



Housing Final Report

Blackford County

October 2020



Extension - Community
Development

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Section 1



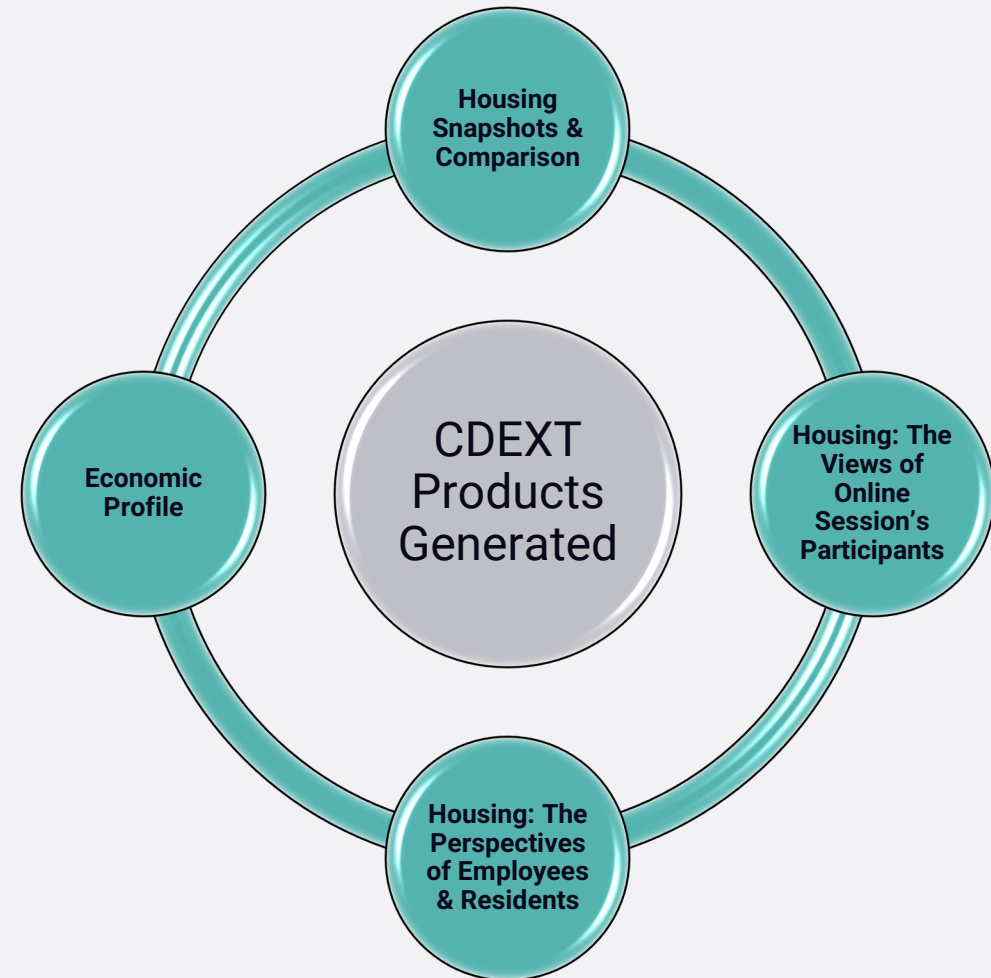
An Overview of the Blackford County Housing Study



Introduction

Blackford County Economic Development Corporation contracted with the Purdue Extension – Community Development (CDEXT) to carry out a multi-dimensional analysis of housing – aimed at highlighting key data and elevating stakeholder input - to help guide the work of local and regional government and economic development leaders.

This report provides a synopsis of the major projects completed by CDEXT and key findings associated with each of the initiatives it undertook.



Outputs

1. **Housing Snapshot for Blackford County**
2. **Housing Snapshots for two selected towns in Blackford County** – Hartford City and Montpelier
3. **Housing Data Comparison** - Blackford County, Adjacent Region, Hartford City, Montpelier, and Shamrock Lakes
4. **Economy Snapshot for Blackford County**
5. **Online Listening Session Report** - Summary of the feedback received from participants taking part in the sessions.
6. **Housing Survey Analysis** – Summary of the housing survey administered to employees and residents in Blackford County and highlights of survey results
7. **Final Report with key findings and recommendations**



Section 2



Examining Blackford County's Population Characteristics

Components of Population Change, 2019*

Components	2010 - 2019	2018-2019
Natural Increase	-277	-48
Net Domestic Migration	-846	-128
Net International Migration	61	10
Total	-1,008	-166

*NOTE: [1] Total population change includes a residual. This residual represents the change in population that cannot be attributed to any specific demographic component. See Population Estimates Terms and Definitions at <http://www.census.gov/programs-surveys/popest/about/glossary.html>.

[2] Net international migration for the United States includes the international migration of both native and foreign-born populations. Specifically, it includes: (a) the net international migration of the foreign born, (b) the net migration between the United States and Puerto Rico, (c) the net migration of natives to and from the United States, and (d) the net movement of the Armed Forces population between the United States and overseas. Net international migration for Puerto Rico includes the migration of native and foreign-born populations between the United States and Puerto Rico.

Estimates of the Components of Resident Population Change: April 1, 2010 to July 1, 2019

Source: U.S. Census Bureau, Population Division <https://www2.census.gov/programs-surveys/popest/tables/2010-2019/counties/totals/co-est2019-comp-18.xlsx>

100%

of Population Loss is Domestic

Nearly 850 more people that were living in Blackford County chose to leave than those living outside the county that chose to move to Blackford County

Downward

Trend of Net International Migration

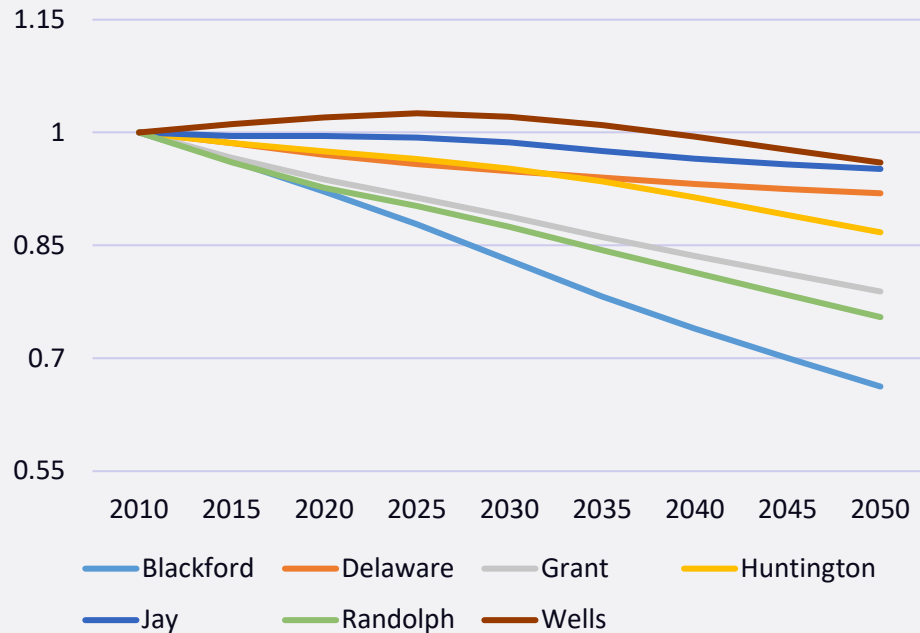
Since 2010, Blackford County has experienced net gain in population from International migration.

1/4

of Population Loss has been Recent

Between 2010 -2019, just over a quarter of the net population loss experienced by Blackford County has taken place since 2017.

Population Projections: 2010 - 2050



Population Projections

After recent losses, the population of Blackford County is projected to continue to decrease. Deaths are expected to outpace births, and net migration is expected to be negative throughout the time period.

In the graph to the left, the population in 2010 (immediately after the recession) is the reference population. This population index shows how the region’s population is expected to grow or decline in comparison to 2010, by county. Most counties are expected to experience a decline with Blackford County having the steepest decline.

Wells County is the only county in the region projected to grow until 2035. After 2035, all counties in the region are projected to decrease in population.

Components of Population Change in Blackford County

Components	2015 to 2020	2020 to 2025	2025 to 2030	2030 to 2035	2035 to 2040	2040 to 2045	2045 to 2050
Natural Increase	-113	-121	-203	-230	-208	-190	-178
Net Migration	-415	-428	-415	-380	-335	-311	-307
Total	-528	-549	-618	-610	-543	-501	-485

Median Age

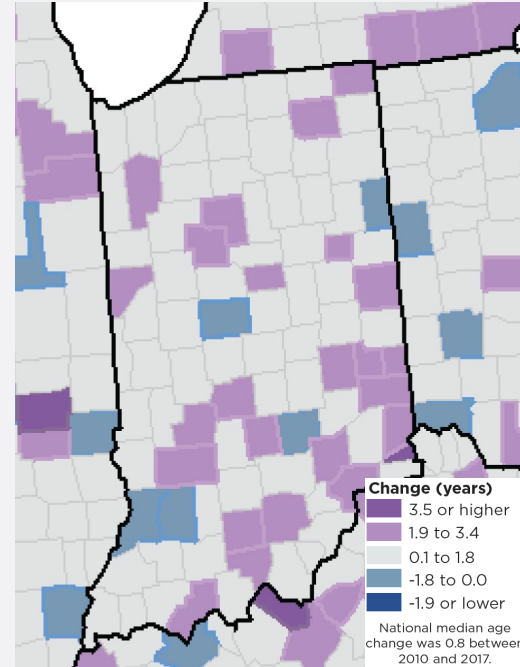
Median Age

In June 2018, the US Census Bureau announced that “Midwest Counties are Getting Younger,” showing that 273 of 1,055 Midwest counties experienced a drop in median age since 2010 (see map).

Blackford County’s median age has risen (6.0%) from 41.8 years in 2010 to 44.3 years in 2018. Female (46.3) median age is higher than for males (42.6) in Blackford County.

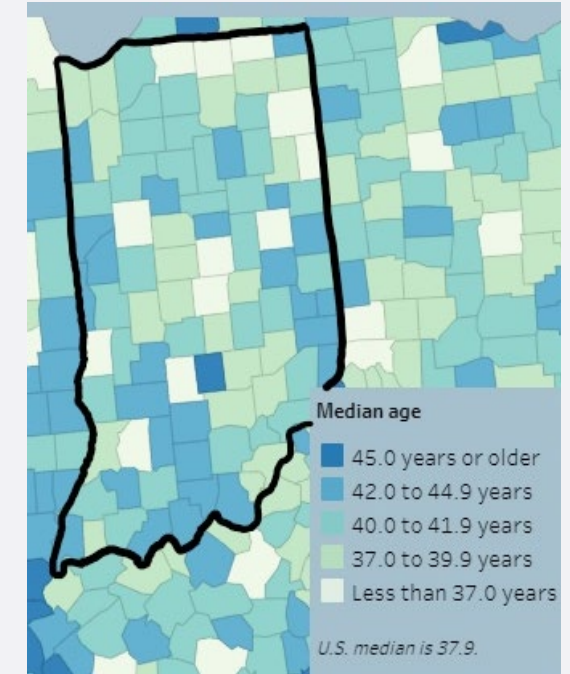
Despite this trend, Blackford County’s median age is well above the national average of 37.9 years and joins multiple other Indiana counties in the 42.0 to 44.9 years category. Counties adjacent to Blackford County have lower (Grant, Wells, Delaware, Jay, Adams, Madison, Huntington) or similar (Randolph) median ages. Blackford County has the highest median age.

