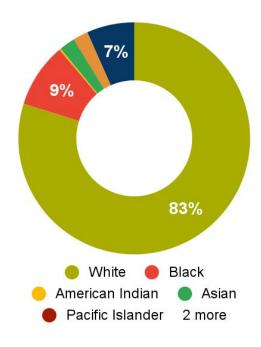
RACIAL COMPOSITION The currently racial distribution of households in Harrison County is 97% white, 1% Black, 2% Hispanic/Latino, 0% Asian, and 1% other.

Racial Distribution

Harrison County | 2019

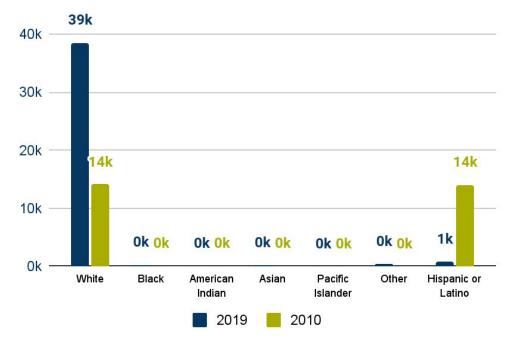


Indiana | 2019



Household Racial Distribution

Harrison County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

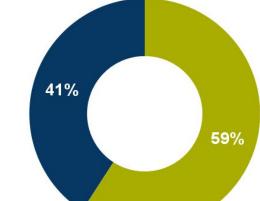
HOUSING TENURE | In 2019, 17% of households (2,450 households) in Harrison County were renters, while 83% are (11,953 households) owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

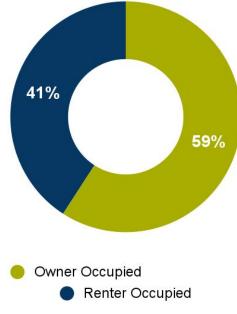
Harrison County | 2019

17%

83%

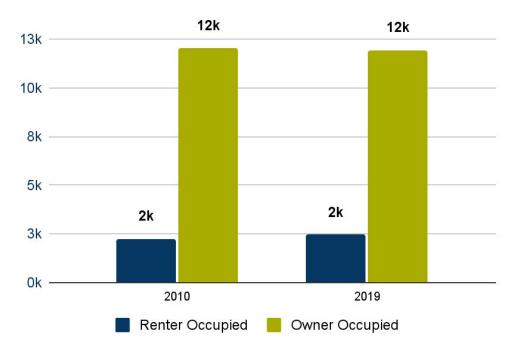


Indiana | 2019



Total Households by Tenure

Harrison County | 2010-2019



Source: ACS 2010-2019 5-year estimates

Source: ACS 2019 5-year estimates

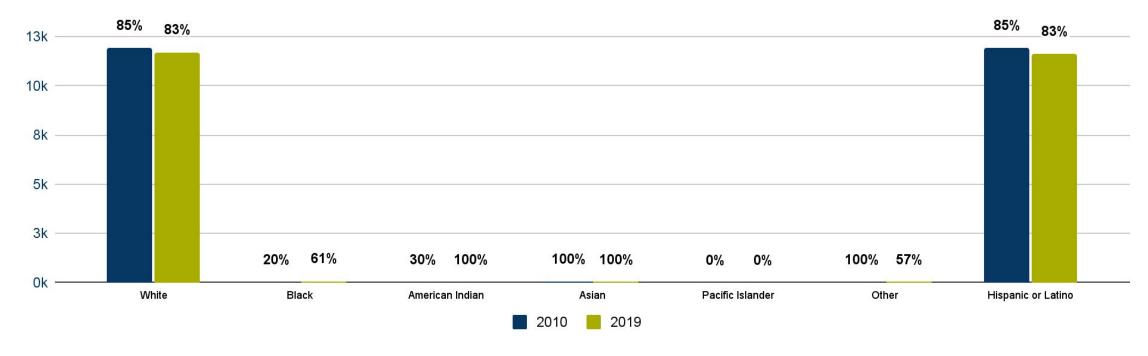
Owner Occupied

Renter Occupied

TENURE BY RACE | While the overall homeownership rate is 83%, among non-Hispanic White households' homeownership is 83%, 61% for Black households, and 83% for Hispanic or Latino households.

