ihcda
Indiana Housing & Community Development Authority

HR&A
Analyze. Advise. Act.

INDIANA HOUSING DASHBOARD DRAFT REPORT

SAMPLE DATA FOR NOBLE COUNTY, IN

AUGUST 24, 2021

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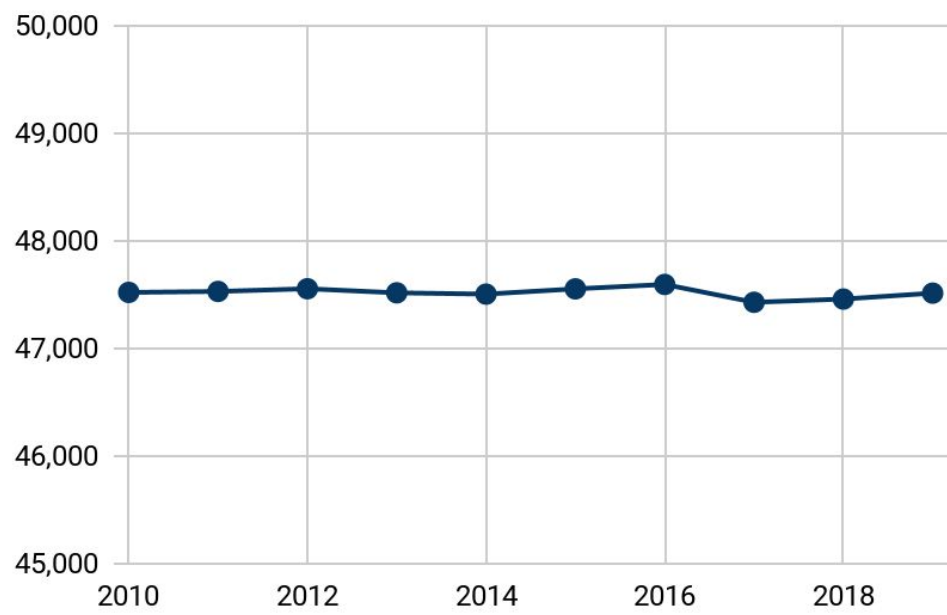Note: Some data are placeholders, and not representative of actual conditions.
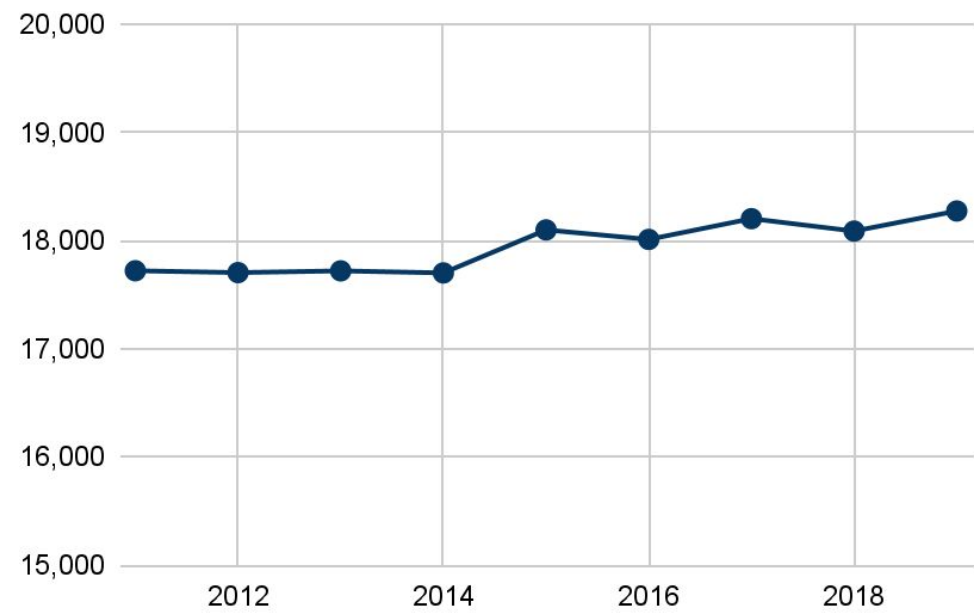
DEMOGRAPHIC TRENDS

POPULATION | Noble County's population has decreased by 0.01% (0 people) between 2010-2019. In the same time period, the total number of households increased by 4% (1,000 households).

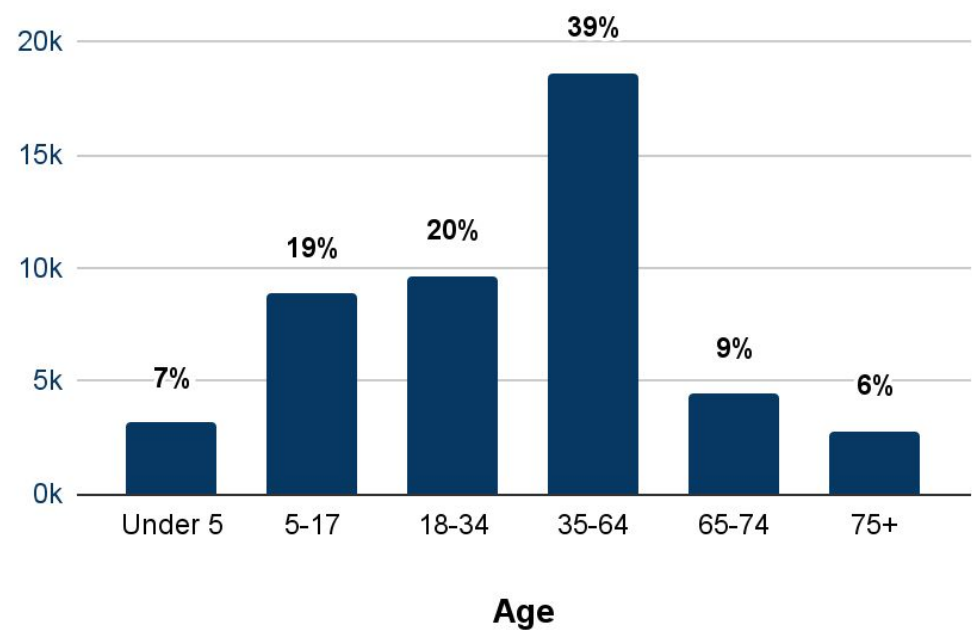### Resident Population
Noble County | 2010-2019

Households
Noble County | 2010-2019

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
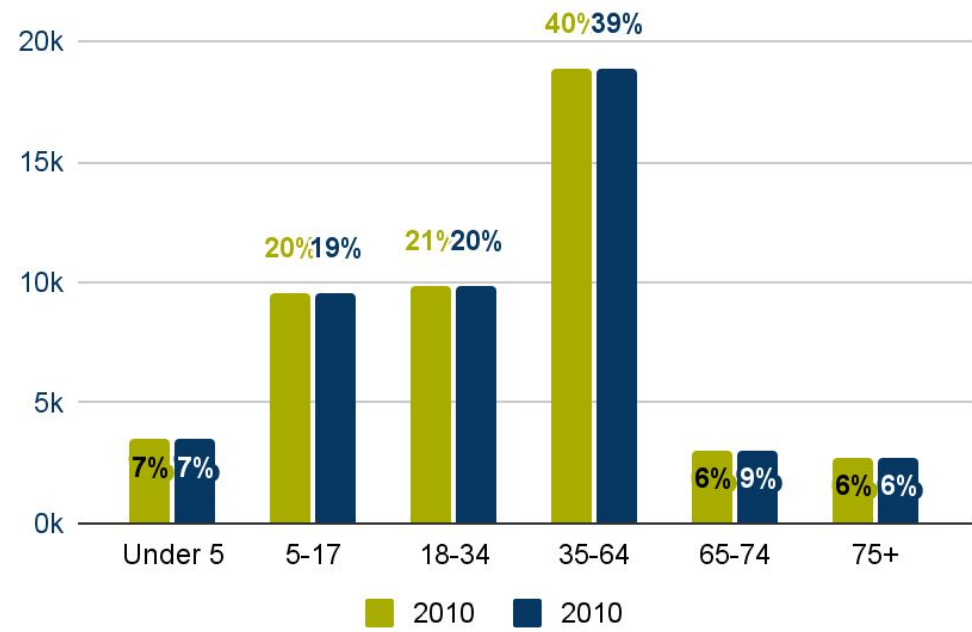
AGE| 15% of people in Noble County are above the age of 65, while 25% are below 18.

Population by Age
Noble County | 2019

Source: ACS 2019 5-year estimates

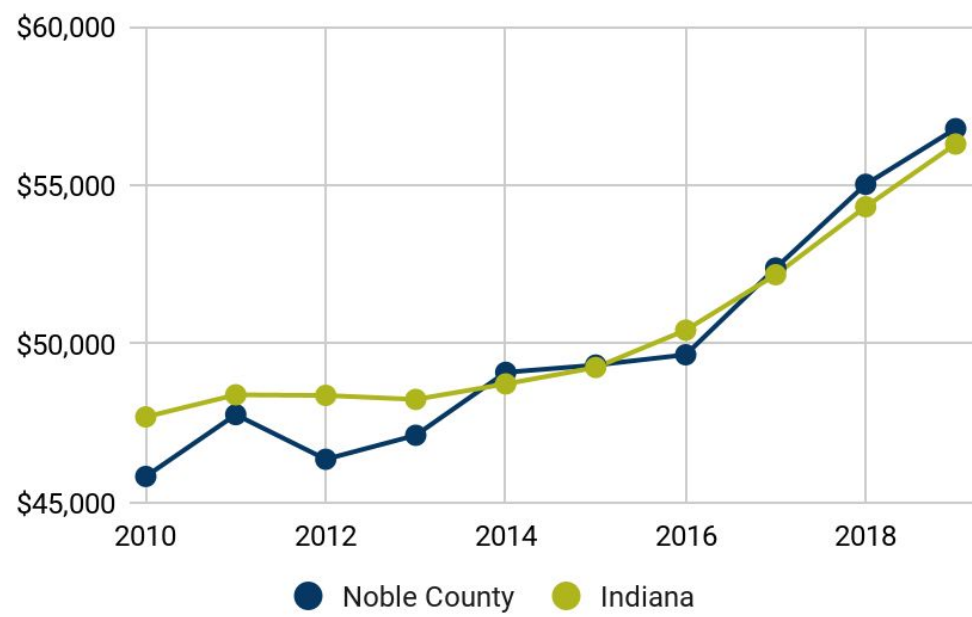## Change in Share of Population
Noble County | 2010, 2019

Source: ACS 2010-2019 1-year estimates

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

HOUSEHOLD INCOMES | Noble County had a median income of $56,789 in 2019, up 24% since 2010. 28% of households have incomes below $35,000, while 18% have incomes above $100,000.