Change in Median Age in Indiana from 2010-2017



SOURCE: <https://www.census.gov/library/visualizations/2018/comm/midwest-counties.html>

Median Age in Indiana from 2014-2018



SOURCE: <https://www.census.gov/library/visualizations/interactive/2014-2018-median-age-by-county.html>

Median Age in Blackford County

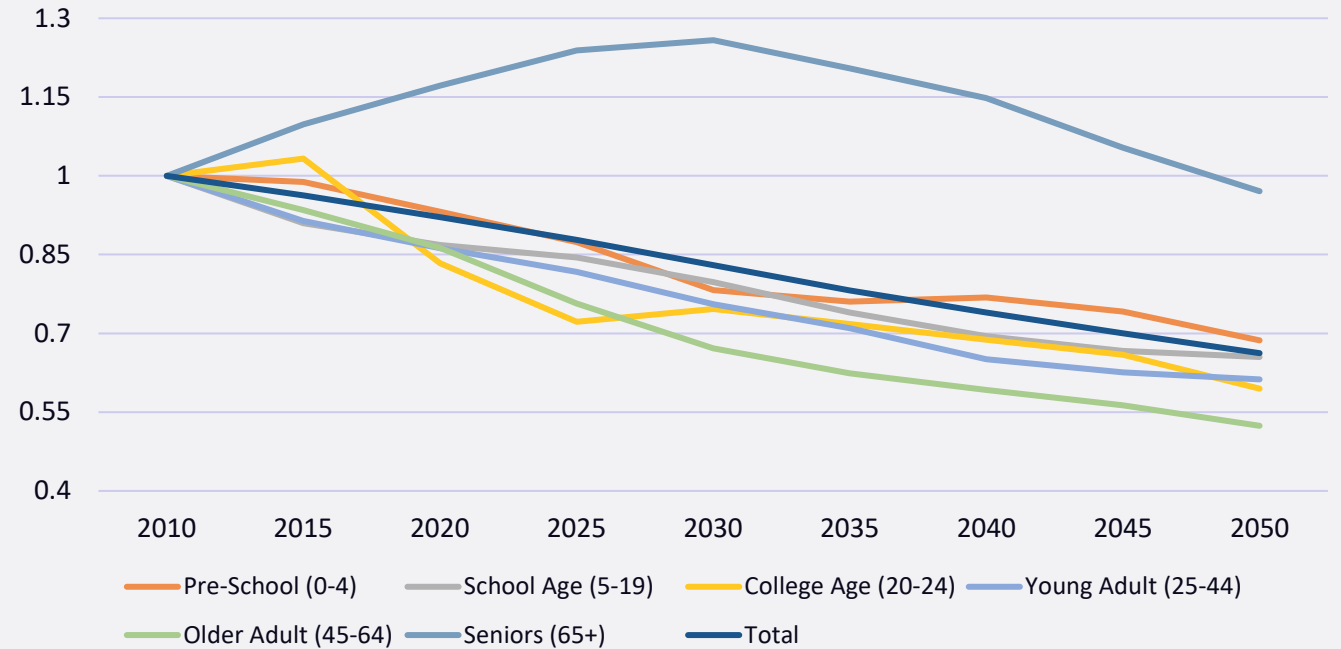
2010	2011	2012	2013	2014	2015	2016	2017	2018
41.8	41.8	42.0	41.9	42.8	43.3	43.4	43.7	44.3

Source: <https://data.census.gov/cedsci/table?q=median%20age&q=0500000US18009&tid=ACST5Y2018.S0101&hidePreview=true>

Age Cohorts

Age Cohorts

With 2010 as the base year, the graph to the left shows the population projection for 2010-2050 in Blackford County. Total population will decrease by about 1/3; age composition will change. All age cohorts are expected to decline.



Age Cohorts in Blackford County

Cohorts	2010	2015	2020	2025	2030	2035	2040	2045	2050
Pre-School (0-4)	759	750	707	663	594	577	583	563	521
School Age (5-19)	2,476	2,253	2,150	2,091	1,975	1,832	1,719	1,651	1,622
College Age (20-24)	666	688	555	481	497	478	458	439	396
Young Adult (25-44)	2,890	2,642	2,491	2,361	2,184	2,051	1,880	1,809	1,769
Older Adult (45-64)	3,707	3,464	3,198	2,805	2,488	2,312	2,196	2,086	1,943
Seniors (65+)	2,268	2,490	2,658	2,809	2,854	2,732	2,603	2,390	2,202

Race and Ethnicity

Race and Ethnicity

Blackford County is becoming more diverse in terms of race and ethnicity. Hispanics now account for 1.6% of the total population, up from 0.8% in 2010.

White is the most common race (99.1%), though the county level population has gone down by -6.9% since 2010. In terms of ethnicity, White is also the most common race amongst Hispanics (99.1%) and their population grew by 176.5%.

Asians represent 0.4% of the total population and have increased 71.4% since 2010.

The remaining 0.5% of the population is either, African American (0.1%), American Indian/Alaskan Native (0.3%), or Native Hawaiian/Other Pacific Islander (0.0%).

Non-Hispanics are, on average more diverse than Hispanics based a racial population share.

Population by Race and Ethnicity in Blackford County, 2018

Category	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other	Total
Total	11,803	17	40	48	2	11,910
Non-Hispanic	11,615	17	40	48	2	11,722
Hispanic	188	0	0	0	0	188

Percent of Population by Race and Ethnicity in Blackford County, 2018

Total	99.1%	0.1%	0.3%	0.4%	0.0%	100.0%
Non-Hispanic	99.1%	0.1%	0.3%	0.4%	0.0%	98.4%
Hispanic	100.0%	0.0%	0.0%	0.0%	0.0%	1.6%

Percent Change of Population by Race and Ethnicity in Blackford County, 2010 - 2018

Total	-6.9%	-56.4%	566.7%	71.4%	-83.3%	-6.7%
Non-Hispanic	-7.9%	21.4%	566.7%	71.4%	N/A	-7.4%
Hispanic	176.5%	-100%	0.0%	0.0%	-100.0%	79.0%

Section 3



Examining Blackford County's Economic Characteristics





Components of Changes in Jobs

Changes in Jobs (2003-2018)

Gained by	New Start-ups	716
	Expansion	390
	In-migration	6
Lost by	Closings	1,424
	Contractions	337
	Out-migration	50
Net change		-699

How to Interpret the Accompanying Table

New Start-ups: A completely new business from births/openings without any affiliation to an existing business.

Expansions: Existing businesses that have expanded in jobs.

In-migration: Businesses that have moved-in from outside of the county.

Closings: Closure of existing businesses.

Contractions: Existing businesses that have shed/reduced jobs.

Out-migration: Businesses that have moved-out from the county.



Major Five Employers in 2019

	Establishment	Stage
1.	3M Co	Stage 3
2.	IU Health Blackford Hospital/IU Health Physical Therapy and Rehabilitation Department	Stage 3
3.	New Indy Hartford City Paper	Stage 3
4.	Stanley Engineered Fastening	Stage 3
5.	Venture Industries	Stage 2

Note: Data for individual businesses is provided by DatabaseUSA.com, which maintains a database of more than 14 million U.S. business entities. Note that in aggregate it will not be consistent with EMSI labor market data due to differences in definitions, methodology, coverage, and industry/geographic classification.

The five major employers in Blackford County represent Stage 2 and 3 establishments.

Major employers are located in Hartford City and Montpelier.

3M Co engages in miscellaneous manufacturing. IU Health is an office of physicians (except mental health specialists). New Indy Hartford City, Stanley Engineered Fastening, and Ventura Industries complete the list.

These employers belong to various types of businesses, such as paper products, automotive parts and accessories, and plastics manufacturing.

Definition of Company Stages

Stage 0: Self-employed

Stage 1: 2-9 employees

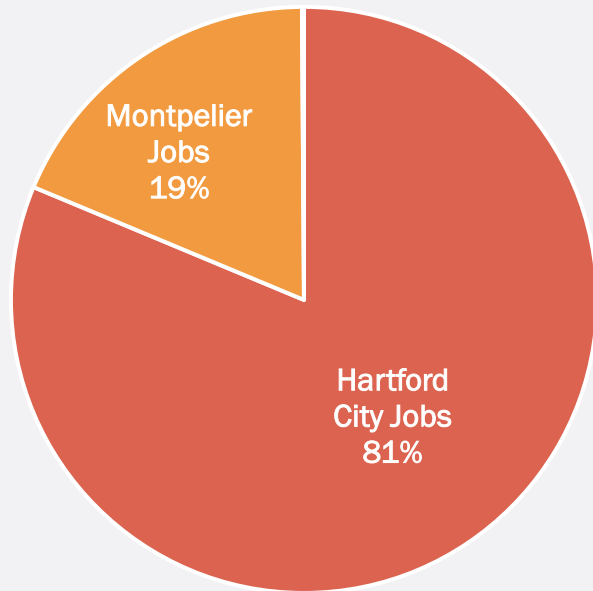
Stage 2: 10-99 employees

Stage 3: 100-499 employees

Stage 4: 500+ employees



Employment by city in 2019



Hartford City Major Employers

	Establishment	Stage
1.	3M Co*	Stage 3
2.	IU Health Blackford Hospital/IU Health Physical Therapy and Rehabilitation Department*	Stage 3
3.	New Indy Hartford City Paper*	Stage 3

Montpelier Major Employers

	Establishment	Stage
1.	Stanley Engineered Fastening*	Stage 3
2.	Montpelier School	Stage 2
3.	BRC Rubber and Plastics	Stage 2

*Also in Blackford County's major five employers



Amount of Sales (2019 dollars) by Stage/Employment category

	2010	2019	2010-2019
Stage	Sales (\$Million)	Sales (\$Million)	% change
Stage 0	0.3	0.8	167%
Stage 1	95.8	161.2	68.3%
Stage 2	516.3	666.9	29.2%
Stage 3	84.5	177.5	110%
Stage 4	--	--	--
Total	697.0	1006.4	44.4%

Source: Economic Modeling Specialists International (EMSI) – 2020.3 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

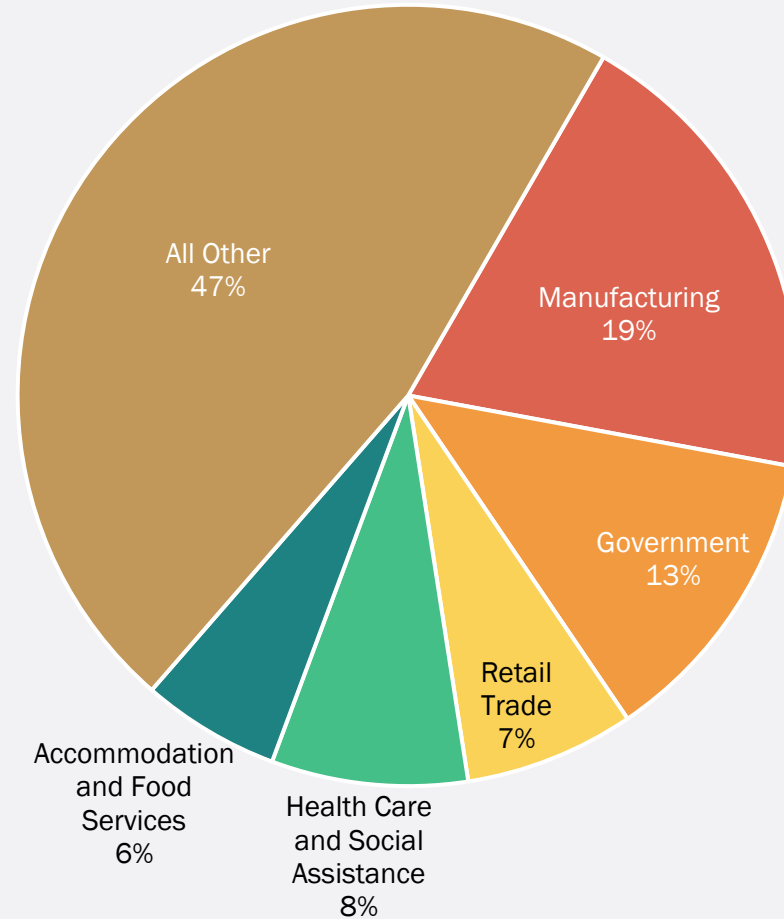


Top Five Industries in 2019

More than half of all jobs are tied to one of the top five industries in Blackford County.

