





# INDIANA HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR LA GRANGE COUNTY

FEBRUARY 2022

# **ACKNOWLEDGEMENTS AND DATA SOURCES**

The Housing Working Group stakeholder organizations listed below would like to thank HR&A Advisors for their technical expertise throughout the development of this report.

- Accelerate Indiana Municipalities
- Affordable Housing Association of Indiana
- American Institute of Architects Indiana
- Association of Indiana Counties
- Federal Home Loan Bank of Indianapolis
- Habitat for Humanity Indiana
- Indiana Affordable Housing Council
- **Indiana Apartment Association**
- Indiana Association of Realtors
- Indiana Bankers Association
- Indiana Builders Association
- Indiana CRA Bankers Association
- Indiana Housing and Community Development Authority
- Office of the Lieutenant Governor of Indiana

## 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**
- U.S Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Association of Realtors

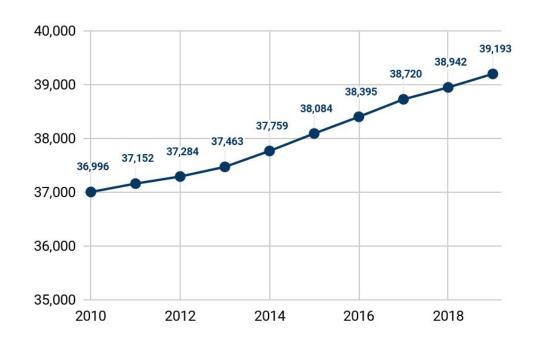
Data in this report will be updated as frequently as data sources are updated.

# **DEMOGRAPHIC TRENDS**

**POPULATION** | La Grange County's population has increased by 5.94% (2,197 people) between 2010-2019. In the same time period, the total number of households increased by 1.27% (154 households).

#### **Resident Population**

**La Grange County | 2010-2019** 



#### Households

**La Grange County | 2010-2019** 



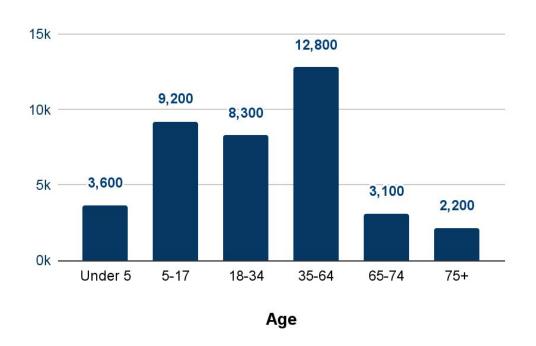
Source: FRED, U.S. Census Bureau

Source: FRED, U.S. Census Bureau

# AGE | 5,300 of people in La Grange County are age 65 or older, while 33% are younger than 18.

## **Population by Age**

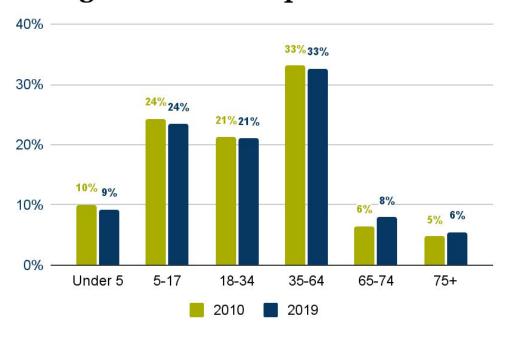
La Grange County | 2019



## **Change in Share of Population**

La Grange County | 2010, 2019

## **Change in Share of Population**

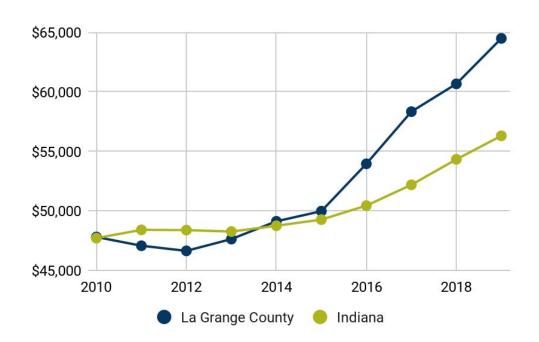


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | La Grange County had a median income of \$64,498 in 2019, up 35% since 2010. 23% of households have incomes below \$35,000, while 22% have incomes above \$100,000.

