



INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR HOWARD COUNTY, IN

AUGUST 24, 2021

WORKING DRAFT

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

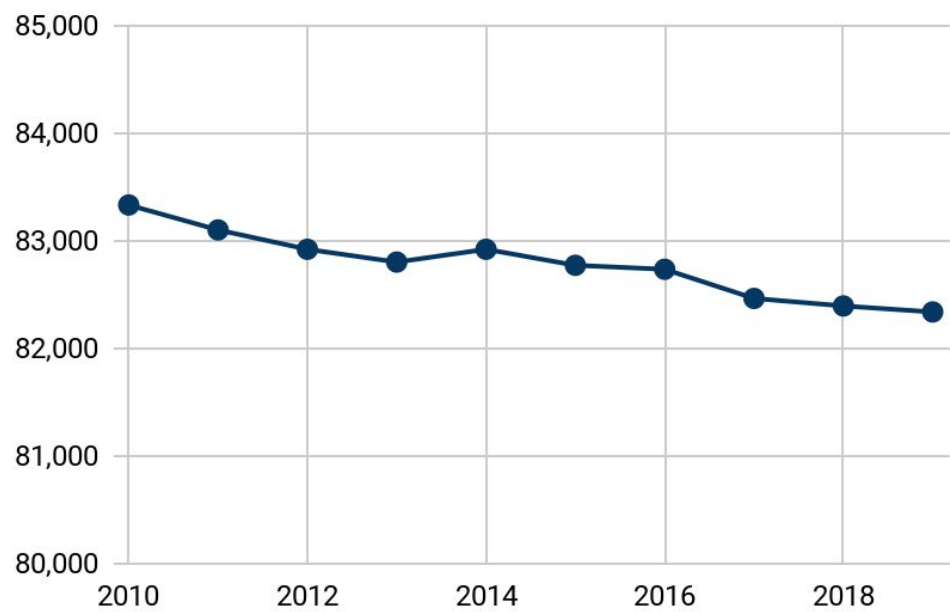
Indiana Housing Dashboard **DRAFT** | 1

DEMOGRAPHIC TRENDS

WORKING DRAFT

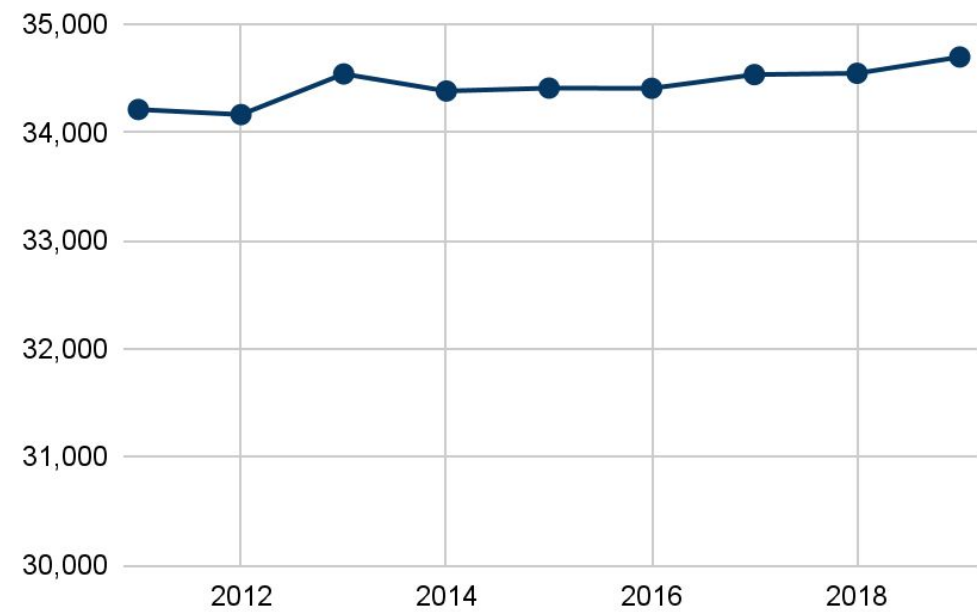
POPULATION | Howard County's population has decreased by 1.19% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 1% (0 households).

Resident Population
Howard County | 2010-2019



Source: FRED, U.S. Census Bureau

Households
Howard County | 2010-2019



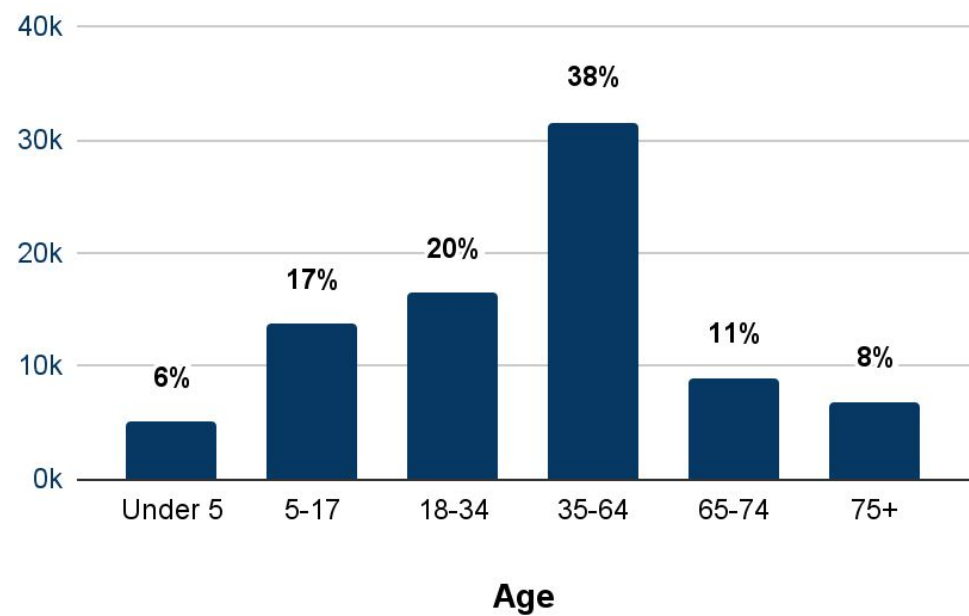
Source: FRED, U.S. Census Bureau

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

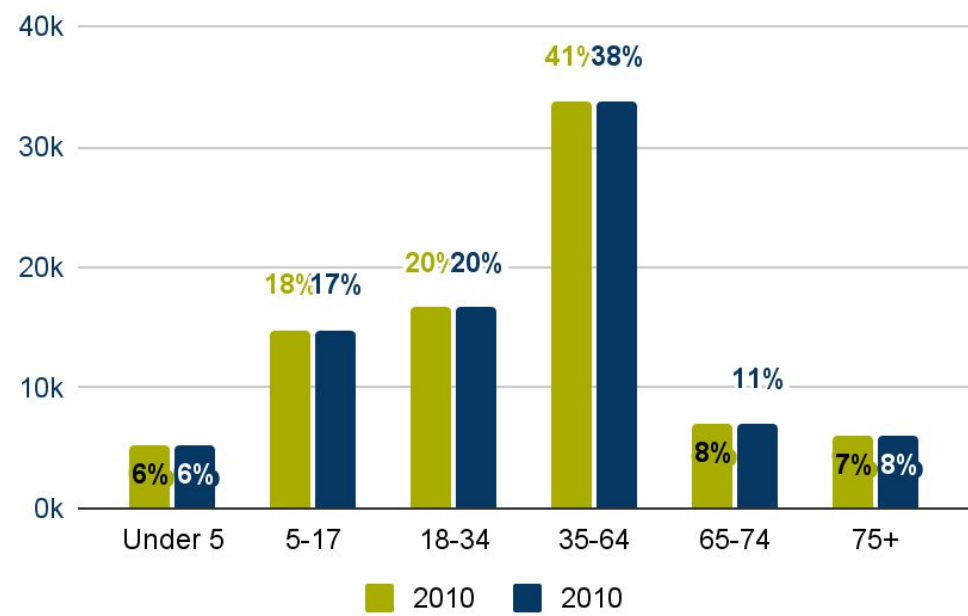
AGE | 19% of people in Howard County are above the age of 65, while 23% are below 18.

Population by Age
Howard County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Howard County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

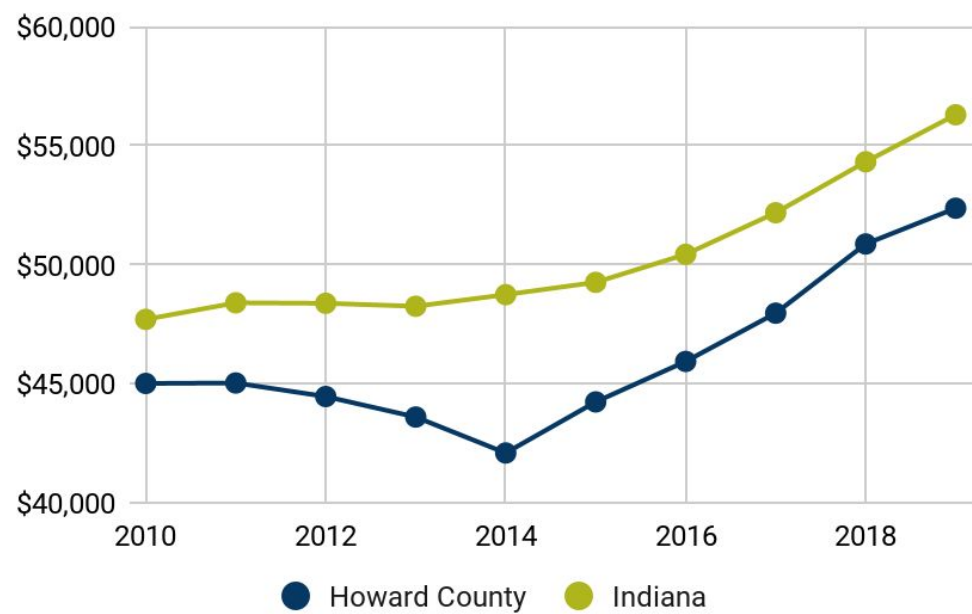
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HOUSEHOLD INCOMES | Howard County had a median income of \$52,373 in 2019, up 16% since 2010. 34% of households have incomes below \$35,000, while 20% have incomes above \$100,000.

