



County Housing Snapshot

Noble County

Housing Data Snapshot Series
April 2018



Table of Contents



A Look at Noble County's
Housing Stock



Examining Noble County's
Household Characteristics



Financial Characteristics of
Households in Noble County



Physical Characteristics of
Housing Units in Noble
County



Market Features in Noble
County

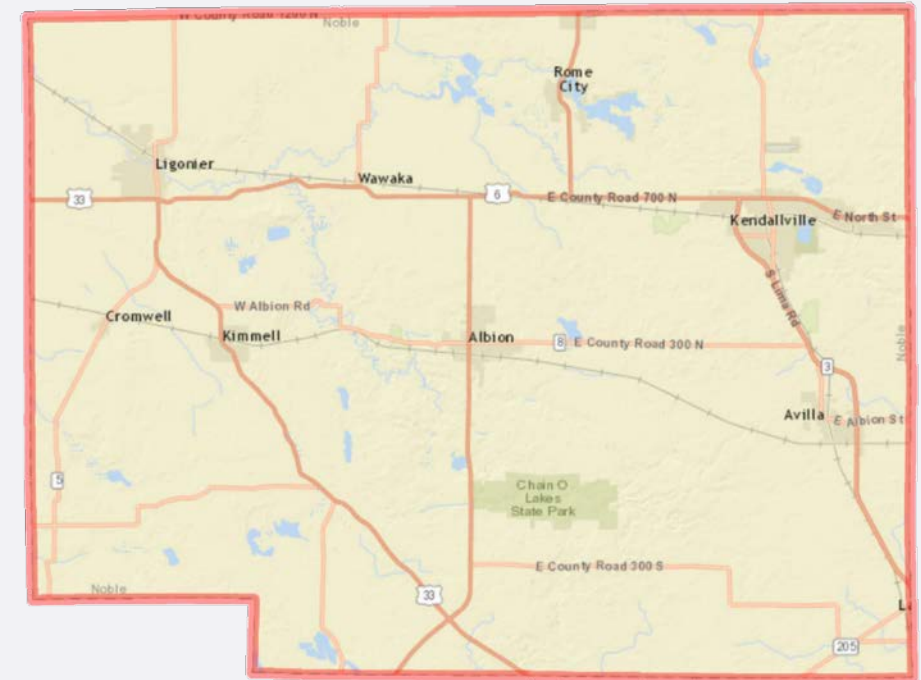


Concluding Comments

Introduction

Noble County is located in northeast Indiana. The County seat is Albion. It is adjacent to seven counties in Indiana: Elkhart, LaGrange, Steuben, DeKalb, Allen, Whitley, and Kosciusko.

Noble County does not have an Interstate passing through, however, Indiana Toll Road (I-80/I-90 interstate), passes on the north through LaGrange County. State roads 6 and 33 connect Noble County to Chicago, Illinois to the west and Fort Wayne, Indiana to the southeast.



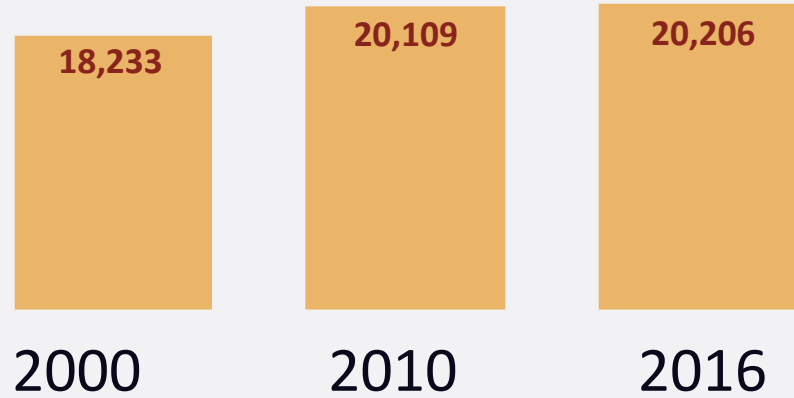
Geography of Noble County

Section 1



A Look at Noble County's Housing Stock

Total Housing Units



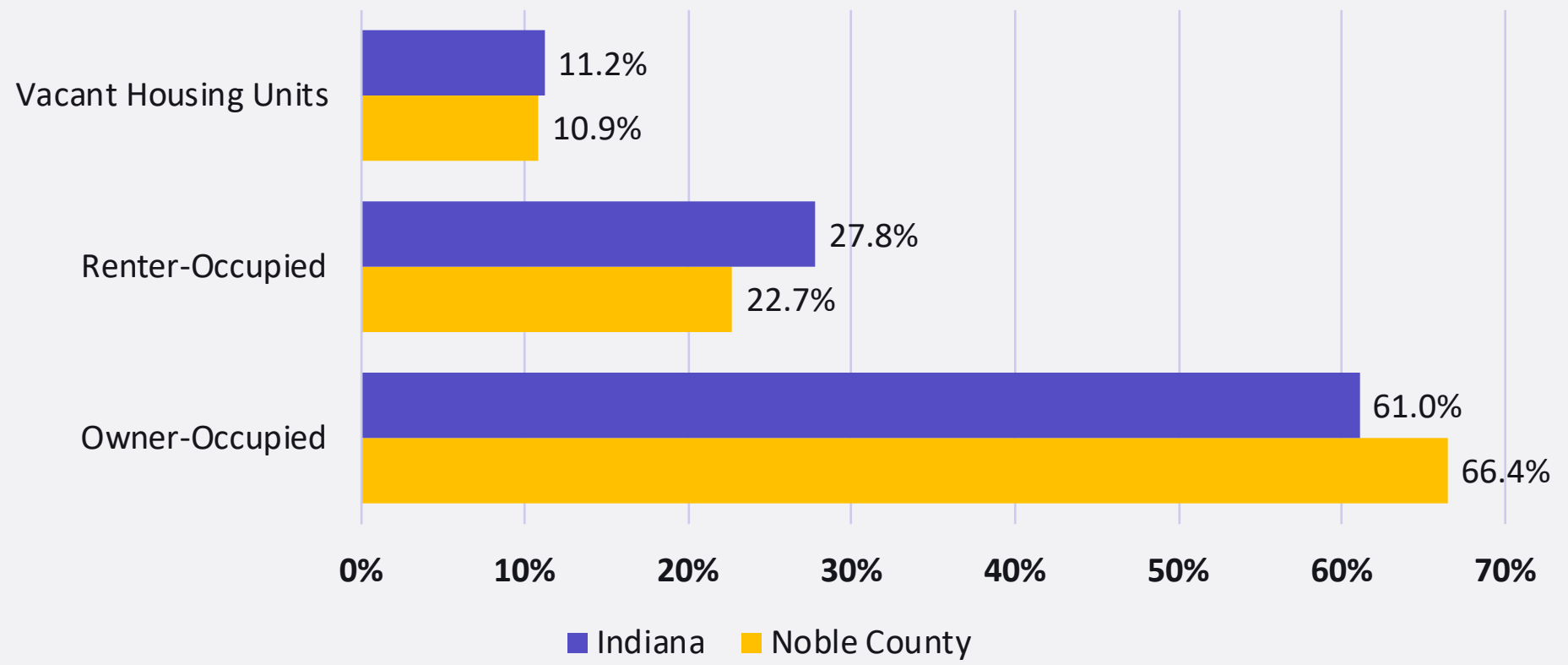
The number of housing units in Noble County increased by 10.8% between 2000 and 2016

The total population residing in housing units increased from 45,613 individuals in 2000 to 46,797 individuals in 2016, or 3% increase.

The population in owner-occupied housing units decreased over the same period by 6 percentage points, whereas population in renter occupied housing units increased by the same proportion with 2,875 more renters.

	2000		2016	
Total Population in Housing Units	45,613	100%	46,797	100%
Owner-Occupied	36,723	81%	35,032	75%
<i>Renter-Occupied</i>	8,890	19%	11,765	25%

