INDIANA HOUSING DASHBOARD DRAFT REPORT

SAMPLE DATA FOR CLAY COUNTY, IN

AUGUST 24, 2021

ihcda
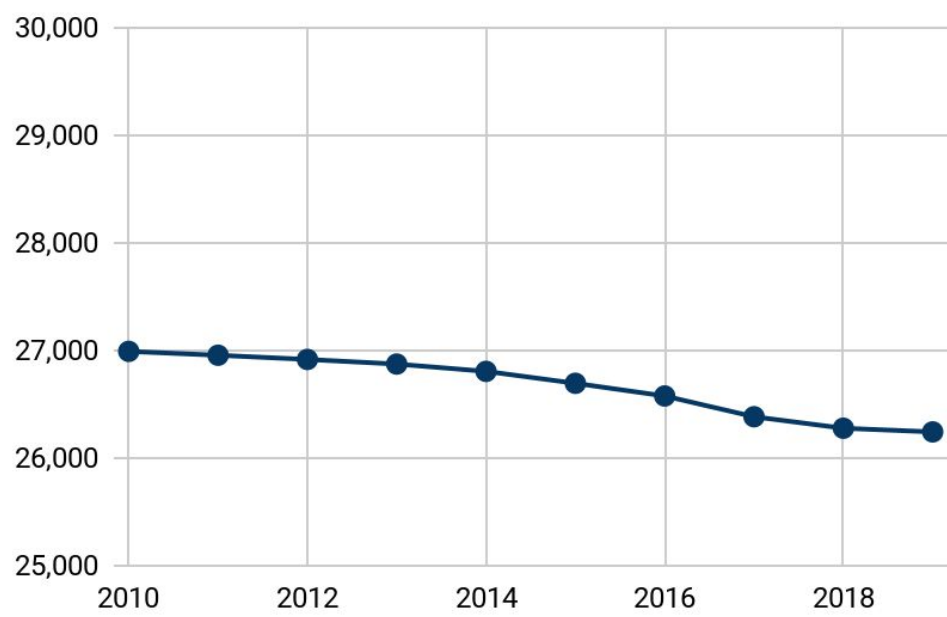Indiana Housing & Community Development Authority

HR&A
Analyze. Advise. Act.

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

DEMOGRAPHIC TRENDS

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

POPULATION | Clay County's population has decreased by 2.78% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 3% (0 households).

Resident Population
Clay County | 2010-2019

Households
Clay County | 2010-2019

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Note: Some data are placeholders, and not representative of actual conditions.
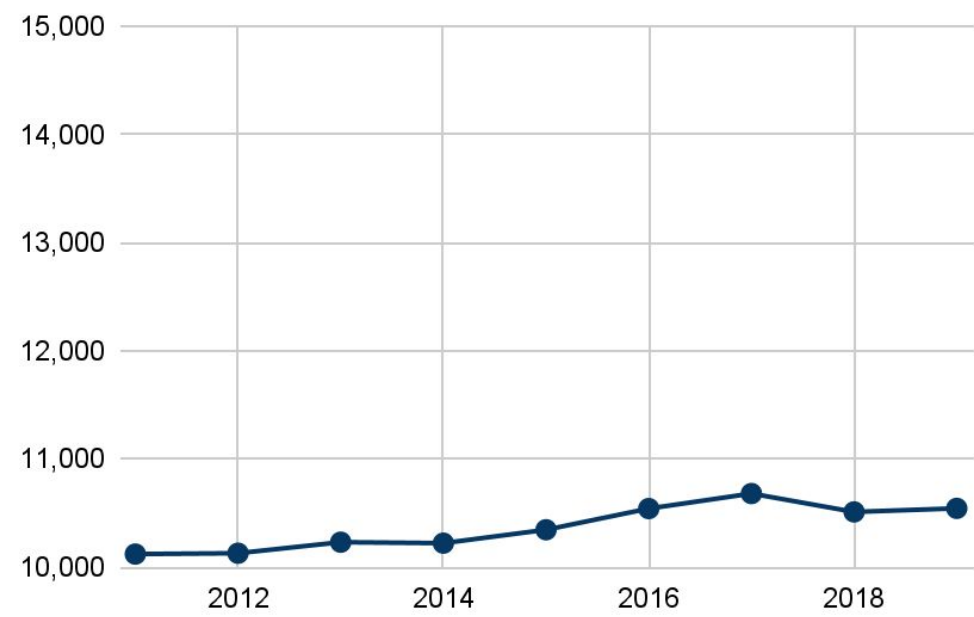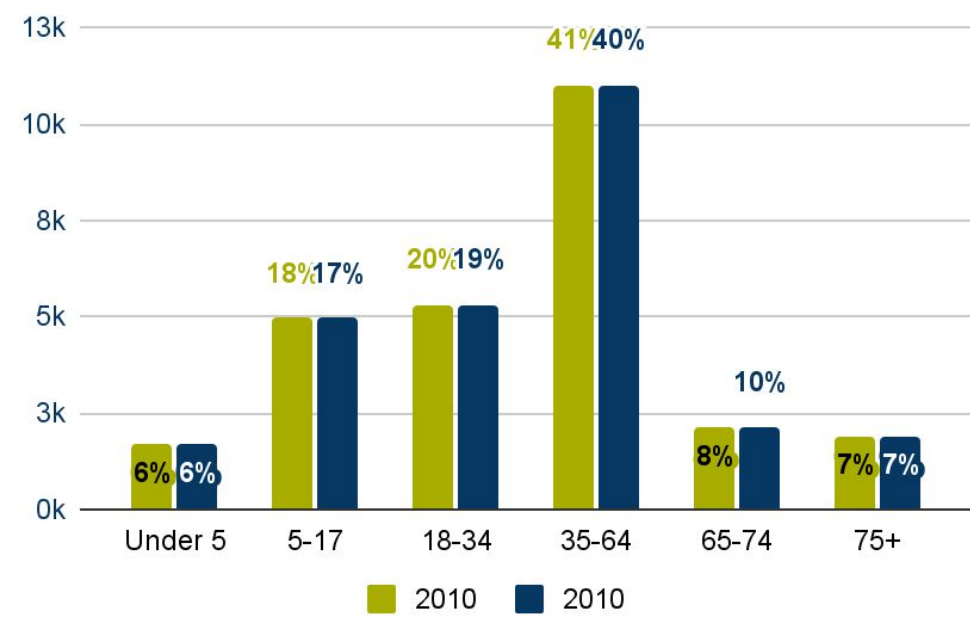
AGE | 18% of people in Clay County are above the age of 65, while 23% are below 18.

Population by Age
Clay County | 2019
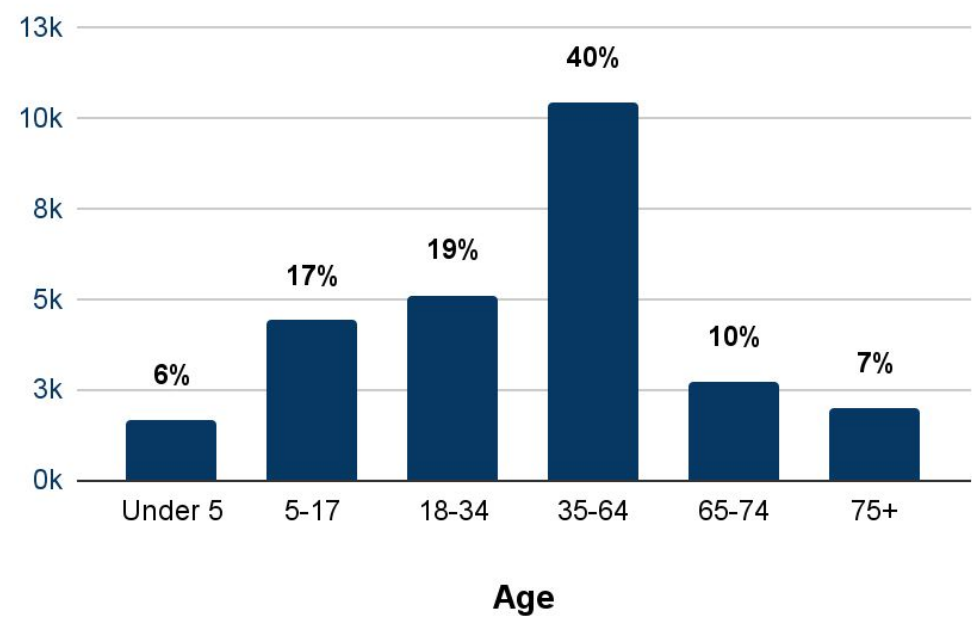
Source: ACS 2019 5-year estimates

Change in Share of Population
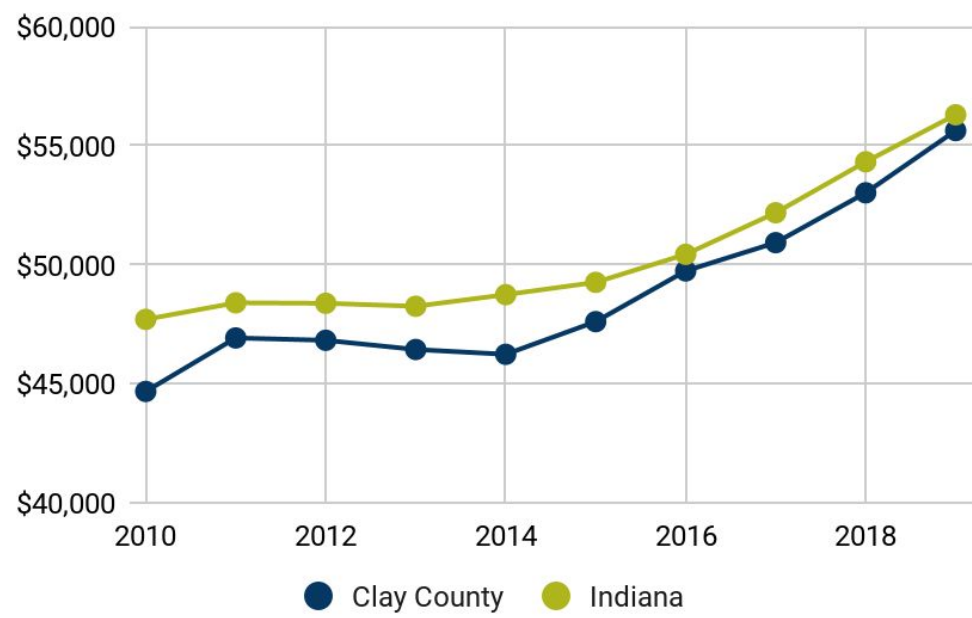**Clay County | 2010, 2019**

Source: ACS 2010-2019 1-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

HOUSEHOLD INCOMES | Clay County had a median income of $55,637 in 2019, up 25% since 2010. 29% of households have incomes below $35,000, while 19% have incomes above $100,000.
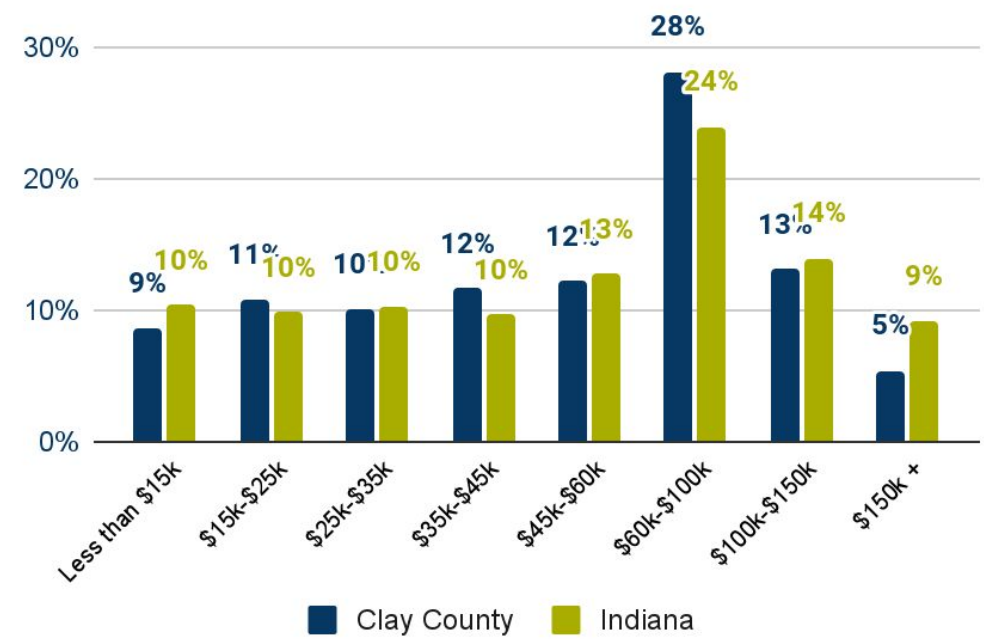
Median Income
Clay County, State of Indiana | 2010-2019

Household Income Distribution
Clay County, State of Indiana | 2019

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

FAMILY POVERTY RATE | 9.5% of families live in poverty conditions in Clay County, up 0.5 points from 9.0% in 2010.