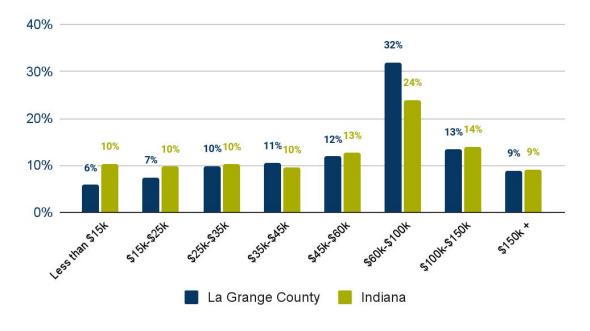
#### **Median Income**

La Grange County, State of Indiana | 2010-2019



#### **Household Income Distribution**

La Grange County, State of Indiana | 2019

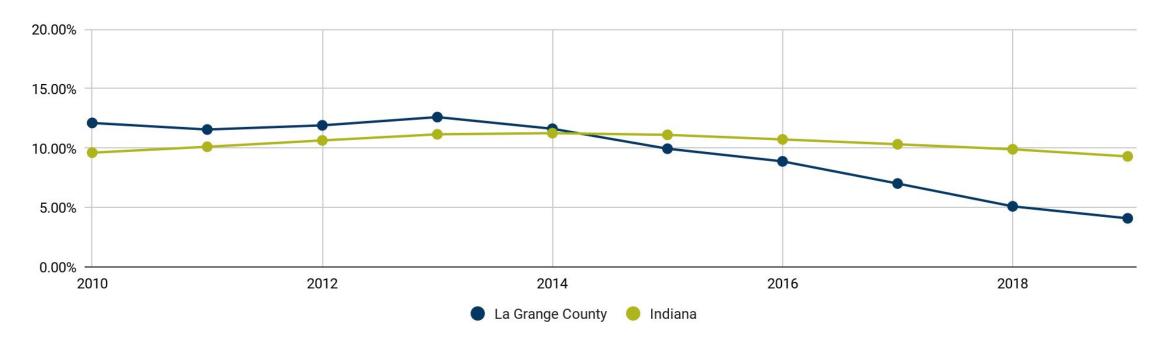


Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 4.1% of families in La Grange County live below the poverty line, down 8.03 points from 12.1% in 2010.

### **Family Poverty Rate**

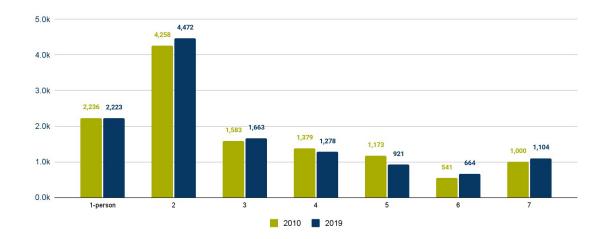
La Grange County, State of Indiana | 2010-2019



**HOUSEHOLD SIZE** | The average household size is 3.16 people, compared to the statewide average of 2.52. The La Grange County average household has grown by 0.13 persons since 2010.

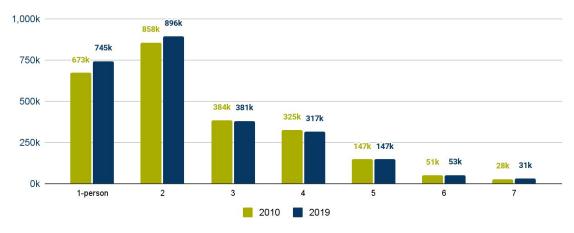
#### **Household Size**

La Grange County | 2010, 2019



#### **Household Size**

**State of Indiana | 2010, 2019** 



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

RACIAL COMPOSITION | The current racial distribution of households in La Grange County is 94% White, 0% Black, 4% Hispanic/Latino, 0% Asian, and 0% other.

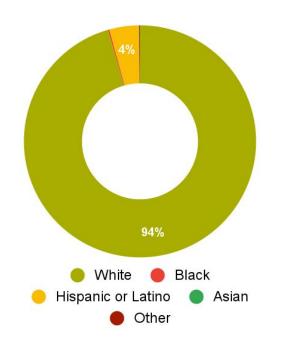
#### **Racial/Ethnic Distribution**

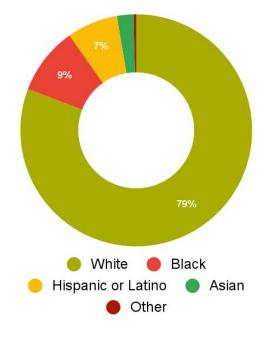
La Grange County | 2019

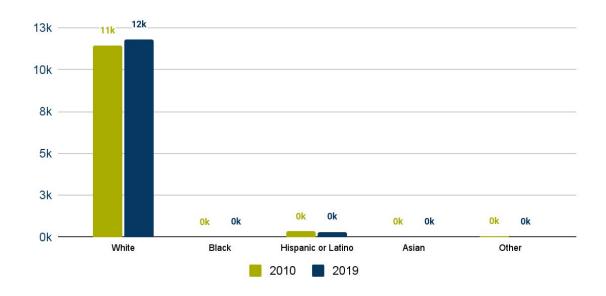
Indiana | 2019

### **Household Racial/Ethnic Distribution**

La Grange County | 2010, 2019







Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 18% of households (2,201 households) in La Grange County were renters, while 82% (10,124 households) were owners. The share of renters has decreased by 0.79 percentage points since 2010.