Median Income

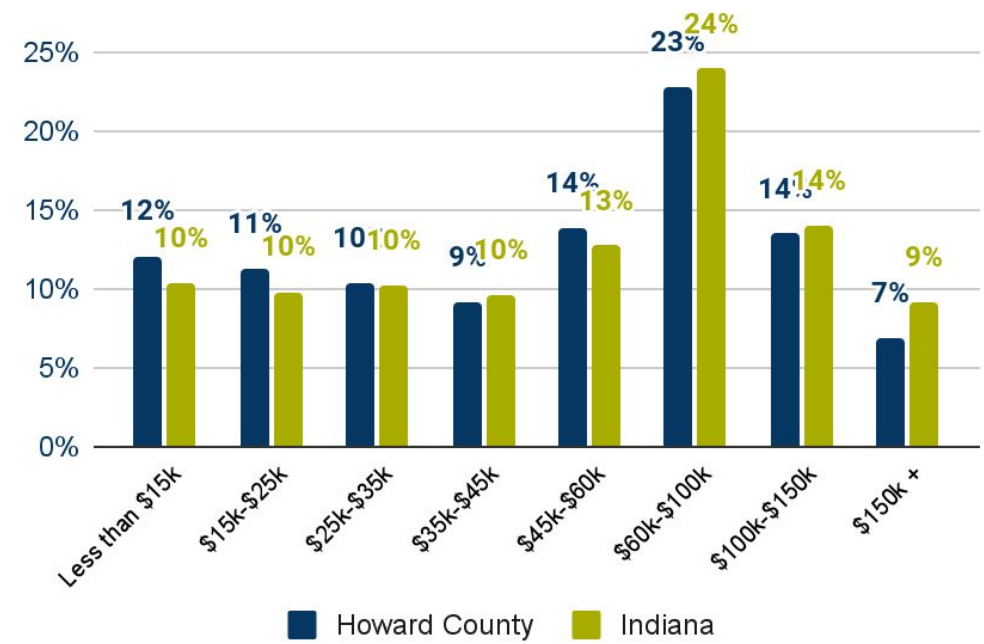
Howard County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

Howard County, State of Indiana | 2019



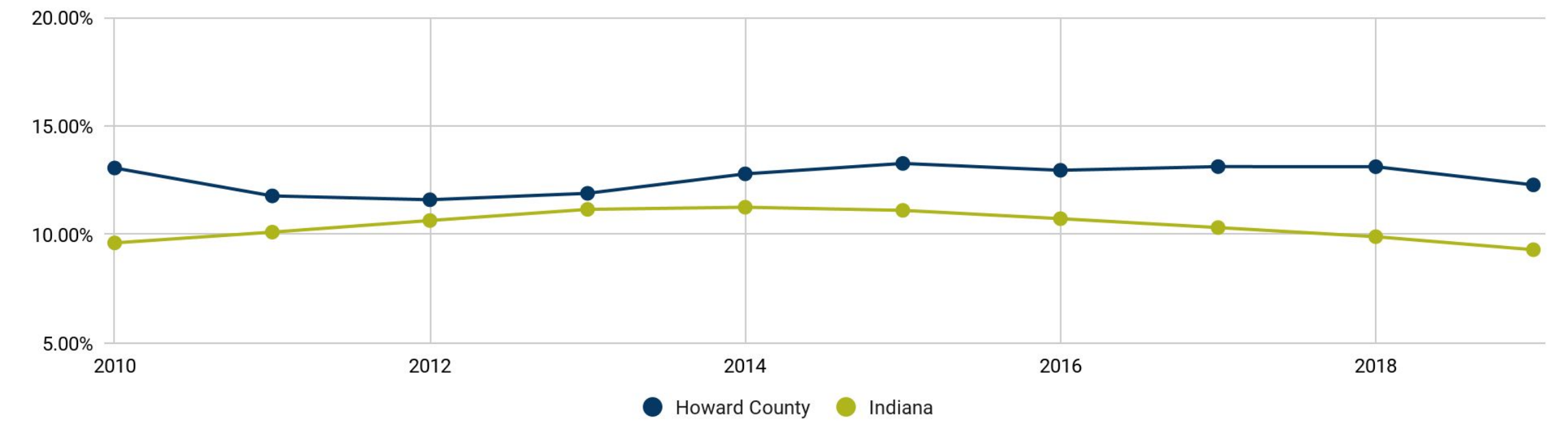
Source: ACS 2019 5-year estimates

WORKING DRAFT

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

FAMILY POVERTY RATE | 12.3% of families live in poverty conditions in Howard County, down 0.8 points from 13.1% in 2010.

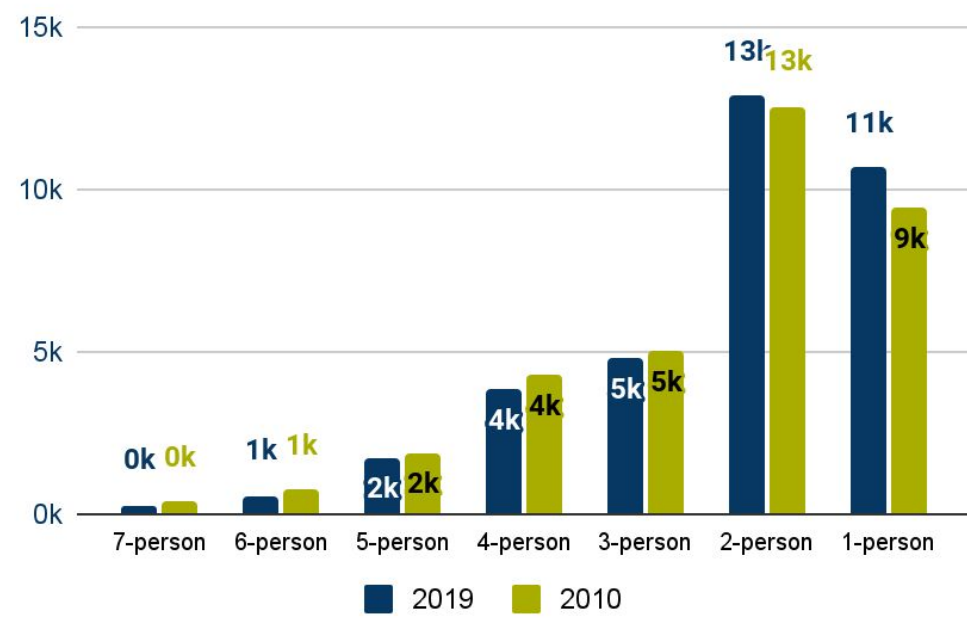
Family Poverty Rate
Howard County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

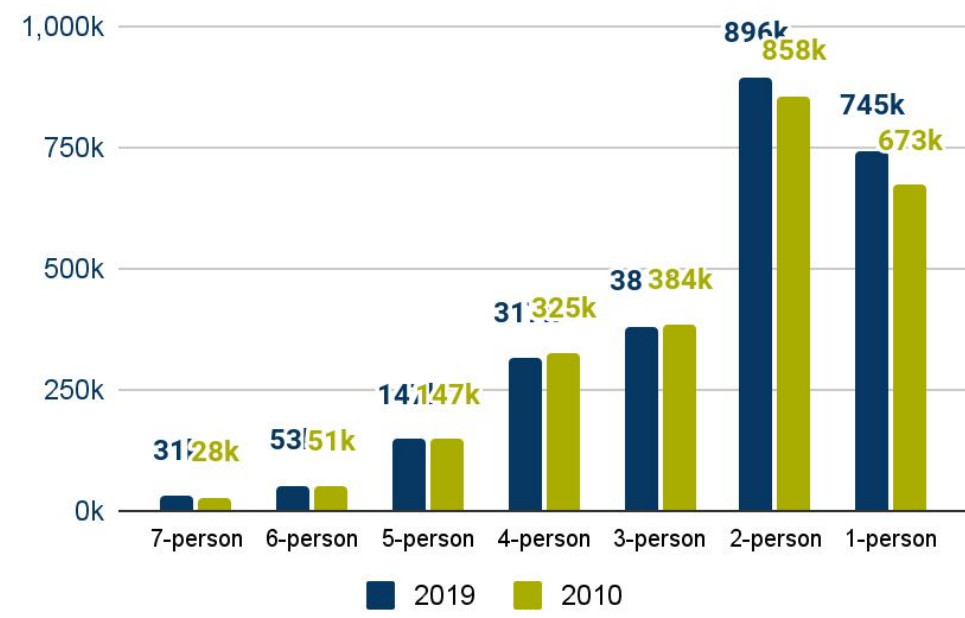
HOUSEHOLD SIZE | The average household size is 2.34, compared to 2.52 statewide. The Howard County average household has shrunk by 0.02 persons since 2010.

Household Size
Howard County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

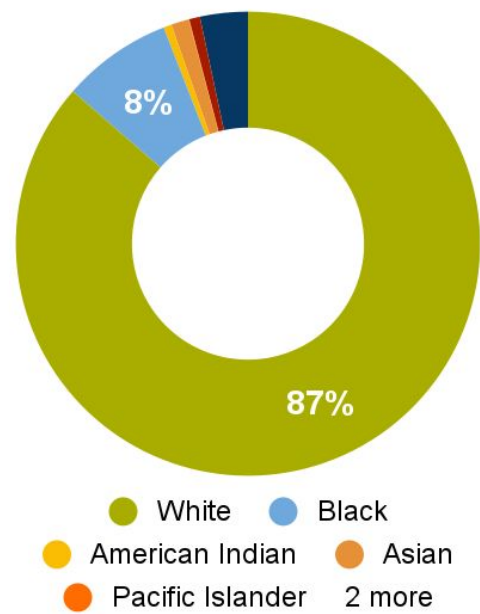
WORKING DRAFT

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

RACIAL COMPOSITION | The currently racial distribution of households in Howard County is 87% white, 8% Black, 3% Hispanic/Latino, 1% Asian, and 1% other.