Median Income
Noble County, State of Indiana | 2010-2019

Household Income Distribution
Noble County, State of Indiana | 2019
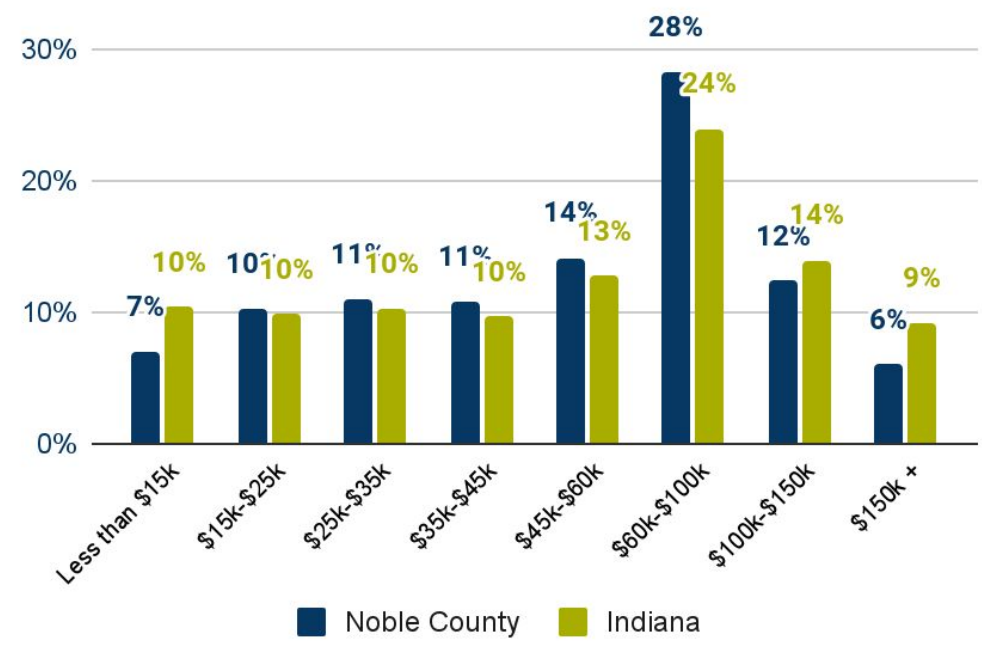
Source: ACS 2010-2019 5-year estimates

Source: ACS 2019 5-year estimates

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

FAMILY POVERTY RATE | 5.3% of families live in poverty conditions in Noble County, down 2.3 points from 7.6% in 2010.

Family Poverty Rate

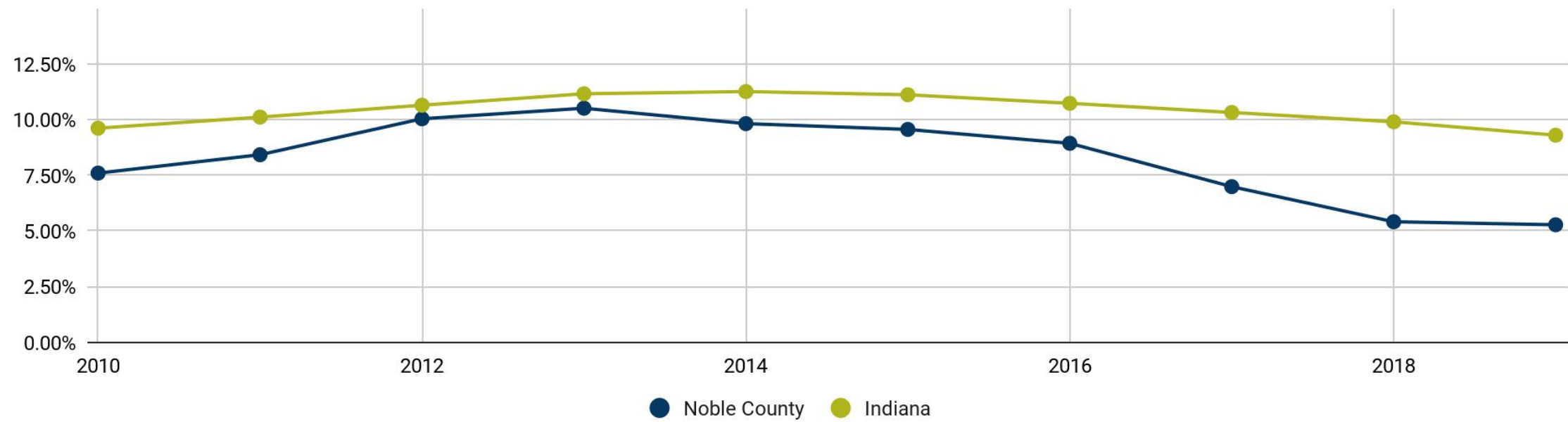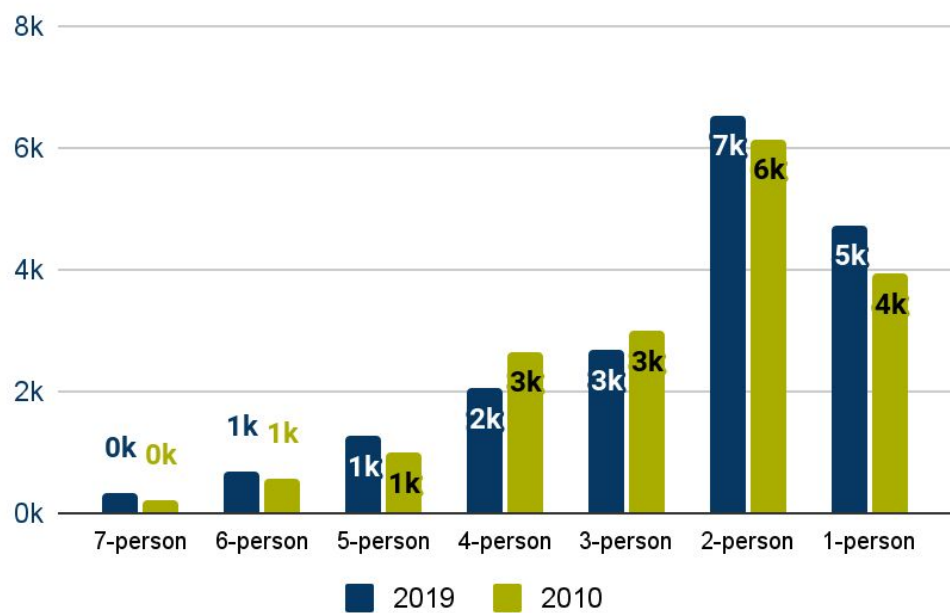**Noble County, State of Indiana | 2010-2019**

Source: ACS 2010-2019 5-year estimates

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

HOUSEHOLD SIZE | The average household size is 2.56, compared to 2.52 statewide. The Noble County average household has shrunk by 0.11 persons since 2010.

Household Size
Noble 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.
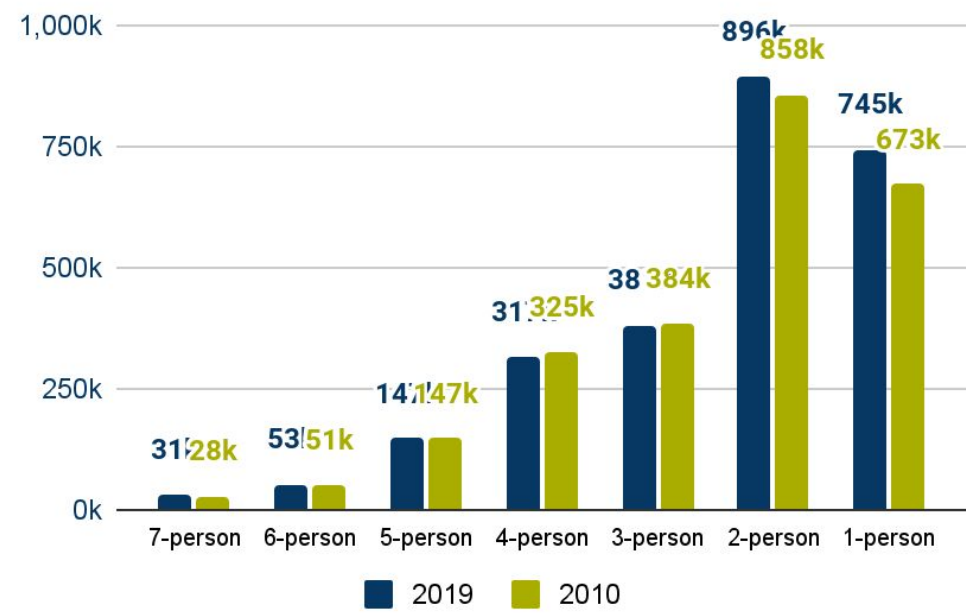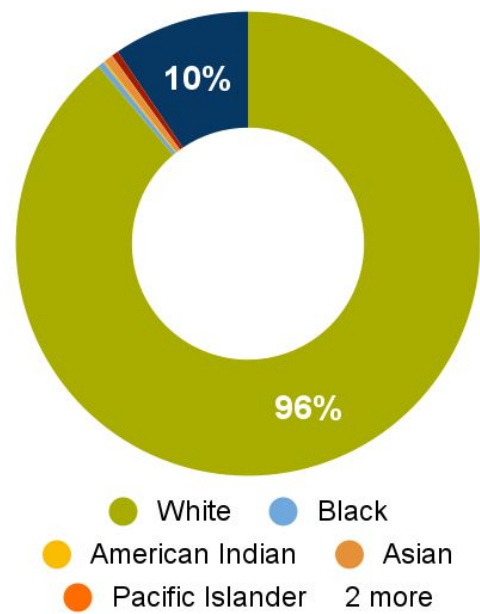
RACIAL COMPOSITION | The currently racial distribution of households in Noble County is 96% white, 0% Black, 10% Hispanic/Latino, 1% Asian, and 1% other.

