

**HOME ENERGY AFFORDABILITY
IN INDIANA:**

Current Needs and Future Potentials

Prepared for:

Coalition to Keep Indiana Warm
Indianapolis, Indiana

Prepared by:

Roger D. Colton
Fisher, Sheehan & Colton
Public Finance and General Economics
Belmont, Massachusetts

June 2008

Table of Contents

INTRODUCTION	1
HOME ENERGY AFFORDABILITY NEEDS	1
HOME ENERGY AFFORDABILITY RESOURCES	1
UTILITY CREDIT AND COLLECTIONS	3
FUTURE HOME ENERGY AFFORDABILITY RESOURCES	3
SUMMARY	4
PART 1: HOME ENERGY AFFORDABILITY IN INDIANA	7
TOTAL HOME ENERGY AFFORDABILITY GAP	7
<i>The Affordability Gap by Year</i>	7
<i>The Home Energy Affordability Gap by Income Group</i>	8
<i>Home Energy Burdens by Income Group</i>	10
FACTORS CONTRIBUTING TO HOME ENERGY AFFORDABILITY PROBLEMS	12
<i>Impact of Price Increases</i>	12
<i>Impact of Seasonal Prices and Bills</i>	16
<i>Impact of Inadequate Household Financial Resources</i>	17
<i>Impact of Housing Affordability</i>	19
LOW-INCOME POPULATION	20
<i>Overall Population by Ratio of Income to Federal Poverty Level</i>	20
<i>Age-Related Facets of Poverty</i>	23
SUMMARY	23
PART 2: THE CONSEQUENCES OF UNAFFORDABLE HOME ENERGY IN INDIANA.....	27
UTILITY BILL PAYMENTS	27
SOCIAL IMPACTS	28
<i>Public Health Implications</i>	28
<i>Public Safety Implications</i>	29
<i>Hunger and Nutrition</i>	31
THE COMPETITIVENESS OF BUSINESS AND INDUSTRY	33
SUMMARY	35
PART 3: LOW-INCOME AFFORDABILITY RESOURCES IN INDIANA.....	37
THE LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)	37
<i>The Availability of LIHEAP Funding</i>	38
<i>The Distribution of LIHEAP Funding</i>	38
<i>The Adequacy of LIHEAP Funding</i>	39
<i>Sales Tax Exemptions for Home Energy Purchased with LIHEAP</i>	41
UTILITY ALLOWANCES FOR PUBLIC AND ASSISTED HOUSING	41
<i>Public and Assisted Housing</i>	42
<i>Low-Income Housing Tax Credit Developments</i>	46
<i>HOME-Supported Affordable Housing Developments</i>	47
PUBLICLY-PROVIDED CRISIS ASSISTANCE FUNDING	49
<i>Township Assistance Funds (Township Poor Relief Fund)</i>	49
<i>Federal Emergency Management Assistance (FEMA) Funding</i>	50
PRIVATE ENERGY ASSISTANCE.....	52
<i>Indiana’s Utility Affordability Programs</i>	52
The Citizens Gas/Vectren Universal Service Programs	52
NIPSCO’s Winter Warmth Program	53
<i>Private Fuel Funds</i>	53
NON-ENERGY-RELATED ENERGY ASSISTANCE	54
<i>Food Stamp Excess Shelter Deduction</i>	54
<i>The Use of TANF Funds for Energy Assistance</i>	56

THE EARNED INCOME TAX CREDIT AS ENERGY ASSISTANCE.....	60
<i>The Importance of the EITC to Indiana’s Utilities</i>	60
<i>The Households Who Claim the EITC</i>	62
SUMMARY	62
PART 4: LOW-INCOME ENERGY EFFICIENCY FOR INDIANA.....	65
THE HOUSING-RELATED CHARACTERISTICS OF INDIANA’S LOW-INCOME HOUSEHOLDS	66
<i>The Tenure of Indiana’s Low-Income Households</i>	66
<i>The Mobility of Indiana’s Low-Income Households</i>	67
THE AGE OF INDIANA’S HOUSING UNITS.....	69
THE COST CHARACTERISTICS OF INDIANA’S HOUSING.....	70
<i>Shelter Costs as a Percentage of Income</i>	71
<i>Energy and Fair Market Rents (FMRs)</i>	71
THE SPECIAL CASE OF GROUP HOUSING	72
THE DOE WEATHERIZATION ASSISTANCE PROGRAM	74
ENERGY EFFICIENCY AND AFFORDABLE HOUSING PROGRAMS IN INDIANA	75
<i>HUD’s Public and Assisted Housing Programs</i>	76
<i>The Federal Home Investment Partnership Program</i>	77
<i>Low-Income Housing Tax Credit (LIHTC) Units</i>	78
SUMMARY	79
NOTES	80
PART 5: UTILITY TARIFFS AND CONSUMER PROTECTIONS IN INDIANA.....	81
IMPROVING THE PAYMENT OF CURRENT BILLS	81
<i>Levelized Monthly Budget Billing</i>	82
The Form of a Budget Billing Plan	82
Restrictions on a Budget Billing Plan	84
The Prevalence of Low-Income Budget Billing Plans	85
<i>Extended Due Date Alternatives</i>	85
RESPONDING TO UTILITY BILL NONPAYMENT.....	87
<i>Deferred Payment Plans</i>	87
<i>The Use of Cash Deposits</i>	88
SUMMARY	89
PART 6: ADDITIONAL FUEL ASSISTANCE IN INDIANA.....	91
CAPTURING ESCHEATED DEPOSITS.....	91
<i>Posting Cash Security Deposits</i>	92
<i>Abandoned Cash Security Deposits</i>	94
<i>Recommendation</i>	95
PROMOTING THE EARNED INCOME TAX CREDIT.....	95
ENFORCING PUBLIC HOUSING AUTHORITY UTILITY ALLOWANCE OBLIGATIONS	96
<i>Federal Regulatory Requirements</i>	98
<i>Recommendations</i>	99
EXPANDING THE ROLES FOR PUBLIC AND ASSISTED HOUSING.....	100
<i>Maintaining the Energy Bill to Fair Market Rent (FMR) Ratio</i>	100
<i>The Role of an Energy Efficient Utility Allowance for Section 8 Housing</i>	101
DEVELOPING ALTERNATIVES TO CASH SECURITY DEPOSITS.....	103
REQUIRING THE IMPLEMENTATION OF UTILITY FUEL FUND CHECK-OFFS	105
<i>The Potential for Short-term Payment Crises</i>	105
<i>Recommendations</i>	107
DEVELOPING NON-TRADITIONAL CHECK-OFFS	107
<i>The Potential Role of Co-op Patronage Capital Credits</i>	107
<i>The Potential Role of Depository Institutions</i>	109
<i>The Potential Role of Insurance Institutions</i>	112
ACCESSING NON-TRADITIONAL SOURCES OF UTILITY FUNDING.....	114
<i>Colorado</i>	116

<i>Laclede Gas Catch-up/Keep-up Tariff</i>	116
<i>Missouri Gas Fuel Fund Contribution</i>	117
CUTTING TIES WITH PAYDAY LENDERS AS COMMUNITY PAY STATIONS	118
ADDRESSING THE NEEDS OF BULK FUEL USERS.....	119
<i>The Propane Education and Research Council (PERC)</i>	120
Policy Basis.....	120
Recommendations.....	121
<i>Consumer Protections to Improve Affordability</i>	121
Vermont Fair Trade Regulations for Propane	121
Maine’s Fair Trade Practices Regulations for Fuel Oil.....	122
SUMMARY	123
REFERENCES	125
Data Sites	126
APPENDIX 1: 2007 HOME ENERGY AFFORDABILITY GAP BY COUNTY	127
APPENDIX 2: FEDERAL POVERTY LEVEL (2004 – 2008)	133
APPENDIX 3: PRIMARY HEATING FUELS BY COUNTY AND TENURE STATUS: INDIANA.....	135
APPENDIX 4: BASIC FAMILY BUDGETS: INDIANA (BY FAMILY SIZE AND COMPOSITION).....	146
APPENDIX 5: INDIANA POVERTY LEVEL BY AGE BY COUNTY (2000 CENSUS).....	151
APPENDIX 6: INDIANA LIHEAP EXPENDITURES BY COUNTY.....	157
APPENDIX 7: UTILITY ALLOWANCES FOR PUBLIC AND ASSISTED HOUSING BY LOCAL HOUSING AUTHORITY (INDIANA) (2008).....	163
APPENDIX 8: LOW-INCOME HOUSING TAX CREDIT DEVELOPMENTS (INDIANA).....	187
APPENDIX 9: INDIANA TOWNSHIP ASSISTANCE FUNDING BY COUNTY (2002 – 2006)	189
APPENDIX 10: EMERGENCY FOOD AND SHELTER PROGRAM (EFSP) FUNDING BY COUNTY (INDIANA) (2004 – 2008)	195
APPENDIX 11: FOOD STAMP EXCESS SHELTER DEDUCTIONS IN INDIANA BY PRIMARY HEATING FUEL AND LOCATION (2006)	201
APPENDIX 12: EARNED INCOME TAX CREDITS RECEIVED IN INDIANA BY STATE LEGISLATIVE DISTRICT.....	209
APPENDIX 13: INDIANA TENURE BY INCOME LEVEL.....	219
APPENDIX 14: HOUSEHOLD MOBILITY BY TENURE (INDIANA).....	230
APPENDIX 15: AGE OF HOUSING UNITS BY TENURE AND POVERTY STATUS OF OCCUPANTS	241
APPENDIX 16: SHELTER COSTS AS PERCENT OF INCOME BY HOUSEHOLD INCOME	252

**APPENDIX 17: HOME ENERGY COSTS IMPACT ON INDIANA FAIR
MARKET RENTS (FMRS).....273**

Table of Tables

Table 1: Home Energy Affordability Gap: 2003 – 2007 (Indiana)	7
Table 2: Increase in Home Energy Affordability Gap by Federal Poverty Level (Indiana).....	8
Table 3: Increase in Home Energy Burdens by Federal Poverty Level (Indiana).....	10
Table 4: Fuel Prices: 2002 – 2007 (Indiana).....	13
Table 5: Housing Units by Primary Heating Fuels by Tenure Status (Indiana).....	13
Table 6: Basic Family Budget in Dollars and Percentage of Federal Poverty Level by Geographic Area (Indiana)	18
Table 7: Housing Affordability by Selected Metropolitan Areas (2005 – 2007/2008) Indiana.....	20
Table 8: Indiana Population Living with Income at or Below Multipliers of the Federal Poverty Level (FPL) (2000 Census and 2006 American Community Survey).....	21
Table 9: LIHEAP Allocations to Indiana by Fiscal Year (2006 – 2008).....	38
Table 10: Utility Allowance Expenditures Nationwide (2005)	42
Table 11: Public and Section 8 Housing Units in Indiana (2000)	44
Table 12: Public Housing and Section 8 Utility Allowances in 2000 (Indiana).....	45
Table 13: Projected Public Housing and Section 8 Utility Allowances throughout Indiana.....	45
Table 14: Low-Income Housing Tax Credit Developments (Indiana).....	47
Table 15: Cumulative HOME-Supported Affordable Housing Production Since Becoming Participating Jurisdiction (Indiana)	48
Table 16: Township Assistance Funds (Use for Utility Bill Payments).....	50
Table 17: FEMA Awards to Indiana: 2004 – 2008.....	51
Table 18: Private Energy Assistance Benefits.....	54
Table 19: Excess Shelter Deductions for Indiana Food Stamp Recipients (2000 – 2006).....	55
Table 20: Use of TANF Funds: FY 2001 – FY 2006 (Indiana).....	59
Table 21: EITC Credits Claimed in Indiana by Year	61
Table 22: Tenure Status by Poverty Level Status Indiana (2000 Census).....	67
Table 23: Number of Counties by Median Year in which Household Moved into Current Home by Tenure Status (2000 Census) (Indiana)	68
Table 24: Tenure Status by Below Poverty Level Status by Age of Housing Unit Indiana (2000 Census)	69
Table 25: Space-Heating Energy Consumption by Year of Housing Unit Construction.....	70
Table 26: Housing Burdens by Income (Indiana).....	71
Table 27: Home Energy Bills as a Percent of Fair Market Rents by County: 2003 vs. 2007 (Indiana)	72
Table 28: Funding of Low-Income Weatherization in Indiana: All Sources (2000 – 2006).....	75
Table 29: Number of PHAs with Energy Performance Contracts Nationwide (2006)	77

Table 30: Number and Percent of Low-Income Accounts on Levelized Budget Billing.....	85
Table 31: Proportion Low-Income Accounts and Dollars in Arrears on Agreement.....	88
Table 32: Electric Year-End Cash Security Deposits and Annual Write-offs (2004 – 2007) (Indiana)	104
Table 33: Potential Contributions from Patronage Capital Refund Solicitation (Indiana REMCs).....	110
Table 34: Potential for Energy Efficient and Renewable Energy Technologies to Prevent Insured Losses (excluding commercial lines of insurance).....	115
Appendix 1: Home Energy Affordability Gap by Indiana County 2004 - 2007	128
Appendix 2: Federal Poverty Level by Household Size (48 contiguous states) 2004 - 2008	134
Appendix 3: Primary Heating Fuel by County: Homeowners (Indiana).....	136
Appendix 3: Primary Heating Fuel by County: Renters (Indiana)	141
Appendix 4: Basic Family Budgets in Indiana by Locale, Family Size and Family Composition (1 parent/1 child).....	147
Appendix 4: Basic Family Budgets in Indiana by Locale, Family Size and Family Composition (1 parent/2 children).....	148
Appendix 4: Basic Family Budgets in Indiana by Locale, Family Size and Family Composition (2 parent/1 child).....	149
Appendix 4: Basic Family Budgets in Indiana by Locale, Family Size and Family Composition (2 parent/2 children).....	150
Appendix 5: Poverty Rate by Age (Indiana) (2000 Census)	152
Appendix 6: Consolidated Federal Funds Report: By Fiscal Year Detailed Federal Expenditure Data: Indiana - All Counties Program ID 93.568: Low-Income Home Energy Assistance Program (LIHEAP).....	158
Appendix 7: Utility Allowances for Space Heating	164
Appendix 7: Utility Allowances for Cooking.....	169
Appendix 7: Utility Allowances for Air Conditioning and Other Electric (including appliances and lighting).....	174
Appendix 7: Utility Allowances for Water Heating	178
Appendix 7: Utility Allowances for Water and Sewer Bills.....	182
Appendix 9: Indiana Township Assistance Funding (Township Poor Relief Funding) (2002 – 2006)	190
Appendix 10: Emergency Food and Shelter Program (EFSP) Funding by Indiana County 2000 - 2008	196
Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana by Primary Heating Fuel and Location: All Families (2006)	204
Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana by Primary Heating Fuel and Location: Owner with Mortgage (2006).....	205
Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana by Primary Heating Fuel and Location: Owner with no Mortgage (2006).....	206
Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana by Primary Heating Fuel and Location: Renter (cash rent) (2006)	207
Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana by Primary Heating Fuel and Location: Renter (no cash rent) (2006)	208

Appendix 12: Earned Income Tax Credit by State Legislative District (Lower Chamber—Indiana) (2005)	210
Appendix 12: Earned Income Tax Credit by State Legislative District (Upper Chamber—Indiana) (2005).....	216
Appendix 13: Indiana Homeowner Status by Income Level	220
Appendix 13: Indiana Renter Status by Income Level	225
Appendix 14: Homeowner Mobility by County	231
Appendix 14: Renter Mobility by County	236
Appendix 15: Homeowner Status by Poverty Level and Year Housing Unit Built	242
Appendix 15: Renter Status by Poverty Level and Year Housing Unit Built	247
Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County:\$0 - \$20,000 (Indiana).....	253
Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$20,000 - \$50,000 (Indiana).....	258
Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$0 - \$20,000 (Indiana).....	263
Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$20,000 - \$50,000 (Indiana).....	268
Appendix 17: Home Energy Impacts on Fair Market Rents: 2003 – 2007 (Indiana).....	274

Table of Maps

Map 1: Home Energy Affordability Gap by Selected Ratios of Income to Federal Poverty Level	9
Map 2: Home Energy Burdens by Selected Ratios of Income to Federal Poverty Level	11
Map 3: Percentage of Homeownership Units by Use of Natural Gas or Electricity as Primary Heating Fuel.....	14
Map 4: Percentage of Renter Units by Use of Natural Gas or Electricity as Primary Heating Fuel.....	15
Map 5: Indiana Counties by Percentage of Residents Living at Various Ranges of Federal Poverty Level.....	22
Map 6: Indiana Counties by Percentage of Residents Living Below Poverty Level by Age.....	24
Map 7: Distribution of LIHEAP Benefits by Counties (FY 2005)	40
Map 8: Local Public Housing Authorities in Indiana	43
Map 9: Available EITC Benefits at Unclaimed Rates (15% and 25%).....	97
Appendix 8: Distribution of LIHTC Developments throughout Indiana.....	188
Appendix 11: Identification of Super-PUMAs in Indiana	203

INTRODUCTION

This report presents a comprehensive energy needs assessment for the State of Indiana. This assessment consists of four primary parts:

- An assessment of low-income home energy affordability needs;
- An identification of resources currently available to meet those home energy needs;
- A review of utility credit and collection activities, including arrears and write-offs; and
- An exploration of potential additional resources through which to meet the identified home energy needs.

In their essence, these parts will present a tapestry consider the extent and geographic distribution of home energy affordability needs in Indiana. The assessment then identifies the existing and potential resources available to meet those affordability needs. In brief, the four sections of the needs assessment examines the following information.

HOME ENERGY AFFORDABILITY NEEDS

This part of the statewide needs assessment presents an assessment of home energy needs throughout the State of Indiana. The assessment reviews the Home Energy Affordability Gap for Indiana over time. It next examines various indicators of “poverty” throughout the State of Indiana and considers information on home energy use and expenditures. The penetration of various heating fuels is determined along with the prices of the major heating fuels over time (e.g., natural gas, electricity, propane). Relevant demographic data is reported by geographic area. Information regarding various housing characteristics is then presented.

In short, this first part seeks to present a picture of the needs and problems that the State of Indiana is facing. The discussion seeks to be comprehensive enough to present the complete texture of the picture while, at the same time, remaining true to the objective of presenting an *energy* needs assessment, and not a comprehensive report on poverty in Indiana.

HOME ENERGY AFFORDABILITY RESOURCES

The second section of the study examines the resources that are available to fill the Home Energy Affordability Gap. These resources may be public or private. Public resources are defined as government resources specified to be responsive to the home energy needs of low-income households. To the extent possible, the discussion below includes two components: (1) a quantification of the amount of resources available; and (2) a distribution of those resources geographically.

Clearly, the federal Low-Income Home Energy Assistance Program (LIHEAP) is one source of public resources. LIHEAP has many components, however. The basic appropriation serves as the starting point, out of which those dollars distributed as non-crisis heating and cooling grants will be examined. Emergency, as well as supplemental, appropriations made to LIHEAP are *separately* examined since such appropriations are generally responsive to particular factors (e.g., price and weather).

Just as clearly, the federal LIHEAP program is not the *exclusive* source of public resources. The U.S. Department of Housing and Urban Development (HUD), for example, provides a “utility allowance” to tenants of public and assisted housing. Utility allowances are also relevant to many private affordable housing programs.

In addition to direct home energy assistance, the state provides energy-related assistance as well. The Food Stamp program has been examined to determine, to the extent practicable, the extent to which Food Stamp recipients benefit from the excess shelter deduction as well as the extent to which Food Stamp recipients claimed the Standard Utility Allowance (SUA) for Food Stamp income calculations.

Finally, this examines other smaller pots of money are used for bill payment assistance. For example, FEMA dollars are often used to address utility shutoffs, often as a homelessness prevention device. In addition, Indiana commits a limited amount of TANF dollars to energy assistance.

Private sources involve the distribution of non-governmental funds. These resources involve two types of assistance. On the one hand, there are utility programs such as those operated by CGCU and Vectren. These programs provide assistance toward current bills. On the other hand, there are private funds that address shutoff and other arrearage situations. Fuel funds supported by utilities, religious institutions and other nonprofit institutions, are examples of such private funds, along with programs such as NIPSCO’s Winter Warmth.

Aside from cash assistance (public or private), one resource that is available to help fill the Home Energy affordability Gap involves the public and private energy efficiency investments made for low-income housing units. The inquiry below examines both the federal weatherization Assistance Program (WAP) and private utility low-income energy efficiency programs. In addition, significant energy efficiency is delivered through Indiana’s affordable housing programs.

In sum, the second section of this report examines the resources available to fill the Home Energy affordability Gap for Indiana. These resources may be public or private. These resources may involve cash assistance or usage/bill reduction. The cash resources may be applied against current bills or against arrearages. These resources may be direct cash assistance (e.g., LIHEAP) or may be indirect (e.g., Food Stamp excess shelter deduction).

UTILITY CREDIT AND COLLECTIONS

The third section of this report examines utility credit and collection activities that address bill nonpayment. The report documents the tariffed policies of Indiana’s major utilities regarding nonpayment, including:

- Deposit policies for new and existing customers;
- Deferred payment arrangement policies, including, for example, maximum terms in months and the right to renegotiate an existing payment plan or enter into a second payment plan once a prior plan has been defaulted;
- The availability of budget billing; and
- Related policies determined to be relevant to bill payment and arrearage retirement.

FUTURE HOME ENERGY AFFORDABILITY RESOURCES

The final section of this report explores potential future sources of energy assistance in Indiana. This exploration presents the policy basis for the identified sources of assistance along with a quantification, to the extent practicable, of the potential available dollars.

For example, one source of energy assistance involves abandoned utility deposits and rate refunds that would otherwise escheat to the state. The policy basis for using these dollars for low-income home energy assistance is that low-income customers disproportionately contribute to abandoned deposits and refunds. Rather than escheating to the general fund, those dollars should be used for the benefit of the customers providing them.

The promotion of the receipt of the Earned Income Tax Credit (EITC) is a second source of “energy assistance” dollars. The average EITC in Indiana is nearly \$2,000. The Internal Revenue Service (IRS) estimates that between 15% and 25% of those taxpayers *eligible* for the EITC do not claim their EITC. It would be unusual, the IRS has said, for any particular jurisdiction not to be able to increase the penetration of EITC by 5%.

The adoption of fuel fund checkoffs statewide is a third example of a mechanism through which to generate bill payment assistance resources for Indiana consumers. A statewide fuel fund initiative would generate voluntary contributions from customers of all utilities, including Indiana’s municipal utilities and REMCs. The discussion below considers the potential amount of voluntary fuel fund contributions given standardized contribution rates (both in numbers of contributors and in dollars of contributions). A separate inquiry in this section examines whether the solicitation of REMC patronage capital credits could generate a substantive stream of resources to help meet low-income affordability needs.

These illustrations of potential future sources are not intended to be comprehensive or exhaustive. The inquiry in this section considers a broad range of potential resources.

SUMMARY

Based on the discussion below, the following conclusions are reached as to home energy needs in Indiana:

- Unaffordable energy is documented by high energy burdens.
- The problem of unaffordable home energy bills in Indiana is massive.
- The problem of unaffordable home energy is not a matter of household budgeting. The problem involves an absolute mismatch between home energy needs and household resources.
- The problem of unaffordable home energy bills is a statewide problem, not merely a northern problem nor merely an urban problem.
- The problem of unaffordable home energy is getting worse. Not only is unaffordability growing, but public and private resources designed to address unaffordability are not keeping up with that growth.
- The problem of unaffordable home energy can often be traced to physical housing units. Low-income households tend to lack both the resources and the authority to make the improvements necessary to help address the lack of energy efficiency.
- The problem of unaffordable home energy bills is not simply a *utility* problem. It has utility aspects as well as bulk fuel aspects. It has income aspects as well as efficiency aspects.
- The problem of unaffordable home energy bills is not simply a matter of utility shutoffs. In addition to impeding the ability to retain utility service, unaffordable home energy has public health impacts, education impacts, nutrition impacts, and impacts on the competitiveness of Indiana business and industry.
- LIHEAP is not the answer to the problem of unaffordable home energy. While providing significant funding to redress home energy unaffordability, LIHEAP may not even be the biggest source of funding. LIHEAP is becoming less adequate each year, both in its ability to reach the population in need and in its ability to provide adequate financial benefits to those households which it does reach.
- Energy efficiency is a necessary, but not a sufficient, response to the problem of unaffordable home energy. Low-income efficiency initiatives are inadequately funded to comprehensively address unaffordability. Efficiency can be improved through a more direct connection with affordable housing programs in Indiana.

Ultimately, the needs assessment presented below finds that a multitude of remedies is required to address home energy unaffordability in Indiana. Public and private responses are needed. Efficiency investments are required, along with cash assistance. Crisis assistance in addition to basic affordability assistance is needed. The response to home energy affordability requires significant efforts not only by Indiana's energy industry, but by the broader community as well.

NOTES

PART 1:

HOME ENERGY AFFORDABILITY IN INDIANA

The State of Indiana has a large and growing Home Energy Affordability Gap facing its low-income households. Available resources are grossly insufficient to address this affordability gap. The discussion below documents the Home Energy Affordability Gap in Indiana. It discusses how the Affordability Gap is growing, not only in dollar terms, but also in terms of the number of more moderate-income populations increasingly affected.

TOTAL HOME ENERGY AFFORDABILITY GAP

Energy prices place a substantial burden on low-income households in Indiana today. Current home heating, cooling and electric bills in Indiana have driven the average *per-household* Home Energy Affordability Gap for households living with incomes at or below 185% of the Federal Poverty Level (FPL) to crushing levels. The average annual shortfall between actual and affordable home energy bills for households at or below 185% of FPL now reaches nearly \$1,200 per household. The aggregate Home Energy Affordability Gap in Indiana for 2007 reaches nearly \$640 *million* statewide.¹

The Affordability Gap by Year

The Affordability Gap in Indiana is rapidly increasing. Spiraling home energy prices have increased the per-household Affordability Gap by more than \$700 since 2003. Compared to the average Affordability Gap of \$431 given 2003 fuel prices in Indiana, the average Affordability Gap for 2007 reached \$1,172.

Table 1: Home Energy Affordability Gap: 2003 – 2007
(Indiana)

	2003	2004	2005	2006	2007
Statewide aggregate Affordability Gap	\$234,658,596	\$292,788,441	\$359,127,268	\$464,647,596	\$637,545,419
Per Household Affordability Gap	\$431	\$538	\$660	\$854	\$1,172

NOTES:

SOURCE: Annual Home Energy Affordability Gap. The Home Energy Affordability Gap is published each year releasing data for the prior year. The 2007 Affordability Gap, for example, was released in April 2008.

While the Home Energy Affordability Gap varies somewhat based on geography, the Affordability Gap is clearly a statewide phenomenon. Of Indiana's 92 counties, only eight (Benton, Blackford, Martin, Pike, Spencer, Tipton, Union and Warren) have an aggregate Affordability Gap of less than \$1.5 million. In contrast, the ten counties with the *largest*

¹ Energy assistance programs, such as the federal Low-Income Home Energy Assistance Program (LIHEAP), the NIPSCO Winter Warmth Program, and the Universal Service Programs (USPs) of utilities such as Vectren and Citizens Gas and Coke Utility, are not considered to *reduce* the Affordability Gap. Rather, they are considered resources to help fill the Gap.

Affordability Gaps include Allen (\$35.8 million), Delaware (\$16.9 million), Elkhart (\$17.7 million), Lake (\$62.9 million), Madison (\$13.9 million), Marion (\$91.1 million), Monroe (\$16.9 million), St. Joseph (\$30.8 million), Tippecanoe (\$20.2 million) and Vigo (\$13.8 million). The aggregate 2007 Home Energy Affordability Gap by county is set forth in Appendix 1.

The Home Energy Affordability Gap by Income Group

The growth in the Home Energy Affordability Gap in Indiana has not been even between Poverty Levels.² Table 2 documents the growth in Indiana’s Home Energy Affordability Gap since 2004. Note that while the dollar growth in the total Home Energy Affordability Gap is not necessarily higher in the top income tier (150-185% of Federal Poverty Level), the *percentage* growth in the top tier is much higher.

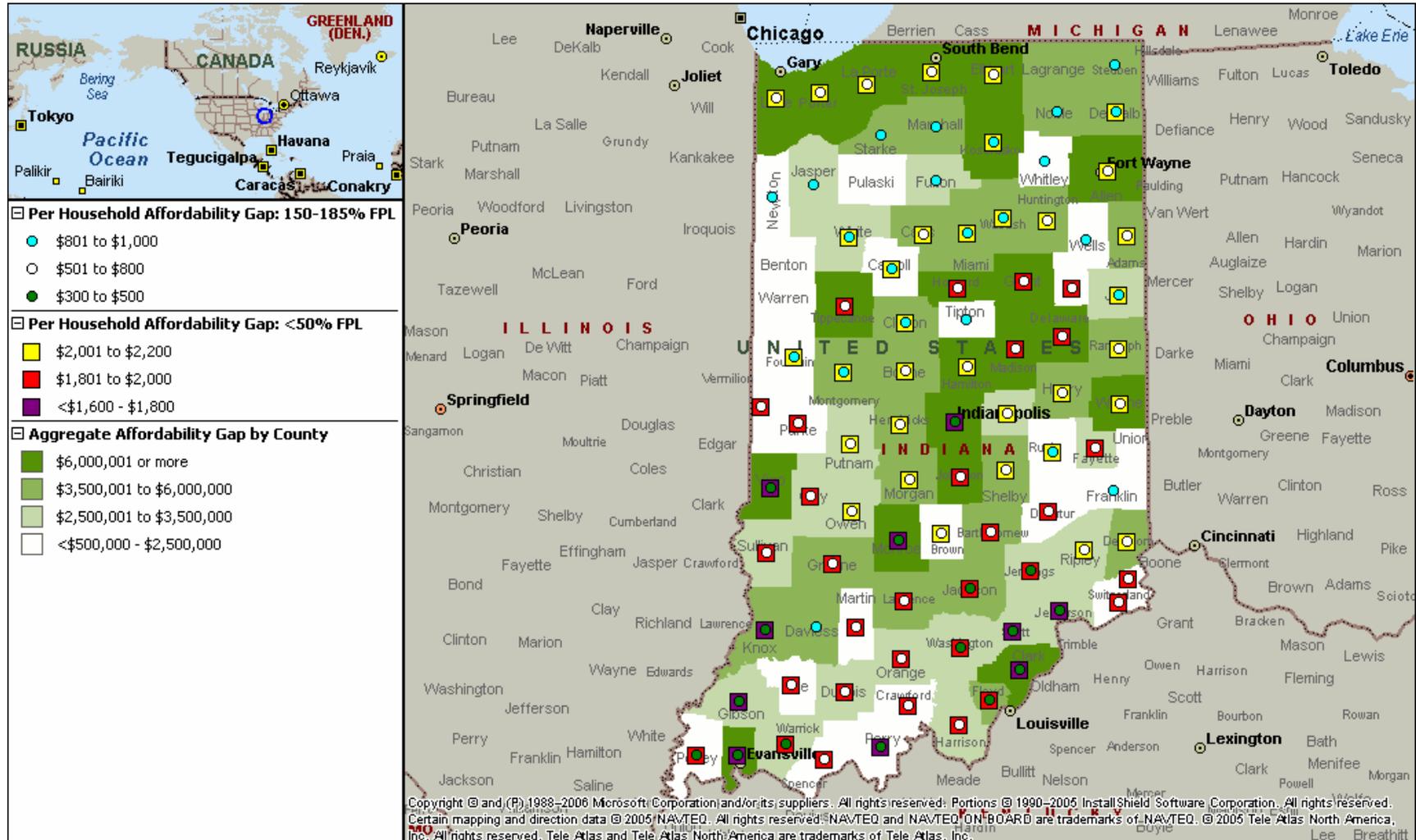
The reason for the dramatic increase in the Affordability Gap at higher income levels is that spiraling energy prices are finally pushing households at these income levels into the “unaffordable” range. While in the past, home energy bills to these households would have been affordable, and thus not contributed to the Home Energy Affordability Gap, at 2007 prices, they are *unaffordable* and thus contribute to the Gap in a very substantial way.

Table 2: Increase in Home Energy Affordability Gap by Federal Poverty Level (Indiana)

	Ratio of Income to Federal Poverty Level					
	Below 50%	50 - 74%	75 - 99%	100 - 124%	125 - 149%	150 - 185%
2004	\$121,853,342	\$51,649,845	\$46,380,648	\$40,252,156	\$26,306,269	\$6,346,181
2007	\$191,185,043	\$89,790,100	\$89,859,480	\$92,756,524	\$84,969,589	\$88,984,683
Growth in Gap (dollars)	\$69,331,701	\$38,140,255	\$43,478,832	\$52,504,368	\$58,663,320	\$82,638,502
Growth in Gap (percent)	57%	74%	94%	130%	223%	1,302%

² The generally accepted measure of "being poor" in the United States today indexes a household's income to the "Federal Poverty Level" published each year by the U.S. Department of Health and Human Services (HHS). The Poverty Level looks at income in relation to household size. This measure recognizes that a three-person household with an annual income of \$6,000 is, in fact, "poorer" than a two-person household with an annual income of \$6,000. The federal government establishes a uniform "Poverty Level" for the 48 contiguous states. A household's "level of Poverty" refers to the ratio of that household's income to the Federal Poverty Level. For example, the year 2005 Poverty Level for a two-person household was \$12,830. A two-person household with an income of \$6,415 would thus be living at 50% of Poverty. A table with 100% of Poverty Level by household size by year for 2004 through 2008 is presented in Appendix 2.

Map 1: Home Energy Affordability Gap by Selected Ratios of Income to Federal Poverty Level



Home Energy Burdens by Income Group

The increasing home energy affordability gap in Indiana results from the fact that home energy bills are increasing faster than incomes, thus increasing the “home energy burden” imposed on low-income households. Increasing energy prices have placed a clear and substantial burden on low-income households.

Table 3: Increase in Home Energy Burdens by Federal Poverty Level (Indiana)

	Ratio of Income to Federal Poverty Level					
	Below 50%	50 - 74%	75 - 99%	100 - 124%	125 - 149%	150 - 185%
2004	37.3%	15.1%	10.7%	8.4%	6.8%	5.6%
2005	43.6%	17.5%	12.5%	9.8%	8.0%	6.6%
2006	48.2%	19.3%	13.8%	10.8%	8.8%	7.3%
2007	55.5%	22.3%	16.0%	12.4%	10.2%	8.4%

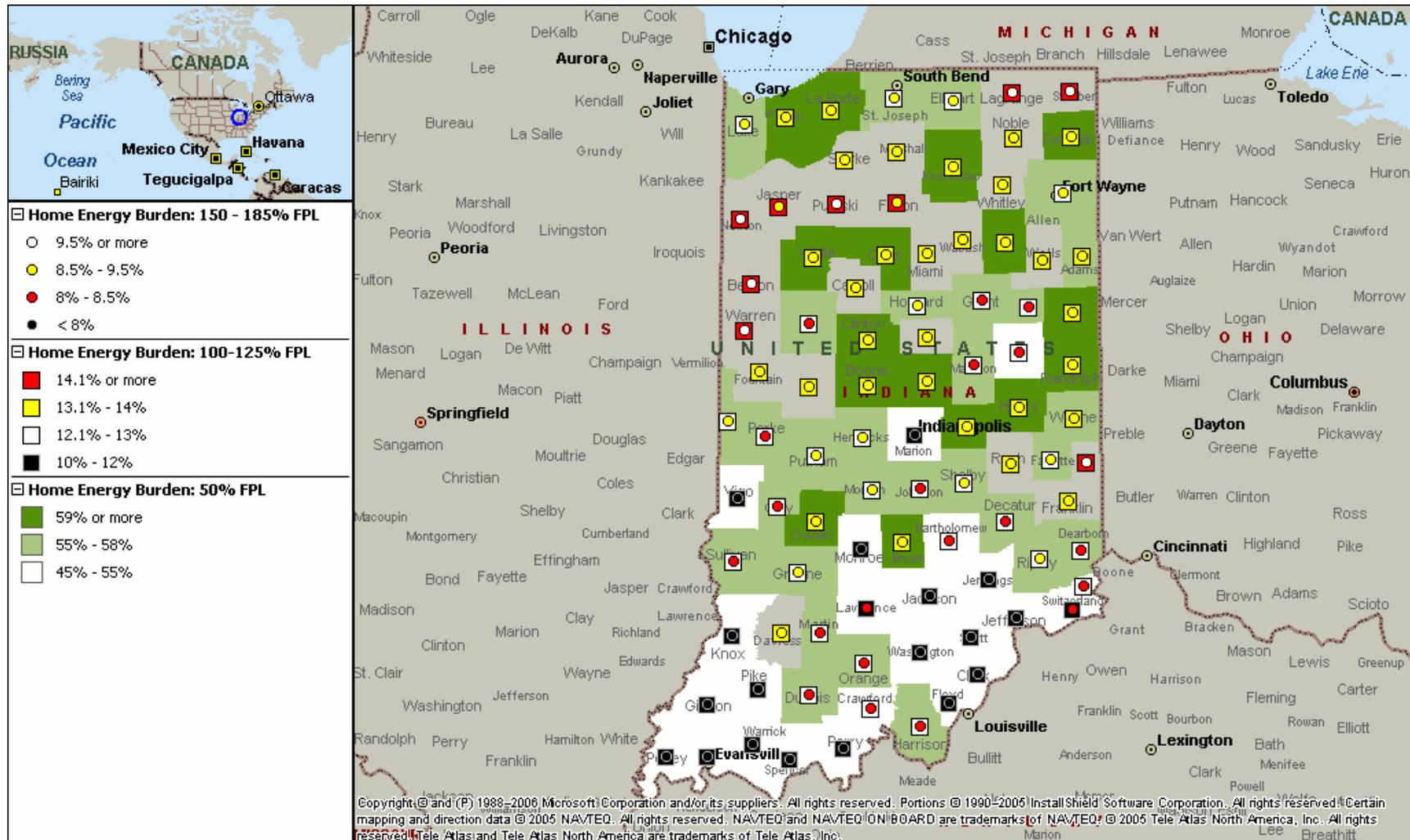
Three observations become evident about the home energy burdens facing Indiana’s low-income households. Table 3 shows that:

- First, the most dramatic burden of unaffordable home energy bills falls on Indiana’s lowest income households. In 2007, Indiana households with income at or below 50% of the Federal Poverty Level were billed 55.5% of their income simply for their home energy bills.³
- Second, “moderately” low-income households (those with income between 100% and 150% of the Federal Poverty Level) are beginning to see home energy burdens that will result in almost assured payment problems at some point in the year. While a 6% energy burden is considered to be the trigger of “affordability,” home energy burdens of 10% to 12% are considered to be the trigger for probable bill payment problems.⁴ These households, which had been above “affordability” but below the payment-trouble trigger, moved into a dangerous range of unaffordability in 2007.