Racial Distribution

Howard County | 2019



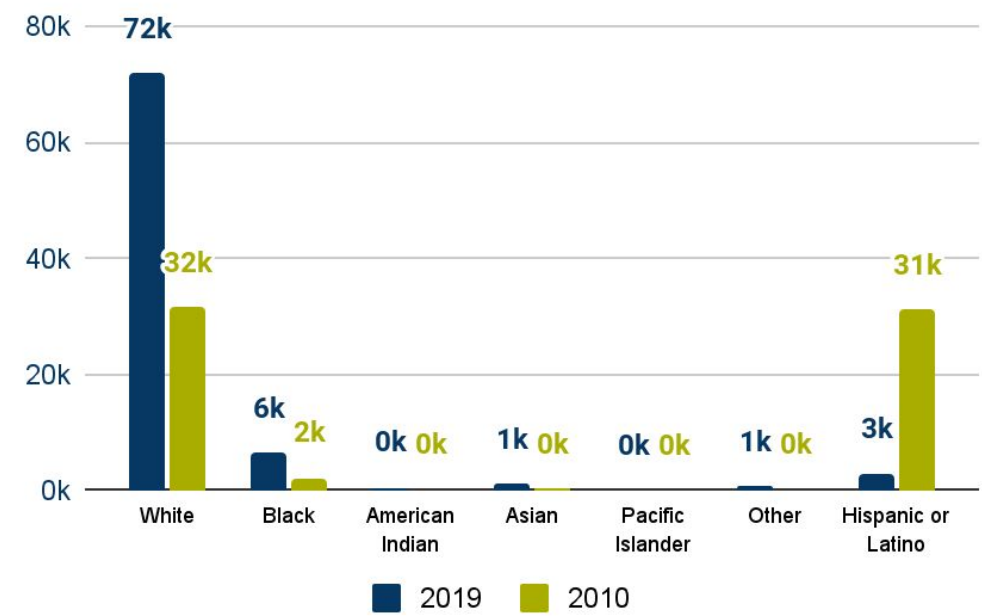
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial Distribution

Howard County | 2010, 2019



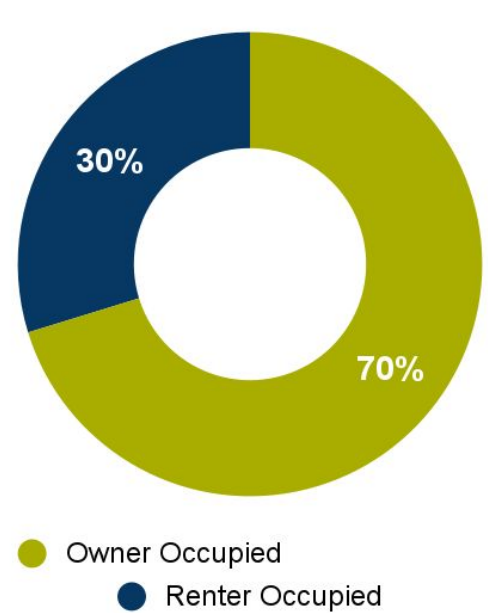
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

HOUSING TENURE | In 2019, 30% of households (10,325 households) in Howard County were renters, while 70% are (24,376 households) owner households. The share of renters has increased by 0% since 2010.

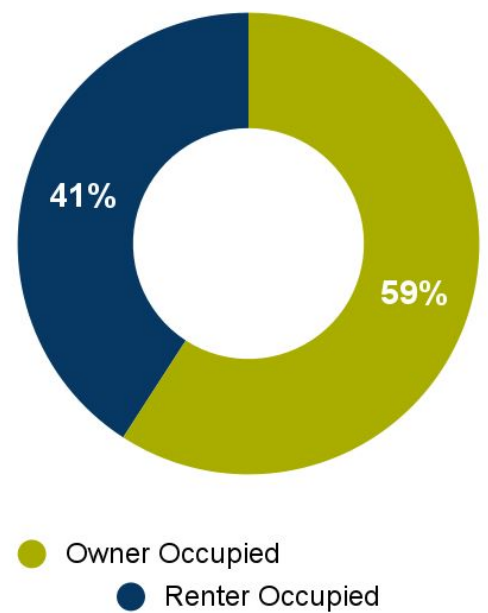
Housing Tenure

Howard County | 2019



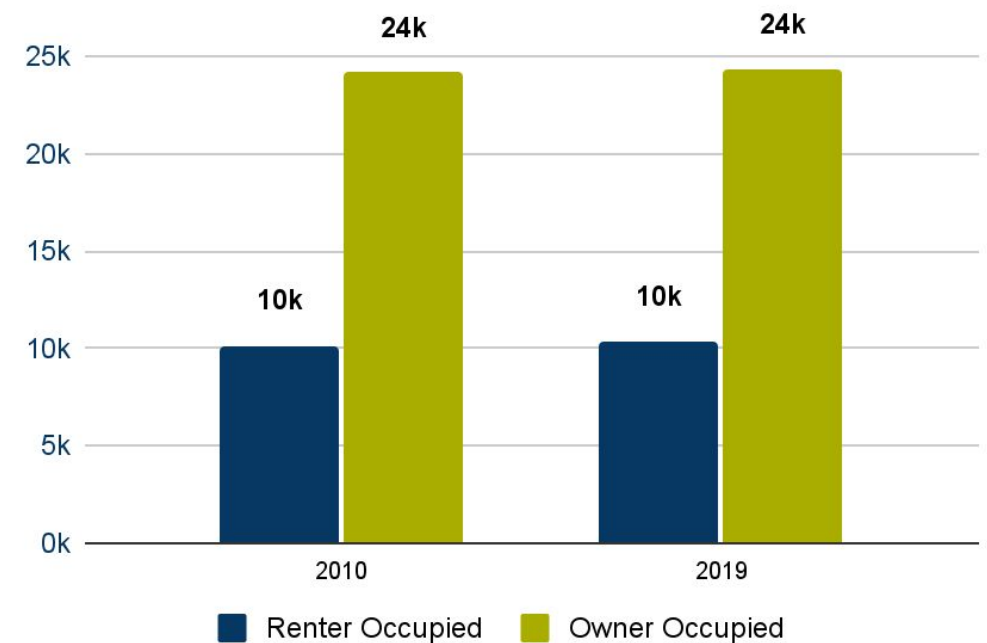
Source: ACS 2019 5-year estimates

Indiana | 2019



Total Households by Tenure

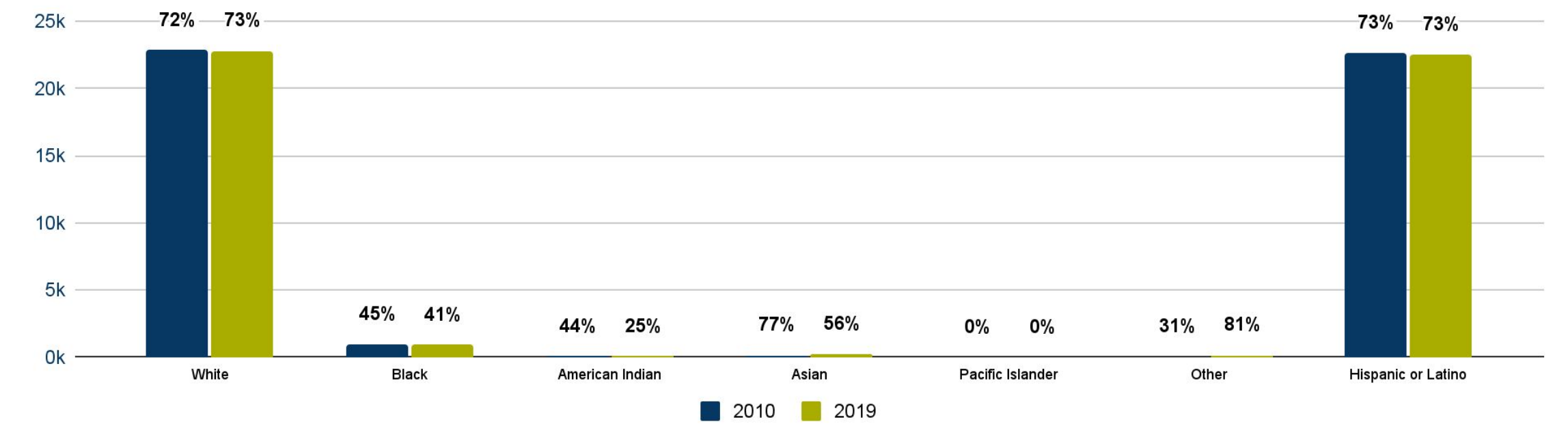
Howard County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 70%, among non-Hispanic White households' homeownership is 73%, 41% for Black households, and 73% for Hispanic or Latino households.

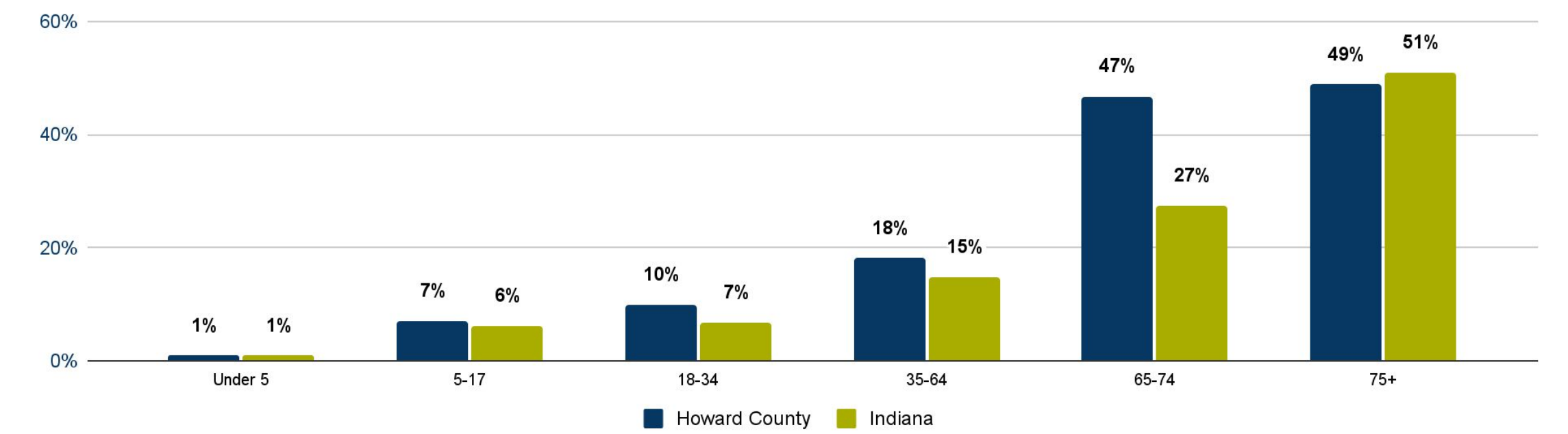
Homeownership by Race
Howard County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 19% of people in Howard County live with a disability. For people above 65, the share increases to 48%.

