



INDIANA HOUSING  
DASHBOARD

Housing Needs Assessment

# Kosciusko County

# Housing Needs Assessment

Kosciusko County

# Introduction

This housing needs assessment reviews demographic, economic, housing market, and affordability data in Kosciusko County to identify trends and challenges in the local housing market. We have organized our analysis around a series of questions that can guide conversations about the problems and opportunities facing your community and then inform the priorities and policies your community sets to address the issues at hand.

Housing needs assessments are meant to be a starting point for priority-setting and policymaking. Both an analysis of local housing market conditions and a community's values should help inform housing priorities. After identifying where current conditions are failing to meet community members' needs, a community's values then determine which housing market failures to prioritize addressing.

To conduct this housing needs assessment, we analyze data from a variety of sources, which we list at the bottom of each chart, table, and map. For more information on these sources, please see the "Sources" page.

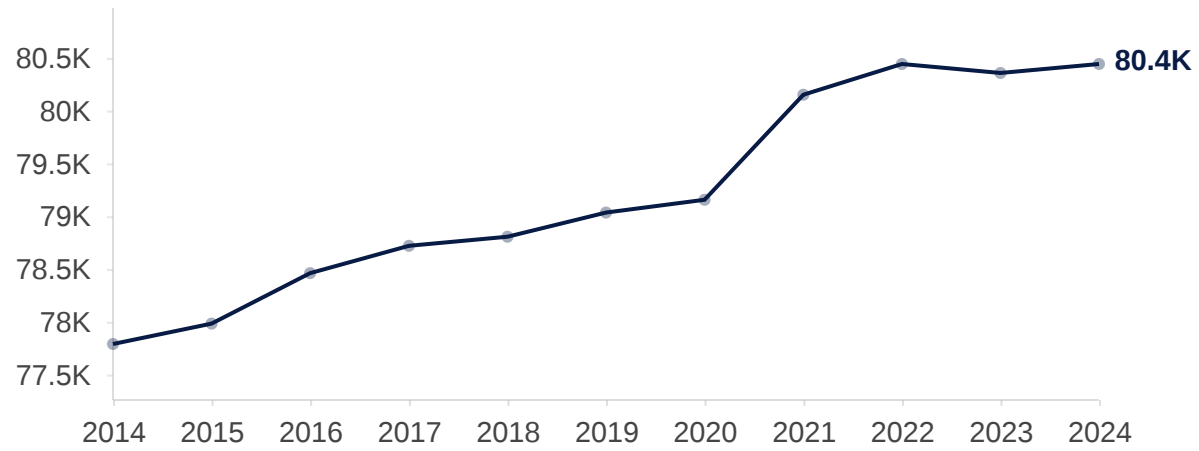
# Population and Demographics

## Kosciusko County

# How is Kosciusko County's population changing?

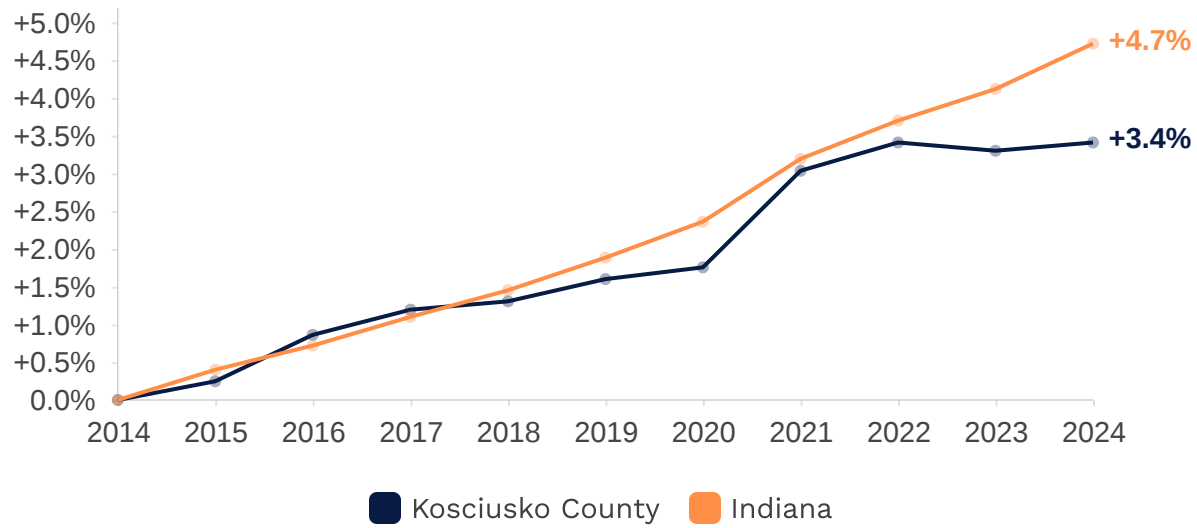
Population trends reveal information about how Kosciusko County's current households are changing, such as changes in income or household size, and how households who are moving to and from Kosciusko County are impacting the overall demand for homes. From 2014 to 2024, Kosciusko County's population increased 3% while Indiana's population increased 5%.

## Population



**Source:** American Community Survey (ACS), US Census Bureau

### Comparative Population Change Since 2014

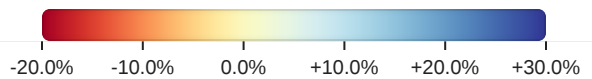
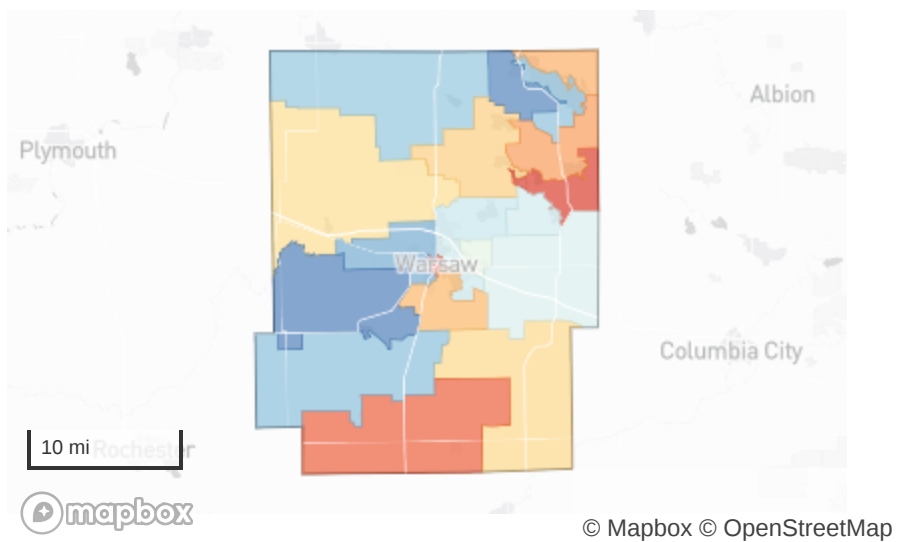


**Source:** American Community Survey (ACS), US Census Bureau

# Population Density and Growth

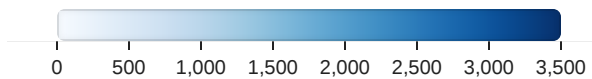
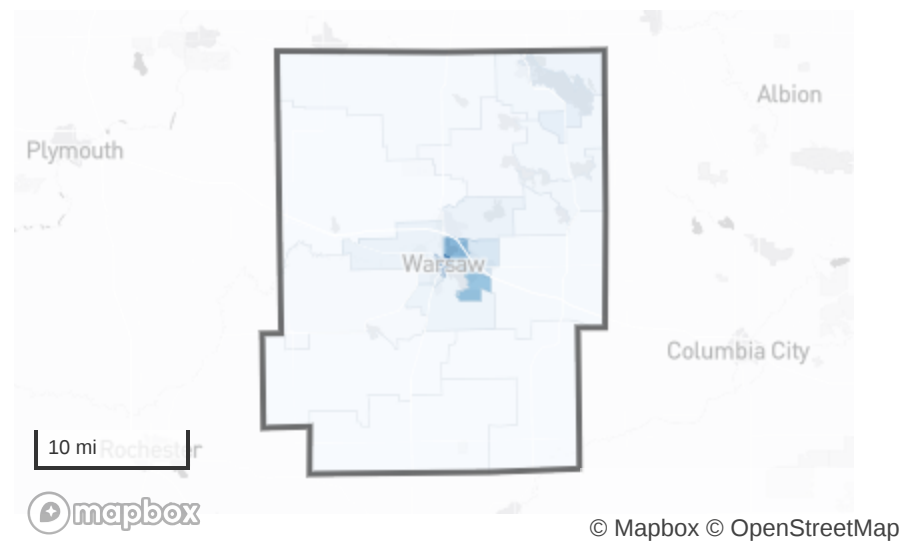
Across Kosciusko County in 2024, there were 151 people per square mile.

## Percent Change in Population (2014-2024)



**Source:** American Community Survey (ACS), US Census Bureau

## Regional Population Density Comparison (2024)



**Source:** American Community Survey (ACS), US Census Bureau

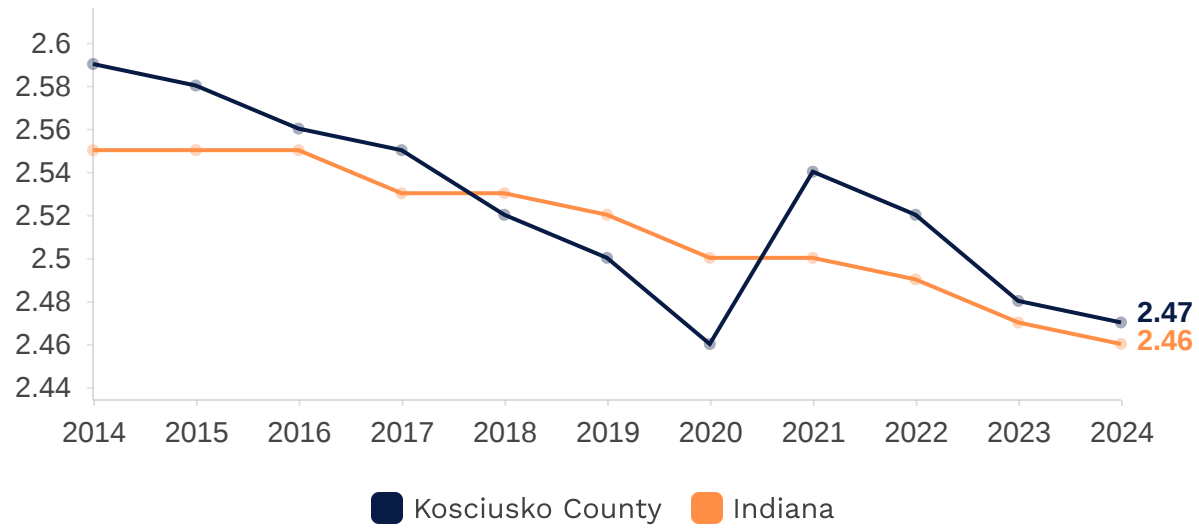
# Households and Household Size

New households drive increases in housing demand, whether those new households recently moved in or newly formed. In addition to total population change and migration, trends in household composition and formation in a community can inform housing needs.

Between 2014 and 2024, the total number of households in Kosciusko County increased 9%. And in 2024, there were a total of 31,934 households.

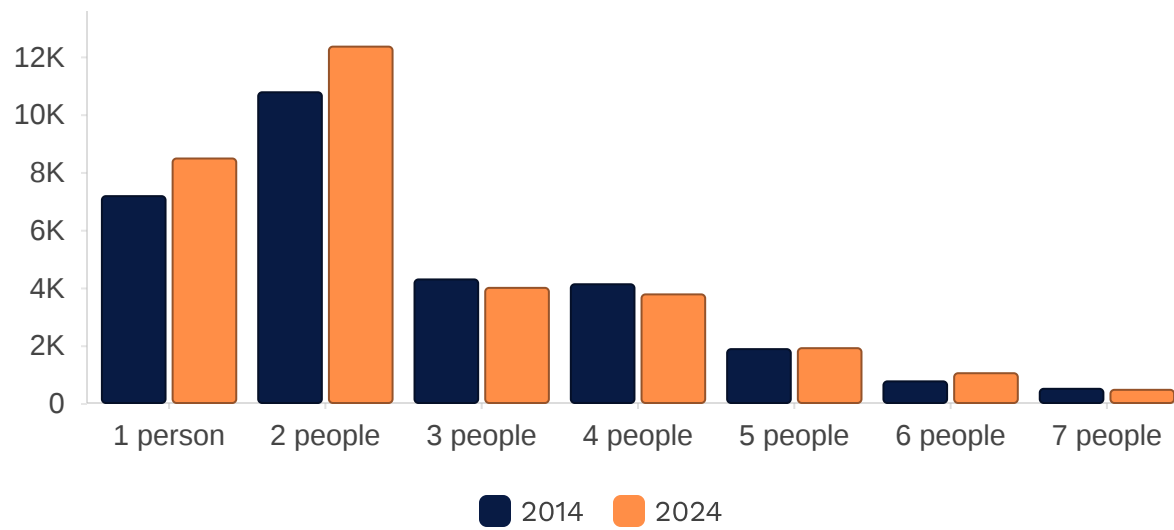
Looking at household composition, the most common household size in Kosciusko County in 2024 was 2 person households (39% of all households), followed by 1 person households (27% of all households).

### Average Household Size



**Source:** American Community Survey (ACS), US Census Bureau

### Distribution of Household Size

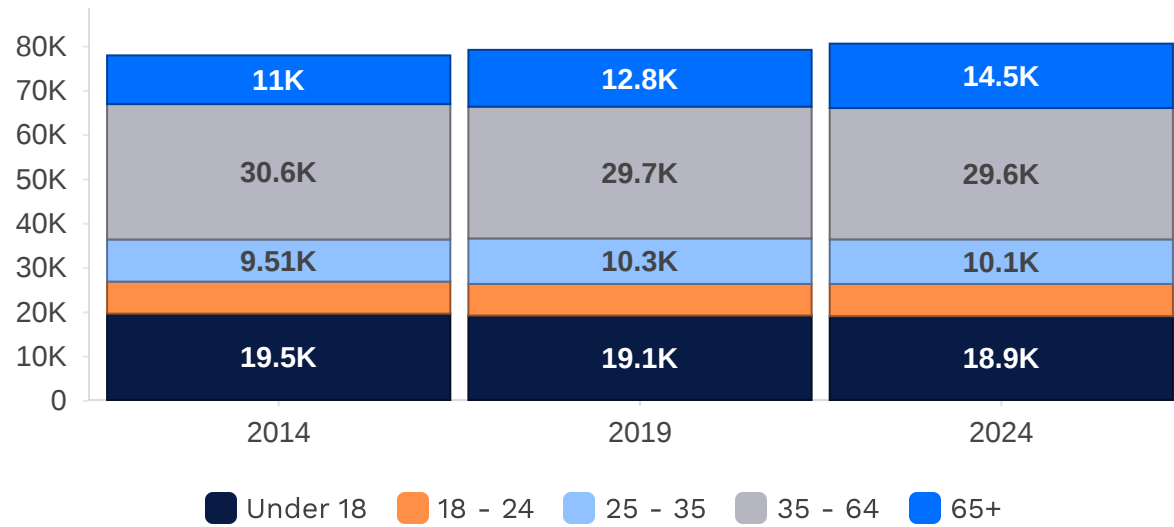


**Source:** American Community Survey (ACS), US Census Bureau

# Age

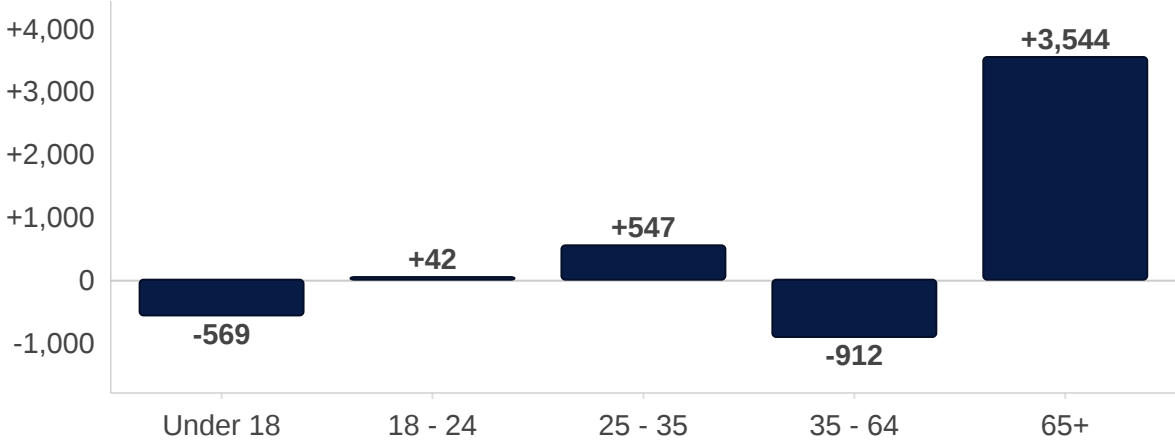
In Kosciusko County in 2024, 24% of residents were children (under 18 years old), while 18% of residents were seniors (65 years and older).

### Population by Age



**Source:** American Community Survey (ACS), US Census Bureau

### Change in Age Distribution (2014-2024)



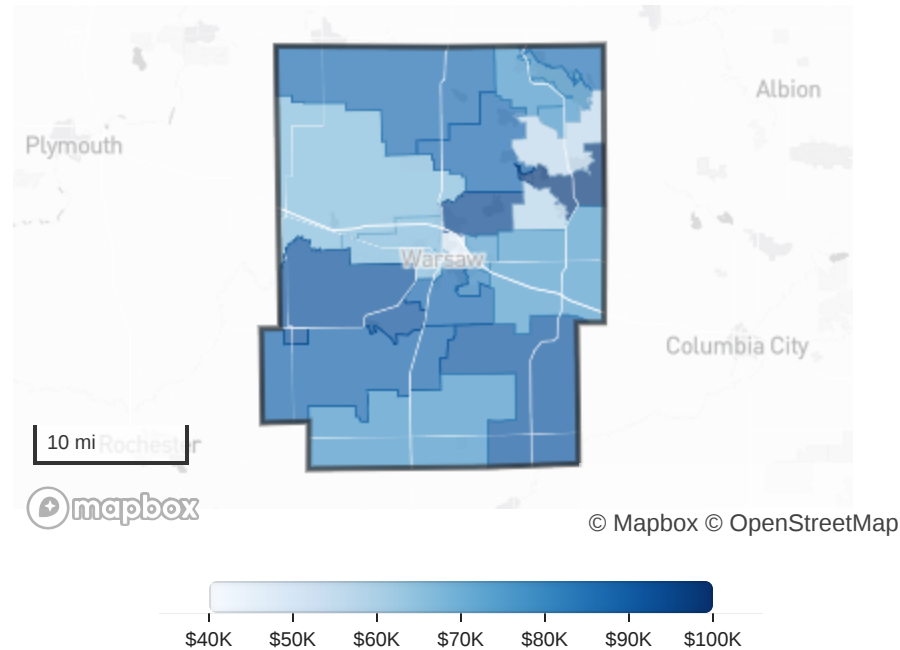
Source: American Community Survey (ACS), US Census Bureau

# Median Household Income

Kosciusko County's median household income was \$75,317 in 2024, an increase of \$22,611 (+43%) relative to 2014.

In comparison, for Indiana, the 2024 median household income was \$71,957, increasing \$23,220 (+48%) since 2014.

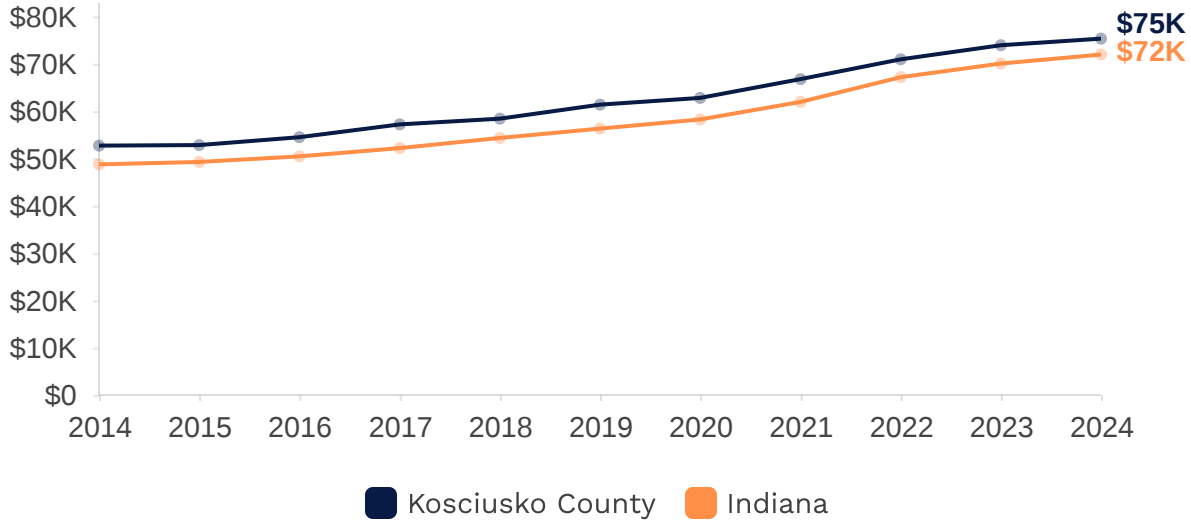
## Regional Median Household Income Comparison (2024)



**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

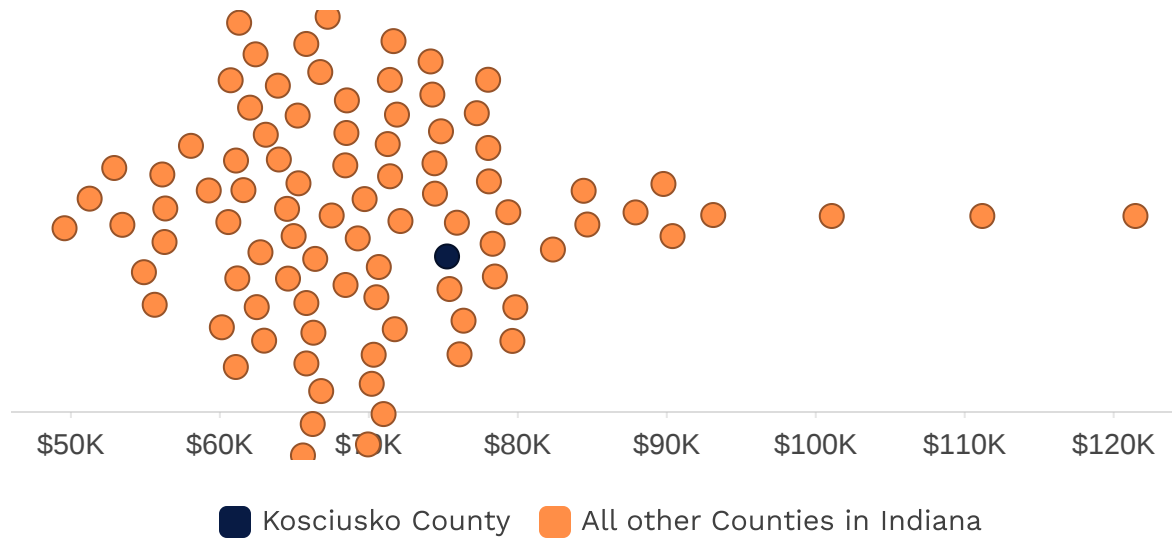
### Median Household Income Over Time



**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

## Median Household Income Comparison (2024)



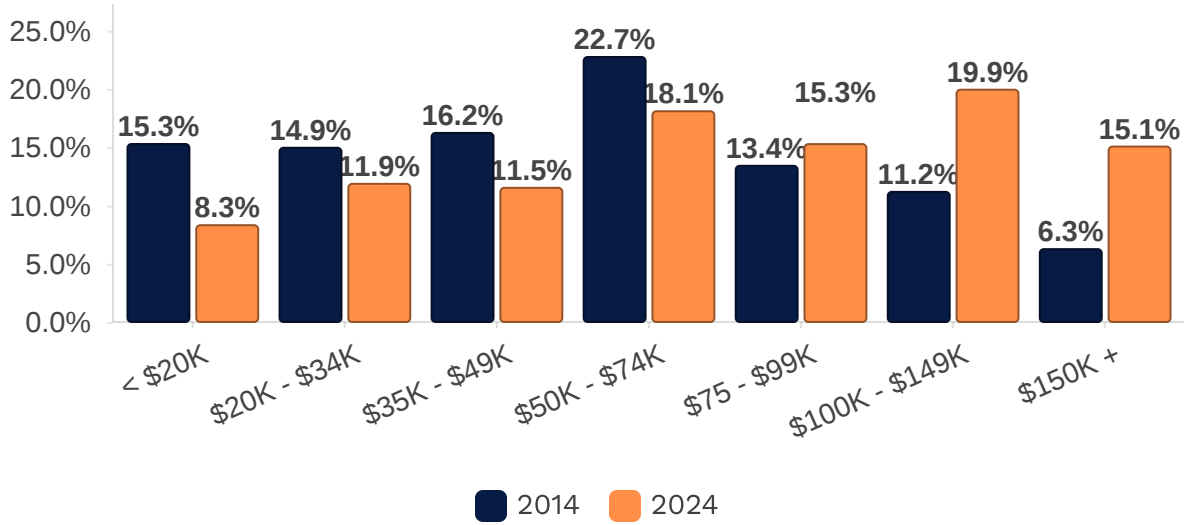
**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

# Income Distribution

As of 2024, 8% of households earned less than \$20K per year, while 15% earned \$150K or more annually. Over the last 10 years, the share of households earning below \$20K has fallen 7 percentage points, and the number earning \$150K and up has risen 9 percentage points.

