

Background

The Housing Need Index includes measures of population, income, and the availability of decent, affordable housing within a given area and represents IHCD's attempt to assess demand and availability in as close of proximity as possible to proposed developments. This index directly connects to our vision for an *Indiana with a sustainable quality of life for all Hoosiers in the community of their choice* and is designed to provide access to affordable housing in all areas of the state.

The seven measures below are supported by the most recent available population, income and housing data taken from the American Communities Survey Estimates and the Decennial Census published by the U.S. Census Bureau. The dates of the data may vary depending on the measure being considered.

A. Counties Experiencing Population Growth

The following counties have experienced positive net growth above the state average of 2.0% between 2020 and 2024. This is based on data from [STATS INDIANA](#).

Allen	Hamilton	Owen
Bartholomew	Hancock	Parke
Boone	Hendricks	Putnam
Clark	Johnson	Switzerland
Daviess	Madison	Tippecanoe
DeKalb	Morgan	Warrick
Fountain	Newton	Wells

An application will score **one point** if the development is proposed in a county listed above.

B. Cities or Towns in which 41% or more of Renter Households are Rent-Burdened

Data from the American Community Survey and the US Census Bureau have been tabulated and published as [HUD's Comprehensive Housing Affordability Strategy](#) (CHAS) data. This data is available for all incorporated cities and towns throughout the state. (If you cannot find the corresponding city or town listed on the website, please contact IHCD for clarification or assistance. Please send an email message to senz@ihcda.in.gov.)

- Navigate to the bottom of the webpage.
- For Data Year, select 2017-2021.
- For Geographic Summary Level, select Place.
- Select Indiana.
- Select the city or town associated with your application and development.
- Under the heading "Housing Cost Burden Overview" (fourth section), in the third column (Renter), add lines 2 (>30% to <50%) and 3 (>50%) and divide the sum by line 5 (Total) for the percentage of renter households who are rent-burdened.

An application will score **one point** if the development is proposed in a city or town where 41% or more of Renter Households are rent-burdened, i.e., paying greater than 30% of their income on rent.



C. Cities or Towns in which 25% or more of Renter Households are considered to have at least One Severe Housing Problem

By the same method as above, under the heading “Severe Housing Problems Overview” (third section), in the third column (Renter), divide the first line (at least 1 of 4 Severe Housing Problems) by the third line (Total) for the percentage of renter households experiencing at least one severe housing problem.

An application will score **one point** if the development is proposed in a city or town where 25% or more of households are experiencing at least one severe housing problem.

D. Cities or Towns in which 25% or more of Renter Households are at or below 30% of Area Median Income

By the same method as above, under the heading “Income Distribution Overview” (first section), in the third column (Renter), divide the first line (Household Income $\leq 30\%$) by the last line (Total) for the percentage of renter households with incomes at or below 30% of the Area Median Income.

An application will score **one point** if the development is proposed in a city or town where 25% or more of households have incomes at or below 30% of the Area Median Income.

E. Cities or Towns in which the ratio of existing RHTC units to renter households below 80% AMI is below the state level ratio. See attached Listing A.

An application will score **one point** if the development is proposed in a city or town where the ratio of RHTC units to renter households below 80% AMI is below the state level ratio.

F. Counties in which the highest category on the “Units by Decade Built” data (in the Housing Supply tab) in the [Indiana Housing Dashboard](#) is “Units built ≤ 1939 ”. See attached Listing B.

An application will score **one point** if the development is proposed in a county where “Units built ≤ 1939 ” is the counties highest category on the Indiana Housing Dashboard.

G. Counties in which the percentage of “vacant and available units” per the Indiana Housing Dashboard is below the state average percentage of vacant and available units. See attached Listing C.

An application will score **one point** if the development is proposed in a county where the percentage of vacant and available units, according to the [Indiana Housing Dashboard](#), is below the state average of vacant and available units.

Listing A – Ratio of RHTC units to Renter Households below 80% AMI**State average = 13.4:100**

(This list includes only those places with RHTC Units. All other ratios can be assumed to be 0.)