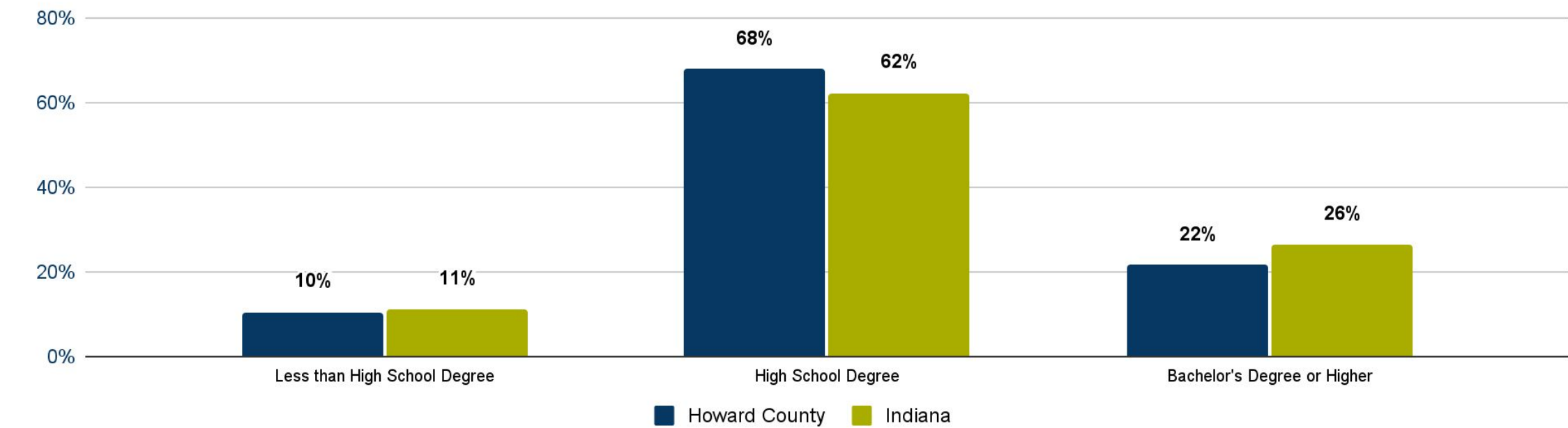
Share of the Population with a Disability by Age
Howard County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Howard County, 68% of the population has at least a high school degree and 22% of the population has at least a Bachelor's degree.

Educational Attainment
Howard County, Indiana | 2019



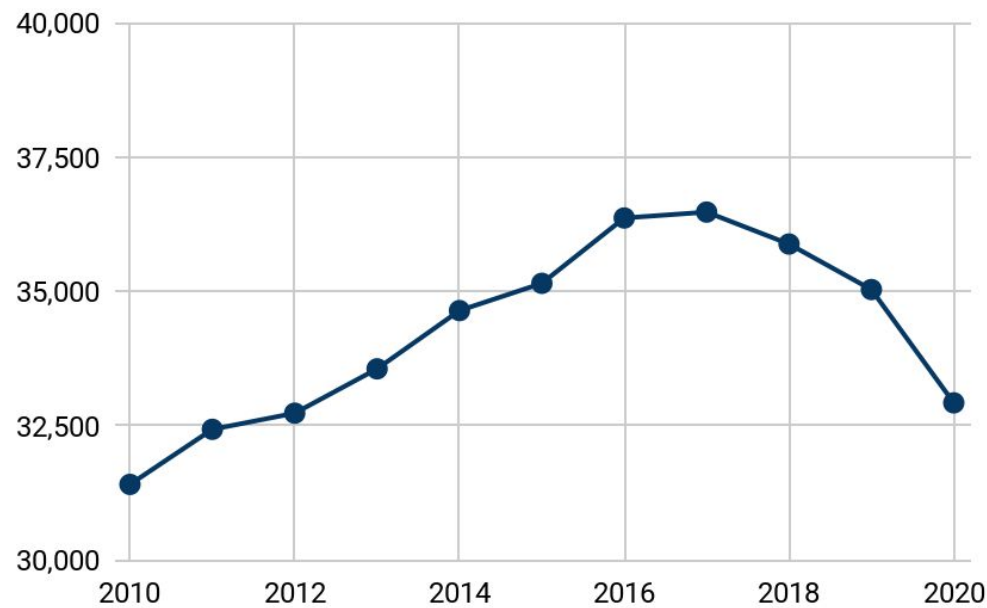
Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

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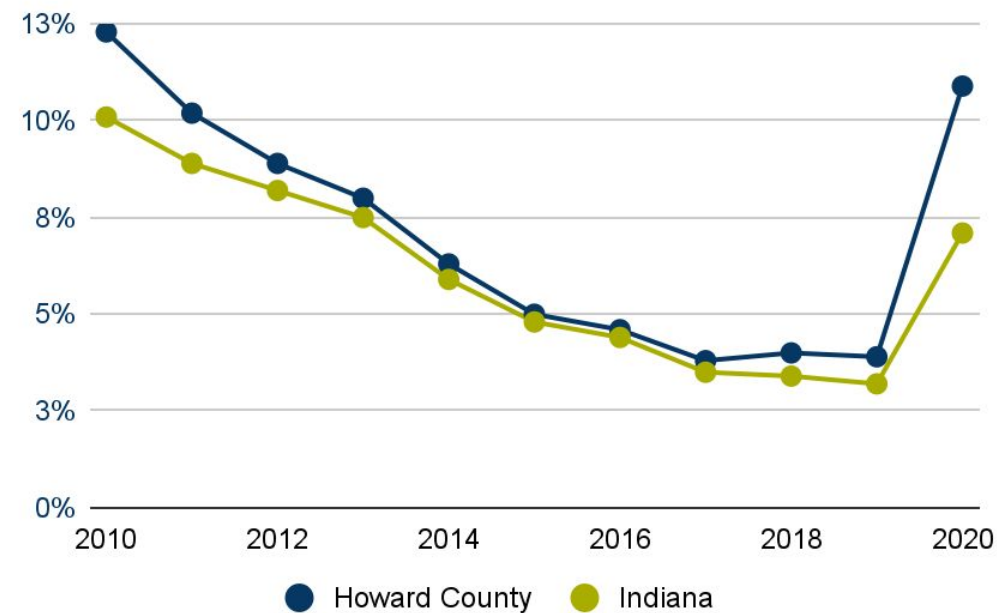
EMPLOYMENT BASE | There are currently 33,000 employed persons in Howard County, up by 5% since 2010. The unemployment rate in 2020 was 10.90%, up 7.0 points from 2019.

Total Employment
Howard County | 2010-2019



Source: ACS 2010-2019 5-year estimates

Unemployment Rate
Howard County, Indiana | 2010-2019

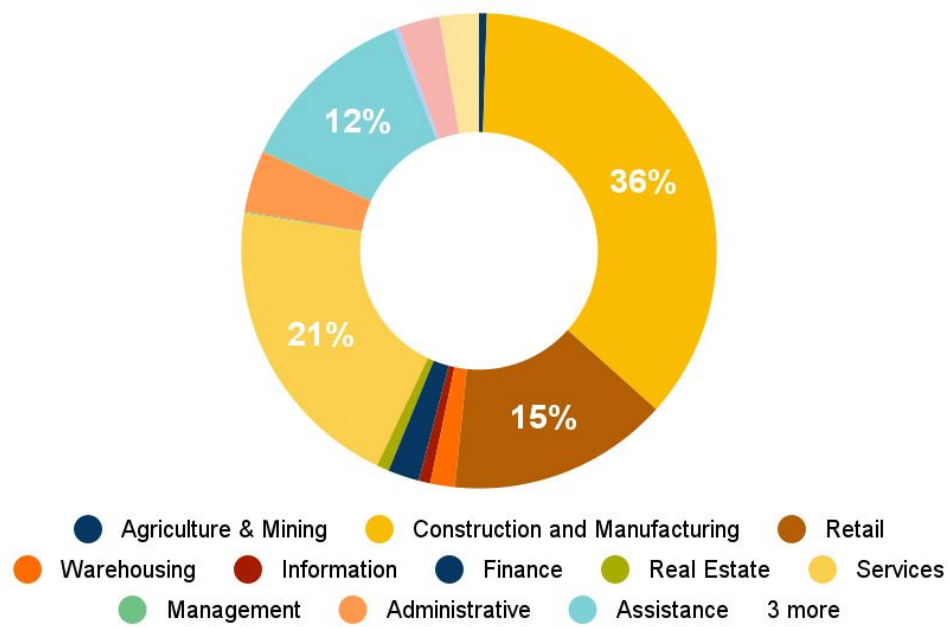


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Howard County, accounting for 33% of all jobs, followed by Retail Trade (13% of all jobs).

Total Jobs by All Industries
Howard County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$36,470**
2. Trade, transportation, and utilities | **\$37,226**
3. Goods-producing | **\$73,372**
4. Education and health services | **\$44,292**
5. Professional and business services | **\$34,504**

Source: BLS

Top 5 Employers

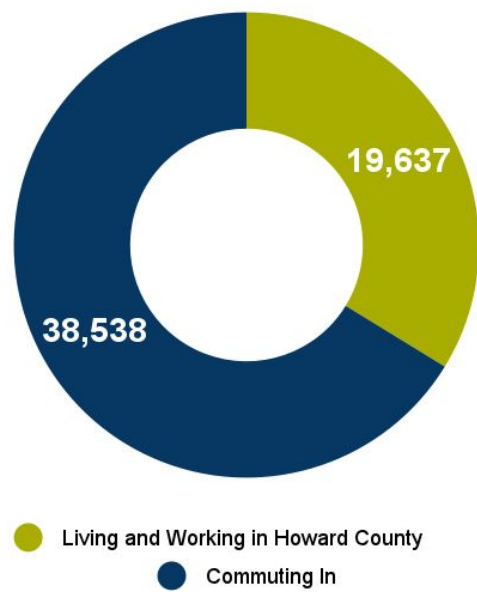
1. Chrysler Indiana Transmission (Kokomo)
2. UAW (Kokomo)
3. Community Howard Regl Health (Kokomo)
4. Haynes International-mfg (Kokomo)
5. Gm Components Holdings Llc (Kokomo)

Source: BLS

WORKING DRAFT

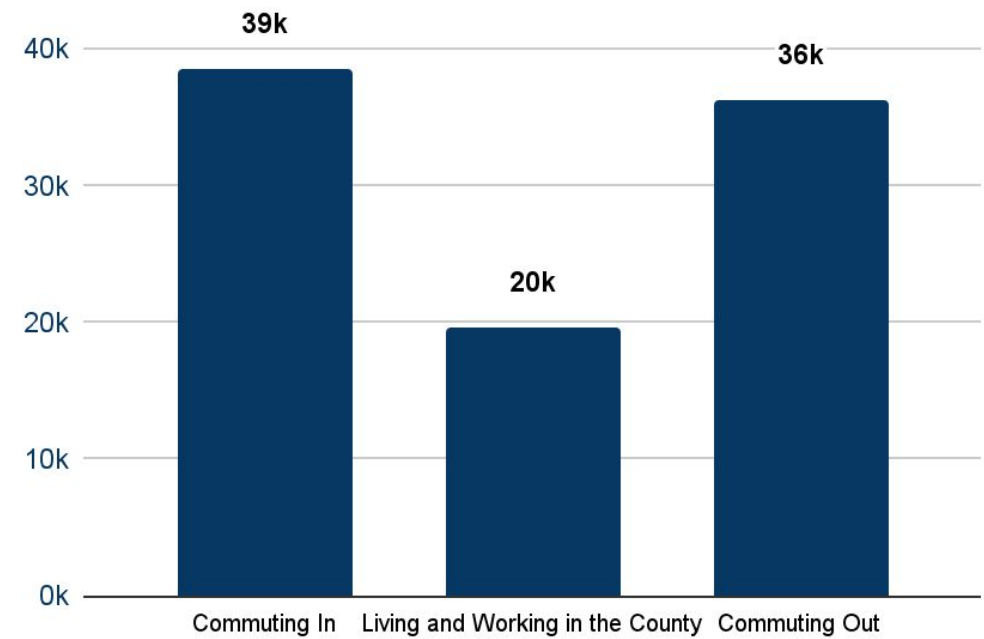
COMMUTER INFLOW / OUTFLOW | 39,000 commuters come into Howard County for their jobs, while 36,000 employees travel outside for their jobs.