Manufacturing is the largest industry sector providing 854 jobs in Blackford County. Government and Retail Trade sectors rank second and third with Health Care and Social Assistance as the fourth largest industry in the county, accounting for about 8 percent of the total jobs. Accommodations and Food Services with 6 percent of all jobs in the county, completes the top five industries.

Three of the top five industries lost jobs between 2001 and 2019. Among them, Manufacturing suffered a 53 percentage points decline in job numbers, Government a 33 percent drop and Retail Trade a 38 percent job reduction. On the other hand, Health Care and Social Assistance expanded by 22 percent and Accommodation and Food Services expanded by 4 percent from 2001 to 2019.





Industry Distribution and Change

NAICS Code	Description	Jobs 2001	Jobs 2019	Change (2001-2019)	% Change (2001-2019)	Average Total Earnings 2019
11	Crop and Animal Production	355	313	-42	-12%	\$36,004.04
21	Mining, Quarrying, and Oil and Gas Extraction	5	<10	Insf. Data	Insf. Data	\$74,396.76
22	Utilities	17	<10	Insf. Data	Insf. Data	\$27,146.32
23	Construction	283	252	-31	-11%	\$41,621.38
31	Manufacturing	1,864	882	-982	-53%	\$60,890
42	Wholesale Trade	113	126	13	12%	\$49,151.37
44	Retail Trade	677	421	-256	-38%	\$25,336.07
48	Transportation and Warehousing	154	261	107	69%	\$50,272.79
51	Information	39	<10	Insf. Data	Insf. Data	\$19,719.16
52	Finance and Insurance	180	165	-15	-8%	\$38,122.71
53	Real Estate and Rental and Leasing	119	98	-21	-18%	\$43,430.28
54	Professional, Scientific, and Technical Services	96	112	16	17%	\$37,725.18
55	Management of Companies and Enterprises	15	31	16	107%	\$75,971.15
56	Administrative and Support and Waste Management and Remediation Services	64	90	26	41%	\$21,378.31
61	Educational Services	15	19	4	27%	\$18,647.16
62	Health Care and Social Assistance	328	401	73	22%	\$35,756.12
71	Arts, Entertainment, and Recreation	46	52	6	13%	\$14,486.04
72	Accommodation and Food Services	268	280	12	4%	\$16,318.73
81	Other Services -except Public Administration	327	274	-53	-16%	\$15,751.71
90	Government	820	549	-271	-33%	\$42,337.93
All	Total	5,785	4,349	-1,436-	-25%	

Note: Average total earnings include wages, salaries, supplements and earnings from investments and proprietorships.

Source: Economic Modeling Specialists International (EMSI) – 2020.3 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors



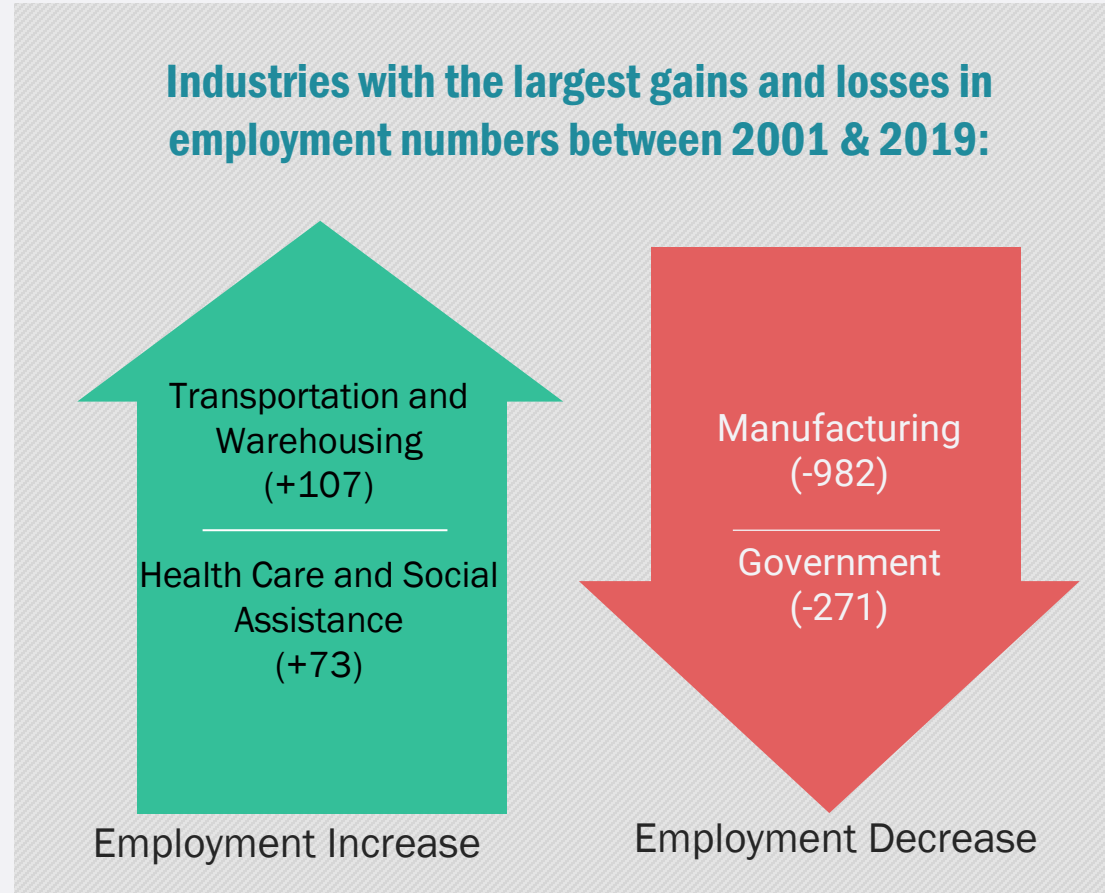
Industry Distribution and Change

The largest percentage gains in employment in Blackford County occurred in:

- Management of Companies and Enterprises (+107 percent)
- Transportation and Warehousing (+69 percent)

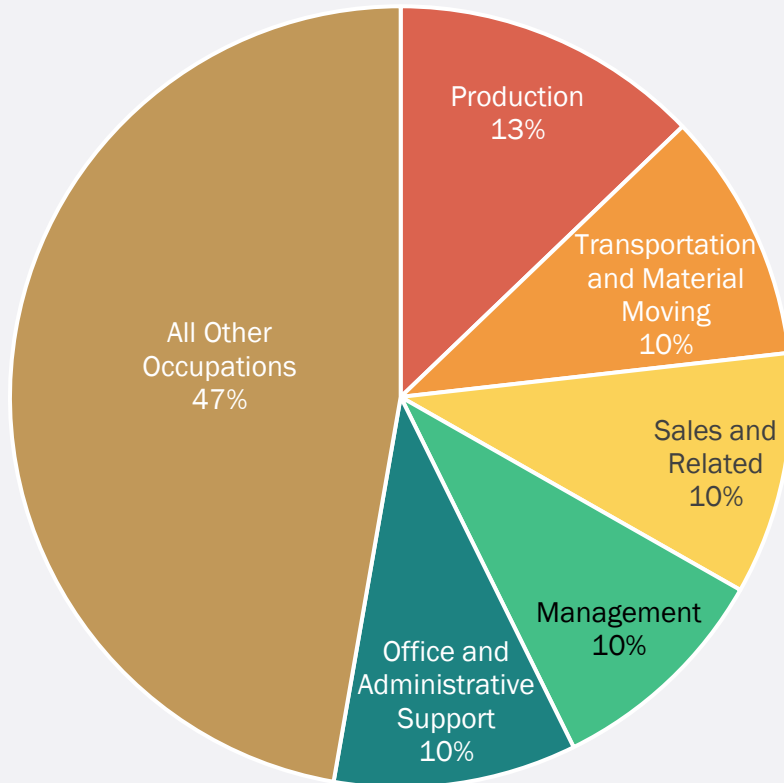
The largest percentage losses in employment occurred in:

- Manufacturing (-53 percent)
- Retail Trade (-38 percent)





Top Five Occupations in 2019



The top five occupations in Blackford County represent over half of all jobs.

The top occupation in Blackford County is Production Occupations, which accounts for 13 percent of the total jobs.

Transportation and Material Moving Occupations rank second, providing 451 jobs.

Sales and Related Occupations; Management Occupations; Office and Administrative Support Occupations complete the top five occupation groups in Blackford County. Together the five occupation groups represented 2,294 jobs in 2019.

All five out of the five top occupations lost jobs between 2001 and 2019. Production lost most jobs (-52 percent) from 2001 to 2019.



Occupation Distribution and Change

SOC	Description	Jobs 2001	Jobs 2019	Change (2001-2019)	% Change (2001-2019)	Median Hourly Earnings 2019
11	Management Occupations*	518	412	-106	-20%	\$24.07
13	Business and Financial Operations Occupations	134	146	12	9%	\$25.23
15	Computer and Mathematical Occupations	24	27	3	13%	\$23.72
17	Architecture and Engineering Occupations	36	32	-4	-11%	\$30.25
19	Life, Physical, and Social Science Occupations	<10	15	Insf. Data	Insf. Data	\$24.53
21	Community and Social Service Occupations	63	53	-10	-16%	\$17.92
23	Legal Occupations	11	<10	Insf. Data	Insf. Data	Insf. Data
25	Education, Training, and Library Occupations	249	227	-22	-9%	\$17.63
27	Arts, Design, Entertainment, Sports, and Media Occupations	86	79	-7	(8%)	\$15.04
29	Healthcare Practitioners and Technical Occupations	117	171	54	46%	\$24.47
31	Health Care Support Occupations	102	136	34	33%	\$10.99
33	Protective Service Occupations	88	53	-35	-40%	\$17.92
35	Food Preparation and Serving Related Occupations	332	305	-27	-8%	\$8.95
37	Building and Grounds Cleaning and Maintenance Occupations	150	147	-3	-2%	\$11.06
39	Personal Care and Service Occupations	200	147	-53	-27%	\$10.39
41	Sales and Related Occupations	600	436	-164	-27%	\$12.32
43	Office and Administrative Support Occupations	585	395	-190	-32%	\$14.21
45	Farming, Fishing, and Forestry Occupations	47	84	37	79%	\$13.53
47	Construction and Extraction Occupations	295	227	-68	-23%	\$16.11
49	Installation, Maintenance, and Repair Occupations	265	199	-66	-25%	\$19.83
51	Production Occupations	1,163	558	-605	-52%	\$15.97
53	Transportation and Material Moving Occupations	689	451	-238	-35%	\$14.70
55	Military occupations	22	17	-5	-23%	\$18.64
All	Total	5,785	4,349	-1,436-	-25%	

*Management occupations include farm managers, so changes in jobs may be related to changes in the number of farm proprietorships.



