

INDIANA HOUSING DASHBOARD DRAFT REPORT



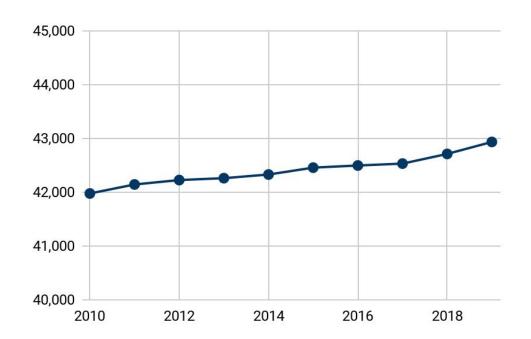
SAMPLE DATA FOR DE KALB COUNTY, IN August 24, 2021

DEMOGRAPHIC TRENDS

POPULATION | De Kalb County's population has increased by 2.29% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 5% (1,000 households).

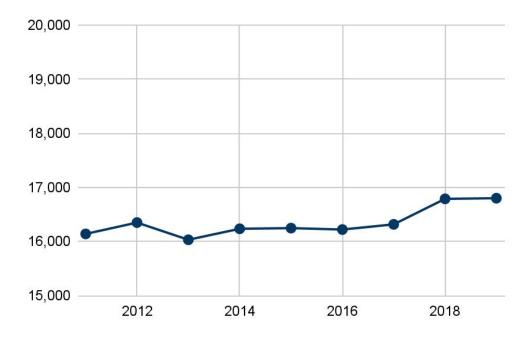
Resident Population

De Kalb County | 2010-2019



Households

De Kalb County | 2010-2019



Source: FRED, U.S. Census Bureau

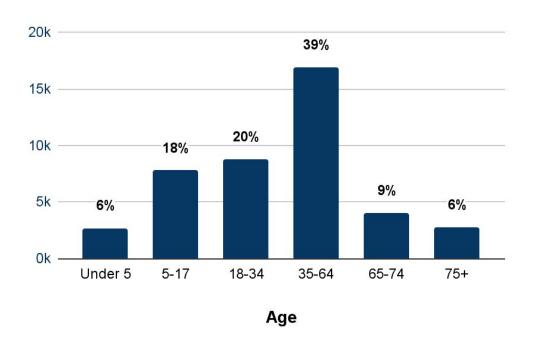
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Source: FRED, U.S. Census Bureau

AGE | 16% of people in De Kalb County are above the age of 65, while 24% are below 18.

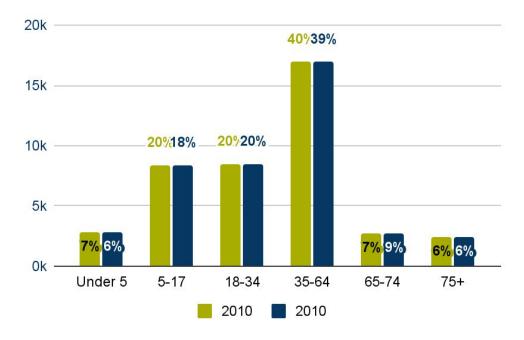
Population by Age

De Kalb County | 2019



Change in Share of Population

De Kalb County | 2010, 2019

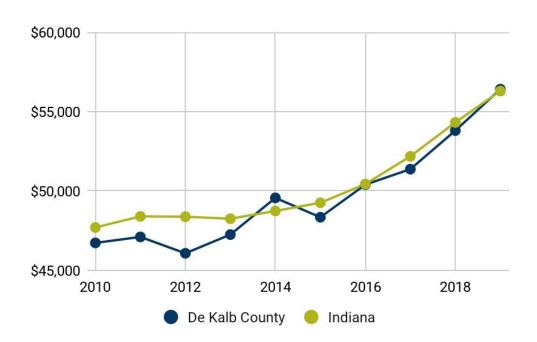


Source: ACS 2019 5-year estimates

HOUSEHOLD INCOMES De Kalb County had a median income of \$56,421 in 2019, up 21% since 2010. 29% of households have incomes below \$35,000, while 19% have incomes above \$100,000.