Homeownership by Race

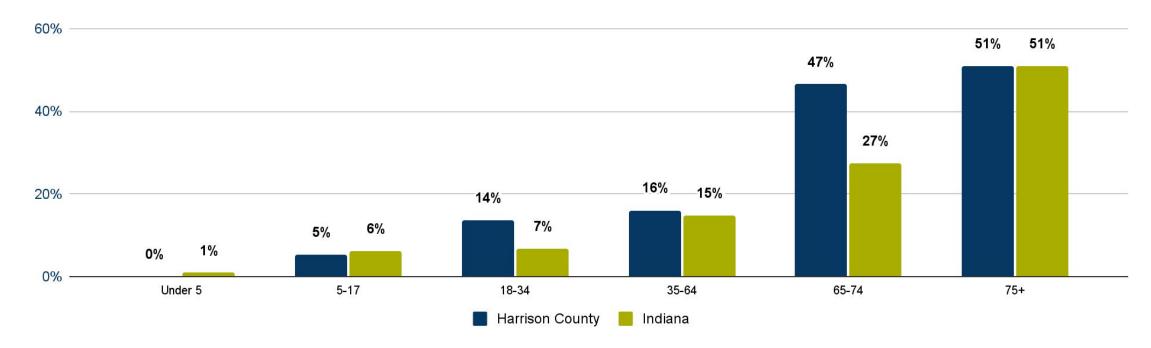
Harrison County | 2010, 2019



DISABILITY | 18% of people in Harrison County live with a disability. For people above 65, the share increases to 48%.

Share of the Population with a Disability by Age

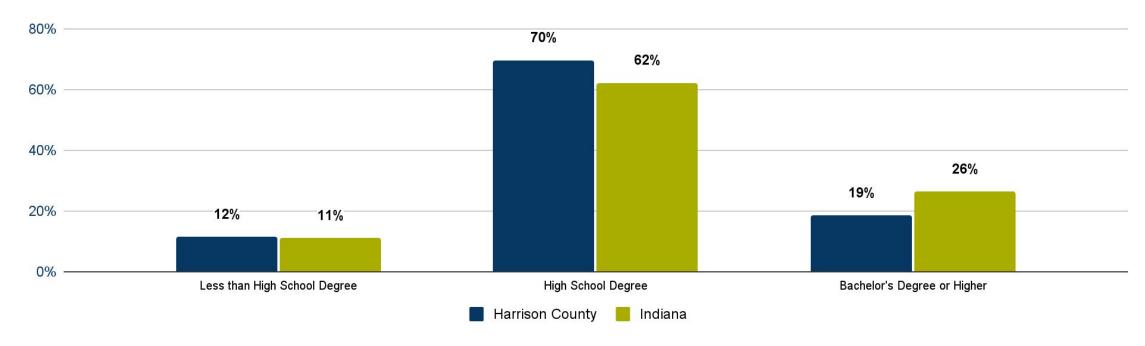
Harrison County, Indiana | 2010, 2019



EDUCATIONAL ATTAINMENT | In Harrison County, 70% of the population has at least a high school degree and 19% of the population has at least a Bachelor's degree.

