

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR WARREN COUNTY

OCTOBER 2021

ACKNOWLEDGEMENTS AND DATA SOURCES

We would like to thank the **Indiana Housing Technical Working Group** for their thoughtful guidance and input throughout the development of this report.

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This report utilizes the following **data sources**:

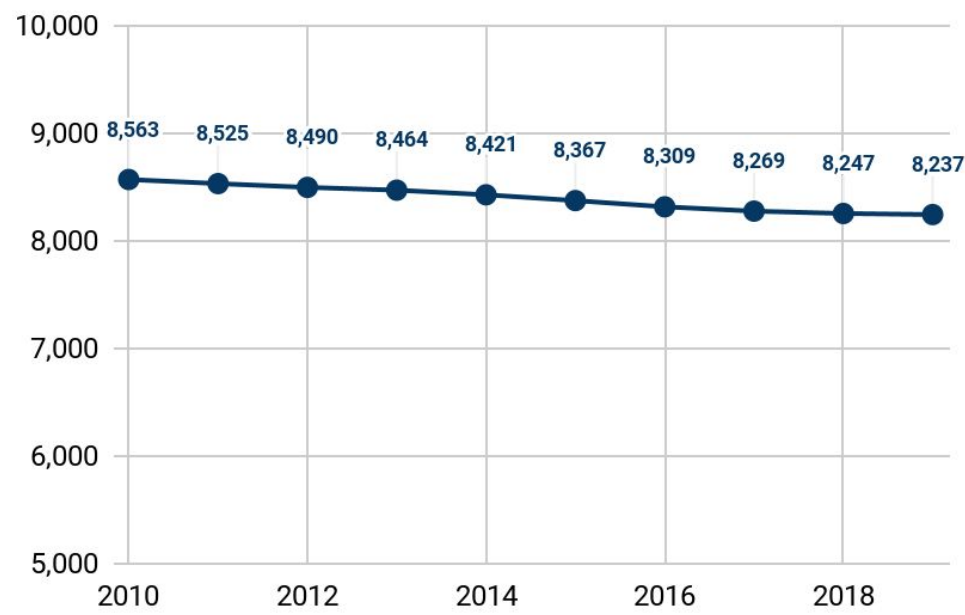
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

Data in this report are updated as frequently as data sources are updated.

DEMOGRAPHIC TRENDS

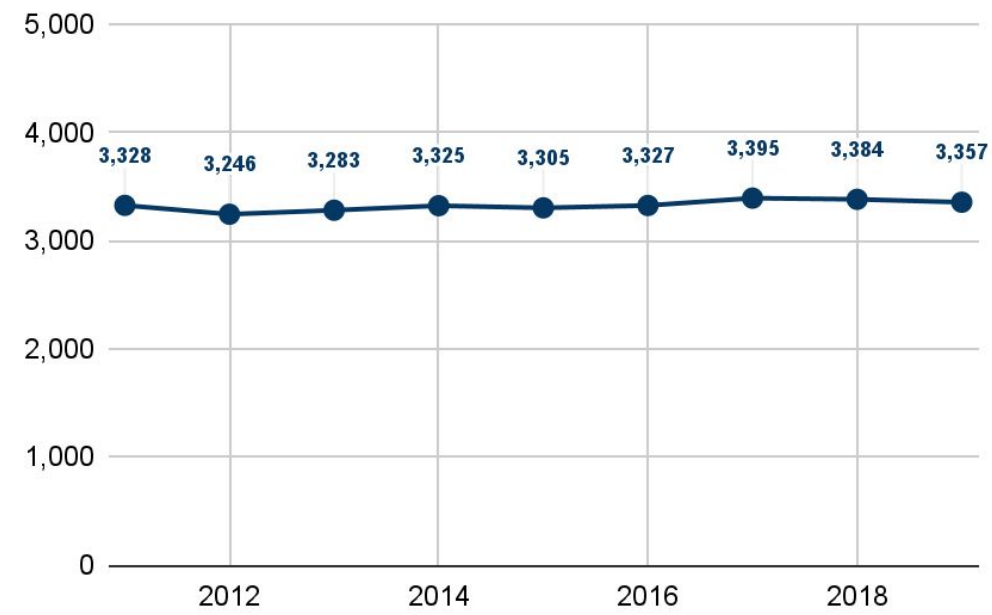
POPULATION | Warren County's population has decreased by 3.81% (326 people) between 2010-2019. In the same time period, the total number of households increased by 1.60% (53 households).

Resident Population
Warren County | 2010-2019



Source: FRED, U.S. Census Bureau

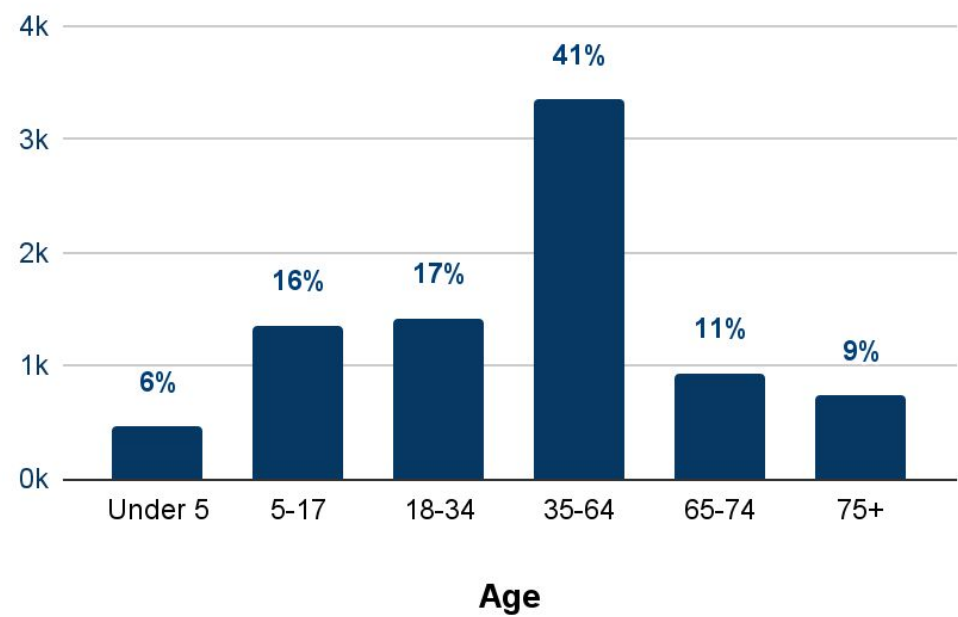
Households
Warren County | 2010-2019



Source: FRED, U.S. Census Bureau

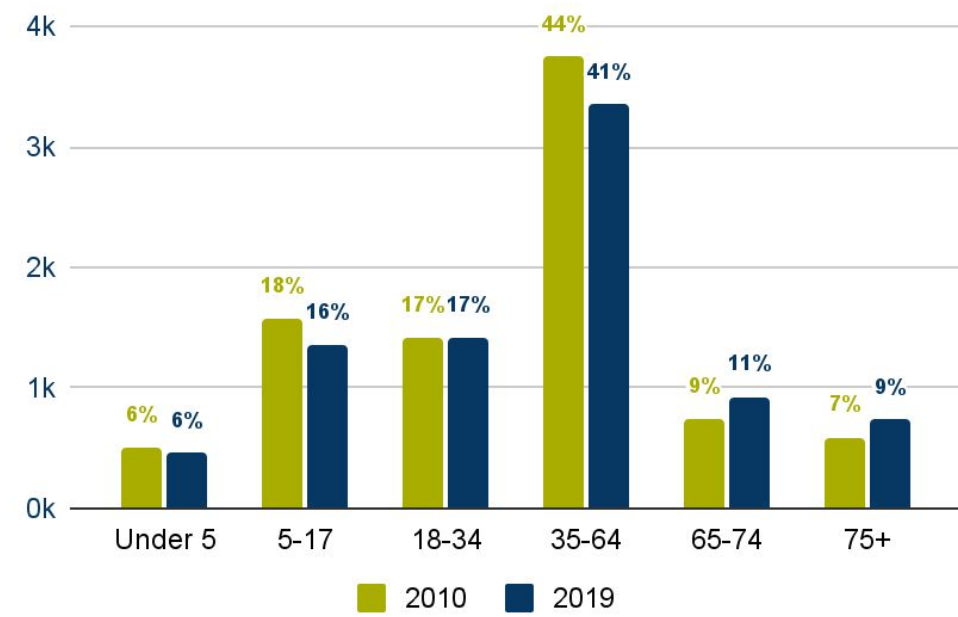
AGE | 20% of people in Warren County are above the age of 65, while 22% are below 18.

Population by Age
Warren County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Warren County | 2010, 2019

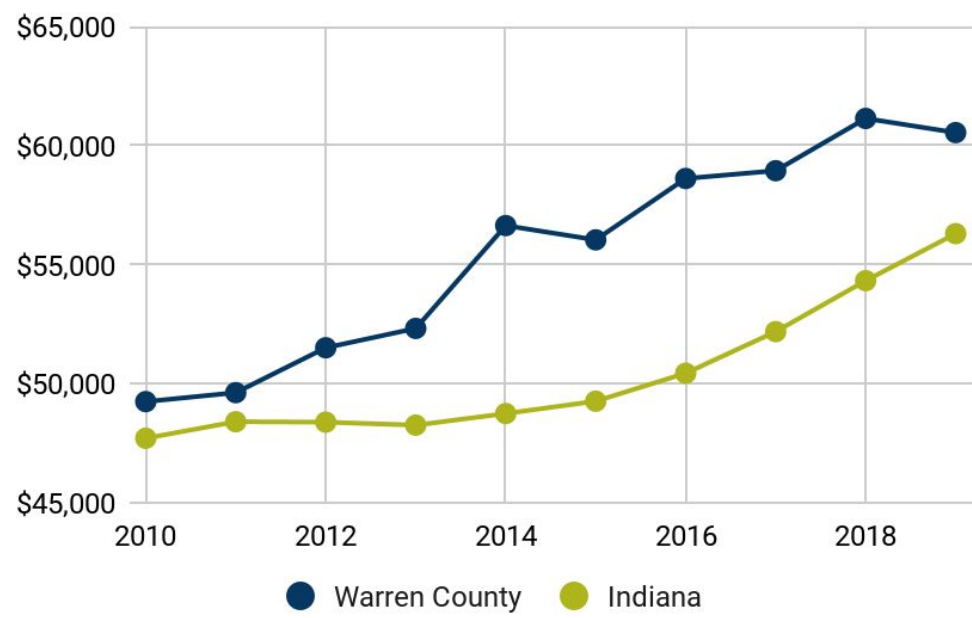


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Warren County had a median income of \$60,553 in 2019, up 23% since 2010. 26% of households have incomes below \$35,000, while 23% have incomes above \$100,000.