Racial Distribution

Noble County | 2019

Indiana | 2019

Noble County 2019:
- 96% White
- 10% Black
- American Indian
- Asian
- Pacific Islander
- 2 more

Indiana 2019:
- 83% White
- 9% Black
- 7%
- American Indian
- Asian
- Pacific Islander
- 2 more

Household Racial Distribution

Noble County | 2010, 2019

	White	Black	American Indian	Asian	Pacific Islander	Other	Hispanic or Latino
2019	46k	0k	0k	0k	0k	0k	5k
2010	16k	0k	0k	0k	0k	0k	16k

Legend: ■ 2019 ■ 2010

WORKING DRAFT
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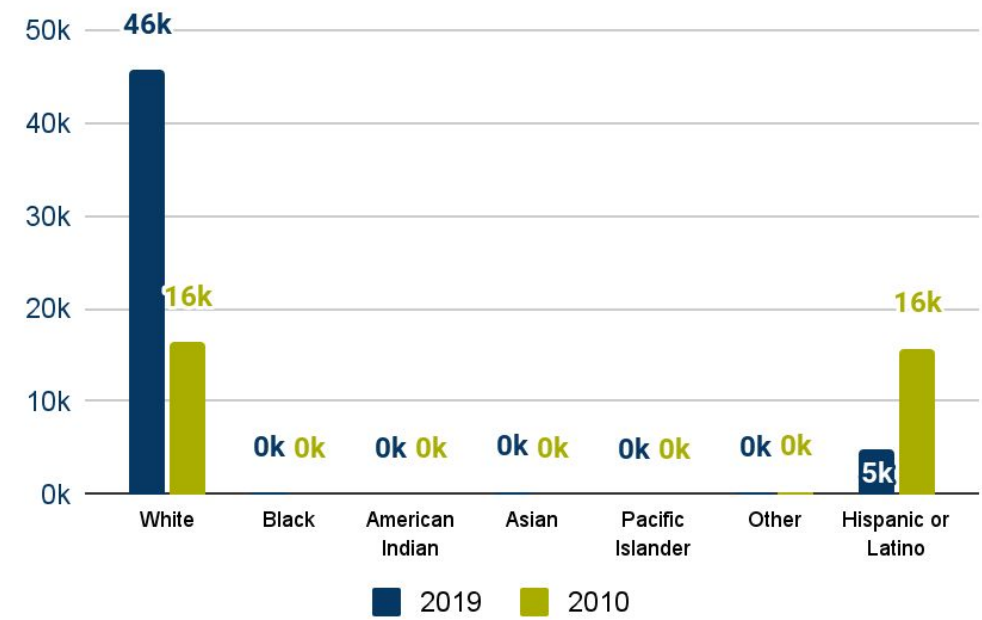
HOUSING TENURE | In 2019, 23% of households (4,274 households) in Noble County were renters, while 77% are (14,002 households) owner households. The share of renters has increased by 1% since 2010.
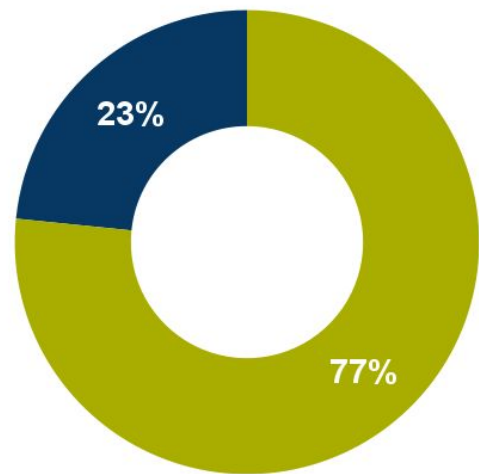
Housing Tenure

Noble County | 2019

Indiana | 2019

- Owner Occupied
- Renter Occupied

23%
77%

41%
59%

- Owner Occupied
- Renter Occupied

Total Households by Tenure

Noble County | 2010-2019
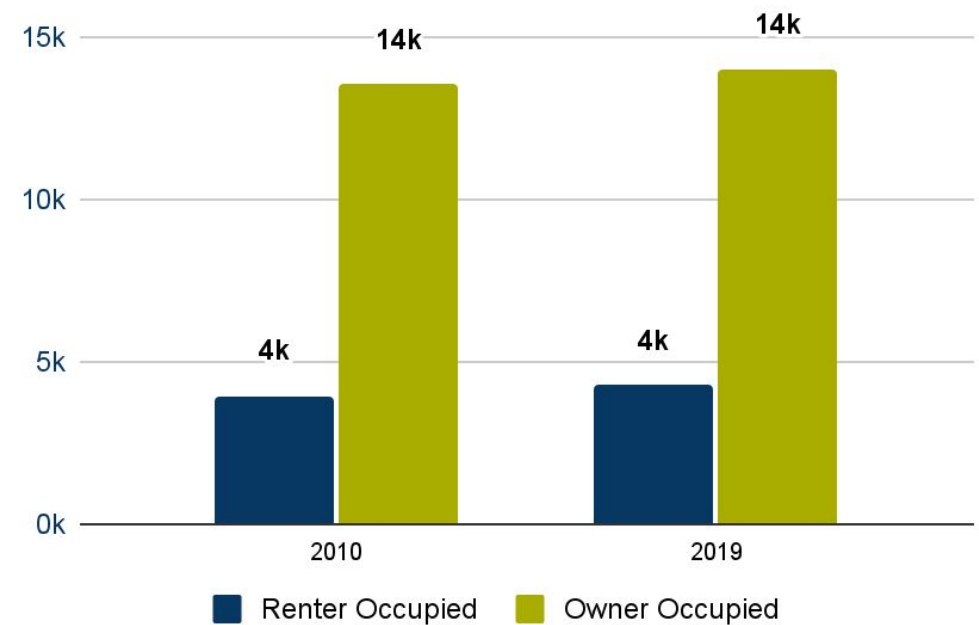
- Renter Occupied
- Owner Occupied

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

TENURE BY RACE| While the overall homeownership rate is 77%, among non-Hispanic White households'
homeownership is 77%, 0% for Black households, and 78% for Hispanic or Latino households.

Homeownership by Race
Noble County | 2010, 2019

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

DISABILITY | 15% of people in Noble County live with a disability. For people above 65, the share increases to 44%.

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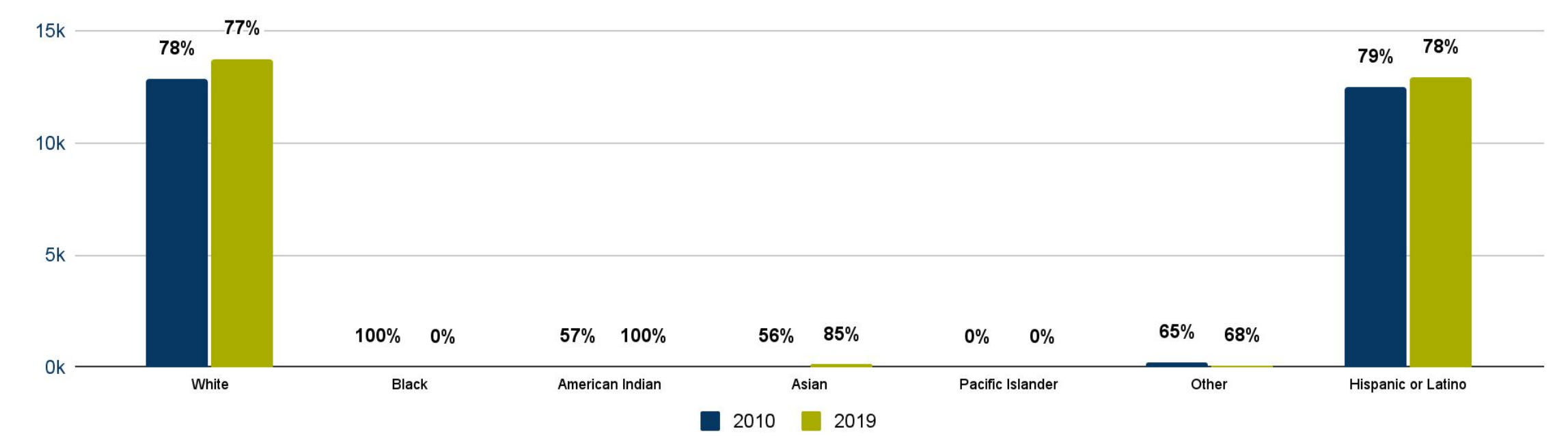**Noble County, Indiana | 2010, 2019**

Source: ACS 2010-2019 5-year estimates
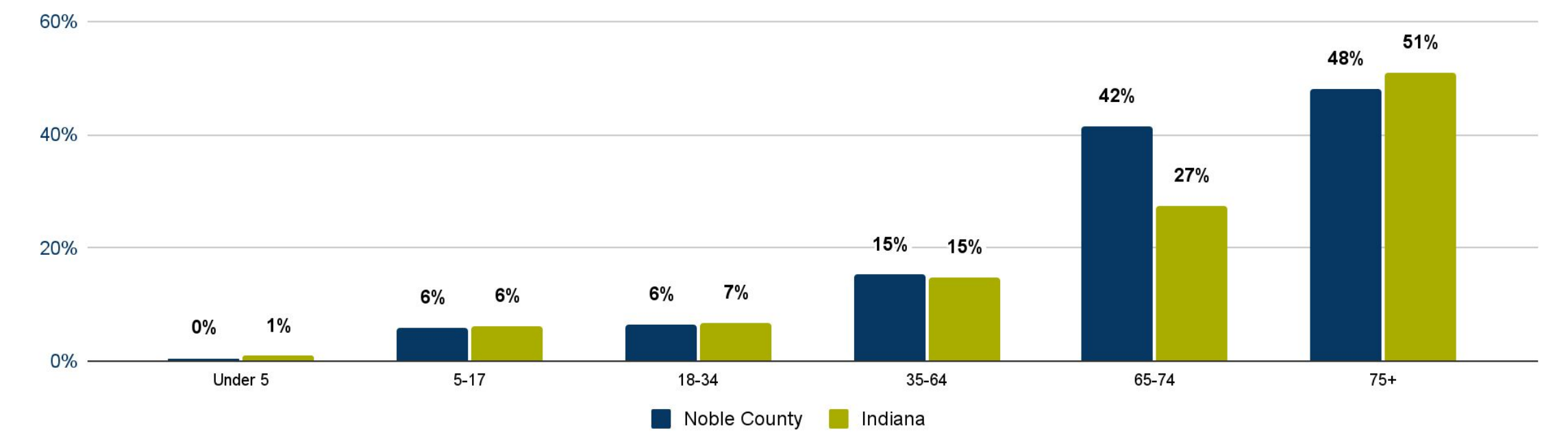
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

EDUCATIONAL ATTAINMENT | In Noble County, 70% of the population has at least a high school degree and 14% of the population has at least a Bachelor's degree.

