INDIANA HOUSING DASHBOARD DRAFT REPORT

SAMPLE DATA FOR BLACKFORD 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

POPULATION | Blackford County's population has decreased by 7.31% (1,000 people) between 2010-2019. In the same time period, the total number of households decreased by 3% (0 households).

Resident Population
Blackford County | 2010-2019
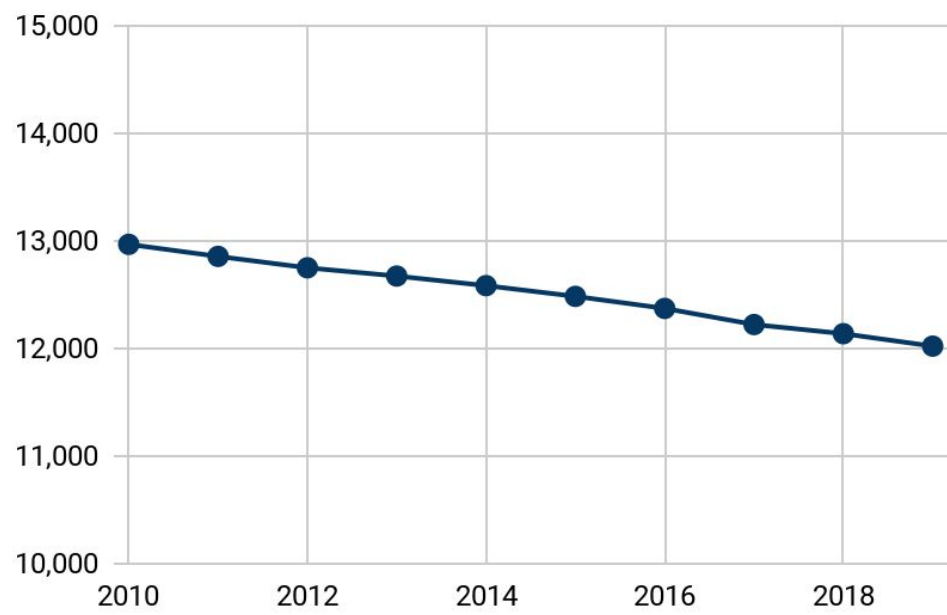
Households
Blackford County | 2010-2019

WORKING DRAFT
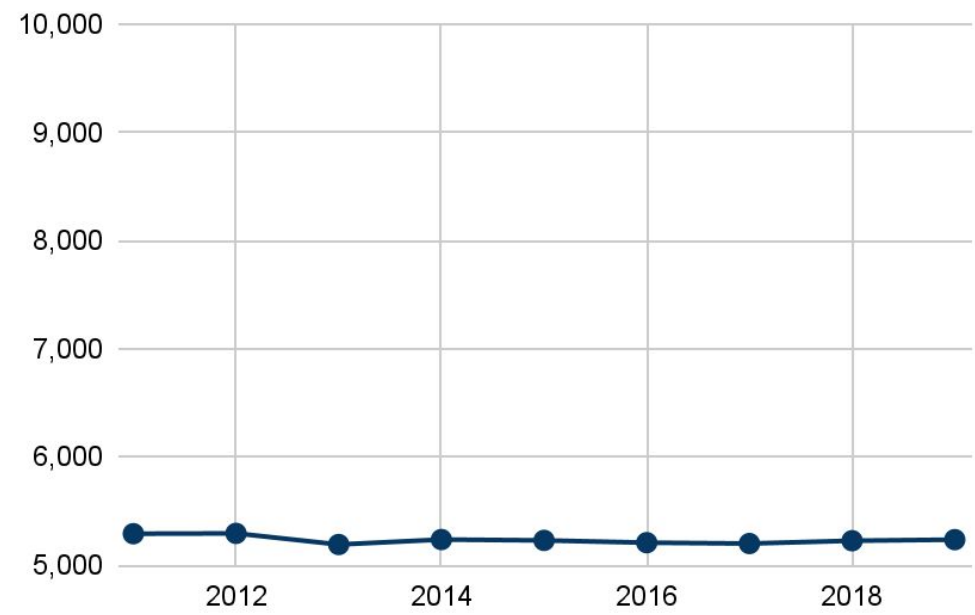**Note: Some data are placeholders, and not representative of actual conditions.**
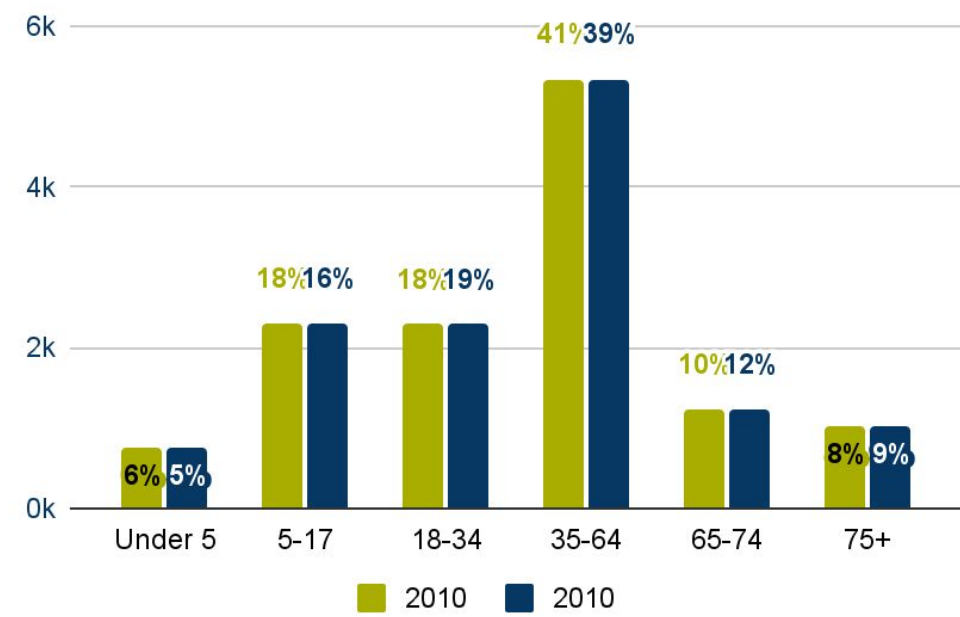
AGE | 21% of people in Blackford County are above the age of 65, while 22% are below 18.

Population by Age
Blackford County | 2019
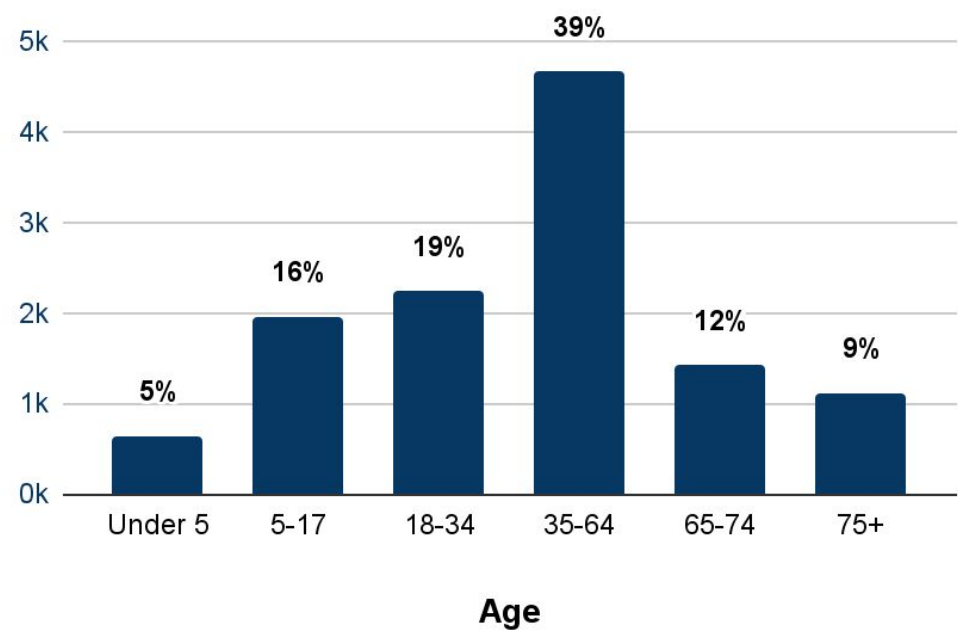
Source: ACS 2019 5-year estimates

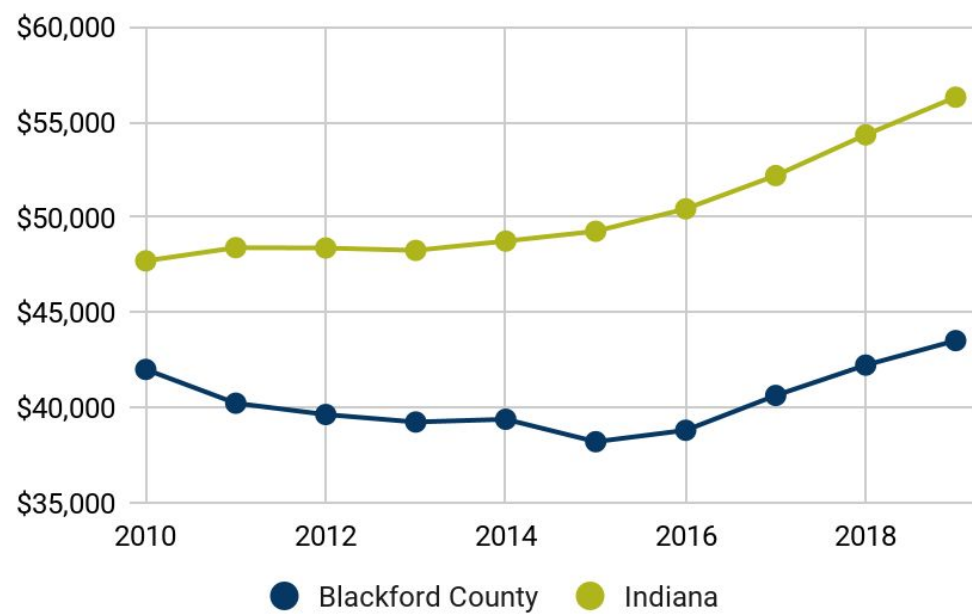## Change in Share of Population
Blackford County | 2010, 2019