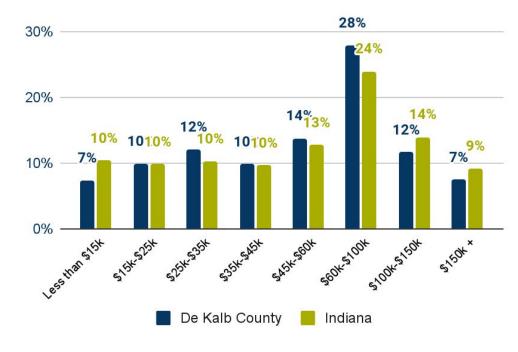
Median Income

De Kalb County, State of Indiana | 2010-2019



Household Income Distribution

De Kalb County, State of Indiana | 2019

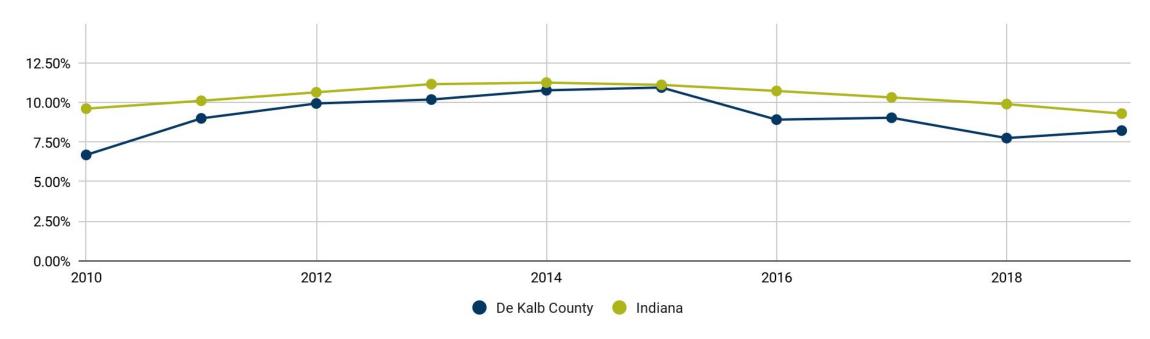


Source: ACS 2010-2019 5-year estimates

FAMILY POVERTY RATE | 8.2% of families live in poverty conditions in De Kalb County, up 1.5 points from 6.7% in 2010.

Family Poverty Rate

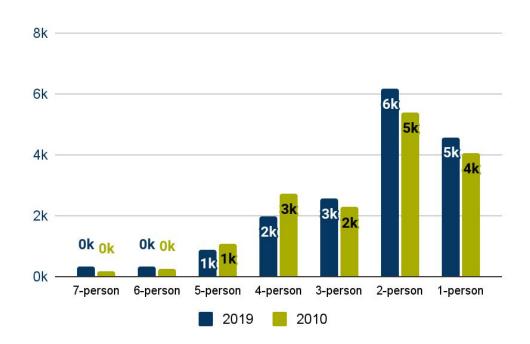
De Kalb County, State of Indiana | 2010-2019



HOUSEHOLD SIZE | The average household size is 2.53, compared to 2.52 statewide. The De Kalb County average household has shrunk by 0.07 persons since 2010.

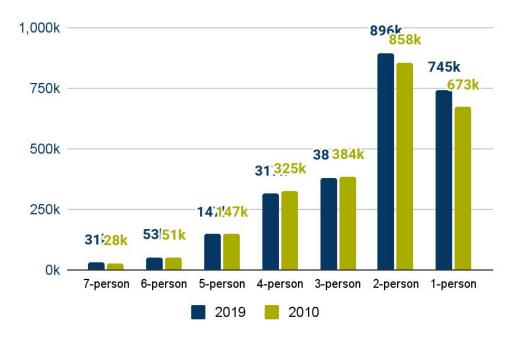
Household Size

De Kalb County | 2010, 2019



Household Size

State of Indiana | 2010, 2019

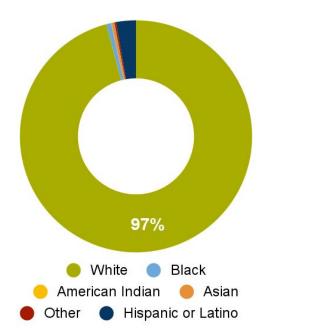


Source: ACS 2010-2019 5-year estimates

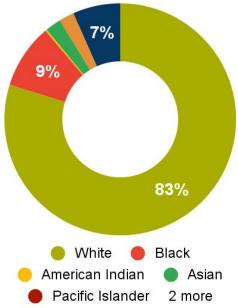
RACIAL COMPOSITION The currently racial distribution of households in De Kalb County is 97% white, 1% Black, 3% Hispanic/Latino, 0% Asian, and 0% other.