Educational Attainment
Noble County, Indiana | 2019

Source: ACS 2010-2019 5-year estimates
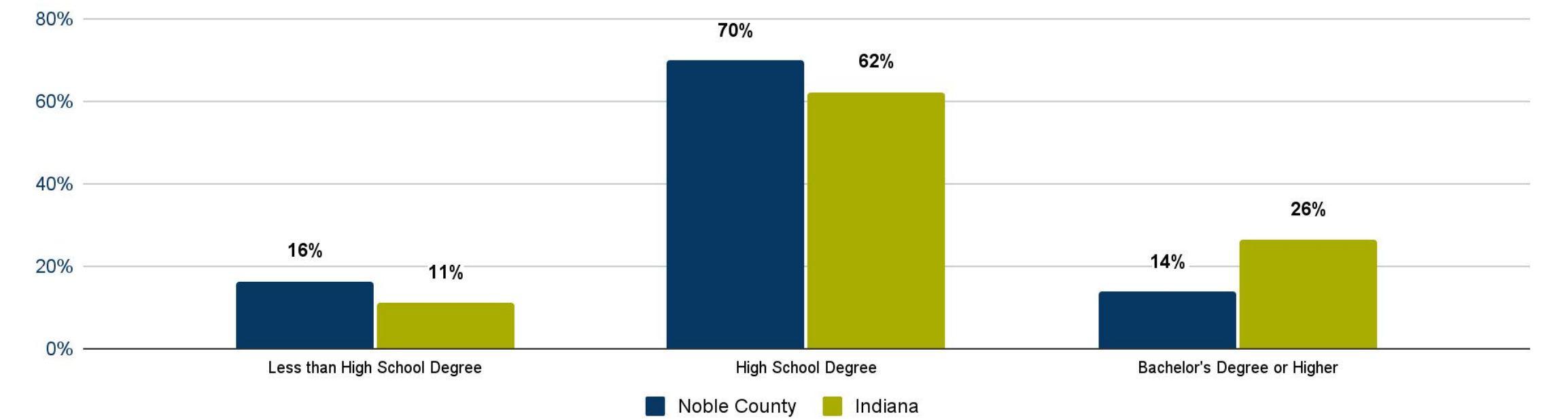
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

JOB / EMPLOYMENT TRENDS

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

EMPLOYMENT BASE | There are currently 21,000 employed persons in Noble County, up by 4% since 2010. The unemployment rate in 2020 was 8.40%, up 5.4 points from 2019.
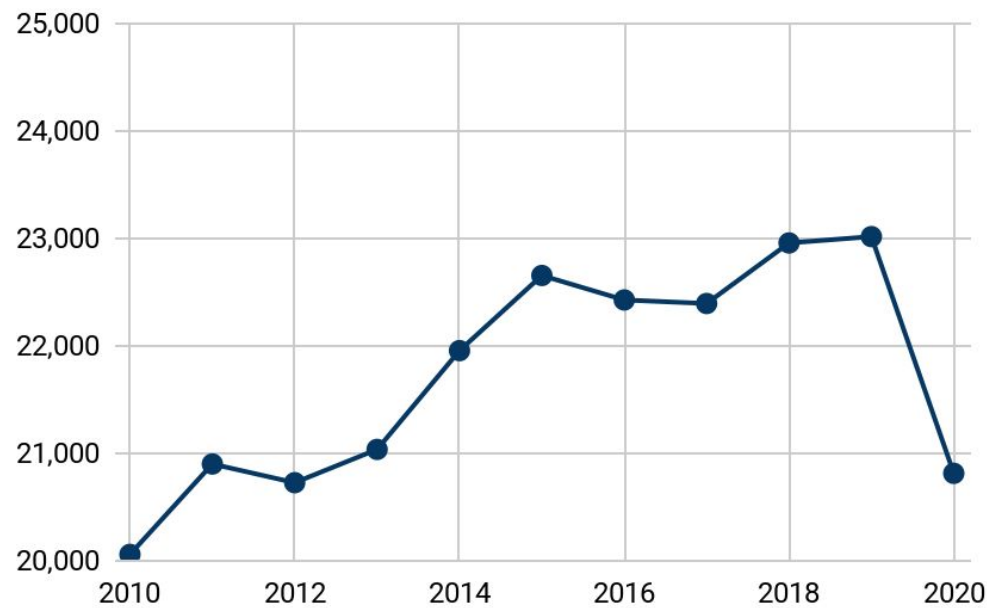
Total Employment
Noble County | 2010-2019

Source: ACS 2010-2019 5-year estimates

Unemployment Rate
Noble County, Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
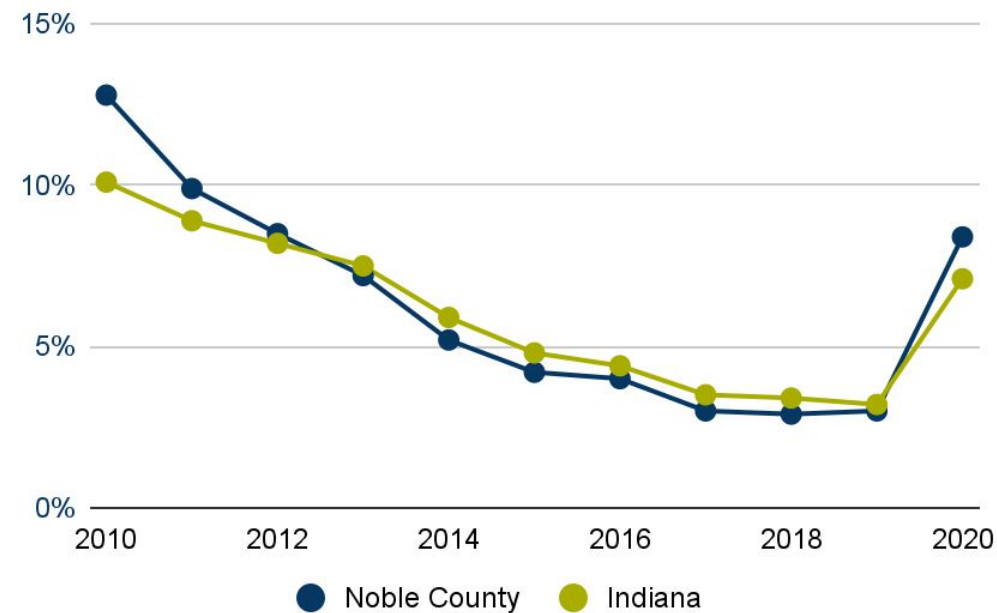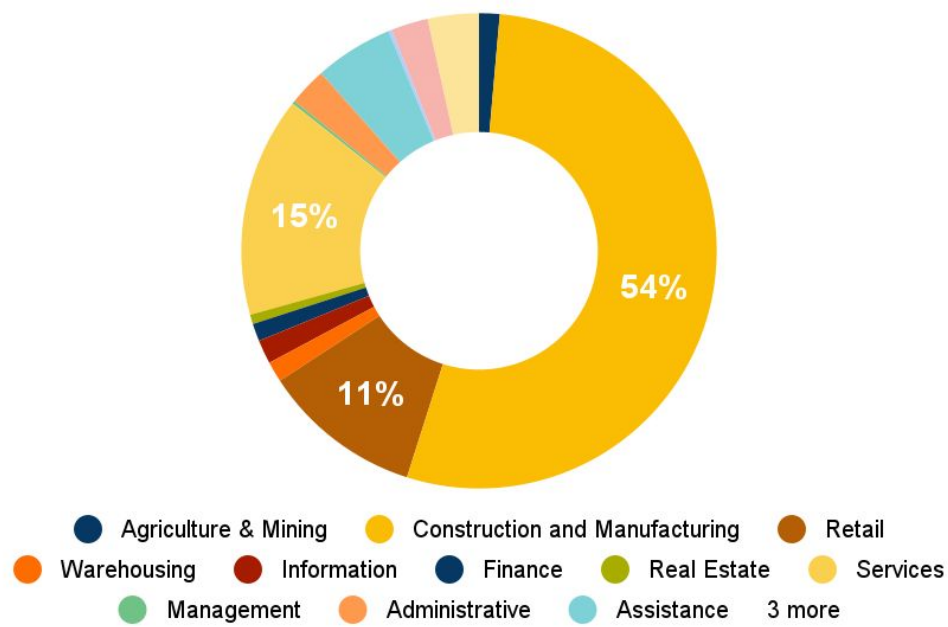
EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Noble County, accounting for 50% of all jobs, followed by Retail Trade (8% of all jobs).

Total Jobs by All Industries

Noble County | 2018

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

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

Top 5 Industries and Median Annual Wages

1. **Service-providing | $34,796**
2. **Goods-producing | $50,085**
3. **Trade, transportation, and utilities | $37,349**
4. **Manufacturing | $50,297**
5. **Professional and business services | $36,597**

Source: BLS

Top 5 Employers

1. **Dexter Axle (Albion)**
2. **Ti Fluid Systems (Ligonier)**
3. **Kraft Foods (Kendallville)**
4. **Guardian Industries (Ligonier)**
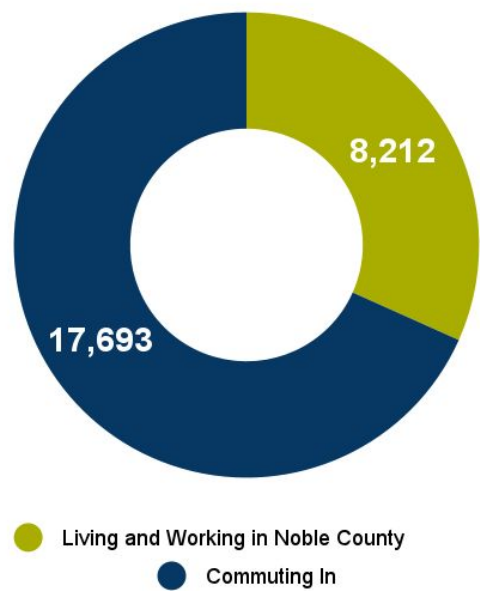5. **Busche Enterprise Div Inc (Albion)**