Source: ACS 2010-2019 1-year estimates

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

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

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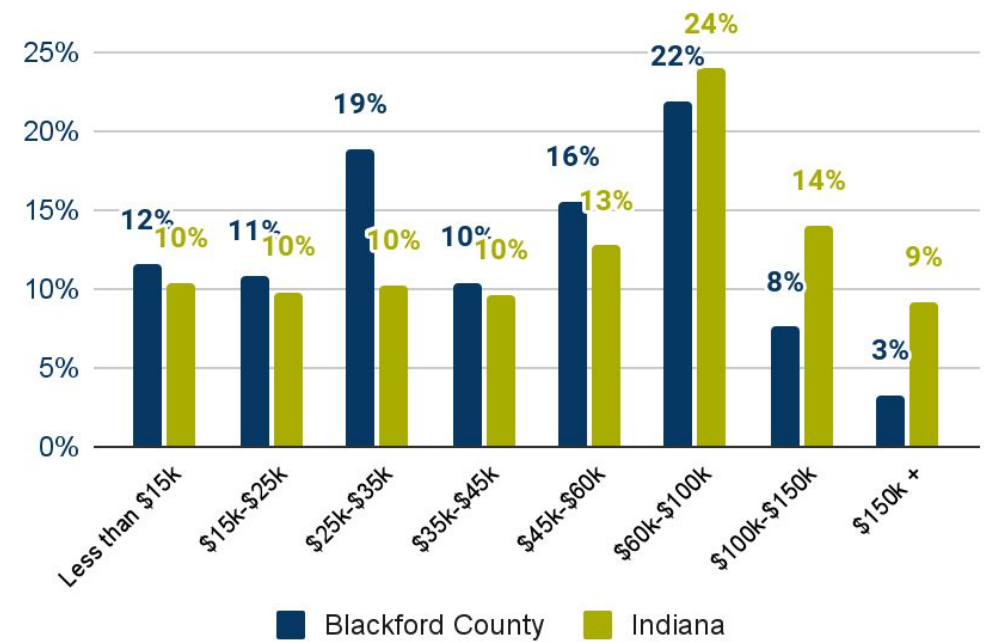
Source: ACS 2010-2019 5-year estimates

Source: ACS 2019 5-year estimates

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

FAMILY POVERTY RATE | 9.6% of families live in poverty conditions in Blackford County, down 1.5 points from 11.1% in 2010.

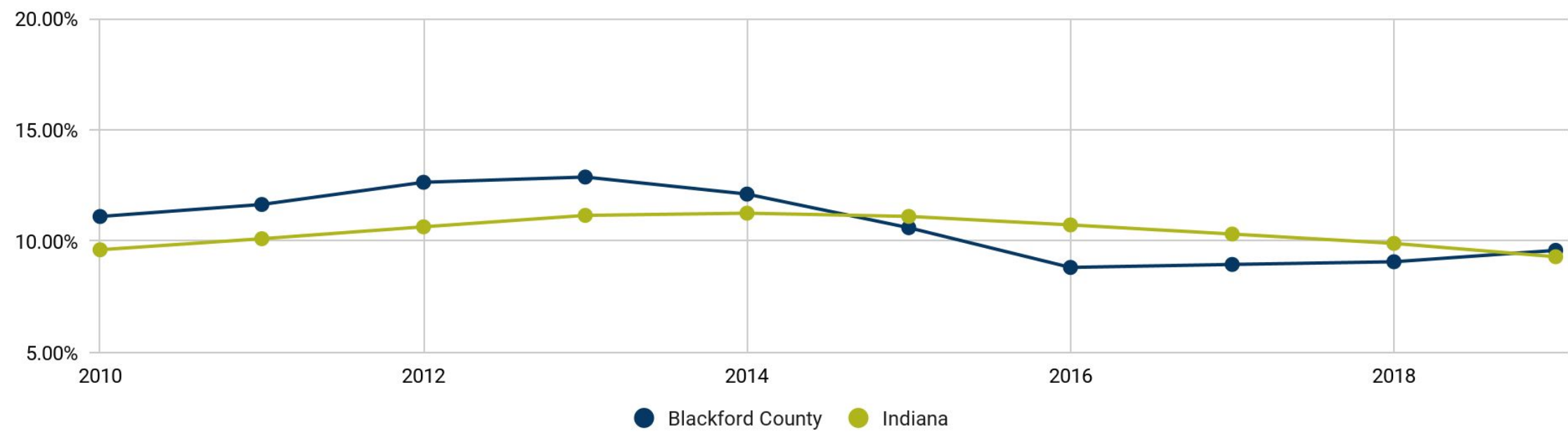## Family Poverty Rate
Blackford County, State of Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
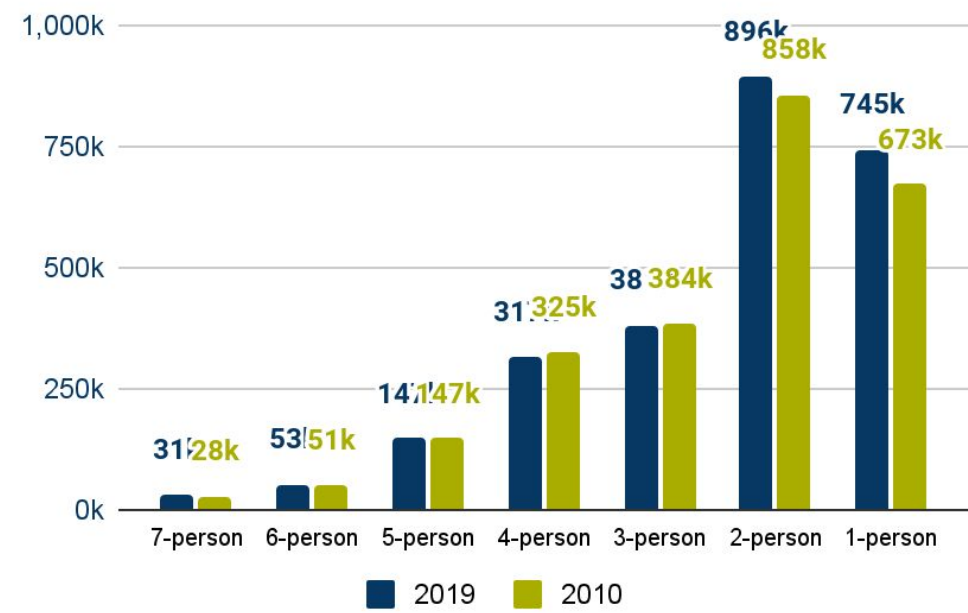
HOUSEHOLD SIZE | The average household size is 2.26, compared to 2.52 statewide. The Blackford County average household has shrunk by 0.14 persons since 2010.

Household Size
Blackford County | 2010, 2019
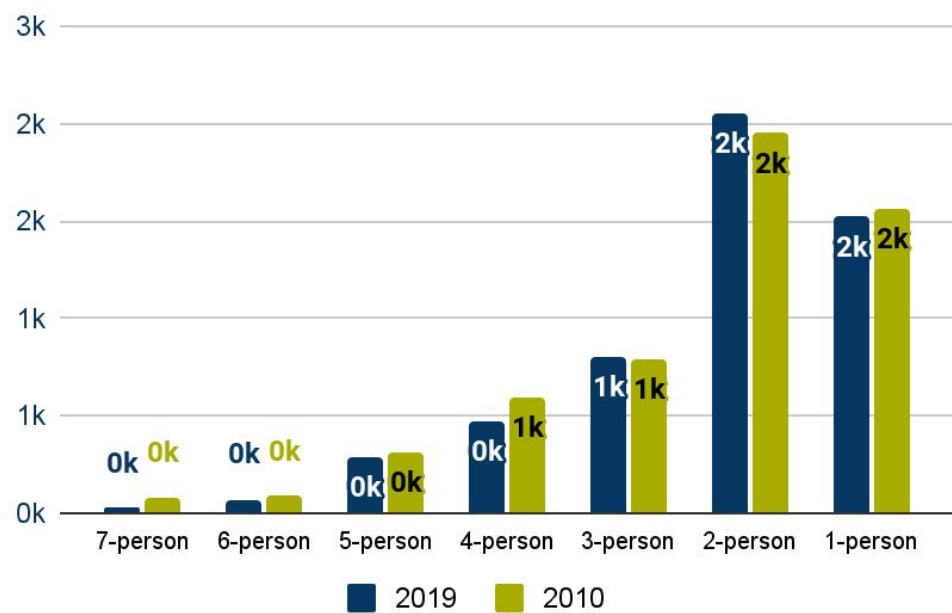
Household Size
State of Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The currently racial distribution of households in Blackford County is 97% white, 0% Black, 2% Hispanic/Latino, 1% Asian, and 0% other.

Racial Distribution

Blackford County | 2019

Indiana | 2019

97%

83%

9%

7%

- White
- Black
- American Indian
- Asian
- Hispanic or Latino

- White
- Black
- American Indian
- Asian
- Pacific Islander
- 2 more
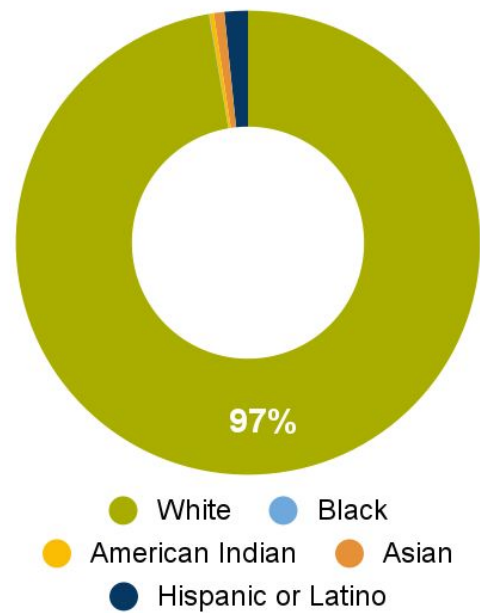
Household Racial Distribution

Blackford County | 2010, 2019
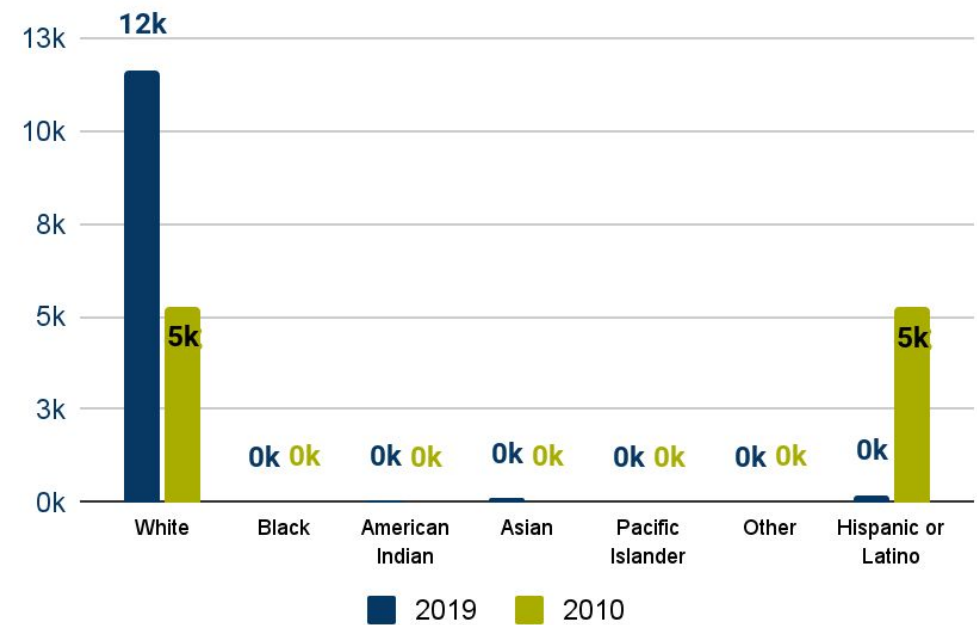
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

HOUSING TENURE | In 2019, 25% of households (1,324 households) in Blackford County were renters, while 75% are (3,911 households) owner households. The share of renters has increased by 3% since 2010.