Median Income

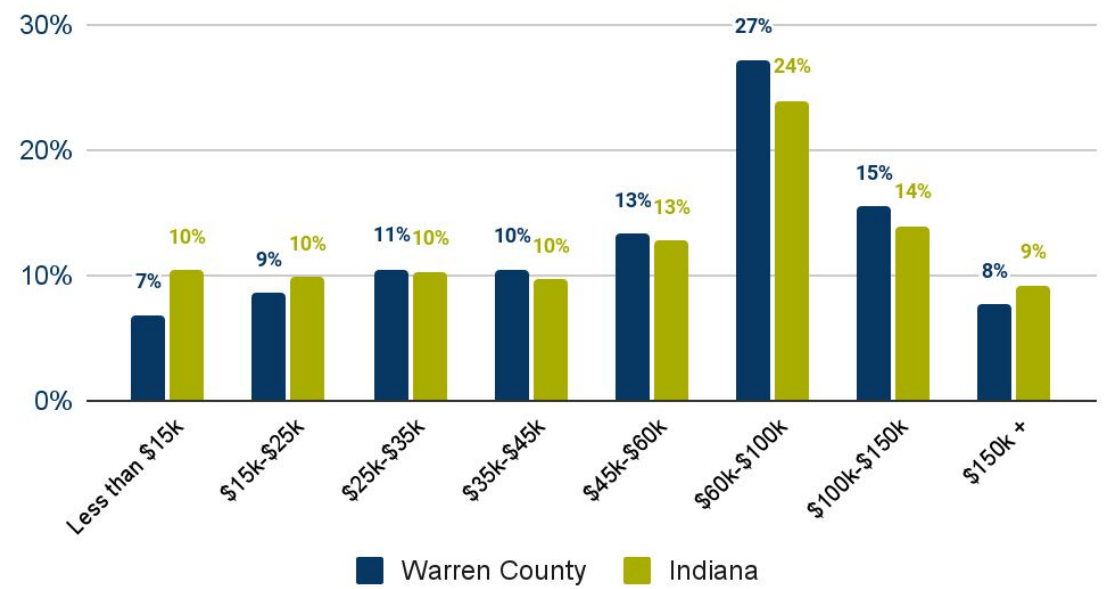
Warren County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

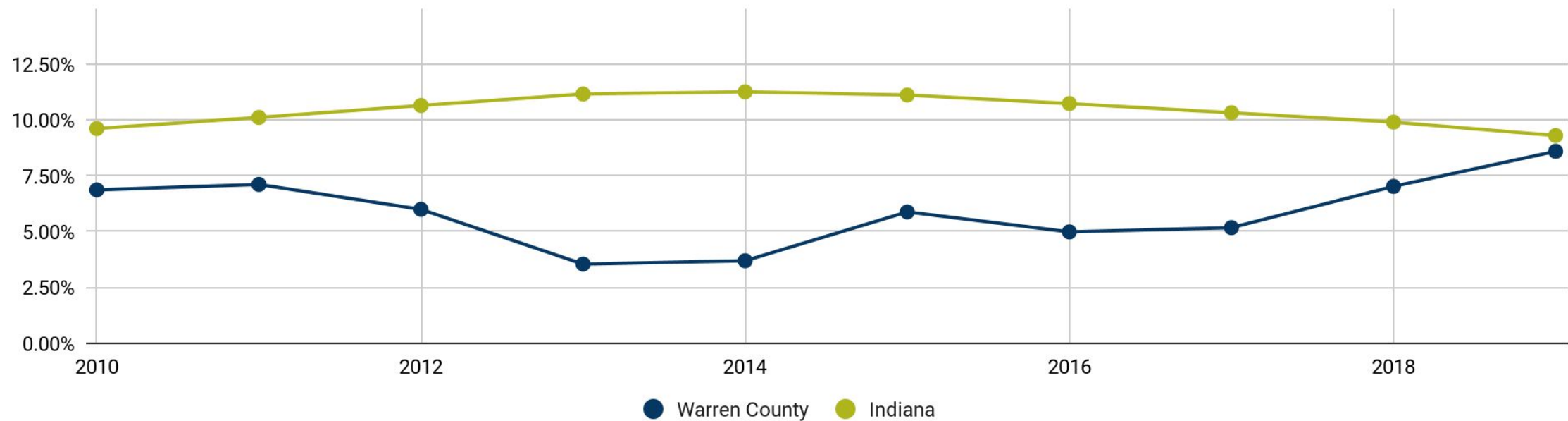
Warren County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 8.6% of families live in poverty conditions in Warren County, up 1.73 percentage points from 6.9% in 2010.

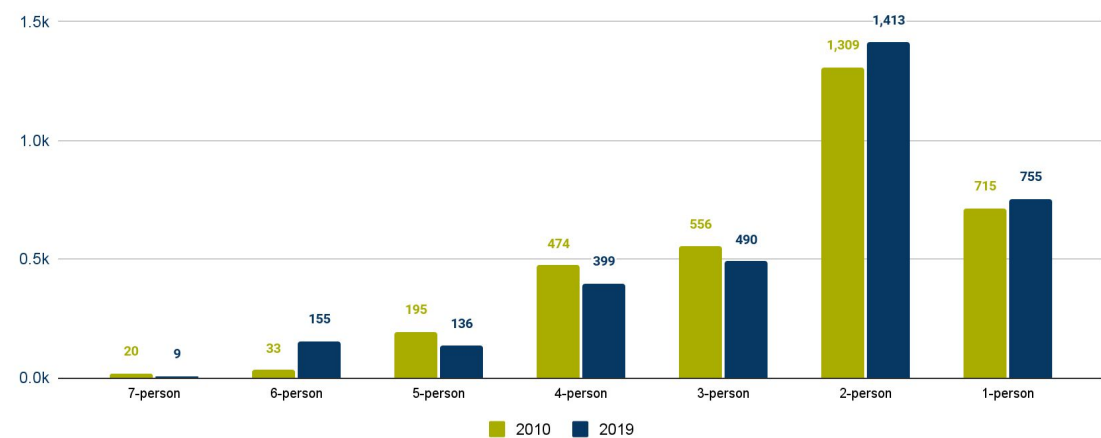
Family Poverty Rate
Warren County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

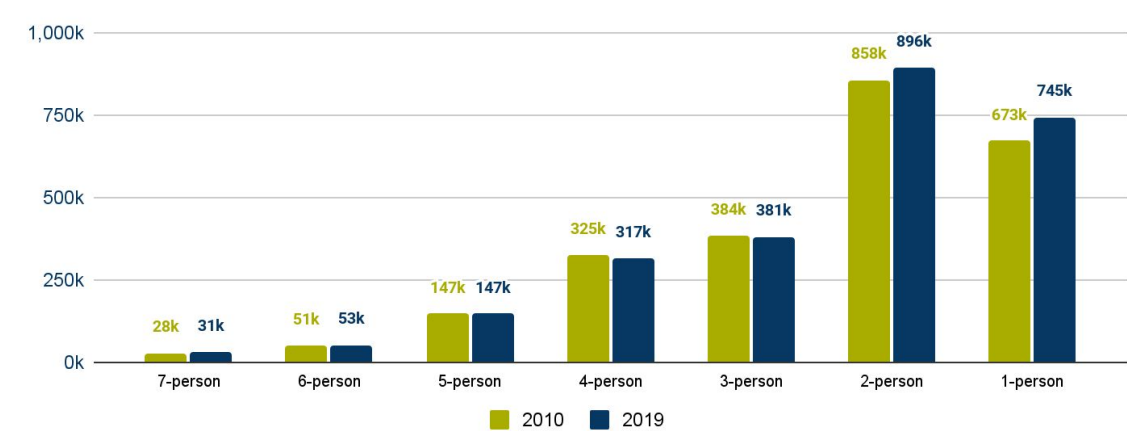
HOUSEHOLD SIZE | The average household size is 2.43 people, compared to 2.52 statewide. The Warren County average household has shrunk by 0.10 persons since 2010.

Household Size
Warren County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



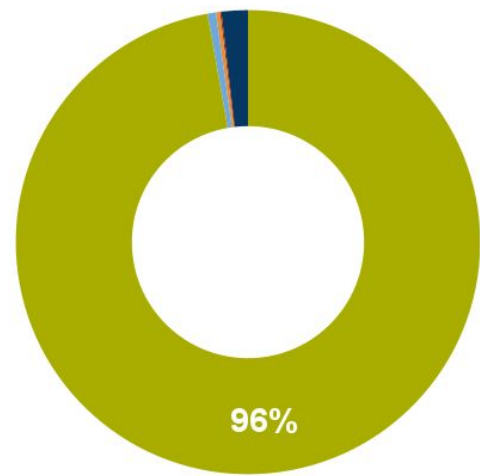
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Warren County is 96% white, 1% Black, 2% Hispanic/Latino, 0% Asian, and 0% other.

