Housing Executive Summary

Noble County

Housing Report Series

August 2018

PURDUE UNIVERSITY

Center for Regional Development
Advancing Collaboration : Energizing Regions

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Section 1

An Overview of the Noble County Housing Study

Introduction

Noble County Economic Development Corporation contracted with the Purdue Center for Regional Development (PCRD) 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 PCRD and key findings associated with each of the initiatives it undertook.
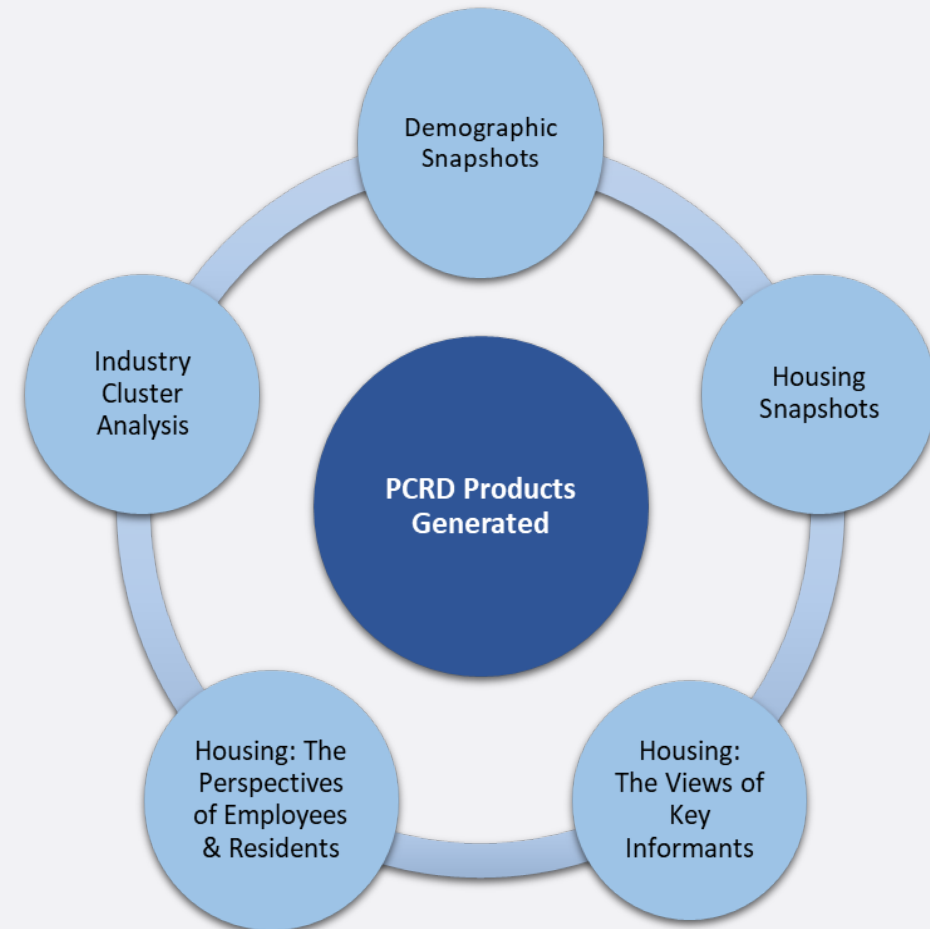
Outputs

1. **Housing Snapshot for the County** – Completed December 2017 and Updated May 2018;

2. **Housing Snapshot on two select cities in Noble County** – Ligonier and Kendallville both Completed December 2017 and Updated May 2018;

3. **Housing Profile for three select towns in Noble County** – Avilla, Albion and Rome City Completed in May 2018;

4. **Demographic and Socioeconomic Snapshot for the County** – Completed in December 2017;

5. **Industry cluster report for Noble County Labor Market Region** – Completed in December 2017;

6. **Focus group protocol and a summary of the feedback received from participants taking part in the sessions-- up to six different cities/towns in Noble County** – Focus Groups Completed in December 2017, Redacted Transcripts Completed in February 2017 and Final Reports Completed May – August 2018;

7. **Copy of the housing survey administered to employees of key businesses/industries in Noble County, and highlights of survey results** – Survey Finalized in March 2018, Survey Conducted from April – June 2018, Survey Report Completed in July 2018; and

8. **Executive summary of key findings and recommendations** – Completed August 2018.

Section 2

Examining Noble County's Population Characteristics

Population Characteristics

Components of Population Change, 2017*

Components	2010 - 2017	2016-2017
Natural Increase	1,218	193
Net Domestic Migration	-1,282	-183
Net International Migration	-11	0
Total	**-88**	**10**

*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, 2017
Source: U.S. Census Bureau, Population Division / https://factfinder.census.gov/bkmk/table/1.0/en/PEP/2017/PEPTCOMP/0500000US18113

99%
of Population Loss is Domestic
Nearly 1,300 more people that were living in Noble County chose to leave than those living outside the county that chose to move to Noble County

Downward
### Trend of Net International Migration
Since 2011, Noble County has experienced net gain in population from International migration until 2017 when net migration was estimated to be zero, between 2016 – 2017.

1/3
of Population Loss has been Recent
Between 2010 -2017, just over a third of the net population loss experienced by Noble County has taken place since 2015.

Population Characteristics

Population Projections: 2010 - 2050
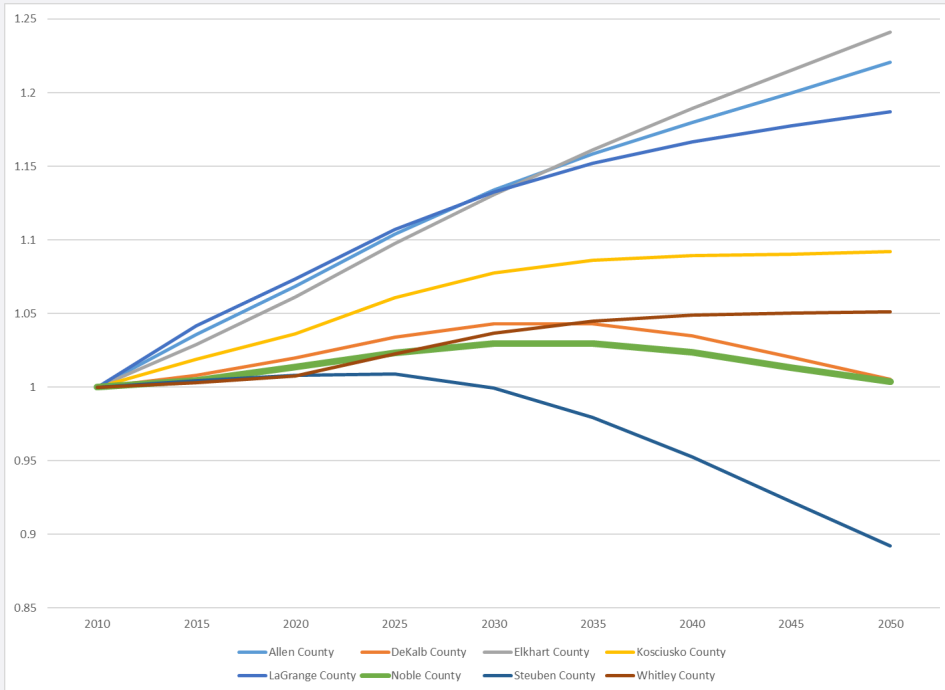
Population Projections

After recent modest gains, the population of Noble County is projected to increase by a total of 1.5% between 2020 and 2035. After 2035, deaths will begin to outpace births and the population will begin to decline. 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. Steuben is expected to experience a steep decline, followed by a slight increase in Noble County.

Allen (56%), Elkhart (34%), Kosciusko (5%) and LaGrange (5%) Counties are expected to drive regional growth, accounting for 98.5% of regional population growth.

Components of Population Change in Noble 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	742	862	675	283	-58	-216	-137
Net Migration	-316	-405	-379	-267	-234	-275	-323
Total	**426**	**457**	**296**	**16**	**-292**	**-491**	**-460**

Housing Report - Executive Summary // Noble County
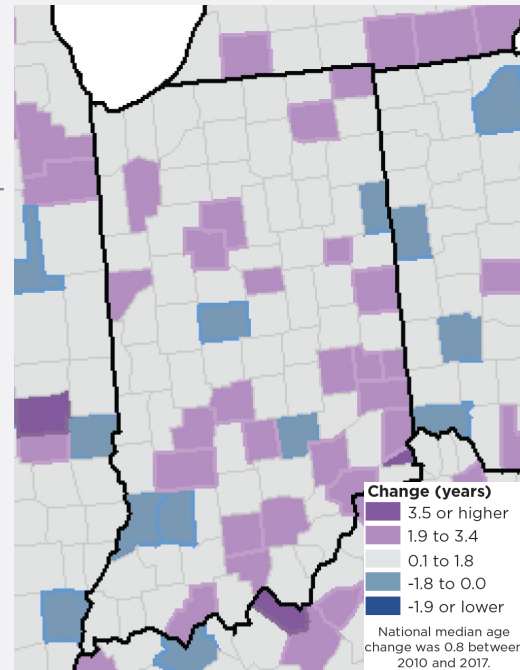
Population Characteristics

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).

Noble County's median age has risen (4.9%) from 37.1 years in 2010 to 38.9 years in 2017. Female (39.7) median age is higher than for males (38.0) in Noble County.
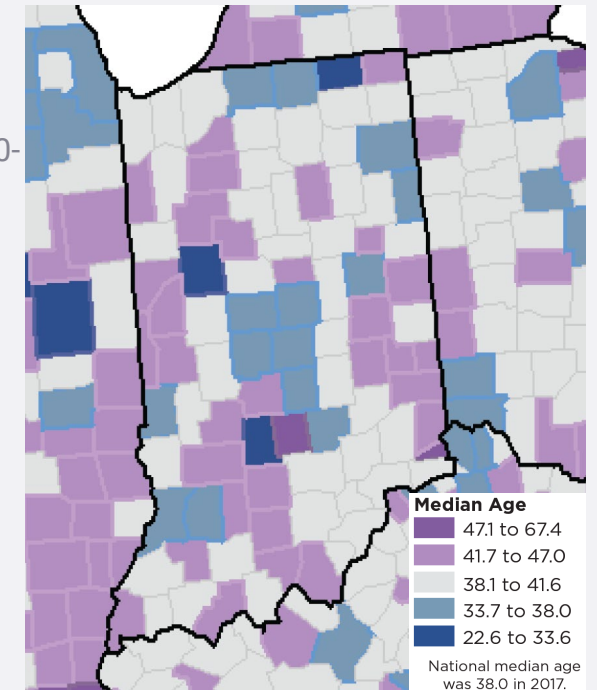
Despite this trend, Noble County's median age is slightly above the national average of 38.0 years and joins many other Indiana counties in the 38.1 to 41.6 years category. Counties adjacent to Noble County have lower (Allen, Elkhart, LaGrange) or similar (DeKalb, Kosciusko, Whitley) median ages. Steuben has the highest median age.

Change in Median Age in Indiana from 2010-2017

Change (years)
3.5 or higher
1.9 to 3.4
0.1 to 1.8
-1.8 to 0.0
-1.9 or lower

National median age change was 0.8 between 2010 and 2017.

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

Median Age in Indiana from 2010-2017

Median Age
47.1 to 67.4
41.7 to 47.0
38.1 to 41.6
33.7 to 38.0
22.6 to 33.6

National median age was 38.0 in 2017.