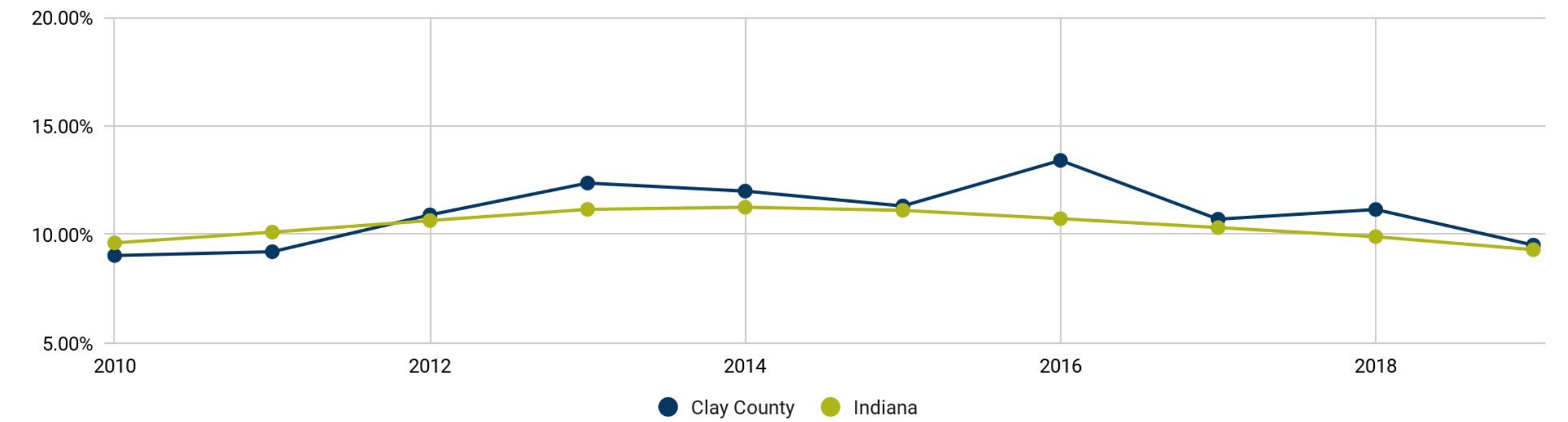**Family Poverty Rate**

Clay County, State of Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

HOUSEHOLD SIZE | The average household size is 2.44, compared to 2.52 statewide. The Clay County average household has shrunk by 0.16 persons since 2010.

Household Size
Clay County | 2010, 2019
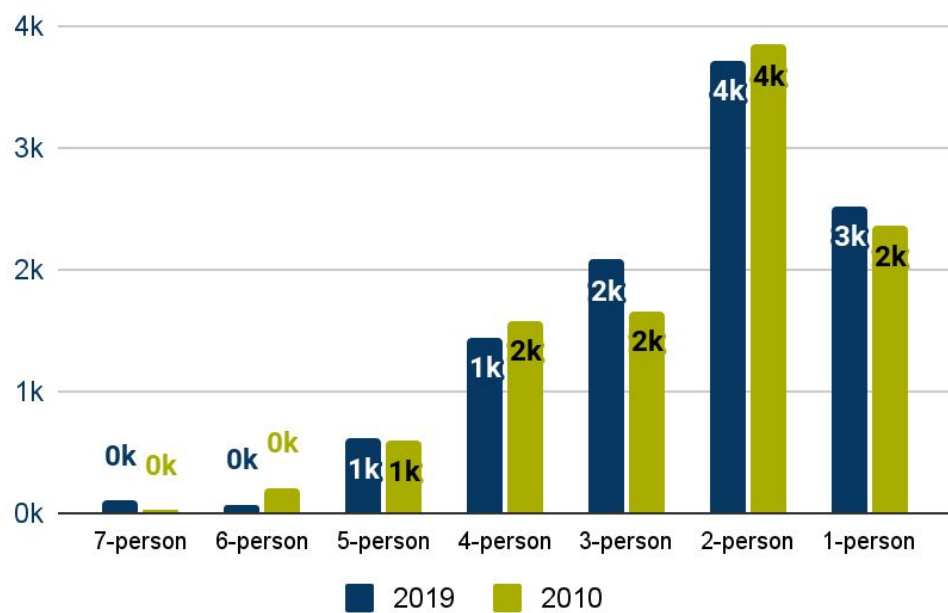
Household Size
State of Indiana | 2010, 2019

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

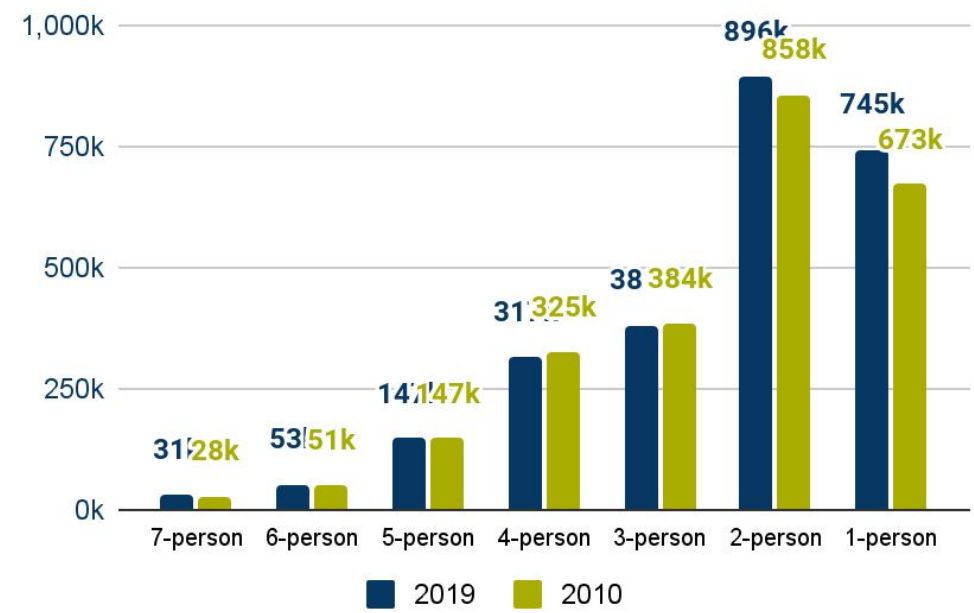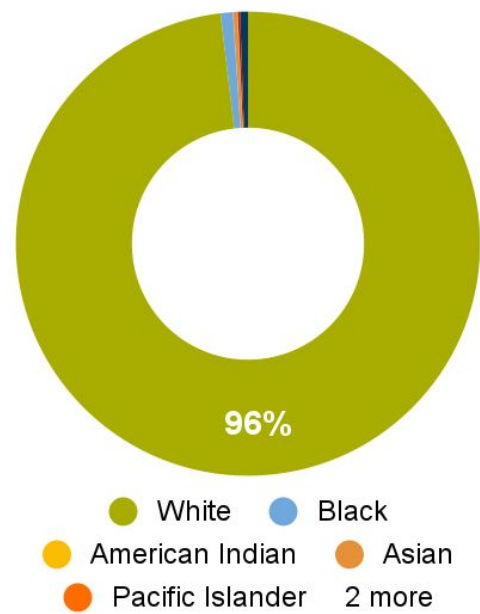# RACIAL COMPOSITION | The currently racial distribution of households in Clay County is 96% white, 1% Black, 1% Hispanic/Latino, 0% Asian, and 0% other.

Racial Distribution

Clay County | 2019

- White
- Black
- American Indian
- Asian
- Pacific Islander
- 2 more

96%

Indiana | 2019

7%
9%
83%

- White
- Black
- American Indian
- Asian
- Pacific Islander
- 2 more

Source: ACS 2010-2019 5-year estimates

Household Racial Distribution

Clay County | 2010, 2019

30k

25k

20k

10k 10k

10k

0k

White   Black   American Indian   Asian   Pacific Islander   Other   Hispanic or Latino
25k 10k 0k 0k   0k 0k   0k 0k   0k 0k   0k 0k   0k 10k

■ 2019   ■ 2010

Source: ACS 2010-2019 5-year estimates
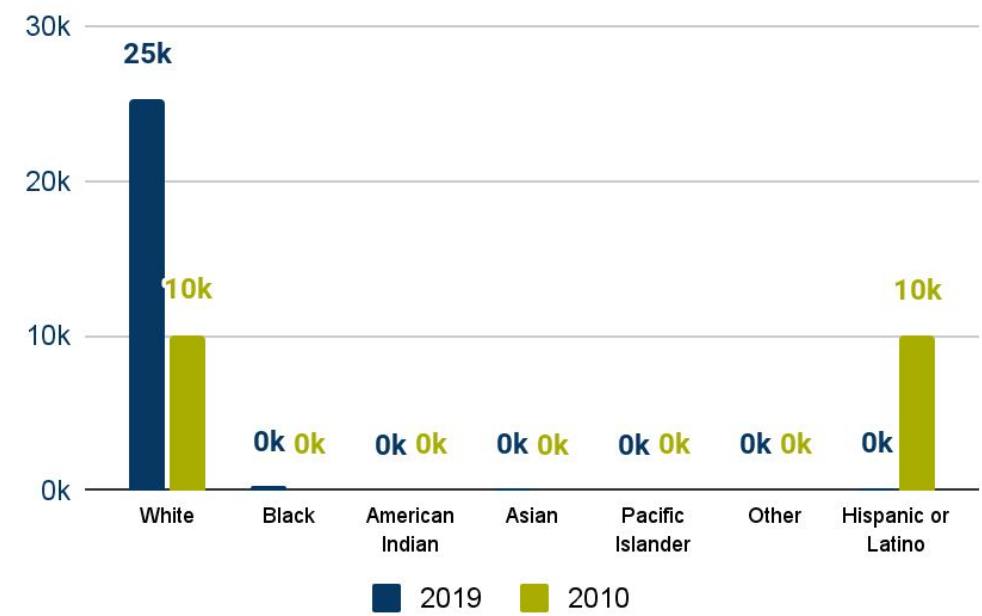
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

HOUSING TENURE | In 2019, 22% of households (2,366 households) in Clay County were renters, while 78% are (8,177 households) owner households. The share of renters has increased by 2% since 2010.

