

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR NEWTON COUNTY

OCTOBER 2021

ACKNOWLEDGEMENTS AND DATA SOURCES

We would like to thank the **Indiana Housing Technical Working Group** for their thoughtful guidance and input throughout the development of this report.

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This report utilizes the following **data sources**:

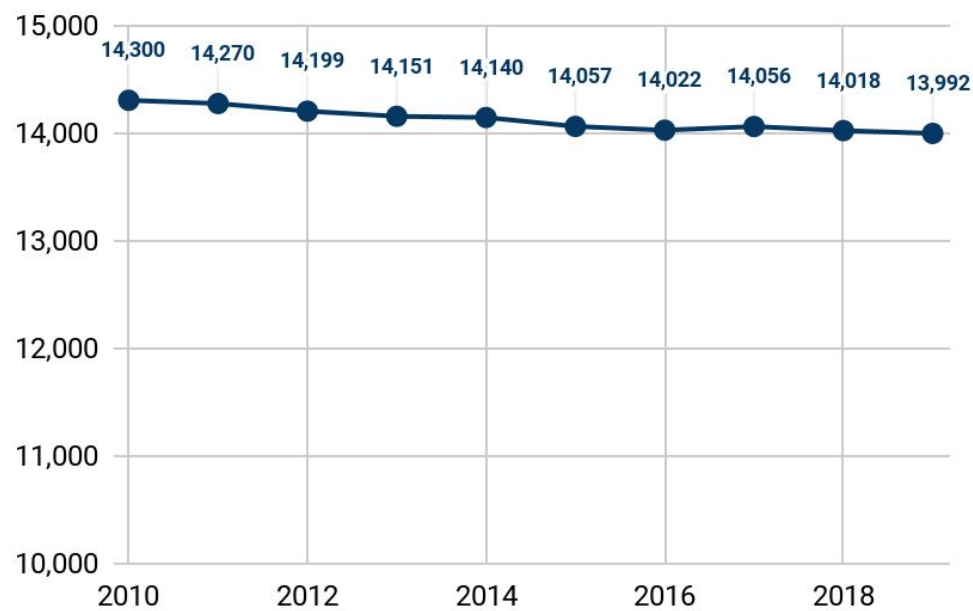
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

Data in this report are updated as frequently as data sources are updated.

DEMOGRAPHIC TRENDS

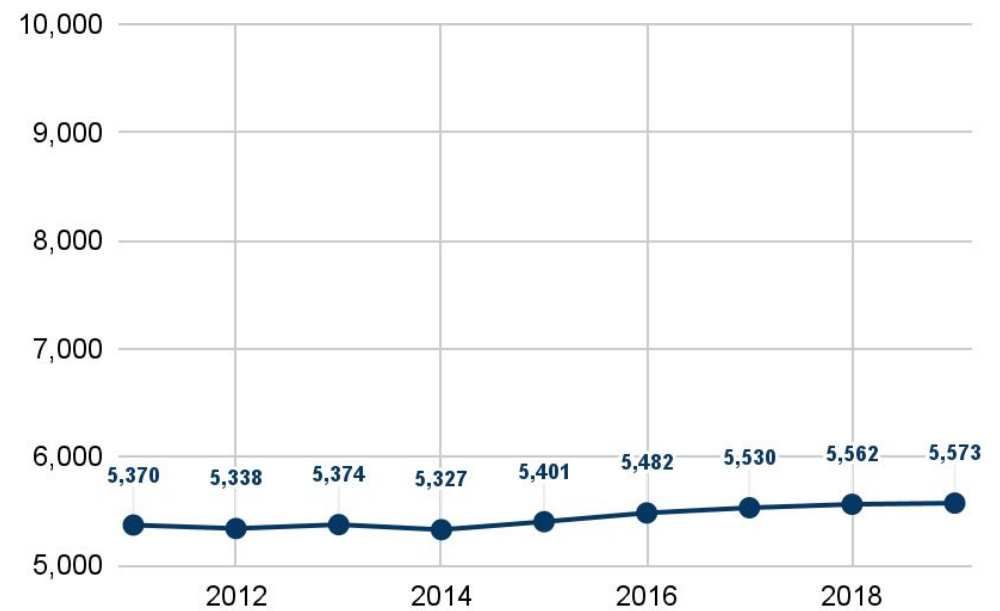
POPULATION | Newton County's population has decreased by 2.15% (308 people) between 2010-2019. In the same time period, the total number of households increased by 2.33% (127 households).

Resident Population
Newton County | 2010-2019



Source: FRED, U.S. Census Bureau

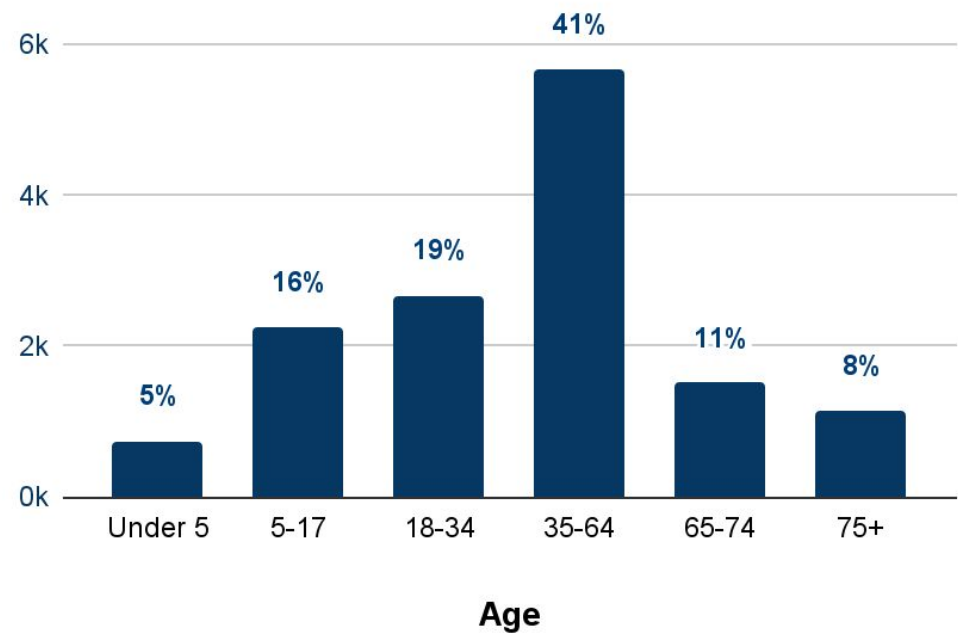
Households
Newton County | 2010-2019



Source: FRED, U.S. Census Bureau

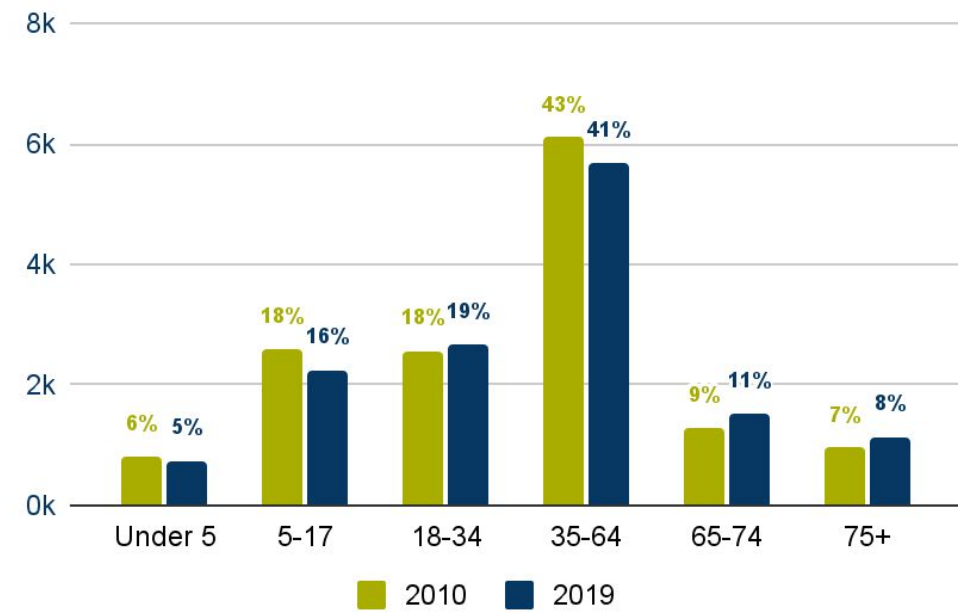
AGE | 19% of people in Newton County are above the age of 65, while 21% are below 18.

Population by Age
Newton County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Newton County | 2010, 2019

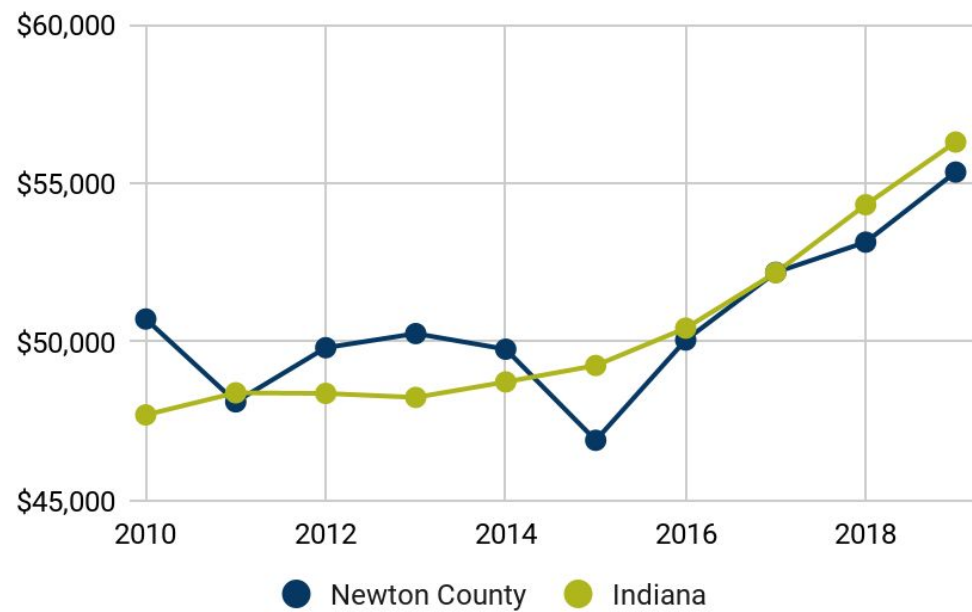


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Newton County had a median income of \$55,356 in 2019, up 9% since 2010. 31% of households have incomes below \$35,000, while 17% have incomes above \$100,000.