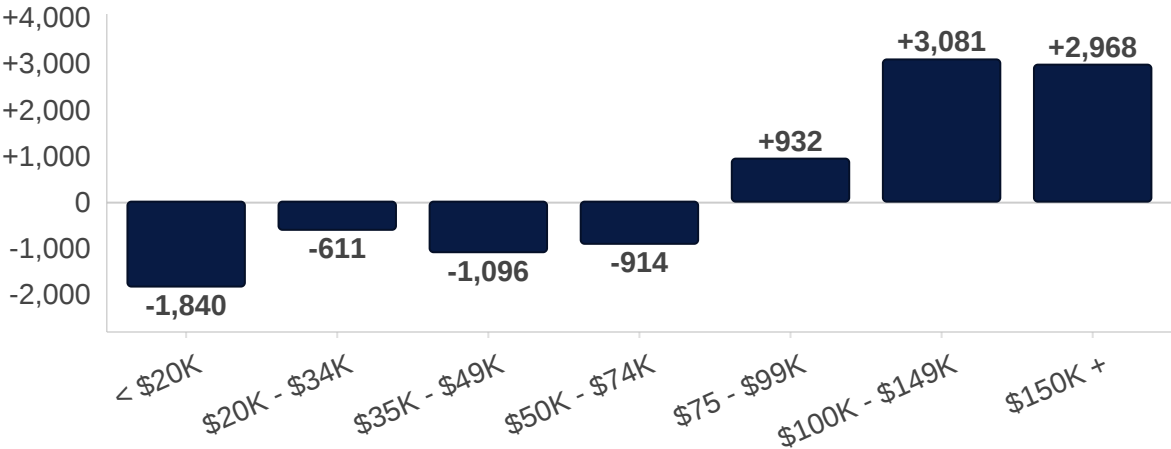
### Household Income Distribution (2014-2024)



**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

### Change in Households by Income Group (2014-2024)



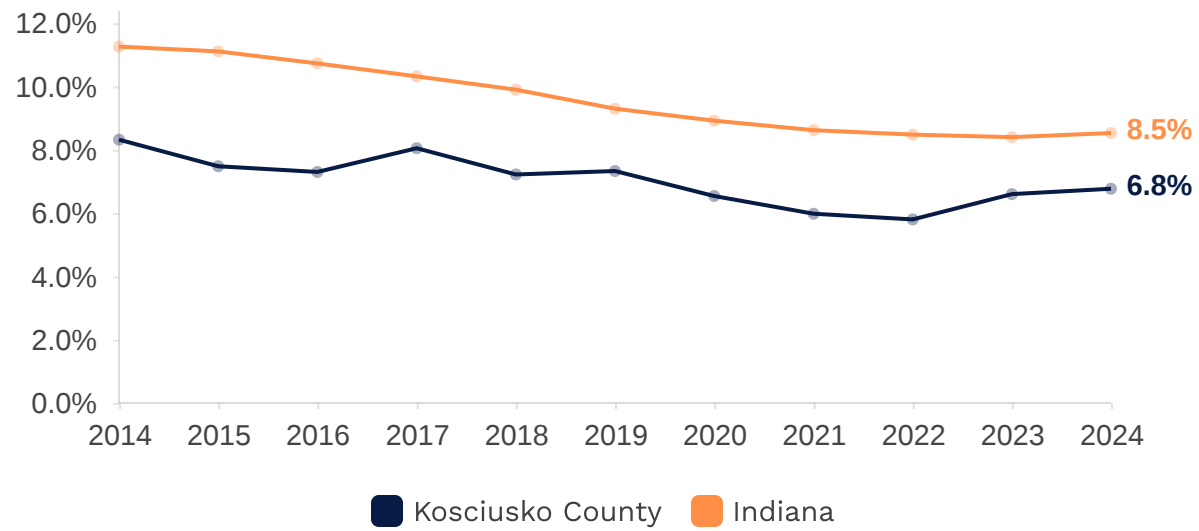
**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

# Family Poverty Rate

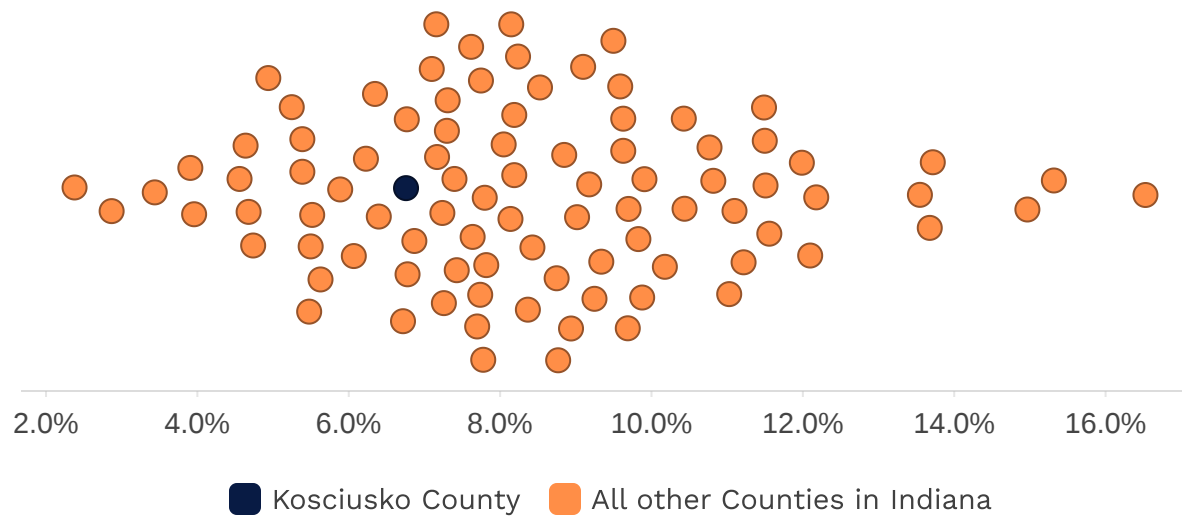
In 2024, 6.8% of families in Kosciusko County had incomes below the poverty line, down 1.6 percentage points from 2014.

### Family Poverty Rate Over Time



**Source:** American Community Survey (ACS), US Census Bureau

## Family Poverty Rate Compared to Peer Regions (2024)

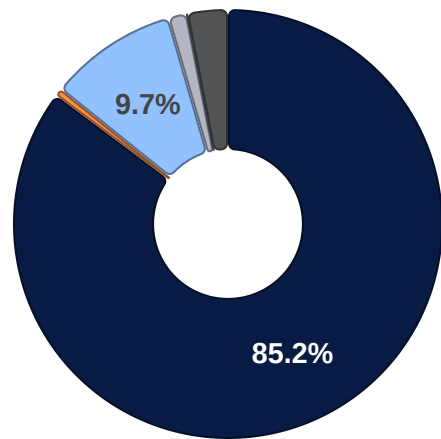


**Source:** American Community Survey (ACS), US Census Bureau

# Racial and Ethnic Composition

Among the current population of Kosciusko County, 85% of people are White, 10% are Latino, 3% are another race or multiracial, 1% are Asian, and 1% are Black.

## Racial and Ethnic Distribution (Population) (2024)

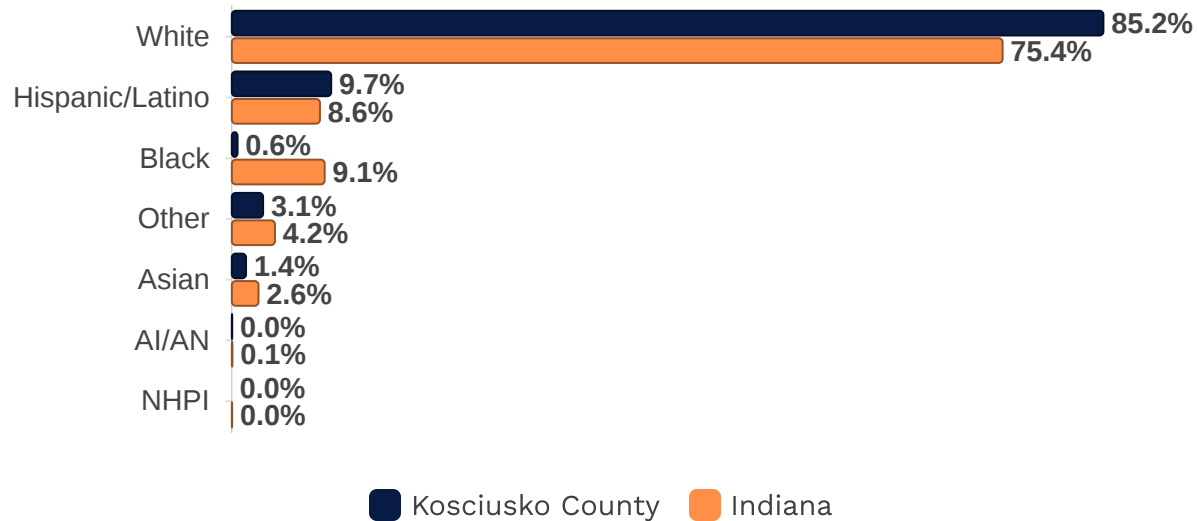


■ White ■ Black ■ Hispanic/Latino ■ Asian ■ AI/AN ■ NHPI ■ Other

**Source:** American Community Survey (ACS), US Census Bureau

Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include non-Hispanic individuals only. AI/AN - American Indian and Alaska Native. NHPI - Native Hawaiian and Other Pacific Islander. Other - Some Other Race or Two or More Races. Values may not be accurate for smaller geographies or geographies with very few people of a specific race or ethnicity.

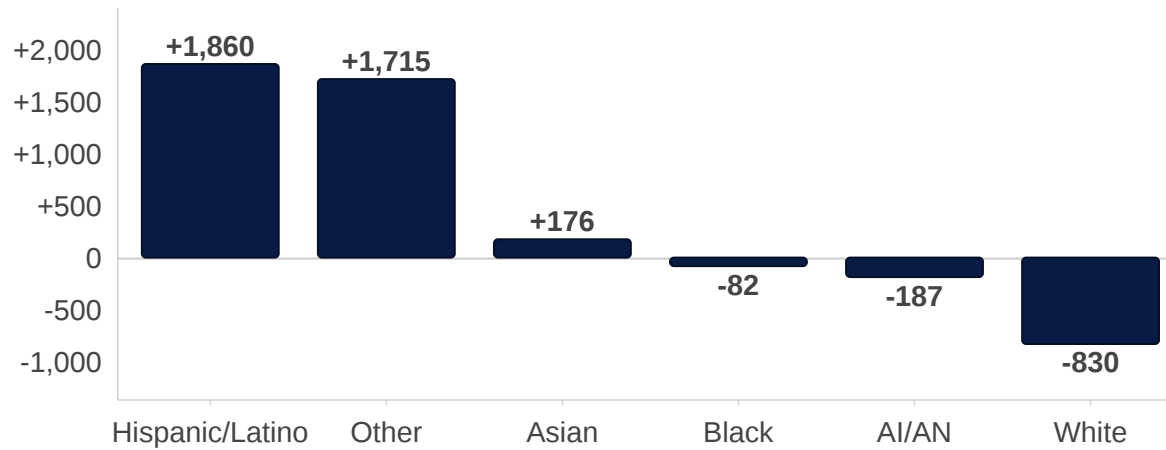
## Racial and Ethnic Comparison (Population) (2024)



**Source:** American Community Survey (ACS), US Census Bureau

Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include non-Hispanic individuals only. AI/AN - American Indian and Alaska Native. NHPI - Native Hawaiian and Other Pacific Islander. Other - Some Other Race or Two or More Races. Values may not be accurate for smaller geographies or geographies with very few people of a specific race or ethnicity.

### Change in Population by Race and Ethnicity (2014-2024)



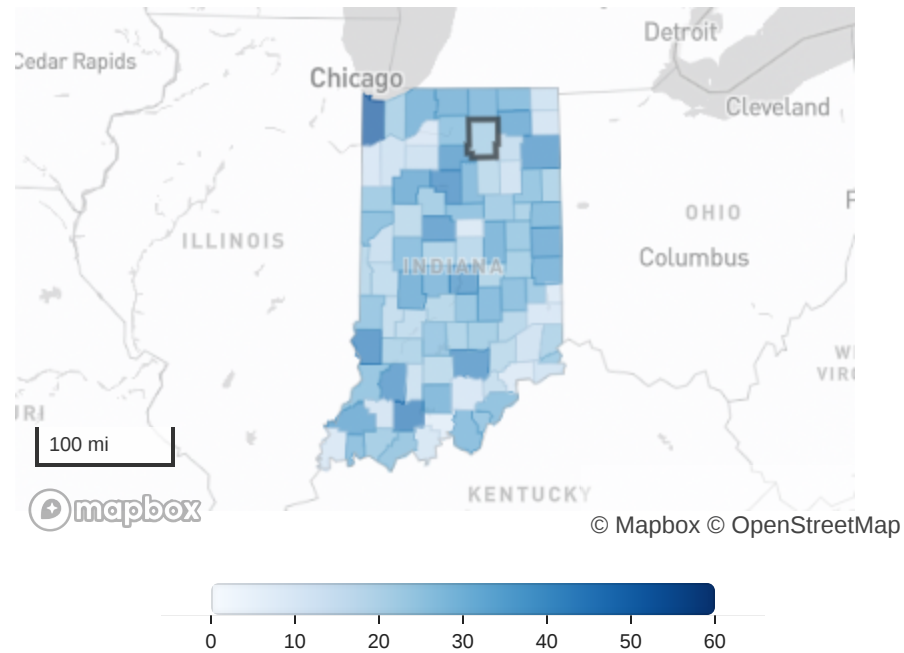
**Source:** American Community Survey (ACS), US Census Bureau

Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include non-Hispanic individuals only. AI/AN - American Indian and Alaska Native. NHPI - Native Hawaiian and Other Pacific Islander. Other - Some Other Race or Two or More Races. Values may not be accurate for smaller geographies or geographies with very few people of a specific race or ethnicity.

# Dissimilarity Index (Measure of Racial Segregation)

The dissimilarity index is a way of quantifying the degree of racial segregation within specific geographic regions. A dissimilarity index of 0 reflects a fully integrated environment where all racial and ethnic groups are distributed in the same proportions across all neighborhoods. In contrast, a dissimilarity index of 100 indicates total segregation, where members of some groups are located in completely different neighborhoods from other groups. Note that the dissimilarity index does not account for racial and ethnic diversity; it only measures the degree of segregation or integration among groups that are present.

## Racial Dissimilarity Index (2024)

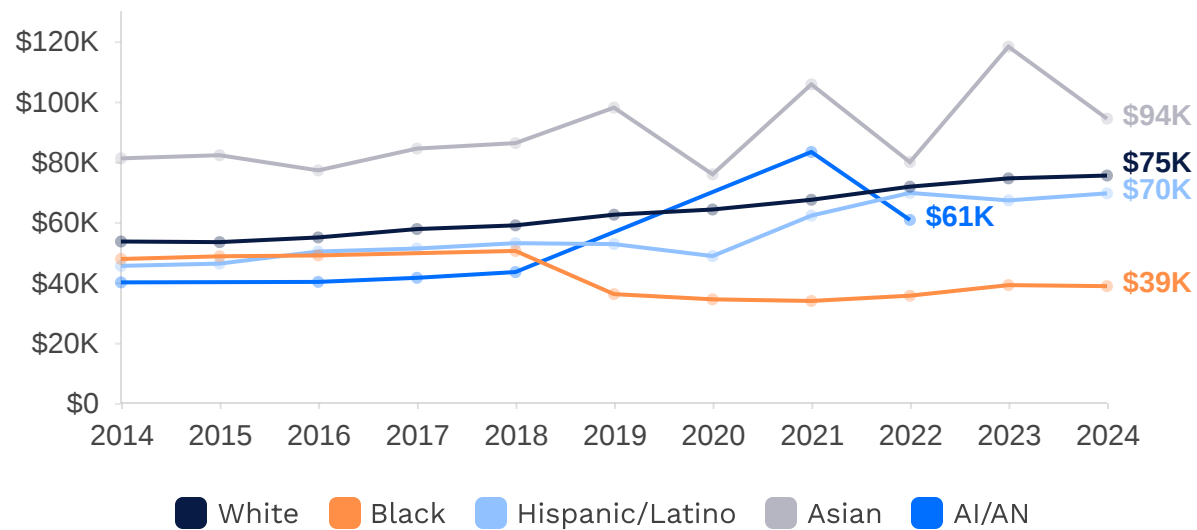


**Source:** Calculated from the American Community Survey (ACS), US Census Bureau

# Income by Race and Ethnicity

The household income gap between the median Black household and median White household was \$36,686 in 2024 (the median Black household earned \$38,750, while the median White household earned \$75,436). Comparing the median Latino household and median White household, the income gap was \$5,914 (the median Latino household earned \$69,522).

## Median Household Income by Race and Ethnicity



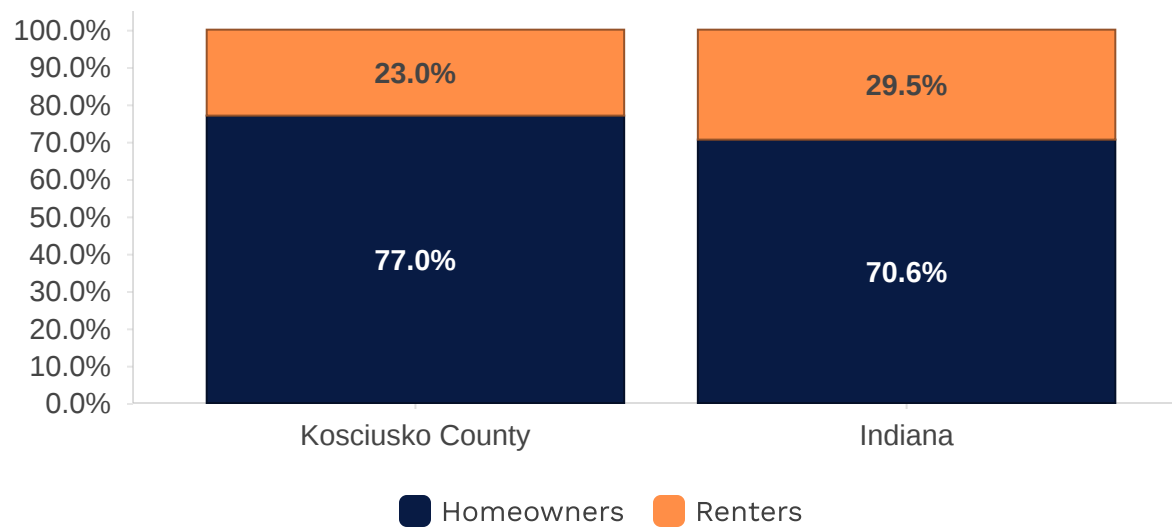
**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal. Values may not be accurate for smaller geographies or geographies with very few households of a specific race or ethnicity. Race and ethnicity is provided for the head of household only. White refers to non-Hispanic White heads of household only. Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include both Hispanic and non-Hispanic individuals. AI/AN - American Indian or Alaska Native; NHPI - Native Hawaiian or Pacific Islander; Other - Some Other Race and Two or More Races.

# Tenure

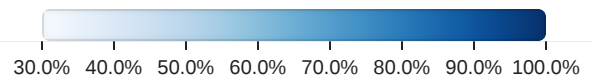
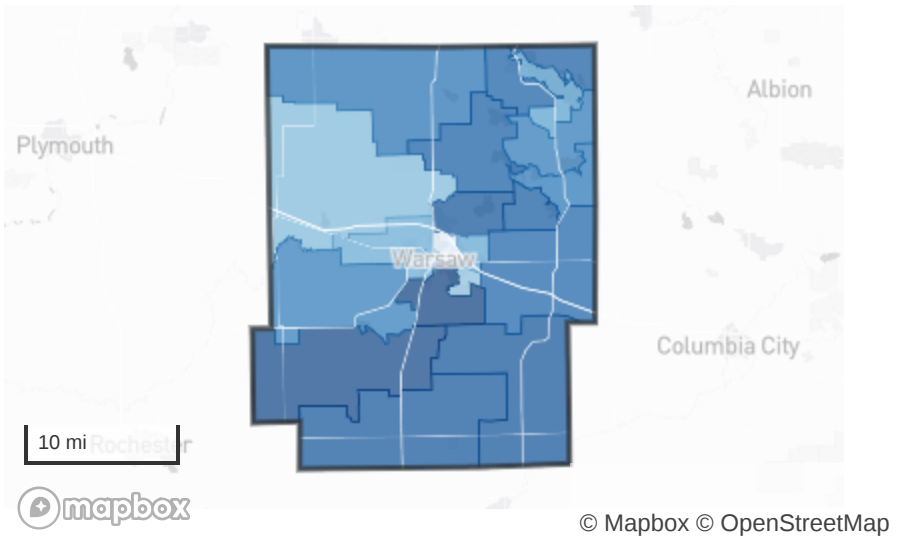
Breaking down Kosciusko County's households by their tenure, 23% were renters, and 77% were homeowners. For comparison, 29% of households in Indiana were renters, while 71% were homeowners

### Share of Total Households by Tenure (2024)



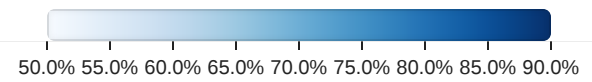
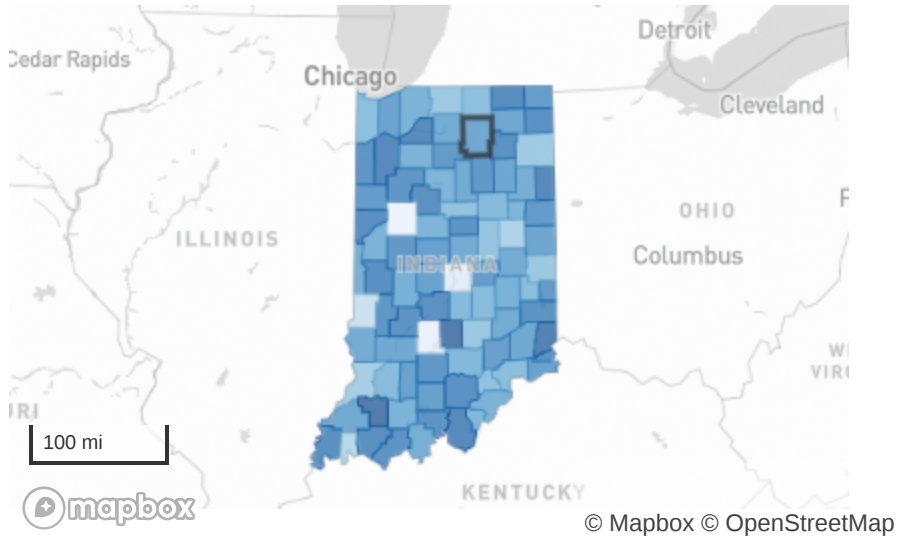
**Source:** American Community Survey (ACS), US Census Bureau

## Homeownership Rate (2024)



**Source:** American Community Survey (ACS), US Census Bureau

## Homeownership Rates by Peer Regions (2024)

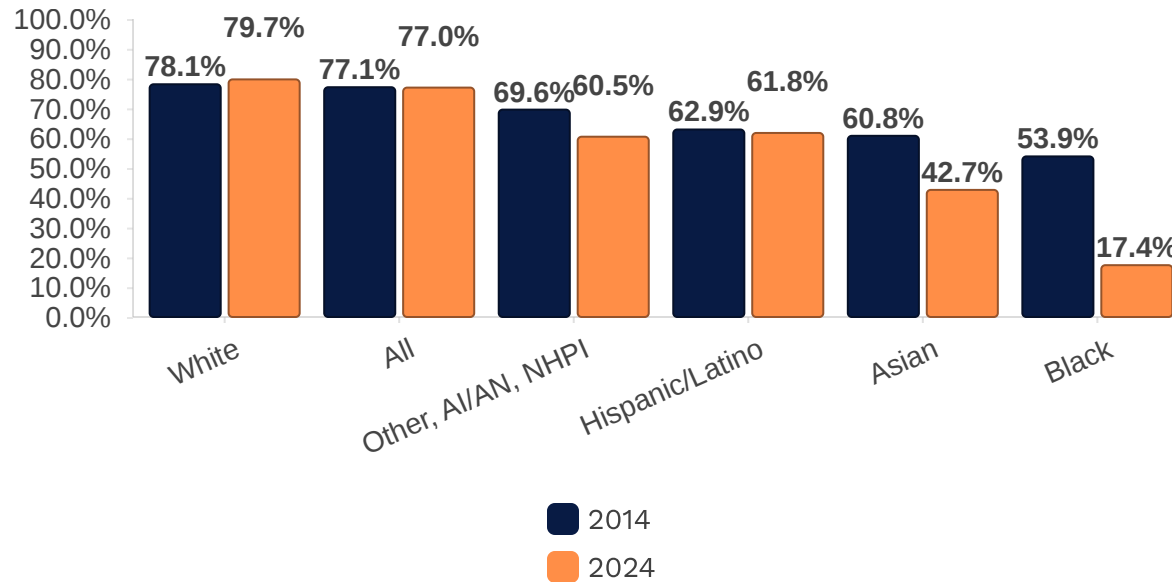


**Source:** American Community Survey (ACS), US Census Bureau

# Homeownership by Race and Ethnicity

Looking closely at homeownership disparities in Kosciusko County in 2024, homeownership rates were 62 percentage points less for Black households (17%) and 18 percentage points less for Hispanic/Latino households (62%) than for White households (80%).