Housing Tenure

Blackford County | 2019

Indiana | 2019

25%

75%

41%

59%

- Owner Occupied
- Renter Occupied

- Owner Occupied
- Renter Occupied
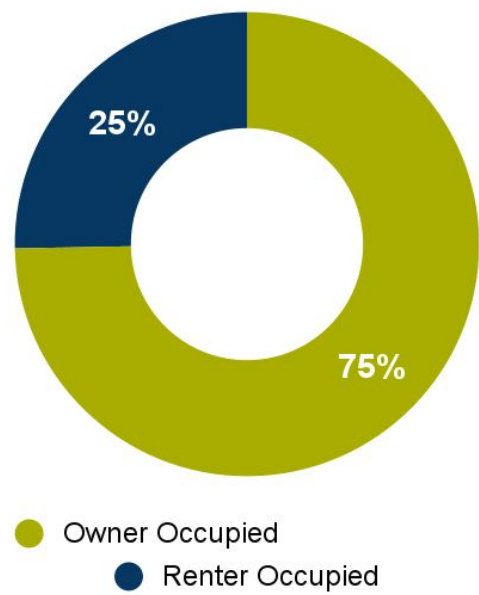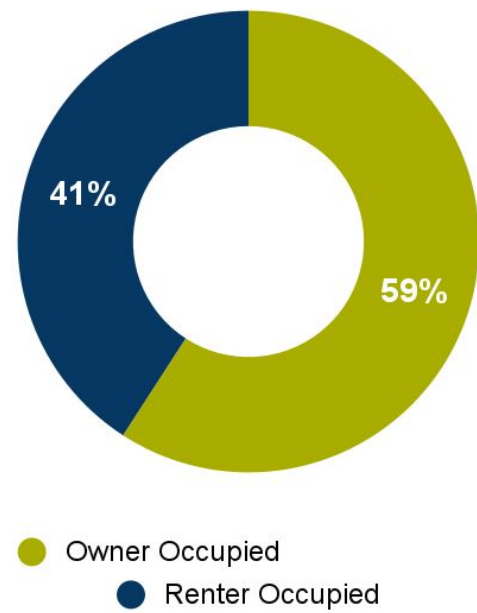
Total Households by Tenure

Blackford County | 2010-2019
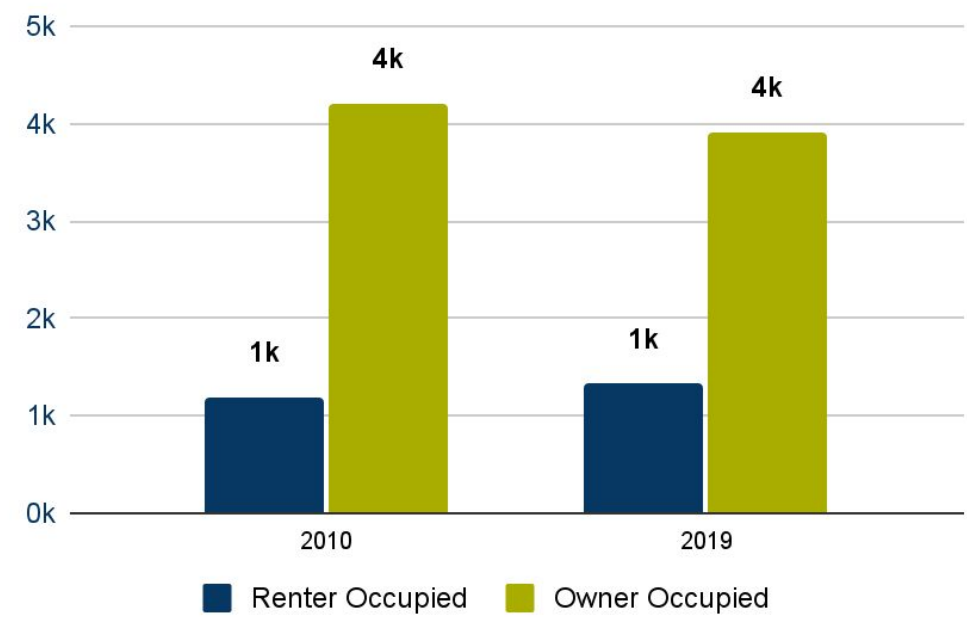
4k

4k

1k

1k

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%, #DIV/0! for Black households, and 75% for Hispanic or Latino households.

Homeownership by Race
Blackford County | 2010, 2019

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

DISABILITY | 23% of people in Blackford County live with a disability. For people above 65, the share increases to 50%.

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

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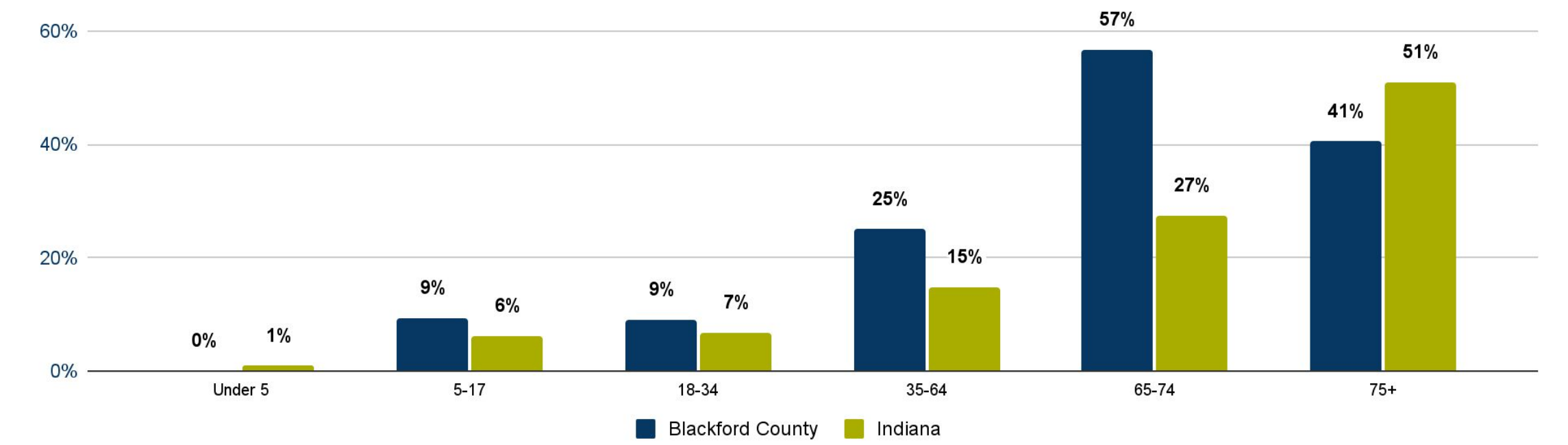
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

EDUCATIONAL ATTAINMENT | In Blackford County, 76% of the population has at least a high school degree and 13% of the population has at least a Bachelor's degree.

Educational Attainment

Blackford County, Indiana | 2019

Less than High School Degree — Blackford County 11%, Indiana 11%
High School Degree — Blackford County 76%, Indiana 62%
Bachelor's Degree or Higher — Blackford County 13%, Indiana 26%
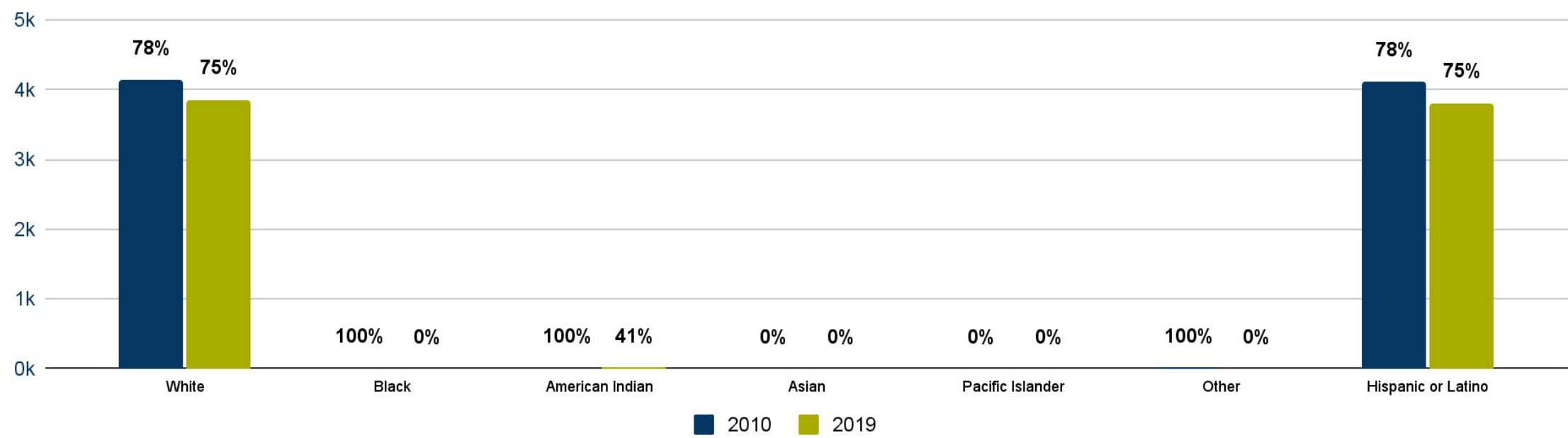
Blackford County   Indiana