Racial Distribution

De Kalb County | 2019

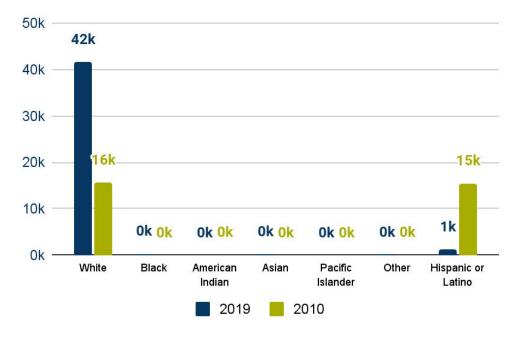


Indiana | 2019



Household Racial Distribution

De Kalb County | 2010, 2019

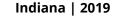


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 24% of households (4,020 households) in De Kalb County were renters, while 76% are (12,781 households) owner households. The share of renters has increased by 4% since 2010.

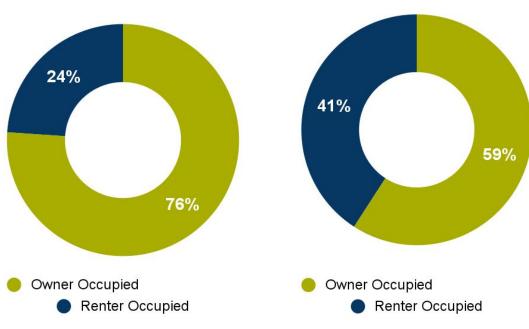
Housing Tenure

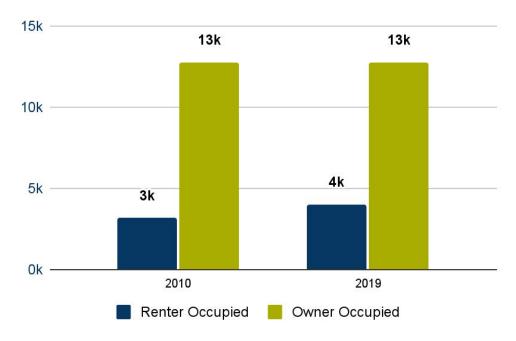
De Kalb County | 2019



Total Households by Tenure

De Kalb County | 2010-2019



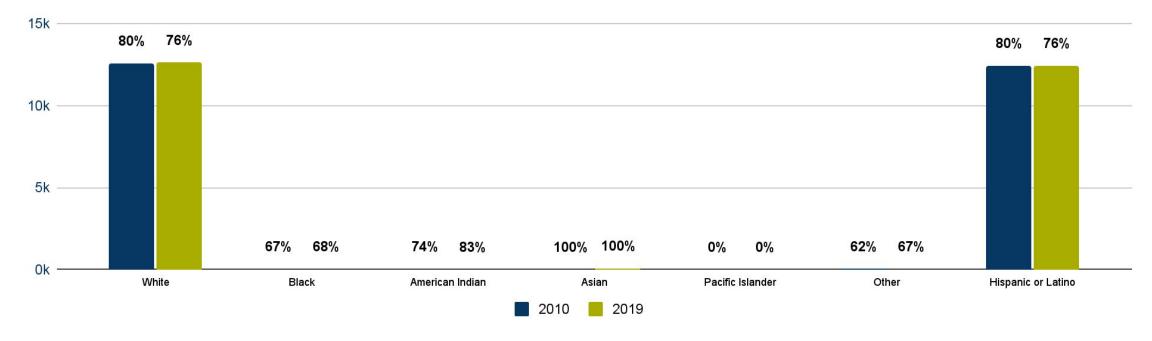


Source: ACS 2019 5-year estimates Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 76%, among non-Hispanic White households' homeownership is 76%, 68% for Black households, and 76% for Hispanic or Latino households.

