

INDIANA HOUSING DASHBOARD DRAFT REPORT



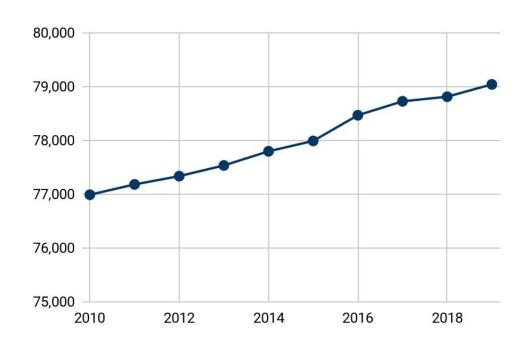
SAMPLE DATA FOR KOSCIUSKO COUNTY, IN August 24, 2021

DEMOGRAPHIC TRENDS

POPULATION | Kosciusko County's population has increased by 2.67% (2,000 people) between 2010-2019. In the same time period, the total number of households increased by 1% (0 households).

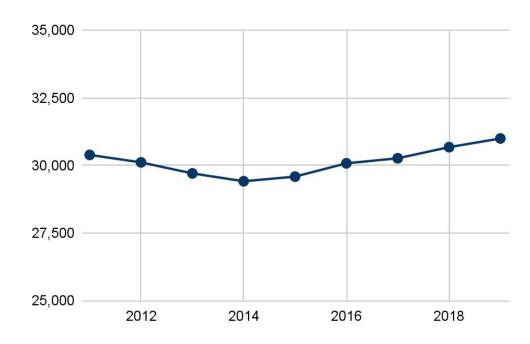
Resident Population

Kosciusko County | 2010-2019



Households

Kosciusko County | 2010-2019



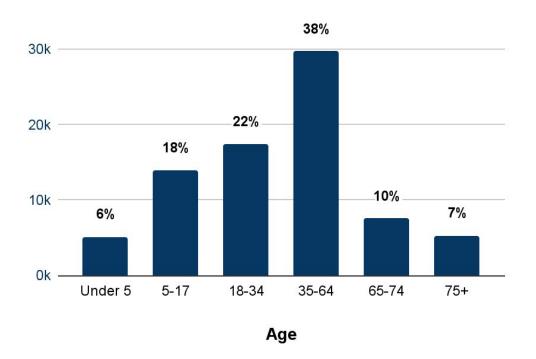
Source: FRED, U.S. Census Bureau

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AGE | 16% of people in Kosciusko County are above the age of 65, while 24% are below 18.

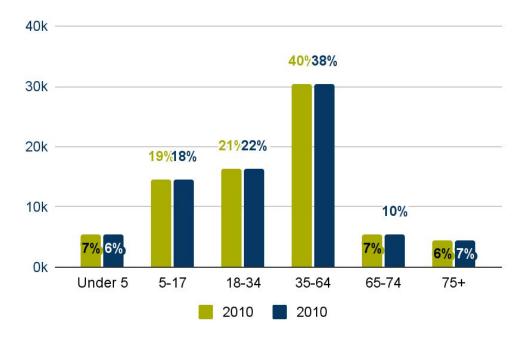
Population by Age

Kosciusko County | 2019



Change in Share of Population

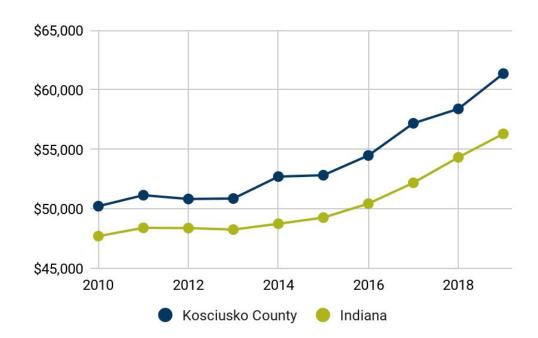
Kosciusko County | 2010, 2019



Source: ACS 2019 5-year estimates Source: ACS 2010-2019 1-year estimates **HOUSEHOLD INCOMES** | Kosciusko County had a median income of \$61,366 in 2019, up 22% since 2010. 25% of households have incomes below \$35,000, while 23% have incomes above \$100,000.