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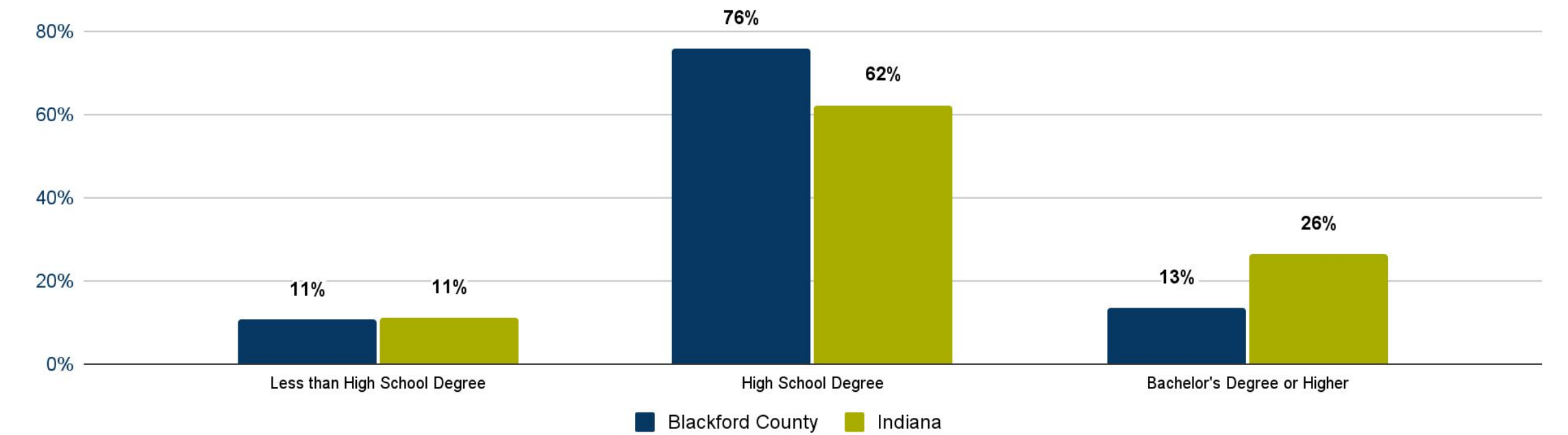
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

JOB / EMPLOYMENT TRENDS

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

EMPLOYMENT BASE| There are currently 4,000 employed persons in Blackford County, down by 12% since 2010. The unemployment rate in 2020 was 8.00%, up 4.2 points from 2019.

Total Employment
Blackford County | 2010-2019
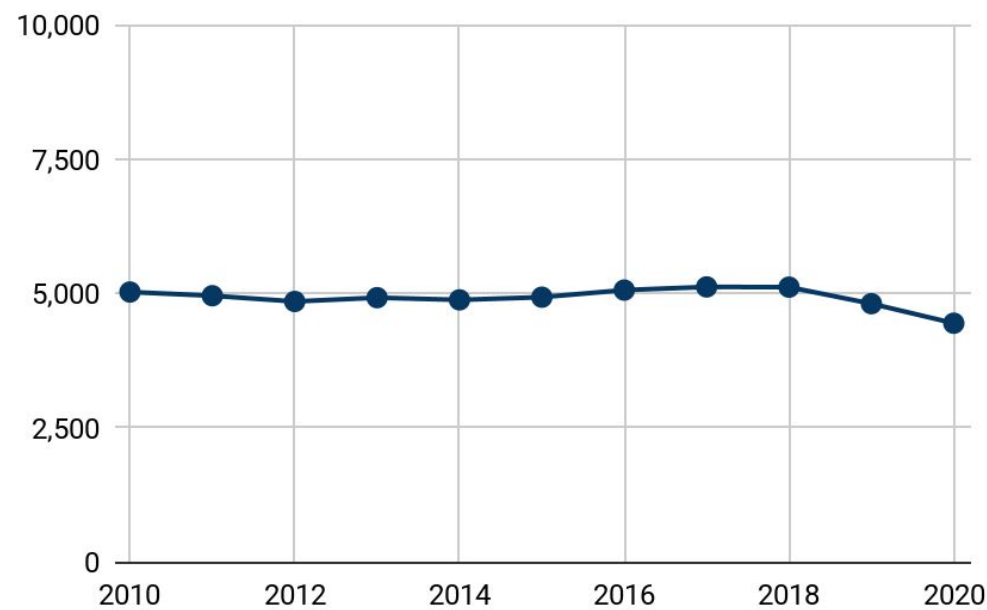
Source: ACS 2010-2019 5-year estimates

Unemployment Rate
Blackford County, Indiana | 2010-2019

● Blackford County   ● Indiana

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
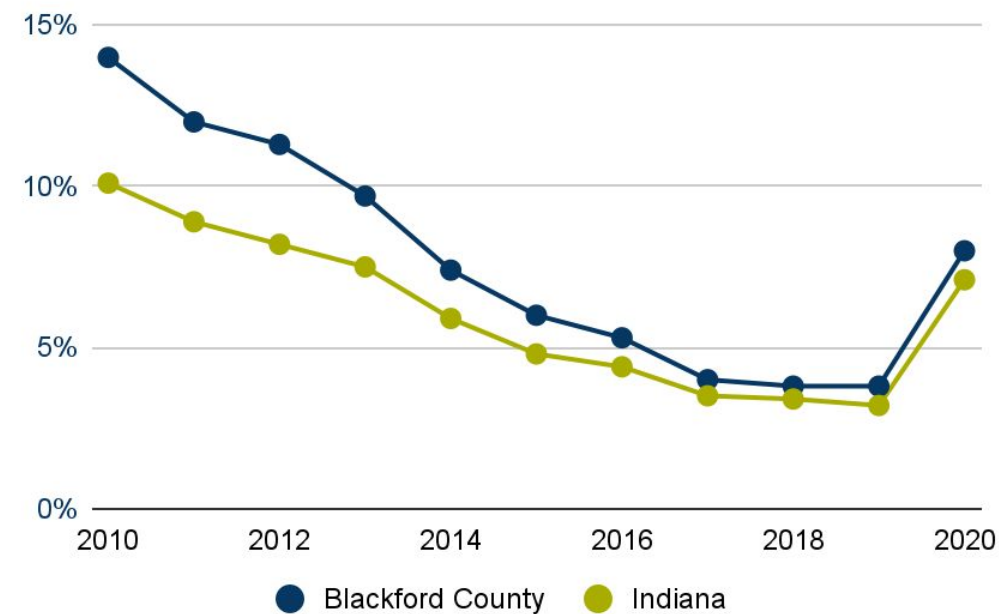
EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Blackford County, accounting for 29% of all jobs, followed by Health Care and Social Assistance (13% of all jobs).

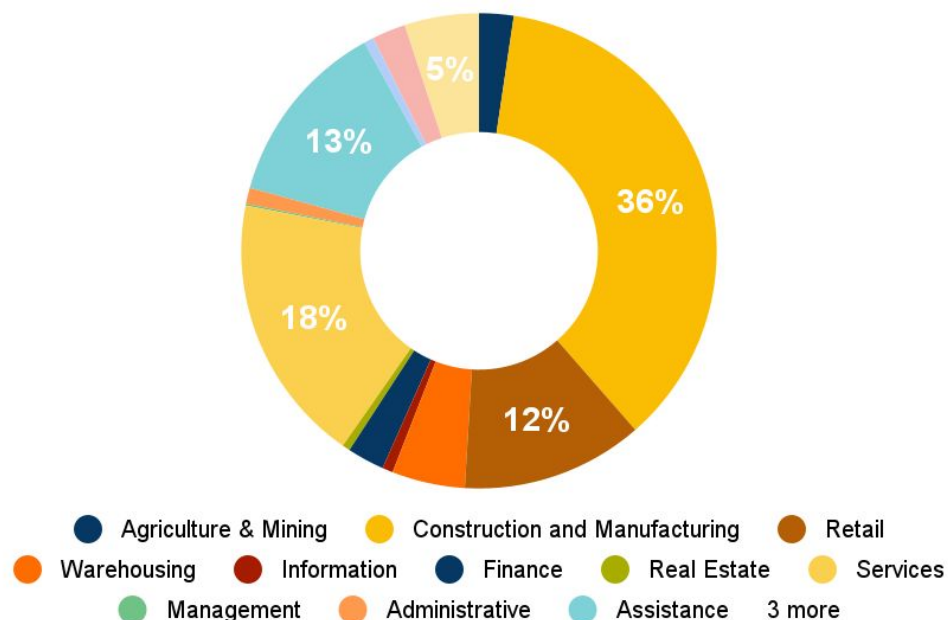## Total Jobs by All Industries

Blackford 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 | $32,172**
2. **Trade, transportation, and utilities | $34,772**
3. **Goods-producing | $52,106**
4. **Manufacturing | $53,417**
5. **Financial activities | $43,711**
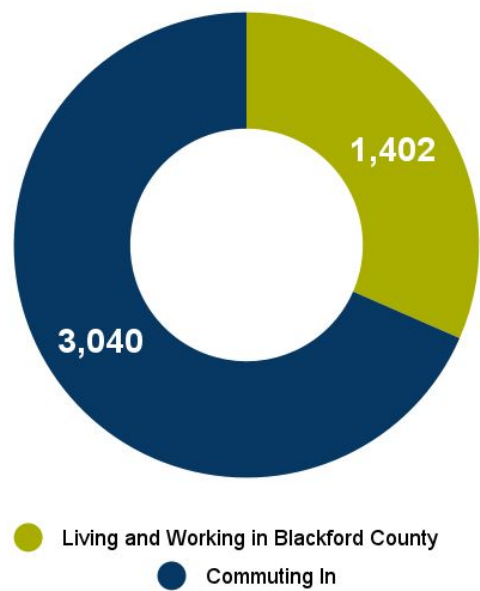
Source: BLS

Top 5 Employers

1. **3m Co (Hartford City)**
2. **Brc Rubber Group (Hartford City)**
3. **5 Star Commercial Roofing (Hartford City)**
4. **Stanley Engineered Fastening (Montpelier)**
5. **Iu Health Blackford Hospital (Hartford City)**