## Homeownership Rate by Householder Race and Ethnicity



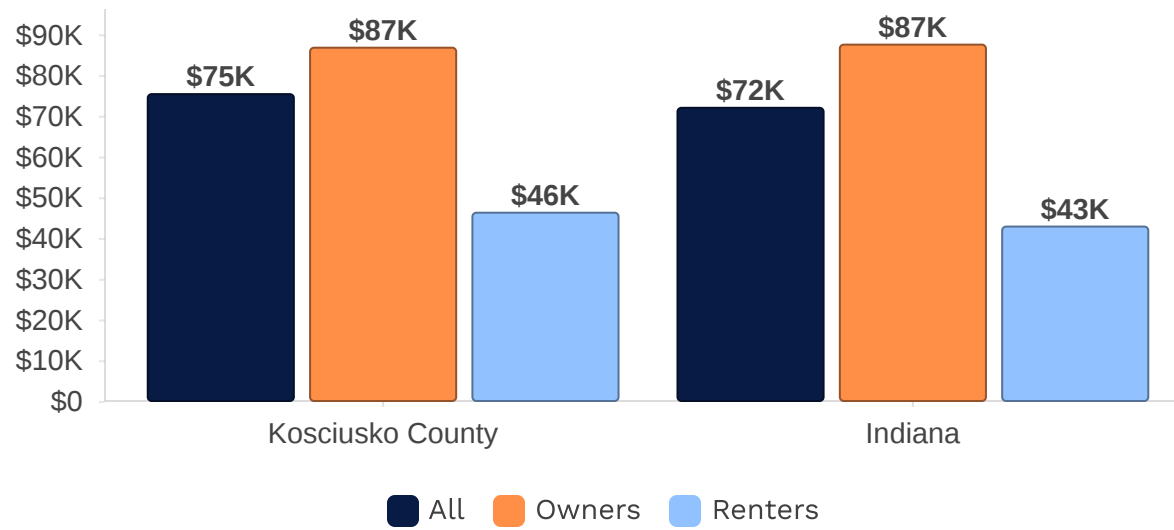
**Source:** American Community Survey (ACS), US Census Bureau

Values may not be accurate for smaller geographies or geographies with very few households of a specific race or ethnicity. White includes only non-Hispanic White heads of household. Hispanic/Latino includes individuals of any race with Hispanic or Latino ethnicity. All other groups include both Hispanic and non-Hispanic heads of household. AI/AN - American Indian or Alaska Native; NH/PI - Native Hawaiian or Pacific Islander; Other - Some Other Race and Two or More Races.

# Median Income and Tenure

In 2024, the median income for homeowner households in Kosciusko County (\$86,707) was \$40,497 more than for renter households (\$46,210). For Indiana, the difference between homeowner and renter households was \$44,648 (with a median income of \$87,459 for homeowners and \$42,811 for renters).

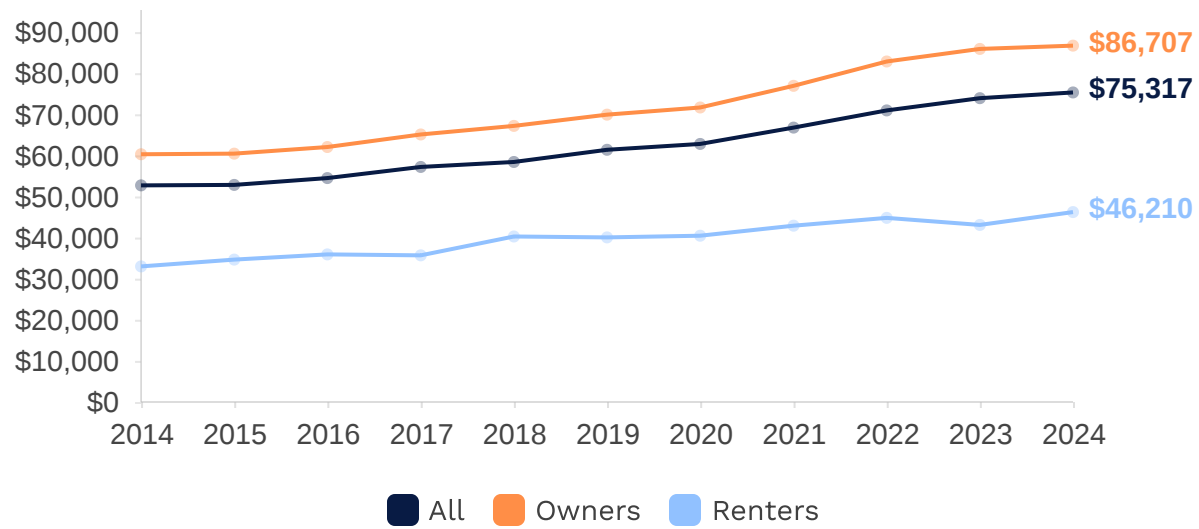
### Median Household Income by Tenure (2024)



**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

### Median Household Income Over Time by Tenure



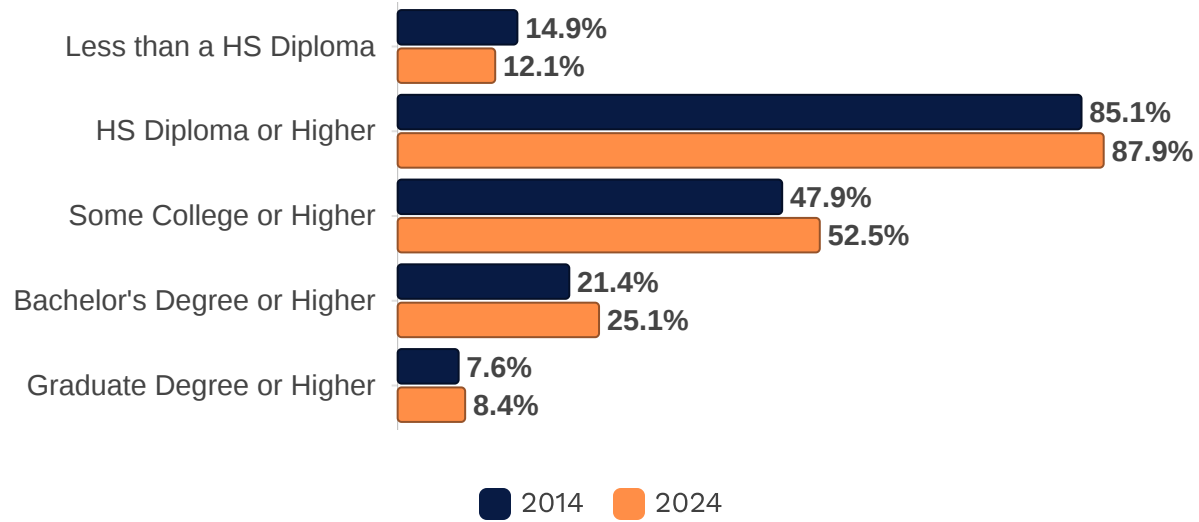
**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

# Education

In Kosciusko County, 25% of adults 25 years and older have earned a college degree, up 4 percentage points from 2014. And 88% of adults 25 years and older have graduated high school, up 3 percentage points from 2014.

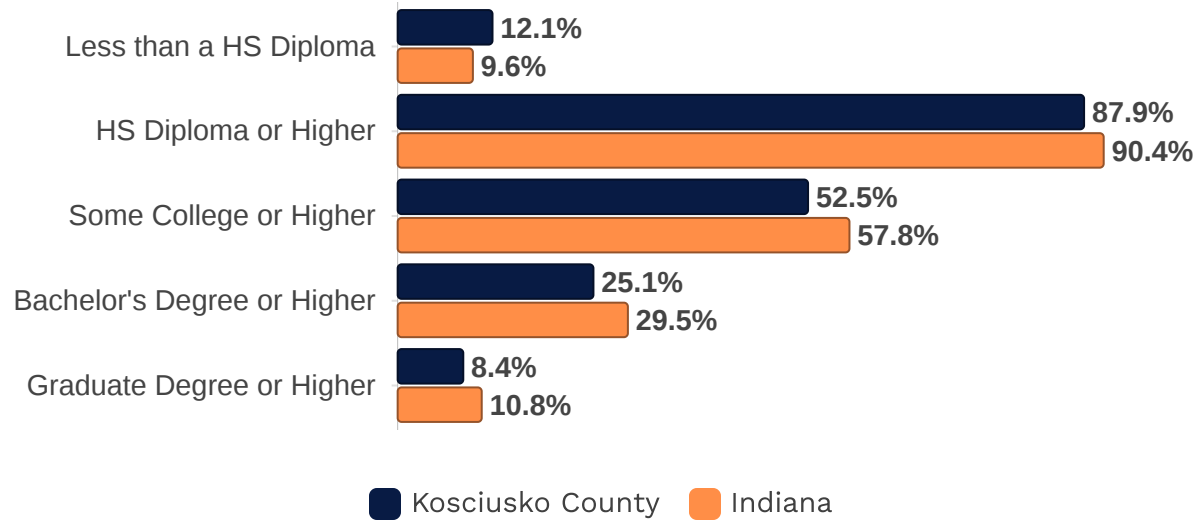
## Educational Attainment Over Time (2014-2024)



**Source:** American Community Survey (ACS), US Census Bureau

Includes population 25 years of age or older.

## Comparative Educational Attainment (2024)



**Source:** American Community Survey (ACS), US Census Bureau

Includes population 25 years of age or older.

# Median Earnings by Educational Attainment

In 2024, residents of Kosciusko County who had a college degree earned on average \$18,121 more than residents who only had a high school diploma—\$62,148 versus \$44,027 per year.

## Median Individual Income by Educational Attainment (2024)

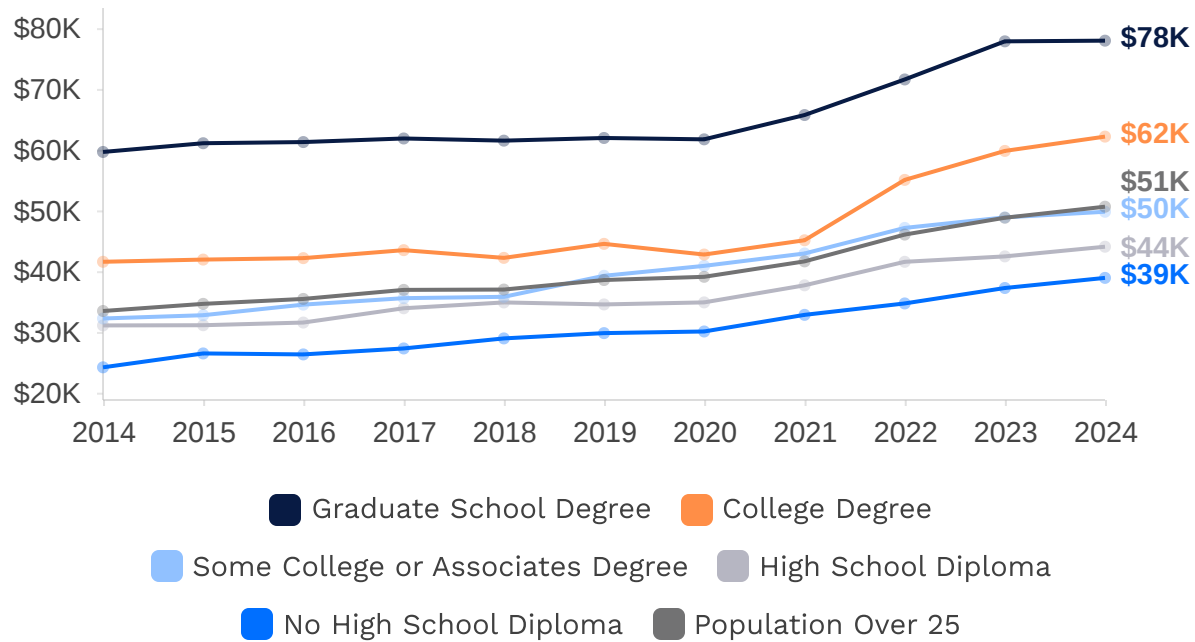
Educational Attainment	Kosciusko County	Indiana
<b>Population 25+ Overall</b>	\$50,613	\$49,693
<b>No High School Diploma</b>	\$38,898	\$34,287
<b>High School Diploma</b>	\$44,027	\$40,411
<b>Some College</b>	\$49,781	\$47,119
<b>College Degree</b>	\$62,148	\$62,429
<b>Graduate Degree</b>	\$77,938	\$79,544



**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal. Values may not be accurate for smaller geographies or geographies with very few households of a specific education level.

## Median Income Over Time by Educational Attainment



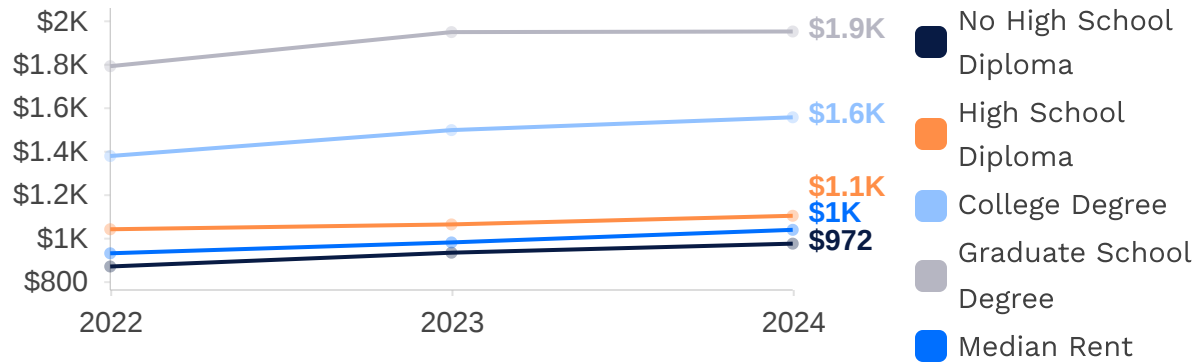
**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal. Values may not be accurate for smaller geographies or geographies with very few households of a specific education level.

# Rent Affordable by Educational Attainment

On average, residents with a college degree could afford rent at \$1,554 in monthly rent in 2024, while residents without a college degree could only afford a rent of \$1,101.

## Comparison of Median Rent and Rent Affordable by Educational Attainment



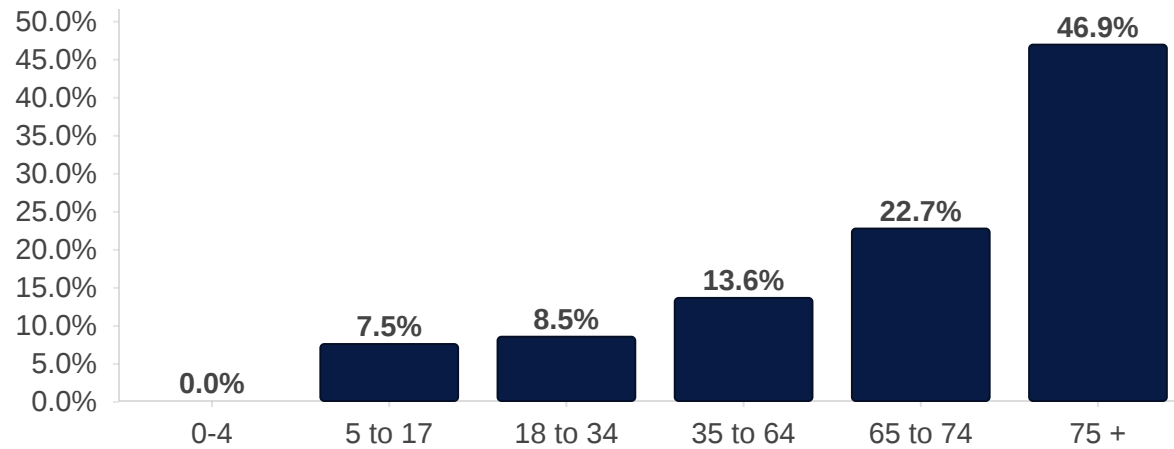
**Source:** Depending on data availability, rent data comes from Zillow where available, or else from the American Community Survey (ACS).

Median rent data for Kosciusko County comes from Zillow. Rent is considered affordable if it is less than 30% of a household's of gross pre-tax monthly income, per HUD. The affordable rent was calculated based on the median income for each group by their educational attainment. Dollar values are nominal.

# Disability

In Kosciusko County in 2024, 14% of the population was living with a disability. Looking just at older adults, 47% of people age 75 and older had a disability.

### Disability Status by Age (2024)

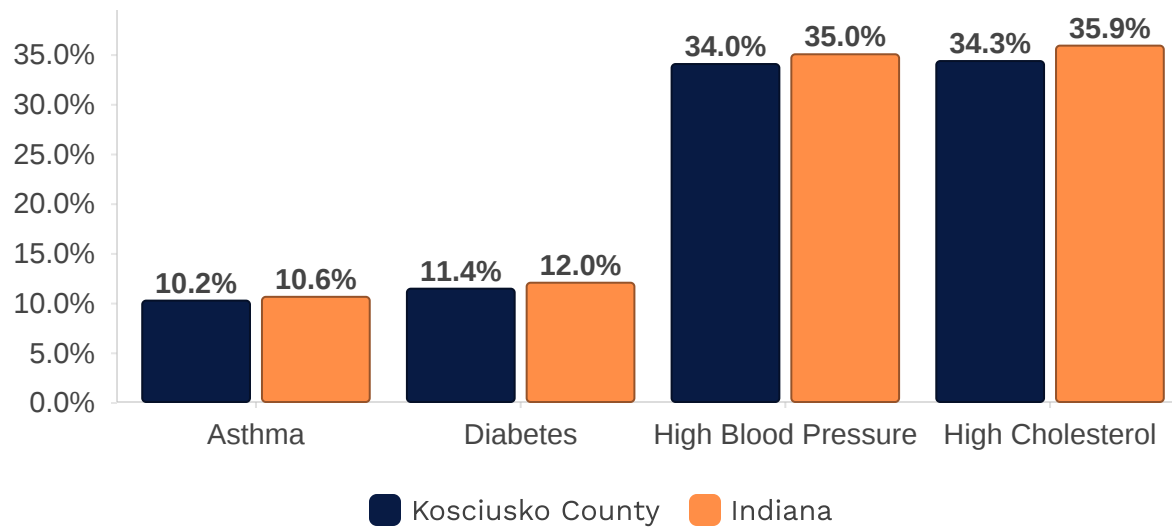


**Source:** American Community Survey (ACS), US Census Bureau

# Health Outcomes

In Kosciusko County, 17% of the population assessed their health status as being only fair or poor in 2021.

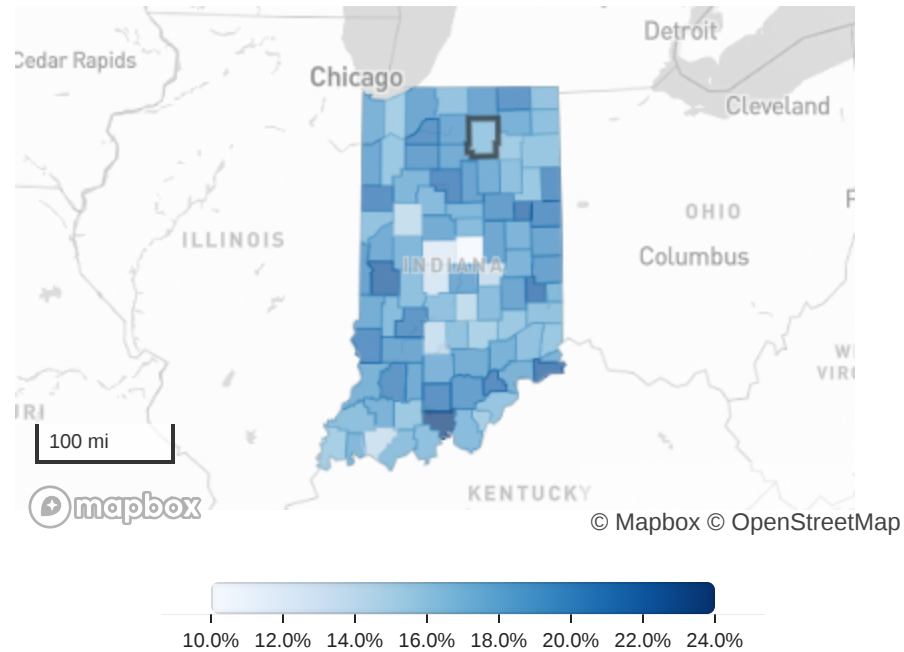
## Prevalence of Chronic Health Conditions (2021)



**Source:** PLACES, US Centers for Disease Control and Prevention (CDC)

Note: The latest year of this dataset is 2021.

## Regional Comparison of the Share of Adults Reporting Their Health Status as Poor or Fair (2021)



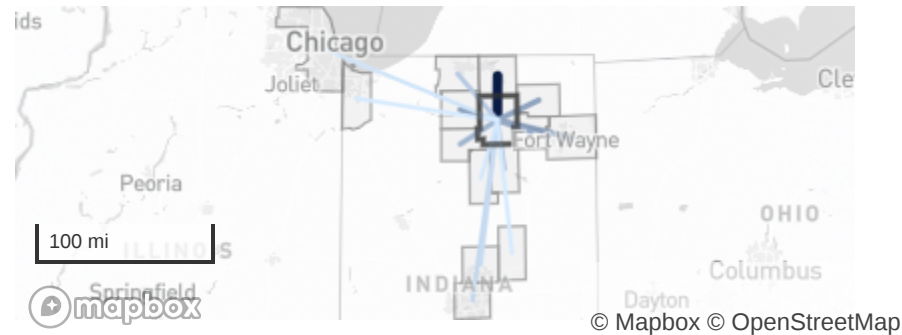
**Source:** PLACES, US Centers for Disease Control and Prevention (CDC)

Note: The latest year of this dataset is 2021.

# Newcomer Household Trends

IRS data that tracks residential migration between tax filing years shows that 3,565 people (2,021 households) moved to Kosciusko County in 2022, while 3,484 residents (1,989 households) moved out. Incoming households had an average income of \$62,700, while outgoing households had an average income of \$79,725.

## Top Origins of People Moving In (2022)



The data include domestic migrants moving from within the United States only and not international migrants. Note: The latest year of this dataset is 2022.

**Source:** Internal Revenue Service (IRS), Statistics of Income

## Top Origins of People Moving In (2022)

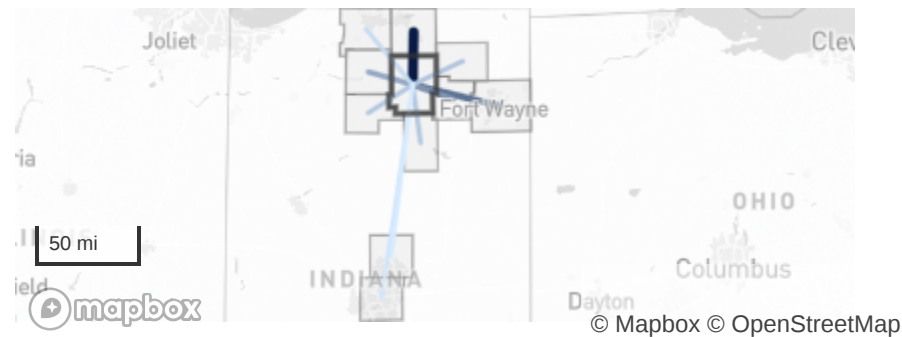
Origin	Kosciusko County
Elkhart County	603
Allen County	219
Marshall County	205
Noble County	195
Whitley County	183



**Source:** Internal Revenue Service (IRS), Statistics of Income

# Out-migrating Household Trends

## Top Destinations of People Moving Out (2022)

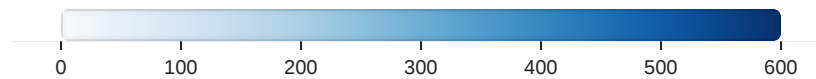


The data include domestic migrants moving from within the United States only and not international migrants. Note: The latest year of this dataset is 2022.