Share of housing units by tenure, 2016



* Based on US Census Block groups

Housing Units by Tenure

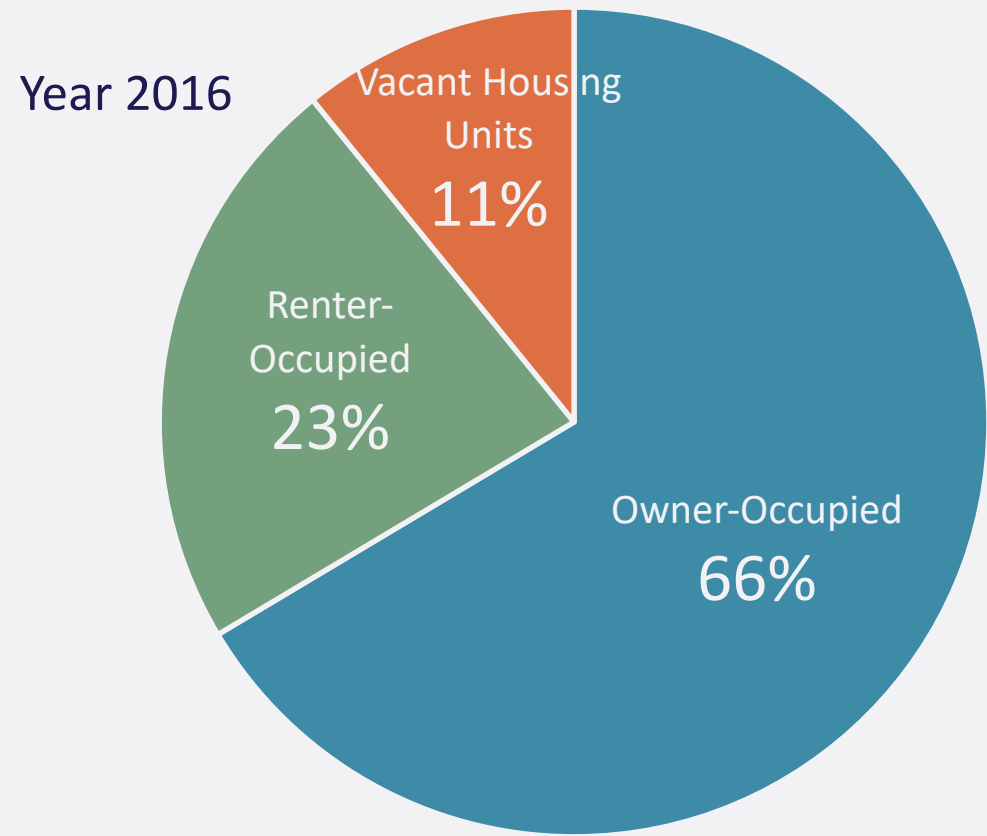
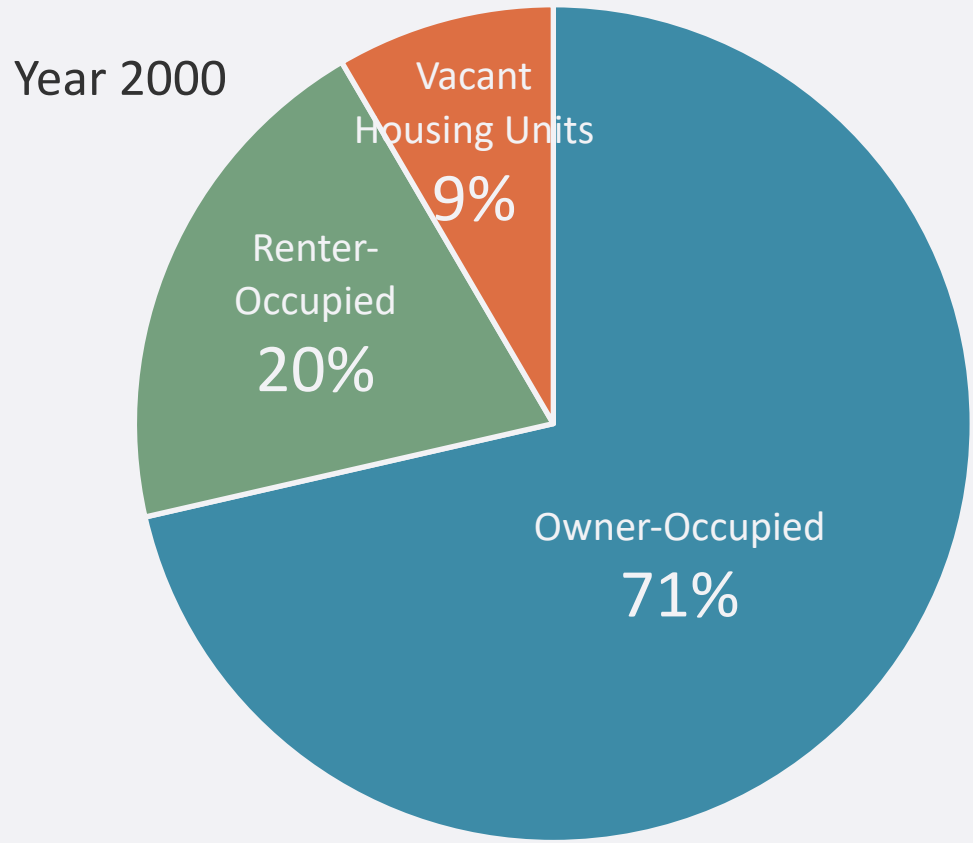
	2000		2016	
Total Occupied Housing Units	16,696	92%	18,013	89%
<i>Owner-Occupied</i>	13,022	71%	13,424	66%
<i>Renter-Occupied</i>	3,674	20%	4,589	23%
Total Vacant Housing Units	1,537	8%	2,193	11%

- The number of housing units that are occupied increased by 1,317 units, yet the share decreased by nearly 3 percentage points.
- Both owner occupied and renter occupied housing units increased in number, with the share of owner occupied units decreasing by 5 percentage points.
- Vacant housing increased by 656 units.
- Housing vacancy rate in Noble County stood at 11% in 2016 or more than 1 in 10 units was vacant in 2016.

The number of occupied housing units in Noble County **increased** by 1,317 (8%) units between 2000 and 2016



Housing Units by Tenure, Noble County



Noble County has witnessed an increasing number of vacant homes in the county, along with a comparable decrease in the share of owner-occupied homes.

Type of Housing Structures

	2000		2016	
1 detached	13,747	75.4%	15,706	77.7%
1 attached	273	1.5%	268	1.3%
2 apartments	688	3.8%	510	2.5%
3-4 apartments	399	2.2%	556	2.8%
5-9 apartments	496	2.7%	570	2.8%
10 or more apartments	591	3.2%	709	3.5%
Mobile or other types (boat, RV)	2,039	11.2%	1,887	9.3%
Total	18,233	100.0%	20,206	100.0%

- Single family detached housing is the predominant unit, making up almost 78% of all units in 2016, and compared to 2000, the number of units increased by 1,959 units and its share increased by nearly 2 percentage points.
- The share of units with 2 apartments experienced the greatest decline in its number, or 178 fewer units over the same time period.

Section 2



Examining Noble County's Household Characteristics


Household Characteristics

	2000		2016	
Family Households	12,294	74%	12,806	71%
Married-couple family household	10,044	82%	9,886	77%
<i>Owner-occupied housing units</i>	8,882	88%	8,590	87%
<i>Renter-occupied housing units</i>	1,162	12%	1,296	13%
Single-parent headed family household	2,250	18%	2,920	23%
<i>Male householder, no wife present:</i>	749	33%	1,045	36%
Owner-occupied housing units	512	68%	676	65%
Renter-occupied housing units	237	32%	369	35%
<i>Female householder, no husband present:</i>	1,501	67%	1,875	64%
Owner-occupied housing units	951	63%	802	43%
Renter-occupied housing units	550	37%	1,073	57%
Nonfamily Households	4,402	26%	5,207	29%
Owner-occupied housing units	2,677	61%	3,356	64%
Renter-occupied housing units	1,725	39%	1,851	36%
Total (Family + Nonfamily) Households	16,696	100%	18,013	100%

Housing Units by Type of Households

More than 2 out of 3 households in Noble County are made up of family households. The total number of family households increased in number (512 households), yet the share decreased by 3 percentage points from 2000 to 2016.

The lion's share of married-couple family households in 2016 (87%) were living in owner-occupied housing units.

The number of single parent family household (male householder or female householder) increased by 670 households, mainly contributed by increase in households with male householders.

Household Size, 2016

Number in the household	Occupied housing unit		Owner-occupied housing unit		Renter-occupied housing unit	
	Count	Percentage	Count	Percentage	Count	Percentage
1-person household	4,673	25.9%	3,038	22.6%	1,635	35.6%
2-person household	6,620	36.8%	5,444	40.6%	1,176	25.6%
3-person household	2,468	13.7%	1,810	13.5%	658	14.3%
4-or-more-person household	4,252	23.6%	3,132	23.3%	1,120	24.4%
Total	18,013	100.0%	13,424	100.0%	4,589	100.0%

2.6
Individuals

The average household size for owner- and renter-occupied housing together is 2.6 individuals in 2016. 1-person and 2-person households together account for 63% of owner occupied housing and 61% for renter occupied units.

41%
of Units

Owner-occupied units are primarily occupied by 2-person households in Noble County, with these households accounting for 41% of units. 1-person households accounted for nearly 1 out of 4 owner-occupied units.

36%
One-person

One-person households are the largest group in renter-occupied units (36%), followed by 2-person households (26%) in Noble County in 2016.

Households by Presence of Children, 2016*

Households	Occupied housing unit		Owner-occupied housing unit		Renter-occupied housing unit	
	Count	Percentage	Count	Percentage	Count	Percentage
With related children under 18 years	5,888	32.7%	4,107	30.6%	1,781	38.8%
<i>With own children under 18 years</i>	5,387	29.9%	3,774	28.1%	1,613	35.1%
<i>No own children under 18 years</i>	501	2.8%	333	2.5%	168	3.7%
No related children under 18 years	12,125	67.3%	9,317	69.4%	2,808	61.2%
Total	18,013	100%	13,424	100%	4,589	100%

* Households can be families with children, families without children, and nonfamilies.

33%

With Children under 18

Families with children under 18 years of age make up 1 out of 3 (5,888 units) of the occupied housing units in Noble County in 2016.

Most

Units are Without Children

Most occupied units are made up of households without children under 18 years old. These are empty nesters, elderly couples, and single residents.

60%+

No Children Under 18

Both owner-occupied and renter-occupied units are largely comprised of household with no children under 18 years old (69% and 61%, respectively).

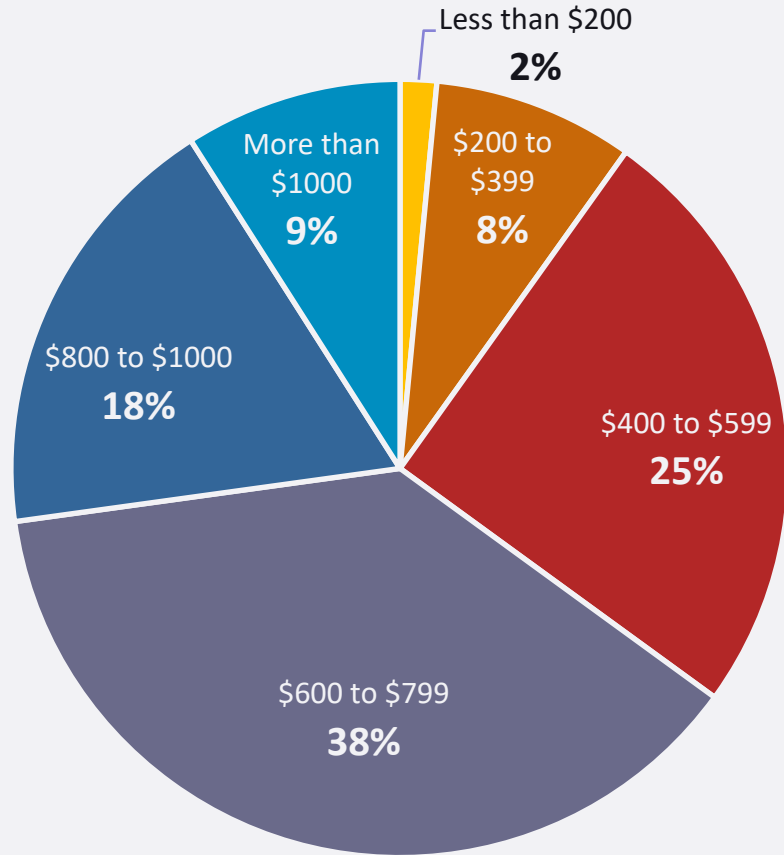
Section 3



Financial Characteristics of Households in Noble County



Gross Rent Paid by Households, 2016



As noted in an earlier table, about 23% of housing units were renter-occupied in the county in 2016.

The largest percentage of renters (38%) paid between \$600 and \$799 per month. Nearly one third of all renters paid rents between \$200 and \$599 per month.