Employment Inflow
Howard County | 2018



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

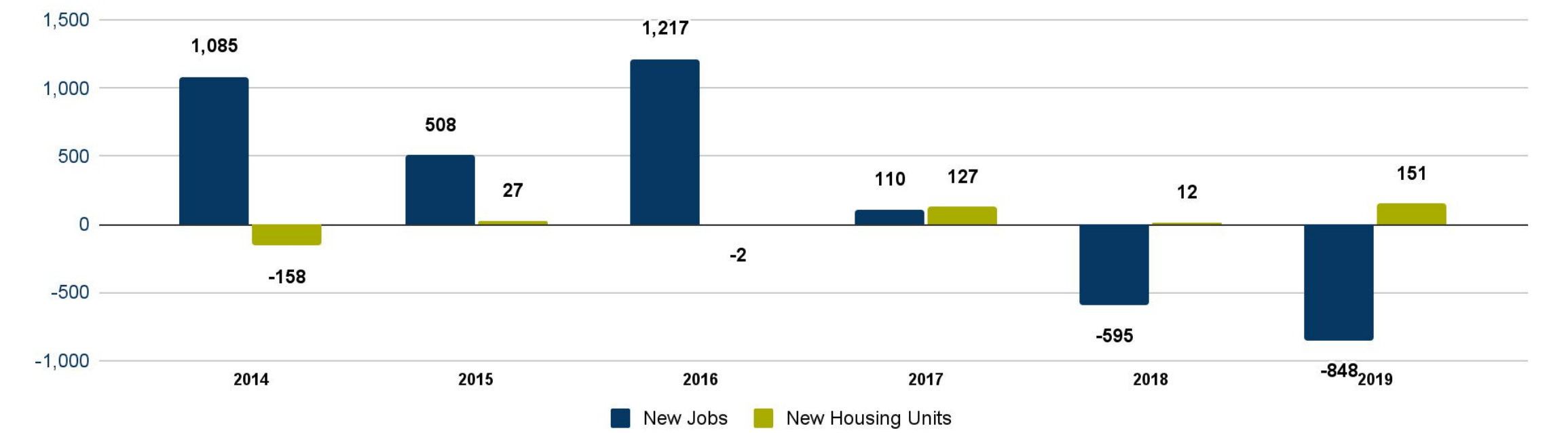
Commuting Patterns
Howard County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | The County has created 1 477 between 2014-2019 and 1 57, or 11 units for every 100 jobs created.

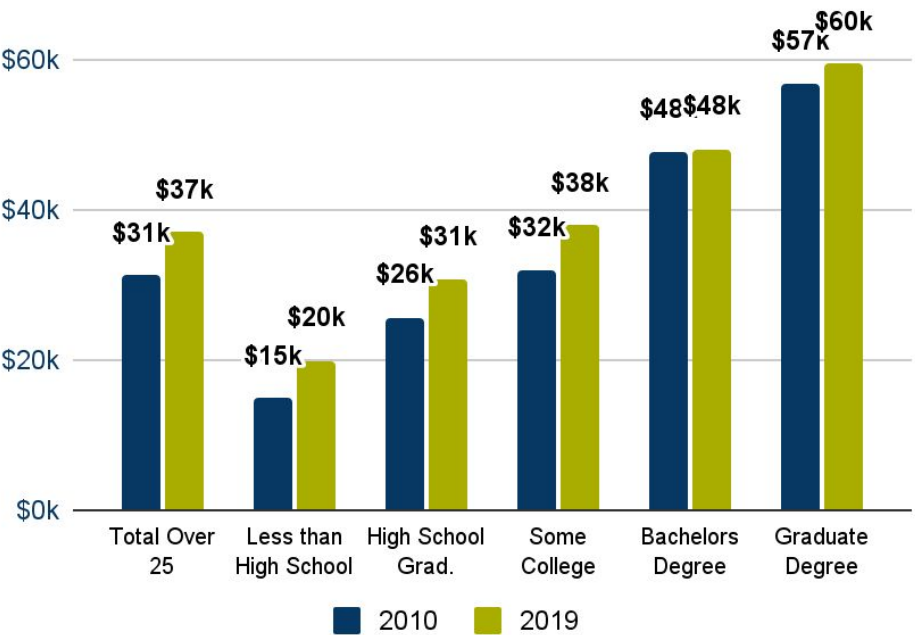
Job Growth and Housing Production
Howard County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

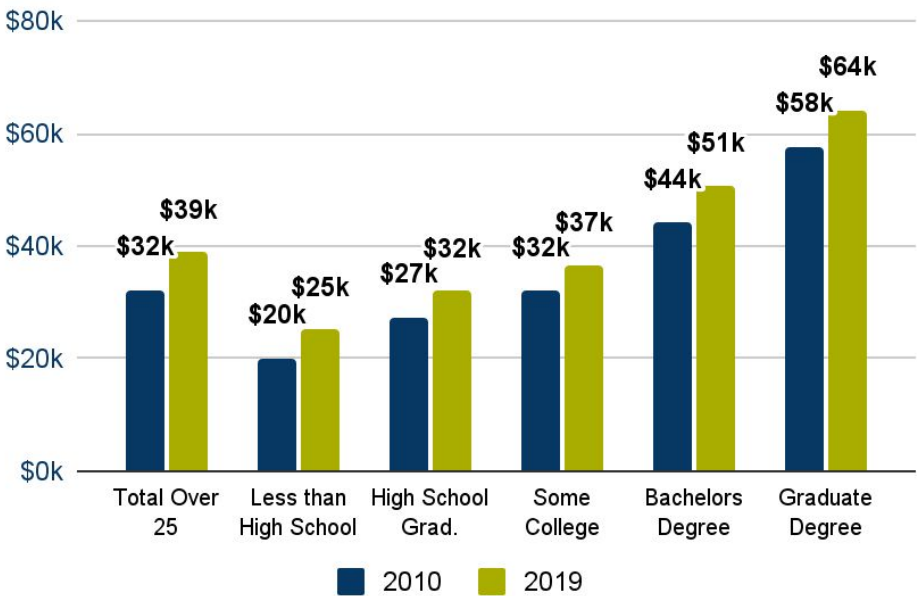
JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 19% since 2010 for the total population and increased 20% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Howard County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

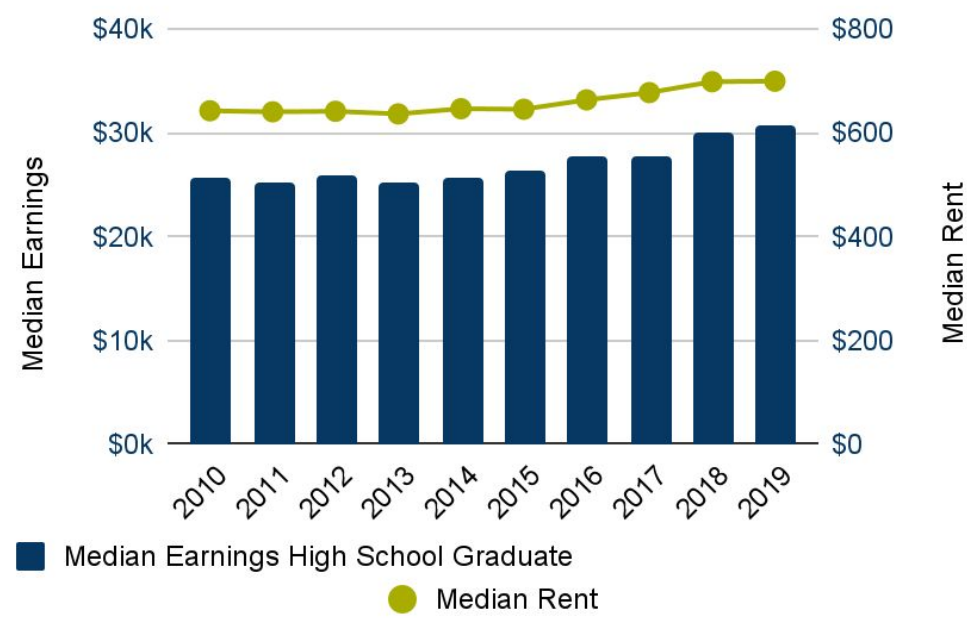
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median Annual Earnings have 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
Howard County | 2010-2019



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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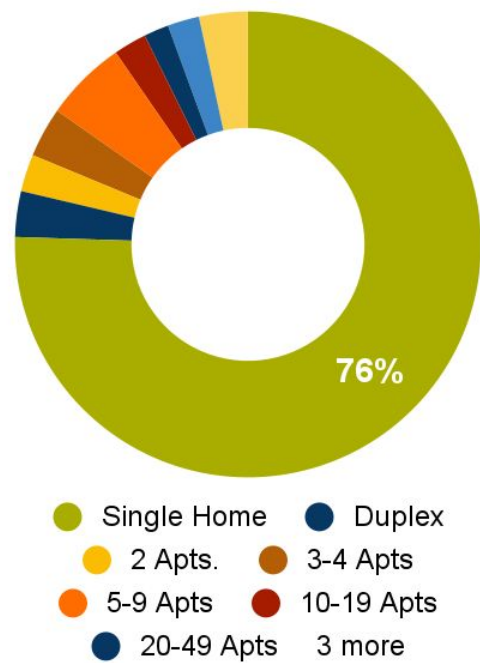
HOUSING TRENDS

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HOUSING TYPOLOGY | 76% of homes in Howard County are single-family, while 21% are multifamily. The share of multifamily housing has decreased by 78 homes since 2010.

