



INDIANA HOUSING  
DASHBOARD



Indiana Housing & Community Development Authority



Analyze. Advise. Act.

# INDIANA HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR GRANT COUNTY

**MARCH 2022**

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# ACKNOWLEDGEMENTS AND DATA SOURCES

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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.

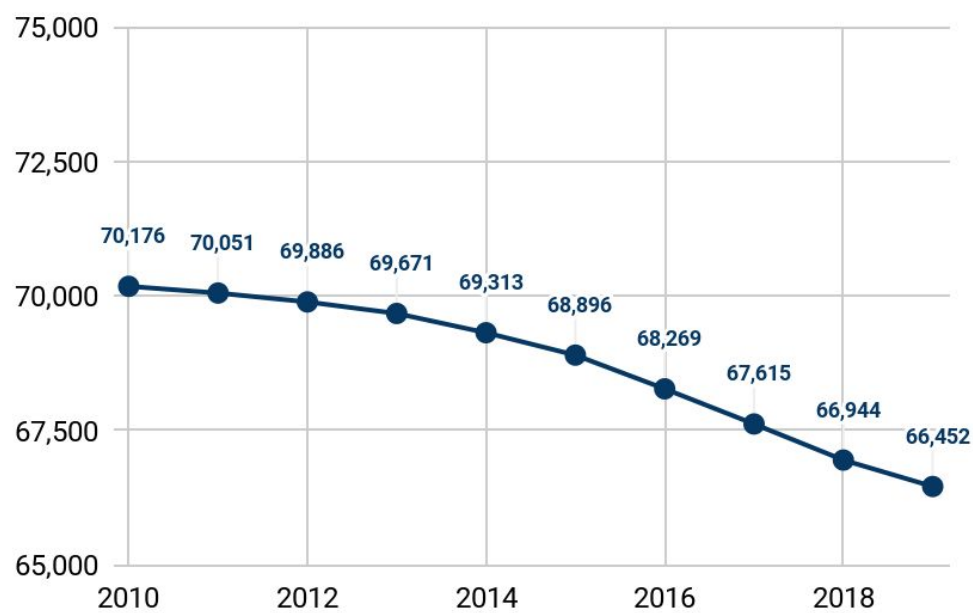
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# DEMOGRAPHIC TRENDS

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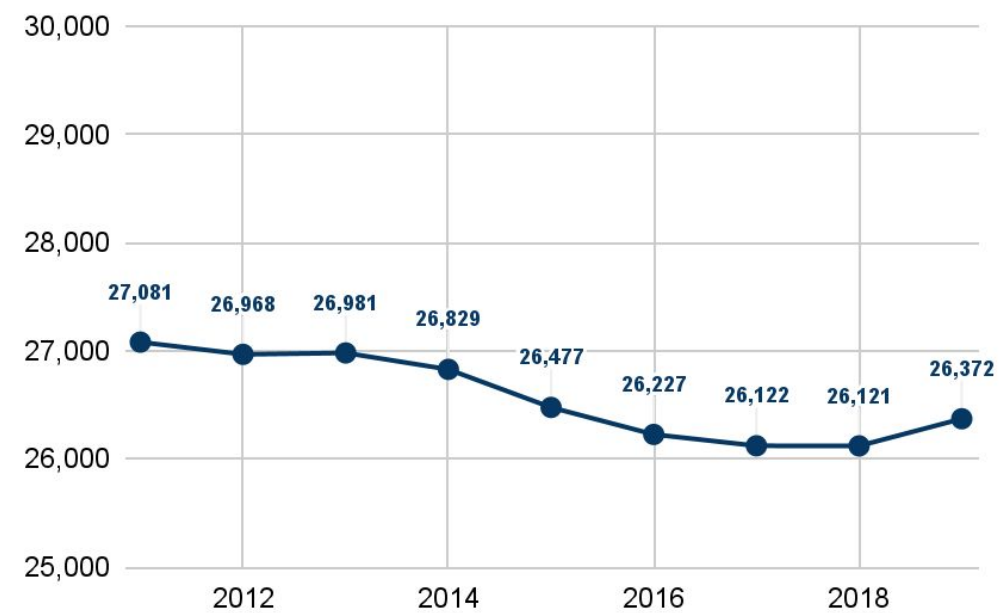
**POPULATION** | Grant County's population has decreased by 5.31% (3,724 people) between 2010-2019. In the same time period, the total number of households decreased by 1.27% (339 households).

**Resident Population**  
Grant County | 2010-2019



Source: FRED, U.S. Census Bureau

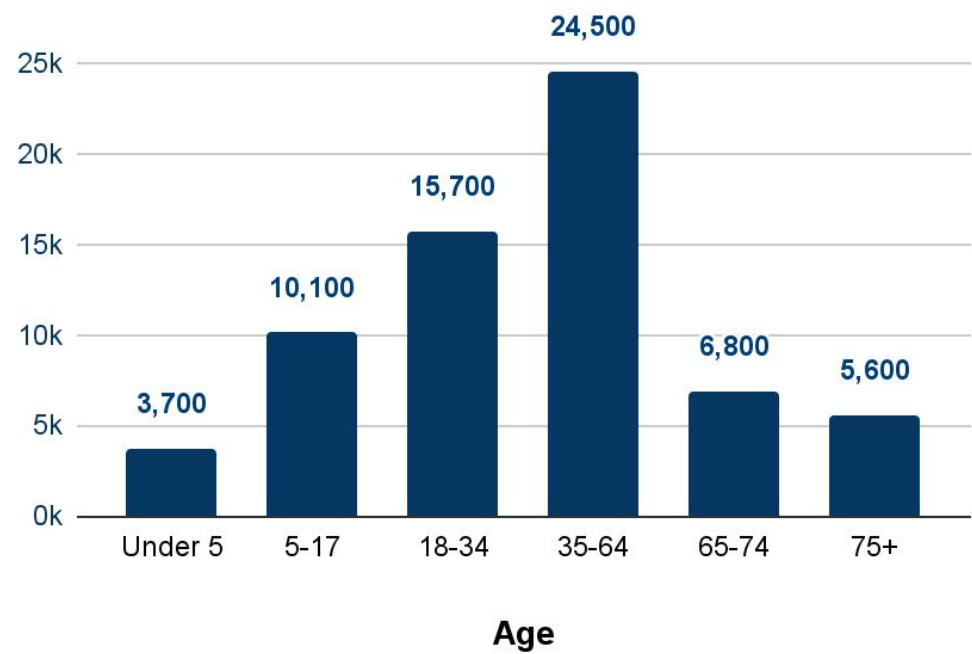
**Households**  
Grant County | 2010-2019



Source: FRED, U.S. Census Bureau

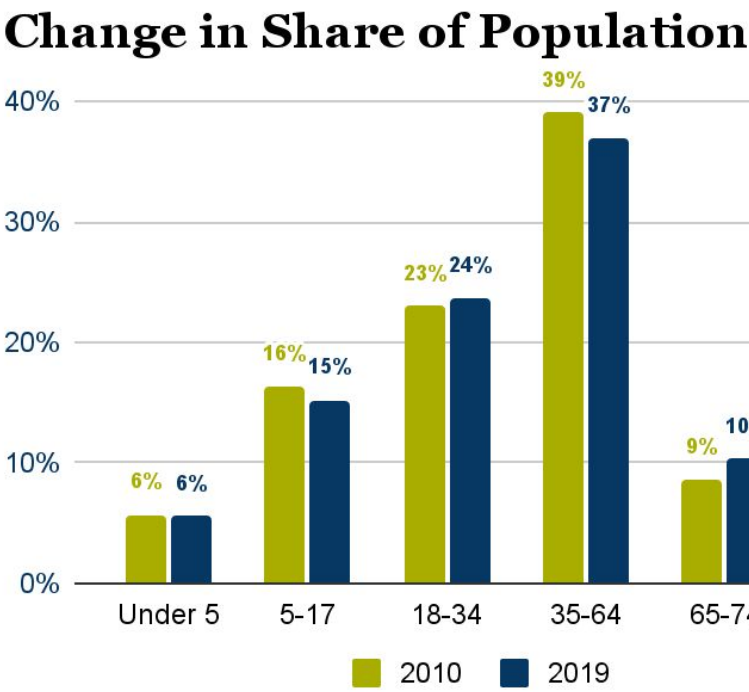
**AGE** | 12,400 of people in Grant County are age 65 or older, while 21% are younger than 18.

**Population by Age**  
Grant County | 2019



Source: ACS 2019 5-year estimates

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

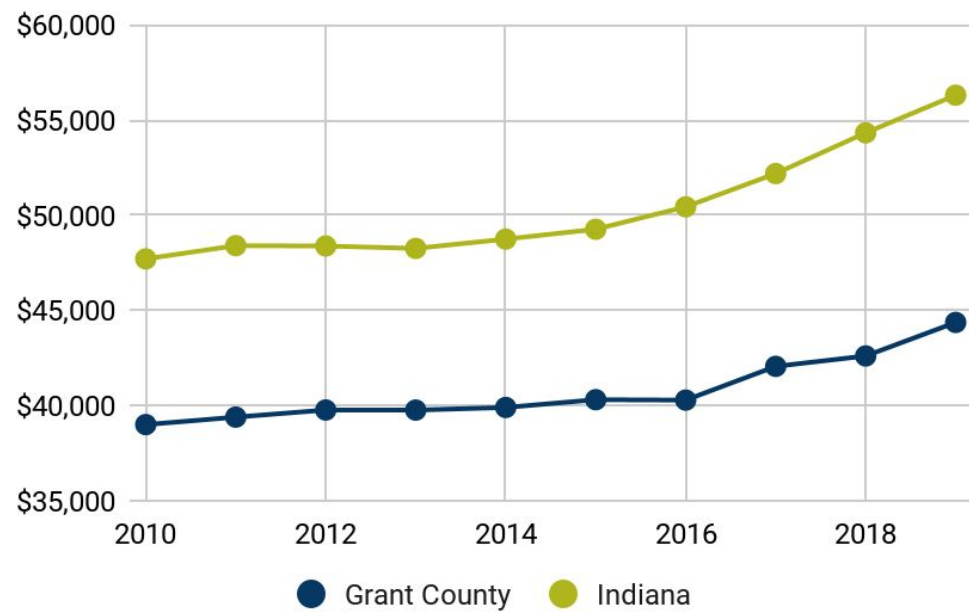


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | Grant County had a median income of \$44,356 in 2019, up 14% since 2010. 39% of households have incomes below \$35,000, while 15% have incomes above \$100,000.