SOURCE:
https://www.census.gov/content/dam/Census/library/visualizations/2018/comm/youngest-oldest-counties.pdf

Median Age in Noble County

	2010	2011	2012	2013	2014	2015	2016	2017
	37.1	37.6	37.8	38.1	38.4	38.4	38.8	38.9

Source: http://www.stats.indiana.edu/topic/projections.asp based on data from the U.S. Census Bureau, Population Division, including:
https://factfinder.census.gov/bkmk/table/1.0/en/PEP/2017/PEPAGESEX/0500000US18113

👥 Population Characteristics

Age Cohorts

Age Cohorts

With 2010 as the base year, the graph to the left shows the population projection for 2010-2050 in Noble County. Total population will remain relatively unchanged (close to 1), age composition will change. Seniors (currently 15% of the population) are projected to more than double in number (5,941 to 11,245 or 23.6% of the population). Share of all other age cohorts are expected to decline.
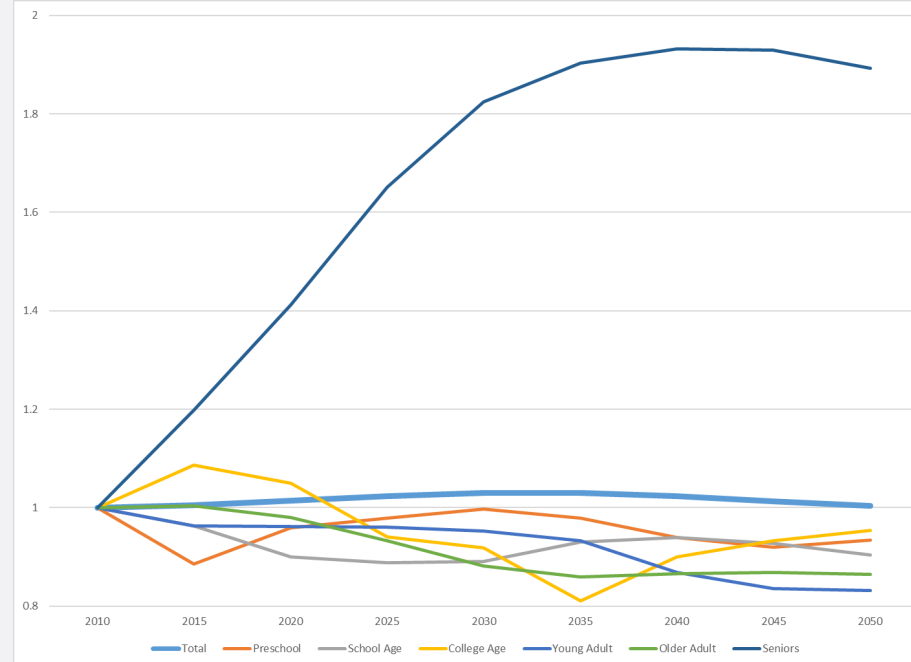
Source: http://www.stats.indiana.edu/topic/projections.asp based on data from the U.S. Census Bureau, Population Division and Author's Calculations

Age Cohorts in Noble County

Cohorts	2010	2015	2020	2025	2030	2035	2040	2045	2050
Pre-School (0-4)	3,454	3,056	3,311	3,380	3,446	3,380	3,245	3,177	3,226
School Age (5-19	10,628	10,240	9,560	9,435	9,460	9,885	9,989	9,863	9,608
College Age (20-24)	2,715	2,948	2,849	2,554	2,493	2,201	2,443	2,531	2,588
Young Adult (25-44)	11,937	11,487	11,477	11,466	11,362	11,138	10,368	9,966	9,932
Older Adult (45-64)	12,861	12,911	12,598	11,999	11,338	11,041	11,138	11,173	11,112
Seniors (65+)	5,941	7,117	8,390	9,808	10,839	11,309	11,479	11,461	11,245

Source: http://www.stats.indiana.edu/topic/projections.asp based on data from the U.S. Census Bureau, Population Division, including: https://factfinder.census.gov/bkmk/table/1.0/en/PEP/2017/PEPAGESEX/0500000US18113

Population Characteristics

Race and Ethnicity

Race and Ethnicity

Noble County is becoming more diverse in terms of race and ethnicity. Hispanics now account for 10.5% of the total population, up from 9.7% in 2010.

White is the most common race (97.8%), though the county level population has gone down by -0.5% since 2010. In terms of ethnicity, White is also the most common race amongst Hispanics (96.1%) and their population grew by 7.4%.

African Americans represent 0.8% of the total population and have increased 45.2% since 2010. The second largest share of Hispanics are African Americans (1.7%).

The remaining 1.4% of the population is either, American Indian/Alaskan Native (0.7%), Asian (0.6%) or Native Hawaiian/Other Pacific Islander (0.1%).

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

Category	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Total
Population by Race and Ethnicity in Noble County, 2017						
Total	46,631	588	416	379	42	48,056
Non-Hispanic	41,856	478	290	362	22	43,008
Hispanic	4,775	110	126	17	20	5,048

Category	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Total
Percent of Population by Race and Ethnicity in Noble County, 2017						
Total	97.8%	0.8%	0.7%	0.6%	0.1%	100.0%
Non-Hispanic	98.0%	0.8%	0.6%	0.6%	0.1%	89.5%
Hispanic	96.1%	1.7%	1.6%	0.3%	0.4%	10.5%

Category	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Total
Percent Change of Population by Race and Ethnicity in Noble County, 2010 - 2017						
Total	-0.5%	45.2%	24.2%	33.9%	5.0%	0.3%
Non-Hispanic	-1.3%	46.6%	10.7%	33.6%	0.0%	-0.7%
Hispanic	7.4%	39.2%	72.6%	41.7%	11.1%	9.1%

Section 3

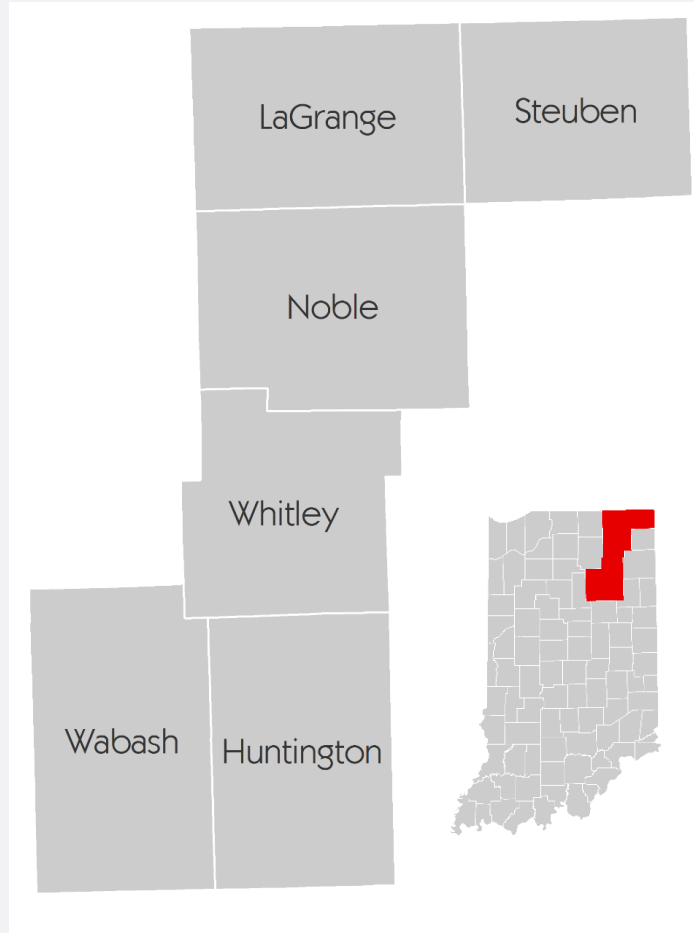# Examining Noble County's Economic Characteristics
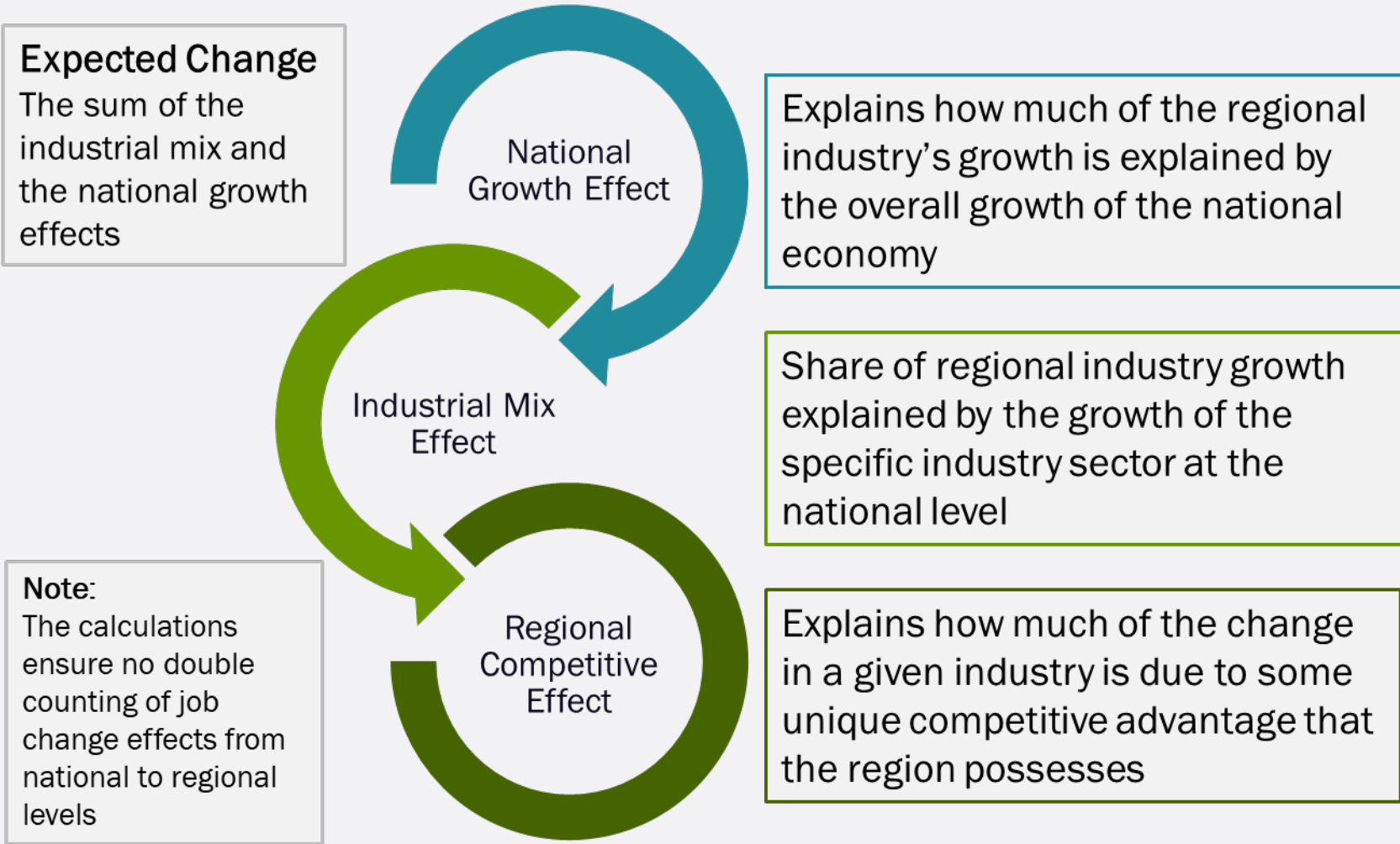
The Region

Noble County's Region

The Region III-A is Indiana Association of Regional Councils (IARC) region 9, and comprised of six Indiana counties. I-80/90 passes through the northern part of the region connecting to Chicago, IL to the west and Toledo, OH to the east.

- Huntington
- LaGrange
- Noble
- Steuben
- Wabash
- Whitley

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Annual Estimates of the Resident Population by Sex, Race Alone or in Combination, and Hispanic Origin for the United States, States, and Counties: April 1, 2010 to July 1, 2017
Source: U.S. Census Bureau, Population Division *and Author's Calculations.* *https://factfinder.census.gov/bkmk/table/1.0/en/PEP/2017/PEPAGESEX/0500000US18113*

Shift Share

Expected Change
The sum of the industrial mix and the national growth effects

National Growth Effect

Explains how much of the regional industry's growth is explained by the overall growth of the national economy

Industrial Mix Effect

Share of regional industry growth explained by the growth of the specific industry sector at the national level

Note:
The calculations ensure no double counting of job change effects from national to regional levels

Regional Competitive Effect

Explains how much of the change in a given industry is due to some unique competitive advantage that the region possesses

Economic Characteristics

Region III-A: Shift Share – 2010-2017

Shift Share
Of the region's 22 industry clusters, Transportation Equipment Mfg., Fabricated Metal Product Mfg., Advanced Materials, Glass and Ceramics, Electrical Equipment Mfg and Forest and Wood Products all significantly outperformed the nation and industry cluster, in terms of job growth since the end of the Great Recession.

Industry Cluster	Job Change	Industry Mix Effect	Nat Growth Effect	Expected Change	Competitive Effect
Advanced Materials	1976	-688	1578	890	1086
Agribusiness, Food Processing And Technology	742	-553	1261	708	34
Apparel And Textiles	388	-44	121	77	311
Arts, Entertainment, Recreation And Visitor Industries	204	45	281	327	-123
Biomedical/Biotechnical (Life Sciences)	376	-13	894	881	-505
Business And Financial Services	64	232	822	1054	-990
Chemicals	404	-84	411	327	77
Computer & Electronic Product Mfg	-245	-315	272	-43	-202
Defense And Security	488	-93	358	264	223
Education And Knowledge Creation	470	85	430	515	-46
Electrical Equip, Appliance & Component Mfg	783	-11	54	44	739
Energy (Fossil And Renewable)	1024	-19	525	506	518
Fabricated Metal Product Mfg	1886	17	565	583	1303
Forest And Wood Products	1102	-130	558	429	674
Glass And Ceramics	941	-34	103	69	872
Information Technology And Telecommunications	433	51	324	374	59
Machinery Mfg	-50	-90	262	173	-223
Mining	-6	-2	46	44	-50
Primary Metal Mfg	344	-228	258	30	313
Printing And Publishing	-394	-157	379	222	-615
Transportation And Logistics	462	376	411	787	-325
Transportation Equipment Mfg	3225	562	735	1297	1928

Source: Economic Modeling Specialists International (EMSI) – 2018.2 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

Economic Characteristics

Region III-A: Shift Share – 2010-2017 cntd.

Shift Share

Of the region's 22 industry clusters, Noble County contributed to the success of six of the high performing (highlighted) clusters except for Forest and Wood Products.

Noble County also has a large share of jobs in the Printing and Publishing and Chemicals, but neither of the clusters performed particularly well between 2010 -2017.