Homeownership by Race

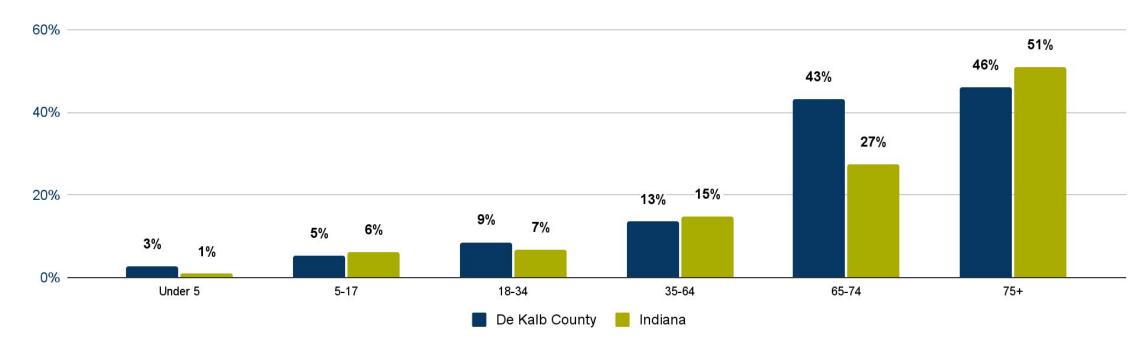
De Kalb County | 2010, 2019



DISABILITY | 15% of people in De Kalb County live with a disability. For people above 65, the share increases to 44%.

Share of the Population with a Disability by Age

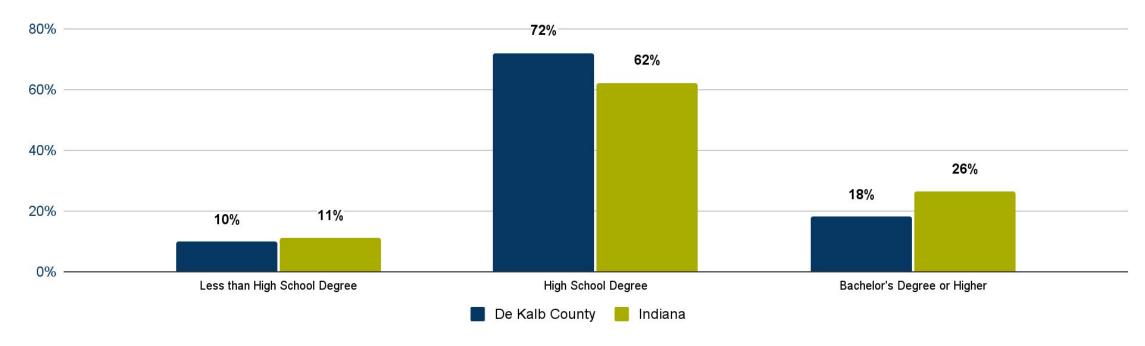
De Kalb County, Indiana | 2010, 2019



EDUCATIONAL ATTAINMENT | In De Kalb County, 72% of the population has at least a high school degree and 18% of the population has at least a Bachelor's degree.

Educational Attainment

De Kalb County, Indiana | 2019

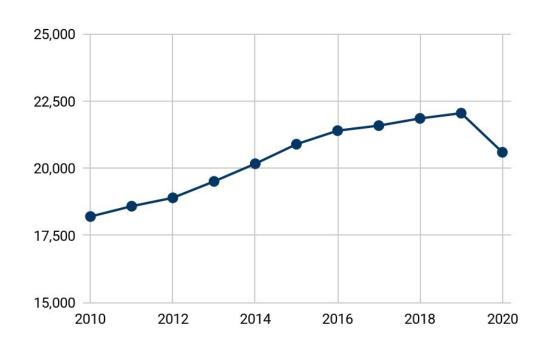


JOB / EMPLOYMENT TRENDS

EMPLOYMENT BASE | There are currently 21,000 employed persons in De Kalb County, up by 13% since 2010. The unemployment rate in 2020 was 7.90%, up 4.7 points from 2019.

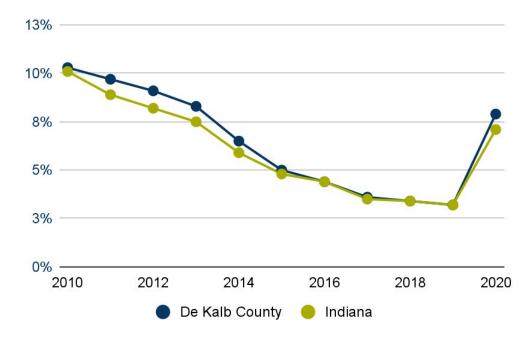
Total Employment

De Kalb County | 2010-2019



Unemployment Rate

De Kalb County, Indiana | 2010-2019

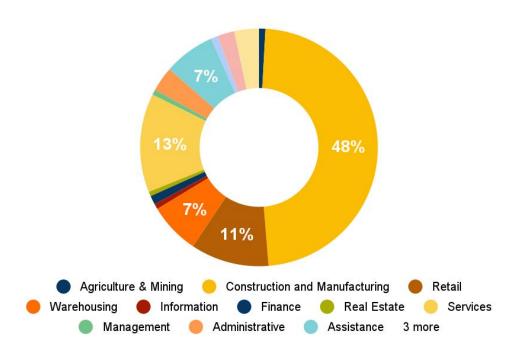


Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in De Kalb County, accounting for 45% of all jobs, followed by Transportation and Warehousing (7% of all jobs).