**Median Income**

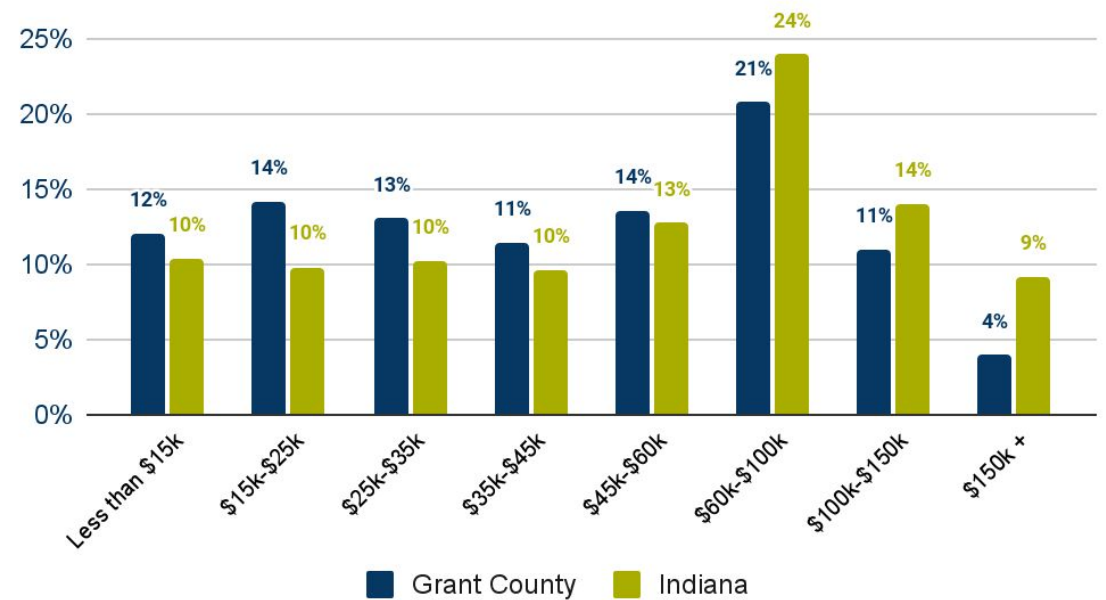
Grant County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

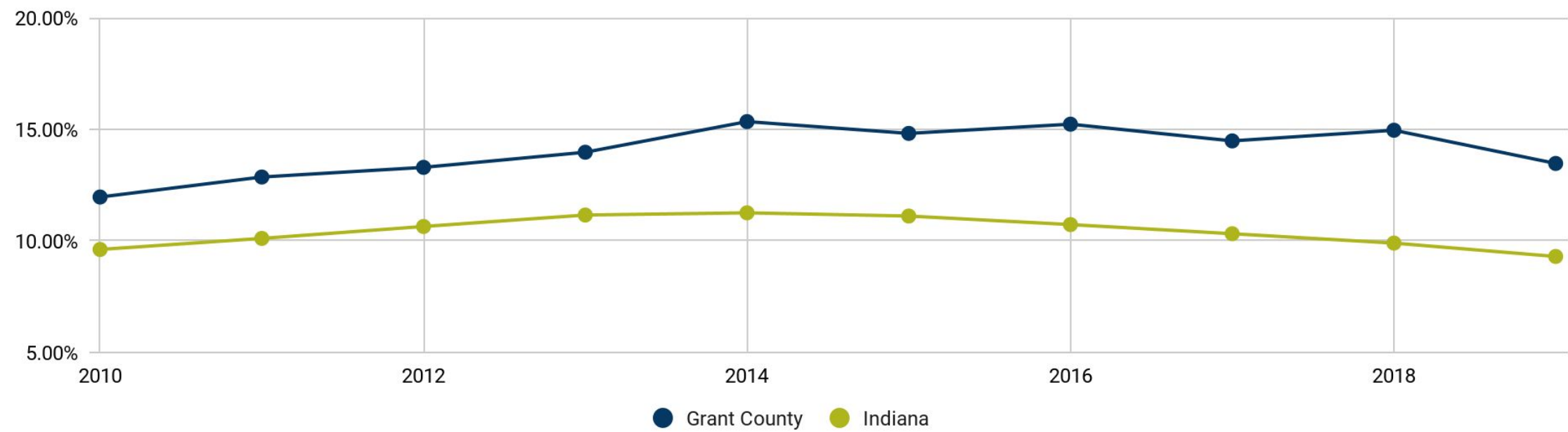
Grant County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 13.5% of families in Grant County live below the poverty line, up 1.51 points from 12.0% in 2010.

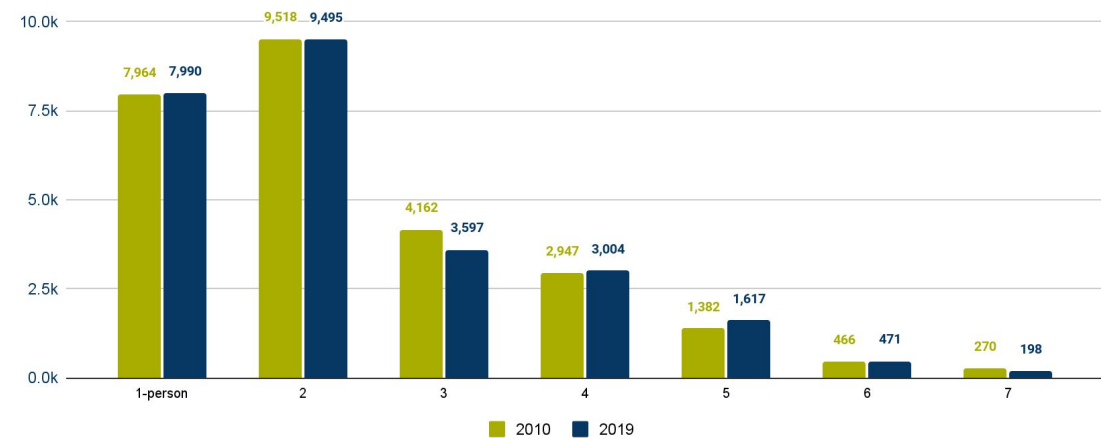
**Family Poverty Rate**  
Grant County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

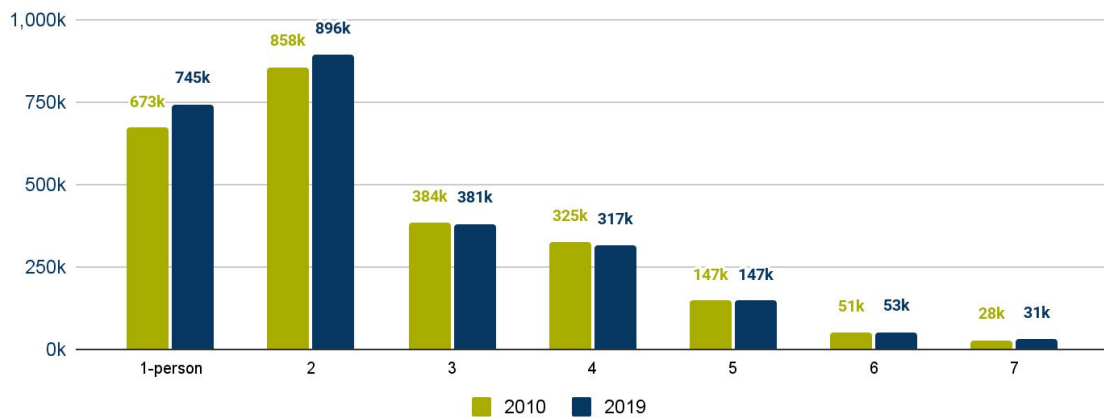
**HOUSEHOLD SIZE |** The average household size is 2.31 people, compared to the statewide average of 2.52. The Grant County average household has shrunk by 0.16 persons since 2010.

**Household Size**  
Grant County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Household Size**  
State of Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

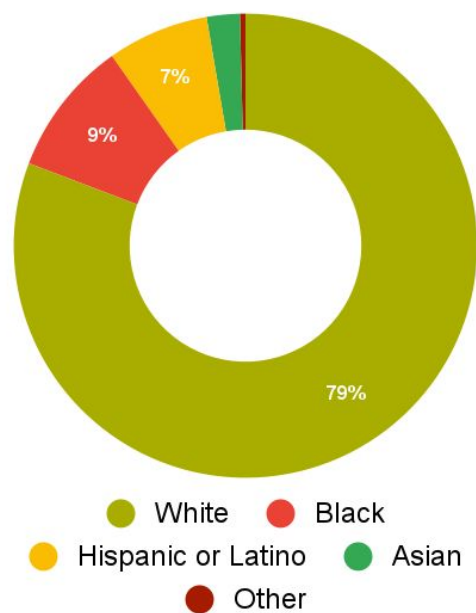
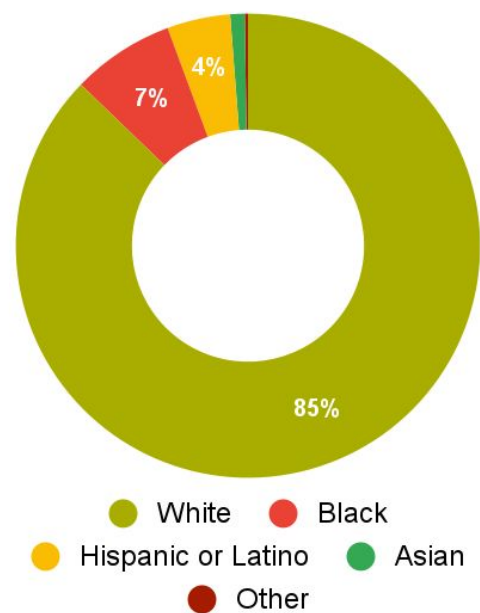


**RACIAL COMPOSITION |** The current racial distribution of households in Grant County is 85% White, 7% Black, 4% Hispanic/Latino, 1% Asian, and 0% other.