Place Name	Ratio	Crawfordsville	5.6
Akron	26.2	Culver	65.2
Alexandria	46.9	Dale	28.9
Anderson	11.2	Daleville	53.3
Angola	15.3	Danville	23.7
Arcadia	28.4	Decatur	40.0
Attica	15.0	Delphi	26.0
Auburn	10.1	Dublin	28.8
Avon	24.2	East Chicago	18.9
Batesville	11.6	Edinburgh	12.8
Bedford	8.7	Elkhart	17.4
Beech Grove	9.9	Ellettsville	60.6
Bloomfield	12.1	Elwood	10.3
Bloomington	11.9	English	33.3
Bluffton	20.4	Evansville	18.4
Boonville	13.8	Farmersburg	18.6
Brazil	9.5	Ferdinand	14.3
Bristol	19.2	Fishers	7.8
Brookston	15.4	Fort Wayne	16.9
Brookville	13.7	Fortville	39.0
Brownsburg	18.6	Frankfort	2.9
Brownstown	41.4	Franklin	10.8
Bunker Hill	32.0	Garrett	14.9
Cannelton	65.1	Gary	26.2
Carmel	1.3	Gas City	24.9
Centerville	27.2	Geneva	108.6
Chandler	21.6	Goodland	27.9
Charlestown	33.0	Goshen	10.6
Churubusco	21.9	Greencastle	5.2
Clarksville	10.5	Greenfield	25.3
Clinton	14.6	Greensburg	19.7
Cloverdale	7.7	Greenwood	16.5
Columbia City	27.6	Hammond	6.2
Columbus	21.0	Hartford City	25.0
Connersville	7.8	Haubstadt	50.0
Converse	4.0	Hebron	28.6
Corydon	83.1	Hobart	6.8



Holland	43.5	New Whiteland	176.4
Huntertown	37.5	Newburgh	99.4
Huntingburg	20.5	Noblesville	11.9
Huntington	17.4	North Judson	20.0
Indianapolis	14.1	North Liberty	6.3
Jasper	9.6	North Vernon	5.8
Jeffersonville	13.6	Oakland City	10.9
Kendallville	25.1	Oldenburg	119.6
Kewanna	34.8	Orleans	36.7
Kingsford Heights	25.5	Osceola	111.5
Kokomo	17.2	Ossian	9.6
La Porte	3.2	Otterbein	68.0
Lafayette	14.7	Owensville	32.2
Lagrange	10.1	Palmyra	12.7
Laurel	19.8	Paoli	14.4
Lawrenceburg	29.8	Pendleton	10.0
Lebanon	16.1	Perrysville	58.5
Liberty	22.9	Petersburg	35.4
Ligonier	26.5	Plainfield	17.3
Linden	55.6	Plymouth	7.0
Linton	36.0	Portage	7.8
Logansport	23.3	Portland	11.9
Loogootee	26.2	Princeton	26.1
Madison	12.8	Rensselaer	19.3
Marengo	34.4	Richmond	6.9
Marion	10.2	Rising Sun	9.3
Martinsville	5.9	Roanoke	50.0
Merrillville	12.4	Rochester	18.2
Michigan City	12.9	Rockville	42.6
Middlebury	17.0	Rushville	9.7
Mishawaka	14.3	Salem	12.7
Mitchell	7.0	Scottsburg	9.7
Monroeville	13.3	Sellersburg	8.1
Monticello	5.4	Seymour	14.1
Mount Vernon	21.6	Shelburn	9.1
Muncie	11.4	Shelbyville	24.3
Nashville	87.8	Sheridan	25.3
New Albany	20.2	South Bend	12.3
New Castle	24.2	South Whitley	29.6
New Haven	17.4	Speedway	2.5
New Palestine	45.5	Spencer	8.6
New Pekin	17.6		



St. Mary of the Woods	38.8	Warsaw	19.4
Stinesville	35.0	Washington	27.7
Sullivan	6.9	Waveland	158.3
Switz City	70.0	West Baden Springs	62.0
Tell City	5.3	West Harrison	106.7
Terre Haute	14.2	West Lafayette	4.8
Tipton	13.8	Westfield	15.9
Topeka	24.0	Whitestown	131.6
Trafalgar	19.8	Williamsport	43.8
Union City	17.6	Winamac	17.8
Valparaiso	12.6	Winchester	29.1
Vevay	27.6	Winslow	20.0
Vincennes	9.3	Woodburn	126.9
Wabash	3.7	Worthington	20.8
Walkerton	45.0	Yorktown	14.4

Listing B – Decade with most units built (by County)