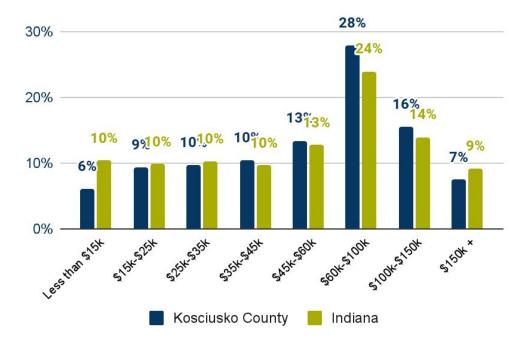
Median Income

Kosciusko County, State of Indiana | 2010-2019



Household Income Distribution

Kosciusko County, State of Indiana | 2019

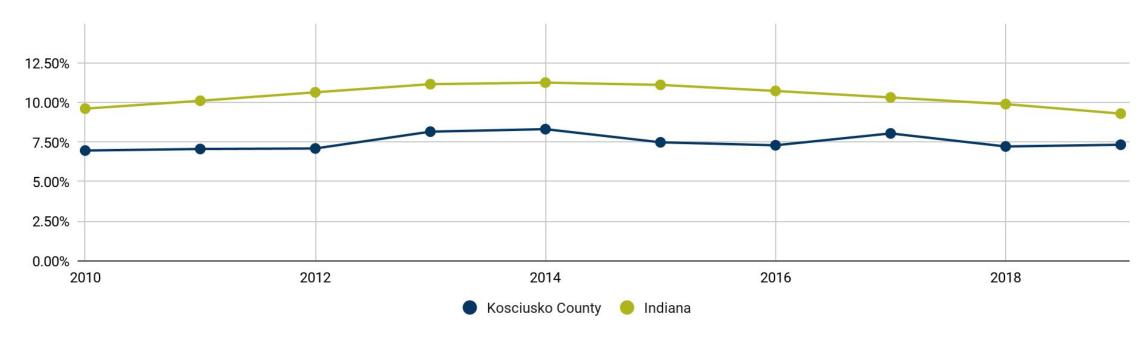


Source: ACS 2010-2019 5-year estimates

FAMILY POVERTY RATE | 7.3% of families live in poverty conditions in Kosciusko County, up 0.4 points from 7.0% in 2010.

Family Poverty Rate

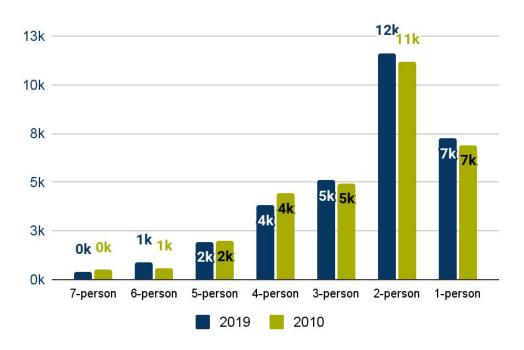
Kosciusko County, State of Indiana | 2010-2019



HOUSEHOLD SIZE The average household size is 2.5, compared to 2.52 statewide. The Kosciusko County average household has grown by 0.01 persons since 2010.

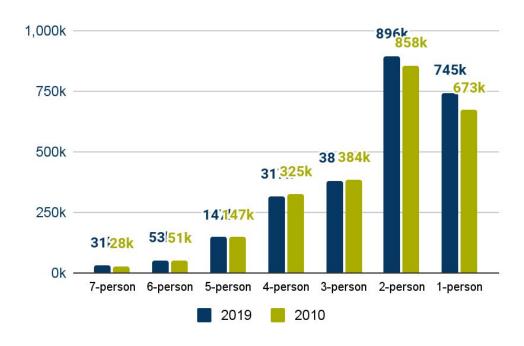
Household Size

Kosciusko County | 2010, 2019



Household Size

State of Indiana | 2010, 2019

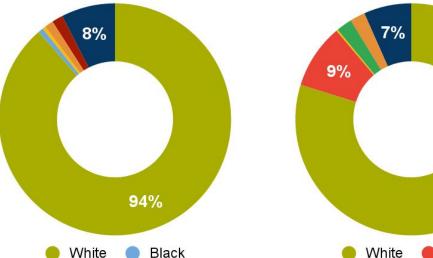


Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION The currently racial distribution of households in Kosciusko County is 94% white, 1% Black, 8% Hispanic/Latino, 1% Asian, and 2% other.

Racial Distribution

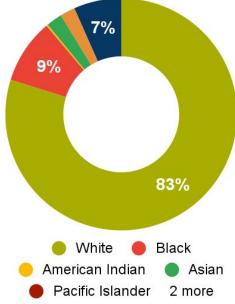
Kosciusko County | 2019



Asian

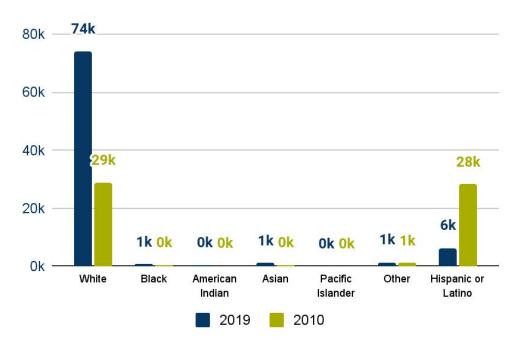
2 more

Indiana | 2019



Household Racial Distribution

Kosciusko County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

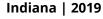
American Indian

Pacific Islander

HOUSING TENURE | In 2019, 25% of households (7,818 households) in Kosciusko County were renters, while 75% are (23,179 households) owner households. The share of renters has increased by 2% since 2010.