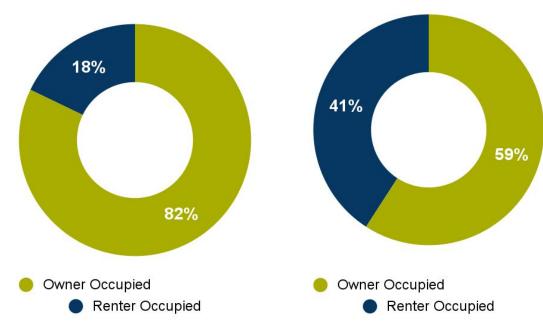
#### **Housing Tenure**

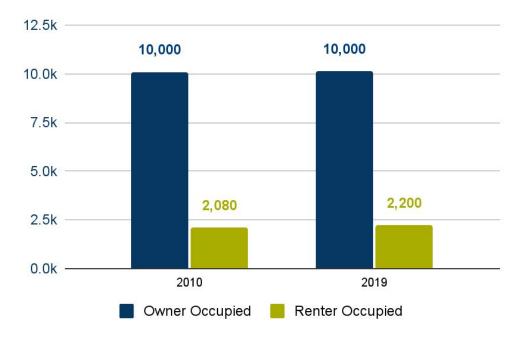
La Grange County | 2019

Indiana | 2019

#### **Total Households by Tenure**

**La Grange County | 2010-2019** 



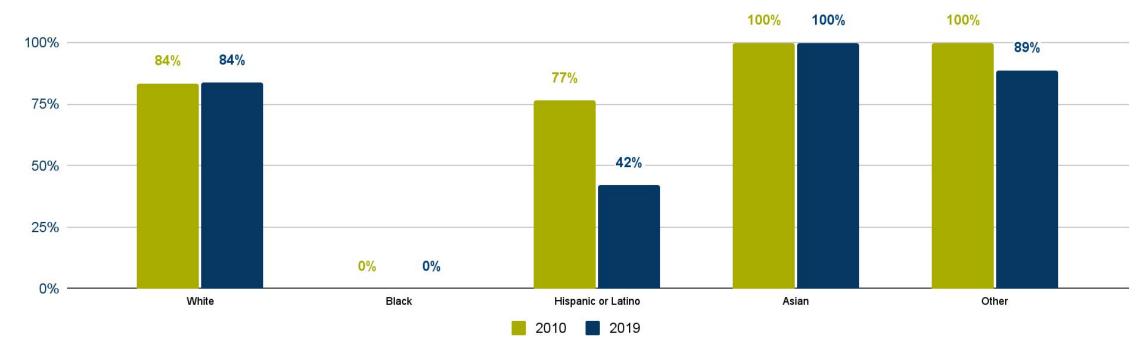


**Source:** ACS 2010-2019 5-year estimates

**TENURE BY RACE** | While the overall homeownership rate is 82%, homeownership is 84% among non-Hispanic White households, 0% for Black households, and 42% for Hispanic or Latino households.

#### **Homeownership by Race**

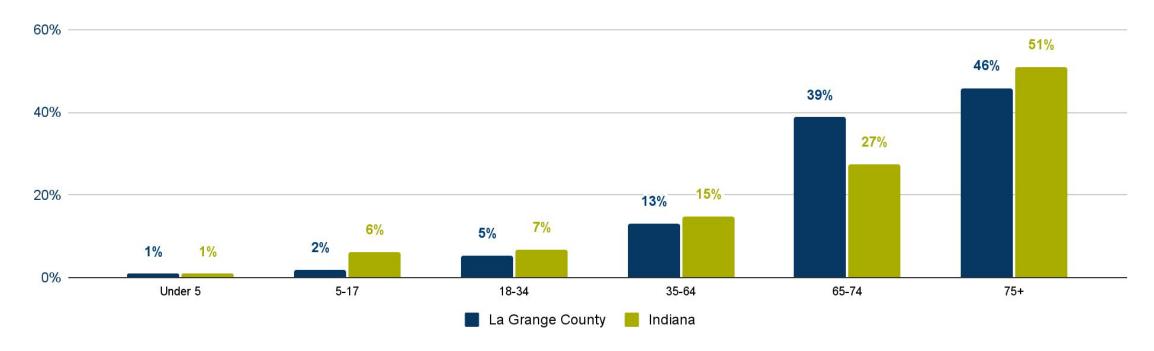
La Grange County | 2010, 2019



**DISABILITY** | 11% of people in La Grange County live with a disability. For people 65 and older, the figure increases to 42%.