Industry Cluster	Region III-A 2017 Jobs	Noble County Share of Jobs	Region III-A Competitive Effect	Job Change in Noble County
Advanced Materials	13,667	29.7%	1086	1024
Agribusiness, Food Processing And Technology	10,084	18.4%	34	-80
Apparel And Textiles	1,287	3.8%	311	-74
Arts, Entertainment, Recreation And Visitor Industries	2,290	11.0%	-123	21
Biomedical/Biotechnical (Life Sciences)	7,002	15.8%	-505	-51
Business And Financial Services	6,158	17.8%	-990	33
Chemicals	3,453	35.1%	77	-69
Computer & Electronic Product Mfg	1,772	2.4%	-202	-5
Defense And Security	3,139	14.7%	223	26
Education And Knowledge Creation	3,659	7.3%	-46	-84
Electrical Equip, Appliance & Component Mfg	1,186	23.7%	739	173
Energy (Fossil And Renewable)	4,914	18.5%	518	291
Fabricated Metal Product Mfg	6,076	33.5%	1303	708
Forest And Wood Products	5,240	21.0%	674	-13
Glass And Ceramics	1,705	62.3%	872	758
Information Technology And Telecommunications	2,830	16.6%	59	153
Machinery Mfg	1,895	17.4%	-223	77
Mining	337	20.4%	-50	-9
Primary Metal Mfg	2,258	7.8%	313	27
Printing And Publishing	2,414	40.5%	-615	-188
Transportation And Logistics	3,507	18.5%	-325	230
Transportation Equipment Mfg	8,675	37.6%	1928	1246

Source: Economic Modeling Specialists International (EMSI) – 2018.2 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

Economic Characteristics

Adjacent Region: Shift Share – 2010-2017

Shift Share

The region made up of all the counties directly adjacent to Noble County has similar mix of high performing clusters. Chemicals and Primary Metal Mfg. are added to the mix and Electrical Equipment Mfg becomes less important. However, Noble County does not have a particular advantage in either of the two new sectors based on recent performance.

Industry Cluster	Job Change	Industry Mix Effect	Nat Growth Effect	Expected Change	Competitive Effect
Advanced Materials	8950	-2584	5926	3341	5609
Agribusiness, Food Processing And Technology	1478	-1033	2355	1322	156
Apparel And Textiles	808	-180	498	318	490
Arts, Entertainment, Recreation And Visitor Industries	1756	230	1430	1660	96
Biomedical/Biotechnical (Life Sciences)	5897	-86	5810	5725	173
Business And Financial Services	1432	1422	5048	6470	-5038
Chemicals	4579	-399	1946	1547	3031
Computer & Electronic Product Mfg	-1905	-996	860	-136	-1769
Defense And Security	1340	-650	2492	1842	-503
Education And Knowledge Creation	621	208	1053	1261	-640
Electrical Equip, Appliance & Component Mfg	559	-35	177	142	417
Energy (Fossil And Renewable)	2294	-80	2222	2142	152
Fabricated Metal Product Mfg	6992	56	1845	1901	5091
Forest And Wood Products	5786	-498	2147	1649	4138
Glass And Ceramics	2497	-104	319	215	2282
Information Technology And Telecommunications	-1775	299	1903	2201	-3976
Machinery Mfg	680	-313	917	604	76
Mining	49	-9	177	169	-120
Primary Metal Mfg	1007	-642	727	85	922
Printing And Publishing	-892	-469	1129	660	-1553
Transportation And Logistics	1371	2004	2191	4195	-2825
Transportation Equipment Mfg	19190	3322	4348	7669	11520

Source: Economic Modeling Specialists International (EMSI) – 2018.2 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

Region III-A, Adjacent Region and Noble County – 2017 Earnings

Regional Comparison

Earnings per worker can be thought of as a proxy for wages. Here is a comparison between the III-A Region, the ad hoc Adjacent Counties region and Noble County. Green clusters represent the high performing in one or both regions. The ratios between Noble and the regions are below 1 (lower earnings per worker) for five of the eight high performing clusters.

Noble County wages are generally more in line with III-A than the Adjacent Counties.

Industry Cluster	III-A Earnings Per Worker	Adjacent Earnings Per Worker	Noble Earnings Per Worker	Noble:IIIA	Noble:Adjacent
Advanced Materials	$63,285	$72,521	$59,406	0.939	0.819
Agribusiness, Food Processing And Technology	$39,590	$41,323	$38,277	0.967	0.926
Apparel And Textiles	$53,873	$50,211	$31,908	0.592	0.635
Arts, Entertainment, Recreation And Visitor Industries	$15,652	$19,795	$14,464	0.924	0.731
Biomedical/Biotechnical (Life Sciences)	$39,669	$65,336	$42,718	1.077	0.654
Business And Financial Services	$36,263	$54,175	$35,833	0.988	0.661
Chemicals	$57,909	$60,434	$59,849	1.034	0.990
Computer & Electronic Product Mfg	$69,489	$85,495	$113,266	1.630	1.325
Defense And Security	$45,221	$75,689	$35,692	0.789	0.472
Education And Knowledge Creation	$34,008	$29,912	$36,222	1.065	1.211
Electrical Equip, Appliance & Component Mfg	$47,157	$62,197	$41,006	0.870	0.659
Energy (Fossil And Renewable)	$48,754	$59,782	$45,328	0.930	0.758
Fabricated Metal Product Mfg	$57,233	$58,394	$53,783	0.940	0.921
Forest And Wood Products	$51,901	$54,035	$54,925	1.058	1.016
Glass And Ceramics	$46,985	$49,636	$51,445	1.095	1.036
Information Technology And Telecommunications	$59,828	$71,336	$50,319	0.841	0.705
Machinery Mfg	$60,340	$66,862	$60,643	1.005	0.907
Mining	$77,925	$77,774	$88,020	1.130	1.132
Primary Metal Mfg	$77,753	$81,688	$52,206	0.671	0.639
Printing And Publishing	$46,590	$46,856	$49,486	1.062	1.056
Transportation And Logistics	$52,600	$53,094	$43,590	0.829	0.821
Transportation Equipment Mfg	$68,828	$77,922	$63,504	0.923	0.815

Source: Economic Modeling Specialists International (EMSI) – 2018.2 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

Manufacturing Concentration in the Region - 2016

Manufacturing

Indiana has the highest manufacturing share of total jobs in the United States at 13.9% versus a national average of 8.3%. In fact only about ten Indiana counties have a lower share of jobs in manufacturing than the United States average.

Therefore, the role that manufacturing plays in the region cannot be understated. The Top 4 in Indiana in terms of manufacturing's share of total jobs are in the adjacent region and six of the Top 10.

Allen County has the most diversified economy in the region as evidenced by the lowest concentration index (where 1 = all jobs concentrated in a single sector). The adjacent counties, including Noble, have four in the Top 10 of concentration and six in the Top 20. This concentration is primarily the result of manufacturing having a large share of jobs.

County	Manufacturing Share of Jobs	Rank in Indiana	Sector Concentration of Jobs	Rank in Indiana
Elkhart, IN	41.2%	1	0.204	2
Noble, IN	38.2%	2	0.184	3
Lagrange, IN	33.9%	3	0.167	4
DeKalb, IN	33.7%	4	0.152	7
Kosciusko, IN	30.3%	8	0.134	13
Whitley, IN	30.0%	10	0.134	12
Steuben, IN	26.0%	16	0.117	27
Allen, IN	12.0%	60	0.083	78

Source: US Bureau of Economic Analysis - CA5N Personal Income by Major Component and Earnings by NAICS Industry

Noble County – 1970-2016 Jobs and Population

Jobs and Population

Since 1970, Noble County has followed an upward trend in population and job growth.

In terms of population, Noble County experienced relatively rapid growth in the 1990's.

While the debate continues amongst academics concerning whether jobs bring people or people bring jobs, there is a fairly strong correlation (0.91) between job and population growth in Noble County.

Jobs have experienced two expansions, one in the 1980's and another in the 1990's. Over time, economic cycles have exerted influence over these trends, as evidenced by the steep decline during the Great Recession. Now, Noble County appears to be in a rebound phase.

R² = 0.9458
R² = 0.7396

Legend: Total Employment — Population — Linear (Total Employment) — Linear (Population)

Source: US Bureau of Economic Analysis - CA4 Personal Income and Employment by Major Component
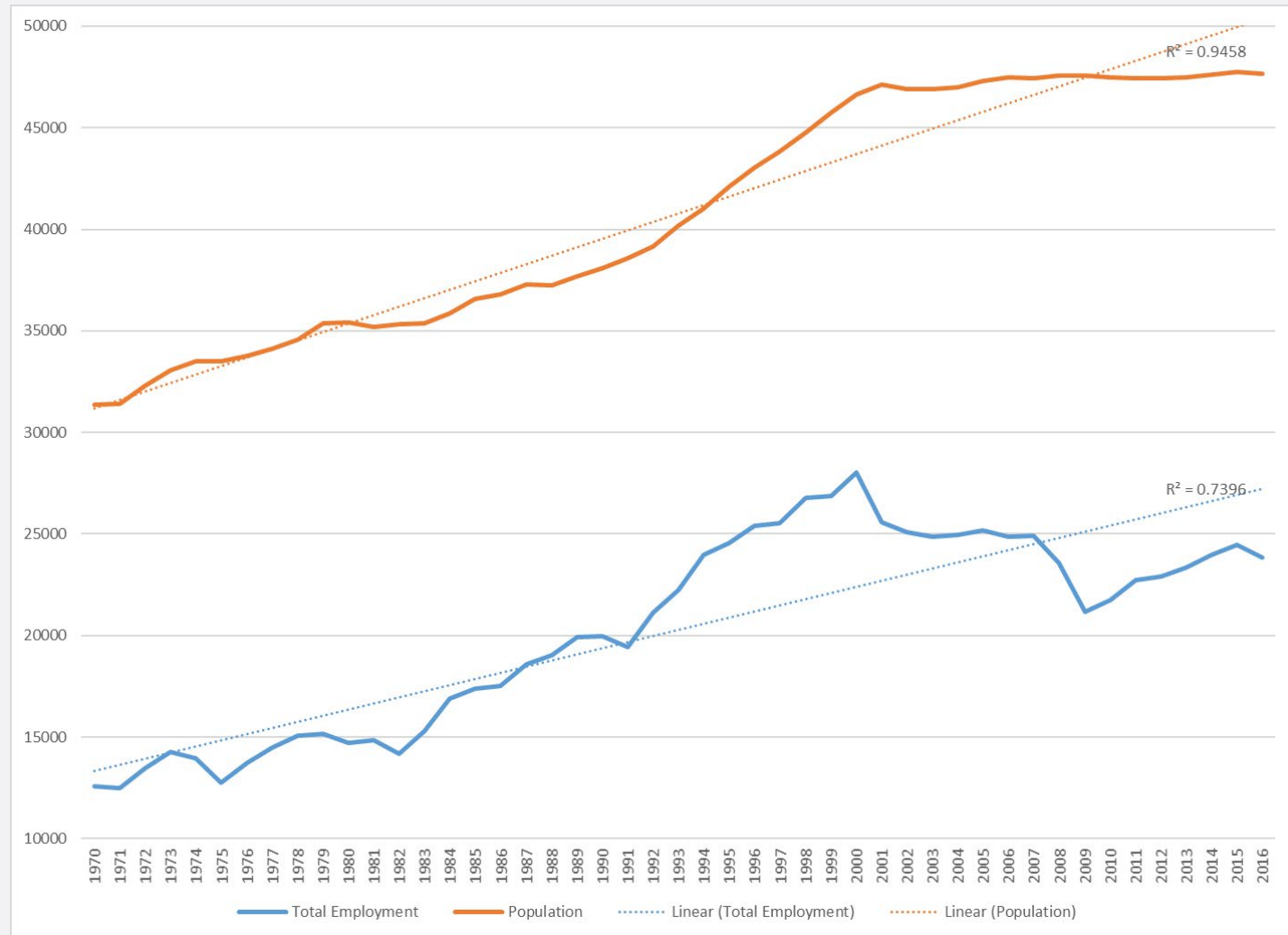
Noble County – 1970-2016 Jobs and Population

Jobs and Population

The year 2000 appears to be a pivotal point in Noble County's population and jobs growth. Up to 2000, Noble County tracked the adjacent counties almost perfectly. In fact, between 1970 and 2016, Noble County and the region were highly correlated with a Pearson's Correlation Coefficient of 0.97 for jobs and 0.98 for population.

However, if you analyze data before and after 2000, the correlation is much more muted, dropping from 0.99 to 0.90 for population and 0.98 to 0.53 for jobs.

These graphs show the difference in the trends for population and jobs during the two time periods in Noble County.