Housing Tenure

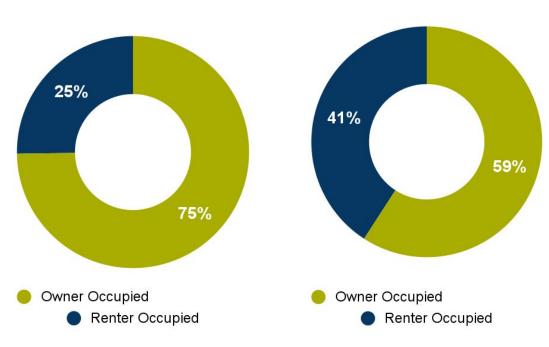
Kosciusko County | 2019

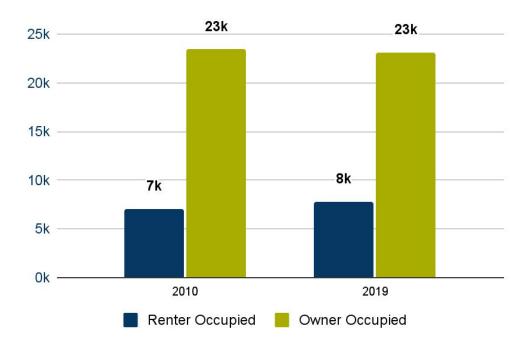




Total Households by Tenure

Kosciusko County | 2010-2019



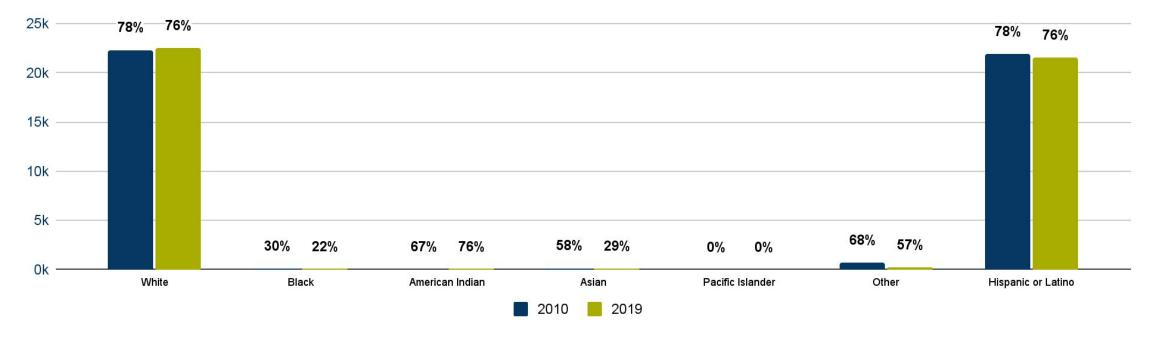


Source: ACS 2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 75%, among non-Hispanic White households' homeownership is 76%, 22% for Black households, and 76% for Hispanic or Latino households.

Homeownership by Race

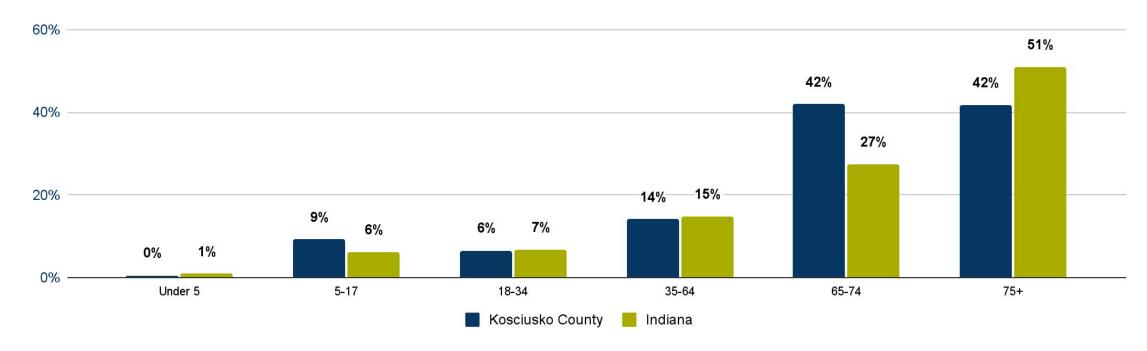
Kosciusko County | 2010, 2019



DISABILITY | 15% of people in Kosciusko County live with a disability. For people above 65, the share increases to 42%.

