INDIANA HOUSING DASHBOARD DRAFT REPORT

SAMPLE DATA FOR FOUNTAIN 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

HR&A Advisors, Inc.

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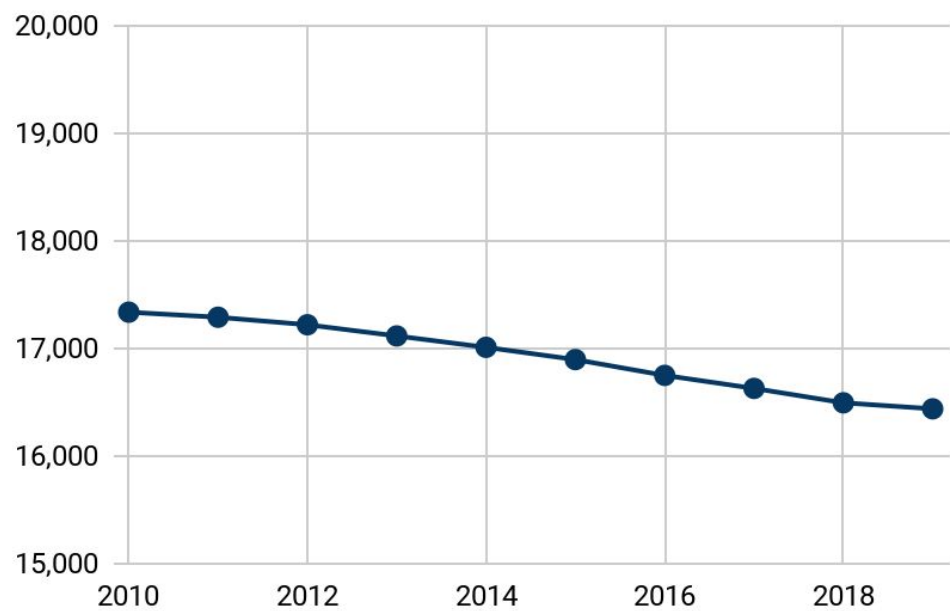
Indiana Housing Dashboard **DRAFT** | 2

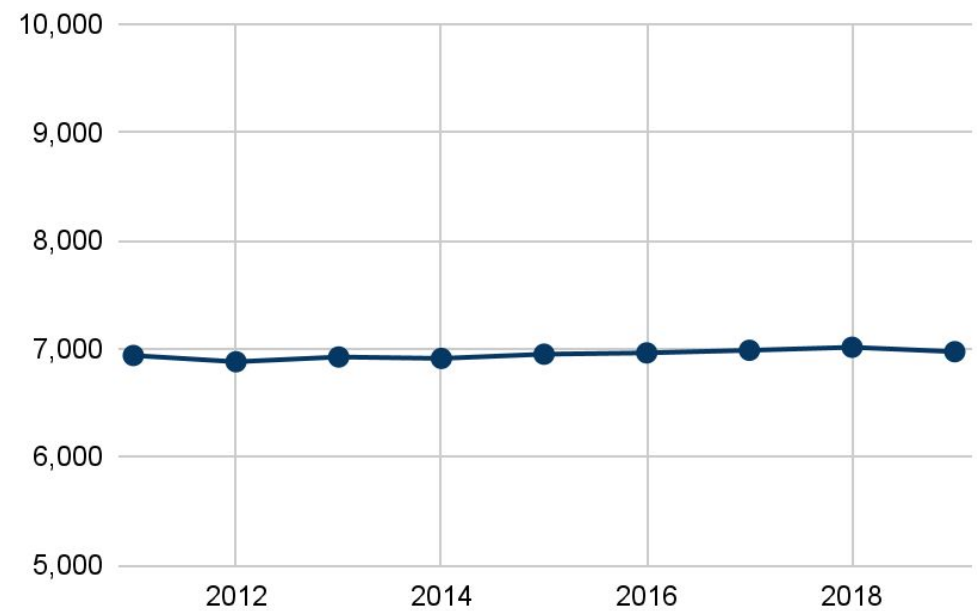## POPULATION | Fountain County's population has decreased by 5.19% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 0% (0 households).

Resident Population
Fountain County | 2010-2019

Households
Fountain County | 2010-2019

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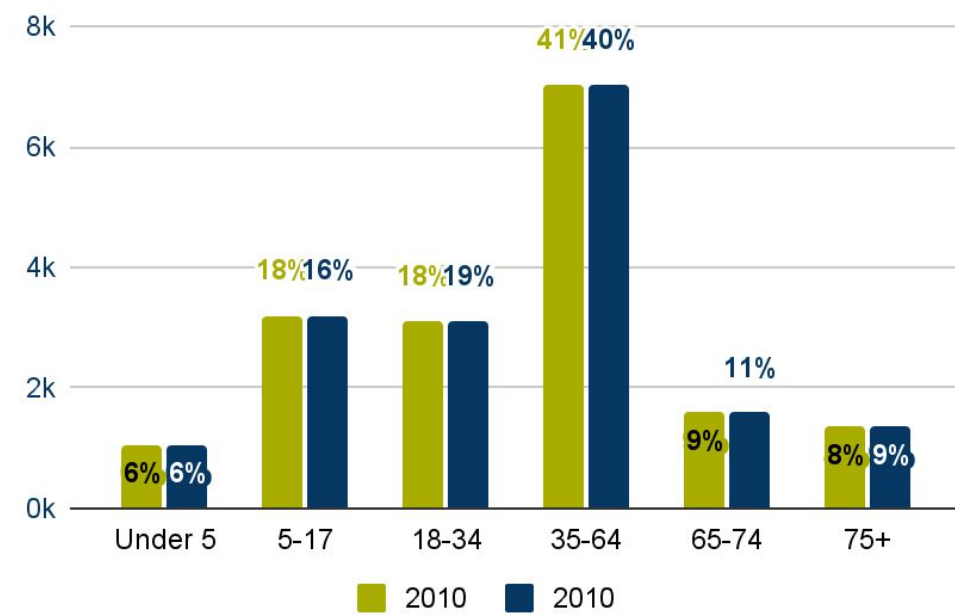
AGE | 20% of people in Fountain County are above the age of 65, while 22% are below 18.

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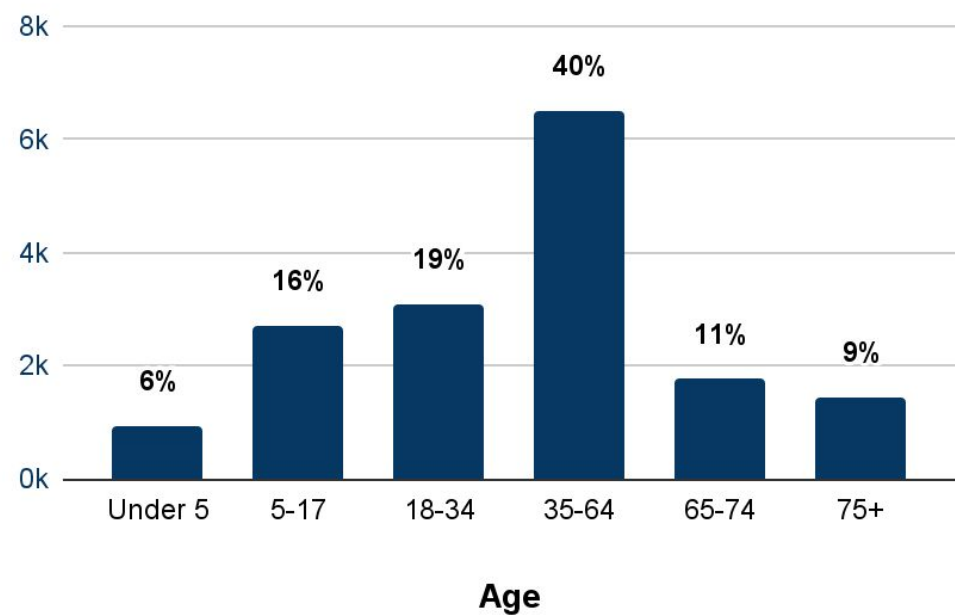
Source: ACS 2019 5-year estimates

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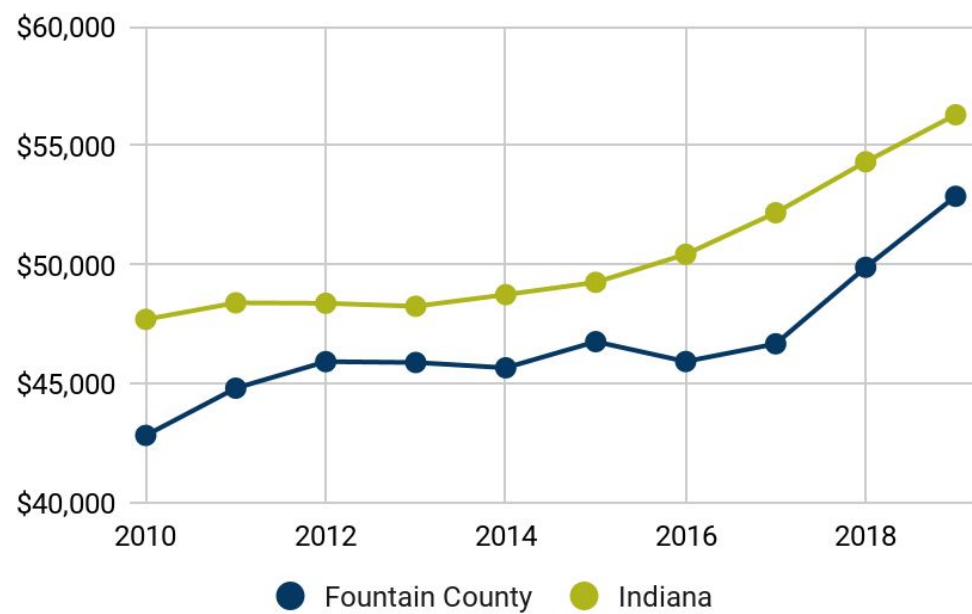**Fountain County | 2010, 2019**

