

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 2.7% between 2020 and 2025. This is based on data from [STATS INDIANA](#).

Allen	Hancock	Parke
Bartholomew	Hendricks	Putnam
Boone	Jasper	Scott
Clark	Johnson	Switzerland
DeKalb	Madison	Warrick
Fountain	Morgan	
Hamilton	Newton	

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 2018-2022.
- 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 = 14.1:100**

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

Place Name	Ratio	Corydon	87.0
Akron	22.9	Crawfordsville	5.9
Alexandria	32.5	Culver	55.0
Anderson	11.6	Dale	29.8
Angola	15.8	Daleville	49.2
Arcadia	28.3	Danville	21.8
Argos	16.0	Decatur	46.5
Ashley	36.1	Delphi	20.3
Attica	14.5	Dublin	34.8
Auburn	15.6	East Chicago	17.3
Avon	15.9	Edinburgh	4.2
Batesville	19.7	Elkhart	19.5
Bedford	8.0	Ellettsville	69.6
Beech Grove	14.8	Elwood	10.0
Bloomfield	11.9	Evansville	21.6
Bloomington	12.4	Farmersburg	24.2
Bluffton	22.9	Ferdinand	11.1
Boonville	18.2	Fishers	8.1
Brazil	9.6	Fort Wayne	15.9
Brookston	16.7	Fortville	26.9
Brookville	13.7	Fowler	28.9
Brownsburg	16.5	Frankfort	4.9
Brownstown	31.1	Franklin	12.5
Bunker Hill	33.7	Garrett	22.4
Cannelton	29.2	Gary	26.3
Carmel	1.1	Gas City	23.9
Centerville	22.5	Geneva	105.3
Chandler	40.0	Goodland	39.3
Charlestown	34.9	Goshen	9.8
Churubusco	18.4	Greencastle	5.4
Clarksville	16.0	Greenfield	27.6
Clinton	15.1	Greensburg	18.7
Cloverdale	5.7	Greenwood	18.9
Columbia City	36.5	Hammond	12.1
Columbus	19.7	Hartford City	25.2
Connersville	8.0	Haubstadt	55.6
Converse	25.3	Hebron	32.7



Hobart	8.3	New Haven	19.7
Holland	48.8	New Palestine	40.0
Huntertown	36.4	New Pekin	22.2
Huntingburg	24.0	New Whiteland	388.0
Huntington	16.7	Newburgh	87.3
Indianapolis	15.1	Noblesville	12.7
Jasper	8.9	North Judson	16.0
Jeffersonville	12.8	North Liberty	7.3
Kendallville	38.0	Oakland City	10.4
Kewanna	38.1	Oldenburg	132.6
Kingsford Heights	29.5	Orleans	38.5
Knox	6.1	Osceola	131.4
Kokomo	17.5	Ossian	8.7
La Paz	53.3	Otterbein	64.8
La Porte	9.5	Owensville	35.2
Lafayette	14.0	Palmyra	12.7
Lagrange	10.9	Paoli	11.6
Laurel	17.6	Pendleton	9.4
Lawrenceburg	56.3	Perrysville	58.5
Lebanon	19.1	Petersburg	39.4
Liberty	17.8	Plainfield	18.4
Ligonier	30.5	Plymouth	13.6
Linden	50.0	Portage	3.2
Linton	26.5	Portland	16.1
Logansport	21.2	Princeton	28.7
Loogootee	33.2	Rensselaer	43.5
Madison	12.8	Richmond	6.7
Marengo	24.6	Rising Sun	8.1
Marion	12.1	Roanoke	50.0
Martinsville	4.9	Rochester	21.5
Merrillville	11.6	Rockville	40.0
Michigan City	12.0	Rushville	9.8
Middlebury	25.0	Salem	7.9
Mishawaka	12.2	Scottsburg	6.7
Mitchell	6.9	Sellersburg	9.8
Monroeville	18.2	Seymour	13.7
Monticello	4.5	Shelburn	9.1
Mount Vernon	23.7	Shelbyville	23.3
Muncie	13.0	Sheridan	23.1
Nashville	80.5	Shipshewana	21.8
New Albany	20.7	South Bend	18.3
New Castle	21.3	South Whitley	29.6