Occupation distribution and change

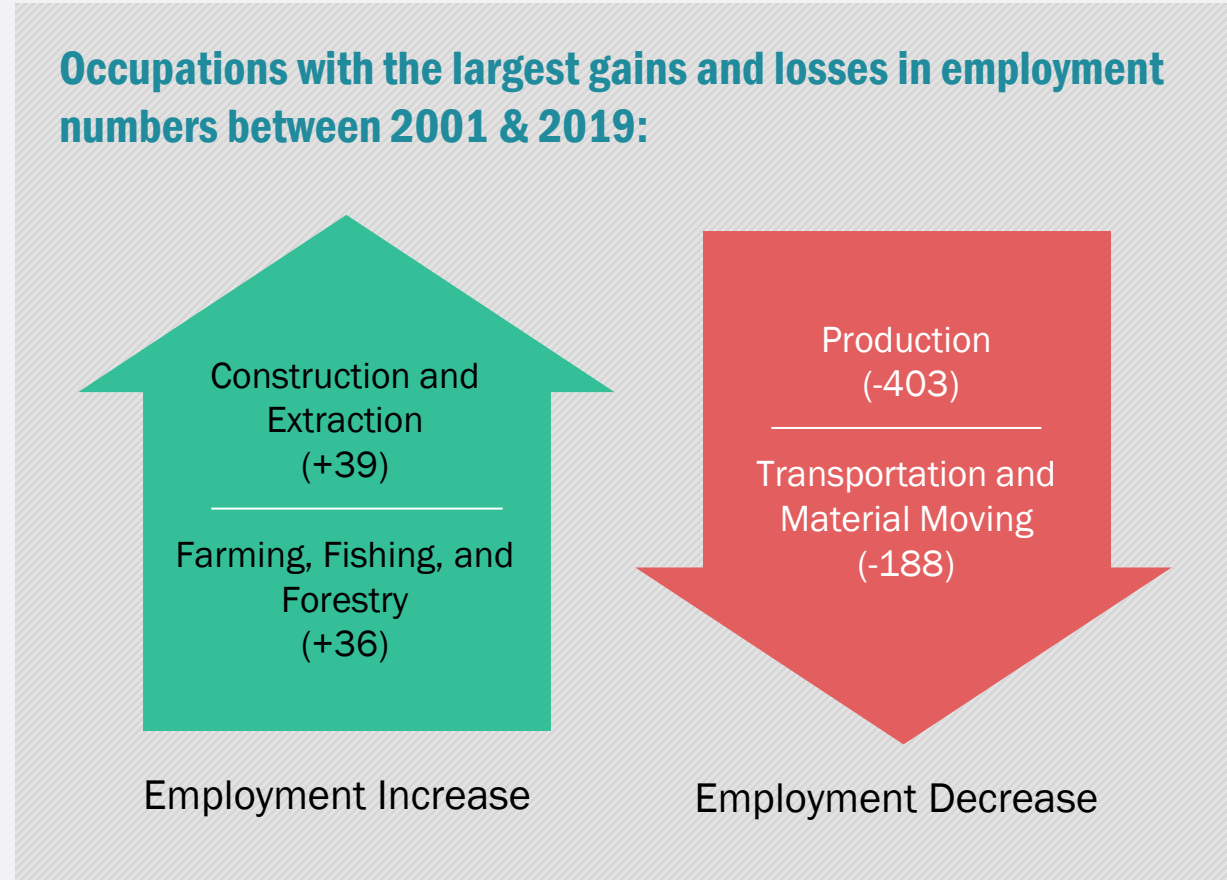
The largest percentage gains in employment in Blackford County occurred in:

- Farming, Fishing & Forestry (+90%)
- Business and Financial Operations (+16 percent)

The largest percentage losses in employment occurred in:

- Unclassified (-61 percent)
- Legal (-44 percent)

Occupations with the largest gains and losses in employment numbers between 2001 & 2019:



Section 4



Factors Affecting Housing Supply in Blackford County



Housing Units in the Adjacent Region: 2010-2018

Housing Units	County	2010	2018	Difference	Difference Rank in the State	Percent Difference	Percent Difference Rank in State
<p>Delaware (41.1%) has the largest share of housing units in the region. Blackford County has 4.7% of the housing units.</p> <p>Wells, Huntington, and Delaware counties expanded their number of housing unit by over 150 or more between 2010-2018. Only Delaware and Huntington added more or equal housing units than the Indiana median during the time period. Blackford County's share of new housing units was -3.5% of the total.</p> <p>In terms of percent change in housing units, all counties in the region were below the Indiana median.</p>	Blackford County	6051	6025	-26	86	-0.4%	89
	Delaware County	52357	52710	353	34	0.7%	62
	Grant County	30443	30467	24	73	0.1%	80
	Huntington County	15805	16023	218	42	1.4%	43
	Jay County	9221	9248	27	71	0.3%	73
	Randolph County	11743	11698	-45	88	-0.4%	88
	Wells County	11659	11843	184	48	1.6%	40
	Total	127279	363565	735		0.5%	
	Indiana Median	14485	14917	218		1.7%	



Housing Units in the Adjacent Region: 2018

Housing Units		Blackford	Delaware	Grant	Huntington	Jay	Randolph	Wells
<p>These data come from the American Community Survey. They represent a weighted average using data from 2014-2018.</p> <p>Blackford County contains approximately, 4.7% of the housing units in the region. The majority of these units are occupied (86.7%).</p> <p>Randolph (59.5%) and Huntington County (51.2%) have the largest share of older homes (built before 1960).</p> <p>Blackford and Randolph County (5.4%) both have the smallest share of homes built since 2000.</p>	Total housing units	154525	17645	77932	37573	14381	20206	19514
	Percent of occupied housing units	86.7	87.3	85.7	79.6	88.1	89.6	91.8
	Percent of vacant housing units	13.3	12.7	14.3	20.4	11.9	10.4	8.2
	Percent Built 2014 or later	0.3	0.8	0.5	0.8	0.9	0.6	0.7
	Percent Built 2010 or later	1.0	0.6	0.8	1.5	0.6	0.2	1.9
	Percent Built 2000 to 2009	4.4	7.6	6.6	9.3	8.4	4.6	9.7
	Percent Built 1990 to 1999	9.4	9.2	9.1	11.9	11.0	6.9	12.5
	Percent Built 1980 to 1989	7.4	7.7	9.0	8.6	8.4	6.5	10.5
	Percent Built 1970 to 1979	14.5	14.2	15.3	9.3	11.8	12.6	12.9
	Percent Built 1960 to 1969	15.9	15.3	14.6	7.4	8.8	9.0	8.6
	Percent Built 1950 to 1959	10.6	15.7	15.5	7.8	8.9	10.3	8.0
	Percent Built 1940 to 1949	6.6	8.7	6.1	4.0	5.8	8.2	3.8
	Percent Built 1939 or earlier	30.3	20.2	22.7	39.4	35.4	41.0	31.3



Housing Units in Blackford County: 2018

Housing Units

Blackford County contains approximately, 15% of the housing units in the county, while the remainder of the units (85%) are found in one of three municipalities. The majority of these units are occupied.

Approximately half of the housing units in Hartford City were built before 1960 (47%). Around 68% of the homes in Montpelier and 7% of the homes in Shamrock Lakes are a similar vintage. Overall, 47.5% of housing units were built before 1960, suggesting the housing stock in the unincorporated areas is relatively older.

New units built since 2000 in Blackford County account for 4.4%. Only Shamrock Lakes (18.2%) has a higher share.

Twenty-one housing units were built in Hartford City since 2014.

	Blackford County	Hartford City	Montpelier	Shamrock Lakes
Total housing units	6025	2874	950	110
Percent of occupied housing units	86.7	88.7	84.8	98.2
Percent of vacant housing units	13.3	11.3	15.2	1.8
Percent Built 2014 or later	0.3	0.7	0	0
Percent Built 2010 or later	1	0.6	0.4	0
Percent Built 2000 to 2009	4.4	3.5	4.7	18.2
Percent Built 1990 to 1999	9.4	9.2	5.8	7.3
Percent Built 1980 to 1989	7.4	7.6	3.6	1.8
Percent Built 1970 to 1979	14.5	13.1	6.4	22.7
Percent Built 1960 to 1969	15.9	19.5	10.7	42.7
Percent Built 1950 to 1959	10.6	14	10.3	5.5
Percent Built 1940 to 1949	6.6	3.5	15.4	0
Percent Built 1939 or earlier	30.3	29	42.6	1.8



Value of Occupied Housing Units in the Adjacent Region: 2018

Occupied Housing Units

In terms of the 85,578 owner-occupied units in the region, Delaware and Grant counties account for 55.8%. Blackford County contains 4.6%.

Most of the owner-occupied housing is valued at less than \$200,000. Over four-fifths of the occupied housing falls into these categories across the counties. Blackford has 94%.

On the other end, \$300K+, Huntington (7.6%) and Wells (7.3%) have a relatively large share of higher value homes. Blackford's share is 2.4%.

Median values follow suit, and Blackford County has the lowest.

	Blackford	Delaware	Grant	Huntington	Jay	Randolph	Wells
Owner-occupied units	3962	29688	18079	11193	5950	8058	8648
Percent- Less than \$50,000	30.3	19.8	19.1	11.7	22.4	22.5	9.8
Percent- \$50,000 to \$99,999	39.3	36	38.9	35.7	35.6	43.3	26.7
Percent- \$100,000 to \$149,999	15.3	21.8	19.9	20.5	17.2	16.3	28.1
Percent- \$150,000 to \$199,999	9.1	10.2	11.4	13.2	9.5	8.2	15.5
Percent- \$200,000 to \$299,999	3.6	7.1	6.8	11.5	9.8	5.8	12.5
Percent- \$300,000 to \$499,999	1.3	3.4	2.5	5.9	2.3	2	6.2
Percent- \$500,000 to \$999,999	0.3	1.5	0.9	1.5	2.1	1	0.8
Percent- \$1,000,000 or more	0.8	0.2	0.6	0.2	1.1	0.7	0.3
Median Dollars	71300	90900	89500	105000	85400	79600	120700



Value of Occupied Housing Units in Blackford County: 2018

Occupied Housing Units	Blackford County	Hartford City	Montpelier	Shamrock Lakes
In terms of the 3,962 owner-occupied units in the county, municipalities account for 60.4%. Blackford County contains the remaining 39.6%.	3962	1841	458	94
Most of the owner-occupied housing is valued at less than \$200,000 with Montpelier (98.1%) and Hartford City (97.2%) above 97%.	30.3	40.1	46.3	2.1
At the highest end (\$300k+), no municipality or the unincorporated area has a significant share: all shares are less than 3%.	39.3	41.1	44.8	27.7
All of the municipalities, save for Shamrock Lakes, fall below the median value for the county (\$71,300).	15.3	11.5	3.9	28.7
	9.1	4.5	3.1	30.9
	3.6	1.3	0.9	10.6
	1.3	0.8	1.1	0
	0.3	0	0	0
	0.8	0.8	0	0
Median Dollars	71300	59100	52500	134600