Housing Tenure

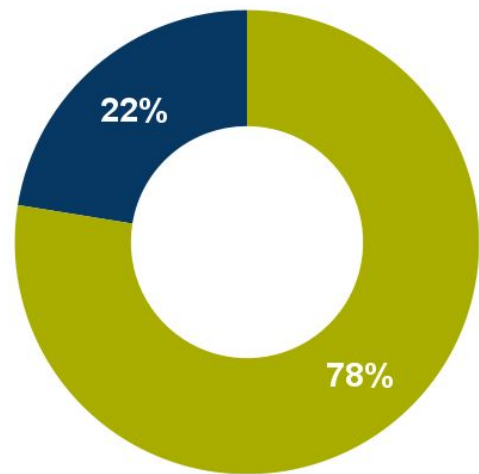**Clay County | 2019**

Indiana | 2019

22%

78%

Owner Occupied
Renter Occupied

41%

59%
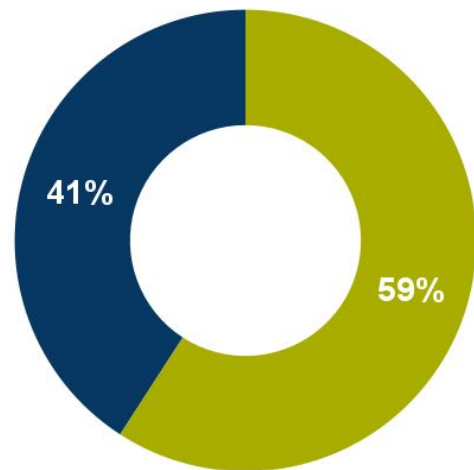
Owner Occupied
Renter Occupied

Total Households by Tenure

Clay County | 2010-2019
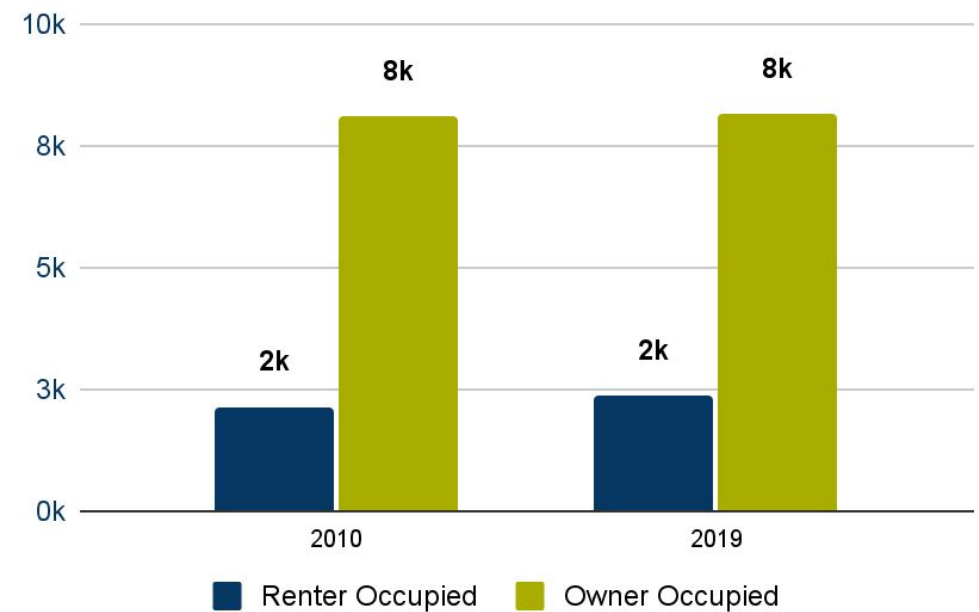
8k

8k

2k

2k

Renter Occupied   Owner Occupied

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

TENURE BY RACE| While the overall homeownership rate is 78%, among non-Hispanic White households' homeownership is 78%, 33% for Black households, and 77% for Hispanic or Latino households.

Homeownership by Race
Clay County | 2010, 2019

	White	Black	American Indian	Asian	Pacific Islander	Other	Hispanic or Latino
2010	79%	0%	100%	0%	100%	67%	79%
2019	78%	33%	0%	79%	0%	0%	77%

Legend: 2010, 2019

Source: ACS 2010-2019 5-year estimates

DISABILITY | 20% of people in Clay County live with a disability. For people above 65, the share increases to 52%.

Share of the Population with a Disability by Age
Clay County, Indiana | 2010, 2019

Chart: Share of the population with a disability by age group, comparing Clay County (dark blue) and Indiana (olive green).

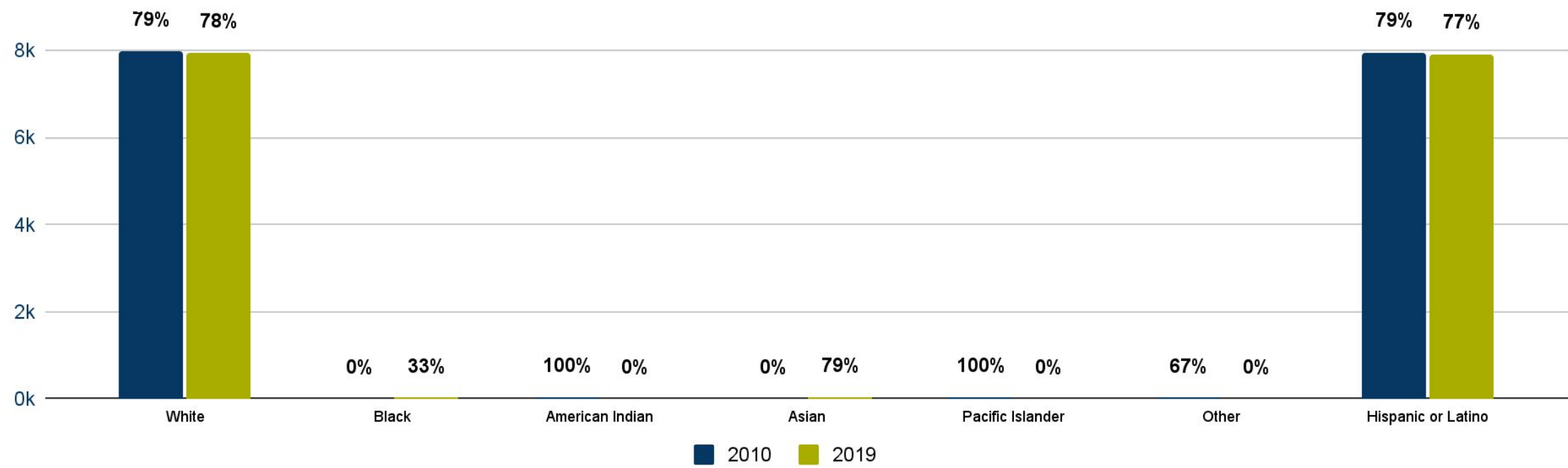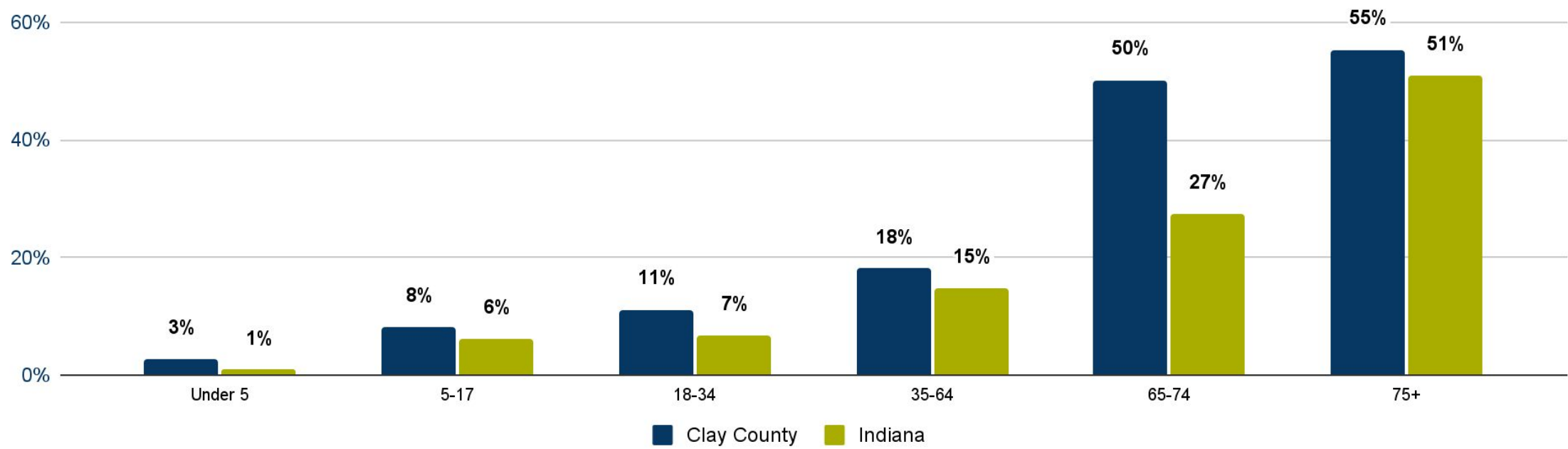| Age group	Clay County	Indiana
Under 5	3%	1%
5-17	8%	6%
18-34	11%	7%
35-64	18%	15%
65-74	50%	27%
75+	55%	51%

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

EDUCATIONAL ATTAINMENT | In Clay County, 74% of the population has at least a high school degree and 17% of the population has at least a Bachelor's degree.

Educational Attainment
Clay County, Indiana | 2019

Source: ACS 2010-2019 5-year estimates
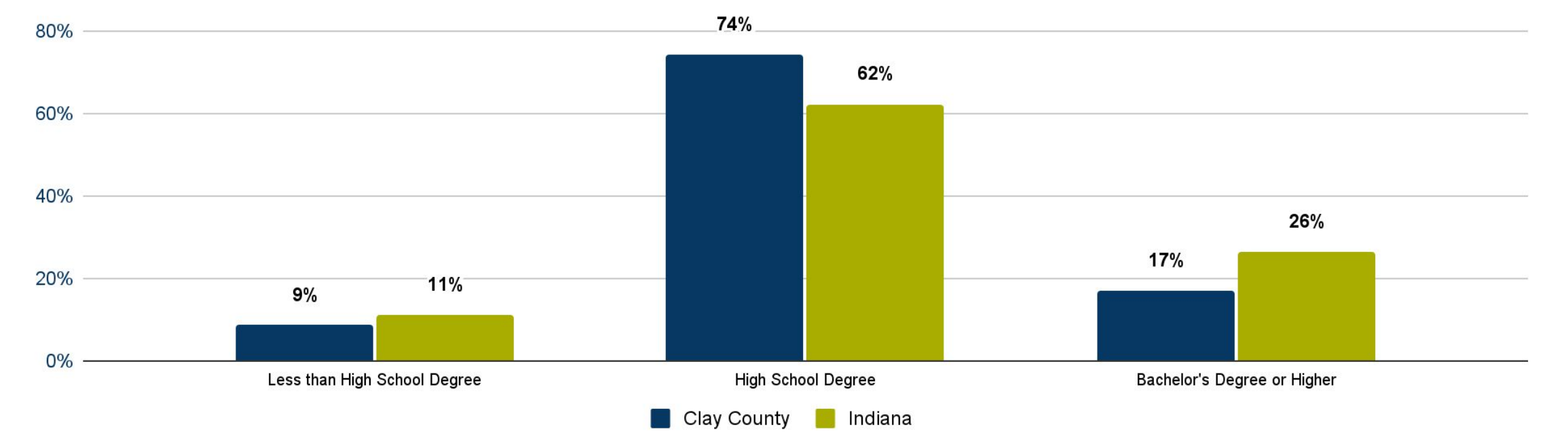
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