**Source:** Internal Revenue Service (IRS), Statistics of Income

## Top Destinations of People Moving Out (2022)

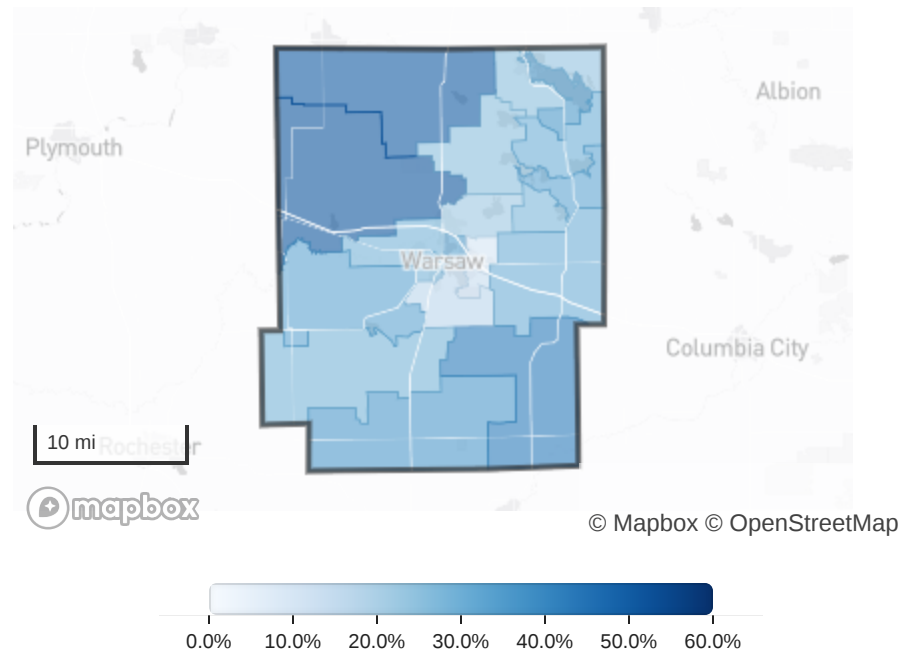
Destination	Kosciusko County
<b>Elkhart County</b>	509
<b>Allen County</b>	276
<b>Whitley County</b>	215
<b>Marshall County</b>	178
<b>Noble County</b>	126



**Source:** Internal Revenue Service (IRS), Statistics of Income

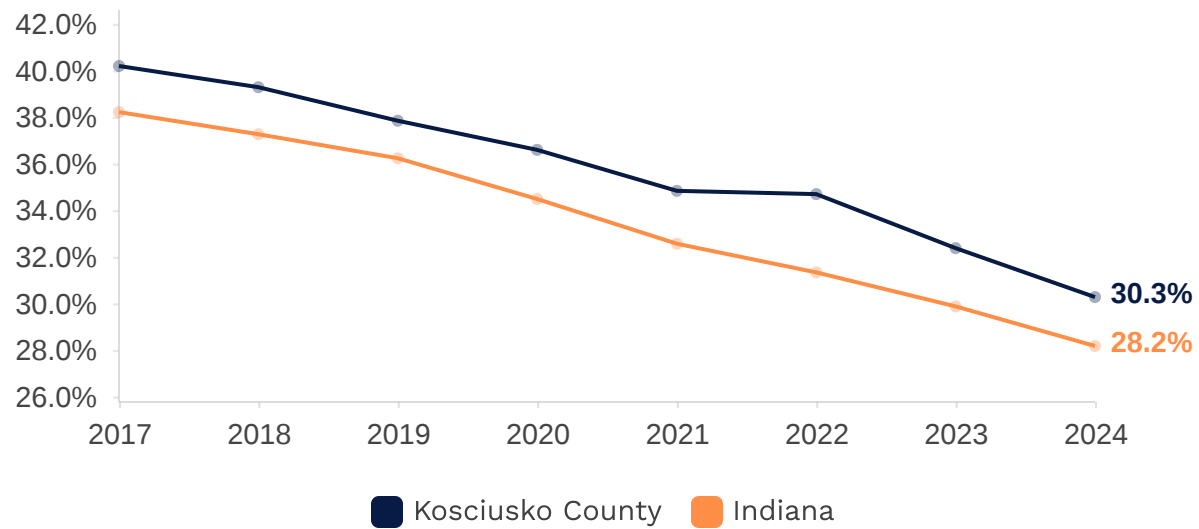
# Internet Access

## Share of All Households Without Broadband Internet Access (2024)



**Source:** American Community Survey (ACS), US Census Bureau

### Share of All Households Without Broadband Internet Access Over Time



**Source:** American Community Survey (ACS), US Census Bureau

# Economic Trends

## Kosciusko County

# How is Kosciusko County's economy changing?

Broader economic trends in a region, including changes in employment, industries and locations of jobs, impact current and future housing needs. Information about economic trends offers insight into where new housing may be needed and what households can afford to pay for housing based on wages.

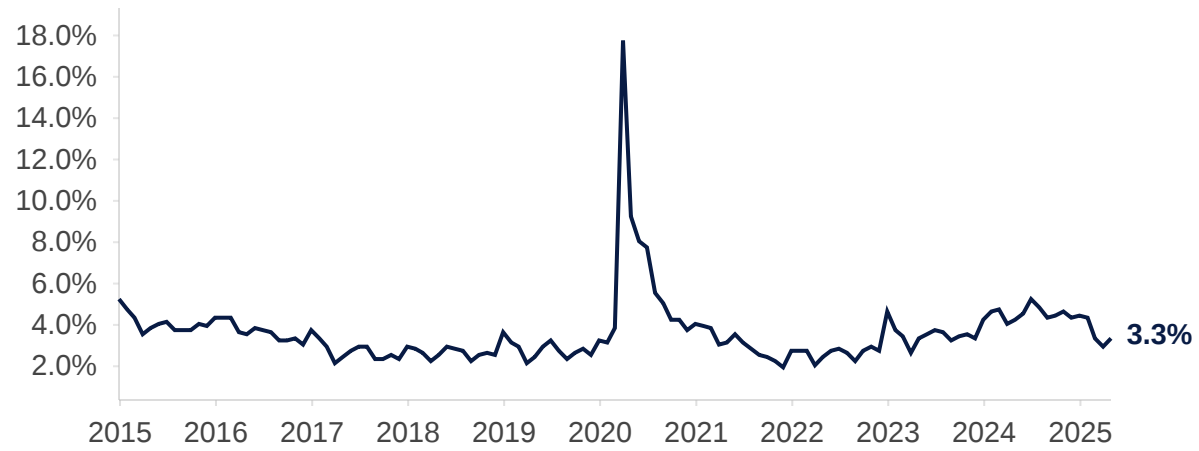
In 2019-12-01, before the COVID-19 pandemic and recession, Kosciusko County's unemployment rate had fallen to 2.5%. As of 2025-05-01, however, 3.3% of Kosciusko County's residents in the labor force were unemployed.

### Total Employment



**Source:** Local Area Unemployment Statistics (LAUS), US Bureau of Labor Statistics (BLS), except for data for the US overall, which comes from the Current Population Survey (CPS) Labor Force Statistics, US BLS.

## Unemployment Rate



**Source:** Local Area Unemployment Statistics (LAUS), US Bureau of Labor Statistics (BLS), except for data for the US overall, which comes from the Current Population Survey (CPS) Labor Force Statistics, US BLS.

# BLS Top Occupations

No data available for Kosciusko County

## Top 15 Occupation Groups by Total Employment

NO\_DATA: No data available for Kosciusko County

**Source:** Occupational Employment and Wage Statistics (OEWS), US Bureau of Labor Statistics

## Median Annual Wages in 15 Largest Occupation Groups by Total Employment

NO\_DATA: No data available for Kosciusko County

**Source:** Occupational Employment and Wage Statistics (OEWS), US Bureau of Labor Statistics

# Employment by Industry Group

Manufacturing was the highest employing industry in Kosciusko County, followed by Education and health services; Trade, transportation, and utilities; and Leisure and hospitality.

Note that this data is shown for Kosciusko County; counties are the lowest geographic level for data from the Quarterly Census of Employment and Wages (QCEW).

## Top 10 Industries by Number of Employees (2022)

Industry	Kosciusko County
<b>Manufacturing</b>	13,960
<b>Education and health services</b>	6,022
<b>Trade, transportation, and utilities</b>	5,706
<b>Leisure and hospitality</b>	3,147
<b>Professional and business services</b>	2,419
<b>Construction</b>	1,776
<b>Other services</b>	1,384
<b>Financial activities</b>	873
<b>Public administration</b>	870
<b>Natural resources and mining</b>	458

**Source:** Quarterly Census of Employment and Wages (QCEW), US Bureau of Labor Statistics (BLS)

Data are shown for Kosciusko County.

## Top 10 Industries by Number of Establishments (2022)

Industry	Kosciusko County
<b>Trade, transportation, and utilities</b>	485
<b>Professional and business services</b>	313
<b>Construction</b>	235
<b>Financial activities</b>	206
<b>Leisure and hospitality</b>	200
<b>Manufacturing</b>	188
<b>Education and health services</b>	165
<b>Other services</b>	165
<b>Natural resources and mining</b>	55
<b>Public administration</b>	36

**Source:** Quarterly Census of Employment and Wages (QCEW), US Bureau of Labor Statistics (BLS)

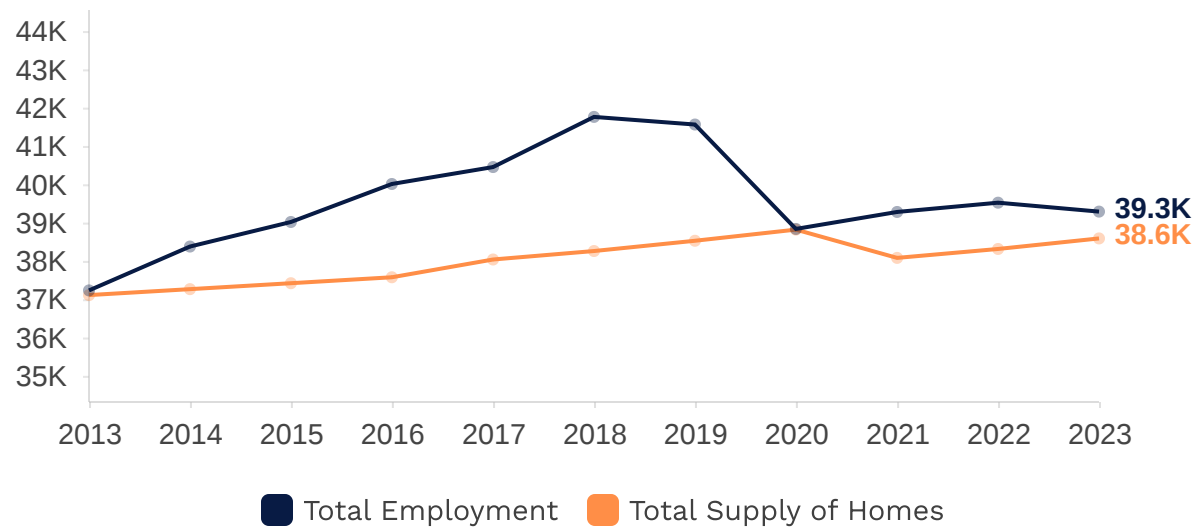
Data are shown for Kosciusko County.

# Job Growth and Housing Production

Allowing the number of homes to grow to match demand is the foundation, and a prerequisite, for creating an affordable housing market and an equitable local economy. A healthy housing market—one in which the market meets the vast majority of existing and new households' needs for safe, quality homes—will include an increase in the number of homes that is responsive to demand across different housing types and price points.

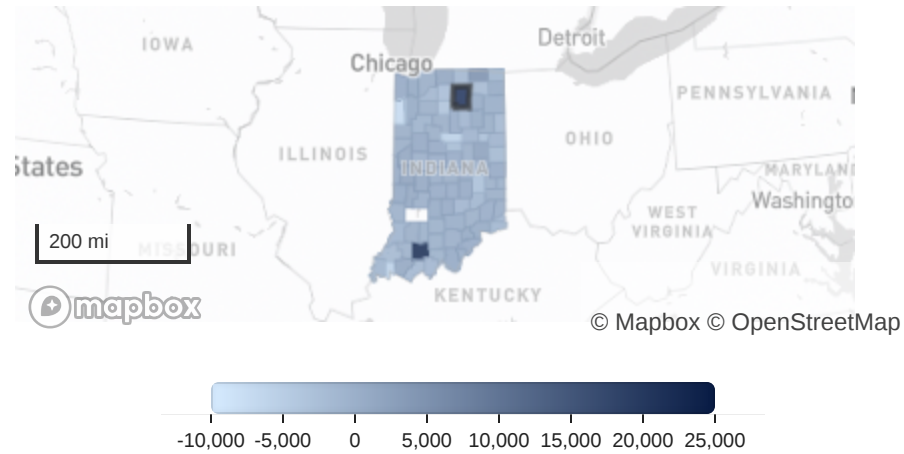
In Kosciusko County, 19,411 new homes were permitted for every 1,000 net jobs between 2015-2024. When the number of jobs created significantly exceeds the number of homes permitted, prices will rise as more people are competing for the existing supply.

## Total Employment Compared to the Supply of Homes



**Source:** Employment data are from the Local Area Unemployment Statistics (LAUS), US Bureau of Labor Statistics (BLS), and housing unit data are from the American Community Survey (ACS), US Census Bureau.

## New Homes Permitted per 1,000 Net Jobs (2015-2024)

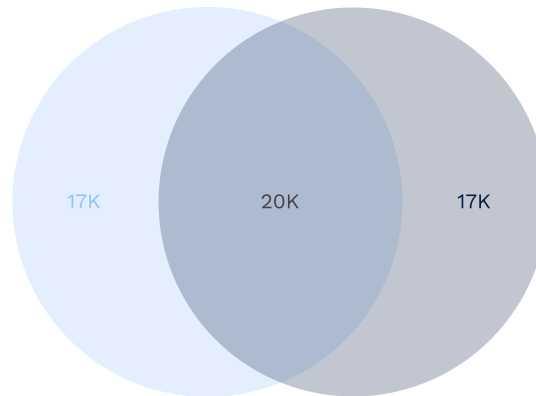


**Source:** Bureau of Labor Statistics (BLS) and Building Permits Survey (BPS), US Census Bureau

# Commuting Patterns

Among the employed residents of Kosciusko County, 53% (19,946 workers) both live and work in Kosciusko County, while 47% (17,422 workers) commute out for work. An additional 17,234 workers come to Kosciusko County for work but live elsewhere; 46% of the people who work in Kosciusko County do not live in Kosciusko County.

## Commuting Patterns (2023)



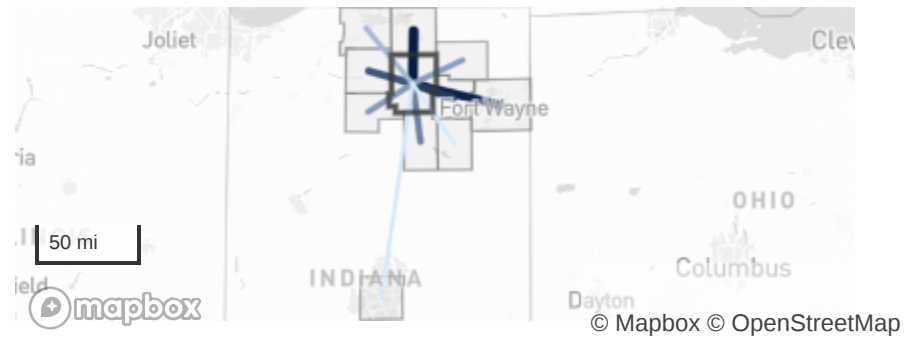
Note: The latest year of this dataset is 2023. Data include all public and private-sector jobs.

**Source:** U.S. Census Bureau, Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES), Origin-Destination Files

# Commuter Inflow

The main points of origin of commuter households into Kosciusko County were Elkhart County (2,051 commuters), Allen County (1,736 commuters), Whitley County (1,570 commuters), and Marshall County (1,395 commuters).

## Top Commuter Origins (2023)

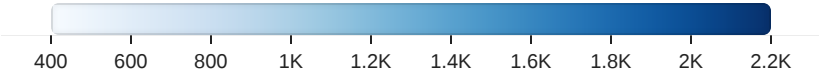


Note: The latest year of this dataset is 2023.

**Source:** Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES), Origin-Destination Files, US Census Bureau

## Total Commuters by Origin (2023)

Origin	Kosciusko County
<b>Elkhart County</b>	2,051
<b>Allen County</b>	1,736
<b>Whitley County</b>	1,570
<b>Marshall County</b>	1,395
<b>Wabash County</b>	1,107
<b>Fulton County</b>	952
<b>Noble County</b>	911
<b>St. Joseph County</b>	746
<b>Marion County</b>	431
<b>Huntington County</b>	417



**Source:** U.S. Census Bureau, LEHD Origin-Destination Employment Statistics (LODES)

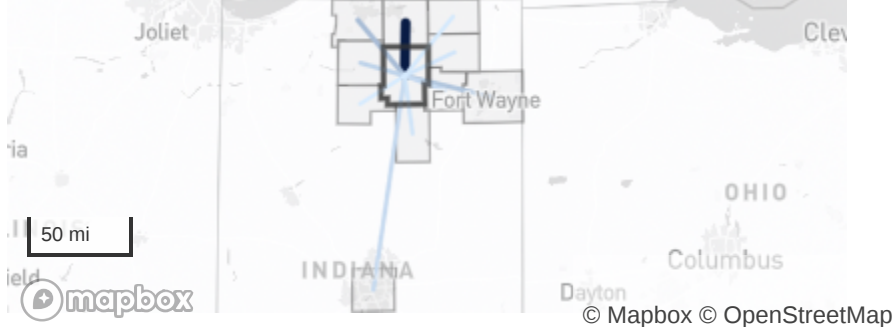
Note: The latest year of this dataset is 2023.

Data include all public and private-sector jobs.

# Commuter Outflow

The main destinations of commuting households out of Kosciusko County were Elkhart County (6,722 commuters), St. Joseph County (1,497 commuters), Allen County (1,284 commuters), and Marshall County (926 commuters).

## Top Commuter Destinations (2023)



Note: The latest year of this dataset is 2023.

**Source:** Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES), Origin-Destination Files, US Census Bureau

## Total Commuters by Destinations (2023)

Destination	Kosciusko County
<b>Elkhart County</b>	<b>6,722</b>
<b>St. Joseph County</b>	1,497
<b>Allen County</b>	1,284
<b>Marshall County</b>	926
<b>Marion County</b>	756
<b>Whitley County</b>	737
<b>Wabash County</b>	497
<b>Noble County</b>	463
<b>LaGrange County</b>	369
<b>Fulton County</b>	321



**Source:** U.S. Census Bureau, LEHD Origin-Destination Employment Statistics (LODES)

Note: The latest year of this dataset is 2023.

Data include all public and private-sector jobs.

# Housing Supply

## Kosciusko County

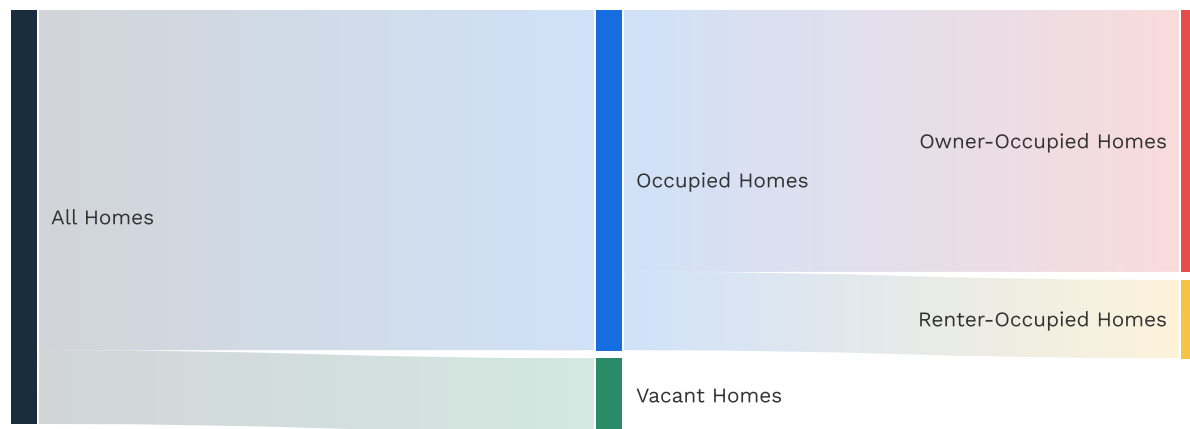
# Housing Supply Introduction

This section explores overall housing supply—the total number of homes in a region, as well as their type, tenure, quality, and cost. The overall availability of housing for rent and for sale is an important indicator of a housing market’s ability to welcome new households and support housing choice for existing residents. Housing availability and affordability are closely linked; the Affordable Housing Supply section focuses on affordability trends and the supply of both naturally occurring and publicly subsidized affordable homes for lower-income households.

# Total Housing Stock

Of the total 31,934 occupied homes, 77% were owner-occupied homes and 23% were renter-occupied homes in 2024. Out of all homes, 18% of homes were vacant.

## Occupancy and Tenure of Housing Stock (2024)

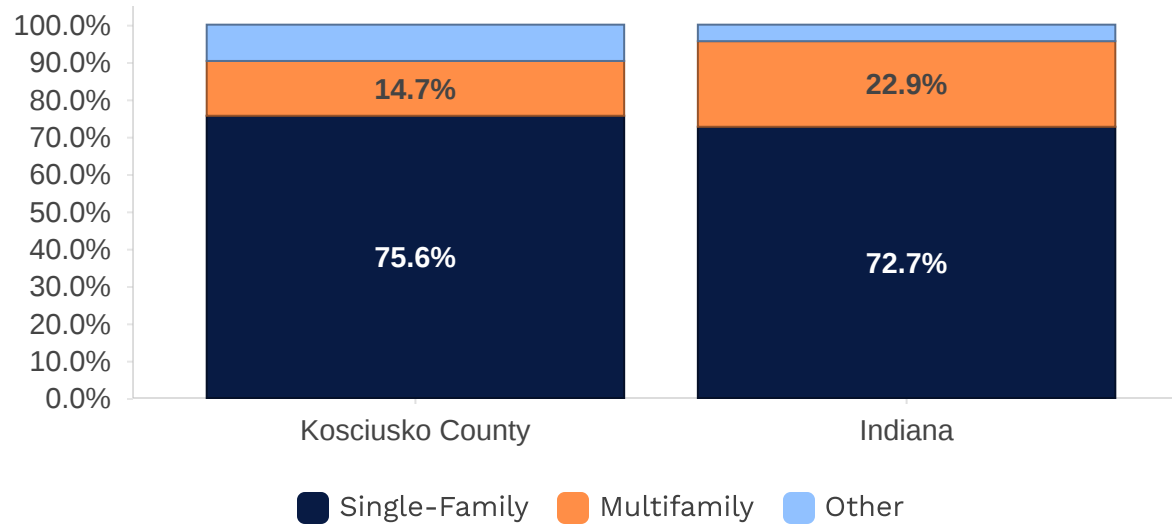


**Source:** American Community Survey (ACS), US Census Bureau

# Homes by Typology

Single family housing made up the largest share of housing in Kosciusko County in 2024 (75.6%, or 29,382 homes). Multifamily housing was next with 5,706 homes (14.7%). The number of homes in multifamily buildings (2+ units) increased by 725 homes between 2014 and 2024.