Racial/Ethnic Distribution

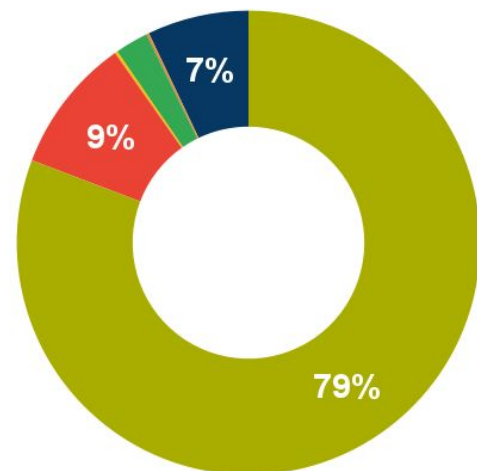
Warren County | 2019

Indiana | 2019



White Black Asian
Other Hispanic or Latino

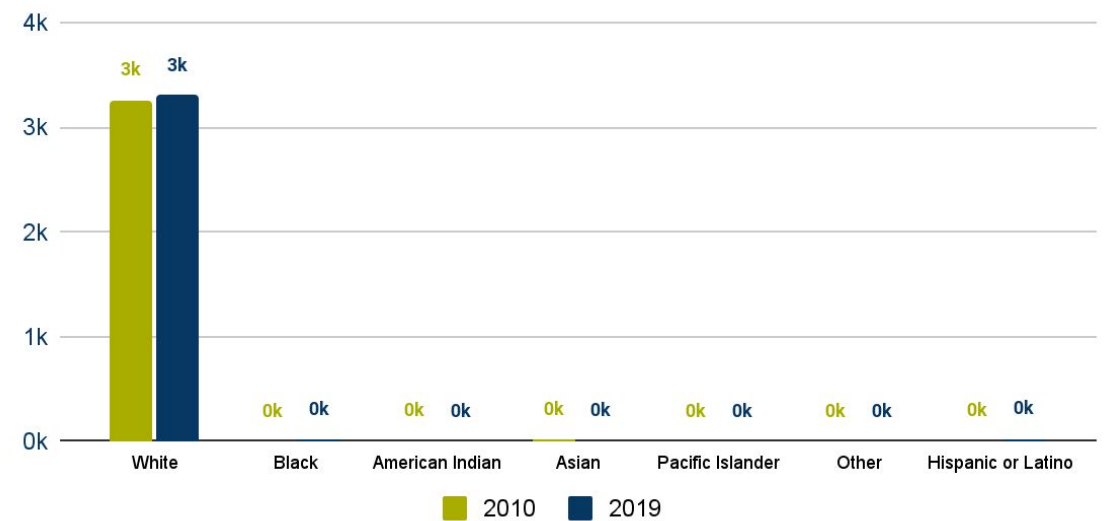
Source: ACS 2010-2019 5-year estimates



White Black
American Indian Asian
Pacific Islander 2 more

Household Racial/Ethnic Distribution

Warren County | 2010, 2019

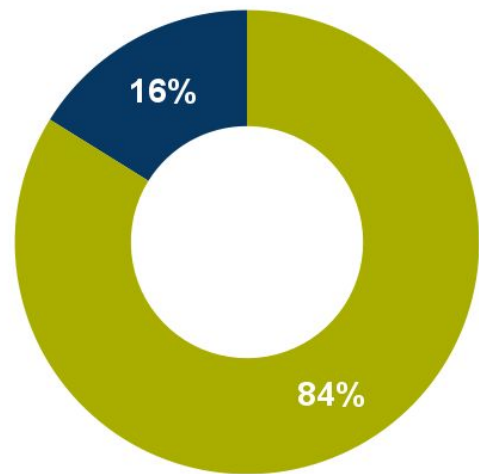


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 16% of households (542 households) in Warren County were renters, while 84% (2,815 households) were owner households. The share of renters has increased by 6% since 2010.

Housing Tenure

Warren County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

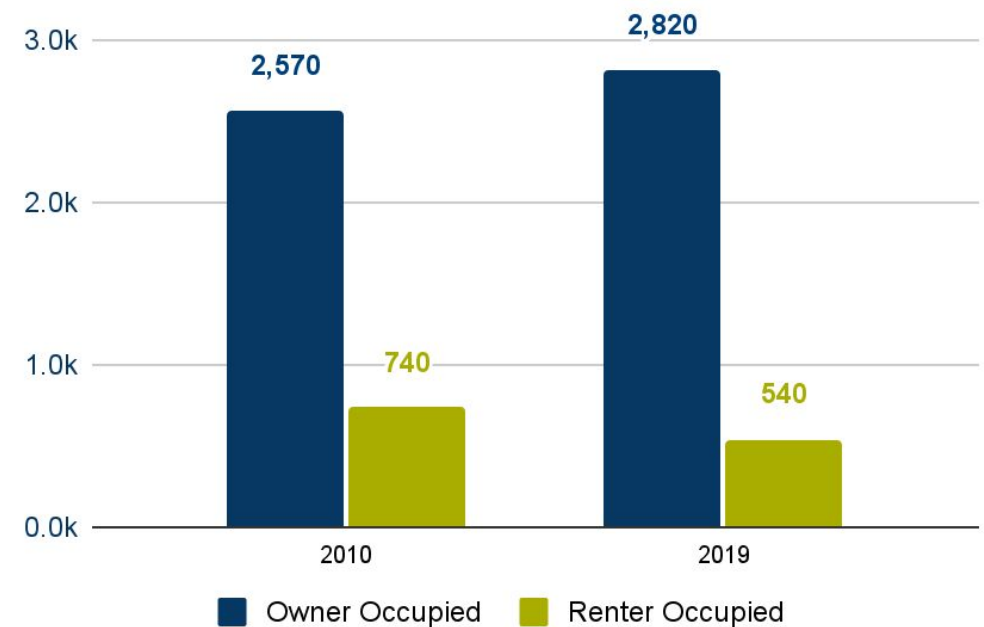
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

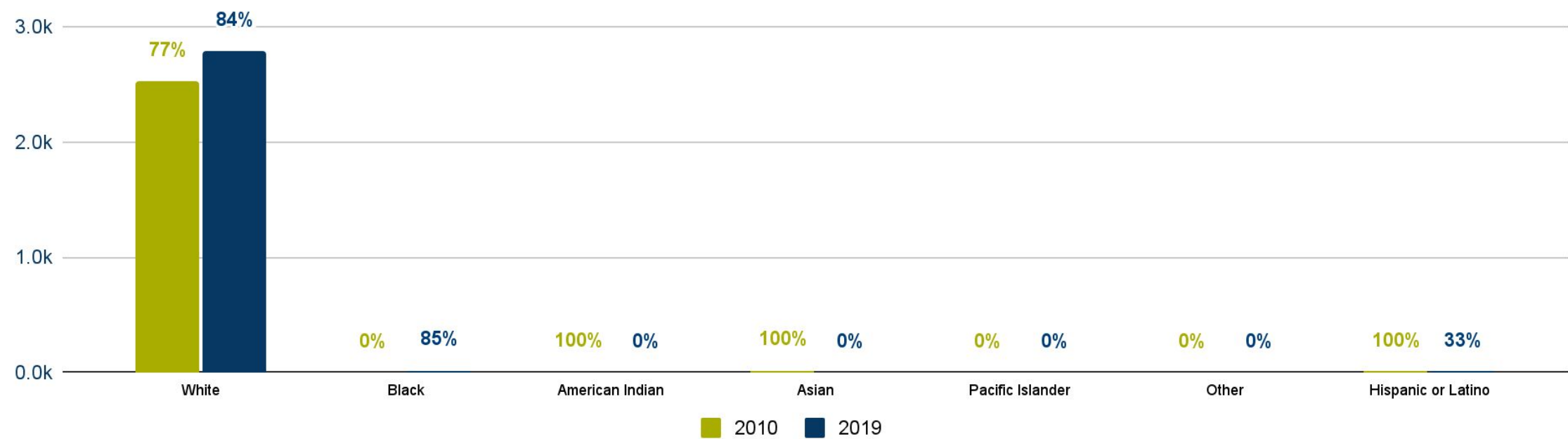
Warren County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 84%, homeownership is 84% among non-Hispanic White households, 85% for Black households, and 33% for Hispanic or Latino households.

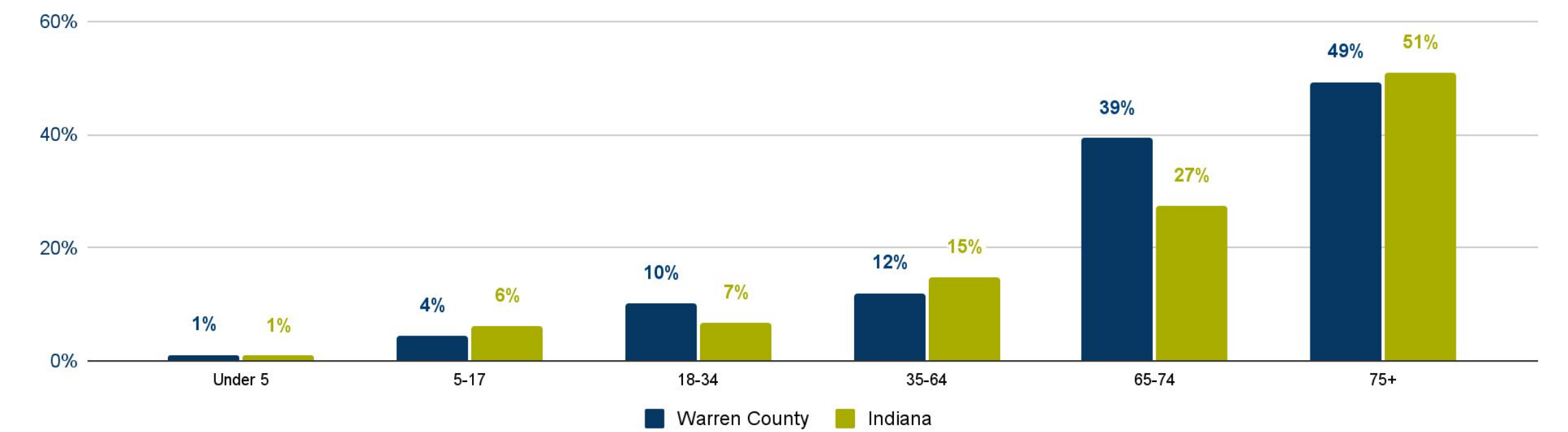
Homeownership by Race
Warren County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 16% of people in Warren County live with a disability. For people above 65, the share increases to 44%.