Source: BLS

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
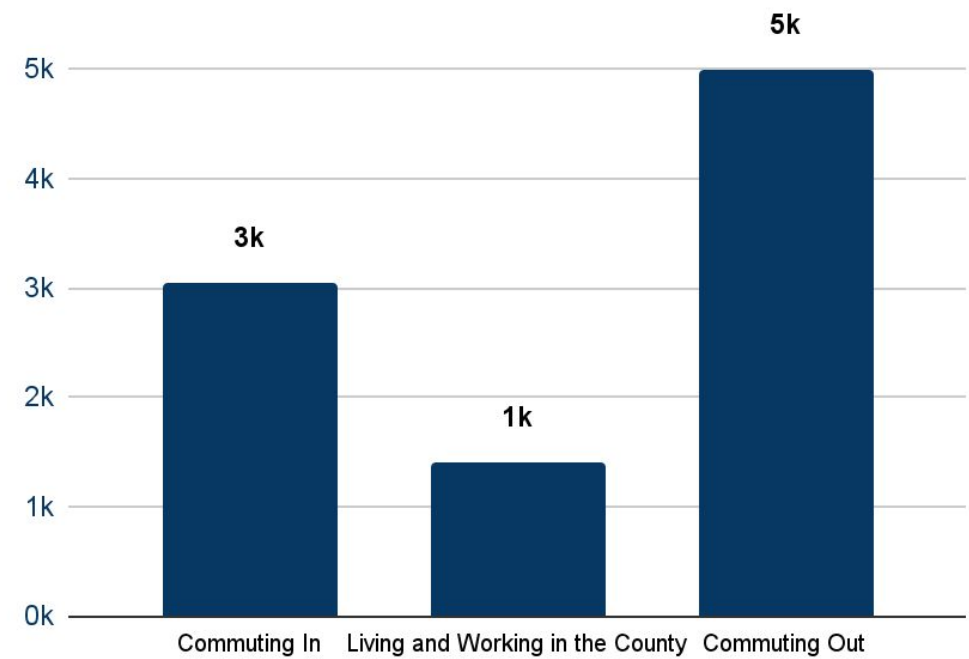
COMMUTER INFLOW / OUTFLOW | 3,000 commuters come into Blackford County for their jobs, while 5,000 employees travel outside for their jobs.

Employment Inflow
Blackford County | 2018

1,402

3,040

● Living and Working in Blackford County
● Commuting In

Commuting Patterns
Blackford County | 2018

| | 3k | 1k | 5k |

(Bar chart: Commuting In = 3k; Living and Working in the County = 1k; Commuting Out = 5k)

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

JOB GROWTH AND HOUSING PRODUCTION | The County has created -112 between 2014-2019 and 45, or -40 units for every 100 jobs created.

Job Growth and Housing Production
Blackford County | Total Jobs, New Jobs
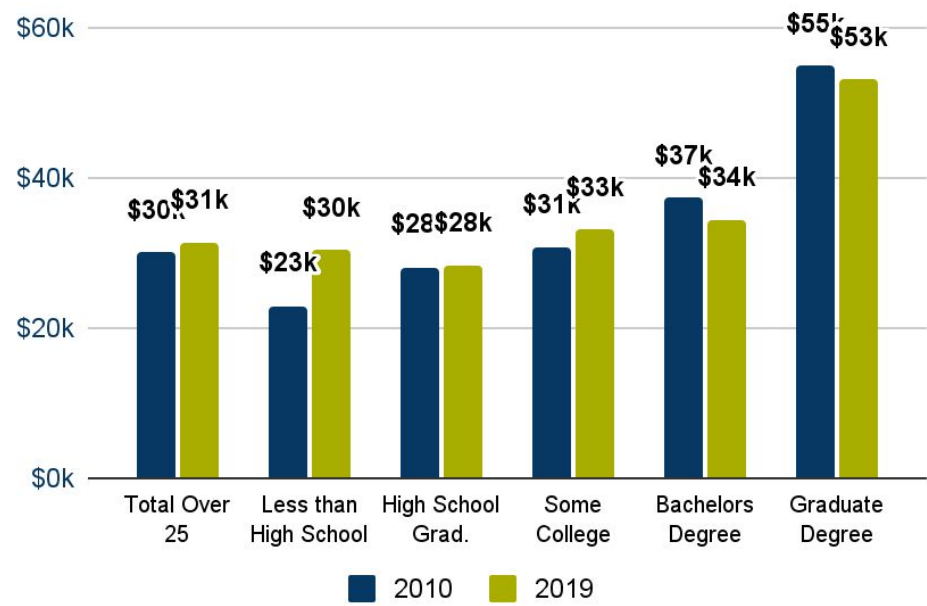

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
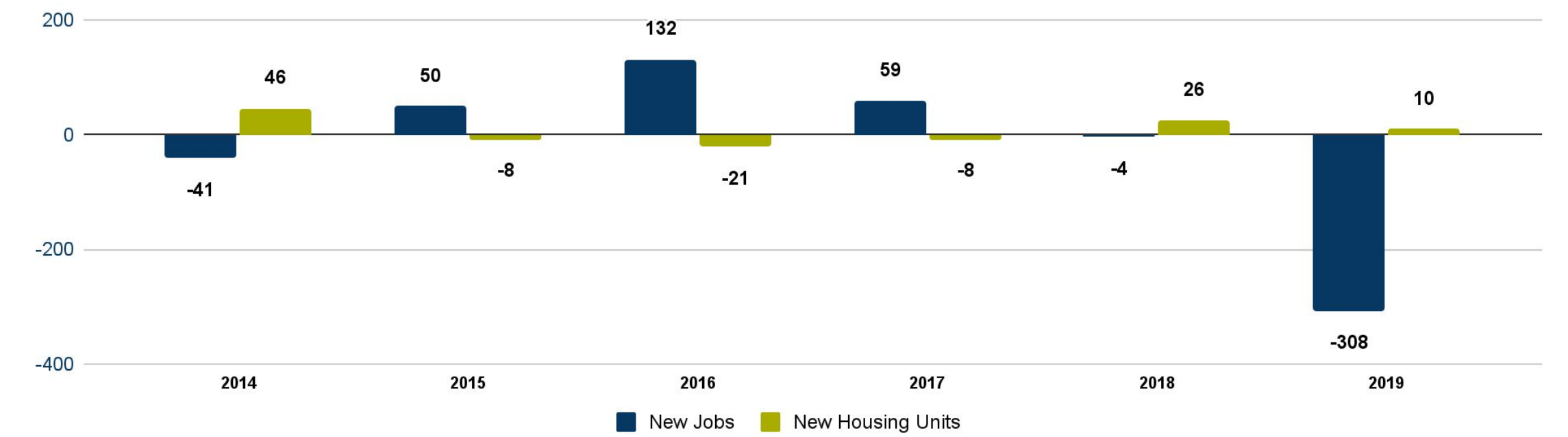
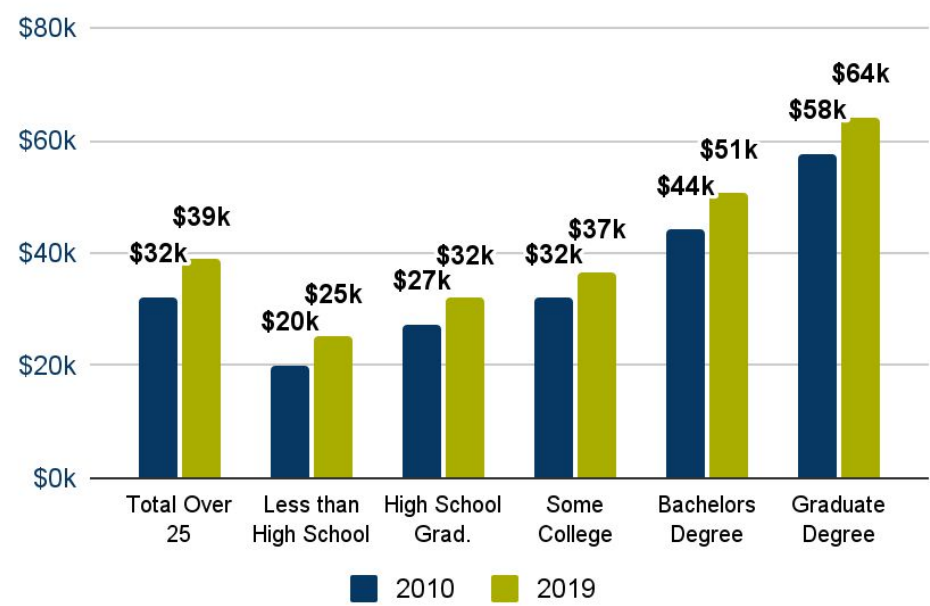# JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 5% since 2010 for the total population and increased 1% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Blackford 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 and Rent Growth, High School Degree
Blackford County | 2010-2019
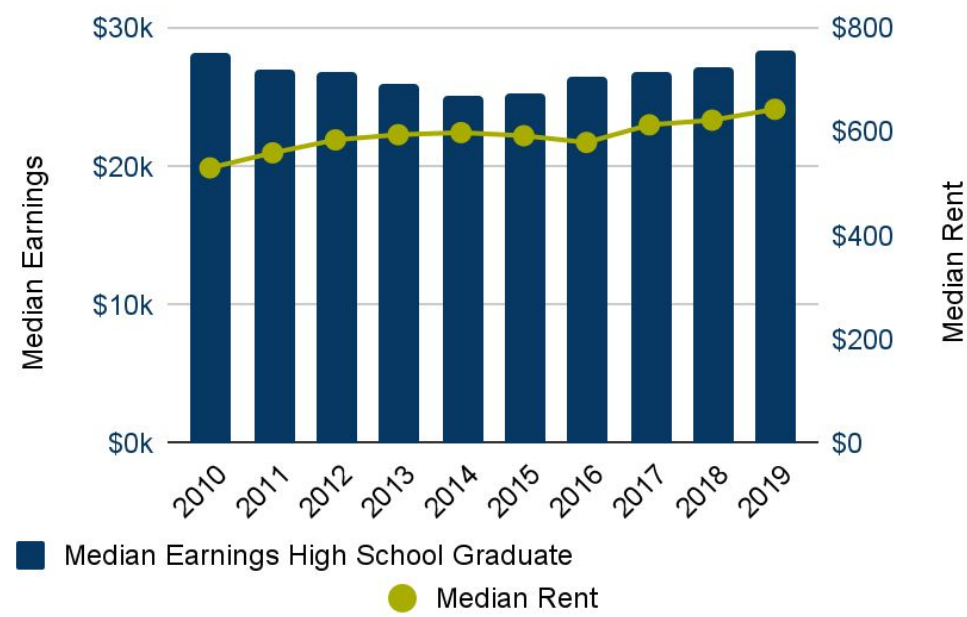
Source: ACS 2010-2019 5-year estimates

Income and Rent Growth, BS Degree
Blackford 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
Note: Some data are placeholders, and not representative of actual conditions.
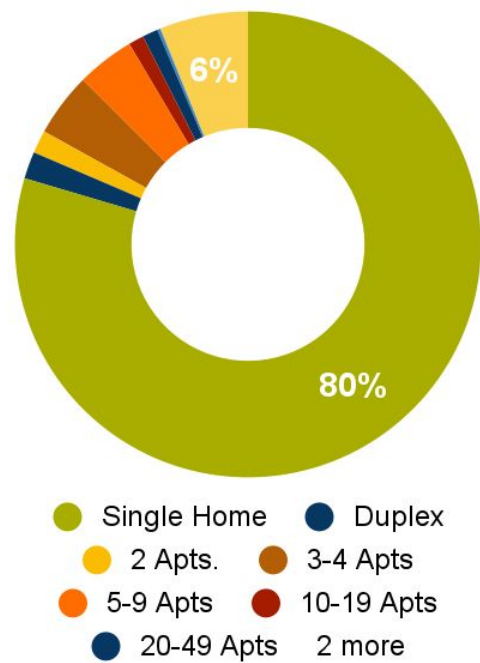
HR&A Advisors, Inc.