#### Share of the Population by Age with a Disability

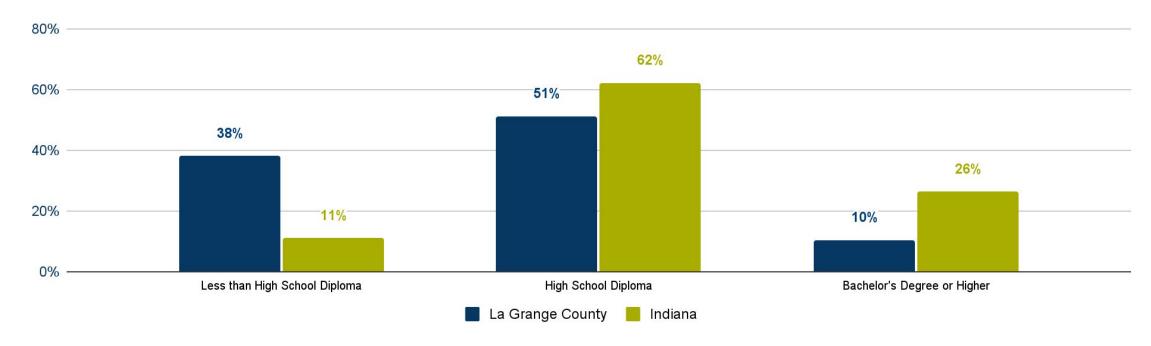
La Grange County, Indiana | 2010, 2019



**EDUCATIONAL ATTAINMENT** | In La Grange County, 51% of the population completed high school degree as their highest level of education, while 10% of the population has a Bachelor's degree or higher.

#### **Educational Attainment**

La Grange County, Indiana | 2019



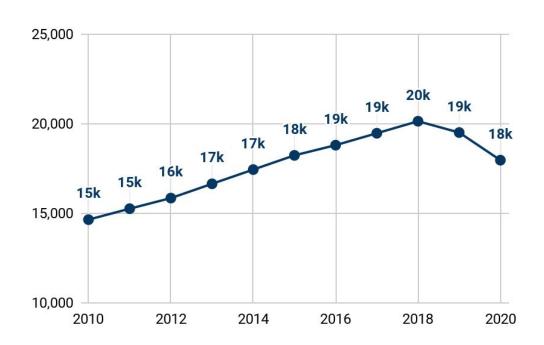
# JOB / EMPLOYMENT TRENDS

**EMPLOYMENT BASE** | There are currently 18,000 employed persons in La Grange County, up by 22.73% since 2010. The unemployment rate in 2020 was 6.40%, up 3.70 points from 2019.

### **Total Employment**

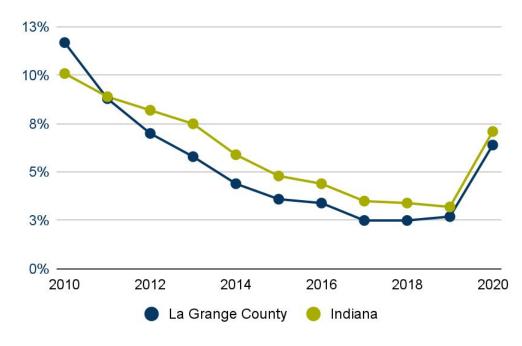
**Source:** FRED Estimates

**La Grange County | 2010-2019** 



#### **Unemployment Rate**

La Grange County, Indiana | 2010-2019

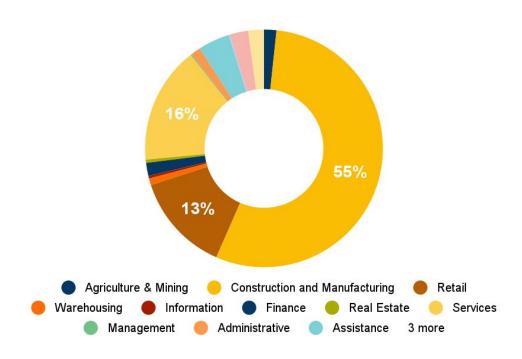


Source: FRED Estimates

## **EMPLOYMENT BY INDUSTRY** | Manufacturing is the leading industry for jobs in La Grange County, followed by Retail Trade (9%).