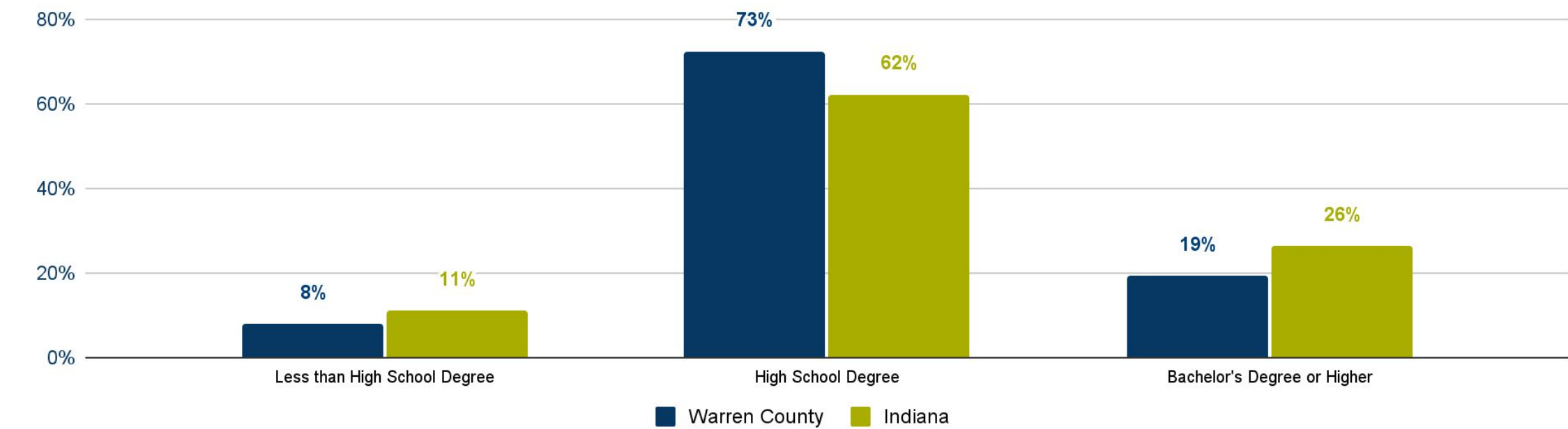
Share of the Population with a Disability by Age
Warren County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Warren County, 73% of the population has at least a high school degree and 19% of the population has at least a Bachelor's degree.

Educational Attainment
Warren County, Indiana | 2019

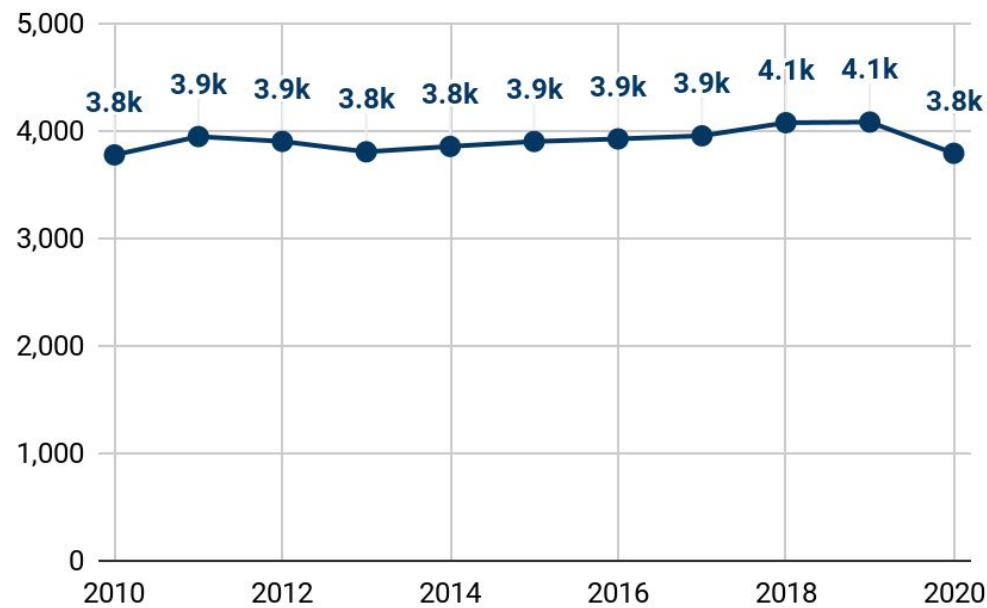


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

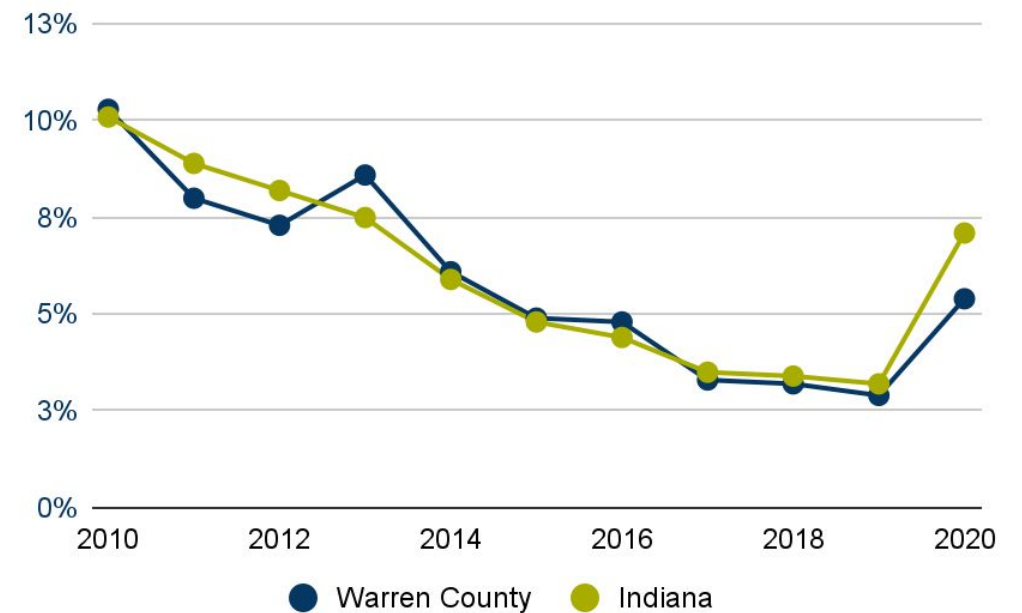
EMPLOYMENT BASE | There are currently 4,000 employed persons in Warren County, up by 0.40% since 2010. The unemployment rate in 2020 was 5.40%, up 2.50 points from 2019.

Total Employment
Warren County | 2010-2019



Source: ACS 2010-2019 5-year estimates

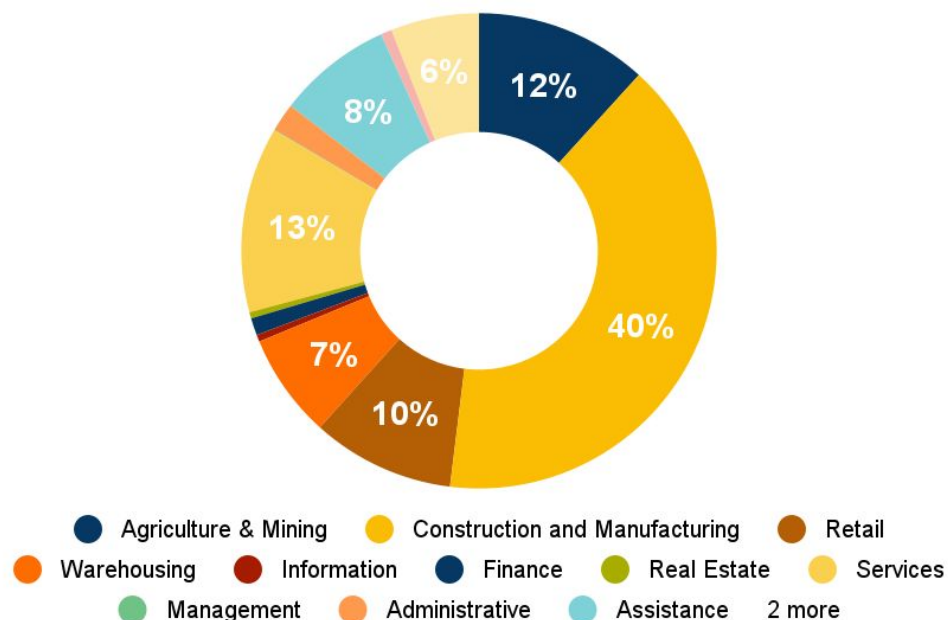
Unemployment Rate
Warren County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Warren County, accounting for 35% of all jobs, followed by Agriculture, Forestry, Fishing, and Hunting (10% of all jobs).

Total Jobs by All Industries
Warren County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$45,322**
2. Goods-producing | **\$45,434**
3. Trade, transportation, and utilities | **\$47,330**
4. Professional and business services | **\$32,960**
5. Natural resources and mining | **\$51,063**

Source: BLS

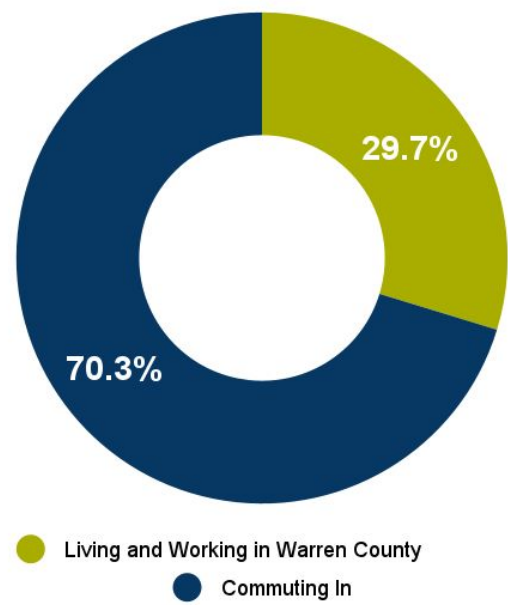
Top 5 Employers

1. Ascension St Vincent Wllmsprt (Williamsport)
2. Tmf Center (Williamsport)
3. Seeger Junior/senior High (West Lebanon)
4. Williamsport Nursing & Rehab (Williamsport)
5. Hubner Industries Llc (West Lebanon)

