

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 net growth of at least 5% from 2010 to 2020 and positive net growth from 2022 to 2023. This dataset was the most current data available when Schedules for the 2025 QAP were published.

The following is the list of counties that qualify for this point. The data is also available in a map format at this web address: <https://reports.mysidewalk.com/f24bbed674> The maps available at this site can also be used to score the Opportunity Index categories.

Allen	Floyd	Johnson
Bartholomew	Hamilton	LaGrange
Boone	Hancock	Tippecanoe
Clark	Hendricks	Warrick
Daviess		

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

B. Cities or Towns in which 44% 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 2016-2020.
- 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 cost-burdened.

An application will score **one point** if the development is proposed in a city or town where 44% 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 = 13.2:100**

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

Place Name	Ratio		
Akron	21.3	Corydon	76.3
Alexandria	45.4	Crawfordsville	5.8
Anderson	11.4	Culver	65.7
Angola	14.4	Dale	27.4
Arcadia	30.0	Daleville	64.0
Auburn	11.3	Danville	27.4
Avon	26.9	Decatur	35.8
Batesville	11.4	Delphi	22.8
Bedford	7.6	Dublin	28.7
Beech Grove	10.7	East Chicago	16.8
Bloomfield	12.5	Edinburgh	10.1
Bloomington	10.8	Elkhart	15.7
Bluffton	11.6	Ellettsville	52.0
Boonville	15.9	Elwood	9.1
Brazil	9.5	English	26.7
Bristol	15.5	Evansville	16.4
Brookston	14.3	Farmersburg	16.0
Brookville	12.7	Ferdinand	13.0
Brownsburg	17.3	Fishers	13.8
Brownstown	47.9	Fort Wayne	15.8
Bunker Hill	37.6	Fortville	31.5
Campbellsburg	29.1	Fowler	20.3
Cannelton	45.2	Frankfort	2.7
Carmel	1.2	Franklin	9.6
Centerville	31.2	Garrett	15.9
Chandler	13.8	Gary	24.9
Charlestown	27.1	Gas City	22.9
Chesterton	7.4	Geneva	72.4
Churubusco	20.6	Goodland	43.6
Clarksville	10.3	Goshen	9.9
Clinton	14.3	Greencastle	5.5
Cloverdale	9.0	Greenfield	25.2
Columbia City	28.5	Greensburg	25.6
Columbus	16.8	Greenwood	15.8
Connersville	7.9	Hammond	6.5
Converse	17.1	Hartford City	23.2
		Haubstadt	50.0



Hebron	26.7	New Haven	8.6
Hobart	8.3	New Palestine	50.0
Holland	40.0	New Pekin	21.4
Huntertown	63.2	New Whiteland	90.2
Huntingburg	25.7	Newburgh	81.1
Huntington	16.7	Noblesville	13.1
Indianapolis	13.7	North Judson	16.0
Jasper	9.3	North Liberty	5.5
Jeffersonville	13.9	North Vernon	5.8
Kendallville	26.7	Oakland City	8.7
Kewanna	35.6	Orleans	32.2
Kingsford Heights	26.7	Osceola	96.8
Kokomo	18.4	Ossian	9.8
La Paz	53.3	Otterbein	50.4
La Porte	3.2	Owensville	30.8
Lafayette	13.6	Palmyra	10.6
Lagrange	12.5	Paoli	12.3
Laurel	11.9	Pendleton	8.1
Lawrenceburg	28.5	Perrysville	48.0
Lebanon	14.3	Petersburg	37.4
Liberty	20.6	Plainfield	17.4
Ligonier	26.0	Plymouth	8.4
Linden	55.6	Portage	8.0
Linton	29.0	Portland	15.1
Logansport	16.1	Princeton	23.1
Loogootee	11.3	Rensselaer	29.4
Madison	12.5	Richmond	6.5
Marengo	33.1	Rising Sun	8.7
Marion	10.6	Roanoke	46.7
Martinsville	2.7	Rochester	9.0
Merrillville	13.3	Rockville	32.3
Michigan City	15.5	Rushville	10.7
Middlebury	21.1	Salem	10.0
Mishawaka	9.3	Scottsburg	11.1
Mitchell	5.6	Sellersburg	10.0
Monroeville	11.1	Seymour	13.6
Monticello	5.2	Shelburn	8.2
Mount Vernon	24.4	Shelbyville	23.5
Muncie	10.1	Sheridan	22.5
Nashville	86.2	South Bend	11.2
New Albany	21.4	South Whitley	24.0
New Castle	23.4	Speedway	2.7



