

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: County

Created on: February 19, 2025

Data for: Hamilton County, Indiana

Year Selected: 2017-2021 ACS

Income Distribution Overview	Owner	Renter	Total
Household Income less-than or= 30% HAMFI	2,835	3,125	5,960
Household Income >30% to less-than or= 50% HAMFI	4,405	3,090	7,495
Household Income >50% to less-than or= 80% HAMFI	9,485	6,755	16,240
Household Income >80% to less-than or=100% HAMFI	9,210	4,055	13,265
Household Income >100% HAMFI	70,805	12,600	83,405
Total	96,745	29,625	126,370
Housing Problems Overview 1	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	12,845	10,970	23,815
Household has none of 4 Housing Problems OR cost burden not available, no other problems	83,905	18,655	102,560
Total	96,745	29,625	126,370
Severe Housing Problems Overview 2	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	5,135	5,135	10,270
Household has none of 4 Severe Housing Problems OR cost burden not available, no other problems	91,610	24,490	116,100
Total	96,745	29,625	126,370
Housing Cost Burden Overview 3	Owner	Renter	Total
Cost Burden less-than or= 30%	84,130	19,290	103,420
Cost Burden >30% to less-than or= 50%	7,765	6,105	13,870
Cost Burden >50%	4,605	3,820	8,425
Cost Burden not available	260	405	665
Total	96,745	29,625	126,370
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total

	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	4,795	1,165	5,960
Household Income >30% to less-than or= 50% HAMFI	5,265	2,230	7,495
Household Income >50% to less-than or= 80% HAMFI	7,695	8,550	16,240
Household Income >80% to less-than or= 100% HAMFI	2,925	10,340	13,265
Household Income >100% HAMFI	3,140	80,265	
Total	23,815	102,560	126,370
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total
	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	2,535	590	3,125
Household Income >30% to less-than or= 50% HAMFI	2,590	500	3,090
Household Income >50% to less-than or= 80% HAMFI	4,225	2,530	6,755
Household Income >80% to less-than or= 100% HAMFI	880	3,175	4,055
Household Income >100% HAMFI	745	11,855	12,600
Total	10,970	18,655	29,625
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total
	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	2,260	575	2,835
Household Income >30% to less-than or= 50% HAMFI	2,675	1,730	4,405
Household Income >50% to less-than or= 80% HAMFI	3,470	6,020	9,485
Household Income >80% to less-than or= 100% HAMFI	2,045	7,165	9,210

Household Income >100% HAMFI	2,395	68,410	70,805
Total	12,845	83,905	96,745
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	4,695	4,070	5,960
Household Income >30% to less-than or= 50% HAMFI	5,250	2,355	7,495
Household Income >50% to less-than or= 80% HAMFI	7,135	1,010	16,240
Household Income >80% to less-than or= 100% HAMFI	2,665	575	13,265
Household Income >100% HAMFI	2,545	410	83,405
Total	22,290	8,425	126,370
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	2,470	2,250	3,125
Household Income >30% to less-than or= 50% HAMFI	2,575	990	3,090
Household Income >50% to less-than or= 80% HAMFI	3,810	320	6,755
Household Income >80% to less-than or= 100% HAMFI	685	115	4,055
Household Income >100% HAMFI	385	145	12,600
Total	9,925	3,820	29,625
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	2,225	1,820	2,835
Household Income >30% to less-than or= 50% HAMFI	2,675	1,365	4,405
Household Income >50% to less-than or= 80% HAMFI	3,330	695	9,485
Household Income >80% to less-than or= 100% HAMFI	1,980	460	9,210
Household Income >100% HAMFI	2,160	265	70,805
Total	12,370	4,605	96,745

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.