Median Income

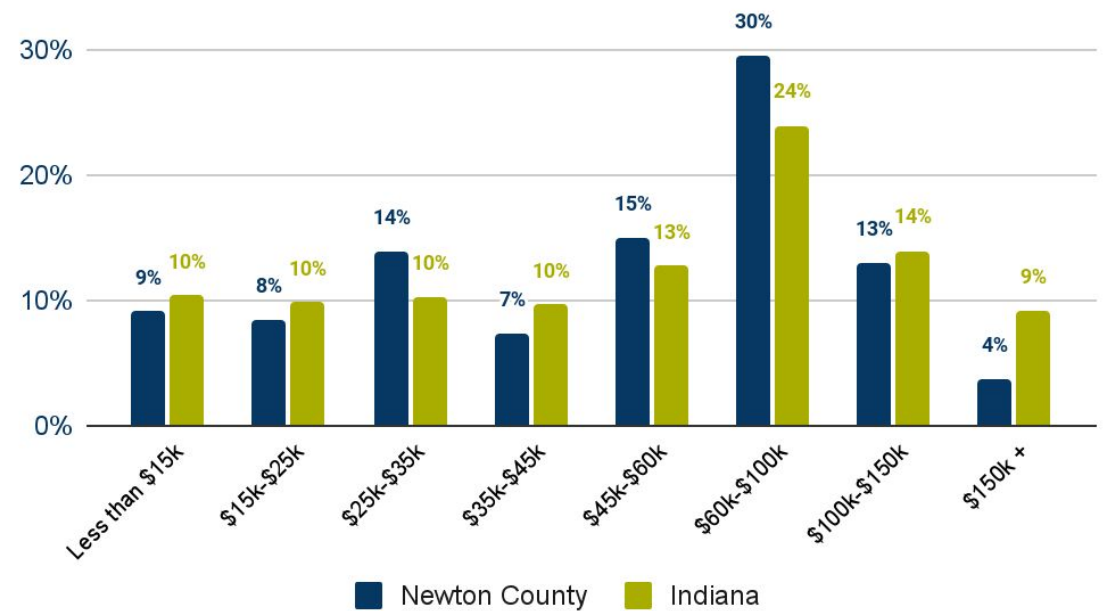
Newton County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

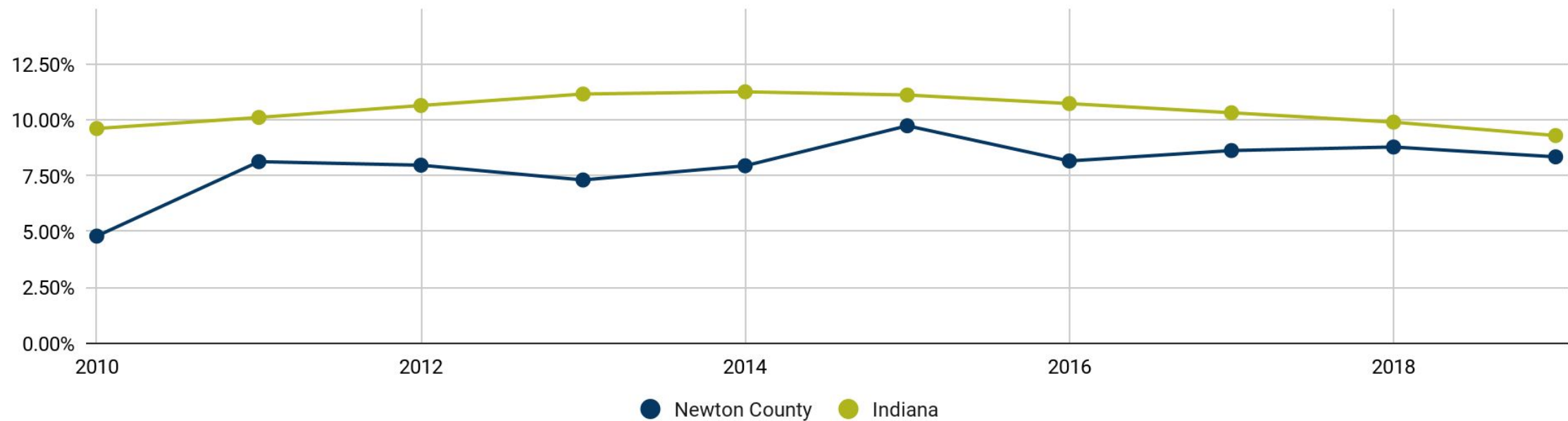
Newton County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 8.3% of families live in poverty conditions in Newton County, up 3.55 percentage points from 4.8% in 2010.

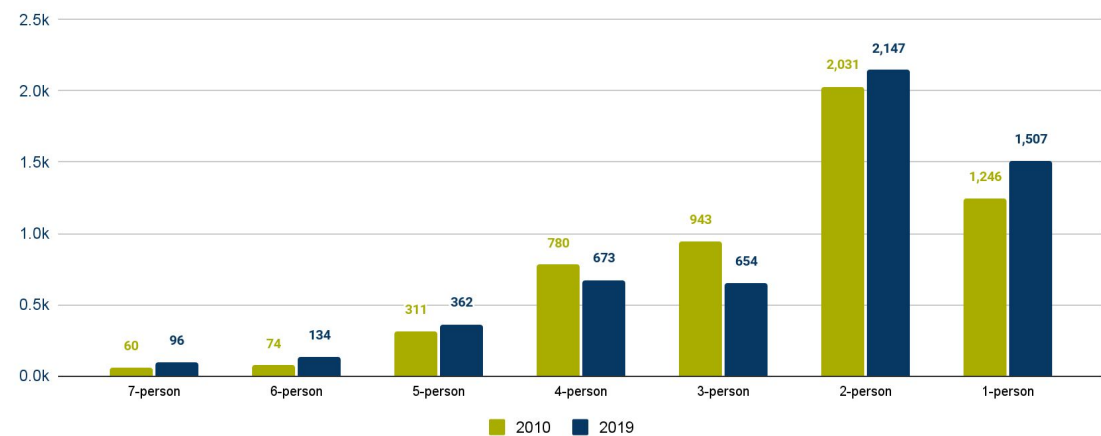
Family Poverty Rate
Newton County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.47 people, compared to 2.52 statewide. The Newton County average household has shrunk by 0.12 persons since 2010.

Household Size
Newton County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



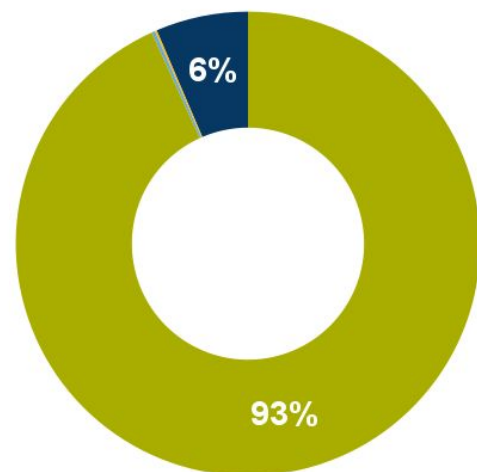
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Newton County is 93% white, 0% Black, 6% Hispanic/Latino, 0% Asian, and 0% other.

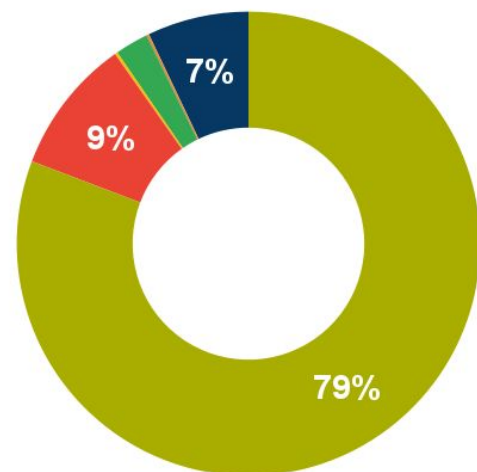
Racial/Ethnic Distribution

Newton County | 2019

Indiana | 2019



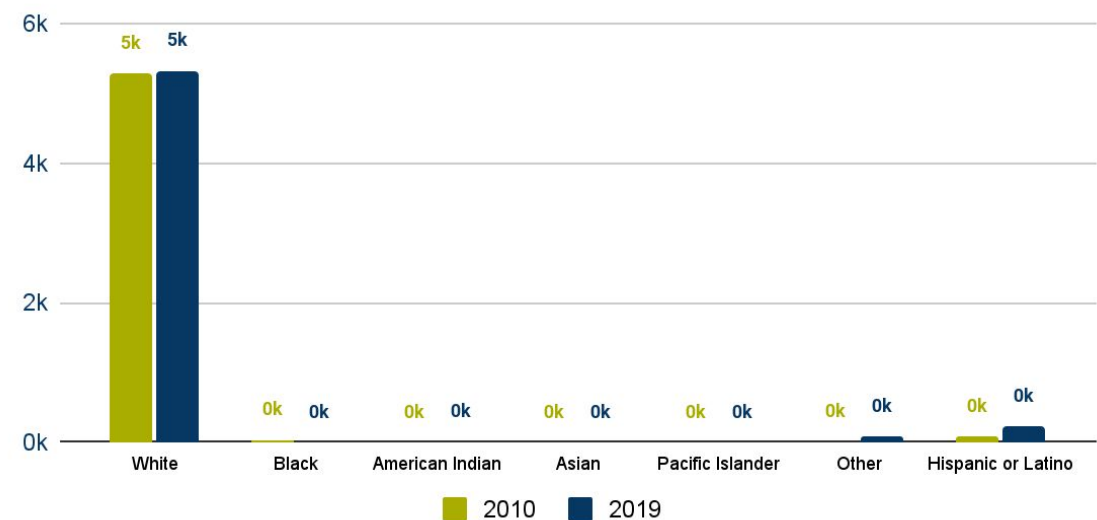
- White
- Black
- American Indian
- Hispanic or Latino



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

Household Racial/Ethnic Distribution

Newton County | 2010, 2019



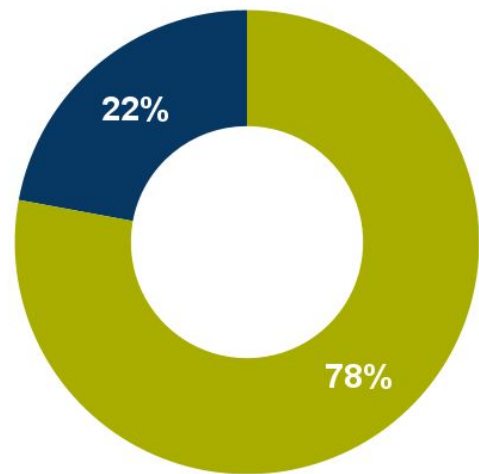
Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 22% of households (1,231 households) in Newton County were renters, while 78% (4,342 households) were owner households. The share of renters has increased by 4% since 2010.