Housing Typology

Howard County | 2019



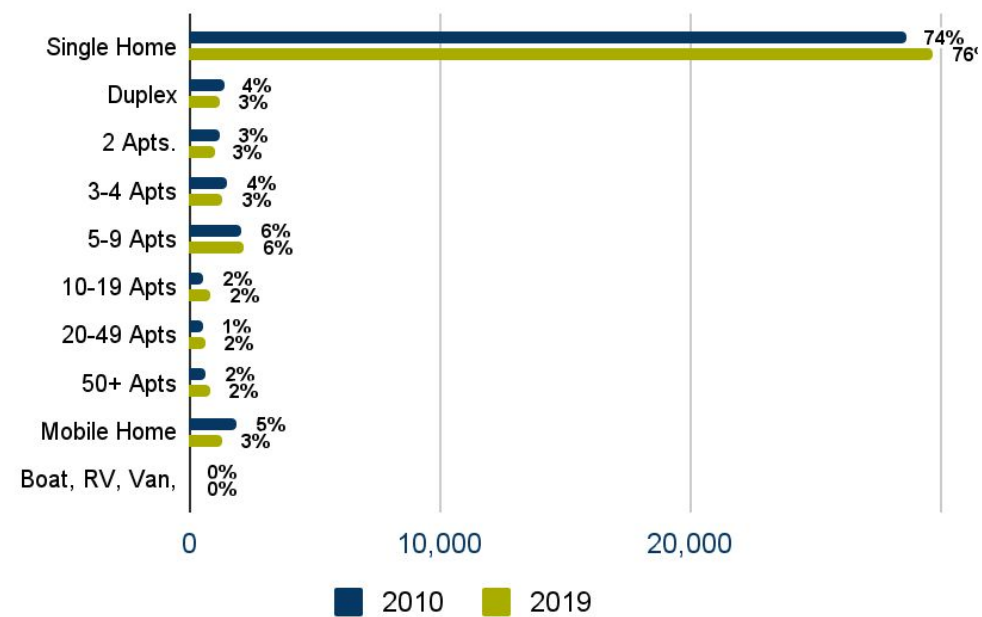
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

Howard County | 2010, 2019

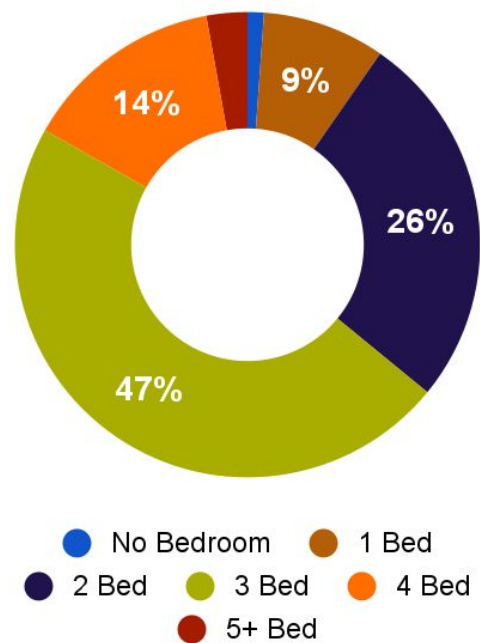


Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Howard County are 2.34, with 64% of units 3 bedroom or more.

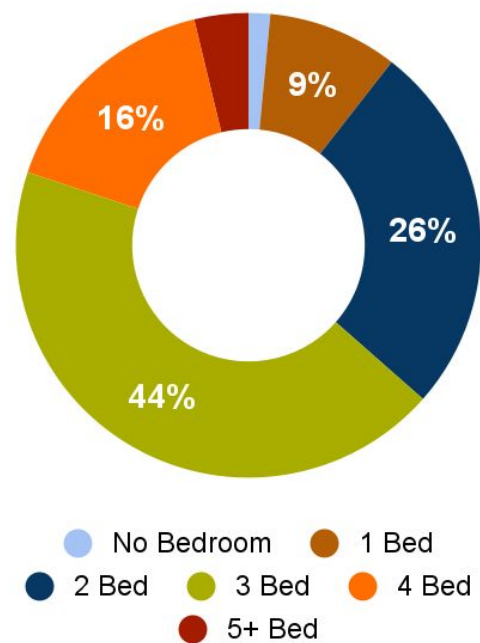
Housing Stock by Bedrooms

Howard County | 2019



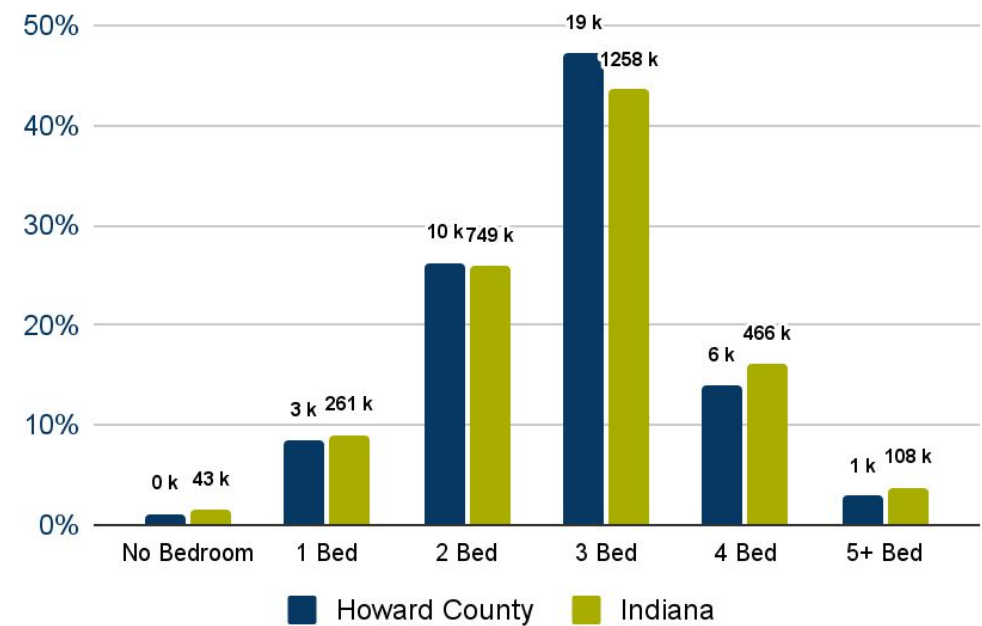
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Housing Stock by Bedroom

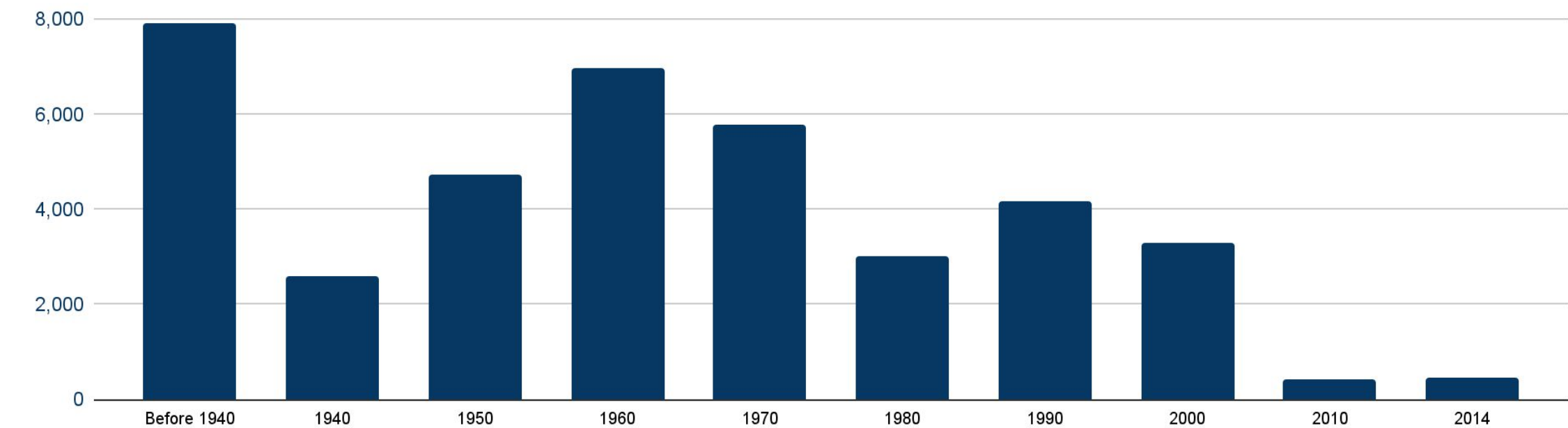
Howard County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 89% of homes were built before 1990, with most homes built in 2014.