Educational Attainment

Harrison County, Indiana | 2019

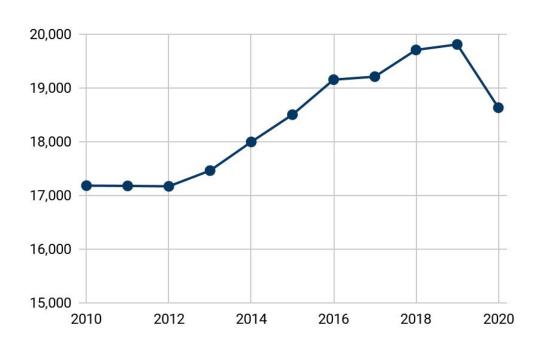


JOB / EMPLOYMENT TRENDS

EMPLOYMENT BASE | There are currently 19,000 employed persons in Harrison County, up by 8% since 2010. The unemployment rate in 2020 was 6.30%, up 3.2 points from 2019.

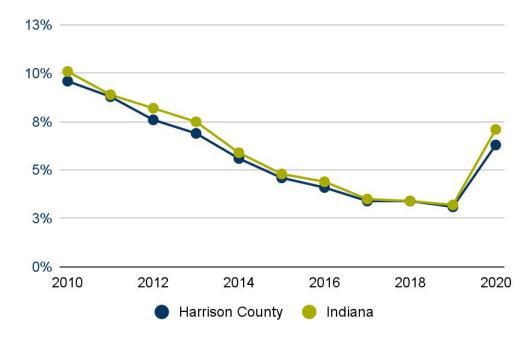
Total Employment

Harrison County | 2010-2019



Unemployment Rate

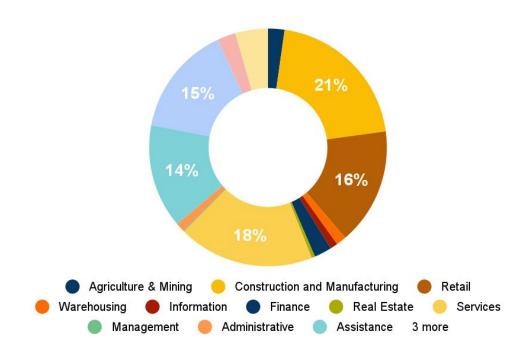
Harrison County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates Source: ACS 2010-2019 5-year estimates **EMPLOYMENT BY INDUSTRY** | Manufacturing accounts for the plurality of jobs in Harrison County, accounting for 17% of all jobs, followed by Arts, Entertainment, and Recreation (15% of all jobs).

Total Jobs by All Industries

Harrison County | 2018



Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$38,091
- 2. Trade, transportation, and utilities | \$36,934
- 3. **Goods-producing** | \$49,468
- 4. Construction | \$42,834
- 5. Education and health services | \$41,274

Source: BLS

Top 5 Employers

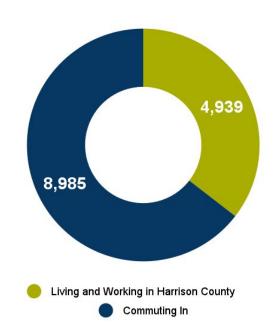
- 1. Horseshoe Southern In Hotel (Elizabeth)
- 2. Tyson Foods Inc (Corydon)
- 3. North Harrison Cmnty Sch Corp (Ramsey)
- 4. Physician Referral Svc (Corydon)
- 5. Walmart Supercenter (Corydon)

Source: BLS

COMMUTER INFLOW / OUTFLOW | 9,000 commuters come into Harrison County for their jobs, while 13,000 employees travel outside for their jobs.

