

## **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 to proposed developments as possible. 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 four 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 – one point**

The following counties have experienced net growth of at least 5% from 2010 to 2020 and positive net growth from 2020 to 2021. This dataset was the most current data available when Schedules for the 2023-24 QAP were published.

Following is the list of qualifying counties. The list is also available in a map format at this web address: <https://reports.mysidewalk.com/e31657b378> (The maps available at this site can also be used to score the Opportunity Index categories.)

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

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

### **B. Cities or Towns in which 42% 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](mailto:senz@ihcda.in.gov).)

- Navigate to the bottom of the webpage.
- For Data Year, select 2014-2018.
- 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 second column (Renter), add lines 2 (>30%) 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 42% 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 second 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 second 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.