Total Jobs by All Industries

De Kalb County | 2018



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

Top 5 Industries and Median Annual Wages

- Service-providing | \$39,007 1.
- 2. Goods-producing | \$63,984
- Trade, transportation, and utilities | \$44,362
- Professional and business services | \$49,590 4.
- Manufacturing | \$65,402 5.

Source: BLS

Top 5 Employers

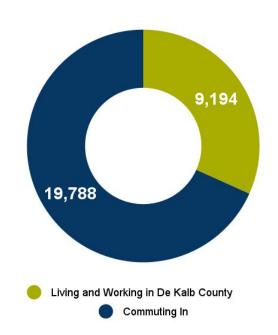
- Therma-tru Corp (Butler)
- **Steel Dynamics Inc (Butler)**
- Carlex Glass Of Indiana Inc (Auburn) 3.
- **Walmart Distribution Ctr (Auburn)** 4.
- 5. Walmart Supercenter (Auburn)

Source: BLS

COMMUTER INFLOW / OUTFLOW | 20,000 commuters come into De Kalb County for their jobs, while 21,000 employees travel outside for their jobs.

Employment Inflow

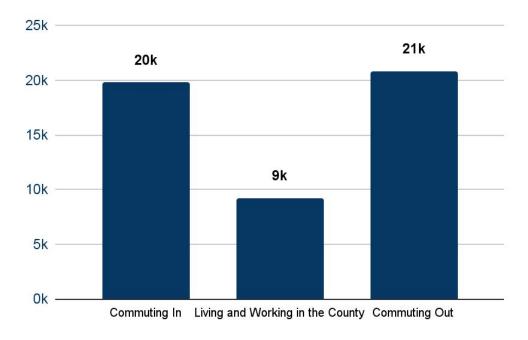
De Kalb County | 2018



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

Commuting Patterns

De Kalb County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | The County has created 2543 between 2014-2019 and 769, or 30 units for every 100 jobs created.

Job Growth and Housing Production

De Kalb County | Total Jobs, New Jobs

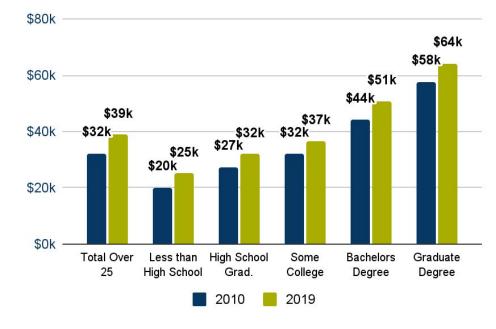


JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 20% since 2010 for the total population and increased 21% for the population with at least a high school degree.

Median Earnings by Educational Attainment De Kalb County | 2010, 2019

\$80k \$65k \$54k \$60k \$44k \$39k \$38k \$38k \$37k \$33k-\$33k \$40k \$31k \$27k \$21k \$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 18.6% since 2010.

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

\$40k \$800 \$30k \$600 **Median Earnings** Rent \$400 \$20k Median \$200 \$10k 20,0 20, 20,0 50,3 50,0 50,0 50,0 Median Earnings High School Graduate Median Rent

Income and Rent Growth, BS Degree

De Kalb County | 2010-2019



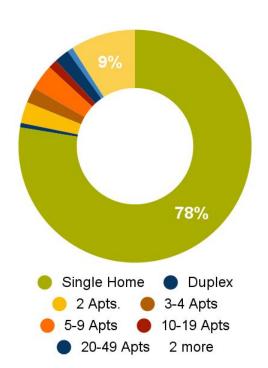
Source: ACS 2010-2019 5-year estimates Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

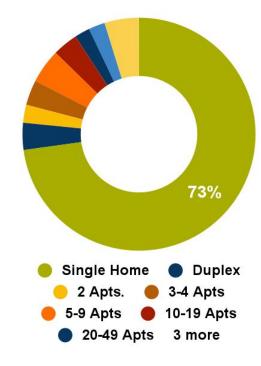
HOUSING TYPOLOGY | 78% of homes in De Kalb County are single-family, while 13% are multifamily. The share of multifamily housing has decreased by 2 homes since 2010.