**Racial/Ethnic Distribution**

Grant County | 2019

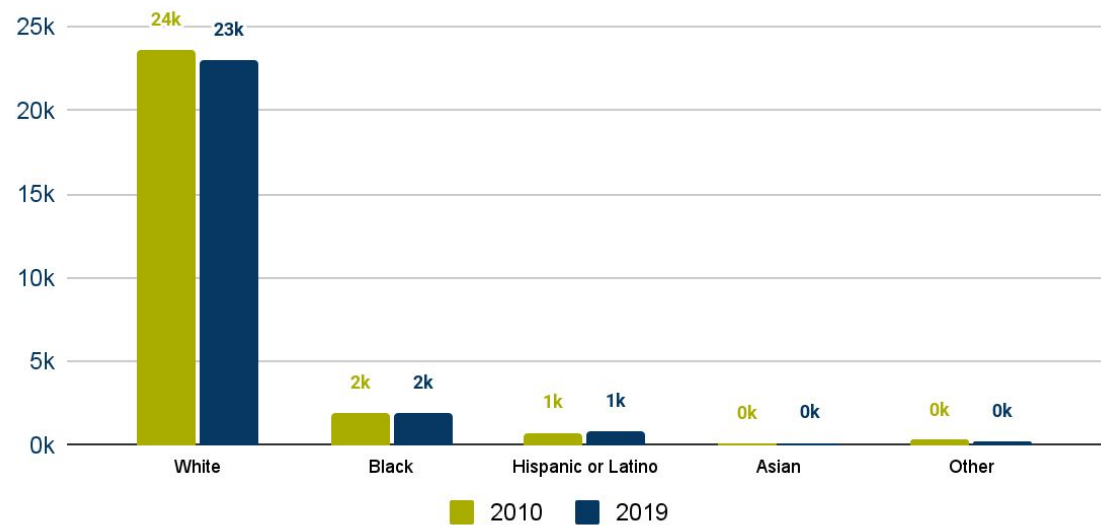
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Household Racial/Ethnic Distribution**

Grant County | 2010, 2019

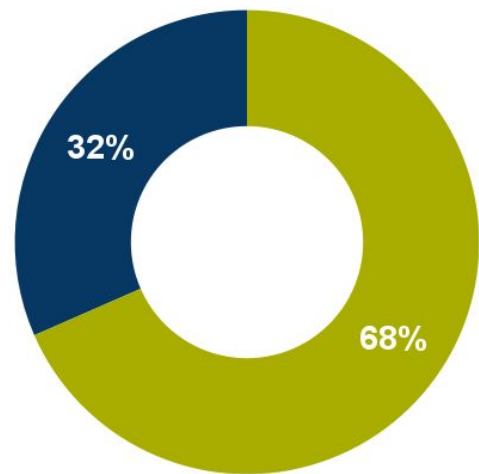


Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 32% of households (8,326 households) in Grant County were renters, while 68% (18,046 households) were owners. The share of renters has decreased by 2.12 percentage points since 2010.

**Housing Tenure**

Grant County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

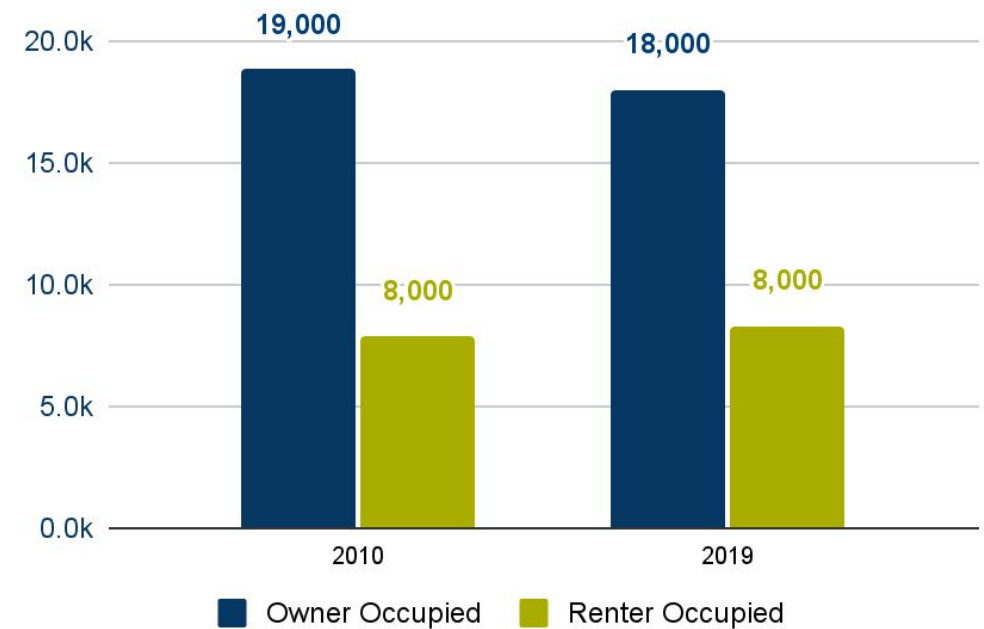
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

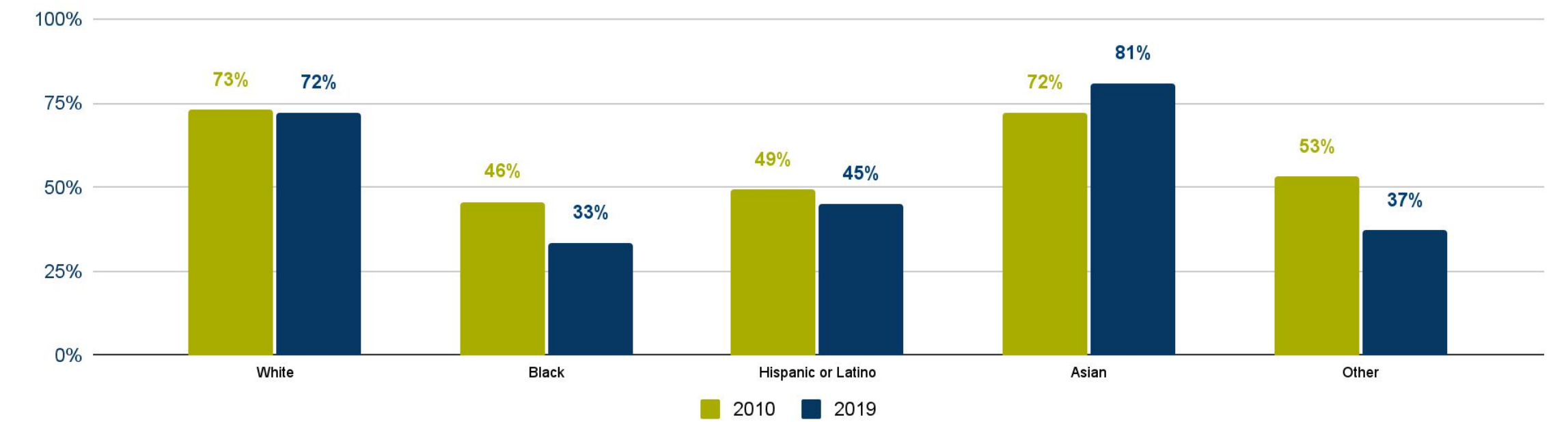
Grant County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 68%, homeownership is 72% among non-Hispanic White households, 33% for Black households, and 45% for Hispanic or Latino households.

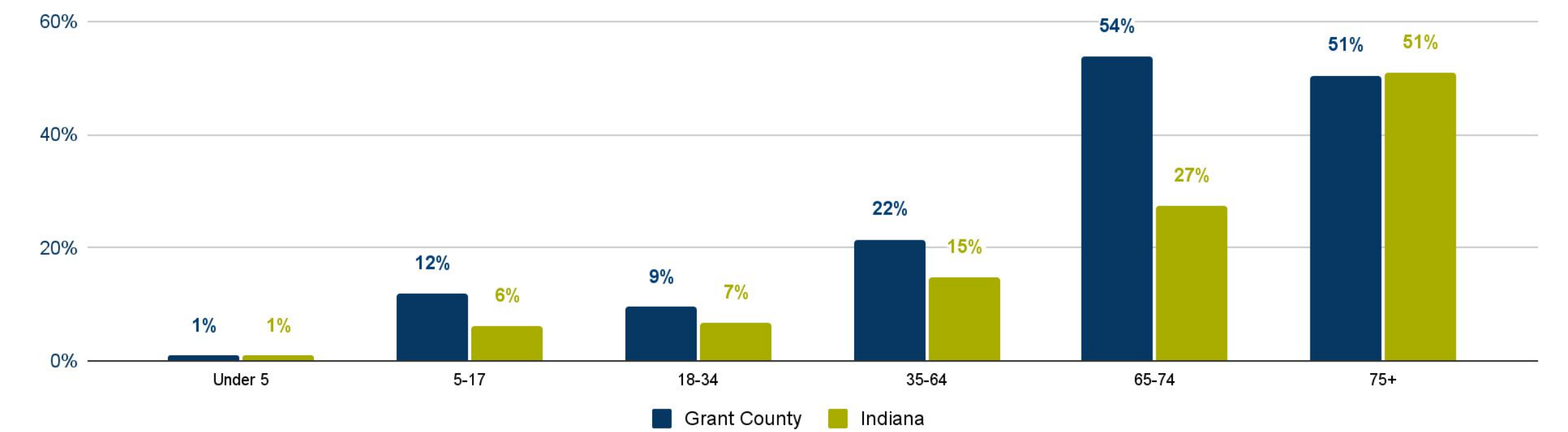
**Homeownership by Race**  
Grant County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 22% of people in Grant County live with a disability. For people 65 and older, the figure increases to 52%.

