

# Kosciusko County Housing Profile:

## NATIONAL LOW INCOME HOUSING COALITION GAP REPORT

### About the NLIHC Gap Report:

The National Low Income Housing Coalition's (NLIHC) Gap Report examines and presents data from two primary data sources: (1) the Department of Housing & Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) data from 2016 to 2020, and (2) the U.S. Census Bureau data from the 2022 American Community Survey (ACS). Data from the report shares information about "the affordable housing supply and housing cost burdens at the national, state, and metropolitan levels." In addition, "the report examines the demographics, disability and work status, and other characteristics of the extremely low-income (ELI) households most impacted by the national shortage of affordable and available homes.

**7,960**  
Renter  
Households



**1,370**  
Severely Cost-  
Burdened  
Renter  
Households

**1,320** 

Renter Households  
at or below 30%  
HUD Area Median  
Family Income  
(HAMFI) (ELI)

**1,195**



ELI Cost-  
Burdened  
Renter  
Households

\*Equates to 91% of ELI Renter Households being Cost-Burdened

**-935**

Deficit or Surplus  
of Units Affordable  
& Available at or  
below 30% HAMFI  
(ELI)



**-55**

Deficit or Surplus  
of Units  
Affordable at or  
below 30%  
HAMFI

**68%**

Percent of ELI  
Renter Households  
Severely Cost-  
Burdened

**29**



Affordable &  
Available Units per  
100 Households at  
or below 30%  
HAMFI (ELI)

# Kosciusko County Housing Profile: National Low Income Housing Coalition Gap Report

## Introduction:

Across Indiana there's a shortfall of housing that is both affordable and accessible for low-income and extremely low-income (ELI) households. These households endure significant housing cost burdens and are likely financially burdened in other areas because they're allocating a majority of their income towards housing costs. Such households are socially vulnerable and forego other necessities such as healthcare and healthy foods in exchange for paying rent. Housing cost burdened households, and ELI households, are also at an increased risk of eviction, experiencing homelessness, and other forms of housing instability.

### National Low Income Housing Coalition (NLIHC) Gap Report Data for Kosciusko County, IN:

1. Renter households: 7,960
2. All Severely Cost Burdened Renter Households: 1,370
3. Renter households at or below 30% HUD Area Median Family Income (HAMFI) (ELI): 1,320
4. ELI Cost-Burdened Renter Households: 1,195
5. Deficit or Surplus of Units Affordable and Available at or below 30% HAMFI (ELI): **-935**
6. Percent of ELI Renter Households Severely Cost-Burdened: - 68%
7. Deficit or Surplus of Units Affordable at or below 30% HAMFI: **-55**
8. Affordable & Available Units per 100 Households at or below 30% HAMFI (ELI): 29

## About the Gap Report:

The NLIHC's Gap Report examines and presents data from two primary data sources: (1) the Department of Housing & Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) data from 2016 to 2020, and (2) the U.S. Census Bureau data from the 2022 American Community Survey (ACS). The report informs readers of "the affordable housing supply and housing cost burdens at the national, state, and metropolitan levels." In addition, "the report examines the demographics, disability and works status, and other characteristics of the extremely low-income households most impacted by the national shortage of affordable and available rental homes."

## Definitions:

- *Extremely Low Income (ELI) Household(s) is defined as - "household income is at or below 30% of the area's HUD Adjusted Median Family Income (HAMFI)."*
- *Low Income Household(s) is defined as - "household income is between 50% and 80% of the area's HAMFI."*

To learn more about the NLIHC's Gap Report, please visit: [nlihc.org/gap](https://nlihc.org/gap).

For more information about Prosperity Indiana, please visit:  
[prosperityindiana.org/](https://prosperityindiana.org/).

# National Low Income Housing Coalition

## Out of Reach Report:

### Kosciusko County, Indiana

<b>HOUSEHOLDS &amp; RENTERS</b>	<b>WAGES</b>	<b>RENT AFFORDABILITY</b>	<b>FAIR MARKET RENT PRICES</b>
Total Households (2018-2022) <b>31,325</b>	Minimum Wage <b>\$7.25</b>	Rent Affordable with Full-Time Job Paying Minimum Wage <b>\$377</b>	Zero Bedroom FMR <b>\$785</b>
Renter Households (2018-2022) <b>7,473</b>	Estimated Median Renter Household Income <b>\$47,566</b>	Rent Affordable at Median Renter Household Income <b>\$1,189</b>	One Bedroom FMR <b>\$790</b>
Percent of Total Households that are Renters (2018-2022) <b>24%</b>	Estimated Mean Renter Wage <b>\$18.49</b>	Rent Affordable with Full-Time Job Paying Mean Renter Wage <b>\$961</b>	Two Bedroom FMR <b>\$942</b>
	50% of AMI <b>\$45,350</b>	Rent Affordable at 50% AMI <b>\$1,134</b>	Three Bedroom FMR <b>\$1,162</b>
	30% of AMI <b>\$27,210</b>	Rent Affordable at 30% AMI <b>\$680</b>	Four Bedroom FMR <b>\$1,351</b>
	SSI Monthly Payment <b>\$943</b>	Rent Affordable to SSI Recipient <b>\$283</b>	

**Sources:**

[National Low Income Housing Coalition Out of Reach Report \(2024\) - Indiana Data](#)

**Notes (\*) & Definitions:**

**\*Kosciusko County's Area Media Income (AMI) is - \$90,700**

Area Median Income (AMI) - "The median family income in the metropolitan or nonmetropolitan area."

Fair Market Rent (FMR) - "The Fair Market Rent is HUD's best estimate of what a household seeking a modest rental home in a short amount of time can expect to pay for rent and utilities in the current market."



# About the National Low Income Housing Coalition's Out of Reach Report

The National Low Income Housing Coalition's (NLIHC) Out of Reach Report brings awareness to the disparities between the cost of rental housing and wages in the United States. The report examines and highlights how out of reach affordable rental homes are for “millions of low-wage workers, seniors, families, and other renters,” by analyzing and comparing wages and housing costs. NLIHC explains that “the report’s central statistic, the Housing Wage, is an estimate of the hourly wage a full-time worker must earn to afford a modest rental home at HUD’s fair market rent (FMR) without spending more than 30% of their income on housing costs – the accepted standard of affordability. The FMR is an estimate of what a family moving today can expect to pay for a modestly priced rental home in a given area.” In the report’s data notes section, the NLIHC further explains that numbers in the report come from multiple data sources aside from HUD, such as the U.S. Census American Community Survey (ACS) 2018 to 2022, the U.S. Social Security Administration (SSA), and the 2022 Quarterly Census of Employment and Wages.

*To learn more about the Out of Reach Report, please visit [here](#).*

*For more information about Prosperity Indiana, please go to [here](#).*