³ One should note that being “billed” 55% of income for home energy, and actually *paying* 55% of income for home energy are two separate issues.

⁴ While these bill payment problems may, but will not necessarily, be chronic throughout the year, such problems will arise at some point during the year.

Map 2: Home Energy Burdens by Selected Ratios of Income to Federal Poverty Level



- Finally, the “higher income” low-income households (those with income between 150% and 185% of the Federal Poverty Level) now see unaffordable home energy bills on average. While households with income at 150% to 185% of Federal Poverty Level had home energy burdens *below* the 6% affordability threshold in 2004, they had bills that are 40% higher than that which would be considered “affordable” by 2007.

FACTORS CONTRIBUTING TO HOME ENERGY AFFORDABILITY PROBLEMS

The unaffordability of home energy bills can be attributed to many factors. The size of the home energy bill is one factor, on both a seasonal and *annual* basis. On the one hand, some home energy bills are too high for households to afford on an annual basis. For these households, even if their energy were to be billed on an equal monthly basis, with no seasonal variation, they would not be payable. High energy bills are generally attributed to energy inefficiency, whether in the housing structure or in the appliances that are available to the household. On the other hand, some home energy bills, even if affordable on an annual basis, present unaffordable burdens in particular seasons of the year. Households receiving such bills may experience payment problems and other consequences from home energy unaffordability when facing high heating and/or cooling bills.

Not all home energy unaffordability, however, is attributable to the level of the home energy bill. Many low-income households have incomes that are sufficiently low that nearly any home energy bill would be unaffordable. A household with an annual income of \$4,000, for example, receiving an annual home energy bill (heating, water heating, electricity, cooling) of \$600 (\$50 per month), would face a home energy burden of 15%, well above that burden considered to be affordable. In this case, it is the household income rather than the level of the bill that should be viewed as the primary “cause” of the unaffordability. Even reducing the annual bill by one-third (to \$400) would leave a home energy burden of 10%, still above an affordable level.

The discussion below considers various factors that contribute to home energy unaffordability in Indiana.

Impact of Price Increases

The cause of increasing home energy burdens, and the spiraling Home Energy Affordability Gap in Indiana lies primarily in increasing home energy prices. Home energy prices have been increasing substantially in Indiana in recent years. Natural gas prices have risen from \$0.691 per therm in January 2002 to \$0.987 per therm in January 2007. In contrast, electricity heating season prices have remained reasonably stable, with a 2002 price per kWh of \$0.071 compared to a 2007 price per kWh of \$0.072. In contrast, electricity cooling season prices have increased modestly, moving from \$0.071 in 2002 to \$0.083 in 2007. Propane prices have seen significant price increases, moving from \$1.083 per gallon in 2002 to \$1.696 per gallon in 2007.

Table 4: Fuel Prices: 2002 – 2007
(Indiana)

	2002	2003	2004	2005	2006	2007
Natural gas heating (ccf) /a/	\$0.998	\$0.995	\$1.149	\$1.048	\$1.281	\$0.987
Electric heating (kWh)	\$0.070	\$0.069	\$0.071	\$0.072	\$0.078	\$0.072
Propane heating (gallon)	\$1.147	\$1.433	\$1.537	\$1.384	\$1.618	\$1.696
Electric cooling (kWh) /b/	\$0.073	\$0.077	\$0.077	\$0.074	\$0.082	\$0.083

SOURCE: Home Energy Affordability Gap (annual).

NOTES:

/a/ Heating prices reflect prices in February of each respective year.

/b/ Electric cooling prices reflect prices in August of each respective year.

Natural gas, electricity and Liquefied Petroleum Gas (LPG or propane) are the three primary heating fuels in Indiana. Amongst Indiana homeowners, 68% use natural gas to heat their homes. Somewhat more homeowners use electricity (16%) than use propane gas (11%).

Table 5: Housing Units by Primary Heating Fuels by Tenure Status
(Indiana)

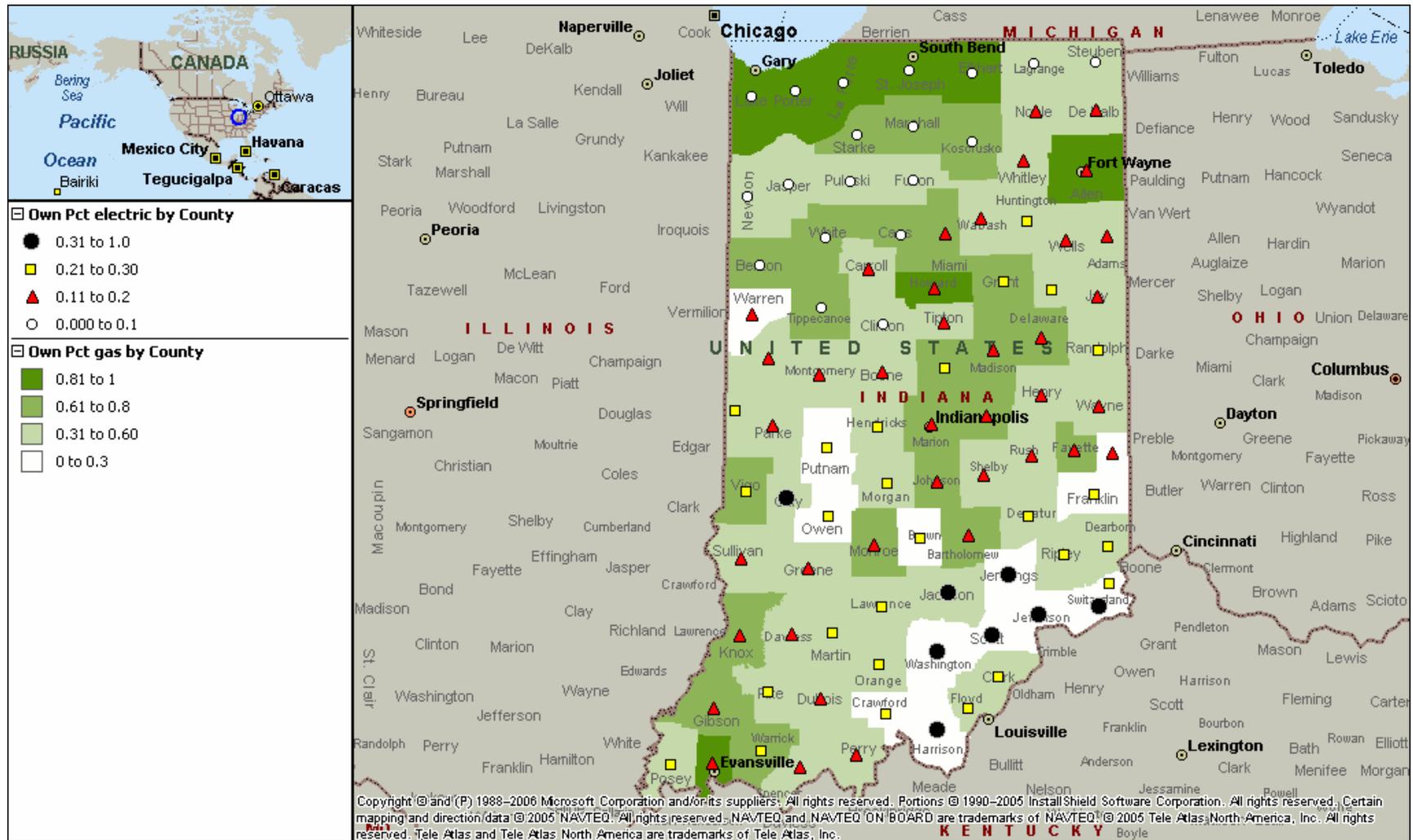
	Total	Natural Gas	Electricity	Bottled/Tank/LPG	Fuel Oil/Kerosene
Homeowners	1,669,083	1,133,258	177,044	273,519	48,774
Renters	667,223	377,120	32,357	233,478	11,490

SOURCE: 2000 Census.

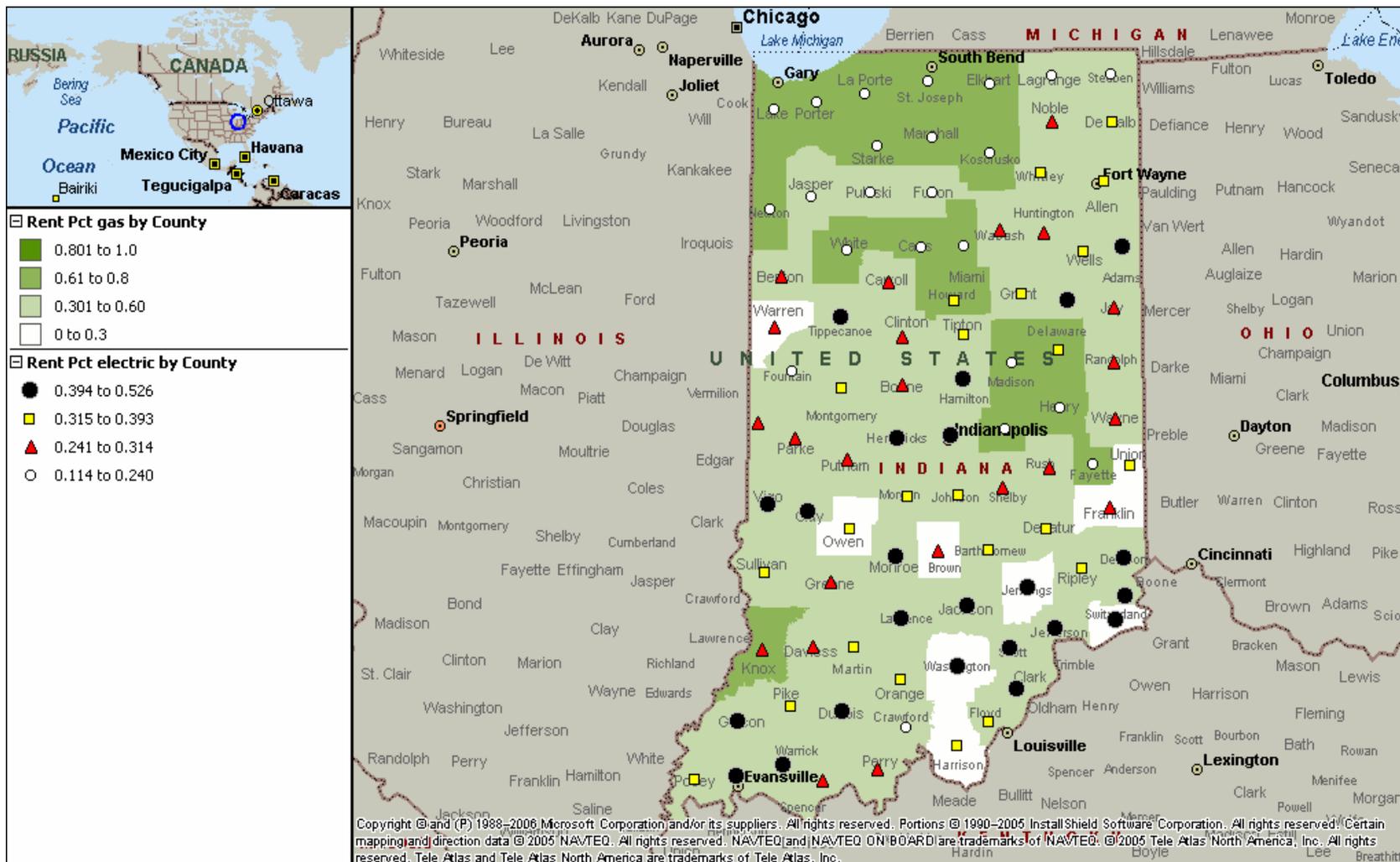
In contrast, somewhat fewer renters use natural gas for home heating (57%), but substantially more renters use electricity as their primary heating fuel in Indiana (35%). Few renters use either propane gas (5%) or kerosene (2%).

Appendix 3 provides a county-by-county breakdown of the primary heating fuels in Indiana (as of the 2000 Census) by tenure status. Map 3 immediately below shows the percentage penetration of home heating fuels for homeownership units. Map 4 below shows the percentage penetration of home heating fuels for renter units.

Map 3: Percentage of Homeownership Units by Use of Natural Gas or Electricity as Primary Heating Fuel



Map 4: Percentage of Renter Units by Use of Natural Gas or Electricity as Primary Heating Fuel

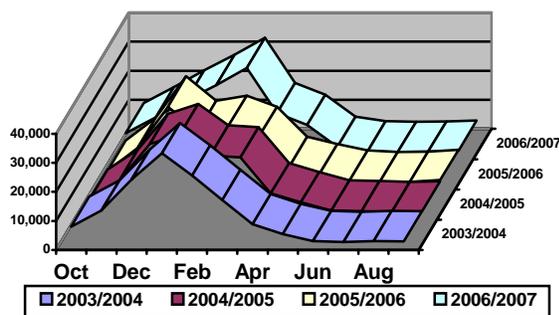


Impact of Seasonal Prices and Bills

The unaffordability of home energy in Indiana is not merely an annual problem. For many households, even if annual bills might be an affordable percentage of income, seasonal variations in bills can present affordability problems. Home heating, of course, presents the most dramatic seasonal impacts. These impacts occur because of both usage and price. A review of natural gas consumption and prices is illustrative of the seasonal problem.

Not surprisingly, in Indiana, residential natural gas consumption increases significantly in the winter heating months of October through April. While Indiana’s natural gas residential

Natural Gas Deliveries (million CF) to Residential Customers: Indiana (October 2003 - September 2007)

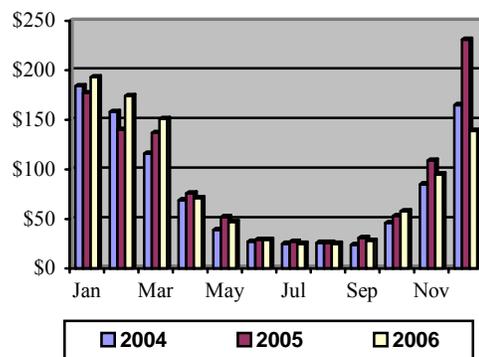


deliveries ranged between 2.5 and 2.8 million cubic feet (mmCF) in June through September 2007, for example, natural gas deliveries in the winter heating months of November 2006 through March 2007 ranged from roughly 14.4 (November) to 31.3 mmCF (February). While natural gas consumption ranged from 3.1 to 3.2 mmCF in June through September 2006, natural gas deliveries in the winter months of November 2005 to March 2006 ranged from 14.3 (November) to 28.5 mmCF (December). As can be seen, the delivery of monthly natural gas supplies to Indiana’s residential customers increases by more than ten-fold in the winter

months.

This sharply increased usage presents itself to consumers in the natural gas bill that consumers have become accustomed to receiving in the winter months. In 2004, monthly natural gas bills in Indiana were nearly identical over the four summer months (ranging from a low of \$24 in September to a high of \$27 in June). In contrast, the 2004 natural gas heating bills ranged up to a high of \$184 (January 2004) and \$165 in December 2004.⁵ In 2006, the summer monthly natural gas bills were nearly identical, ranging from a low of \$25 (July and August 2006) to a high of \$29 (June 2006). In contrast, the winter bills ranged from a low of \$139 (December 2006) to a high of \$193 (January 2006). For many low-income customers, even if the April through October (or even November) bills might be affordable, the sharp fly-up in winter home heating costs creates a seasonal inability-to-pay.

Average Indiana Residential Natural Gas Bill by Month: 2004 - 2006



⁵ These two bills were in different heating seasons even though in the same calendar year.

Moreover, some heating seasons are less affordable than others, due to a combination of price and usage. While the five-month period of November 2004 through March 2005 generated an average natural gas bill of \$704 in Indiana, the same five month period (November through March) of the following heating season (2005 – 2006) generated a natural gas bill of \$859. Despite these year-to-year differences, in each calendar year (2004 through 2006), the five winter months (November through March) generated 73% of the total annual residential natural gas bill in Indiana.

Impact of Inadequate Household Financial Resources

While the unaffordability of home energy in Indiana is driven by the interaction of home energy bills and household income, the overall inadequacy of household income to cover the household's basic family budget should be taken into account as well. A basic family budget takes into account the entire range of household expenses, including housing, food, childcare, transportation, health care, necessities and taxes. To the extent that household income is insufficient to cover these basic expenditures, trade-offs must occur in what gets paid and what does not. A basic family budget varies based on both the household size and the household composition. Not only will a three-person family have a different budget than a two-person family, but a one-parent/two-child three-person family will have a different basic family budget than a two-parent/one-child three-person family.

Table 6 shows the inadequacy of household incomes in Indiana. Basic family budgets⁶ for four different family configurations were calculated, using different family composition and family size. Within Indiana's 13 metropolitan areas, the basic family budget for a one-parent/one-child family ranged from a low of 267% of the Federal Poverty Level (Evansville-Henderson) to a high of 315% of the Poverty Level (Gary). Indiana's rural areas had a somewhat lower basic family budget (257% of Poverty Level). Three-person families, whether configured as one-parent/two-child or two-parent/one-child families, were grouped more closely within the state, but still well-above 200% of Federal Poverty Level. A two-parent/one-child family has a somewhat higher basic family budget in Indiana than a one-parent/two-child family.

Finally, while the absolute dollar amounts of the basic family budget for a two-parent/two-child family are higher than the corresponding budgets for smaller families, the ratio of those incomes to the Federal Poverty Level are lower. Families with income at 213% of Poverty Level in Evansville-Henderson, along with families at 216% of the Poverty Level in Fort Wayne and Terre Haute are living with an income that would cover the basic family budget. In contrast, it would require an income of 241% of Poverty Level in Gary, and 233% of Poverty Level in Lafayette to cover the basic family budget for a 2-parent/2-child family.

At each family configuration and size, the basic family budgets in the rural areas of Indiana are lower than the corresponding budgets in the metropolitan areas of the state. The detailed calculation of the basic family budgets summarized in Table 6 is set forth in Appendix 4.

⁶ Unless the context otherwise clearly shows, a "family" and a "household" are considered to be synonymous for purposes of this discussion.

*Table 6: Basic Family Budget
in Dollars and Percentage of Federal Poverty Level by Geographic Area
(Indiana)*

	1 parent/1 child		1 parent/2 children		2 parents/1 child		2 parents/2 children	
	Dollars	FPL /a/	Dollars	FPL	Dollars	FPL	Dollars	FPL
Bloomington	\$31,008	298%	\$35,328	252%	\$36,108	258%	\$40,428	230%
Elkhart-Goshen	\$30,864	297%	\$35,184	251%	\$35,916	257%	\$40,284	229%
Evansville-Henderson	\$27,768	267%	\$31,836	227%	\$33,168	237%	\$37,488	213%
Fort Wayne	\$28,560	275%	\$32,688	233%	\$33,816	242%	\$38,100	216%
Gary	\$32,712	315%	\$37,080	265%	\$38,016	272%	\$42,432	241%
Indianapolis	\$31,116	299%	\$35,436	253%	\$36,264	259%	\$40,584	231%
Kokomo	\$29,988	288%	\$34,344	245%	\$35,124	251%	\$39,492	224%
Lafayette	\$31,608	304%	\$35,892	256%	\$36,660	262%	\$41,088	233%
Muncie	\$29,880	287%	\$34,224	244%	\$35,040	250%	\$39,396	224%
South Bend	\$30,084	289%	\$34,452	246%	\$34,956	250%	\$39,312	223%
Terre Haute	\$28,092	270%	\$32,184	230%	\$33,720	241%	\$37,980	216%
Louisville /b/	\$28,872	278%	\$33,060	236%	\$34,560	247%	\$38,940	221%
Cincinnati /b/	\$31,056	299%	\$35,364	253%	\$36,204	259%	\$40,536	230%
Rural	\$26,724	257%	\$30,564	218%	\$32,772	234%	\$37,056	211%

NOTES:

/a/ FPL is the ratio of the basic family budget to 100% of the Federal Poverty Level for the particular household size. 100% of Federal Poverty Level in 2008 for a two-person household was \$10,400; for a three-person household was \$14,000; and for a four-person household was \$17,600.

/b/ Indiana portions of these metropolitan areas.

SOURCE: Economic Policy Institute, Basic Family Budget Calculator.

Impact of Housing Affordability

Housing affordability has a direct impact on the ability of Indiana's low-income households to be able to afford their home energy bills. As housing prices increase, low-income households are increasingly forced out of higher-quality, higher-priced homes into older, lower-quality, less-energy efficient homes.

In most, but not all, areas of Indiana, the affordability of housing prices decreased relative to income for two-bedroom and three-bedroom units in the most recent year. Only in Bloomington and Gary were there more renters who could afford a two-bedroom unit in 2007/2008 than could in 2006. In virtually every community, including non-metropolitan areas of the state, renter incomes would need to have increased by 10% or more relative to the Federal Poverty Level (e.g., from 180% of Poverty Level to 190% of Poverty Level) in order for rents to have remained affordable.

As Table 7 shows, throughout the state, between 40% and 60% of all renters (at all income levels) could not afford a two-bedroom unit. In Bloomington, Lafayette and Muncie, 55% or more of *all* renters could not afford a two-bedroom unit, while in Gary, Kokomo, South Bend-Mishawaka, Terre Haute and Cincinnati-Middleton between 45% and 50% of all renters could not afford a two-bedroom unit.

The unaffordability of housing is particularly acute for Indiana's low-income households. In 2007/2008, the income required to rent a two-bedroom unit (for a two-person household) in Indiana was nearly 200% of the Federal Poverty Level (or more). The price of a two-bedroom unit was most affordable in Terre Haute (requiring an income of 169% of Federal Poverty Level), while the most expensive was Lafayette (requiring an income of 217% of Federal Poverty Level). The price of a three-bedroom unit (for a three-person household) was most expensive in Cincinnati-Middleton (requiring income at 226% of the Federal Poverty Level), while again being least expensive in Terre Haute (requiring income at 167% of the Poverty Level).

*Table 7: Housing Affordability by Selected Metropolitan Areas (2005 – 2007/2008)
Indiana*

	2007 - 2008 /a/ /b/					2006 /a/				
	Renters unable to afford 2 BR	To Afford 2 BR Unit Income	Pct FPL	To Afford 3 BR Unit Income	Pct FPL	Renters unable to afford 2 BR	To Afford 2 BR Unit Income	Pct FPL	To Afford 3 BR Unit Income	Pct FPL
Bloomington	55%	\$25,720	188%	\$36,560	213%	59%	\$26,720	195%	\$37,960	221%
Elkhart-Goshen	42%	\$28,160	206%	\$35,400	206%	39%	\$26,400	193%	\$33,200	193%
Evansville	43%	\$24,080	176%	\$29,720	173%	44%	\$22,400	164%	\$27,640	161%
Fort Wayne	42%	\$25,440	186%	\$31,720	185%	39%	\$24,400	178%	\$30,440	177%
Gary	48%	\$29,800	218%	\$35,600	207%	49%	\$30,200	221%	\$36,080	210%
Indianapolis	44%	\$29,040	212%	\$37,560	219%	42%	\$27,720	202%	\$35,880	209%
Kokomo	48%	\$26,480	193%	\$33,760	197%	44%	\$24,800	181%	\$31,640	184%
Lafayette	56%	\$29,680	217%	\$38,640	225%	52%	\$27,840	203%	\$36,240	211%
Muncie	58%	\$26,120	191%	\$35,200	205%	53%	\$24,640	180%	\$33,200	193%
South Bend-Mishawaka	46%	\$27,320	200%	\$35,040	204%	45%	\$25,600	187%	\$32,840	191%
Terre Haute	50%	\$23,200	169%	\$28,600	167%	47%	\$21,720	159%	\$26,800	156%
Louisville	43%	\$26,520	194%	\$37,040	216%	39%	\$23,360	171%	\$32,640	190%
Cincinnati-Middletton	48%	\$29,040	212%	\$38,880	226%	46%	\$26,720	195%	\$35,760	208%
Non-metro	42%	\$23,829	174%	\$30,686	179%	39%	\$22,369	163%	\$28,801	168%

SOURCE: National Low-Income Housing Coalition, Out of Reach (annual).

NOTES:

/a/ Federal Poverty Level needed to rent 2 BR and 3 BR units calculated from NLIHC data.

/b/ Beginning in 2008, NLIHC began to release its data in April rather than December of each year. Hence, the 2007/2008 data (released in April 2008) is presented as combined data.

LOW-INCOME POPULATION

The low-income population in Indiana is large and is growing larger. The discussion below documents that poverty in Indiana has grown from the time of the 2000 Census to the most recent U.S. Census Bureau’s American Community Survey. Moreover, the presence of particularly vulnerable households is evident in Indiana. The populations that are considered below include those populations targeted by the federal Low-Income Home Energy Assistance Program (LIHEAP): the aged and the very young.

Overall Population by Ratio of Income to Federal Poverty Level

The number of households facing high energy burdens in Indiana is staggering. As of the 2000 Census, more than one-in-four Indiana residents lived with income at or below 200% of the Federal Poverty Level. More than one-in-six lived at or below 150% of the Federal Poverty Level, while nearly one-in-ten lived at or below 100% of the Federal Poverty Level.

Some Indiana counties, however, have proportionately greater levels of poverty than others do. In 2000, 20 of Indiana’s 92 counties had a greater proportion of residents living at or below 50% of the Federal Poverty Level than did the state as a whole. In addition, 26 counties had proportionately greater numbers of residents living at or below 100% of the Federal Poverty Level, while 40 counties had proportionately greater numbers of residents living at or below 150% of the Federal Poverty Level. Monroe County had the greatest proportion of residents living both at or below 50% of FPL (10%) and at or below 100% of FPL (19%).

In contrast, Crawford County had the greatest proportion of residents living at or below 150% of the Federal Poverty Level (29%) while Crawford, Daviess and Orange Counties had the greatest proportion of residents living at or below 200% of the Federal Poverty Level. A distribution of counties with the proportion of residents living at the various ranges of Federal Poverty Level (2000 Census) is set forth in Map 5.

Table 8: Indiana Population Living with Income at or Below Multipliers of the Federal Poverty Level (FPL) (2000 Census and 2006 American Community Survey)

	2000 Census		2006 American Community Survey Percent of Persons Statewide /a/
	Percent of Persons Statewide	Number of Counties at or Above State Average	
Persons with income at or below 50% FPL	4%	20	6%
Persons with income at or below 100% FPL	9%	26	13%
Persons with income at or below 150% FPL	17%	40	22%
Persons with income at or below 185% FPL	23%	69	28%
Persons with income at or below 200% FPL	26%	20	31%

SOURCES: 2000 Census, Table P88 and 2006 American Community Survey, Table B17002.

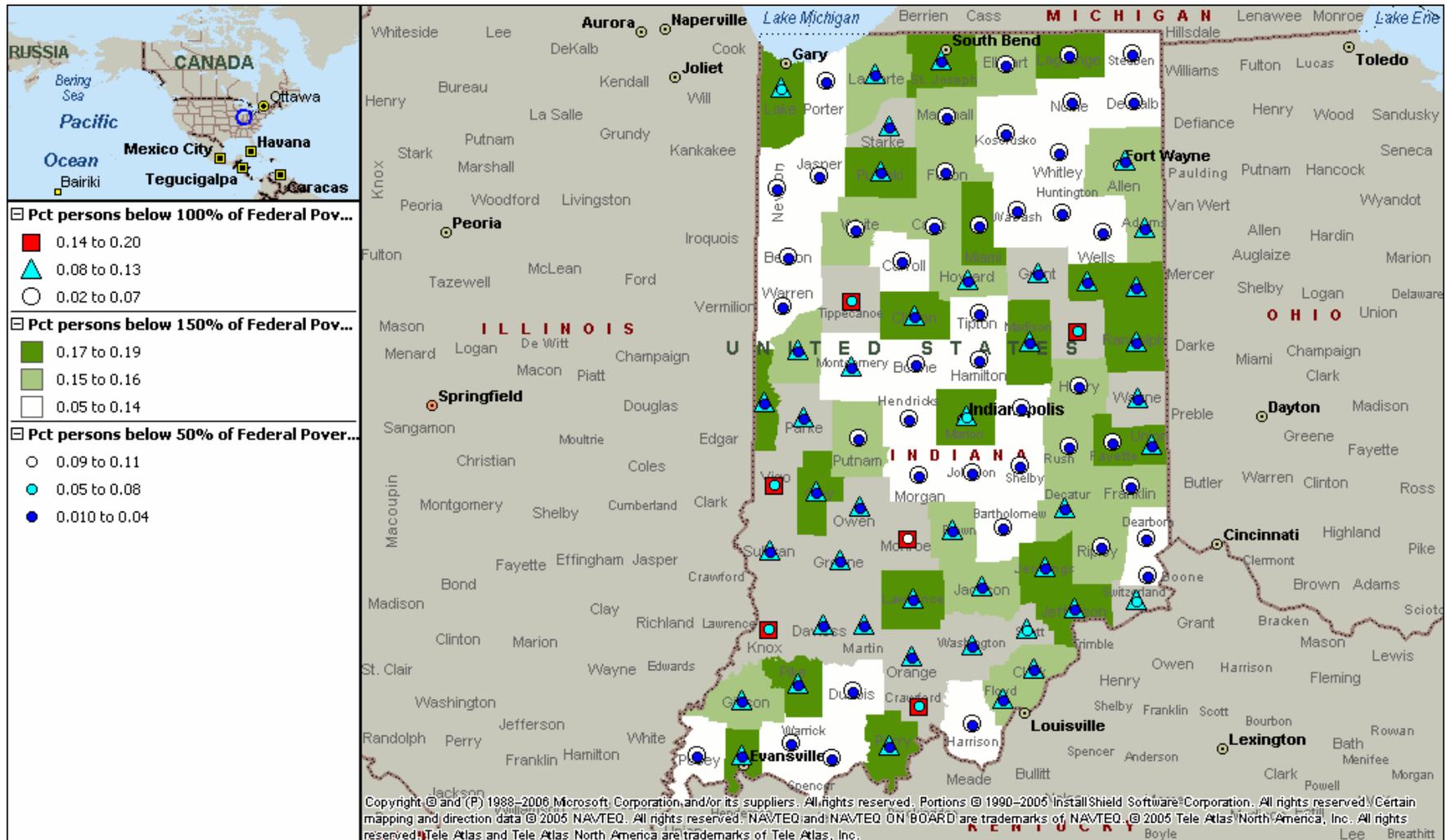
NOTES:

/a/ The American Community Survey places a minimum trigger on the size of geographic areas for which it will report data. Accordingly, while statewide data is available, data is not reported for all 92 counties, but rather for only 25 counties.

The 2006 American Community Survey presents data for only 25 of Indiana’s 92 counties, as well as for the state as a whole.⁷ Information is presented for counties ranging from Hancock County (population 63,656) and Grant County (population 64,909) to Marion County (population 846,230). The proportion of Indiana residents living at or below 50% of the Federal Poverty Level had grown in Indiana since the 2000 Census, increasing from 4.2% to 6.3%. Monroe County had seen a particular increase in these lowest income households, with a 2006 proportion of 15%.

⁷ The ACS places a trigger on the minimum population of geographic areas for which it will report data.

Map 5: Indiana Counties by Percentage of Residents Living at Various Ranges of Federal Poverty Level



The proportion of individuals living below 100% had increased from 9% to 13% of the total population, while the proportion of individuals living at or below 200% of the Federal Poverty Level had increased from 26% to 31% statewide. By 2006, Delaware, Monroe and Vigo Counties had more than 40% of their population living at or below 200% of the Federal Poverty Level.

Age-Related Facets of Poverty

The distribution of poverty in Indiana has particularly adverse impacts on households with very young children as well as households with the aged. Statewide, Indiana had a poverty rate of 9.5% in 2000, with 560,000 individuals living below the Federal Poverty Level (out of Indiana's population of 5.6 million).

The child poverty rate in Indiana is higher than that for the general population. According to the 2000 Census, of Indiana's 92 counties, 88 have a poverty rate for children under age 6 that is higher than the poverty rate for residents as a whole. Indeed, 49 counties have a poverty rate for children under age 6 that is more than 1.5x that of the population as a whole. In seven counties (Clay, Crawford, Floyd, Howard, Perry, Wabash, Warren), the poverty rate within the population of children age 5 and younger is twice that of the poverty rate within the total population as a whole for those counties.

Child-poverty cannot be primarily associated with the larger urban counties in Indiana. Crawford County, with a child-poverty rate of 35%, has the greatest proportion of its young children (below age 6) in Poverty. Knox County (26%), Daviess County (24%) and Parke County (23%) all also have roughly one-in-four of their children in Poverty.

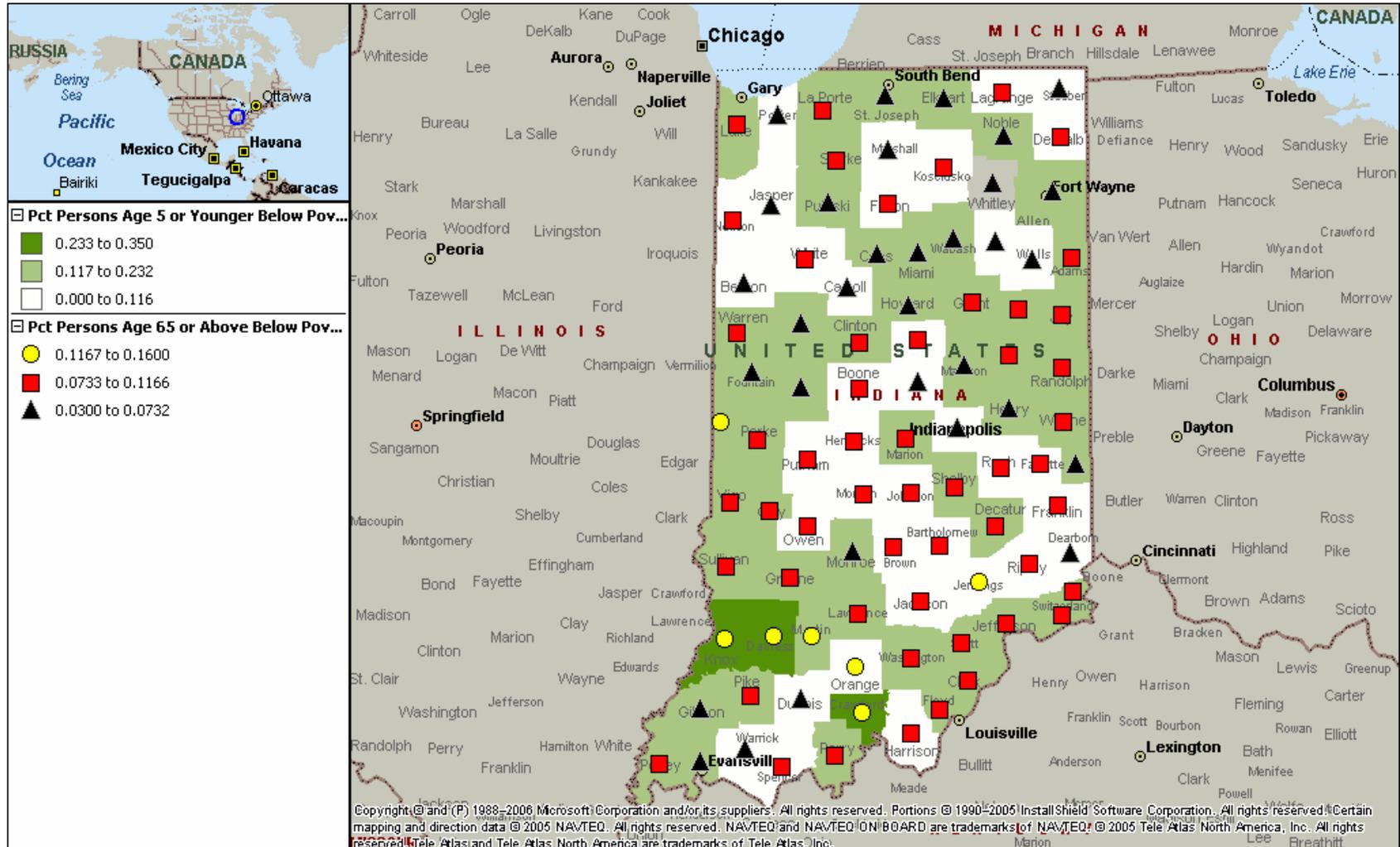
Similarly, in 40 of Indiana's 92 counties, the poverty rate for individuals age 65 or older is higher than the poverty rate for the population as a whole. Indeed, in Boone, Hancock, Hendricks and Tipton counties, the poverty rate within the population age 65 and older is nearly twice the poverty rate in the total population.