Cost of Occupied Housing Units in the Adjacent Region: 2018

Occupied Housing Units	Blackford	Delaware	Grant	Huntington	Jay	Randolph	Wells
Owner occupied housing with a mortgage allows for a comparison of costs of ownership to examine affordability.							
The rule of thumb is that a household should not be spending more than 30% of their monthly income on housing costs.							
In the region, Blackford County (55.7%) has an average share of homes whose cost is less than 20%, suggesting more than half of occupied housing units with a mortgage are quite affordable from a monthly cost perspective.							
Blackford County (56.7%) has a slightly below average share of owner-occupied units with a mortgage in the adjacent region.							
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	2245	17939	10545	7363	3368	4306	5720
Less than 20.0 percent	55.7	59.4	52.9	55.7	55.3	57	60.5
20.0 to 24.9 percent	12.3	12.2	15.6	14	13.5	12.4	15.6
25.0 to 29.9 percent	12.7	8.5	10.5	10.5	7.1	9.3	7.8
30.0 to 34.9 percent	5	5.4	4.8	6.8	8.4	7.1	2.9
35.0 percent or more	14.3	14.5	16.2	13	15.8	14.3	13.3
Over 30%	19.3	19.9	21	19.8	24.2	21.4	16.2



Cost of Occupied Housing Units in Blackford County: 2018

Occupied Housing Units		Blackford County	Hartford City	Montpelier	Shamrock Lakes
<p>Within Blackford County, Shamrock Lakes (87.5%) and Hartford City (85.0%) all have higher than average shares of owner-occupied housing units with a mortgage that are affordable. Accordingly, they also have lower shares of units that are beyond the 30% monthly income threshold.</p> <p>Montpelier (30.5%) is less affordable than the Blackford County average.</p>	Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	2245	1126	272	64
	Less than 20.0 percent	55.7	60.7	51.1	62.5
	20.0 to 24.9 percent	12.3	9.9	7.7	14.1
	25.0 to 29.9 percent	12.7	14.4	10.7	10.9
	30.0 to 34.9 percent	5.0	4.9	7.0	1.6
	35.0 percent or more	14.3	10.1	23.5	10.9
	Over 30%	19.3	15.0	30.5	12.5



Rental Housing Units in the Adjacent Region: 2018

Rental Housing Units

In terms of the 33,283 rental housing units in the region, Delaware and Grant counties account for 68.1%. Blackford County contains 3.3%.

By far, the \$500-\$999 rent category is the most common, ranging from 58.9% of units in Wells to 75.8% in Huntington. Blackford has 71.8% of its rental units falling into this category.

On the other end of the spectrum, Delaware, Grant, and Wells are the only counties in the region that have a supply of 'high end' (\$2,000+) rentals. All of the counties, have some 'mid-range' (\$1,000 - \$2,000) rentals, but the share is relatively low, especially in Blackford (4.3%).

	Blackford	Delaware	Grant	Huntington	Jay	Randolph	Wells
Occupied unit paying rent	1102	15234	7431	3407	1857	2185	2067
Less than \$500	24	18.5	18.2	14.9	29.5	25.4	29.9
\$500 to \$999	71.8	64.4	71.1	75.8	63.3	66.4	58.9
\$1,000 to \$1,499	4.3	12.2	8.2	9.2	7.2	7.7	6.6
\$1,500 to \$1,999	0	3.4	1.3	0	0	0.4	3.7
\$2,000 to \$2,499	0	1	1.2	0	0	0	0.8
\$2,500 to \$2,999	0	0.1	0	0.1	0	0	0
\$3,000 or more	0	0.4	0	0	0	0	0
Median Dollars	623	714	682	693	643	645	674





Rental Housing Units in Blackford County: 2018

Rental Housing Units

In terms of the 1,102 rental housing units in Blackford County, 89.0% are found in the three municipalities.

Hartford City (643) and Montpelier (324) have the largest number of rental units.

Similar to the region, the majority of rentals fall in the \$500-\$999 range for rent. Blackford County has no rental units that rent for over \$1,500.

Median rent in Blackford County is relatively low, compared to the region. Shamrock Lakes has the highest median rent (\$1,104/mo) while Hartford City has the lowest (\$614/mo).

	Blackford County	Hartford City	Montpelier	Shamrock Lakes
Occupied unit paying rent	1102	643	324	14
Less than \$500	24	25.3	24.4	0
\$500 to \$999	71.8	70.6	72.8	14.3
\$1,000 to \$1,499	4.3	4	2.8	85.7
\$1,500 to \$1,999	0	0	0	0
\$2,000 to \$2,499	0	0	0	0
\$2,500 to \$2,999	0	0	0	0
\$3,000 or more	0	0	0	0
Median Dollars	623	614	639	1104





Cost of Rental Housing Units in the Adjacent Region: 2018

Rental Housing Units

Unlike the owner-occupied situation in the adjacent region, where about a fifth of units were not affordable, around 45% of rental units are above the 30% monthly income threshold.

Conversely, over 30% of rental units fall below the 20% of monthly income threshold. This creates a situation where roughly a quarter of rental units fall in the middle between relatively affordable and not affordable.

The high proportion of unaffordable rental units and the lack of 'rental ladder' creates a situation where residents can find it difficult to find housing. Especially for seniors wanting to downsize and new immigrants.

	Blackford	Delaware	Grant	Huntington	Jay	Randolph	Wells
Occupied units paying rent (excluding units where GRAPI cannot be computed)	1083	14577	7310	3351	1810	2168	2069
Less than 15.0 percent	15.7	14.6	16.3	18.7	22	18.5	24.5
15.0 to 19.9 percent	16.1	11.4	11.8	13.5	14.3	14	10.7
20.0 to 24.9 percent	13.3	9.7	9.7	7.8	11.1	16.5	11.4
25.0 to 29.9 percent	13.7	9.4	13.9	14.2	10.1	9.8	11
30.0 to 34.9 percent	6.8	7.4	10.2	14.1	12.3	10.4	4.2
35.0 percent or more	34.4	47.5	38.1	31.5	30.3	30.8	38.1
Over 30%	41.2	54.9	48.3	45.6	42.6	41.2	42.3





Cost of Rental Units in the Blackford County: 2018

Occupied Housing Units

In terms of cost, Blackford County mirrors the region.

Shamrock Lakes (81.8%) and Hartford City (46.2%) both have a general lack of affordability.

On average, 32% of rental units in Blackford County fall below the 20% of monthly income level in terms of cost. Montpelier (26.7%) and Shamrock Lakes (0.0%) both fall below that share. There is relatively fewer highly affordable units and a disproportionate number of residents living in unaffordable situations.

	Blackford County	Hartford City	Montpelier	Shamrock Lakes
Occupied units paying rent (excluding units where GRAPI cannot be computed)	1083	643	308	11
Less than 15.0 percent	15.7	17.7	14	0
15.0 to 19.9 percent	16.1	14.9	12.7	0
20.0 to 24.9 percent	13.3	7.5	20.1	18.2
25.0 to 29.9 percent	13.7	13.7	16.6	0
30.0 to 34.9 percent	6.8	8.7	5.8	0
35.0 percent or more	34.4	37.5	30.8	81.8
Over 30%	41.2	46.2	36.6	81.8





Household by Presence of Children in the Adjacent Region: 2018

Children in Households

In terms of the 121,628 households in the region, Delaware and Grant counties account for 59.3%. Blackford County contains 4.3%.

The most common household type is having no related children, ranging from 68.3% of households in Jay to 74.5% in Delaware. Blackford has 74.3% of its households falling into this category.

For the households with related children, most are own children.

	Blackford	Delaware	Grant	Huntington	Jay	Randolph	Wells
Total Households	5225	46028	26121	14754	8149	10477	10874
With related children under 18 years	25.7	25.5	29.5	27.8	31.7	26.5	31.1
With own children under 18 years	23.6	23.3	26.2	25.6	28.4	24.4	29.2
No own children under 18 years	2.1	2.2	3.3	2.2	3.3	2.1	1.9
No related children under 18 years	74.3	74.5	70.5	72.2	68.3	73.5	68.9





Household by Presence of Children in Blackford County: 2018

Children in Households

In terms of the 5,225 households in Blackford County, 66.3% are found in the three municipalities.

Hartford City (2,549) and unincorporated areas (1,762) have the largest number of households.

Similar to the region, the majority of households have no related children.

For the households with related children, most are own children.

	Blackford County	Hartford City	Montpelier	Shamrock Lakes
Total Households	5225	2549	806	108
With related children under 18 years	25.7	31.1	28.5	30.6
With own children under 18 years	23.6	28.2	27.4	23.1
No own children under 18 years	2.1	2.9	1.1	7.4
No related children under 18 years	74.3	68.9	71.5	69.4



Livability Index in the Adjacent Region: 2018

Livability Index

The livability score is based on the average score of seven livability categories, ranging from 0 to 100.

Compared to the all other communities, the counties in this region have average livability (index around 50).

Blackford County has the highest housing index within this region (61), mainly due to its affordability as reflected by its low median rental cost and housing value.

Wells County is in an interesting situation where it has the highest livability index but also the lowest housing index, implying other categories must be significantly better compared to the other counties.

	Blackford	Delaware	Grant	Huntington	Jay	Randolph	Wells
Livability Index	48	49	47	55	50	47	56
Housing	61	56	59	56	58	56	55
Neighborhood	40	43	39	46	42	41	43
Transportation	55	59	54	46	45	54	52
Environment	60	67	56	76	56	60	60
Health	29	35	20	40	33	21	43
Engagement	46	39	41	55	53	55	61
Opportunity	44	46	63	63	63	42	78



Livability Index in Blackford County: 2018

Livability Index

Compared to the all other communities, the municipalities in Blackford County have average livability (index around 50).

Blackford County’s livability index is about the average of the three municipalities, implying that unincorporated areas have a livability index of about 48 too.

Hartford City has the highest livability index and housing index out of the municipalities in Blackford County.

Conversely, Shamrock Lakes has the lowest livability index and housing index.

	Blackford County	Hartford City	Montpelier	Shamrock Lakes
Livability Index	48	51	46	45
Housing	61	67	62	52
Neighborhood	40	47	39	30
Transportation	55	63	45	49
Environment	60	61	60	64
Health	29	29	29	29
Engagement	46	44	48	48
Opportunity	44	46	41	46



Section 5



Factors Affecting Housing Demand in Blackford County

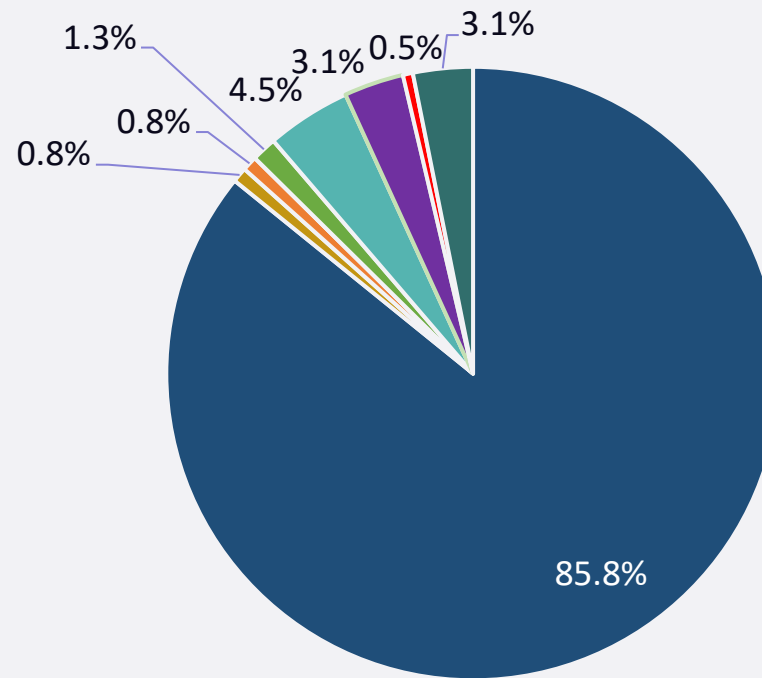
Survey Results: Current Housing Situation

Current Housing Situation

The overwhelming majority of the survey participants reported living in a single-family home. Home-ownership in Blackford County was at 65.8% in 2018. Therefore, the respondent sample is skewed towards homeowners.