Housing Tenure

Newton County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

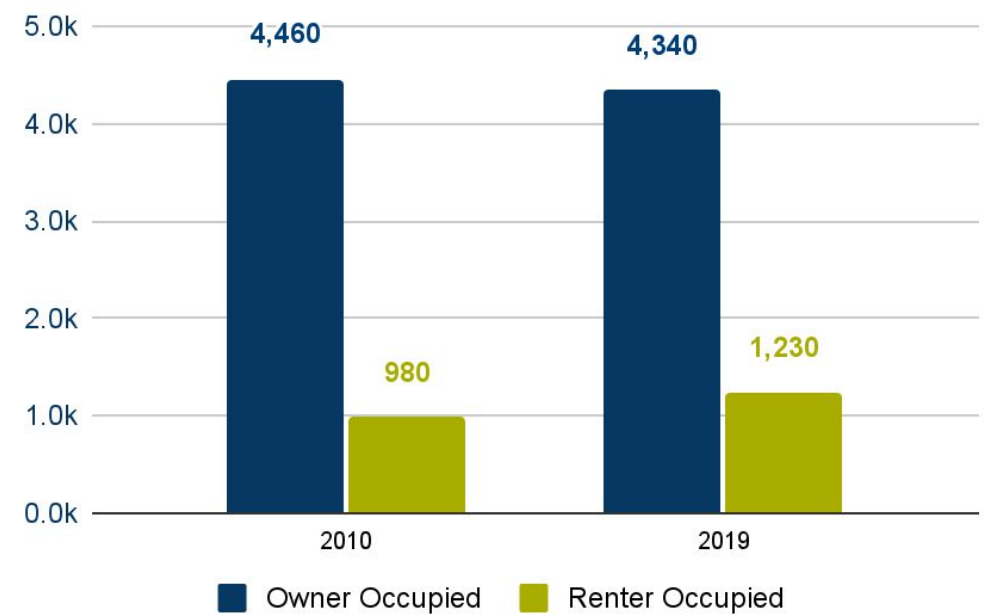
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

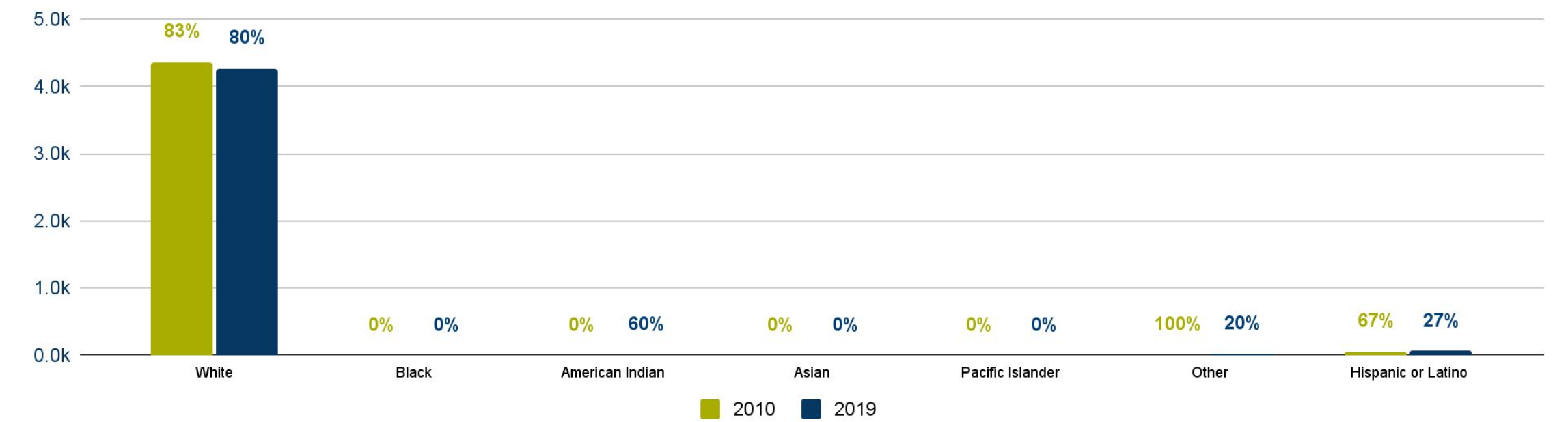
Newton County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 78%, homeownership is 80% among non-Hispanic White households, 0% for Black households, and 27% for Hispanic or Latino households.

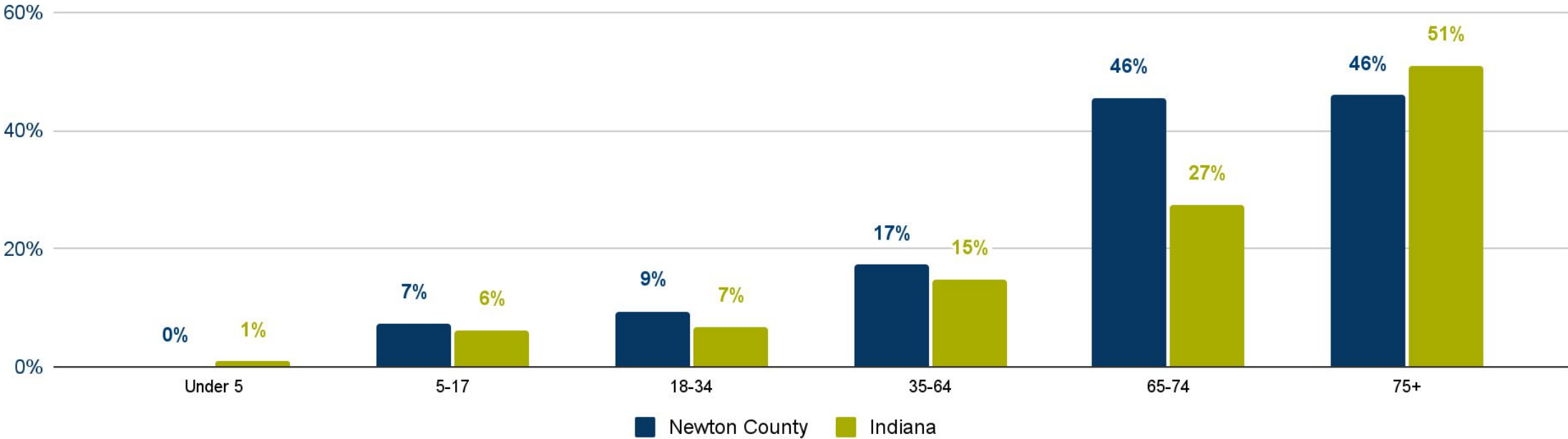
Homeownership by Race
Newton County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 18% of people in Newton County live with a disability. For people above 65, the share increases to 46%.

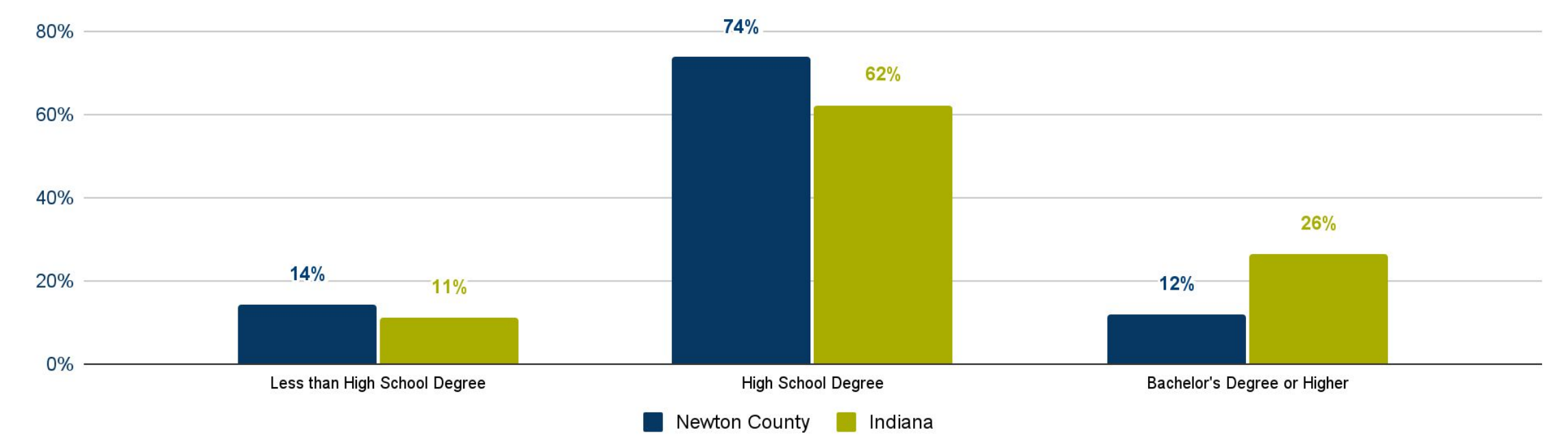
Share of the Population with a Disability by Age
Newton County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Newton County, 74% of the population has at least a high school degree and 12% of the population has at least a Bachelor's degree.