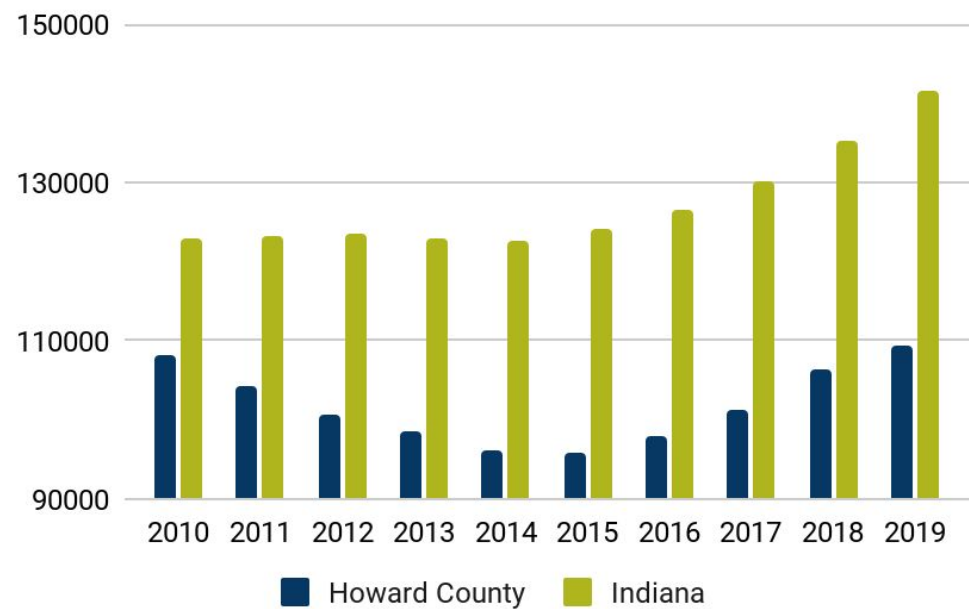
Homes by Year Built
Howard County | 2019



Source: ACS 2010-2019 5-year estimates

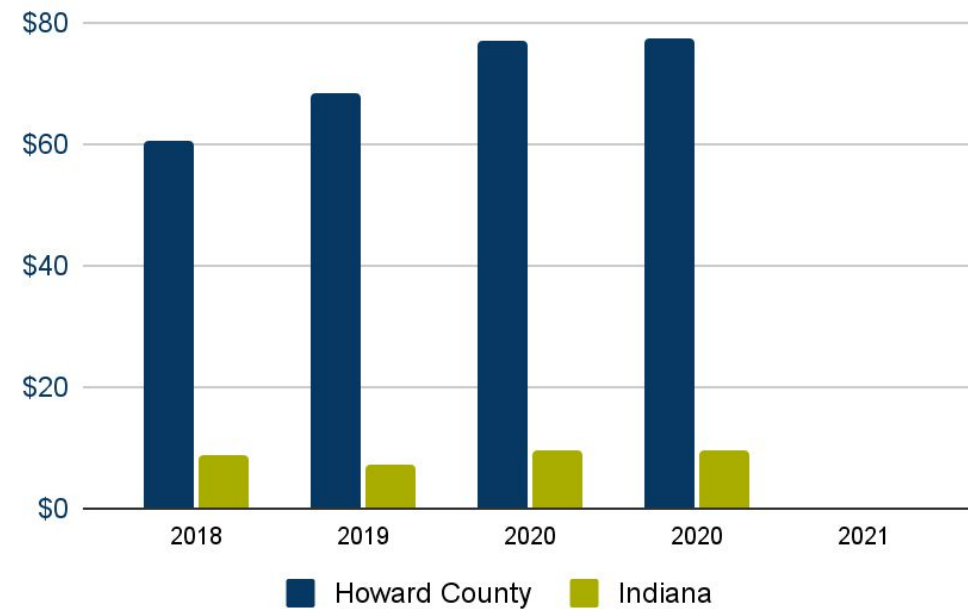
MEDIAN LISTING PRICE | Homes in Howard County have a median listing price of \$109,500, compared to \$141,700 statewide. Home prices have increased by 1% since 2010.

Median Listing Price
Howard County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

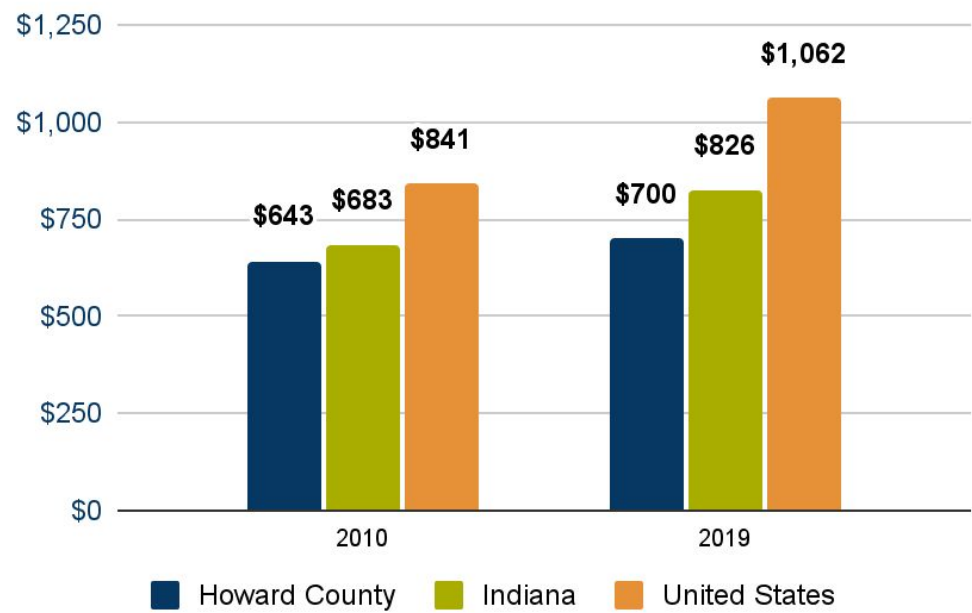
WORKING DRAFT

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

MEDIAN RENTS | Median rents have increased by 9% since 2010, with average rents at \$700.

Median Rent

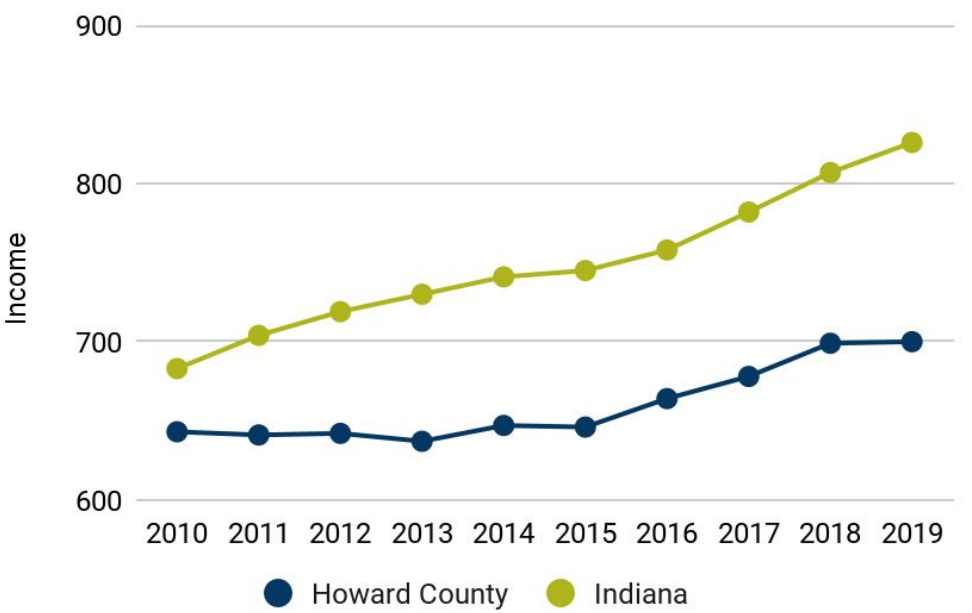
Howard County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

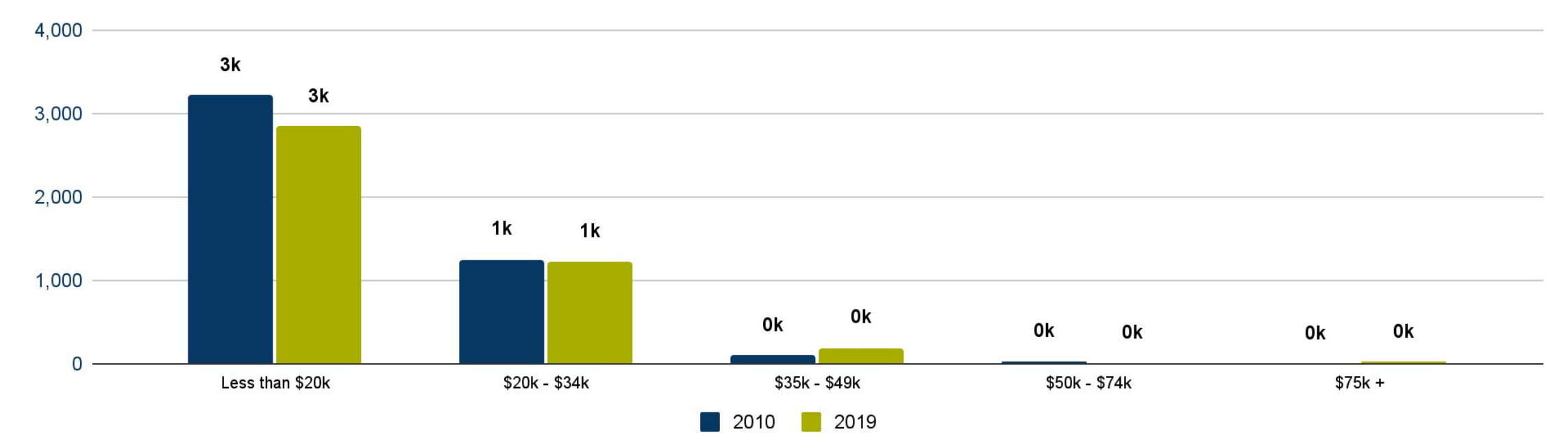
Howard County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 45% of households are housing cost burdened in Howard County, down -11% since 2010. 59% of households earning below \$50,000 are housing cost burdened.

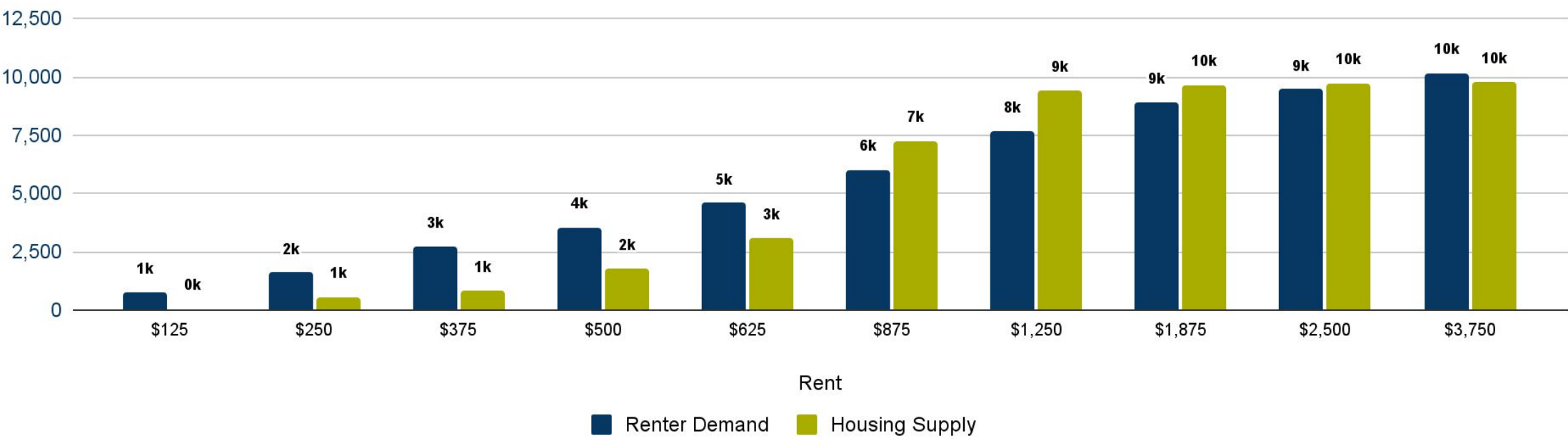
Renter Housing Cost Burden
Howard County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