Indiana Housing Dashboard **DRAFT** | 20

HOUSING TYPOLOGY | 80% of homes in Blackford County are single-family, while 14% are multifamily. The share of multifamily housing has increased by 4 homes since 2010.

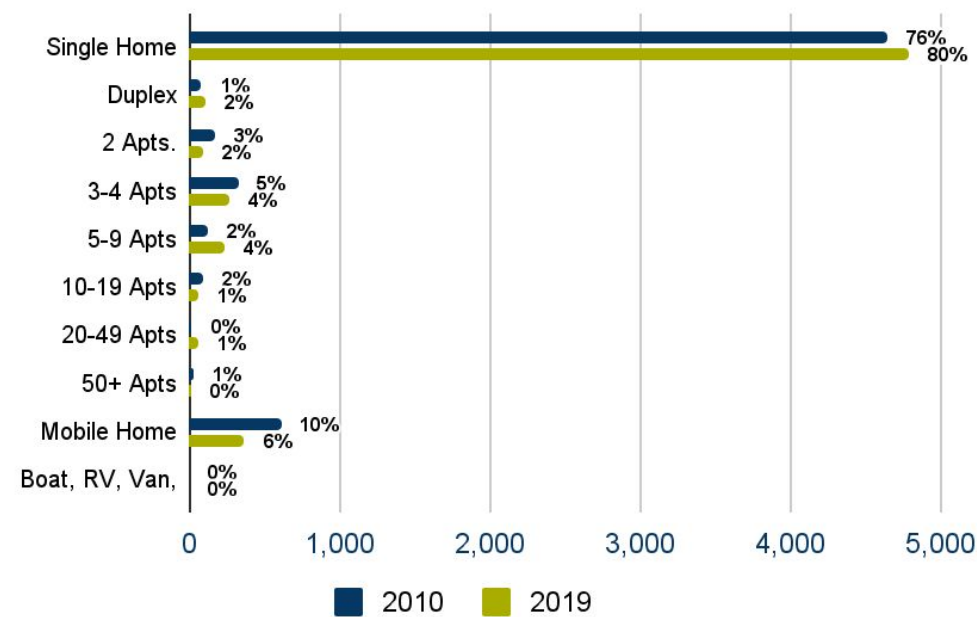## Housing Typology

Blackford County | 2019

Indiana | 2019

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

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

Share of Housing Typology

Blackford County | 2010, 2019

Typology	2010	2019
Single Home	76%	80%
Duplex	1%	2%
2 Apts.	3%	2%
3-4 Apts	5%	4%
5-9 Apts	2%	4%
10-19 Apts	2%	1%
20-49 Apts	0%	1%
50+ Apts	1%	0%
Mobile Home	10%	6%
Boat, RV, Van,	0%	0%

■ 2010   ■ 2019

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

HOUSING TYPOLOGY | Most units in Blackford County are 2.26, with 63% of units 3 bedroom or more.

Housing Stock by Bedrooms

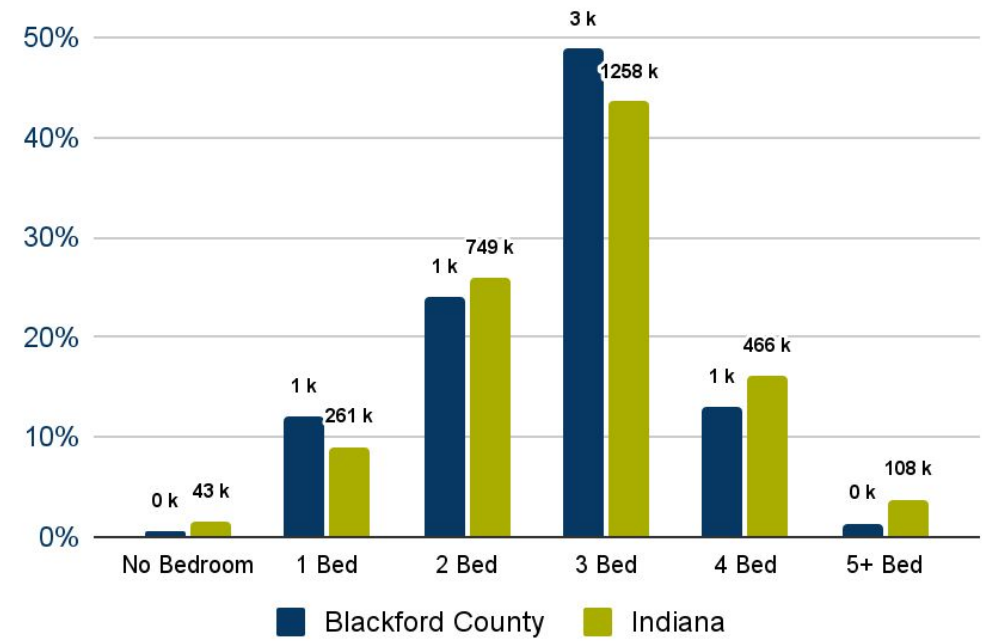**Blackford County | 2019**

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

12%
24%
49%
13%

Indiana | 2019

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

9%
26%
44%
16%
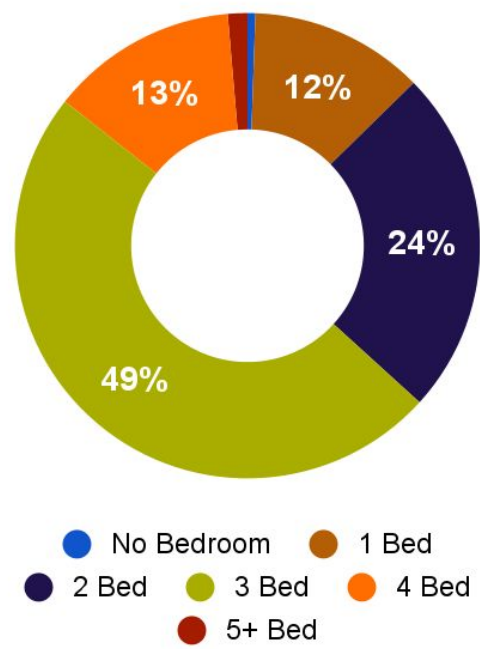
Source: ACS 2010-2019 5-year estimates
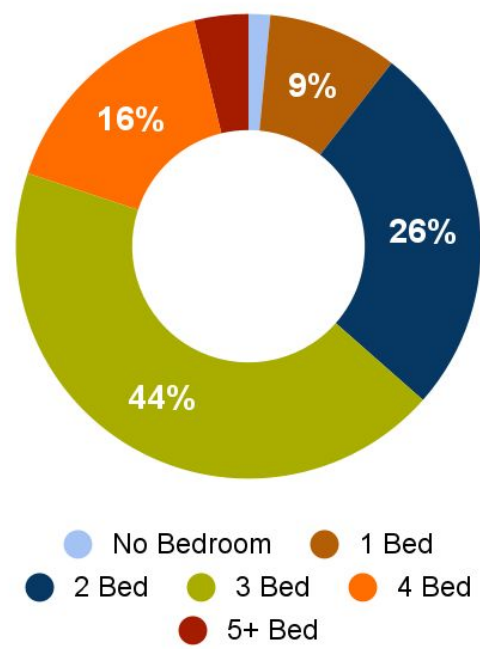
Share of Housing Stock by Bedroom