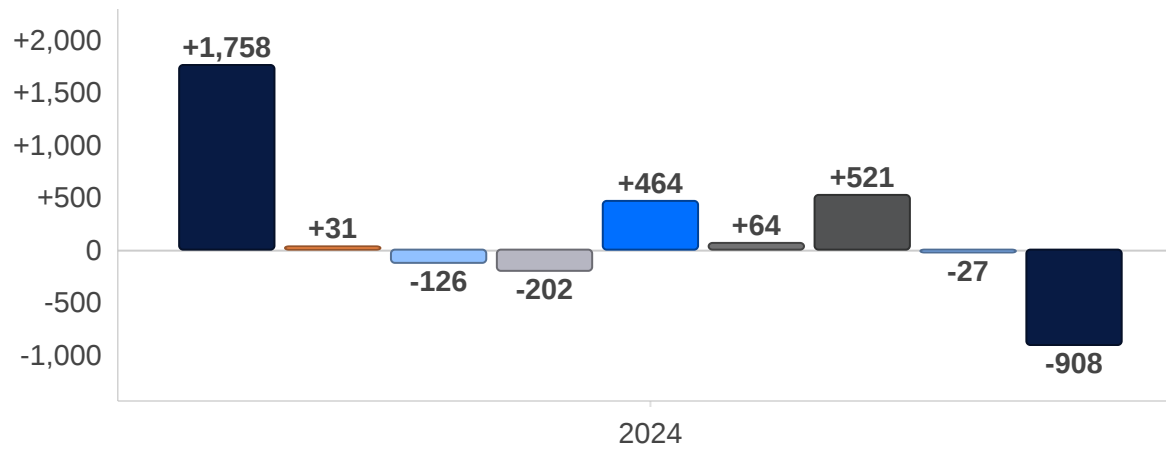
## Share of Homes by Building Typology (2024)



**Source:** American Community Survey (ACS), US Census Bureau

In this analysis, "single-family" refers to detached single-family homes only; "multifamily" includes townhomes, duplexes, and apartments with 3 or more homes; and "other" refers to mobile homes, RVs, and all other homes.

### Change in Inventory by Building Typology (2014-2024)



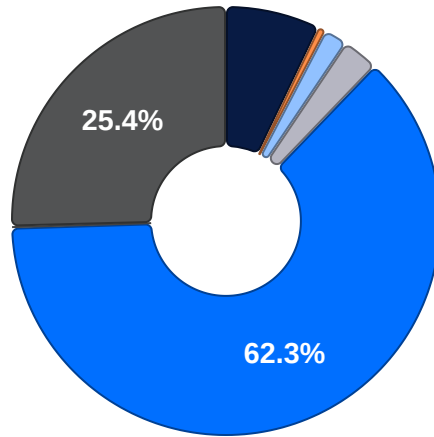
- Single-Family Detached
  Townhome or Semi-Detached Home
  Duplex
- 3-4 Apartments
  5-9 Apartments
  10-19 Apartments
- 20-49 Apartments
  50+ Apartments
  Mobile Home

**Source:** American Community Survey (ACS), US Census Bureau

# Vacant Housing

When determining the share of housing stock available for new renters and owners, only homes that are 'for rent' and 'for sale' can be occupied by new renters and owners. So while 6,930 of homes were vacant in Kosciusko County in 2024, only 7.1% of these homes were vacant and for rent, and 1.8% were vacant and for sale. 62.3% of all vacant homes were for seasonal use, in which the home is unoccupied most of the year.

## Status of Vacant Homes (2024)



■ For Rent ■ Rented Not Occupied ■ For Sale Only ■ Sold Not Occupied  
■ Seasonal Use ■ For Migrant Workers ■ Other Vacant

**Source:** American Community Survey (ACS), US Census Bureau

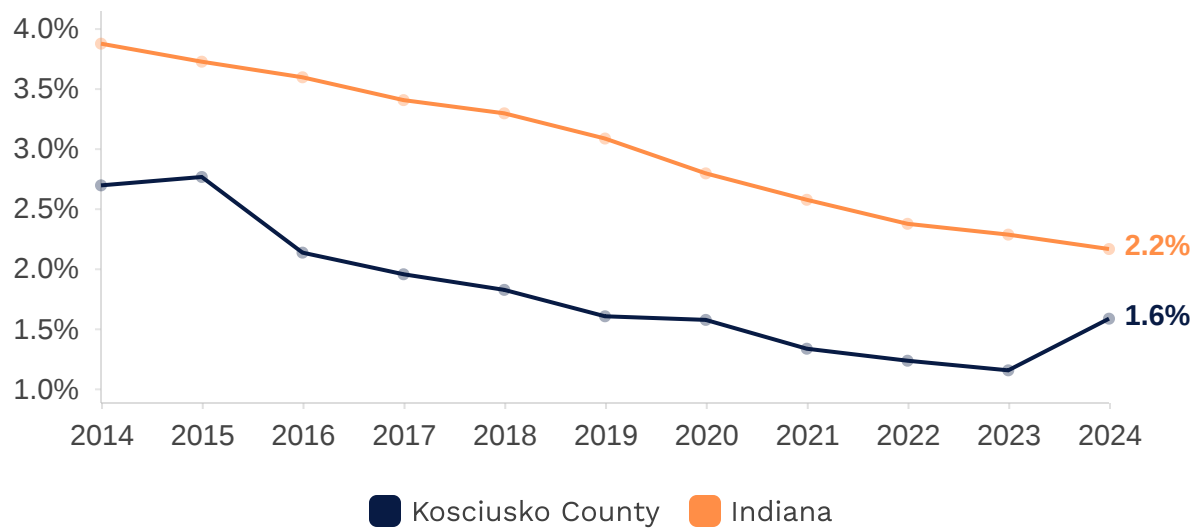
"Other Vacant" may include homes foreclosed on, in need of repair, or if the status is vacant and reason unknown.

"Other Vacant" may include homes foreclosed on, in need of repair, or if the status is vacant and reason unknown.

# Vacancy Indicators

The share of all homes that are vacant and available for sale or for rent is a key housing market indicator, reflecting the tightness of the market. The vacant and available home rate decreased by 1.1 percentage points between 2014 to 2024, with only 1.6% of homes being vacant and available in 2024. This indicates that the housing market was more constrained in 2024 compared to 2014.

### Share of Homes That Are Vacant and Available Over Time

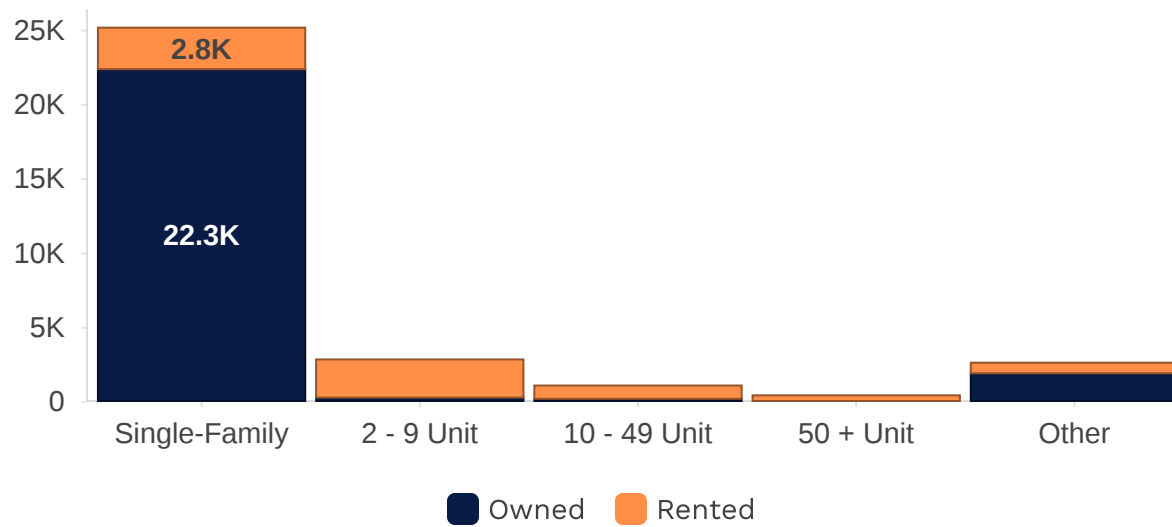


**Source:** American Community Survey (ACS), US Census Bureau

# Typology by Tenure

Of the 25,135 total single-family homes in Kosciusko County in 2024, 11% were renter-occupied, and 89% were owner-occupied.

### Typology by Tenure (2024)

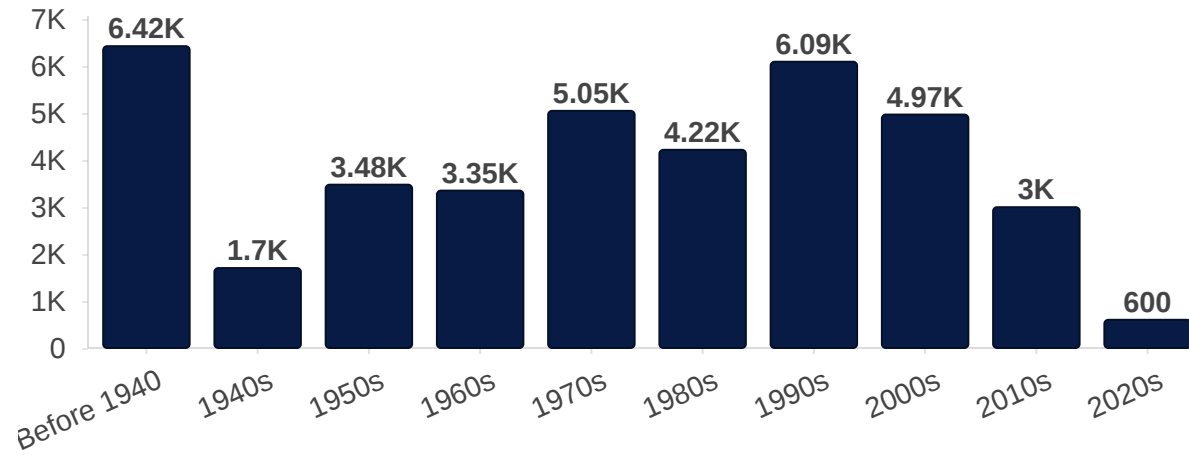


**Source:** American Community Survey (ACS), US Census Bureau

# Homes by Decade Built

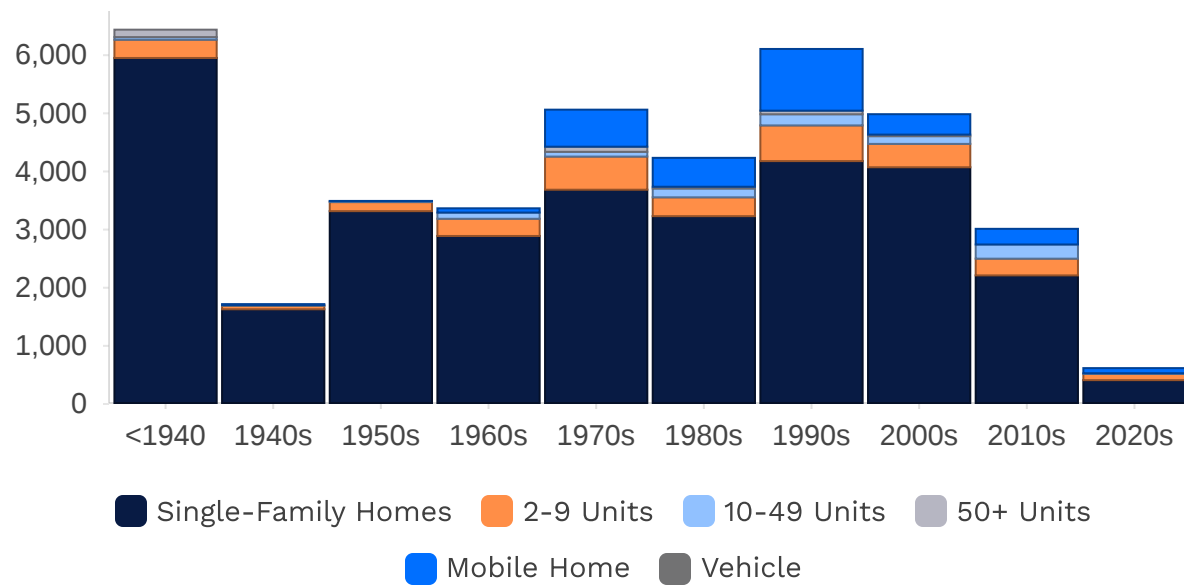
Of the 38,864 homes in Kosciusko County, 2,996 homes (8%) were built between 2010 and 2019. This was less than between 2000 and 2009, when 4,967 homes (13%) were built.

### Homes by Decade Built (2024)



**Source:** American Community Survey (ACS), US Census Bureau

## Homes by Decade Built and Typology (2024)



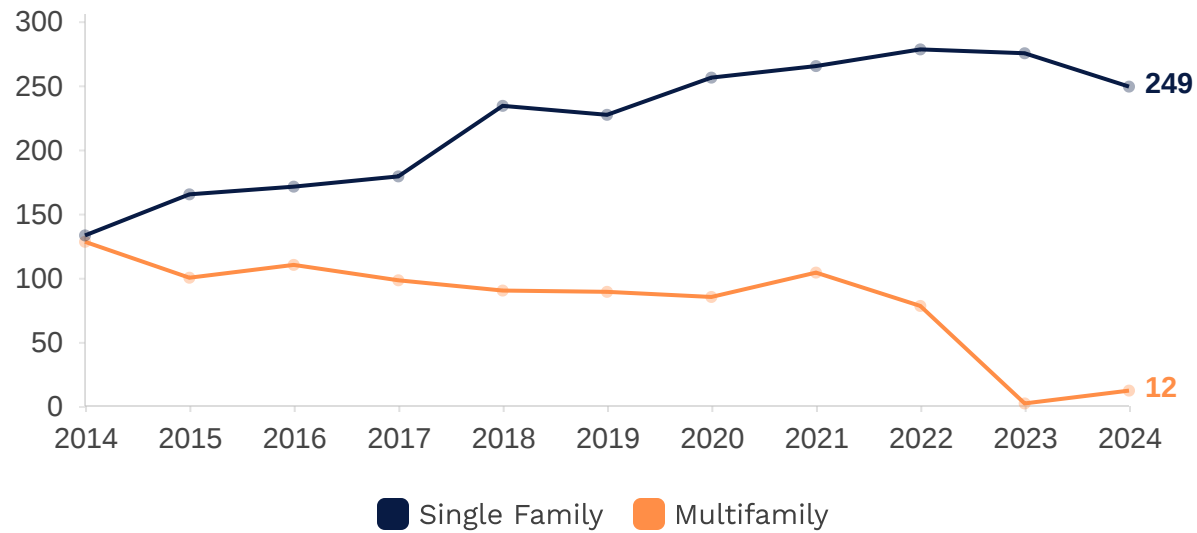
**Source:** Public Use Microdata Sample (PUMS), US Census Bureau

Vehicle refers to house boats, RVs, camper vans, and other homes.

# Housing Permits by Year

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### Housing Permits by Building Typology



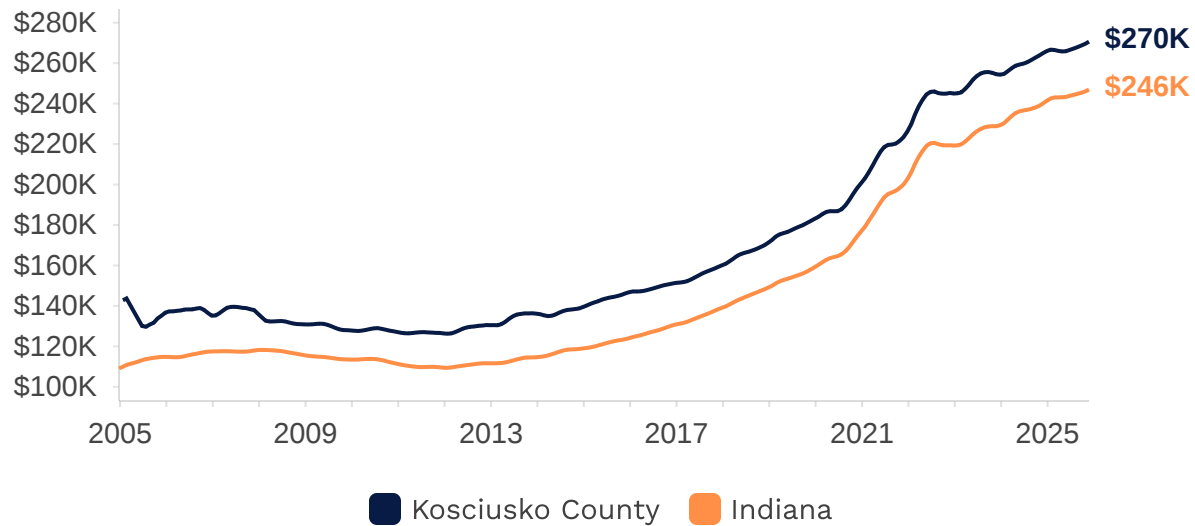
**Source:** Building Permits Survey (BPS), US Census Bureau, accessed via the US Department of Housing and Urban Development (HUD), State of the Cities Data Systems (SOCDS).

The data reflect final annual permits.

# Home Values

According to the Zillow Home Value Index, home values in Kosciusko County have increased by 86% from 2015 to 2025. For comparison, home values in Indiana have increased by 101%.

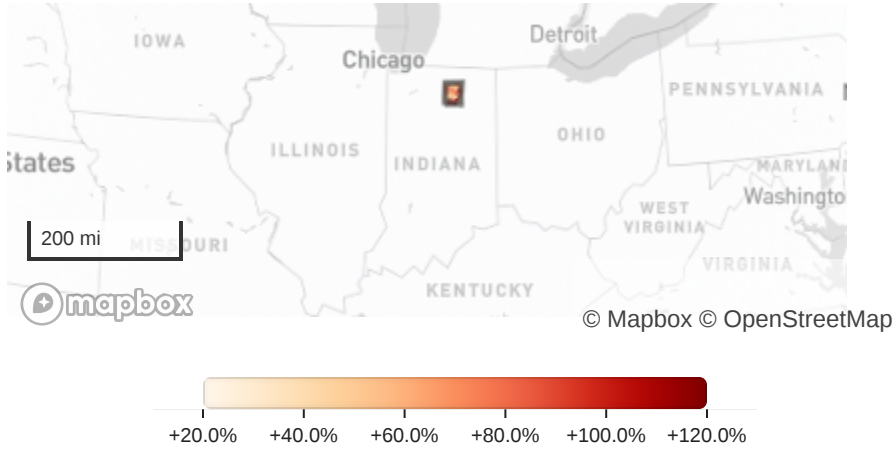
## Typical Home Values Over Time



**Source:** Zillow Research, Zillow Home Value Index, All Homes Time Series

Data are smoothed and seasonally adjusted and reflect the "typical" (35th to 65th percentile) value for all homes, including single-family residences, condominiums (condos), and cooperative (co-op) units. Dollar values are nominal.

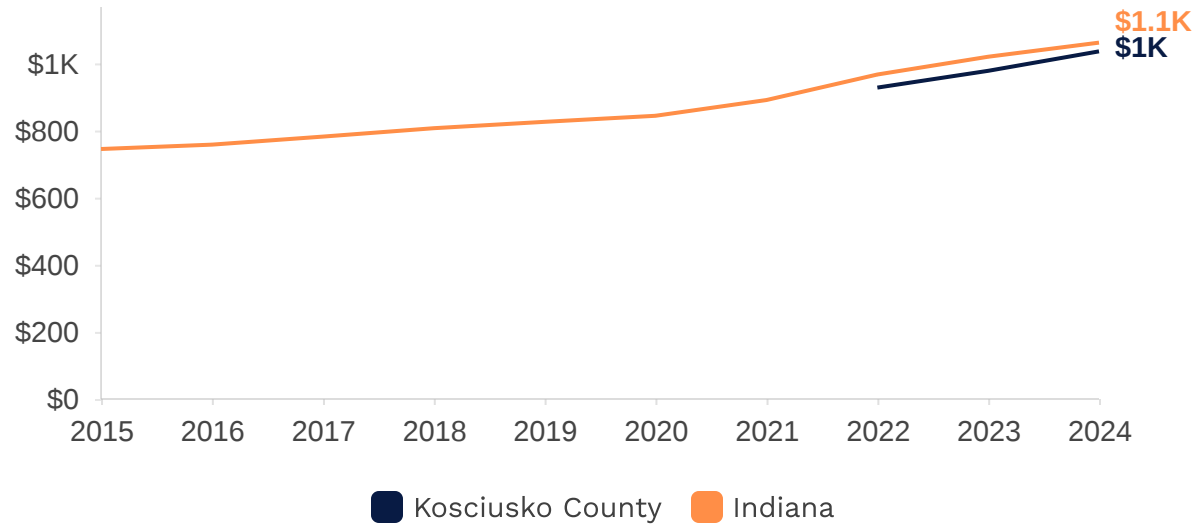
# Change in Median Home Values (2014-2024)



Source: American Community Survey (ACS), US Census Bureau

# Rents

## Typical Rents Over Time

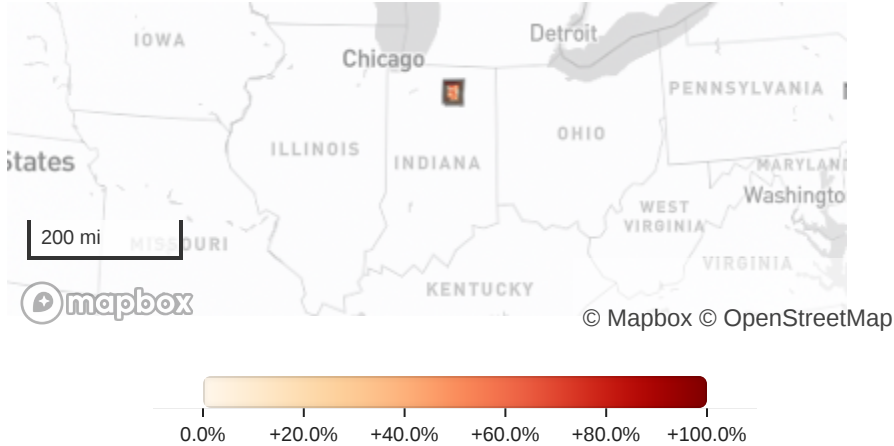


**Source:** Depending on data availability, rent data comes from Zillow where available, or else from the American Community Survey (ACS).

Data for Kosciusko County are typical contract rents from Zillow. Data for Indiana are median gross rents (rent plus utilities) from the ACS. Where shown, Zillow rents reflect December typical rent values only.

Dollar values are nominal.

# Regional Change in Median Rents (2014-2024)



**Source:** American Community Survey (ACS), US Census Bureau

Data are median gross rents (rent plus utilities). Dollar values are nominal.

# Affordable Housing Supply

Kosciusko County

# How is Kosciusko County's supply of affordable homes changing?

This section examines two different types of housing that can be considered affordable: deed-restricted affordable homes, many of which receive subsidy, and unrestricted affordable homes, which are often referred to as “Naturally Occurring Affordable Housing” or “NOAH.”

Based on a decades-old standard set by Congress and implemented in US Department of Housing and Urban Developing (HUD) programs, housing is considered affordable when housing and utility costs combined are less than 30% of a household’s pre-tax income.

Households that pay more than 30% of their income towards these costs are considered “cost-burdened.” The more a household spends on housing costs, the less residual income it has available for other basic household needs such as food and childcare. Even in places that have enough homes, some households may require assistance, such as with vouchers, because their incomes are too low to afford rents.

# Area Median Income

Often, there are not enough deed-restricted homes nor enough housing vouchers for all households who need them to afford housing. In order to support the most vulnerable households, housing programs often must limit eligibility based on a household's income relative to the Area Median Income, or AMI.

The AMI is a measure of the median income of a specific geographic area (known as a Fair Market Rent (FMR) Area) calculated by HUD to determine eligibility for housing assistance programs. If a household is earning 100% AMI, this means their income is exactly at the median for their household size.

HUD calculates AMI annually for each metropolitan area and non-metropolitan county in the United States. The calculation is based on the income levels of all households in the area, regardless of their tenure status (i.e., whether they own or rent their homes). The AMI for a specific area is then used as a benchmark for determining eligibility for various housing assistance programs.

This report displays 2024 AMI data to align with the latest demographic and housing unit data from the US Census Bureau, but additional years of data are available from [HUD](#).

### Area Median Income by Household Size (2024)

AMI	1	2	3	4	5	6
<b>30%</b>	\$19,050	\$21,780	\$24,510	\$27,210	\$29,400	\$31,590
<b>50%</b>	\$31,750	\$36,300	\$40,850	\$45,350	\$49,000	\$52,650
<b>60%</b>	\$38,100	\$43,560	\$49,020	\$54,420	\$58,800	\$63,180
<b>80%</b>	\$50,800	\$58,080	\$65,360	\$72,560	\$78,400	\$84,240
<b>100% (Median)</b>	\$63,500	\$72,600	\$81,700	\$90,700	\$98,000	\$105,300

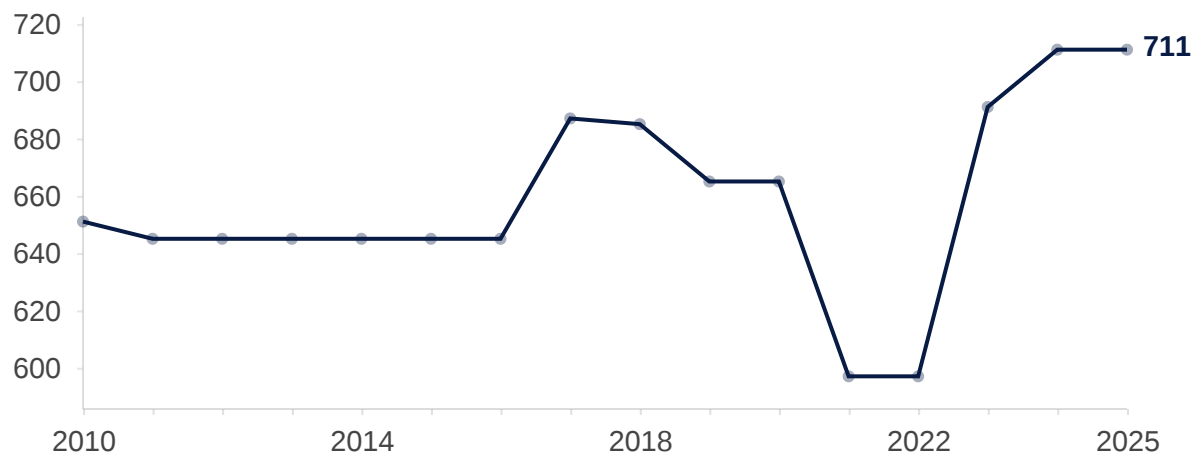
**Source:** US Department of Housing and Urban Development (HUD)

**Note:** AMI data shown for Kosciusko County come from the Kosciusko County, IN. Census geographies may not directly align with HUD FMR Areas. To find another HUD FMR Area, explore the [HUD FMR Areas](#) and access AMI data for other HUD FMR Areas from [this link](#).