Source: BLS

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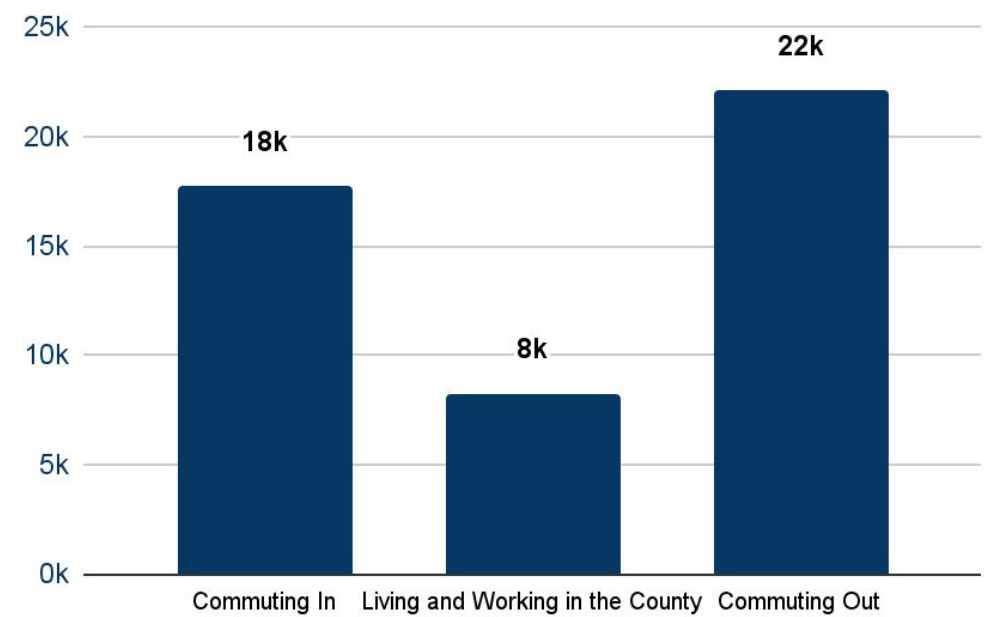**Note: Some data are placeholders, and not representative of actual conditions.**

COMMUTER INFLOW / OUTFLOW | 18,000 commuters come into Noble County for their jobs, while 22,000 employees travel outside for their jobs.

Employment Inflow
Noble County | 2018

Commuting Patterns
Noble County | 2018

8,212

17,693

- Living and Working in Noble County
- Commuting In

25k

22k

20k

18k

15k

10k

8k

5k

0k

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

Noble County | Total Jobs, New Jobs

Source: ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Noble 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
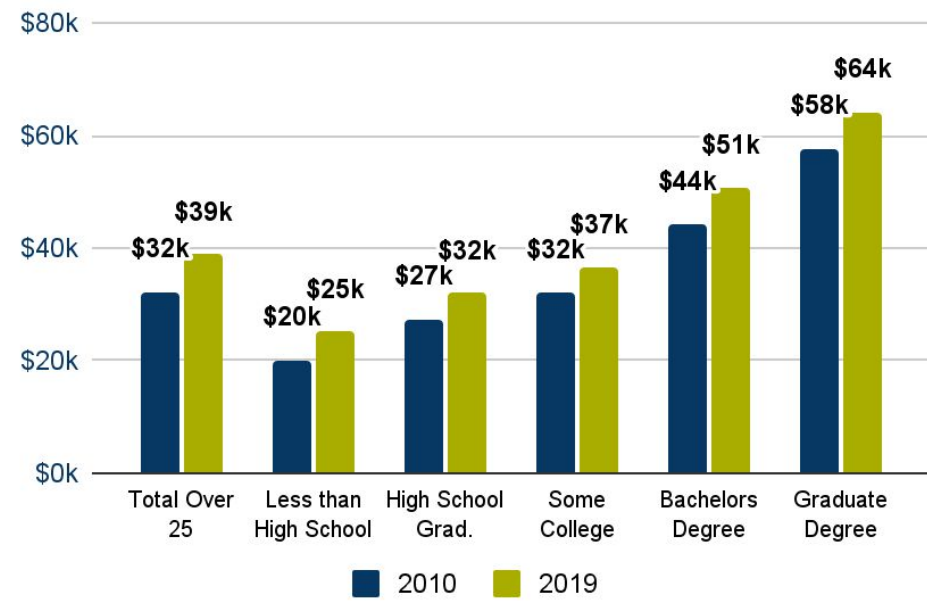
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

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 20.3% since 2010.

Income and Rent Growth, High School Degree
Noble County | 2010-2019
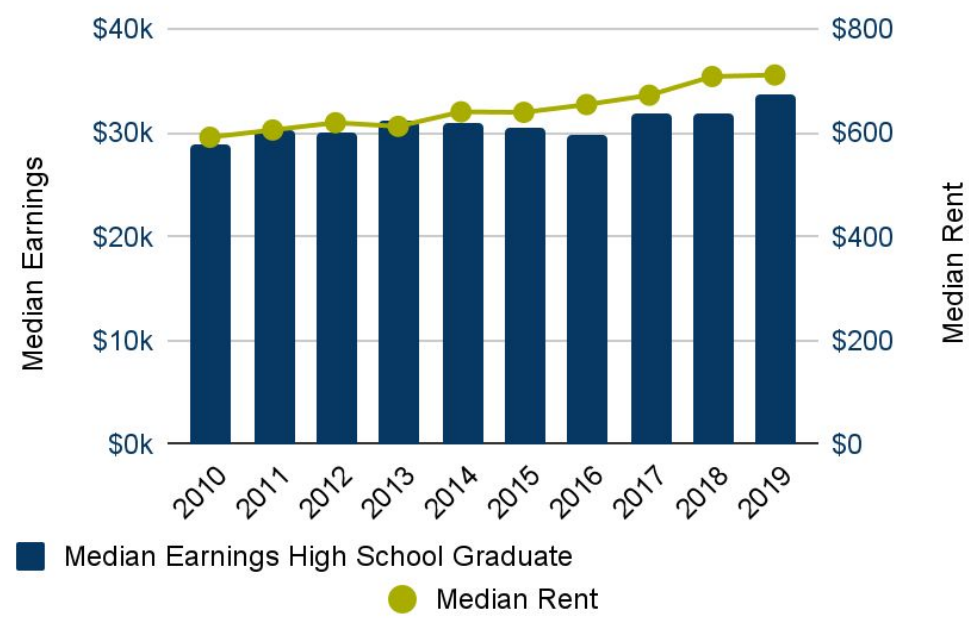
Source: ACS 2010-2019 5-year estimates

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

Source: ACS 2010-2019 5-year estimates

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

HOUSING TRENDS

WORKING DRAFT
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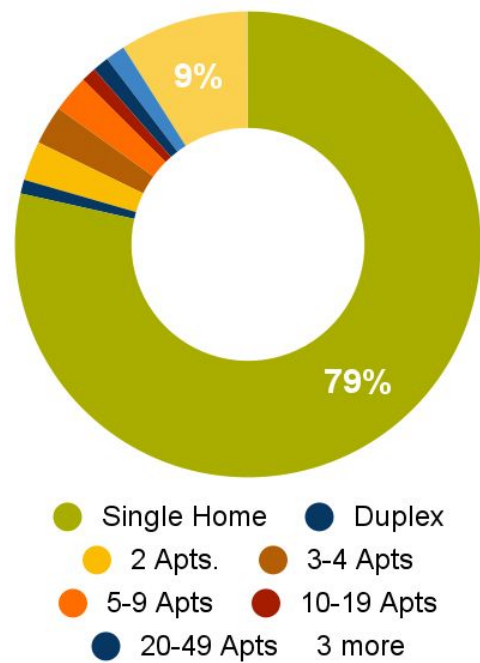
HR&A Advisors, Inc.

Indiana Housing Dashboard **DRAFT** | 20

HOUSING TYPOLOGY | 79% of homes in Noble County are single-family, while 13% are multifamily. The share of multifamily housing has decreased by 404 homes since 2010.

Housing Typology

Noble County | 2019

Indiana | 2019

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

Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

Noble County | 2010, 2019

	2010	2019
Single Home	76%	79%
Duplex	1%	1%
2 Apts.	4%	3%
3-4 Apts	2%	3%
5-9 Apts	3%	3%
10-19 Apts	2%	1%
20-49 Apts	1%	1%
50+ Apts	2%	1%
Mobile Home	9%	9%
Boat, RV, Van,	0%	0%

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
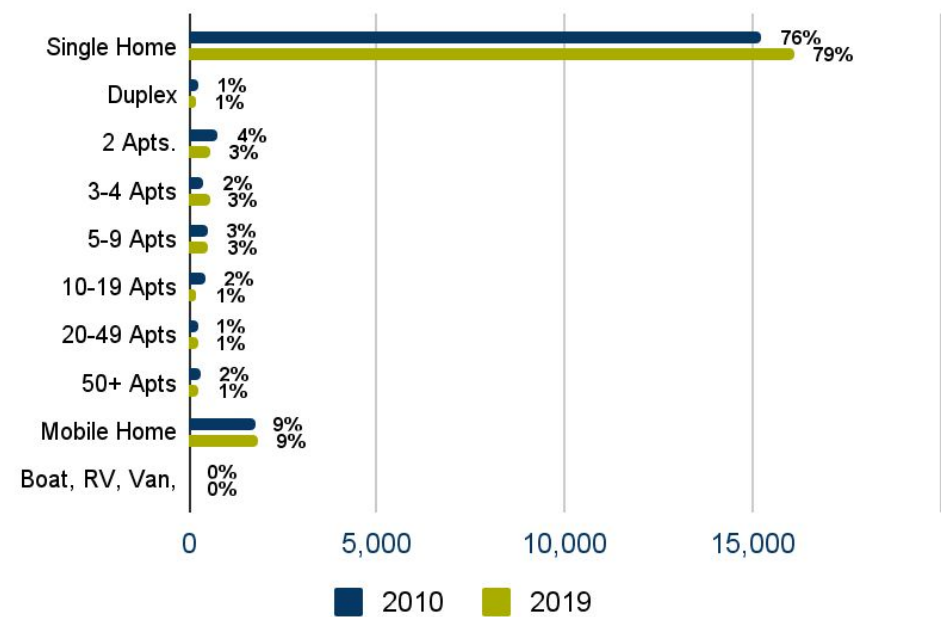
HOUSING TYPOLOGY | Most units in Noble County are 2.56, with 66% of units 3 bedroom or more.