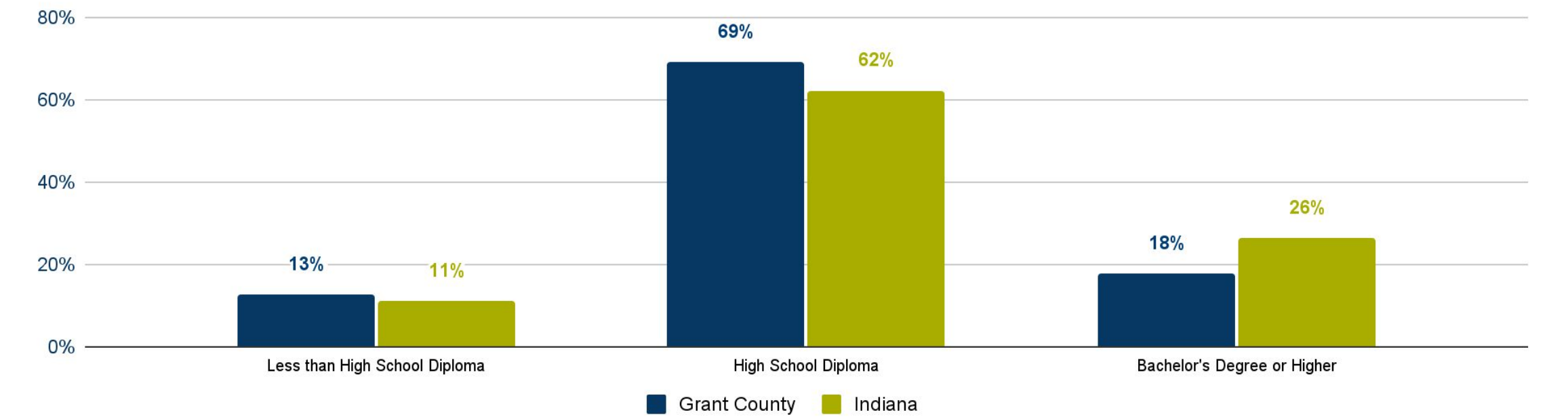
**Share of the Population by Age with a Disability**  
Grant County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In Grant County, 69% of the population completed high school degree as their highest level of education, while 18% of the population has a Bachelor's degree or higher.

**Educational Attainment**  
Grant County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

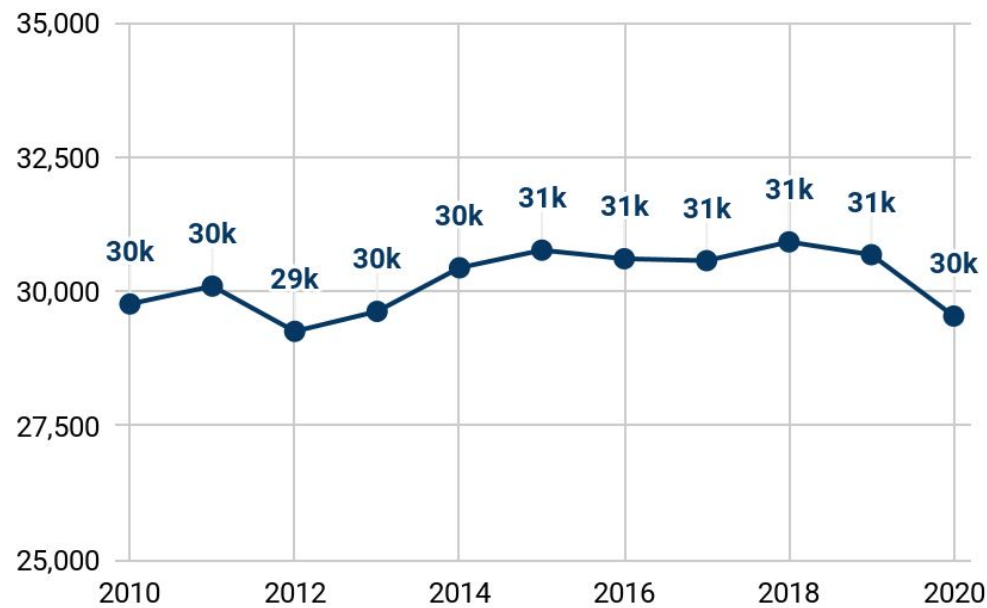
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# **JOB / EMPLOYMENT TRENDS**

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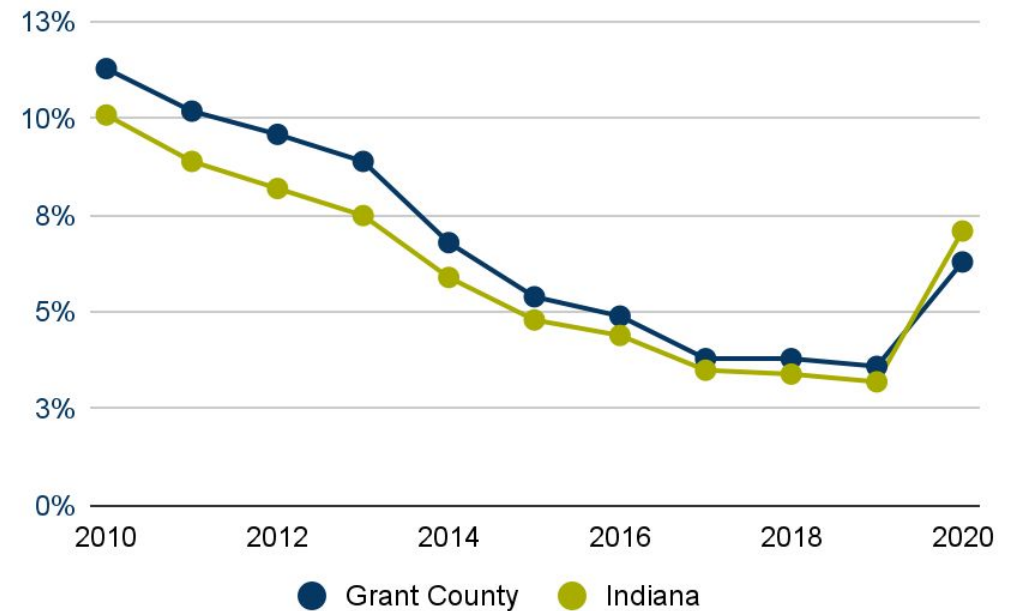
**EMPLOYMENT BASE |** There are currently 30,000 employed persons in Grant County, up by 0.76% since 2010. The unemployment rate in 2020 was 6.30%, up 2.70 points from 2019.

**Total Employment**  
Grant County | 2010-2019



Source: FRED Estimates

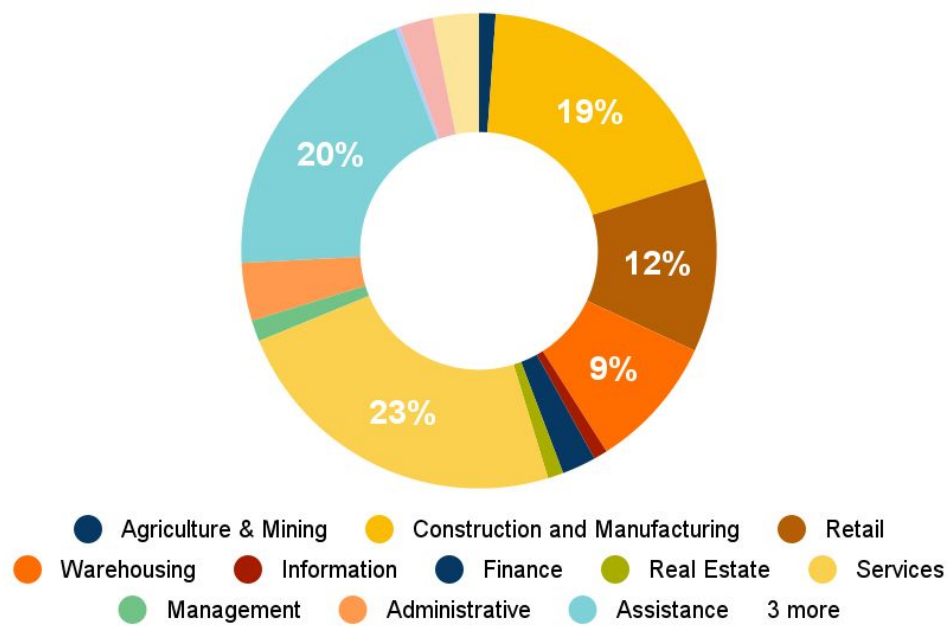
**Unemployment Rate**  
Grant County, Indiana | 2010-2019



Source: FRED Estimates

**EMPLOYMENT BY INDUSTRY |** Health Care and Social Assistance is the leading industry for jobs in Grant County, followed by Manufacturing (17%).

**Total Jobs by All Industries**  
Grant County | 2018



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

**Top 5 Industries and Median Annual Wages**

- 1. Service-providing | \$38,492
- 2. Trade, transportation, and utilities | \$36,128
- 3. Goods-producing | \$57,204
- 4. Education and health services | \$43,917
- 5. Professional and business services | \$46,605

Source: BLS

**Top 5 Employers**

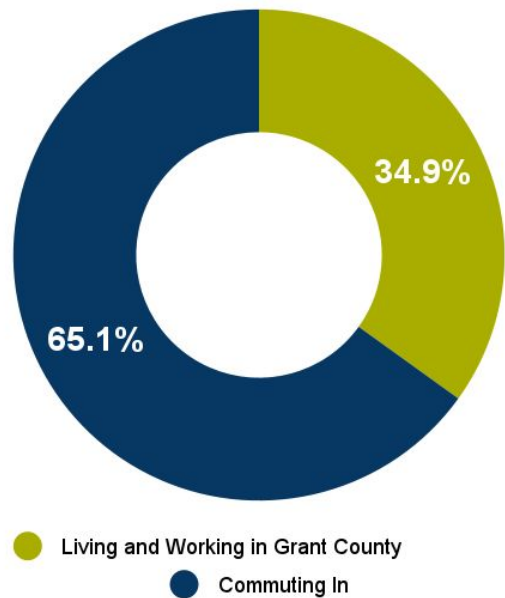
- 1. General Motors Marion Metal (Marion)
- 2. Marion General Hospital (Marion)
- 3. American Woodmark Corp (Gas City)
- 4. Walmart Distribution Ctr (Gas City)
- 5. Dollar General Dstrbtn Ctr (Marion)

Source: BLS



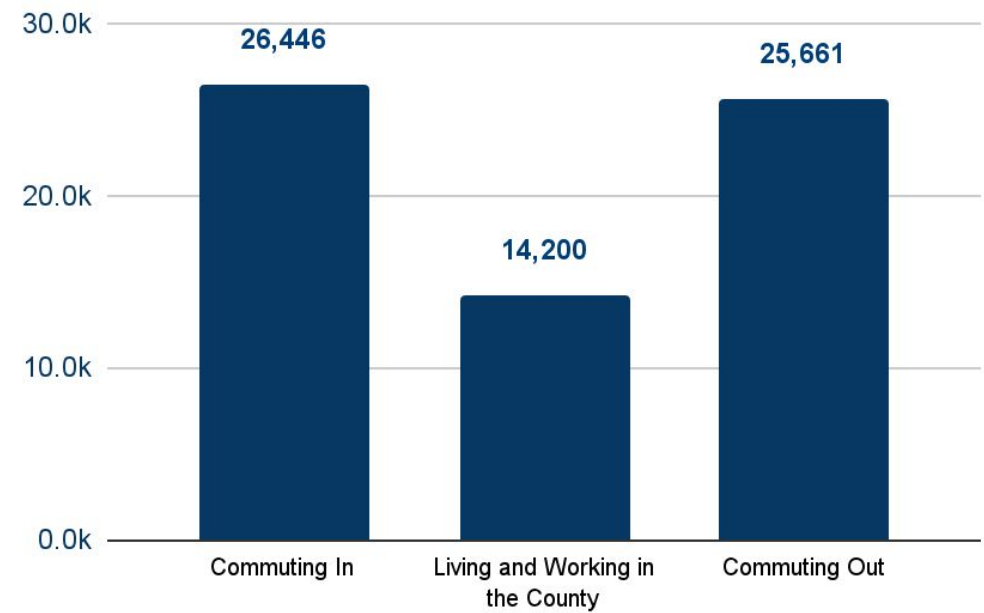
**COMMUTER INFLOW / OUTFLOW** | 26,000 commuters come into Grant County for their jobs, while 26,000 employees travel out of Grant County for their jobs.