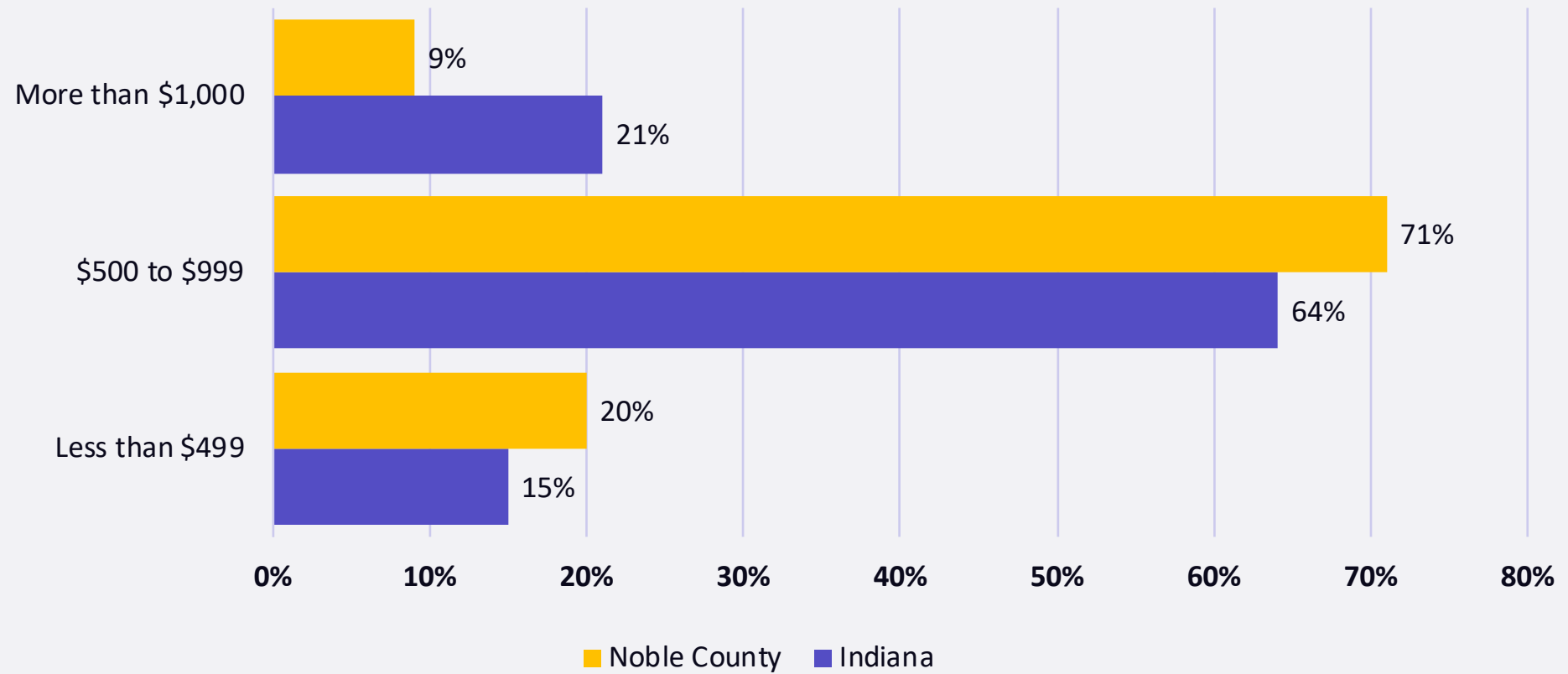
Approximately 9% of renters paid more than \$1,000 rent, and a much smaller percent (2%), paid a much lower rate of less than \$200 per month.

The median gross rent in Noble County was \$655 in 2016.

**Note: Only Cash Rent*



Percent Of Gross Rent, 2016




Financial Characteristics

Percent of Income	2000	2016
Less than 15%	25.7%	18.8%
15% to 29%	42.2%	34.3%
30% to 49%	15.1%	21.2%
50% or more	9.0%	16.5%
Not computed	8.0%	9.2%
Total	100%	100%

Gross Rent as Percent of Income, 2000 & 2016

Gross rent took a bigger slice of household incomes in 2016 when contrasted to 2000. For example, the percentage of renters that pays more than 50% increased by approximately 8 percentage points between 2000 and 2016.

Renters are cost-burdened when they pay 30% or more of their income for housing. Based upon this information, the share of cost-burdened renters increased from 24% in 2000 to nearly 38% in 2016, indicating a lack of affordable rental housing units in Noble County.

Mortgage Status*

	2000	2016
Housing units with a mortgage, contract to purchase, or similar debt:	71.6%	62.2%
Second mortgage only	7.5%	1.6%
Home equity loan only	7.2%	6.5%
Both second mortgage and home equity loan	0.1%	0.2%
No second mortgage and no home equity loan	56.8%	53.9%
Housing units without a mortgage	28.4%	37.8%

↓ **9%**

The share of housing units with a mortgage or similar debt decreased by more than 9 percentage points between 2000 and 2016.

↓ **7%**

Proportion of owners with the second mortgage or home equity loan decreased from almost 15% in 2000 to 8.1% in 2016.

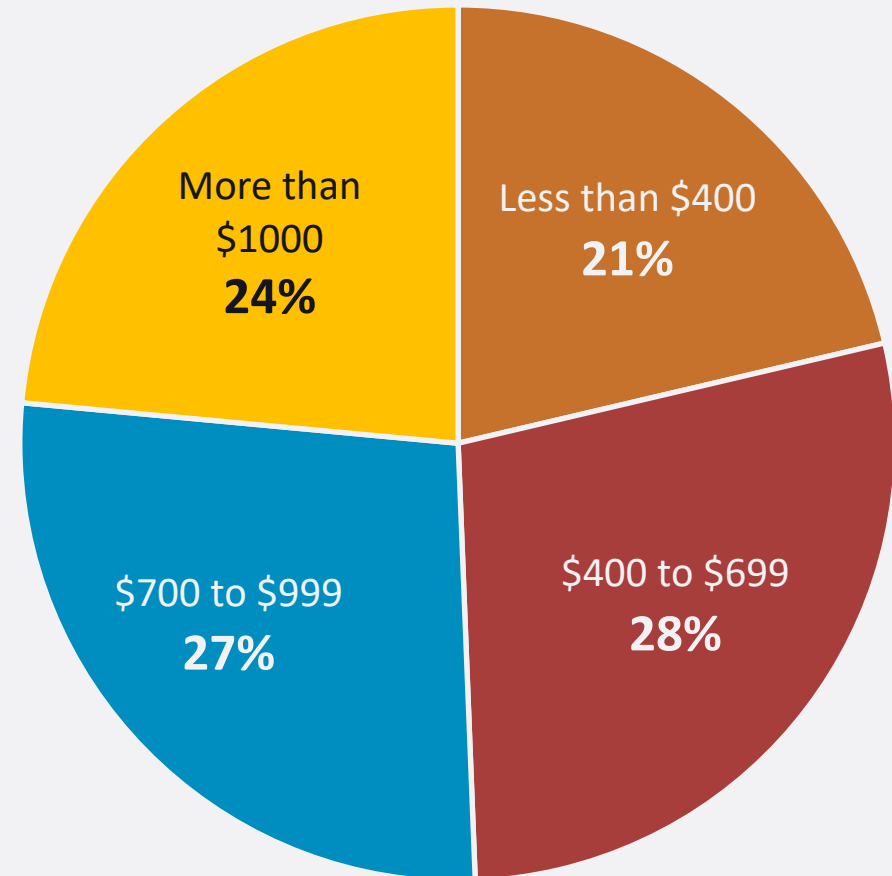
38%

38% of housing units were free of a mortgage or debt in Noble County in 2016.



Monthly Housing Cost, 2016*

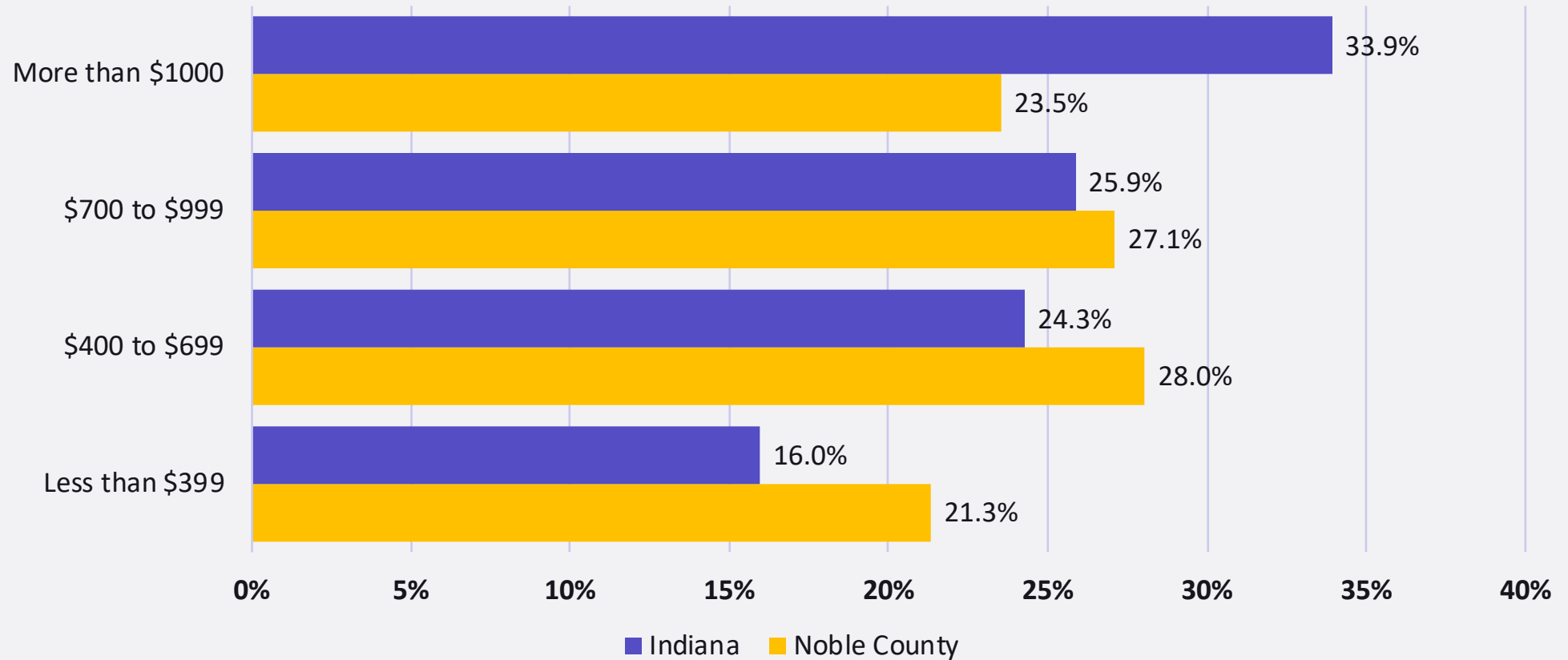
- Monthly housing costs are based on both owner- and renter-occupied housing units.
 - For owners, such costs include mortgage payments, property taxes, flood insurance, utilities, etc.
 - For renters, these costs include rents, utilities and condominium fees.
 - For mobile home units, the costs include site rent, registration and license fees, as well as property taxes.
- The largest share of households (28%) in Noble County paid between \$400 and \$699 per month in housing costs.
- Approximately half of the occupied housing units paid more than \$700 per month.