3.1% respondents reported living in 'Other' type of home, mainly in a trailer.

Current Housing: What type of home do you live in? (out of 381 survey responses)



- Single-Family Home
- Condominium
- Townhouse
- Multi-Family Home
- Apartment
- Manufactured Home
- Single Room Occupancy
- Other

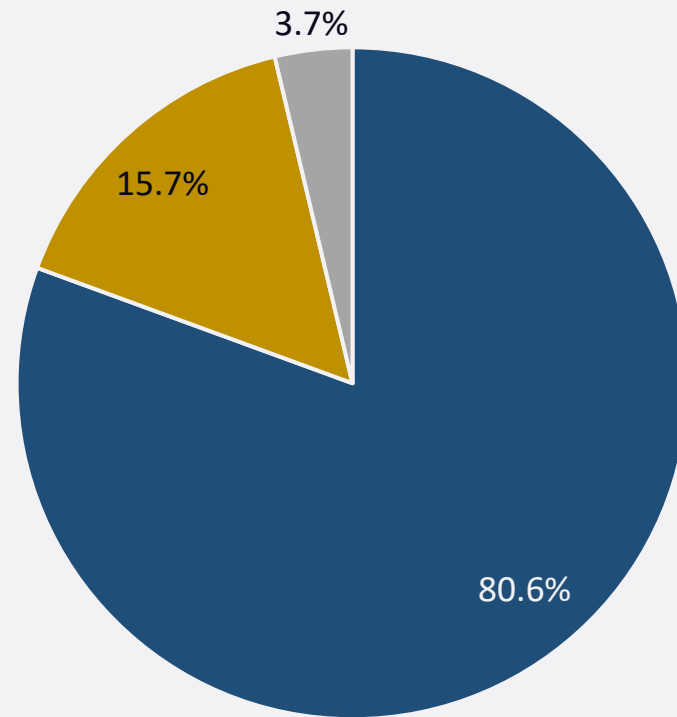
Survey Results: Current Housing Situation

Current Housing Situation

Over 80 percent of respondents owned their home.

This corresponds moderately with the type of home (single family), with only a small percentage of single-family homes being rented.

Current Housing: Is your current home owned, rented, or occupied without payment? (out of 376 survey responses)



■ Owned ■ Rented ■ Occupied without payment of rent

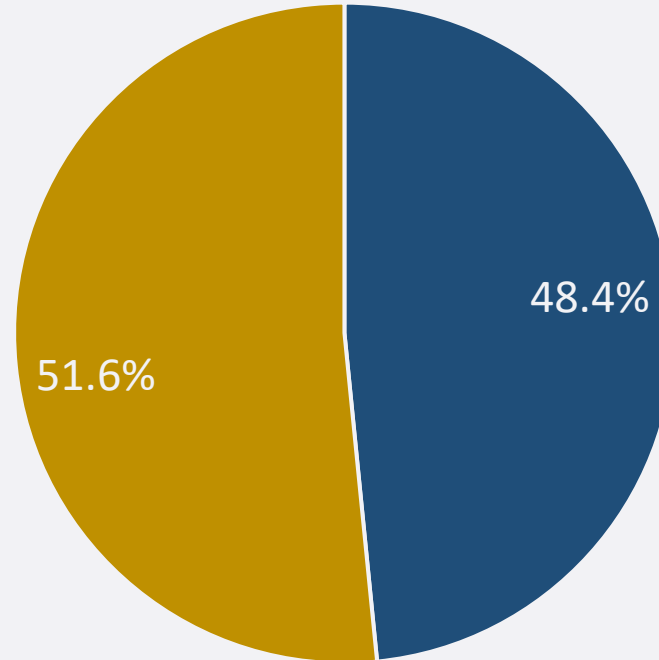
Survey Results: Current Mortgage Situation

Current Mortgage Situation

About half of the respondents reported having a mortgage.

According to the US Census, around 65% of home-owners have a mortgage in Blackford County.

Current Housing: Mortgage: Do you currently have a mortgage? (out of 380 responses)



■ Yes ■ No

Survey Results: Why Do You Live Where You Live?

Why Do You Live Where You Live?

Just under two-thirds of 367 respondents live and work in Blackford County.

Of the 190 respondents, four percent do not live but work in Blackford county. Ninety-six percent are Blackford County residents that do not work in the county. The majority reported that they are satisfied with their current home as a reason for not moving. Other common reasons for living in Blackford County included proximity of family, school system preference, and the lack of resources to move.

The most common reason for working out of Blackford County is the lack of good paid and quality jobs in the county.

Demographics: Do you live in the same county where you work? Please specify the reason(s) why you do not live in the same county where you work.

I live and work in the same county. (out of 367 responses)	64.6%
I do not live in the same county where I work because (out of 190 responses):	
I am satisfied with my current residence.	36.3%
Relatives live closer to my current residence.	21.6%
I prefer the school in the county I live in.	11.0%
Lack of quality housing in the county where I work.	3.7%
Local amenities are better in my current county of residence.	2.1%
Health care options are better in the current place of residence.	0.0%
I cannot afford to move.	11.1%
The job is only temporary.	1.1%
Other reasons	13.2%

Survey Results: Where Do You Want to Live?

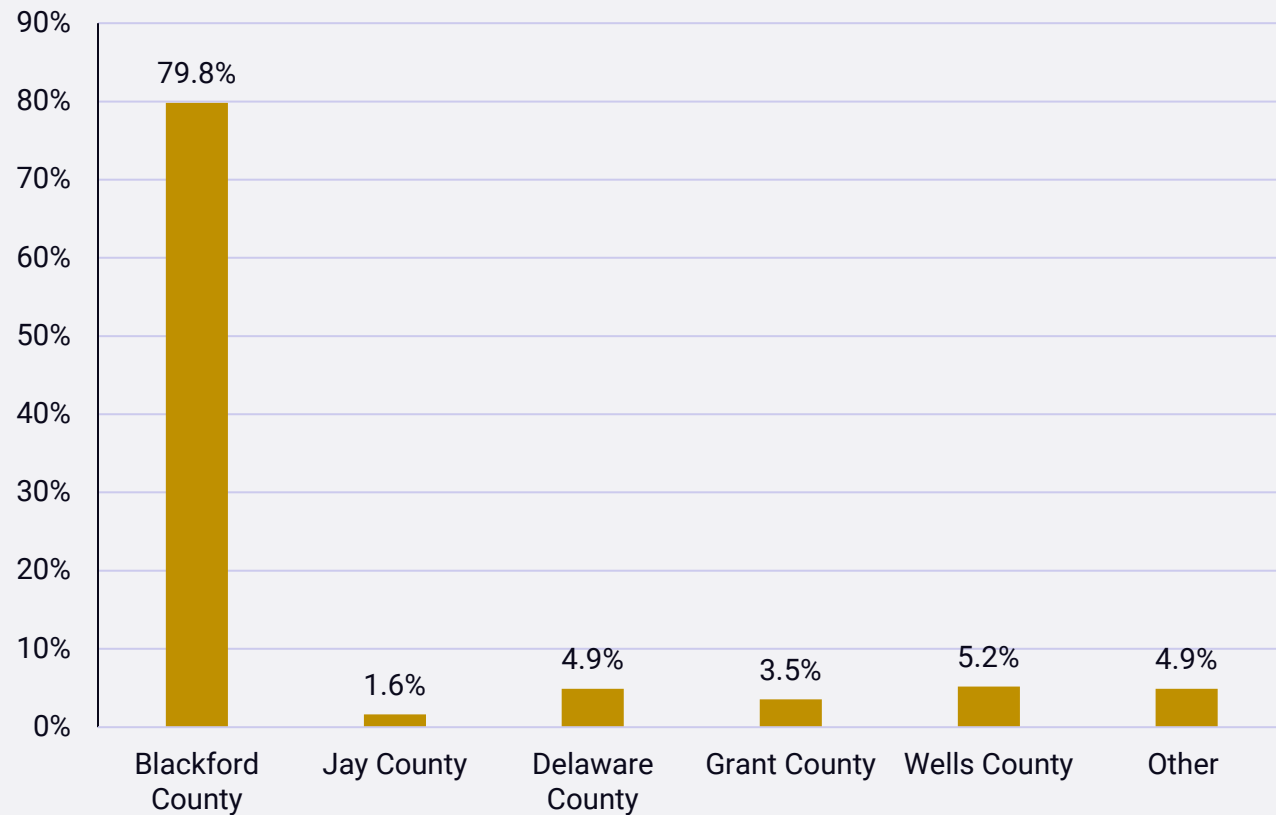
Where Do You Want to Live?

The majority of survey participants who took the survey were from Blackford County.

The results indicate that people would like to remain in Blackford County if possible.

'Other' counties include mainly Randolph, Madison, and Allen counties.

Demographics: If high quality housing was available at a price you can afford, which ONE of the following counties would prefer to live in the future? (out of 367 responses)



Survey Results: Are You in the Market for Moving?

Are You in the Market for Moving?

The majority of the survey respondents reported that they do not plan to move from their current homes.

Those that do plan to move, prefer to buy, rather than rent. Homeownership has been on a downward trend since 2000 in Blackford County, this may reflect a change in consumer preference or simply be an artifact of the high level of homeownership in the sample.

Insight Into Homeowners: What is your plan in terms of buying or renting a new house? (out of 363 responses)

I do not plan to move.	71.9%
I plan to buy a house.	22.6%
I plan to rent a house.	5.5%

Survey Results: What are Your Future Plans?

What are Your Future Plans?

Eighty-two percent of respondents reported that they are looking to purchase a single-family home. A handful of respondents were seeking a condo or new construction.

Forty-eight percent reported that they are looking to buy a three-bedroom home. Thirty nine percent were seeking four or more bedrooms. The remaining thirteen percent were seeking two bedrooms or less.

Eighty-five percent reported that they are looking to purchase a two-bathroom home. Another ten percent are seeking three or more bathrooms.

Future Homeowners: 102 respondents reported plans to move.

What type of home will you be looking to purchase? (out of 62 respondents)	82% - Single Family (upsizing and downsizing)
How many bedrooms will you need in your new home? (out of 62 respondents)	48% - 3 bedrooms
How many bathrooms will you need in your new home? (out of 60 respondents)	85% - 2 bathrooms

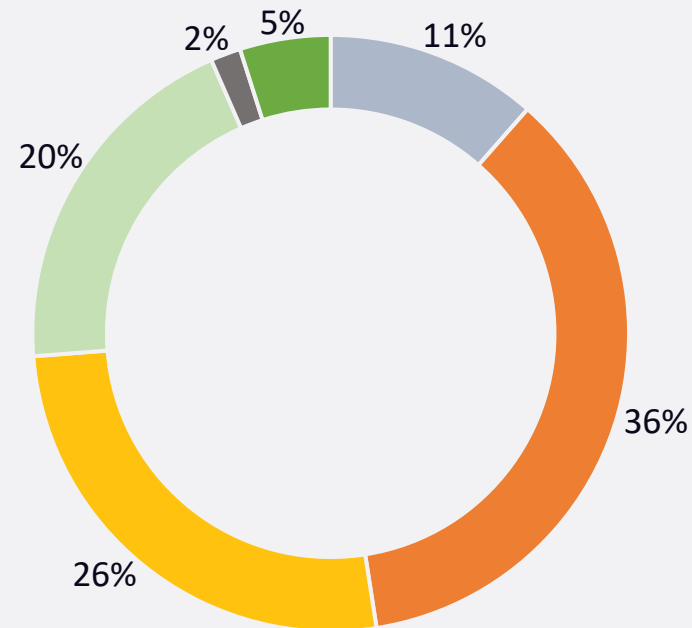
Survey Results: What Are You Willing to Pay?