# Deed-Restricted Affordable Homes

Deed-restricted homes commonly receive government subsidy to provide affordable rents and typically have some form of covenant that restricts rent growth. Throughout this report, “deed-restricted affordable housing” refers to state- and federally-assisted rental housing inventoried in the . Deed-restricted homes that receive no public assistance, like some restricted by local statutes or in community land trusts, and those that only receive local government subsidy, such as New York City's 421-a local tax incentive, are not captured in this dataset.

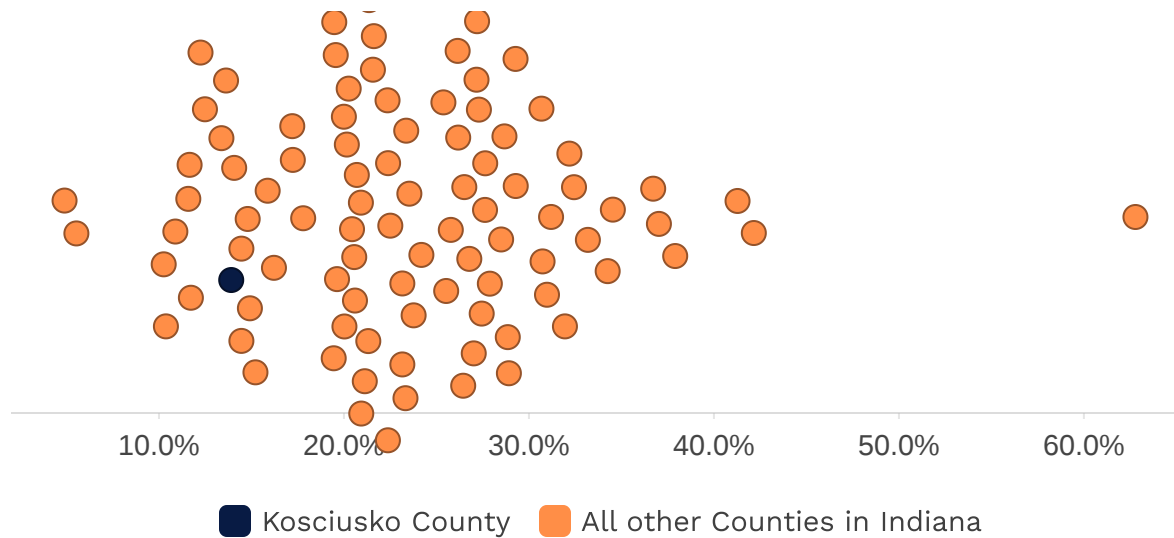
### Total Supply of Deed-Restricted Affordable Homes by Year



**Source:** National Housing Preservation Database (NHPD)

Data reflect the total number of deed-restricted homes in each year with active or inconclusive subsidies based on the earliest start date and latest end date of each property's subsidies. There is a reporting lag for homes recently placed in service.

### Share of Rental Homes Affordable Under 60% AMI That Are Deed-Restricted (2024)



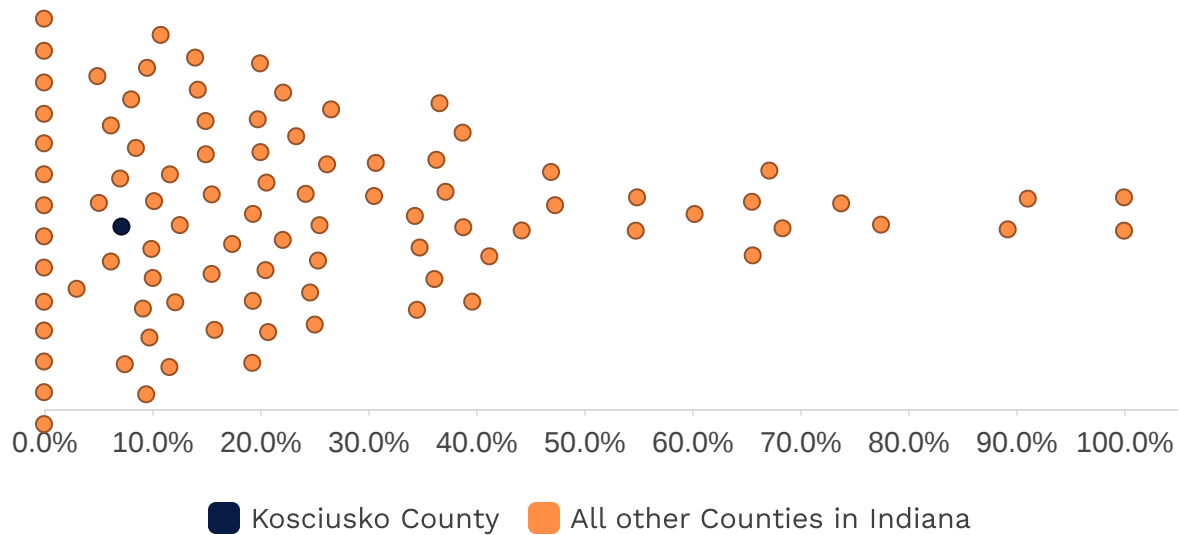
**Source:** HR&A analysis calculated using data from the American Community Survey (ACS); Public Use Microdata Sample (PUMS); and National Housing Preservation Database (NHPD).

# Affordable Housing in Areas of Opportunity

Locating affordable homes in areas of opportunity means that households will have equitable access to employment, transit, schooling, healthcare, and other amenities. When affordable homes are built in segregated or impoverished areas, or when poverty becomes concentrated, residents have fewer opportunities, poorer health, and even lower life expectancy.

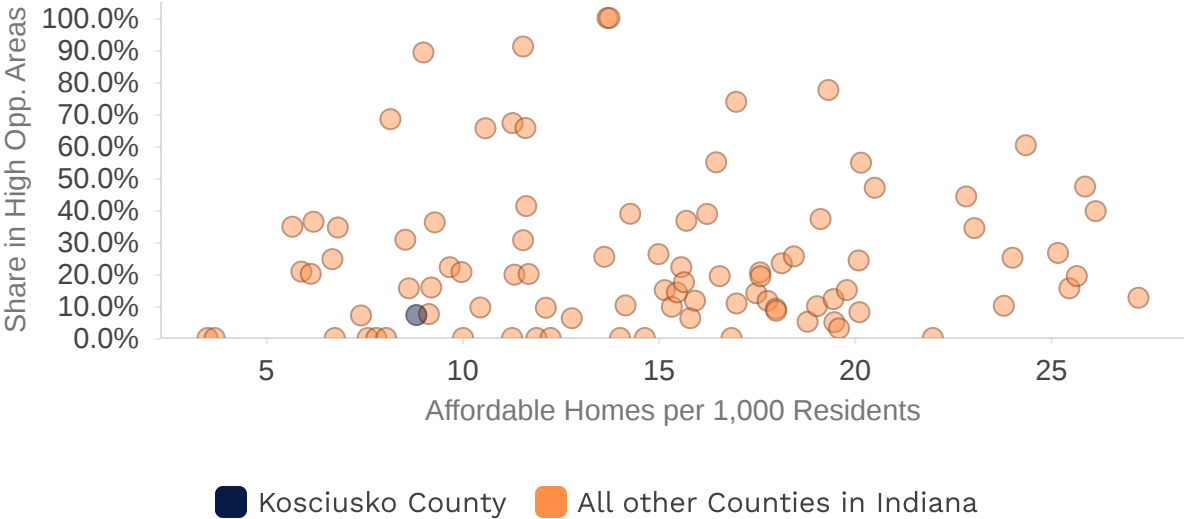
In Kosciusko County, 7% of deed-restricted affordable homes are located in high-opportunity areas, which are defined here as census tracts that had a higher median income than Kosciusko County overall.

### Comparative Share of Affordable Housing Properties Located in High Opportunity Areas (2024)



**Source:** National Housing Preservation Database (NHPD) and American Community Survey (ACS), US Census Bureau

### Affordable Homes per Capita Compared to the Share in High Opportunity Areas (2024)

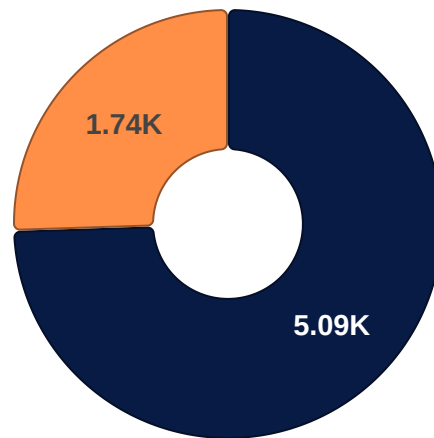


**Source:** National Housing Preservation Database (NHPD) and American Community Survey (ACS), US Census Bureau

# Affordable Homes

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## Share of All Rental Homes Affordable Under 60% AMI (2024)

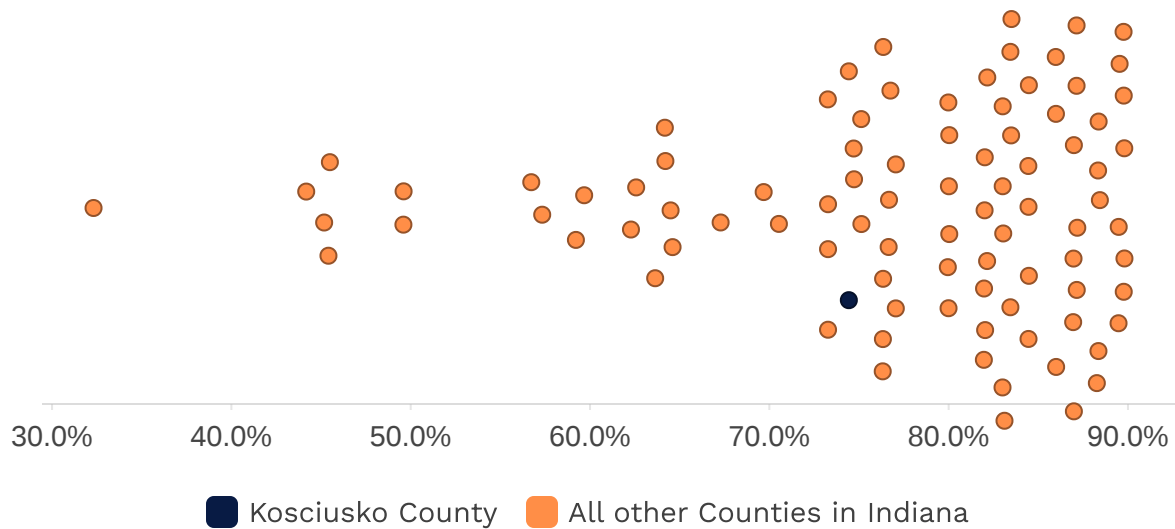


■ Rental Homes Affordable <60% AMI   ■ Rental Homes Affordable >60% AMI

**Source:** HR&A analysis calculated using data from the American Community Survey (ACS); Public Use Microdata Sample (PUMS); and National Housing Preservation Database (NHPD).

All rental homes includes all deed-restricted and unrestricted rental homes in the market.

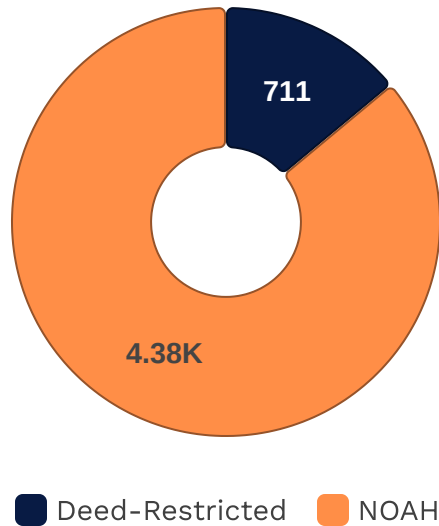
### Comparative Share of All Rental Homes Affordable Under 60% AMI (2024)



**Source:** HR&A analysis calculated using data from the American Community Survey (ACS); Public Use Microdata Sample (PUMS); and National Housing Preservation Database (NHPD).

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### Rental Homes Affordable Under 60% AMI by Deed Restriction Status (2024)



**Source:** HR&A analysis calculated using data from the American Community Survey (ACS); Public Use Microdata Sample (PUMS); and National Housing Preservation Database (NHPD).

Deed-restricted affordable homes include federally-assisted and some state-assisted homes only. Deed-restricted homes that receive no public assistance or only receive local government subsidy are not included in the deed-restricted category in this chart.

# Renter Housing Needs

Kosciusko County

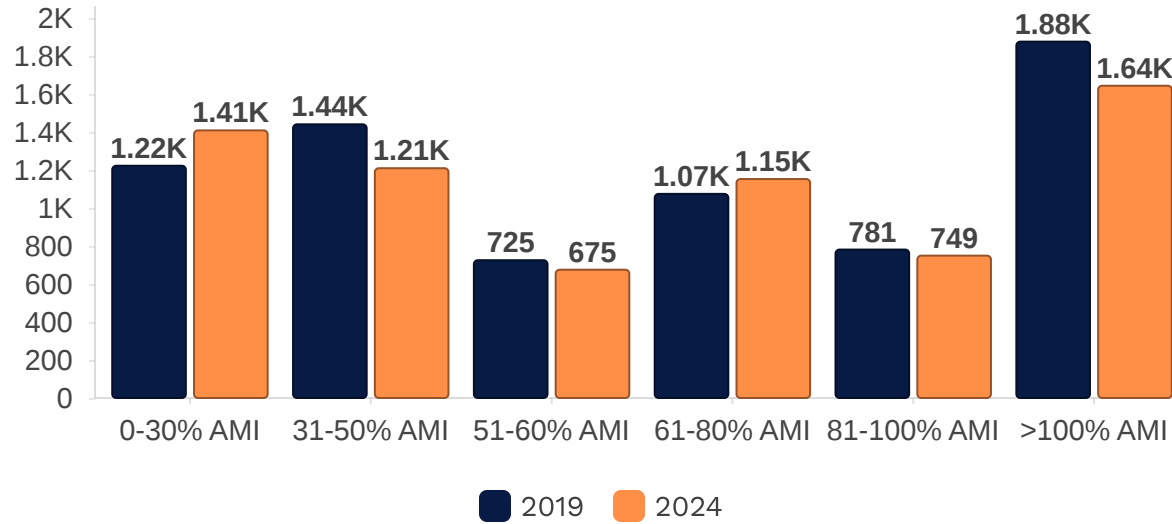
# What are the housing needs of renters in Kosciusko County?

This section focuses on the housing needs of renters. Information about renter housing needs should be used to inform and shape policies and initiatives that address affordability, accessibility, and quality of rental homes.

# Renter Households by AMI

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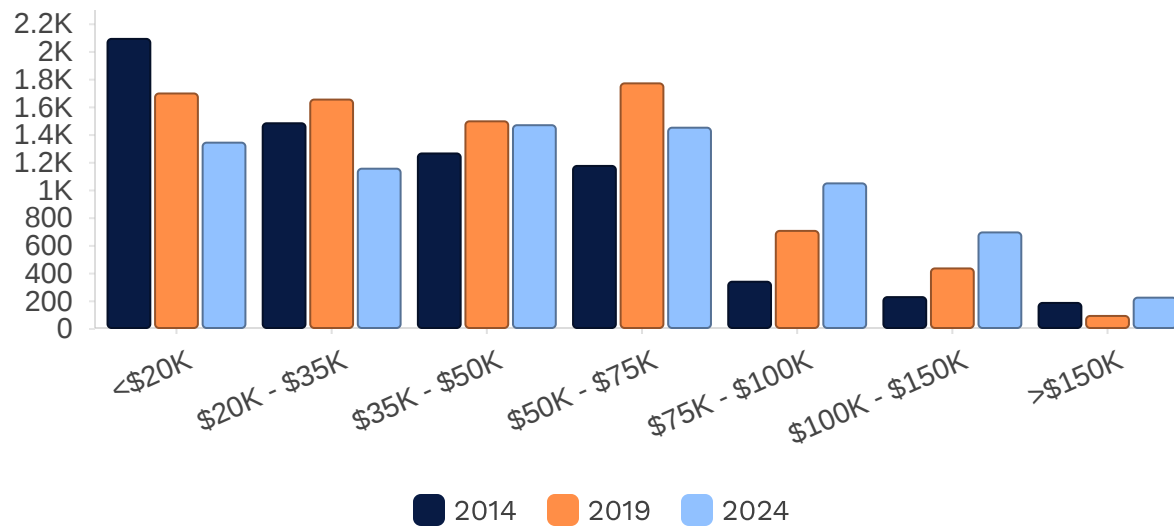
## Renter Households by AMI Level



**Source:** HR&A analysis calculated using data from the Public Use Microdata Sample (PUMS) and American Community Survey (ACS), US Census Bureau, and from the Multifamily Tax Subsidy Projects (MTSP) Income Limits, US Department of Housing and Urban Development (HUD).

While the number of households in each income band can change substantially over time, the number of households at each AMI level is less likely to change much. This is because AMI levels are related to the median income, and factors like inflation may cause household incomes broadly to rise, including the median income. Dollar values are nominal.

### Renter Households by Household Income



**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

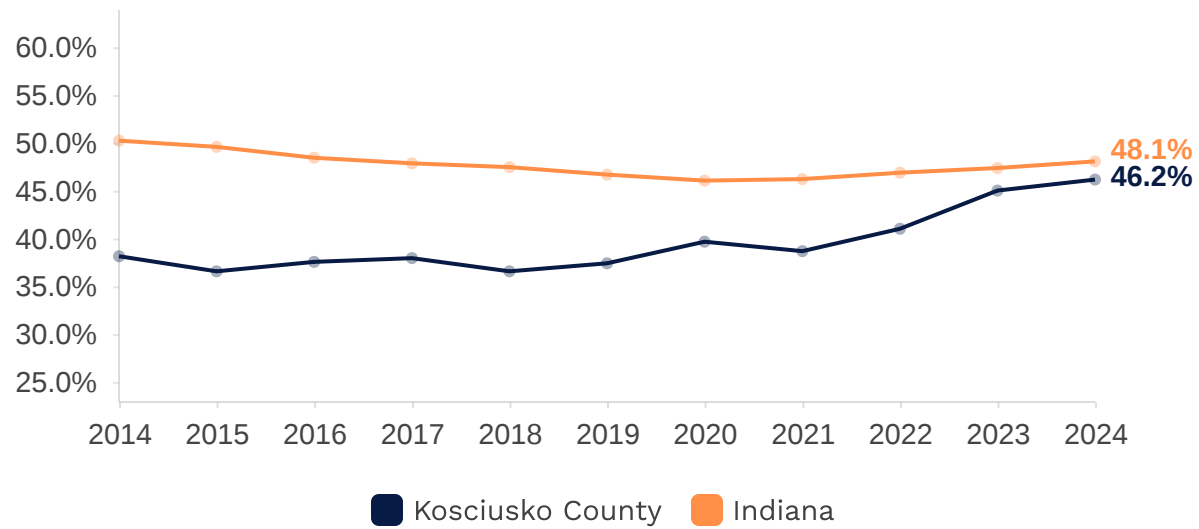
# Renter Cost Burden

The mismatch between rents that people can afford and what housing actually costs can lead households to stretch beyond what is affordable to access high-quality schools, safer neighborhoods, or proximity to jobs and amenities. Households that pay more than 30% of their income towards housing costs are considered "cost-burdened."

**“The rent eats first.”** When households are cost-burdened and pay more than they can afford for their housing, they have less residual income available to cover other necessary expenses, like food and healthcare.

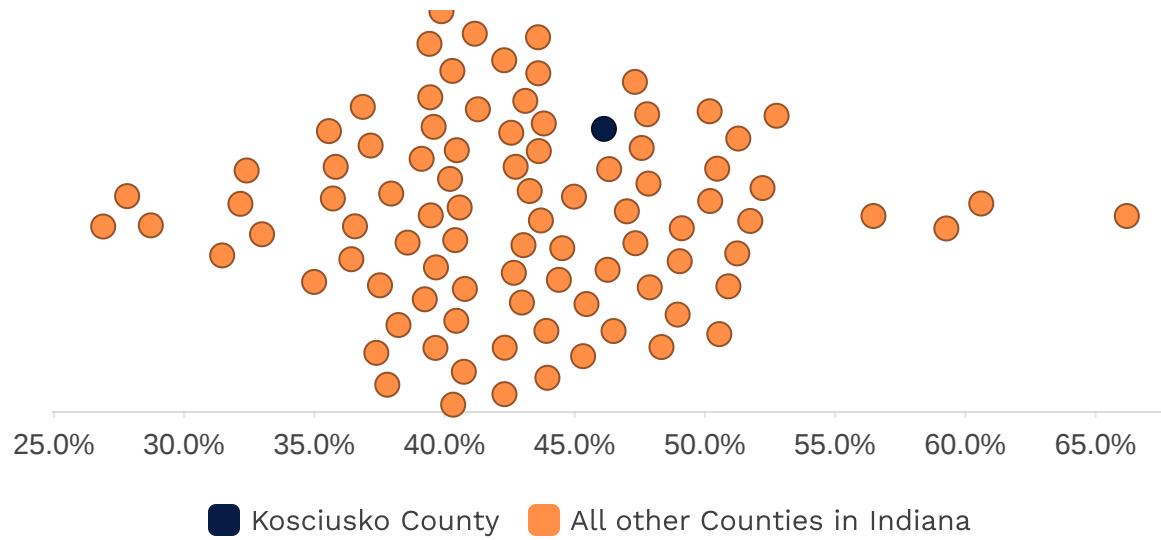
In 2024, 46% of renters in Kosciusko County were cost-burdened, spending more than 30% of their gross pre-tax income on rent and utilities. The overall renter cost burden rate is up relative to 2014 (the year the Census Bureau began reporting this data), when 38% of renters were cost-burdened.

### Overall Renter Cost Burden Rate Over Time



**Source:** American Community Survey (ACS), US Census Bureau

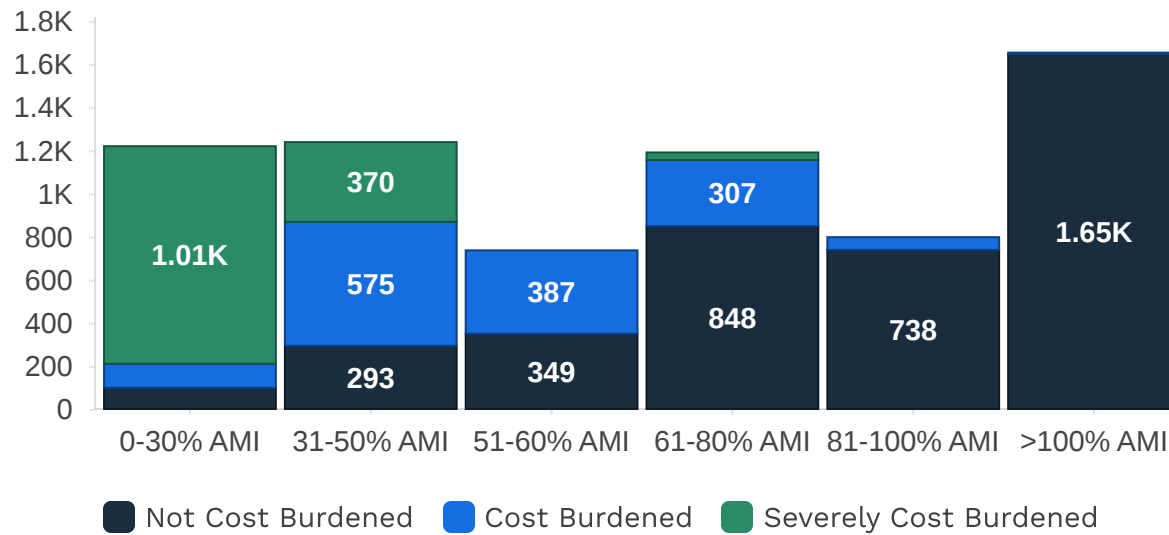
## Overall Renter Cost Burden Rate Comparison (2024)



**Source:** American Community Survey (ACS), US Census Bureau

In 2024, 22% of renters in Kosciusko County spent 30-49% of their income on housing meaning they were cost-burdened, while an additional 24% of renters spent 50% or more of their income on housing meaning they were severely cost-burdened. In total, the overall cost burden rate in Kosciusko County was 46% of all renters.