Source: BLS

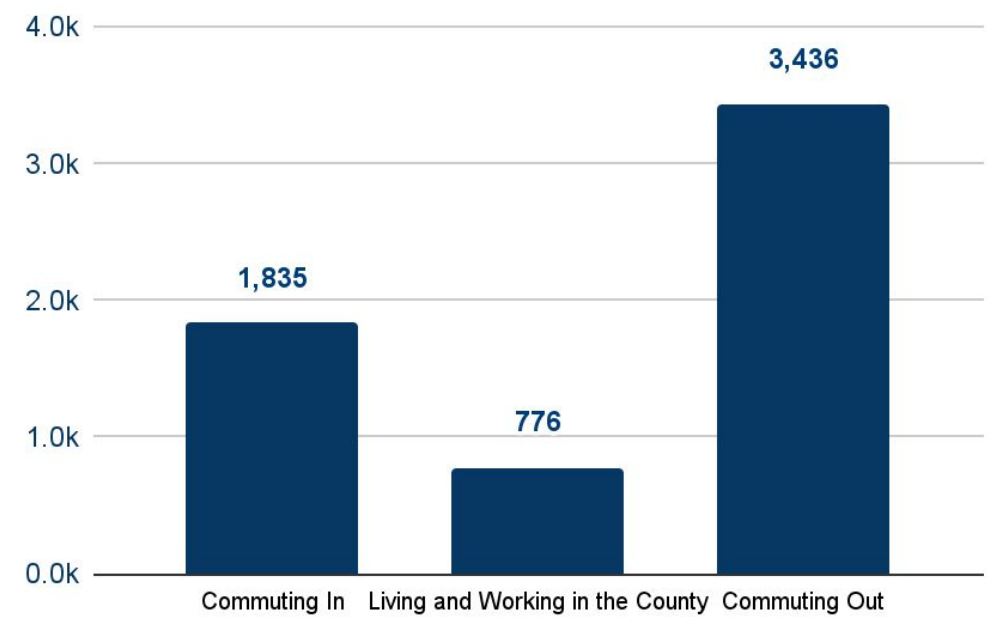
COMMUTER INFLOW / OUTFLOW | 2,000 commuters come into Warren County for their jobs, while 3,000 employees travel outside of Warren County for their jobs.

Employment Inflow
Warren County | 2018



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

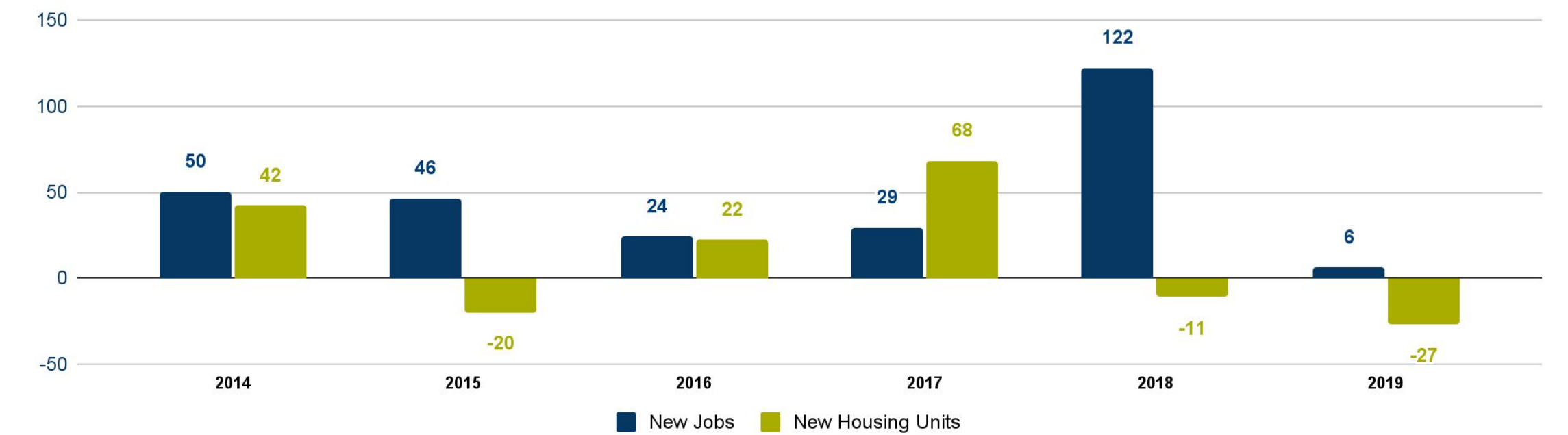
Commuting Patterns
Warren County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Warren County has created 277 jobs between 2014-2019 and 74 housing units, or 27 units for every 100 jobs created.

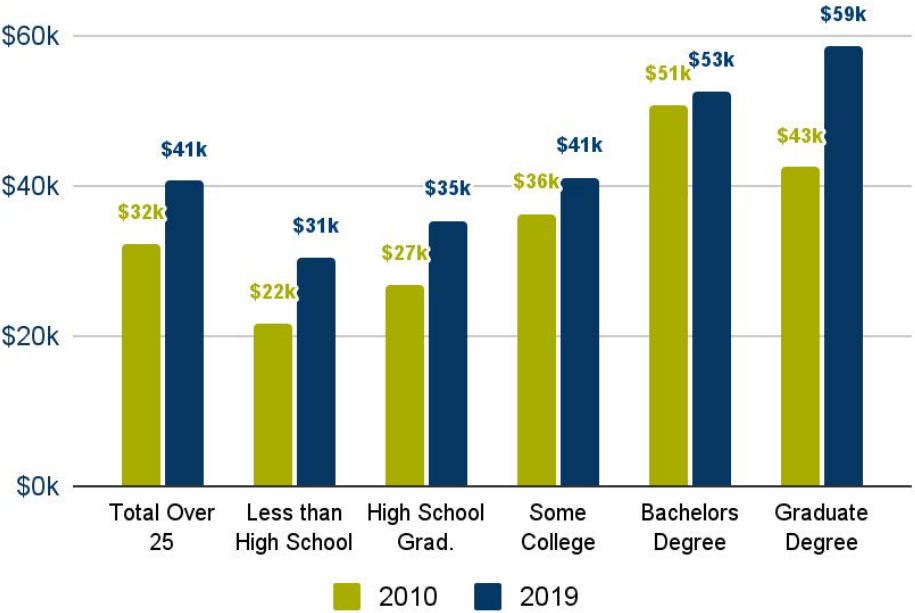
Job Growth and Housing Production
Warren County | Total Jobs, New Jobs



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

JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 26% since 2010 for the total population and increased 32% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Warren County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

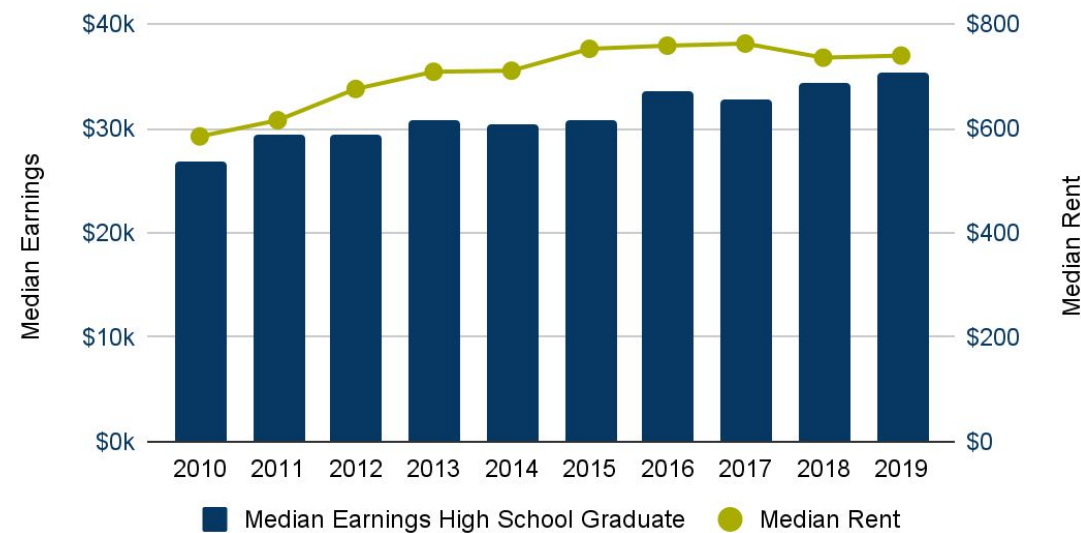
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

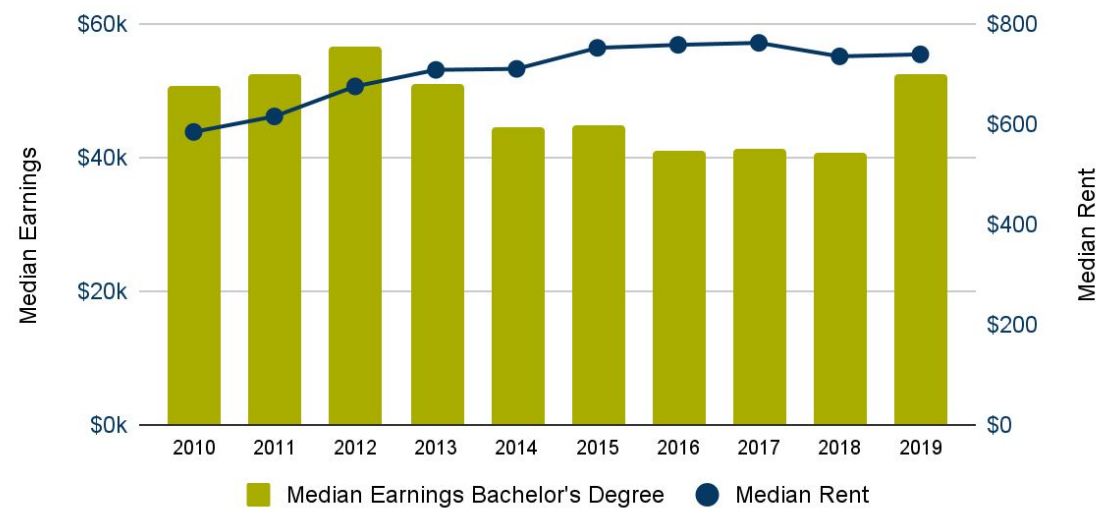
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 26.5%, or 26% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