The counties with high Poverty in their aging population generally differ from those with high child-Poverty. With the exception of Crawford County (16%), the highest rate of Poverty within the population age 65 and older can be found in Orange County (13%) and Vermillion County (13%). Map 6 below presents a distribution of Poverty Level by age. Appendix 5 presents the county-by-county Poverty data (2000 Census) by age.

SUMMARY

The Home Energy Affordability Gap in Indiana is large and growing rapidly larger each year. Home energy bills impose crushing burdens on the poor of Indiana. The state's lowest income households, with income at or below 50% of the Federal Poverty Level, are being billed more than half of their income simply for home energy. Even at the more moderate levels of "low-income" status, however, recent increases in home energy prices are resulting in home energy bills pushing households into unaffordability when they have not faced such problems before.

Map 6: Indiana Counties by Percentage of Residents Living Below Poverty Level by Age



Home energy unaffordability is caused by the confluence of multiple factors. Clearly, insufficient income is the primary cause of home energy unaffordability in Indiana. The Poverty Rate among Indiana's youngest children (below age 6) is particularly high. The rate of Poverty within the state's children, as well as within the state's aging population, is higher than the overall state Poverty Rate.

One lesson that emerges from the discussion above, too, is the extent to which the unaffordability of home energy begets additional unaffordability. In particular, Indiana's shelter costs (which include not only housing costs but the accompanying utility costs as well) exceed the ability of Indiana's poor to pay. As a result, the state's low-income population is forced into increasingly older and lower quality housing, with less energy efficiency. These less efficient homes contribute to even more unaffordable home energy bills, which cause low-income households to seek lower-priced housing. The cycle continues.

NOTES

PART 2:

THE CONSEQUENCES OF UNAFFORDABLE HOME ENERGY IN INDIANA

As a result of the mismatch between energy bills and the resources needed to pay them in Indiana, many low-income households incur unpaid bills and experience the termination of service associated with those arrears. In addition, the paid-but-unaffordable bill is a real phenomenon in Indiana. Even when low-income households pay their bills in a full and timely manner, they often suffer significant adverse hunger, education, employment, health and housing consequences in order to make such payments. These consequences generate adverse impacts not only for low-income customers and the utilities that serve them, but they also generate adverse impacts on the competitiveness of business and industry that are members of the broader Indiana community. The discussion below considers this range of consequences arising from unaffordable home energy.

UTILITY BILL PAYMENTS

Given the extraordinary home energy burdens facing low-income utility customers today, it comes as no surprise that many of those customers cannot afford to pay their bills in a full, timely and regular basis. As a result, not only do these low-income customers face the social and economic deprivations associated with their inability-to-pay, but the utilities that provide service to them incur the business expenses associated with that inability-to-pay as well. These business expenses include not only the costs of carrying arrears, but the costs of charge-offs and the cost of collections as well.

The notion that payment-troubled customers are disproportionately low-income is commonly accepted conventional wisdom.⁸ This conventional wisdom appears to have a solid empirical basis in Indiana. A substantial minority of Indiana's low-income accounts was reported as being in arrears coming out of the 2007 winter heating season. Roughly five out of every ten low-income accounts (47%) were in arrears in March 2007 (a decrease from the February peak of 57%). In May and June 2007, roughly 40% of the state's low-income accounts (42% and 39% respectively) were reported as being in arrears. In an average month, 41% of Indiana's low-income accounts were in arrears.⁹

In contrast, Indiana utilities experienced roughly one-fifth of their total residential accounts in arrears at any given time during the period July 2006 through June 2007. The percentage of accounts in arrears remained nearly constant for the months of August 2006 through May 2007, not falling below 19% nor exceeding 22% in any given month. The average monthly percentage

⁸ This is not to say that all low-income customers are payment-troubled, nor that all payment-troubled customers are low-income. It is merely to say that low-income customers are disproportionately payment-troubled.

⁹ Roger Colton (May 2008). Indiana Billing and Collection Reporting: 2007, Coalition to Keep Indiana Warm: Indianapolis (IN).

of total residential accounts in arrears in any given month for the 2006/2007 reporting period was 20%.

As can be seen, the disproportionate loss of utility service by low-income households in Indiana is a phenomenon that should be reasonably expected. This loss of service presents not only a distinct social and public health problem, but also presents a distinct business problem to the utilities seeking to serve Indiana's low-income households.

SOCIAL IMPACTS

The findings of the unaffordability of home energy in Indiana are sobering from a social perspective as well. The unaffordability of energy manifests itself in more than simply unpaid bills. According to the National Energy Assistance (NEA) survey published by the National Energy Assistance Directors Association (NEADA),¹⁰ "despite. . .significant residential energy expenses, most low-income households pay their energy bills regularly. But at what cost?" The NEA survey found that "LIHEAP recipients faced life-threatening challenges."

- 17% of the national respondents had their heating disconnected or discontinued because of an inability to pay.
- 8% had their electricity (as opposed to heating) disconnected due to an inability to pay.
- 38% went without medical or dental care in order to have money to pay their home energy bill.
- 30% went without filling a prescription or taking the full dose of a prescribed medicine.
- 22% went without food for at least one day.

Low-income customers frequently have little incentive, and even fewer choices, to pursue constructive responses to their energy poverty. All too frequently, the customer is faced with an immediate need (*e.g.*, bill payment by a date certain) with the available constructive responses to an inability-to-pay unable to deliver assistance either in the form, the time period, or the magnitude necessary to meet that need. Given the immediate consequences of failing to address the short-term nonpayment crisis, the customer is presented with a choice between untenable alternatives.

Public Health Implications

The disconnection of electricity and/or natural gas service represents a distinct public health threat, particularly to low-income households with children. The impact of such service disconnections on the public's health and safety can hardly be debated in light of recent research. According to the NEADA survey discussed above, the loss (and threatened loss) of home heating service has significant health consequences to these low-income households with children.

¹⁰ Apprise, Inc. (April 2004). *National Energy Assistance Survey Report*, National Energy Assistance Directors Association: Washington D.C.

NEADA found that survey respondents reported becoming ill because their home was too cold in the winter heating months. Nearly 1-in-6 of all energy assistance recipients reported that someone in the home became sick because the home was too cold.

Indeed, these illnesses were frequently severe enough to require medical treatment. In both 2003 and 2005, 11% of the surveyed energy assistance recipients reported that someone in the home had become ill enough to require going to a doctor or hospital because the home was too cold.

A variety of reasons may contribute to the overall rate of illness, as well as to the rate at which illnesses required medical treatment within the low-income energy assistance recipient population. The primary contributing factor to the adverse health outcomes involves the tendency of low-income households to keep their homes at unsafe or unhealthy temperatures with which to begin, given the unaffordability of home energy to the household. Of the households with children under age 18, between 20% and 25% kept their homes at “unsafe or unhealthy temperatures” because they did not have enough money to pay their home heating bills.

This impact is felt disproportionately at the lowest income levels. Between roughly 30% and 40% of energy assistance recipients with incomes at or below 50% of the Federal Poverty Level reported to NEADA that they kept their homes at “unsafe or unhealthy temperatures” because they could not afford to pay their home heating bills.

Public Safety Implications

In addition to these public *health* issues, the disconnection of home heating service represents a distinct public *safety* threat as well. The NEADA survey, for example, reports significant safety-related problems associated with the loss of home heating service. According to NEADA, nearly 30% of energy assistance households with children, and nearly 40% of energy assistance households with income at or below 50% of the Federal Poverty Level, were forced to use their kitchen stove or oven to provide heating due to the household’s inability to afford their primary heating fuel.

The loss of *electric* service (not merely heating service) poses an immediate threat to the health and safety of low-income Indiana households with children as well. NEADA reports that the home electric service that is being disconnected to low-income households is frequently essential to the operation of some medically-necessary equipment in the home. A full 25% of all energy assistance recipients surveyed, that had children under the age of 18, reported that a member of the household used medical equipment that requires electricity. A full 6% of all energy assistance recipients surveyed by NEADA reported that the equipment using electricity was used to treat asthma. Nearly as many (4%) said that someone in the household was taking medication that required refrigeration.

The move to auxiliary heating sources when primary heating fuels are disconnected opens up the possibility of an associated fire risk for low-income households. While home heating equipment

is no longer the *single* most substantial cause of home fires,¹¹ it remains *one* of the leading factors contributing to fires, as well as to fire-related injuries and deaths. In particular, according to the National Fire Protection Association (NFPA), portable and fixed space heaters present a risk of harm.¹² While portable space heaters are not the major cause of home heating fires, they play a much more substantial role in deaths and injuries. Portable and fixed space heaters (and their related equipment such as fireplaces, chimneys and chimney collectors) accounted for roughly two of every three (65%) home heating fires in 1998 and three of every four (76%) associated deaths.¹³ Each of these devices has a higher death rate per million households using them than do the various types of central heating units or water heaters.

Low-income households face a particular risk of not only experiencing a home heating fire, but of facing injury and/or death as a result. Poverty, the residential fire rate, and the residential fire death rate, are all significantly associated. The Johns Hopkins School of Medicine has documented the fact that public health and safety fire hazards are strongly associated with the termination of service due to nonpayment. In the spring of 2005, Johns Hopkins undertook an analysis of the safety impacts of “power terminations” on households with children.¹⁴ According to Johns Hopkins, over an 18-month period from 2003 - 2004, there were 34 flame injuries admitted to Johns Hopkins Hospital. Of these 34, seven (7) (21%) died. Five (5) of the 34 fires (15%) were associated with power termination. At least one additional person associated with a power termination died before reaching the hospital.

According to Johns Hopkins, three-fifths (60%) of the “power-termination” burn admissions ultimately died. Johns Hopkins reached two significant conclusions based on its data:

- Power termination is associated with a significant subset of fires involving children; and
- If power termination leads to a burn, it has a high probability of being fatal.

On a broader scale, the National Fire Protection Association (NFPA) reports data confirming the Johns Hopkins data and conclusions. According to the NFPA, “not being able to afford utilities” is one of the “major factors of increased fire risks” for low-income households. “In poor homes, small portable heaters or space heaters may be used to heat areas much too large for their capacity, and some households supplement heating equipment by turning on their ovens and leaving the door open.”¹⁵

¹¹ The term “‘homes’ refers to one- and two-family dwellings (which includes manufactured homes) and apartments. . .” The share of fires involving heating equipment, NFPA says, “is quite different for the two types of homes.” While heating equipment is the second leading cause of fires in one- and two-family dwellings, it was only the seventh highest cause of fires in apartments.

¹² According to the NFPA, “The causes of fires involving portable or fixed space heaters are dominated by human errors, such as placing them too close to combustibles and lack of maintenance.” Id.

¹³ Marty Ahrens (June 2001). *The U.S. Fire Problem Overview Report: Leading Causes and Other Patterns and Trends*, at 55, National Fire Protection Association: Quincy (MA).

¹⁴ Johns Hopkins School of Medicine (April 11, 2005). *Burn Injuries and Deaths of Children Associated with Power Shut-offs*, at 5, PowerPoint presentation to Indiana Public Service Commission, Baltimore: MD.

¹⁵ “Burning Issues,” *NFPA Journal*, at 104 (January/February 1996).

Hunger and Nutrition

Unaffordable home energy has a substantial impact on the nutrition of low-income households. According to the NEADA study cited above, in both 2003 and 2005, one-in-five low-income energy assistance recipients went without food for at least one day due to energy bills. Renters experience food deprivation more frequently than do homeowners. According to the NEADA study, while 10% of elderly homeowners went without food because of the need to pay home energy bills, 17% of elderly renters did. While 24% of non-elderly owners went without food due to energy bills, 28% of non-elderly renters did.

The impact of unaffordable home energy bills on nutrition was a phenomenon in all parts of the country and across all climate regions. While the highest penetration of households going without food was in the West (31%), the existence of food deprivation attributable to the need to pay home energy bills was consistent throughout the remaining regions, including the Northeast (20%), Midwest (17%), and South (19%).

There has been significant recent academic research documenting a relationship between unaffordable home energy bills and nutritional deficiencies. One November 2006 article published in *Pediatrics*, the journal of the American Academy of Pediatrics, reports that “convergent evidence suggests that the periodic stress of home heating and cooling costs may adversely impact the health and nutritional status of children and other vulnerable populations.”¹⁶ According to this *Pediatrics* article, a study of children 6 to 24 months of age in Boston (MA) found higher proportions of children with weight-for-age below the 5th percentile in the three months after the coldest months, compared with all of the other months of the year.

The article reports further that “there is also evidence that hunger and food insecurity are associated with high utility costs and cold weather. In the United States, data show that families reporting unheated days or threats of utility turnoff are more likely to report that their children were hungry or at risk for hunger than families without either experience. In addition, national data collected from 1995 to 2001 as part of the Current Population Survey Food Security Supplement suggest that rates of food insecurity with hunger increased during the winter and early spring among low-income families in areas with high winter heating costs and during summer in regions with high summer cooling costs.”

The article reports that

findings from the Consumer Expenditure Survey and the Third National Health and Nutrition Examination Survey also suggest a “heat or eat” effect in low-income families with children. Although both rich and poor families increased their expenditures on home fuel in unusually cold months, in poor families, this expenditure was associated with a decreased expenditure on food. The “winter resource shift” was confirmed by the finding that adults and children in poor

¹⁶ Frank, DA, Neault, NB, Skalicky, A, et al. Heat or Eat: The Low Income Home Energy Assistance Program and Nutritional and Health Risks Among Children Less than 3 Years of Age,” *Pediatrics*, 2006; 118: 1293-1302.

households reduced their caloric intake by 10% in the winter months, whereas there was no reduction among members of wealthier families.

The article presented the results of a study that examined the relationship between the receipt of federal fuel assistance and adverse nutritional outcomes. The article found that “children in households that did not receive LIHEAP had greater adjusted odds of being at nutritional risk for depressed growth than children in LIHEAP families.” It reported that “the findings of this research raise the concern that a confluence of trends in energy costs and public policies may exacerbate possible risks to the health and growth of young children.” The article explained the relationship between energy, nutrition and health:

There are multiple biologically plausible explanations for these findings. Young children have higher surface area/mass ratios than adults and so lose more heat at a given cold temperature. Thus, although families in this sample that receive LIHEAP are more likely to report food insecurity than those who do not, if LIHEAP benefits enhance these families’ ability to maintain a more thermoneutral environment, this may permit greater physiologic allocation of limited caloric intake to growth rather than thermogenesis in their children. Not only the children’s metabolic expenditure but also their energy intake may be potentially impaired by the lack of LIHEAP benefits. Other research on food insecurity in the United States has shown that food budgets are those most often sacrificed to meet other survival needs in low-income families.¹⁷

In addition to this nutritional threat to the very young, there are adverse nutrition impacts for the aged as well. A November 2006 article in *The Journal of Nutrition* examined the association between household food insecurity and seasonally high heating and cooling costs for low-income elderly Americans.¹⁸ The study “examined the extent to which greater proportions of poor households, especially poor elderly households, experienced very low food security (the more severe range of food insecurity) during times of the year when home heating and cooling costs were high, controlling for important covariates.” “Very low food security” is a severe range of food insecurity, which the U.S. Department of Agriculture referred to as “food insecurity with hunger” in its pre-2006 reports. The study found that “the odds of very low food security were 27% higher in the summer than in the winter in a high-cooling state. In a high-heating state, the odds of very low food security were 43% lower in the summer than in the winter. . .” The study reported further that “the addition of control variables for socio-economic and demographic factors did not reduce the strength of the association of seasonal differences in very low food security with seasonal variations in home heating and cooling costs.”

The study concluded that “the association of interest appears, therefore, to represent a causal effect of home heating and cooling costs and not to be a spurious artifact caused by other

¹⁷ Among the other reports cited by this *Pediatrics* journal article were: Frank DA, Roos N, Meyers AF, et al., Seasonal variation in weight-for-age in a pediatric emergency room. *Public Health Reports*, 1996; 111:366-371; and Bhattacharya J, DeLeire T, and Currie J. Heat or eat? Cold-weather shocks and nutrition in poor American families. *Am. J. Public Health*. 2003; 93:1149-1154

¹⁸ Mark Nord and Linda Kantor. Seasonal Variation in Food Insecurity is Associated with Heating and Cooling Costs Among Low-Income Elderly Americans. *Journal of Nutrition*. 2006; 136:2939-2944.

seasonally variable economic factors. If anything, the effects of seasonally high home heating and cooling costs on food insecurity may be somewhat ameliorated by seasonal differences in economic factors.” The study concluded further that “our analysis shows that in high-heating states, households with incomes below the poverty line were substantially more vulnerable to very low food security during the winter than during the summer, whereas the opposite was true in high-cooling states.”

THE COMPETITIVENESS OF BUSINESS AND INDUSTRY

Not all impacts arising from unaffordable home energy affect only the individual (or household) experiencing the unaffordable bill. An increasing body of research has documented how the problems associated with inability to pay affect the competitiveness of local business and industry as well.

This conclusion is not much disputed by researchers that consider the impacts of programs such as home energy affordability subsidies on private employers. One comprehensive study published in 2004 concluded:

Why the under-use of public benefits is a problem. When most people hear about the idea of marketing public benefits through employers, their initial reaction is “why would a company want to get involved with a social service program?”

In fact, employers have good reason to be concerned that large numbers of working people with low family incomes do not take advantage of the public benefits intended to help them and their families achieve economic sufficiency--benefits that also help employers by contributing to the economic stability of their workforces. These public benefits bolster the ability of low-income workers to meet their basic needs, in effect providing a wage supplement to employers.¹⁹

This joint study, performed in collaboration with the Center for Workforce Preparation of the U.S. Chamber of Commerce and the Center for Workforce Success of the National Association of Manufacturers, reports that many low wage workers fail to access public benefits.

This not only hurts the workers who miss out on income and benefits; it also hurts their employers through higher turnover and increased absenteeism. Unreliable transportation, inadequate child care, and poor health are leading contributors to absenteeism, tardiness, and turnover among low-income workers. An evaluation of [households leaving the TANF program] in New Jersey by Mathematica Policy Research reported that 52 percent had been fired as a result of frequent tardiness or absenteeism related to child care or health problems. In the words of a call center manager who has hired many entry-level workers through the Annie E.

¹⁹ Geri Scott (2004). “Private Employers and Public Benefits,” Workforce Innovation Networks (WINS): Boston (MA) and Washington D.C. WINS is a collaboration of Jobs for the Future, the Center for Workforce Preparation of the U.S. Chamber of Commerce, and the Center for Workforce Success, The Manufacturing Institute of the National Association of Manufacturers.

Casey Foundation's Jobs Initiative, "these peoples' lives are in chaos. They have so many problems they cannot pay attention to work."

An unpublished survey conducted by ASE in Detroit, Michigan, highlights workplace problems that employers can experience when employees' non-work needs are not addressed. ASE asked entry-level workers and their supervisors in five companies about barriers to employee advancement. After "caring for a dependent," "money problems" were reported more frequently than 19 other potential problems ranging from "understanding work assignments" to "getting along with colleagues." "Financial worry about making ends meet" appears to contribute to absenteeism, distraction on the job, strained relations with supervisors and co-workers, and a number of other factors that reduce productivity.

Clearly, it is in the employers' self-interest to help low-income workers overcome such problems.²⁰

These results are confirmed by research in Indiana as well. The *Competitive Assessment* of the Indiana economy was prepared by Market Street Services for the Indiana Department of Commerce. According to the final report, released in January 2002, the purpose of that Department of Commerce sponsored study was "to help the State clearly assess its competitive position both in relation to other states and the nation." That Indiana Department of Commerce report found, among other things:

The Corporation for Enterprise Development (CFED) identified several key challenges that must be overcome at the state level in particular, to achieve successful economic development in the near future. The *primary barriers or problems that exist today* include sprawl and unmanaged growth, the negative impacts of globalization, such as fragmenting markets and global competitors, and *income inequality from unequal earnings*.

(emphasis added). The *Indiana Competitive Assessment* finally reported that "cost of living is a common consideration for employers making expansion and relocation decisions as they attempt to retain and recruit qualified employees." The Department of Commerce's report then found: "Regional meeting participants stated time and again that they feel Indiana is a very affordable place to live *for people of all income levels*. Participants felt that the moderate cost of living *helps their competitive* [posture] with other Midwestern states as well as places around the country." (emphasis added). Referring back to the affordability of living "for people of all income levels," the report did not view this as a barrier to competitiveness, but instead concluded by stating that "participants felt very strongly about this *economic asset* of the State." (emphasis added).

The *Competitive Assessment* was completed in January 2002, and thus predated the major concerns about natural gas prices. It is instructive, however, how the Department of

²⁰ "Private Employers and Public Benefits," at 5.

Commerce's *Competitive Assessment* addressed the issue of universal service within the context of telecommunications. It noted that "there is frequent public discussion about the gap between rural and urban America in terms of advanced technologies and telecommunications. While the gap is lessening almost daily, the reality is that those areas that are being left behind will eventually not be able to 'catch up.'" The report then noted:

In relation to the State's overall competitiveness and business climate, these issues may seem minor since many of the under-served areas are not, and will not become, competitive markets. The question becomes, though, whether these areas will be "left behind" completely, keeping in mind that pockets of poverty – whether the businesses locate there or not—is not a business climate asset overall.

While this assessment was made with respect to telecommunications, it is consistent with the continuing statements made throughout the Indiana *Competitive Assessment* report about the need, from the perspective of maintaining the competitiveness of Indiana business and industry, to address pockets of poverty to ensure that these pockets are not "left behind."

SUMMARY

The unaffordability of home energy facing low-income Indiana residents has severe social, economic, and business consequences that ramify throughout all sectors of the state. From a social perspective, unaffordable home energy not only threatens the ability of low-income to maintain access to their utility service, but also imposes a range of adverse consequences threatening the health, housing, and general welfare of those households. The paid-but-unaffordable home energy bill is a real phenomenon in Indiana. Paying an unaffordable home energy bill means that low-income Indiana residents will go without food, medical care, and other life necessities.

In addition to the impacts on individual low-income households, the unaffordability of home energy has substantial adverse financial and economic consequences for the State of Indiana. The public utilities charged with serving these low-income customers who cannot afford to pay their bills incur the expenses associated with non-payment, including collection expenses, working capital, and uncollectibles. In addition, recent research has found that the prevalence of money problems (such as unaffordable home energy bills) has a direct and substantial impact on the ability of business and industry to remain competitive.

In short, unaffordable home energy has an adverse impact not only on low-income households, but also on Indiana utilities and on the Indiana economy generally.

NOTES

PART 3:

LOW-INCOME AFFORDABILITY RESOURCES IN INDIANA

The primary source of government funds to help pay low-income energy bills in Indiana is generally considered to be the federal Low-Income Home Energy Assistance Program. While LIHEAP provides considerable fuel assistance to the poor of Indiana, to focus exclusively on LIHEAP is to miss millions of dollars of additional resources.

From the perspective of public assistance generally available to help pay low-income home energy bills in Indiana, LIHEAP is by far the major player. A "township assistance" program exists, which represents a government program providing limited emergency funds for a variety of purposes (*e.g.*, food, shelter, energy) to households. Emergency assistance provided through the Federal Emergency Management Act (FEMA) is also quite limited. Two of the three major sources of energy-related assistance are the utility allowances provided as part of affordable housing programs, as well as the "excess shelter deduction" provided through the federal Food Stamp program, but both are limited to participants in specific programs. In addition, the State of Indiana has institutionalized a sales tax exemption for home energy purchased through the federal fuel assistance program.

THE LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

The primary fuel assistance program generally available in Indiana is the federally-funded Low Income Home Energy Assistance Program (LIHEAP). Through LIHEAP, the state provides basic cash grants to income-eligible households to cover home heating bills. LIHEAP is a federal block grant program. As a block grant program, the state receives a designated amount of funding each federal fiscal year. When that funding is exhausted, the state must stop providing LIHEAP grants. Indiana does not receive additional funding, in other words, merely because its need might have increased (*e.g.*, due to increasing prices) or because the number of applications might have increased (*e.g.*, due to a severe winter).²¹

Congress does supplement its basic LIHEAP appropriation with "contingency" funding that may be released from time-to-time at the order of the President. When such contingency funds are released, however, Indiana may, but need not necessarily, receive a portion of such funds. Indiana received a portion of the contingency funds released in September 2007, for example. However, the contingency funds released in August 2007 were limited to states with cooling-related emergencies. Contingency funds released in February 2008 were limited to states with high penetrations of fuel oil used for home heating.

Not all LIHEAP funding is devoted to the payment of home energy bills. A portion of LIHEAP dollars –not to exceed 10% under federal law-- is used for administrative expenses. In addition,

²¹ LIHEAP is allocated between the states based on a complex federally-prescribed formula. Indiana, for example, receives a LIHEAP allocation equal to 2.62994% of the total federal appropriation.

states may earmark portions of their LIHEAP dollars for use in weatherizing homes rather than providing cash grants. Indiana makes use of this weatherization earmark of LIHEAP funds.

The Availability of LIHEAP Funding.

Over the past three years, Indiana’s LIHEAP program has received roughly \$51.3 million as its basic annual allocation. In 2006, due primarily to the fly-up in natural gas prices largely attributed to Hurricanes Katrina and Rita, Congress appropriated additional LIHEAP funding, of which Indiana received \$24 million. While contingency funds were largely *not* available in Fiscal Year 2007, Congress again provided additional home heating assistance in FY2008, with Indiana receiving \$13.2 million. Contingency funding, however, should not be considered a stable LIHEAP funding source. Nor should it be considered a source to pay basic home heating bills. Contingency funding is made available only in those circumstances where weather or home heating fuel prices have created an emergency situation. The ongoing, fundamental unaffordability of energy that is not related to specific exigent events (such as severe weather or price spikes) is not addressed by LIHEAP contingency funding.

Table 9: LIHEAP Allocations to Indiana by Fiscal Year
(2006 – 2008)

	2006	2007	2008
Basic allocation	\$51,280,512	\$51,280,512	\$51,293,149
Tribal set-aside	\$6,664	\$6,664	\$6,664
State allocation net tribal set-aside	\$51,273,848	\$51,273,848	\$51,286,485
Contingency release	\$24,055,537	\$2,788,483	\$13,175,820
Contingency tribal set-aside	\$2,430	\$362	\$1,712
Contingency net tribal set-aside	\$24,053,107	\$2,788,121	\$13,174,108
Total for year	\$75,336,049	\$54,068,995	\$64,468,969

SOURCE:

LIHEAP Clearinghouse, <http://liheap.ncat.org/Funding/funding.htm> (April 2008).

The Distribution of LIHEAP Funding.

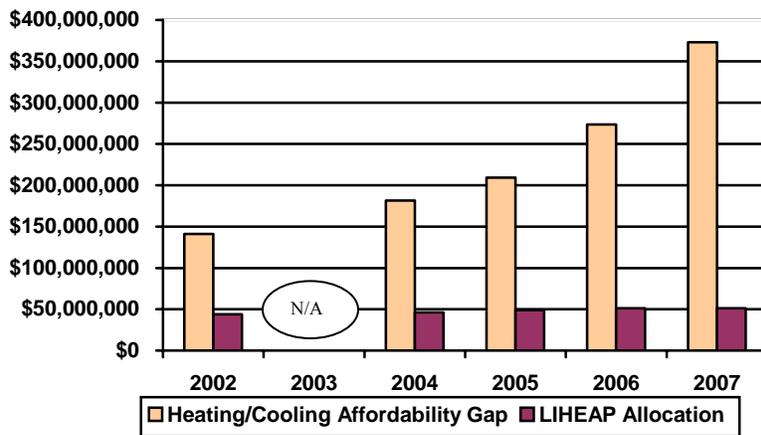
The bulk of LIHEAP assistance in Indiana goes to Marion County, as Indiana’s largest population center. The federal government annually reports a county-by-county distribution of federal funds through each federal program. The most recent county distribution data available is from Fiscal Year 2005. Of Indiana’s total FY2005 LIHEAP allocation of \$54,029,154, Marion County received \$7,051,951. Lake County received the next highest allocation of Indiana funds (\$6,274,600), followed by St. Joseph County (\$2,538,101). Five additional counties each received more than \$1.0 million of Indiana’s LIHEAP funds (Delaware County: \$1,352,223; Madison County: \$1,481,721; Vigo County: \$1,555,056; Vanderburgh County: \$1,947,487; and Allen County: \$1,974,674).

In contrast, only five Indiana counties received less than \$100,000 in LIHEAP funding (Benton County: \$22,443; Ohio County: \$52,586; Brown County: \$93,725; Warrant County: \$94,441; and LaGrange County: \$95,872). The bulk of Indiana’s counties (52 of the 92) received LIHEAP distributions of between \$200,000 and \$500,000 in Fiscal Year 2005. Sixteen additional counties received LIHEAP allocations of between \$500,000 and \$1.0 million in FY2005. The county-by-county distribution of LIHEAP in Indiana for the most recent three years available (FY2003, FY2004, FY2005) is set forth in Appendix 6. A summary of LIHEAP distribution by county (2005) is presented in Map 7 below.

The Adequacy of LIHEAP Funding

Federal appropriations for the Low-Income Home Energy Assistance Program are inadequate, and are becoming more so every year. In reaching this conclusion, it is important to remember that LIHEAP is a heating/cooling program. LIHEAP is not intended to cover home energy bills

Indiana LIHEAP Allocation vs. Indiana Heating/Cooling Home Energy Affordability Gap

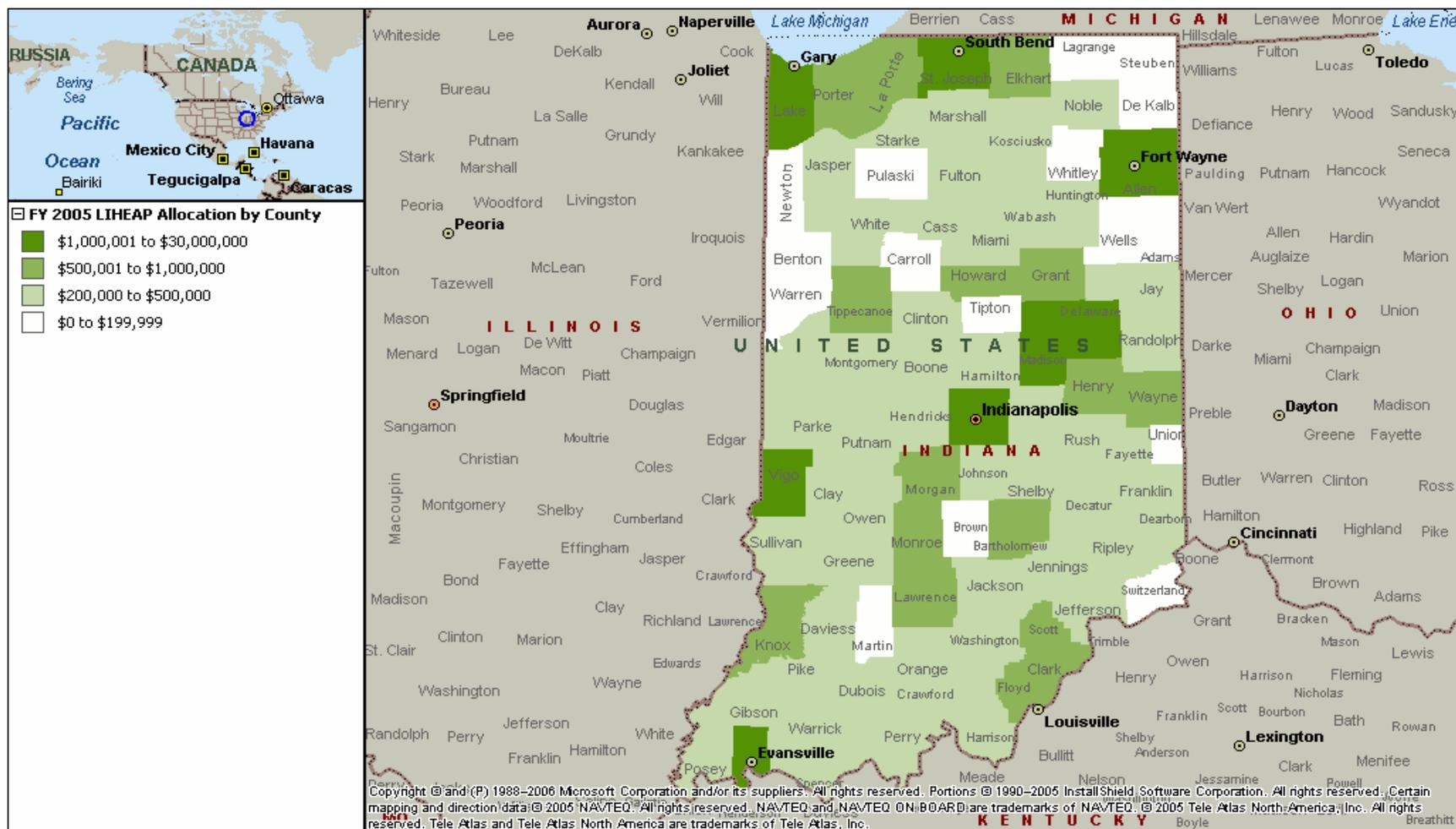


for end-uses other than heating and cooling. While the *total* Home Energy Affordability Gap in Indiana was \$637,545,419, in 2007, the total Affordability Gap for heating/cooling standing alone was \$372,932,754.

Nonetheless, it is possible to compare LIHEAP allocations to Indiana with Indiana’s heating/cooling Home Energy Affordability Gap. The 2007 LIHEAP coverage ratio in

Indiana (13.8%) is a substantial decrease from when the Home Energy Affordability Gap was first published in 2002. In 2002, Indiana’s LIHEAP allocation of \$43,919,200 covered a heating/cooling Affordability Gap of \$141,124,278, a coverage ratio of 31.1%. Since 2002, while the heating/cooling Affordability Gap in Indiana has increased by nearly \$232 million, the federal LIHEAP allocation to Indiana has increased by \$7.4 million.

Map 7: Distribution of LIHEAP Benefits by Counties (FY 2005)



One impact of the inadequacy of the LIHEAP allocation to Indiana is the resulting inability of the Indiana LIHEAP program to serve any substantial proportion of the low-income population eligible for the program. Roughly 485,000 households in Indiana lived with income at or below 150% of the Federal Poverty Level in 2005. In contrast, the Indiana LIHEAP program served fewer than 145,000 low-income households (about 30% of the eligible population). The Indiana LIHEAP office provided those households receiving LIHEAP benefits with an average benefit of \$250. The program provided a *maximum* benefit of \$350 in 2008.

Sales Tax Exemptions for Home Energy Purchased with LIHEAP

A corollary to the provision of federal energy assistance in Indiana is the exemption from the state sales tax for energy purchased with dollars provided through the federal LIHEAP program. Section 6-2.5-5-16.5 of the Indiana Code provides that “transactions involving home energy are exempt from the state gross retail tax if the person acquiring the home energy acquires it after June 30, 2006, and before July 1, 2009, through home energy assistance.” The sales tax exemption operates under regulations promulgated by the Indiana state department of revenue. Indiana imposes a “gross retail tax” of 6% on any retail transaction made in Indiana.

The Indiana General Assembly adopted the sales tax exemption in 2006 (effective for sales after June 30, 2006) and extended the exemption in the 2007 legislative session through July 1, 2009. In that 2007 session, however, the General Assembly declined to make the sales tax exemption permanent.

The Indiana sales tax exemption provides somewhat over two million dollars of benefits to low-income households each year. During the 2006 deliberation of the proposed exemption, the Office of Fiscal and Management Analysis of the Legislative Services Agency estimated in its Fiscal Impact Statement that “creating a Sales Tax exemption for these home energy sales is expected to reduce state Sales Tax revenue by approximately \$2.24 M each fiscal year, beginning in FY 2007.” This estimated impact was based on a three-year average federal LIHEAP allocation of \$38.7 million. When the Sales Tax exemption was extended, the Office of Fiscal and Management Analysis estimated an annual impact of \$2.45 million each fiscal year, based on a three-year average federal LIHEAP allocation of \$38.2 million.

UTILITY ALLOWANCES FOR PUBLIC AND ASSISTED HOUSING.

One of the most substantial sources of energy assistance in Indiana, as elsewhere, involves the “utility allowance” provided to households in HUD-supported housing with tenant paid utilities. A utility allowance is provided only to residents of rental housing; homeowners do not receive a utility allowance. Nor do tenants who live in master-metered housing units with utility bills that are, accordingly, an undifferentiated part of rent receive a utility allowance.

HUD utility allowances offer substantial advantages over the home energy assistance provided through the federal fuel assistance program (LIHEAP). While LIHEAP is offered as a heating and cooling program, HUD utility allowances are intended to cover complete home energy bills (both heating/cooling and electric appliances). While LIHEAP provides a one-time annual grant, utility allowances provide monthly credits to HUD tenants year-round. While LIHEAP is a

federal block grant, with individual benefits only loosely related to individual energy bills or home energy burdens, HUD utility allowances are intended to be tied to typical energy bills based on actual local rates, housing size and type, weather, and other usage-factors. Finally, while LIHEAP grants are limited by federal appropriations, utility allowances are required, by federal law, to be updated annually, or whenever utility rates—including changes in the price of bulk fuels (e.g., propane, Liquefied Petroleum Gas [LPG])—changes by ten percent (10%) or more, retroactive to the day the change reaches the ten percent level.

The various mechanisms through which HUD housing programs provide energy assistance in Indiana are described below.