What Are You Willing to Pay?

Thirty-six percent reported that they are willing to consider a home in the \$50,000 to \$99,999 price range.

Another twenty-six percent are willing to consider a home in the \$100,000 to \$149,999 price range.

Future Homeowners: What is the highest range of home prices that you would be willing to consider for your new home purchase? (out of 61 responses)



- \$49,999 or less
- \$50,000 to \$99,999
- \$100,000 to \$149,999
- \$150,000 to \$199,999
- \$200,000 to \$299,999
- \$300,000 or more

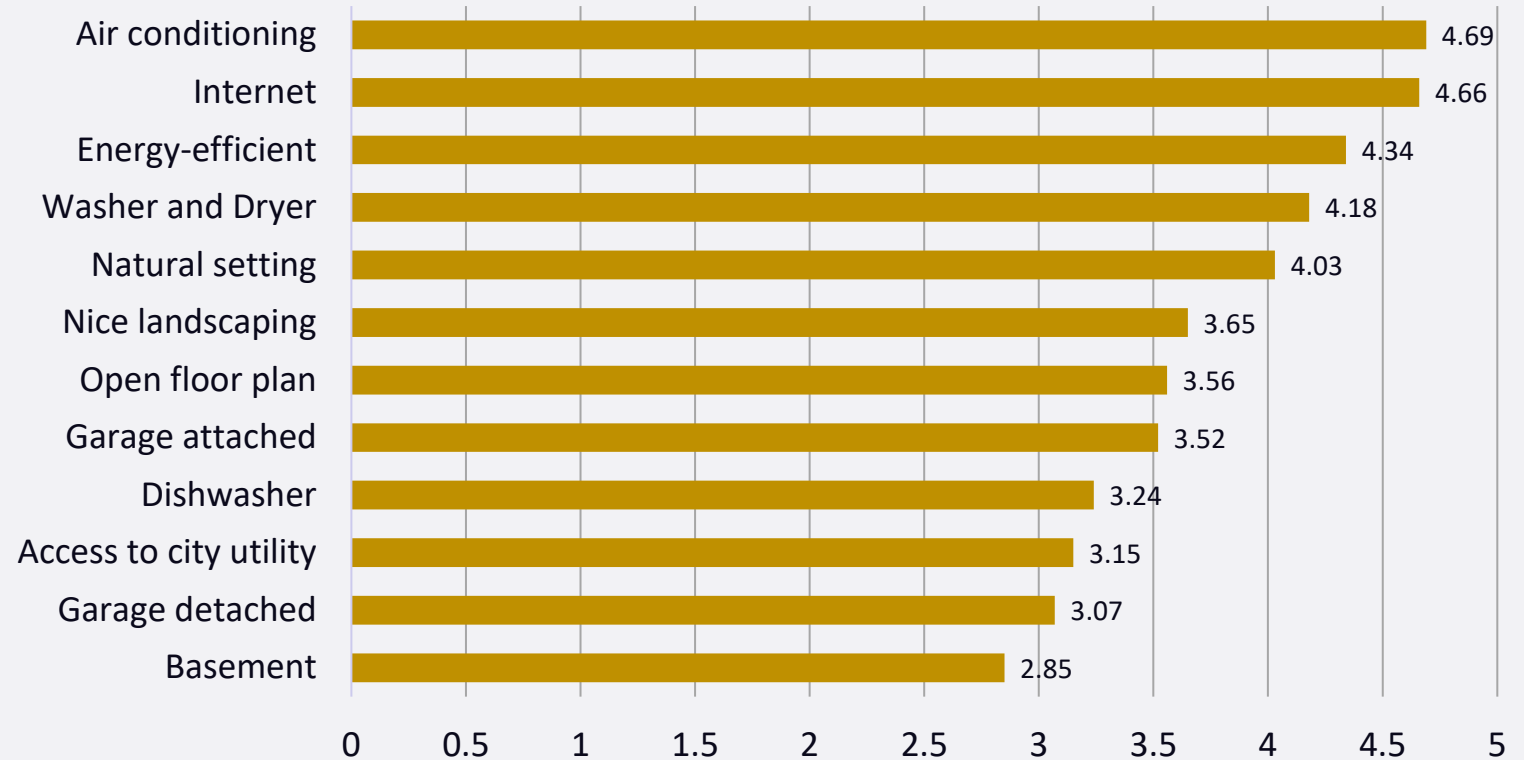
Survey Results: What Do You Want in Your New House?

What Do You Want in Your New House?

Survey participants reported air conditioning, internet, energy efficiency, and washer and dryer as the top four desired features that they were seeking in a new home.

Basement and detached garage were deemed less critical.

Desired Features for Future Homeowners: (out of 62 responses)



Key: 1=Not Important, 2=Slightly Important, 3=Undecided, 4=Somewhat Important, 5=Very Important

Results: Average scores on a scale of 1 to 5 as selected in the household survey. The scores are ranked in descending order based on preferred features.

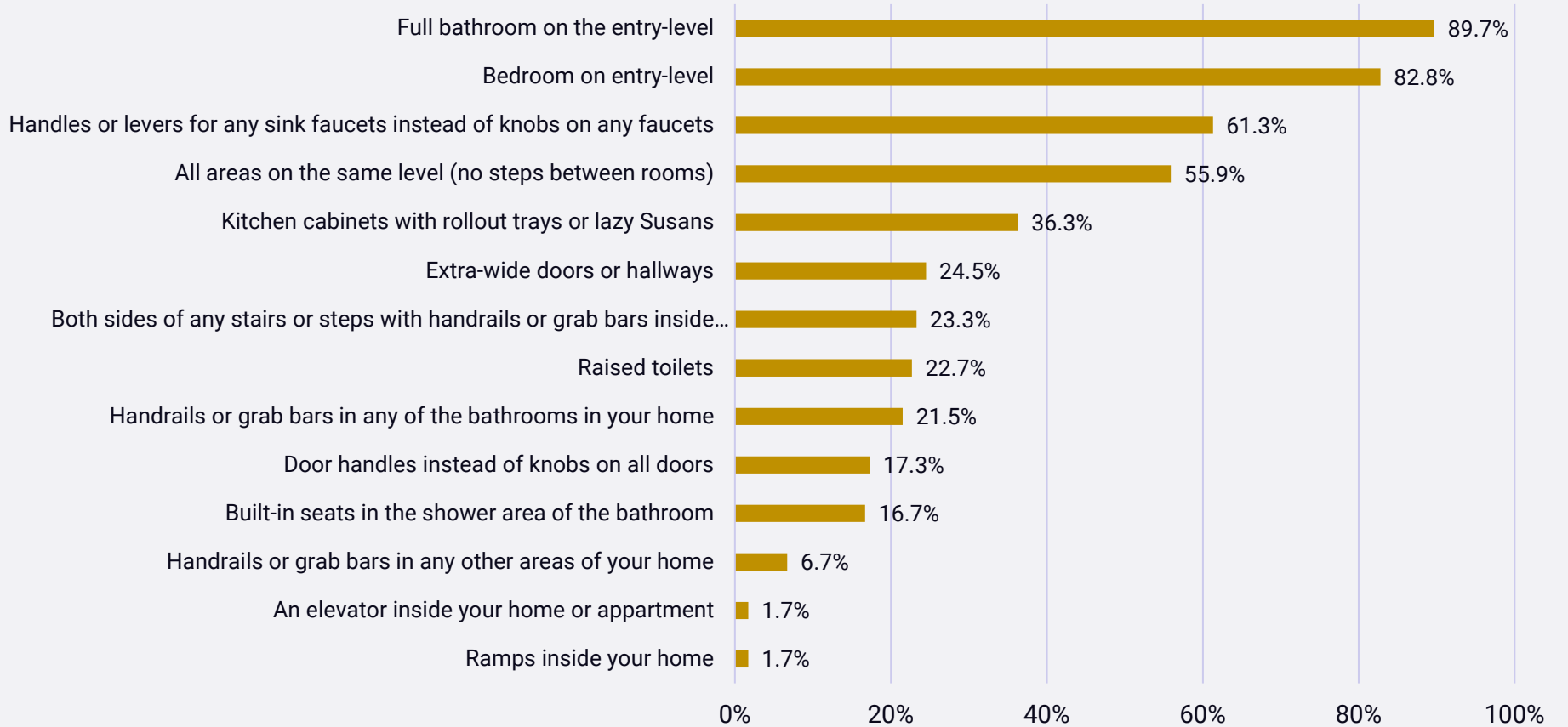
Survey Results: Current Accessibility Features

Current Accessibility Features: Does your home currently have any of the following accessibility features? (out of 298 responses)

Current Accessibility Features

Bedroom and full bathroom on entry-level were the top two most prevalent accessibility features for survey respondents.

Ramps and elevators were almost nonexistent among respondents.



Results: Percentage of respondents who have the feature in their current home ranked in descending order.

Survey Results: Respondents Characteristics

Respondents Characteristics

Seventy-one percent of the survey respondents are females.

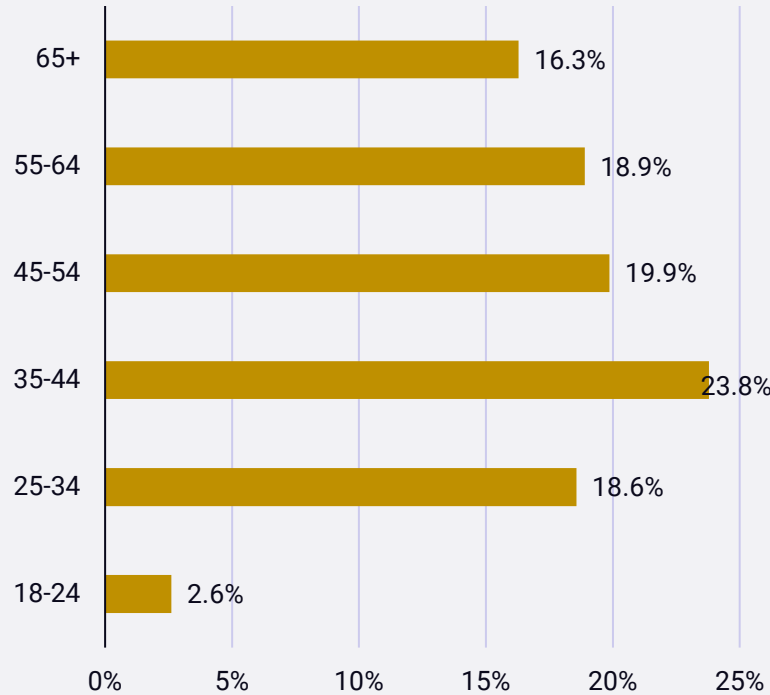
Eighty-nine percent of the survey respondents are not Hispanic or Latino.

Ninety-two percent of the respondents are white.