Housing Typology

De Kalb County | 2019

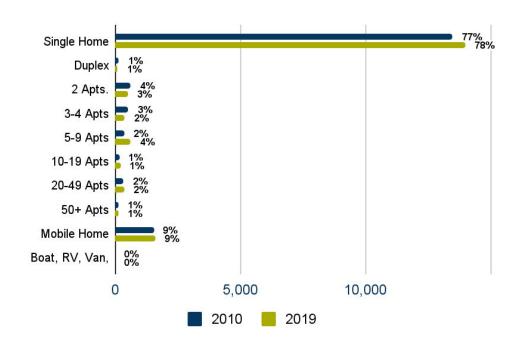


Indiana | 2019



Share of Housing Typology

De Kalb County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

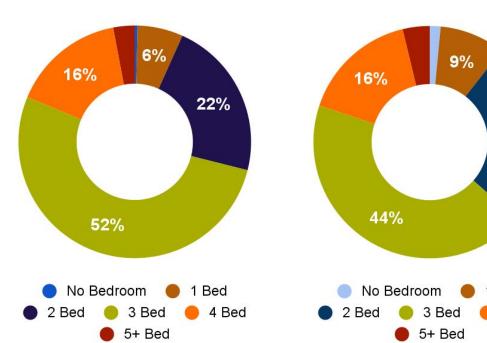
HOUSING TYPOLOGY | Most units in De Kalb County are 2.53, with 71% of units 3 bedroom or more.

26%

4 Bed

Housing Stock by Bedrooms

De Kalb County | 2019

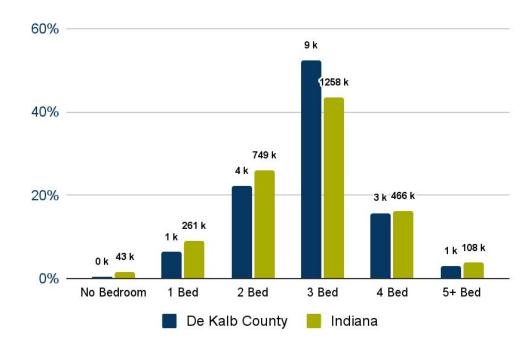


Indiana | 2019

Source: ACS 2010-2019 5-year estimates

Share of Housing Stock by Bedroom

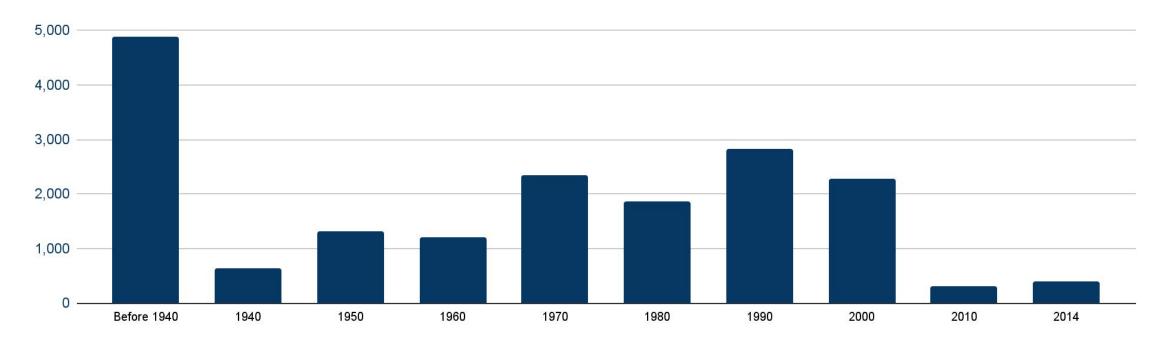
De Kalb County, Indiana | 2019



HOUSING AGE | 83% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built

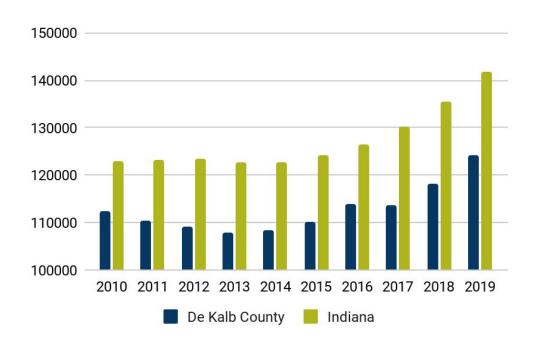
De Kalb County | 2019



MEDIAN LISTING PRICE | Homes in De Kalb County have a median listing price of \$124,300, compared to \$141,700 statewide. Home prices have increased by 11% since 2010.