Public and Assisted Housing

Nationally, HUD utility allowances provide more energy assistance to low-income households than does the federal LIHEAP program. Table 10 documents how, while fewer households nationwide receive HUD utility allowances, more money is spent in providing utility assistance through the HUD programs. While HUD tenants received \$3.139 billion in utility allowances in 2005, the *total* basic LIHEAP appropriation was somewhat less than \$1.8 billion. LIHEAP energy affordability benefits would have been lower than that figure, however, since the total appropriation would be reduced by block grant transfers to weatherization and the social services block grant programs, as well as dollars used for administration. In 2005, LIHEAP served roughly 4.9 million households, compared to the 3.0 million tenants receiving a HUD utility allowance.

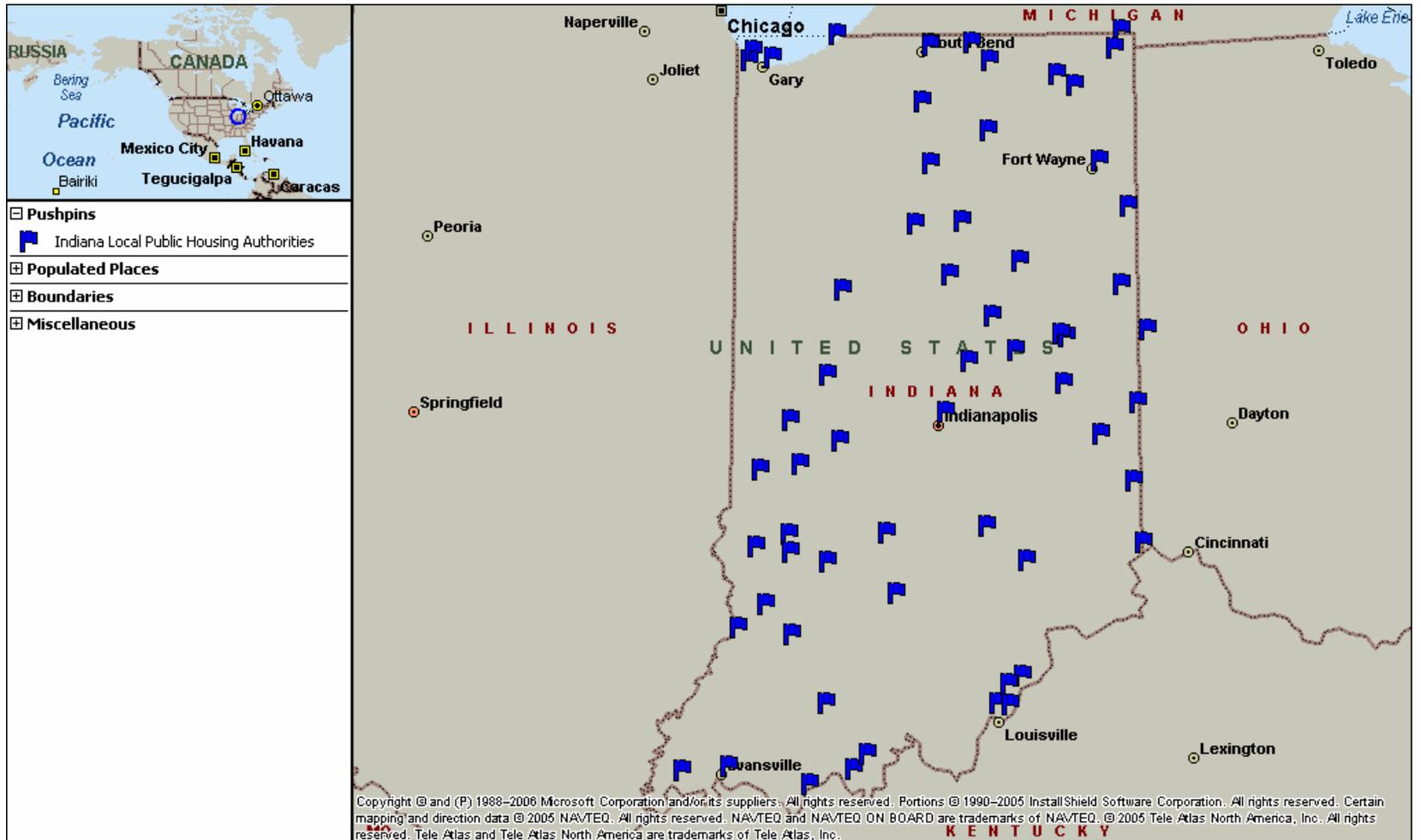
Table 10: Utility Allowance Expenditures Nationwide (2005)

	Subsidized Housing Units	Occupied Units	% with Utility Allowances	# with Utility Allowances	Amount Spent (\$M)
Public Housing	1,213,949	1,090,579	46%	501,666	\$411.2
Section 8 Housing Choice Vouchers	2,138,214	1,805,498	91%	1,643,003	\$2,122.0
Section 8 Moderate Rehab	39,337	37,764	61%	23,036	\$19.8
Section 8 New + Substantial Rehab	845,832	811,999	69%	560,279	\$357.1
Section 236	174,175	167,208	54%	90,292	\$65.5
Other	390,442	374,824	59%	221,146	\$163.0
Total Section 8 (all types)	3,023,383	2,655,261	84%	2,226,318	\$2,498.0
Total (non-public/non-Section 8)	564,617	542,032	57%	311,438	\$228.50
Total	4,801,949	4,287,872	61%	3,039,423	\$3,139.0

SOURCE: U.S. Department of Housing and Urban Development, Promoting Efficiency at HUD in a Time of Change, Report to Congress, at Table 2, page 11 (August 2006).

As can be seen in Table 10, most of the HUD tenants receiving a utility allowance include households living in either public housing or Section 8 housing. A full 90% of those housing units nationwide receiving HUD utility allowances (2.728 million of 3.039 million) were either Section 8 or public housing units. Nationwide, roughly 82% of the combined public/Section 8

Map 8: Local Public Housing Authorities in Indiana



housing is, in fact, Section 8 (2.226 million of 2.728 million). A far higher proportion of Section 8 tenants receive a utility allowance (74%) than do public housing units (46%); more public housing units have master-metered home energy.

Indiana public housing authorities administer nearly 50,000 units of public and subsidized housing, nearly 30,000 of which receive a utility allowance. In its most recent *Picture of Subsidized Housing* (2000), the United States Department of Housing and Urban Development (HUD) reported that Indiana housing authorities owned 17,895 units of public housing (15,511 of which were occupied), and administered 32,800 units of Section 8 housing (25,491 of which were occupied).²² This public and assisted housing serves the very low-income. Of the 15,500 occupied public housing units, nearly 11,000 (69%) were occupied by households with annual income less than \$10,000, while 4,100 (26%) were occupied by households with annual income less than \$5,000. Of the 25,500 occupied Section 8 housing units, nearly 17,000 (66%) were occupied by households with income less than \$10,000, while 5,800 (23%) were occupied by households with annual income less than \$5,000. A map showing the distribution of Indiana's local housing authorities is included immediately above.

Table 11: Public and Section 8 Housing Units in Indiana (2000)

	Total Units	Occupied Units	Number of Occupied Units by Income Level /a/					Occupied Units with Utility Allowances	
			< \$5,000	\$5 - \$10,000	\$10 - \$15,000	\$15 - \$20,000	\$20,000 or more	Number	Percent
Public Housing	17,895	15,511	4,105	6,596	2,703	1,186	761	6,994	45%
Section 8	32,800	25,491	5,834	10,867	4,670	2,664	1,329	22,026	86%
Total	50,695	41,002						29,020	71%

SOURCE: U.S. Department of Housing and Urban Development, *A Picture of Subsidized Households* in 2000.

NOTES:

/a/ Totals may not exactly match due to rounding.

Table 11 shows that Indiana's public and assisted housing closely reflect national data on the percentage of units that receive utility allowances to cover their home energy bills. (In fact, utility allowances are designed to pay not only home energy, but all utilities except telephone). Nearly half of all public housing units, and nearly 90% of all Section 8 units received a utility allowance in 2000.

The home energy assistance provided to these public and assisted housing tenants in 2000 reached nearly \$37 million in 2000.²³ Table 12 provides the aggregate utility allowances paid in Indiana in 2000. While public housing tenants received more than \$3.5 million in utility

²² HUD reported that Indiana had an additional 569 units of Moderate Rehab housing, 461 of which were occupied in 2000. Because of the small number of units, the Moderate Rehab housing is set aside for the remainder of this discussion.

²³ In contrast to the \$36.7 million in utility allowances provided to public and Section 8 housing in Indiana in 2000, Indiana received \$42 million in LIHEAP funding.

assistance, Section 8 tenants received more than \$33.2 million. The bulk of this assistance was distributed to households with income between \$5,000 and \$15,000. Nearly \$33.9 million of the total utility allowances distributed in Indiana in 2000 (92%) was distributed to households with income less than \$15,000. In 2000, a two-person household living with income of \$15,000 would have been at 130% of the Federal Poverty Level. A three-person household with income of \$15,000 in 2000 would have been at 106% of the Federal Poverty Level.

Table 12: Public Housing and Section 8 Utility Allowances in 2000 (Indiana)

	Less than \$5,000	\$5 - \$10,000	\$10 - \$15,000	\$15 - \$20,000	More than \$20,000	Total /a/
Public housing	\$868,032	\$1,451,003	\$1,731,758	\$286,898	\$215,354	\$3,506,694
Section 8 housing	\$5,096,596	\$9,124,958	\$15,587,773	\$2,292,069	\$1,117,789	\$33,219,544
Totals	\$5,964,628	\$10,575,961	\$17,319,531	\$2,578,967	\$1,333,143	\$36,726,238

SOURCE: U.S. Department of Housing and Urban Development, *A Picture of Subsidized Households in 2000*.

NOTES:

/a/ Individual numbers may not sum exactly to total due to rounding.

It is not possible to precisely update the 2000 data to current figures. HUD no longer prepares its biannual *Picture of Subsidized Households*. As a result, detailed data disaggregated by each local housing authority is not publicly available. A review of annual reports filed with HUD by each housing authority, however, reveals that the number of public and Section 8 housing units has remained relatively constant between 2000 and 2008. Table 13 provides the aggregated number of units reported in each housing authority's most recent annual report.

Table 13: Projected Public Housing and Section 8 Utility Allowances throughout Indiana

	Current Subsidized Housing Units	2000 Percent Occupied with Utility Allowances /c/	Number Occupied Units with Utility Allowances
Public housing /a/	16,262	45%	7,318
Section 8 (all types) /b/	29,232	86%	25,140
Total	45,494	---	32,457

SOURCE:

Data for each Housing Authority was obtained from its most recently approved 5-year or annual plan submitted to HUD. The dates of these plans ranged from 2008 to 2004.

NOTES:

/a/ Data on the number of public housing units was not available for the following local housing authorities: Fremont, Rome.

/b/ Data on the number of Section 8 housing units was not available for the following local housing authorities: Franklin, Greencastle, Greensburg, Marshall County, Sellersburg.

/c/ Percent based on Year 2000 Indiana data.

As can be seen, while the total number of public and assisted housing units has somewhat declined from 2000 to 2008 (from 50,695 to 45,494), because of the change in the mix of units between public and assisted housing, the total number of *occupied* units with utility allowances

in Indiana has increased (from 29,020 to 32,457). Accordingly, even if the level of utility allowances had remained constant since 2000—this is unlikely given price increases in that time and the federal mandate that utility allowances be updated annually or whenever prices change by 10% or more—the amount of HUD utility allowance flowing into Indiana in 2008 will exceed the \$37 million figure experienced in 2000.

A compilation of the currently effective utility allowances by Indiana’s housing authorities is presented in Appendix 7.

Low-Income Housing Tax Credit Developments

The significance of utility allowances promulgated by Indiana’s local housing authorities goes well beyond the public housing (owned by the housing authorities themselves) and assisted (Section 8) housing administered by those housing authorities. In addition, developers constructing (or rehabbing) affordable housing funded with federal Low-Income Housing Tax Credits (LIHTC) are required by federal law to provide utility allowances to tenants living in these units. As with public and assisted housing, the utility allowance is intended to cover the entire utility bill (both energy and water/sewer) to assure that the total shelter costs paid by LIHTC tenants do not exceed 30% of a household’s income. LIHTC developers do not promulgate their own utility allowances, however. Instead, they rely on the utility allowances promulgated by the Local Housing Authority in the jurisdiction in which the LIHTC units are located.

Indiana has seen substantial LIHTC development in the past twenty years. The U.S. Department of Housing and Urban Development (HUD) publishes information on the number of LIHTC developed in each state. Between 1987 and 2005 (the last year for which data is available), Indiana has seen the development of 28,899 LIHTC units, of which 19,759 were units for low-income tenants. The bulk of these units had either one-bedroom (8,944) or two-bedrooms (12,259).

If these LIHTC developments provide a utility allowance of only \$80 per month (\$1,000 per year), the utility allowances provided to Indiana’s LIHTC tenants will reach more than \$23 million annually. As with HUD housing, utility allowances are provided only for LIHTC rental housing units, not homeownership units.

Table 14: Low-Income Housing Tax Credit Developments (Indiana)

	2000	2001	2002	2003	2004	2005	Total (1987 – 2005)
No. of total units	1,072	794	858	1,943	511	1,244	28,899
No. of LI units	1,007	757	696	1,686	489	1,173	19,759
0 bedrooms /a/	6	15	13	38	1	59	623
1 bedroom /a/	227	180	298	361	73	430	8,944
2 bedrooms /a/	484	365	336	906	264	557	12,259
3 bedrooms /a/	290	234	160	509	133	150	5,218
4 bedrooms /a/	0	0	51	129	40	48	519

SOURCE:

U.S. Department of Housing and Urban Development inventory of LIHTC developments.

NOTES:

/a/ Not limited to low-income units.

As can be seen, the provision of utility allowances to low-income renters living in LIHTC tax credit developments throughout Indiana represents a substantial source of energy assistance for the poor of Indiana. A map showing the distribution of tax credit developments throughout Indiana is included as Appendix 8.

HOME-Supported Affordable Housing Developments

Affordable housing developments in Indiana supported through programs such as the federal Home Investment Partnership Program (HOME) also provide energy assistance to the residents of these publicly-subsidized units. The federal HOME program provides funding directly to specified cities throughout Indiana as well as to the state. HOME dollars received by the state are then distributed through an application process. HOME-assisted housing units involving tenant-paid utilities receive a “utility allowance” of the same type received by tenants of public and Section 8 housing.

HOME dollars provide significant numbers of new housing units throughout the State of Indiana. Table 15 shows the number and types of housing units produced in Indiana with federal HOME funds since the inception of the HOME program in 1992.²⁴ More than 28,000 affordable housing units have been newly constructed or rehabbed using federal HOME funds in Indiana since 1992. Different jurisdictions focus their HOME funds on different types of housing development. While Evansville and the State of Indiana, for example, produce mostly units for homebuyer purchase (77% and 80% respectively), Anderson, Muncie and Terre Haute produce primarily rental units. Other participating jurisdictions in Indiana producing substantial numbers of rental units with their respective HOME funds include Bloomington, Evansville, Gary, Indianapolis,

²⁴ Not all jurisdictions have participated in HOME since 1992. Some Indiana jurisdictions began participating in 1994.

and both the Lafayette and South Bend consortia. For purposes of energy assistance, rental units are important because they receive a “utility allowance” as a credit against rent, in much the same way that a tenant of public or Section 8 housing would receive a utility allowance, while homeownership units do not.

Table 15. Cumulative HOME-Supported Affordable Housing Production Since Becoming Participating Jurisdiction (Indiana)

Participating Jurisdiction	HOME Investment Partnership Production				Cumulative Since Year Becoming Participating Jurisdiction
	Cumulative units	Homebuyer	Homeowner Rehab	Rental	
Anderson (IN)	159	21%	1%	78%	1994
Bloomington (IN)	382	38%	15%	47%	1992
East Chicago (IN)	331	6%	87%	7%	1994
Evansville (IN)	749	77%	2%	21%	1992
Fort Wayne (IN)	1,027	32%	54%	14%	1992
Gary (IN)	824	41%	8%	51%	1992
Hammond (IN)	261	6%	94%	0%	1992
Indianapolis (IN)	3,390	39%	4%	57%	1992
Lafayette Consortium (IN) /a/	570	56%	6%	38%	1994
Lake County (IN)	714	23%	69%	8%	1992
Muncie (IN)	297	26%	0%	74%	1992
South Bend Consortium (IN) /a/	728	44%	21%	35%	1992
Terre Haute (IN)	167	14%	0%	86%	1994
Indiana (state)	18,556	80%	6%	14%	1992
Total	28,155				

SOURCE: U.S. Department of Housing and Urban Development, Integrated Disbursement and Information System (IDIS), Dashboard Report Reference Sheet (March 31, 2008).

NOTES:

/a/ Some communities, none of which are large enough themselves to be a participating jurisdiction, may band together into a regional “consortium” to directly receive HOME funds from the federal government.

HOME funds are used to produce rental housing throughout the state. Nearly 6,500 units of affordable rental housing have been produced throughout Indiana using HOME funds. Only Hammond has received HOME funding, but used none of those funds to produce rental housing. Only East Chicago and Lake County have used their HOME funds to produce rental units that represent fewer than 10% of the total number of affordable units produced overall.

PUBLICLY-PROVIDED CRISIS ASSISTANCE FUNDING.

Indiana provides two major types of publicly-funded crisis assistance for home energy bills. Using locally-generated funds, Indiana Townships provide what is called “Township Assistance.” These dollars can be used to respond to a range of hunger, housing, energy and other related problems. In addition, federal FEMA dollars are distributed, primarily to prevent homelessness, on a local basis.

Township Assistance Funds (Township Poor Relief Fund)

Indiana Townships are authorized by statute to levy a local tax specifically for the purpose of generating dollars to provide “Township Assistance.” Previously referred to as the Township “poor relief fund,” the funds are to be used “for the relief of immediate suffering.” According to the statute:

If a township trustee determines by investigation that a township assistance applicant or a township assistance applicant’s household requires assistance, the township trustee shall, after determining that an emergency exists, furnish to the applicant or household the emergency aid necessary for the relief of immediate suffering. However, before any further final or permanent relief is given, the township trustee shall consider whether the applicant’s or household’s need can be relieved by means other than an expenditure of township money. (IC 12-20-17-1).

The statute provides that “upon complaint that an individual within the township is: (1) sick; (2) in need; (3) without necessary financial resources; and (4) likely to suffer, the township trustee, as administrator of township assistance, shall investigate and grant the temporary relief required.” (IC 12-20-17-3). Public aid by the administrator of Township assistance shall extend only when the personal effort of the applicant fails to provide one or more of the basic necessities. Under the statute, the term “basic necessities” includes, but is not limited to, “essential utility services.”

A substantial proportion of Township assistance is provided to relieve emergencies relating to essential utility services. According to the most recent Township Assistance Annual Statistical Report, prepared by the State Board of Accounts (SBOA), in the year ending December 31, 2006, Township Assistance Funds distributed more than \$10.0 million to assist nearly 240,000 Indiana residents. In addition, Township trustees succeeded in generating nearly \$9.2 million in non-Township funds for the payment of essential utility services.²⁵

Table 16 provides information on the distribution of Township Assistance funds for utility emergency purposes. While an annual statistical report is available for each Township (a little more than 100 of Indiana’s 1,008 Townships do not report each year), those individual Townships have not been compiled into county-specific figures for this discussion.

²⁵ The Annual Statistical Report does not identify the source of these funds. They could, therefore, represent either LIHEAP or FEMA dollars in addition to private fuel fund assistance. It is not possible to determine the overlap between the various programs.

Table 16: Township Assistance Funds (Use for Utility Bill Payments)

	Year Ending December 31, 2005		Year Ending December 31, 2006	
	Total /a/	Average	Total /b/	Average
Total number receiving utility assistance (recipients)	525,600 /d/	573 /c/	238,052	256
Total number receiving utility assistance (households)	44,690	49	42,045	45
Total number of households receiving external assistance to pay utility bills /d/	547,447	596	96,302	104
Total value of benefits provided for payment of utilities (Township)	\$10,738,967	\$11,698	\$10,015,624	\$10,769
Total value of benefits provided for payment of utilities (non-Township)	\$10,022,553	\$10,918	\$9,167,919	\$9,858
Total value of all benefits provided for payment of utilities	\$20,761,520	\$22,616	\$19,183,543	\$20,627

SOURCE: Indiana State Board of Accounts, Township Assistance Statistical Report (IC 12-20-28-3)

NOTES:

/a/ 918 Townships reporting out of 1,008.

/b/ 930 Townships reporting out of 1,008.

/c/ While this data seems questionable, it is, in fact, what the annual state document reports.

/d/ An "external" source is a non-township source of funding received through the efforts of Township staff.

Appendix 9 provides *total* Township Assistance funds by county, as reported in the State Auditor's annual *Comprehensive Annual Financial Report* (CAFR). According to the State Auditor's report, total Township Assistance—including assistance for both energy and non-energy crisis situations-- reached nearly \$40 million in Fiscal Year 2005 and Fiscal Year 2006. This is a slight increase from the total assistance in 2002 and 2003 (roughly \$36 million). Lake County (\$15.5 million), Marion County (\$4.6 million) and Allen County (\$2.8 million) comprise the bulk of that funding. Three other counties, too, generated more than one million dollars in Township Assistance funding in 2006 (Delaware County: \$1.3 million; St. Joseph County: \$1.0 million; and Vanderburgh County: \$1.4 million). In contrast, 23 counties committed less than \$50,000 to their respective Township Assistance funds, while five counties (Crawford, Decatur, Fulton, Ohio and Union) committed less than \$20,000.

On an aggregated statewide basis, between 25% and 30% of all Township Assistance emergency funds appear to go to resolve energy-related crisis situations.

Federal Emergency Management Assistance (FEMA) Funding

In addition to these locally-generated funds, the Federal Emergency Management Agency (FEMA) provides limited funds to Indiana that can be used, in part, to help address home energy payment problems. FEMA money can be used to help retire arrears in order to prevent the disconnection of service and the potential resulting forced homelessness of the assisted household. FEMA monies are distributed through the Emergency Food and Shelter National Board Program (EFSP). EFSP was created to help meet the needs of hungry and homeless people. Chaired by a FEMA representative, the EFSP national governing board is made-up of

representatives of organizations such as the Red Cross, the United Way, Catholic Charities, and the Salvation Army, amongst others.

EFSP funds are distributed nationally on a formula basis. According to FEMA, the National Board “uses a formula involving population, poverty, and unemployment data to determine the eligibility of a civil jurisdiction.” For the most recent round of funding (Phase 26—Fiscal Year 2008), local jurisdictions qualified for EFSP funding if they met any *one* of the following criteria:

- The number of unemployed reached 13,000+ with a 3.5% rate of unemployment; *or*
- The number of unemployed was between 300 and 12,999 with a 5.5% rate of unemployment; *or*
- The number of unemployed was 300 or more with an 11.0% rate of poverty.

One of the eligible uses for EFSP funding is the payment of one month of utility bills for a person in danger of becoming homeless due to an unpaid utility arrears.

The State of Indiana has received between \$1.9 and \$3.1 million each year in EFSP funding for the past five federal fiscal years. The EFSP funding has gradually trended upwards. The FY2008 award of \$3,064,946 is an increase from the 2004 award of \$1,934,688. As recently as 1999 and 2000, FEMA funding to Indiana was only \$1.0 million. In contrast to prior years, however, FY2008 EFSP funding to Indiana was provided entirely through direct awards to local jurisdictions. The State did not receive independent funding as it has in the past. Annual FEMA funding, broken down by direct awards to local jurisdictions and awards to the State, is presented in Table 17 below. In addition, Appendix 10 provides the EFSP funding history for each of Indiana’s 92 counties.

Table 17: FEMA Awards to Indiana: 2004 – 2008

Year	Direct Award /a/	State Award	Total Award /b/
2008	\$2,458,849.00	\$606,097.00	\$3,064,946.00
2007	\$2,528,880.00	\$598,594.00	\$3,127,474.00
2006	\$2,204,748.00	\$629,423.00	\$2,834,171.00
2005	\$2,141,307.00	\$542,416.00	\$2,683,723.00
2004	\$1,934,688.00	\$565,197.00	\$2,499,885.00

NOTES:

/a/ Direct awards include those awards made directly to local jurisdictions meeting EFSP qualification criteria.

/b/ This total award includes assistance for both utility and non-utility emergencies.

SOURCE: Emergency Food and Shelter National Board Program, Federal Emergency Management Agency (FEMA), www.efsp.unitedway.org/EFSP.

PRIVATE ENERGY ASSISTANCE

Private energy assistance in Indiana is made available both to supplement insufficient levels of resources that are publicly made available to low-income households and to cover the gaps that many stakeholders believe exist in the energy affordability safety net. Private resources come in two primary forms. On the one hand, some Indiana utilities offer proactive rate affordability programs designed to prevent the payment problems to be expected when bills are not affordable. On the other hand, some Indiana utilities offer crisis programs designed to prevent, or to respond to, a pending or actual disconnection of service.

Indiana's Utility Affordability Programs.

Three Indiana utilities offer broad-based low-income rate affordability programs. The structure of these programs reflects two different approaches to low-income assistance. Citizens Gas and Coke Utility, as well as Vectren Energy, provide rate discounts that are designed to make bills more affordable on the front-end. In contrast, Northern Indiana Public Service Company (NIPSCO) focuses assistance on low-income payment-troubled customers in danger of losing access to essential home energy services due to a disconnection for nonpayment. These utility programs are described below.

The Citizens Gas/Vectren Universal Service Programs

The Citizens Gas Universal Service Program (USP) is designed to help fill the growing gap between the need that low-income customers have for assistance in paying their energy bills and the assistance available from LIHEAP and other programs. Originally approved in August 2004, the Citizens Gas USP provided rate discounts to approximately 17,300 low-income residential heating customers during the 2006/2007 winter heating season. The Citizens USP provides supplemental assistance to customers who receive LIHEAP. Depending on their circumstances, LIHEAP customers receive a rate discount of either 10%, 18% or 25% on their natural gas bill. Discounts are offered during the winter heating season. When combined with LIHEAP benefits, the discounts are structured to reduce the average bill for each discount tier to an affordable burden.

Citizens Gas also offers provides assistance to address pre-existing arrearages and crisis situations. Through its "Keep the Heat On" program, Citizens dedicates \$450,000 annually to help USP participants maintain or reconnect service after the heating season. The Keep the Heat on program is directed toward customers with incomes at or below 200% of the Federal Poverty Level, a somewhat higher eligibility level than the underlying USP initiative.

Vectren Energy delivers a program similar in nature to the Citizens Gas USP. Vectren's program, too, delivers winter heating discounts to Indiana LIHEAP recipients. Also first approved in 2004, the Vectren Universal Service Program (USP) served nearly 24,000 low-income customers in the 2006/2007 winter heating season. Due to somewhat higher rates than Citizens Gas, Vectren offers discounts of 15%, 26% and 32%, depending on the eligibility tier defined by the Indiana LIHEAP program.

As with Citizens Gas, low-income customers who enroll in the state LIHEAP program are also automatically enrolled in the USP. Vectren’s USP benefits, when combined with the LIHEAP grant, are designed to reduce winter natural gas bills to an affordable level.

Vectren also offers a “special needs/hardship program” to provide assistance to customers that experience a crisis or otherwise require immediate action to help them stay connected outside the heating season. Vectren funds this program at somewhat over \$410,000 annually.

NIPSCO’s Winter Warmth Program

NIPSCO’s Winter Warmth program makes funds available to low-income and hardship customers on a one-time basis to help retire arrears, cover deposit requirements, or cover the cost of especially high bills. Because the NIPSCO Winter Warmth one-time payments may not be the only assistance the customers need, recipients are also placed in a budget billing program; provided counseling on ways to reduce natural gas usage; and referred to the NIPSCO weatherization program. NIPSCO has implemented program processes to identify those customers with the highest gas consumption and to prioritize those customers for weatherization assistance.²⁶ NIPSCO further supplements its Winter Warmth payments with an outreach campaign seeking to facilitate the claim of Earned Income Tax Credits (EITC) to help eligible customers pay their winter gas heating bills.

Begun in 2004, the Winter Warmth program has provided assistance to more than 35,200 customers, of which roughly 28,900 qualified for LIHEAP and an additional 6,300 encountered a temporary hardship as determined by the local community-based organizations that serve as intake points. NIPSCO’s investor-based contributions to the local fuel fund (called “Gift of Warmth”) are in addition to its financial and administrative support of the Winter Warmth program.

Private Fuel Funds

The major sources of private fuel assistance in Indiana –outside of utility affordability programs-- are limited in nature. Indiana’s LIHEAP office reports fuel fund expenditures and community/church contributions toward energy assistance as part of its annual “leveraging” report to the federal government. Church and community contributions have modestly increased in Indiana since 2002, moving from \$600,000 to \$2.5 million. In contrast, “fuel fund” contributions have modestly decreased, moving from \$3.9 million to \$1.8 million. Part of this decrease in fuel fund contributions, however, reflects not an absolute decrease in available dollars of assistance, but rather a recategorization of assistance, from fuel fund assistance to utility affordability assistance.

²⁶ Whether a customer receives weatherization treatment depends on the availability of weatherization resources.

Table 18: Private Energy Assistance Benefits

	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006
Fuel funds	\$3,852,531	\$2,393,051	\$2,829,981	\$542,967	\$1,766,254
Church and community contributions	\$631,638	\$936,438	\$1,475,984	\$1,702,927	\$2,501,294
Utility waivers	\$106,506	\$109,800	\$135,000	\$339,841	\$29,714

SOURCE: LIHEAP Clearinghouse, State Leveraging Reports (annual).

NON-ENERGY-RELATED ENERGY ASSISTANCE

Not all “energy assistance” in Indiana (or elsewhere) is delivered in the form of direct dollars of benefits to help pay a low-income household’s home energy bill. One of the primary programs that delivers assistance based, in part, on the size and unaffordability of a home energy bill is the federal Food Stamp program. The availability of the Food Stamp program’s “excess shelter deduction” to Indiana residents is discussed below. In addition, limited funding from the federal Temporary Aid to Needy Family (TANF) program may be available in the short-term. The Earned Income Tax Credit (EITC), too, places cash in the hands of low-income households just at the time the customer might most need funds to retire winter arrears.

Food Stamp Excess Shelter Deduction

The federal Food Stamp program can deliver some energy-related relief to low-income households as home heating prices continue to escalate from year-to-year. One part of the calculation of a family's Food Stamp benefits is a determination of whether the family is entitled to an "excess shelter cost deduction." To the extent that a family has excess shelter costs, the amount of the excess is, under a prescribed formula, deducted from the family's income for purposes of determining an appropriate monthly Food Stamp allotment up to a federal ceiling.

In brief, the excess shelter cost deduction for Food Stamps works like this. The amount of Food Stamps a family receives is based on the family's "countable income." Countable income includes pre-tax earnings and welfare benefits, minus an earnings deduction (for families with earnings), minus a child care deduction (for families with out-of-pocket child care expenses), minus the excess shelter cost deduction (for families with high shelter costs relative to their incomes). The "excess" shelter cost is the extent to which a family’s shelter costs exceed 50% of the family's total adjusted income up to a maximum dollar ceiling established by federal regulation. "Shelter costs," for purposes of calculating the excess shelter deduction, include both rent/mortgage and utility costs.

The assumption behind the distribution of Food Stamps is that the cost of food takes up a particular proportion of a household's available resources. If, due to substantial increases in energy prices, however, that available income is much less, the cost of food will take up a much greater portion of the available income, thus making it more likely that inadequate nutrition will result. It is now commonly recognized that high home energy bills have substantive adverse impacts on a household’s nutrition intake.

Under the Food Stamp excess shelter deduction, the increases in home energy prices will have one of two impacts on Food Stamp families:

- Some families that had not previously qualified for an excess shelter cost deduction now will qualify; and
- Some families that had previously qualified for an excess shelter cost deduction will now qualify for a bigger deduction.

In either case, the family would be entitled to a larger allotment of Food Stamps as a result of increases in energy costs. Ensuring that low-income families re-qualify themselves for Food Stamps, with an excess shelter cost deduction appropriately based on the increasing energy prices, would certainly help low- income families absorb the energy cost spike.

On a statewide basis, the Excess Shelter Deduction provides additional financial resources to a significant number of Indiana households. According to the U.S. Department of Agriculture’s (USDA) Food and Nutrition Service (FNS), in 2006 (the last year for which data is available), nearly three-of-four Indiana Food Stamp recipients claimed an Excess Shelter Deduction. Table 19 reports that in 2006, 176,000 (72.1% of Indiana’s Food Stamp recipients) claimed the Excess Shelter Deduction. While USDA does not track the *cause* of changes in the claim of excess shelter deductions, Table 19 documents that the number of families claiming an Excess Shelter Deduction more than doubled from 2000 to 2004. In 2000, 74,000 Indiana Food Stamp recipient households claimed the Excess Shelter Deduction (57.5% of the total Food Stamp population). By 2004, that figure had increased to 164,000 (75.2%). Even though the absolute numbers of Food Stamp recipient households claiming the Excess Shelter Deduction have continued to climb (up to 176,000 in 2006), the proportion of recipient households has stabilized, if not somewhat decreased (down to 72.1% in 2006).

Table 19: Excess Shelter Deductions for Indiana Food Stamp Recipients (2000 – 2006)

	2000	2001	2002	2003	2004	2005	2006
Households with shelter deduction	74,000	84,000	102,000	139,000	164,000	169,000	176,000
Households with shelter deduction	57.5%	57.0%	59.3%	73.3%	75.2%	72.6%	72.1%
Households at shelter cap	11,000	11,000	16,000	28,000	34,000	36,000	35,000
Households at shelter cap	8.5%	7.5%	9.2%	14.6%	15.7%	15.4%	14.6%
Average monthly shelter expense /a/	\$284	\$302	\$358	\$502	\$540	\$502	\$565
Average shelter deduction /b/	\$161	\$179	\$193	\$266	\$276	\$254	\$298

NOTES:

/a/ Over households having shelter expenses.

/b/ Over households having a shelter deduction.

SOURCE:

USDA, Characteristics of Food Stamp Households, Table B-4 (annual).

The availability of the Food Stamp Excess Shelter Deduction to deliver continuing energy-related assistance is substantial as well. Even though the average shelter deduction nearly doubled between 2000 and 2006 (from \$161 to \$298), few Indiana households have reached the statutory ceiling on the Excess Shelter Deduction that is available to them. Only 14.6% of the Indiana Food Stamp population has reached the maximum Excess Shelter Deduction available under the law. It is, however, necessary to acknowledge the converse. The 14.6% of Indiana Food Stamp families having reached the cap on their excess shelter deduction available under federal law represents 35,000 Indiana families that cannot receive additional Food Stamp benefits as their home energy bills continue to increase.

Appendix 11 provides a distribution of Food Stamp recipient families with excess shelter costs by location within Indiana and by primary heating fuel. As Appendix 11 clearly documents, the problem of excess shelter costs in Indiana primarily lies with renter households. Of the 82,000 households deemed to have had excess shelter costs in 2006—the calculation in Appendix 11 will somewhat understate the extent of excess shelter costs since it includes neither telephone expenditures nor homeowner expenditures other than mortgage plus utilities—more than 65,000 are renters paying cash rent. An additional 3,000 Food Stamp recipient households had excess shelter costs even though they paid *no* cash rent at all.

The excess shelter costs appear to be more heavily concentrated in Indiana's urban areas. In 2006, both the total number, and the proportion of Food Stamp recipient households found to have excess shelter costs are disproportionately higher in super-PUMAs²⁷ 18010 (Lake County), 18020 (Porter, LaPorte and St. Joseph Counties), 18091 (Marion County—partial), and 18092 (Marion County—partial). The exception is super-PUMA 18100, a southwest Indiana area including 19 different counties, where 10,253 of 23,614 Food stamp recipient households (43%) experienced excess shelter costs. A map identifying Indiana's super-PUMAs by county is included in Appendix 11.

Indiana's Food Stamp recipient households with excess shelter costs overwhelmingly heated with natural gas and electricity. Of the state's 82,000 Food Stamp recipient households with excess shelter costs in 2006, more than 55,000 (67.4%) heated with natural gas and nearly 21,000 (25.4%) heated with electricity. Neither natural gas or electricity customers, however, were substantially over-represented within the population of Food Stamp recipient households with excess shelter costs. The 2006 American Community Survey reports that, of all Indiana households, 63.5% heat with natural gas and 23.6% heat with electricity.

The Use of TANF Funds for Energy Assistance

Indiana is one of the few states in the country to tap its Temporary Assistance to Needy Families (TANF) program²⁸ to provide energy assistance to low-income households. In Fiscal Year 2006, Indiana designated \$10 million of TANF funds for use as energy assistance. In FY2008, Indiana

²⁷ A Public Use Microdata Area (PUMA) is a decennial census area for which the Census Bureau provides specially selected extracts of raw data from a small sample of long-form census records that are screened to protect confidentiality. These extracts are referred to as "public use microdata sample (PUMS)" files. The 5-percent PUMAs comprise areas that contain at least 100,000 people. Super-PUMAs comprise areas of at least 400,000 people and are aggregations of the smaller PUMAs.

²⁸ TANF is the program commonly thought of as "welfare."

had a \$6.9 million allocation of TANF funds to be spent on energy assistance. Other states, such as Minnesota, Ohio and Louisiana (as well as the District of Columbia) have also used TANF funds to supplement fuel assistance in one year or another. Ohio, in particular, has consistently transferred TANF dollars to supplement its LIHEAP population.