Share of the Population with a Disability by Age

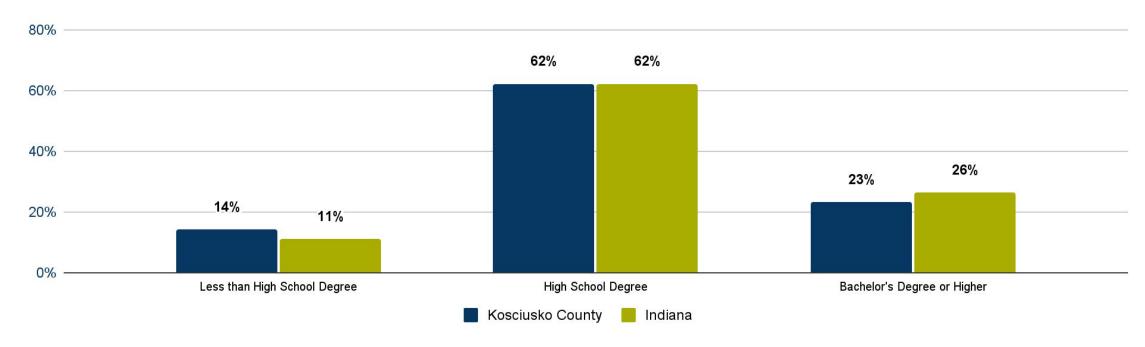
Kosciusko County, Indiana | 2010, 2019



EDUCATIONAL ATTAINMENT | In Kosciusko County, 62% of the population has at least a high school degree and 23% of the population has at least a Bachelor's degree.

Educational Attainment

Kosciusko County, Indiana | 2019

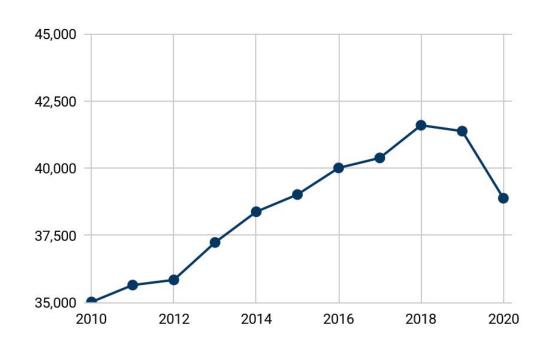


JOB / EMPLOYMENT TRENDS

EMPLOYMENT BASE | There are currently 39,000 employed persons in Kosciusko County, up by 11% since 2010. The unemployment rate in 2020 was 6.10%, up 3.4 points from 2019.

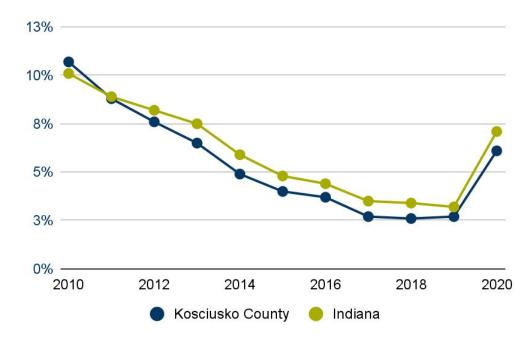
Total Employment

Kosciusko County | 2010-2019



Unemployment Rate

Kosciusko County, Indiana | 2010-2019

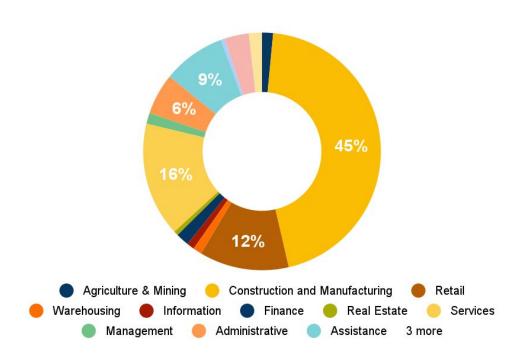


Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Kosciusko County, accounting for 40% of all jobs, followed by Retail Trade (9% of all jobs).

Total Jobs by All Industries

Kosciusko County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$42,348
- 2. **Goods-producing** | \$65,862
- 3. Trade, transportation, and utilities | \$54,686
- 4. Professional and business services | \$46,446
- 5. Construction | \$47,525

Source: BLS

Top 5 Employers

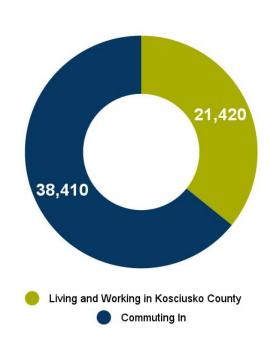
- 1. Zimmer Biomet Holdings Inc (Warsaw)
- 2. Lsc Communications (Warsaw)
- 3. Biomet Manufacturing Llc (Warsaw)
- 4. Ctb Inc (Milford)
- 5. Depuy Joint (Warsaw)

Source: BLS

COMMUTER INFLOW / OUTFLOW | 38,000 commuters come into Kosciusko County for their jobs, while 38,000 employees travel outside for their jobs.