**Employment Inflow**  
Grant County | 2018



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

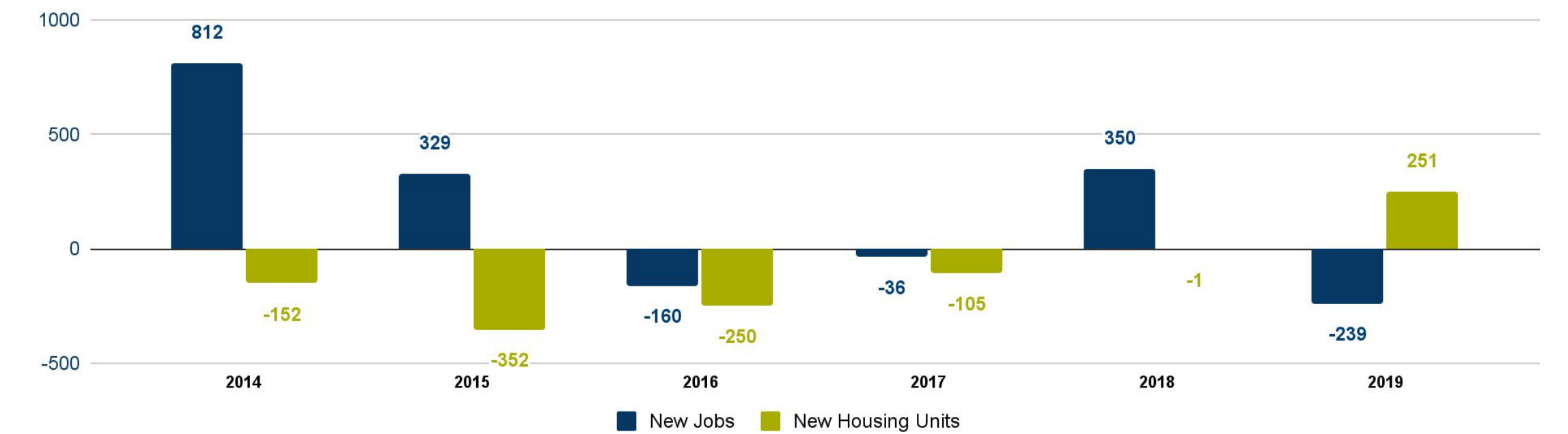
**Commuting Patterns**  
Grant County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** Grant County has created 1,056 jobs and -609 housing units between 2014 and 2019, or -58 housing units for every 100 jobs created.

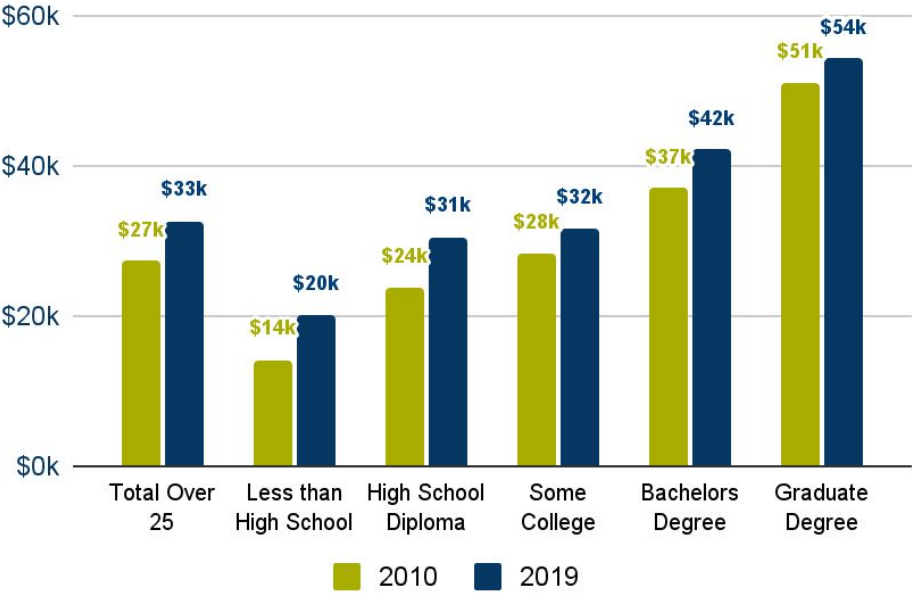
**Job Growth and Housing Production**  
Grant County | New Jobs, New Housing Units



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

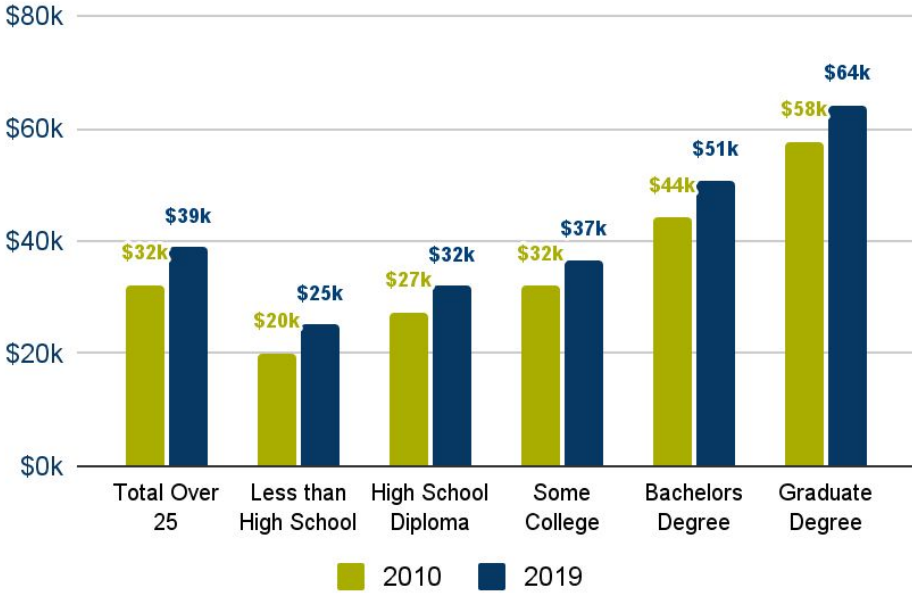
**INCOME GROWTH |** Median earnings have increased 20% since 2010 for the total population and increased 28% for the population with a high school diploma or greater education.

**Median Earnings by Educational Attainment**  
Grant County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

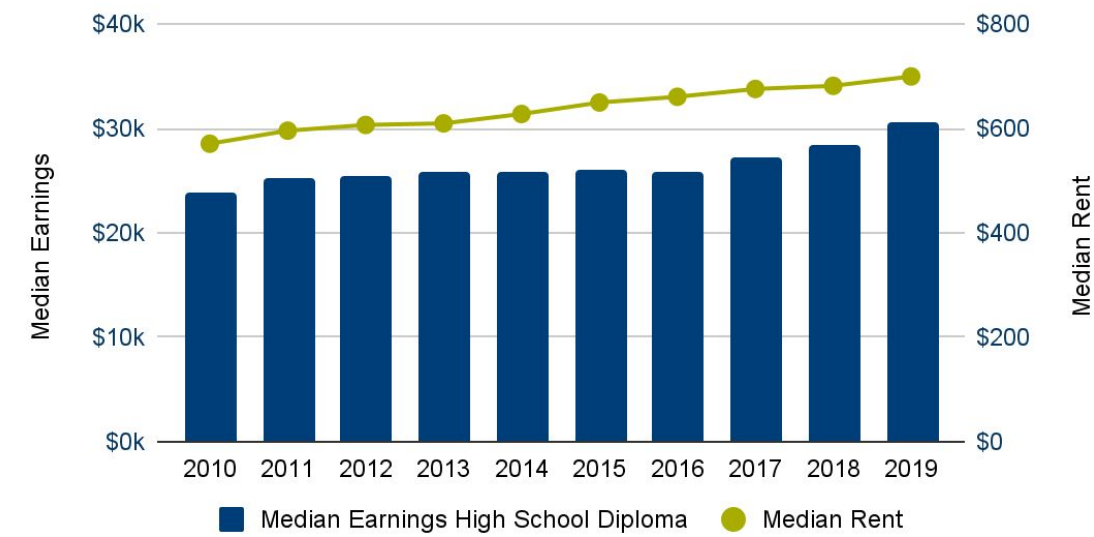
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

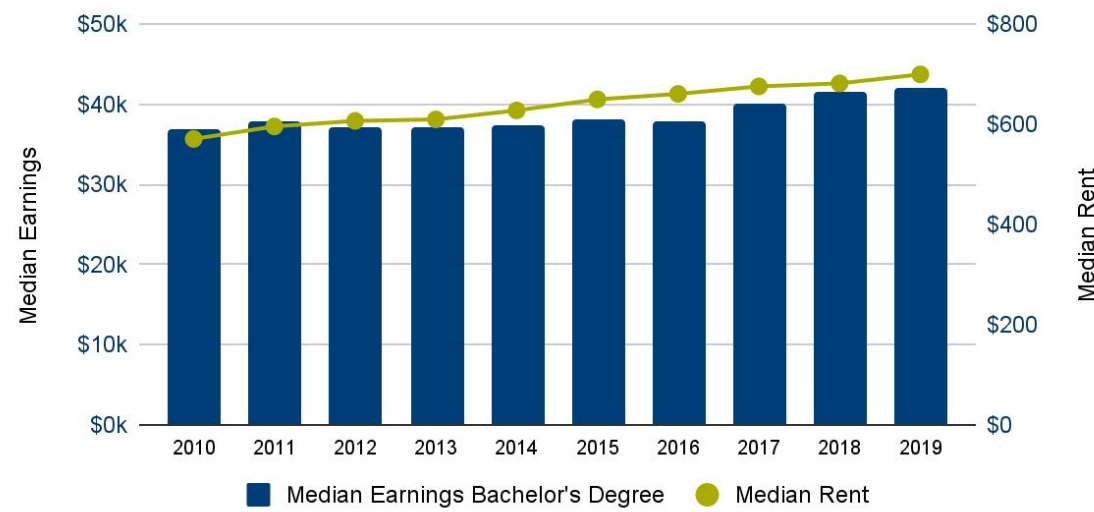
**INCOME GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have increased by \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased \$129, or 23% since 2010.