Employment Inflow

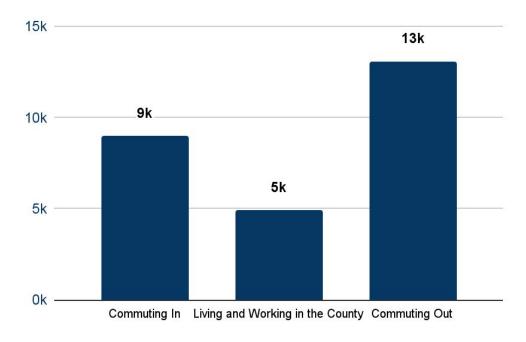
Harrison County | 2018



Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

Commuting Patterns

Harrison County | 2018

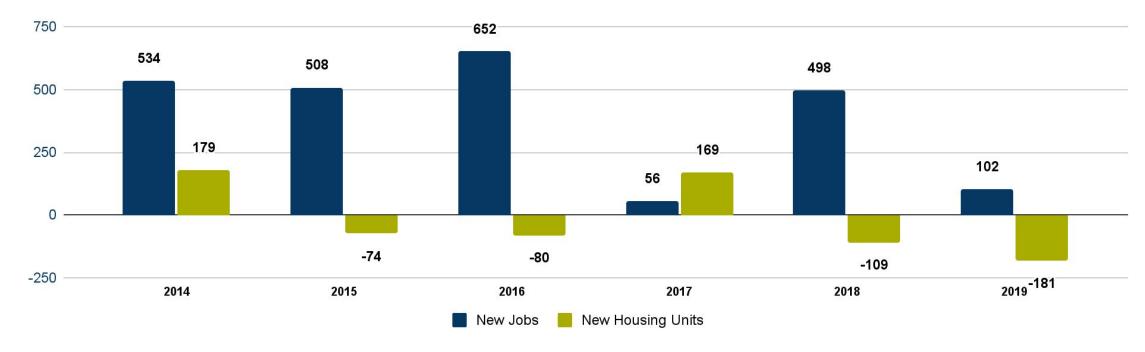


Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

JOB GROWTH AND HOUSING PRODUCTION | The County has created 2350 between 2014-2019 and -96, or -4 units for every 100 jobs created.

Job Growth and Housing Production

Harrison County | Total Jobs, New Jobs

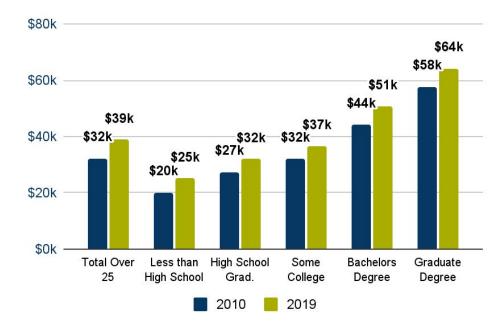


JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 31% since 2010 for the total population and increased 23% for the population with at least a high school degree.

Median Earnings by Educational Attainment Harrison County | 2010, 2019

\$56k \$60k \$53k \$50k \$41k \$41k \$41k \$36k \$40k \$32k \$31k \$29k \$26k \$18k \$20k Total Over Less than High School Some Bachelors Graduate High School Grad. College Degree Degree 2019

Median Earnings by Educational Attainment Indiana | 2010, 2019



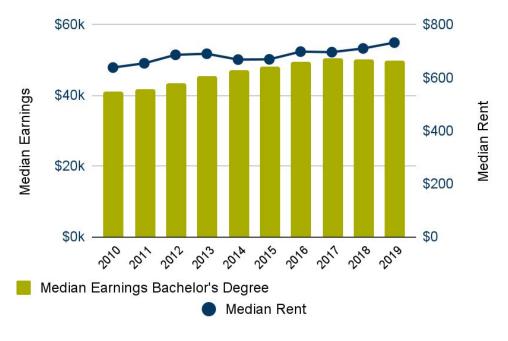
Source: ACS 2010-2019 5-year estimates

JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median Annual Earnings have increased \$4,500 since 2010 for High School graduates, and increased \$6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 14.7% since 2010.