Educational Attainment
Newton County, Indiana | 2019

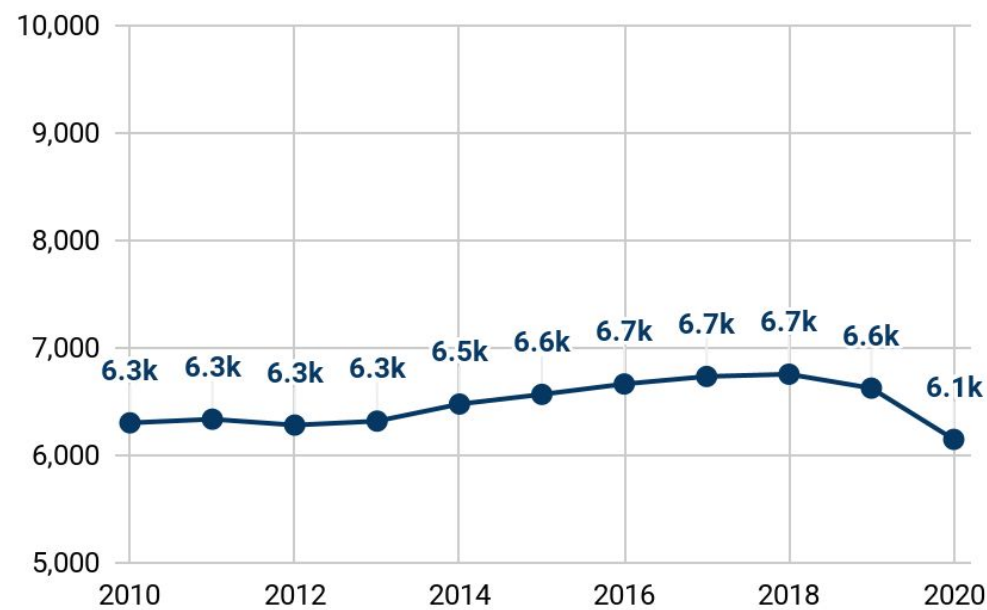


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

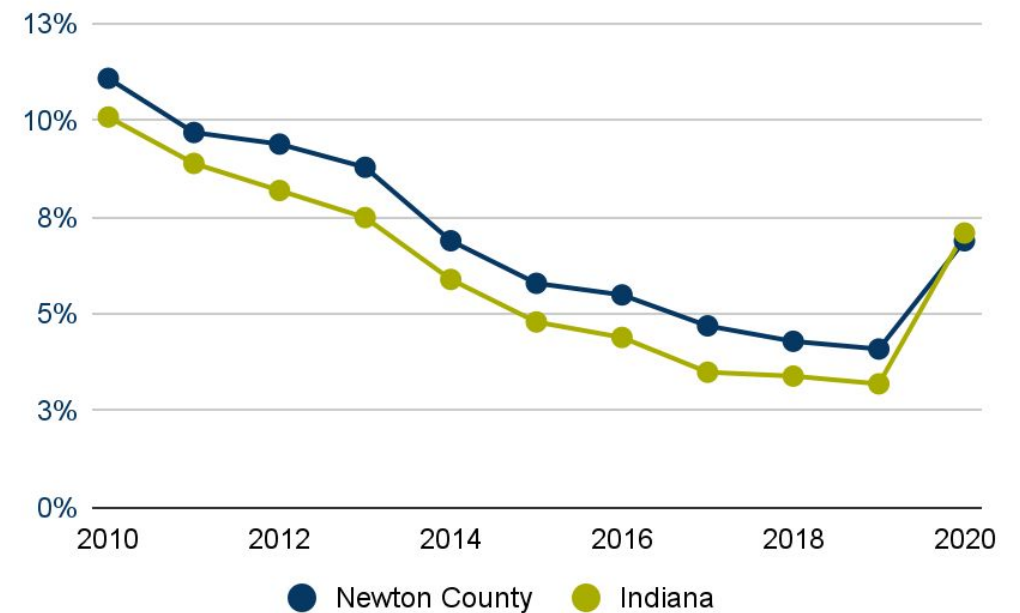
EMPLOYMENT BASE | There are currently 6,000 employed persons in Newton County, down by 2.45% since 2010. The unemployment rate in 2020 was 6.90%, up 2.80 points from 2019.

Total Employment
Newton County | 2010-2019



Source: ACS 2010-2019 5-year estimates

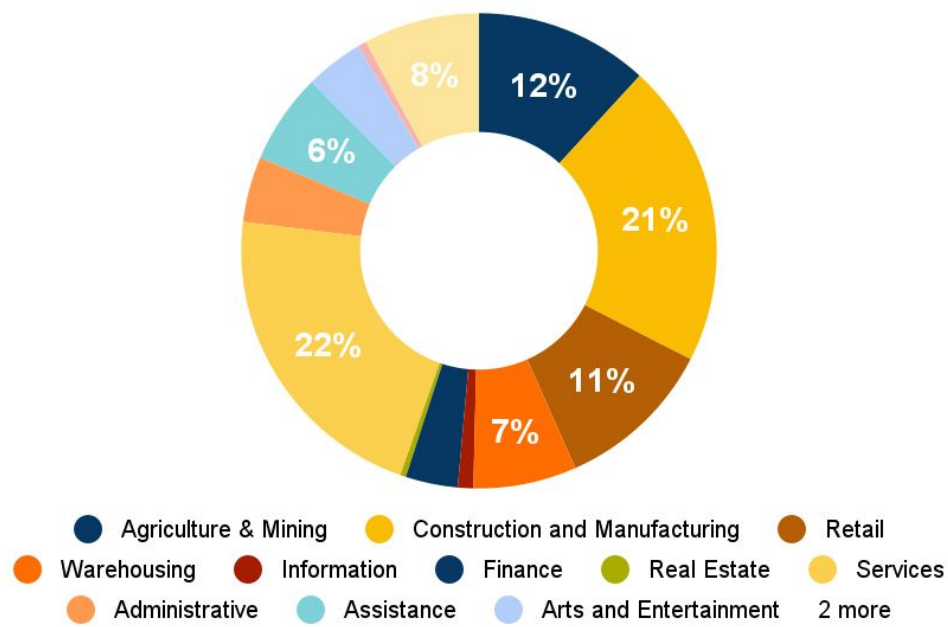
Unemployment Rate
Newton County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Newton County, accounting for 15% of all jobs, followed by Agriculture, Forestry, Fishing, and Hunting (11% of all jobs).

Total Jobs by All Industries
Newton County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$36,120**
2. Trade, transportation, and utilities | **\$44,781**
3. Goods-producing | **\$50,051**
4. Professional and business services | **\$44,134**
5. Construction | **\$49,597**

Source: BLS

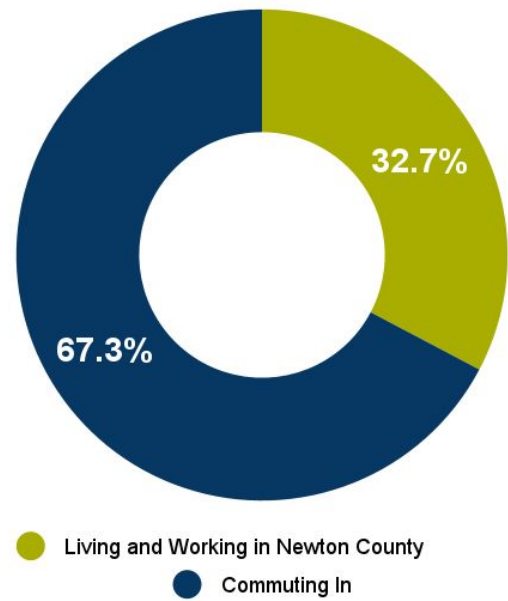
Top 5 Employers

1. Republic C (Brook)
2. Adkev Inc (Goodland)
3. North Newton High School (Morocco)
4. South Newton High School (Kentland)
5. George Ade Memorial Health Car (Brook)

Source: BLS

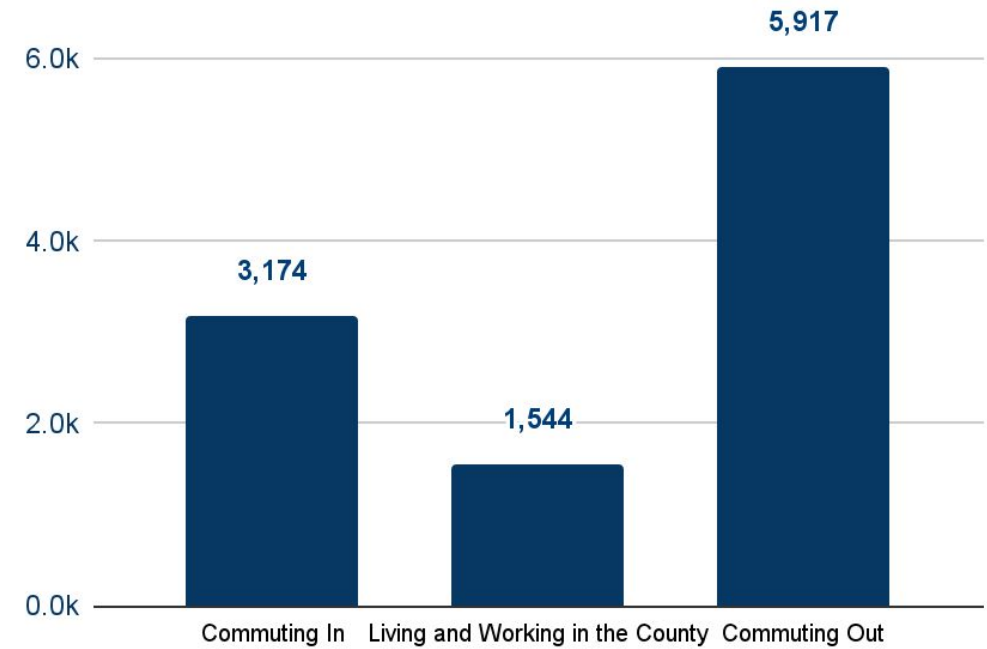
COMMUTER INFLOW / OUTFLOW | 3,000 commuters come into Newton County for their jobs, while 6,000 employees travel outside of Newton County for their jobs.

Employment Inflow
Newton County | 2018



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

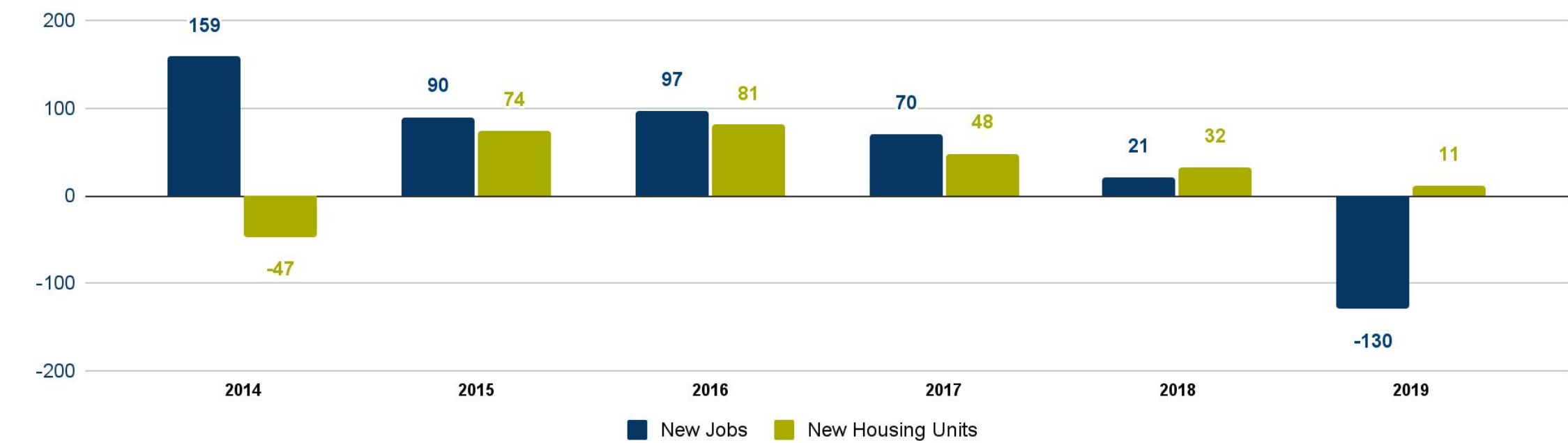
Commuting Patterns
Newton County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Newton County has created 307 jobs between 2014-2019 and 199 housing units, or 65 units for every 100 jobs created.