The Indiana TANF state plan has institutionalized an energy assistance component within the TANF program. The state plan describes its “TANF-Funded Low-Income Heating and Energy Assistance Program” as follows:

TANF funds will be used to provide heating and energy assistance to families determined to be eligible for TANF Cash assistance or the Two-Parent Cash Assistance programs *and* the Low-Income Heating and Energy Assistance Program (LIHEAP). (emphasis in original) The LIHEAP income standard for Indiana is 150% of the federal poverty level.

The current Indiana TANF state plan is effective through FY2009.

Despite the inclusion of energy assistance in Indiana’s current TANF state plan, it is not likely that TANF funds will be available for energy assistance over the long-term. Two primary sources of TANF funds can be available to support low-income energy assistance, neither of which provides a long-term stable source for energy assistance.

First, unspent TANF fund balances can be transferred to supplement LIHEAP. As TANF caseloads decreased in the mid-1990s (after “welfare reform” was enacted at the federal level), most states found that they were not spending their entire TANF block grant. These unspent dollars could, however, be retained by the states in an “unobligated fund” for future use on the TANF program or on TANF-type services. In recent years, however, as caseloads have increased and as inflation has reduced the purchasing power of the TANF block grant—the Congressional Research Service estimates that inflation will reduce the purchasing power of the TANF block grant by more than 25% by 2010—states have drawn down their unobligated balances.²⁹ Today, little of that unspent money remains with the states. Indiana, for example, has a \$0 balance in its unobligated funds.³⁰

Second, states may use some portion of its annual TANF block grant for “non-assistance” program components. Before considering “non-assistance,” however, a brief overview of TANF is important.

Like LIHEAP, TANF is a federal block grant program. A block grant program provides states with considerable latitude in deciding how to structure state efforts to accomplish the objectives

²⁹ The Congressional Research Service (CRS) has provided a detailed description of the expected loss of TANF purchasing power. Gene Falk (August 2005). The Temporary Assistance for Needy Families (TANF) Block Grant: Responses to Frequently Asked Questions, CRS Report to Congress, Congressional Research Service, Library of Congress: Washington D.C.

³⁰The Indiana Affordable Housing and Community Development Fund: Report and Recommendations from the Advisory Committee (June 2006), Advisory Committee of the Indiana Affordable Housing and Community Development Fund Advisory Committee, Fred Hash (Great Lakes Capital Fund), Chair.

of the program. With TANF, states may use their TANF allocations to meet any one, or all, of the four objectives of the TANF program. The four statutory objectives for TANF are to: “(1) provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives; (2) end the dependence of needy parents on government benefits by promoting job preparation, work and marriage; (3) prevent and reduce the incidence of out-of-wedlock pregnancies; and (4) encourage the formation and maintenance of two-parent families.” The *primary* federal TANF requirement, however, is that funds be used to serve families with children.³¹

Despite the broad discretion granted to the states in their use of TANF funds, Congress has imposed other restrictions on the states. To begin, Congress requires that at least half of all TANF recipients must be engaged in some kind of work-related activity for at least 30 hours a week. In addition, Congress requires that no family may receive federally-funded TANF assistance for more than five years. Both of these Congressional requirements, however, apply only to “basic” TANF assistance (income supplements and other assistance designed to meet basic needs).

One permitted use of federal funds under the TANF block grant structure involves “other non-assistance.” Dollars that are spent on “non-assistance” are exempt from the work requirement and time restrictions imposed on basic TANF assistance. “Assistance” involves dollars that are designed to meet ongoing basic needs.³² The critical term in this definition is “ongoing.” Benefits that are designed to address a specific crisis situation or episode of need, that are provided on a one-time basis or for a prospective period that does not exceed four months, or that are not intended to meet recurrent or ongoing needs, fall outside the definition of TANF “assistance.” More particularly, TANF benefits that are paid toward utility arrears (of any dollar amount and for any number of months) do not invoke the federal restrictions on assistance.³³ According to the Center on Budget and Policy Priorities’ discussion of using TANF payments to prevent homelessness:

...as long as benefits are provided to meet a short-term, non-recurrent need, they may be provided more than once during a year. For example, during a single 12-month period, a state can use TANF funds to provide a family with both a rent arrearage payment and funds to repair a car, pay a utility bill, or meet another short-term crisis; this aid would not count against the family’s lifetime TANF time limit or trigger the TANF work participation, or child support assignment requirements. States and counties may also make several payments of the same type in a single year as long as each payment is made without the expectation of making additional payments.³⁴

³¹ An excellent overview of TANF can be obtained from the Center for Budget and Policy Priorities. Martha Cowen (November 2005). *An Introduction to TANF*, Center for Budget and Policy Priorities: Washington D.C.

³² Mark Greenberg and Hedick Rahmanou (February 2005). *TANF Funding in 2003*, Center for Law and Social Policy: Washington D.C.

³³ For more information on the exemptions from federal restrictions on “assistance,” see generally, Barbara Sard (April 2001). *Using TANF Funds for Housing-Related Benefits to Prevent Homelessness*, Center on Budget and Policy Priorities: Washington D.C.

³⁴ CBPP notes that: “Defining benefits as short-term if they cover a period up to four months, and permitting more than one emergency payment in a 12-month period, are significant changes from the rules that applied to Emergency

Despite the seeming advantage of using TANF block grant dollars to fund emergency energy assistance, it would be unreasonable for Indiana to look to such dollars as a long-term supplement to its federal LIHEAP funding. Given increasingly tight TANF budgets, the only way for Indiana to fund “new” energy assistance is for the state to reduce its TANF spending in other areas. Table 20 below shows that Indiana does not have substantial leeway in its existing TANF budget. The state has already cut its transfer of TANF funding to its child care and social services block grant programs by 80%. While in 2001 Indiana used 26% of its TANF funds for child care, that use had dwindled to 5% by 2006. Despite these cuts, the state had only \$193 million available for TANF in FY2006, compared to nearly \$210 million in FY2004 and \$206 million in FY2003. While Indiana had cut its TANF “assistance” to \$50.6 million in FY 2006 (lower than its 2001 assistance budget of \$51.5 million), it also cut its FY2006 “non-assistance” budget to the lowest level in three years.

Table 20: Use of TANF Funds: FY 2001 – FY 2006 (Indiana)

	2001	2002	2003	2004	2005	2006
1 Total federal funds	\$208,799,549	\$217,139,064	\$226,243,151	\$215,691,970	\$214,243,876	\$206,779,169
2 Transfer to CCDF /a/	\$53,250,771	\$21,052,906	\$18,352,906	\$4,052,906	\$5,000,000	\$11,000,000
3 % to CCDF	26%	10%	8%	2%	2%	5%
4 Transfer to SSBG /b/	\$8,788,962	\$8,788,862	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
5 % to SSBG	4%	4%	1%	1%	1%	1%
6 Available for TANF (1 – (2 + 4))	\$146,759,816	\$187,297,196	\$205,890,245	\$209,638,864	\$207,243,876	\$193,794,109
7 Expenditures on “assistance”	\$51,516,824	\$100,520,587	\$115,292,618	\$84,816,497	\$61,907,946	\$50,654,892
8 Expenditures on “non-assistance”	\$70,354,298	\$66,457,652	\$65,524,441	\$81,004,033	\$79,591,557	\$78,413,944
9 Total (assistance plus non-assistance) (7 + 8)	\$121,871,122	\$166,478,245	\$178,817,059	\$165,820,530	\$141,499,503	\$129,068,836
10 Unliquidated obligated funds	\$24,888,694	\$20,318,951	\$27,073,186	\$43,818,034	\$44,371,138	\$64,730,273
11 Unobligated funds	\$0	\$0	\$0	\$0	\$21,373,235	\$0

SOURCE: U.S. Department of Health and Human Services, Administration for Children and Families, TANF Financial Data (annual).

NOTES:

/a/ CCDF is the Child Care and Development Fund.

/b/ SSBG is the Social Services Block Grant.

In sum, while Indiana has made occasional contributions to supplement energy assistance through its TANF program, the continuation of such supplemental funding should not be expected. As with other state TANF programs around the nation, the combination of limited

Assistance (EA) programs under the former Aid to Families with Dependent Children (AFDC) program. Generally, EA benefits were restricted to needs that arose over a 90-day period and could be provided only once in a 12-month period.” Using Funds for Housing-Related Benefits to Prevent Homelessness, supra.

federal funding, plus increasing case loads, plus decreasing purchasing power, is creating budget constraints that limit such innovative use of TANF funds.

THE EARNED INCOME TAX CREDIT AS ENERGY ASSISTANCE

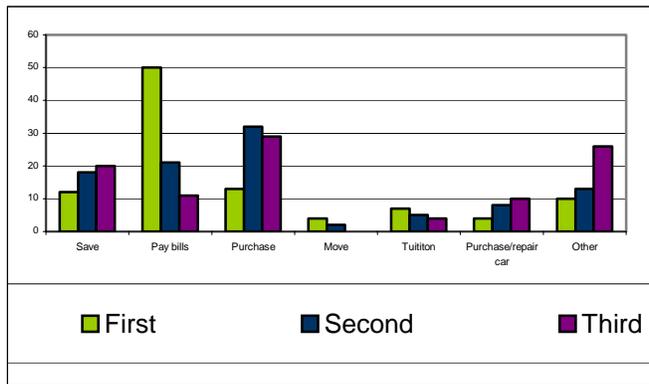
One group of households that is often “missed” by existing fuel assistance programs involves the working poor. Often with incomes too high to qualify for public assistance programs, these households nonetheless also have too little income to be able to afford their winter home heating bills. The federal Earned Income Tax Credit (EITC) helps to meet the needs of these households.

The Importance of the EITC to Indiana’s Utilities

EITC funding is important for low-income utility customers in three respects.

- First, coming as part of the federal income tax return process, the money will come at the time when low-income households are most vulnerable to unpaid energy bills. Tax returns filed in January and February would easily put cash in the hands of low-income households during the high bill winter months.
- Second, tax credits coming back to customers in April may well also serve as a source of downpayment on a payment plan to prevent the loss of service at the very time Indiana’s winter shutoff moratorium is ending.
- Third, while a low-income household would need to file a tax return in order to receive the EITC, the household need not have a tax liability in order to receive the credit. The credits can place actual cash in the pockets of households. Under the EITC, workers can receive a refundable tax credit from the federal government. If a household has had taxes withheld, the federal government will return her withheld taxes and pay her an additional amount up to the maximum EITC to which she is entitled. If the household has had no taxes withheld, the federal government will send her a check for the maximum EITC to which she is entitled.

In addition to these substantive benefits of the EITC, the EITC provides process benefits as well. Perhaps most importantly, the EITC is not a “use it or lose it” proposition. An income-eligible household may make “back claims” for EITC credits within a three-year statutory limit. Claims for Tax Year 2005, in other words, expired only if not made by April 15, 2008.



It would seem evident on its face that a utility would benefit from any increase in financial resources to be brought to bear on low-income living expenses. More than intuition, however, supports the conclusion that increasing EITC claims will help pay utility bills. An Edison Electric Institute (EEI) staffperson reports, for example, that 90 percent of New Jersey EITC recipients used their tax credit to pay household living expenses. One-third of all recipients used their EITC to pay *past-due* bills and one-

quarter used part of their refund to pay utility bills. In addition, according to data provided by the Internal Revenue Service (IRS), which administers the EITC at the federal level, fully one-half of households receiving the EITC use those dollars to “pay bills” as their first use. More than 70% of EITC recipients use those funds to “pay bills” as either their first or second use.

The EITC brings substantial dollars into the State of Indiana. As Table 21 shows, in 2005, 446,347 Indiana taxpayers received \$802.8 million in EITC, of which \$726.5 million was paid in cash (the remainder being paid as a credit against tax liability). These EITC credits claimed in Indiana were a slight increase over 2004, when 434,730 taxpayers received \$756,647,000, of which \$684,740,000 was paid in cash. Taxpayers receiving their EITC as cash (above and beyond any reduction in their tax liability) actually receive somewhat more money than the EITC population as a whole. While the average EITC amount in 2005 for all Indiana taxpayers receiving the EITC was \$1,799, persons receiving their EITC as cash (rather than a reduction in their tax liability) received \$1,828.

Table 21: EITC Credits Claimed in Indiana by Year

	2002	2003	2004	2005 /a/	2006 /b/
Earned income credit (number)	414,869	425,837	434,730	446,347	436,901
Earned income credit (amount)	\$692,012,000	\$718,264,000	\$756,647,000	\$802,842,000	\$792,784,969
Average credit (amount)	\$1,668	\$1,687	\$1,740	\$1,799	\$1,815
Excess earned income credit (refundable) /c/	360,844	373,722	386,154	397,374	N/A
Excess earned income credit (amount)	\$621,065,000	\$646,620,000	\$684,740,000	\$726,488,000	N/A
Average excess credit (amount)	\$1,721	\$1,730	\$1,773	\$1,828	N/A

SOURCE:

Internal Revenue Service, Table 2, Individual Income and Tax Data by State and Size of Adjusted Gross Income.

NOTES:

/a/ 2005 is the last year for which data has been published.

/b/ Data provided by a special run for this Needs Assessment by the IRS.

/c/ The “excess” earned income credit is that portion of the EITC that is in excess of total tax liability. The excess credit includes any portion of the EITC that is paid as an “advance earned income credit payment” for those returns that had an excess.

In addition to the federal EITC, Indiana has a corresponding state EITC equal to six percent (6%) of the federal credit. In 2005, the Indiana General Assembly extended the state EITC through 2011, at which time it will expire without further legislative action. There are continuing legislative proposals to raise the state EITC to 12% of the federal credit. The Indiana state EITC is one of the lowest in the country, among the 20 states having a state EITC.³⁵

The Households Who Claim the EITC

In Indiana, the EITC is focused in the lowest income brackets. Appendix 12 presents a distribution of 2005 EITC tax returns by income and state legislative district. Appendix 12 documents that more than half (53%) of all EITC returns in Indiana were filed by households with income less than \$15,000. Indeed, roughly one-in-three (35%) of all EITC returns were filed by households with income less than \$10,000. In 2005, a 2-person household living at 100% of the Federal Poverty Level would have had an income of \$12,830; a 3-person household would have had an income of \$16,090 at 100% of Federal Poverty Level in 2005.

SUMMARY

While the State of Indiana faces a daunting Home Energy Affordability Gap, considerable resources exist within the state to help fill that Gap. The largest program generally available to provide home energy assistance is the federal Low-Income Home Energy Assistance Program (LIHEAP). In Indiana, however, LIHEAP is currently insufficient and is falling further behind. In 2007, LIHEAP met less than 10% of the overall Home Energy Affordability Gap attributable simply to heating and cooling. Since 2002, while the heating/cooling Affordability Gap in Indiana has increased by nearly \$232 million, the federal LIHEAP allocation to Indiana has increased by \$7.4 million.

Other energy affordability resources exist in the state that equal or exceed the reach of LIHEAP. While each is extensive in its own right, each also has its own limitations. Compared to LIHEAP's provision of an average benefit of \$250 to 145,000 Indiana households, for example, the federal Food Stamp program provides an "excess shelter deduction" averaging \$298 to 176,000 households. Excess shelter costs incorporate all shelter costs, including utility costs (energy plus water/sewer plus local telephone). Indiana's local Township Assistance Funds distributed more than \$10.0 million in 2006; these funds, however, are available only on an emergency basis. The federal Earned Income Tax Credit distributed a cash tax credit averaging more than \$1,800 to more than 450,000 Indiana households. The EITC, however, is focused primarily on the working poor.

Perhaps the largest energy assistance program available in Indiana involves the "utility allowance" provided through HUD's housing programs. Utility allowances, while helping fewer households than LIHEAP, provide more dollars of assistance. Utility allowances cover the complete home energy bill for more than 16,000 Section 8 tenants, more than 30,000 Public Housing tenants, more than 29,000 tenants of homes built or rehabbed with Low-Income

³⁵ For an excellent discussion of the impact of the EITC in Indiana, see generally, Rochelle Finzel (March 2007). *Is Indiana Getting its Fair Share (2006): Federal Programs Available to Help Working Hoosier Families*, Indiana Institute for Working Families, Indiana Coalition on Housing and Homeless Issues, Indianapolis (IN).

Housing Tax Credits and nearly 7,000 tenants in homes built or rehabbed with federal Home Investment Partnership (HOME) funds. To receive a “utility allowance,” however, a household must be a tenant with tenant-paid utilities in one of the HUD-assisted housing programs. Nonetheless, it appears that there may be more than 85,000 such households throughout Indiana.

Historically, attention devoted to “home energy assistance” has focused almost exclusively on maintaining current levels of LIHEAP funding. Such a narrow focus runs counter to the multiple programs available in Indiana and the sources of funds that can and should be accessed to help pay low-income home energy bills.

NOTES

PART 4:

LOW-INCOME ENERGY EFFICIENCY FOR INDIANA

In contrast to rate affordability assistance, another component to low-income energy solutions in Indiana involves energy efficiency programs targeted to the poor. Efficiency investments can be an effective tool to use in reducing low-income energy needs for many, but not all, households. In fact, even if an efficiency measure cannot reduce bills to a completely affordable level, the plight of many of those households significantly in need can be reduced through increased efficiency in usage.

The use of energy efficiency as an affordability strategy has both advantages and disadvantages. On the one hand, it is generally recognized that efficiency investments provide more effective long-term assistance in meeting affordability needs than does the offer of cash grants. Energy efficiency provides continuing benefits year-in and year-out. Energy efficiency recognizes the truism that Indiana's low-income households do not seek to consume energy. Instead, what they seek is to have lights, hot water and space heating. If these end uses can be delivered using less energy, the needs of Indiana's low-income consumers will have been satisfied.

On the other hand, energy efficiency has substantial limitations. For many low-income households, energy efficiency cannot deliver affordable home energy service. Even the most efficient usage yields a bill that is unaffordable. For these households, the primary problem is not wasteful energy usage, but rather a mismatch between essential energy needs and the inadequate household income available to pay for those needs. Moreover, energy efficiency cannot reasonably be expected to deliver service on the scale that Indiana's affordability needs require. The affordability needs in Indiana extend to hundreds of thousands of households. The delivery of energy efficiency on that scale cannot be anticipated under any reasonably foreseeable scenario of efficiency funding. Finally, energy efficiency does not help meet crisis situations. Efficiency measures cannot deliver reduced bills of the magnitude or at the time needed to prevent a disconnection of service in the event of an arrears.

Before looking at the energy efficiency programs that might be available to Indiana's low-income residents, the analysis below first provides an overview of the nature of housing and housing costs in the state. Through a review of various housing characteristics, it is possible to gain some insight not only into the need for energy efficiency investments, but also into the capacity of low-income Indiana residents to generate those investments without outside assistance. The discussion below considers three types of housing characteristics:

- The housing-related characteristics of the people who live in those units;
- The characteristics of the housing units themselves; and
- The cost characteristics of housing in Indiana.

THE HOUSING-RELATED CHARACTERISTICS OF INDIANA’S LOW-INCOME HOUSEHOLDS

The “housing characteristics” of Indiana’s low-income households tend to make energy efficiency investments unavailable to low-income households without outside assistance. Low-income households are systematically excluded from being able to access energy efficiency as a mechanism to control home energy bills because of market barriers that are unique to low-income households.

Market barrier issues are of particular significance to the low-income community. Low-income households face market barriers that are different from, and more extensive than, residential households in general. These market barriers impede the availability of energy efficiency to low-income customers, even if efficiency would be an effective mechanism to use in controlling home energy costs.

Two illustrative “market barriers” related to the characteristics of Indiana’s low-income households are considered below:

- the tenure of households; and
- the mobility of Indiana households.

The Tenure of Indiana’s Low-Income Households

Indiana’s low-income households tend to live in rental dwellings. This finding has significance in two respects for the consideration of the availability of accessible energy efficiency as a bill reduction technique. First, tenants have little or no incentive to improve their landlord's property. They do not receive any of the increased value of the property and, in fact, may face rent hikes as a result of the improvements. Second, tenants do not generally have the authority to make decisions over improvements to major housing systems, whether it be a heating system or a hot water system. Indeed, even major appliances such as refrigerators are often owned (and thus controlled) by the property owner rather than by the tenant.

There is a substantial relationship between tenure status and income for Indiana households. Indiana’s low-income households are overwhelmingly renters. On the one hand, Indiana had 1.7 million homeowners at the time of the 2000 Census, of which roughly 80,000 (5%) had income at or below 100% of the Federal Poverty Level. On the other hand, Indiana had 670,000 renters at the time of the 2000 Census, of which 145,000 (22%) had income at or below 100% of the Poverty Level. Only 18 counties had fewer than 15% of their tenants living below Poverty Level, while seven (7) counties (Crawford, Delaware, Greene, Knox, Monroe, Tippecanoe, Vigo) had more than 30% of their renters living below Poverty. Only two counties (Crawford, Switzerland) had more than 10% of their homeowners living below Poverty Level.

*Table 22: Tenure Status by Poverty Level Status
Indiana (2000 Census)*

	Total Homeowners	Homeowners with Income Less than Poverty Level		Total Renters	Renters with Income Less than Poverty Level	
		Number	Percent		Number	Percent
Indiana	1,669,083	78,987	5%	667,223	144,832	22%

SOURCE: 2000 Census, Table HCT23.

Much of the analysis below considers housing units by tenure because of this disproportionate presence of low-income renters. Appendix 13 presents tenure status by income level for each Indiana county. The distribution of renters by income level is particularly important. Appendix 13 documents that more than 40,000 renter households in Indiana (7%) have an annual income of less than \$5,000, while nearly 120,000 (18%) have an income of less than \$10,000, at the time of the 2000 Census. Nearly three-in-ten Indiana renter households (192,000) have an annual income of less than \$15,000. Of Indiana’s 92 counties, 59 had more than 15% of their renter populations with incomes of less than \$10,000; 30 of Indiana’s 92 counties had more than 20% of their populations with an annual income of less than \$10,000. Households with income at these levels are likely to be facing home energy affordability problems. The very lack of income, however, also impedes the ability of these households to invest in energy efficiency measures. It is difficult to invest in a long-term response to home energy affordability when constantly faced with an immediate payment need.

One consequence of the income data presented above involves the inability of low-income households to afford even cost-effective energy efficiency improvements. As might be expected for households with annual incomes at or below \$10,000 or \$15,000, low-income households tend to have extremely low liquidity. The payback period for any particular energy efficiency measure becomes irrelevant if the household does not have the investment capital with which to begin. The importance of this, for example, might lie with appliance replacements. It is generally cost-effective for a consumer to spend somewhat more money for a more energy efficient new appliance. In such a purchase decision, if a less efficient refrigerator costs \$600 and the more efficient refrigerator costs \$800, it may well be cost-effective for the customer to pay the \$200 difference to purchase the more efficient appliance. A reliance on such purchase decisions, however, will by definition exclude households that are not in the market to purchase a new refrigerator with which to begin. It is axiomatic to note that not many low-income households recently spent \$600 for a new refrigerator.

The Mobility of Indiana’s Low-Income Households

A second attribute of low-income tenants that impedes their ability to use energy efficiency as a mechanism to reduce home energy consumption, and thus improve affordability, is their tendency to be more mobile. Census data demonstrates quite clearly that, compared to the proportion of the total population that changes residences each year, nearly twice as many low-income households move. As a result, even in those instances where a tenant may wish to invest in an energy efficiency measure, and assuming a financial ability (*e.g.*, sufficient liquidity) to do so, the payback period required to justify such an investment would need to match the

household's length of residency. A low-income household, in other words, will not invest in a measure with a two-year payback if that household intends to move to a different dwelling in 12 months. A low-income household will not invest in a measure with a three-year payback if that household does not anticipate remaining in the home for more than two years.

Table 23 sets forth the median “year household moved in” for homeowners and renters throughout the State of Indiana. As can be seen, there is no overlap between homeowners and renters in the median year in which the household moved into their current premise. In no county, was the median year subsequent to 1995 for a homeowner, while, at the same time, in no county, was the median year in 1995 or before for a renter. In 66 of Indiana’s 92 counties, the median year in which a renter moved into his or her current home was in 1998 or 1999 (for the 1999 survey associated with the 2000 Census). In all 92 Indiana counties, the median year in which a homeowner moved in was between 1985 and 1995.

Table 23: Number of Counties by Median Year in which Household Moved into Current Home by Tenure Status (2000 Census) (Indiana)

Year Household Moved Into Home	Number of Counties in which Median Year Moved In Date Was:		Number of Counties by Percent of HHs that Moved Into Current Home within Past Year		
	Renter	Homeowner	Percent	Renter	Homeowner
1999 – March 2000	12	0	<10%	0	62
1998	54	0	10 – 20%	0	30
1997	25	0	20 – 30%	3	0
1996	1	0	30 – 40%	40	0
1991 – 1995	0	39	40 – 50%	46	0
1985 – 1990	0	73	> 50%	3	0
Before 1985	0	0			
Total number of Indiana counties	92	92			

SOURCE: 2000 Census, Table H39.

One of the most important data points presented in Appendix 14, which sets out mobility for both tenants and homeowners, is the proportion of Indiana residents who have moved into their homes within the past year. This data can be used as a surrogate for households that do not have a sufficient length of residency to be able to justify nearly any energy efficiency investment. Few energy efficiency investments provide a one-year payback. Restricting investments exclusively to measures that would generate a one-year payback would result in substantial cream-skimming of usage reduction, with the bulk of cost-effective usage reduction missed.

Appendix 14 reveals that two-thirds of all Indiana counties (62 of 92) have fewer than 10% of their homeowners that have moved into their current home within the past year. In contrast, a nearly equal number of counties (49 of 92) have *more* than 40% of their tenants that have moved into their homes within the past year. Frequent mobility, particularly within Indiana’s tenant population, represents a significant barrier to the implementation of cost-effective energy

efficiency measures as a mechanism through which home energy bills may be reduced to more affordable levels.

THE AGE OF INDIANA’S HOUSING UNITS

Having found that a substantial number of Indiana’s low-income households, particularly those that are tenants, cannot be expected to implement energy efficiency on their own, this section turns to a discussion of the extent to which there is likely to be a *need* for energy efficiency investments. The first way to develop a surrogate for energy efficiency is to consider the age of the housing units in which low-income households live. While no direct measurement exists of the number of energy inefficient housing units in Indiana, some correlation can be drawn between energy efficiency and the age of housing units.

Tens of thousands of Indiana households live in old, and presumptively energy inefficient, housing units. Table 24 shows that 40% of Indiana’s Poverty Level homeowners, and 20% of Indiana’s Poverty Level renters, live in housing that was constructed before 1950. Appendix 15 provides county-by-county data on low-income housing units by year in which the housing was built.

*Table 24: Tenure Status by Below Poverty Level Status by Age of Housing Unit
Indiana (2000 Census)*

	Total Below Poverty Level	Year in which Housing Unit Built (Households with Income < Poverty Level)				Pct Before 1950
		Between 1990 – 1999	Between 1970 – 1989	Between 1950 – 1969	Before 1950	
Homeowners	78,987	9,470	16,749	21,738	31,030	39%
Renters	144,832	16,163	48,163	38,662	41,844	19%

SOURCE: 2000 Census, Table HCT24.

While the age of the housing unit is not a conclusive indicator of energy inefficiency for all end-uses, the age of a housing unit and the efficiency of home heating have been found to be closely associated. The U.S. Department of Energy’s Residential Energy Consumption Survey (RECS), for example, reports on energy consumption devoted to space heating disaggregated by the year in which a housing unit was constructed. That data is presented in Table 25 below.

Table 25: Space-Heating Energy Consumption by Year of Housing Unit Construction

	Total	1990 - 2001	1980 - 1989	1970 - 1979	1960 - 1969	1950 - 1959	1949 or before
Avg space heating BTU Consumption per HH (mmBtu)							
Using a Major Fuel for Space Htg	43.9	35.2	29.4	32.6	41.3	50.4	64.9
Space Heating Btu Consumption per Household where the Main Space Heating Fuel is (mmBtu):							
Electricity	12.0	10.6	10.4	12.7	12.9	13.0	16.3
Natural gas	55.4	47.6	46.6	47.3	47.7	55.6	70.0
LPG	51.0	46.3	40.1	51.1	50.4	38.1	63.2
Physical Units of Space-Heating Consumption per Household where the Main Space Heating Fuel is:							
Electricity (kWh)	3,524	3,100	3,052	3,724	3,780	3,808	4,784
Natural gas (mcf)	54	46	45	46	46	54	68
LPG (gallons)	559	506	439	559	552	417	692

SOURCE: Residential Energy Consumption Survey (2001), Table CE2-2c.

For all types of heating fuels, the oldest housing units have the greatest energy consumption. For electric space heating, which is used by more than 200,000 Indiana households, the oldest housing uses more than 1,200 additional kWh than does the average housing unit, and nearly 1,700 more kWh than does the most recently constructed housing. For natural gas space heating, used by 1.5 million Indiana households, residents of Indiana’s oldest housing use 14 more MCF than do the average housing units, and more than 20 MCF more than the most recently constructed. Households using LPG for space heating demonstrate the same patterns of consumption.

Concededly, it is necessary to make some associations from the data presented above, but the conclusions flowing from those associations are not difficult to reach. Low-income households overwhelmingly disproportionately live in the oldest housing units in Indiana. Moreover, there is a clear relationship between older housing units and higher energy consumption for space heating (that consumption most related to the quality of the building shell). It is reasonable to conclude that the magnitude of need for energy efficiency within Indiana’s low-income population is extensive.

THE COST CHARACTERISTICS OF INDIANA’S HOUSING

The very fact of high energy costs to Indiana’s low-income customers creates a barrier to the implementation of energy efficiency strategies as a strategy to control those costs. As home energy prices increase as a percentage of income, low-income households have fewer available discretionary resources to invest in measures that could reduce their family expenditures. The discussion below examines the stress on household income by focusing on total shelter costs. The relationship between shelter costs and home energy costs is considered as well. Sharply rising home energy prices are a major factor in driving overall shelter prices upwards in Indiana. This impact is true throughout the state. It is a particular problem for the lowest income households.

Shelter Costs as a Percentage of Income

One impact of the high home energy bills facing Indiana’s low-income households is the stress that such bills place on the household budgets of Indiana’s poor. An early section of this report presented the family budgets required to allow Indiana households to meet their essential needs. One assumption in those basic family budgets, however, is that total shelter costs represent no more than 30% of a household’s income. A household devoting in excess of 30 percent of income toward shelter costs is nearly universally considered to be over-extended.

In Indiana, more than 170,000 renter households, and an additional 85,000 homeowner households, with annual incomes less than \$20,000 have housing burdens of more than 30% of income. An additional 111,000 Indiana households with income between \$20,000 and \$35,000 have housing burdens of more than 30% of income. Overall, as shown in Table 26, more than 370,000 Indiana households with income less than \$35,000 have housing burdens of more than 30% of income. Moreover, Table 26 shows that the overwhelming majority (293,625 of 370,825, or roughly 80%) of households with burdens of greater than 30% actually have housing burdens of greater than 35% of income. County-specific data is presented in Appendix 16.

Table 26: Housing Burdens by Income (Indiana)

	Total Households		Housing Burden > 30%			Housing Burden > 35%		
	Renter	Owner	Renter	Owner	Total	Renter	Owner	Total
Less than \$10,000	117,072	53,749	79,849	36,632	116,481	75,059	33,119	108,178
\$10 - \$19,999	140,006	120,916	92,737	50,600	143,337	74,632	42,605	117,237
\$20 - \$34,999	176,000	236,569	40,858	70,149	111,007	20,591	47,619	68,210
Below \$35,000	433,078	411,234	213,444	157,381	370,825	170,282	123,343	293,625

SOURCE: 2000 Census, Table H73 and Table H97.

Energy and Fair Market Rents (FMRs)

High energy prices contribute to the growing shelter burden imposed on low-income households. One way to assess this impact is through an examination of the extent to which home energy bills relate to Fair Market Rents (FMRs) in Indiana. Fair Market Rents are published annually by the U.S. Department of Housing and Urban Development (HUD) to reflect gross rents (contract rents plus all utilities except telephone) at the 40th percentile level. While FMRs are published for various housing unit sizes (as measured by the number of bedrooms), the examination below considers FMRs for two-bedroom housing units as representative of a typical housing unit.

Home energy bills are comprising an increasingly large proportion of Indiana shelter prices as reflected by the FMRs for Indiana’s counties. Table 27 shows the proportion of FMRs for 2-bedroom units that is devoted to home energy bills. As a general rule, utility costs should not

exceed 20% of total shelter costs to prevent a household from being over-extended. While in 2003, home energy was 22% or less of FMRs in 60 of Indiana’s 92 counties, by 2007, home energy was 22% or less in only 16 counties. While in 2003, home energy was 25% or more of FMRs in 11 Indiana counties, by 2007, home energy was 25% or more in 49 counties. As home energy takes up an increasing proportion of the FMR, there is less money “left” to pay for the housing component of total shelter costs. As a result, Indiana households are either forced into increasingly lower-priced (and presumably lower quality) housing, or those households face ongoing bill payment problems attributable to the mismatch between household resources and household expenses. In either case, the very housing cost characteristics that cause the need for improving energy efficiency in order to reduce bills is also the characteristic that makes it less likely that such investments in energy efficiency can occur.

Table 27. Home Energy Bills as a Percent of Fair Market Rents by County: 2003 vs. 2007 (Indiana)

Proportion of Home Energy Bill to FMR	Number of Counties	
	2003	2007
12% or less	1	0
12 – 18%	32	1
18 – 22%	27	15
22 – 25%	21	27
25% or more	11	49
Total number of counties	92	92

SOURCE: Home Energy Affordability Gap, FMR Analysis, 2008, Fisher, Sheehan & Colton (April 2008).

In much of Indiana, increases in FMRs have simply not kept up with increases in home energy bills. The county-specific data is presented in Appendix 17. In 20 Indiana counties, increases in home energy bills from 2003 to 2007 were *greater* than increases in FMRs. In these counties, low-income households could spend less money on housing in 2007 than they could four years earlier. In an additional 36 counties, the increase in FMR was greater than the increase in home energy bills, but the increase was \$50 or less. In 24 counties, the increase of the FMR over the home energy bill was between \$50 and \$100. In each of these counties, low-income households are losing ground in their ability obtain decent housing at reasonable prices. Their housing purchasing power has been significantly eroded by sharply increasing home energy bills.

THE SPECIAL CASE OF GROUP HOUSING

Group assisted housing has become an important source of housing for the disabled, mentally retarded, and others in recent years. Supportive housing facilities are considered a middle ground between institutionalization and homelessness for the affected populations, and are usually operated by not-for-profit organizations. They provide housing and support services for a number of unrelated adults and are staffed by live-in "house parents" or twenty-four-hour

professional staff working eight-hour shifts. Many persons who in the past might have been institutionalized are today living in a deinstitutionalized setting.

Most often operated by not-for-profit agencies, group housing for the disabled tends to serve a disproportionately low-income population. Consumers with disabilities are substantially over-represented in the low-income population. Disabled persons generally are more than one and a half times likely to be poor than a non-disabled person. Persons with "severe" disabilities are twice as likely to be poor.

While information on the energy needs of group housing for the disabled in Indiana is not available, the discussion below relies on data from Washington State to conclude that such housing should be considered in any assessment of the need for low-income energy efficiency investments.³⁶ According to one article:

In an effort to understand the energy needs of individuals living in supportive housing, a variety of group assisted living facilities were recently contacted in Washington State. Facilities for victims of domestic abuse, the homeless, refugees, and developmentally disabled provide an important source of supportive housing in Washington State. The sixty-three facilities responding to the request for information provided housing to 17,178 persons in fiscal year 1994 (the last year for which data was available). The shelters assisted an average of 327 persons per year. Consistent with [national data], program directors indicated that their residents tend to have little or no income.

Energy costs seriously threaten the financial viability of many assisted housing facilities. The Washington State respondents rated their energy bill burden on a scale of one to seven, with seven being "not burdensome at all," five being "moderately burdensome," and one being "severely burdensome." Of the four respondents who indicated that their energy bills were "not burdensome at all," three had received weatherization services or had been recently rehabilitated. In contrast to those facilities that had taken specific actions to control their energy bills, most reported their energy bills to be moderately burdensome (response 4 or 5) (n = 35) to severely burdensome (response 1 or 2) (n = 15).

One respondent said, for example, that "this is our largest operating expense on an ongoing basis. We are current with energy conservation, but bills are still high and climbing." At the other end of the spectrum one respondent said: "The shelter is eighty-two years old and would require measures beyond our capacity as a program to impact the consumption of energy." This facility had gas and electric bills of \$3,600 (\$1,180 and \$2,410, gas and electric, respectively) from an annual operating budget of \$29,000. Similarly, another respondent stated that, with a total energy bill of \$2,500 out of an operating budget of \$29,000, the shelter faces the same heat-or-eat choices often faced by low-income households. Noting that "last year, snow was on the ground for five full months, with an average temperature of twenty-eighty degrees," the shelter stated, "(we) can feed people, or keep them warm." One survey respondent expressed dismay about the

³⁶ This discussion is largely based on research published in the American Bar Association's (ABA) *Journal of Affordable Housing and Community Development Law*. Roger Colton (1998). "Supportive Housing Facilities as 'Low-income Residential Customers' for Energy Efficiency Purposes."

impact that energy bills had on the ongoing ability to deliver service. The respondent said simply: "Help! It would be a real plus to be able to use energy moneys to enhance services for the homeless." This facility had an energy bill of \$6,118 (\$1,281 gas; \$4,837 electric) from an annual operating budget of \$105,000. One respondent reported that "the heating bill is our major expense," with an electric bill of \$2,900 from an operating budget of \$42,000.