Housing Stock by Bedrooms

Noble County | 2019
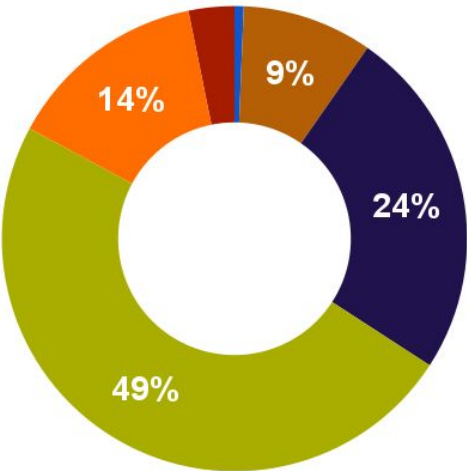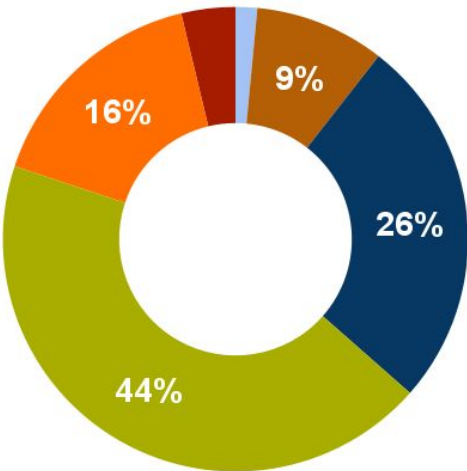
Indiana | 2019

Noble County legend:
- No Bedroom
- 1 Bed
- 2 Bed
- 3 Bed
- 4 Bed
- 5+ Bed

Noble County percentages: 9% (1 Bed), 24% (2 Bed), 49% (3 Bed), 14% (4 Bed)

Indiana legend:
- No Bedroom
- 1 Bed
- 2 Bed
- 3 Bed
- 4 Bed
- 5+ Bed

Indiana percentages: 9% (1 Bed), 26% (2 Bed), 44% (3 Bed), 16% (4 Bed)

Source: ACS 2010-2019 5-year estimates

Share of Housing Stock by Bedroom

Noble County, Indiana | 2019

Bar chart values:
- No Bedroom: Noble County 0 k, Indiana 43 k
- 1 Bed: Noble County 2 k, Indiana 261 k
- 2 Bed: Noble County 5 k, Indiana 749 k
- 3 Bed: Noble County 10 k, Indiana 1258 k
- 4 Bed: Noble County 3 k, Indiana 466 k
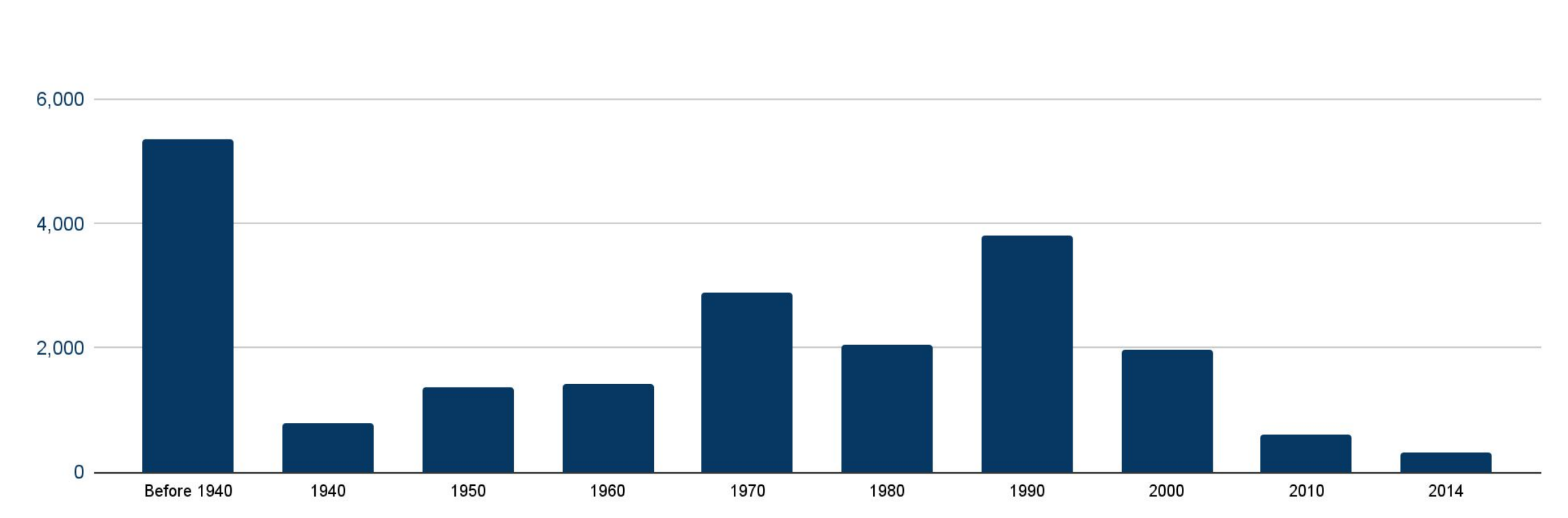- 5+ Bed: Noble County 1 k, Indiana 108 k

Legend: Noble County, Indiana
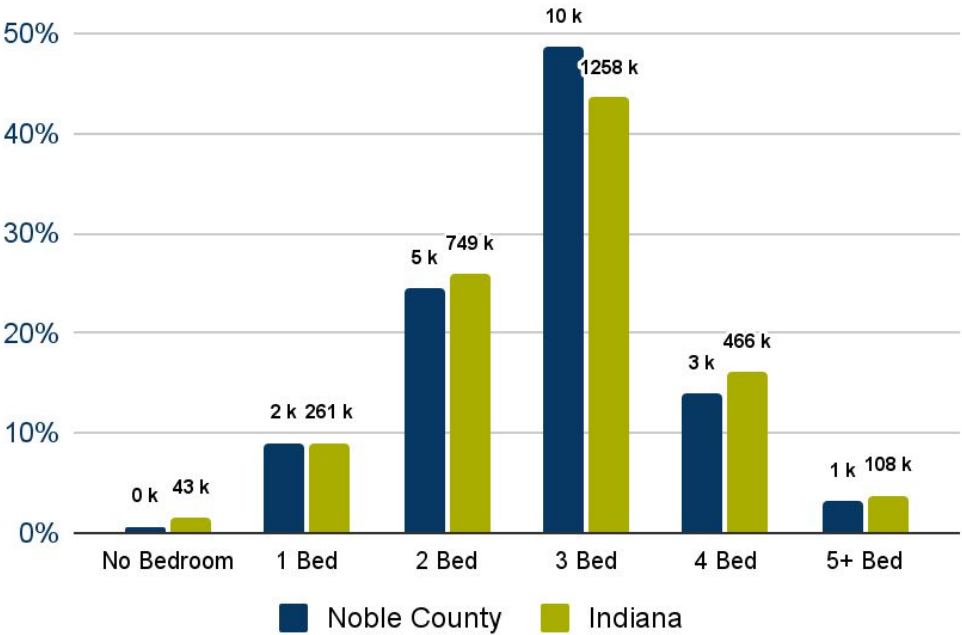
Source: ACS 2010-2019 5-year estimates

# HOUSING AGE | 86% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built
Noble County | 2019

Source: ACS 2010-2019 5-year estimates

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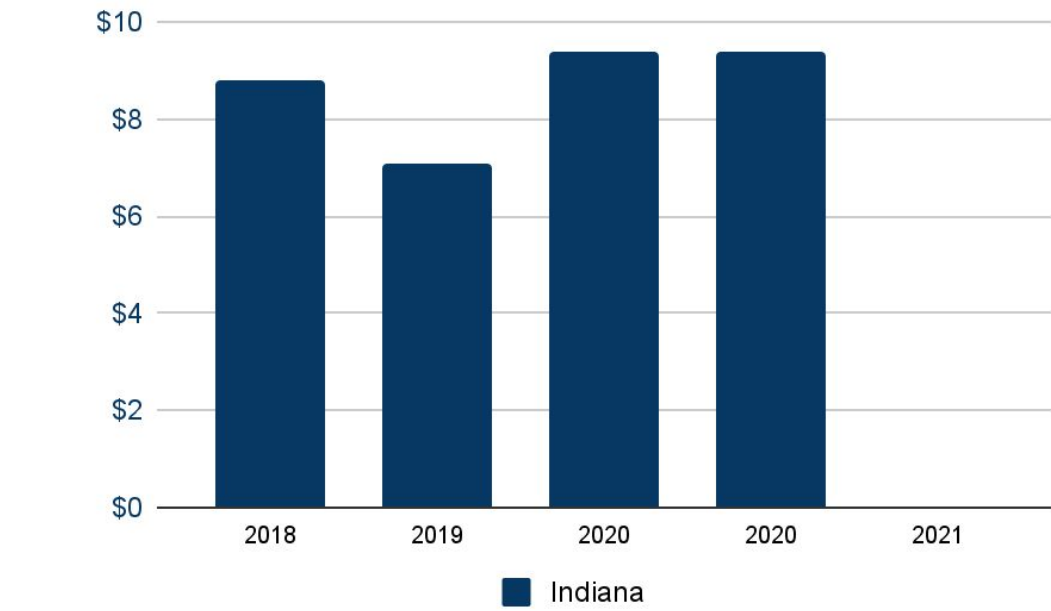Note: Some data are placeholders, and not representative of actual conditions.

MEDIAN LISTING PRICE | Homes in Noble County have a median listing price of $125,800, compared to $141,700 statewide. Home prices have increased by 12% since 2010.