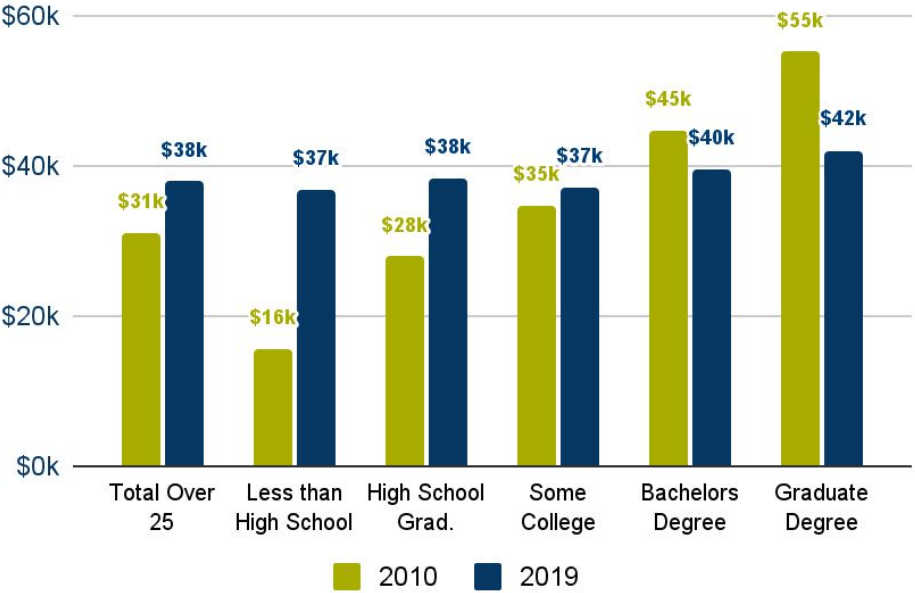
Job Growth and Housing Production
Newton County | Total Jobs, New Jobs



Housing Units Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates

JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 22% since 2010 for the total population and increased 37% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Newton County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

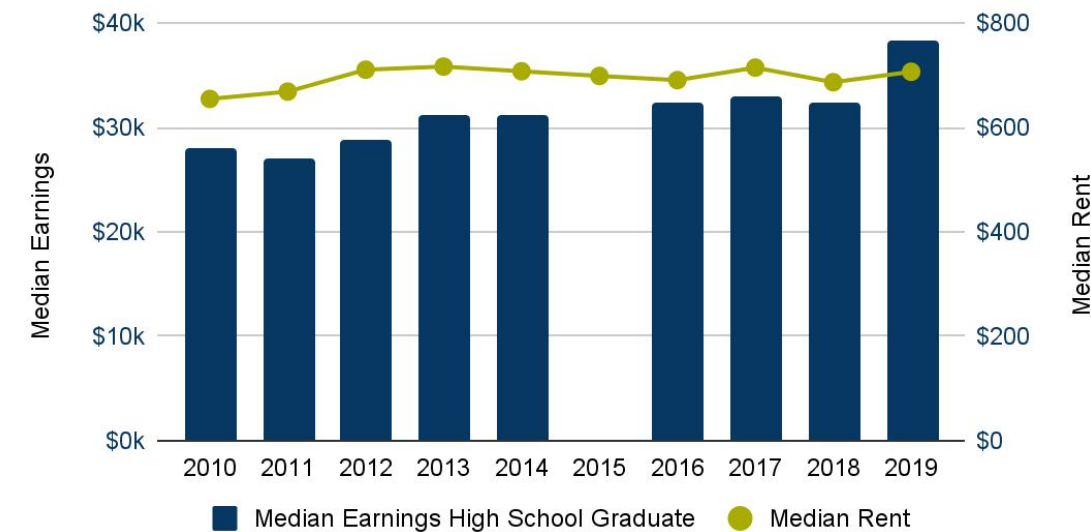
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

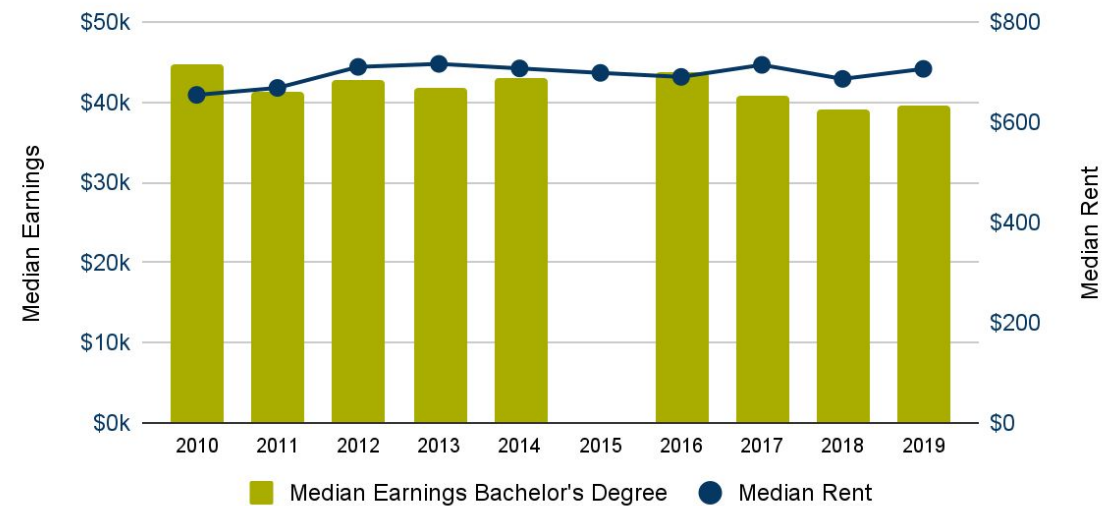
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 7.9%, or 8% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



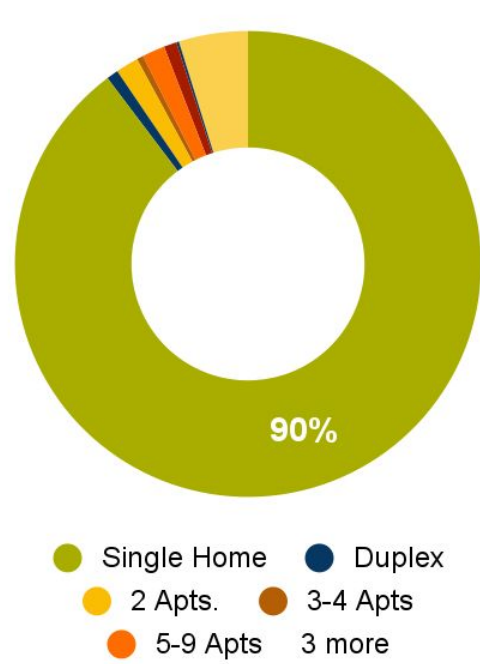
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 90% of homes in Newton County are single-family, while 6% are multifamily. Multifamily housing has decreased by 61 homes since 2010.

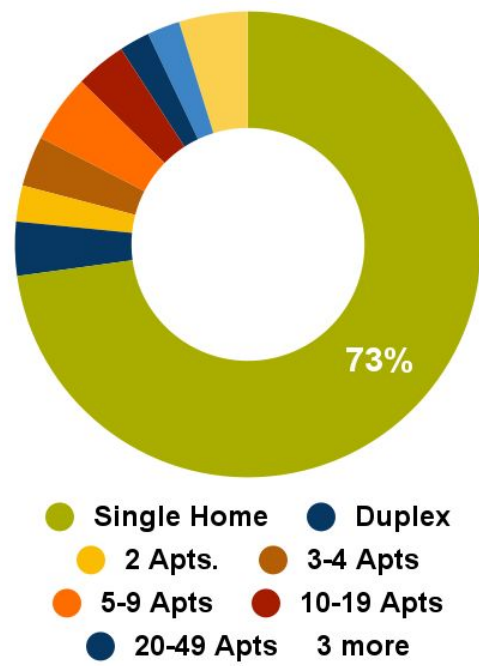
Housing Typology

Newton County | 2019



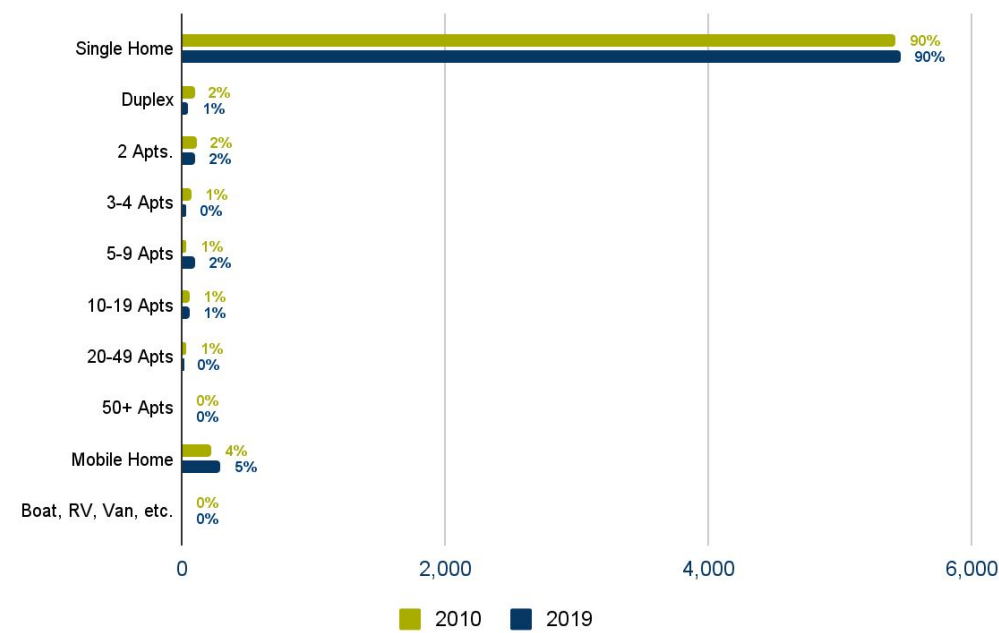
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Units by Housing Typology