Source: ACS 2010-2019 1-year estimates

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

HOUSEHOLD INCOMES | Fountain County had a median income of $52,874 in 2019, up 23% since 2010. 32% of households have incomes below $35,000, while 19% have incomes above $100,000.
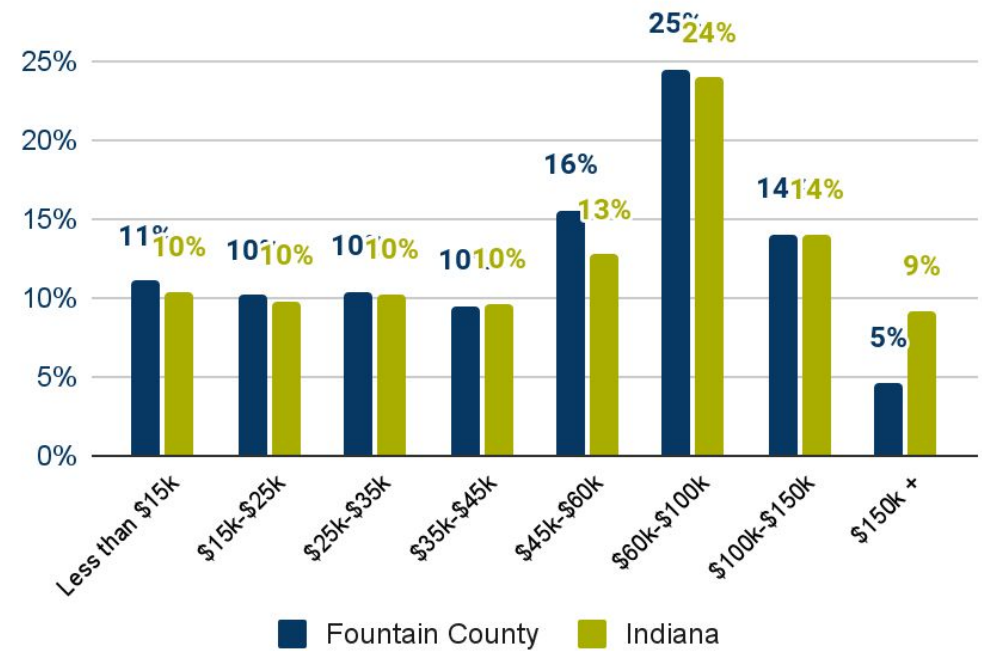
Median Income
Fountain County, State of Indiana | 2010-2019

Legend: Fountain County, Indiana

Household Income Distribution
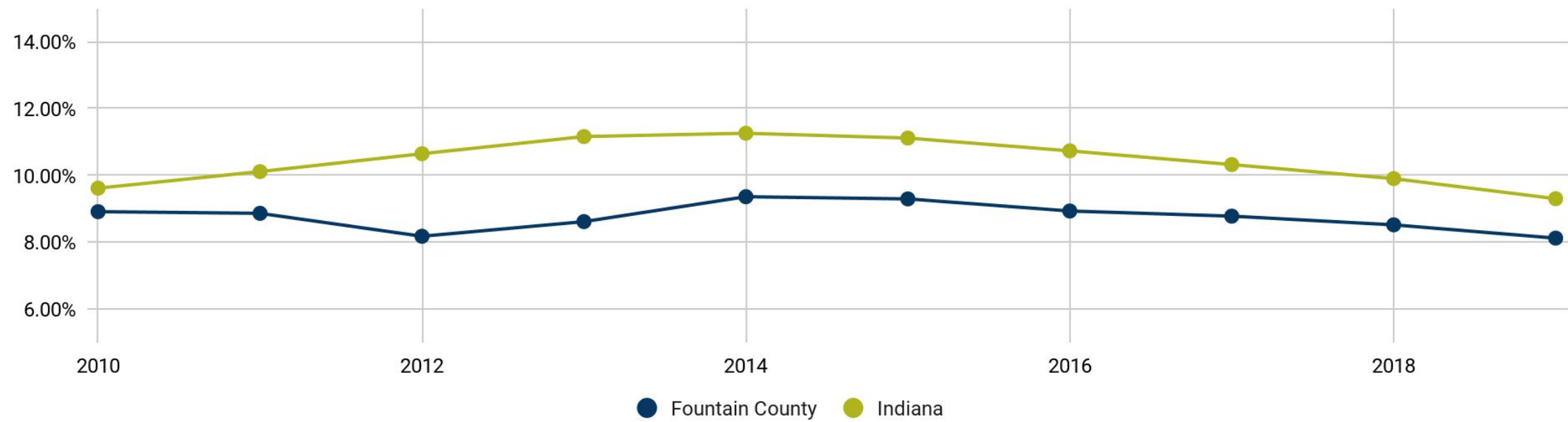**Fountain County, State of Indiana | 2019**

Legend: Fountain County, Indiana

WORKING DRAFT
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FAMILY POVERTY RATE | 8.1% of families live in poverty conditions in Fountain County, down 0.8 points from 8.9% in 2010.

Family Poverty Rate
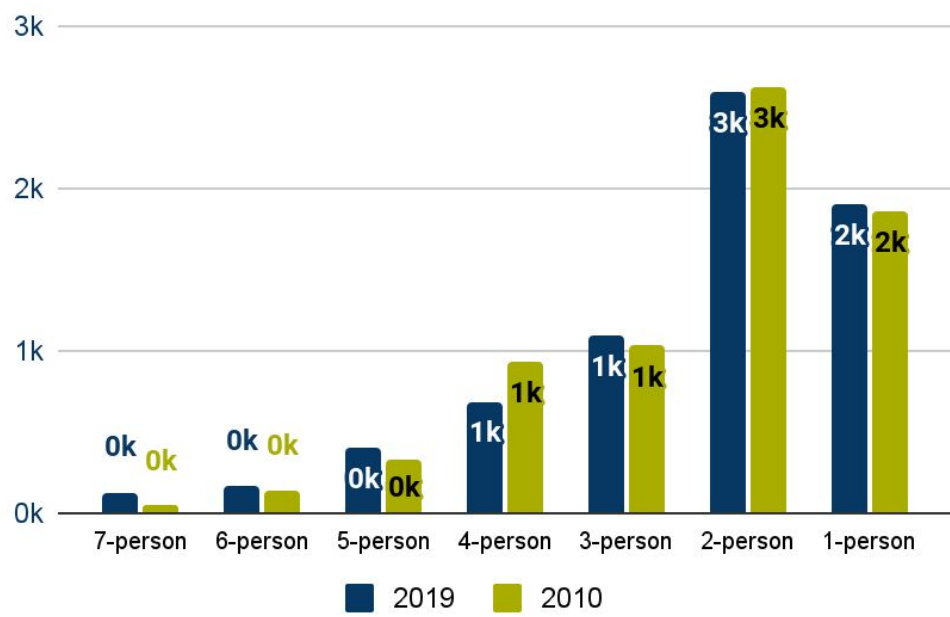
Fountain County, State of Indiana | 2010-2019

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

HOUSEHOLD SIZE | The average household size is 2.33, compared to 2.52 statewide. The Fountain County average household has shrunk by 0.13 persons since 2010.

Household Size
Fountain County | 2010, 2019

Source: ACS 2010-2019 5-year estimates

Household Size
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.
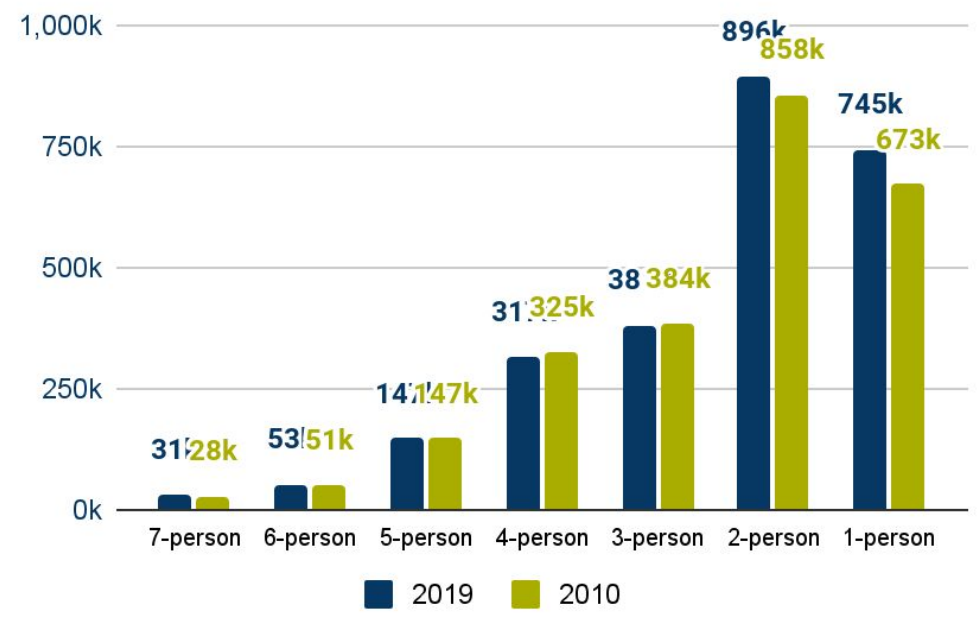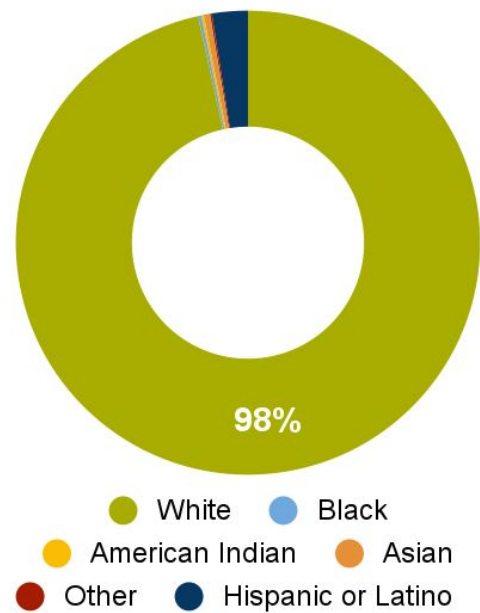
RACIAL COMPOSITION | The currently racial distribution of households in Fountain County is 98% white, 0% Black, 3% Hispanic/Latino, 0% Asian, and 0% other.