Median Listing Price
Noble County, Indiana | 2016-2020
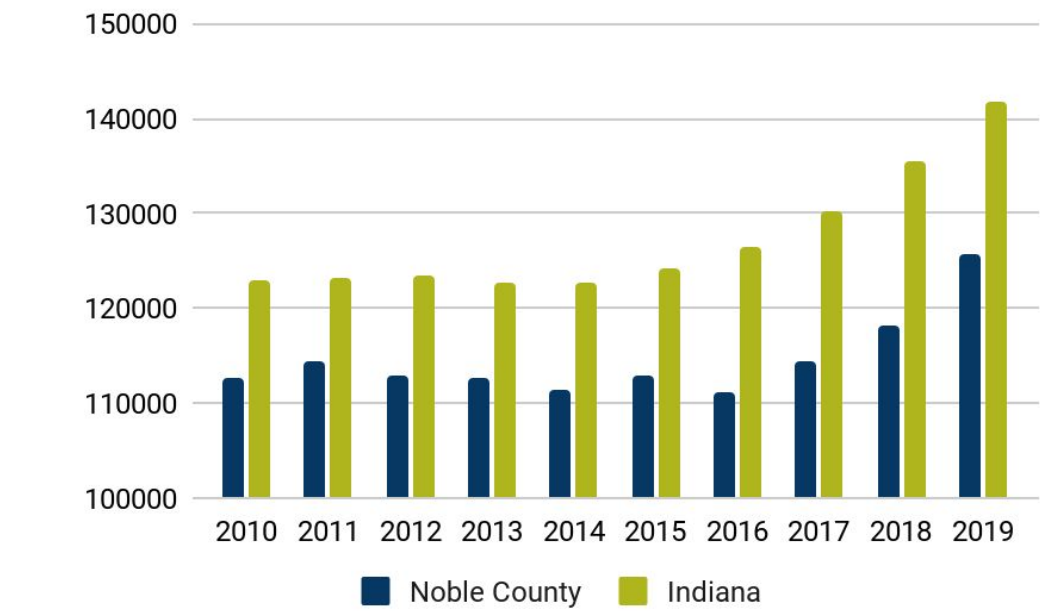
Source: ACS 2010-2019 5-year estimates

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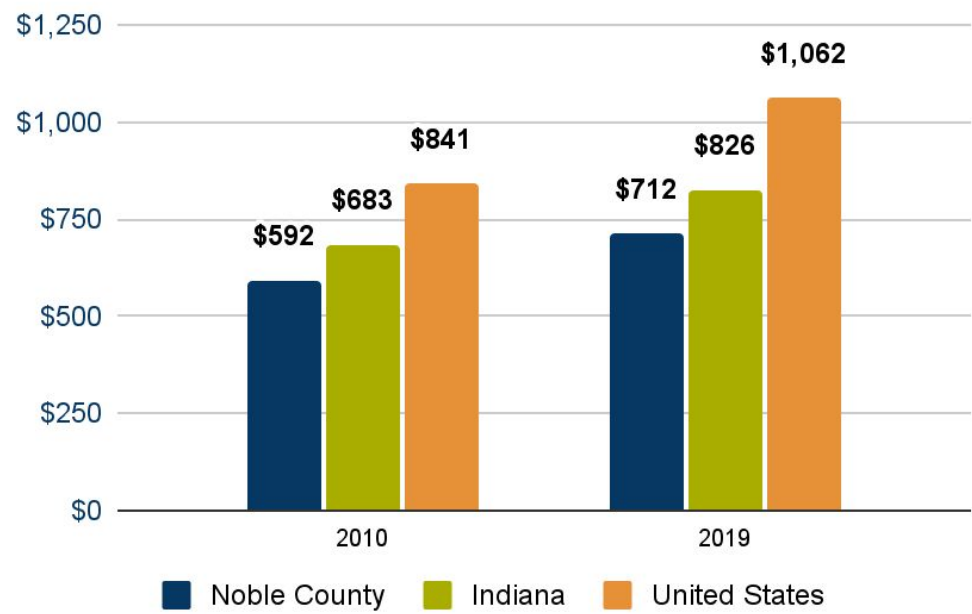

Source: ACS 2010-2019 5-year estimates

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

MEDIAN RENTS | Median rents have increased by 20% since 2010, with average rents at $712.
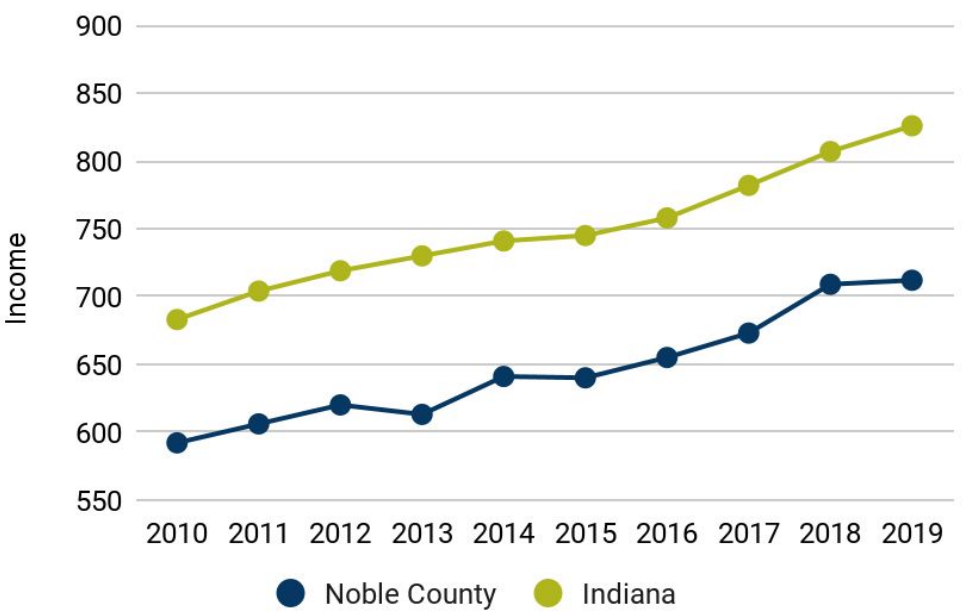
Median Rent
Noble County, Indiana | 2010, 2019

Chart data — Median Rent:
- 2010: Noble County $592, Indiana $683, United States $841
- 2019: Noble County $712, Indiana $826, United States $1,062

Legend: Noble County | Indiana | United States

Median Rent Over Time
Noble County, Indiana | 2010 - 2019

Line chart — Income over years 2010–2019 for Noble County and Indiana

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

COST BURDEN | 35% of households are housing cost burdened in Noble County, down -11% since 2010. 49% of households earning below $50,000 are housing cost burdened.
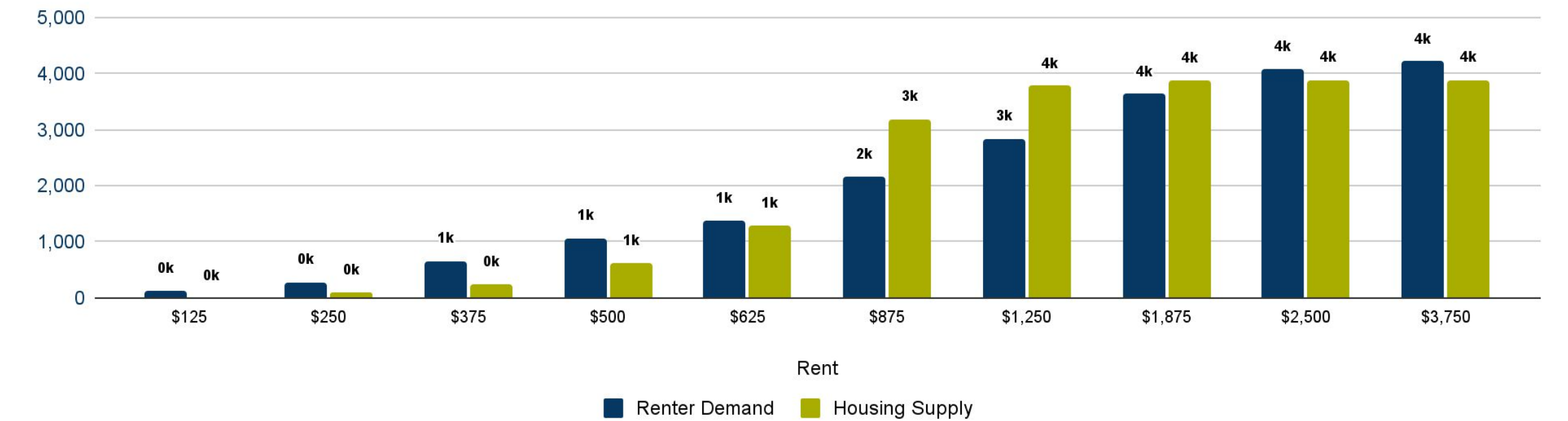
Renter Housing Cost Burden
Noble County, Indiana | 2010 - 2019

Source: ACS 2010-2019 5-year estimates
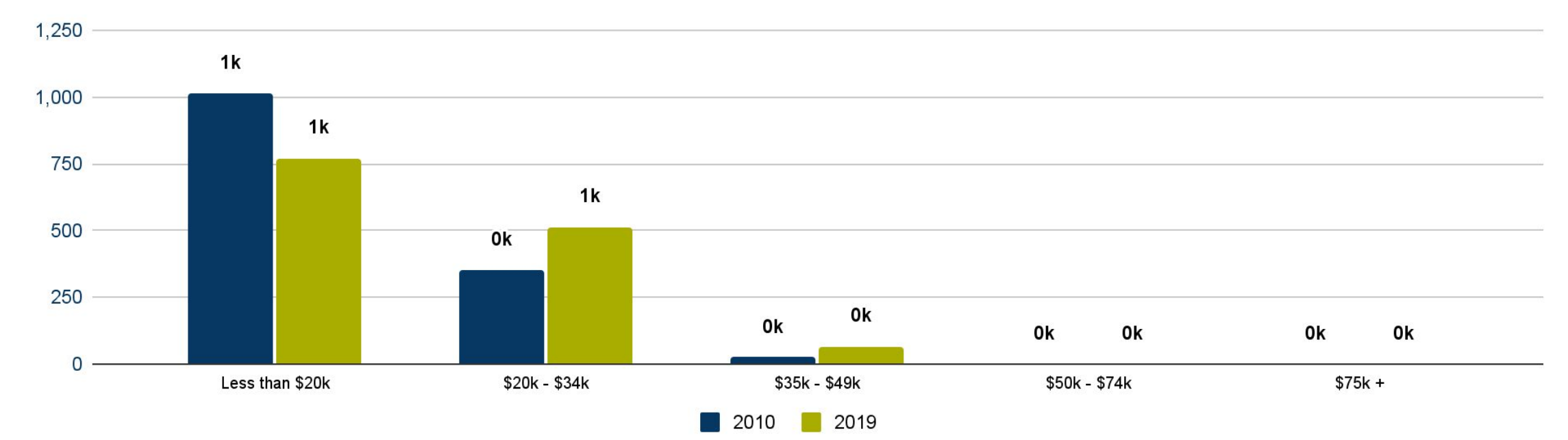
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

CUMULATIVE HOUSING GAP| There is a 1000 gap for units available for rent under $1,250 and for units required to serve households earning below $50,000.