Newton County | 2010-2019



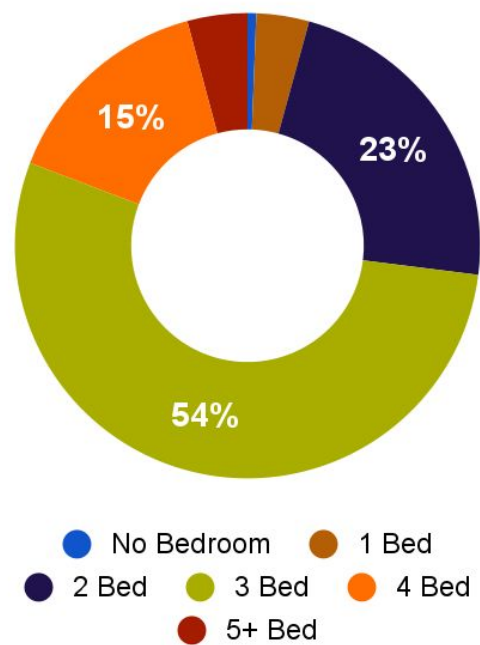
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Newton County contain 2.47 bedrooms, with 73% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Newton County | 2019

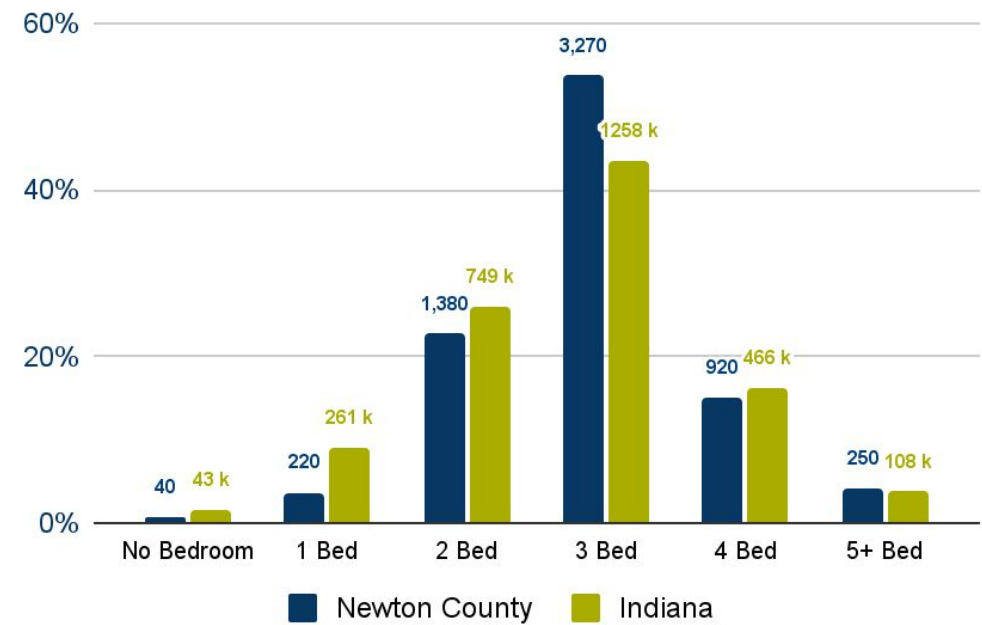
Indiana | 2019



Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates

Share of Housing Stock by Bedroom

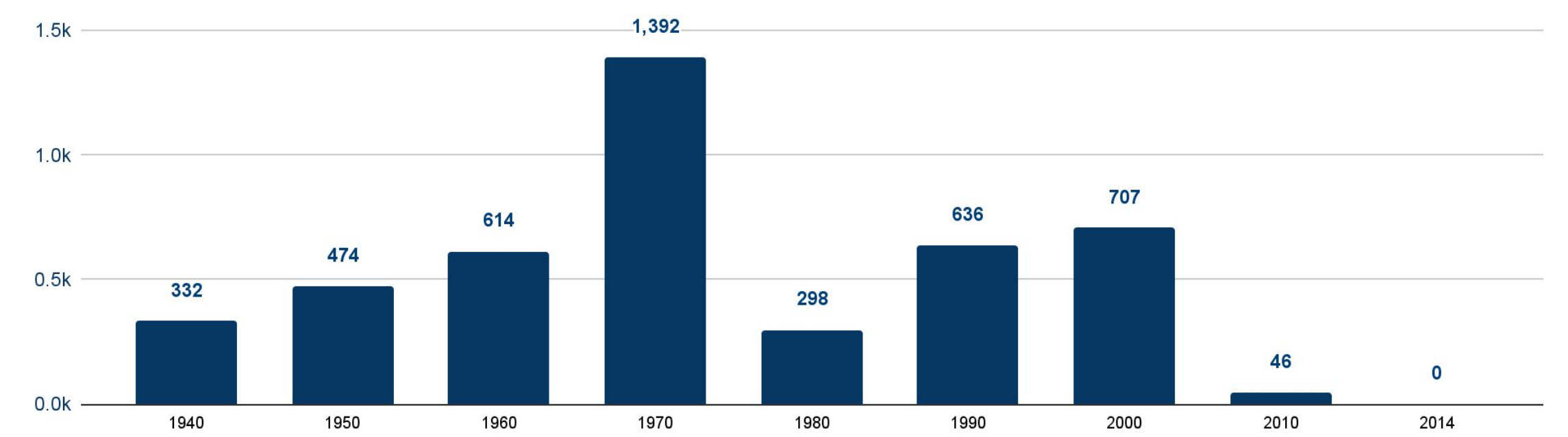
Newton County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 88% of homes were built before 1990, with a plurality of homes built before 1940.

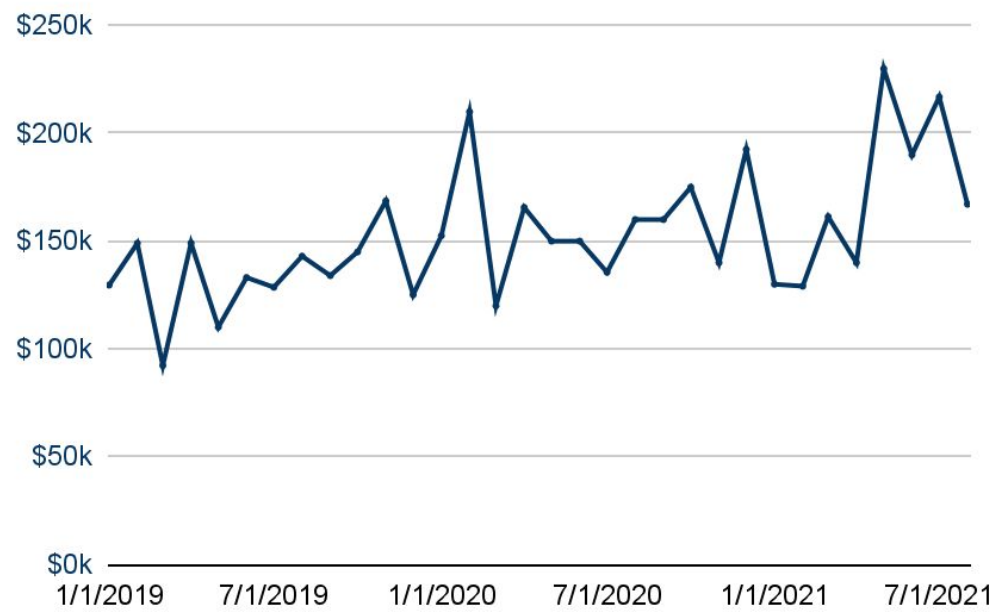
Homes by Year Built
Newton County | 2019



Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates

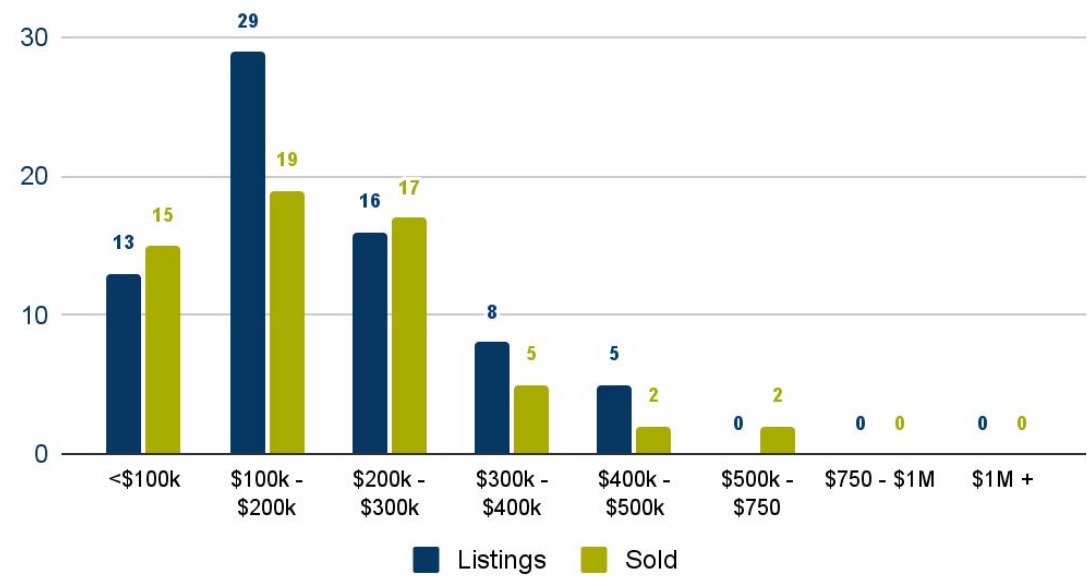
MEDIAN LISTING PRICE | Homes in Newton County have a median listing price of \$167,000. Home prices have increased by 29% since 2019.

Median Listing Price
Newton County | 2019-2021



Source: ACS 2010-2019 5-year estimates
Disclaimer: For counties less than 10,000 households, data may be significantly skewed due to limited transactions.