Racial Distribution

Fountain County | 2019　　　　　　　**Indiana | 2019**

Legend (Fountain County): White, Black, American Indian, Asian, Other, Hispanic or Latino

Legend (Indiana): White, Black, American Indian, Asian, Other, Pacific Islander, 2 more

98%

9%　7%　83%

Household Racial Distribution

Fountain County | 2010, 2019

16k

7k

0k 0k   0k 0k   0k 0k   0k 0k   0k 0k   0k   7k

White   Black   American Indian   Asian   Pacific Islander   Other   Hispanic or Latino

2019   2010
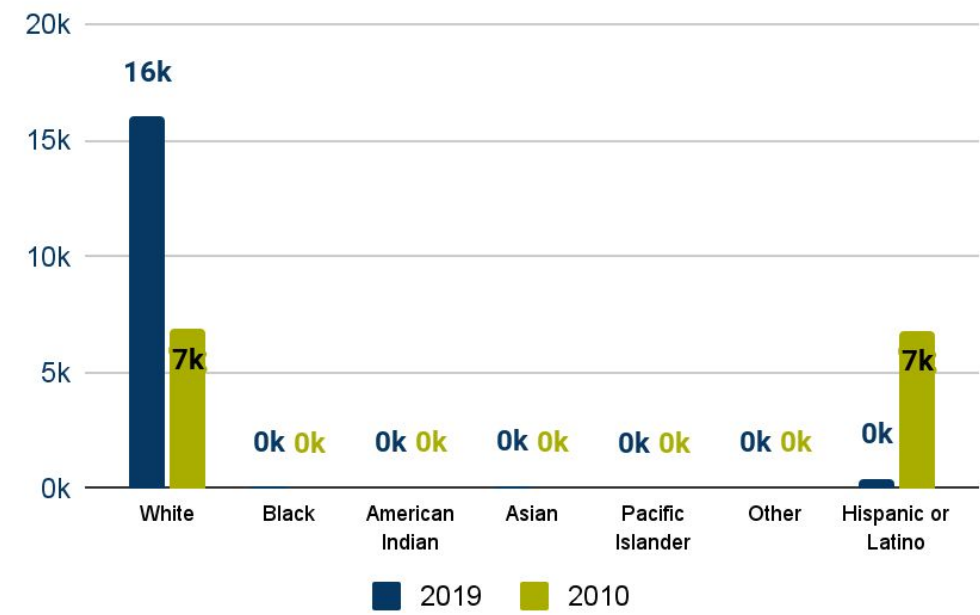
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

HOUSING TENURE | In 2019, 24% of households (1,662 households) in Fountain County were renters, while 76% are (5,312 households) owner households. The share of renters has increased by 3% since 2010.

Housing Tenure

Fountain County | 2019
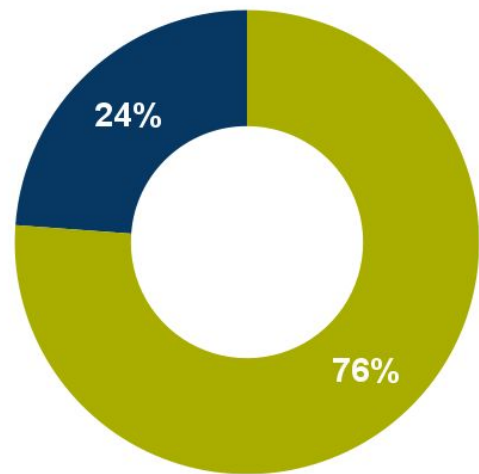
Indiana | 2019

24%

76%

41%

59%

- ● Owner Occupied
- ● Renter Occupied

- ● Owner Occupied
- ● Renter Occupied

Total Households by Tenure

Fountain County | 2010-2019
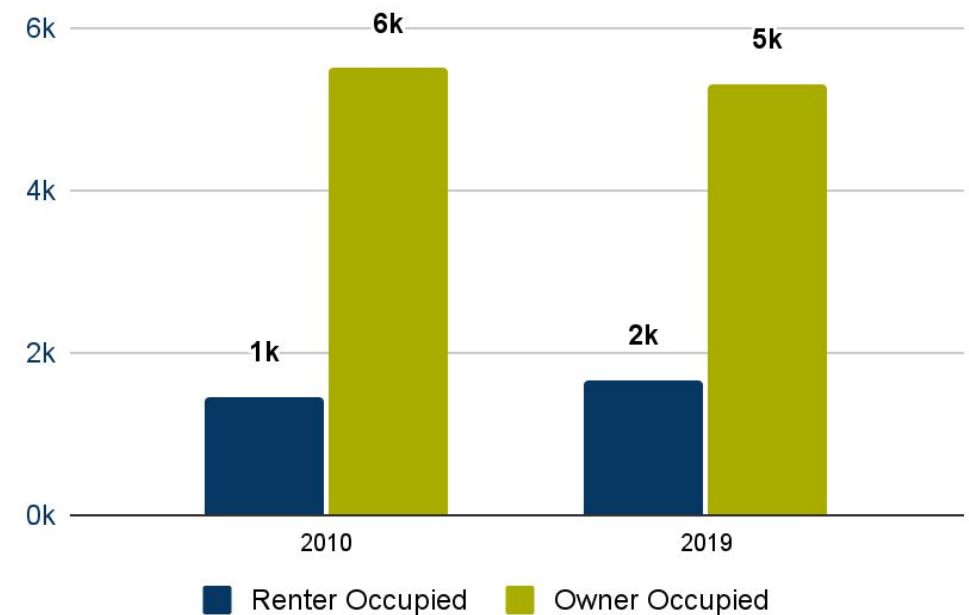
6k

6k

5k

4k

2k

2k

1k

0k

2010

2019

- ■ 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 76%, among non-Hispanic White households' homeownership is 77%, #DIV/0! for Black households, and 77% for Hispanic or Latino households.

Homeownership by Race
Fountain County | 2010, 2019

Chart — Homeownership by Race, Fountain County 2010, 2019:

Race	2010	2019
White	79%	77%
Black	0%	0%
American Indian	100%	79%
Asian	75%	100%
Pacific Islander	0%	0%
Other	50%	0%
Hispanic or Latino	79%	77%

Legend: ■ 2010 ■ 2019

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
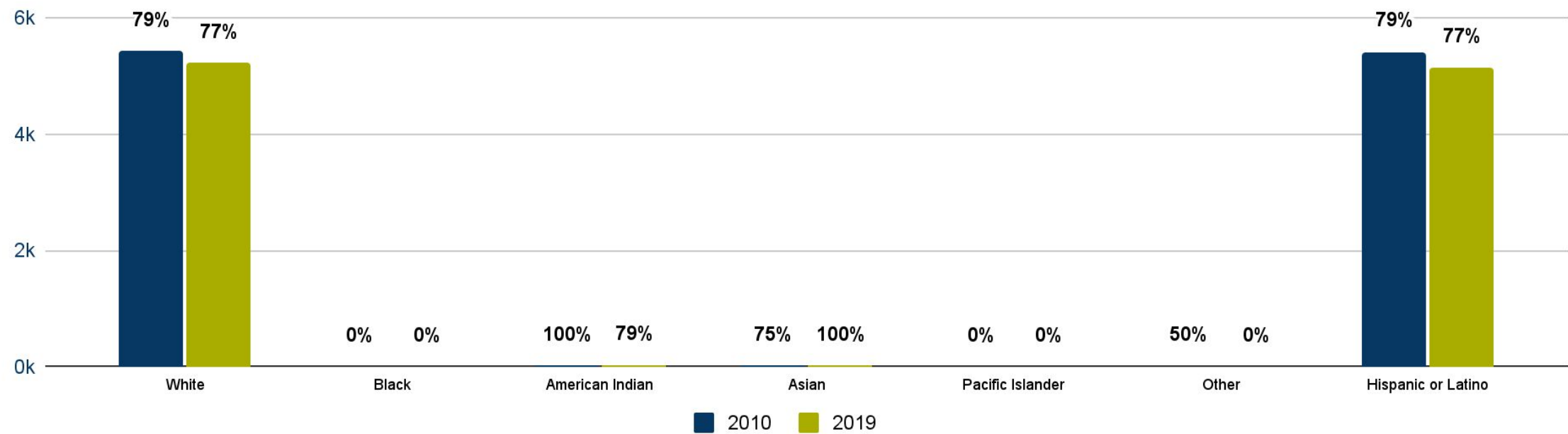
DISABILITY | 21% of people in Fountain County live with a disability. For people above 65, the share increases to 54%.

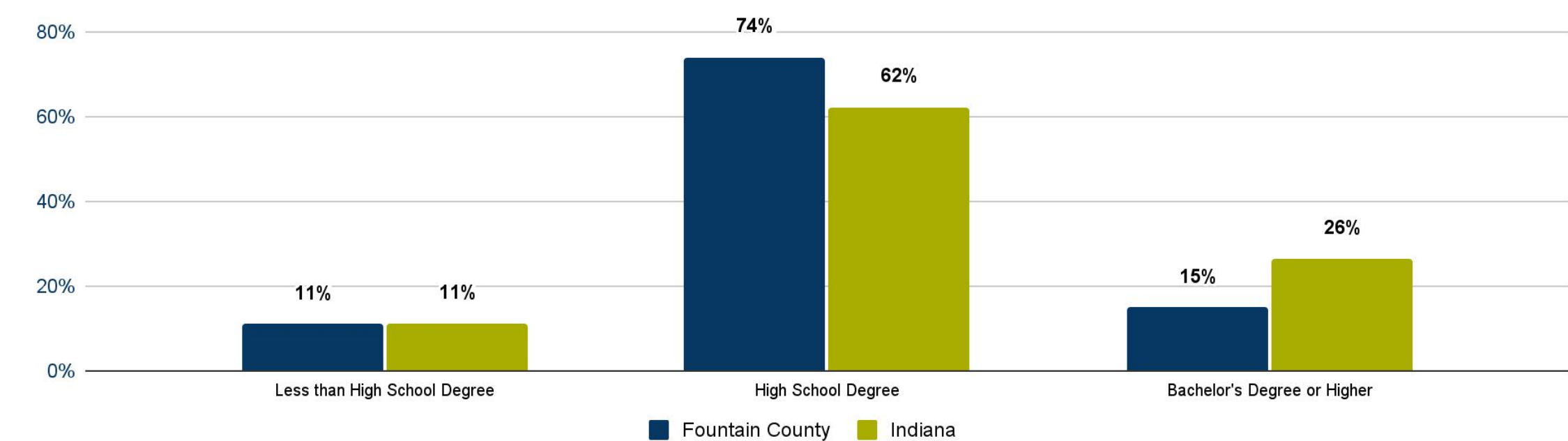## Share of the Population with a Disability by Age

Fountain County, Indiana | 2010, 2019

Chart: Share of the Population with a Disability by Age

Age group	Fountain County	Indiana
Under 5	0%	1%
5-17	11%	6%
18-34	9%	7%
35-64	19%	15%
65-74	57%	27%
75+	51%	51%