* Note: Occupied housing units, excluding no cash rent housing units



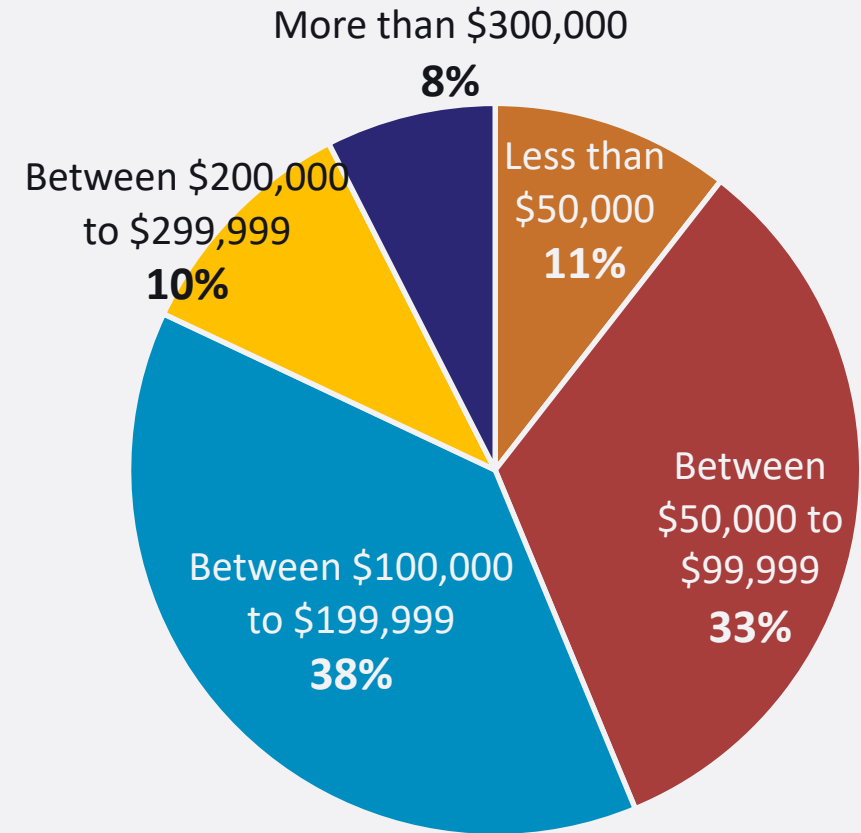
Percent Various Monthly Housing Costs





The Value of Housing Units in Noble County, 2016

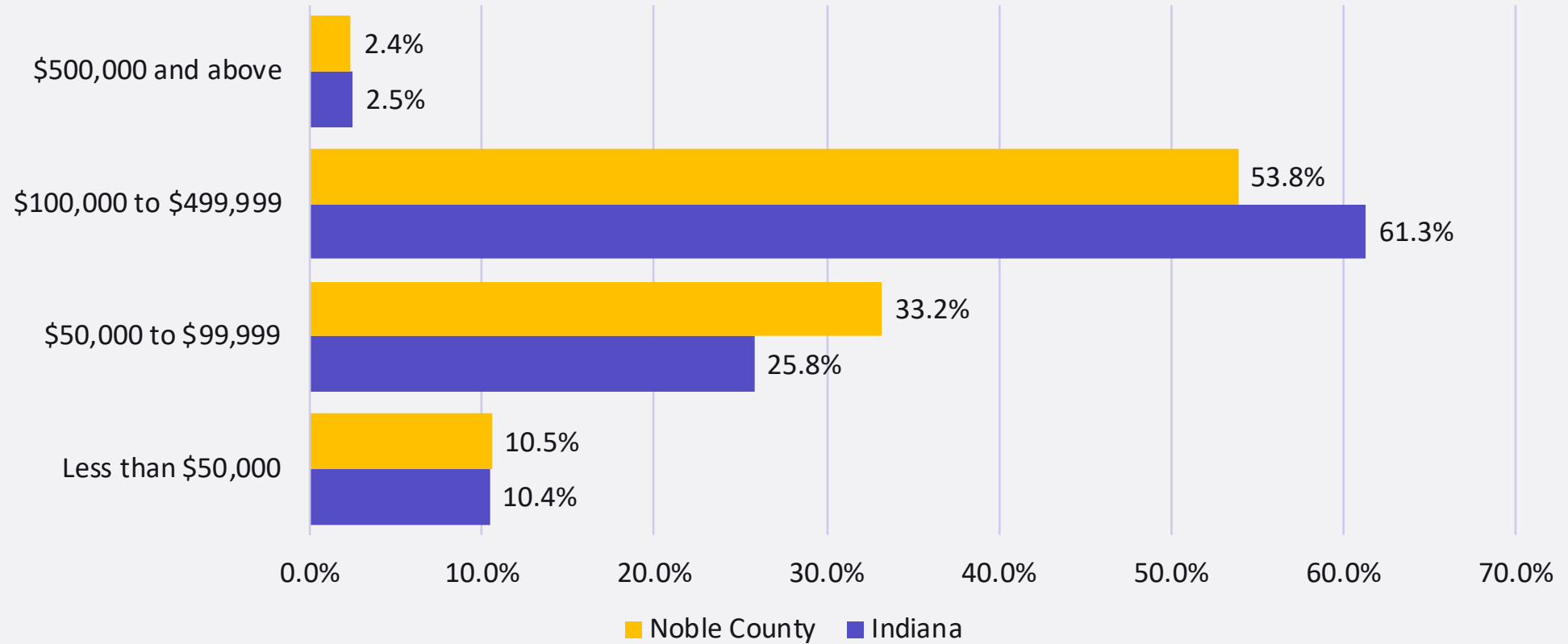
- Housing value is based only on owner-occupied housing units.
- 44% of housing units were valued less than \$100,000 in 2016.
- 56% of units were valued at \$100,000 or more.
- 11% of housing units valued less than \$50,000.



* Note: Occupied housing Units



Distribution of Housing Values, 2016





Federally Subsidized Housing Properties

The National Housing Preservation Database reveals that Noble County has 695 units (3% of total housing units) under active subsidy. Those housing units are located in Kendallville, Cromwell, Ligonier, Avilla and Rome.

The subsidy coverage varies from 2018 to 2047.

AARP livability index estimates 151 units per 10,000 persons for availability of subsidized housing in Noble County. The U.S. median value is 124 units per 10,000 persons.

Source: National Housing Preservation Database, American Association of Retired Persons (AARP)



Noble: 151 units per 10,000 persons

Section 4



Physical Characteristics of Housing Units in Noble County

Vacancy Status

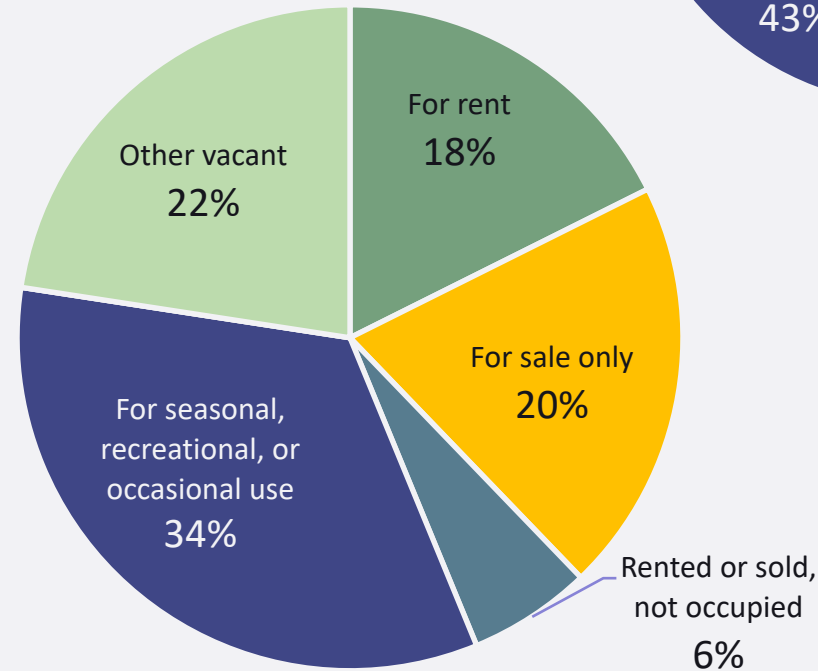
In 2000, 34% (517 units) of the vacant housing units were for leisure, seasonal, recreational or occasional use, while in 2016, this number further increased to 943 and the share increased to 43%, making up the majority of vacant housing units in Noble County.

During the same time, the vacant housing units for rent decreased in total number (or 88 fewer such units) as well as in its share(-9.3 percentage points).