Spencer	7.3	Walkerton	40.0
St. Mary of the		Warsaw	27.3
Woods	42.7	Washington	24.8
Stinesville	35.0	Waveland	118.8
Sullivan	15.1	West Baden Springs	62.9
Switz City	46.7	West Harrison	145.5
Tell City	5.8	West Lafayette	4.8
Terre Haute	13.1	Westfield	21.3
Tipton	15.3	Whitestown	127.1
Topeka	34.3	Williamsport	14.9
Trafalgar	20.0	Winamac	19.3
Union City	24.1	Winchester	35.3
Valparaiso	13.1	Winslow	22.9
Vevay	25.0	Woodburn	132.0
Vincennes	9.2	Worthington	17.9
Wabash	3.9	Yorktown	8.9

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

County Name	Decade with most units built		
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	1939 or earlier
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	1939 or earlier
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	1939 or earlier
Elkhart County	1990-1999	Noble County	1939 or earlier
Fayette County	1939 or earlier	Ohio County	1939 or earlier
Floyd County	1939 or earlier	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	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	1939 or earlier



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	1970-1979
Vigo County	1939 or earlier	Whitley County	1939 or earlier

Listing C – Percentage of Vacant and Available Units (by County)**State average is 2.4%.**

County	Percentage Vacant and Available		
Adams County	1.5%	Jasper County	1.0%
Allen County	2.4%	Jay County	2.6%
Bartholomew County	2.2%	Jefferson County	1.4%
Benton County	1.7%	Jennings County	1.1%
Blackford County	4.3%	Johnson County	2.0%
Boone County	1.4%	Knox County	2.2%
Brown County	0.5%	Kosciusko County	1.2%
Carroll County	2.2%	LaGrange County	3.1%
Cass County	1.2%	Lake County	1.9%
Clark County	3.7%	LaPorte County	1.5%
Clay County	1.3%	Lawrence County	1.8%
Clinton County	2.8%	Madison County	2.6%
Crawford County	1.5%	Marion County	3.0%
Daviess County	1.6%	Marshall County	1.5%
Dearborn County	0.5%	Martin County	0.2%
Decatur County	1.3%	Miami County	2.2%
DeKalb County	2.3%	Monroe County	3.4%
Delaware County	2.7%	Montgomery County	1.5%
Dubois County	1.4%	Morgan County	2.3%
Elkhart County	3.4%	Newton County	1.4%
Fayette County	1.1%	Noble County	2.8%
Floyd County	3.3%	Ohio County	0.5%
Fountain County	0.9%	Orange County	1.3%
Franklin County	1.8%	Owen County	1.3%
Fulton County	1.2%	Parke County	1.1%
Gibson County	2.0%	Perry County	1.1%
Grant County	3.1%	Pike County	0.6%
Greene County	1.2%	Porter County	1.7%
Hamilton County	2.4%	Posey County	1.3%
Hancock County	1.0%	Pulaski County	2.6%
Harrison County	3.1%	Putnam County	1.7%
Hendricks County	1.6%	Randolph County	2.4%
Henry County	2.1%	Ripley County	1.8%
Howard County	4.4%	Rush County	3.9%
Huntington County	1.4%	Scott County	1.8%
Jackson County	1.3%	Shelby County	2.9%
		Spencer County	1.1%
		St. Joseph County	2.9%

Starke County	4.2%	Vermillion County	1.1%
Steuben County	0.8%	Vigo County	2.7%
Sullivan County	2.4%	Wabash County	1.9%
Switzerland County	1.2%	Warren County	0.9%
Tippecanoe County	3.0%	Warrick County	1.0%
Tipton County	2.2%	Washington County	1.8%
Union County	2.4%	Wayne County	2.5%
Vanderburgh County	3.3%	Wells County	1.4%
		White County	1.8%
		Whitley County	1.1%

Indiana average rate of Vacant and Available = 2.4%