Income and Rent Growth, High School Degree Harrison County | 2010-2019

Income and Rent Growth, BS Degree

Harrison County | 2010-2019



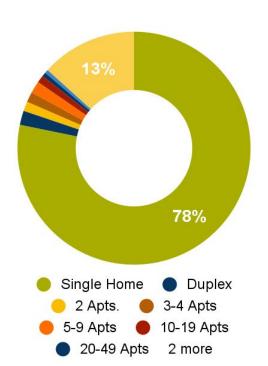
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

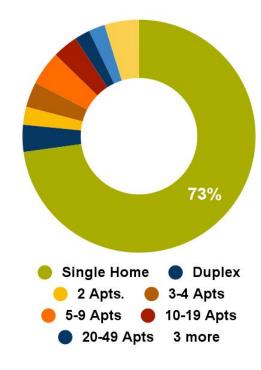
HOUSING TYPOLOGY | 78% of homes in Harrison County are single-family, while 8% are multifamily. The share of multifamily housing has increased by 99 homes since 2010.

Housing Typology

Harrison County | 2019

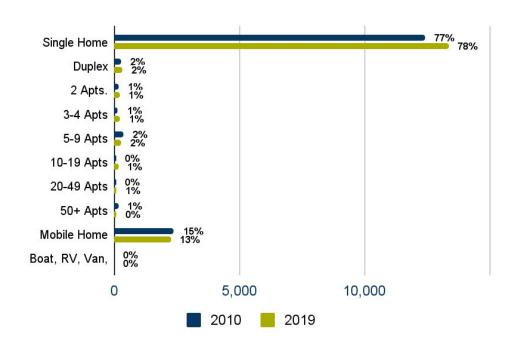


Indiana | 2019



Share of Housing Typology

Harrison County | 2010, 2019

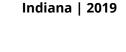


Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Harrison County are 2.75, with 71% of units 3 bedroom or more.