Source: US Bureau of Economic Analysis - CA4 Personal Income and Employment by Major Component
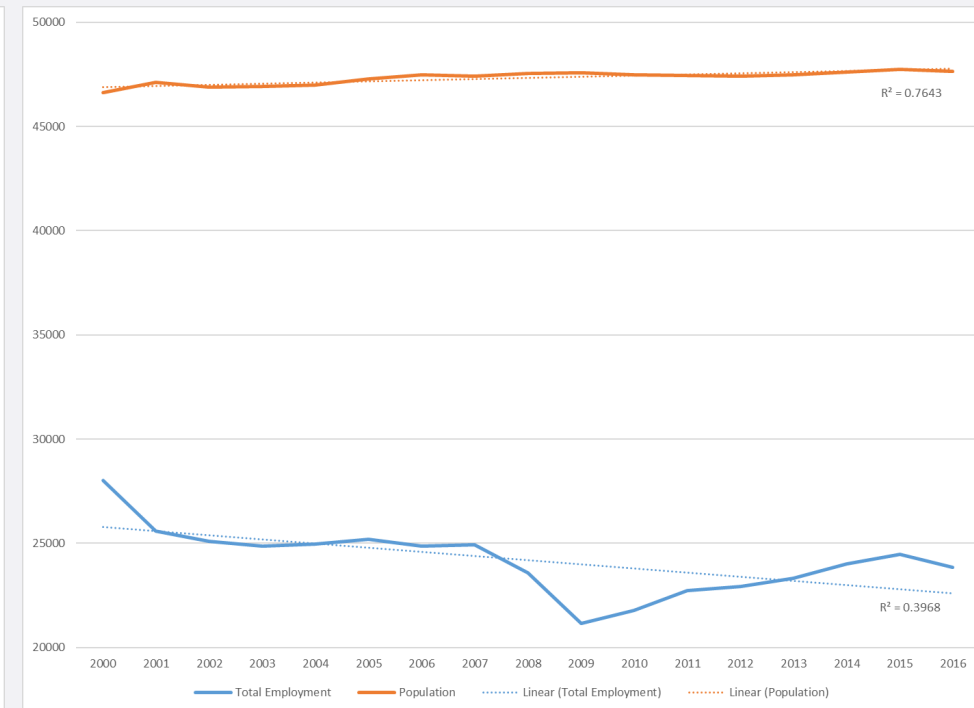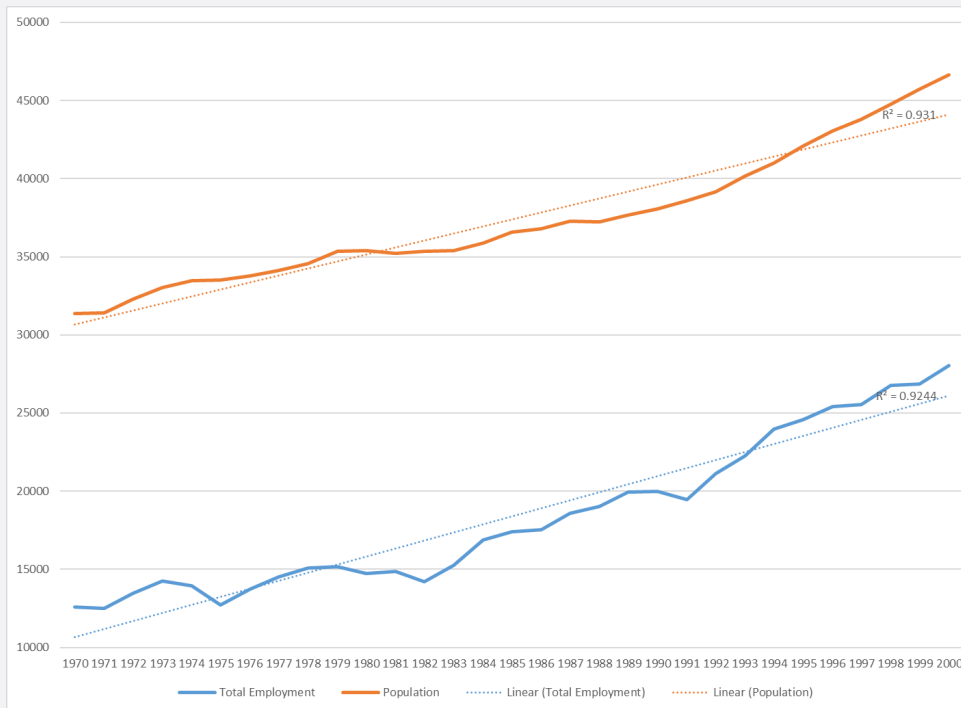
Section 4

Factors Affecting Housing Supply in Noble County

Housing Units in the Adjacent Region: 2010-2017

Housing Units

Allen County (43.4%) has the largest share of housing units in the region. Noble County has 5.6% of the housing units.

Allen, Kosciusko and Elkhart counties expanded their number of housing unit by over a thousand or more between 2010-2017. All of the counties in the adjacent region added more housing units than the Indiana median during the time period. Noble County's share of new housing units was 3.8% of the total.

In terms of percent change in housing units, Elkhart, Noble and DeKalb counties lagged the region.

County	2010	2017	Difference	Difference Rank in the State	Percent Difference	Percent Difference Rank in State
Allen County	152304	157968	5783	3	3.8%	17
DeKalb County	17561	18011	455	31	2.6%	28
Elkhart County	77786	79004	1236	19	1.6%	50
Kosciusko County	37071	38486	1449	15	3.9%	15
LaGrange County	14105	14785	690	23	4.9%	11
Noble County	20120	20540	429	33	2.1%	35
Steuben County	19387	20002	626	25	3.2%	22
Whitley County	14307	14769	489	29	3.4%	20
Total	352641	363565	11157		3.16%	
Median	14485	14917	218		1.7%	

Source: US Census Bureau – Annual Estimates of Housing Units for the United States, Regions, Divisions, States, and Counties: April 1, 2010 to July 1, 2017
https://factfinder.census.gov/bkmk/table/1.0/en/PEP/2017/PEPANNHU/0400000US18.05000

Housing Units in the Adjacent Region: 2016*

Housing Units

These data come from the American Community Survey. They represent a weighted average using data from 2012-2016.

Noble County contains approximately, 5.6% of the housing units in the region. The majority of these units are occupied (89.1%).

DeKalb (41%) and Noble County (37.4%) have the largest share of older homes (built before 1960).

Noble County (11.2%) has the smallest share of homes built since 2000.

	Allen	DeKalb	Elkhart	Kosciusko	LaGrange	Noble	Steuben	Whitley
Total housing units	154525	17645	77932	37573	14381	20206	19514	14447
Percent of occupied housing units	91.6	91.9	90.9	80.1	82.4	89.1	68.9	91.6
Percent of vacant housing units	8.4	8.1	9.1	19.9	17.6	10.9	31.1	8.4
Percent Built 2014 or later	0.3	0.4	0.5	0.3	0.4	0.2	0.2	0.1
Percent Built 2010 or later	1.6	0.9	1.2	2	1.8	0.9	1.4	2.6
Percent Built 2000 to 2009	11	11.6	12.8	13	15.3	10.1	12.9	12.3
Percent Built 1990 to 1999	14.8	16.9	17.6	16.8	13.5	18.3	18.8	20.3
Percent Built 1980 to 1989	11.7	10.2	11.1	13.4	13.2	10.1	14.5	9.7
Percent Built 1970 to 1979	15.4	12.2	14.2	12.9	11.1	14.3	12.1	12.9
Percent Built 1960 to 1969	14.4	6.8	11.3	8.7	9.8	8.6	6	7.4
Percent Built 1950 to 1959	11.5	5.3	10.3	9	7.7	6.6	6.3	7.4
Percent Built 1940 to 1949	5.6	3.3	5	5.6	3.9	4.7	5.6	4.7
Percent Built 1939 or earlier	13.6	32.4	16	18.3	23.1	26.1	22.1	22.5

Source: US Census Bureau – American Community Survey 2013-2016 , 5-year Estimates
https://factfinder.census.gov/bkmk/table/1.0/en/ACS/16_5YR/DP04/0500000US18003|0500000US18033|0500000US18039|0500000US18085|0500000US18087|0500000US18113|0500000US18151|0500000US18183

Housing Units in Noble County: 2016

Housing Units

Noble County contains approximately, 54.0% of the housing units in the county, while the remainder of the units (46%) are found in one of six municipalities. The majority of these units are occupied except for Rome City where most than a third of homes are considered vacant primarily due to their seasonal status (lake homes).

Approximately half of the housing units in Cromwell, Ligonier and Rome City were built before 1960 (37.4%). Around 40% of the homes in Albion and Kendallville are a similar vintage. Overall, 37.4% of housing units were built before 1960, suggesting that the housing stock in the unincorporated areas (and Avilla) is relatively younger.

New units (built since 2000) account for 11.2%. Only Avilla (19.6%) and Ligonier (15.4%) have a higher share.

	Noble County	Albion	Avilla	Cromwell	Kendallville	Ligonier	Rome City
Total housing units	20206	1077	979	208	4551	1632	842
Percent of occupied housing units	89.1	88.8	92.7	86.5	91.8	94.5	62.4
Percent of vacant housing units	10.9	11.2	7.3	13.5	8.2	5.5	37.6
Percent Built 2014 or later	0.2	0	0	0	0	0	0
Percent Built 2010 or later	0.9	0	0	0	0.5	0.4	0.5
Percent Built 2000 to 2009	10.1	9	19.6	1.4	9.6	15	8.1
Percent Built 1990 to 1999	18.3	26	25.1	15.4	13.1	16.5	9.7
Percent Built 1980 to 1989	10.1	11.8	13.5	10.6	12.1	5.7	10.3
Percent Built 1970 to 1979	14.3	7.3	12.2	14.4	16.1	7	12
Percent Built 1960 to 1969	8.6	6.1	4.4	7.2	8.4	4.7	9.1
Percent Built 1950 to 1959	6.6	5.3	4.1	6.3	5.8	5.2	11.2
Percent Built 1940 to 1949	4.7	1.7	2.3	5.8	4.4	1.5	6.1
Percent Built 1939 or earlier	26.1	32.8	18.8	38.9	29.8	44.1	33

Housing Supply

Value of Occupied Housing Units in the Adjacent Region: 2016*

Occupied Housing Units

In terms of the 224,639 owner-occupied units in the region, Allen, Elkhart and Kosciusko counties account for 74.9%. Noble County contains 6.0%.

Most of the owner occupied housing is valued at less than $200,000. Roughly three quarters of the occupied housing falls into these categories across the counties, except for LaGrange (57.9%). Noble has 81.9%.

On the other end, $300K+, LaGrange (22.2%), Steuben (14.4%) and Kosciusko (12.2%) have a relatively large share of higher value homes. Noble's share is 7.5%.

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

	Allen	DeKalb	Elkhart	Kosciusko	LaGrange	Noble	Steuben	Whitley
Owner-occupied units	96795	12406	48680	22702	9705	13424	10330	10597
Percent- Less than $50,000	11.1	13.1	8.9	11.3	7.3	10.5	11.6	9.2
Percent- $50,000 to $99,999	29.2	29.9	24.1	21.4	18.1	33.2	23.8	22.8
Percent- $100,000 to $149,999	26.8	22.3	30.2	22.8	17.7	23.5	22.5	27.5
Percent- $150,000 to $199,999	14.8	17.3	17	17	14.8	14.7	15.3	16.2
Percent- $200,000 to $299,999	10.9	11.2	13	15.4	19.9	10.5	12.4	15
Percent- $300,000 to $499,999	5.4	4.5	5.1	8.1	15.8	5.1	7.5	7.2
Percent- $500,000 to $999,999	1.5	1.3	1.5	3.3	5.2	2	6.3	1.4
Percent- 1000000 or more	0.2	0.5	0.2	0.8	1.2	0.4	0.6	0.6
Median Dollars	$116,400	$113,800	$125,300	$136,700	$170,600	$111,200	$130,000	$129,800

Housing Supply

Value of Occupied Housing Units in the Noble County: 2016

Occupied Housing Units

In terms of the 13,424 owner-occupied units in the county, municipalities account for 38.1%. Noble County contains the remaining 61.9%.

Most of the owner occupied housing is valued at less than $200,000 with Avilla (98.6%), Cromwell (97.9%), Kendallville (96.9%) and Ligonier (89.7%) at or above 90%.

At the highest end ($300k+), only Rome City has a significant amount (31.9%). Ligonier (8.3%) has some.

All of the municipalities, save for Rome City, fall below the median value for the county ($111,200).

	Noble County	Albion	Avilla	Cromwell	Kendallville	Ligonier	Rome City
Owner-occupied units	13424	597	655	98	2481	897	392
Percent- Less than $50,000	10.5	11.7	12.1	21.4	12	10.7	6.6
Percent- $50,000 to $99,999	33.2	50.9	36.2	70.4	48.6	61.8	24.7
Percent- $100,000 to $149,999	23.5	20.9	38.2	4.1	29.5	13.2	11
Percent- $150,000 to $199,999	14.7	5.4	12.1	2	6.8	4	8.2
Percent- $200,000 to $299,999	10.5	8.5	1.5	0	1.6	2.1	17.6
Percent- $300,000 to $499,999	5.1	0	0	2	1	3.8	19.4
Percent- $500,000 to $999,999	2	2.5	0	0	0.5	0	11.7
Percent- 1000000 or more	0.4	0	0	0	0	4.5	0.8
Median Dollars	$111,200	$87,100	$102,000	$72,000	$90,800	$87,600	$195,800

Housing Supply

Cost of Occupied Housing Units in the Adjacent Region: 2016

Occupied Housing Units

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, Noble County (54.6%) has one of the largest shares of homes whose cost is less than 20.0, suggesting more than half of occupied housing units with a mortgage are quite affordable from a monthly cost perspective.

However, Noble County (21.5%) has one of the highest shares of owner occupied units with a mortgage in the adjacent region.