Blackford County, Indiana | 2019

Blackford County   Indiana

Source: ACS 2010-2019 5-year estimates

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

HOUSING AGE | 94% of homes were built before 1990, with most homes built in 2014.
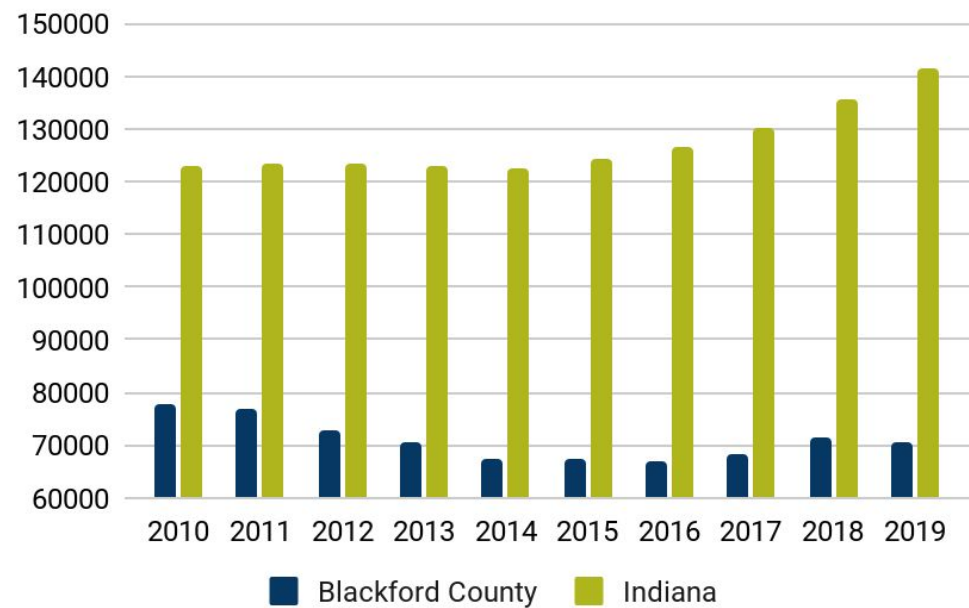
Homes by Year Built
Blackford County | 2019
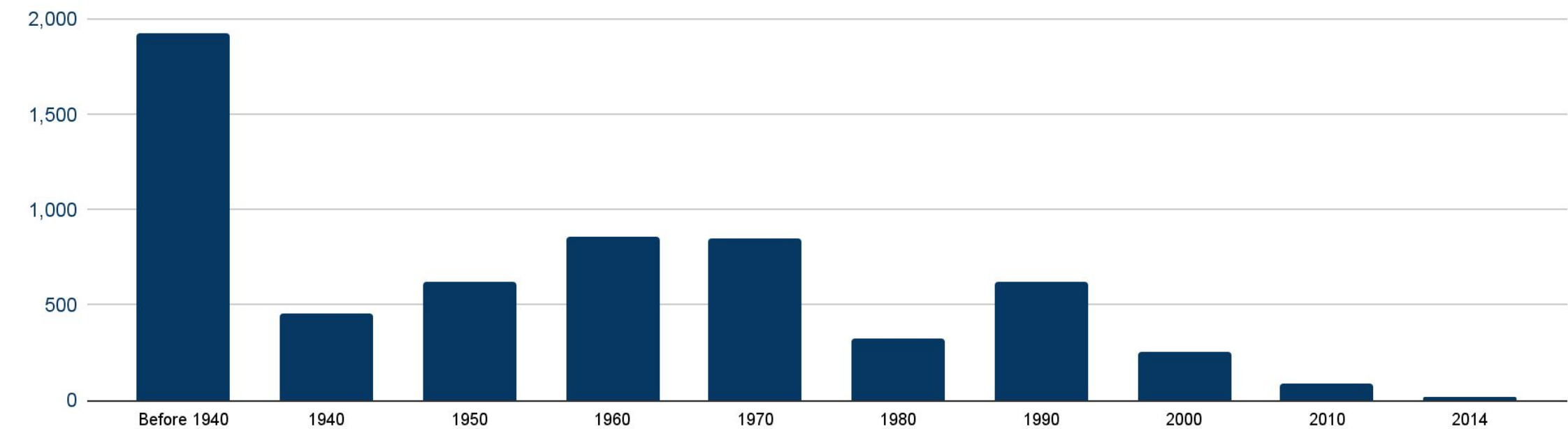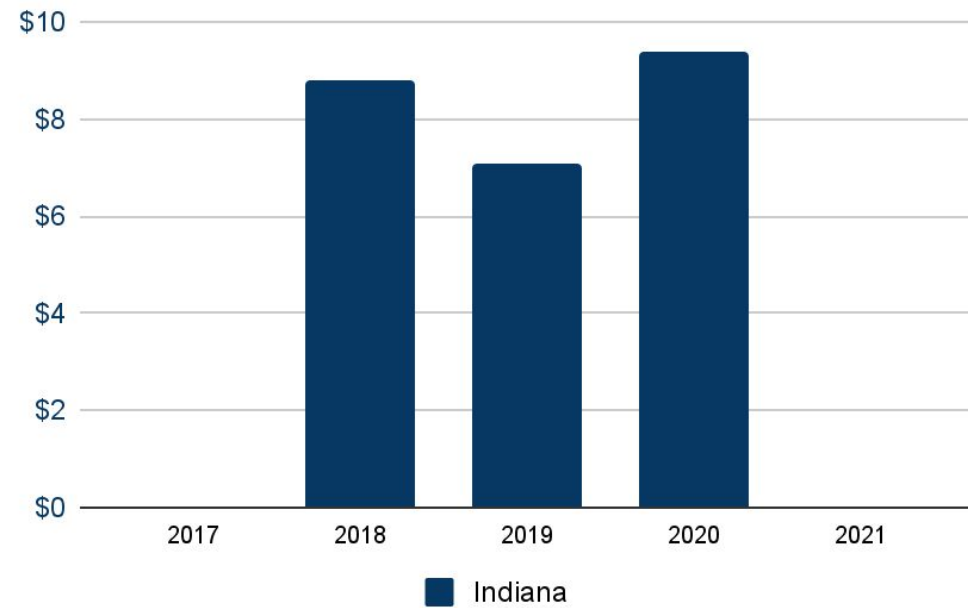

Source: ACS 2010-2019 5-year estimates

MEDIAN LISTING PRICE | Homes in Blackford County have a median listing price of $70,600, compared to $141,700 statewide. Home prices have decreased by -9% since 2010.

Median Listing Price
Blackford County, Indiana | 2016-2020

Legend: ■ Blackford County ■ Indiana

Source: ACS 2010-2019 5-year estimates

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

Legend: ■ Indiana

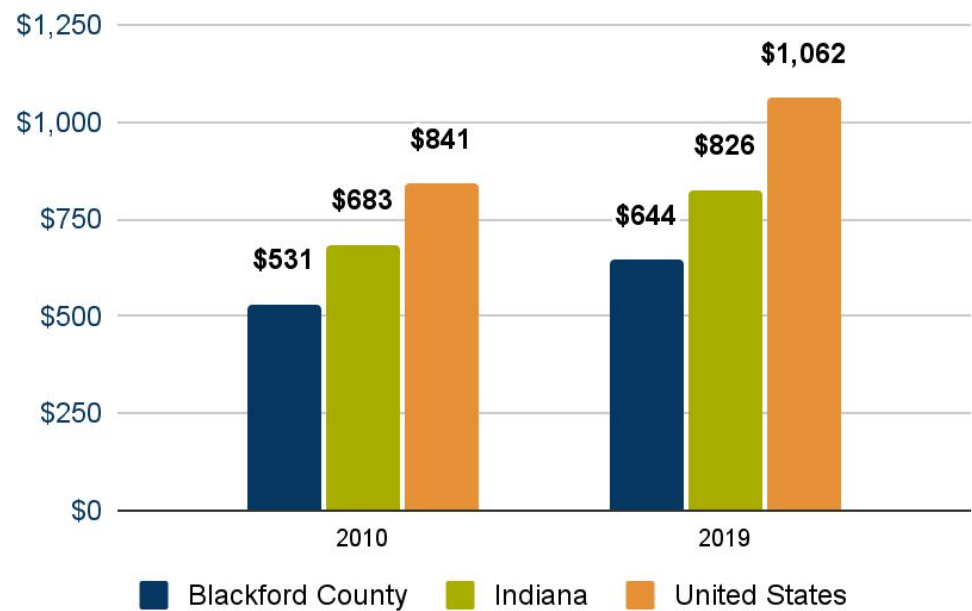Source: ACS 2010-2019 5-year estimates

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

MEDIAN RENTS | Median rents have increased by 21% since 2010, with average rents at $644.
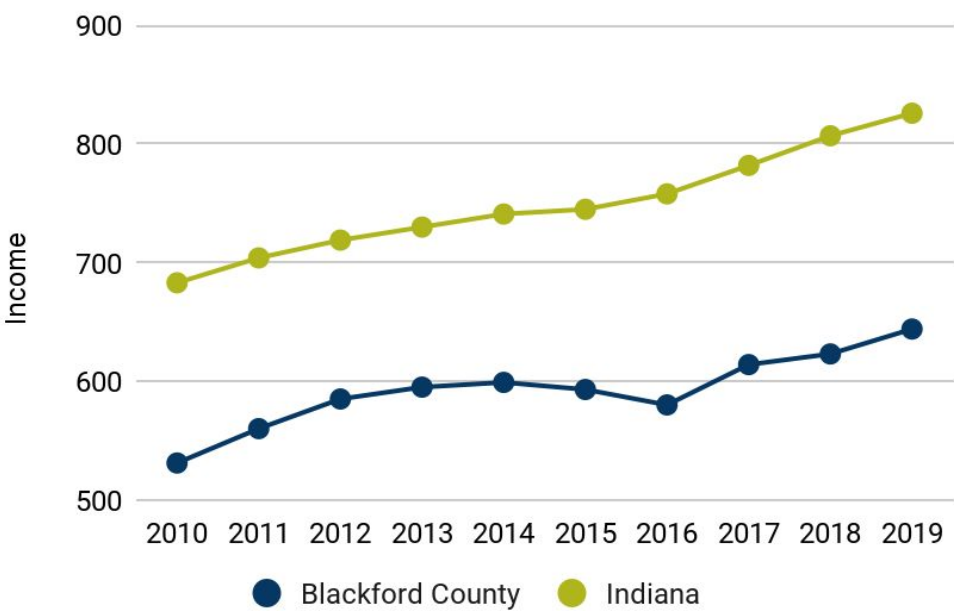
Median Rent
Blackford County, Indiana | 2010, 2019

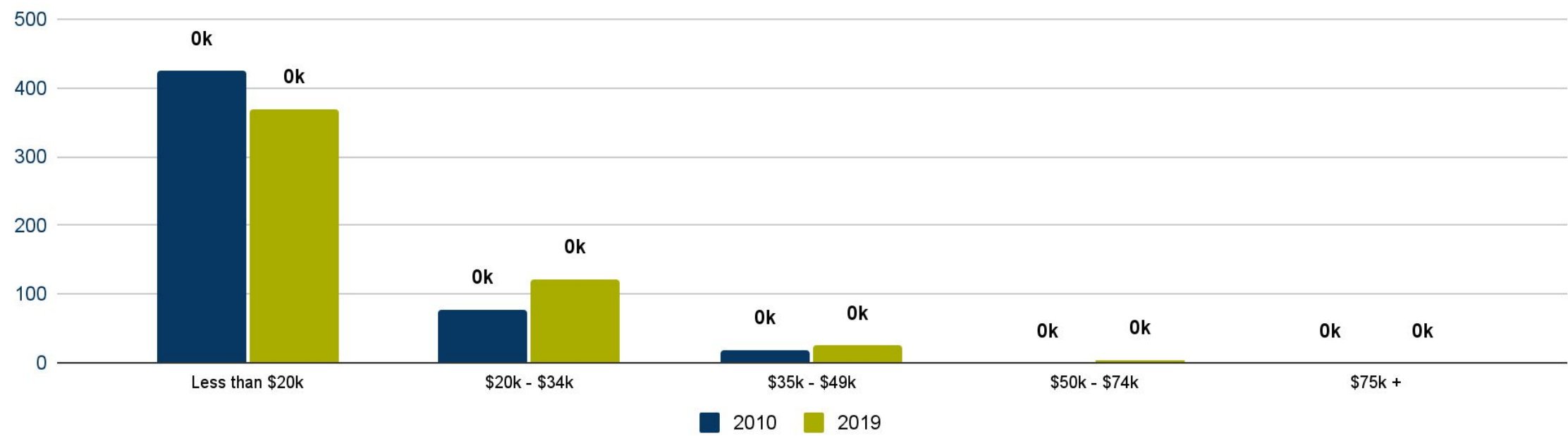Source: ACS 2010-2019 5-year estimates

Median Rent Over Time
Blackford 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| 46% of households are housing cost burdened in Blackford County, down -2% since 2010. 53% of households earning below $50,000 are housing cost burdened.