## Renter Households by AMI and Cost Burden Status (2024)



**Source:** HR&A analysis calculated using data from the Public Use Microdata Sample (PUMS) and American Community Survey (ACS), US Census Bureau, and from the Multifamily Tax Subsidy Projects (MTSP) Income Limits, US Department of Housing and Urban Development (HUD).

# Cost Burden by Cohort

Renter cost burden can sometimes fall disproportionately on specific demographic groups and vulnerable populations—like single-parent households or seniors.

## Overall Cost Burden Rates by Renter Cohort (2024)

Cohort	Number of Cost-Burdened Households	Cost Burden Rate
<b>All Renter Households</b>	3,136	46.2%
<b>White Households</b>	2,502	44.2%
<b>Households with Children</b>	694	34.3%
<b>Senior Households</b>	533	55.4%
<b>Single-Parent Households</b>	449	69.8%
<b>Households of Other Races</b>	433	37.6%
<b>Hispanic/Latino Households</b>	273	30.1%
<b>Asian Households</b>	107	30.6%
<b>Black Households</b>	82	86.0%

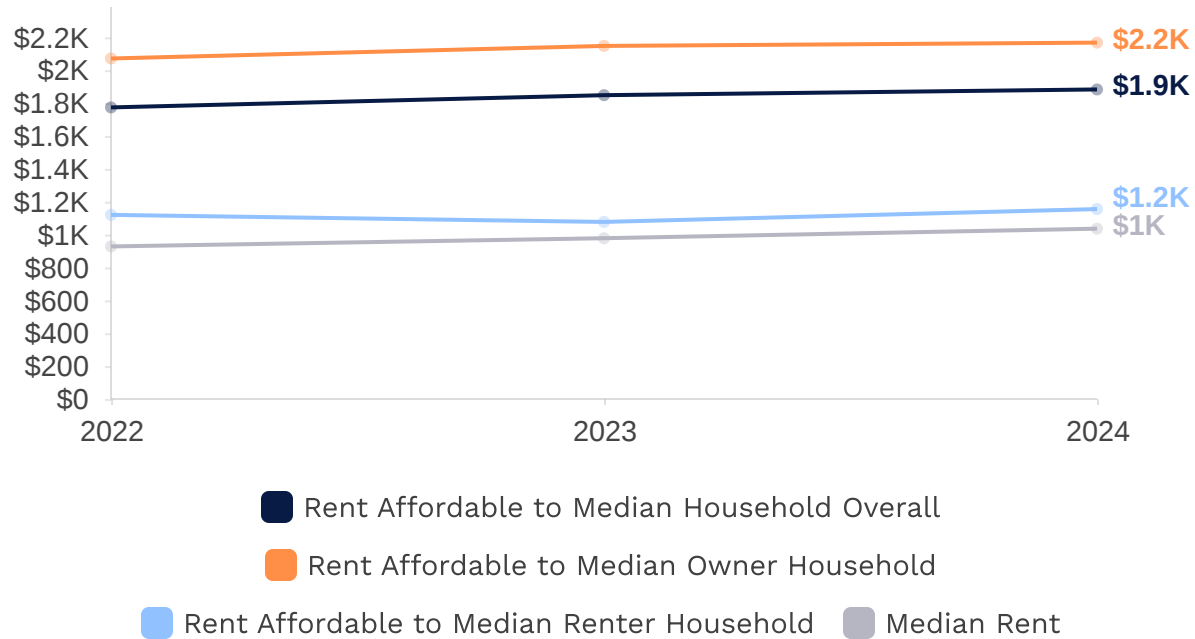
**Source:** Public Use Microdata Sample (PUMS) and American Community Survey (ACS), US Census Bureau

**Note:** The overall cost burden rate includes all households spending 30% or more of their pre-tax income on housing costs. Households whose income was not computed by the Census Bureau are excluded from cost burden calculations. Race and ethnicity are shown for the head of household only; besides Hispanic/Latino households, all other racial/ethnic groups include non-Hispanic heads of household only. All individuals in senior households are 65 years old or older.

# Affordable Rent

In 2024, the rent affordable to renters earning a median income in Kosciusko County was \$1,155. In comparison, the median rent was \$1,036.

## Comparison of Median Rent and Affordable Rent by Tenure



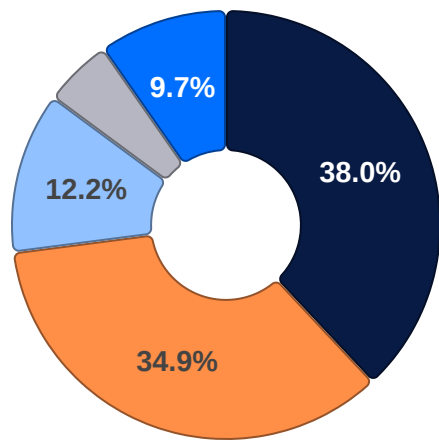
**Source:** Rents come from Zillow where available, or else from the American Community Survey (ACS). HR&A calculates affordable rents using median incomes from the ACS.

Median rent data for Kosciusko County comes from Zillow. Rent is considered affordable if it is less than 30% of a household's of gross pre-tax monthly income, per HUD. The affordable rent was calculated based on the median household income by tenure. Dollar values are nominal.

# Rented Homes by Building Typology

There were 7,351 homes occupied by renters in 2024.

### Rented Homes by Building Typology (2024)



■ Single-Family ■ 2 - 9 Unit ■ 10 - 49 Unit ■ 50 + Unit ■ Other

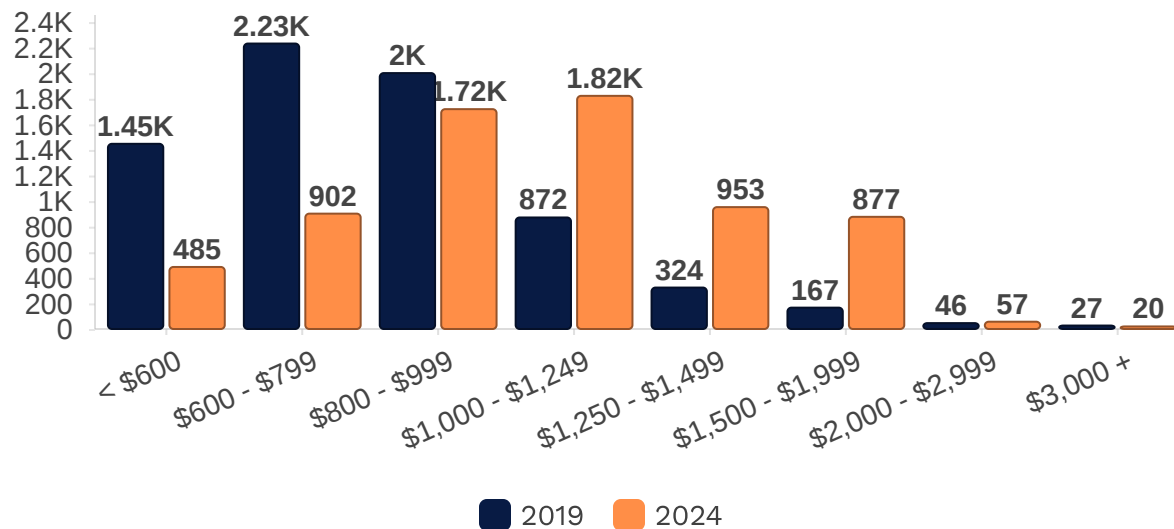
**Source:** American Community Survey (ACS), US Census Bureau

# Homes by Rent

In 2019, there were 1,448 homes renting for less than \$600 per month, and 2,232 renting for between \$600 and \$799 per month.

But by 2024, the number of low-rent homes fell. There were 485 homes renting for less than \$600 in 2024 (a decrease of 67%), and 902 renting for \$600-\$799 (a decrease of 60%).

### Homes by Rent

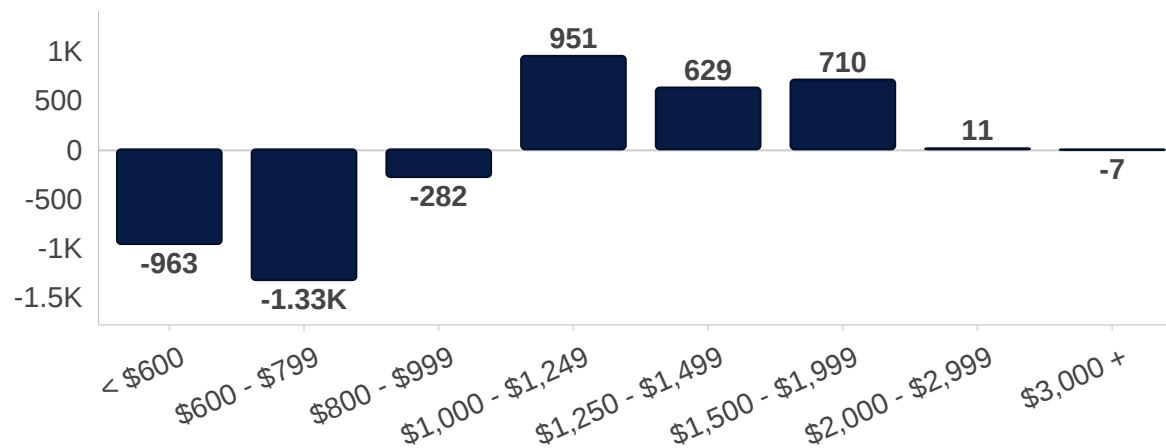


**Source:** American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

Dollar values are nominal. Gross rents include contract rent plus utilities.

### Change in Homes by Rent (2019-2024)



**Source:** American Community Survey (ACS), US Census Bureau

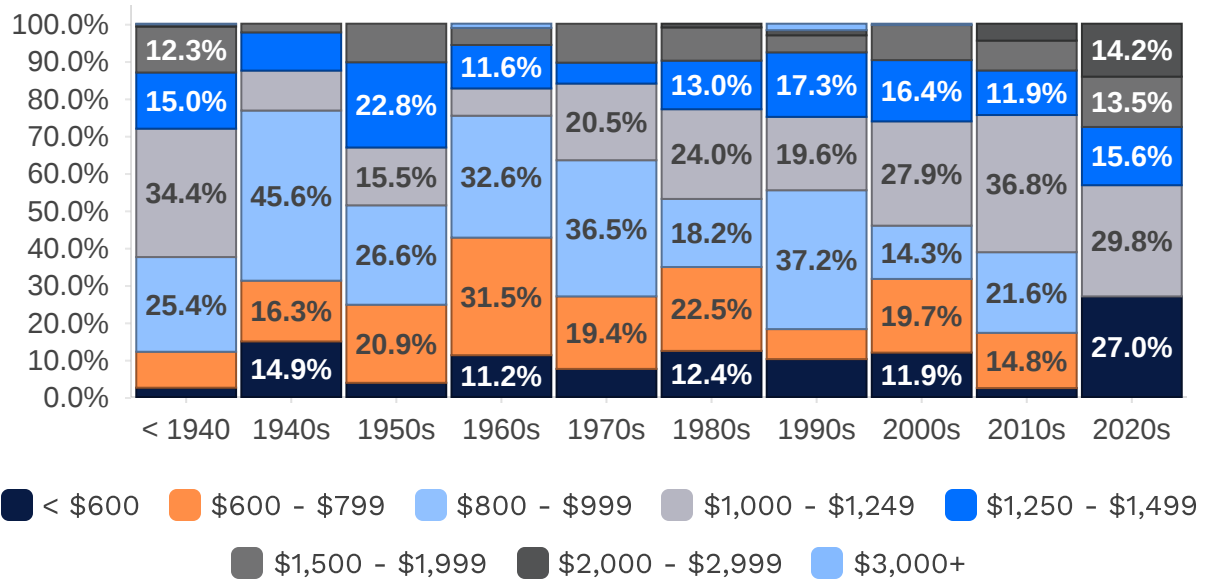
Dollar values are nominal.

Dollar values are nominal. Gross rents include contract rent plus utilities.

# Homes over Time by Rent

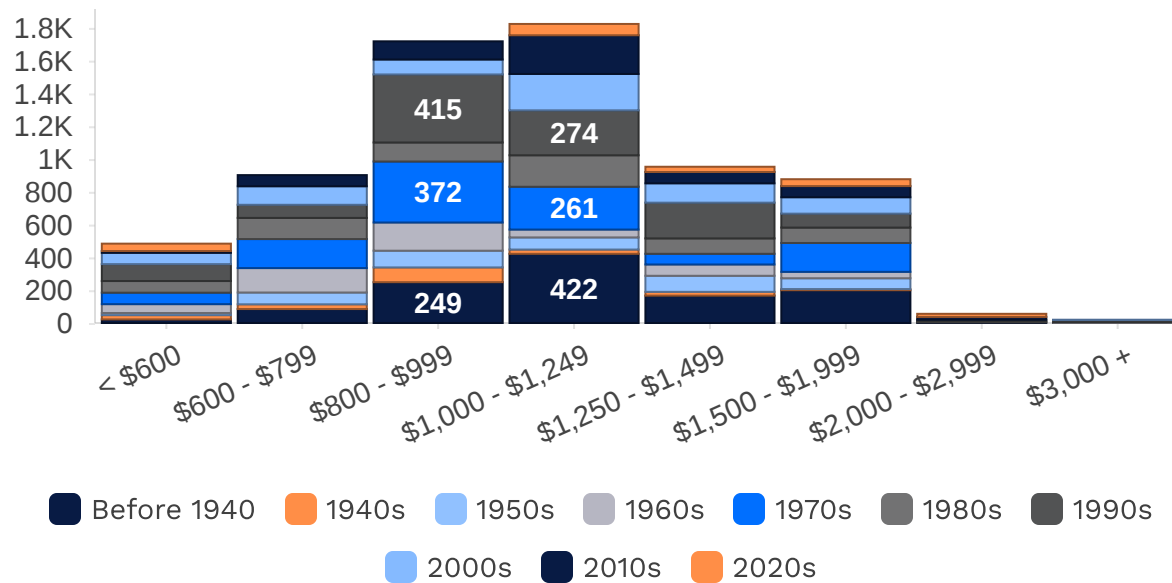
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## Rent Prices by Decade Built (2024)



**Source:** Public Use Microdata Sample (PUMS), US Census Bureau

## Homes by Rent and Decade Built (2024)



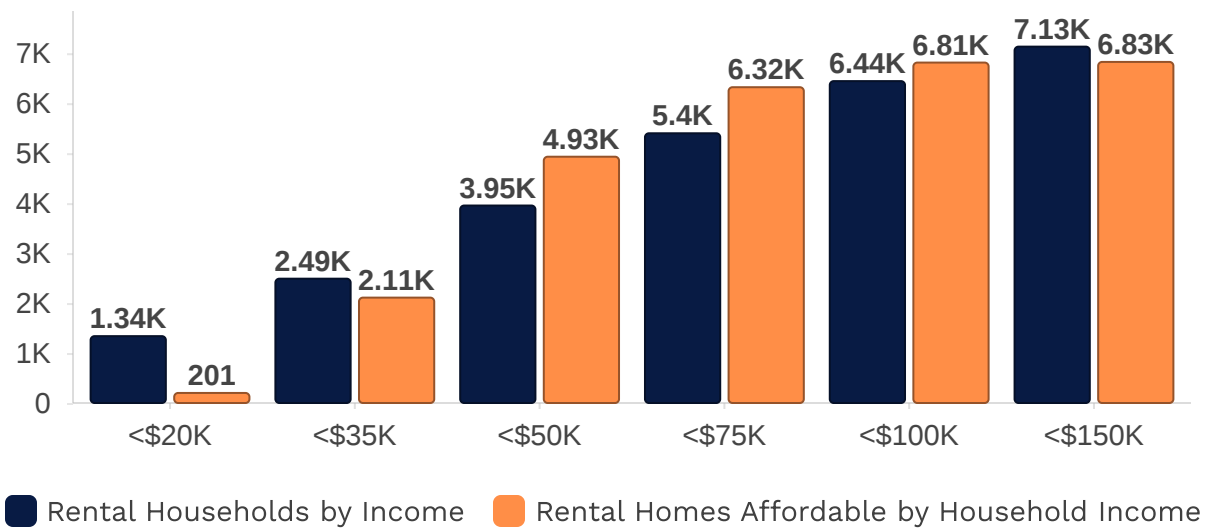
**Source:** Public Use Microdata Sample (PUMS), US Census Bureau

# Rental Housing Gap: Demand and Supply

In Kosciusko County, there were 2,488 renter households earning at or below \$35,000 in 2024. In comparison, there were 2,109 homes that had rents affordable to households earning at or below \$35,000 (less than \$750).

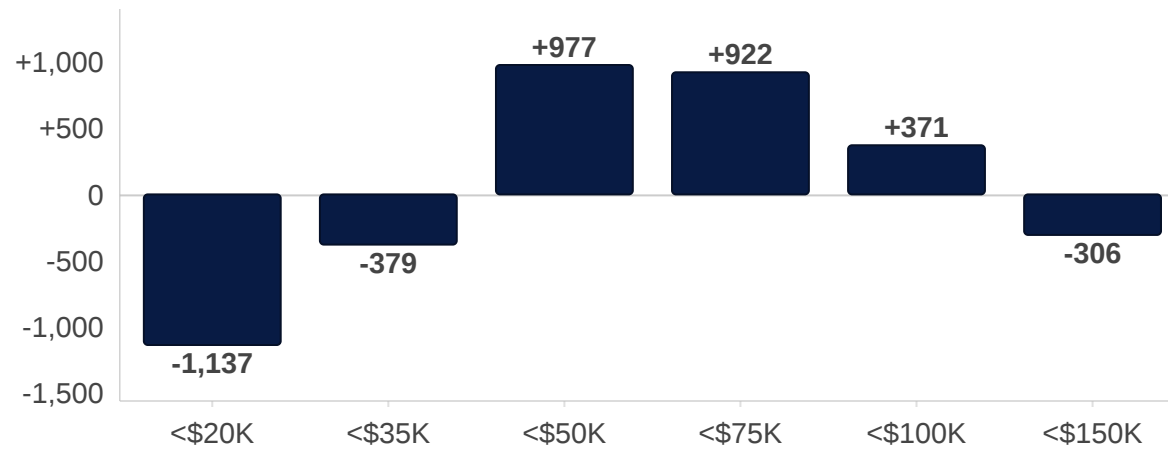
The rental housing gap is a calculation that considers all of the renter households in an income cohort and all of the housing units available to them if they were to spend a maximum of 30% of their income on housing. A negative number means that there are fewer housing units than households that need them at that price point.

## Demand and Supply of Rental Housing by Household Income (2024)



**Source:** American Community Survey (ACS), US Census Bureau

## Rental Housing Deficit/Surplus by Household Income (2024)



**Source:** American Community Survey (ACS), US Census Bureau

Negative numbers indicate a deficit of rental homes affordable to renter households based on their income level. Positive numbers reflect a surplus.

# Homeowner Housing Needs

Kosciusko County

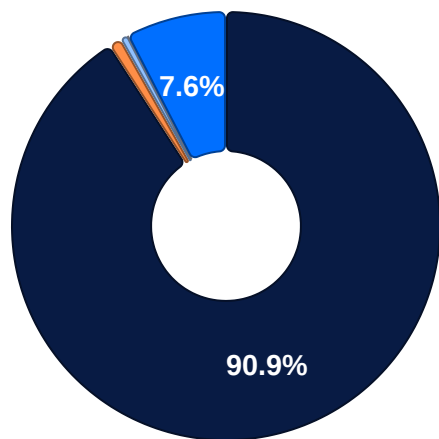
# What are the housing needs of homeowners in Kosciusko County?

Access to homeownership enables households to build assets and housing stability. Homeownership is the largest source of wealth for households in America and disparate access to homeownership and support to sustain ownership contributes to inequality. Barriers to access could include high home prices and a lack of "entry-level" homes; a lack of assets for a down payment; competition from investor-owners, and inequitable access to mortgage loans. Barriers to sustaining ownership include the inability to maintain and repair a home as you age, access to home equity financing and rising property taxes. Tools to expand access to homeownership focus on increasing the supply of entry-level homes and removing structural barriers to ownership.

# Owned Homes by Building Typology

There were 24,583 homes occupied by owners in 2024.

### Owned Homes by Building Typology (2024)



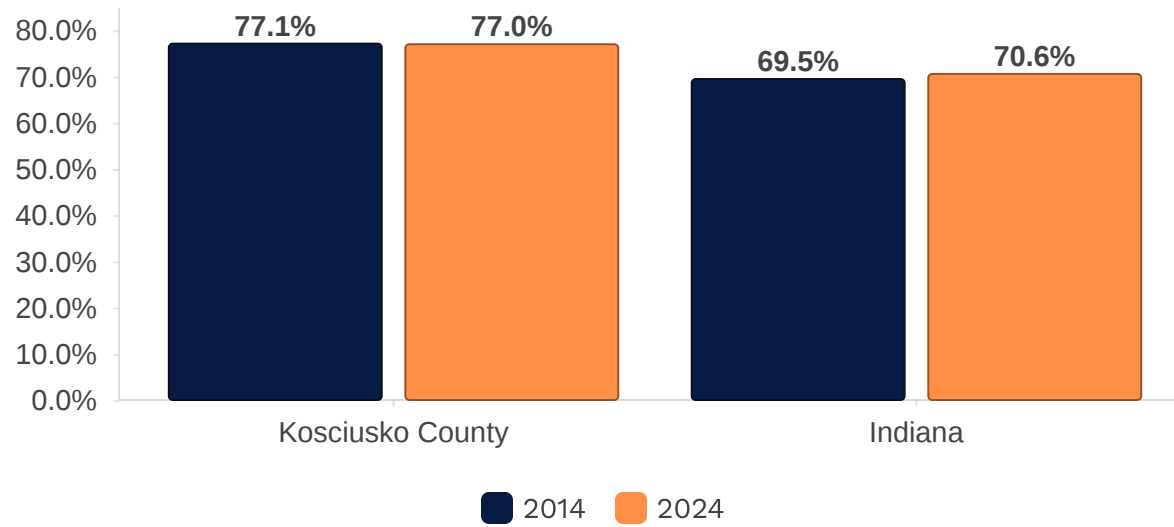
■ Single-Family ■ 2 - 9 Unit ■ 10 - 49 Unit ■ 50 + Unit ■ Other

**Source:** American Community Survey (ACS), US Census Bureau

# Homeownership Rate

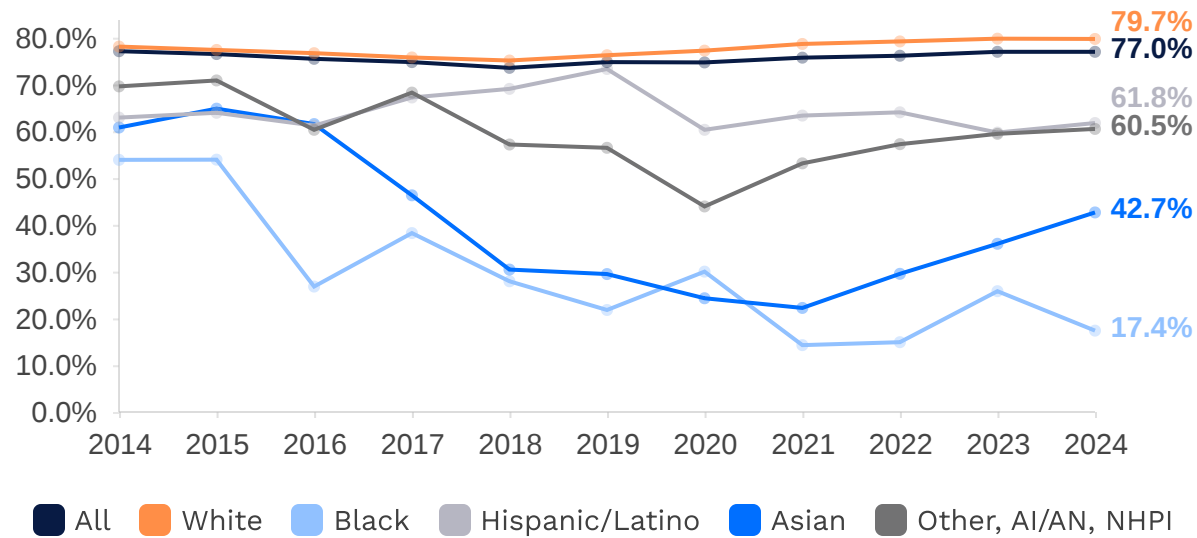
Between 2014 and 2024, the overall homeownership rate in Kosciusko County decreased by 0.1 percentage points. Looking closely at homeownership disparities in 2024, homeownership rates were 62.34 percentage points less for Black households (17.4%) and 17.97 percentage points less for Hispanic/Latino households (61.8%) than for White households (79.7%).