	Allen	DeKalb	Elkhart	Kosciusko	LaGrange	Noble	Steuben	Whitley
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	64390	8098	32262	14553	6275	8291	6403	7129
less than 20.0 percent	56.6	54.4	55.3	56.1	47.9	54.6	51.9	51.6
20.0 to 24.9 percent	15.1	14.3	15	16.7	13.9	14.7	15.8	17.3
25.0 to 29.9 percent	9.1	9.2	9.8	8	11.4	9.3	8.9	9
30.0 to 34.9 percent	5.6	6	5.8	5.9	7.4	4.5	7.1	7.5
35.0 percent or more	13.6	16.1	14.1	13.3	19.4	17	16.3	14.6
Over 30%	19.2	22.1	19.9	19.2	26.8	21.5	23.4	22.1

Housing Supply

Cost of Occupied Housing Units in the Noble County: 2016

Occupied Housing Units

Within Noble County, Albion (73.3%), Avilla (65.5%) and Kendallville (60.9%) all have higher than average shares of owner occupied housing units with a mortgage than are affordable. Accordingly, they also have lower shares of units that are beyond the 30% monthly income threshold.

Cromwell (40%), Ligonier (29.5%) and Rome City (21.6%) are all less affordable than the Noble County average.

Rome City is an interesting outlier. It contains a large share of high end homes (around the lake) and a large share of homes that are costly to the owners. This is partly due to the income disparities between residents that live in-town compared to the lake.

	Noble County	Albion	Avilla	Cromwell	Kendallville	Ligonier	Rome City
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	8291	386	449	60	1464	606	232
less than 20.0 percent	54.6	73.3	65.5	50	60.9	41.1	53
20.0 to 24.9 percent	14.7	7.5	8.2	10	8.7	23.9	12.5
25.0 to 29.9 percent	9.3	8	9.6	0	11.8	5.4	12.9
30.0 to 34.9 percent	4.5	2.3	4.5	6.7	4.4	12.5	5.2
35.0 percent or more	17	8.8	12.2	33.3	14.2	17	16.4
Over 30%	21.5	11.1	16.7	40	18.6	29.5	21.6

Housing Supply

Rental Housing Units in the Adjacent Region: 2016

Rental Housing Units

In terms of the 85,375 rental housing units in the region, Allen, Elkhart and Kosciusko counties account for 82.3%. Noble County contains 4.9%.

By far, the $500-$999 rent category is the most common, ranging from 63.8% of units in Steuben to 71.8% in DeKalb. Noble has 71% of its rental units falling into this category.

On the other end of the spectrum, Allen, Elkhart and Kosciusko are the only counties in the region that have a supply of 'high end' ($2000+) rentals. All of the counties, have some 'mid-range' ($1000 - $2000) rentals, but the share is relatively low, especially in DeKalb (5.5%) and Noble (9.1%).

	Allen	DeKalb	Elkhart	Kosciusko	LaGrange	Noble	Steuben	Whitley
Occupied unit paying rent	42954	3619	20775	6715	1803	4216	2795	2498
Less than $500	17.1	22.7	16.1	16.4	20.2	20	22.9	32
$500 to $999	70	71.8	71.3	69.4	65.3	71	63.8	57
$1,000 to $1,499	10.4	5.5	10.7	10.5	14.5	7.8	12.7	8.9
$1,500 to $1,999	1.5	0	0.6	1.8	0	1.3	0.6	1.4
$2,000 to $2,499	0.8	0	0.7	1.5	0	0	0	0.3
$2,500 to $2,999	0.1	0	0.3	0	0	0	0	0.3
$3,000 or more	0.1	0	0.4	0.4	0	0	0	0
Median Dollars	691	664	725	737	697	655	696	636

Housing Supply

Rental Housing Units in the Noble County: 2016

Rental Housing Units

In terms of the 4,216 rental housing units in Noble County, 73.3% are found in the six municipalities.

Kendallville (1,668) and Ligonier (634) have the largest number of rental units.

Similar to the region, the majority of rentals fall in the $500-$999 range for rent. Noble County has very few rental units that rent for over $1,500. On the other end, Albion and Avilla both have around 30% of their rental units renting for less than $500.

Median rent in Noble County is relatively low, compared to the reigon. Rome City has the highest median rent ($757/mo) while Avilla has the lowest ($627/mo).

	Noble County	Albion	Avilla	Cromwell	Kendallville	Ligonier	Rome City
Occupied unit paying rent	4216	340	248	81	1668	634	119
Less than $500	20	30	29.4	16	21.1	18.6	21
$500 to $999	71	63.2	67.3	75.3	74.3	78.9	72.3
$1,000 to $1,499	7.8	6.8	3.2	8.6	4.6	2.5	6.7
$1,500 to $1,999	1.3	0	0	0	0	0	0
$2,000 to $2,499	0	0	0	0	0	0	0
$2,500 to $2,999	0	0	0	0	0	0	0
$3,000 or more	0	0	0	0	0	0	0
Median Dollars	655	646	627	632	642	635	757

Cost of Rental Housing Units in the Adjacent Region: 2016

Rental Housing Units

Unlike the owner occupied situation in the adjacent region, where about a fifth to a quarter of units were not affordable, around 40% of rental units are above the 30% monthly income threshold.

Conversely, over a third 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.

	Allen	DeKalb	Elkhart	Kosciusko	LaGrange	Noble	Steuben	Whitley
Occupied units paying rent (excluding units where GRAPI cannot be computed)	41703	3550	20323	6596	1793	4166	2780	2436
Less than 15.0 percent	16.4	11	16.3	21	23	20.7	16.6	27.7
15.0 to 19.9 percent	13.7	25.2	16.3	15.1	14	14.3	21.6	10.7
20.0 to 24.9 percent	12.9	12.7	12.6	16.8	18	12.1	12.5	15
25.0 to 29.9 percent	12.5	11.1	10.1	9.5	6.6	11.4	14.7	8.5
30.0 to 34.9 percent	8.7	8.3	7.6	6.8	6.6	10.5	12.4	13.1
35.0 percent or more	35.8	31.7	37.2	30.8	31.8	31	22.2	25
Over 30%	44.5	40	44.8	37.6	38.4	41.5	34.6	38.1

Source: US Census Bureau – American Community Survey 2013-2016 , 5-year Estimates
https://factfinder.census.gov/bkmk/table/1.0/en/ACS/16_5YR/DP04/0500000US18003|0500000US18033|0500000US18039|0500000US18085|0500000US18087|0500000US18113|0500000US18151|0500000US18183
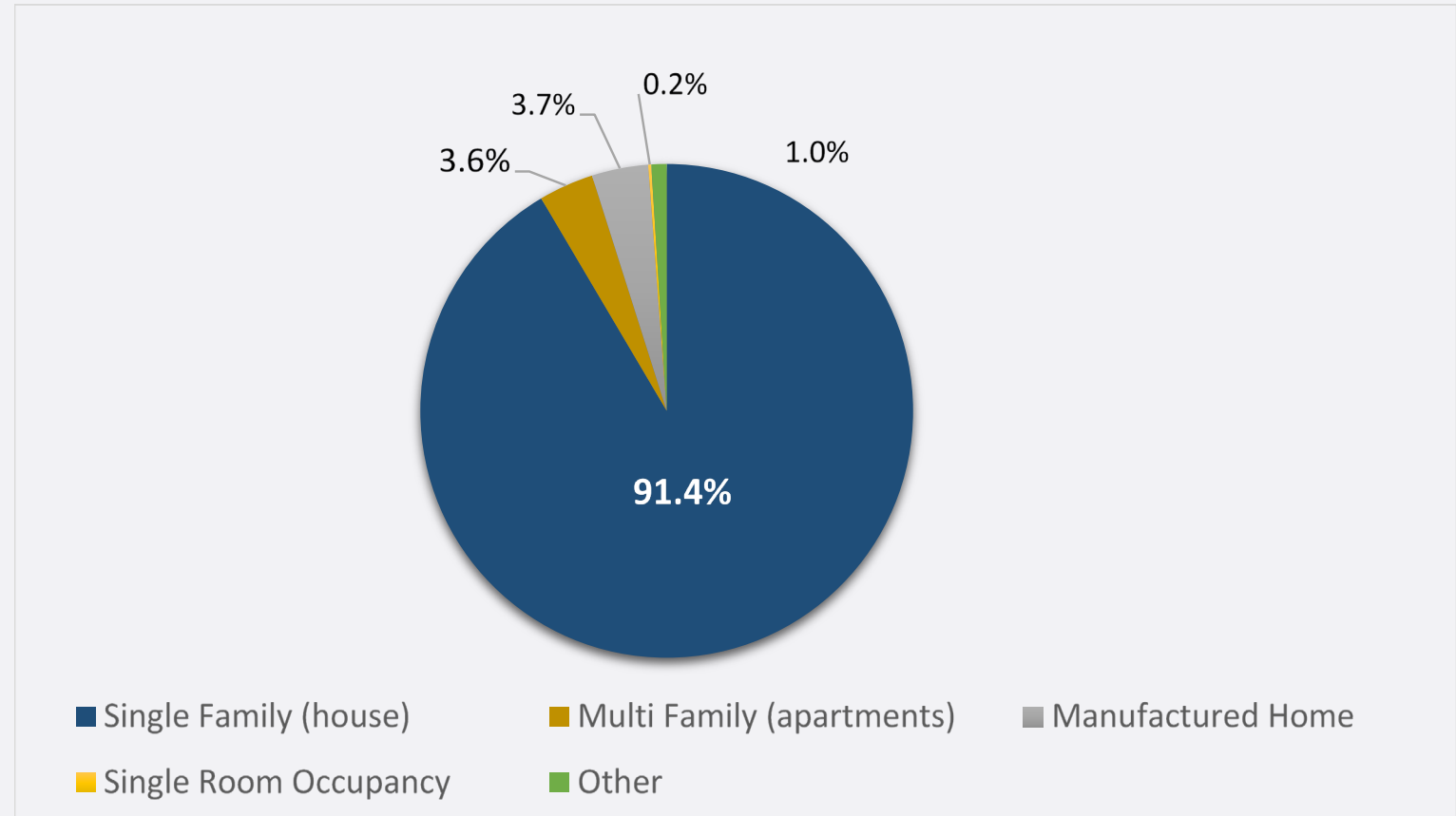
Cost of Rental Units in the Noble County: 2016

Occupied Housing Units

In terms of cost, Noble County mirrors the region.

Albion (47.4%), Cromwell (45.7%), and Kendallville (51.7%) all have a general lack of affordability.

On average, 35% of rental units in Noble County fall below the 20% of monthly income level in terms of cost. Albion (32.1%), Avilla (33.4%), Cromwell (18.5%), Kendallville (29%) all fall below that share. This means that for Albion, Cromwell and Kendallville, renters are being squeezed at both end. There is relatively fewer highly affordable units and a disproportionate number of residents living in unaffordable situations.

	Noble County	Albion	Avilla	Cromwell	Kendallville	Ligonier	Rome City
Occupied units paying rent (excluding units where GRAPI cannot be computed)	4166	340	248	81	1636	616	119
Less than 15.0 percent	20.7	16.8	17.3	6.2	16.7	28.1	20.2
15.0 to 19.9 percent	14.3	15.3	16.1	12.3	12.3	18	19.3
20.0 to 24.9 percent	12.1	9.7	22.6	23.5	7.6	11.5	17.6
25.0 to 29.9 percent	11.4	10.9	18.5	12.3	11.5	2.9	7.6
30.0 to 34.9 percent	10.5	15.6	4	7.4	16.9	3.2	3.4
35.0 percent or more	31	31.8	21.4	38.3	34.8	36.2	31.9
Over 30%	41.5	47.4	25.4	45.7	51.7	39.4	35.3

Section 5

Factors Affecting Housing Demand in Noble County

Housing Demand

Survey Results: Current Housing Situation

Current Housing: What type of home do you live in? (out of 804 survey responses)

Current Housing Situation

The overwhelming majority of the survey participants reported living in a single-family home. Home-ownership in Noble County was at 66.4% in 2016. Therefore, the respondent sample is skewed towards homeowners.