#### **Total Jobs by All Industries**

La Grange County | 2018



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

#### **Top 5 Industries and Median Annual Wages**

- Service-providing | \$35,868 1.
- 2. Goods-producing | \$55,354
- Trade, transportation, and utilities | \$36,277
- Manufacturing | \$56,285 4.
- Construction | \$50,901 5.

Source: BLS

#### **Top 5 Employers**

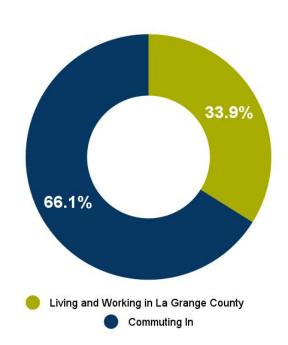
- **Champion Home Builders Inc (Topeka)**
- K-z Inc (Shipshewana)
- Nishikawa Cooper Llc (Topeka) 3.
- **Lake Park Industries (Shipshewana)** 4.
- 5. **Open Range Rv Co (Shipshewana)**

Source: BLS

## COMMUTER INFLOW / OUTFLOW | 12,000 commuters come into La Grange County for their jobs, while 15,000 employees travel out of La Grange County for their jobs.

#### **Employment Inflow**

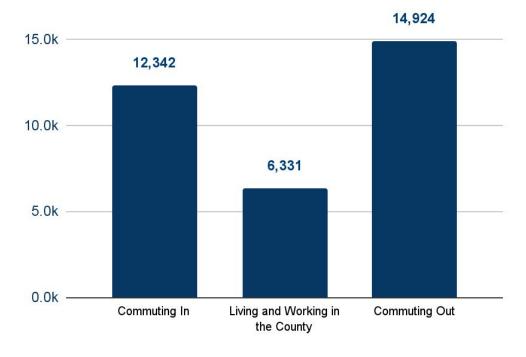
La Grange County | 2018



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

### **Commuting Patterns**

La Grange County | 2018

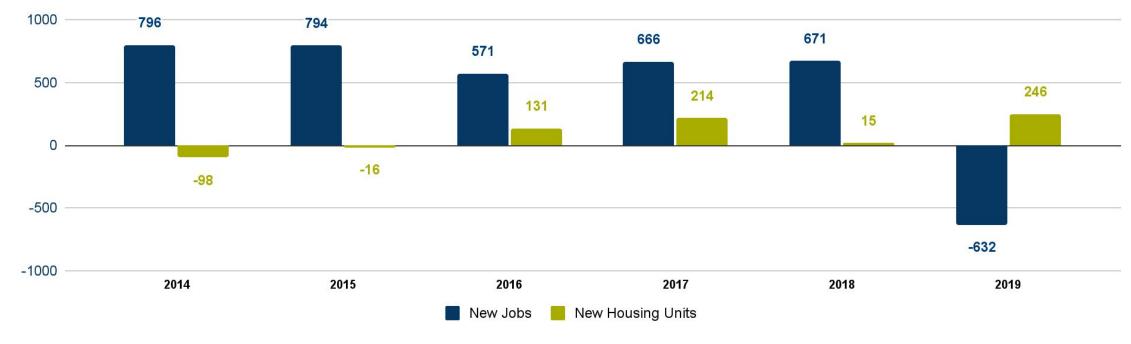


**Source:** Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

JOB GROWTH AND HOUSING PRODUCTION | La Grange County has created 2,866 jobs and 492 housing units between 2014 and 2019, or 17 housing units for every 100 jobs created.

#### **Job Growth and Housing Production**

La Grange County | New Jobs, New Housing Units

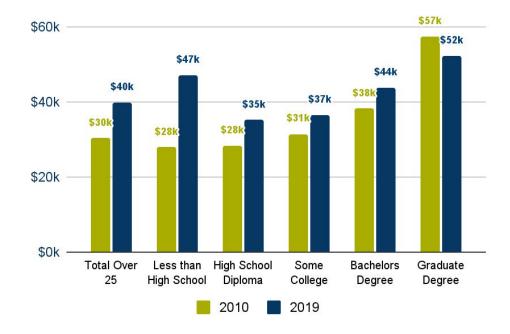


Housing Units Includes all existing units, single family and multifamily. Source: ACS 2010-2019 5-year estimates

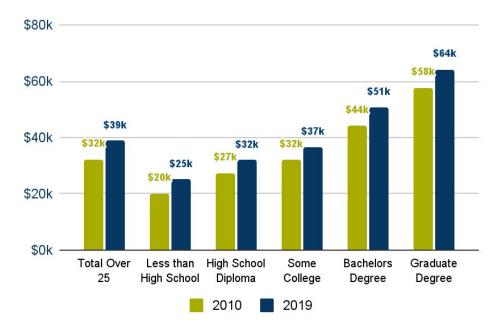
**INCOME GROWTH** | Median earnings have increased 32% since 2010 for the total population and increased 24% for the population with a high school diploma or greater education.