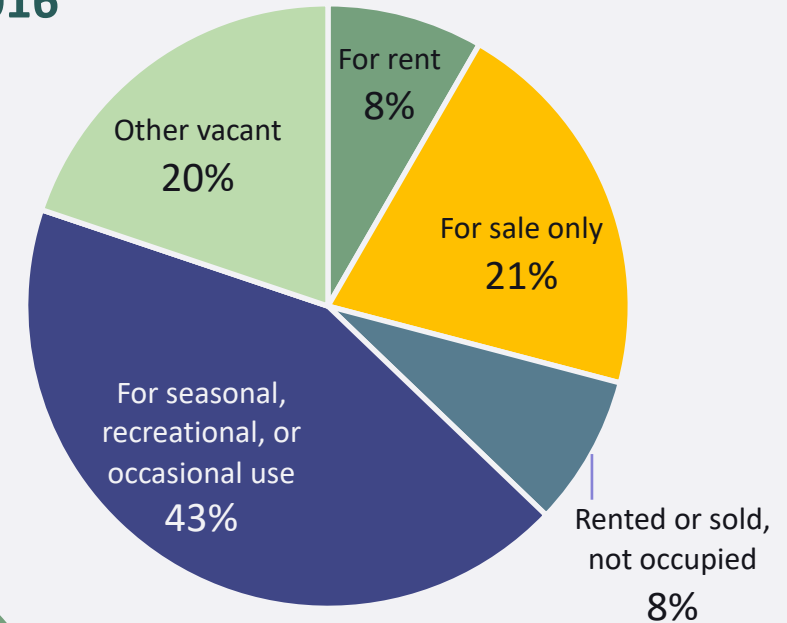
The share of housing units that are vacant for other reasons decreased from 22% to 20% during the period, yet the number increased 88 units.

Other vacant units may include, abandoned, boarded-up or foreclosed properties. It also includes units in repair, units used for storage, or elderly owners living in assisted living, nursing homes, or family

YEAR 2000



YEAR 2016



Source: 2000 Census Bureau, SF1 and 2012-2016 ACS 5-year Estimates



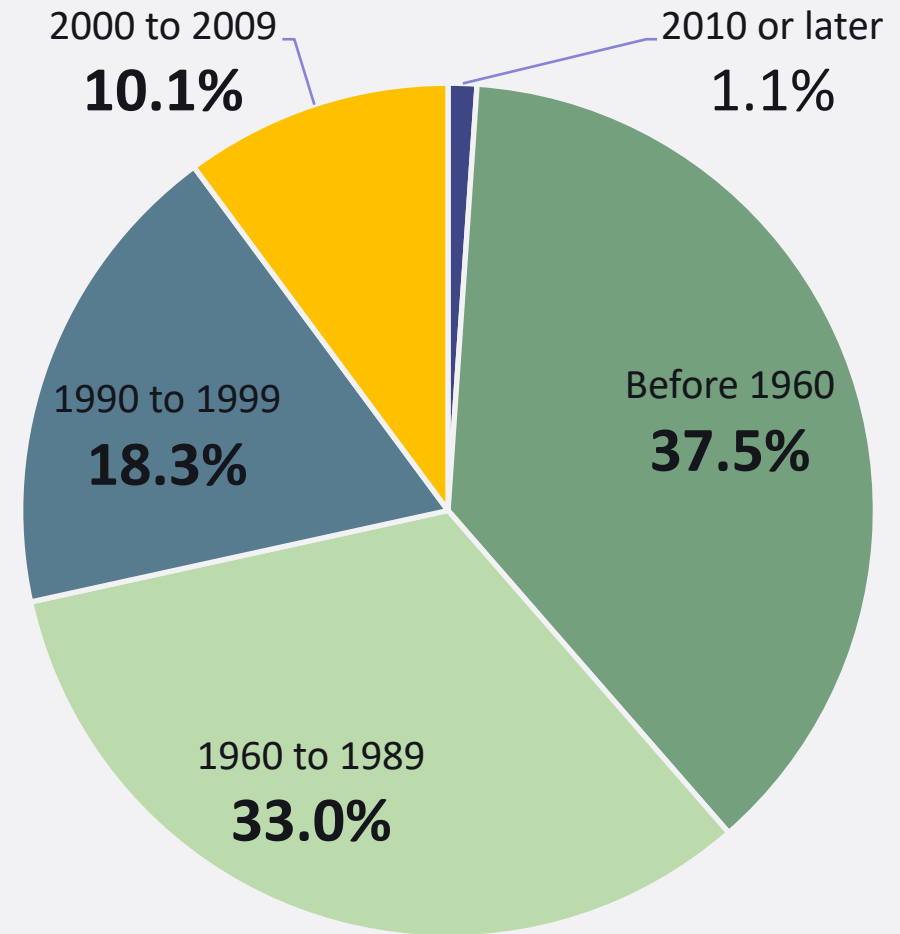
Physical Characteristics

Year Structure Built, 2016

70.5% of the housing units in Noble County were built before 1989 with more than 37% of all units built before 1960.

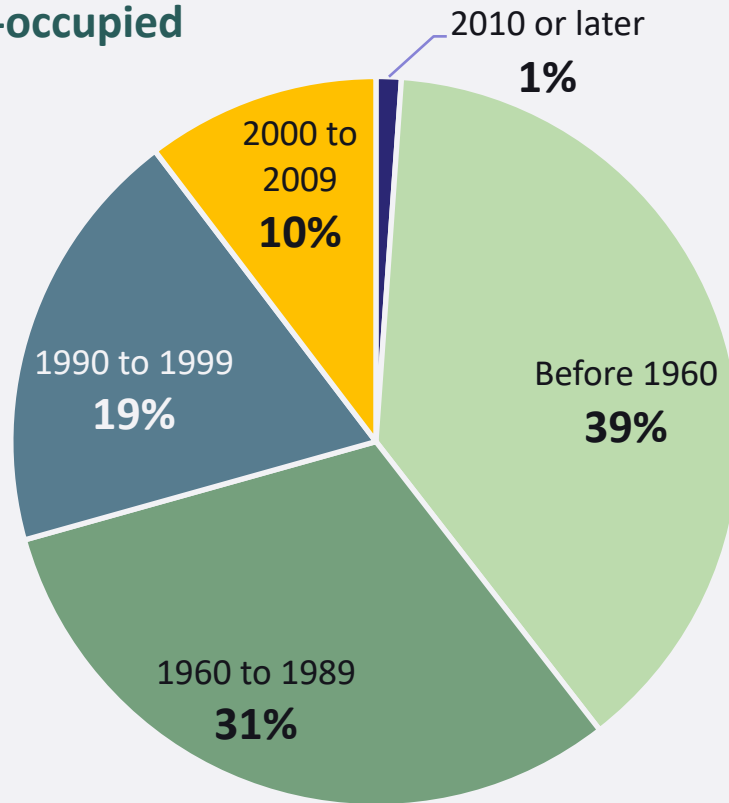
Consequently, only 11% of the housing units were built during the new millennium.

Given that county building codes have become more stringent as a way to ensure that housing units can withstand seismic and other natural hazards, it will be important to address the structural deficiencies that likely exist in several older housing units.

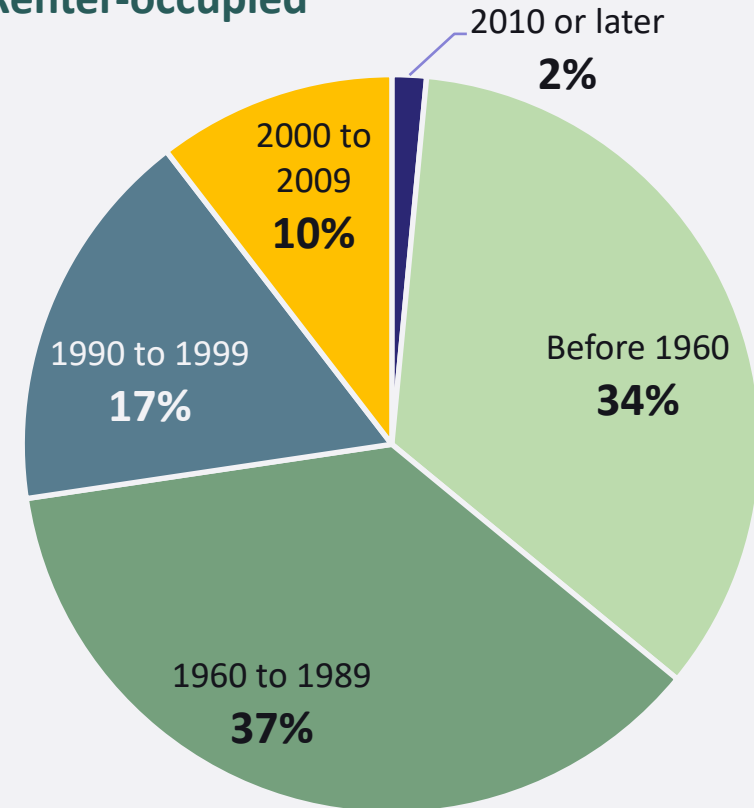


Year Structure Built by Occupancy Type

Owner-occupied

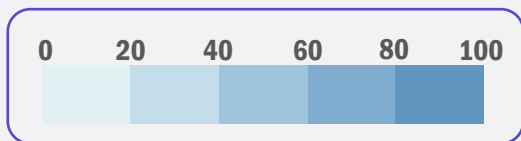
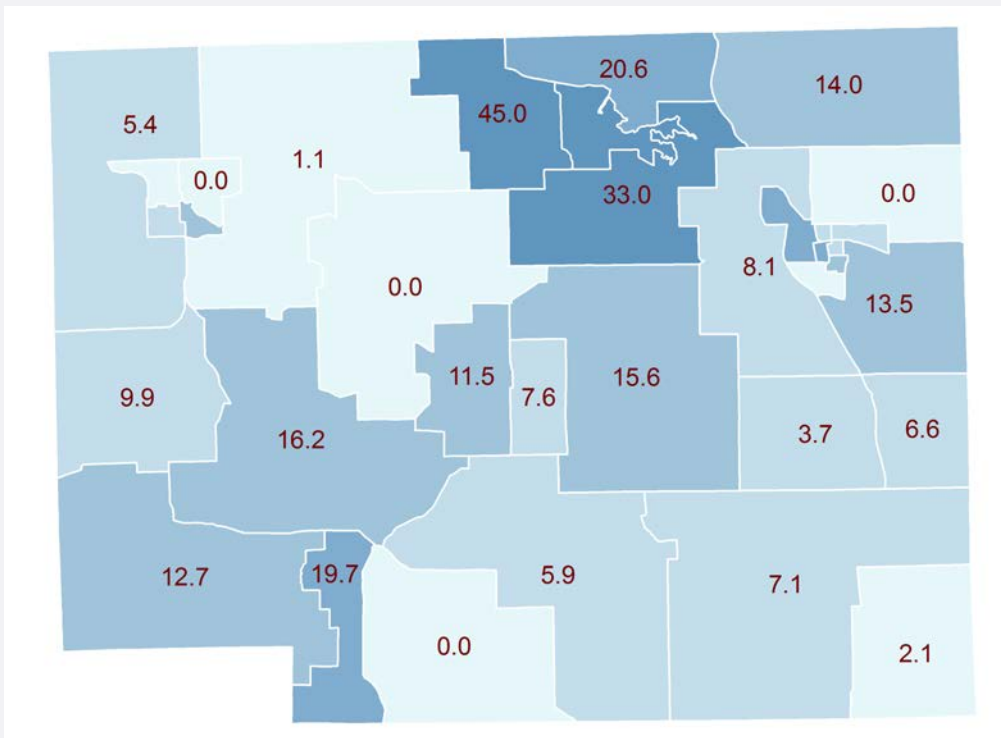


