

# Indiana Federal Rental Assistance Fact Sheet

Federal rental assistance helps struggling seniors, people with disabilities, veterans, and working families keep a roof over their heads, often by helping them afford rental units they find in the private market. Ten million people in over 5 million low-income households receive federal rental assistance.

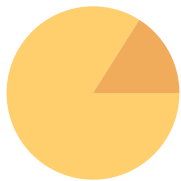
**171,900**

people in **93,000 Indiana** households use federal rental assistance to afford modest housing.

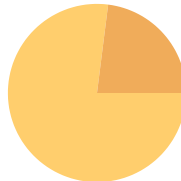
**71%** are seniors, children, or people with disabilities.



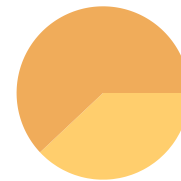
...but **4 in 10 low-income\*** people in Indiana are homeless or pay over half their income for rent. Most don't receive federal rental assistance due to limited funding.



**16%**  
of assisted people are seniors



**23%**  
of assisted people have a disability



**62%**  
of assisted people are in families with children

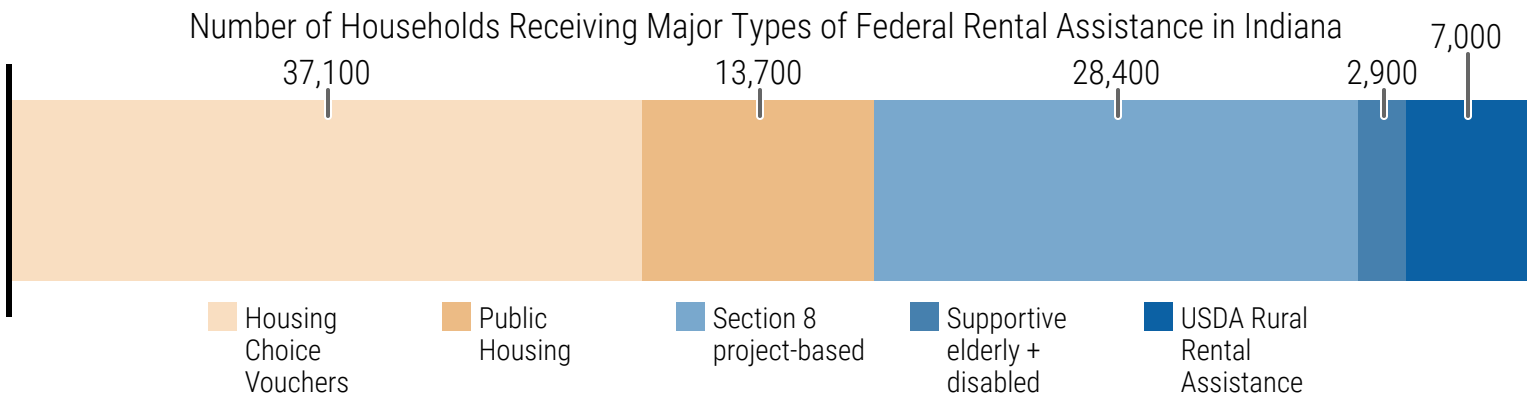
Rental assistance helps **27,700** of Indiana's seniors age in place.

Rental assistance helps **38,900** people with disabilities to live independently in Indiana.

Rental assistance helps **107,200** people in families with children in Indiana avoid homelessness.

Rental assistance supports working families: **51%** of non-disabled, working-age Indiana households receiving Department of Housing and Urban Development rental assistance include at least one worker.

## Federal rental assistance programs provided Indiana with \$565 million in 2018.



Rental assistance supports all types of Indiana communities, including 35,300 people in rural areas and small towns.

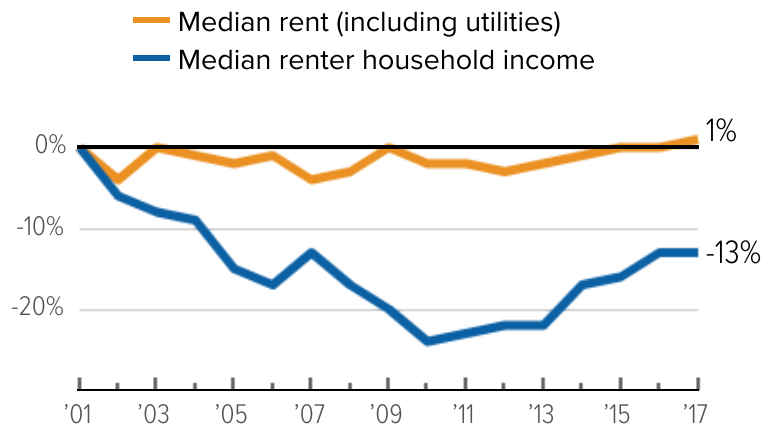
## Incomes Have Not Kept Up With Rents in Indiana

The median rent (including utilities) for an apartment in Indiana was **\$790/month** in 2017.

But wages for many jobs have not caught up.

As a result, **384,100** people in **190,800** low-income Indiana households pay more than half their income for rent, often forgoing necessities, like food or medicine, to keep a roof over their heads. The federal government considers housing unaffordable if it costs more than 30 percent of a household's income.

Percent change since 2001, adjusted for inflation



Source: CBPP tabulations of the Census Bureau's American Community Survey

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## Federal Rental Assistance Hasn't Kept Pace

Despite the importance of rental assistance, more federal dollars go to homeownership subsidies like the mortgage interest deduction, which mainly benefit higher-income households, instead of families that struggle the most to afford housing. Indiana communities only thrive when everyone — renters and homeowners, whether Black, brown, or white — have access to decent, affordable housing.

**384,100** low-income Indiana renters pay more than half their income for housing. Most don't receive rental assistance due to funding limitations. Who are they?



**31%**  
are children



**35%**  
are working adults



**11%**  
are seniors



**20%**  
have a disability



**3%**  
are veterans

When low-income renters can't find a decent, affordable apartment, they are more likely to be evicted and risk becoming homeless.

On a single night in 2018, **5,260** people experienced homelessness in Indiana. An estimated **19,210** Indiana school children lived in shelters, on the street, doubled up with other families, or in hotels or motels during the 2016-2017 school year.

**19,210** Indiana children live in unstable housing

Our country's current policy approach gives more help to those who need it least. We can change this. Policymakers need to work together to expand rental assistance and ensure that all Indiana residents have access to good, affordable homes.

Last updated May 14<sup>th</sup>, 2019

\*Low-income = household income not exceeding 80 percent of local median income. For a family of three in Indiana, 80 percent of the local median is equivalent to \$50,550. Full sources and methodology available [here](#). Download data for all 50 states and D.C. [here](#). Full sources and methodology available [here](#).