JOB / EMPLOYMENT TRENDS

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
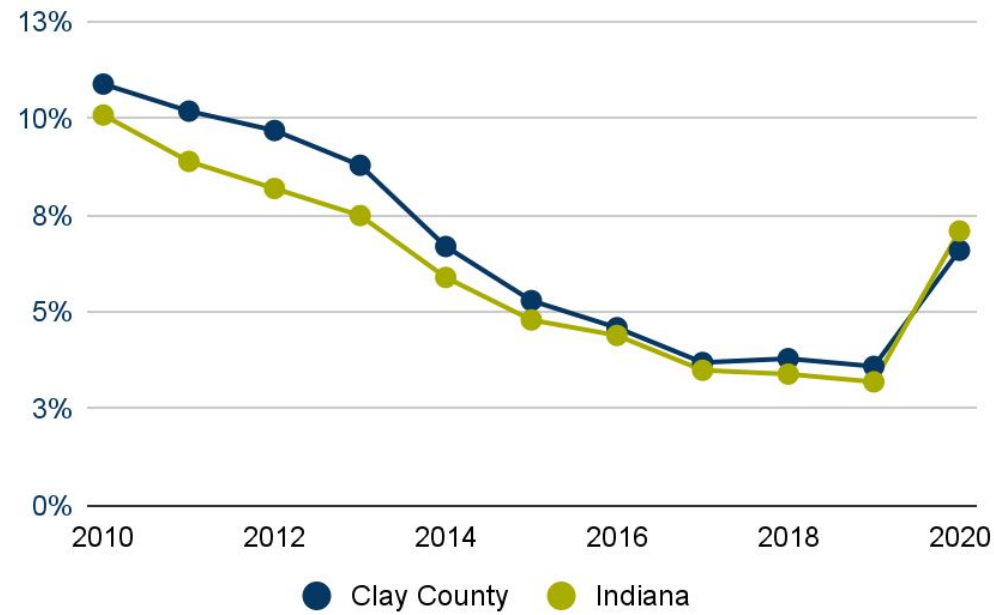
EMPLOYMENT BASE | There are currently 11,000 employed persons in Clay County, down by 9% since 2010. The unemployment rate in 2020 was 6.60%, up 3.0 points from 2019.

Total Employment
Clay County | 2010-2019
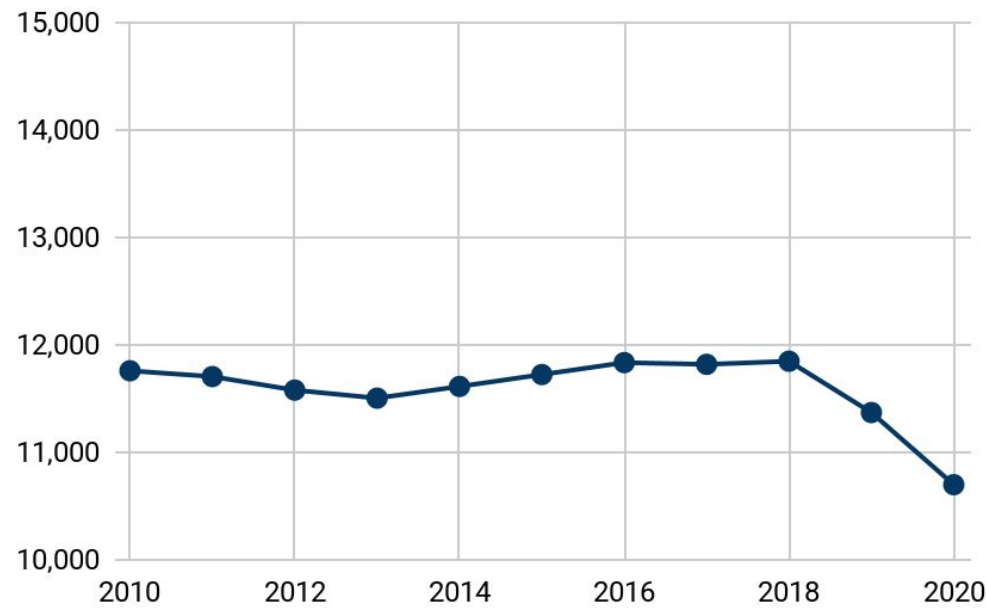
Source: ACS 2010-2019 5-year estimates

Unemployment Rate
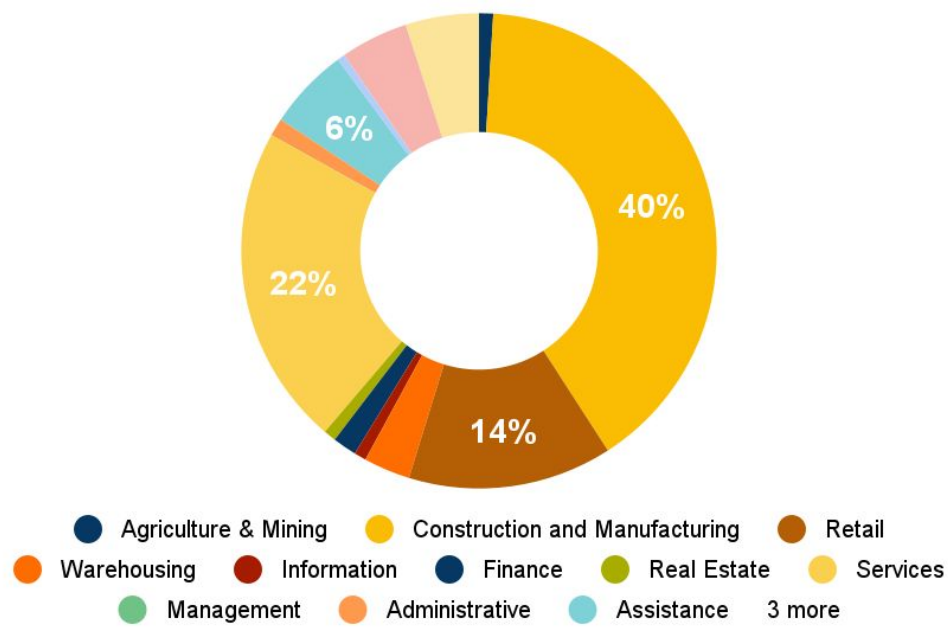**Clay County, Indiana | 2010-2019**

Legend: ● Clay County ● Indiana

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Clay County, accounting for 37% of all jobs, followed by Retail Trade (12% of all jobs).

Total Jobs by All Industries

Clay County | 2018

Legend:
- Agriculture & Mining
- Construction and Manufacturing
- Retail
- Warehousing
- Information
- Finance
- Real Estate
- Services
- Management
- Administrative
- Assistance 3 more

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

Top 5 Industries and Median Annual Wages

1. **Service-providing | $30,402**
2. **Trade, transportation, and utilities | $31,529**
3. **Goods-producing | $45,412**
4. **Construction | $36,192**
5. **Professional and business services | $45,528**
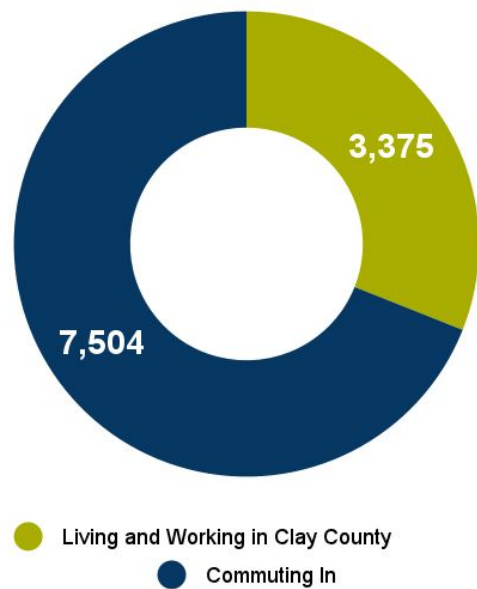
Source: BLS

Top 5 Employers

1. **Great Dane Trailers (Brazil)**
2. **Process Development-fbrctns (Brazil)**
3. **St Vincent Clay Hospital (Brazil)**
4. **Morris Manufacturing & Sales (Brazil)**
5. **Walmart (Brazil)**

Source: BLS

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
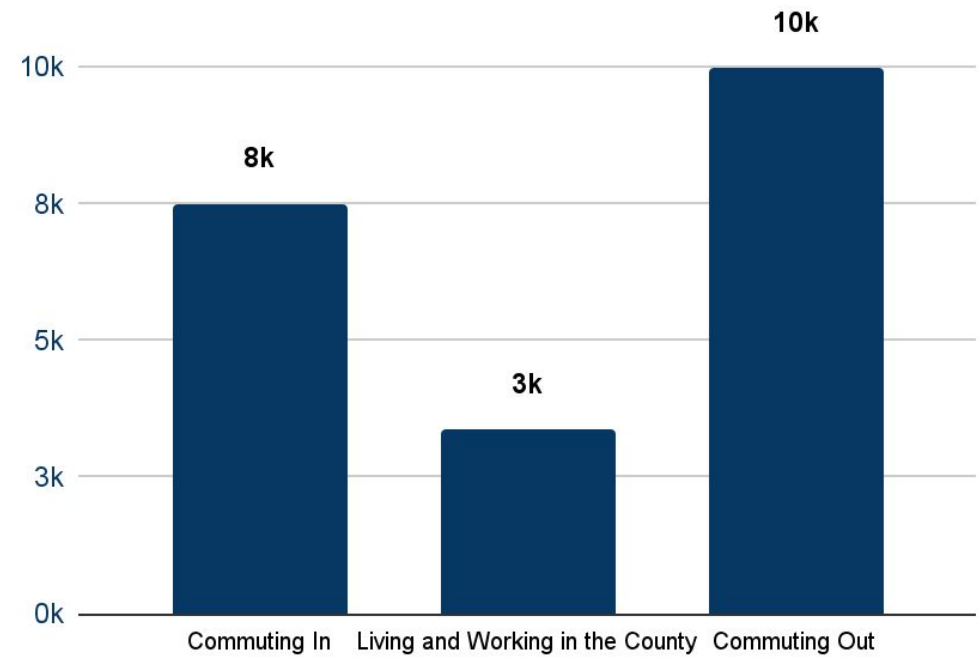
COMMUTER INFLOW / OUTFLOW | 8,000 commuters come into Clay County for their jobs, while 10,000 employees travel outside for their jobs.

Employment Inflow
Clay County | 2018

3,375

7,504

● Living and Working in Clay County
● Commuting In

Commuting Patterns
Clay County | 2018

10k

8k

3k

10k

8k

5k

3k

0k

Commuting In   Living and Working in the County   Commuting Out

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Note: Some data are placeholders, and not representative of actual conditions.

JOB GROWTH AND HOUSING PRODUCTION | The County has created -134 between 2014-2019 and 313, or -234 units for every 100 jobs created.