### Comparative Homeownership Rate



**Source:** American Community Survey (ACS), US Census Bureau

## Homeownership Rate by Householder Race and Ethnicity



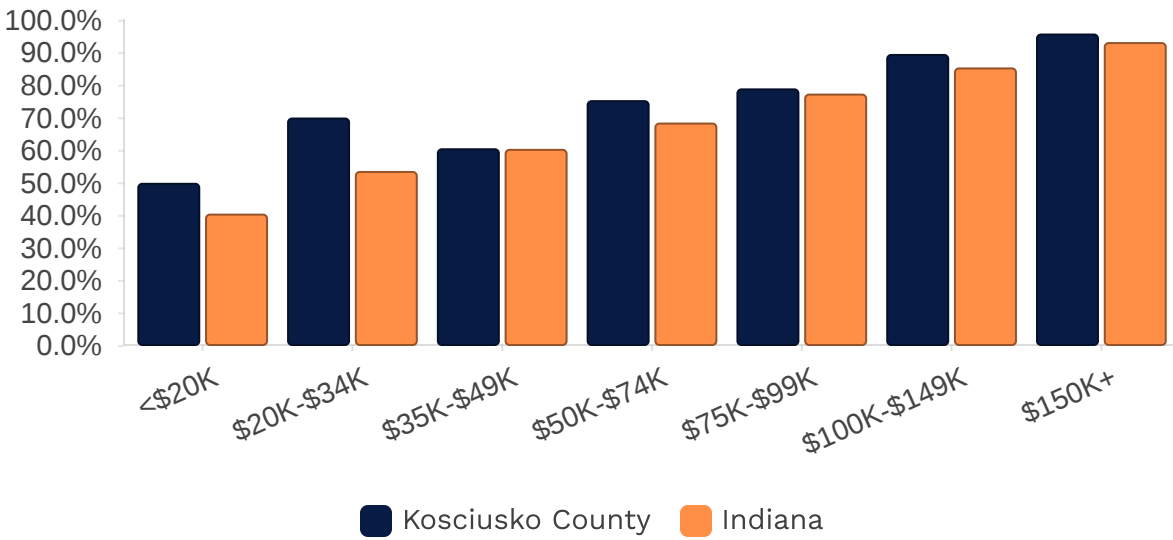
**Source:** American Community Survey (ACS), US Census Bureau

Values may not be accurate for smaller geographies or geographies with very few households of a specific race or ethnicity. White includes only non-Hispanic White heads of household. Hispanic/Latino includes individuals of any race with Hispanic or Latino ethnicity. All other groups include both Hispanic and non-Hispanic heads of household. AI/AN - American Indian or Alaska Native; NH/PI - Native Hawaiian or Pacific Islander; Other - Some Other Race and Two or More Races.

# Homeownership by Income

Households in Kosciusko County earning \$150K and more per year had the highest homeownership rate at 95.4%. However, the income band with the greatest number of homeowners is the \$100K-\$149K income band with 5,675 homeowner households (89.2% homeownership rate).

### Comparative Homeownership Rate by Household Income (2024)



Source: American Community Survey (ACS), US Census Bureau

Dollar values are nominal.

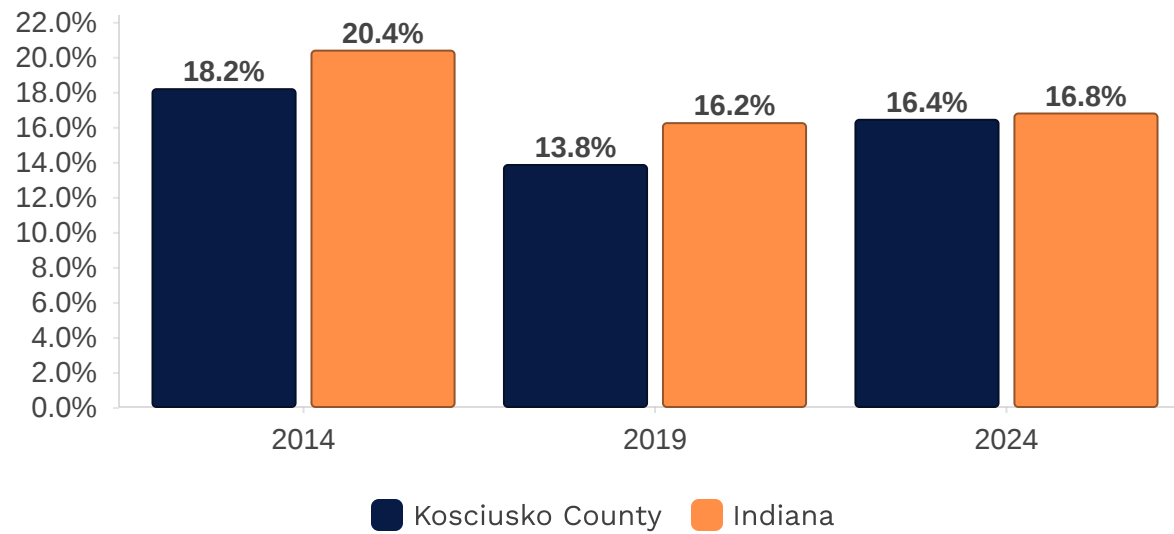
# Owner Cost Burden Overview

The mismatch between housing costs that people can afford and what housing actually costs can lead households to stretch beyond what is affordable to access high-quality schools, safer neighborhoods, or proximity to jobs and amenities. Households that pay more than 30% of their income towards housing costs are considered "cost-burdened."

When households are cost-burdened and pay more than they can afford for their housing, they have less residual income available to cover other necessary expenses, like food and healthcare.

The overall cost burden rate for homeowners in Kosciusko County fell by 1.8 percentage points between 2014 (18.1%) and 2024 (16.4%).

### Overall Owner Cost Burden Rate Over Time



**Source:** American Community Survey (ACS), US Census Bureau

# Owner Cost Burden by Cohort

Owner cost burden can sometimes fall disproportionately on specific demographic groups and vulnerable populations—like single-parent households or seniors.

## Overall Cost Burden Rates by Owner Cohort (2024)

Cohort	Number of Cost-Burdened Households	Cost Burden Rate
<b>All Owner Households</b>	4,022	16.4%
<b>White Households</b>	3,703	16.6%
<b>Senior Households</b>	1,310	21.2%
<b>Households with Children</b>	1,291	18.1%
<b>Households of Other Races</b>	530	30.0%
<b>Hispanic/Latino Households</b>	292	20.0%
<b>Single-Parent Households</b>	125	29.7%
<b>Asian Households</b>	117	44.8%
<b>Black Households</b>	6	30.5%

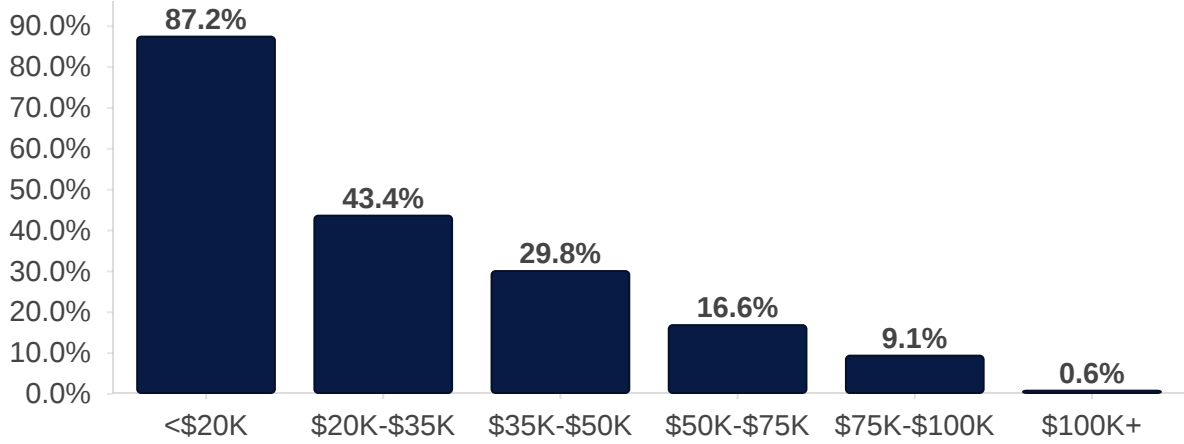
**Source:** Public Use Microdata Sample (PUMS), US Census Bureau

**Note:** The overall cost burden rate includes all households spending 30% or more of their pre-tax income on housing costs. Households whose income was not computed by the Census Bureau are excluded from cost burden calculations. Race and ethnicity are shown for the head of household only; besides Hispanic/Latino households, all other racial/ethnic groups include non-Hispanic heads of household only. All individuals in senior households are 65 years old or older.

# Owner Cost Burden by Income

In 2024, 9.9% of homeowners in Kosciusko County spent 30-49% of their income on housing meaning they were cost-burdened, while an additional 6.5% of homeowners spent 50% or more of their income on housing meaning they were severely cost-burdened. In total, the overall cost burden rate in Kosciusko County was 16.4% of all homeowners.

### Overall Owner Cost Burden Rate by Household Income (2024)

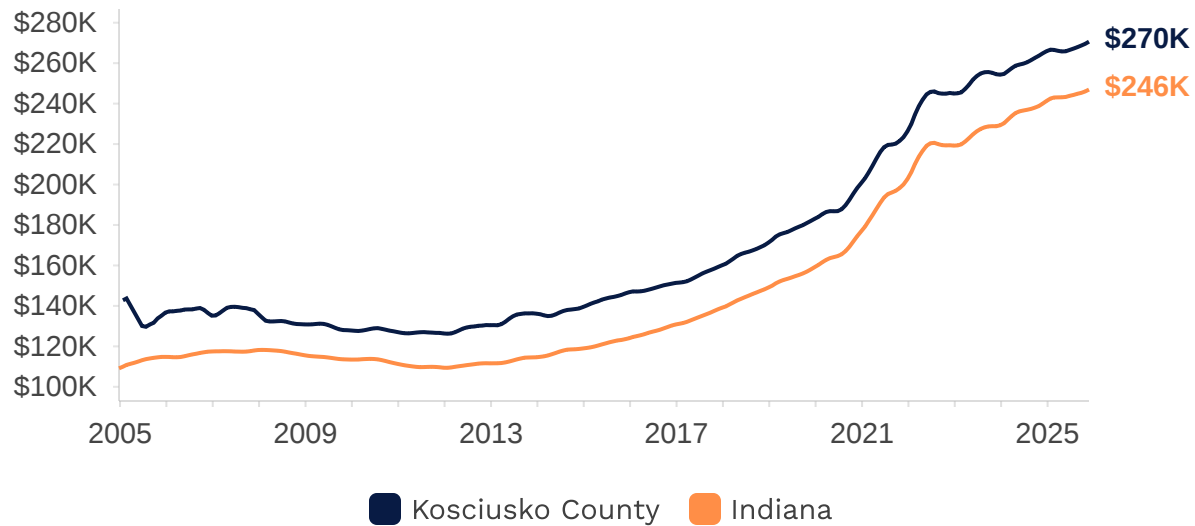


Source: American Community Survey (ACS), US Census Bureau

# Home Values

Between 2015 and 2025, home values in Kosciusko County increased 86%, compared with an increase of 101% in Indiana during that time.

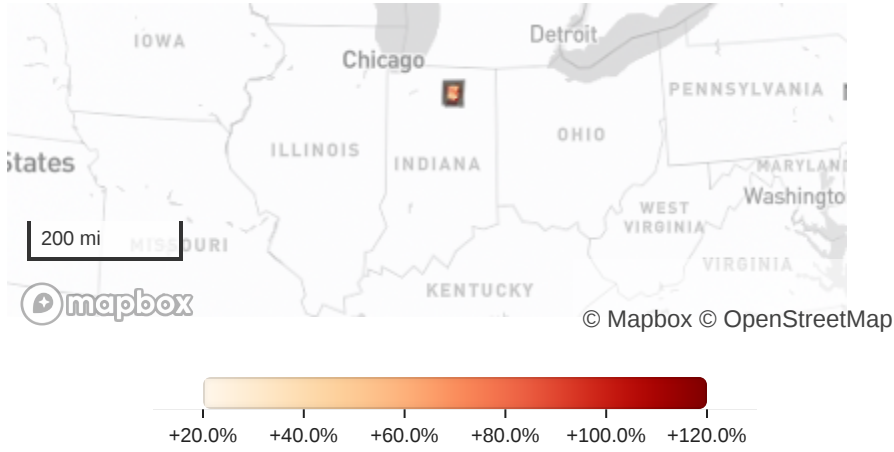
## Typical Home Values Over Time



**Source:** Zillow Research, Zillow Home Value Index, All Homes Time Series

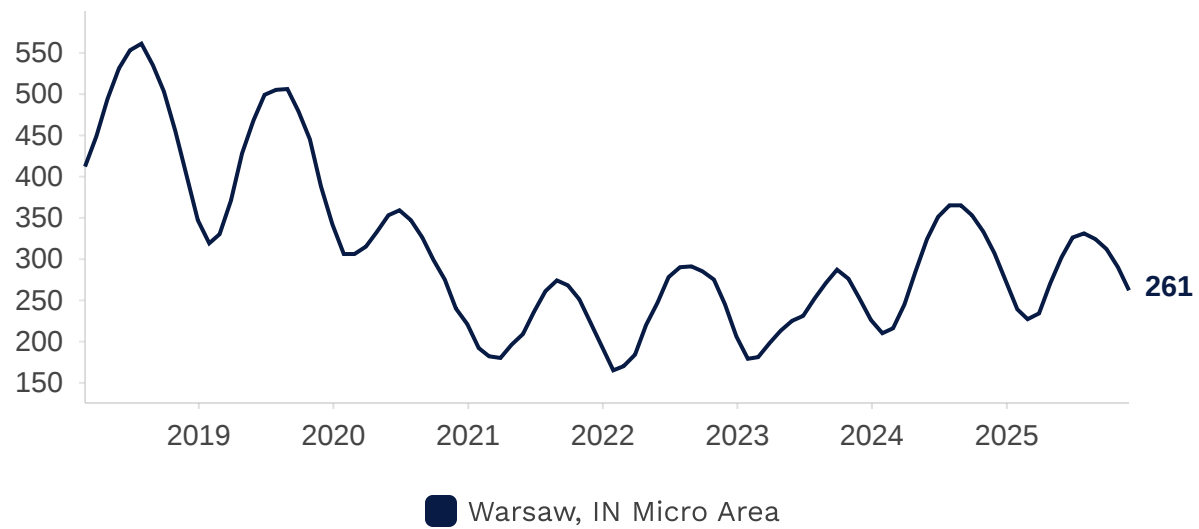
Data are smoothed and seasonally adjusted and reflect the "typical" (35th to 65th percentile) value for all homes, including single-family residences, condominiums (condos), and cooperative (co-op) units. Dollar values are nominal.

# Change in Median Home Values (2014-2024)



Source: American Community Survey (ACS), US Census Bureau

### Zillow Number of Homes Listed (2018-2025)

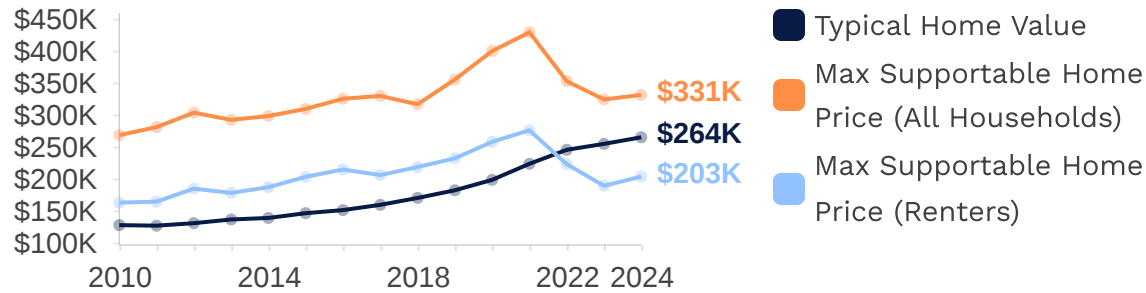


Source: Zillow

# Homeownership Affordability

In 2019, the median household in Kosciusko County could afford a home selling for up to \$354,624, while the median home value was \$181,469. But in 2024, the median household in Kosciusko County could afford a home at up to \$330,652, while the median home cost \$264,355 — a difference of \$66,297 between the affordable home price and the median home price.

## Home Price Supportable at Median Household Income vs. Median Home Price



**Source:** Home values come from Zillow where available, or else from the American Community Survey (ACS). HR&A calculates affordable home prices using median incomes from the ACS; the national annual average 30-year fixed mortgage rate from Freddie Mac provided by the Federal Reserve Bank of St. Louis; effective property tax rates calculated from ACS median property taxes and median home values; and an assumed 20% down payment.

Home values are in nominal dollars for Kosciusko County and come from the Zillow Home Value Index. Zillow home values reflect the December value for each year only. The maximum supportable home price is calculated as the maximum home price at which total annual costs are less than 30% of a household's gross pre-tax annual income. Annual costs include the annualized monthly mortgage payments (calculated for a 30-year fixed-rate mortgage with a 20% down payment and the national average interest rate) plus the annual property tax bill based on average local effective tax rates.

# Sources

## Kosciusko County

# Sources

## **American Community Survey (ACS), 5-Year Estimates, U.S. Census Bureau.**

The American Community Survey (ACS) produces a wide range of demographic, socioeconomic, and housing data at many geographic levels, including down to the local level. The U.S. Census Bureau administers the ACS to about 3% of all U.S. households every year and uses this sample to make estimates nationwide. ACS 5-year estimates represent data collected over five years, denoted by the last year in that period. With more years of data, the 5-year estimates provide a more detailed and reliable picture of the population than the 1-year estimates but include less recent data. The breadth of available data makes the ACS a useful resource for policymakers and researchers seeking to understand population characteristics and housing supply. Data are currently available through 2024. HR&A accesses ACS data from the U.S. Census Bureau's ACS application programming interface (API).

### **Building Permits Survey (BPS), U.S. Census Bureau.**

The Building Permits Survey (BPS) provides monthly data on new permits for residential construction. The U.S. Census Bureau collects voluntary monthly data from the jurisdictions that issue 99% of permits, imputes monthly data for the remaining permit-issuing jurisdictions based on their annual data submissions, and seasonally adjusts the final reported data. BPS data is used to analyze trends in construction activity, which can provide insights into economic growth, urban development, and housing market dynamics. For the most accurate building permits data, refer to local data sources. Data are currently available through 2025. HR&A accesses BPS data from the U.S. Census Bureau's BPS website.

### **Current Population Survey (CPS), U.S. Census Bureau and U.S. Bureau of Labor Statistics (BLS).**

The Current Population Survey (CPS) measures national employment and unemployment. Through a joint sponsorship, the U.S. Census Bureau and Bureau of Labor Statistics (BLS) produce this data on a monthly basis. The CPS's labor force statistics shed light on national economic trends. Data are currently available through 2026. HR&A accesses CPS data from the BLS's CPS website.

## **Decennial Census of Population and Housing, U.S. Census Bureau.**

The Decennial Census is a comprehensive population count carried out by the U.S. Census Bureau every ten years as required by the U.S. Constitution. In addition to counting U.S. residents, the census also collects demographic data on every individual living in the country, including age, race, gender, and household information. The data gathered influences political representation, allocation of resources, and decision-making at various levels of government. Data are currently available through 2020. HR&A accesses Decennial Census data from the U.S. Census Bureau's Decennial Census API.

## **LEHD Origin-Destination Employment Statistics (LODES), U.S. Census Bureau.**

Under the Local Employment Dynamic (LED) data partnership, the U.S. Census Bureau combines detailed, longitudinal, geographic data about employers and employees from several federal and state data sources. Once combined, the resulting Longitudinal Employer-Household Dynamics (LEHD) data are used to produce the LEHD Origin-Destination Employment Statistics (LODES). LEHD data are particularly useful for analyzing labor market dynamics across space and time. By mapping the data, policymakers and researchers can visualize geographic concentrations of employment and identify commuting patterns. This spatial analysis helps in understanding workforce movements, urban development, and the impact of economic policies on local and regional labor markets. Data are currently available through 2023. HR&A access LODES data from the U.S. Census Bureau's LODES website.

## **Local Area Unemployment Statistics (LAUS), U.S. Bureau of Labor Statistics (BLS).**

The U.S. Bureau of Labor Statistics (BLS) calculates Local Area Unemployment Statistics (LAUS) monthly to help policymakers and researchers track employment and unemployment at local levels. LAUS estimates are produced based on data from the American Community Survey (ACS), the Current Population Survey (CPS), the Current Employment Statistics (CES) survey, and state unemployment insurance (UI) data systems. Data are currently available through 2026. HR&A accesses LAUS data from the BLS's LAUS website.

## **Multifamily Tax Subsidy Projects (MTSP) Income Limits, U.S. Department of Housing and Urban Development (HUD).**

The Multifamily Tax Subsidy Projects (MTSP) Income Limits set the maximum incomes for households to qualify for affordable housing funded by the Low-Income Housing Tax Credit (LIHTC) and tax-exempt bonds. Federal mandates require the U.S. Department of Housing and Urban Development (HUD) to update income limits annually based on the median family income for households of different sizes in each HUD Fair Market Rent (FMR) Area across the country. HUD's income limits are critical for understanding the supply of, need for, and development of affordable housing. Data are currently available through 2025. HR&A accesses MTSP Income Limits from the HUD website.

**National Housing Preservation Database (NHPD), Public and Affordable Housing Research Corporation (PAHRC) and National Low Income Housing Coalition (NLIHC).**

The National Housing Preservation Database (NHPD) compiles data on federally assisted—and some state-assisted—rental housing properties in the United States. As a longitudinal and deduplicated database, NHPD data tracks the supply of affordable housing over time, including each property’s location, funding source(s), and physical conditions. NHPD sheds light on potential affordability expirations, helping policymakers and researchers identify affordable housing in need of preservation. Data are currently available through 2026. HR&A accesses NHPD data from the NHPD website.

## **Occupational Employment and Wage Statistics (OEWS), U.S. Bureau of Labor Statistics (BLS).**

The Occupational Employment and Wage Statistics (OEWS) provide employment and income data for each occupation at a variety of geographic levels. Based on its annual survey of employers and federal-state cooperation for data collection, the U.S. Bureau of Labor Statistics (BLS) calculates OEWS estimates each year. OEWS data inform policymakers and researchers about labor market conditions, employment, and wages in different jobs across the country. Data are currently available through 2024. HR&A accesses OEWS data from the BLS's OEWS website.

## **Population Level Analysis and Community Estimates (PLACES), U.S. Centers for Disease Control and Prevention (CDC).**

The Population Level Analysis and Community Estimates (PLACES) dataset provides small area estimates for chronic health conditions and their risk factors. PLACES data are derived from the Behavioral Risk Factor Surveillance System (BRFSS), which incorporates data from ongoing telephone surveys administered by the U.S. Centers for Disease Control and Prevention (CDC) in partnership with state health departments. Data are currently available through 2021. HR&A accesses PLACES data from the CDC's PLACES website.

## **Public Use Microdata Sample (PUMS), 5-Year Estimates, U.S. Census Bureau.**

The Public Use Microdata Sample (PUMS) is a subset of data from the U.S. Census Bureau's American Community Survey (ACS). Instead of the ACS's data which are pre-tabulated at the geography level, PUMS data are anonymized and published at the individual and housing unit levels. PUMS allows researchers to access detailed demographic, economic, and housing data for customized analyses while protecting respondents' privacy. Data are currently available through 2022. HR&A accesses PUMS data from the Census Bureau's PUMS API.

### **Statistics of Income (SOI) Migration Data, Internal Revenue Service (IRS).**

By linking individual income tax returns filed over time, the Internal Revenue Service (IRS) identifies address changes from the prior year. The Statistics of Income (SOI) Migration Data counts these residential moves as inflows and outflows from county-to-county and state-to-state, breaking down counts by individuals and households and providing the total adjusted gross income for movers to and from each geography. SOI Migration Data are perhaps the best publicly available data source tracking internal migration within the United States. Data are currently available through 2022. HR&A accesses the SOI Migration Data from the IRS website.

### **Zillow Housing Data, Zillow Research.**

Zillow Research is a division of the online real estate marketplace Zillow that focuses on conducting and publishing housing market indexes, analyses, and reports. Zillow's data covers various aspects of the housing market, such as home values, rent prices, for-sale listings, and market predictions, using data collected from their platform and other sources. Data are currently available through 2026. HR&A accesses Zillow Research's Housing Data from the Zillow website.