Employment Inflow

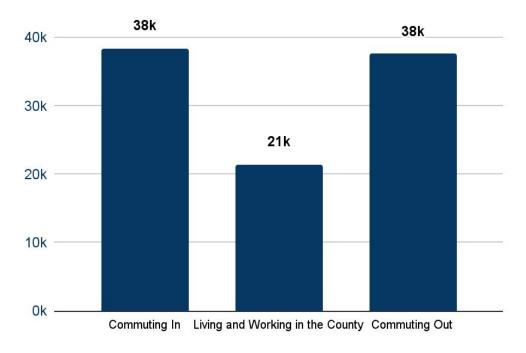
Kosciusko County | 2018



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

Commuting Patterns

Kosciusko County | 2018

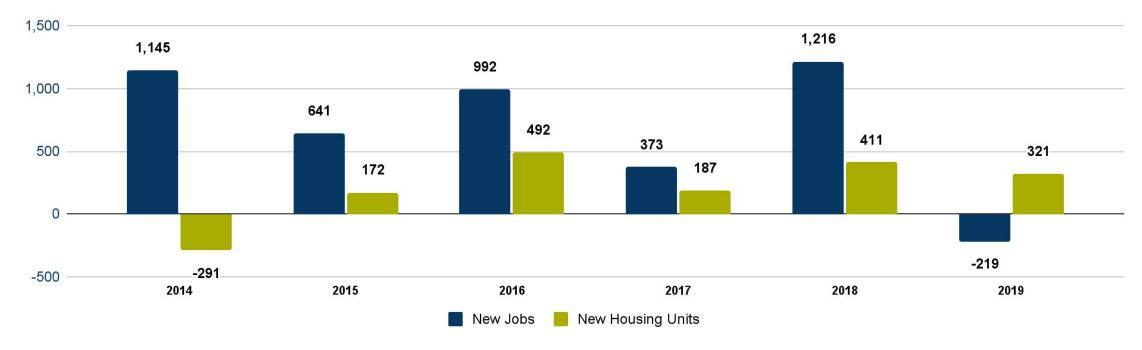


Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

JOB GROWTH AND HOUSING PRODUCTION | The County has created 4148 between 2014-2019 and 1292, or 31 units for every 100 jobs created.

Job Growth and Housing Production

Kosciusko County | Total Jobs, New Jobs

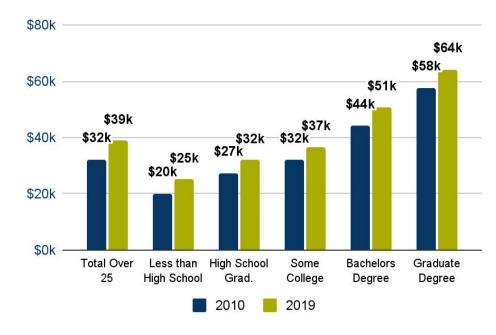


JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 22% since 2010 for the total population and increased 22% for the population with at least a high school degree.

Median Earnings by Educational Attainment Kosciusko County | 2010, 2019

\$80k \$62k \$56k \$60k \$39k \$42^{\$44}k \$39k \$35k \$40k \$32k \$32k \$30k \$28k \$23k \$20k Total Over Less than High School Some Bachelors Graduate High School Grad. College Degree Degree 2019

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 18.1% since 2010.

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

Income and Rent Growth, BS Degree

Kosciusko County | 2010-2019



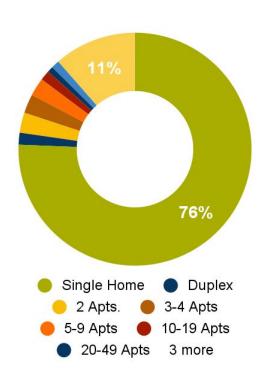
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

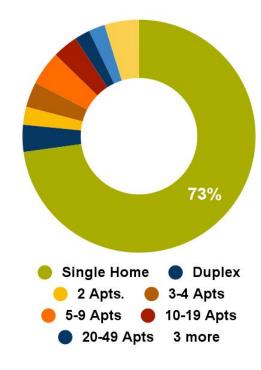
HOUSING TYPOLOGY | 76% of homes in Kosciusko County are single-family, while 13% are multifamily. The share of multifamily housing has increased by 449 homes since 2010.