Legend: ■ Fountain County ■ Indiana

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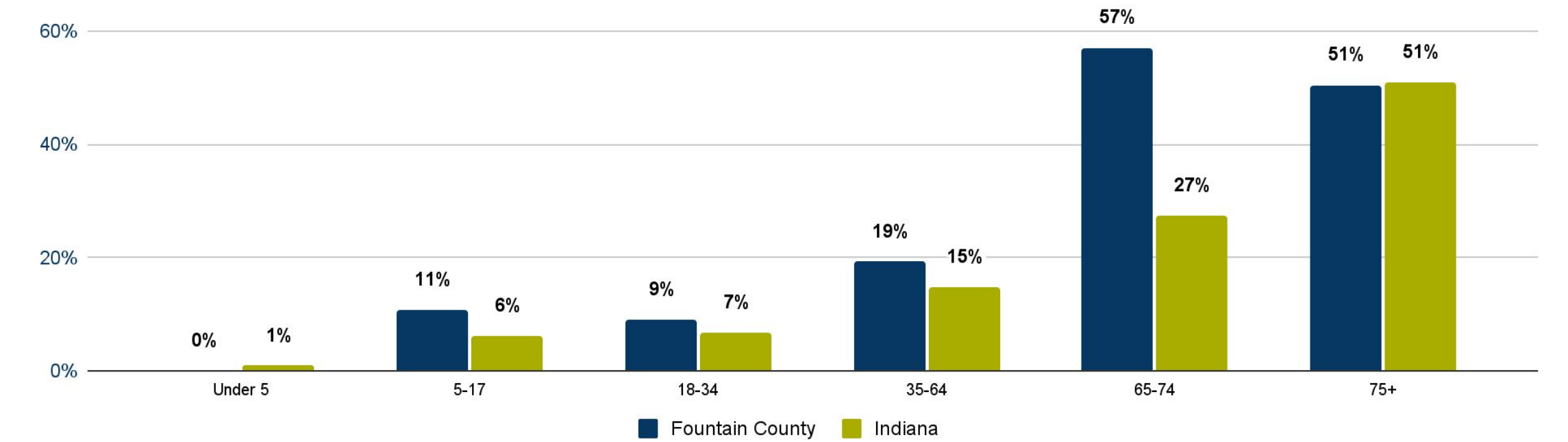
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

EDUCATIONAL ATTAINMENT| In Fountain County, 74% of the population has at least a high school degree and 15% of the population has at least a Bachelor's degree.

Educational Attainment

Fountain County, Indiana | 2019

Legend: ■ Fountain County ■ Indiana

Categories: Less than High School Degree (11%, 11%), High School Degree (74%, 62%), Bachelor's Degree or Higher (15%, 26%)

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
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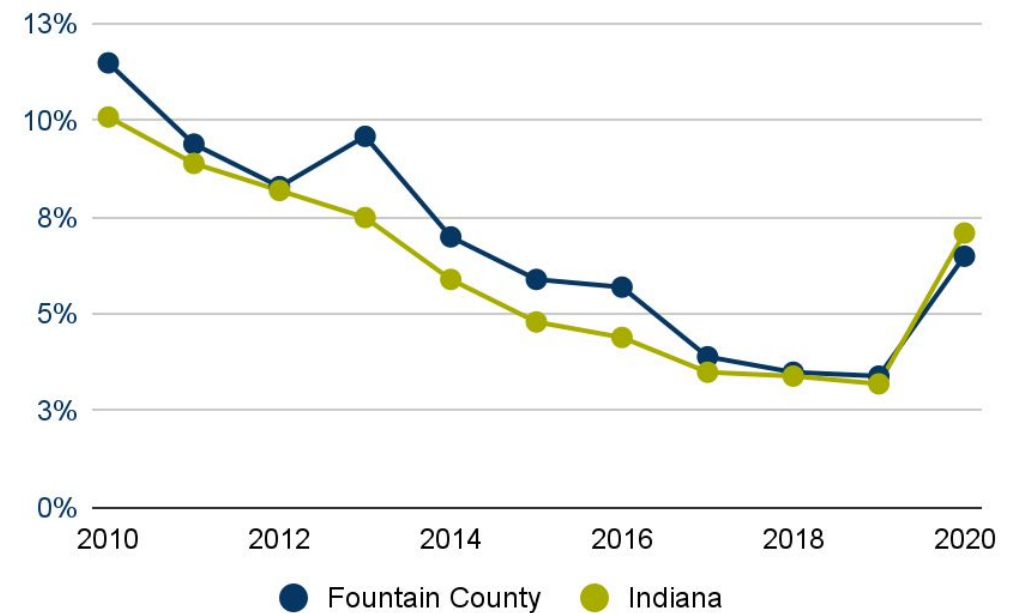
EMPLOYMENT BASE | There are currently 7,000 employed persons in Fountain County, down by 5% since 2010. The unemployment rate in 2020 was 6.50%, up 3.1 points from 2019.

Total Employment
Fountain County | 2010-2019
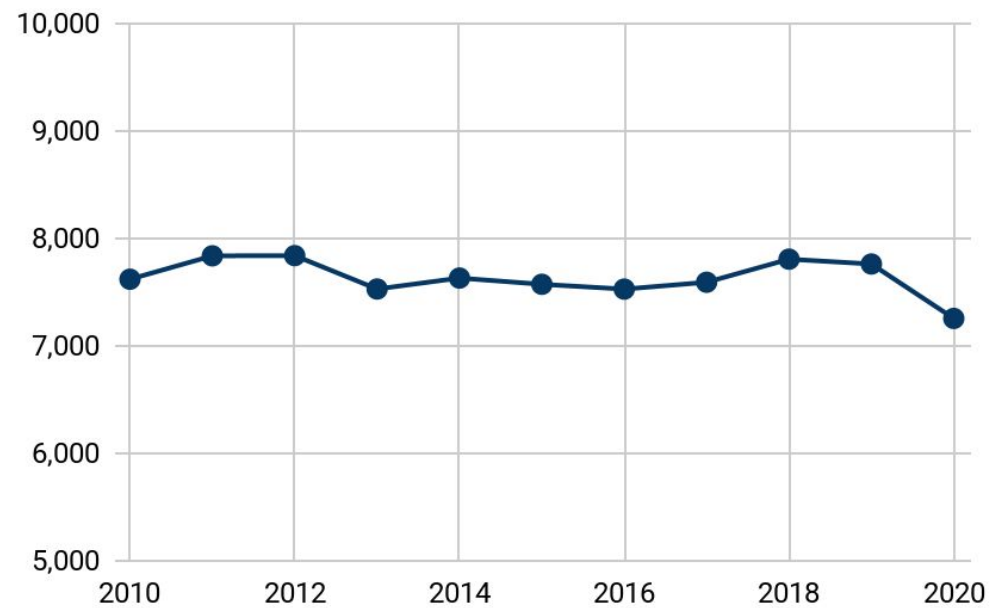
Unemployment Rate
Fountain County, Indiana | 2010-2019

Fountain County   Indiana

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

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Fountain County, accounting for 36% of all jobs, followed by Retail Trade (13% of all jobs).

Total Jobs by All Industries

Fountain County | 2018
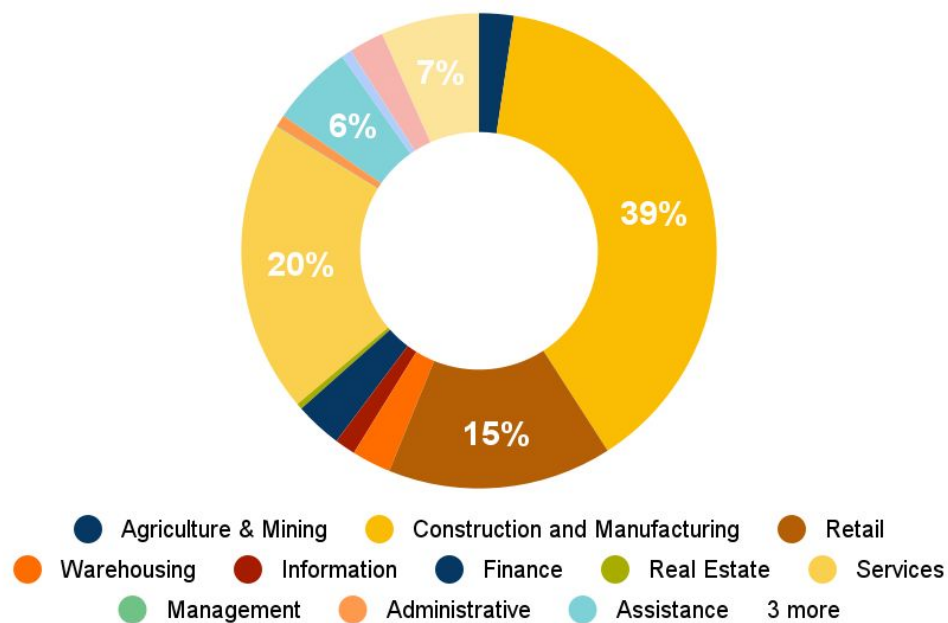
Legend:
- Agriculture & Mining
- Construction and Manufacturing
- Retail
- Warehousing
- Information
- Finance
- Real Estate
- Services
- Management
- Administrative
- Assistance
- 3 more

Pie chart values: 39%, 15%, 20%, 6%, 7%

Top 5 Industries and Median Annual Wages

1. **Service-providing | $32,198**
2. **Trade, transportation, and utilities | $33,532**
3. **Goods-producing | $46,210**
4. **Professional and business services | $38,283**
5. **Leisure and hospitality | $12,634**