## **Median Earnings by Educational Attainment**

La Grange County | 2010, 2019



#### **Median Earnings by Educational Attainment** Indiana | 2010, 2019



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

**INCOME GROWTH AND EDUCATIONAL ATTAINMENT** | Median annual earnings have increased by \$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 \$41, or 6% since 2010.

#### **Income and Rent Growth, High School Diploma La Grange County | 2010-2019**

## \$40k \$800 \$30k \$600 Median Earnings Median Rent \$400 \$20k \$10k \$200

Median Earnings High School Diploma

2012 2013 2014 2015 2016 2017 2018 2019

Median Rent

## Income and Rent Growth, Bachelor's Degree

**La Grange County | 2010-2019** 



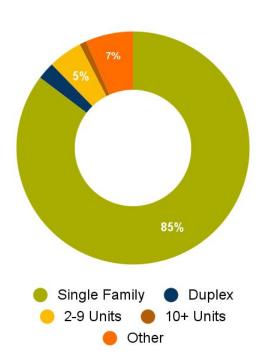
Source: ACS 2010-2019 5-year estimates

# **HOUSING TRENDS**

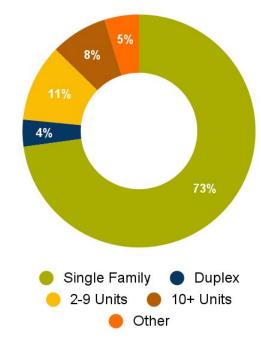
# **HOUSING TYPE** | 85% of homes in La Grange County are single-family, while 15% are multifamily.

## **Housing Type**

La Grange County | 2019

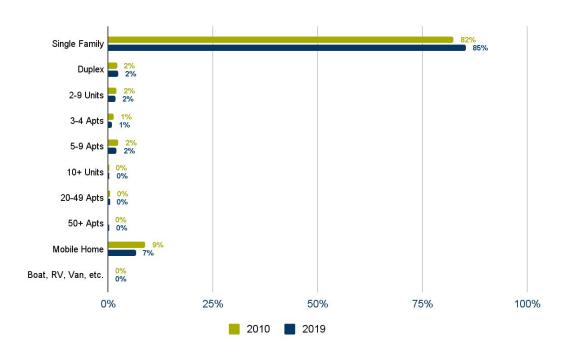


#### Indiana | 2019



## **Share of Units by Housing Type**

**La Grange County | 2010-2019** 



Source: ACS 2010-2019 5-year estimates

# **HOUSING UNIT SIZE** | Most homes in La Grange County average 3.16 bedrooms, with 70% of units containing 3 bedrooms or more.