Housing Typology

Kosciusko County | 2019

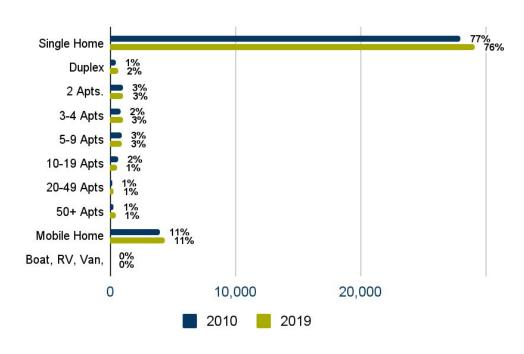


Indiana | 2019



Share of Housing Typology

Kosciusko County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

HOUSING TYPOLOGY | Most units in Kosciusko County are 2.5, with 67% of units 3 bedroom or more.

26%

4 Bed

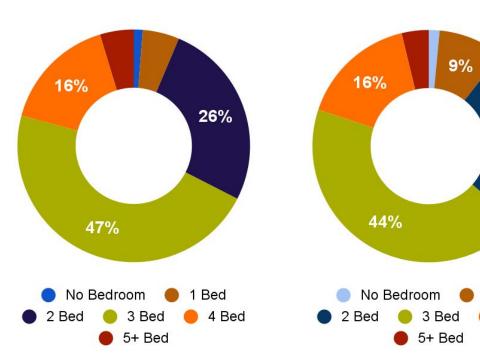
Housing Stock by Bedrooms

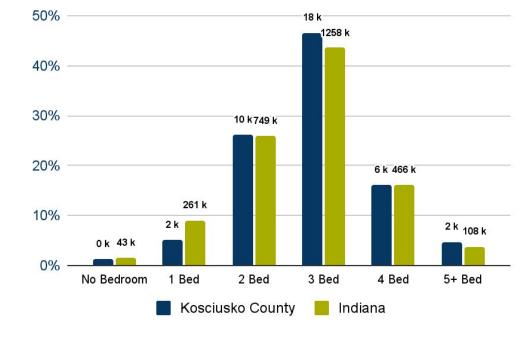
Kosciusko County | 2019

Indiana | 2019

Share of Housing Stock by Bedroom

Kosciusko County, Indiana | 2019



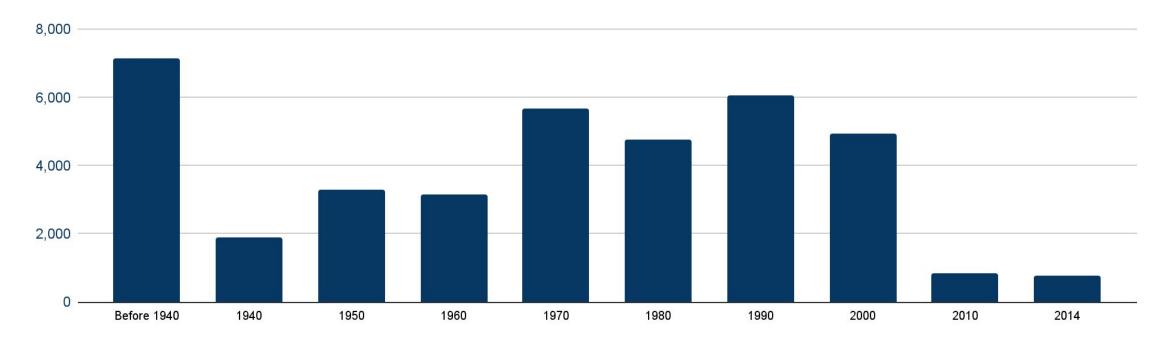


Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 83% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built

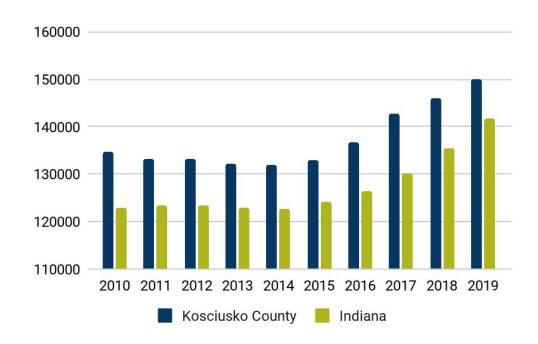
Kosciusko County | 2019



MEDIAN LISTING PRICE | Homes in Kosciusko County have a median listing price of \$150,000, compared to \$141,700 statewide. Home prices have increased by 11% since 2010.