The use of group housing to meet the needs of persons with special needs is not uncommon in Indiana. The Indiana Consolidated Plan notes that "due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing and often require enhanced community services." The groups explicitly identified by the Consolidated Plan include youth, the elderly, persons experiencing homelessness, persons with developmental disabilities, persons with HIV/AIDS, persons with physical disabilities, persons with mental illnesses and/or substance abuse problems, and migrant agricultural workers.

In addition, the Indiana Consolidated Plan reports that "worthy of noting is the mention by some respondents of a disadvantaged and often overlooked group: youth aging out of the foster care system. In many cases, this group is not prepared to live on their own, nor have they received adequate education and training to obtain sustainable employment and survive without assistance."

While not intended as a comprehensive inventory of group living facilities in Indiana, the state Consolidated Plan reports that at any given point in time, the state is serving:

- 633 sheltered homeless with HIV/AIDS;
- 3,510 shelter persons with mental illness; and
- 4,176 shelter homeless with chronic substance abuse.

In addition, the Consolidated Plan reports that there were 52 state-licensed migrant farmworker camps in 2003.

Specific information has not been developed on the energy needs for these facilities in Indiana. However, there is no reason to believe that group facilities serving the homeless, victims of domestic abuse, the developmentally disabled, or other populations needing privately-supplied group housing in Indiana face substantively better circumstances than did the group facilities in Washington State. If anything, given the fly-up in home energy prices since that Washington research, combined with increasingly tight public budgets that support such facilities, it is reasonable to conclude that the need within such facilities is higher than it previously ever has been.

THE DOE WEATHERIZATION ASSISTANCE PROGRAM

The resources available for low-income energy efficiency investments in Indiana are insufficient to meet the need for efficiency in any reasonable time frame. Indiana's low-income efficiency

resources involve a “blending” of three major sources: (1) the U.S. Department of Energy’s Weatherization Assistance Program (WAP); (2) LIHEAP dollars transferred to WAP; and (3) utility efficiency dollars. These three sources, combined with a commitment of “oil overcharge” dollars, have allowed the state to weatherize fewer than 2,000 low-income homes a year. As shown in Table 28, in the seven years (2000 through 2006), Indiana was able to weatherize 12,238 low-income homes. The state used \$92.4 million to treat those 12,000+ units.

Table 28: Funding of Low-Income Weatherization in Indiana: All Sources (2000 – 2006)

	2000	2001	2002	2003	2004	2005	2006	Totals
DOE Weatherization /a/	\$3,883,726	\$4,410,532	\$6,663,467	\$6,436,551	\$6,436,551	\$5,589,066	\$6,402,686	\$39,822,579
LIHEAP (weatherization) /b/	\$4,877,963	\$8,325,392	\$3,478,021	\$4,831,420	\$4,740,931	\$4,660,565	\$4,740,931	\$35,655,223
“Oil Overcharge” /c/	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$993,862	\$1,000,000	\$10,993,862
Other (utility)	\$0	\$0	\$0	\$0	\$1,900,000	\$2,000,000	\$2,000,000	\$5,900,000
Total	\$10,761,689	\$14,735,924	\$12,141,488	\$13,267,971	\$14,077,482	\$13,243,493	\$14,143,617	\$92,371,664
Units of production /d/	1,515	1,524	1,752	1,910	1,885	1,735	1,917	12,238

SOURCE: Weatherization Assistance Program: Funding Survey (annual). National Association for State Community Service Programs.

NOTES:

/a/ Federal Weatherization Assistance Program (WAP).

/b/ Under federal regulations, the Low-Income Home Energy Assistance Program (LIHEAP) may transfer up to 25% of fuel assistance funds to weatherization.

/c/ “Oil overcharge” funds are also known as Petroleum Violation Escrow (PVE) funds.

/d/ Units of production are from blended budgets.

The Indiana low-income efficiency program has seen a modest increase in funding over the federal WAP appropriations provided in 2000 and 2001. That funding, however, has leveled off in the most recent five years. Indeed, the FY2007 WAP allocation to Indiana was \$5,853,032. Indiana’s FY2008 allocation was \$6,010,328. That 2008 Indiana allocation is nearly 10% lower than the funding received by Indiana in 2002.

In addition to this reduction in federal funds, Indiana will have exhausted its oil overcharge funding in 2006. Funding data for 2007 and later, however, is not yet available.

The insufficient rate at which energy efficiency is funded in Indiana is evident. At the rate of 2,000 housing units weatherized each year, assuming no new low-income housing units added subsequent to the 2000 Census, and assuming no need to ever re-weatherize a home, the State of Indiana could weatherize all households living with income at or below 100% of the Federal Poverty Level within the next 112 years. The use of 100% of Poverty Level, of course, understates the number of low-income housing units in Indiana. Indiana’s WAP program, for example, uses an eligibility threshold of 150% of the Federal Poverty Level.

ENERGY EFFICIENCY AND AFFORDABLE HOUSING PROGRAMS IN INDIANA

One source of energy efficiency for low-income housing in Indiana involves the construction and rehabilitation of affordable housing units, using public subsidies, to energy efficient standards.

As discussed in more detail above, the State of Indiana produces significant numbers of affordable housing units using various sources of federal subsidies. Three housing programs, in particular, are discussed below: (1) HUD public and assisted housing programs; (2) the Low-Income Housing Tax Credit (LIHTC) program; and (3) the federal Home Investment Partnership (HOME) program.

HUD's Public and Assisted Housing Programs

The inventory of public and assisted housing programs in Indiana presents a substantial opportunity to generate efficiency savings for low-income households. The U.S. Department of Housing and Urban Development (HUD) has noted this energy savings potential. Full house weatherization, HUD reports, can be expected to save 23% of energy in gas-heated, single-family homes. Moreover, HUD reports a median energy savings of 15% --equating to 1,450 kWh in electrically-heated buildings and 14 million British thermal units (mmBtu) in gas-heated multi-family buildings.

HUD is actively promoting energy efficiency in its affordable housing programs. Beginning in Fiscal Year 2007, each HUD Community Planning and Development (CPD) office began reporting the number of units built with HOME and CDBG funds to Energy Star standards through HUD's Integrated Disbursement and Information System (IDIS).

In addition, HUD requires all PHAs to conduct energy audits at least once every five years. Through this audit, PHAs are required to identify cost-effective energy efficiency potential and to implement those cost-effective measures as funds become available. Under HUD regulations, all new equipment purchased by a local PHA must meet DOE's standards for energy efficiency.³⁷

Congressional action, too, is pushing public and assisted housing to increase the efficiency of energy usage. The Energy Policy Act of 2005 provides that "in purchasing appliances, a public housing agency shall purchase energy-efficient appliances that are Energy Star products or FEMP-designated. . . unless the purchase of energy-efficient appliances is not cost-effective."³⁸ According to HUD, products purchased by PHAs likely to be affected by the statute's mandate will include lighting, refrigerators, washers and dryers, windows and furnaces, among others.

Finally, HUD is promoting the increased use of Energy Service Companies (ESCOs) in local public housing authorities. According to HUD:

Authorized by Congress in 1987, energy performance contracting is an important vehicle for carrying out energy efficiency in public housing. An energy performance contract is an agreement with a private energy services company that, after performing an energy audit, provides financing for energy efficiency measures, oversees the installation of these measures, and provides long-term

³⁷ See generally, Energy Task Force, Office of Policy Development and Research, Department of Housing and Urban Development (August 2006). Promoting Energy Efficiency at HUD in a Time of Change: Report to Congress, at 19 - 20.

³⁸ FEMP is the Federal Energy Management Program.

services, such as monitoring of energy use, training of maintenance staff, and energy education of residents. Typically, the company guarantees a certain level of savings and “shares” the savings with the PHA.

Some progress is being made, although information specific to Indiana is not available. As shown in Table 29, the number of PHAs with ESCO contracts doubled nationwide between 2002 and 2006. The PHA investment in energy efficiency increased nationally from \$107.8 million in 2000 to more than \$350 million in 2006, with annual energy savings increasing from \$13.4 million to \$37.6 million in that time period.

Table 29: Number of PHAs with Energy Performance Contracts Nationwide (2006)

	PHAs	2000	2002	2004	2006	Percent
Very Small (< 250)	2,341	2	2	5	10	0.4%
Small (250 – 499)	433	14	18	20	29	6.7%
Medium (500 – 1,249)	249	6	13	27	35	14.0%
Large (1,250 – 6,599)	133	16	21	35	37	28.0%
Very Large (> 6,599)	18	4	4	37	6	33.0%
Total	3,174	42	58	6	117	3.7%

SOURCE: U.S. Department of Housing and Urban Development, Promoting Efficiency⁸⁶ at HUD in a Time of Change, Report to Congress, at Table 3, page 25 (August 2006).

One discouraging aspect of this growth is its failure to reach very small PHAs (those with fewer than 250 units). While very small PHAs comprise nearly two-thirds of PHAs nationwide (2,341), less than one-half of one percent of these very small PHAs had entered into ESCO contracts. In contrast, of the 151 larger PHAs (those with 1,250 units or more), roughly one-third had entered into an ESCO contract.³⁹

The Federal Home Investment Partnership Program

The State of Indiana complies with federal requirements that housing units newly constructed using federal HOME funds as a subsidy source meet the energy efficiency standards of the currently effective Model Energy Code (MEC) published by the Council of American Building Officials (CABO). According to HOME standards published by the Indiana Housing and Community Development Authority (IHCDA), “recipients of HOME awards must meet additional energy efficiency standards for new construction,” citing 24 C.F.R. §92.251.

IHCDA, however, provides an incentive for housing developers using HOME funds to build to efficiency standards beyond those set forth in the CABO Model Energy Code. IHCDA provides “preferences” for developers seeking funding subsidies through the highly-competitive HOME program. A “preference” makes it more likely that the developer applying for the public subsidy will be granted that subsidy. Two separate preferences exist in the Indiana HOME program.

³⁹ HUD is now exploring the feasibility of “aggregating” very small PHAs for purposes of pursuing ESCO contracts.

- Energy efficient and conservation items: IHCDAs provide one preference for the installation of *all* of three energy efficiency measures in their homes: Energy Star-rated compact fluorescent light bulbs (1/room or 3/unit); Energy Star-rated light fixtures (1/room or 3/unit); and an Energy Star-rated programmable thermostat. In addition, developments that commit to at least two energy efficiency measures from a specified list will receive one *additional* preference (Energy Star-rated cooling system; Energy Star-rated heating system; Energy Star-rated windows; Energy Star-rated refrigerator; Energy Star-rated washing machine; Energy Star-rated dish washer; or R-value insulation exceeding Indiana’s state building code). For new construction only, one of the two efficiency items potentially underlying the second preference includes also having the applicant’s bid specifications give a preference to contractors that have received specified energy efficiency training.

- Energy Star-rated units (new construction only). A second preference can be earned “if the applicant commits to building at least 10% of the total proposed units as Energy Star-rated units. An Energy Star-rated unit is one that is at least 15% more energy efficient than homes built to the 2004 International Residential Code.” IHCDAs explain the rating process:

To build an Energy Star Rated unit, the applicant will first procure an Energy Star certified rater. . . . The rater will work with the applicant to determine which energy efficient features to put into their homes in order to achieve Energy Star rating (i.e., some combination of installing high R-value insulation or high performance windows, tightly sealing the home’s ‘envelope’ and duct work, using energy efficient heating and cooling systems, and using energy efficient appliances and lighting systems). The rater will then conduct on-site tests of the home during the construction process (i.e., insulation, duct work, air sealing, etc.), and will perform a final test of the home at completion, which could include a blower door test to check the leakiness of the home’s ‘envelope’, a duct blaster test to check the leakiness of the duct system, and/or completion of a thermal bypass checklist (a visual inspection of common construction areas where air can flow through or around insulation).

IHCDAs provide up to \$3,000 in additional development cost subsidies for new construction units that have been certified as Energy Star rated. In addition, contractors who build a highly energy efficient home may be eligible to receive a federal tax credit of up to \$2,000. According to IHCDAs, “to qualify, the home must be certified to provide a level of energy consumption that is at least 50% below that of homes built to the 2004 International Energy Conservation Code.”

Low-Income Housing Tax Credit (LIHTC) Units

Indiana also encourages the installation of energy efficiency measures in housing built using Low-Income Housing Tax Credits (LIHTCs) as their federal funding source. Indiana’s Qualified Allocation Plan (QAP), the state document prescribing how the LIHTCs will be distributed, cites energy efficiency measures as one of the characteristics of “high performance housing.” “High Performance Housing” is one of six categories of “scoring” that determine which applicants for

LIHTCs will receive this federal subsidy. “High performance housing” can provide up to 24 of 150 evaluation points in the review of an LIHTC application. Energy efficiency measures can provide up to 10 of the 24 “high performance housing” points.

In the LIHTC review process, points are awarded for providing Energy Star rated and other energy efficient materials and appliances, including Energy Star rated furnaces or heat pumps, air-conditioners, and windows and doors. Additional points are awarded for providing an Energy Star certified building envelope at all buildings sought to be subsidized with the tax credits. Final points are awarded for providing Energy Star rated appliances such as refrigerators, dishwashers, lighting fixtures, water heaters, and the like.

Finally, IHCD provides additional funding for Energy Star rated units within its Rental Housing Tax Credit (RHTC) program. IHCD provides a maximum tax credit of \$500 more for Energy Star rated units. For 2009, for example, an RHTC development of between 1 and 35 units would receive \$10,064 per unit if Energy Star rated, but only \$9,564 if not. An RHTC development of between 61 and 80 units would receive a maximum tax credit of \$8,897 if Energy Star rated, but only \$8,397 if not.

SUMMARY

While the State of Indiana provides energy efficiency assistance to low-income households using multiple sources of funding, significant additional energy usage reduction potential still exists, even on an annual basis. Indiana’s primary stand-alone low-income efficiency program involves a blending of U.S. Department of Energy (DOE) Weatherization Assistance Program (WAP) dollars with utility-provided efficiency funds and modest block grant transfers of dollars from the federal LIHEAP program. In addition to this DOE-driven initiative, federal affordable housing programs not only facilitate, but affirmatively incentivize, the implementation of efficiency measures in both new construction and housing rehab developments throughout the state. These affordable housing programs, should the efficiency potential be captured in substantial part, let alone in total, could far exceed the usage reduction potential achieved through WAP and WAP’s public/private partnerships.

One source of efficiency that has not been well-tapped appears to involve housing that is owned and managed by local public housing authorities. While PHA investment in efficiency has seen a dramatic proportional jump in recent years, the absolute dollar amount of efficiency investment is small. In particular, small housing authorities appear to find it difficult to engage Energy Service Companies (ESCO) to provide shared-savings contracts through which to implement efficiency measures in public housing.

Indiana has a strong traditional of energy efficiency partnerships in the energy community. Potential exists, however, for expanding these partnerships beyond existing energy stakeholders to engage affordable housing stakeholders as well.

NOTES

PART 5:

UTILITY TARIFFS AND CONSUMER PROTECTIONS IN INDIANA

Not all “energy assistance” in Indiana is provided in the form of money. While much of the inability-to-pay by low-income households can be attributed to an absolute mismatch between household expenses and the resources available to pay those expenses, not all can be. In many instances, the inability to pay is attributed to a timing problem. In other instances, the inability to pay involves a temporary (rather than chronic) financial problem. In such circumstances, perhaps the best “energy assistance” might involve a redistribution of the timing responsibility for the bill payment rather than a cash subsidy. Perhaps, the best “energy assistance” is simply a forbearance, whether that forbearance is of collection activity or the imposition of additional financial obligations. Perhaps, the best “energy assistance” is the exercise of allowed discretion *not* to take some action, or *not* to impose some fee, or *not* to enforce some customer obligation.

While the sections above discuss the policy and financial responses necessary for low-income households who simply cannot afford their home energy bills, the state of Indiana should consider, also, its ability to provide assistance to households that are often marginally able, but only marginally able, to pay their bills.

In this chapter, the discussion will consider a series of consumer protections that might be directed toward the “working poor.” Contrary to the energy assistance discussed above, which is generally focused on the chronically poor, and the lowest income customers, the protections discussed below assume an underlying ability to pay—even if only a marginal or tenuous ability--on an annual basis. The discussion examines the extent to which these consumer protections operate on paper. The extent to which utility procedures might differ “in practice” from what policies are codified in utility tariffs is not considered. Too often, utility procedures that are not memorialized in writing are too transient for them to be considered mature and long-lasting.

The discussion below is based on a detailed review of the “service tariffs” of Indiana’s six major electric and natural gas utilities: (1) Northern Indiana Public Service Company (NIPSCO); (2) Vectren Energy Delivery; (3) Citizens Gas and Coke Utility; (4) Indiana Power and Light; (5) Duke Energy—Cinergy; and (6) American Electric Power (Indiana Michigan Power Company). Where a utility supplies both natural gas and electric service, the service tariffs for the two fuels should be assumed to be comparable unless specifically noted otherwise.

IMPROVING THE PAYMENT OF CURRENT BILLS

The first obligation of any utility customer to his or her supplier is to pay the bills rendered for service in a full and timely fashion. Having said that, there are legitimate impediments that can interfere with a customer fully meeting his or her responsibility. Persons living on the edge of financial difficulties frequently face not only the lack of household funds, but face the lack of

financial flexibility as well. One form of “energy assistance” that can be made available to Indiana customers, therefore, involves sensitivity to this lack of flexibility. The utility, in other words, might have far greater capacity to be flexible in those circumstances where the customer lacks such capacity.

Levelized Monthly Budget Billing

Levelized monthly budget billing provides the opportunity for customers with marginal incomes to pay their annual home energy bills in equal monthly billing amounts over the course of the year irrespective of the actual monthly bills the customer incurs.⁴⁰ Levelized budget billing offers three advantages to the economically marginal consumer.

- First, a levelized bill helps take the peak off seasonal weather-sensitive usage. High monthly bills that might present a problem in any particular severe weather month—that month can reflect either cooling needs or heating needs—are instead spread over several months.
- Second, a levelized bill helps provide certainty to the customer regarding what his/her payment responsibility will be. Rather than trying to “fit” an unexpectedly high summer cooling bill into a warm weather budget that is already strained because of the loss of the children’s participation in the free and reduced school lunch/school breakfast program, a customer will know at the beginning of the summer cooling season what level of utility bill to expect each month.
- Finally, a levelized monthly budget billing plan represents a type of “forced savings” for economically marginal households. Rather than needing to set aside an estimated portion of the cold weather natural gas bills, in anticipation of accessing those savings to pay heating bills in cold weather months, the levelized monthly budget billing creates an obligation to pay the time-shifted winter bill when those bills are rendered a little at a time during the lower-usage months. The “overpayment” is accrued by the utility as a bill credit and applied to the higher-cost months as appropriate.

The Form of a Budget Billing Plan

Budget billing plans can take many forms, with each having its advantages and disadvantages. One common form involves a twelve-month levelized plan with any under- or over-collection experienced during that time rolled into a calculation of the next year’s bill. A second common approach involves the offer of an eleven-month levelized monthly bill. The 12th month of the year is then used as a true-up month, with any over- or under-collection billed in that last month.

⁴⁰ Many levelized budget billing plans provide for occasional adjustments to the budget amount to reflect unanticipated changes in the customer’s bill, up or down. While such adjustments can prevent a large “make-up” bill at the end of the year, or prevent a need for the customer to substantially overpay the bill, only to have it refunded at year’s end, levelized budget billing plans with adjustments that occur too frequently lose the budgeting advantages which the levelized amount is intended to impart.

One “problem” with the use of levelized budget bills as a mechanism to take the spike off winter heating bills is the reluctance of some low-income customers to forego the lower natural gas bill in the summer non-heating season. These customers face a take-it-or-leave-it proposition, however, and often choose not to participate at all rather than shoulder greater payment burdens during those warm weather months. Some utilities have responded by offering non-annual budget bills. These budget bills levelize payments from October through May. The utility gains up to three months of prepayment toward a winter bill, while the customer gains some time-shifting of the winter spikes so that each of the high-cost winter bills will be somewhat lower, while at the same time maintaining the low gas bills in the summer months.

The differences in approaches can be seen by comparing the AEP tariff on budget bills with the Vectren Energy tariff on budget bills. AEP offers a billing plan under which 1/12th of a customer’s estimated bill for the upcoming year is billed each month. Under the AEP tariff, however, the utility reserves the right “at any time during the 12-month period [to] adjust the estimate so made, and the bills rendered in accordance with such estimate, to conform more nearly with the use of service being experienced.” No limit is placed, by tariff, on the number of times such an “adjustment” can be made during the 12-month period.

In contrast, Vectren offers an “optional alternative billing method” that “averages Customer’s estimated bill over an extended period (“Budget Bill”). “ According to Vectren’s tariff, “Customer’s normal monthly Budget Bill amount shall be based on a reasonably accurate estimation of future bills and shall be subject to no more than a single mid-cycle bill adjustment.” Under the Vectren tariff, the Company *may* offer a levelized Budget Bill over a 12-month cycle, but the tariff does not limit the Company to a 12-month period. Instead, the Vectren tariff provides for levelizing bills over “an extended period.” Rather than providing for a “mid-year” adjustment, the Company provides for a “mid-cycle” adjustment. Moreover, while the Company reserves the right to make a “mid-cycle” adjustment, such an adjustment may be made only once. Even if the Vectren Budget Billing plan is *usually* implemented on an annual basis, the tariff provides that company the flexibility to offer such other periods as may be beneficial to the utility and to the customer.

Duke Energy provides a budget plan closest to the seasonal billing previously discussed. Under the Duke Energy (Indiana) “budget billing” tariff –Duke also offers a year-long “equalized monthly payment plan” that more closely reflects the annual plans discussed above—a customer’s bill for the forthcoming quarter (3-month period) is calculated based on 1/12th of the bill for service at the customer’s premises for the immediately preceding 12-month period. At the end of the first quarter, the bill for the *next* three months is recalculated, again to equal 1/12th of the bill service at the customer’s premises for the then-immediately preceding 12-month period. Each 3-month budget billing plan, in other words, is calculated based as a 1/12th portion of the bill from the immediately preceding 12-month period. Once a year, at the end of each 12-month increment, the company calculates the difference between the cost of service billed, and the actual cost of service, and either adds or subtracts (as appropriate) 1/12th of that difference from each of the next twelve months to be sent to the customer. Duke reserves the right to revise the estimated bills underlying the billing, and to make adjustments to those bills, “if at any time it is apparent that Customer’s expected use of service has been over or under estimated.”

Restrictions on a Budget Billing Plan

Part of the efficiency of using a Budget Billing plan to improve the seasonal affordability of home energy involves the extent to which such plans are available to those customers who would most benefit from them. If Budget Billing is made available only to persons who have the capacity to pay their bills irrespective of the time-shifting inherent in the levelized payment, the plan, while perhaps a sound money management tool, offers no “energy assistance” benefit for improving affordability.

It would be unreasonable to expect a utility to promulgate billing regulations that explicitly make levelized Budget Billing unavailable low-income customers who might most benefit from it. Public utilities do, however, often tend to promulgate internal procedures that have the *effect* of excluding the poor from taking advantage of levelized Budget Bills. While Indiana’s major utilities articulate the structure of their Budget Billing plans in their tariffs, they have not chosen to place those availability terms in their tariff. As a result, the discussion below does not reference any particular Indiana procedure or practice.

In addition to the practice of offering only annual Budget Billing plans, which practice *is* referenced in Indiana utility tariffs, utilities often adopt availability criteria that have the effect of excluding the poor. Three such availability criteria stand out:

- **Minimum residency requirements:** Using the reasoning that effective estimates for Budget Billing depend upon a minimum billing history, some utilities limit the availability of Budget Billing only to customers who have a minimum of 12 months of residency at the address for which they seek the Budget Billing. As discussed in detail above, however, the frequent mobility of low-income customers, particularly low-income tenants, would tend to exclude low-income customers under such an availability criterion.
- **Limits on arrears:** Many utilities require customers to be free of arrears in order to enter into levelized Budget Billing plans. Unfortunately, it is the *presence* of arrears that may well be the indicator of a need for Budget Billing. Those customers who have a marginal ability to pay, but simply cannot afford the higher winter bills associated with heating load, can be expected to exhibit particular payment patterns. Rather than excluding customers with arrears from Budget Billing, Indiana’s utilities may be well-served to seek out those customers who have seasonal arrears combined with a documented willingness to pay *something* during the winter heating months, even if that “something” is less than full payment.
- **Commencement date:** Many utilities restrict the months in which a customer may enter a Budget Billing plan to the late spring and early summer months. Companies adopting this procedure do not view Budget Billing as a mechanism to levelize high winter bills. Instead, they view Budget Billing as a mechanism through which to obtain prepayment of a customer’s winter bills. Low-income customers needing to shave the spike off of home heating bills may well not *know* of the benefits, or even of the existence, of levelized Budget Billing during a late spring/early summer enrollment period. Indeed, it is likely that it is an unaffordable winter bill that brings the household into contact with the utility,

or with an energy assistance agency (e.g., LIHEAP, fuel fund, Township Assistance agency) that can steer the customer onto a levelized Budget Billing plan beginning in the winter months.

Given the lack of tariff language by Indiana’s gas and electric utilities regarding the availability and operation of Budget Billing, the regulations of the Indiana Utility Regulatory Commission provide the most authoritative guidance on Budget Bills. Indiana’s regulations present the language mirrored in Vectren’s tariff. The language mandates the offer of an “alternative payment plan” over “an extended period.” If anything, the failure of the IURC regulation to reference an “annual” levelized budget billing plan seems to contemplate that budget billing might extend for periods other than 12-months.

The IURC regulations do not provide for limitations to be placed on the offer of such plans, even though they state that any such plan offered by a utility must be “approved” by the Commission. By not placing availability restrictions in their tariffs, Indiana’s utilities are not subject to that review and approval process. Indiana should consider requiring its utilities to place their Budget Billing availability requirements in tariffs subject to review and approval by the IURC.

The Prevalence of Low-Income Budget Billing Plans

Few low-income utility accounts in Indiana are billed through a levelized budget billing plan. Roughly one of every ten low-income accounts receive levelized monthly bills in Indiana. Table 30 shows that low-income accounts evidence a slight, but noticeable, seasonal variation in the penetration of budget billing. While the percentage of accounts on levelized billing peaked in the warm weather months of July (15%) and August (14%), the proportion declined in the cold weather months. The year-ending figure of 10% (June 2006) was below the year-beginning proportion of 15% (July 2005). On average, 11% of low-income accounts were being billed each month in Indiana through a levelized monthly budget-billing plan.

Table 30: Number and Percent of Low-Income Accounts on Levelized Budget Billing

	July-05	Sept-05	Nov-05	Jan-06	Mar-06	May-06	Average Monthly
Number of low-income accounts on levelized budget billing	5,484	5,169	5,765	6,263	8,520	12,412	7,344
Percent of accounts on levelized budget billing	15%	9%	12%	10%	9%	11%	11%

SOURCE: Indiana Billing and Collection Reporting: Natural Gas and Electric Utilities: 2006.

Extended Due Date Alternatives

A second type of bill-shifting offered by some of Indiana’s utilities allows a customer to choose the billing date on which to receive his or her monthly bill for service. Such a billing selection alternative does not appear in Indiana’s customer service regulations promulgated by the IURC. Instead, the billing alternative is an effort on the part of some Indiana utilities to address a

particular billing issue faced by a discrete population of potentially payment-challenged customers.

The payment problem faced by some customers is one more of timing than of an absolute mismatch between household income and expenses. Households on a limited, fixed income whose utility bill due date falls late in the month, can find themselves consistently late in paying their bill, even though they regularly are able to pay their bill in full. Under such circumstances, even though the bill is paid in full each month, the customer is routinely charged a late payment fee that they likely can ill afford to pay.

The problem arises when the bill due date and the date on which income is received are on significantly different cycles. Problems arise, in particular, for aging households whose Social Security checks arrive on a particular date each month; for households on public assistance whose benefits arrive on a particular day each month; and for other households receiving similar fixed-date/fixed-amount incomes.

Indianapolis Power & Light Company (“IPL”) offers what it calls its “Due Date Deferral Plan” for these customers. IPL makes its alternative billing plan available to any customer “who either receives a social agency, Social Security, or pension check, and who is not engaged in any fulltime employment, including self-employment.”⁴¹ IPL’s process applies when the due date of a bill falls between the 21st of one month and the 4th of the immediately following month (e.g., between March 21st and April 4th). Under such circumstances, IPL allows the customer to defer the bill payment due date to the 5th of the month (e.g., from August 22nd to September 5th; from September 2nd to September 5th). If the bill due date is extended in such a fashion, the customer is not charged a late fee during the deferral period. If, however, a customer misses two deferred due dates in a calendar year, the customer is removed from the program and subjected to a one-year stay-out period.

Duke Power also offers an “Adjusted Due Date” billing option. Duke’s optional billing date is available to the same population as IPL’s. In addition, however, Duke extends its “Adjusted Due Date” program to a member of the Reserves or National Guard on active duty, as well as to a customer who “has special circumstances as determined at the discretion of a Customer Service Representative.” According to Duke, a participating customer can defer his or her payment due date “a maximum of ten billing cycles—about two (2) weeks.”

No Indiana utility has adopted a due date deferral program that is quite as extensive as available for some utilities in other parts of the country. One utility serving the Mid-South region (Arkansas, Louisiana, Mississippi, and some parts of Texas), for example, offers what it calls its “Pick-a-Date” program. Under Pick-a-Date, a customer may select the day of the month on which he or she wishes her due date to fall. In this fashion, the customer can eliminate any mismatch between the timing of income and the timing of the utility bill payment date. Similarly, New Jersey’s Public Service Electric and Gas (PSE&G) allows customers entering into deferred payment plans to retire arrears to select their bill payment date.

⁴¹ IPL also imposes other miscellaneous availability criteria not relevant here.

RESPONDING TO UTILITY BILL NONPAYMENT

Aside from the treatment of current bill payment, the manner in which utilities treat the payment of arrears can provide important “energy assistance” benefits to low-income customers. The affordability of a monthly bill to a low-income customer, of course, is dictated by the *total* payment obligation, not merely the current bill payment obligation. Accordingly, the manner in which a utility treats the retirement of arrears can affect not only the ongoing affordability of a monthly bill, but can also affect whether a low-income customer is capable of retaining service.

Deferred Payment Plans

Indiana utilities provide a form of “energy assistance” to payment-troubled customers when they offer such customers an opportunity to defer payments toward arrears over an extended period of time. Under such circumstances, the utility requires a customer in arrears to make a downpayment toward the unpaid bill, with monthly payments toward the remaining balance along with a payment of each current monthly bill as it becomes due.

Indiana’s six major utilities have not formalized their deferred payment plan procedures as filed tariffs. As a result, guidance on deferred payment plan policies can be garnered only from IURC regulations. According to those agency rules, Indiana’s utilities are required to offer a deferred payment plan whenever a customer “shows cause for his inability to pay the full amount due (financial hardship shall constitute cause).” In determining a payment plan in Indiana, a utility may require the customer to pay “a reasonable portion (not to exceed \$10 or one tenth (1/10) of the bill whichever is less” as a downpayment; the customer may, of course, agree to pay a greater portion. The customer must then agree to pay the remainder of the outstanding bill within three (3) months, along with all bills for current service as they become due.

Indiana’s utilities need not offer a deferred payment plan to a customer if that customer has breached “any similar agreement with the utility” within the past twelve months.

The proportion of low-income accounts in arrears that have entered into deferred payment arrangements varies by season of the year in Indiana. The proportion of low-income accounts in arrears subject to agreement increased throughout the late winter and spring months (February, March, April) and then decreased during the warm weather months. The percentage of accounts in arrears subject to agreement was below 10% in July 2005 (8%) and August 2005 (6%). The percentage had decreased from a peak of 19% in March 2006 down to 11% in June 2006.

Table 31 shows that, on average, the percentage of dollars in arrears that are subject to payment plans exceeds the percentage of accounts in arrears that are subject to payment plans. The implication of this data is that Indiana’s utilities have succeeded in placing accounts with higher arrears on to deferred payment plans. While the proportion of low-income accounts in arrears increases during the winter months, Indiana’s utilities largely succeed in taking low-income accounts in arrears coming out of the winter months and placing those arrears under a payment plan. Statewide data on the success of deferred payment plans –defining “success” as involving a customer who successfully retires his or her arrears through such a plan—is not available.

Table 31: Proportion Low-Income Accounts and Dollars in Arrears on Agreement

	July-05	Sept-05	Nov-05	Jan-06	Mar-06	May-06	Avg Mnthly
Pct low-income accounts in arrears	26%	20%	28%	28%	39%	37%	31%
Percent low-income accounts in arrears on agreement	8%	12%	11%	7%	19%	17%	12%
Ratio: arrears-to-monthly billing	0.46	0.29	0.26	0.31	0.75	0.71	0.54
Percent low-income revenue in arrears on agreement	7%	6%	5%	3%	16%	32%	17%

SOURCE: Indiana Billing and Collection Reporting: Natural Gas and Electric Utilities: 2006.

The Use of Cash Deposits

Each of Indiana’s six major utilities requires cash security deposits from residential customers failing to establish creditworthiness. Pursuant to IURC regulations, Indiana’s utilities are to determine creditworthiness “solely upon the credit risk of the individual. . .”

Indiana utilities may require a “present customer” to post a cash deposit if the customer demonstrates a poor payment pattern. Poor payment practices include having been mailed disconnect notices in two consecutive months; having been mailed disconnect notices for any three months within a 12-month period; or have been disconnected for nonpayment within the past four years.

Applicants for service are treated differently, for purposes of assessing creditworthiness, depending upon whether they have been a previous customer of any utility.

- If the applicant has been a previous utility customer (within the previous two years), the applicant is deemed to be creditworthy if he or she owes no current outstanding bill; had no more than two delinquent bills in the last twelve months of service with another utility; and had not had service disconnected for nonpayment within the last two years of service.
- If the applicant has not been a previous utility customer, the applicant is deemed to be creditworthy if any two creditworthiness criteria are met relating to employment, stability of residency; or the use of commercial credit.

Indiana’s electric utilities may demand a cash deposit not to exceed one-sixth (1/6th) of the estimated annual bill to be rendered. Indiana’s natural gas utilities may demand a cash deposit not to exceed one-third (1/3rd) of the estimated annual bill. Should a customer choose to participate in Budget Billing, however, the deposit is not to exceed two budget billing amounts.

Indiana’s regulations governing cash security deposits do not explicitly provide for the use of non-cash alternatives to a deposit. Unlike many states, which provide guidance on the use of

guarantors and sureties in lieu of deposits, the IURC regulations do not. The IURC regulations do provide, however, that a cash deposit “shall be promptly refunded to the customer” if the customer “demonstrates his or her creditworthiness by any other means.”

Not all of Indiana’s utility tariffs exactly mirror the IURC regulations governing cash security deposits. Vectren’s tariff, for example, provides that “the amount of such deposit shall not exceed one-third of the expected annual billing for Gas Service to furnished to Customer,” without noting that exceptions exist to the permission to levy a deposit of that size. Moreover, the Vectren deposit tariff provides that, for any customer “who does not establish a creditworthy *payment record*” (emphasis added), the company may retain a deposit “until Gas Service is discontinued.” Citizens Gas, too, provides only that “deposits from Residential Customer will be refunded after the Residential Customer has established an acceptable payment record. . . .” Neither tariff recognizes the IURC regulation providing that a customer may establish creditworthiness “by any means.” In contrast, the NIPSCO deposit tariff references the IURC regulation and asserts that deposits will be administered in compliance with that regulation.

The American Electric Power (AEP) tariff is the only Indiana utility that explicitly recognizes the right of a customer to post a guarantee in lieu of a deposit. According to AEP, “a deposit *or suitable guarantee* as security for the payment of bills may be required of any customer at any time or from time-to-time before or after service is commenced.” (emphasis added). AEP does not define, by tariff, what constitutes a “suitable” guarantee.

AEP provides further, which other Indiana utilities do not, that “if the Company denies service or requires a cash deposit as a condition of providing service, then it must immediately send a written notice to the applicant stating the precise facts upon which it bases its decision and provide the applicant with an opportunity to rebut such facts and show other facts demonstrating his creditworthiness.”

None of Indiana’s six major utilities provide for a mechanism by which the company varies its level of deposit based upon an assessment of the risk level of a residential customer. Each company appears to view its authority to demand a deposit as a yes/no proposition (either they may demand a deposit or they may not). The IURC regulatory requirement that a deposit is “not to exceed” specified limits has been construed by each company that imposing a deposit *at* that maximum level is appropriate in any instance where some deposit is allowed. No gradations of creditworthiness are recognized.

SUMMARY

Not all “energy assistance” in Indiana is provided in the form of cash grants. Indiana utilities provide various bill payment options that allow customers who are marginally able to pay their bills, but only marginally able, to take specific actions to provide flexibility in bill payment in order to maintain utility service. The primary bill payment alternative involves the use of levelized monthly Budget Billing, under which customers may time-shift payment responsibility to take the spike off of high winter heating bills (or summer cooling bills). While seeming to be under-subscribed amongst the low-income population in Indiana, Indiana’s utilities do not publish their Budget Billing availability criteria that might limit Budget Billing participation in

tariff form subject to review and approval by state regulators. Some, but not all, Indiana utilities also allow their customers to time-shift payment responsibilities by choosing to move their bill payment due date to more closely reflect the date on which they expect to receive income each month.

The treatment of past-due bills is another form of energy assistance that can be provided by Indiana utilities. Under IURC regulations, Indiana utilities can require minimal downpayments, but limit repayment terms to only three months. Reasonable questions can be raised as to whether total monthly bills can be maintained at any type of affordable level under such a process.