Top 5 Employers

1. **Master Guard (Veedersburg)**
2. **Harrison Steel Castings Co (Attica)**
3. **Flex-n-gate (Covington)**
4. **Attica Consolidated Sch Corp (Attica)**
5. **Beef House Restaurant (Covington)**
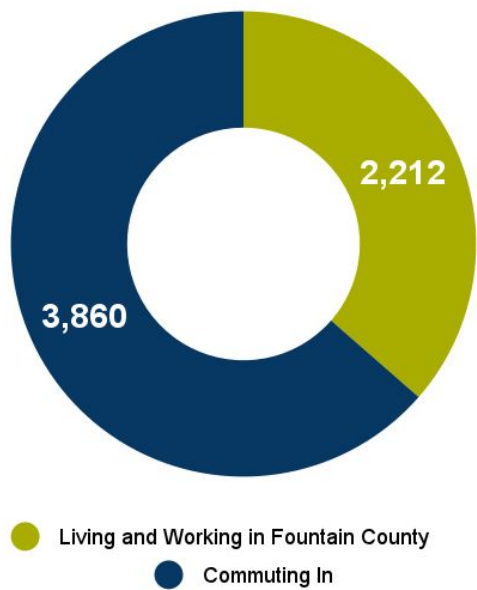
WORKING DRAFT
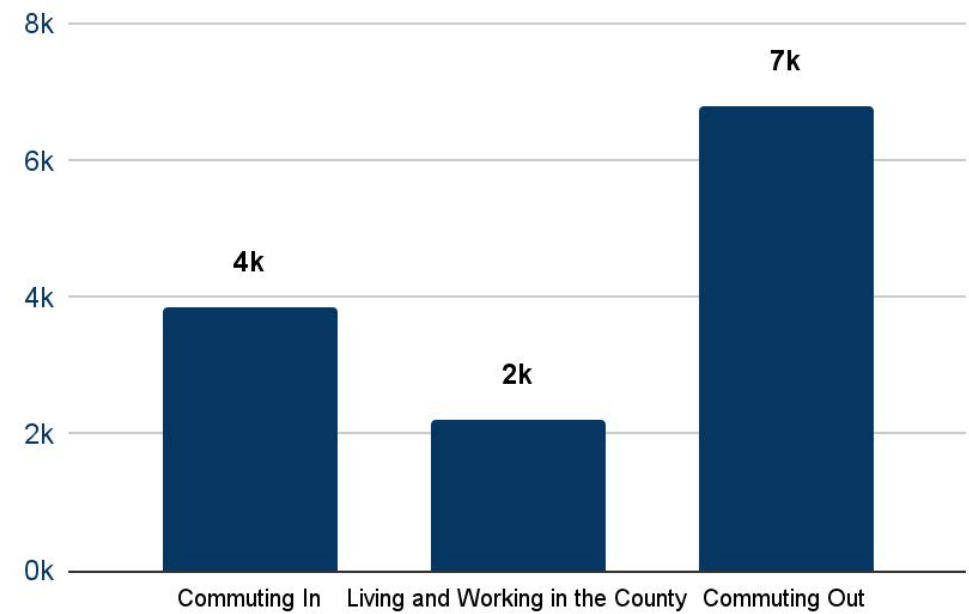Note: Some data are placeholders, and not representative of actual conditions.

COMMUTER INFLOW / OUTFLOW | 4,000 commuters come into Fountain County for their jobs, while 7,000 employees travel outside for their jobs.

Employment Inflow
Fountain County | 2018

2,212

3,860

● Living and Working in Fountain County
● Commuting In

Commuting Patterns
Fountain County | 2018

7k

4k

2k

8k

6k

4k

2k

0k

Commuting In   Living and Working in the County   Commuting Out

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

Job Growth and Housing Production
Fountain County | Total Jobs, New Jobs

Legend: ■ New Jobs ■ New Housing Units

Source: ACS 2010-2019 5-year estimates

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

Median Earnings by Educational Attainment
Fountain 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
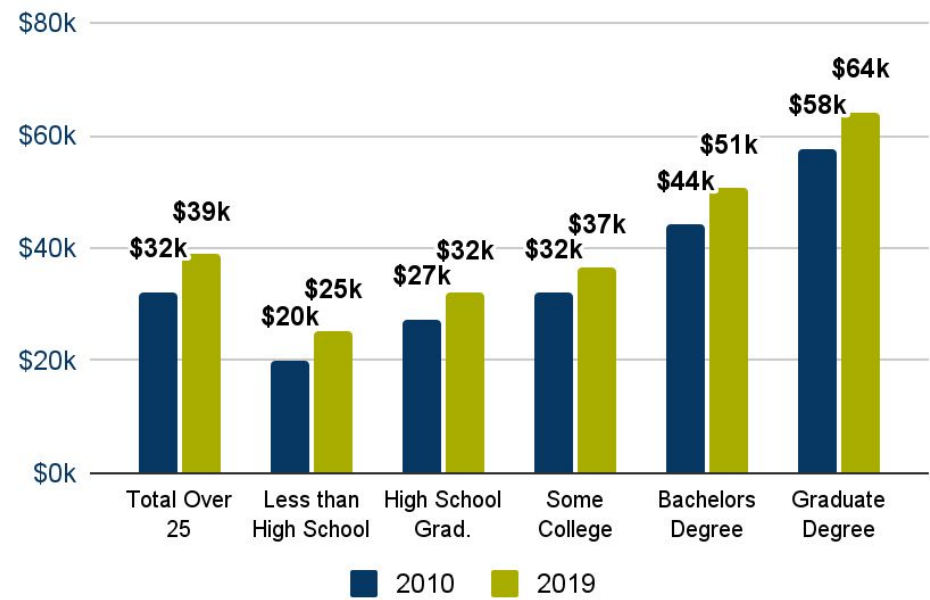
WORKING DRAFT
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JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median Annual Earnings have increased $4,500 since 2010 for High School graduates, and increased $6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 18.9% since 2010.

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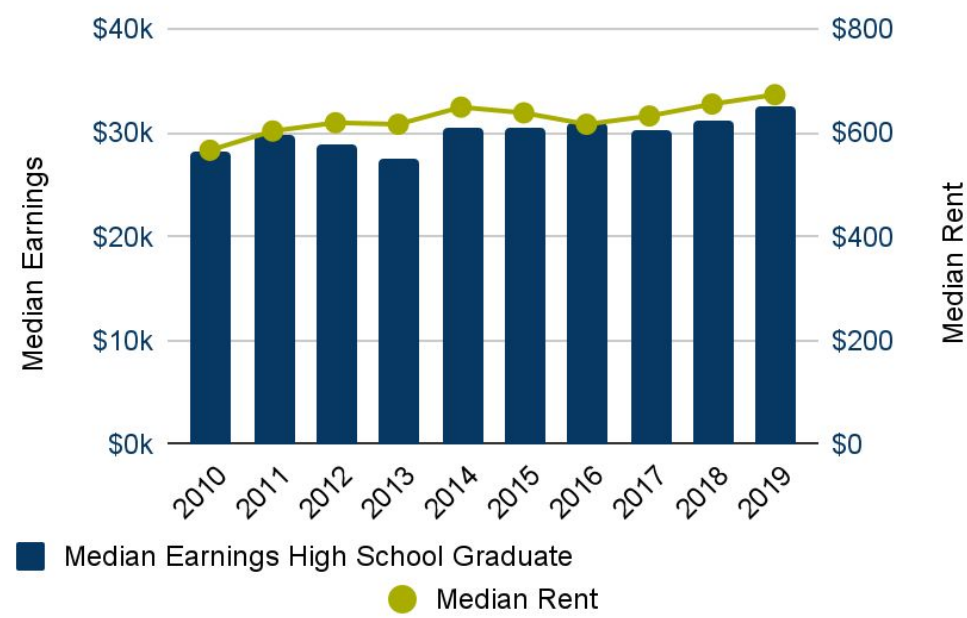
Income and Rent Growth, BS Degree
Fountain County | 2010-2019

Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS
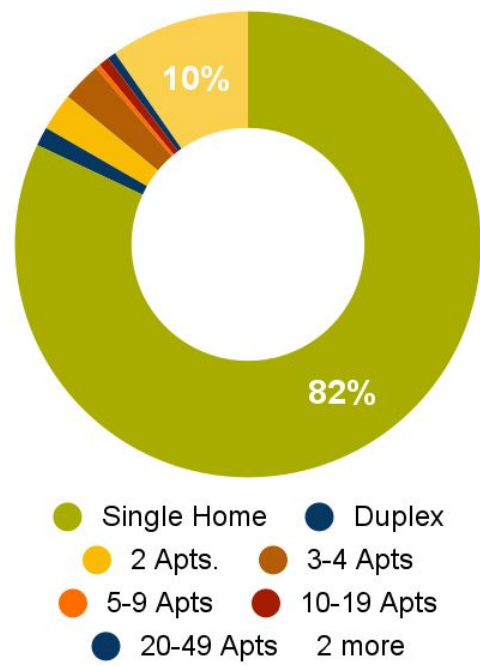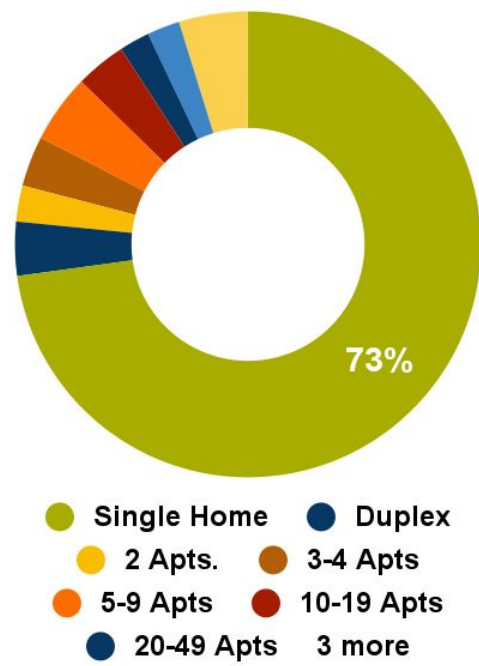
HOUSING TYPOLOGY | 82% of homes in Fountain County are single-family, while 8% are multifamily. The share of multifamily housing has increased by 5 homes since 2010.