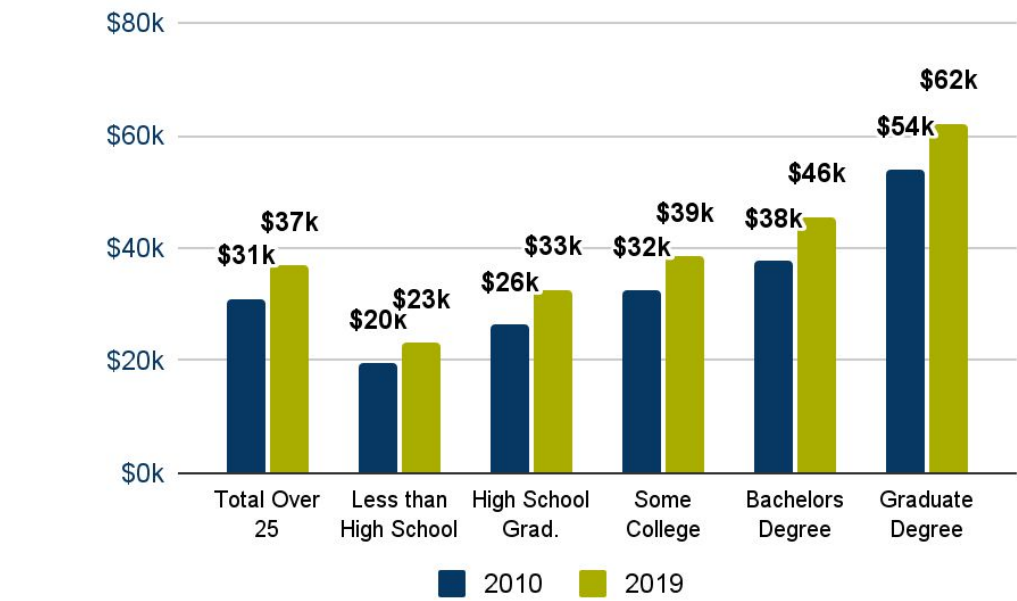## Job Growth and Housing Production
Clay County | Total Jobs, New Jobs
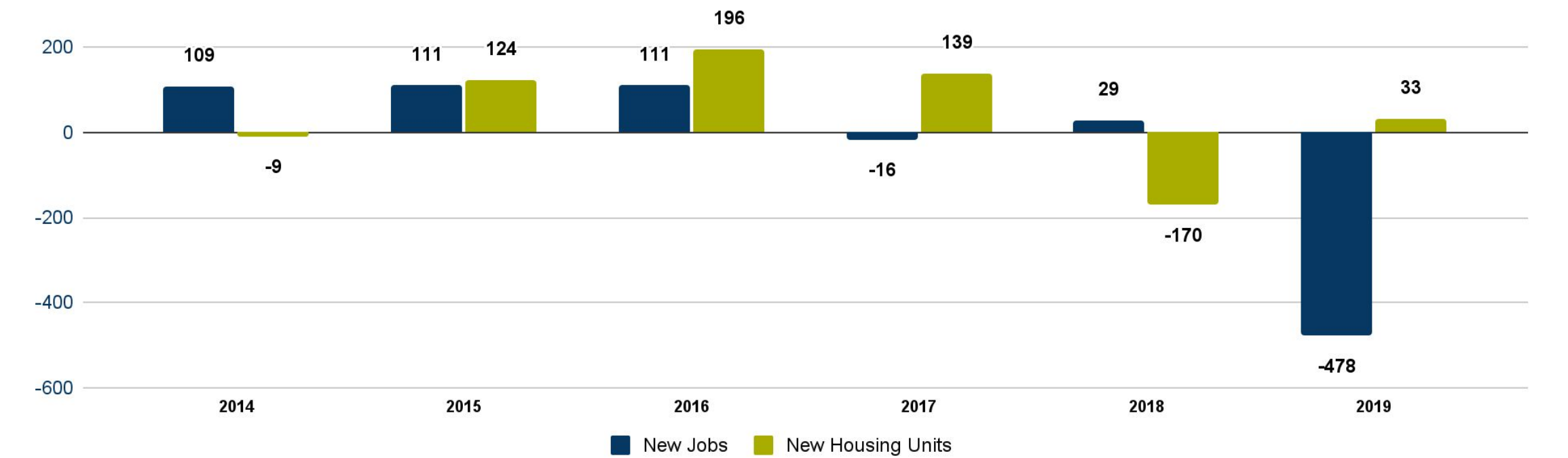
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
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Median Earnings by Educational Attainment
Clay County | 2010, 2019

Source: ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates
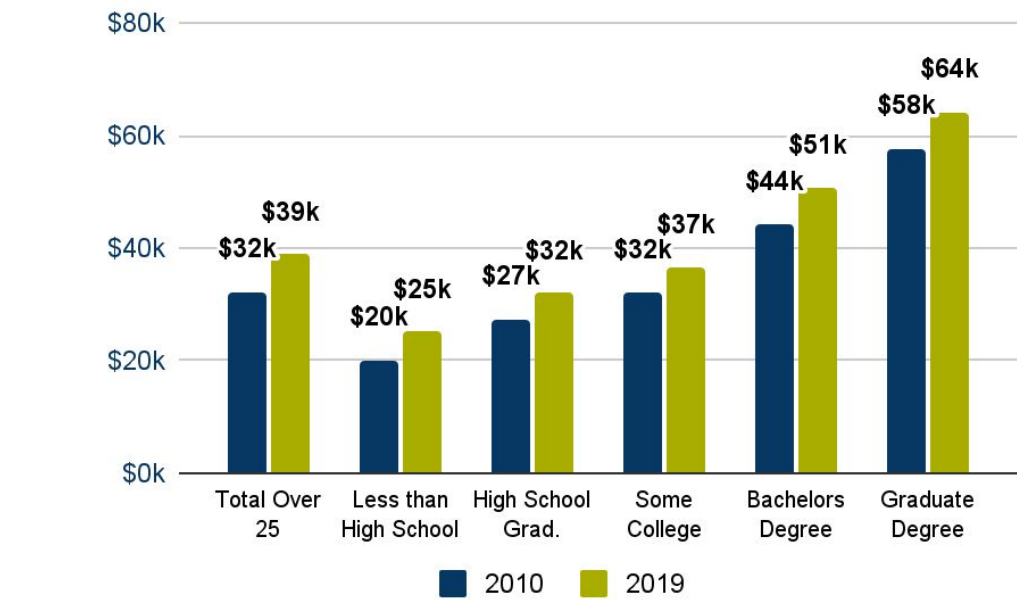
WORKING DRAFT
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JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median Annual Earnings have increased $4,500 since 2010 for High School graduates, and increased $6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 8.9% since 2010.

Income and Rent Growth, High School Degree
Clay County | 2010-2019
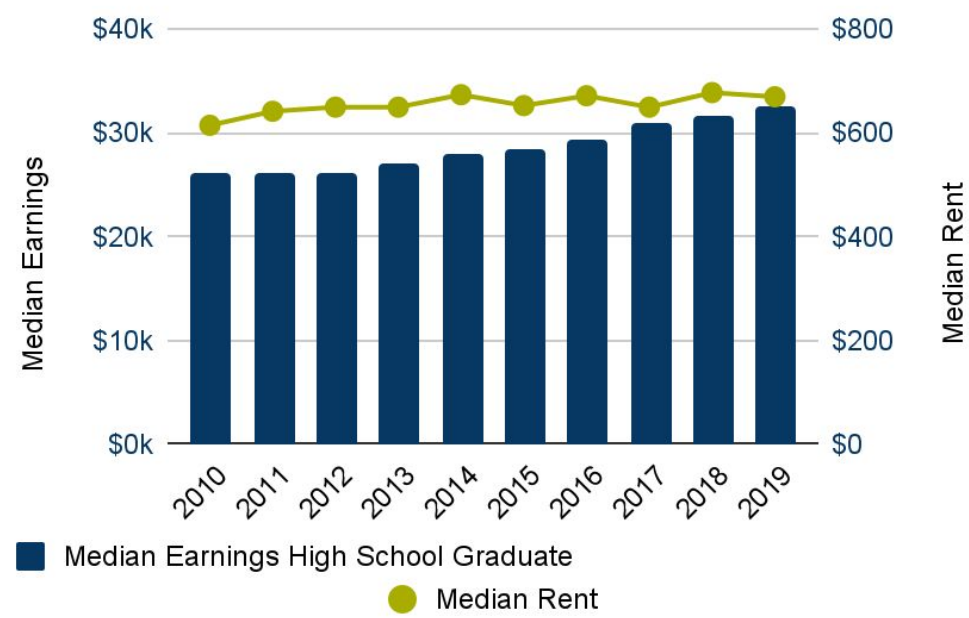
Source: ACS 2010-2019 5-year estimates

Income and Rent Growth, BS Degree
Clay County | 2010-2019

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
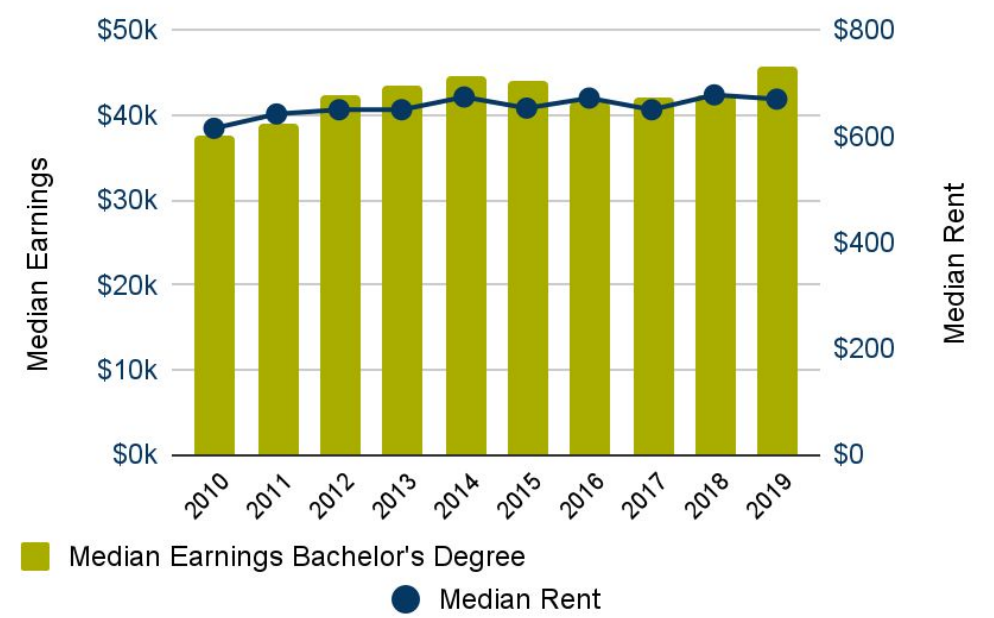
HOUSING TRENDS

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
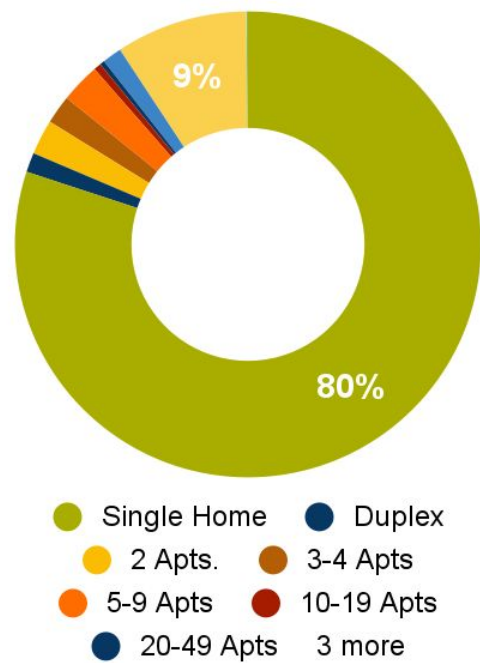
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Indiana Housing Dashboard **DRAFT** | 20

HOUSING TYPOLOGY | 80% of homes in Clay County are single-family, while 11% are multifamily. The share of multifamily housing has increased by 452 homes since 2010.