#### **Housing Stock by Number of Bedrooms**

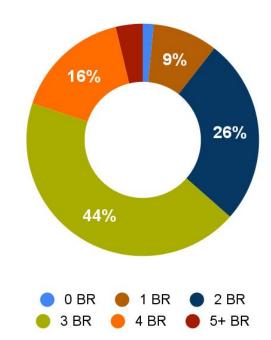
23%

La Grange County | 2019

14%

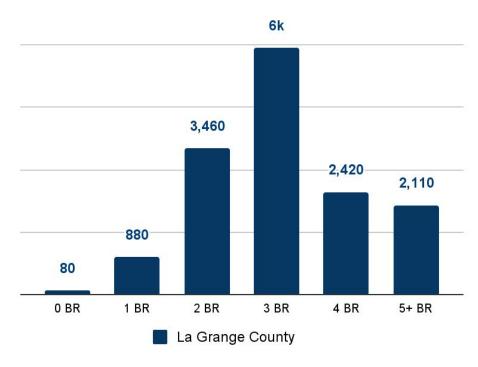
16%

Indiana | 2019



## **Share of Housing Stock by Bedroom**

La Grange County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

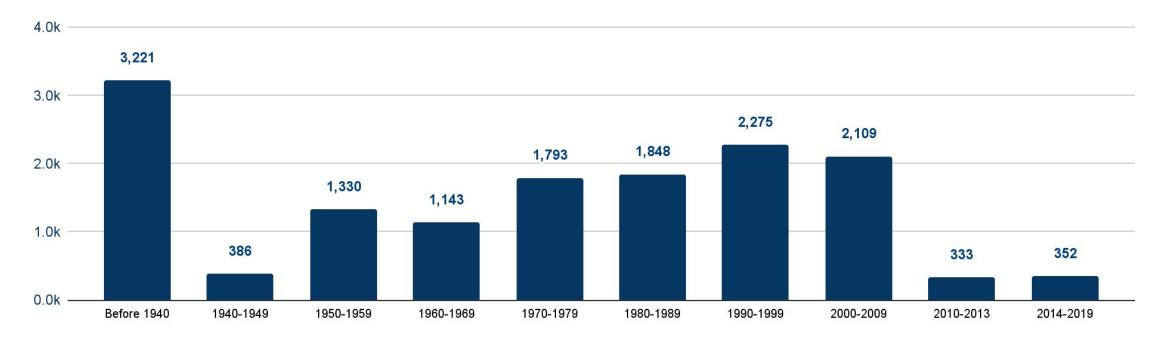
Includes all existing units, single family and multifamily. **Source:** ACS 2010-2019 5-year estimates

39%

AGE OF HOUSING | 41% of homes were built before 1970, 40% were built between 1970 and 2000, and 19% were built after 2000.

#### **Homes by Year Built**

La Grange County | 2019



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

## MEDIAN LISTING PRICE | Homes in La Grange County have a median listing price of \$189,000. Home prices have increased by 40% since 2019.

#### **Median Listing Price**

La Grange County | 2019-2021



### **Listings and Sales (last 24 months)**

La Grange County | 2021



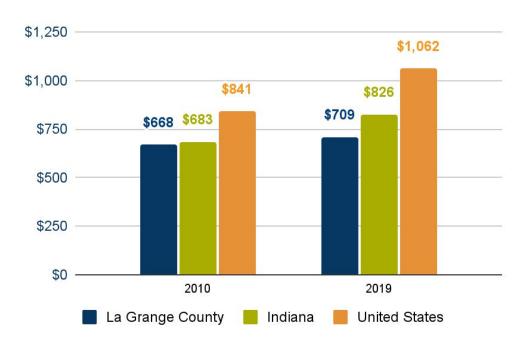
**Source:** ACS 2010-2019 5-year estimates

Disclaimer: For counties less than 10,000 households, data may be significantly skewed due to limited transactions.

# **MEDIAN RENTS** | Median rent has increased by 6% since 2010, with median rent at \$709 in 2019.

**Median Rent** 

La Grange County, Indiana, United States | 2010, 2019



La Grange County, Indiana | 2010 - 2019



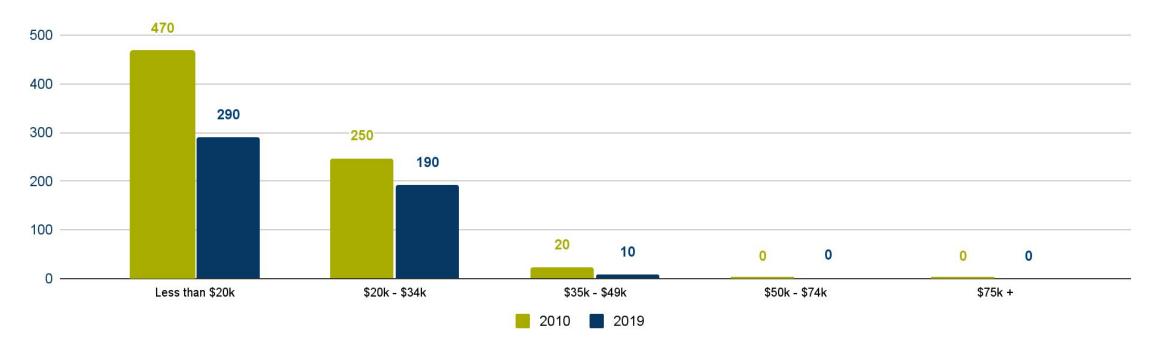
\$900 \$800 \$700 \$600 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 La Grange County Indiana

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

COST BURDEN | 29% of renter households in La Grange County are housing cost burdened, down 32.33% points since 2010. 54% of households earning below \$50,000 are housing cost burdened.

#### **Cost Burden Renter Households**

La Grange 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 rental homes available for households who earn less than \$50,000 annually or units renting below \$1,250 per month.

#### **Cumulative Housing Gap**

La Grange County, Indiana | 2010-2019

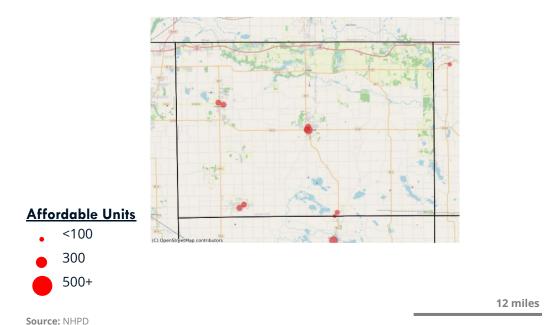


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households. Source: ACS 2010-2019 5-year estimates

**AFFORDABLE HOUSING** | The maps below show the geographic distribution of affordable housing units throughout the state of Indiana and in La Grange County.