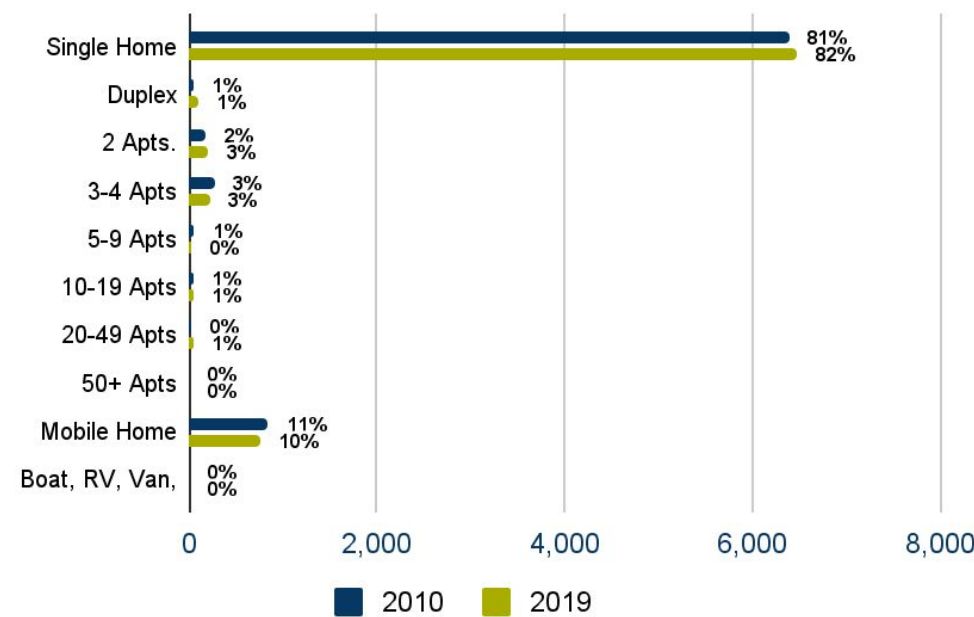## Housing Typology

Fountain County | 2019

10%
82%

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

Indiana | 2019

73%

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

Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

Fountain County | 2010, 2019

	2010	2019
Single Home	81%	82%
Duplex	1%	1%
2 Apts.	2%	3%
3-4 Apts	3%	3%
5-9 Apts	1%	0%
10-19 Apts	1%	1%
20-49 Apts	0%	1%
50+ Apts	0%	0%
Mobile Home	11%	10%
Boat, RV, Van,	0%	0%

■ 2010   ■ 2019

Source: ACS 2010-2019 5-year estimates

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

HOUSING TYPOLOGY | Most units in Fountain County are 2.33, with 66% of units 3 bedroom or more.

Housing Stock by Bedrooms

Fountain County | 2019
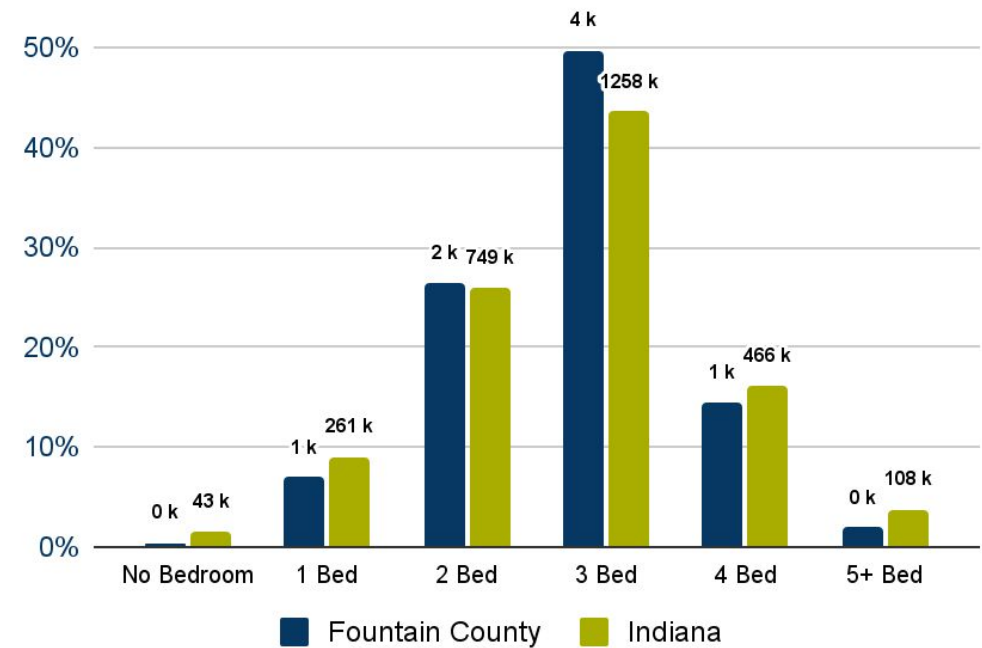

- No Bedroom
- 1 Bed
- 2 Bed
- 3 Bed
- 4 Bed
- 5+ Bed

26% 7% 14% 50%

Indiana | 2019

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

26% 9% 16% 44%
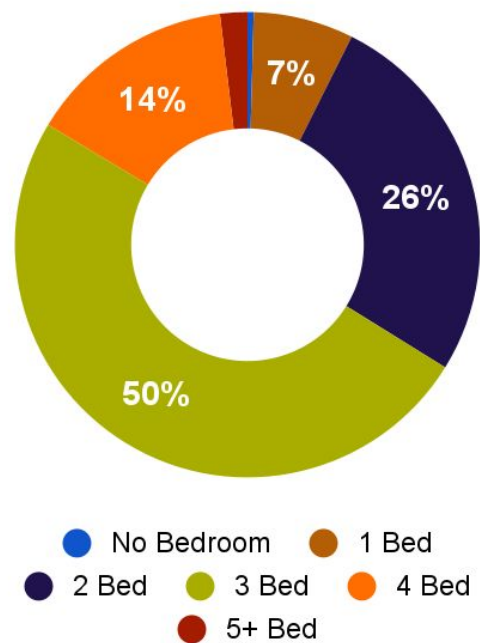
Source: ACS 2010-2019 5-year estimates
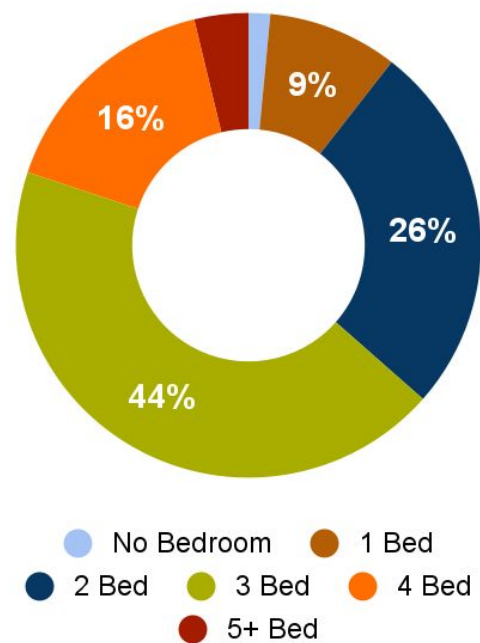
Share of Housing Stock by Bedroom

Fountain County, Indiana | 2019

Fountain County · Indiana

Bedroom	Fountain County	Indiana
No Bedroom	0 k	43 k
1 Bed	1 k	261 k
2 Bed	2 k	749 k
3 Bed	4 k	1258 k
4 Bed	1 k	466 k
5+ Bed	0 k	108 k

Source: ACS 2010-2019 5-year estimates

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

HOUSING AGE | 90% of homes were built before 1990, with most homes built in 2014.
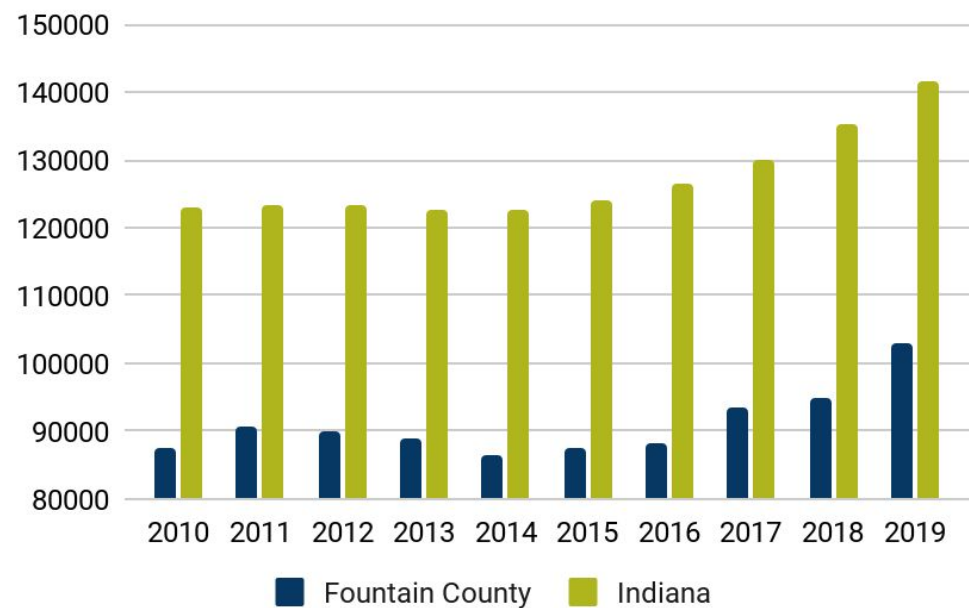
Homes by Year Built
Fountain County | 2019