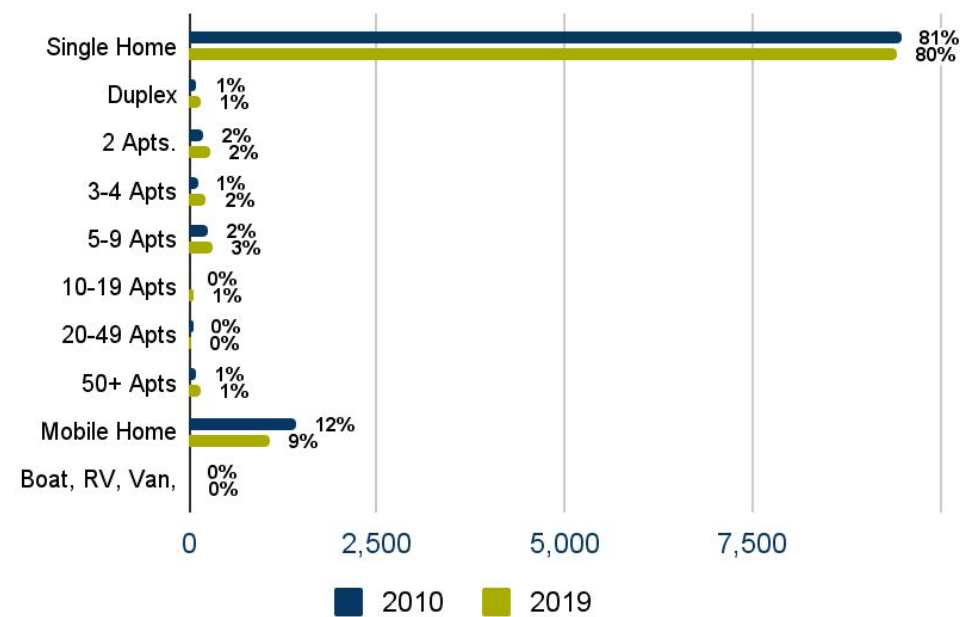## Housing Typology

Clay County | 2019

Indiana | 2019

Clay County 2019:
- Single Home: 80%
- 9%

Indiana 2019:
- Single Home: 73%

Legend:
- Single Home
- Duplex
- 2 Apts.
- 3-4 Apts
- 5-9 Apts
- 10-19 Apts
- 20-49 Apts
- 3 more

Share of Housing Typology

Clay County | 2010, 2019

Type	2010	2019
Single Home	81%	80%
Duplex	1%	1%
2 Apts.	2%	2%
3-4 Apts	1%	2%
5-9 Apts	2%	3%
10-19 Apts	0%	1%
20-49 Apts	0%	0%
50+ Apts	1%	1%
Mobile Home	12%	9%
Boat, RV, Van,	0%	0%

Legend: 2010, 2019

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

HOUSING TYPOLOGY | Most units in Clay County are 2.44, with 56% of units 3 bedroom or more.

Housing Stock by Bedrooms

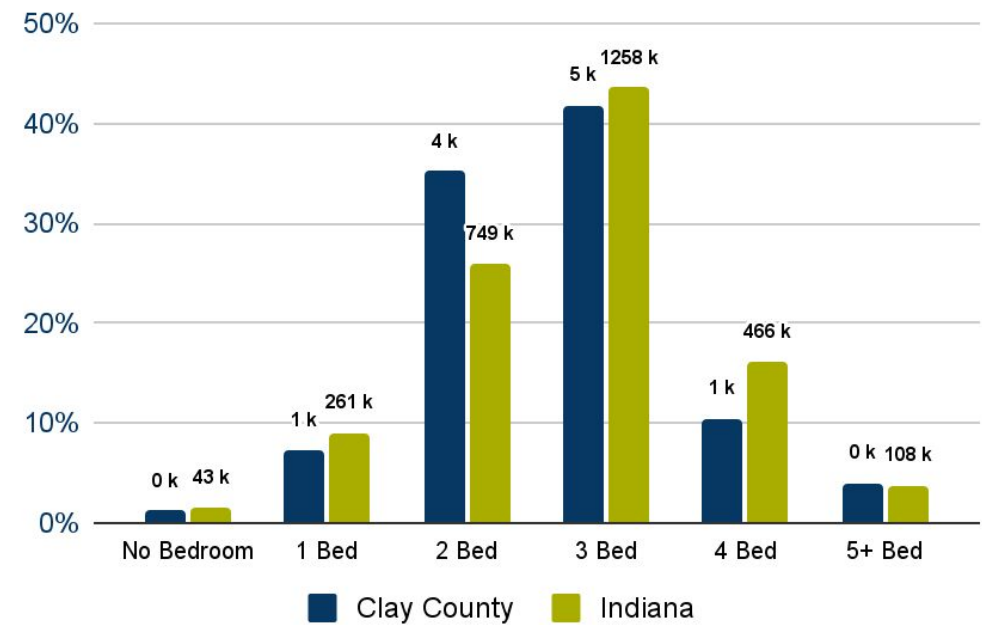**Clay County | 2019**

Clay County | 2019 donut chart:
- 35% — 2 Bed
- 42% — 3 Bed
- 10% — 4 Bed
- 7% — 1 Bed

Legend:
- No Bedroom
- 1 Bed
- 2 Bed
- 3 Bed
- 4 Bed
- 5+ Bed

Indiana | 2019

Indiana | 2019 donut chart:
- 26% — 2 Bed
- 44% — 3 Bed
- 16% — 4 Bed
- 9% — 1 Bed

Legend:
- No Bedroom
- 1 Bed
- 2 Bed
- 3 Bed
- 4 Bed
- 5+ Bed
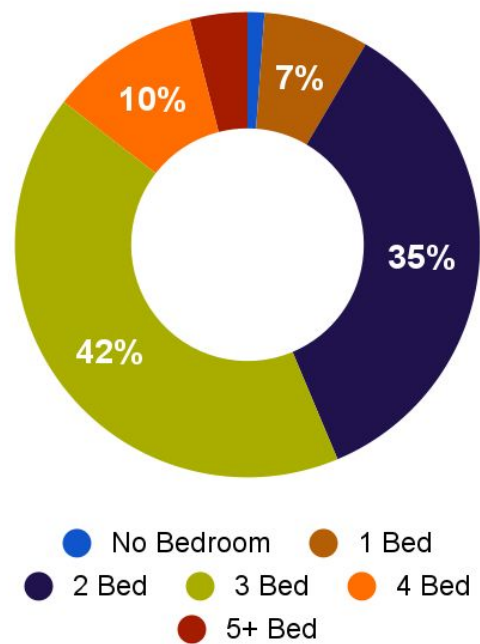
Source: ACS 2010-2019 5-year estimates
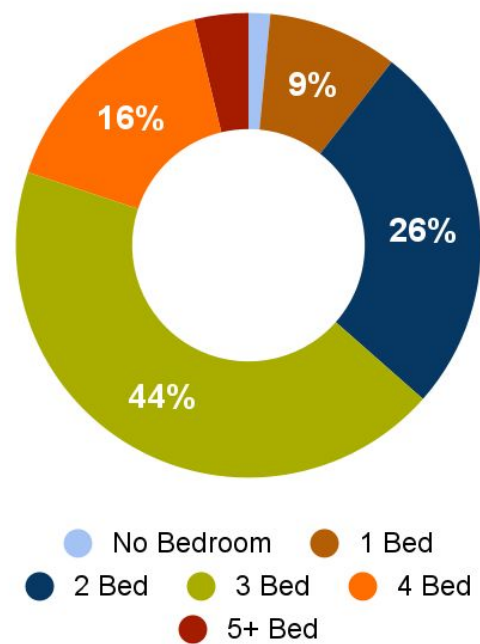
Share of Housing Stock by Bedroom

Clay County, Indiana | 2019

Bar chart values:
- No Bedroom: Clay County 0 k, Indiana 43 k
- 1 Bed: Clay County 1 k, Indiana 261 k
- 2 Bed: Clay County 4 k, Indiana 749 k
- 3 Bed: Clay County 5 k, Indiana 1258 k
- 4 Bed: Clay County 1 k, Indiana 466 k
- 5+ Bed: Clay County 0 k, Indiana 108 k
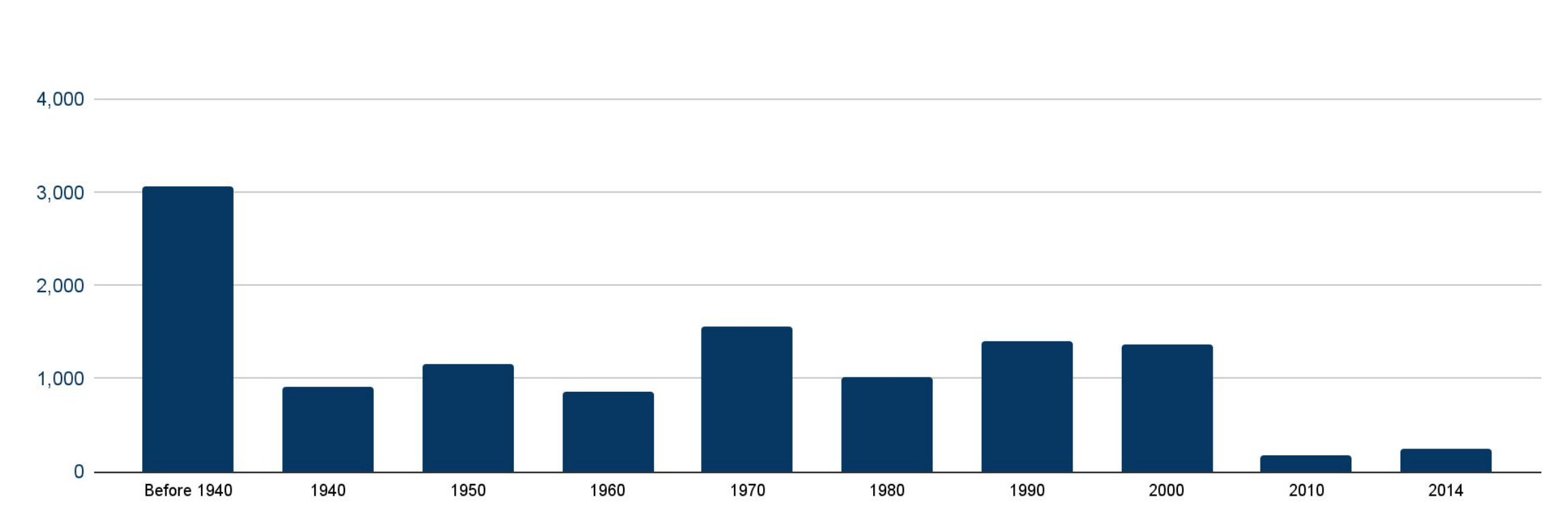
Legend: Clay County, Indiana

Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 85% of homes were built before 1990, with most homes built in 2014.
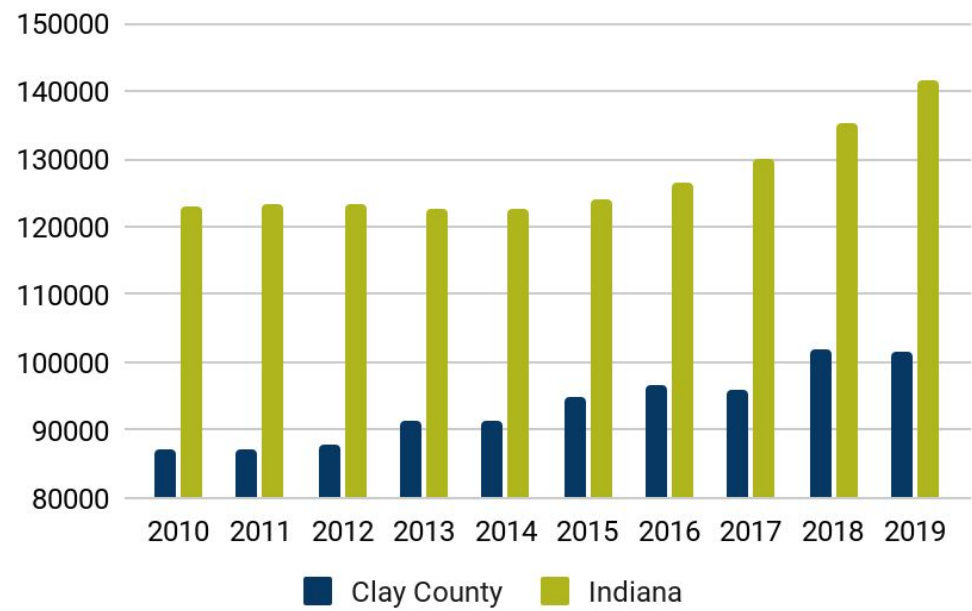
Homes by Year Built
Clay County | 2019