Finally, energy assistance can be, but is not commonly, provided by Indiana utilities through their acceptance of non-cash alternatives to the posting of security deposits. Only one Indiana utility explicitly acknowledges a right on the part of its residential customers to post a guarantee or surety in lieu of a cash security deposit. Even aside from the use of guarantees in lieu of cash security deposits, Indiana utilities appear to exercise their right to demand the *maximum* deposit permitted under IURC regulations in all instances. Rather than making a judgment about the level of creditworthiness based on the criteria articulated in the IURC regulations, and imposing a deposit reflecting the level of risk posed by a customer, each Indiana utility imposes only the maximum deposit, if any deposit is imposed at all. The state's utilities may wish to consider whether the "not to exceed" language applicable to deposits might better be implemented by actually exercising the discretion provided under the regulation to match the level of a security deposit to the level of risk identified through the review of a customer's creditworthiness.

PART 6:

ADDITIONAL FUEL ASSISTANCE IN INDIANA

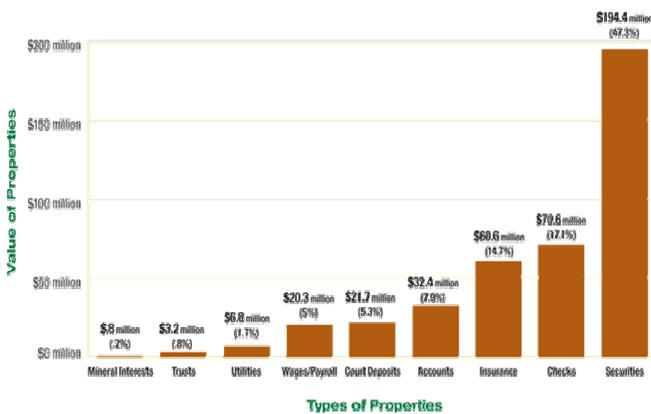
As Indiana struggles to address the affordability problems associated with increasing home energy prices, state policymakers should pay particular attention to avoid leaving potential resources on the table. The discussion below identifies the following sets of new resources that the State of Indiana might capture for low-income energy assistance.

- Capturing escheated utility deposits;⁴²
- Promoting the Earned Income Tax Credit (EITC);
- Enforcing utility allowances to tenants of public and assisted housing;
- Expanding the role of public and assisted housing;
- Developing alternatives to the use of cash security deposits;
- Requiring mandatory utility fuel fund checkoffs;
- Using non-traditional checkoffs;
- Accessing non-traditional sources of utility funding;
- Severing ties with payday lenders as community pay stations; and
- Addressing the needs of bulk fuel customers.

CAPTURING ESCHEATED DEPOSITS

The discussion below explains why Indiana should adopt a policy that directs unclaimed utility deposits into low-income crisis assistance and/or weatherization programs. This discussion documents how low-income households are more likely to post utility cash security deposits and to have those deposits held over time. It further documents how the mobility of low-income Indiana residents is substantially higher than that of Indiana residents generally, with the accompanying higher potential for abandoned and unclaimed deposits.

⁴² While the discussion below examines escheated deposits, the same analysis would be applicable to utility rate refunds.



Indiana retained about \$326 million in unclaimed properties between 1998 and 2007. By far the greatest portion of those unclaimed monies were comprised of securities, with “checks” and “insurance” being a distant second and third place. According to the Unclaimed Property Division of the Office of the Indiana Attorney General, the state held \$5.4 million in unclaimed utility funds during that ten-year period.

While data on the distribution of unclaimed utility funds in Indiana by region are not available, the Attorney General’s office does publish information on the geographic distribution of total unclaimed funds. Of those total funds:⁴³

- Central Indiana had more than \$102 million of unclaimed assets (31.3% of the state total), while Northwest Indiana had \$30.7 million (9.4%).
- South Bend and Fort Wayne both had \$16.7 million (5.1%), while Southeast Indiana had \$12.9 million (4%);
- Terre Haute had \$12.0 million (3.7%), while Evansville had \$10.6 million (3.3%). Lafayette had \$5.2 million (1.6%).
- “Out of state” (\$4.2 million/1.3%) rounded out the distribution amongst known addresses.⁴⁴

Assuming that those unclaimed utility funds mirrors the distribution of unclaimed funds overall, use of the escheated utility dollars should be able to provide fuel assistance and/or weatherization on a statewide basis.

It would be reasonable for Indiana to adopt legislation allocating these unclaimed utility funds to low-income energy assistance. The application of typical utility creditworthiness criteria yields a disproportionate incidence of deposits within the low-income population. In addition, low-income households are disproportionately mobile in Indiana, and by extension, exhibit an increased potential for the abandonment of a deposit. After examining these two characteristics, the discussion below then identifies the statutory amendment need to earmark unclaimed utility dollars in Indiana for low-income fuel assistance and weatherization.

Posting Cash Security Deposits

Low-income households are less likely to meet the standards of creditworthiness adopted by Indiana utilities to govern whether to impose and hold a cash security deposit on new customers.

⁴³ Graphics on the extent of unclaimed funds were obtained from the Unclaimed Property Division of the Office of the Indiana Attorney General.

⁴⁴ In addition, \$114.9 million (35.2%) was held for “no reported address.”

Typical credit standards adopted by Indiana utilities setting forth how to establish “satisfactory credit,” include in general terms:

- Whether the customer owns his/her premise or is otherwise a property owner; or
- Whether the customer has other credit references from a commercial establishment; or
- Whether the customer has a satisfactory payment record from a reasonably recent prior customer relationship with the company.

In lieu of these credit standards, a customer may be required to post a cash security deposit.

Low-income households are less likely to be homeowners in Indiana. The relationship between homeownership and income has long been accepted. In Indiana, while the median income of a homeowner is \$64,860 (nearly 25% higher than the statewide median income of \$52,640), the median income of a renter is \$32,351, nearly 40% below the statewide median income.

The relationship between income and homeownership status is well-documented. While between 55% and 70% of all Indiana households with annual incomes less than \$15,000 are renters, fewer than 15% of Indiana households with incomes of \$75,000 or more are renters. Overall, 67.5% of all Indiana households with annual incomes below \$5,000 are renters, while 67.3% of Indiana households with incomes between \$5,000 and \$10,000 are. In contrast, 92.3% of all Indiana households with income above \$150,000 are homeowners, while 89.7% of households with income between \$100,000 and \$150,000 are.

Low-income households are also more likely to have bad credit reports from merchants. One reason for this, however, is that low-income households are more likely to face non-credit problems with merchandise than their higher income counterparts. It has been found that low-income consumers frequently acquire poor credit ratings by refusing to complete payments on installment purchases of defective or shoddy merchandise. According to one study, 35 percent of the debtors in default who were studied "gave reasons for their default that implicated the creditor in varying degrees."⁴⁵

According to this study, "by far the largest category of credit-related reasons consists of allegations of fraud and deception. Nineteen percent mentioned such wrongdoing by the seller as part of the reason for their default, and for 14 percent of all debtors, it was the *primary* reason." (emphasis added). As can be seen, low-income Indiana residents are more likely to face “bad” credit reports not only because of their inability always to stretch limited incomes to pay for outstanding obligations, but also because of creditor-related reasons associated with their poverty status.

Finally, low-income households tend to be disproportionately payment troubled. As discussed in detail elsewhere in this report, Indiana data documents that low-income households are at least

⁴⁵ David Caplovitz, *Consumers in Trouble: A Study of Debtors in Default*, at 91 (MacMillan Publishing: 1974).

twice as likely to be payment-troubled than the general population. As a result of these payment problems, not only will low-income customers more likely be required to post cash security deposits with their utilities with which to begin, but low-income customers will also be less likely to have deposits refunded to them once they are posted.

The purpose of the discussion above is not to question the deposit-taking practices of Indiana utilities. Rather the purpose is simply to note that low-income households are likely to be disproportionately represented in the population of utility customers being required to post cash security deposits. By extension, therefore, it is likely that unclaimed utility deposits are disproportionately likely to originate from low-income Indiana utility customers.

Abandoned Cash Security Deposits

Indiana law requires utilities to treat unclaimed deposits as “unclaimed property” to escheat to the state after a statutorily prescribed waiting period. During that waiting period, the utility is charged with refunding the deposit to any person lawfully making a claim thereon. There is little question, however, but that the mobility of households that leads to the abandonment of utility deposits is likely to be concentrated in the low-income community.

Low-income households, overall, have a much higher mobility than do households in general.⁴⁶ The median duration of residence for people overall is 5.2 years. This means that half of all persons have lived in their current home for a longer period and half have lived in their current home for a shorter period. There are, however, significant differences between various populations. People who rent their homes tend to live in their residence for a shorter time than homeowners--a median duration in their current residences of 2.1 years, compared with 8.2 years for people living in owner-occupied housing units.⁴⁷ Indeed, nearly one-third of people living in renter-occupied housing units in March 2003 moved in the previous year (30.7%), while in contrast, only 1-in-14 people in owner-occupied housing moved during the same period (7.4%).⁴⁸

Mobility directly relates to income. The most recent direct measurement of this by the Census Bureau uses 1996 data (published in 2002). That analysis reported:

Those with higher incomes tended to stay in one location longer than those with lower incomes. In 1996, the median duration of residence for those living in households with income of \$75,000 or more was 6.3 years, compared with 3.6 years for those living in households with income of less than \$25,000. Over 20 percent of those living in households with income less than \$25,000 lived in their

⁴⁶ The annual Census reports based on the Current Population Survey document this conclusion. See, e.g., Current Population Survey (March 1999), Geographical Mobility: 2002 to 2003, Detailed Tables, at Tables 11, 12, 17.

⁴⁷ Kristen Hansen (October 1998). Seasonality of Moves and Duration of Residence, Current Population Report P70-66, U.S. Department of Commerce, Economics and Statistics Administration: Washington D.C.

⁴⁸ Jason Schacter (March 2004). Geographical Mobility: Population Characteristics, Current Population Report P20-549, U.S. Department of Commerce, Economics and Statistics Administration: Washington D.C.

current residence less than one year, compared with just 13 percent of those living in households with income of \$75,000 or more.⁴⁹

The abandonment of utility deposits is likely to be primarily caused by households moving from their current home and failing to provide the utility a forwarding address. The information presented above leads to the conclusion that not only will low-income households more likely be called upon to post cash security deposits, but low-income households will also more likely be amongst those households that are likely to lose their deposits because of their mobility.

Recommendation

Section 17-303 of the Indiana Code should be amended to allow utility deposits and rate refunds to be captured for low-income energy assistance, including weatherization, rather than have such funds escheat to the state. Section 17-303 currently states as follows:

The following funds held by any utility are presumed abandoned:

- (1) Any deposit made by a subscriber with a utility to secure payment for, or any sum paid in advance for, utility services to be furnished in the State, less any lawful deduction, that has remained unclaimed by the person who appears on the records of the utility as entitled to it for more than 3 years after the termination of the services for which the deposit or advance payment was made;
- (2) Any sum which a utility has been ordered to refund and which was received for utility services rendered in the State, together with any interest on it, less any lawful deduction, that has remained unclaimed by the person appearing on the records of the utility as entitled to it for more than 3 years after the date it became payable in accordance with the final determination or order providing for the refund; and
- (3) Any sum paid to a utility for a utility service, which service has not been rendered within 3 years of the payment.

For all the reasons discussed above, the funds now covered by Section 17-303 should be used for low-income energy assistance purposes, including weatherization.

PROMOTING THE EARNED INCOME TAX CREDIT

The Earned Income Tax Credit (EITC) is the largest public assistance program serving low-income households in Indiana. As discussed in detail above, the EITC delivered roughly \$800 million dollars in federal benefits for the Tax Year 2005 (claimed in 2006). Nonetheless, according to the Internal Revenue Service (IRS), national data suggests that jurisdictions leave

⁴⁹ Jason Schacter and Jeffrey Kuenzi (December 2002). Seasonality of Moves and the Duration and Tenure of Residence: 1996, U.S. Census Bureau, Population Division: Washington D.C.

between 15% and 25% of available EITC benefits on the table each year. In Indiana, this means that between \$120 million and \$200 million in federal EITC benefits go unclaimed each year. State EITC benefits, which are indexed to the federal program in Indiana, would be in addition to these federal dollars.

The increase in EITC benefits, while not uniformly helping all areas of the state, would nonetheless deliver substantial benefits to all counties within Indiana. Map 9 below shows a distribution of unclaimed benefits given the 15% and 25% rates identified by the IRS. Not surprisingly, the largest dollars lie in the large urban counties. At the 25% unclaimed rate, the four largest amounts of unclaimed benefits lie in:

- Allen County (\$11.258 million)
- Lake County (\$20.643 million)
- Marion County (\$39.040 million), and
- St. Joseph County (\$9.556 million)

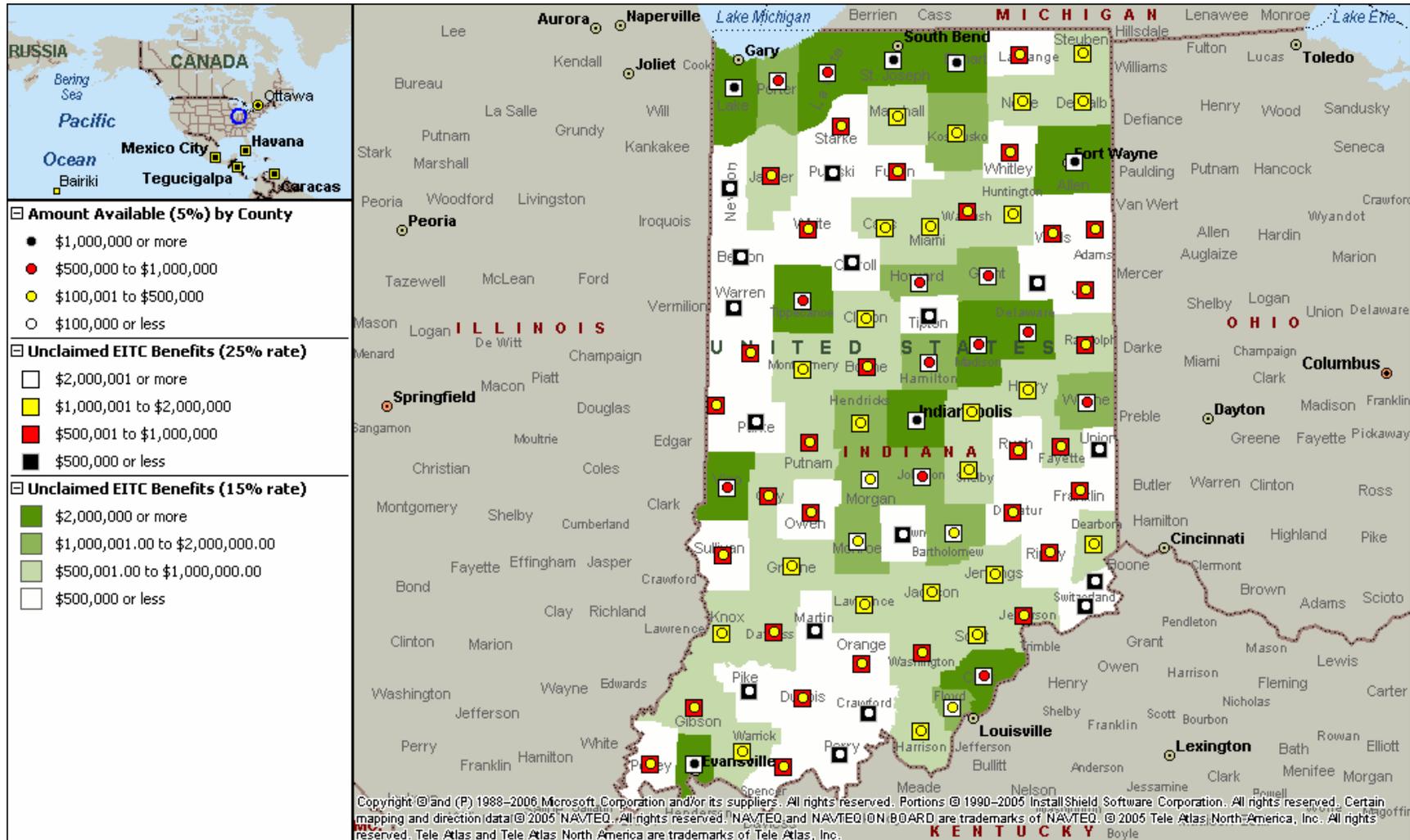
According to the Brookings Institution, few jurisdictions lack the capacity to increase the rate at which EITC benefits are distributed by five percent (5%) or more in a given year. The D.C.-based Center on Budget and Policy Priorities (CBPP), which administers the national EITC Outreach Campaign, reports that populations that are particularly underserved include part-time workers, women workers, and Hispanic workers. Such an increase in Indiana would deliver nearly \$40 million in increased federal EITC benefits to Indiana. From that \$40 million, 16 counties would receive less than \$100,000; 58 counties would receive between \$100,000 and \$500,000; twelve counties would receive between \$500,000 and \$1.0 million; and six counties would receive more than \$1.0 million.

ENFORCING PUBLIC HOUSING AUTHORITY UTILITY ALLOWANCE OBLIGATIONS

The U.S. Department of Housing and Urban Development (HUD) provides energy assistance to tenants of public and assisted housing. “Public housing” refers to housing *owned* by local public housing authorities (PHAs). “Assisted housing” refers primarily to what is called Section 8 housing.⁵⁰ In addition, private housing developed with the assistance of the federal Low-Income Housing Tax Credit (LIHTC) program is governed by utility allowances promulgated by local housing authorities.

⁵⁰ While other miscellaneous types of assisted housing exist, as well, to which this analysis applies, the bulk of “assisted housing” is Section 8 housing.

Map 9: Available EITC Benefits at Unclaimed Rates (15% and 25%)



HUD's energy assistance comes in the form of what is called a "utility allowance." Under federal law, a utility allowance is supposed to be sufficient to pay a tenant's entire utility bill (electricity *and* space heating/cooling).⁵¹ Separate utility allowances are calculated for each fuel used by a tenant (and sometimes for each end use). Unlike LIHEAP, the allowance is not paid in cash to the tenant (or directly vendored to the tenant's utility service provider). Instead, the amount of the allowance is provided as an offset to the tenant's rent.⁵² The effect, however, is to put additional cash in the pocket of the tenant so that the tenant can pay his or her utility bills as they come due.⁵³

Federal Regulatory Requirements

A utility allowance is set by the local Public Housing Authority. Pursuant to federal regulations, each PHA is, at a minimum, supposed to review (and revise where appropriate) its utility allowance on an *annual* basis.⁵⁴ In addition, under federal law, each PHA is supposed to adjust its utility allowance whenever there is a rate change of 10% or more.⁵⁵ Local Public Housing Authorities however, all too frequently fail to comply with these "requirements," (and low-income tenants simply do not have the resources to constantly challenge PHA inaction).

The law does not require that the entire bill of a tenant be paid. Instead, the legal test is whether the utility allowance will be sufficient to cover the utility bill of an "energy conservative household of modest means."⁵⁶ Much can be written about what that phrase means. The basic message, however, is that while there is no guarantee that the entire bill will be paid, PHA discretion is not absolute. If the tenant uses more energy than is paid by the utility allowance, that energy consumption must be *more* than what would be used by an "energy conservative household of modest means." In addition, federal law provides that a utility allowance is to cover all energy consumption that is not within the ability of the tenant to control.

Despite the legal constraints identified above, local Public Housing Authorities often set utility allowances so as to substantially *underpay* tenants of public and assisted housing.

⁵¹ Under the law, a tenant's shelter costs (including rent plus all utilities other than telephone) is not to exceed 30% of income. Rent is set equal to 30% of income. Accordingly, to comply with the law, utility costs must be covered in their entirety to keep total shelter costs at 30%.

⁵² If the tenant has a rent of \$250 and a utility allowance of \$150 per month, the rent is reduced to \$100.

⁵³ If the utility allowance exceeds what the tenant would pay in rent, the excess is paid to the tenant in cash.

⁵⁴ 24 C.F.R. § 965.507(a) (2006) ("The PHA shall review at least annually the basis on which utility allowances have been established and, if reasonably required in order to continue adherence to the standards stated in §965.505, shall establish revised allowances.")

⁵⁵ 24 C.F.R. §965.507(b) (2006). ("The PHA may revise its allowances for resident-purchased utilities between annual reviews if there is a rate change (including fuel adjustments) and shall be required to do so if such change, by itself or together with prior rate changes not adjusted for, results in a change of 10 percent or more from the rates on which such allowances were based. Adjustments to resident payments as a result of such changes shall be retroactive to the first day of the month following the month in which the last rate change taken into account in such revision became effective.")

⁵⁶ 24 C.F.R. §965.505 (2006). ("The objective of a PHA in designing methods of establishing utility allowances for each dwelling unit category and unit size shall be to approximate a reasonable consumption of utilities by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment.")

This failure of local Public Housing Authorities to comply with federal law imposes substantial costs on the public utilities charged with serving these low-income customers. As a result of inadequate utility allowances, these tenants are required to pay much of what is supposed to be covered by a utility allowance out of their own pocket. These utility costs can be devastating to a tenant of public and assisted housing. An analysis by the U.S. General Accounting Office (GAO) reported that public and assisted housing tenants, on average, live with incomes of *below* 50% of Poverty Level.⁵⁷ Accordingly, public utilities experience higher collection costs, increased working capital expenses, and escalated bad debt over what they would have experienced had utility allowances been properly set.

It is not clear why HUD utility allowances receive so little attention by persons interested in seeing that the government programs designed to help low-income customers pay their home energy bills are adequately funded and appropriately administered. Consider that:

- Unlike LIHEAP, utility allowances are not seasonal benefits, but are year-round;
- Unlike LIHEAP, utility allowances are intended to cover total energy consumption, including electricity and space heating, not simply home heating (or cooling);
- Unlike LIHEAP, utility allowances are intended to pay the *entire* bill of a tenant, not merely some portion of it.

Recommendations

The State of Indiana should take an active role in ensuring that its local Public Housing Authorities comply with federal regulatory requirements regarding the promulgation of utility allowances. Housing Authorities are, after all, creatures of state law.⁵⁸ While they are independent local authorities, it is not inappropriate for the State to take an active role in enforcing compliance with requirements that adequate and appropriate energy assistance be provided, both to ensure the affordability of housing and to ensure the affordability of home energy.

The State, through either regulatory or legislative action, should adopt the following procedures:

- Each natural gas and electric utility shall, whenever it implements a retail residential rate change, including any rate change attributable to fuel costs or purchased gas costs, notify all Public Housing Authorities within their service territory of the rate change.
- Each PHA shall, by September 1 of each year, submit to the Indiana Department of Housing and Community Development (DHCD) each schedule of utility allowances

⁵⁷ General Accounting Office (March 1991). *Assisted Housing: Utility Allowances Often Fall Short of Actual Utility Expenses: Volume I*, General Accounting Office: Washington D.C. General Accounting Office (March 1991). *Assisted Housing: Utility Allowances Often Fall Short of Actual Utility Expenses: Volume II*, General Accounting Office: Washington D.C.

⁵⁸ Indiana Code, Art. 44A, Sections 1-101, et seq. (2006).

to be in effect for the immediately upcoming year. Each PHA filing shall document the adjustments to be made for changes in home energy prices, including adjustments for rate changes of 10% or more retroactive to the first month in which the rate change became effective.

- If a PHA fails to make its annual filing, or fails to adjust its utility allowances to reflect rate changes during the year, including adjustments for rate changes of 10% or more retroactive to the first month in which the rate change became effective, the Department of Housing and Community Development shall promulgate utility allowances for the PHA and shall mandate their implementation effective October 1 of the filing year and retroactive, if appropriate, to the first month after a rate change of 10% or more became effective.
- Any tenant adversely affected by the failure of a PHA to promulgate or revise a utility allowance may, upon complaint to DHCD, seek DHCD review of whether a PHA has complied with requirements that utility allowances be adequately promulgated and updated. Upon finding that a PHA has not adequately promulgated and/or updated a utility allowance, DHCD shall promulgate utility allowances for the PHA effective immediately going forward as well as effective retroactive to the date on which such utility allowance should have been placed into effect.

EXPANDING THE ROLES FOR PUBLIC AND ASSISTED HOUSING

As described immediately above, one primary source of low-income energy assistance in Indiana involves the utility allowances provided to tenants of public and assisted housing units. While the number of households receiving such assistance may well be lower than the number of households receiving LIHEAP, the dollar value of such assistance in Indiana is likely to be greater than the dollar value of LIHEAP benefits. This is true because HUD utility allowances are not simply heating/cooling benefits, but are instead ostensibly designed to pay the entire annual home energy bill of a HUD tenant. In addition to HUD utility allowances, utility allowances provided for privately-developed housing, such as housing developed using Low-Income Housing Tax Credits, also represent a significant source of home energy assistance.

Maintaining the Energy Bill to Fair Market Rent (FMR) Ratio

One public policy impediment that exists today to the delivery of sufficient home energy assistance to tenants of public and assisted housing, as well as to tenants of private housing for which utility allowances are provided, is the tension which exists between utility allowances and the contract rents that are charged for low-income housing. As a general rule, the combination of the “contract rent” (that rent actually charged to compensate the landlord for the occupancy of the property) and home utility costs may not legally exceed the Fair Market Rent (FMR) published by HUD. While HUD updates its FMR figures on an annual basis, as discussed in more detail above, the rate of increase in the FMR has not kept-up with the rate of increase in home energy bills in Indiana. As home energy commands an increasingly large percentage of FMRs, one of two results must arise:

- *Either* the contract rent provided to the property owner must decline, in order to adequately provide dollars to pay for home energy bills; *or*
- The utility allowance must pay an increasingly small percentage of the total actual utility bill, in order to adequately provide dollars to pay for the contract rent.

It is possible to determine the increases in the FMRs that would be needed across Indiana in order to maintain the energy bill at the same percentage it was in 2003 (the year before significant fly-ups in natural gas and bulk fuel prices). If 2003 home energy bills were 20% of 2003 FMRs, in other words, it is possible to calculate what the 2007 FMR would need to be in order to have the 2007 home energy bill remain at 20%.

Of Indiana's 92 counties, in only two (Benton, Newton) would FMRs have *decreased* in 2007 in order to maintain the same energy-to-FMR ratio. In both of these counties, natural gas is the most common heating fuel, while LPG is the second most common heating fuel. Far more counties fell substantially behind. In two additional counties (Franklin and Ohio), would FMRs need to have increased by more than \$0, but less than \$50 in order to maintain the 2003 energy-to-FMR ratio. In only ten additional counties would FMRs need to have increased by more than \$50 but less than \$100 to maintain that 2003 ratio. As can be seen, in other words, in 78 counties, FMRs would need to have increased by more than \$100 in order to maintain the 2003 ratio between energy and FMRs. In 28 of those, the increase would need to have exceeded \$200, while in seven, the increase would need to have exceeded \$300. Of these latter seven, four experience natural gas as their most common heating fuel, while three experience electricity as their most common heating fuel.

It is important for Indiana's energy assistance community to insist that HUD publish adequate Fair Market Rents (FMRs) and to ensure that annual updates appropriately consider not only increases in housing prices, but increases in home energy prices as well. A failure to appropriately update FMRs to account for increasing home energy prices denies tenants of public and private assisted housing the energy assistance to which they are entitled.

The Role of an Energy Efficient Utility Allowance for Section 8 Housing

As described in detail above, the delivery of energy efficiency to rental housing faces substantial impediments that are not common to other types of housing. While renters have little incentive to spend money to improve their landlord's property, landlords, too, have little incentive to spend money to reduce their tenant's utility bill. Moreover, tenants almost never have the authority to make decisions as to improving the energy efficiency of major household systems (e.g., heating, cooling, hot water), and frequently lack the authority to make decisions on whether to replace major household appliances (such as refrigerators).

Despite the real problem posed by split incentives in rental housing, Indiana could work with local utilities, and local housing providers, to identify a significant population where that split incentive could be remedied. These utility efforts would focus on Section 8 housing units with tenant-paid utility bills.

Section 8 is a federal housing program under which low-income tenants are provided subsidies to live in private rental housing. As described above, the assistance provided to Section 8 tenants is designed to subsidize two different shelter costs. On the one hand, the Section 8 subsidy includes a “utility allowance.” The utility allowance is, by federal law, intended to cover the *entire* utility bill by the tenant. On the other hand, the Section 8 payment includes a benefit that subsidizes a tenant’s contract rent. The “contract rent” is that amount of money that a landlord can charge for the housing unit.

Under this framework, the “split incentive” typically applicable to a rental housing situation can be overcome in the Section 8 rental market. This can occur because in the Section 8 program, the sum of the utility allowance and the contract rent cannot exceed the Fair Market Rent (discussed above). Accordingly, as the local utility allowance increases to reflect increasing home energy prices, the amount of the FMR that is available to be paid to the landlord as the contract rent decreases. Placed within the context of the FMR discussion above, if home energy comprises 15% of the FMR, the property owner may charge a contract rent equal to 85% of the FMR. If home energy comprises 25% of the FMR, however, the property owner may charge only 75% for the contract rent.

Because of these circumstances, even though the Section 8 tenant is responsible for paying the home energy bill, the Section 8 property owner is not disinterested in what the level of that bill is. To the extent that energy efficiency can be implemented to reduce the home energy bill, an “energy efficient utility allowance” could be adopted to reflect the lower bill. Such an energy efficient utility allowance would allow the property owner to capture all or part of the reduction in the energy bill through an increase in the contract rent. The landlord can thus benefit even where efficiency measures might be cost-shared between the landlord and a public/private efficiency investment program.

Indiana utilities offer appliance replacement programs that have been recognized as “exemplary” by the American Council for an Energy Efficient Economy (ACEEE). These utility programs could be expanded with the explicit objective of treating all Section 8 units in Indiana by a date certain. Indiana’s energy industry should work with the state’s local housing authorities, along with the state Department of Housing and Community Development, to develop an “energy efficient utility allowance” that can be applied to housing units whose major housing systems, or appliances, have been treated through an efficiency initiative.

The “energy efficient utility allowance” initiative could further be expanded to housing units developed through public (e.g., HOME) and private (e.g., LIHTC) funds when such units meet prescribed efficiency standards (e.g., Energy Star). To the extent that utility programs offer Energy Star incentives, developers of assisted housing (through HOME funds, Tax Credits, or other programs) would be a ready market in which to offer such incentives.

DEVELOPING ALTERNATIVES TO CASH SECURITY DEPOSITS

Indiana utilities could make significant resources available to retire low-income arrears by revisiting the manner and extent to which they impose cash security deposits on low-income customers. Whether or not in literal compliance with the regulations of the Indiana Utility Regulatory Commission (IURC) regarding the imposition of cash security deposits, little question exists but that Indiana's utilities over-secure themselves through the security deposit process. While data is not available for the state's natural gas utilities, the state's electric utilities report their security deposit holdings to the Federal Energy Regulatory Commission (FERC) in their annual FERC "Form 1s." According to their year-end 2007 Form 1s, the five major investor-owned electric utilities held nearly \$138 million in customer deposits, while writing off less than \$25 million in bad debt, a security-to-write-off ratio of 5.5:1. Some Indiana utilities carry more cash security than others do. For example, in 2007:

- Northern Indiana Public Service Company (NIPSCO) carried a balance of \$63.4 million in cash security deposits against a write-off of less than \$3.4 million.
- Indiana Michigan Power Company carried a balance of \$28.9 million in cash security deposits against a net positive write-off balance of more than \$300,000.⁵⁹
- Indianapolis Power and Light Company carried a balance of more than \$16 million against a write-off of \$3.9 million.

Clearly, not all deposits held by an electric utility in Indiana are posted by residential customers generally, or by low-income residential customers in particular. Nor are all write-offs associated with low-income residential accounts. Experience counsels, however, that the overwhelming majority of deposits are posted by residential customers and that a disproportionate share of those deposits, as well as a disproportionate share of write-offs, are associated with low-income customers.

Indiana utilities need not substantially modify their decision rules on when to impose cash security deposits in order to see the potential of cash security deposits as a resource to help retire low-income arrears. Rather than forgoing cash security deposits altogether for low-income customers, several options are available:

- Indiana utilities should seek to systematically substitute letters of guarantee (or sureties) for cash deposits. The dollars of cash deposit can then be used to help retire arrears. In substituting guarantees for cash deposits, no utility forfeits its ability to protect against the loss of revenue due to nonpayment. A guarantee provides the same protection against bad debt as does a cash security deposit.

⁵⁹ A net positive write-off balance means that the Company collected more dollars of previously written-off accounts than it newly wrote-off.

Table 32: Electric Year-End Cash Security Deposits and Annual Write-offs (2004 – 2007)
(Indiana)

Deposit balances as of December 31	2004	2005	2006	2007
Duke Indiana	\$11,217,138	\$14,267,037	\$19,425,619	\$23,173,543
Indiana Michigan	\$29,365,512	\$49,257,730	\$34,945,719	\$28,854,533
Indianapolis Power and Light	\$11,705,613	\$12,874,707	\$14,446,250	\$16,042,228
Northern Indiana Public Service Company	\$49,744,200	\$55,130,759	\$59,887,769	\$63,684,169
Southern Indiana Gas and Electric Company	\$4,942,859	\$5,705,844	\$6,403,666	\$6,102,058
Total electric	\$106,975,322	\$137,236,077	\$135,109,023	\$137,856,531
Write-offs as of December 31	2004	2005	2006	2007
Duke Indiana	\$7,948,977	\$11,457,907	\$16,646,250	\$16,531,336
Indiana Michigan	\$205,993	\$535,673	(\$12,013)	(\$301,171)
Indianapolis Power and Light	\$3,432,399	\$2,622,837	\$3,569,007	\$3,943,028
Northern Indiana Public Service Company	\$1,910,711	\$3,747,568	\$2,303,442	\$3,374,492
Southern Indiana Gas and Electric Company	\$995,162	\$1,857,000	\$1,305,263	\$1,450,376
Total electric	\$14,493,242	\$20,220,985	\$23,811,949	\$24,998,061
Ratio: Cash Security Deposits to Annual Write-offs	2004	2005	2006	2007
Duke Indiana	1.4	1.2	1.2	1.4
Indiana Michigan	142.6	92.0	---	---
Indianapolis Power and Light	3.4	4.9	4.0	4.1
Northern Indiana Public Service Company	26.0	14.7	26.0	18.9
Southern Indiana Gas and Electric Company	5.0	3.1	4.9	4.2
Total electric	7.4	6.8	5.7	5.5

- Indiana utilities should seek to substitute customer behavior in lieu of cash deposits. The Philadelphia Gas Works (PGW), for example, has agreed to allow customers to substitute entry into a levelized budget-billing plan in lieu of a cash security deposit. Substituting certified completion of a financial literacy or family budget counseling course could also serve as a satisfactory substitute for a cash security deposit.

Low-income customers often find themselves with such high arrears that their available household cash simply is not sufficient to retire the arrears while also paying required cash security deposits and all fees. Substituting guarantees for cash security deposits would allow available household cash to be devoted to retiring existing arrears while at the same time providing Indiana utilities with the same level of security against the loss of revenue due to bad debt.

REQUIRING THE IMPLEMENTATION OF UTILITY FUEL FUND CHECK-OFFS

Private fuel funds can be an important source of energy assistance for Indiana’s low- and moderate-income households. Fuel funds generally provide private, charitable assistance to low- and moderate-income households that face the imminent loss of home energy service. Unlike rate affordability assistance provided through a Universal Service Program, and public energy assistance provided through federal programs such as the Low-Income Home Energy Assistance Program (LIHEAP) and HUD utility allowances, fuel funds are not directed toward addressing persistent home energy affordability issues. They are instead directed toward preventing the adverse impacts associated with the loss of utility service due to an inability-to-pay.

The Potential for Short-term Payment Crises

Low- and moderate-income households often face the potential crisis associated with the loss of utility service due to inability-to-pay. This potential is not only possible, but is likely, because low- and moderate-income households live within financial constraints that do not allow the household to respond to financial exigencies. This “fragility” of household income poses real risks to low-income households. The fragility of income refers to the fact that low-income households are prone to income losses due to exigent circumstances, such as missed work due to family emergencies (combined with a lack of paid leave), involuntary part-time employment, and other related problems associated with low-quality, low-wage jobs. Problems can arise on the expense side of household finances as well. The need for an auto or appliance repair, along with unexpected household medical bills, can push a previously good-paying customer into a nonpayment situation.

Low- and moderate-income households generally do not have the financial *assets* (contrasted to income) to help them respond to unexpected financial events without major disruption. Assets may include simple protections against month-to-month financial fluctuations such as a small savings account.

The recent Georgia REACH program⁶⁰ was designed to help identify and address these non-energy problems that create, or exacerbate, home energy affordability problems. According to the Georgia REACH evaluation:

The inability to address financial exigencies also was a commonly identified risk. Indeed, the inability to respond to exigencies due to a lack of savings, as well as the inability to afford high winter bill burdens (an exigency unto itself), were the most commonly identified risks aside from inadequate income. The lack of control over expenses is a type of acknowledgment of the inability to handle unexpected (or unexpectedly high) household expenses.⁶¹

The experience of New Jersey SHARES, a statewide fuel fund, confirms these observations. As of the end of September, 2006, New Jersey SHARES had distributed crisis benefits to 11,945 households. Of these, the overwhelming majority experienced needs based on temporary circumstances:

- 7,813 (65.4%) reported a temporary financial crisis (reduced hours, temporary layoff, transportation expenses, family/household expenses);
- 262 (2.2%) reported being unemployed;
- 558 (4.7%) reported medical expenses.