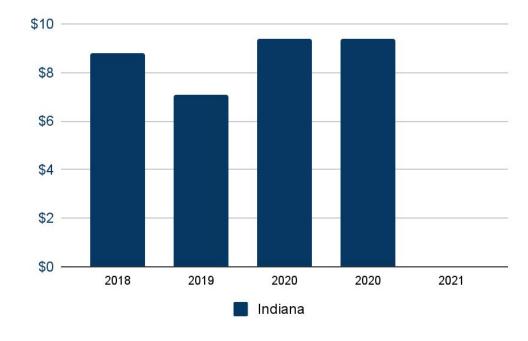
Median Listing Price

De Kalb County, Indiana | 2016-2020



Median Listing Price per Square Foot

De Kalb County | 2017-2020

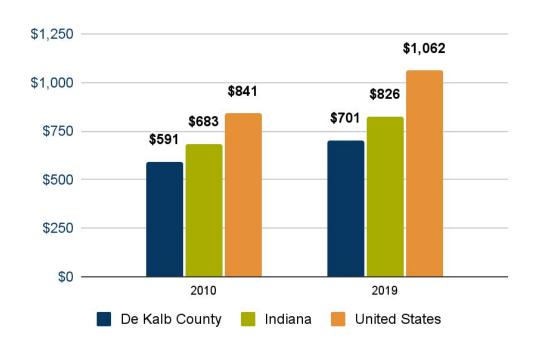


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 19% since 2010, with average rents at \$701.

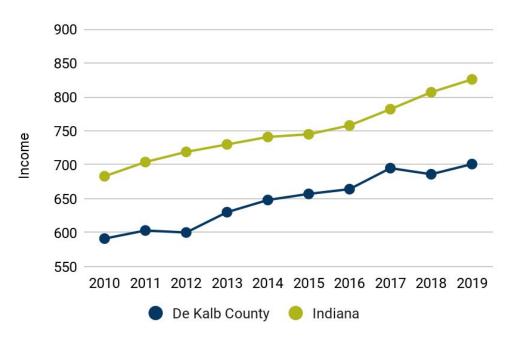
Median Rent

De Kalb County, Indiana | 2010, 2019



Median Rent Over Time

De Kalb County, Indiana | 2010 - 2019

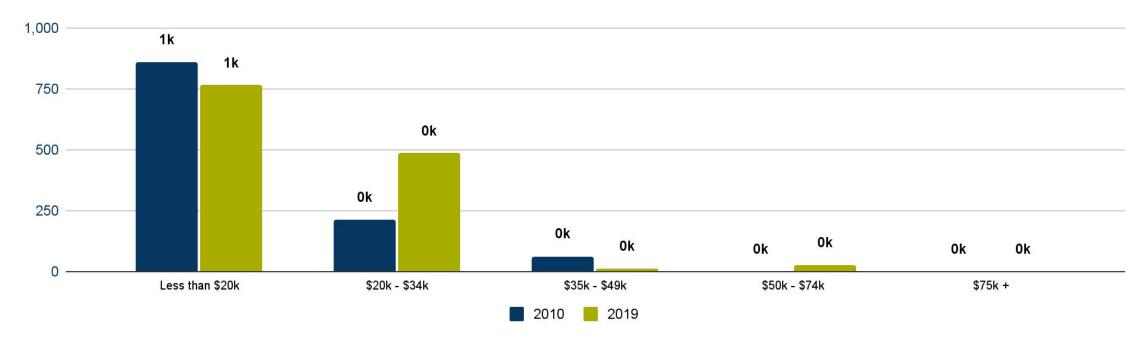


Source: ACS 2010-2019 5-year estimates

COST BURDEN | 35% of households are housing cost burdened in De Kalb County, down -13% since 2010. 50% of households earning below \$50,000 are housing cost burdened.