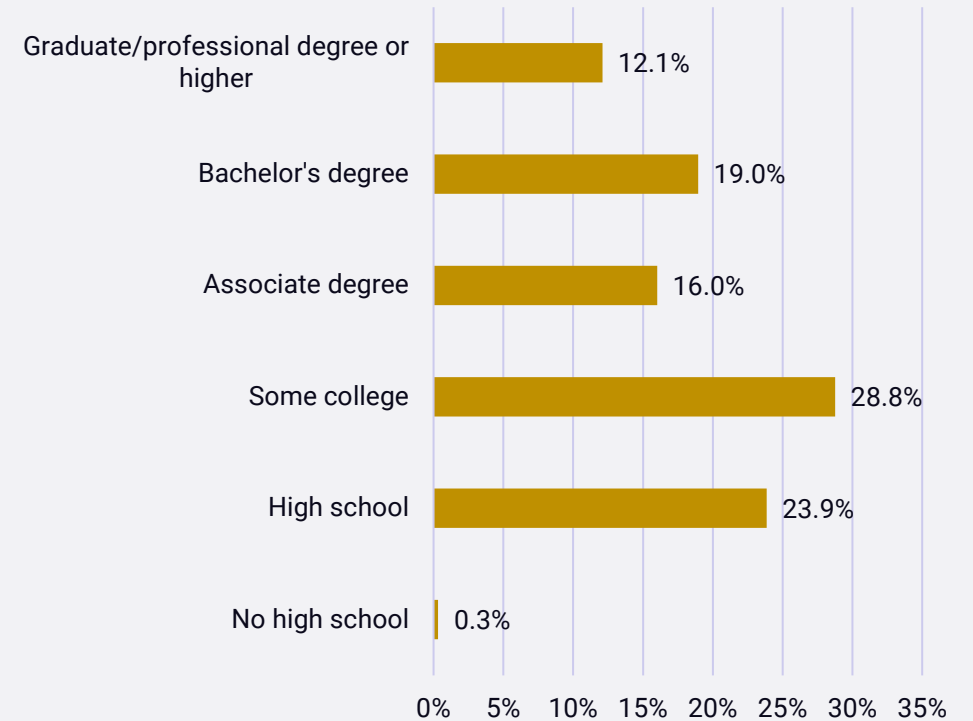
Forty-four percent of respondents belong to the middle-age category.

Fifty-three percent of respondents reported high school or some college as the highest level of their educational attainment. Graduate/professional degree or higher ranked the second lowest with twelve percent.

What is your age range?
(out of 307 responses)



What is your highest level of educational attainment?
(out of 306 responses)



Section 6



Strategies and Concluding Comments

Online Listening Sessions– Assets and Possibilities

	County Assets	Potential for:
Natural capital	Water resources such as Cains Lake and Lake Blue Water, reservoir Lake Mohee among other reservoirs. Preserved natural environment such as wildlife and forested areas. Sizeable amount of parks.	Outdoor and recreational activities; Aquatic sports as fishing.
Built capital	Downtown development including buildings, community centers, small businesses and retailers. Support for solar energy and wind farms development. State Road 18. Diversity of housing types affordable.	Attracting and growing business and population.
Social and Cultural capital	Community events. Efforts to promote the community. Safe, proactive, and affordable community. Friendly inhabitants willing to assist. Basketball and football teams. Adult educational programs on housing.	Attracting and retaining families. Access to quality housing.
Human and Political Capital	Opportunities to educate the youth through good quality schools and libraries. There is confidence in county leaders. Economic development works to secure sustainable jobs retaining employees.	Developing skills in youth to get a good job and settle in a community. Motivating change through collaboration. Bring new jobs to the community.
Financial and Business capital	Manufacturing, Government, and Retail trade are the main sectors. Economic activities in cities - new businesses coming. Received funds for investments in economic development. Trail project to start tying the county parks and trails together.	Funds to support community plans. Small, locally-owned businesses can add to fostering vibrant downtowns. Improving the quality of life.

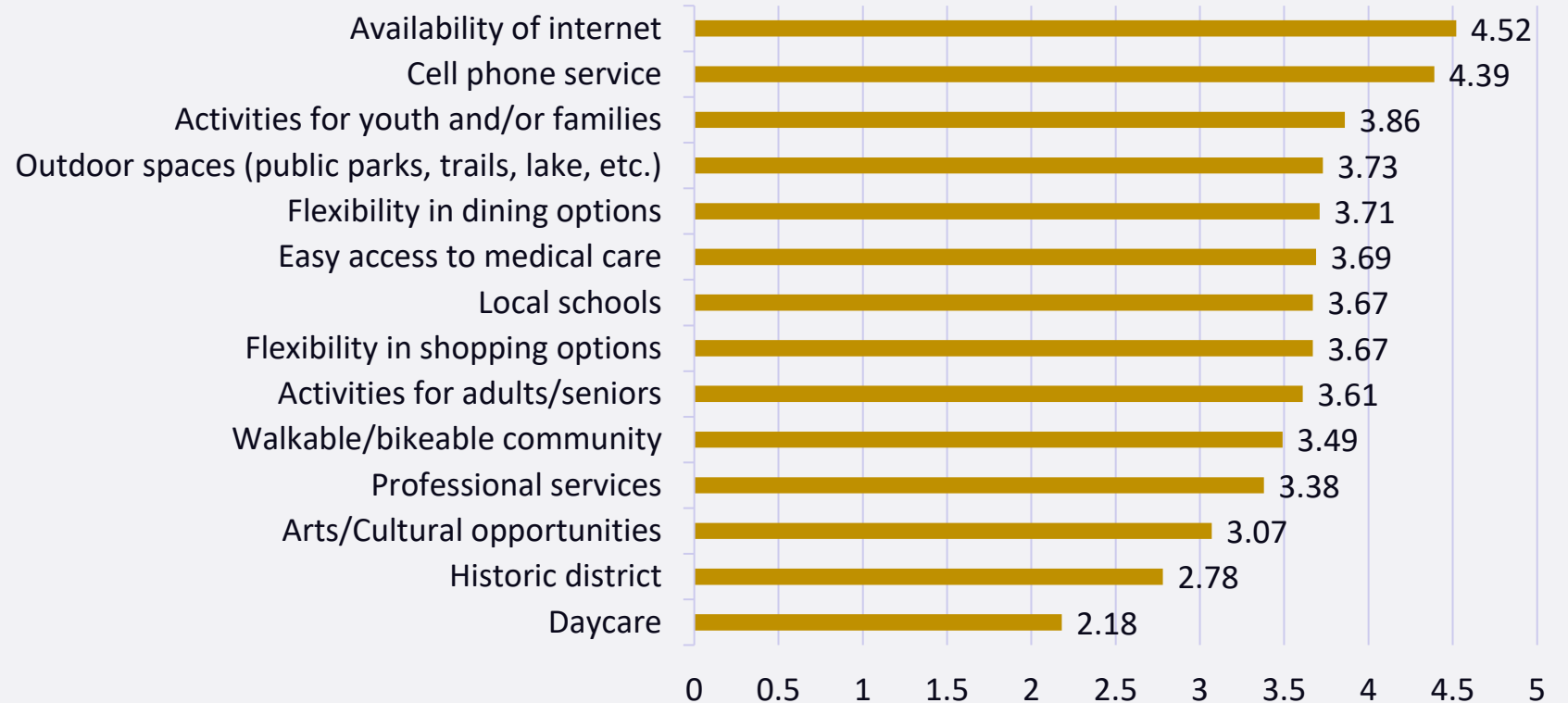
Survey Results: Desired Community, Shopping and Retail Amenities

Amenities

Survey participants preferred availability of internet and cell phone service above all other community amenities.

Daycare and historic district ranked the lowest.

Desired Amenities: (out of 301 responses)



Key: 1=Not Important, 2=Slightly Important, 3=Undecided, 4=Somewhat Important, 5=Very Important

Results: Average scores on a scale of 1 to 5 as selected in the household survey. The scores are ranked in descending order based on preferred amenities.

Online Listening Sessions – Key Factors Limiting Access to Quality Housing

Too many old and low-quality houses.
Little investments in old houses.
Unwillingness to renovate own house.
Lack of middle-income houses between \$120,000 to \$170,000.
Empty houses on valuable lots.
Low income.
Insufficient credit to get a loan or mortgage.
Inability to do a down-payment.
A belief that people do not want to live here.
Loss of many businesses.
Some people would like to re-decorate their homes, but hardware stores are far away (at least 45 minutes' drive).
Limited availability of the grocery and other stores and amenities.

Online Listening Sessions– Strategies

Collaboration and Support

- Rewrite and enforce minimal housing standards.
- Monitor landlords to keep their properties up to code.
- Help build someone's credit to get people to buy more quality houses or get a rehab loan to buy the \$15,000 to \$30,000 houses.
- Some government loans would offer people opportunities to be a homeowner.

Online Listening Sessions – Strategies

Placemaking

- Let the city or the county purchase blighted houses and tear them down.
- Keep moving in the direction of Hartford City center improvement.
- Promote downtown development with community gathering places.
- Develop more types of civic center options such as parks that would help better ‘sell’ the community.

Online Listening Sessions – Strategies

Housing Opportunities

- Build quality houses because there is a need for that.
- Start building new houses in the older, nicer neighborhoods on some of the lots that were torn down and meet current code.
- Local officials should be working with developers to entice them to build apartment-type complexes, not necessarily for low income. They should be about \$500 to \$700 a month range to provide solid options for somebody who may not want the responsibilities of maintaining a yard.
- Find a place to build another Creekside or Shamrocks area with higher-end housing that people want to buy.
- Construct more middle- and higher-class apartments in the downtown area of Hartford City to attract more higher-income people.
- Reconstruct some old houses in Hartford City's downtown and make them higher-end in town to attract more people.
- Develop a middle bracket of \$80,000 to \$200,000 homes on 17 acres of development by the Lake Mohee.

Online Listening Sessions – Strategies

Pride, Connectivity and Creativity

- Bring different groups of people to Blackford County, which will change a dynamic in the housings.
- Convince people about high-quality life in the county.
- Take pride in the community. Talk about the community in a positive light.
- Change the attitude of county residents.
- Continue to be selective, curate what we encourage in our community.
- ‘If we can couple the existing optimism with high-quality housing, Blackford County could be onto something in terms of development and spur population growth in the county.’
- Enhance community connectivity.
- Use and incorporate assets that Blackford County has. Highlight and promote the best things in the county.
- Get more young people involved to contribute to positive changes. It is necessary to educate people that changes might be positive.
- It is necessary to focus on the whole county, not only on cities.
- Be proactive in bringing quality back to our towns.
- Think outside the box. Be highly creative and very innovative. Get inspiration from other places, such as Rushville, in Rush County.
- Produce a video that would highlight our community as a wonderful place to raise a family.

Online Listening Sessions – Strategies

Infrastructure and Local Businesses

- Continue investing.
- Attract more industry or retail business to get a little higher paying income in the county.
- Define the future of farming in the community.
- Help our smaller businesses decide what they need.
- Address broadband challenges and set broadband connectivity.
- Draw businesses in.

Census Definitions

Family:

A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family.

Family Type:

Refers to how the members of a family are related to one another. Families may be a "Married Couple Family," "Female householder, no spouse present" or "Male householder, no spouse present."

Own Children:

Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. Does not include householder's spouse or foster children, regardless of age.

Related Children:

A child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. For sample data, own children consist of sons/daughters of householders who are under 18 years of age and who have never been married.

Household:

A household includes all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence. It includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit.

Nonfamily Household:

A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home only with people to whom he/she is not related (e.g., a roommate).

Mortgage and Home Equity Loan:

A mortgage or similar debt refers to all forms of debt for which the property is pledged as security for payment of the debt. It includes such debt instruments as deeds of trust, trust deeds, mortgage bonds, home-equity lines-of-credit, home-equity lump-sum loans, and vendors' liens. In trust arrangements, usually a third party, known as the trustee, holds the title to the property until the debt is paid.

All mortgages other than first mortgages (for example, second, third, etc.) are classified as "junior" mortgages. A home equity loan is a line of credit available to the borrower that is secured by real estate.

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