Renter-occupied

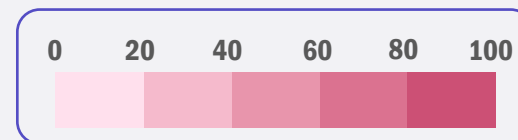
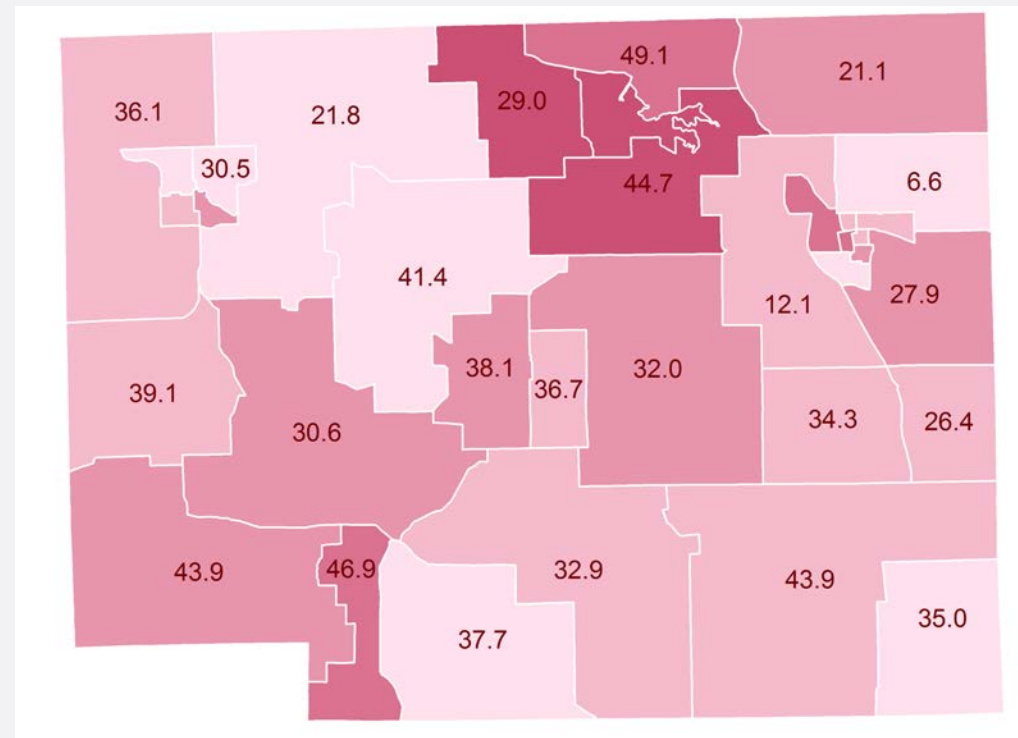




Vacancy rate (in percent)



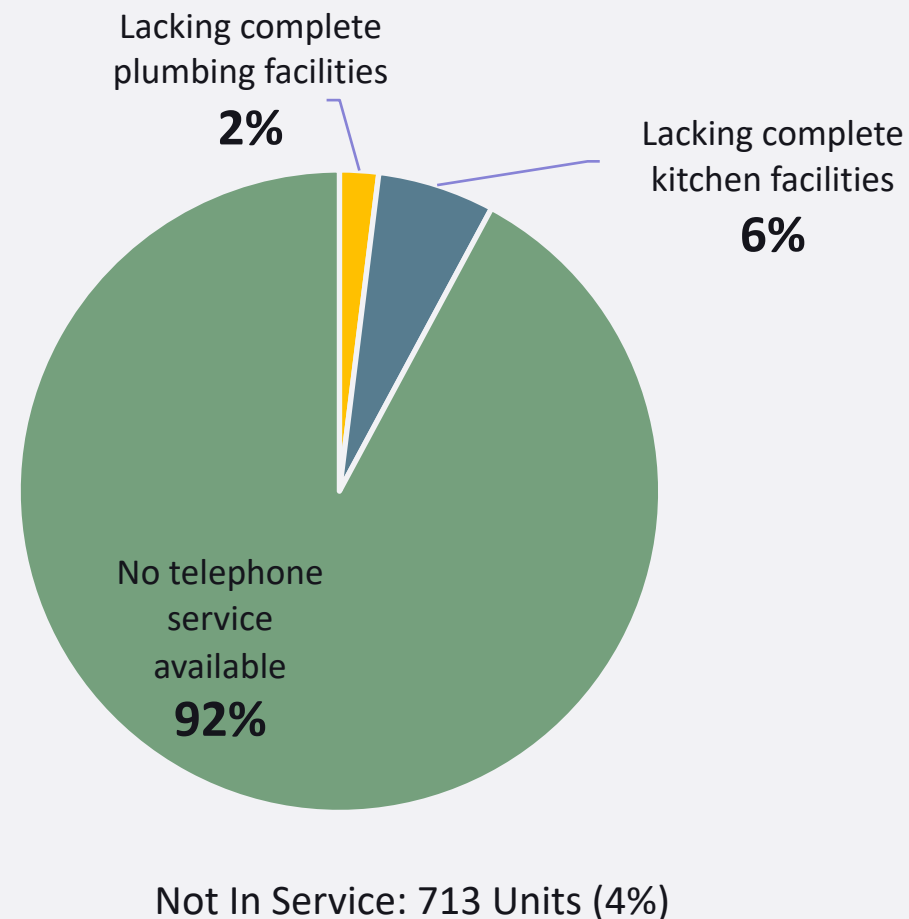
Older than 1960 (in percent)





	Total Occupied Housing Units	%
Utility Gas	7,497	41.6%
Bottled, Tank, or LP Gas	4,276	23.7%
Electricity	4,758	26.4%
Fuel Oil, Kerosene, etc.	169	0.9%
Coal or Coke	89	0.5%
Wood	976	5.4%
Solar Energy	0	0.0%
Other Fuel	171	0.9%
No Fuel Used	77	0.4%
Total Occupied Units	18,013	100%

* Owner and renter occupied housing units



Not In Service: 713 Units (4%)


Physical Characteristics

Number of Rooms in Total Units

	2000		2016	
1 room	78	0.4%	95	0.5%
2 or 3 rooms	1,439	7.9%	1,613	8.0%
4 or 5 rooms	6,532	35.8%	6,691	33.1%
6 or more rooms	10,184	55.9%	11,807	58.4%
Total Housing Units	18,233	100.0%	20,206	100.0%



The number of rooms in a housing unit counts living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, year-round enclosed porches, and lodgers' rooms.

6+
Or more rooms

Housing units with 6 or more rooms increased by 1,623 units or approximately 3 percentage points between 2000 and 2016, and as a result, such units now represent approximately 58% of housing units in Noble County.

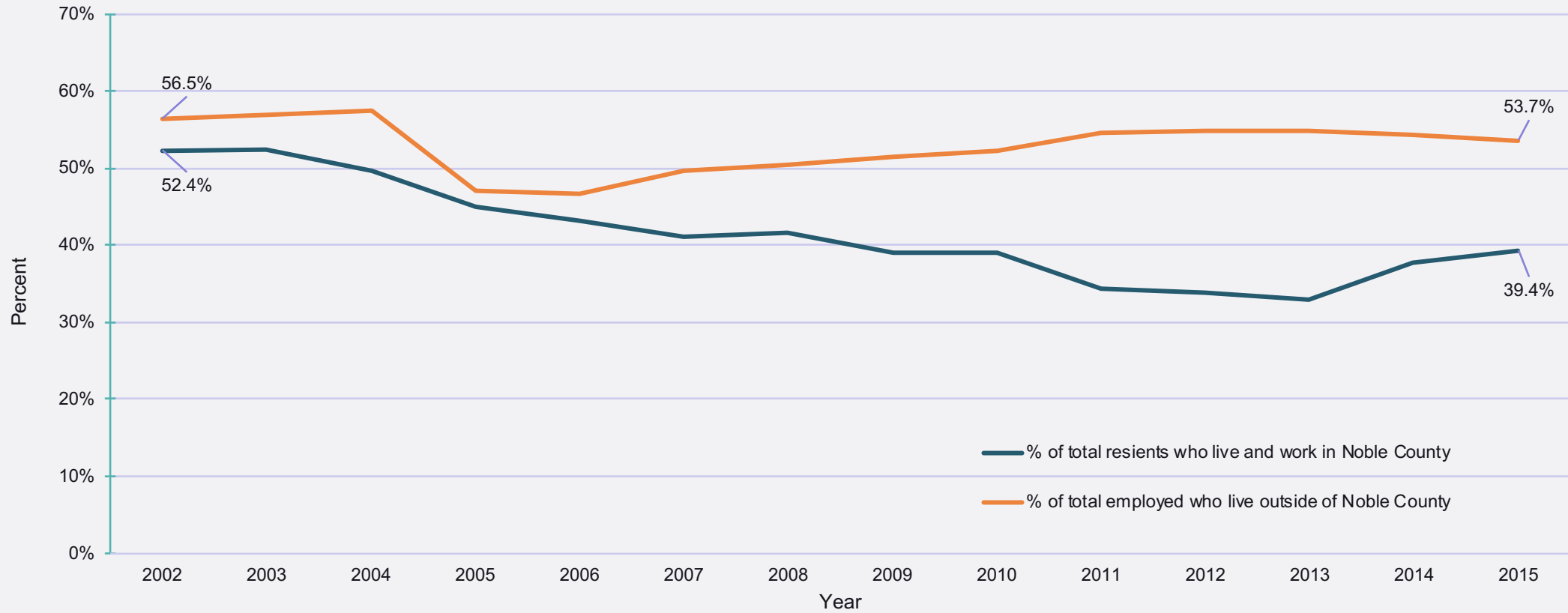
<100
studio housing units

The units with one room make up only a very small portion (less than 1%) of all the units in Noble County.