Listings and Sales (last 24 months)
Newton County | 2021

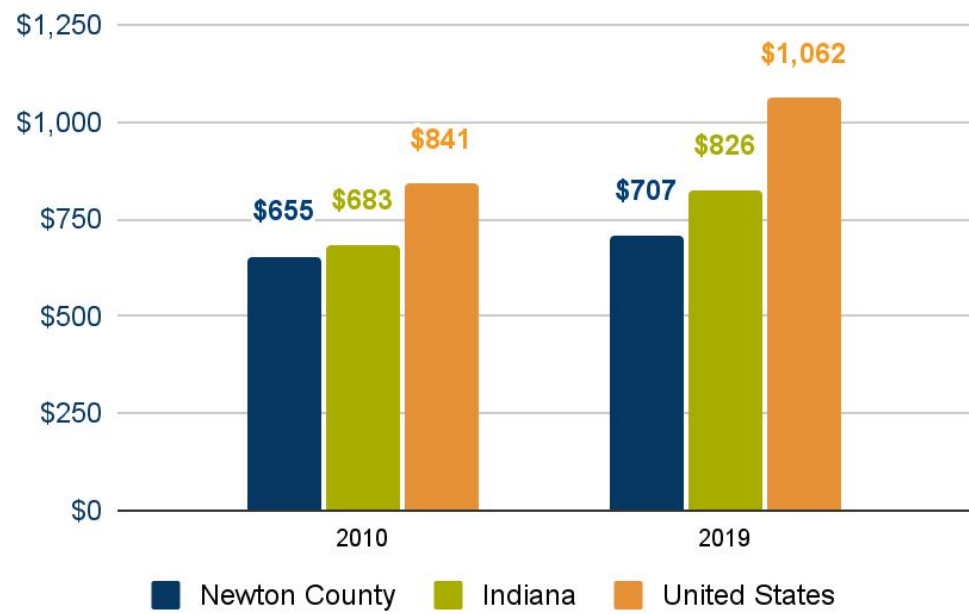


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 8% since 2010, with average rents at \$707 in 2019.

Median Rent

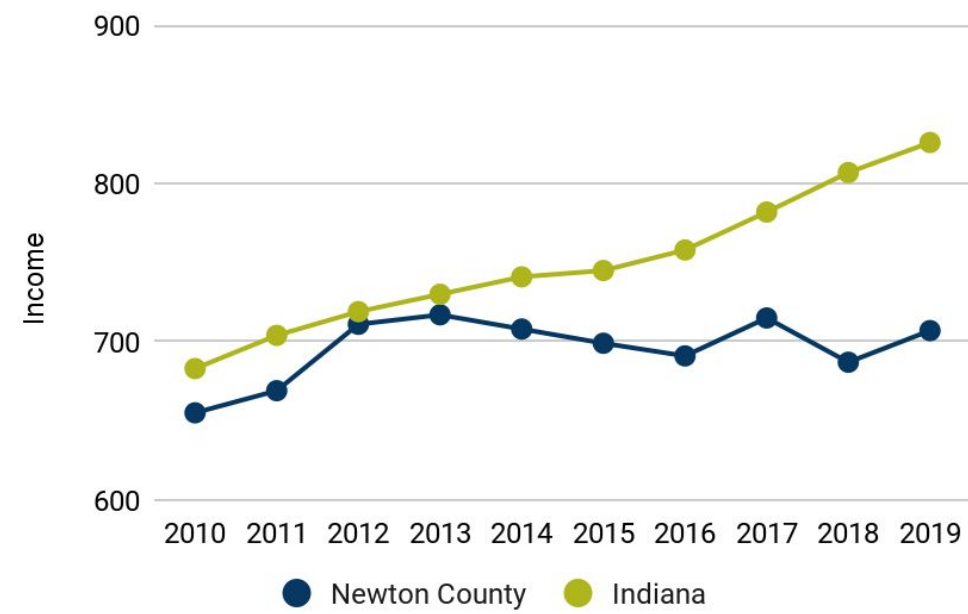
Newton County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

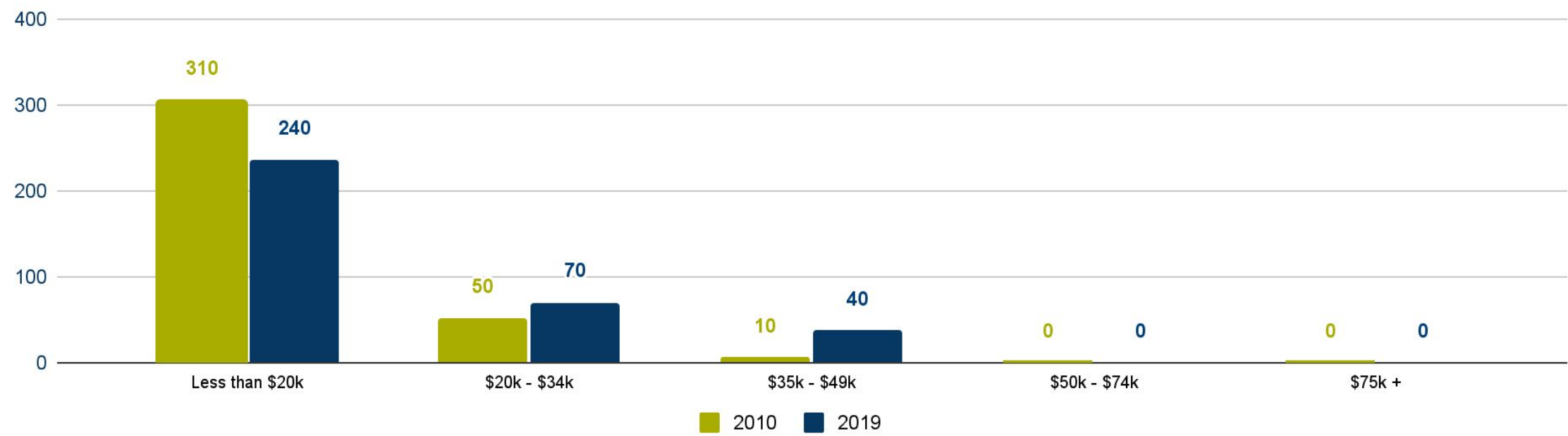
Newton County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 33% of renter households are housing cost burdened in Newton County, down -22% since 2010. 54% of households earning below \$50,000 are housing cost burdened.

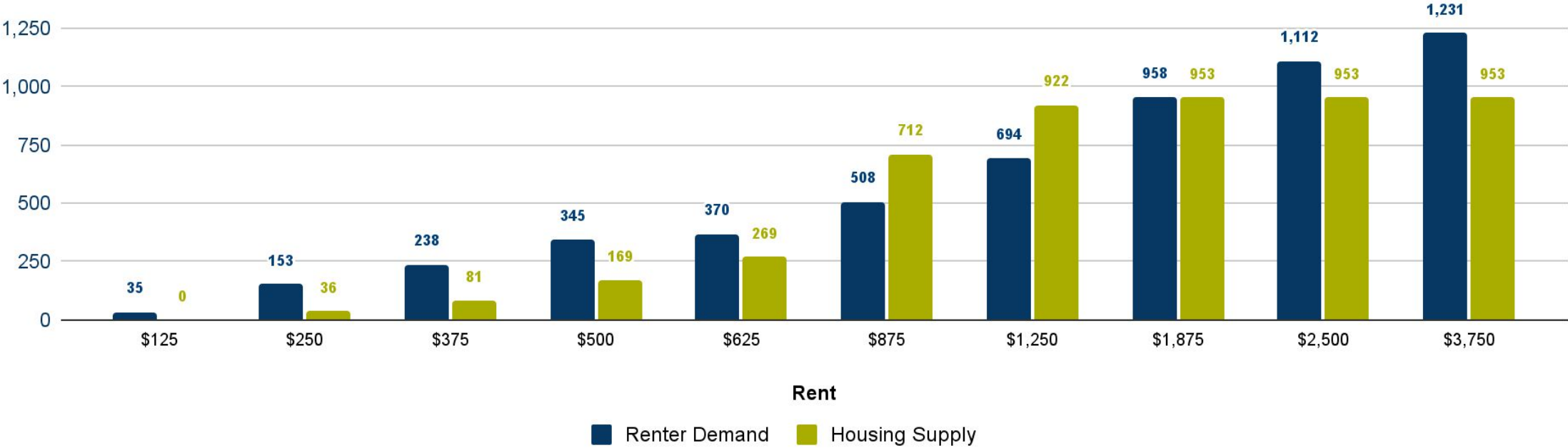
Renter Housing Cost Burden
Newton County, Indiana | 2010 - 2019



Cost Burdened households are those putting more than 30% of their household income towards housing expenses.
Source: ACS 2010-2019 5-year estimates

CUMULATIVE RENTAL HOUSING GAP | There is a 0 unit gap in the renter market serving households who earn less than \$50,000 annually or units renting below \$1,250 per month.