**Income and Rent Growth, High School Diploma**  
Grant County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Income and Rent Growth, Bachelor's Degree**  
Grant County | 2010-2019



Source: ACS 2010-2019 5-year estimates

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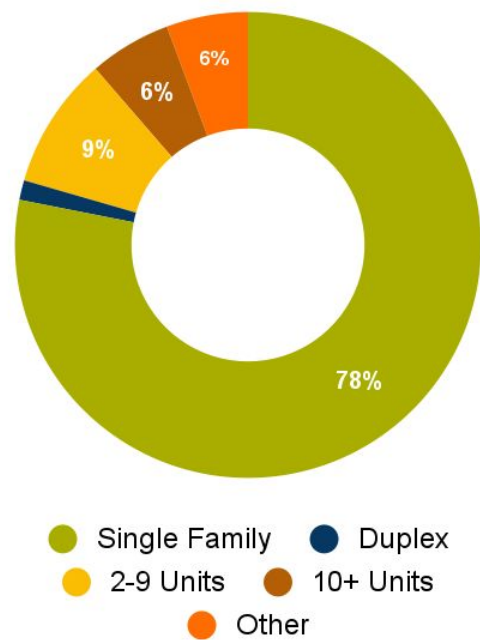
# HOUSING TRENDS

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**HOUSING TYPE |** 78% of homes in Grant County are single-family, while 22% are multifamily.

**Housing Type**

Grant County | 2019



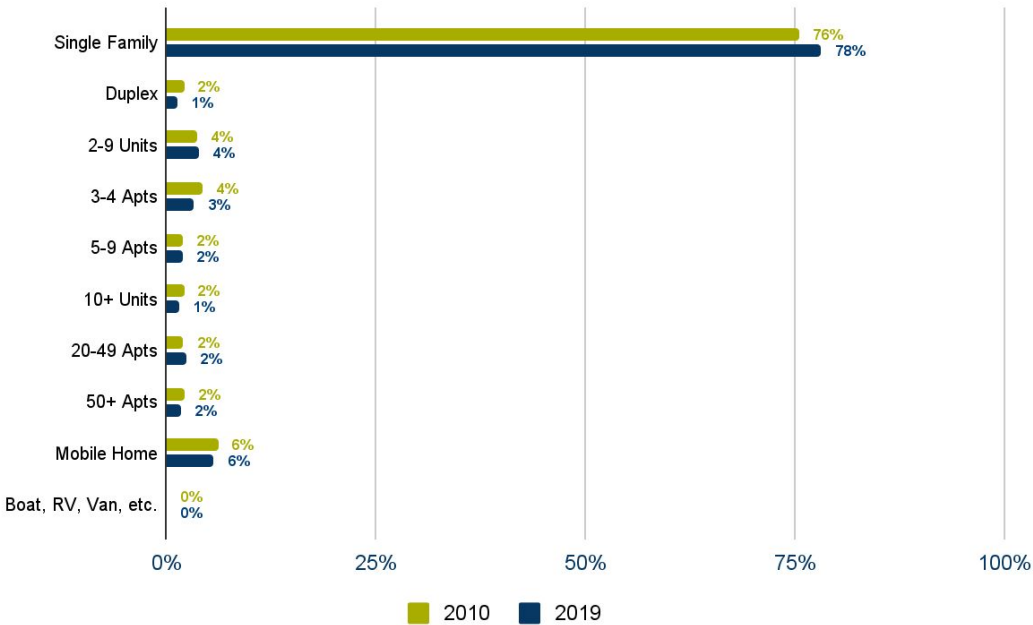
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Share of Units by Housing Type**

Grant County | 2010-2019



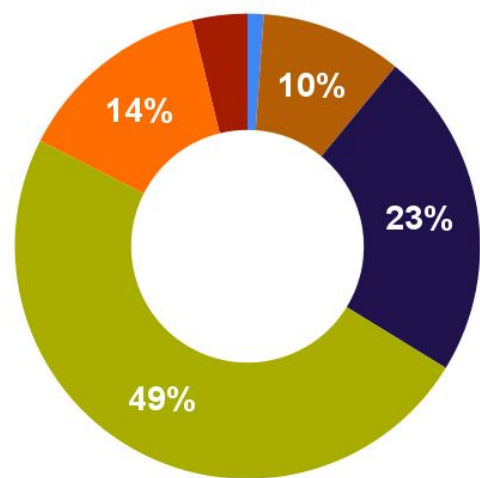
Source: ACS 2010-2019 5-year estimates

**HOUSING UNIT SIZE |** Most homes in Grant County average 2.31 bedrooms, with 66% of units containing 3 bedrooms or more.

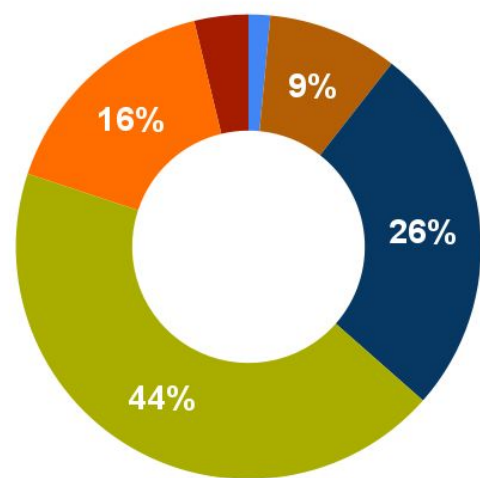
**Housing Stock by Number of Bedrooms**

Grant County | 2019

Indiana | 2019



0 BR 1 BR 2 BR  
3 BR 4 BR 5+ BR

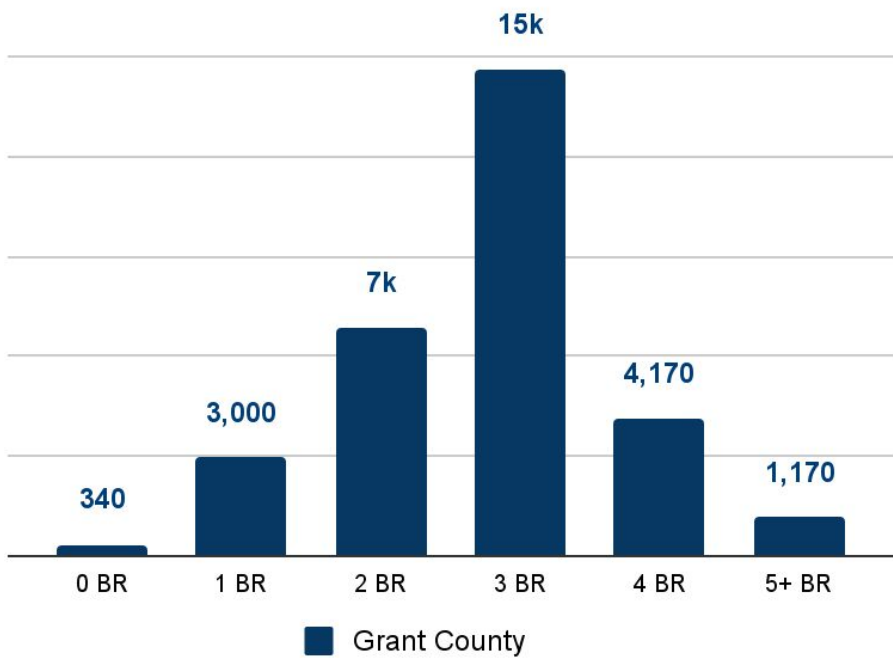


0 BR 1 BR 2 BR  
3 BR 4 BR 5+ BR

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

**Share of Housing Stock by Bedroom**

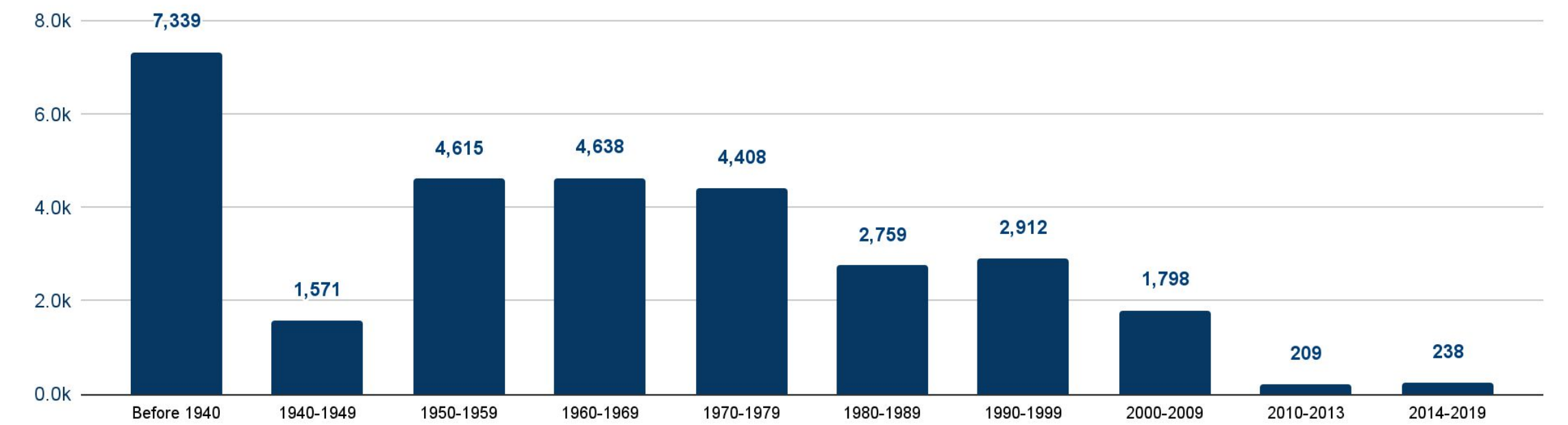
Grant County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**AGE OF HOUSING |** 60% of homes were built before 1970, 33% were built between 1970 and 2000, and 7% were built after 2000.

**Homes by Year Built**  
**Grant County | 2019**

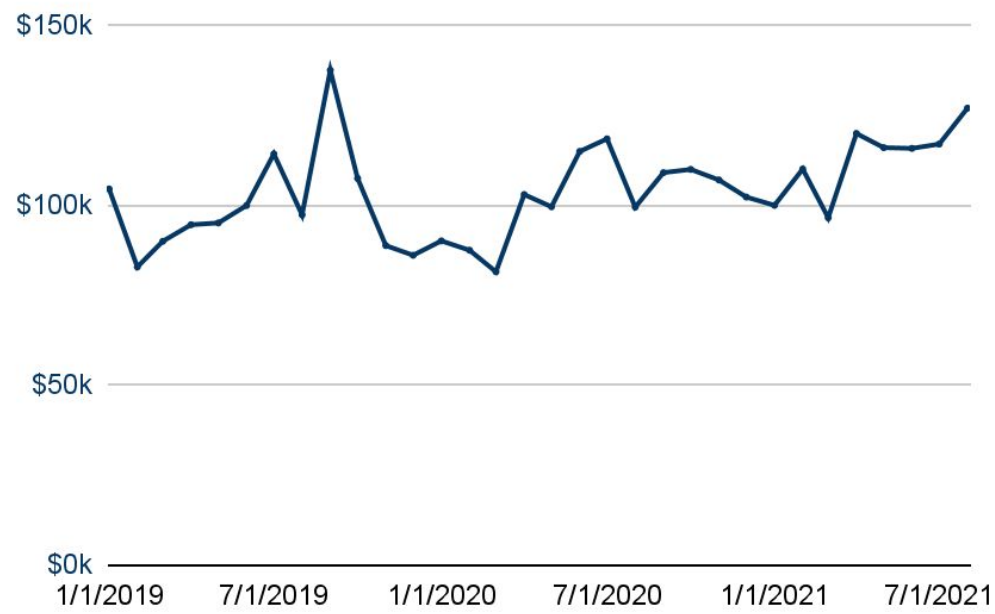


Includes all existing units, single family and multifamily.  
Source: ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in Grant County have a median listing price of \$126,950. Home prices have increased by 22% since 2019.

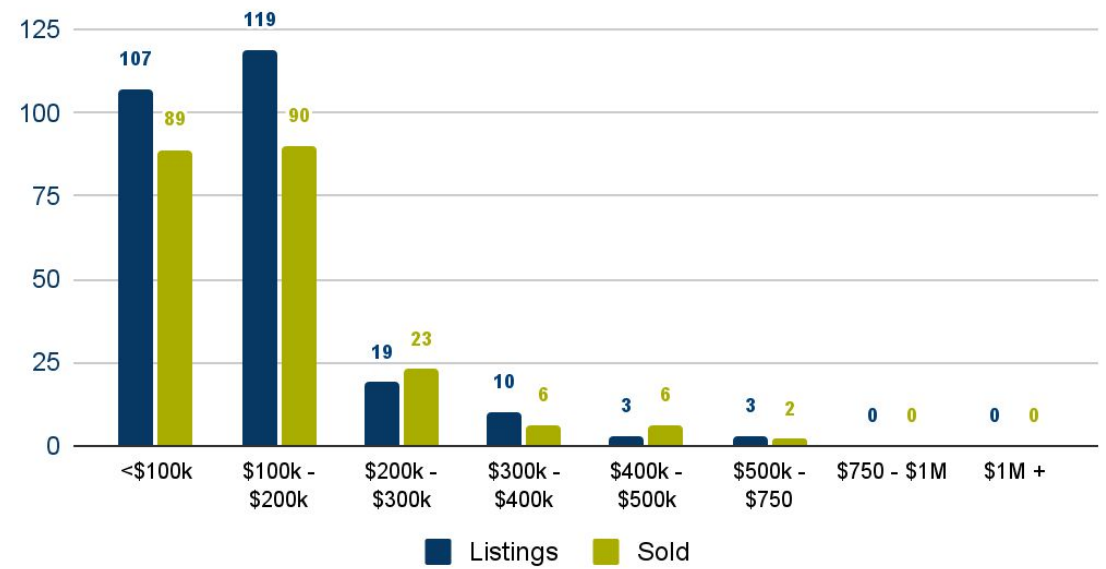
**Median Listing Price**  
Grant County | 2019-2021



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)**  
Grant County | 2021

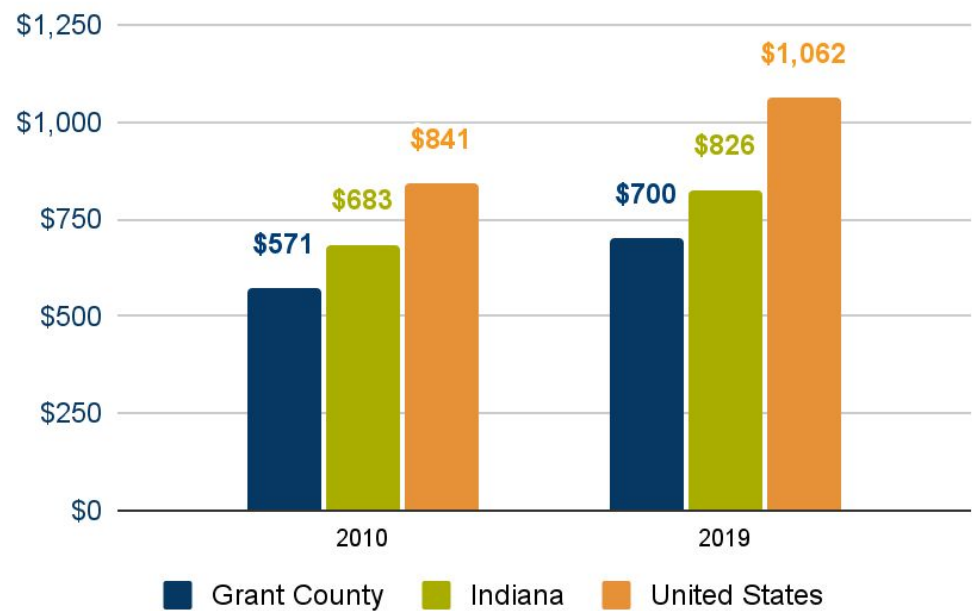


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rent has increased by 23% since 2010, with median rent at \$700 in 2019.

**Median Rent**

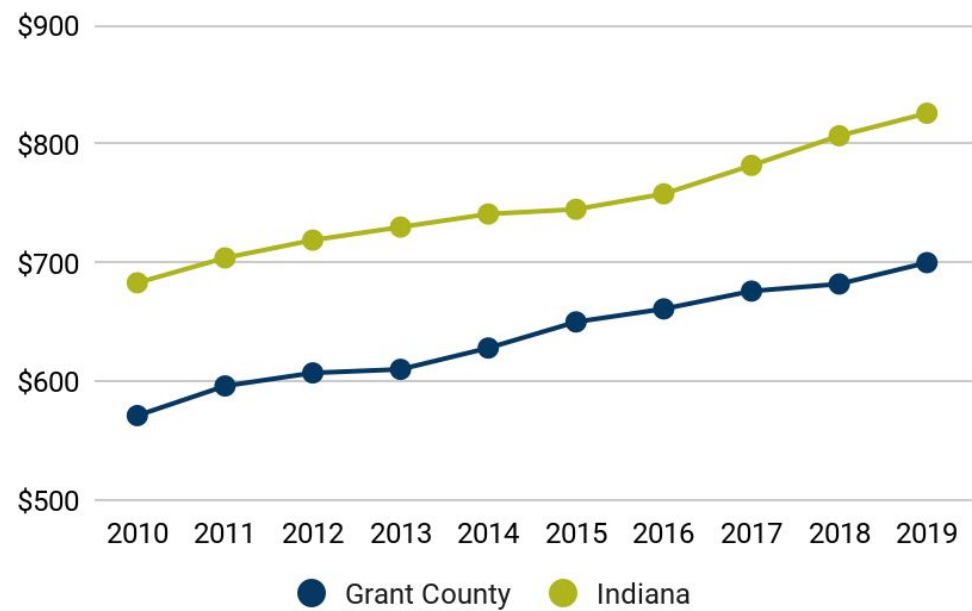
Grant County, Indiana, United States | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

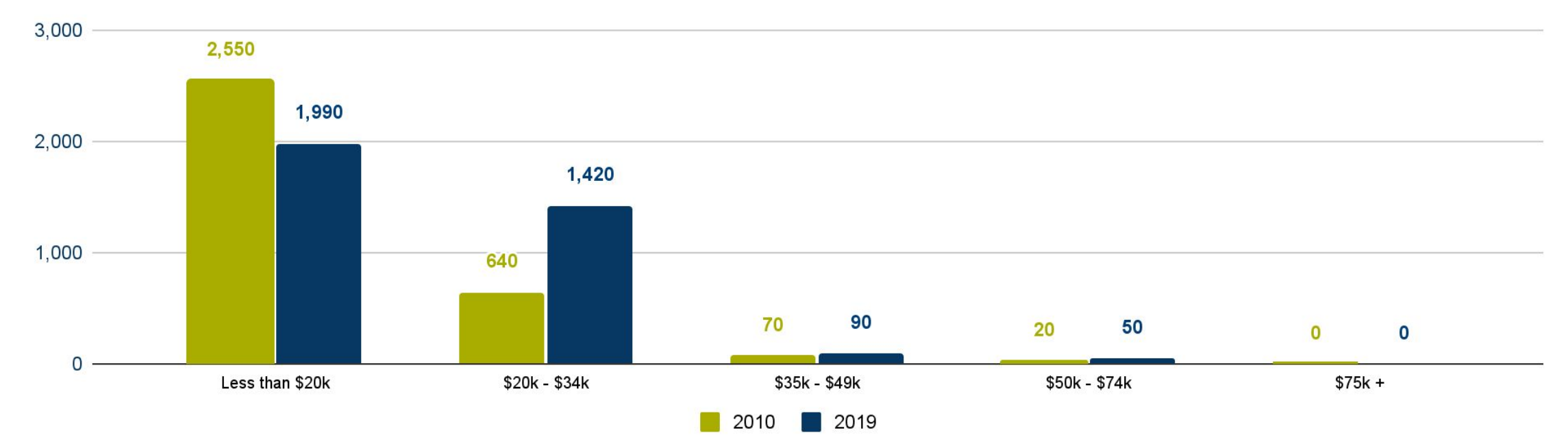
Grant County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 46% of renter households in Grant County are housing cost burdened, up 0.05% points since 2010. 56% of households earning below \$50,000 are housing cost burdened.

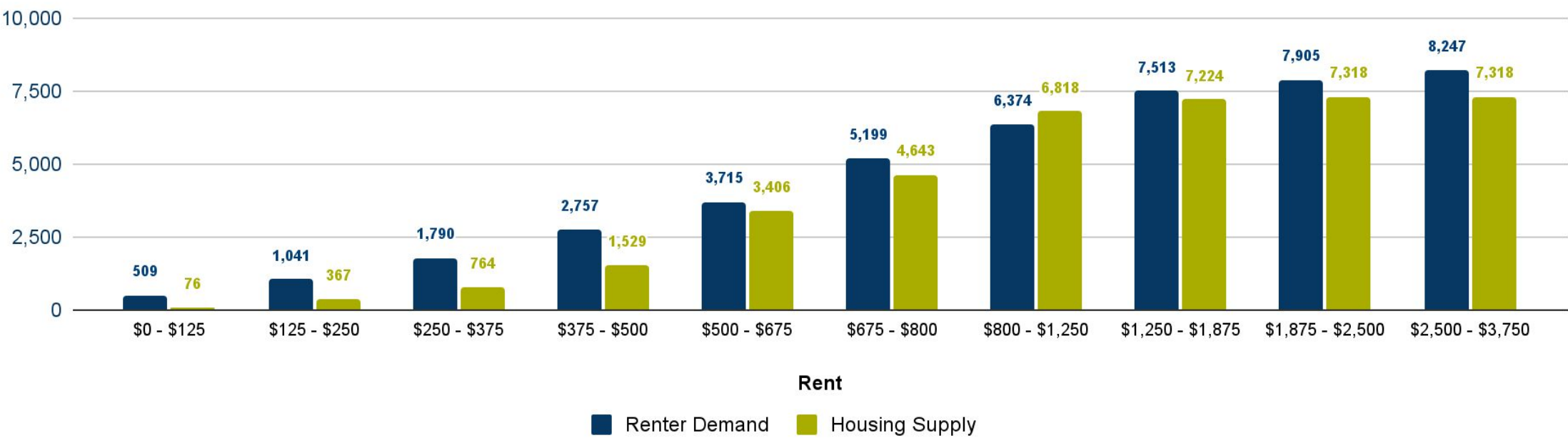
**Cost Burden Renter Households**  
Grant County, Indiana | 2010 - 2019



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 4,000 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**  
**Grant County, Indiana | 2010-2019**

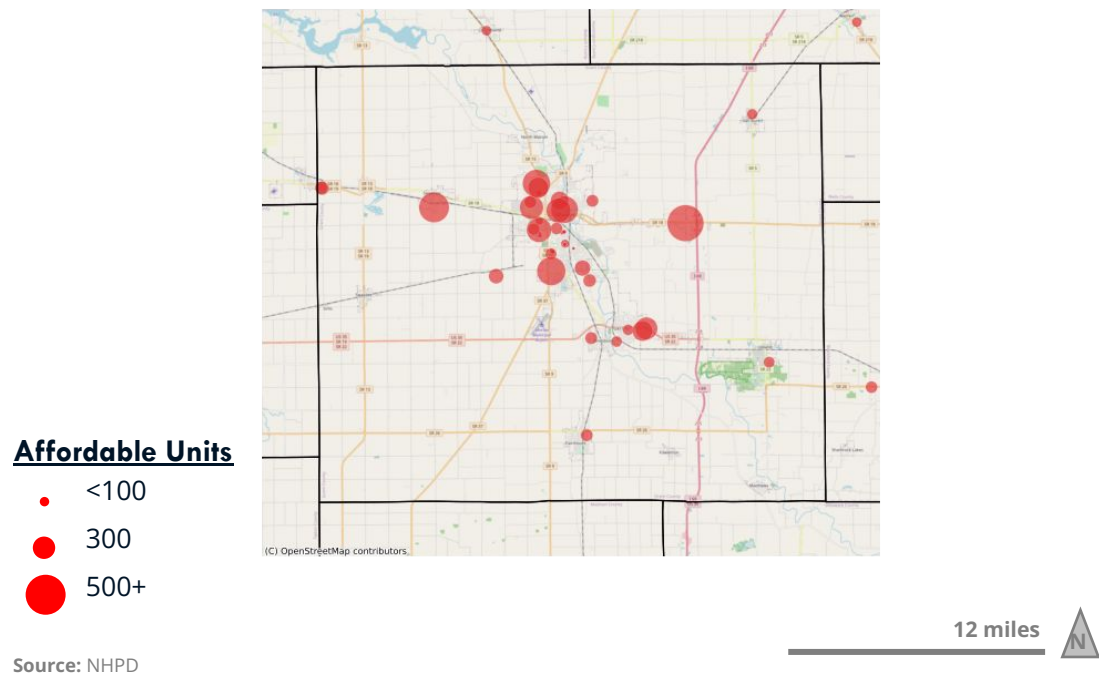


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

## Affordable Housing Inventory

Grant County | 2020



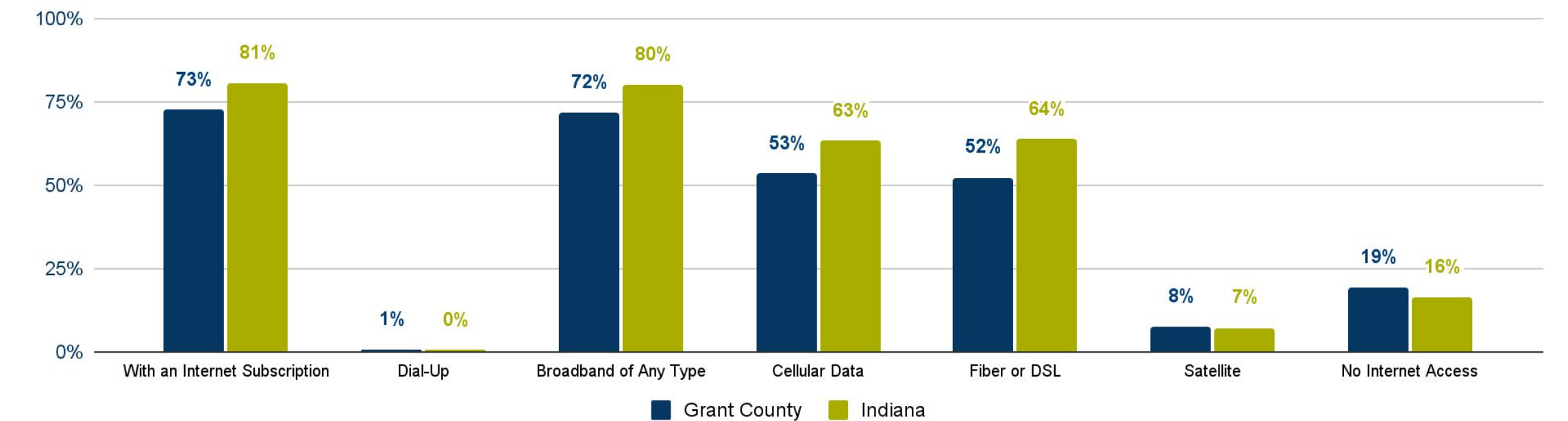
## Affordable Housing Inventory

State of Indiana | 2020



**INTERNET ACCESS** | 73% of housing units have access to internet compared to 81% state-wide.

**Internet Access**  
Grant County, Indiana | 2020



Source: ACS 2010-2019 5-year estimates

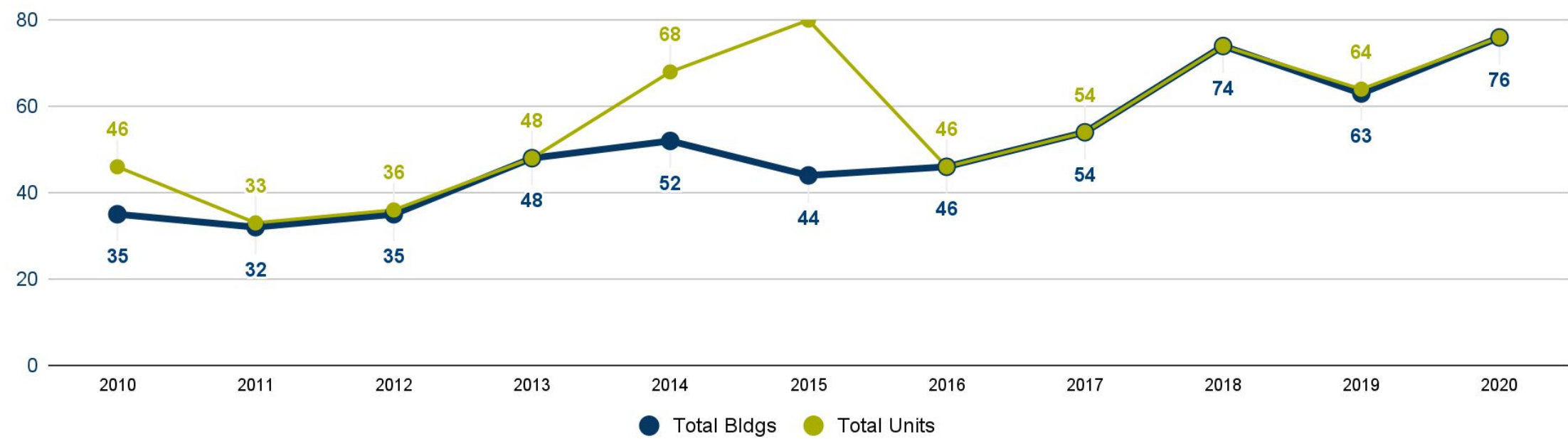
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# HOUSING CONSTRUCTION

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**HOUSING STARTS |** There were 76 new housing starts in 2020 in Grant County, part of the total of 559 building permits authorized since 2010.

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