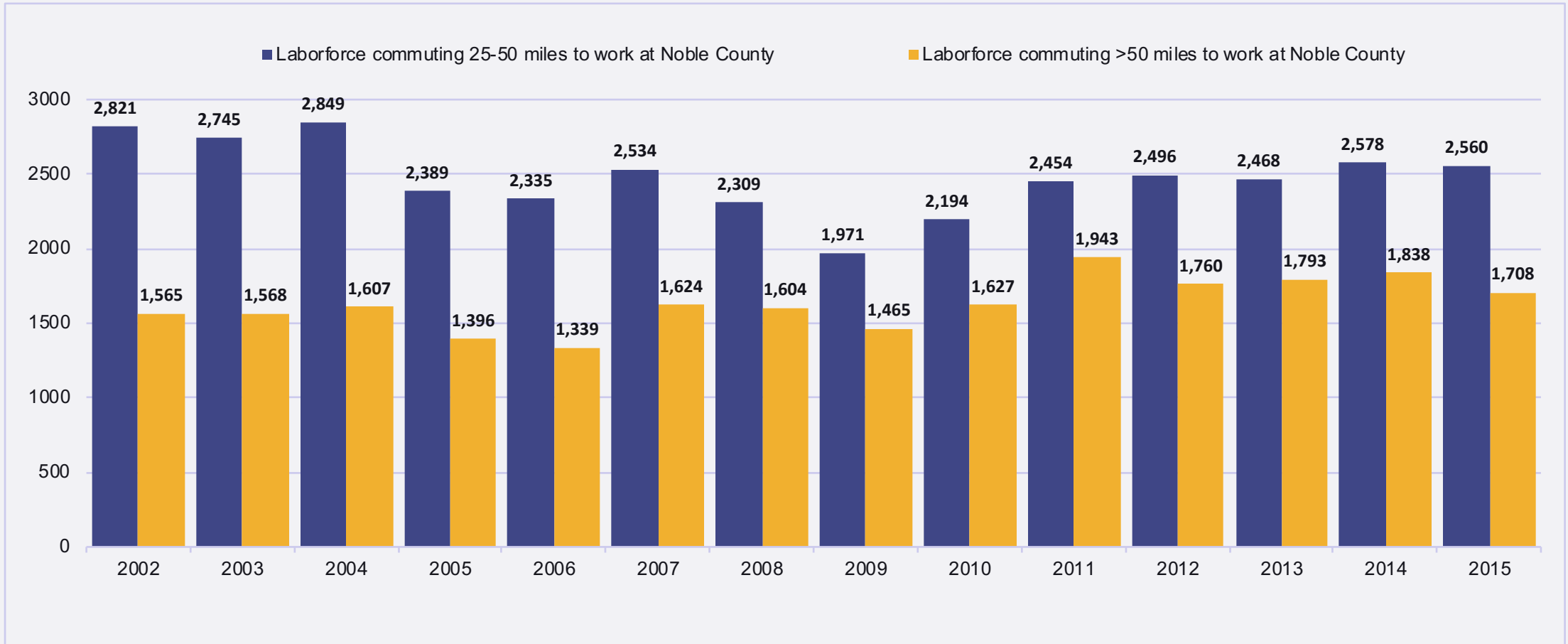
Section 5



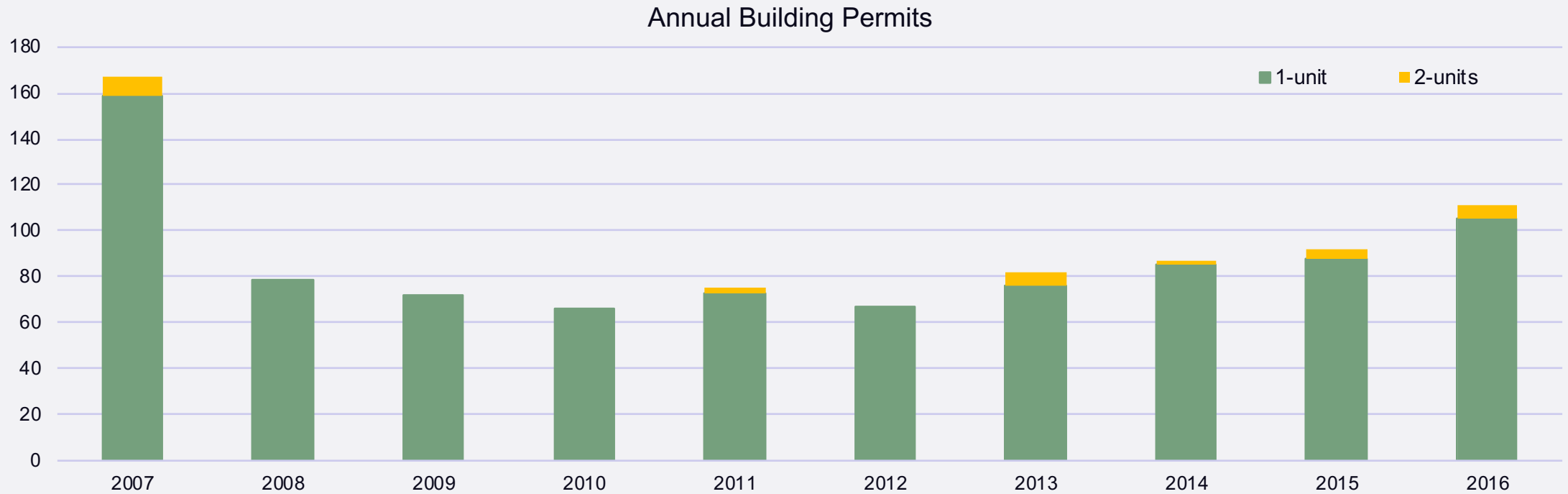
Market Features in Noble County



- Percent of total employed who commute from outside of Noble County has remained quite constant between 2002 and 2016.
- In the same period, proportion of residents employed and living in Noble County declined by 13 percentage points (52.4% to 39.4%).



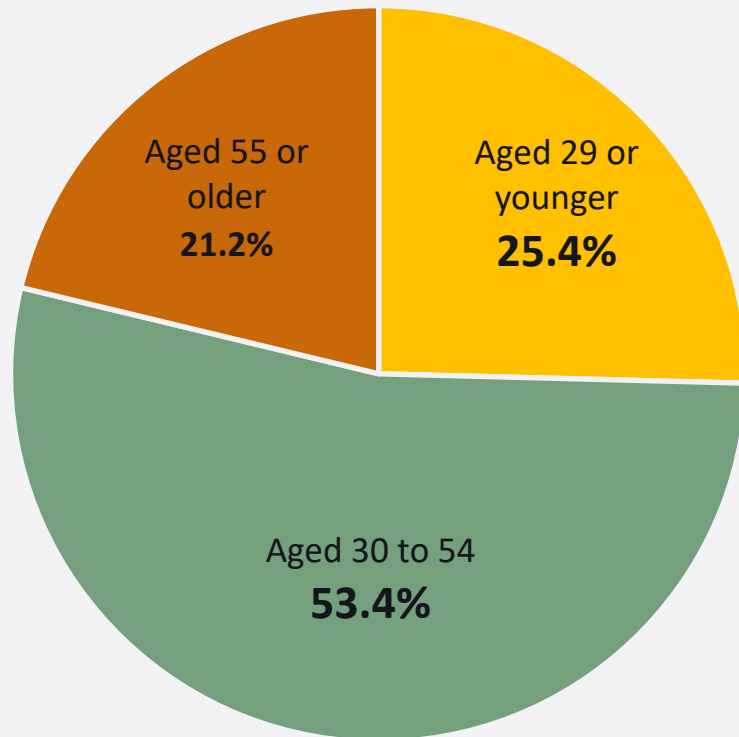
- In 2002, 23% of workers commuting into Noble County travelled 25 miles or more, which marginally decreased to 22% in 2015.
- 1,708 and 2,560 workers commuted greater than 50 miles and 25-50 miles, respectively in 2015.
- Workers commuting large distances are potential customers for housing.



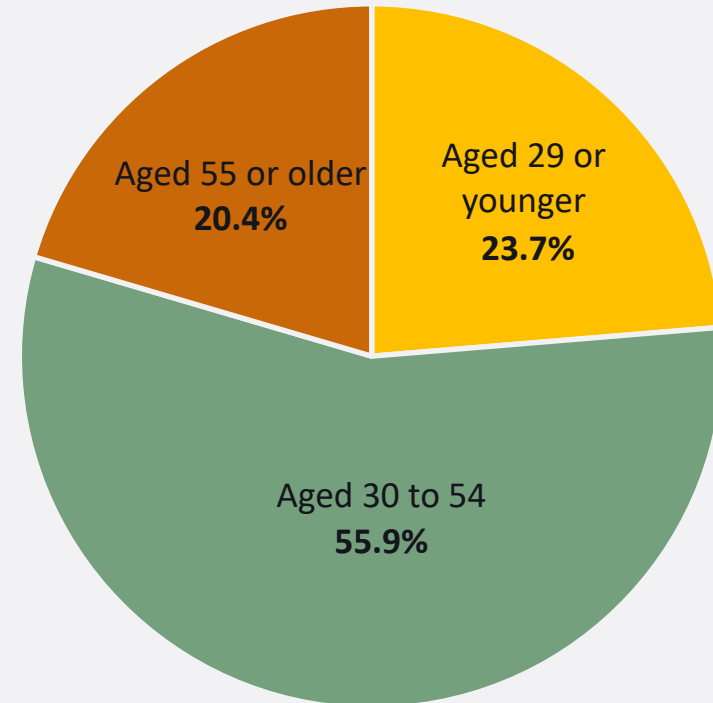
- The housing bubble and Great Recession had an impact on Noble County with progressively lower permitting activities after 2007.
- Since 2012, permitting activities have steadily increased but not yet reached pre-recession levels.
- Majority of building permits are for single-family units in Noble County.