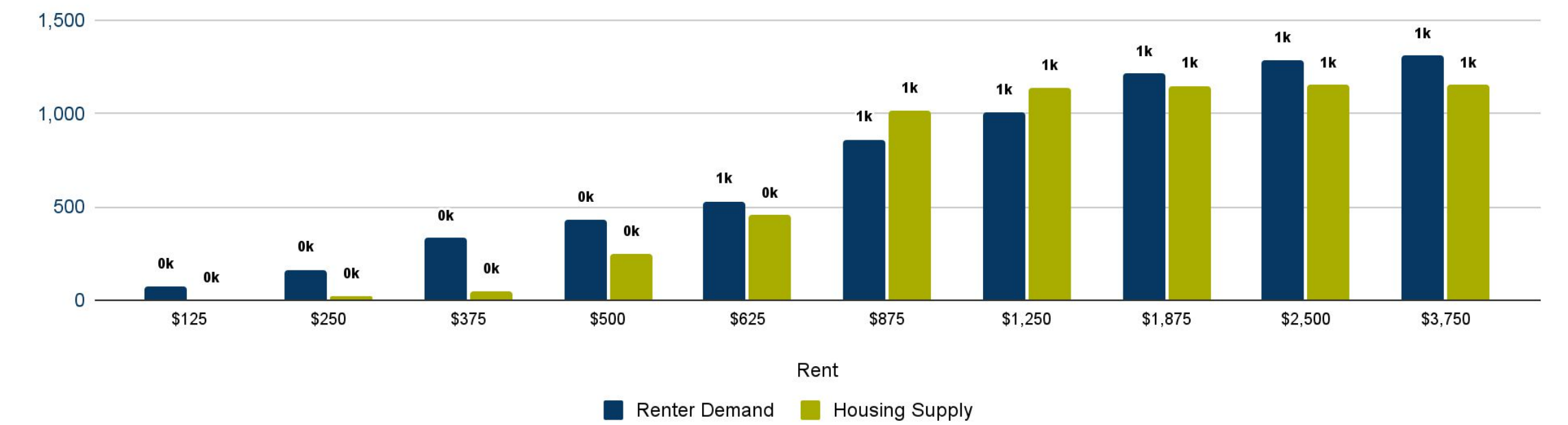### Renter Housing Cost Burden
Blackford County, Indiana | 2010 - 2019

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 0 gap for units available for rent under $1,250 and for units required to serve households earning below $50,000.

Cumulative Housing Gap

Blackford County, Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

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 Blackford County.

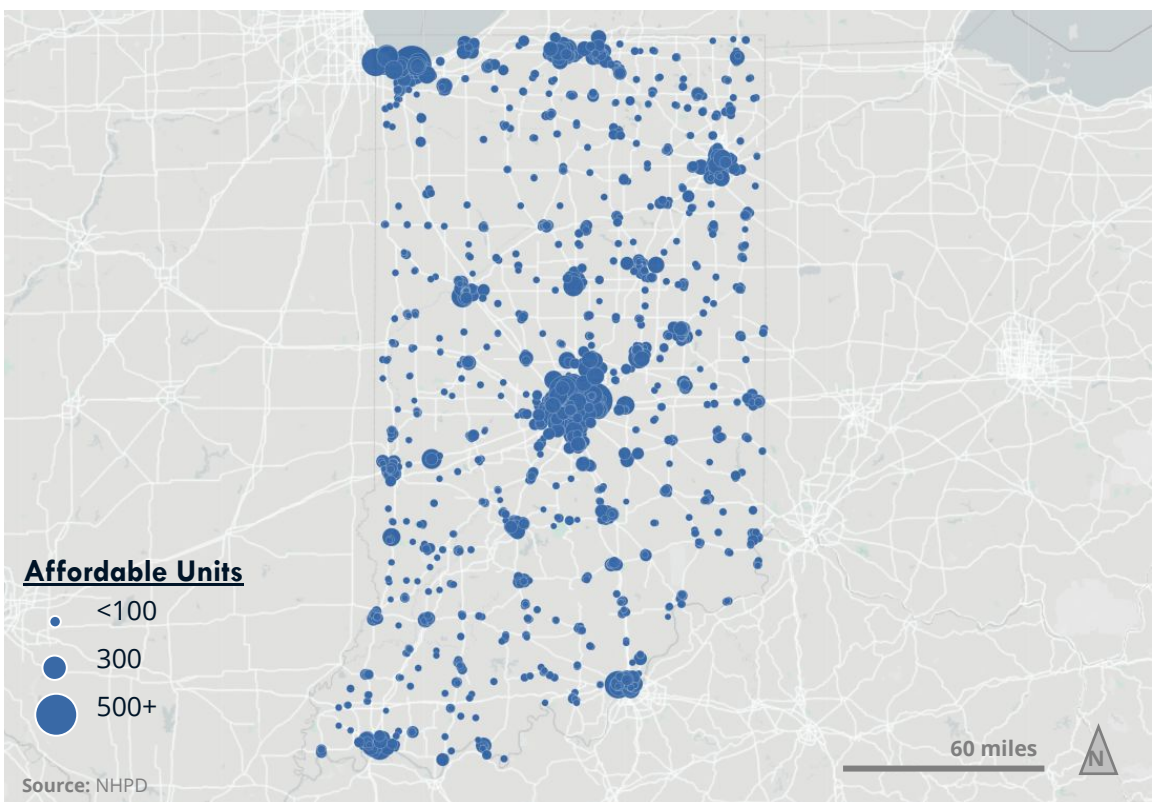## Affordable Housing Inventory
Blackford County | 2020

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

HOUSING AMENITIES | 2% of housing units have access to broadband.

Broadband Access
Blackford County | 2017-2020

Chart: Broadband Access, Blackford County vs Indiana

Category	Blackford County	Indiana
Subscription	513%	81%
Dial-Up	377%	0%
Broadband	2%	80%
Fiber Or DSL	375%	64%
Satellite	251%	7%
No Subscription	57%	3%
None	36%	16%

■ Blackford County   ■ Indiana

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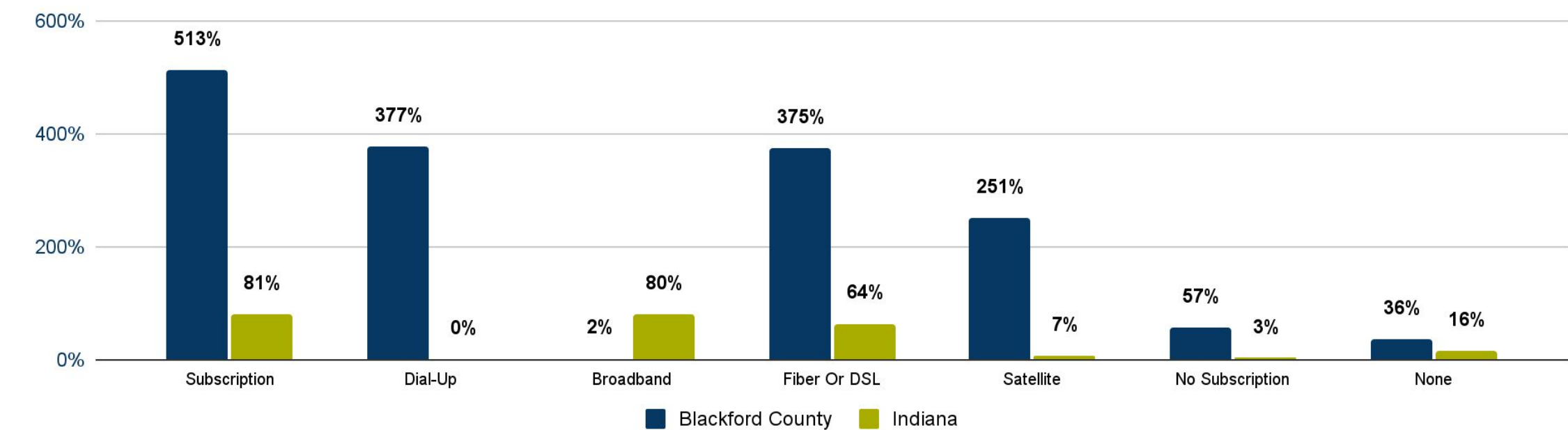
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

HOUSING CONSTRUCTION

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

HOUSING STARTS | There have been 4 new housing starts in 2016 in Blackford County, with 44 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits
Blackford County | 2017-2020
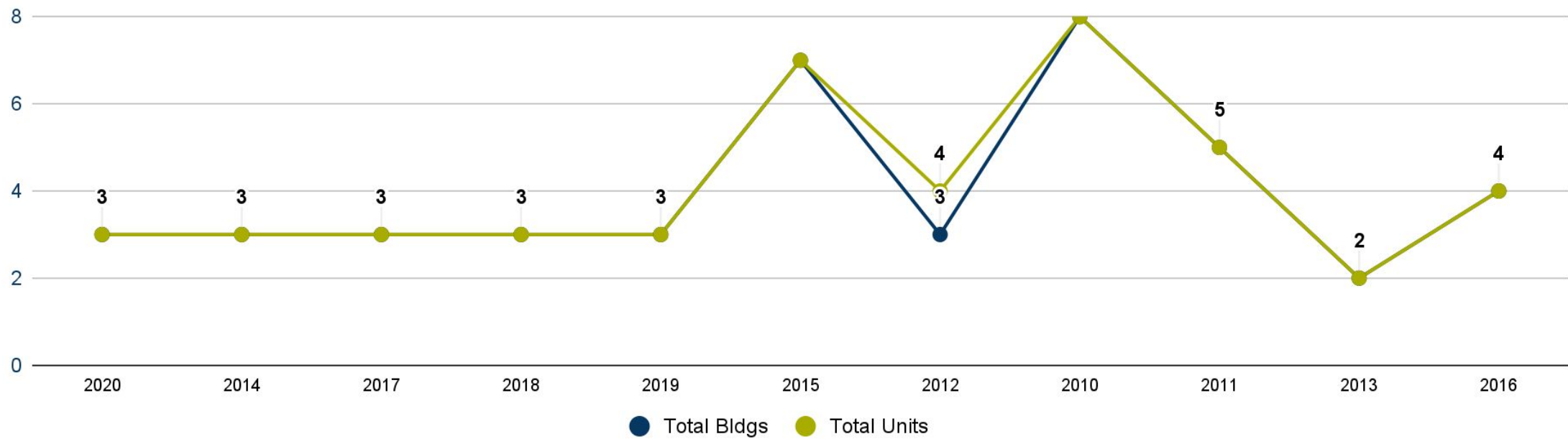
Source: St. Louis Fed.

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

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