<u>County Name</u>	<u>Decade with most units built</u>		
Adams County	1939 or earlier	Jay County	1939 or earlier
Allen County	1970-1979	Jefferson County	1939 or earlier
Bartholomew County	1990-1999	Jennings County	1990-1999
Benton County	1939 or earlier	Johnson County	1990-1999
Blackford County	1939 or earlier	Knox County	1939 or earlier
Boone County	2010-2019	Kosciusko County	1939 or earlier
Brown County	1970-1979	LaGrange County	1939 or earlier
Carroll County	1939 or earlier	Lake County	1950-1959
Cass County	1939 or earlier	LaPorte County	1939 or earlier
Clark County	2000-2009	Lawrence County	1939 or earlier
Clay County	1939 or earlier	Madison County	1939 or earlier
Clinton County	1939 or earlier	Marion County	1939 or earlier
Crawford County	1990-1999	Marshall County	1939 or earlier
Daviess County	1939 or earlier	Martin County	1990-1999
Dearborn County	1990-1999	Miami County	1939 or earlier
Decatur County	1939 or earlier	Monroe County	1990-1999
DeKalb County	1939 or earlier	Montgomery County	1939 or earlier
Delaware County	1939 or earlier	Morgan County	1990-1999
Dubois County	1990-1999	Newton County	1970-1979
Elkhart County	1990-1999	Noble County	1939 or earlier
Fayette County	1939 or earlier	Ohio County	1939 or earlier
Floyd County	1990-1999	Orange County	1939 or earlier
Fountain County	1939 or earlier	Owen County	1990-1999
Franklin County	1990-1999	Parke County	1939 or earlier
Fulton County	1939 or earlier	Perry County	1939 or earlier
Gibson County	1939 or earlier	Pike County	1939 or earlier
Grant County	1939 or earlier	Porter County	1970-1979
Greene County	1939 or earlier	Posey County	1970-1979
Hamilton County	2000-2009	Pulaski County	1939 or earlier
Hancock County	1990-1999	Putnam County	1990-1999
Harrison County	1990-1999	Randolph County	1939 or earlier
Hendricks County	2000-2009	Ripley County	1939 or earlier
Henry County	1939 or earlier	Rush County	1939 or earlier
Howard County	1939 or earlier	St. Joseph County	1939 or earlier
Huntington County	1939 or earlier	Scott County	1990-1999
Jackson County	1990-1999	Shelby County	1939 or earlier
Jasper County	1990-1999	Spencer County	1990-1999
		Starke County	1970-1979
		Steuben County	1960-1969



Sullivan County	1939 or earlier	Wabash County	1939 or earlier
Switzerland County	1990-1999	Warren County	1939 or earlier
Tippecanoe County	2000-2009	Warrick County	1970-1979
Tipton County	1939 or earlier	Washington County	1990-1999
Union County	1939 or earlier	Wayne County	1939 or earlier
Vanderburgh County	1939 or earlier	Wells County	1939 or earlier
Vermillion County	1939 or earlier	White County	1930 or earlier
Vigo County	1939 or earlier	Whitley County	1939 or earlier

Listing C – Percentage of Vacant and Available Units (by County)**State average is 2.3%.**

County	Percentage Vacant and Available		
Adams County	1.4%	Jasper County	0.6%
Allen County	2.2%	Jay County	2.0%
Bartholomew County	1.9%	Jefferson County	1.7%
Benton County	0.5%	Jennings County	1.1%
Blackford County	2.9%	Johnson County	1.8%
Boone County	1.1%	Knox County	2.0%
Brown County	1.1%	Kosciusko County	1.2%
Carroll County	2.2%	LaGrange County	2.2%
Cass County	1.1%	Lake County	1.7%
Clark County	3.6%	LaPorte County	1.2%
Clay County	1.6%	Lawrence County	1.6%
Clinton County	2.5%	Madison County	2.3%
Crawford County	1.7%	Marion County	2.8%
Daviess County	0.9%	Marshall County	1.8%
Dearborn County	0.1%	Martin County	0.0%
Decatur County	0.8%	Miami County	2.5%
DeKalb County	2.8%	Monroe County	3.7%
Delaware County	3.2%	Montgomery County	1.6%
Dubois County	0.6%	Morgan County	1.5%
Elkhart County	4.1%	Newton County	1.3%
Fayette County	1.5%	Noble County	2.7%
Floyd County	3.3%	Ohio County	0.5%
Fountain County	0.9%	Orange County	1.0%
Franklin County	1.0%	Owen County	1.2%
Fulton County	1.0%	Parke County	1.2%
Gibson County	1.6%	Perry County	0.5%
Grant County	2.5%	Pike County	0.2%
Greene County	1.1%	Porter County	1.8%
Hamilton County	2.6%	Posey County	1.0%
Hancock County	1.6%	Pulaski County	1.9%
Harrison County	3.0%	Putnam County	2.0%
Hendricks County	1.6%	Randolph County	1.5%
Henry County	2.1%	Ripley County	2.1%
Howard County	4.0%	Rush County	3.8%
Huntington County	0.8%	Scott County	1.7%
Jackson County	1.0%	Shelby County	2.7%
		Spencer County	1.4%
		St. Joseph County	2.9%



Starke County	3.6%	Vermillion County	0.9%
Steuben County	1.1%	Vigo County	2.8%
Sullivan County	2.5%	Wabash County	2.2%
Switzerland County	0.5%	Warren County	0.8%
Tippecanoe County	3.0%	Warrick County	1.0%
Tipton County	2.3%	Washington County	1.9%
Union County	1.7%	Wayne County	3.0%
Vanderburgh County	3.4%	Wells County	1.0%
		White County	1.9%
		Whitley County	1.7%

Indiana average rate of Vacant and Available = 2.3%