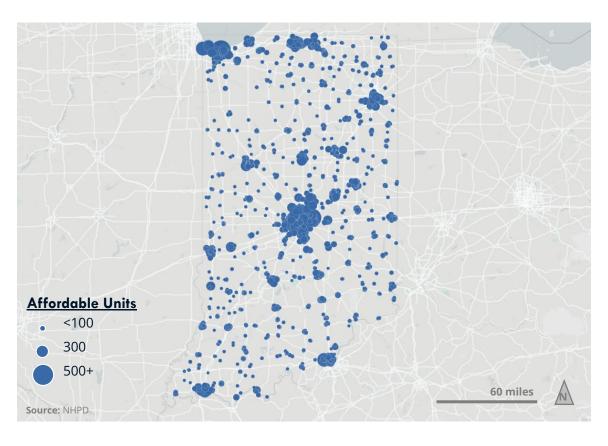
## **Affordable Housing Inventory**

La Grange County | 2020



# **Affordable Housing Inventory**

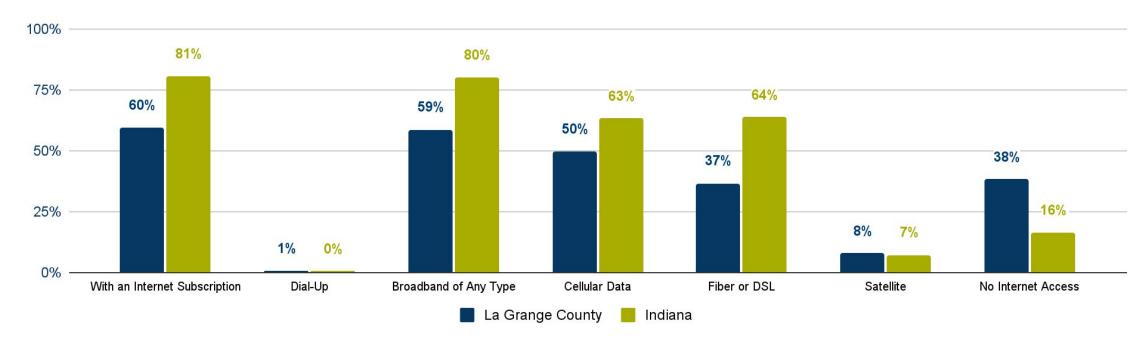
State of Indiana | 2020



## **INTERNET ACCESS** | 60% of housing units have access to internet compared to 81% state-wide.

#### **Internet Access**

La Grange County, Indiana | 2020

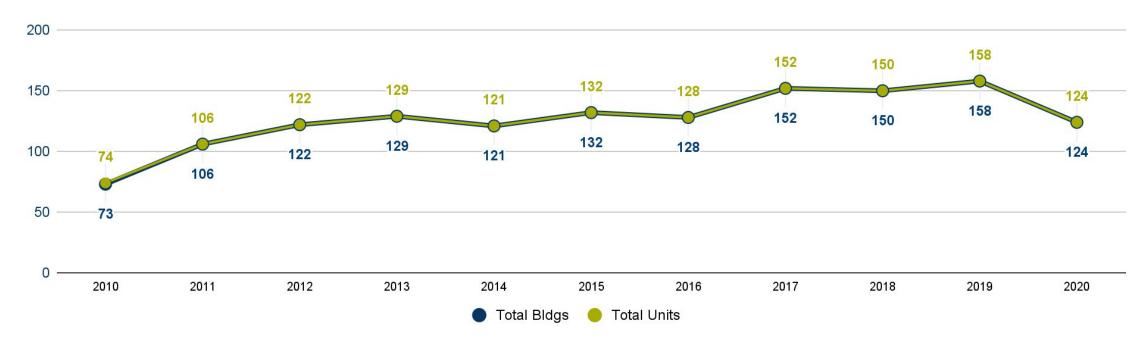


# **HOUSING CONSTRUCTION**

HOUSING STARTS | There were 124 new housing starts in 2020 in La Grange County, part of the total of 1,395 building permits authorized since 2010.

#### **New Housing Structures Authorized by Building Permits**

**La Grange County | 2010-2020** 



Source: St. Louis Fed.

**CONSTRUCTION INPUTS** | Construction material costs have increased rapidly since 2010--recovering from pandemic impacts to all time highs.

#### **Construction Cost Indices**

**United States | 2010-2020** 



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