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
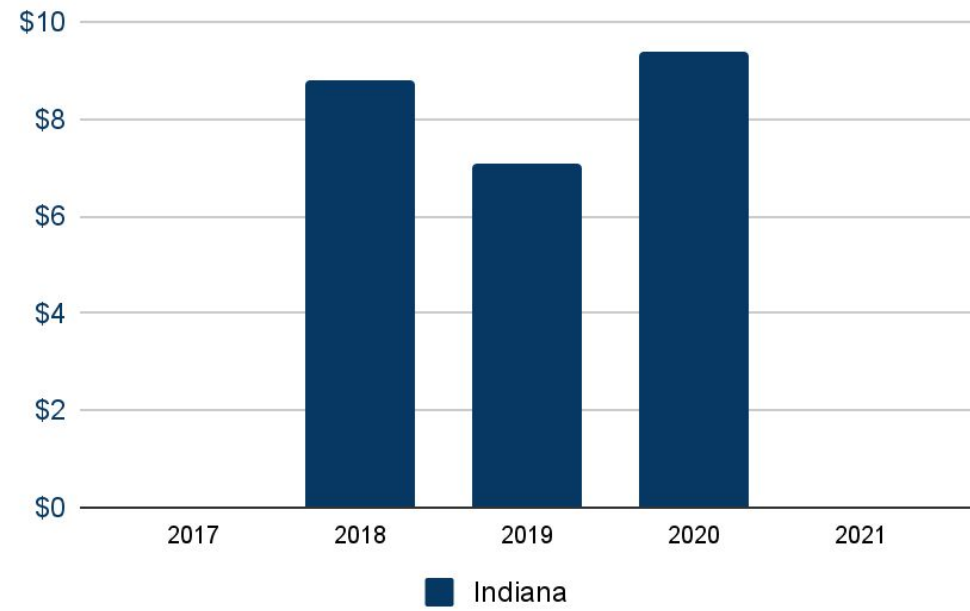**Note: Some data are placeholders, and not representative of actual conditions.**

MEDIAN LISTING PRICE | Homes in Clay County have a median listing price of $101,400, compared to $141,700 statewide. Home prices have increased by 16% since 2010.

Median Listing Price
Clay County, Indiana | 2016-2020

Source: ACS 2010-2019 5-year estimates

Median Listing Price per Square Foot
Clay County | 2017-2020

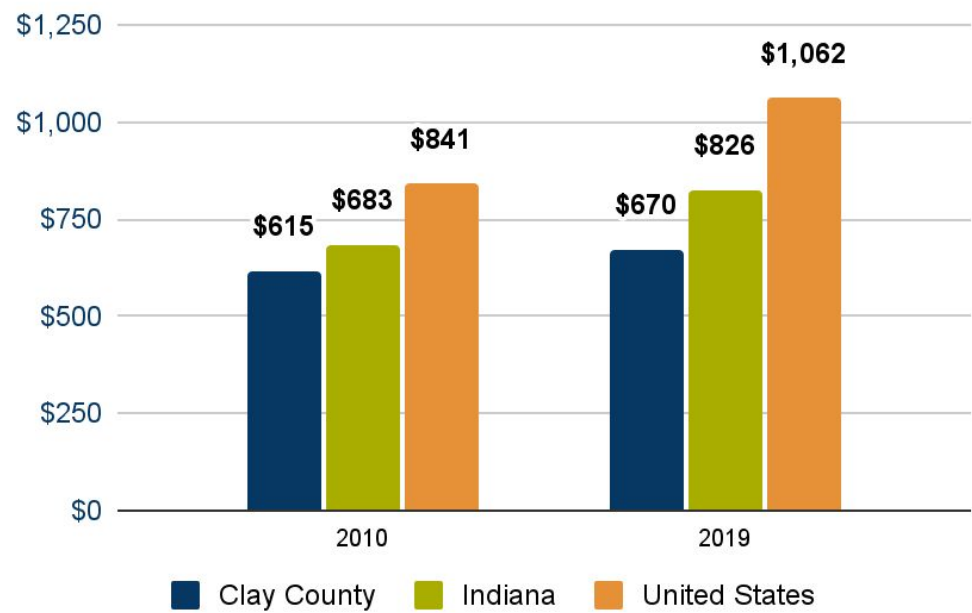Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
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MEDIAN RENTS | Median rents have increased by 9% since 2010, with average rents at $670.
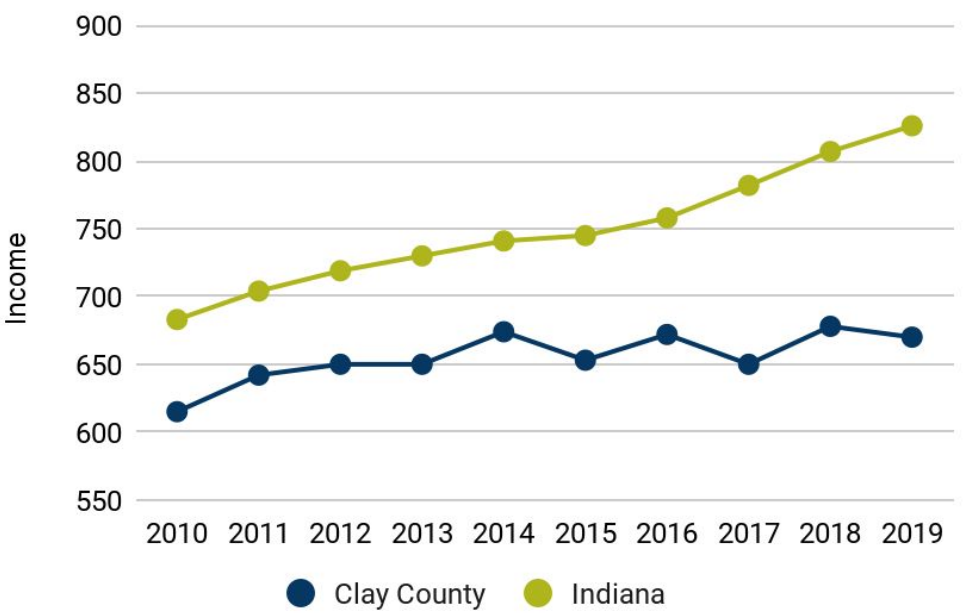
Median Rent
Clay County, Indiana | 2010, 2019

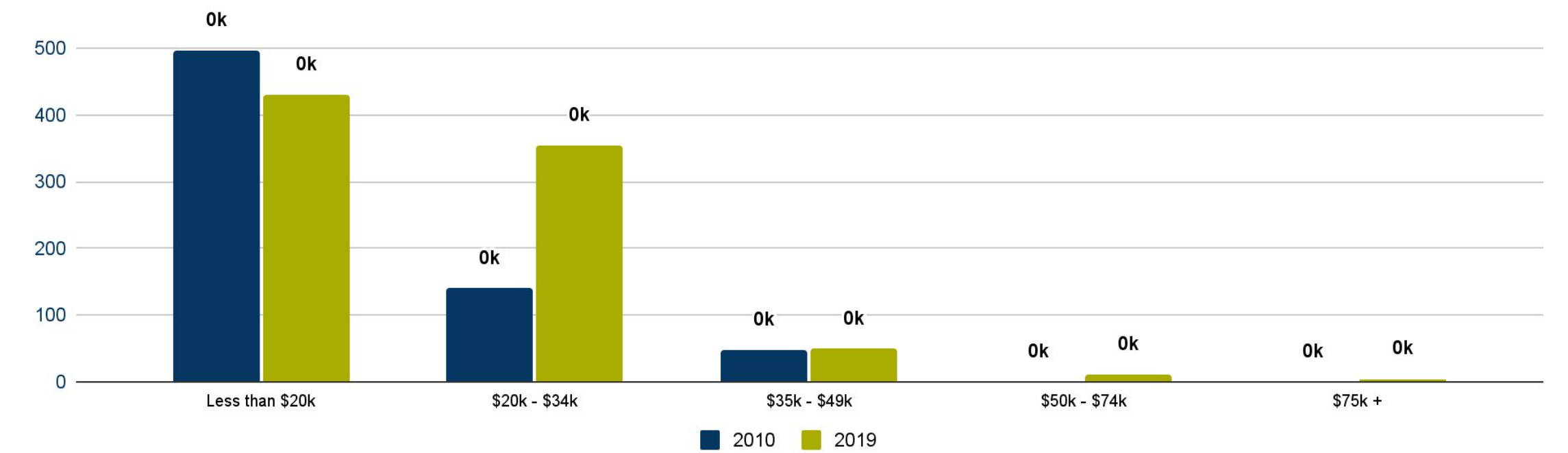Source: ACS 2010-2019 5-year estimates

Median Rent Over Time
Clay County, Indiana | 2010 - 2019

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

COST BURDEN | 39% of households are housing cost burdened in Clay County, down -5% since 2010. 49% of households earning below $50,000 are housing cost burdened.

Renter Housing Cost Burden
Clay County, Indiana | 2010 - 2019

Legend: ■ 2010 ■ 2019

Source: ACS 2010-2019 5-year estimates

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Indiana Housing Dashboard **DRAFT** | 26

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

Clay County, Indiana | 2010-2019

Rent

■ Renter Demand   ■ Housing Supply

WORKING DRAFT
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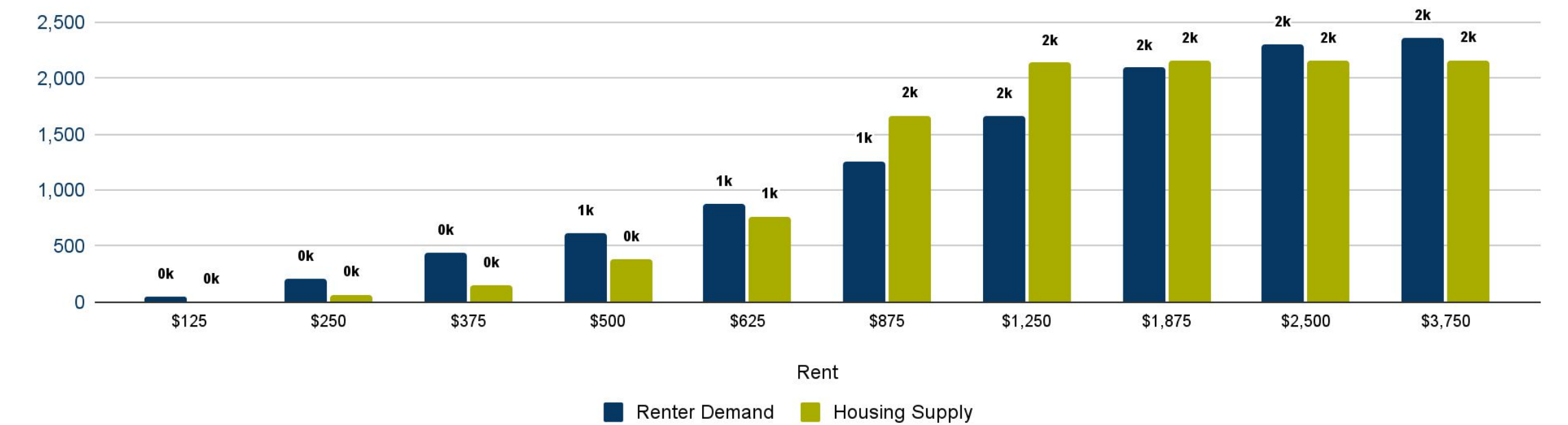
AFFORDABLE HOUSING| The maps below show the spatial distribution of affordable housing units throughout the state of Indiana and in Clay County.
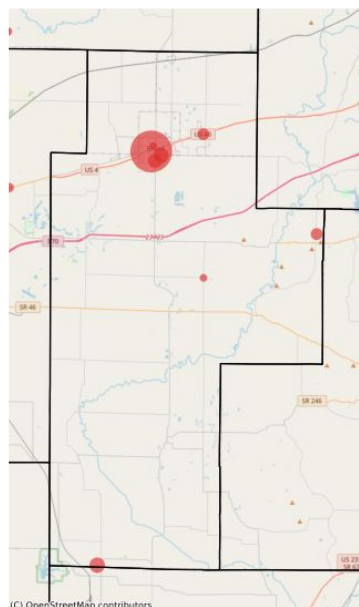
Affordable Housing Inventory