Cumulative Housing Gap

Noble County, Indiana | 2010-2019

Rent

■ Renter Demand   ■ Housing Supply

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

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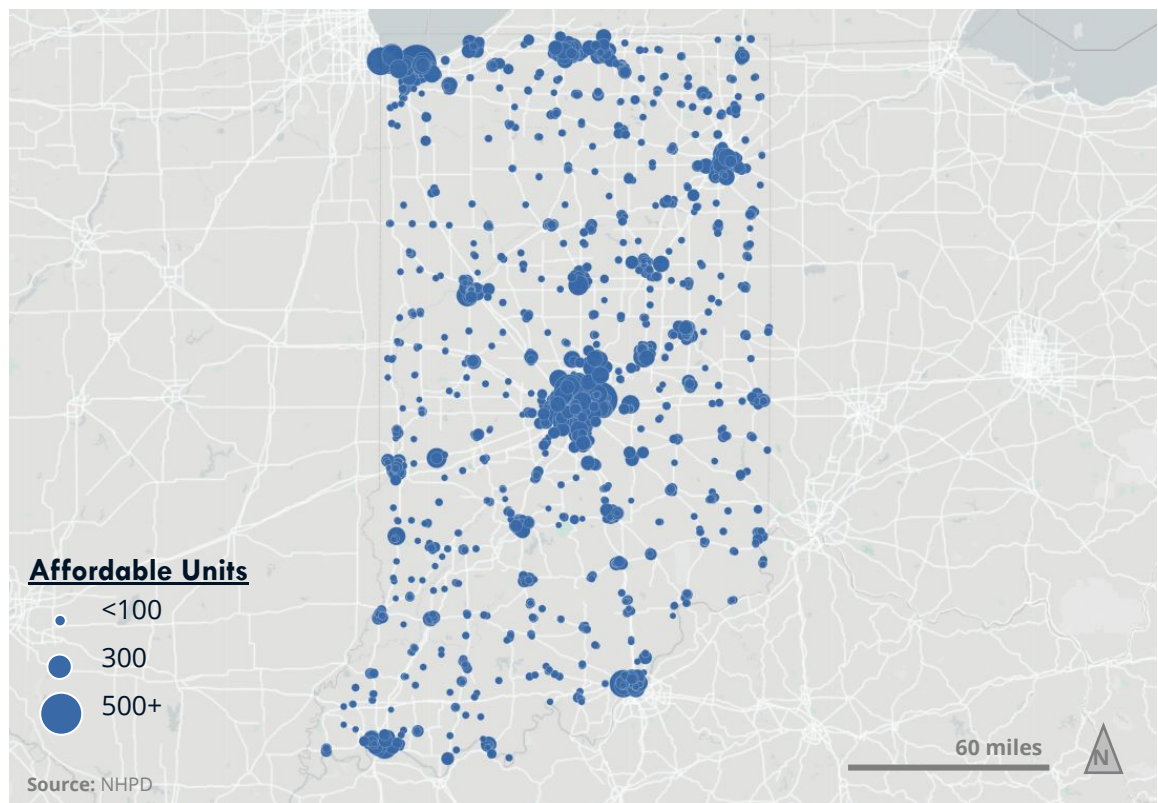
Affordable Housing Inventory

Noble County | 2020

Affordable Units

- <100
- 300
- 500+

Source: NHPD

12 miles

Affordable Housing Inventory

State of Indiana | 2020

Affordable Units

- <100
- 300
- 500+

Source: NHPD

60 miles

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

Broadband Access

Noble County | 2017-2020

577%

466%

460%

284%

81%

0%

6%

80%

64%

7%

66%

3%

11%

16%

600%

400%

200%

0%

Subscription   Dial-Up   Broadband   Fiber Or DSL   Satellite   No Subscription   None

■ Noble County   ■ Indiana

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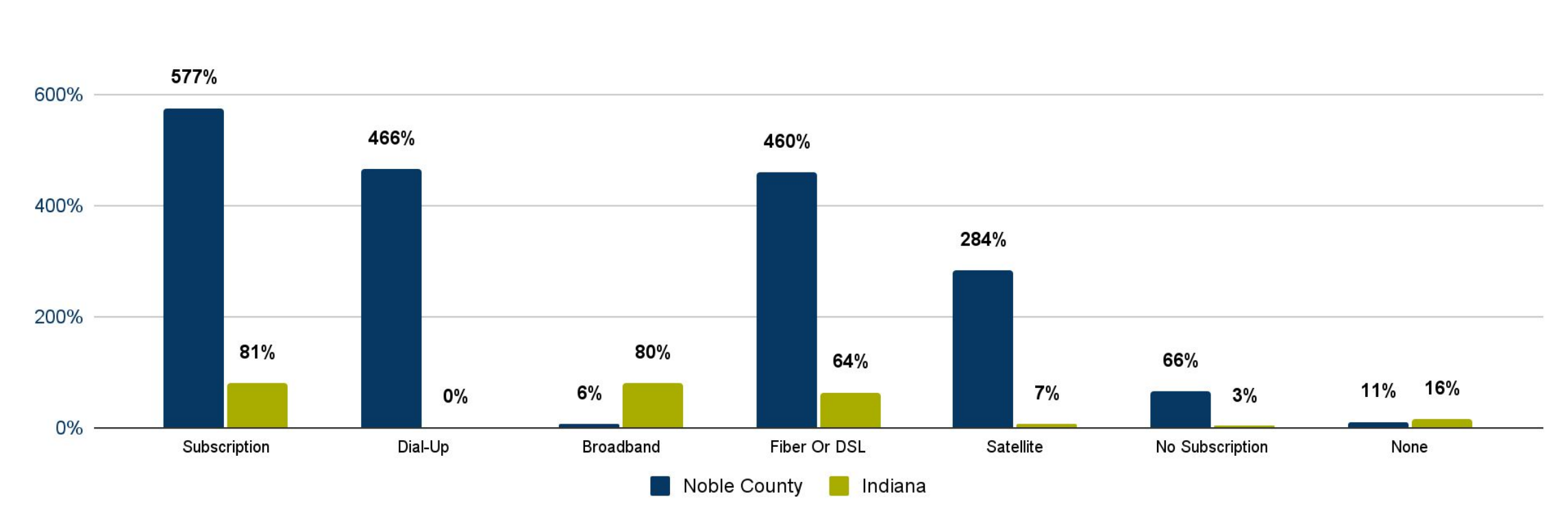
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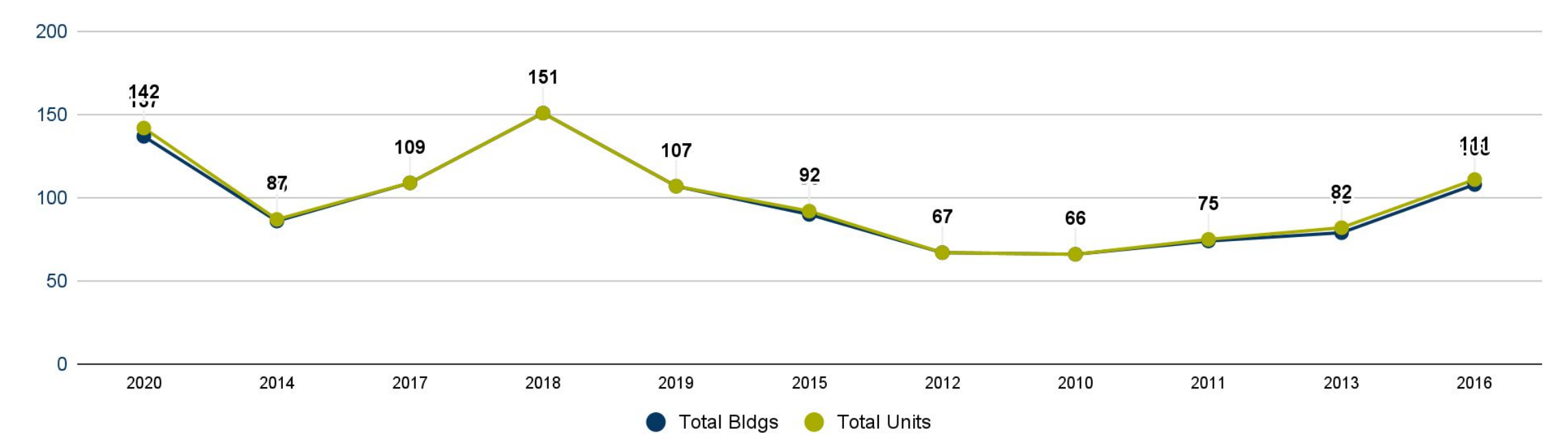
HOUSING CONSTRUCTION

HOUSING STARTS | There have been 108 new housing starts in 2016 in Noble County, with 1,074 total building permits authorized since 2020.

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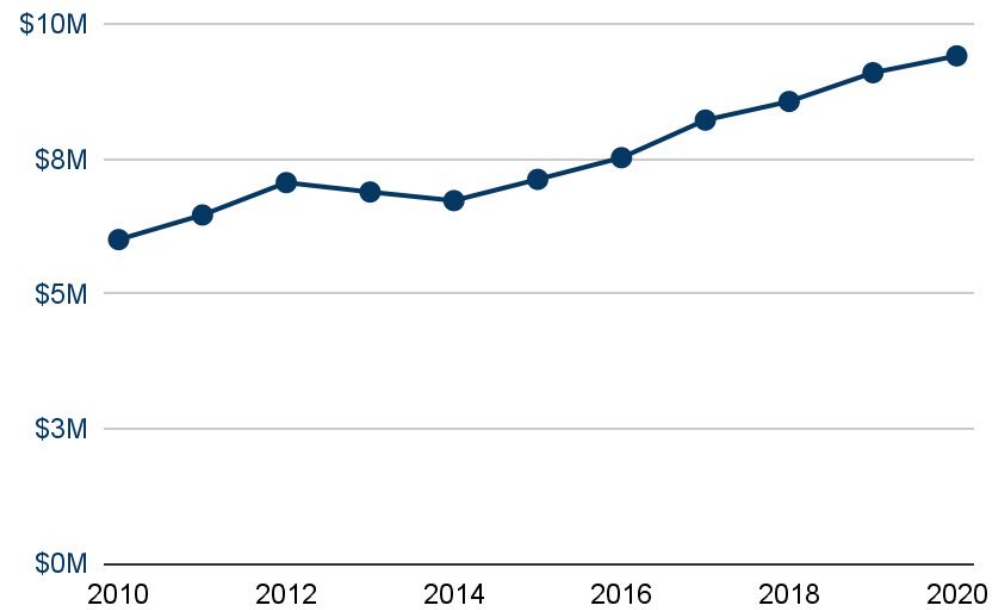### Noble County | 2017-2020

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
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