Renter Housing Cost Burden

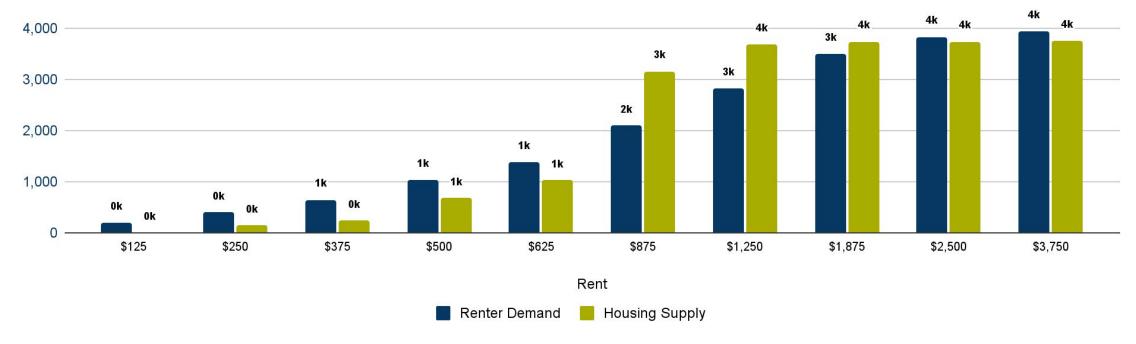
De Kalb County, Indiana | 2010 - 2019



CUMULATIVE HOUSING GAP | There is a 0 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

Cumulative Housing Gap

De Kalb County, Indiana | 2010-2019



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

Affordable Housing Inventory

De Kalb County | 2020



Affordable Housing Inventory

State of Indiana | 2020

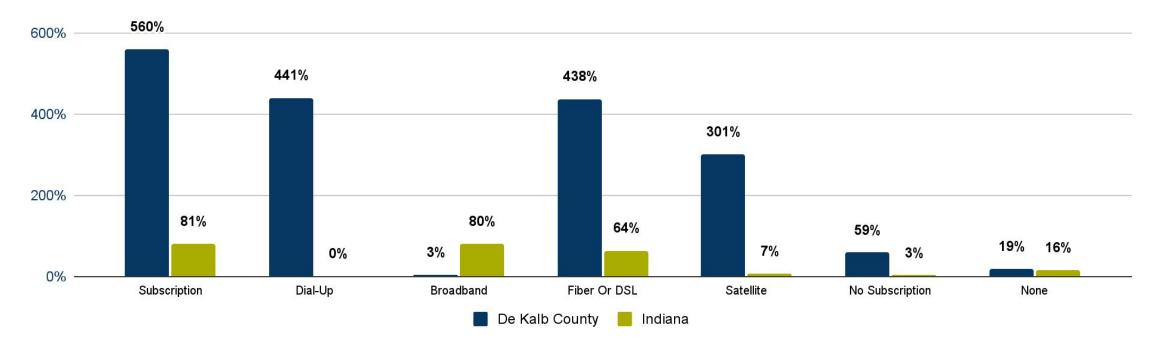


Source: NHPD

HOUSING AMENITIES | 3% of housing units have access to broadband.

Broadband Access

De Kalb County | 2017-2020

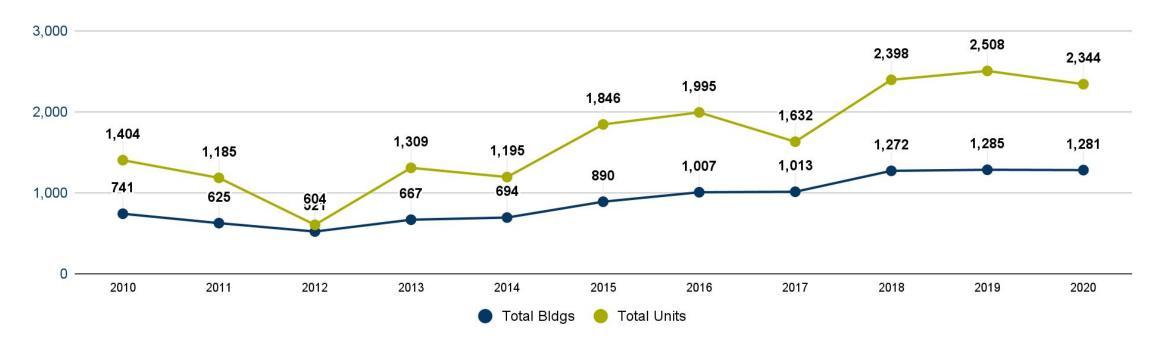


HOUSING CONSTRUCTION

HOUSING STARTS | There have been 1,281 new housing starts in 2020 in De Kalb County, with 9,996 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits

De Kalb 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