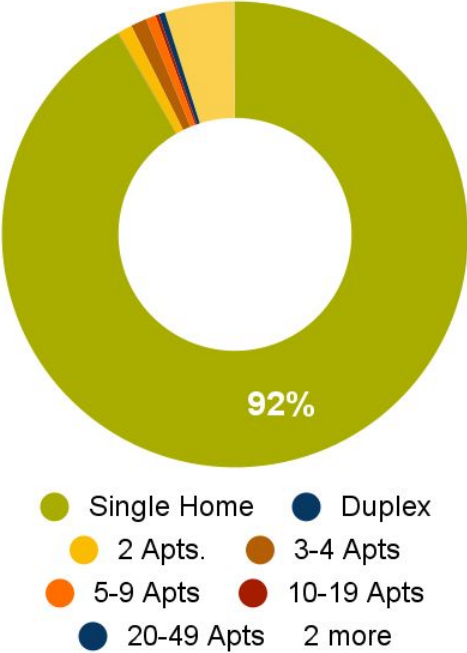
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

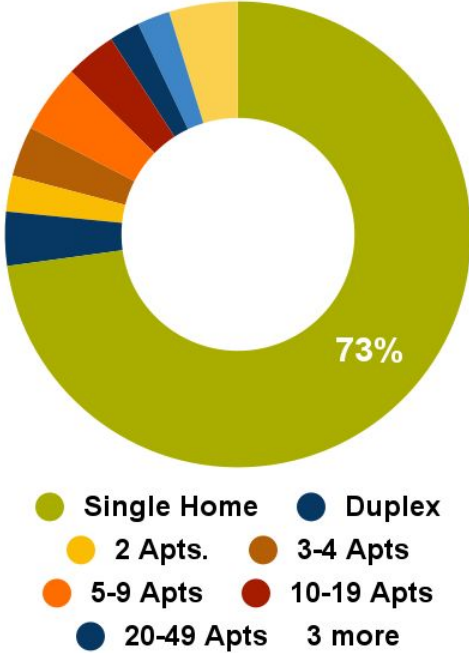
HOUSING TYPOLOGY | 92% of homes in Warren County are single-family, while 4% are multifamily. Multifamily housing has decreased by 113 homes since 2010.

Housing Typology

Warren County | 2019



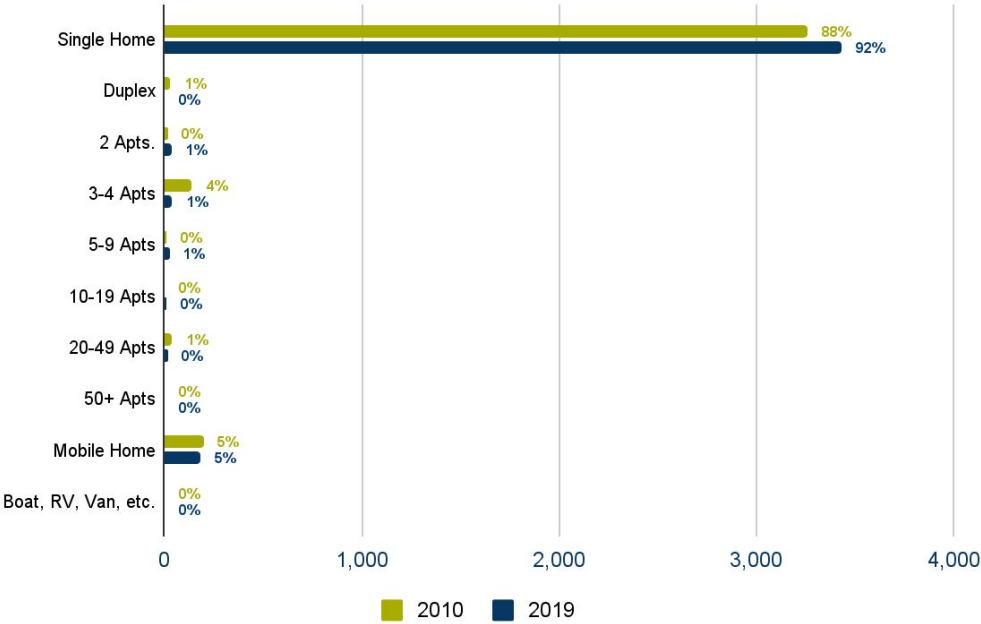
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Warren County | 2010-2019



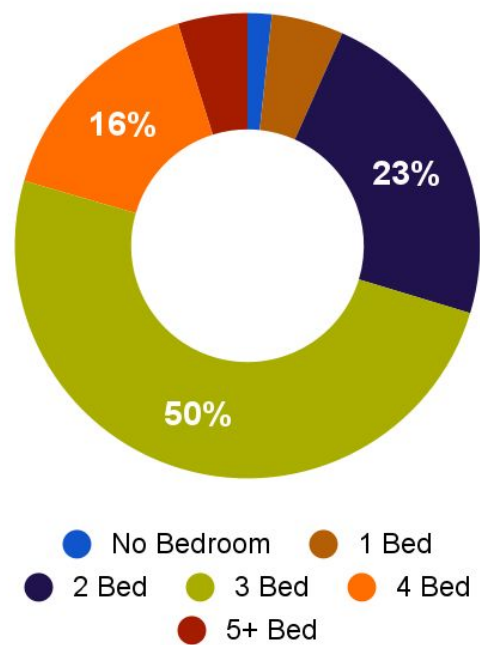
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Warren County contain 2.43 bedrooms, with 70% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Warren County | 2019

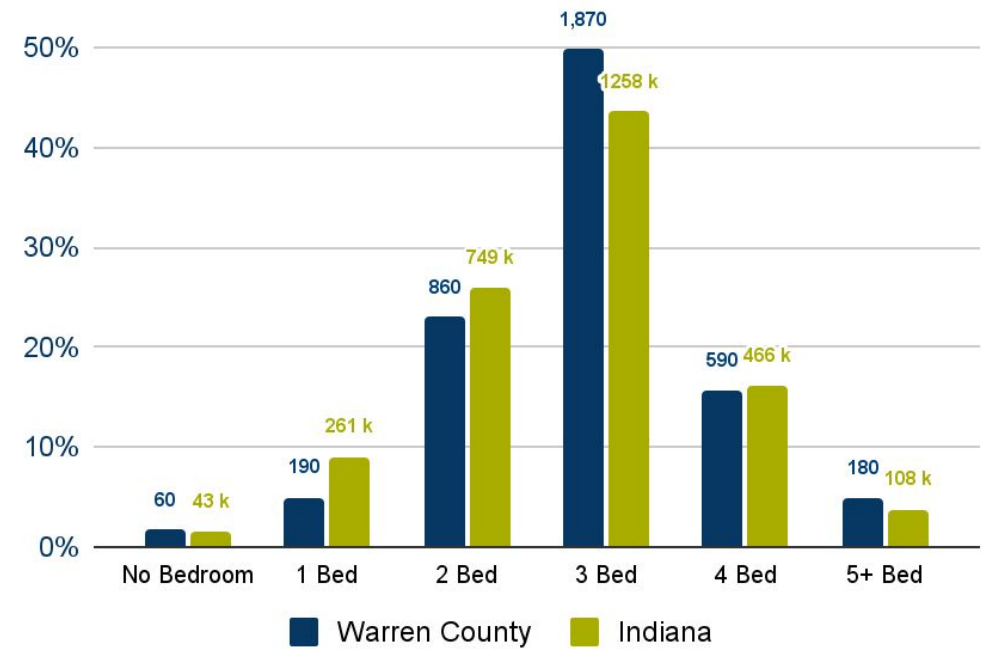
Indiana | 2019



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

Share of Housing Stock by Bedroom

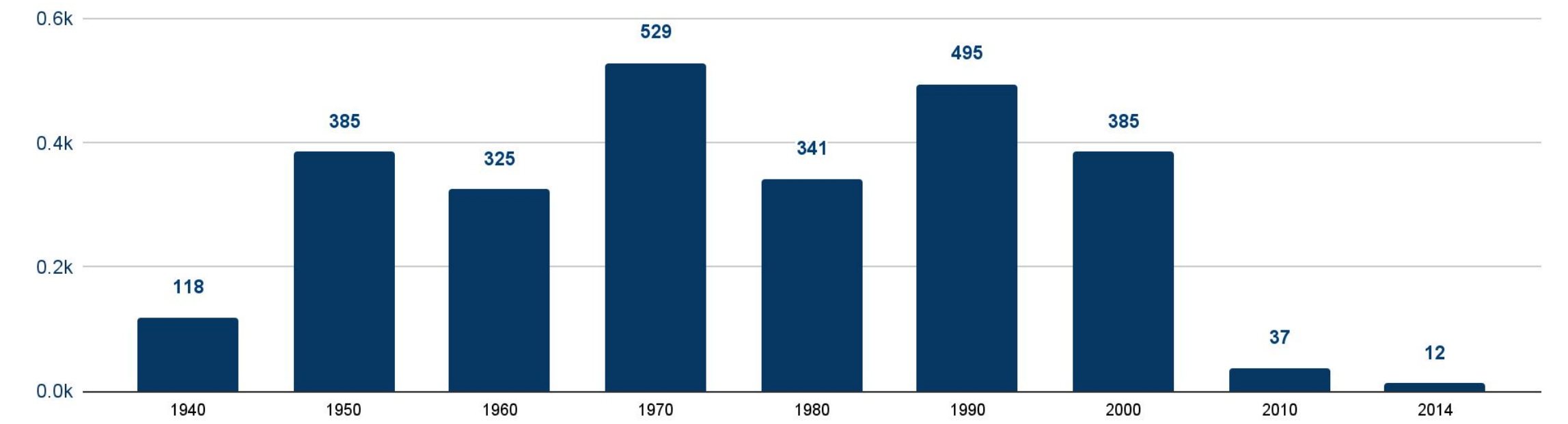
Warren County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 88% of homes were built before 1990, with a plurality of homes built before 1940.