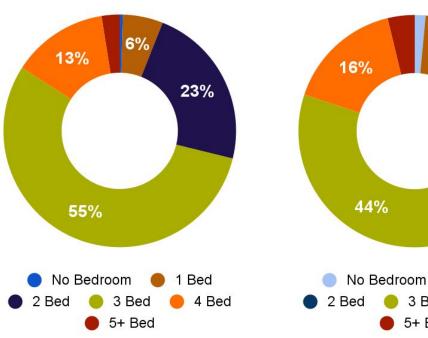
Housing Stock by Bedrooms

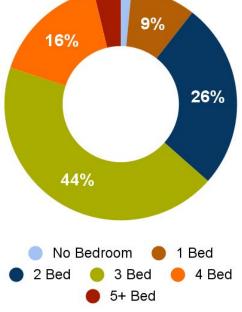
Harrison County | 2019

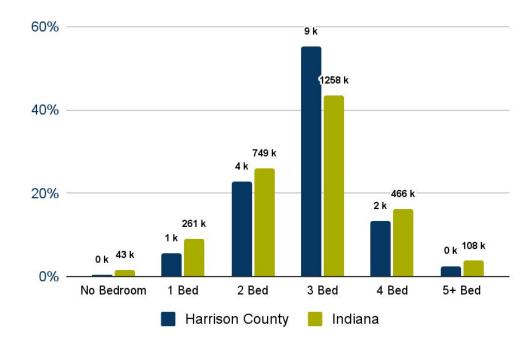




Harrison County, Indiana | 2019





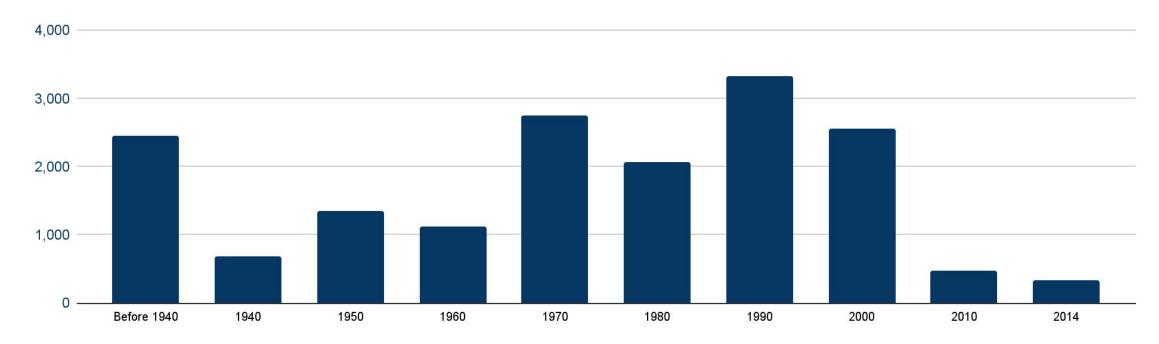


Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 80% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built

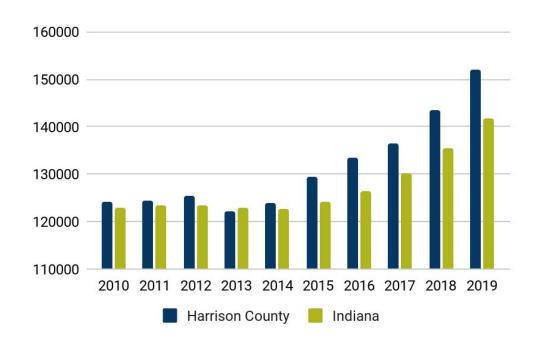
Harrison County | 2019



MEDIAN LISTING PRICE | Homes in Harrison County have a median listing price of \$151,900, compared to \$141,700 statewide. Home prices have increased by 22% since 2010.

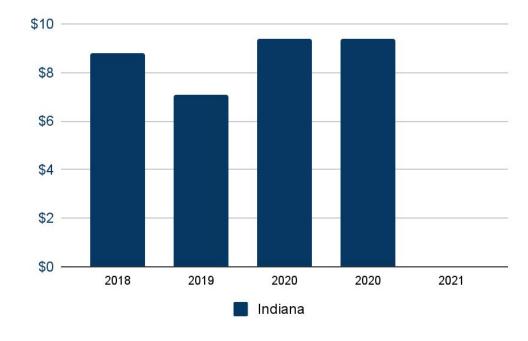
Median Listing Price

Harrison County, Indiana | 2016-2020



Median Listing Price per Square Foot

Harrison County | 2017-2020

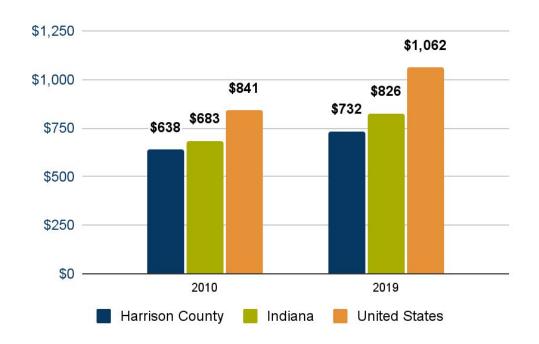


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 15% since 2010, with average rents at \$732.