Pie chart showing:
- 91.4% Single Family (house)
- 3.6% Multi Family (apartments)
- 3.7% Manufactured Home
- 1.0% Single Room Occupancy
- 0.2% Other

Legend:
- Single Family (house)
- Multi Family (apartments)
- Manufactured Home
- Single Room Occupancy
- Other

Survey Results: Current Housing Situation

Current Housing Situation

Nearly 90 percent of respondents owned their home. This corresponds closely 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 806 survey responses)

2.0%

8.3%

89.7%

■ Owned   ■ Rented   ■ Occupied without payment of rent
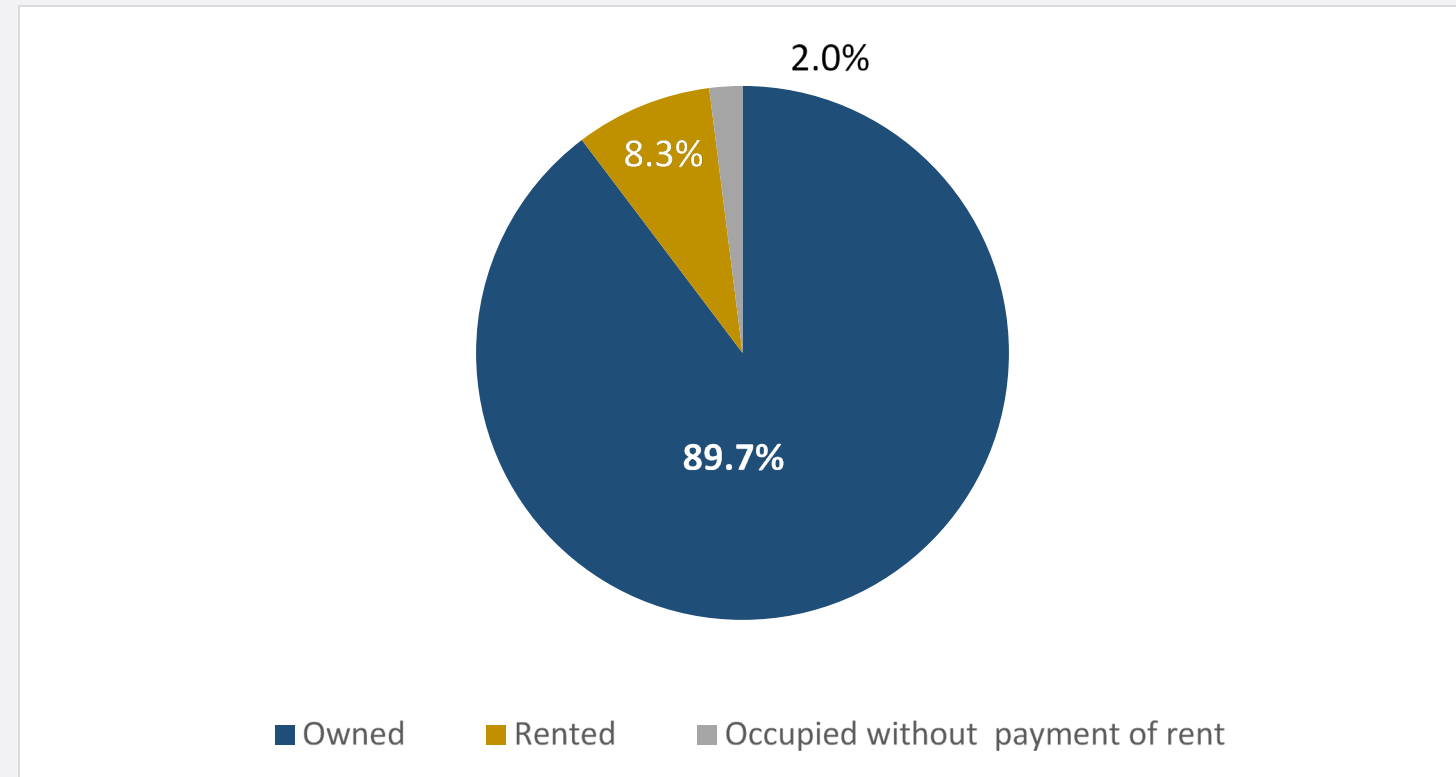
Survey Results: Current Mortgage Situation

Current Mortgage Situation

Two-thirds of the respondents reported having a mortgage. In 2016, 62.2 percent of home owners reported having a mortgage.

According to the US Census, around 62% of home owners have a mortgage in Noble County.

Current Housing: Mortgage: Do you currently have a mortgage? (out of 804 survey responses)

- 32.3%
- **67.7%**

■ Yes   ■ No
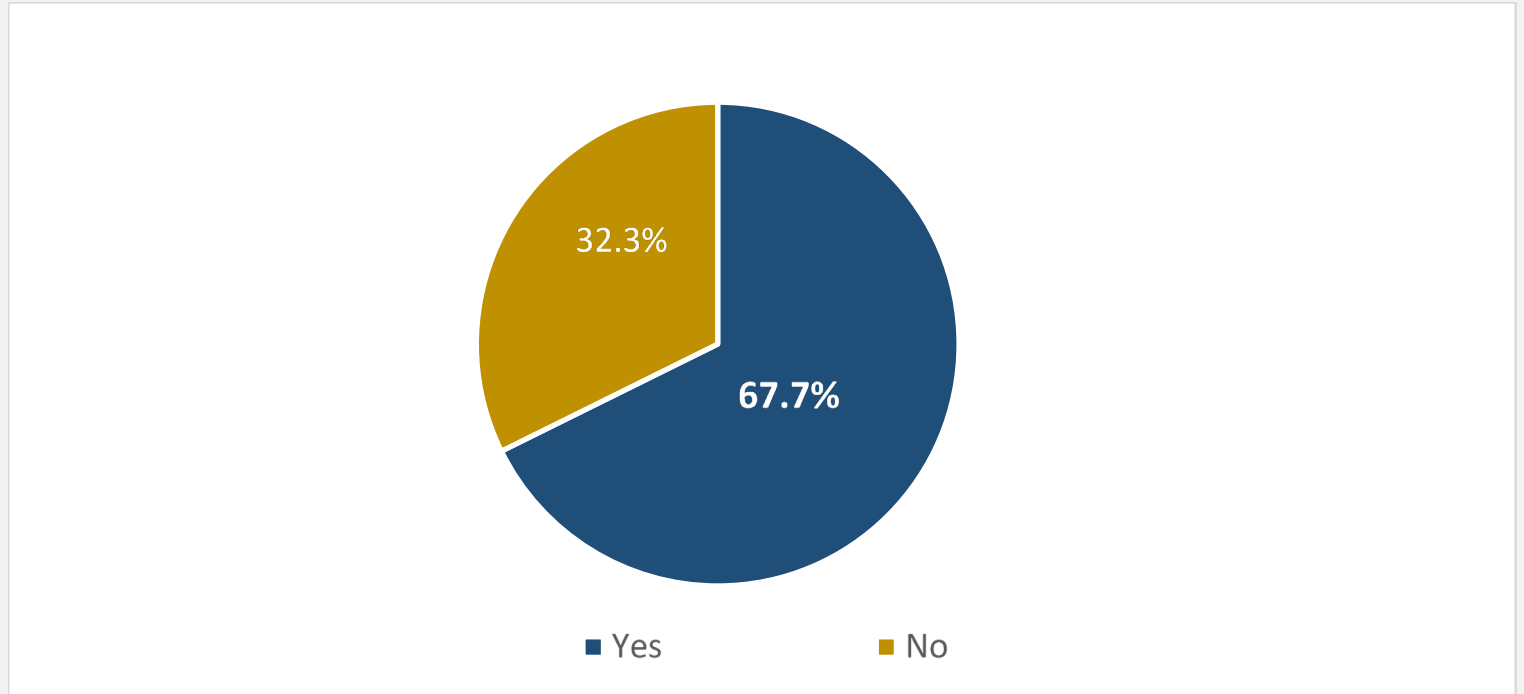
Mortgage Status*

	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.

* Note: 2000 Census number based on sample of owner-occupied housing units. The 2016 ACS data are based on estimates of owner-occupied housing units.

Survey Results: Why Do You Live Where You Live?

Why Do You Live Where You Live?

Just over two thirds of respondents live and work in Noble County. Of the one third of respondents that do not live in the same county where they work (likely commuters to Noble County) are majority reported that they are satisfied with their current home as a reason for not moving. Other common reasons for not living in Noble County included proximity of family, school system preference and the work situation of their significant other.

Demographics: Do you live in the same County where you work? If not, why not?

|	
I live and work in the same county (out of 518 survey responses)	64.3%
Satisfied with my current residence (out of 226 survey responses)	28.0%
Relatives live closer to my current residence (out of 120 survey responses)	14.9%
I prefer the schools in the County I live in (out of 109 survey responses)	13.5%
Significant other works in a different County (out of 81 survey responses)	10.0%
Other (out of 78 survey responses)	9.7%
Lack of quality housing in the County where I work(out of 56 survey responses)	6.9%
Local amenities are better in my current county of residence (out of 53 survey responses)	6.6%
Cannot afford to move (out of 33 survey responses)	4.1%
Better health care option in current place of residence (out of 27 survey responses)	3.3%
Job is only temporary (out of 7 survey responses)	0.9%

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 Noble County. Allen County was the second largest source of respondents.

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

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?
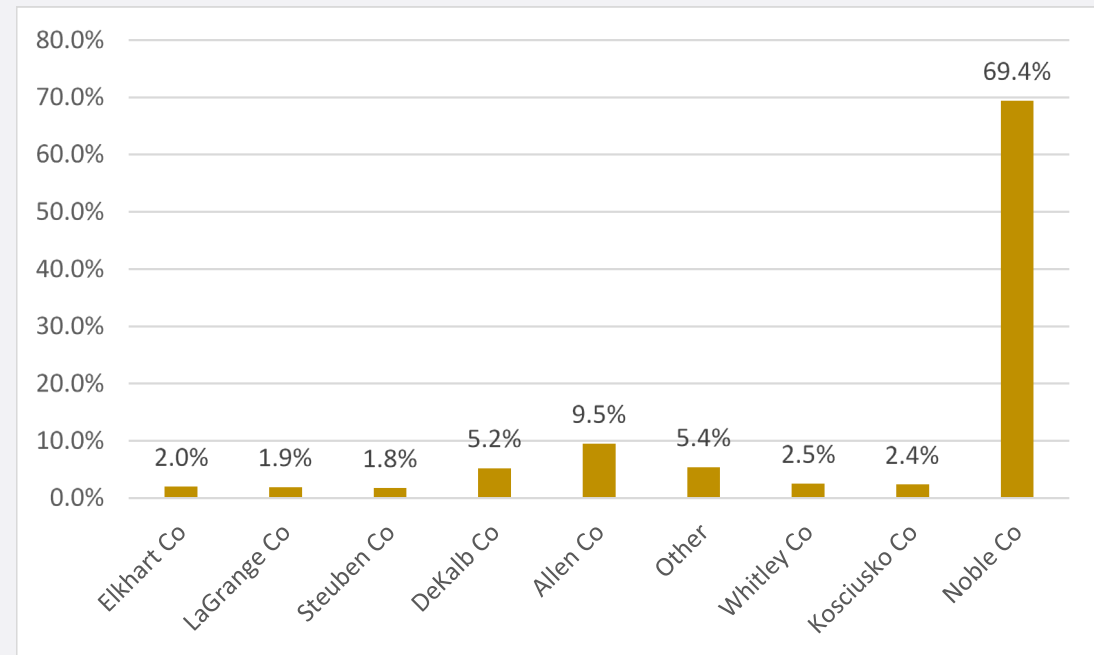
Survey Results: Are You in the Market for Moving?

Are You in the Market for Moving?

The majority of the survey respondents reported that they do not plan to move from their homes. Those that do plan to move, prefer to buy, rather than rent. Homeownership has been on a downward trend since 2000 in Noble 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 are your future plan in terms of buying or renting a new home? (out of 806 survey responses)

I do not plan to move	**71%**
I plan to buy a home	25%
I plan to rent a home	4%

Survey Results: What are Your Future Plans?

What are Your Future Plans?

• Thirty- one percent of survey participants who are planning to buy a home are purchasing a home in the next 3 years.

•Ninety-five percent of respondents reported that they are looking to purchase a single-family home and nearly 3 percent were seeking a condominium or townhome. A handful of respondents were seeking a mobile home and a single respondent was seeking a senior living arrangement.

•Fifty-five percent reported that they are looking to buy a three-bedroom home. Thirty three percent were seeking four or more bedrooms. The remaining twelve percent were seeking two bedrooms or less

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

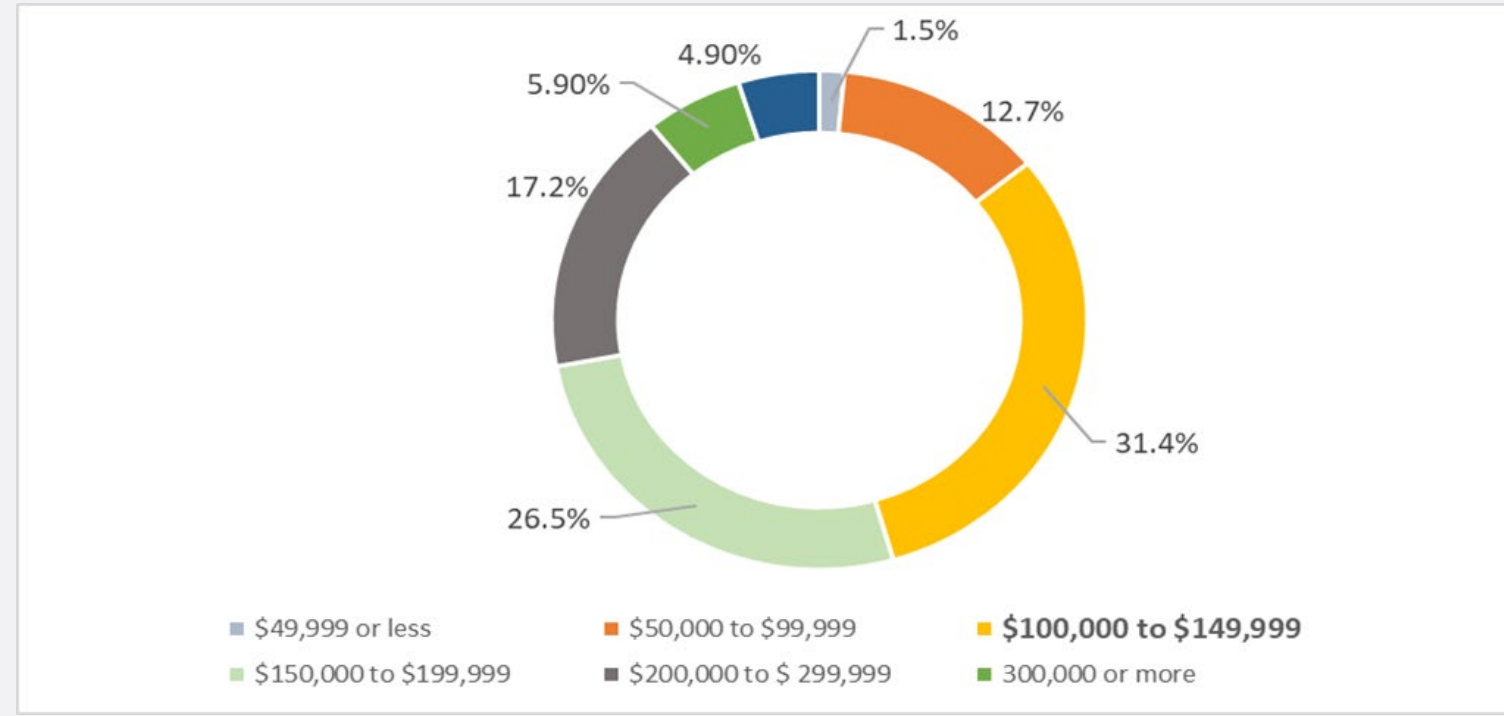**Future Homeowners: (216 respondents who reported plans to move)**

How soon are your future plans in terms of buying a new home? (out of 204 survey responses)	**31%** -1.5 to 3 years
What type of home will you be looking to purchase? (out of204 survey responses)	**95%** -Single family (house or townhouse)
How many bedrooms will you need in your new home? (out of 204 survey responses)	**55%** - 3 bedrooms
How many bathrooms will you need in your new home? (out of 204 survey responses)	**75%**-2 bathrooms

Survey Results: What Are You Willing to Pay?