CUMULATIVE HOUSING GAP | There is a 4000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

Cumulative Housing Gap
Howard County, Indiana | 2010-2019

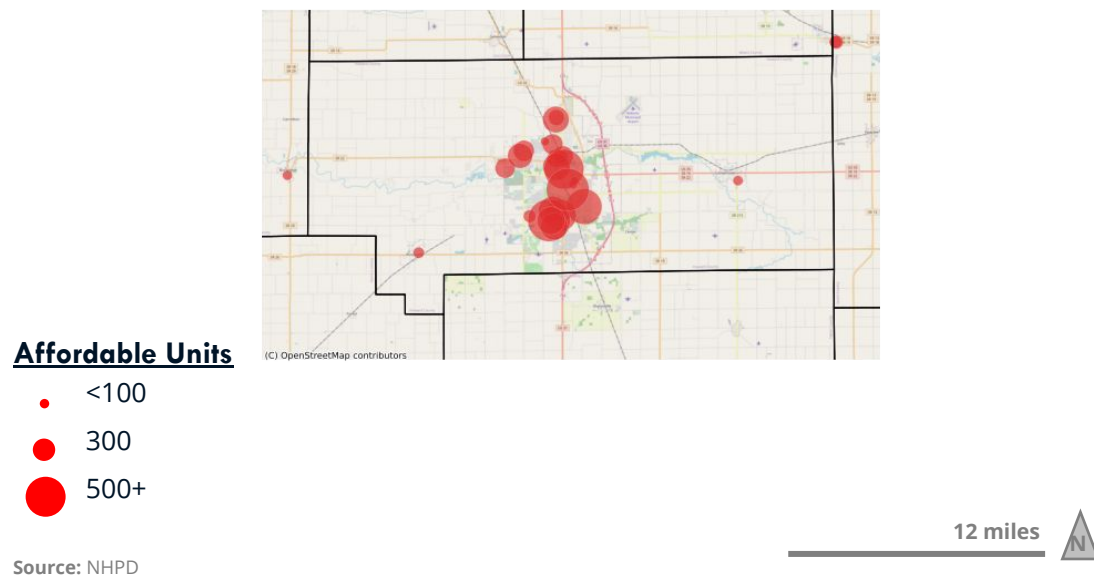


Source: ACS 2010-2019 5-year estimates

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

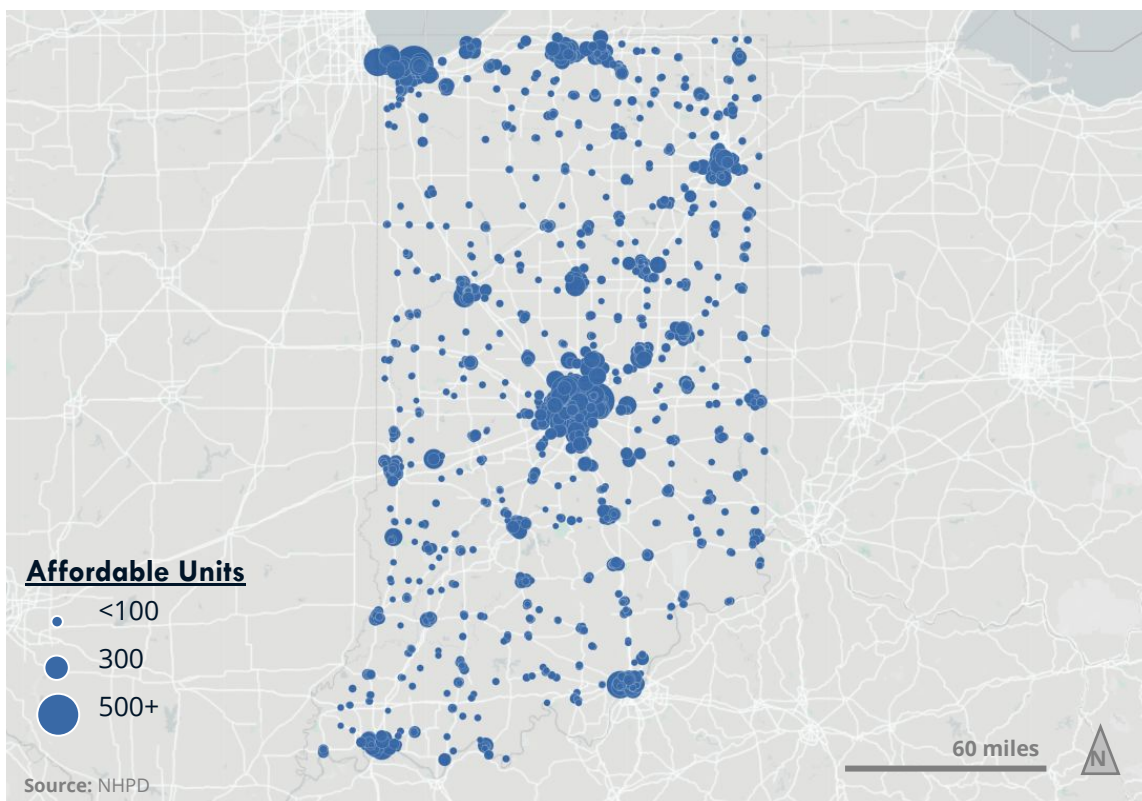
Affordable Housing Inventory

Howard County | 2020



Affordable Housing Inventory

State of Indiana | 2020

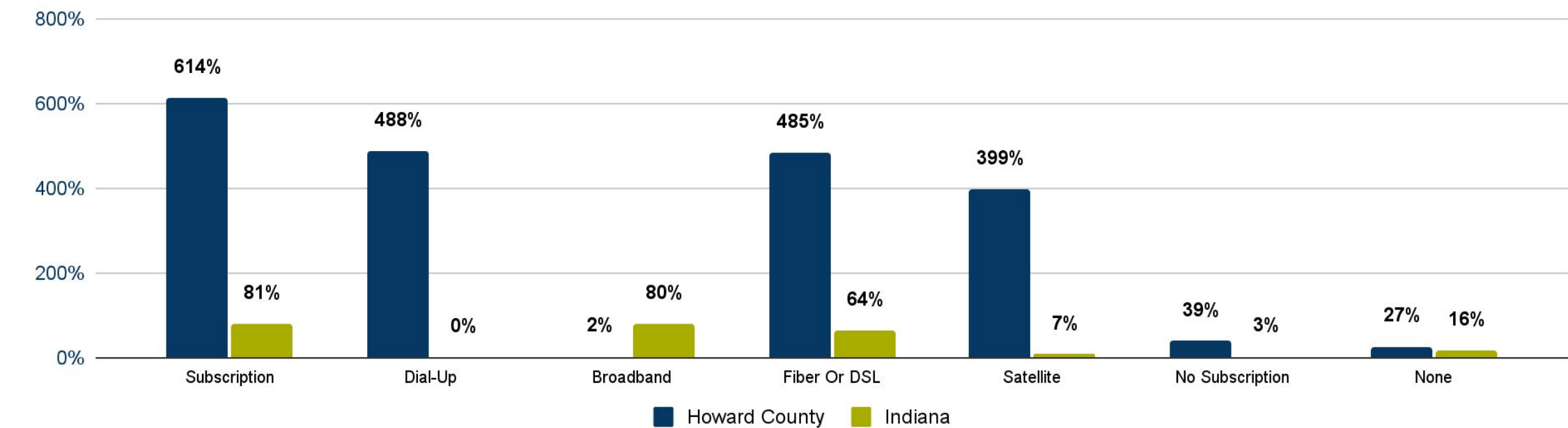


WORKING DRAFT

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

Broadband Access Howard County | 2017-2020



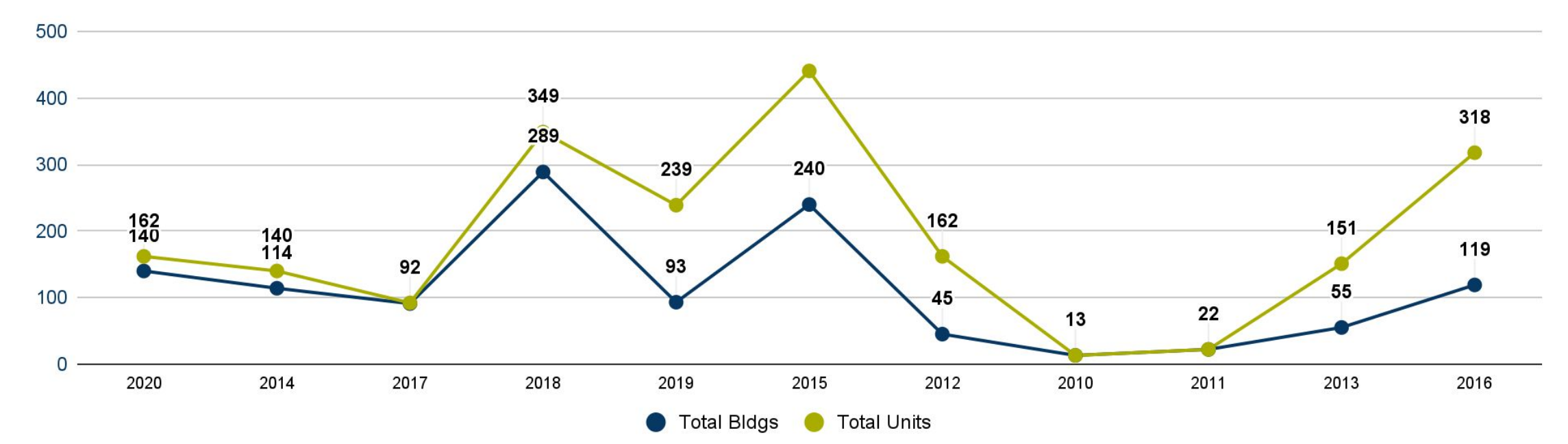
Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

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HOUSING STARTS | There have been 119 new housing starts in 2016 in Howard County, with 1,221 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits
Howard 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

WORKING DRAFT

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