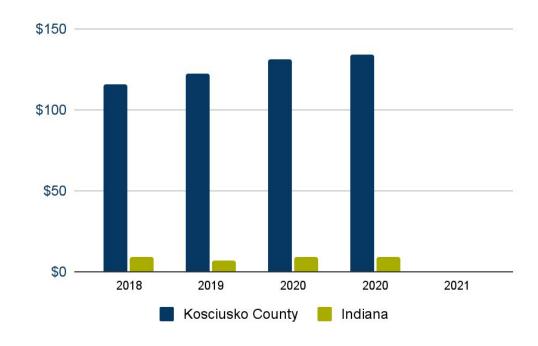
Median Listing Price

Kosciusko County, Indiana | 2016-2020



Median Listing Price per Square Foot

Kosciusko County | 2017-2020

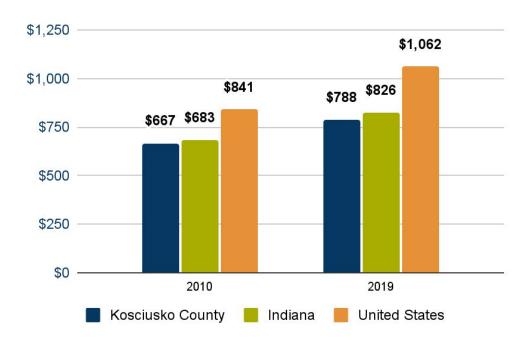


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 18% since 2010, with average rents at \$788.

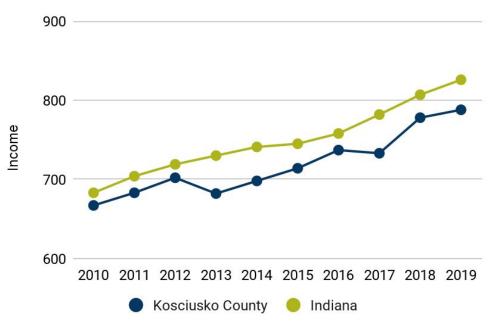
Median Rent

Kosciusko County, Indiana | 2010, 2019



Median Rent Over Time

Kosciusko County, Indiana | 2010 - 2019

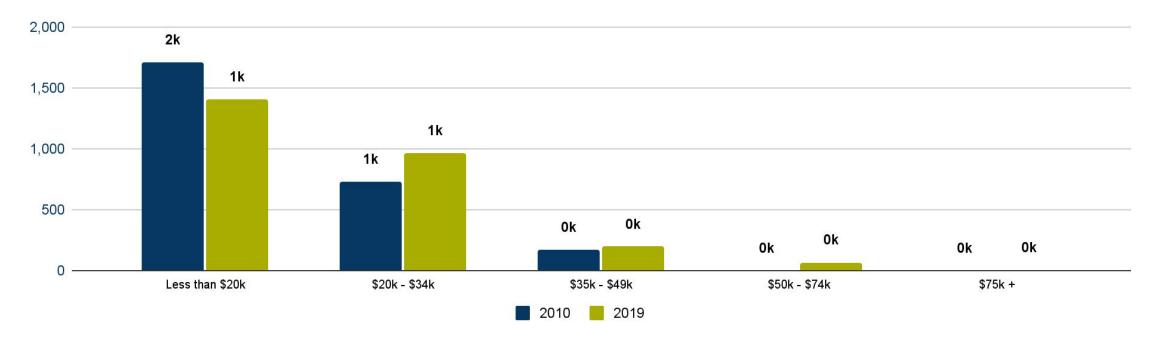


Source: ACS 2010-2019 5-year estimates Source: ACS 2010-2019 5-year estimates

COST BURDEN | 37% of households are housing cost burdened in Kosciusko County, down -10% since 2010. 55% of households earning below \$50,000 are housing cost burdened.