What Are You Willing to Pay?

• Thirty-one percent of survey participants reported that the highest price range that they are willing to consider for a new home is $100,000 to $149,999.

Future Homeowners: What is the highest range of home prices that you would be willing to consider for your new home purchase? (out of 204 survey responses)
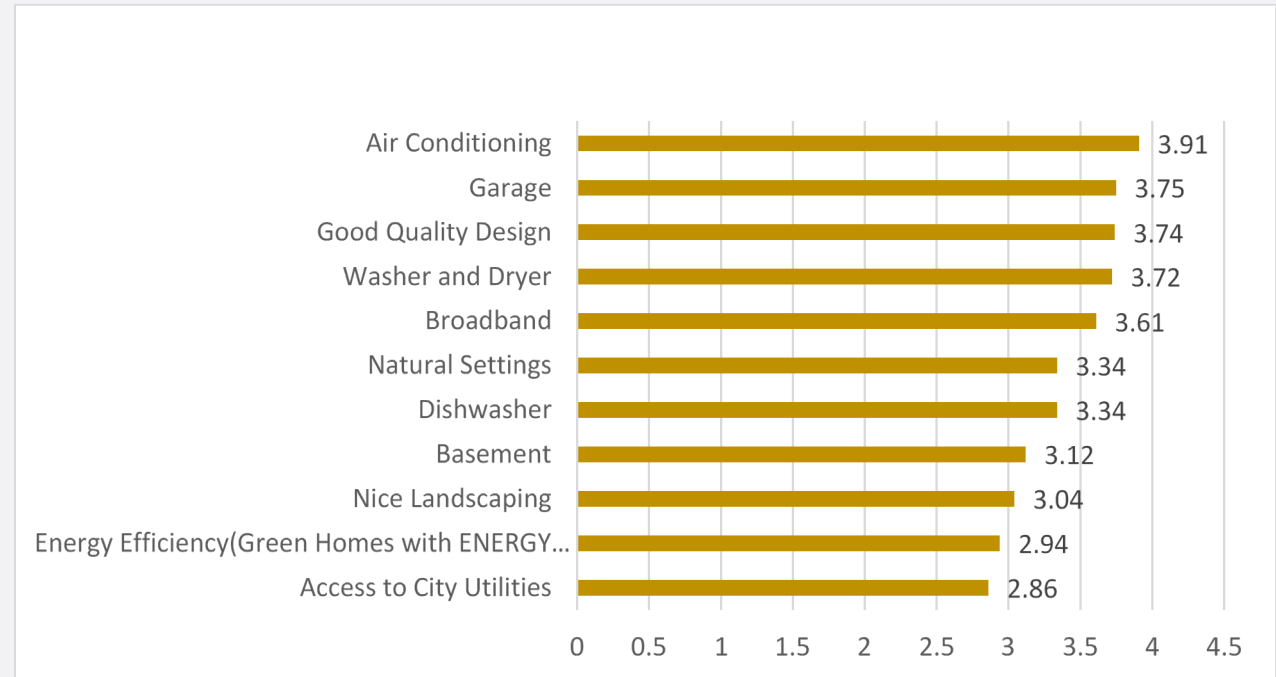

Legend:
- $49,999 or less
- $50,000 to $99,999
- **$100,000 to $149,999**
- $150,000 to $199,999
- $200,000 to $299,999
- 300,000 or more

Values shown: 1.5%, 12.7%, 31.4%, 26.5%, 17.2%, 5.90%, 4.90%

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

What Do You Want in Your New House?

On average, survey participants reported the air conditioning, garage, good quality design and a washer/dryer were the Top 4 desired features that they were seeking in a new home. Access to city utilities and energy efficiency were deemed less critical.

Desired Features for Future Homeowners (out 202-204 survey responses)

Feature	Score
Air Conditioning	3.91
Garage	3.75
Good Quality Design	3.74
Washer and Dryer	3.72
Broadband	3.61
Natural Settings	3.34
Dishwasher	3.34
Basement	3.12
Nice Landscaping	3.04
Energy Efficiency(Green Homes with ENERGY…	2.94
Access to City Utilities	2.86

Key: 1=Not important 2=Slightly important 3 = Somewhat Important   4 = Very Important
Results: Average scores on a scale of 1 to 4 as selected in the household survey. The scores are ranked in descending order based on preferred features.
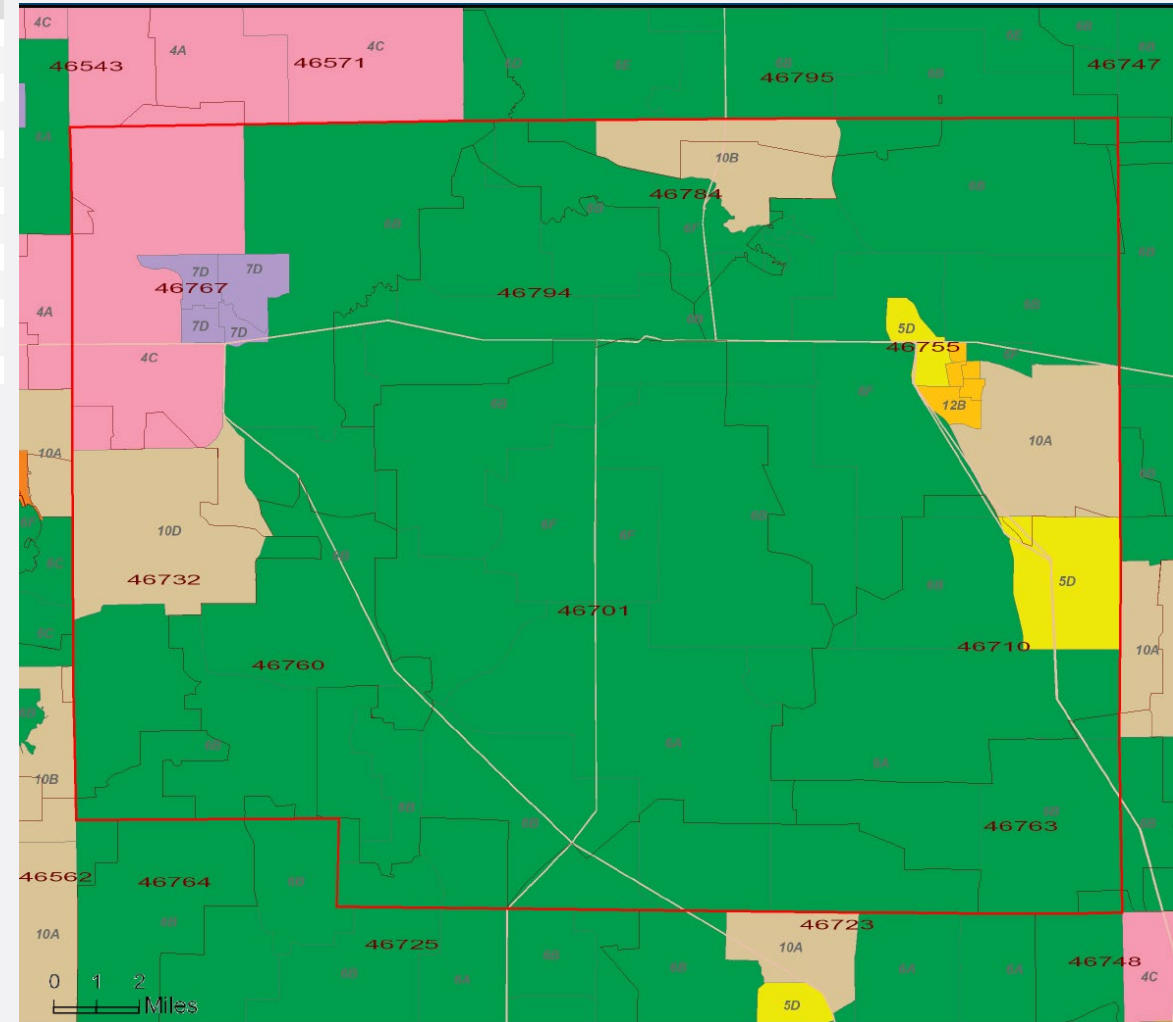
ESRI Tapestry Segments

ESRI Tapestry Segments

ESRI has intensely studied the demographic patterns observed throughout the United States. These patterns provide insights into the commonalities among groups and offers decision-makers the opportunity to examine prevailing tastes and preferences among and across groups.

These tastes and preferences should be considered when thinking about housing demand and potential marketing strategies.

Also, the Tapestry segments within the region is one avenue of future research to examine the potential to attract Noble County workers that may live in adjacent counties.

Rank	Tapestry Segment	Percent
1	Salt of the Earth (6B)	38.7%
2	Heartland Communities (6F)	18.2%
3	Traditional Living (12B)	10.6%
4	Barrios Urbanos (7D)	8.1%
5	Green Acres (6A)	7.5%
	Subtotal	**83.1%**
6	Rustbelt Traditions (5D)	5.4%
7	Down the Road (10D)	3.5%
8	Southern Satellites (10A)	2.9%
9	Middleburg (4C)	2.6%
10	Rooted Rural (10B)	2.6%
	Subtotal	**17.0%**

Source: ESRI

ESRI Tapestry Segments

Barrios Urbanos

LifeMode Group: Ethnic Enclaves

7D

Households: 1,289,900

Average Household Size: 3.62

Median Age: 28.9

Median Household Income: $38,000

WHO ARE WE?

Family is central within these diverse communities. Hispanics make up more than 70% of the residents. More than one in four are foreign born, bringing rich cultural traditions to these neighborhoods in the urban outskirts. Dominating this market are younger families with children or single-parent households with multiple generations living under the same roof. These households balance their budgets carefully but also indulge in the latest trends and purchase with an eye to brands. Most workers are employed in skilled positions across the manufacturing, construction, or retail trade sectors.

OUR NEIGHBORHOOD

- Family market; over a third of all households are married couples with children, with a number of multigenerational households and single-parent families; household size is higher at 3.62.
- While most residents live in single-family homes, almost 10% of householders reside in mobile home parks.
- Homes are owner occupied, with slightly higher monthly costs (Index 103) but fewer mortgages (Index 83).
- Most are older homes, nearly 60% built from 1950 to 1989.
- Most households have one or two vehicles; many commuters car pool or walk to work (Index 145).
- *Barrios Urbanos* residents live within the urban periphery of larger metropolitan areas across the South and West.

SOCIOECONOMIC TRAITS

- While a majority finished high school, over 40% have not (Index 321).
- Unemployment is higher at 8.4% (Index 155); labor force participation is slightly lower at 61%.
- More than one in four households is below the poverty level (Index 183).
- Residents balance their budgets carefully by spending only on necessities and limiting activities like dining out.
- Many have no financial investments or retirement savings, but they have their homes.

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

TAPESTRY SEGMENTATION
esri.com/tapestry

Green Acres

LifeMode Group: Cozy Country Living

6A

Households: 3,923,400

Average Household Size: 2.70

Median Age: 43.9

Median Household Income: $76,800

WHO ARE WE?

The *Green Acres* lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of *Green Acres* remain pessimistic about the near future yet are heavily invested in it.

OUR NEIGHBORHOOD

- Rural enclaves in metropolitan areas, primarily (not exclusively) older homes with acreage; new housing growth in the past 15 years.
- Single-family, owner-occupied housing, with a median value of $235,500.
- An older market, primarily married couples, most with no children.