Speedway	2.5	Walkerton	38.6
Spencer	10.1	Warsaw	21.3
St. Mary of the Woods	41.3	Washington	30.6
Stinesville	40.0	Waveland	158.3
Sullivan	14.3	West Baden Springs	62.0
Switz City	67.7	West Harrison	106.7
Tell City	5.4	West Lafayette	4.6
Terre Haute	15.2	Westfield	9.0
Tipton	13.8	Whitestown	98.7
Topeka	26.7	Williamsport	27.5
Trafalgar	77.5	Winamac	20.7
Union City	16.6	Winchester	28.3
Valparaiso	13.0	Wolcottville	12.6
Vevay	26.7	Woodburn	82.5
Vincennes	9.6	Worthington	20.7
Wabash	4.0	Yorktown	13.3

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	1970-1979	Jennings County	1990-1999
Benton County	1939 or earlier	Johnson County	2000-2009
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	1970-1979	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	1980-1989	Newton County	1939 or earlier
Elkhart County	1939 or earlier	Noble County	1939 or earlier
Fayette County	1939 or earlier	Ohio County	1939 or earlier
Floyd County	1990-1999	Orange County	1990-1999
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	2000-2009	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	1990-1999



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	1939 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 1.62%.**

County	Percentage Vacant and Available		
		Jay County	1.70%
Adams County	1.43%	Jefferson County	0.12%
Allen County	1.57%	Jennings County	0.28%
Bartholomew County	0.73%	Johnson County	1.60%
Benton County	0.27%	Knox County	1.18%
Blackford County	1.52%	Kosciusko County	1.27%
Boone County	0.57%	LaGrange County	1.73%
Brown County	0.52%	Lake County	1.40%
Carroll County	2.29%	LaPorte County	1.11%
Cass County	1.30%	Lawrence County	0.73%
Clark County	1.97%	Madison County	1.62%
Clay County	0.89%	Marion County	2.06%
Clinton County	1.61%	Marshall County	0.58%
Crawford County	0.29%	Martin County	0.00%
Daviess County	0.74%	Miami County	1.87%
Dearborn County	0.15%	Monroe County	3.09%
Decatur County	0.71%	Montgomery County	1.40%
DeKalb County	2.71%	Morgan County	0.88%
Delaware County	2.81%	Newton County	0.26%
Dubois County	0.68%	Noble County	1.76%
Elkhart County	3.80%	Ohio County	0.43%
Fayette County	0.34%	Orange County	0.87%
Floyd County	2.60%	Owen County	0.82%
Fountain County	0.66%	Parke County	0.10%
Franklin County	0.24%	Perry County	1.02%
Fulton County	0.52%	Pike County	0.00%
Gibson County	0.61%	Porter County	1.09%
Grant County	1.56%	Posey County	0.24%
Greene County	0.85%	Pulaski County	0.68%
Hamilton County	1.63%	Putnam County	0.51%
Hancock County	1.23%	Randolph County	0.96%
Harrison County	1.44%	Ripley County	0.90%
Hendricks County	1.15%	Rush County	1.95%
Henry County	1.68%	Scott County	0.48%
Howard County	2.93%	Shelby County	1.71%
Huntington County	0.34%	Spencer County	0.58%
Jackson County	0.41%	St. Joseph County	1.93%
Jasper County	0.07%	Starke County	0.55%
		Steuben County	1.13%



Sullivan County	1.39%	Wabash County	0.97%
Switzerland County	0.27%	Warren County	0.40%
Tippecanoe County	2.41%	Warrick County	0.43%
Tipton County	1.53%	Washington County	0.88%
Union County	1.75%	Wayne County	1.83%
Vanderburgh County	2.28%	Wells County	0.31%
Vermillion County	0.19%	White County	0.83%
Vigo County	2.13%	Whitley County	0.77%