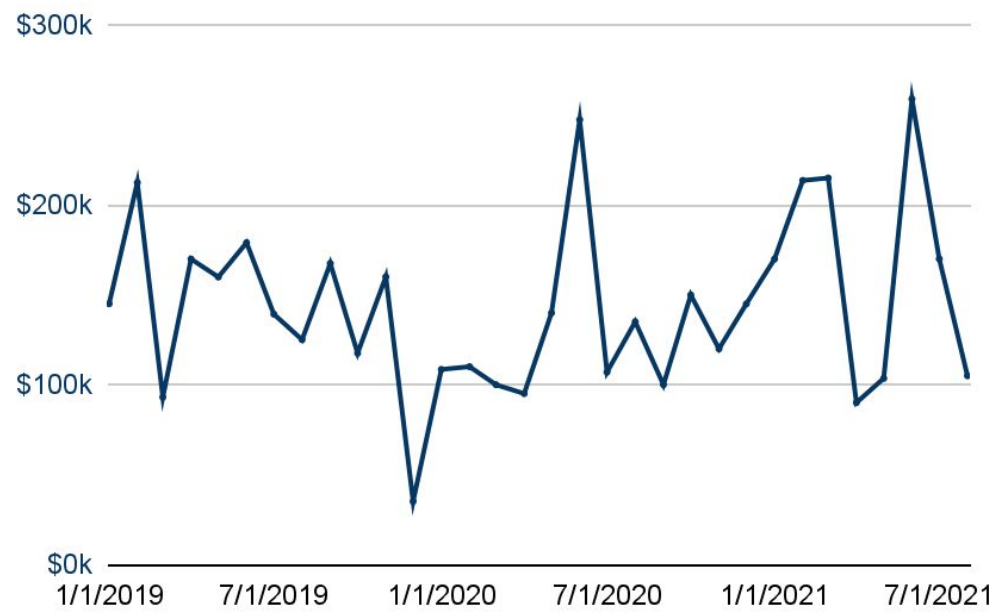
Homes by Year Built
Warren County | 2019



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

MEDIAN LISTING PRICE | Homes in Warren County have a median listing price of \$104,900. Home prices have decreased by 28% since 2019.

Median Listing Price
Warren 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)
Warren County | 2021

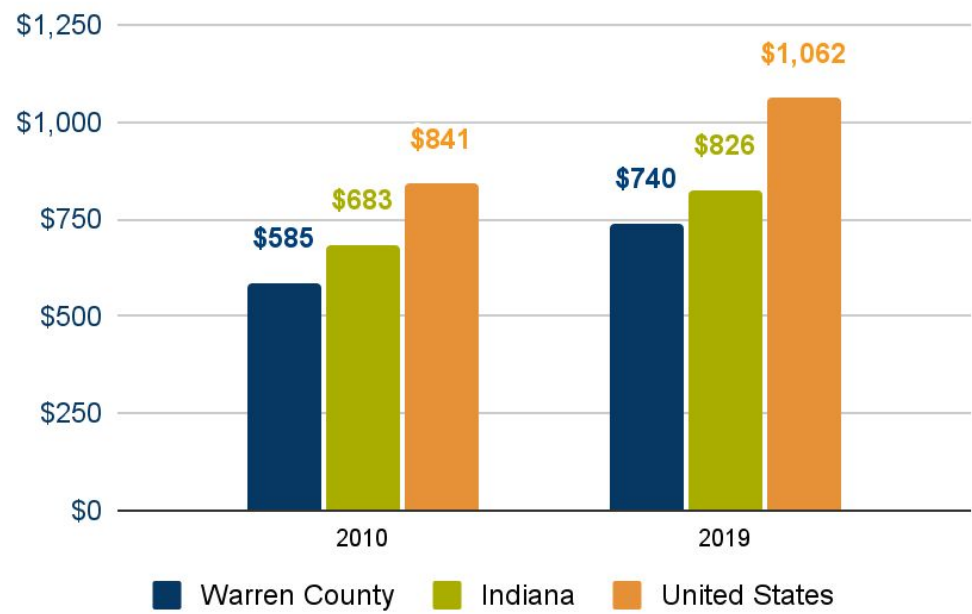


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 26% since 2010, with average rents at \$740 in 2019.

Median Rent

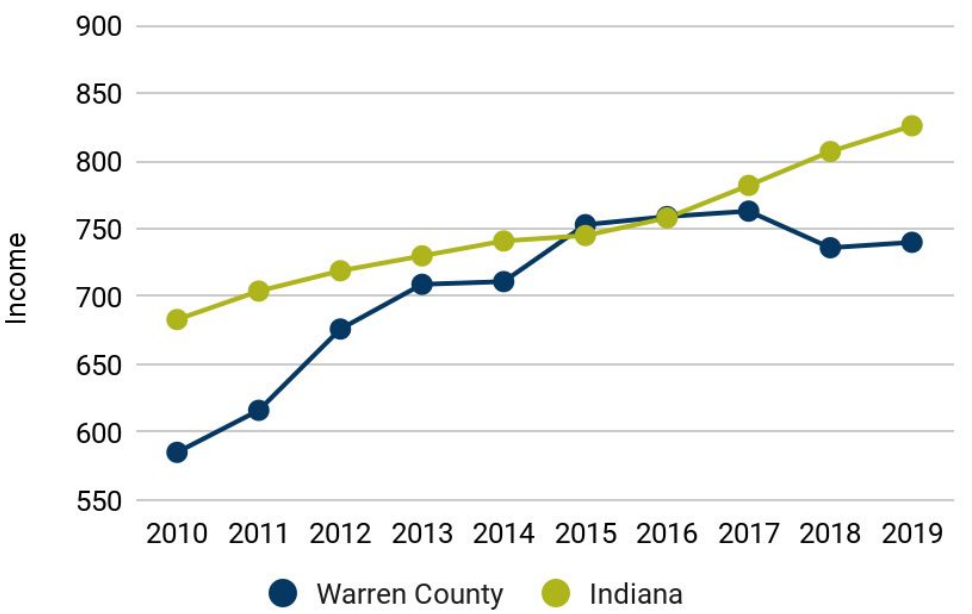
Warren County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

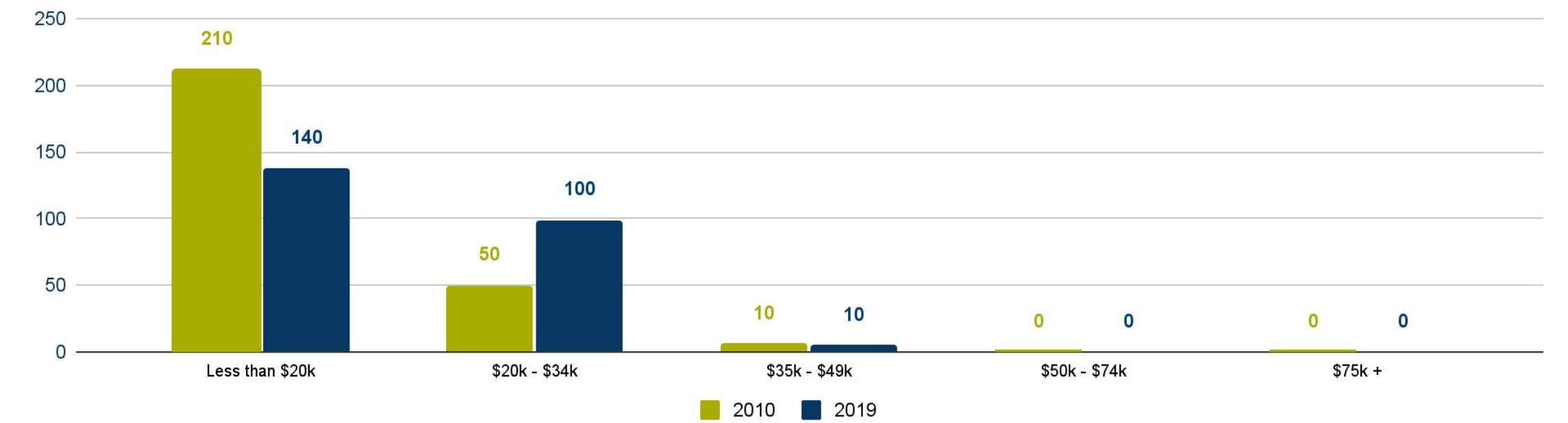
Warren County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 54% of renter households are housing cost burdened in Warren County, up 16% since 2010. 58% of households earning below \$50,000 are housing cost burdened.

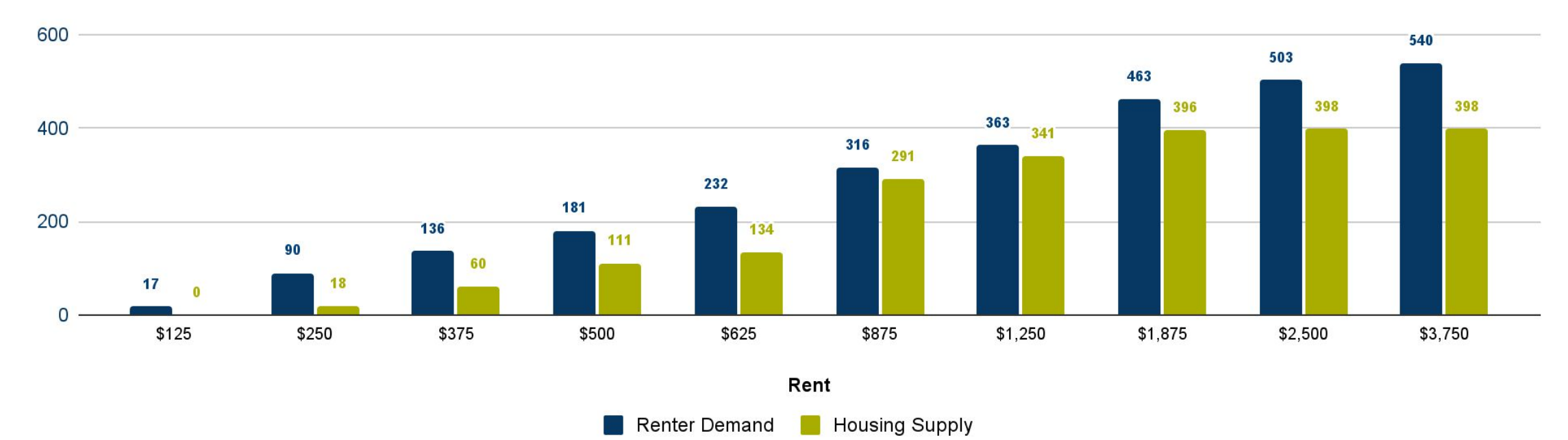
Renter Housing Cost Burden
Warren County, Indiana | 2010 - 2019



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 0 unit gap in the renter market serving households who earn less than \$50,000 annually or units renting below \$1,250 per month.