Renter Housing Cost Burden

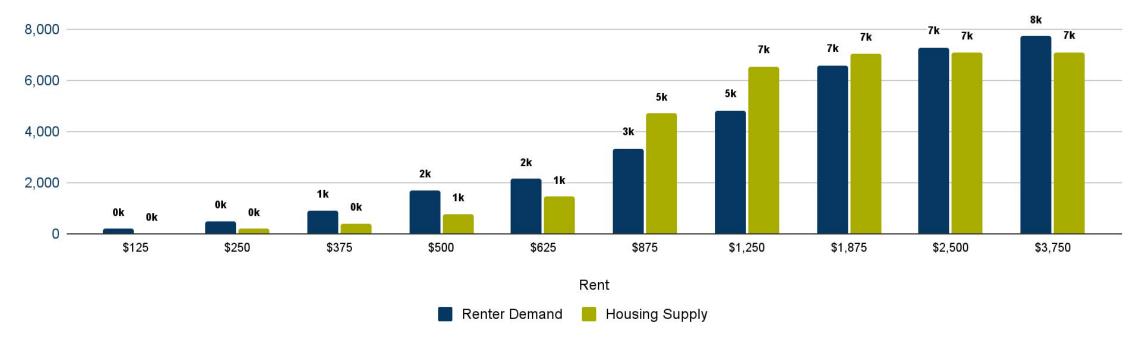
Kosciusko County, Indiana | 2010 - 2019



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

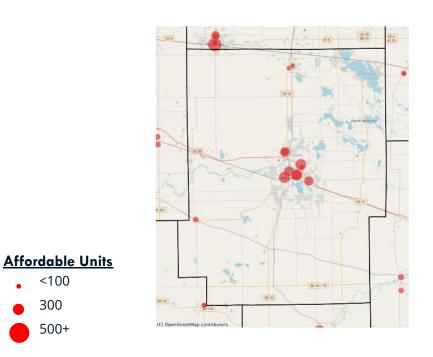
Kosciusko County, Indiana | 2010-2019



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

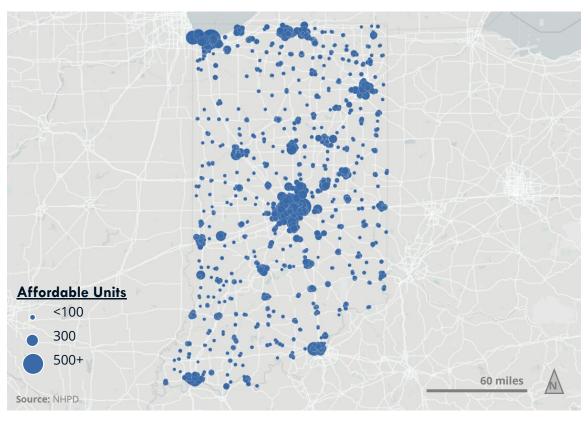
Affordable Housing Inventory

Kosciusko County | 2020



Affordable Housing Inventory

State of Indiana | 2020



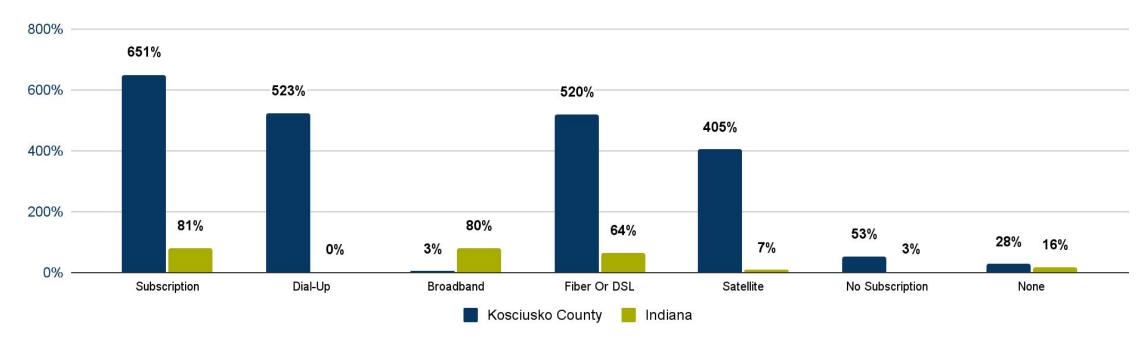
12 miles

Source: NHPD

HOUSING AMENITIES | 3% of housing units have access to broadband.

Broadband Access

Kosciusko County | 2017-2020

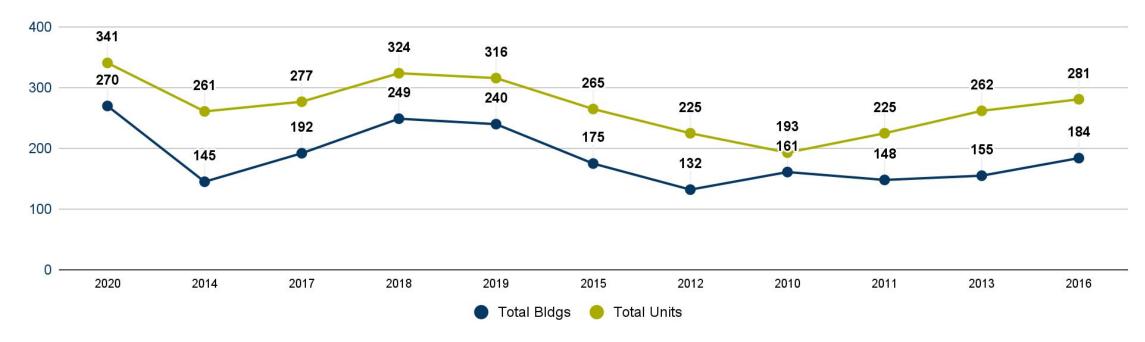


HOUSING CONSTRUCTION

HOUSING STARTS | There have been 184 new housing starts in 2016 in Kosciusko County, with 2,051 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits

Kosciusko 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



Gross Construction Wages

Indiana | 2010-2020



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

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