Clay County | 2020

Affordable Units

- · <100
- · 300
- · 500+

Source: NHPD

12 miles

Affordable Housing Inventory

State of Indiana | 2020

Affordable Units
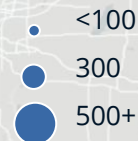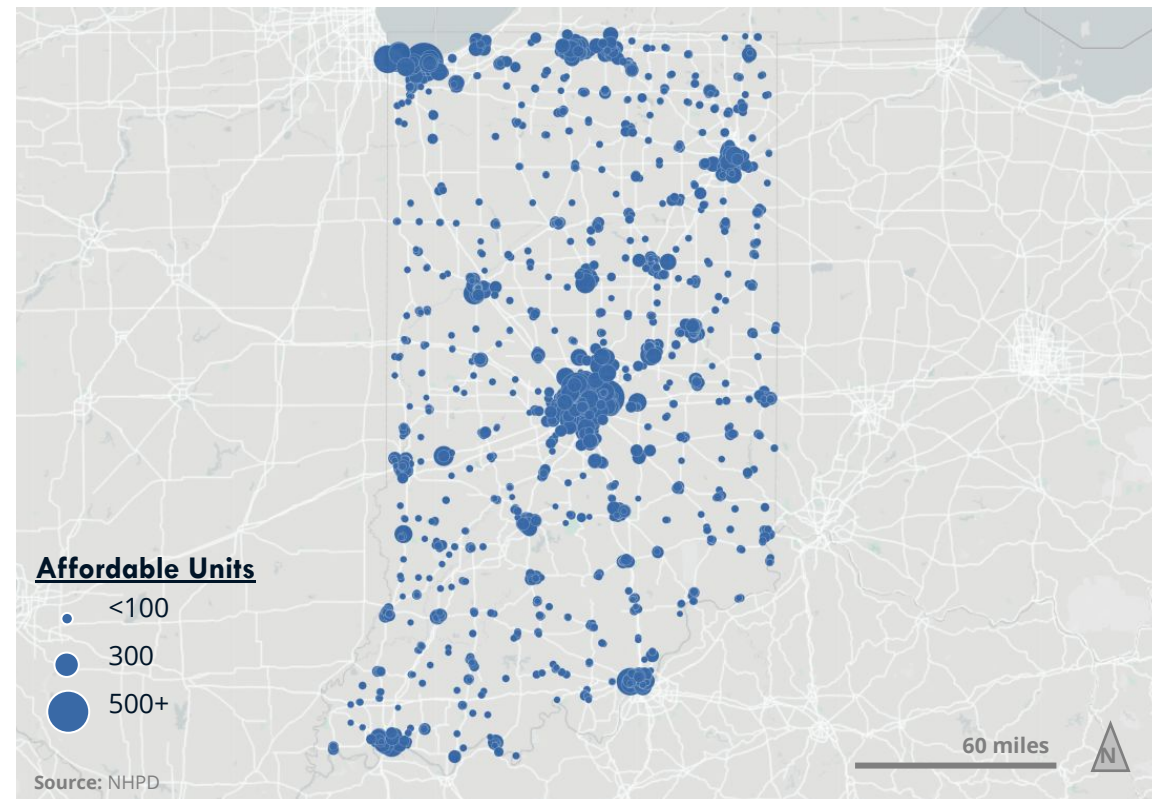
- · <100
- · 300
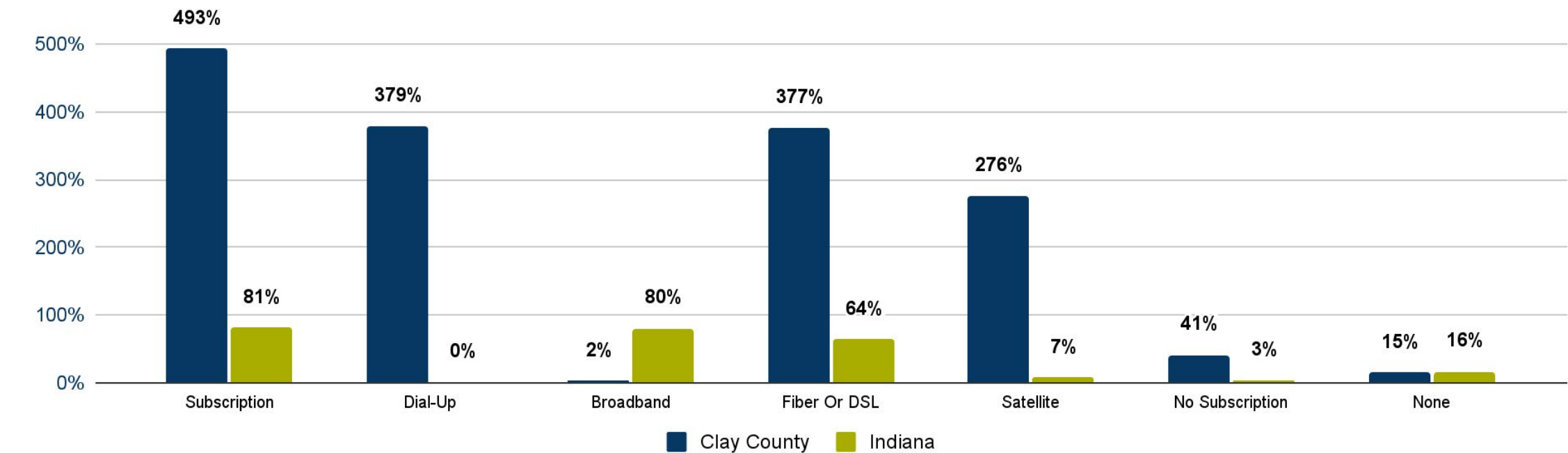- · 500+

Source: NHPD

60 miles

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

HOUSING AMENITIES | 2% of housing units have access to broadband.

Broadband Access
Clay County | 2017-2020

Bar chart comparing Clay County and Indiana broadband access percentages:

Category	Clay County	Indiana
Subscription	493%	81%
Dial-Up	379%	0%
Broadband	2%	80%
Fiber Or DSL	377%	64%
Satellite	276%	7%
No Subscription	41%	3%
None	15%	16%

■ Clay County ■ Indiana

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
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HOUSING CONSTRUCTION

HR&A Advisors, Inc.

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

Indiana Housing Dashboard **DRAFT** | 30

HOUSING STARTS | There have been 6 new housing starts in 2016 in Clay County, with 109 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits

Clay County | 2017-2020

Data points (Total Units / Total Bldgs):
- 2020: 9
- 2014: 14
- 2017: 0
- 2018: 2
- 2019: 7
- 2015: 0
- 2012: 15
- 2010: 15
- 2011: 25
- 2013: 18
- 2016: 6

Legend: ● Total Bldgs ● Total Units

Source: St. Louis Fed.

WORKING DRAFT
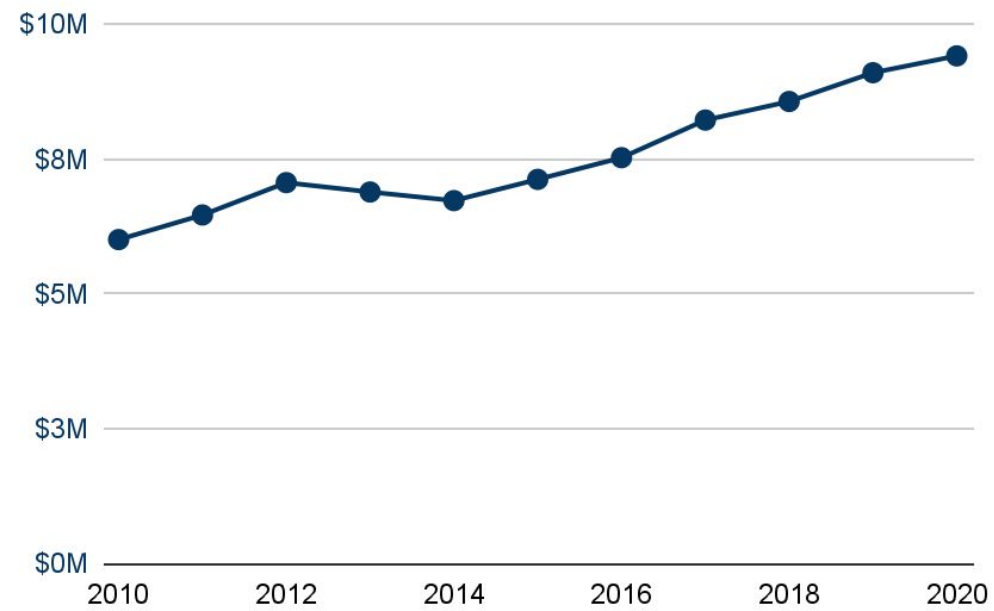**Note: Some data are placeholders, and not representative of actual conditions.**
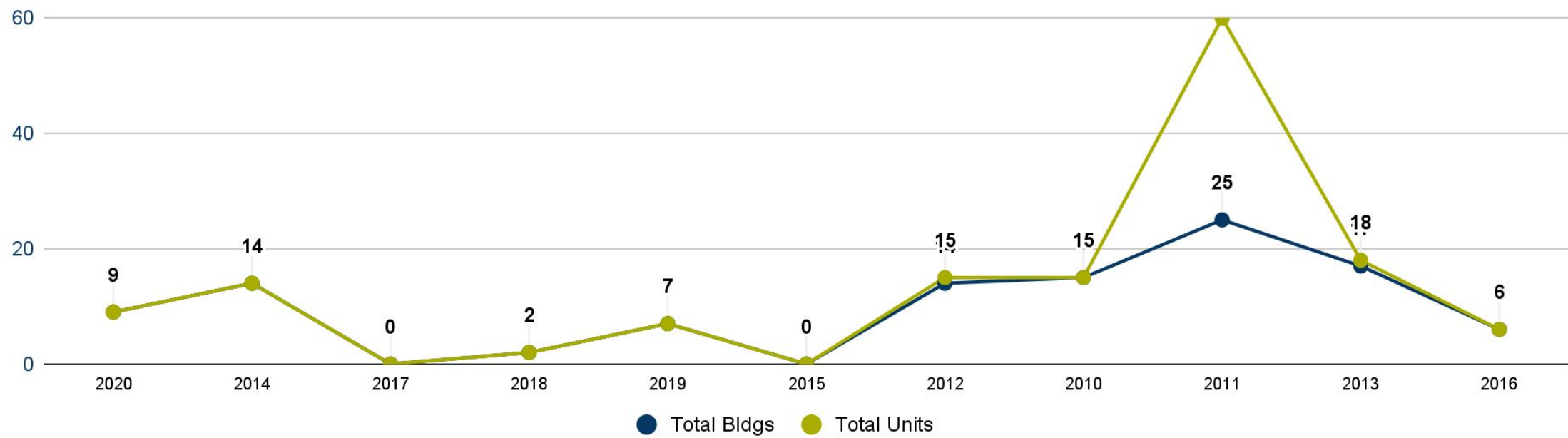
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.