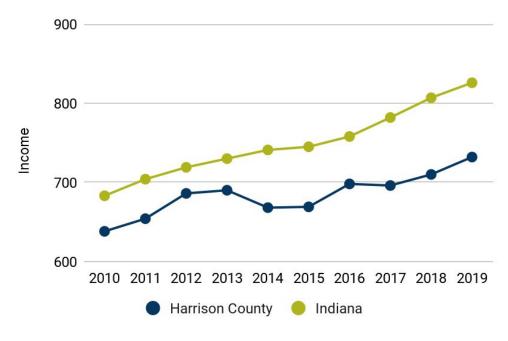
Median Rent

Harrison County, Indiana | 2010, 2019



Median Rent Over Time

Harrison County, Indiana | 2010 - 2019

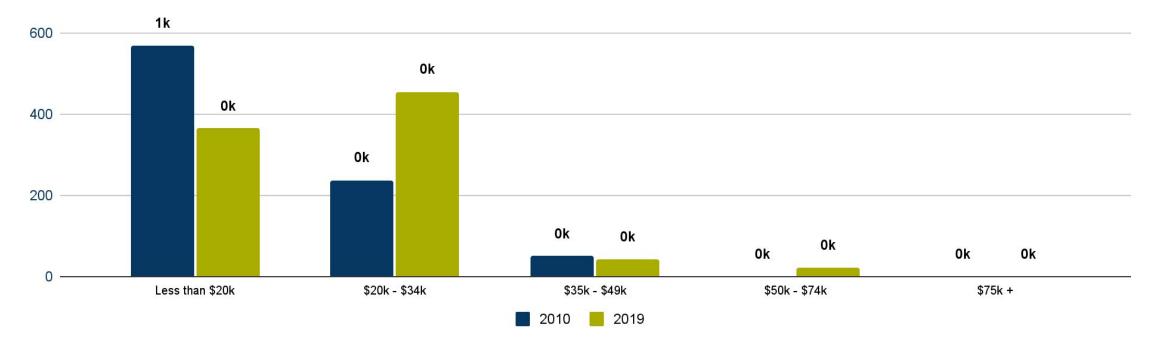


Source: ACS 2010-2019 5-year estimates

COST BURDEN | 47% of households are housing cost burdened in Harrison County, up 4% since 2010. 57% of households earning below \$50,000 are housing cost burdened.

Renter Housing Cost Burden

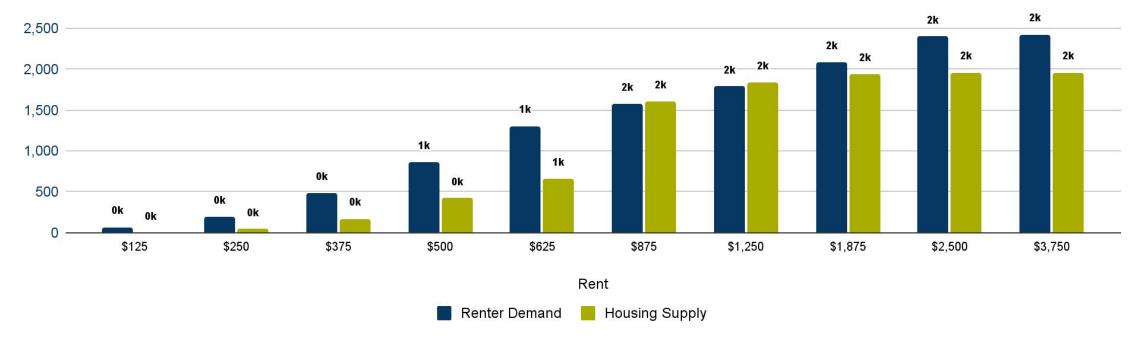
Harrison County, Indiana | 2010 - 2019



CUMULATIVE HOUSING GAP | There is a 2000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

Cumulative Housing Gap

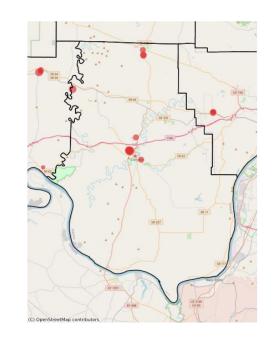
Harrison County, Indiana | 2010-2019



AFFORDABLE HOUSING | The maps below show the spatial distribution of affordable housing units throughout the state of Indiana and in Harrison County.