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
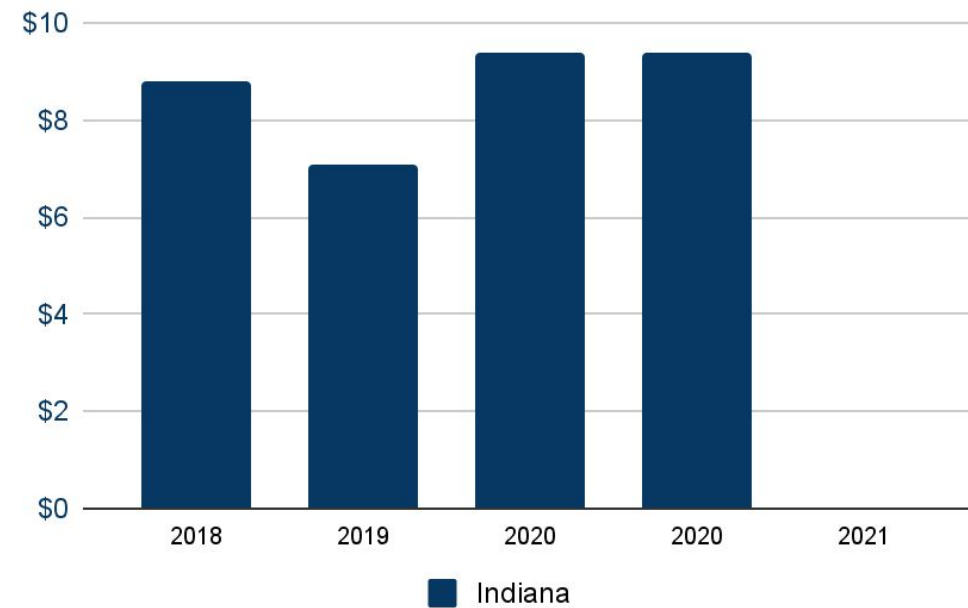Note: Some data are placeholders, and not representative of actual conditions.
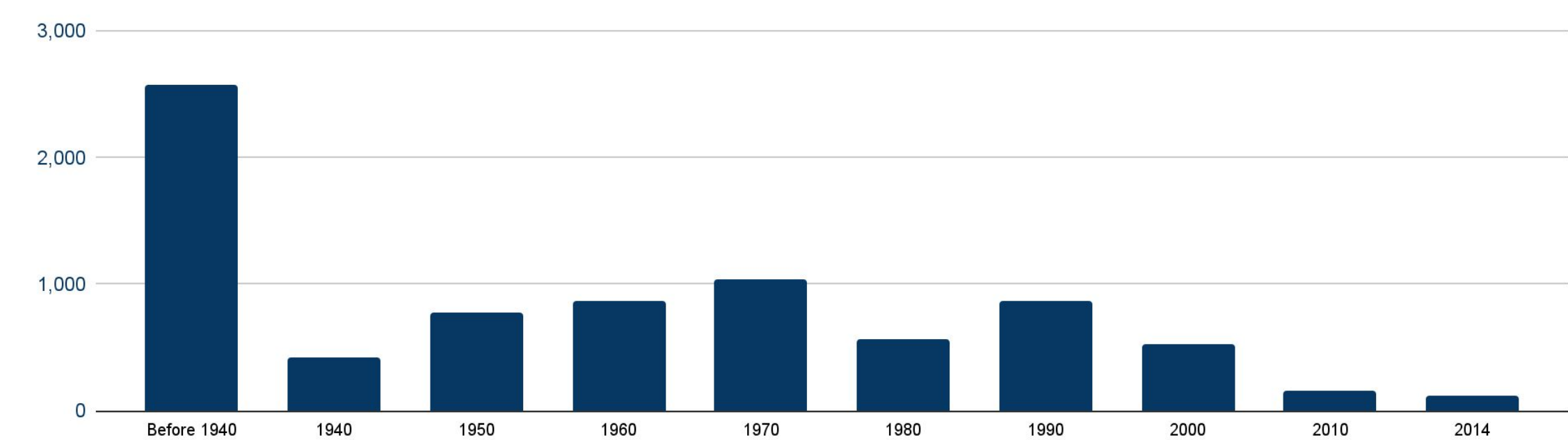
MEDIAN LISTING PRICE | Homes in Fountain County have a median listing price of $103,000, compared to $141,700 statewide. Home prices have increased by 18% since 2010.

Median Listing Price
Fountain County, Indiana | 2016-2020

Source: ACS 2010-2019 5-year estimates

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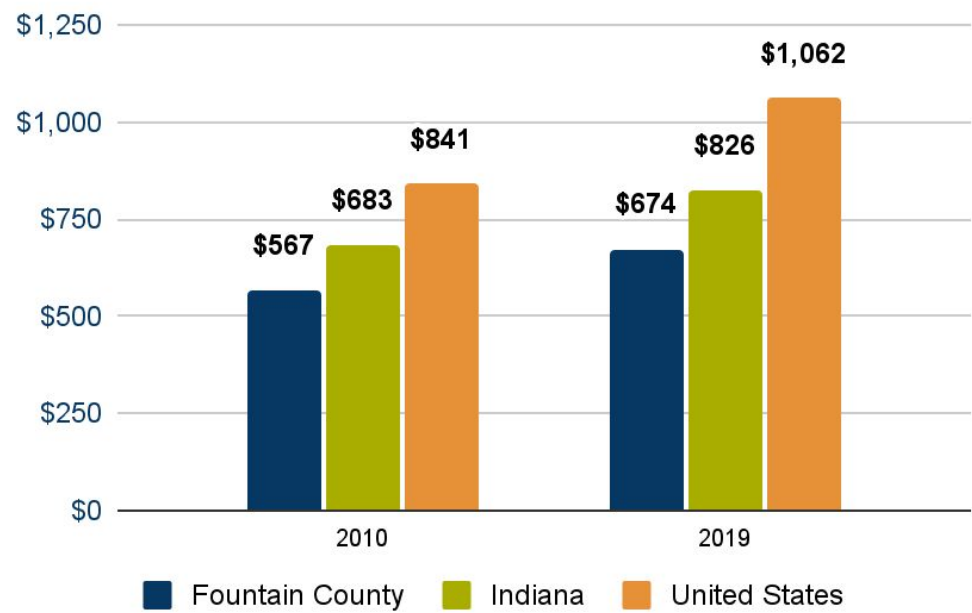

Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 19% since 2010, with average rents at $674.
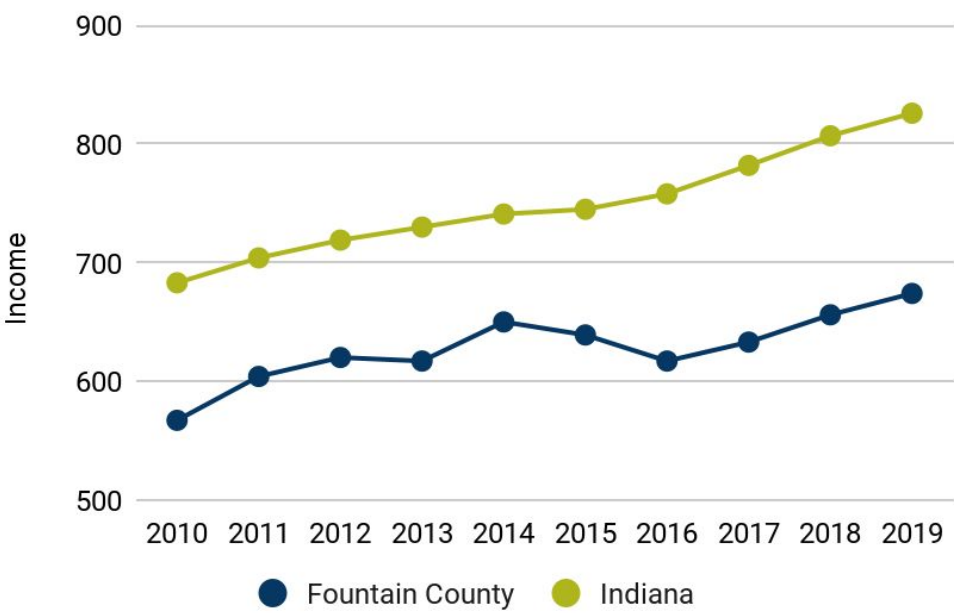
Median Rent
Fountain County, Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

Median Rent Over Time
Fountain 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 | 41% of households are housing cost burdened in Fountain County, down -13% since 2010. 56% of households earning below $50,000 are housing cost burdened.
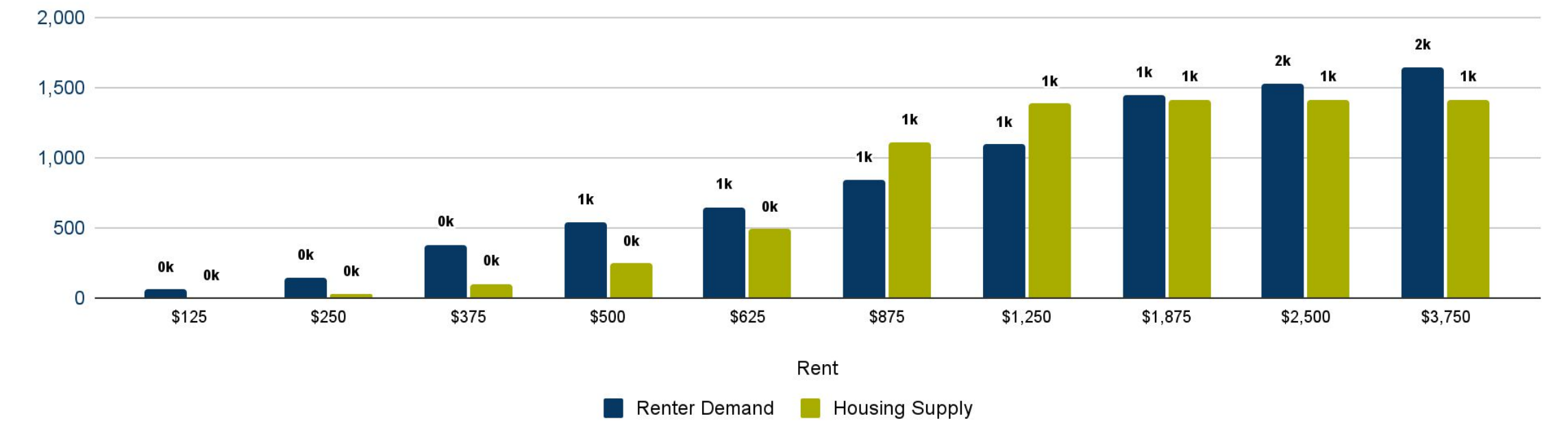
Renter Housing Cost Burden
Fountain County, Indiana | 2010 - 2019

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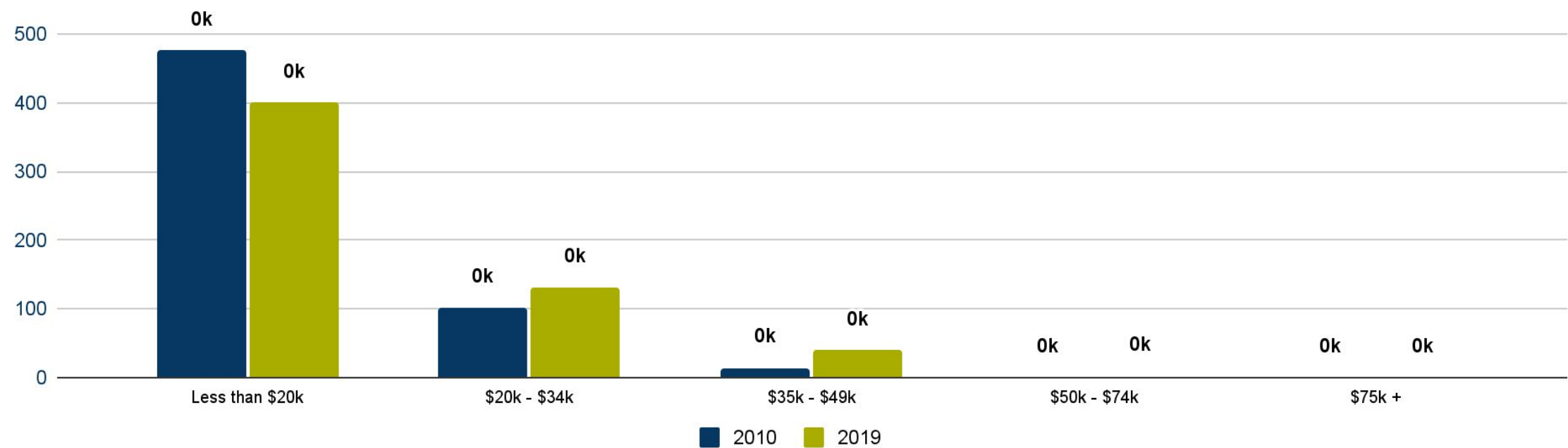
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