Cumulative Housing Gap
Newton County, Indiana | 2010-2019

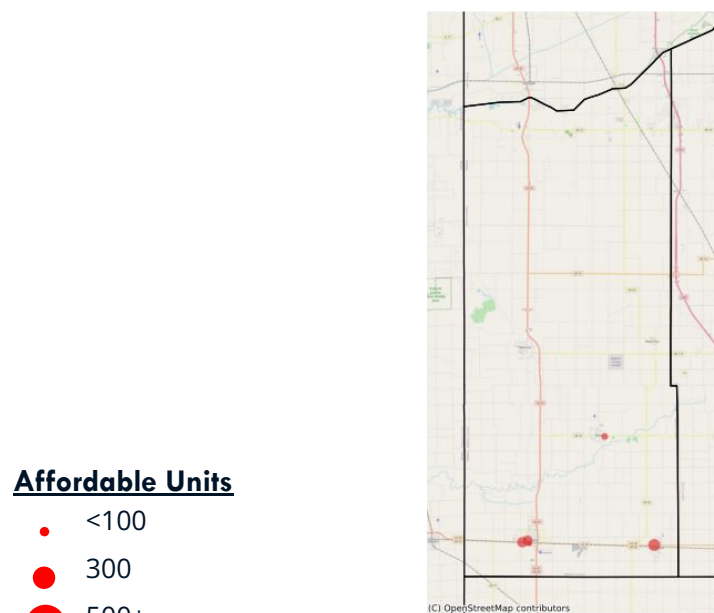


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

Affordable Housing Inventory

Newton County | 2020



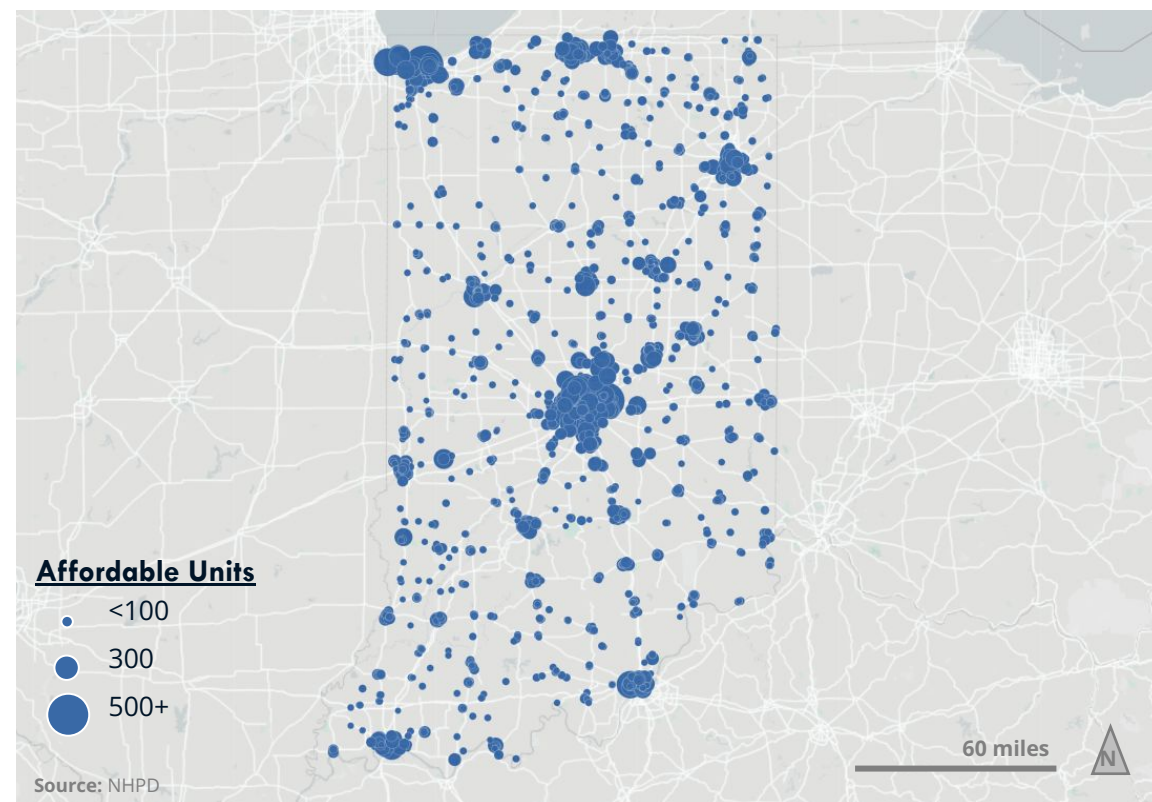
Source: NHPD

12 miles



Affordable Housing Inventory

State of Indiana | 2020

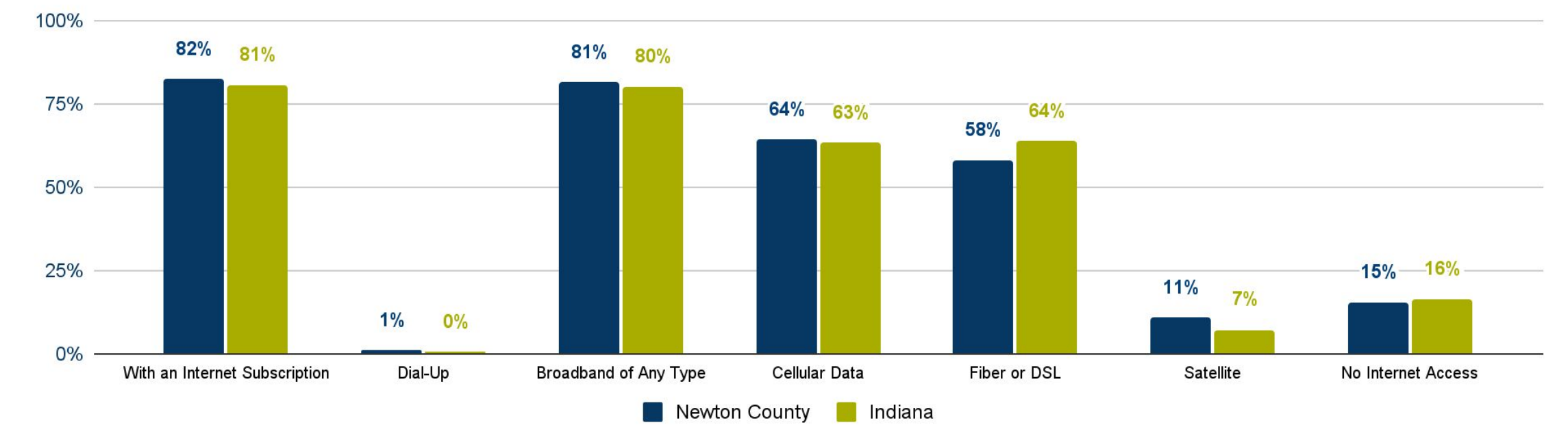


60 miles



HOUSING AMENITIES | 81% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Newton County | 2020

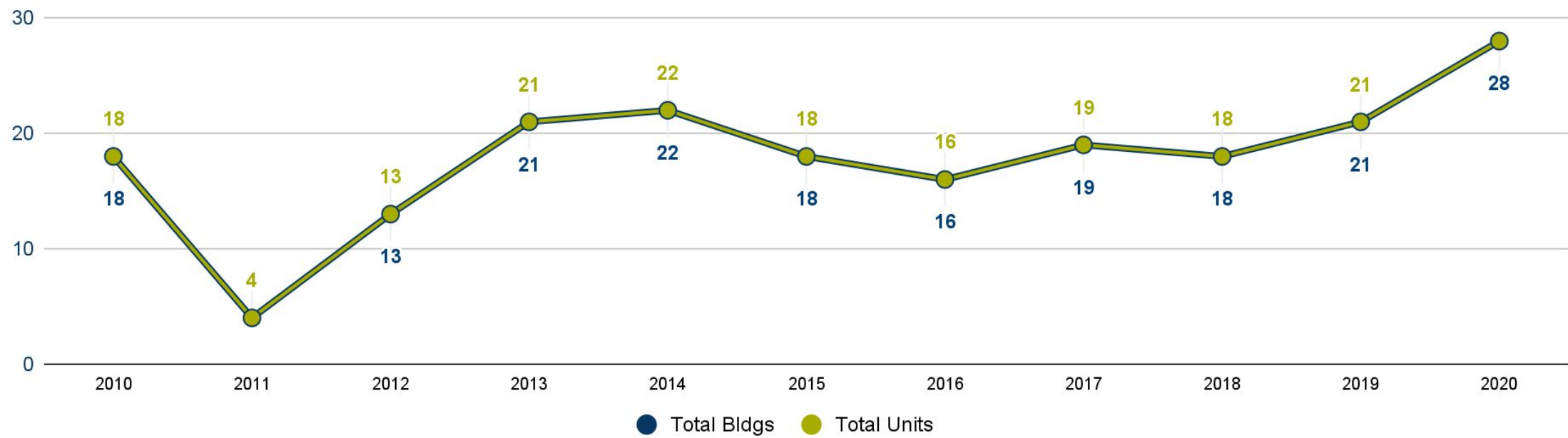


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 28 new housing starts in 2020 in Newton County, with 198 total building permits authorized since 2010.

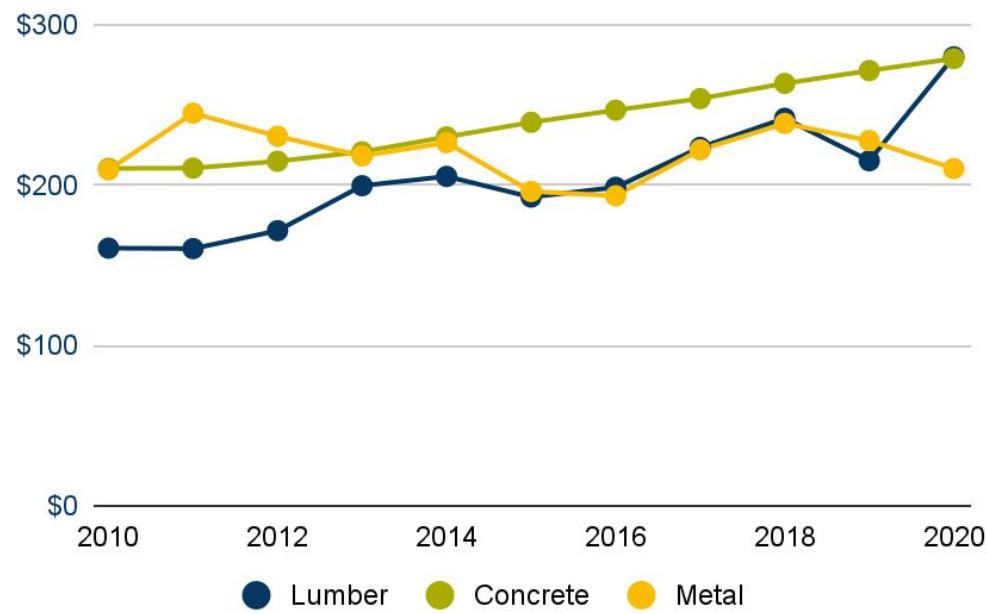
New Housing Structures Authorized by Building Permits
Newton County | 2017-2020



Source: St. Louis Fed.

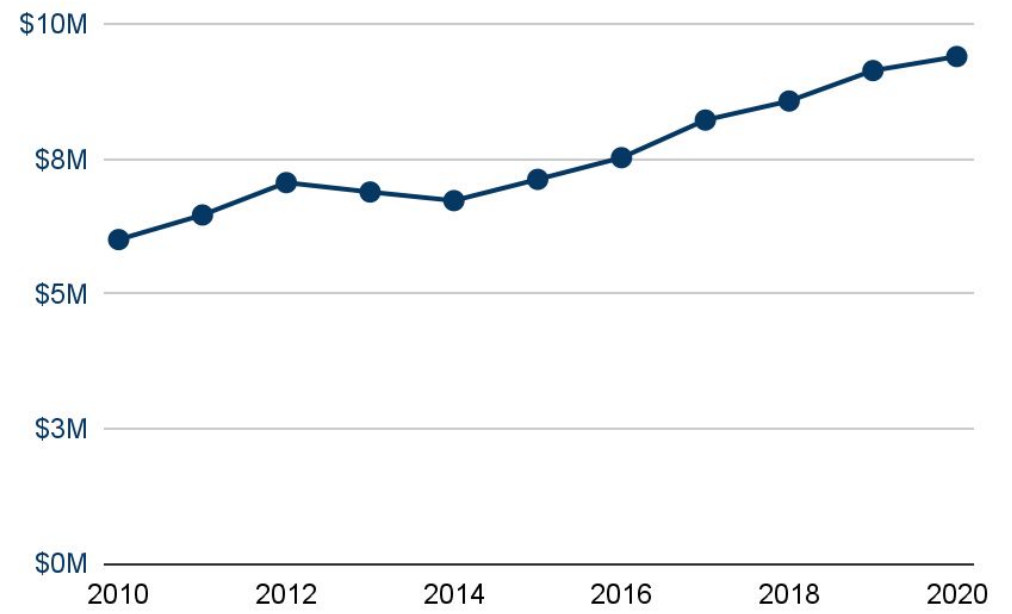
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

Construction Cost Indices
United States | 2010-2021



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