Commuters: Age of Workers

Outflow: Worker's Age

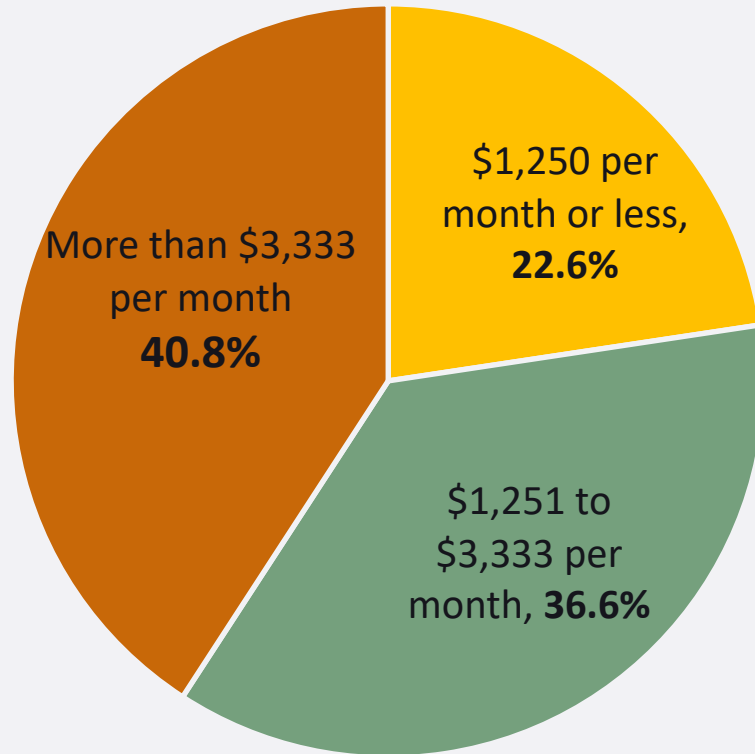


Inflow: Worker's Age

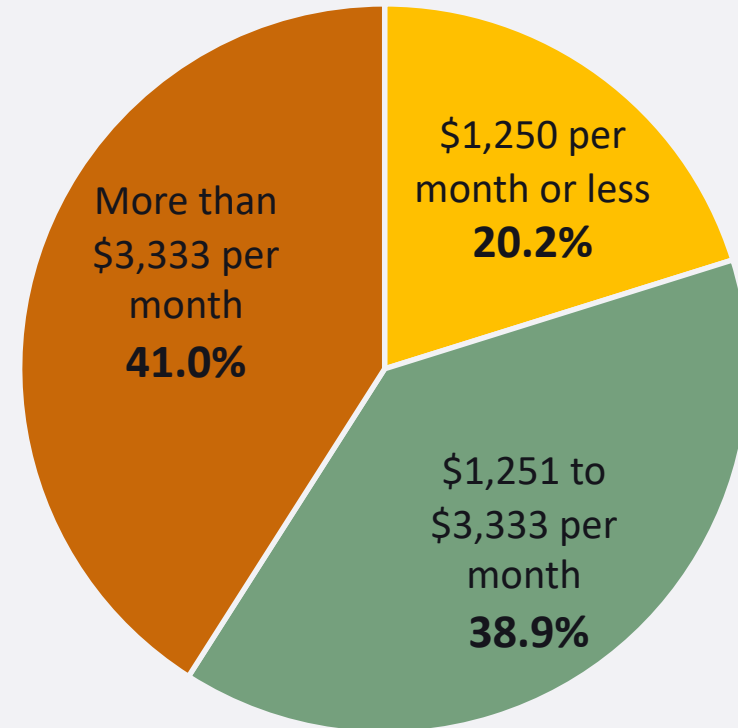


Commuters: Workers' Earnings

Outflow: Worker's Earning

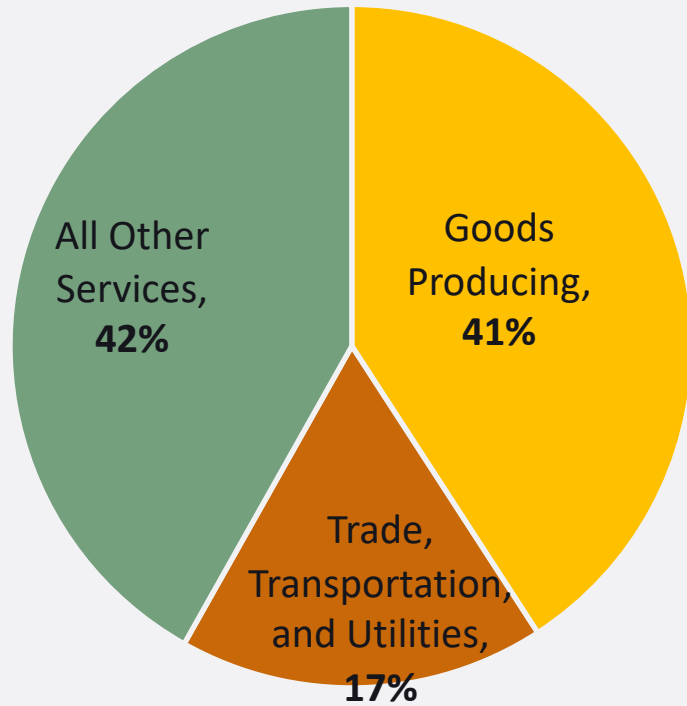


Inflow: Worker's Earning

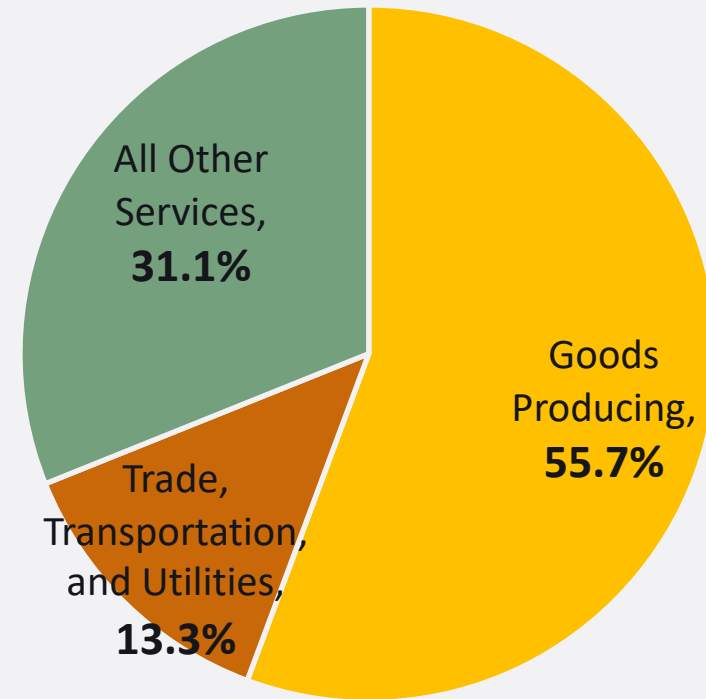


Commuters: Workers' industry

Outflow: Worker's Industry



Inflow: Worker's Industry



Section 6



Concluding Comments

Number of Housing Units

The number of owner-occupied units in Noble County has increased marginally by 402 units, while the number of renter-occupied units increased by 915 units.

What has expanded since 2000 is the number of vacant housing units. A 5 percent vacancy rate is considered an acceptable proportion for a dynamic housing market. However, Noble County has a vacancy rate of nearly 11%, indicating that more than 1 in 10 units is vacant.

As such, it is important to determine the factors that are fueling the growth in vacant units.

Housing Structure

Nearly 78 percent of homes in the county are comprised of single detached houses, and the total number remained increased by 1,959 units since 2000.

The number of units with two apartments has undergone a decrease between 2000 and 2016 – the total share of those units decreased from 4 percent to 2.5 percent of all housing structures, or 178 fewer such apartment units.

Mobile homes and manufactured housing decreased by around 7 percent in 2016, a decline of more than 150 units.

Monitoring the diversity of housing stock available in the county will be critical in order to stay ahead of the changing needs for housing units by households in the county.

Family/Household Structure

Married-couple family households currently occupy most housing units in the county. However, its number marginally decreased by 158 households, while nonfamily households increased by 805 units or by 18 percent between 2000 and 2016.

In particular, the share of other family household increased by 5 percentage points.

What local and regional leaders will need to tackle is how they can meet the housing needs of different household structures that is much different from years past. Today, about half of the housing units in the county are made-up of single-parent headed or nonfamily households.

Household Size and Composition

Overall, 1 out of 4 households is a single person household (owner or renter) in Noble County. A higher proportion is observed for rental-occupied units.

Nearly 70 percent of owner-occupied units in Noble County are composed of households with no children under 18 years of age living in the home (as of 2016).

There is clear evidence that most household units are made-up of older individuals, empty nesters, and single residents.

Share of Income Dedicated for Rental or Mortgage Expenses

The proportion of households spending 30 percent or more of their monthly income for rent has grown since 2000 – from 24 percent to 38 percent in 2016. In fact, approximately 17 percent of Noble County households are expending 50 percent or more of their monthly income for rent in 2016.

Among homeowners and renters, more than half of the occupied housing units paid more than \$700 per month. (for such things as mortgage payments or rents, property taxes, flood insurance, and utilities).

It will be important for local and regional leaders to consider how to reduce the cost-burden for households – be it rental or owner-occupied housing. This may mean taking a hard look at ways to improve wages/salaries for local workers.

Value of Housing Units

More than half of owner-occupied housing units in Noble County (56 percent) were valued at higher than \$100,000 (as of 2016).

The majority of the housing units (71 percent) were valued between \$50,000 and \$200,000.

A reasonably large proportion of owner-occupied housing units (about 10 percent) were valued at \$200,000 or more.

Physical Characteristics of Housing

Vacant housing in the county has been on the rise, growing from 8 percent in 2000 to nearly 11 percent by 2016.

The majority (nearly 90 percent) of the housing units in Noble County were built before 1990. In fact, nearly 2 out of 5 of all housing units were constructed before 1960.

Approximately 11 percent of owner-occupied housing units were built in 2000 or after. A higher proportion of new housing stock was observed in rental units (12 percent).

The majority of housing units (58 percent) in Noble County had 6 or more rooms in 2016, and units of this size experienced an increase of 1,623 more units between 2000 and 2016. Studio housing stocks remained at a small portion of all housing units in Noble County.

Commuting Patterns

More than half of workers who work in Noble County commuted from out of Noble County.

Long distance commuters that travel 25 miles or more to work in Noble County stood at 4,268 in 2015. These workers represent potential housing customers in Noble County.



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.

This report is created by the Purdue Center for Regional Development for Noble County.



Authors/Editors

Bo Beaulieu, PhD
Indraneel Kumar, PhD
Chun Song



Data Analysis

Chun Song
Andrey Zhalnin, PhD
Indraneel Kumar, PhD



Report Design

Tyler Wright

Purdue Center for Regional Development (PCRD)

seeks to pioneer new ideas and strategies that contribute to regional collaboration, innovation and prosperity.

Contact Us

1341 Northwestern Avenue
Purdue Schowe House
West Lafayette, IN 47906
765-494-7273
pcrd@purdue.edu

Visit

www.pcrd.purdue.edu