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

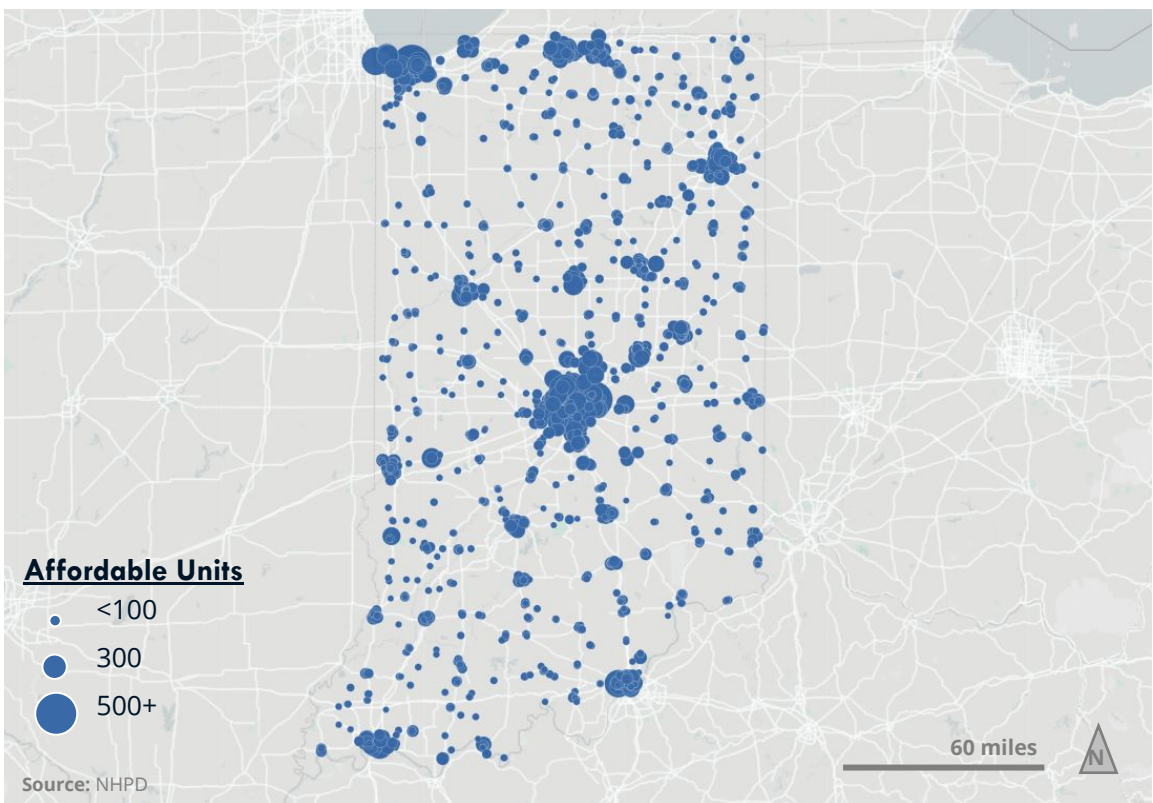**Fountain County, Indiana | 2010-2019**

Source: ACS 2010-2019 5-year estimates

HR&A Advisors, Inc.

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

Affordable Housing Inventory
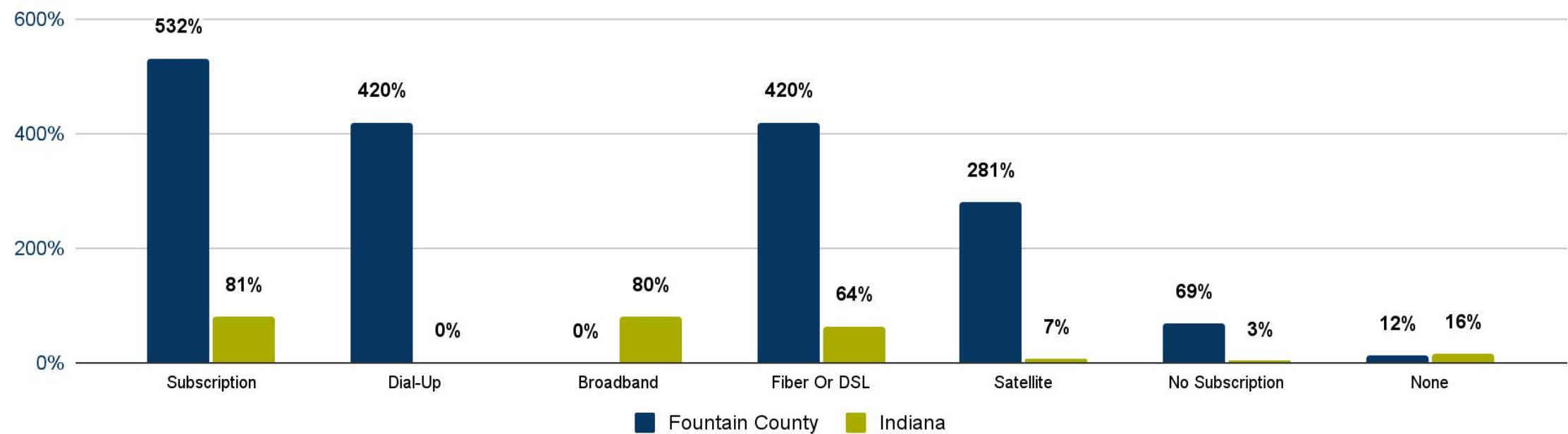**Fountain County | 2020**

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
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Broadband Access

Fountain County | 2017-2020

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

HOUSING CONSTRUCTION

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

HOUSING STARTS | There have been 5 new housing starts in 2016 in Fountain County, with 69 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits
Fountain County | 2017-2020

Source: St. Louis Fed.

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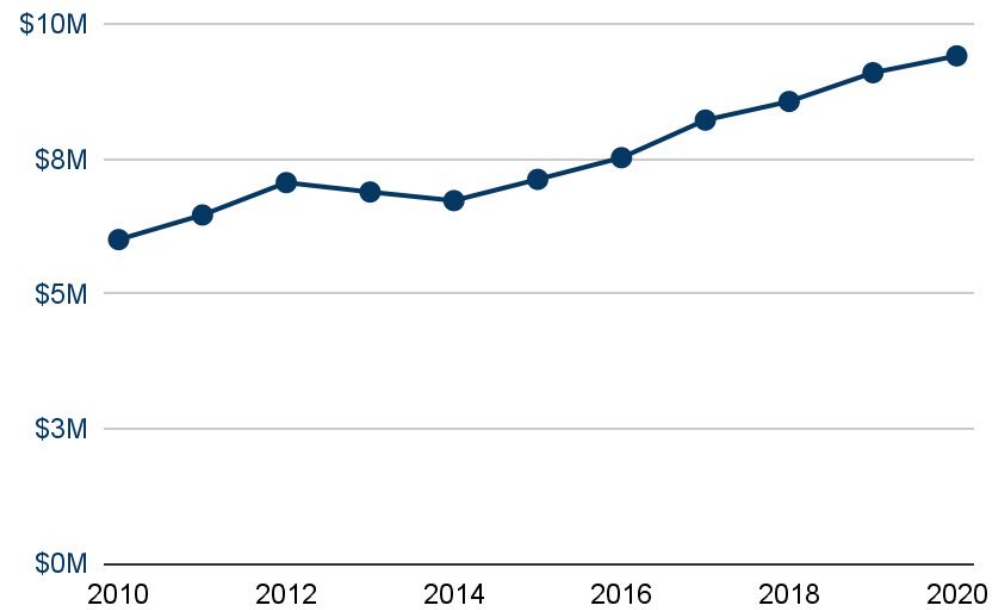Note: Some data are placeholders, and not representative of actual conditions.
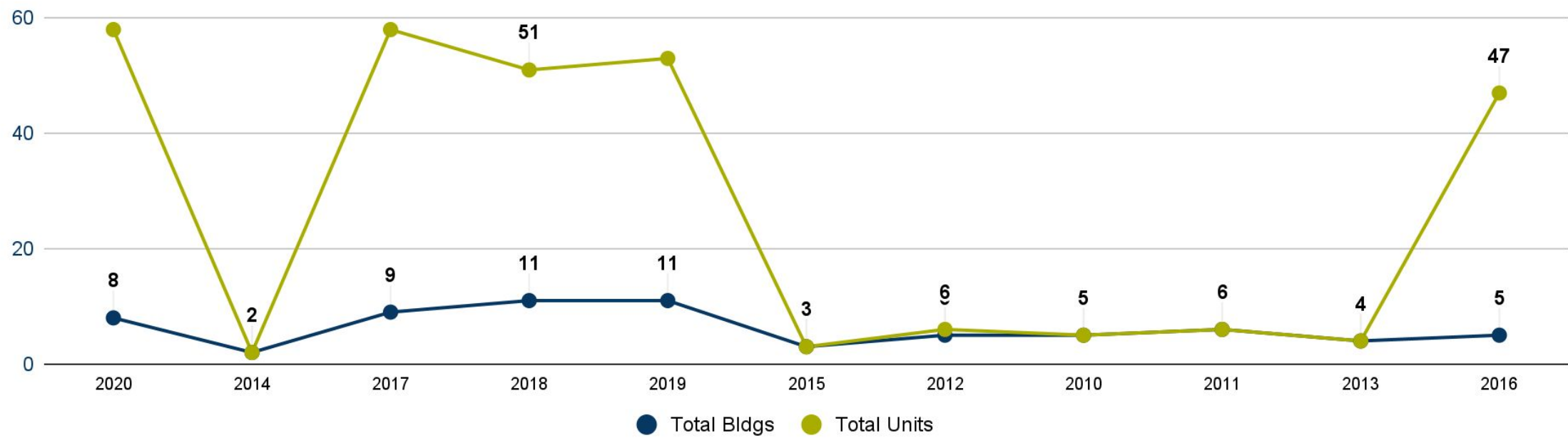
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

Construction Cost Indices
United States | 2010-2021

Legend: Lumber, Concrete, Metal

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

Gross Construction Wages
Indiana | 2010-2020

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

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