Cumulative Housing Gap
Warren 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 spatial distribution of affordable housing units throughout the state of Indiana and in Warren County.

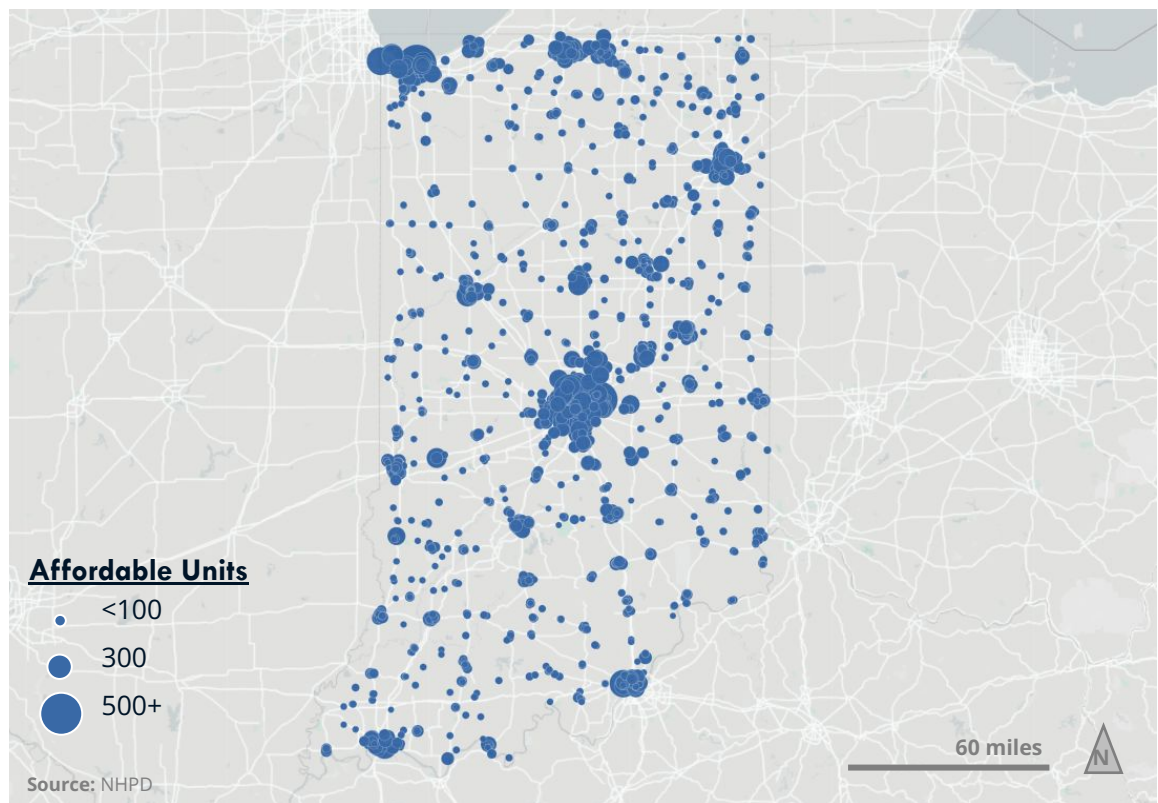
Affordable Housing Inventory

Warren County | 2020



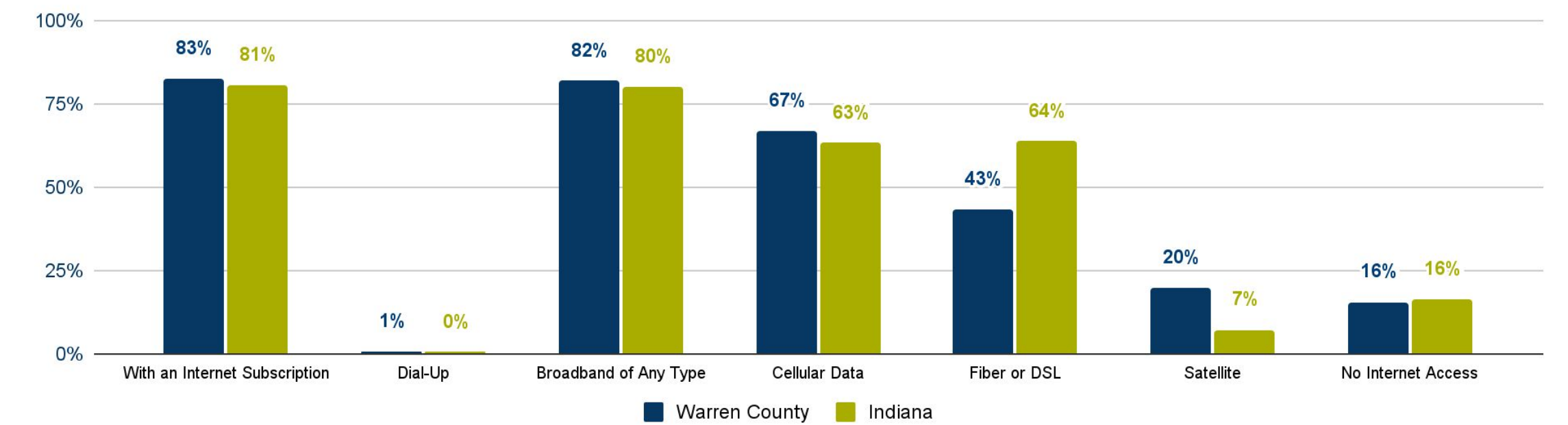
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 82% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Warren County | 2020

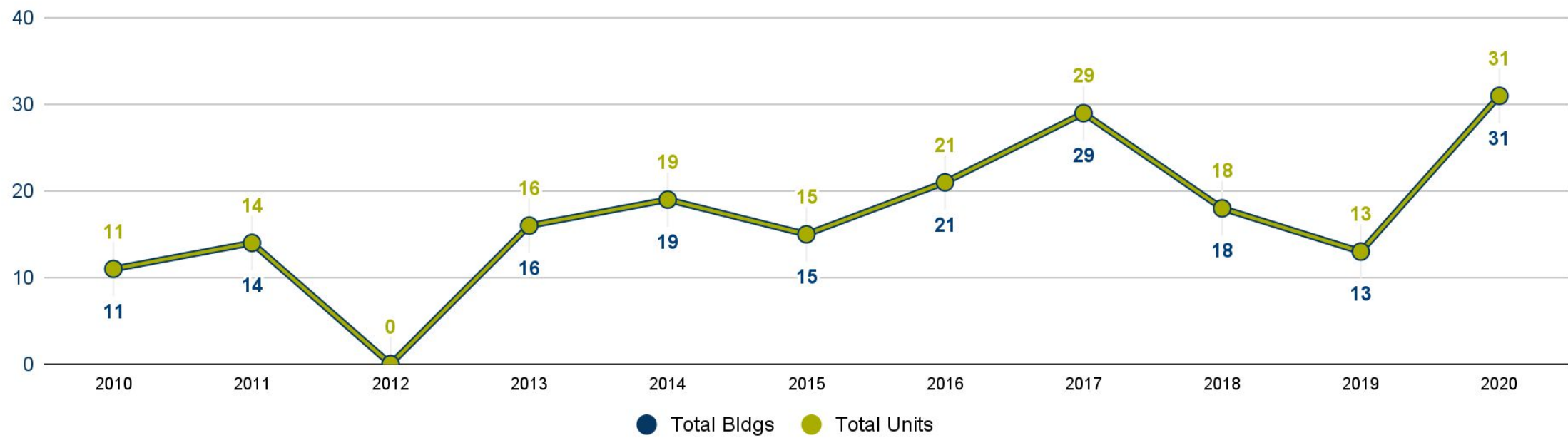


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 31 new housing starts in 2020 in Warren County, with 187 total building permits authorized since 2010.

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



Source: St. Louis Fed.

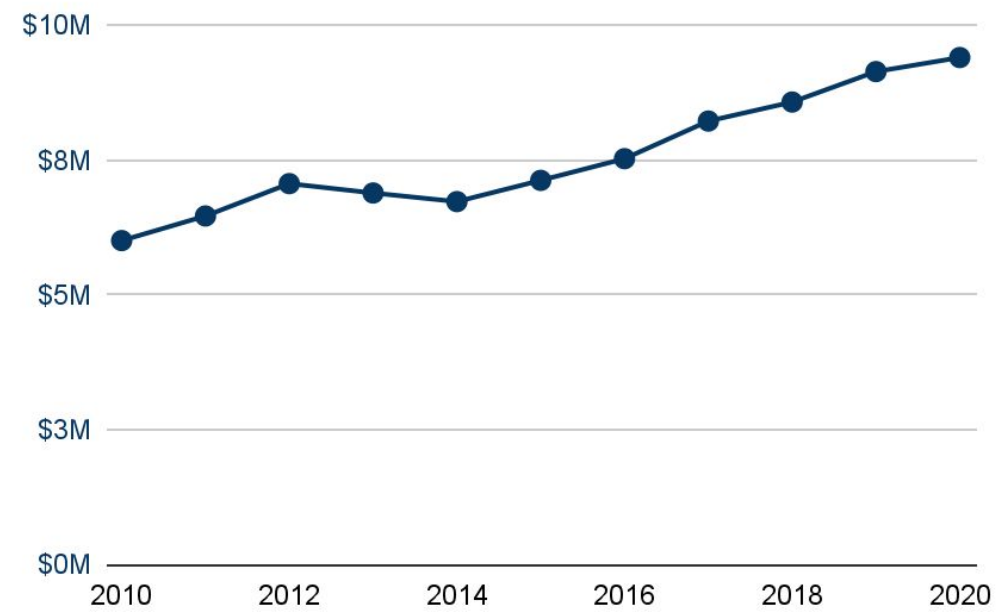
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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