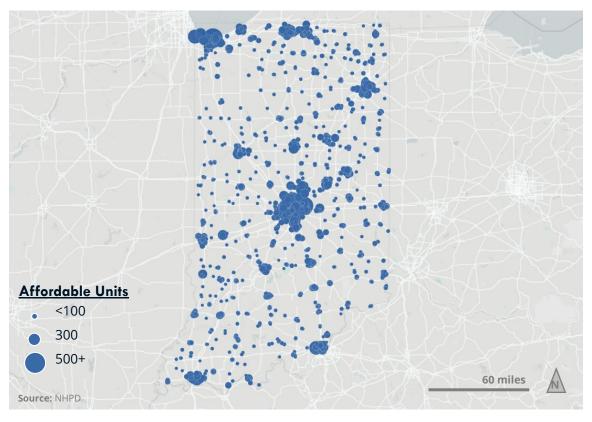
Affordable Housing Inventory

Harrison County | 2020



Affordable Housing Inventory

State of Indiana | 2020



Affordable Units

<100

500+

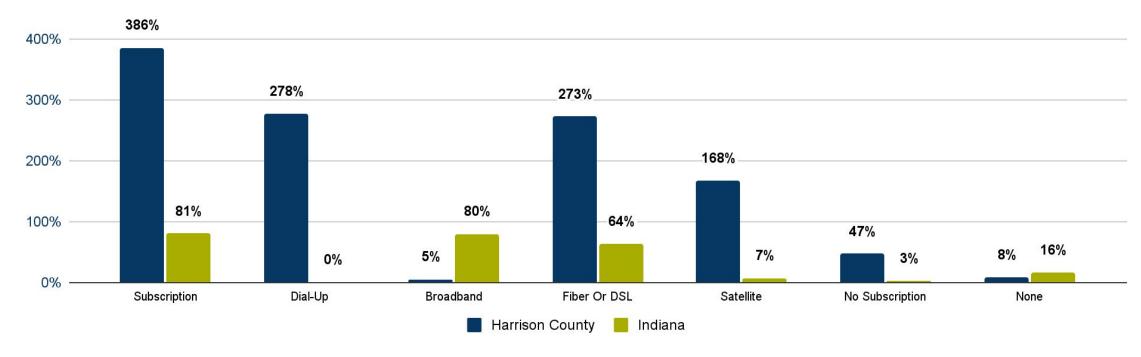
Source: NHPD

12 miles

HOUSING AMENITIES | 5% of housing units have access to broadband.

Broadband Access

Harrison County | 2017-2020

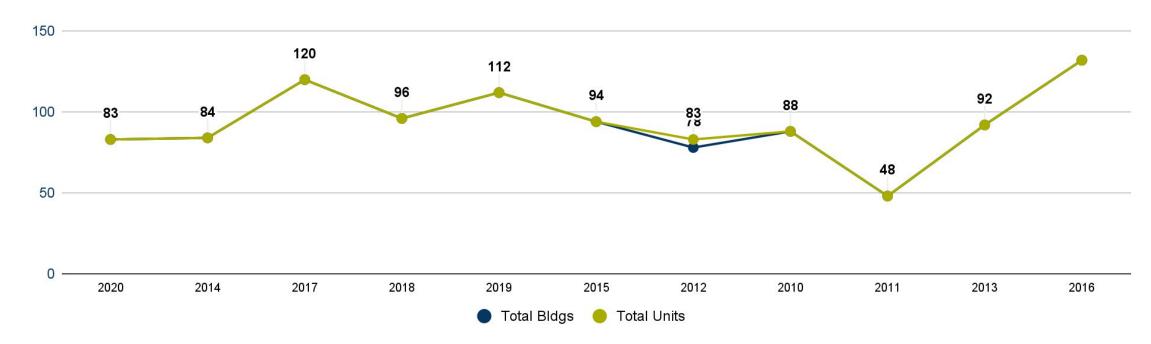


HOUSING CONSTRUCTION

HOUSING STARTS | There have been 132 new housing starts in 2016 in Harrison County, with 1,027 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits

Harrison County | 2017-2020



Source: St. Louis Fed.

CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

Construction Cost Indices

United States | 2010-2021



Gross Construction Wages

Indiana | 2010-2020



Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics

Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics