INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR FULTON 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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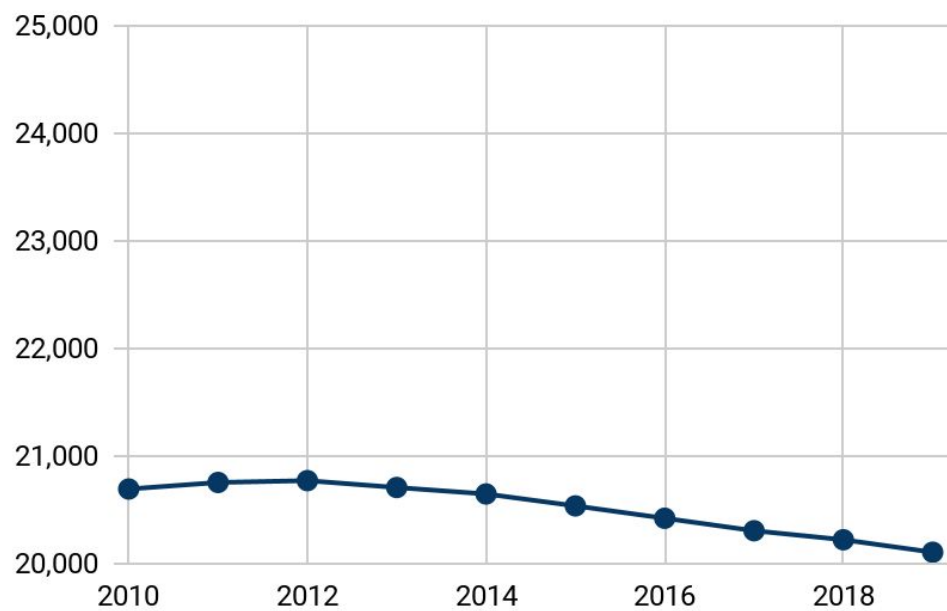Note: Some data are placeholders, and not representative of actual conditions.
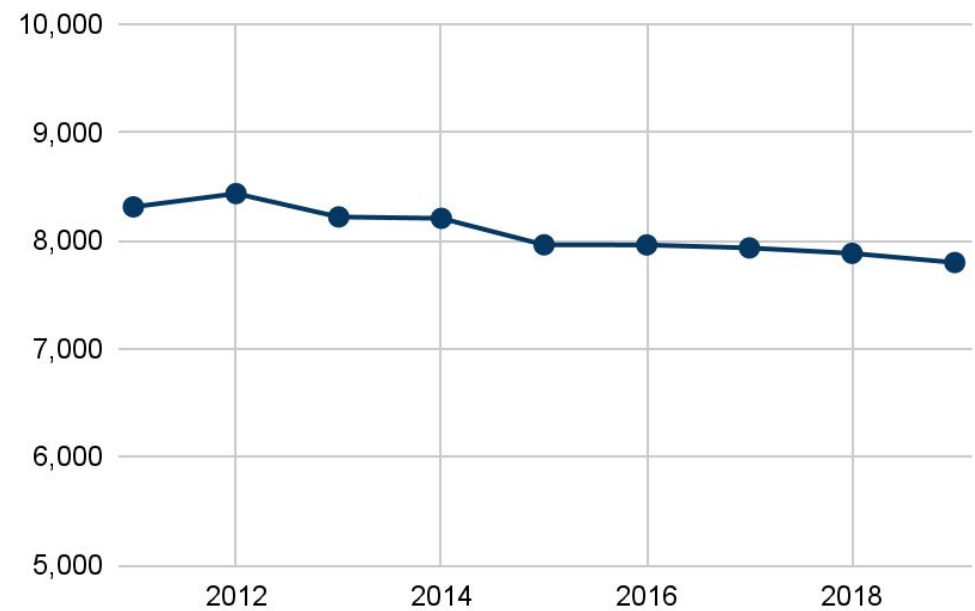
Indiana Housing Dashboard **DRAFT** | 2

POPULATION | Fulton County's population has decreased by 2.84% (1,000 people) between 2010-2019. In the same time period, the total number of households decreased by 8% (1,000 households).

Resident Population
Fulton County | 2010-2019

Households
Fulton County | 2010-2019

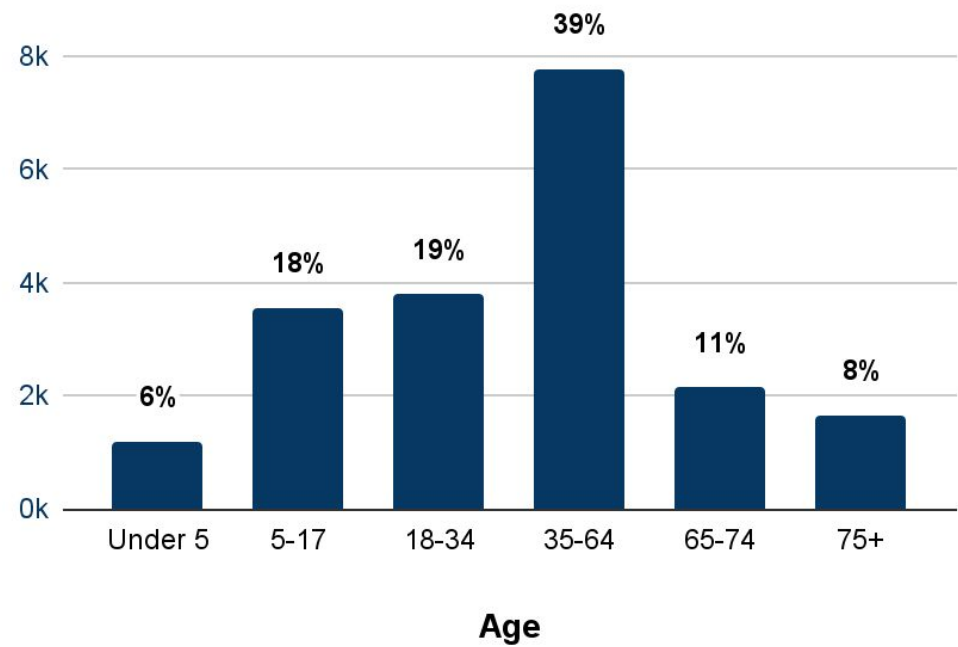**WORKING DRAFT**
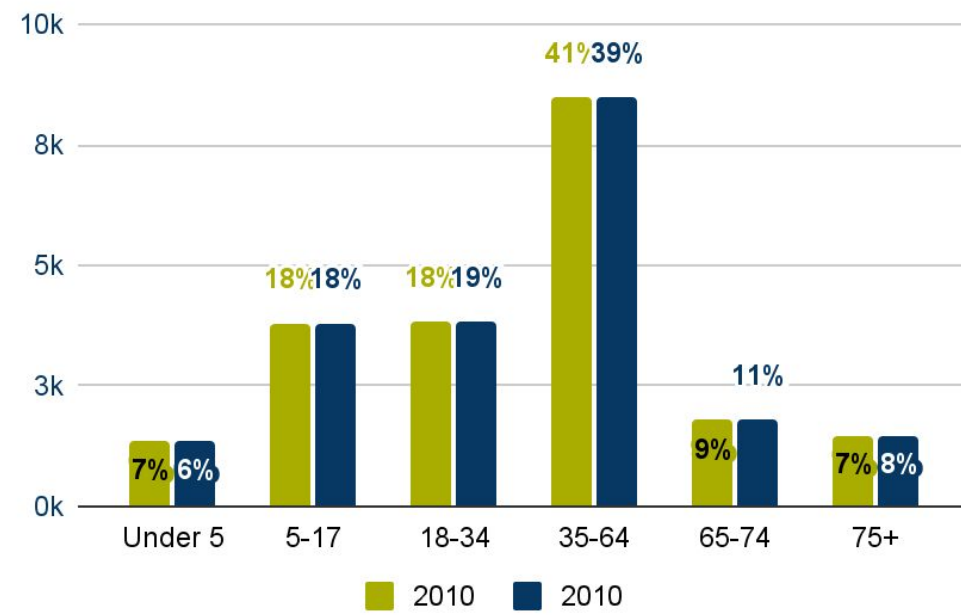**Note: Some data are placeholders, and not representative of actual conditions.**

AGE | 19% of people in Fulton County are above the age of 65, while 24% are below 18.

Population by Age
Fulton County | 2019

Change in Share of Population
Fulton County | 2010, 2019

Source: ACS 2019 5-year estimates

Source: ACS 2010-2019 1-year estimates

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

HOUSEHOLD INCOMES| Fulton County had a median income of $52,034 in 2019, up 29% since 2010. 32% of households have incomes below $35,000, while 16% have incomes above $100,000.
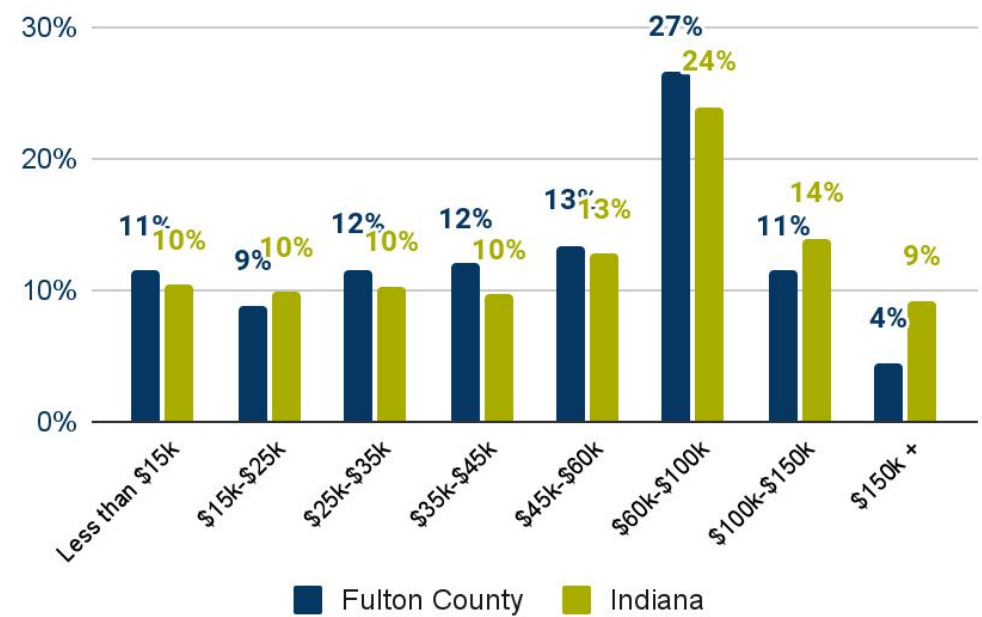
Median Income
Fulton County, State of Indiana | 2010-2019
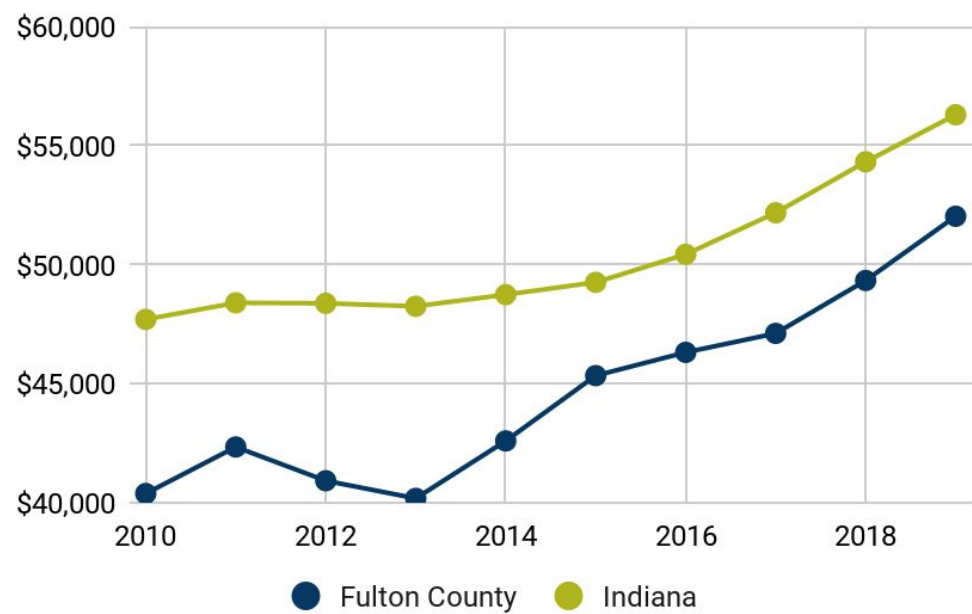
Household Income Distribution
Fulton County, State of Indiana | 2019
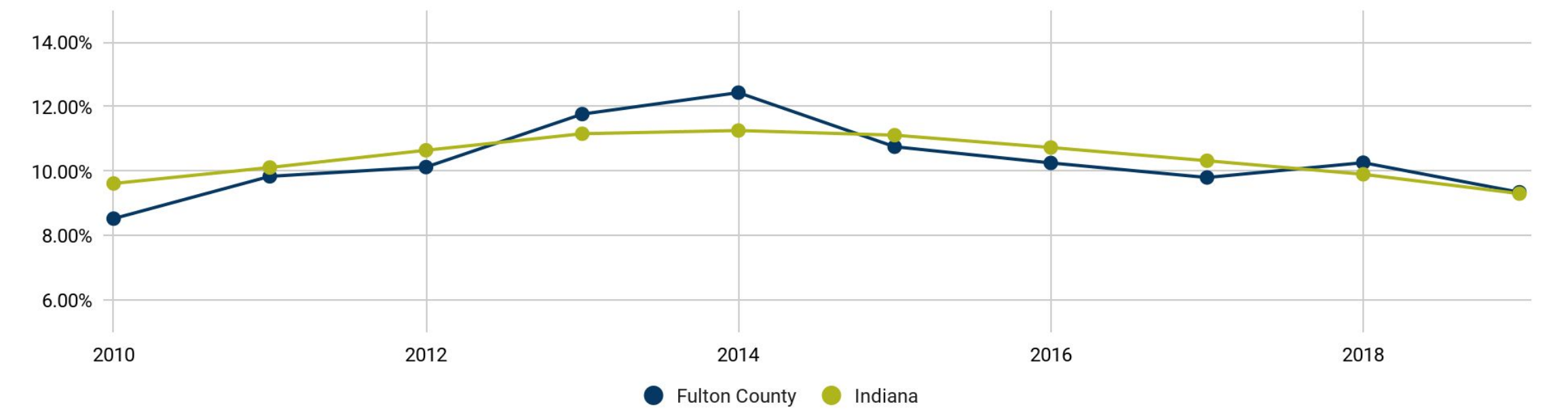

Source: ACS 2010-2019 5-year estimates

Source: ACS 2019 5-year estimates

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

FAMILY POVERTY RATE | 9.3% of families live in poverty conditions in Fulton County, up 0.8 points from 8.5% in 2010.
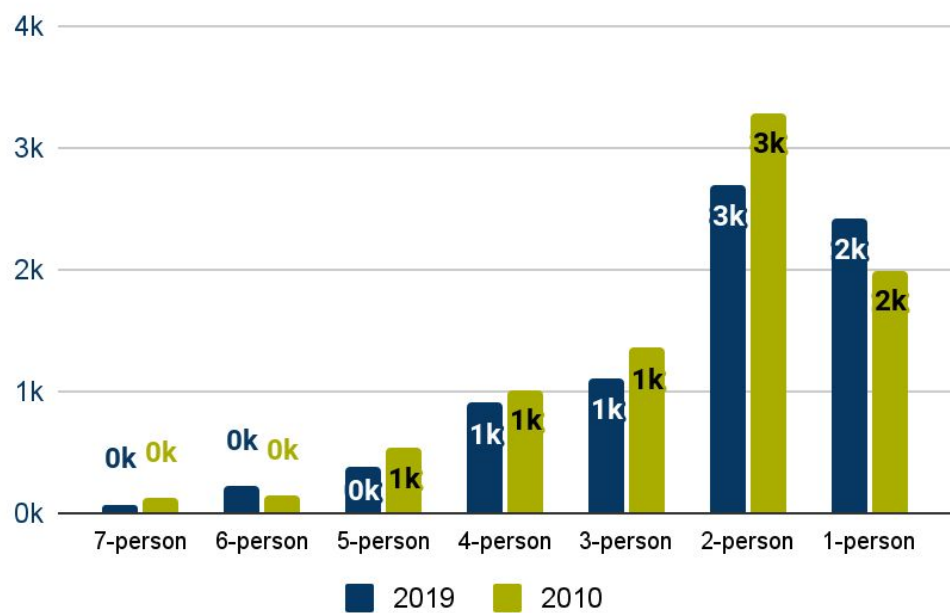
Family Poverty Rate

Fulton County, State of Indiana | 2010-2019

● Fulton County   ● Indiana

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

HOUSEHOLD SIZE | The average household size is 2.55, compared to 2.52 statewide. The Fulton County average household has grown by 0.15 persons since 2010.

Household Size
Fulton County | 2010, 2019

Household Size
State of Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

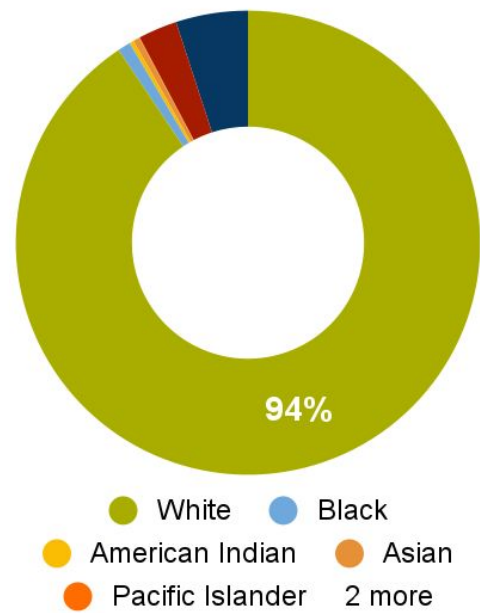Source: ACS 2010-2019 5-year estimates

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

RACIAL COMPOSITION | The currently racial distribution of households in Fulton County is 94% white, 1% Black, 5% Hispanic/Latino, 0% Asian, and 3% other.

Racial Distribution

Fulton County | 2019

94%

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

Indiana | 2019

7%
9%
83%

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

Household Racial Distribution

Fulton County | 2010, 2019

20k
19k
15k
10k
8k
5k
0k
0k 0k   0k 0k   0k 0k   0k 0k   1k 0k   1k   8k

White   Black   American Indian   Asian   Pacific Islander   Other   Hispanic or Latino

■ 2019   ■ 2010
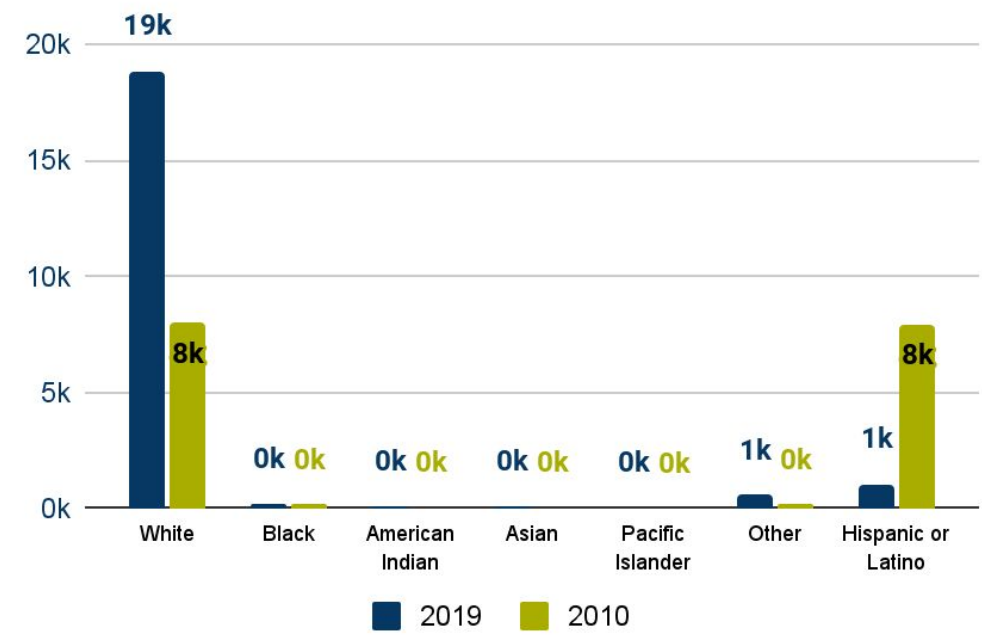
WORKING DRAFT
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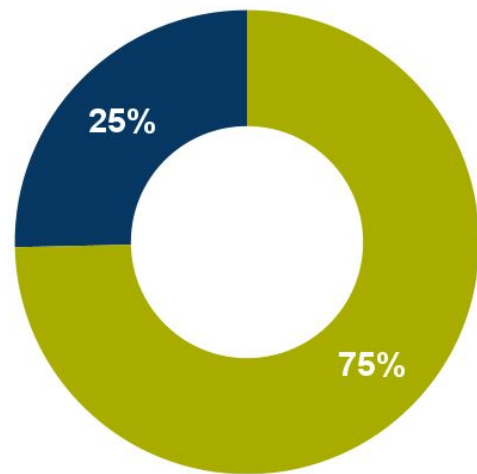# HOUSING TENURE | In 2019, 25% of households (1,977 households) in Fulton County were renters, while 75% are (5,822 households) owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

Fulton County | 2019

Indiana | 2019

25%

75%

41%

59%

● Owner Occupied
● Renter Occupied

● Owner Occupied
● Renter Occupied

Total Households by Tenure

Fulton County | 2010-2019
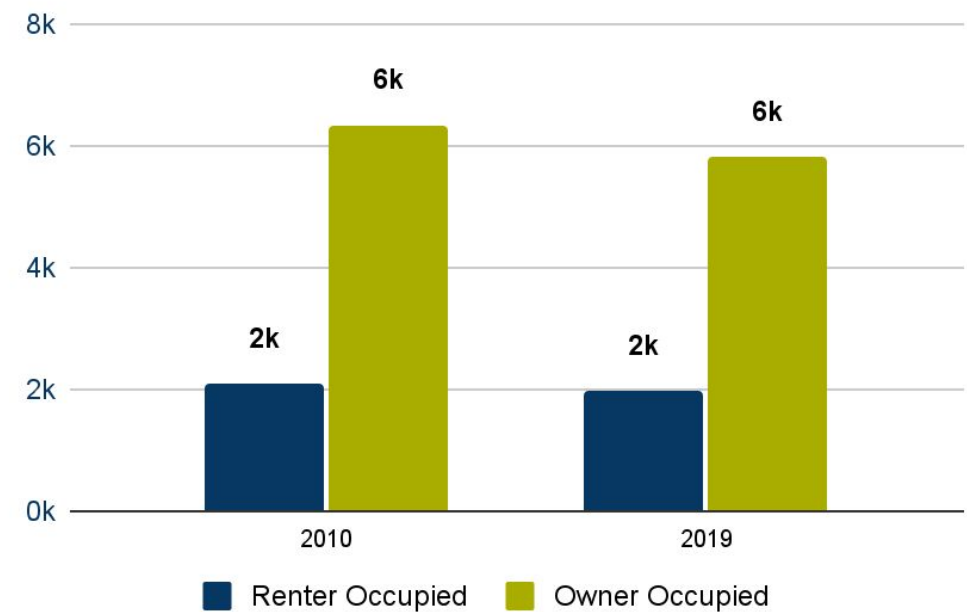
8k

6k
2k

6k

4k

2k
2k

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 75%, among non-Hispanic White households' homeownership is 75%, 89% for Black households, and 75% for Hispanic or Latino households.
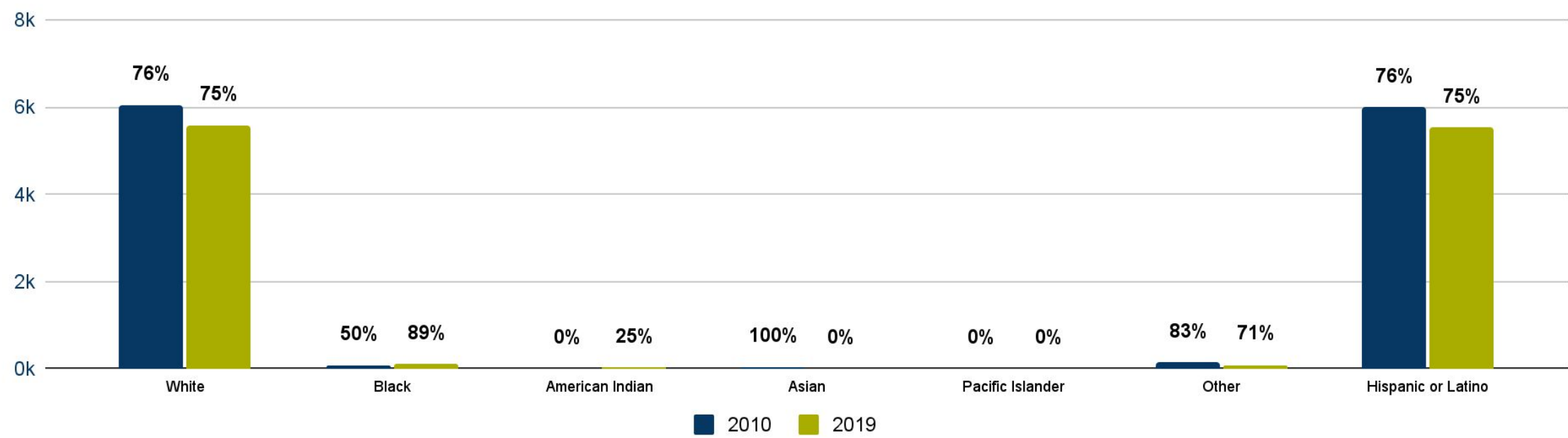
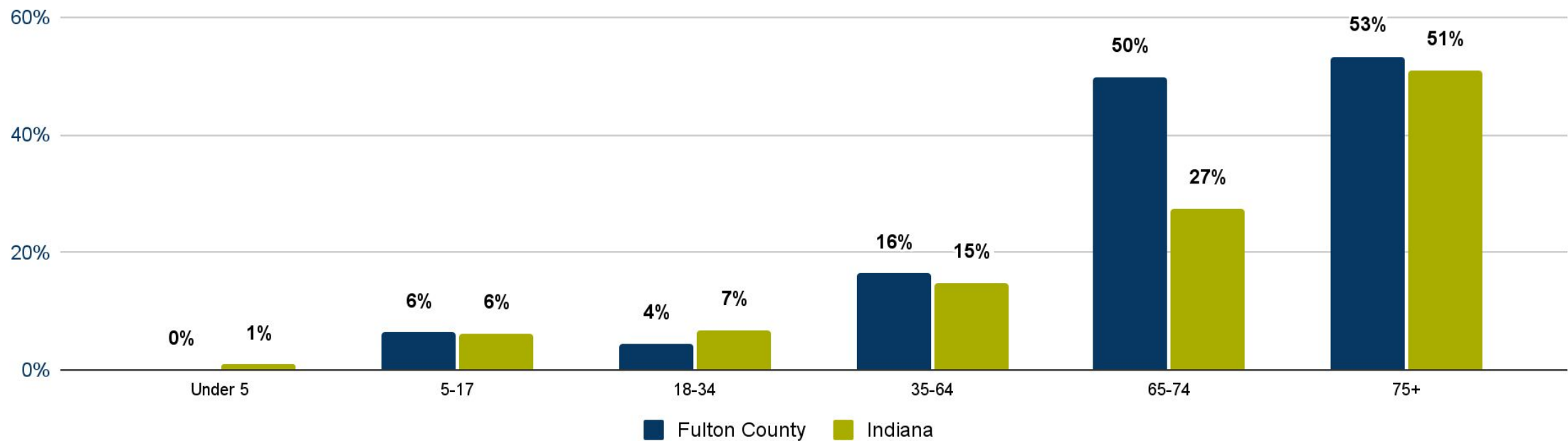## Homeownership by Race
Fulton County | 2010, 2019

Source: ACS 2010-2019 5-year estimates

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

DISABILITY | 18% of people in Fulton County live with a disability. For people above 65, the share increases to 51%.

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

Chart: Share of the Population with a Disability by Age (Fulton County vs Indiana)

Age group	Fulton County	Indiana
Under 5	0%	1%
5-17	6%	6%
18-34	4%	7%
35-64	16%	15%
65-74	50%	27%
75+	53%	51%

Legend: ■ Fulton County ■ Indiana

WORKING DRAFT
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Educational Attainment

Fulton County, Indiana | 2019

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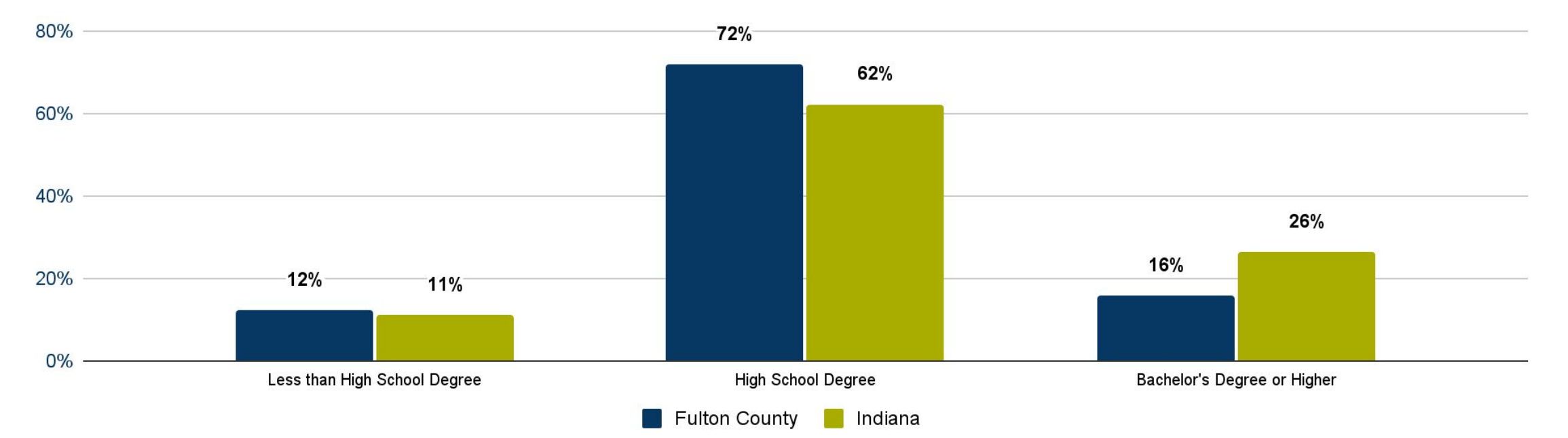
JOB / EMPLOYMENT TRENDS

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

EMPLOYMENT BASE | There are currently 9,000 employed persons in Fulton County, down by 1% since 2010. The unemployment rate in 2020 was 6.60%, up 3.5 points from 2019.

Total Employment
Fulton County | 2010-2019
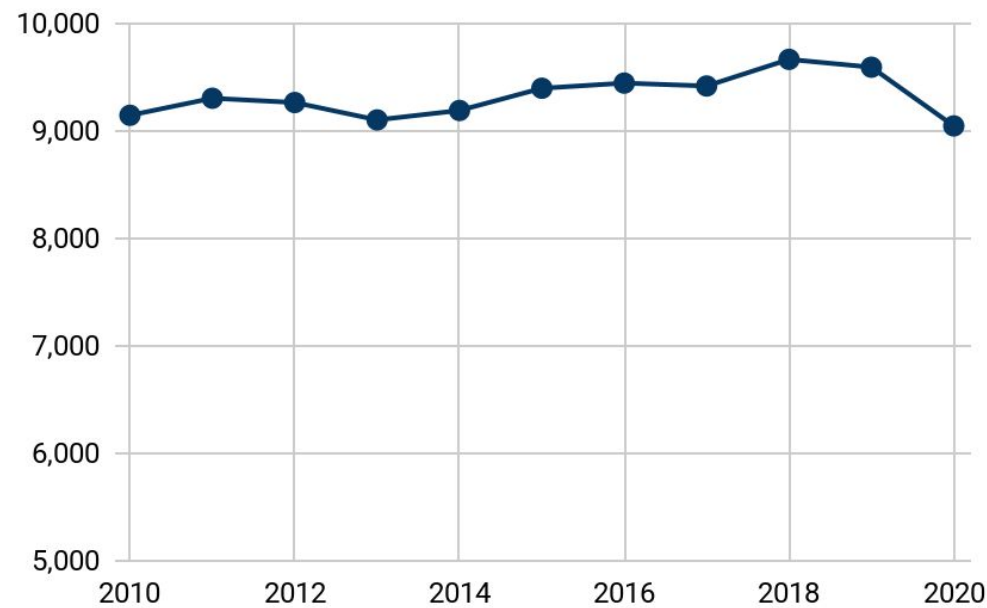
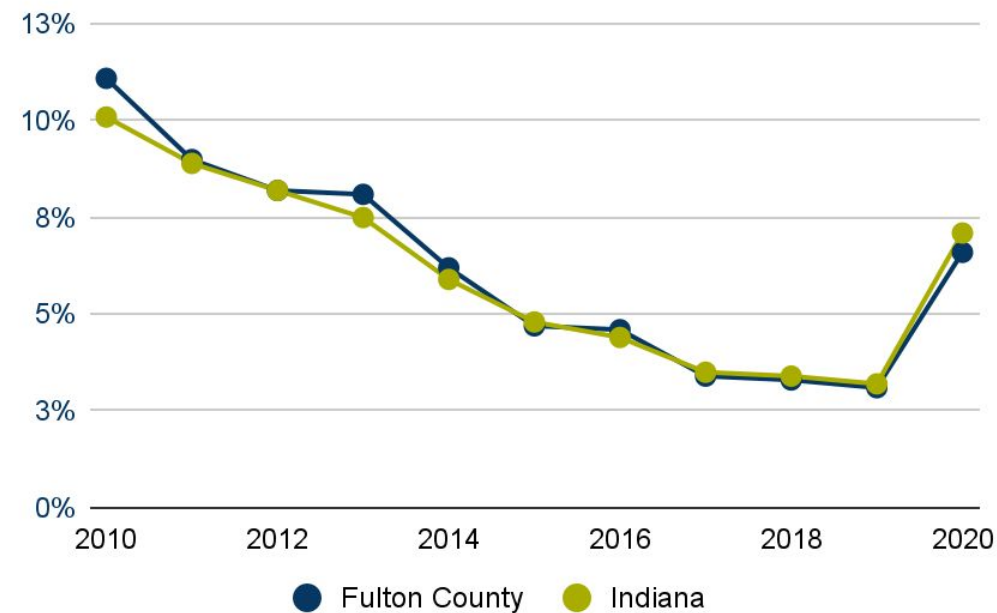## Unemployment Rate
Fulton County, Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

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

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Fulton County, accounting for 27% of all jobs, followed by Retail Trade (14% of all jobs).

Total Jobs by All Industries

Fulton County | 2018

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

Pie chart values: 32%, 18%, 17%, 12%, 5%
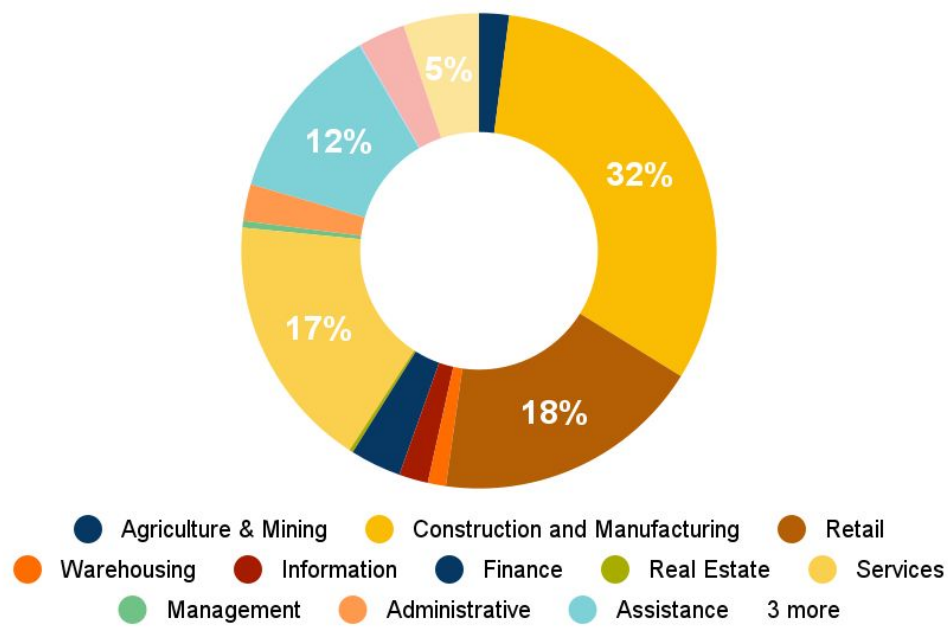
Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

Top 5 Industries and Median Annual Wages

1. **Service-providing |** **$38,310**
2. **Trade, transportation, and utilities |** **$33,702**
3. **Goods-producing |** **$47,547**
4. **Manufacturing |** **$46,720**
5. **Construction |** **$55,566**

Source: BLS

Top 5 Employers

1. **Rochester Metal Products Corp (Rochester)**
2. **LAU (Rochester)**
3. **Winamac Coil Spring Inc (Kewanna)**
4. **Pike Lumber Co Inc (Akron)**
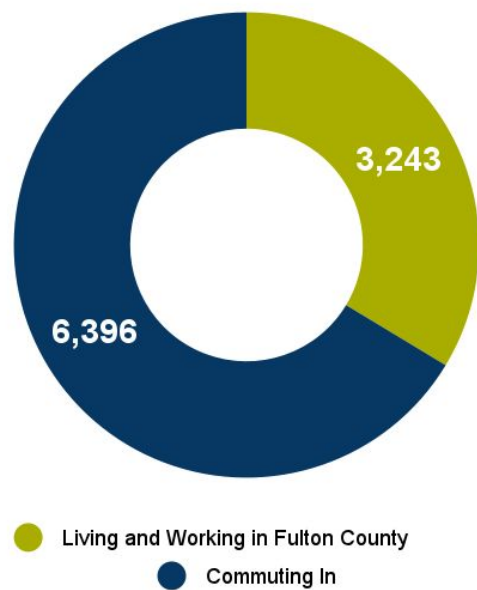5. **Dean Foods (Rochester)**

Source: BLS

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
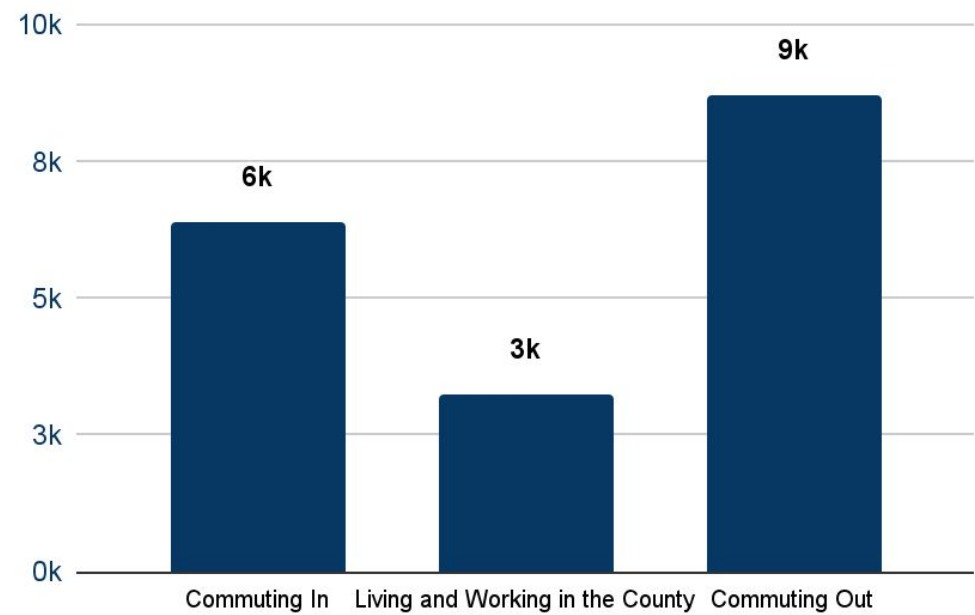
COMMUTER INFLOW / OUTFLOW | 6,000 commuters come into Fulton County for their jobs, while 9,000 employees travel outside for their jobs.

Employment Inflow
Fulton County | 2018

- ● Living and Working in Fulton County
- ● Commuting In

3,243
6,396

Commuting Patterns
Fulton County | 2018

	6k	3k	9k
	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 | The County has created 491 between 2014-2019 and -422, or -86 units for every 100 jobs created.

Job Growth and Housing Production
**Fulton County | Total Jobs, New Jobs**

Chart legend: ■ New Jobs ■ New Housing Units

Data values by year:
- 2014: New Jobs 88, New Housing Units -13
- 2015: New Jobs 207, New Housing Units -245
- 2016: New Jobs 48, New Housing Units -1
- 2017: New Jobs -27, New Housing Units -28
- 2018: New Jobs 248, New Housing Units -50
- 2019: New Jobs -73, New Housing Units -85

WORKING DRAFT
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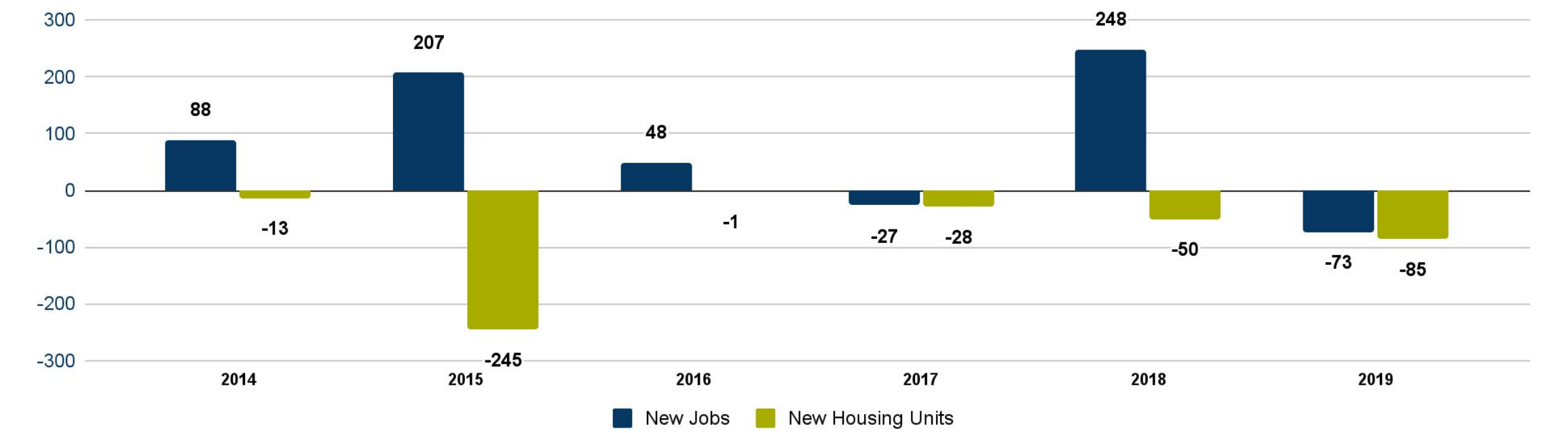
JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 23% since 2010 for the total population and increased 24% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Fulton County | 2010, 2019
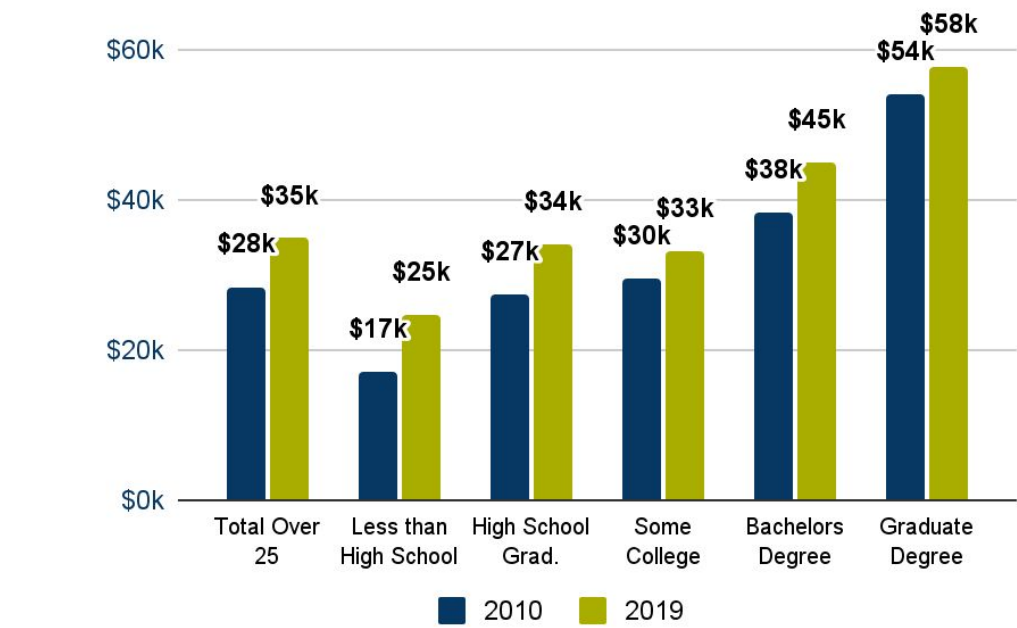
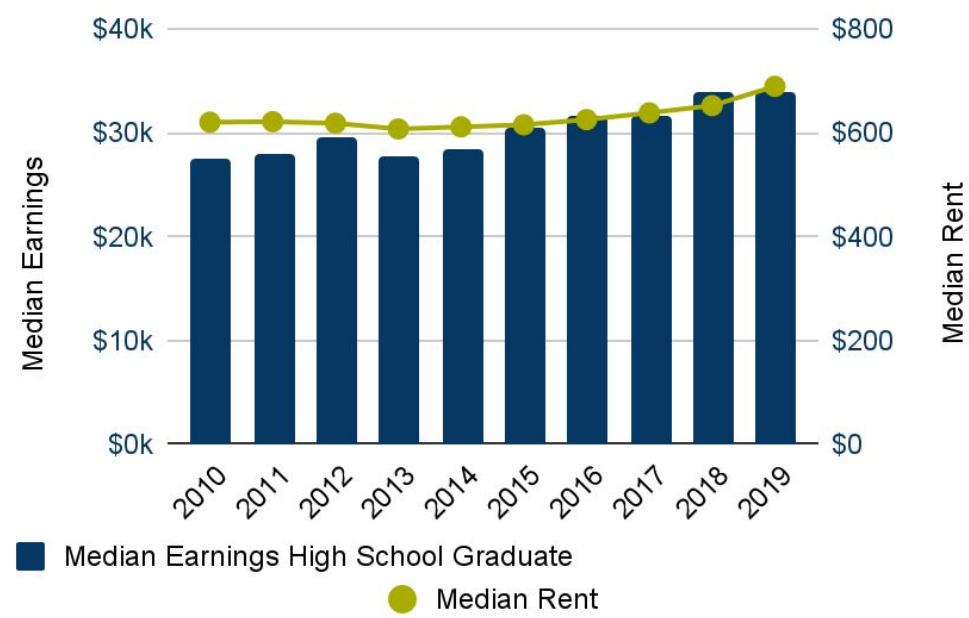Source: ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates
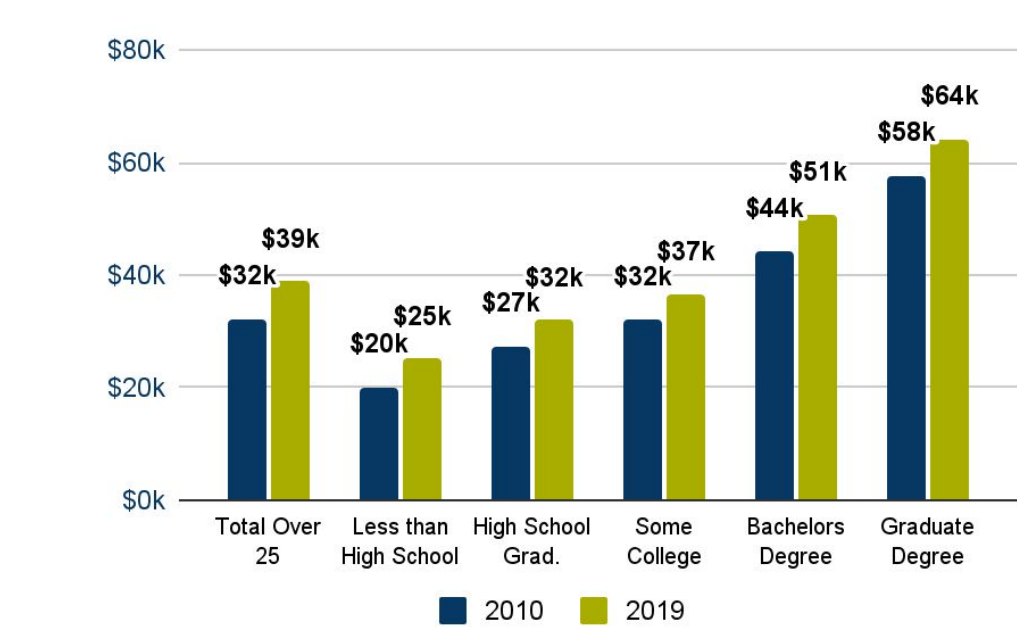
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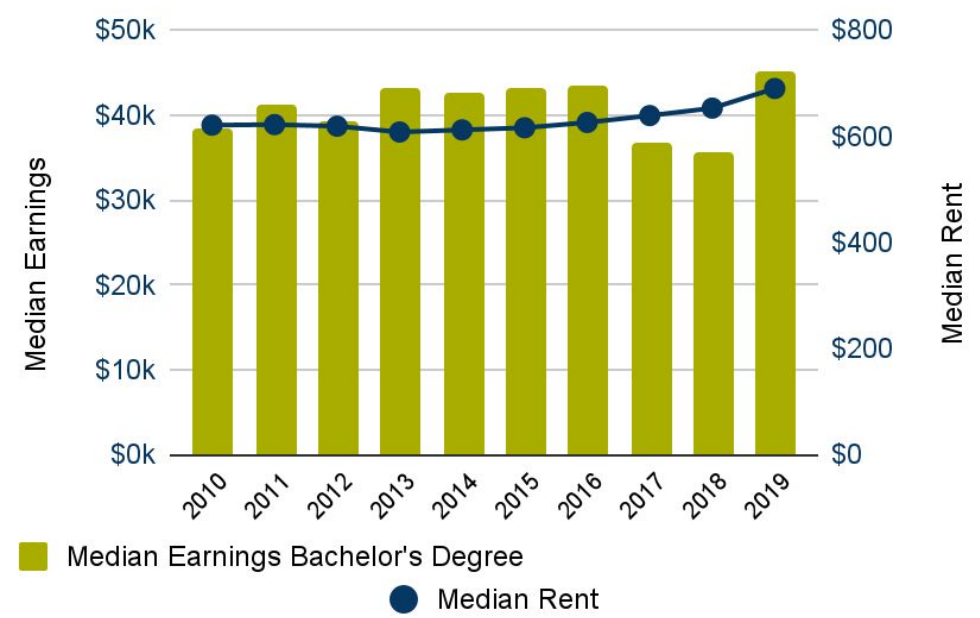
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median Annual Earnings have increased $4,500 since 2010 for High School graduates, and increased $6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 11.1% since 2010.

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

Source: ACS 2010-2019 5-year estimates

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

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
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HOUSING TRENDS

WORKING DRAFT
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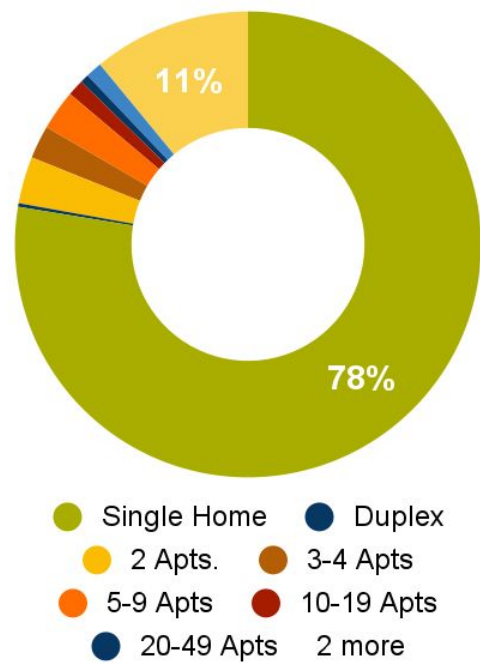
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Indiana Housing Dashboard **DRAFT** | 20

HOUSING TYPOLOGY | 78% of homes in Fulton County are single-family, while 11% are multifamily. The share of multifamily housing has increased by 177 homes since 2010.

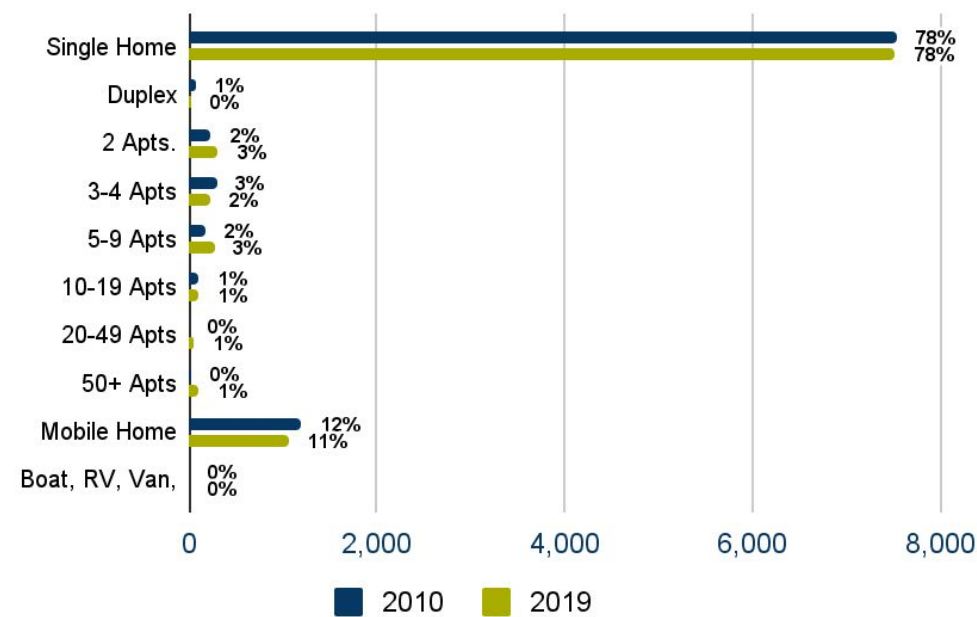## Housing Typology

Fulton County | 2019

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

Indiana | 2019

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

Share of Housing Typology

Fulton County | 2010, 2019

Category	2010	2019
Single Home	78%	78%
Duplex	1%	0%
2 Apts.	2%	3%
3-4 Apts	3%	2%
5-9 Apts	2%	3%
10-19 Apts	1%	1%
20-49 Apts	0%	1%
50+ Apts	0%	1%
Mobile Home	12%	11%
Boat, RV, Van,	0%	0%

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

HOUSING TYPOLOGY | Most units in Fulton County are 2.55, with 64% of units 3 bedroom or more.

Housing Stock by Bedrooms
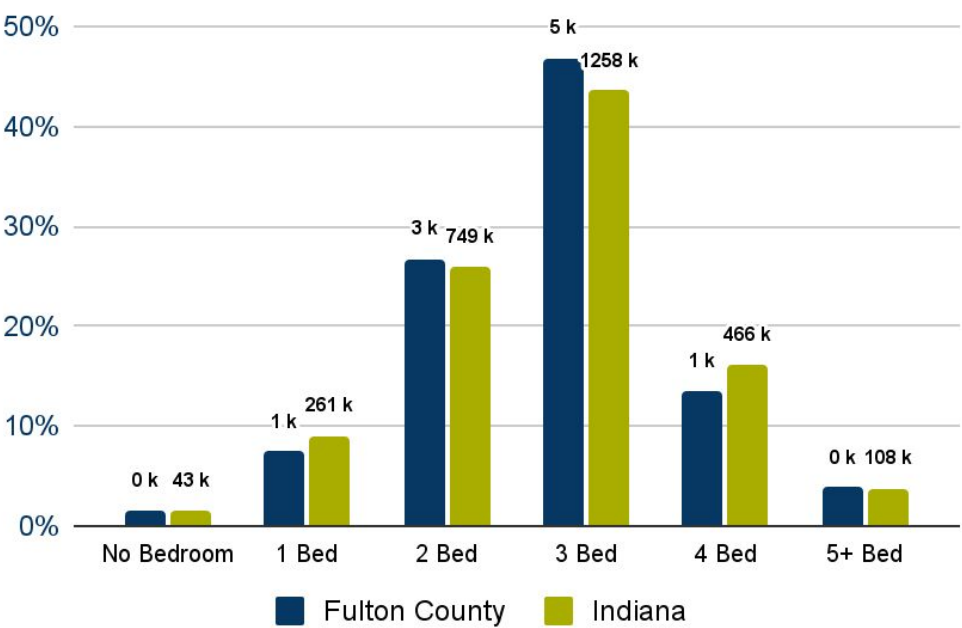
Fulton County | 2019

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

7%
27%
47%
13%

Indiana | 2019

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

9%
26%
44%
16%
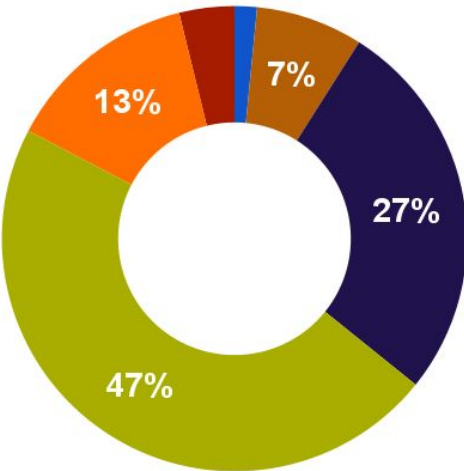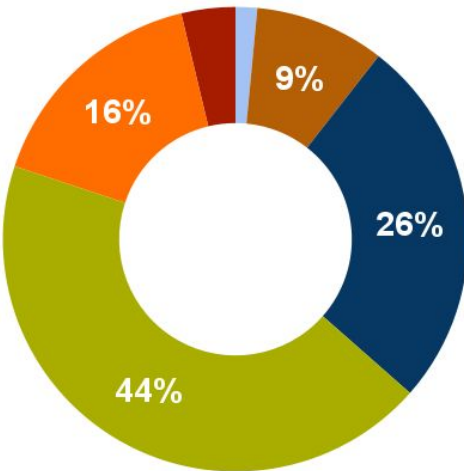
Share of Housing Stock by Bedroom

Fulton County, Indiana | 2019

- Fulton County
- Indiana

HOUSING AGE | 90% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built
Fulton County | 2019

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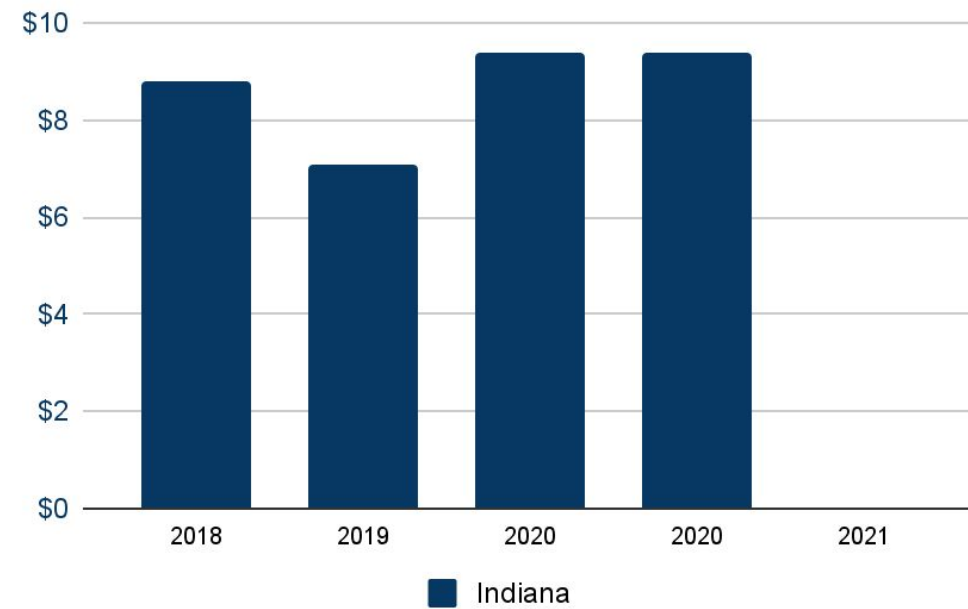Note: Some data are placeholders, and not representative of actual conditions.

MEDIAN LISTING PRICE | Homes in Fulton County have a median listing price of $103,600, compared to $141,700 statewide. Home prices have increased by 10% since 2010.

Median Listing Price
Fulton County, Indiana | 2016-2020

Legend: ■ Fulton County ■ Indiana
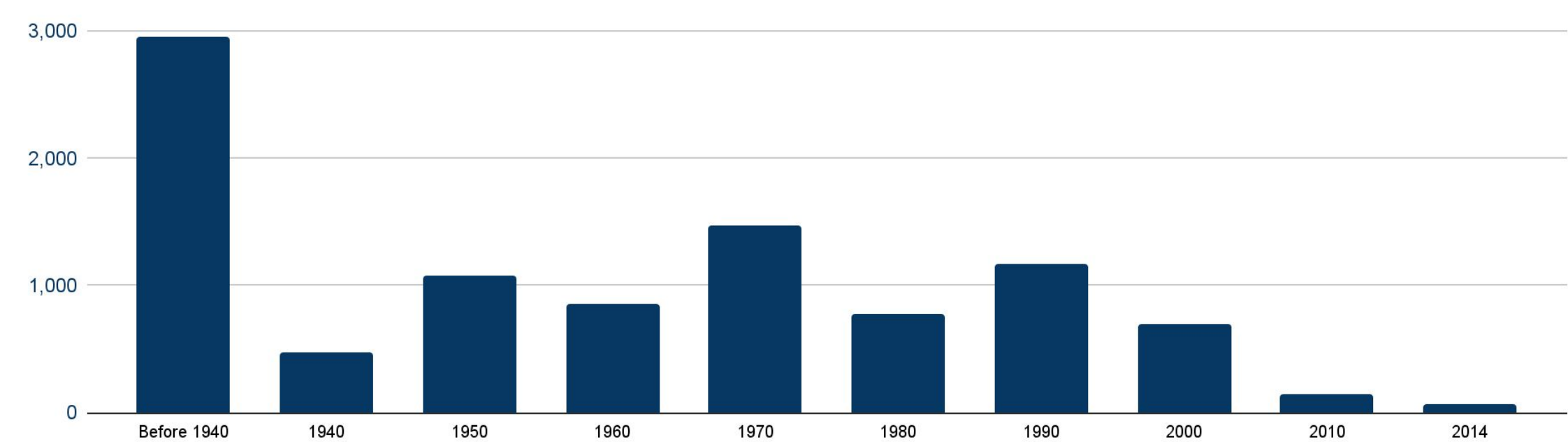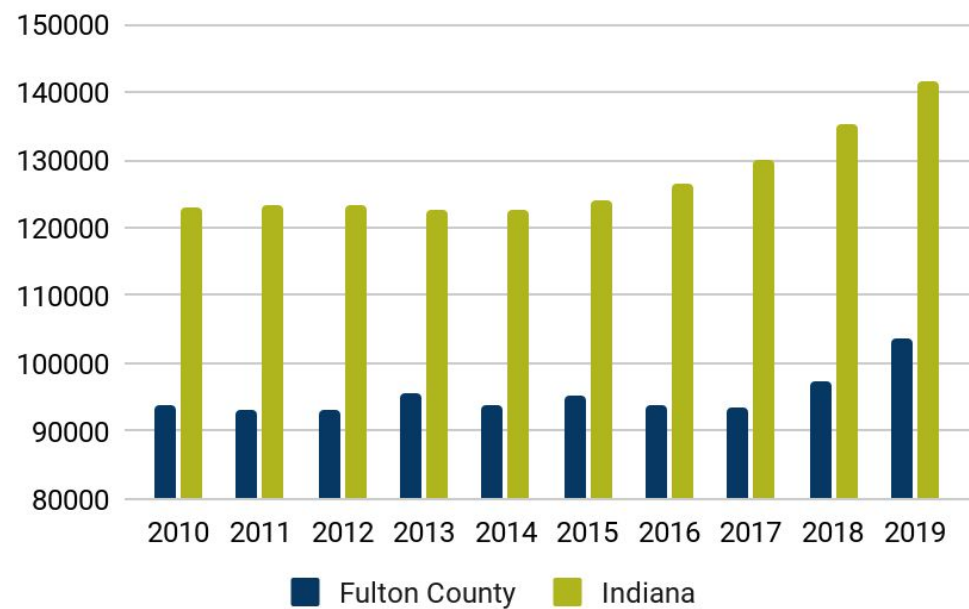
Source: ACS 2010-2019 5-year estimates

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

Legend: ■ Indiana

Source: ACS 2010-2019 5-year estimates

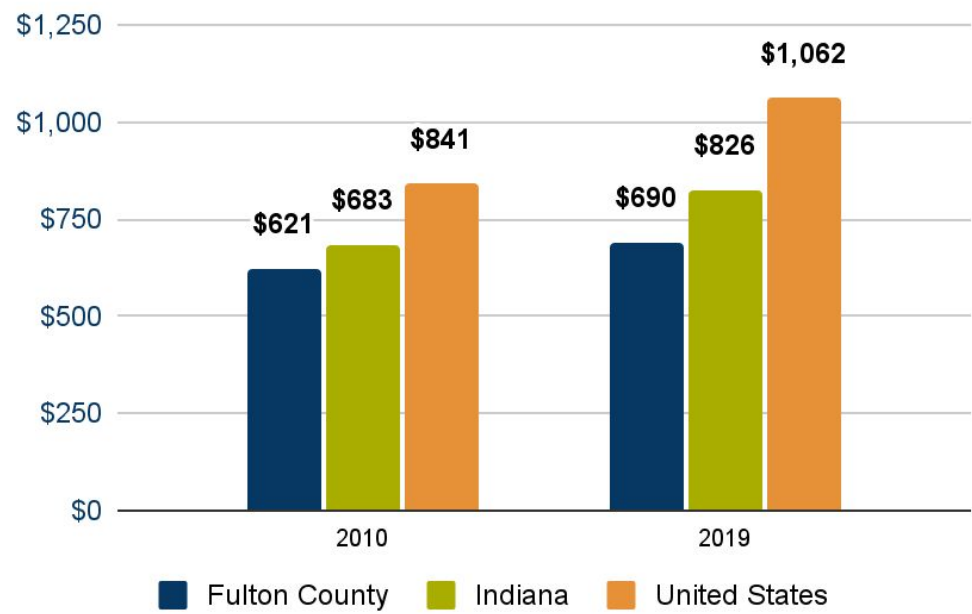**WORKING DRAFT**
Note: Some data are placeholders, and not representative of actual conditions.

MEDIAN RENTS | Median rents have increased by 11% since 2010, with average rents at $690.
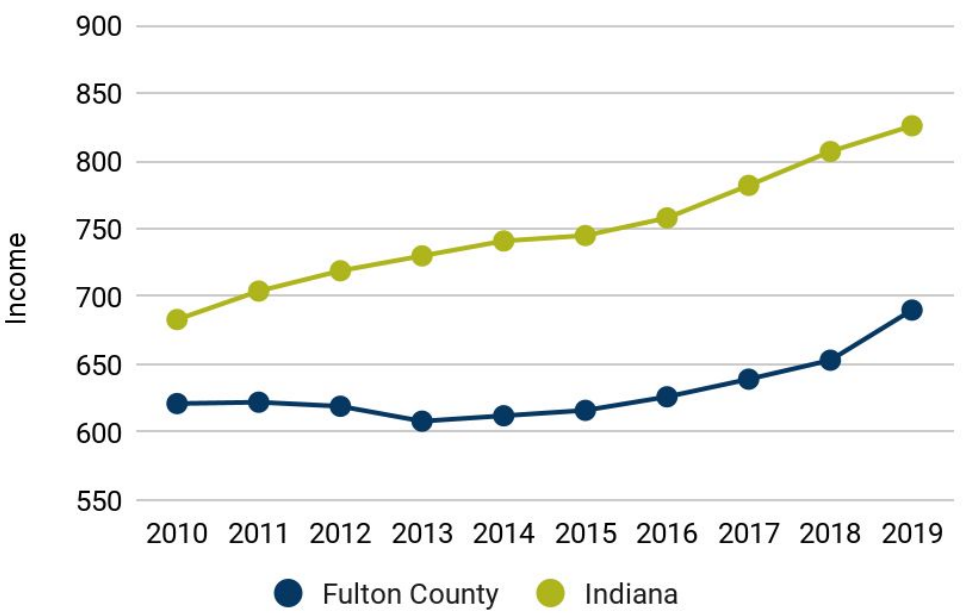
Median Rent
Fulton County, Indiana | 2010, 2019

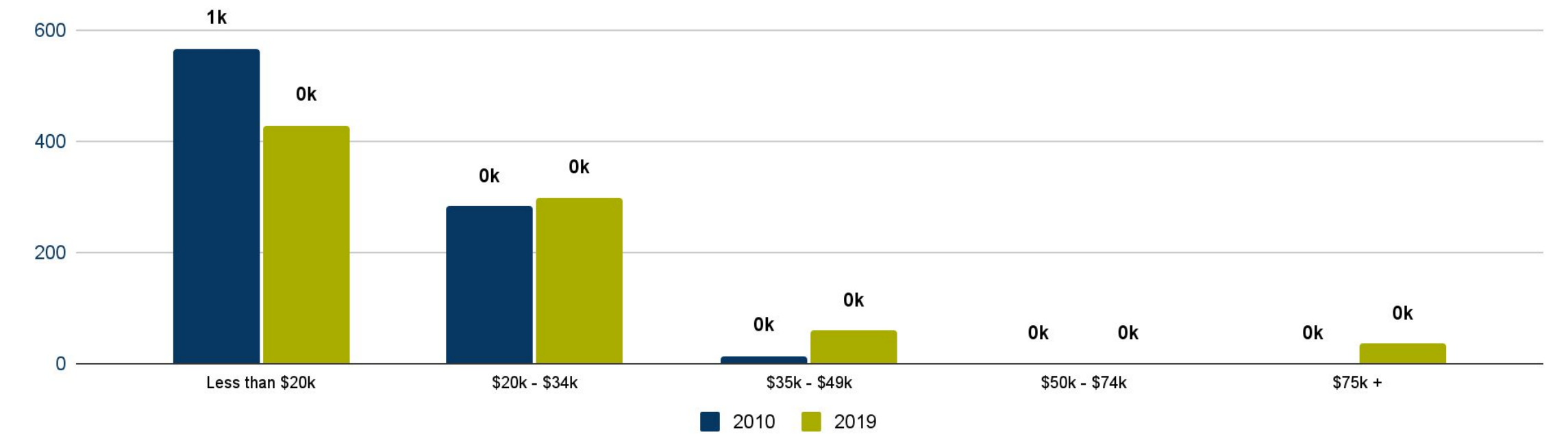

Source: ACS 2010-2019 5-year estimates

Median Rent Over Time
Fulton 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 | 47% of households are housing cost burdened in Fulton County, down -4% since 2010. 61% of households earning below $50,000 are housing cost burdened.

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

Chart showing renter housing cost burden by income category:
- Less than $20k: 2010 = 1k, 2019 = 0k
- $20k - $34k: 2010 = 0k, 2019 = 0k
- $35k - $49k: 2010 = 0k, 2019 = 0k
- $50k - $74k: 2010 = 0k, 2019 = 0k
- $75k +: 2010 = 0k, 2019 = 0k

Legend: 2010, 2019

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
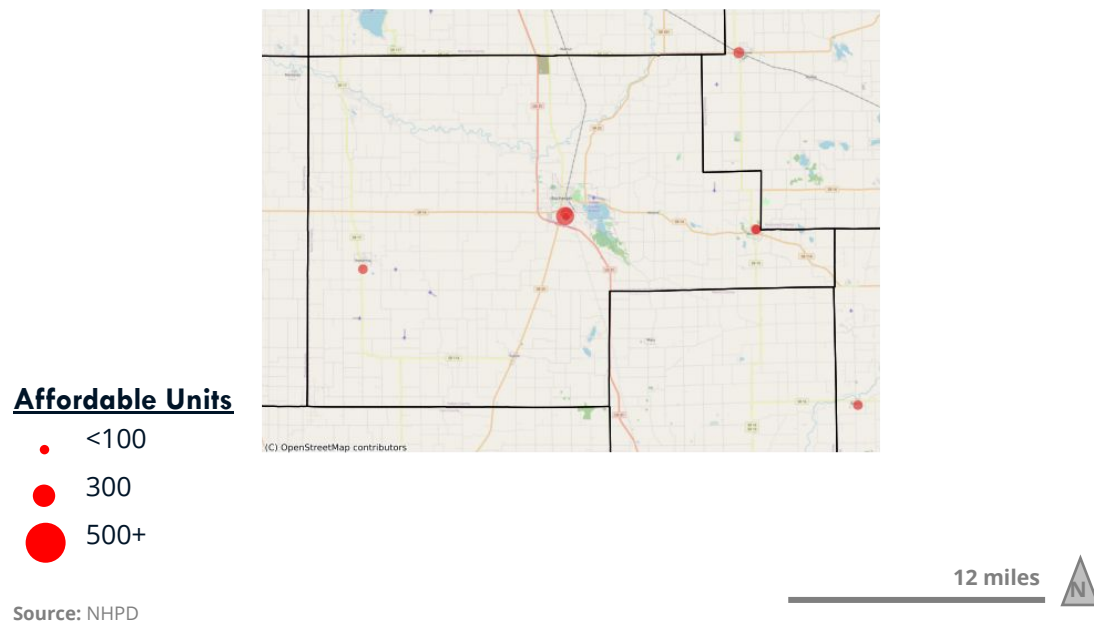
Fulton County, Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates
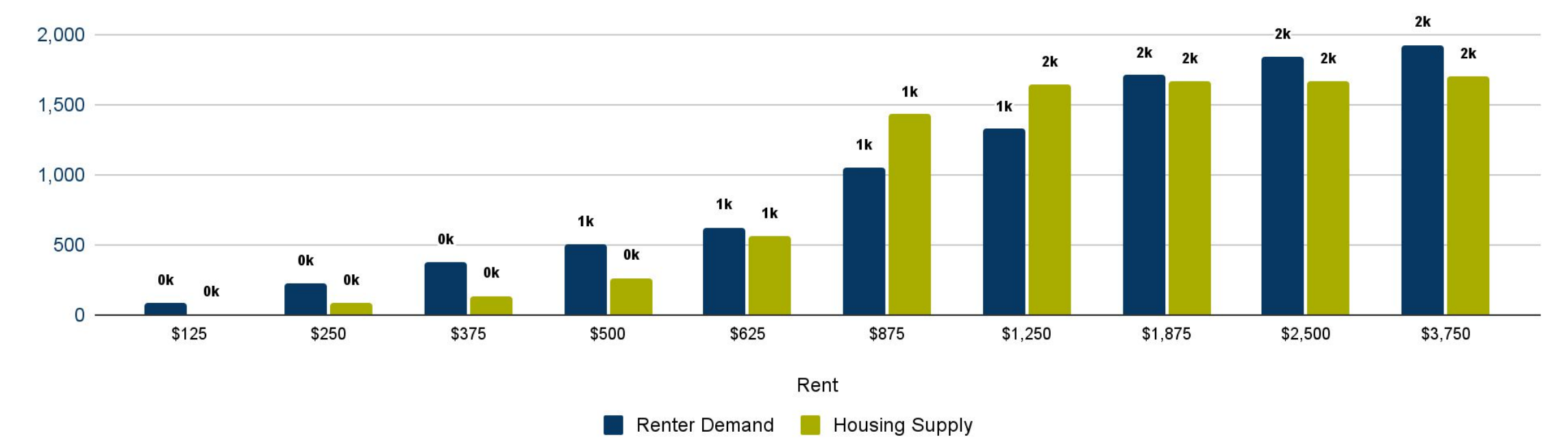
WORKING DRAFT
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AFFORDABLE HOUSING| The maps below show the spatial distribution of affordable housing units throughout the state of Indiana and in Fulton County.
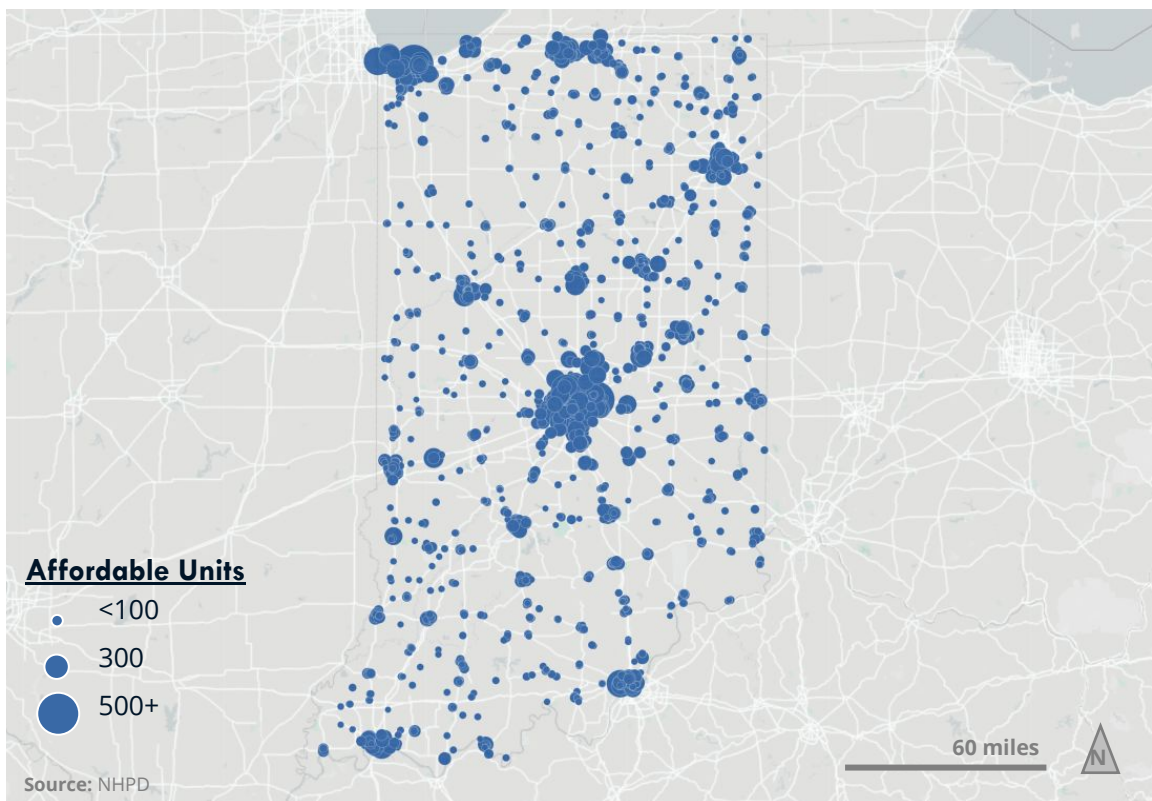
Affordable Housing Inventory
Fulton County | 2020

Affordable Units
- <100
- 300
- 500+

12 miles

Source: NHPD

Affordable Housing Inventory
State of Indiana | 2020

Affordable Units
- <100
- 300
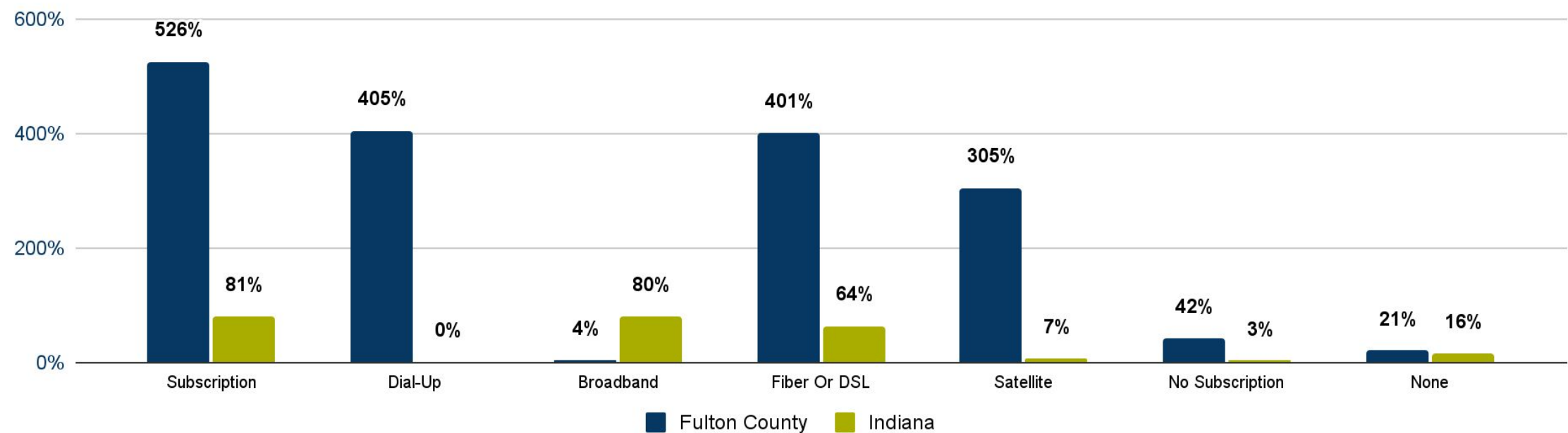- 500+

60 miles

Source: NHPD

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

HOUSING AMENITIES | 4% of housing units have access to broadband.

Broadband Access
Fulton County | 2017-2020

Chart: Broadband Access, Fulton County | 2017-2020

Category	Fulton County	Indiana
Subscription	526%	81%
Dial-Up	405%	0%
Broadband	4%	80%
Fiber Or DSL	401%	64%
Satellite	305%	7%
No Subscription	42%	3%
None	21%	16%

Legend: ■ Fulton County ■ Indiana

Source: ACS 2010-2019 5-year estimates

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

HOUSING CONSTRUCTION

HOUSING STARTS | There have been 10 new housing starts in 2016 in Fulton County, with 163 total building permits authorized since 2020.

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

Total Bldgs   Total Units

Source: St. Louis Fed.

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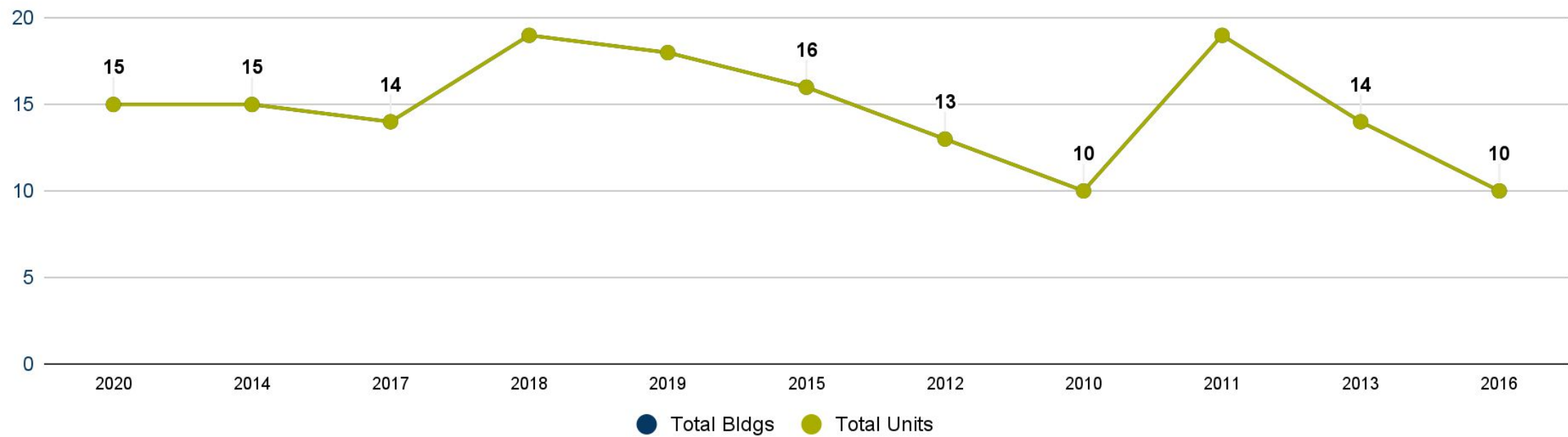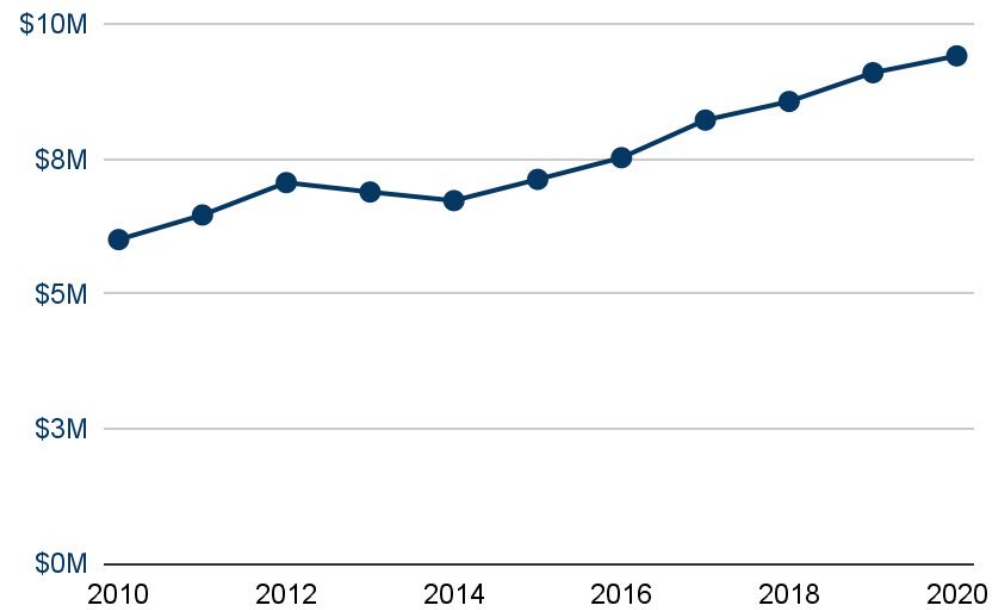
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

Construction Cost Indices
United States | 2010-2021

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
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