SOCIOECONOMIC TRAITS

- Education: More than 60% are college educated.
- Unemployment is low at 3.8% (Index 70); labor force participation rate is high at 66.8% (Index 107).
- Income is derived not only from wages and salaries but also from self-employment (more than 13% of households), investments (27% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

TAPESTRY SEGMENTATION
esri.com/tapestry

Section 6

Strategies and Concluding Comments

Concluding Comments

Focus Group – Assets and Possibilities

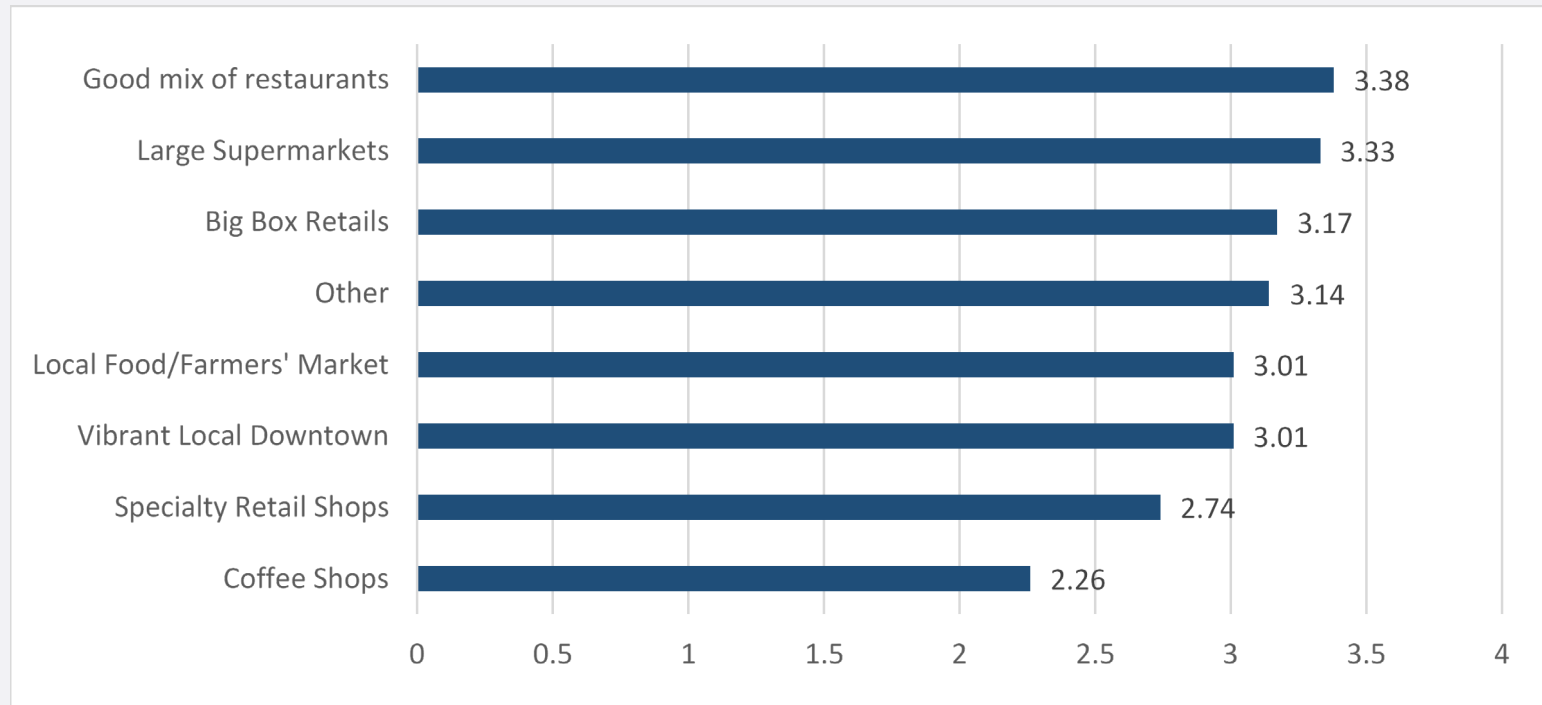|	County Assets	Potential for:
Natural capital	Water resources such as Sylvan Lake, Waldron Lake among other lakes and Elkhart river; Preserved natural environment such as wildlife and forested areas. Sizeable amount of parks.	Outdoor and recreational activities; Aquatic sports as fishing.
Built capital	Downtown buildings including community centers, libraries among others. Roads, streets and trails through public spaces. Water and sewer extended wisely. Diversity of housing types affordable.	Attracting and growing business and population
Social and Cultural capital	Community organizations and events. Harmony between different ethnicities and ages; friendly inhabitants willing to assist, a safety place. Presence of cultural and historical landmarks.	Attracting and retaining families.
Human and Political Capital	Quality opportunities to educate the youth through good quality schools and libraries. Reliable health access. There is a confidence in political leaders and access to elected officials.	Developing leadership skills in youth and motivating change through collaboration.
Financial and Business capital	Retail trade, Manufacturing and Agriculture are the main sectors. Economic activities on Main Street and industrial parks. Local banks and community foundations fund projects and have strong and personal relationships.	Funds to support community plans. Small, locally –owned businesses, coupled with a strong manufacturing base, offer good paying jobs and can add to fostering vibrant downtowns

Survey Results: Desired Shopping and Retail Amenities

Amenities

Survey participants preferred a good mix of restaurants and large supermarkets above all other shopping and retail amenities. Specialty retail shops and coffee shops ranked the lowest.

Desired Shopping and Retail Amenities (out of 136-806 survey responses)

Amenity	Score
Good mix of restaurants	3.38
Large Supermarkets	3.33
Big Box Retails	3.17
Other	3.14
Local Food/Farmers' Market	3.01
Vibrant Local Downtown	3.01
Specialty Retail Shops	2.74
Coffee Shops	2.26

Key: 1=Not important 2=Slightly important 3 = Somewhat Important   4 = Very Important
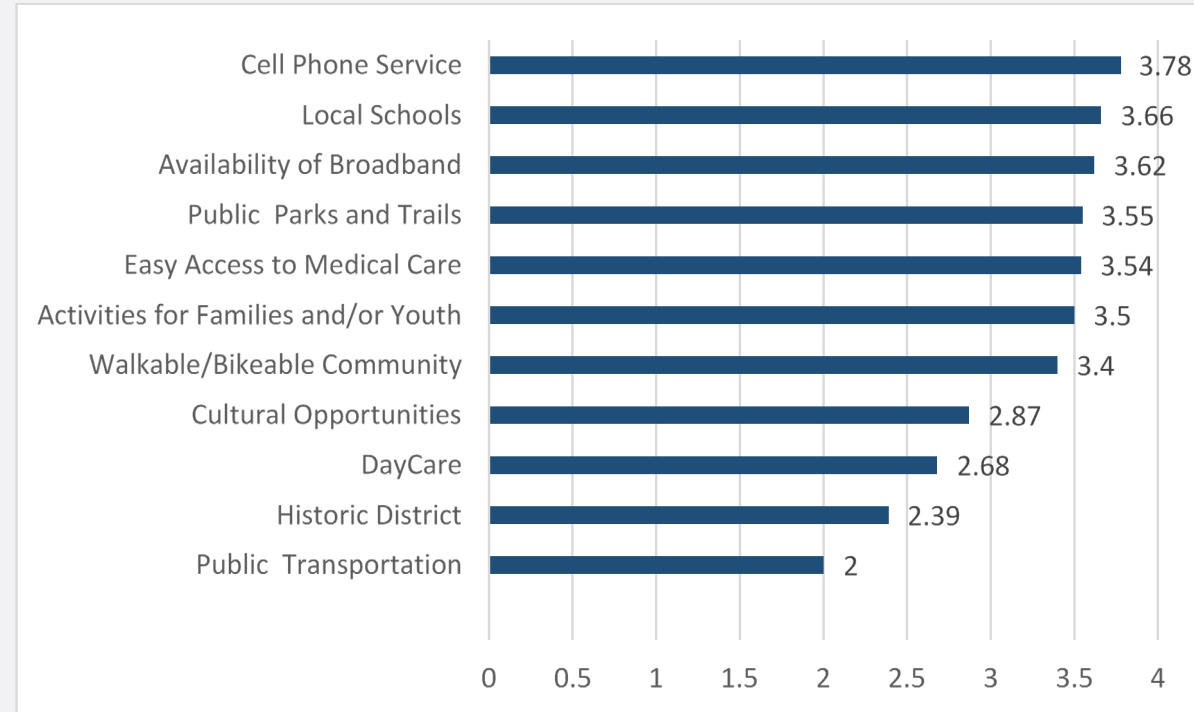
Results: Average scores on a scale of 1 to 4 as selected in the household survey. The scores are ranked in descending order based on preferred features.

Concluding Comments

Survey Results: Desired Community Amenities

Amenities

Cell phone service and local schools were the Top 2 most important community amenities for survey respondents. Public transportation and historic districts were deemed only slightly important, on average.

Desired Community Amenities (out of 798-804 survey responses)

Amenity	Score
Cell Phone Service	3.78
Local Schools	3.66
Availability of Broadband	3.62
Public Parks and Trails	3.55
Easy Access to Medical Care	3.54
Activities for Families and/or Youth	3.5
Walkable/Bikeable Community	3.4
Cultural Opportunities	2.87
DayCare	2.68
Historic District	2.39
Public Transportation	2

Key: 1=Not important 2=Slightly important 3 = Somewhat Important   4 = Very Important

Results: Average scores on a scale of 1 to 4 as selected in the household survey. The scores are ranked in descending order based on preferred features

Focus Group – Factors Affecting Housing Prices

"Black Marks" (recovering drug addicts, criminal history, prior evictions)	Diversity of population	Land costs	Property taxes
Accessibility to lakes with good water quality	Economies of scale for builders	Location and Viewshed	Proximity to amenities
Affordability	Economy	Neighbors	Proximity of rundown/vacant buildings,unkempt business properties
Age, condition, size of homes	Employment Options / Unemployment Rate	Perceived quality of life in the neighborhood	Proximity to jobs
Amenities of the residence	Enforcement, or lack thereof, of zoning regulations	Policies and fees of financial institutions	Proximity to public spaces (parks)
Business Expansion	Housing subsidy programs	Population density	Proximity to quality healthcare
Consumer confidence	Housing supply	Presence of local businesses / Vibrancy of retail sector	Proximity to shopping
Cost of development	Infrastructure / Septic v. Sewer	Prevailing culture and quality of life in the community	Quality of appraisals
Demand	Lack of amenities	Prevalence of foreclosures	Quality of available education opportunities
Desirability of neighborhood	Land availability	Property status (upkeep vs. neglect)	Quality of the neighborhood

Focus Group – Strategies

Coordination and Collaboration

- Hold stakeholder meetings to get going on the same path at the community and county level
- Better communication between and within cities and towns
- Provide education courses for financial literacy (budgeting) for those who live or work in the county.
- Focus on economic development through collaboration with entities located within and outside Noble County to grow jobs and diversify the economy.
- High quality action planning for the future with full details on implementation.
- Foster public-private partnerships, especially between the town and local business.
- Reconsider how the town councils are constructed, including eligibility to serve.
- Need to ensure that the prevailing culture is inclusive and welcoming.
- Develop ways to enhance or cultivate civic participation amongst all of the county's residents.
- Should examine options for builder/town/property owner collaborations and then develop a plan by talking to developers to see what they are willing to invest AND what we are willing to offer them to make the investment.
- Need an informative, welcome packet for prospective people moving to Noble County

Concluding Comments

Focus Group – Strategies

Taxes, Incentives and Financial Strategies

- Property tax reform
- Market our housing opportunities by giving tax breaks or grants to help rebuild the downtown
- Give financial incentives to developers
- Investments/tax credits for infrastructure expansion
- Get state/federal grant $ involved
- Consider the use of TIF funds to address constraints to expanding housing options.
- Develop financing packages with local banks for developers and homebuyers.
- Work with banks to lower cost of home buying

Focus Group – Strategies

Housing Opportunities

- Find builder to invest in $150,000+ housing market to fill the void
- Town Councils meet with developers and builders to discuss incentives to build
- Build 55+ rental housing communities
- Build a low-income rental housing development (workforce age)
- Need destination business(es) to support upper-income housing
- Build housing options comparable to local wages
- Provide housing for future manufacturing growth
- Concentrate effort on the building of homes in the price range of $120-140k that are highly desirable
- Target development of affordable rental properties ($400-$525/mo) and affordable single-family housing.
- Identify area to build a mid-high priced ($175,000-$275,000) neighborhood
- Housing incentives to jump start interest
- Need more multi-family rental opportunities

Focus Group – Strategies

Understand and Foster Local Market

- Survey employees to better understand demand.
- Increase amenities/entertainment options
- Attract restaurants/places for people to socialize
- Recruit industries that pay higher wages
- Main Street: Try to fill downtowns, storefronts with new specialty stores
- Promote and market what we have to offer, then reach out to potential employers
- Support people who are interested in investing in the community

Focus Group – Strategies

Infrastructure and Local Facilities

- Survey our sewer system and determine if we can withstand adding more housing
- Follow up on vacant and dilapidated buildings to help improve them or make them appealing to investors and business
- Tear down vacant homes and provide low interest loans for lots
- Use historic structures (historic high school, McLeay building, downtown buildings' second floors)
- Work on developing potential as a bedroom community.
- Consider options regarding targeted land purchases to increase land availability. As town purchases (from adjacent farmers and others), partner with developer(s) for building housing developments ('Angola model') to reduce cost of land/lots and overall cost of the home.
- Determine feasibility of using land adjacent to the parks for development.
- Designate priority investment areas that would include infrastructure such as sewer and broadband. Seek 'bulk-rate' for utility connections to area.
- Extend sewer system to more areas.
- Seek ways to update/modernize existing housing stock.

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.

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Advancing Collaboration : Energizing Regions

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