In addition, 3,071 (25.7%) reported a need for crisis funding because of high energy costs.

The fact that many of these households have incomes too high to qualify for low-income energy assistance exacerbates these problems. As the Pennsylvania Bureau of Consumer Services (BCS) most recent report on universal service programs correctly notes:

Utility company hardship funds provide cash assistance to utility customers who ‘fall through the cracks’ of other financial assistance programs, or to those who still have a critical need for assistance after other resources have been exhausted. The funds make payments directly to companies on behalf of eligible customers. Contributions from shareholders, utility employees and customers are the primary sources of funding for these programs.⁶²

⁶⁰ The REACH program is a component of the federal LIHEAP office. REACH is the acronym for **R**esidential **E**nergy **A**ssistance **C**hallenge grant.

⁶¹ Roger Colton (April 2006). *Georgia REACH Project Energize: Final Impact Evaluation*, at 19 - 20, Georgia Department of Human Services: Atlanta (GA).

⁶² Bureau of Consumer Services (2005). *2004 Report on Universal Service Programs & Collections Performance*, at 53, Pennsylvania Public Utility Commission: Harrisburg (PA).

Recommendations

Iowa law requires utilities to solicit fuel fund contributions through a hardship fund. The Iowa statute provides in relevant as follows:⁶³

The utilities board shall adopt rules which shall require each electric and gas public utility to establish a fund whose purposes shall include the receiving of contributions to assist the utility's low-income customers with weatherization measures to improve energy efficiency related to winter heating and summer cooling, and to supplement the energy assistance received under the federal low-income home energy assistance program for the payment of winter heating electric or gas utility bills.

The rules shall require each utility to periodically notify its customers of the availability and purpose of the fund and to provide them with forms on which they can authorize the utility to bill their contribution to the fund on a monthly basis.⁶⁴

The statute makes clear, of course, that “existing programs to receive customer contributions established by public utilities shall be construed to meet the requirements of this section. Such plans shall be subject to review by the utilities board.”⁶⁵ The Iowa law has been reasonably successful at generating fuel fund contributions. In 2003, fuel fund contributions through these “customer contribution funds” assisted more than 4,400 households with nearly \$650,000 in benefits.

The State of Indiana should adopt legislation akin to that adopted in Iowa. All Indiana gas and electric utilities, including municipal utilities and Rural Electric Membership Cooperatives (REMCs) should engage in the solicitation and distribution of fuel fund contributions.

DEVELOPING NON-TRADITIONAL CHECK-OFFS

Historically, primary attention with check-off systems in support of state or local fuel funds has been devoted toward check-offs involving regulated utility (natural gas and electricity) customers. Indiana should consider the advantages of funding mechanisms that extend beyond those regulated limits. The discussion below considers not only how (and why) to reach into the Rural Electric Cooperative (REC) industry, but also how (and why) to reach into the financial services industries (such as banking and insurance) as well.

The Potential Role of Co-op Patronage Capital Credits

The State of Indiana should seek to work with Indiana’s Rural Electric Membership Cooperatives (REMCs) to expand the customer contribution fund financial base for serving low-income customers. One initiative that Indiana should explore involves seeking customer

⁶³ Additional language in the statute concerns the operation of the “customer contribution fund.”

⁶⁴ Iowa Code Annotated, Section 476.66 (2006).

⁶⁵ Section 476.66(7).

donations from their annual patronage capital credits (or patronage capital refunds as some would refer to them).

The benefits of tapping into refunded money that is flowing back to residential and commercial customers –there is no reason that such an initiative be limited exclusively to residential and commercial customers, but we make that limitation here simply to ease the process of analysis— can be substantial.

In seeking to estimate the impact of solicitations asking REMC customers to donate some or all of their annual capital credits to their local customer contribution fund, important lessons can be learned from the past experiences of the Colorado Energy Assistance Foundation (now known as Energy Outreach Colorado, EOC). EOC generated substantial fuel fund contributions through a solicitation directed toward recapturing customer refunds provided through Public Service Company of Colorado (PSCO). In a notice to customers, PSCO told its customers:

We are very pleased to be returning this money (which includes taxes and interest) and would like to introduce you to an agency which would appreciate a donation of all or a portion of this refund to be used for a very worthy purpose.

The Colorado Energy Assistance Foundation (CEAF) is a non-profit agency helping the Low-Income Energy Assistance Program (LEAP) provide funds to people who need help paying their energy bills. CEAF's operation costs are paid entirely through corporate donations, so all private donations go directly to the people who need help.

This is a great way to give! Just check the box on the tear-off form below, mail it in the enclosed return envelope so that it reaches us by February 26 and your tax deductible donation will be sent to CEAF. You have the option of donating all or a part of your refund amount.

In addition to PSCO's support, CEAF sought to publicize the donation program through local print and broadcast media. Moreover, local churches were asked to solicit donations through their congregation's newsletters or weekly bulletins.

The Colorado initiative recovered \$1,126,638 of the \$29,657,910 refunds owed to "active" PSCO customers, or about 3.8% of the total refund. While the refund averaged about \$35 per customer, the refund donations received averaged about \$25 per refund. Nearly one-in-ten of the total number of customers eligible to receive refunds donated *something* through the program. According to CEAF, the refunds were considered to be "found money," thus making it easier for customers to make the requested donation.

Implementing an initiative that would ask Co-op members to donate all or part of their annual patronage capital credits to the local customer contribution fund would generate a substantial fund that could be made available for low-income payment-troubled customers of REMCs. Statewide, the additional resources would reach nearly \$1.0 million annually.

The impact, however, would be statewide. Using a three percent (3%) return on solicitations (which is somewhat less than PSCO received in reality), and using the average capital credit reported by the Iowa Association of Electric Cooperatives (IAEC) in its analysis of the economic impact that RECs have on local communities (\$60/member),⁶⁶ asking Indiana Co-op customers to donate all or part of their patronage capital credits to the local customer contribution fund, would generate more than \$900,000 in new funds each year.

Indiana should propose that the state's REMCs pursue an initiative asking Co-op members to donate all or part of their annual patronage capital refunds to the local customer contribution fund. These donations would be used to make grants to low-income payment-troubled Co-op customers or for weatherization purposes. Adopting such an initiative would be in the best traditions of the seventh Cooperative Principle, to demonstrate concern for the community, and to promote the sustainable development of the community. This initiative would also be in the best traditions of the fourth Cooperative Principle, to operate as a self-help institution.

The Potential Role of Depository Institutions

Banks and similar depository financial institutions would benefit not only the community, but themselves, by supporting energy efficiency investments in low-income housing through a customer checkoff process similar to utility checkoffs. A bank checkoff could take one of two primary forms: (1) a voluntary check-off fee attached to each monthly financial statement; or (2) a voluntary check-off fee attached to each monthly mortgage payment received.⁶⁷

Check-off revenue could be used either to supplement weatherization funding in the state of Indiana or to supplement crisis fuel funds to help prevent the termination of service for nonpayment. At an average investment of \$3,500 per weatherized housing unit, every \$200,000 in check-off revenue would weatherize about 60 low-income homes. The use of bank check-off funds for low-income weatherization would not only help make energy more affordable, but would generate substantive benefits for the banks themselves.

- **Preventing mortgage defaults:** A bank-based check-off program for weatherization would help low-income consumers stay in their homes once those homes have been purchased. Affordable energy directly affects the ability of homebuyers to avoid crisis situations involving unpaid bills. One federal study found, for example, that high energy prices increase the default on home mortgages. This study, performed for the U.S. Federal Energy Administration, found that in 1974 and 1975, 2.5 percent of HUD mortgages failed because of high energy prices.⁶⁸ This impact is of particular importance today. Natural gas, fuel oil and propane energy prices are all at historic highs.

⁶⁶ The Iowa Co-ops reported that the average patronage capital refund was \$67.32 each year. That figure has been rounded down to \$60. Similar data is not available for Indiana Co-ops.

⁶⁷ In either case, this fee would be similar to a utility check-off fee attached to the monthly utility bill.

⁶⁸ Metrostudy Corporation (1976). *An Analysis of the Contribution of Energy Price Changes to HUD-Insured Mortgage Failures*, Federal Energy Administration: Washington D.C.

Table 33: Potential Contributions from Patronage Capital Refund Solicitation (Indiana REMCs)

	Residential + Commercial Customer Base	% Contributors	No. Contributors	Average Contribution	Aggregate Contribution
Bartholomew County Rural E M C	10,744	3%	322	\$60	\$19,320
Carroll County REMC	6,781	3%	203	\$60	\$12,180
Daviess Martin County R E M C	7,844	3%	235	\$60	\$14,100
Decatur County Rural E M C	7,594	3%	228	\$60	\$13,680
Dubois Rural Electric Coop Inc	12,888	3%	387	\$60	\$23,220
Fulton County Rural E M C	6,006	3%	180	\$60	\$10,800
Hancock County Rural E M C	11,270	3%	338	\$60	\$20,280
Harrison County Rural E M C	21,573	3%	647	\$60	\$38,820
Hendricks County Rural E M C	25,402	3%	762	\$60	\$45,720
Henry County Rural E M C	9,877	3%	296	\$60	\$17,760
Jackson County Rural E M C	24,076	3%	722	\$60	\$43,320
Jasper County Rural E M C	8,606	3%	258	\$60	\$15,480
Jay County Rural E M C	5,447	3%	163	\$60	\$9,780
Johnson County Rural E M C	21,033	3%	631	\$60	\$37,860
Kankakee Valley Rural E M C	19,644	3%	589	\$60	\$35,340
Kosciusko County Rural E M C	16,251	3%	488	\$60	\$29,280
Lagrange County Rural E M C	6,979	3%	209	\$60	\$12,540
Marshall County Rural E M C	6,236	3%	187	\$60	\$11,220
Midwest Energy Cooperative	296	3%	9	\$60	\$540
Miami-Cass County Rural E M C	6,010	3%	180	\$60	\$10,800
South Central Indiana REMC	33,232	3%	997	\$60	\$59,820
Newton County Rural E M C	1,331	3%	40	\$60	\$2,400
Noble County R E M C	10,855	3%	326	\$60	\$19,560
Orange County Rural E M C	7,892	3%	237	\$60	\$14,220
Parke County Rural E M C	12,315	3%	369	\$60	\$22,140
Paulding-Putman Elec Coop, Inc	3,206	3%	96	\$60	\$5,760
RushShelby Energy	14,291	3%	429	\$60	\$25,740
Southeastern Indiana R E M C	26,162	3%	785	\$60	\$47,100
Steuben County Rural E M C	9,309	3%	279	\$60	\$16,740
Tipmont Rural Elec Member Corp	22,656	3%	680	\$60	\$40,800
United Rural Elec Member Corp	11,100	3%	333	\$60	\$19,980
Southern Indiana R E C, Inc	8,935	3%	268	\$60	\$16,080
Utilities Dist-Western IN REMC	19,101	3%	573	\$60	\$34,380
Wabash County Rural E M C	5,436	3%	163	\$60	\$9,780
Warren County Rural E M C	4,692	3%	141	\$60	\$8,460
Whitewater Valley Rural EMC	12,063	3%	362	\$60	\$21,720
Northeastern Rural E M C	25,930	3%	778	\$60	\$46,680
Clark County Rural E M C	20,725	3%	622	\$60	\$37,320
Boone County Rural EMC	10,469	3%	314	\$60	\$18,840
Western Indiana Energy REMC	16,267	3%	488	\$60	\$29,280
White County Rural E M C	7,897	3%	237	\$60	\$14,220

- **Building home value:** A bank-based check-off program would help low-income homebuyers derive additional value from their home, thus providing added protection for home loans. The U.S. Environmental Protection Agency found in 1998 that energy-efficient homes have a higher market (or resale) value regardless of how long a consumer owns the home. According to the EPA study, home value increases \$20 for every \$1 reduction in average annual utility bill. An energy efficiency audit that reduces average annual home energy bills by \$420 a year, EPA found, will add \$8,400 to the market value of the home.⁶⁹
- **Increasing the purchasing power for affordable housing:** A bank-based check-off program would increase the market for affordable housing. A 2003 study by Fisher, Sheehan & Colton (FSC) found that energy costs in Colorado substantively reduce the purchasing power for housing. According to the FSC analysis, “the reduction in purchasing power is substantial. While a retail sales person could afford a \$464 monthly mortgage payment without utilities, that sales person could afford only \$354 with utilities being taken into account (a reduction of 24% in purchasing power). The elementary school teacher could afford a monthly home mortgage payment of \$766 without considering utilities, but could afford only \$669 with utilities (a reduction of 13%).”⁷⁰
- **Increasing the market for homeownership:** A bank-based check-off program would expand the ability of low-income households to access credit. The impact of energy efficiency mortgages, for example, has long been recognized as a way to expand first time homebuyership. In 1985, Harvard and MIT’s Joint Center for Urban Studies found that the use of home energy ratings would enable a minimum of 11% more first-time home buyers to be able to afford mortgage loans. The Center’s study was based on data collected from Hartford (CT); Houston (TX); Portland (OR); Chicago (IL); and Seattle (WA).⁷¹ More recently, the 2003 FSC Colorado study found that “taking home utility bills into account reduces the availability of affordable units in Colorado by nearly 20%.”
- **Increasing the affordability of homeownership:** A bank-based check-off program would improve the affordability of homeownership. Reducing costs through the installation of weatherization measures has the same effective impact as reducing interest rates. In its Colorado study, FSC quantified what interest rate reduction on the underlying mortgage would be necessary to provide the same dollar savings to the consumer as energy efficiency measures. FSC reported that over a 15-year period, “in order to achieve the

⁶⁹Nevin, Rick and Gregory Watson (October 1998). “Evidence of Rational Market Valuation for Home Energy Efficiency,” *The Appraiser Journal*, 401-409 (forty-five regression analyses of American Housing Survey data shows that residential real estate markets assign an incremental value that reflects the discounted value of annual fuel savings).

⁷⁰ Roger Colton (2003). *Energy Efficiency as an Affordable Housing Tool in Colorado*, Fisher, Sheehan & Colton: Belmont (MA).

⁷¹ Residential Energy Services Network (2004). *Home Energy Ratings: A Primer*, at Chapter 4, available at: <http://www.natresnet.org/herseems/HERSPrimer/HERSPrimer.htm> (April 2004).

same savings as generated by the proposed energy efficiency partnership, consumers would need to have interest rate reductions of between 22 and 45 basis points. For the household buying a low cost home with an average utility bill, the efficiency investments would have the same effect as reducing interest rates by 0.31%.”

A bank check-off fee could generate substantial funds. Check-offs can be expected to generate the participation of no less than two percent of the customer base.⁷² Moreover, contributions can reasonably be expected to reach \$10 per year per check-off participant. Every one million mortgage holders could thus generate \$200,000 in check-off funding.

The Potential Role of Insurance Institutions

Indiana’s insurance institutions would benefit not only the community, but themselves, by supporting energy efficiency investments in low-income housing through a customer checkoff process similar to utility checkoffs. An insurance company check-off could take the same form as a utility check-off. It would involve a voluntary fee attached to each periodic statement.

Check-off revenue could be used either to supplement weatherization funding in the state of Indiana or to supplement crisis fuel funds to help prevent the termination of service for nonpayment. At an average investment of \$3,500 per weatherized housing unit, every \$200,000 in check-off revenue would weatherize about 60 low-income homes. The use of insurance check-off funds for low-income weatherization would not only help make energy more affordable, but would generate substantive benefits for the insurance industry itself.

An insurance check-off fee could generate substantial funds. A check-off could be expected to generate the participation of two percent of the customer base. Moreover, contributions could reasonably be expected to reach \$10 per year per check-off participant. Every one million insurance customers could thus generate \$200,000 in check-off funding.

The interest of the insurance industry in weatherizing low-income homes is akin to the industry’s interest in other risk management strategies. Energy efficiency serves the same function as technologies such as seat belts/air bags, smoke alarms, and preventive medicine.⁷³ The insurance benefits from weatherization arise from the full range of weatherization measures:

- **Insulation, air sealing, and duct sealing:** Using the installation of insulation, air sealing, and duct sealing to prevent heat losses through the roofs of homes will help prevent the formation of ice dams on roof eaves. Ice dams cause damage not only to the roof, but also to the structure of the home. “Ice dams form because of preventable

⁷² Roger Colton (1996). *Funding Fuel Assistance: State and Local Strategies to Help Pay Low-Income Home Energy Bills*, at 8 – 27 Fisher, Sheehan & Colton: Belmont (MA).

⁷³ Evan Mills. “The insurance and risk management industries: new players in the delivery of energy-efficient and renewable energy products and services,” 31 *Energy Policy* 1257 (2003) (hereafter *New Players*).

heat leaks caused by air leakage, insufficient insulation levels, or leaky heating ducts.”⁷⁴

- **Energy efficient windows:** The installation of energy efficient windows is an effective fire loss prevention technique. Energy efficient windows are less subject to breakage during a fire. According to Lawrence Berkeley National Laboratory (LBL), “during a fire, heat-stressed windows can shatter as a result of differential expansion near the frames.”⁷⁵ The broken windows then feed a fresh supply of air to the fire, thus contributing to the spread of the fire and toxic fumes. LBL reports that “efficient windows reduce the likelihood that fire will cause breakage.”⁷⁶
- **Pipe insulation:** The installation of pipe insulation (or insulation of cold spaces where pipes run) reduces the likelihood of freeze damage. Lawrence Berkeley Laboratory reports that “cold winters correlate to significant reductions in the profitability of pipe insurance providers.”⁷⁷
- **Duct sealing:** Ensuring that ducts for combustion appliances such as water heaters and furnaces are properly sealed provides substantial health and property benefits to low-income households. According to Lawrence Berkeley Laboratory, duct sealing “can help avoid dangerous pressure imbalances in a building, which can lead to fires or health and life risks from carbon monoxide back-drafting of combustion appliances.”⁷⁸

The losses that weatherization can help prevent are substantial:

- The insurance industry paid out \$450 million per year in insured losses from frozen pipes over one ten year period in just 17 Southeastern states.
- The property insurance industry in Connecticut paid out over 15,000 claims, averaging \$2,000 per claim, because of just one snow storm in 1995.
- There are 72,000 structural fires per year caused by heating equipment, 385 fire-related deaths, 2,142 injuries, and \$551 million in fire-related losses. Residential buildings carry 80% of the insured losses and nearly all of the fires, deaths and injuries.
- There are 85,000 structural fires per year caused by electrical equipment and appliances, 360 fire-related deaths, 3,500 injuries, and \$1.2 billion fire-related losses. Residential buildings carry two-thirds of the insured losses, and a “considerably higher” share of the fires, deaths and injuries.⁷⁹

⁷⁴ Evan Mills and Ivan Knoepfel (1997). *Energy Efficiency Options for Insurance Loss Prevention*, at 8, Lawrence Berkeley National Laboratory: Berkeley (CA) (hereafter, Insurance Loss Prevention).

⁷⁵ New Players, at 1258.

⁷⁶ Id., at 1258.

⁷⁷ Id., at 1258.

⁷⁸ Insurance Loss Prevention, at 3.

⁷⁹ Insurance Loss Prevention, at 10. See also, Evan Mills, Ann Deering and Ed Vine (March 1998). “Energy Efficiency: Proactive Strategies for Risk Managers,” *Risk Management Magazine*, 12 – 16.

The above list is certainly not comprehensive. The table below presents illustrative ways in which energy efficiency can serve a loss-prevention function for the insurance industry.

In sum, efficiency measures can reduce losses from fire, ice, wind and water damages in addition to reducing health risks and generating other benefits to the insurance industry. Even where efficiency cannot eliminate the risk, efficiency measures *reduce* insured losses. According to Lawrence Berkeley Laboratory, “the short-term loss prevention benefits of these energy efficiency measures would have distinct value to insurers and their customers. . .”

The insurance industry should be involved with generating funding for low-income energy efficiency investments in Indiana.

ACCESSING NON-TRADITIONAL SOURCES OF UTILITY FUNDING

The pursuit of low-income energy efficiency and arrearage retirement programs support multiple regulatory and business-oriented objectives for a public utility. Nonetheless, it is frequently difficult to find a stream of utility dollars that can be used to fund low-income efficiency investments or arrearage retirement credits. Indiana can, however, access a stream of revenue “belonging” to neither ratepayers nor investors. These funds can legitimately be captured and used to benefit both groups of stakeholders.

Natural gas utilities occasionally receive funding through federal regulation that would be passed through to ratepayers without really “belonging” to either ratepayers or investors.

- Natural gas companies sometimes receive discounts obtained off of their transportation gas rates.
- Natural gas companies sometimes receive dollars representing unauthorized usage charges from transportation customers.
- Natural gas companies, on occasion, receive pipeline refunds generated at the federal level.

Since these streams of revenue do not represent entitlements for any particular customer (or class of customers), it is not unreasonable to set aside a portion of those funds to invest in a low-income energy affordability trust fund. The proceeds of the fund should be used to support efficiency investments or arrearage retirement programs as determined to be in the best interests of the State of Indiana at the time.

While not all utility proposals to use alternative revenue streams have been approved by state regulators, the discussion below presents illustrations of creative proposals to use streams of revenue that have not historically been viewed as potential sources of low-income energy assistance.

*Table 34: Potential for Energy Efficient and Renewable Energy Technologies to Prevent Insured Losses
(excluding commercial lines of insurance)*

	Named Perils and Events							Insured Risks Mitigated		
	Fire & Wind Damage	Ice & Water Damage	Extreme Temperature Episodes	Theft	Power Failures	Health & Safety (lighting)	Health & Safety (IAQ)	Insurance Type	Insurance Coverage	Insurance Line
Compact fluorescent lamps						√		Liab	PI, H	PL
Efficient appliances	√				√		√	PD, Liab.	HO, PI	PL
Efficient duct systems	√	√					√	PD, Liab.	HO, H	PL
Efficiency walls & roof framing	√	√	√					PD	HO	PL
Efficient windows	√	√		√	√			PD, Liab	HO, H	PL
Insulated water pipes		√	√					PD, Liab.	HO	PL
Radiant barriers	√							PD	HO	PL
Sealed combustion appliances	√						√	Liab.	PD, PI, HO, H	PL
Roof/attic insulation		√	√					PD	HO, H	PL
Torchiere light fixture with fluorescent lamp	√							PD, Liab.	HO, PI, H	PL

Key:

IAQ = Indoor air quality.
Insurance type: Liab – third party liability. PD = property damage.
Insurance line: PL = personal line. CL = commercial line.
Insurance coverage: PI = personal injury. PLI = personal lines insurance. HO = homeowners insurance. H = health/life insurance.

SOURCE: Lawrence Berkeley Laboratory (1997). Energy-Efficiency Options for Insurance Loss Prevention, at Table 3-1.

Colorado

Colorado's treatment of the Kansas *ad valorem* tax refunds made available to utilities throughout much of the Midwest in the early 2000s provides one illustration of how a state might access federally-ordered pipeline refunds for purposes of providing low-income energy assistance. In 1999, Public Service Company of Colorado (PSCO) was faced with refunding certain federal *ad valorem* tax dollars collected by pipelines between October 1983 and June 1988.

The Colorado utility commission approved a proposal by the local distribution utility to set-aside a portion of this federal refund for low-income assistance. As the commission noted, "developing and processing a refund on this test period would be virtually impossible and, at the very least, would not be a cost-effective way to process the Kansas *ad valorem* tax refunds received." The Commission approved a set-aside of \$3.3 million to be paid directly to the Colorado Fuel Fund at the beginning of the refund.

The decision of the Colorado commission was based, in part, on the specifics of the refund agreement at the federal level. Since part of the purpose of that federal settlement with the pipeline, PSCO had told the Commission, was to have "refunds paid to Public Service and the other distribution companies so that they could be used to help offset customers' high winter heating bills resulting from high gas prices," to force the Colorado fuel fund to wait for the amount of undistributed funds to be determined would be to unreasonably delay these funds.

Another factor was the length of time that had elapsed since the underlying events giving rise to the refund had first occurred. "An attempt to identify . . . customers from the 1980s would not only be costly, it would take many months to accomplish." To facilitate getting funds in the hands of the Colorado fuel fund, PSCO proposed, and the Commission approved "carving out. . . a portion of the [pipeline] refund to be donated directly to [the fuel fund]."

Laclede Gas Catch-up/Keep-up Tariff

While a similar (though not identical) proposal by a Missouri utility did not receive the same favorable treatment, the decision of the Missouri commission was based on factors unique to the specific proposal. In September 2002, Laclede Gas Company filed a proposed arrearage forgiveness program with the Missouri Public Service Commission. Under the proposed "Catch-up/Keep-up Plan," the Company would use discounts obtained off of its transportation gas rates, in part, to fund the reduction of arrears for low-income customers. According to the Missouri PSC, rather than flowing 100% of its pipeline discount back as refunds to all customers, the Company would flow 70% of the discounts back as refunds and use the remaining 30% to fund an arrearage forgiveness program called the Catch-up/Keep-up tariff.⁸⁰

Under Laclede's proposed program, as qualifying customers made payments toward three months of their current bills (billed on a levelized monthly budget billing basis), one-fourth of

⁸⁰ In the Matter of the Tariff Filing of Laclede Gas Company to Implement an Experimental Low-Income Assistance Program Called Catch-up/Keep-up, Case No. GT-2003-0117, Report and Order, at 4 (January 16, 2003). (hereafter, 2003 Laclede Order).

the outstanding arrearages for such customers (or \$375, whichever was less) would be forgiven.⁸¹ As those arrearages were forgiven, funds would flow from the escrow account holding the pipeline discount into Laclede's accounts receivables.

Unfortunately, the Missouri Commission identified what it termed "numerous problems with the design" of the proposed Catch-up/Keep-up program. The program, for example, was "not properly designed to address the low-income consumer needs for rate affordability and usage reduction." Even though "the success of the Program is dependent on the modification of the behavior of the low-income customer," the Commission said, "the expectation that low-income customers in the Program will become better able to pay their bills may be unrealistic." One problem noted by staff, according to the Commission, was that the proposed arrearage forgiveness program "does not provide any means to assist participants with payment of *current* gas bills. . ."⁸²

Missouri Gas Fuel Fund Contribution

The Missouri Public Service Commission also disapproved a proposal by Missouri Gas Energy (MGE) to devote a portion of the company's federal "unauthorized use charges" to fund low-income energy assistance. In 2001, MGE asked the Missouri PSC to allow the Company to assign certain federal refunds and unauthorized use charges to the Mid-America Assistance Coalition (MAAC) to assist low-income MGE customers who were having difficulty paying their bills.⁸³

MGE's tariffs provide that revenues received from unauthorized use charges recovered through federal proceedings would be returned to ratepayers as a reduction in its gas cost recovery proceedings. MGE initiated the 2001 proceedings because it anticipated recovering approximately \$356,715 from its transportation customers pursuant to bills issued in January 2001, for unauthorized usage by transportation customers in December 2000. In addition, the Company had received a pipeline refund of roughly \$620,000 by order of the Federal Energy Regulatory Commission (FERC).

The Company committed to matching the use of these federal refunds with a contribution of \$250,000 of its own funds. The Company argued that distribution of the \$976,000 "to all customers through a reduction in [purchase gas recovery] rates would have a de minimis impact on the prospective rate of all sales customers."

The Commission denied MGE's request. Missouri statutes, the Commission said, forbid a utility from rebating any part of a collected rate "when such a rebate results in a lesser compensation by one person for the same service than is paid by another person for a like and contemporary service under the same or substantially similar circumstances." MGE's proposal, the PSC said,

⁸¹ Accordingly, the total arrears would be forgiven over a 12-month period.

⁸² Id., at 5 (emphasis added). The Program proposal required eligible customers to apply for assistance "from available sources." Id.

⁸³ In the Matter of Missouri Gas energy's Application for Variance from Sheet Nos. 24.18 and 61.4 to Permit the Use of Certain Federal Refunds and Unauthorized Use Charge Collections for the Benefit of Low-Income Customers in the Company's Service Area, Case No. GE-2001-393.

would give low-income customers an “indirect rebate” by transferring the funds at issue to MAAC.

While the Missouri commission disapproved both of these specific proposals to use federal funds for purposes of low-income energy assistance,⁸⁴ several important lessons can be gleaned from the efforts. First and foremost, the use of federal funding (e.g., pipeline refunds, unauthorized use charges) may well be a possible source of funding for temporary or short-term low-income assistance programs. The proposed uses advanced by Laclede Gas and MGE are ideal examples of how such funding might be used. The funds might be transferred to a fuel fund (such as the Mid-American Action Coalition in Kansas City or Energy Outreach Colorado in Denver) for crisis assistance in a particular year. The funds might be used for short-term arrearage forgiveness such as Laclede’s Catch-up/Keep-up program. In addition, the use of such funds for purposes of a weatherization supplement would be particularly appropriate.

Second, to the extent that such funds are generated at the federal level, the treatment of the funds should perhaps be determined at the federal level as well. One reason the Colorado commission agreed to the earmark of the refunds to the statewide fuel fund was because of the agreement at the federal level that the refunds were intended for use to help customers address high natural gas prices in the current heating season. Given that these funding streams are frequently the subject of express agreements at the federal level, articulating the proposed use of the funds in that agreement would more narrowly constrain the ability of state regulators to disapprove what had been settled at the federal level.

CUTTING TIES WITH PAYDAY LENDERS AS COMMUNITY PAY STATIONS

Indiana’s natural gas and electric utilities can offer significant financial benefits to low-income consumers by curtailing their use of check-cashing outlets and payday lending stores as locations where consumers can make in-person payments on their bills. Each of Indiana’s six major gas and electric utilities make use of payday lenders/check-cashing outlets to one degree or another.⁸⁵ All six utilities list, on their respective web sites, the locations at which in-person payments can be made in their service territories. Those locations were cross-checked against the list of licensed Indiana payday lenders published by the Indiana Department of Financial Institutions.

The use of check-cashing stores by Indiana’s gas and electric utilities⁸⁶ presents significant financial risks to Indiana’s low-income customers. According to the National Consumer Law Center (NCLC), “each transaction that occurs in a payday lending store has the potential to bring an unwary or vulnerable utility customer with an urgent need for money face to face with a ‘sympathetic’ agent paid a commission to sell an ultra-high-cost loan. A payment choice made

⁸⁴ It should be noted that, both for Laclede and for Missouri Gas Energy, the Missouri PSC subsequently *did* approve a low-income program using other sources of funding.

⁸⁵ Hereafter, reference to check-cashing stores is intended to encompass both check-cashing stores and payday lenders. The two terms are deemed to be synonymous for all practical purposes.

⁸⁶ This reference to “gas and electric utilities” is not intended to imply that the use of check-cashing stores by telecommunication carriers is appropriate. It merely indicates that the practices of telecommunication carriers are beyond the purview of this report.

for convenience could be the first step on a path to crippling debt.”⁸⁷ According to NCLC, “when utilities make arrangements that send customers to pay bills in storefronts operated by ultra-high-cost lenders, those customers –typically among the most financially vulnerable—become targets for predatory loans.”

NCLC reports that few payday loans are one-time transactions. It reported data documenting that nine out of ten customers of payday lending stores took out at least five such loans per year. A 2005 study by the Federal Deposit Insurance Corporation (FDIC) also found that more than half of customers at two leading payday lending stores took out seven or more payday loans per year. The FDIC reported that “there seems little doubt that the payday advance as presently structured is unlikely to help people regain control of their finances if they start with serious problems.”⁸⁸

Indiana’s Department of Financial Institutions agrees. In a web-posted warning regarding the use of payday lenders, this state agency noted that, under Indiana law, payday lenders can make up to five (5) consecutive loans before being required to *reduce* the interest rate to 36% and make the loan subject to installment payments. An original and five consecutive small loans under Indiana’s statute, the Department says, would generate a finance charge of \$90. Indiana’s maximum allowable rate on a \$100 loan from a payday lender, the Department reports, is 15%, with a minimum term of 14 days. The Annual Percentage Rate (APR) interest on such a loan, IDFI states, is 390%.

The use of payday lending stores as community pay stations cannot “be justified as a response to consumer preferences. . .” NCLC cites a study for Pacific Gas and Electric Company (PG&E) finding that four out of five customers “would like to see pay stations located in grocery stores. One out of five said they would like to have a chance to pay bills in drug stores. But only 7 percent of those surveyed asked for bill payment in check-cashing outlets.”

Indiana’s utilities would well-serve the state’s low-income households, and deliver substantial financial assistance to their low-income payment-troubled customers, by severing their relationships with check-cashing outlets/payday lending stores. Indiana regulators should review these payment practices and direct the state’s utilities to develop alternative community pay stations.

ADDRESSING THE NEEDS OF BULK FUEL USERS

One area of ongoing concern for service providers in the low-income energy field involves the difficulties in generating price support and consumer protections for users of bulk fuels. Bulk fuels include fuels such as propane, fuel oil, liquefied natural gas (LNG), and the like. Vendors of bulk fuels are not subject to comprehensive regulation by any state oversight body. Moreover, given the multiplicity of bulk fuel vendors, it is difficult to negotiate “voluntary” agreements that are sufficiently wide-spread to reach a majority of low-income users. Despite these difficulties,

⁸⁷ Rick Jurgens (June 2007). *Utilities and Payday Lenders: Convenient Payments, Killer Loans*. National Consumer Law Center: Boston (MA).

⁸⁸ Mark Flannery and Katherine Samolyk (June 2005). “Payday Lending: Do the Costs Justify the Price?” Federal Deposit Insurance Corporation Center for Financial Research, Working Paper 2005-09, FDIC: Washington D.C.

there are specific strategies that could be pursued in Indiana to ensure that the issue of affordable home energy is not limited simply to regulated utilities.

The Propane Education and Research Council (PERC)

In 1996, Congress authorized establishment of the Propane Education and Research Council.⁸⁹ The purpose of PERC was to provide for programs for propane research and development, safety and training, and consumer education. By Fiscal Year 2003, PERC had an annual budget of \$38 million. PERC is funded through an assessment of up to 0.5 cents per gallon of odorized propane gas. This assessment is not to be passed on to consumers. In 2003, the assessment was 0.4 cents per gallon. According to the federal General Accounting Office (GAO), “by operation of the law” and the rules adopted by PERC, 20 percent of the assessment collections is rebated to state propane councils or similar entities. This is accomplished by channeling 20% of the PERC assessment collected in a state back to the state council, if the state has a propane council (or similar entity).

Policy Basis

In 2003, the GAO found that it was appropriate to use PERC funding to address the unaffordability of propane prices to low-income households.⁹⁰ GAO reported that “more than 35 percent of the households using propane to heat their homes are eligible for low-income government financial assistance in meeting energy needs.”

According to the GAO:

Propane prices can be as volatile and as unpredictable as the weather that drives residential consumers’ demand for propane. While prices can move sharply up and down, it is the drastic price spikes upward that grab the attention of consumers, particularly those low-income consumers who represent a significant portion of residential propane users and are the most vulnerable to price increases. Compounding this problem is the fact that prices typically spike when more propane is needed to combat cold weather.

GAO continued:

While price stabilization options exist to cope with price fluctuations, many consumers may not have opportunities to participate in these programs. This presents a challenge to government programs designed to inform consumers and those that assist low-income consumers with energy needs. Efforts that increase propane market information and make price stabilization options more available to consumers, particularly low-income households, may help mitigate the impact of sudden price spikes to some degree.

⁸⁹ Propane Education and Research Act of 1996, October 11, 1996.

⁹⁰ Causes of Price Volatility, Potential Consumer Options, and Opportunities to Improve Consumer Information and Federal Oversight: GAO-03-762.

Recommendations

Indiana should pursue PERC funding to promote consumer education among low-income users of propane regarding energy efficiency (including water conservation that has energy implications). The objective of such a program would be to ensure that low-income households living in housing units using propane as a primary heating source take all reasonably available opportunities to moderate their usage in order to reduce overall home energy bills and to protect themselves against volatility in the price of this home heating fuel.

The Coalition to Keep Indiana Warm should develop a proposal to submit to the Indiana Propane Gas Association, for submittal to PERC, regarding the development and dissemination of information to low-income propane customers regarding energy efficiency. This information and education should include, in addition to energy efficiency education, education with respect to the following:

- The use of price stability programs such as those identified in the 2003 GAO report on price volatility (e.g., off-season purchases; budget-billing);
- Weatherization problems uniquely (or disproportionately) experienced by propane users; and
- Consumer protection problems uniquely (or disproportionately) experienced by propane users.

Through this propane energy efficiency education program, the Coalition could reach a population of customers that historically has been difficult to reach with weatherization services. While, unquestionably, natural gas and electricity are the primary heating fuels in Indiana (serving 1.5 million and 510,000 occupied housing units respectively), propane is the third most-common heating fuel in Indiana (serving more than 200,000 occupied housing units).

Consumer Protections to Improve Affordability

"Fuel assistance" for low-income users of bulk fuels need not necessarily take the form of financial assistance. At least two states have adopted proposals that certain winter practices by vendors who sell bulk fuels to residential customers be prohibited pursuant to state consumer protection statutes. Administrative regulations adopted in both Vermont and Maine prohibit the denial of service during cold weather months, during which months such denial may pose a threat to the health, safety and life of the customer.

Vermont Fair Trade Regulations for Propane

Regulations adopted by the Vermont Attorney General's Office, pursuant to the state's Unfair and Deceptive Acts and Practices Statute (UDAP), provide a reasonably comprehensive framework of consumer protections for consumers of liquefied petroleum gas ("propane" or "LPG").⁹¹ The

⁹¹ Code of Vermont Rules, 06-031 CVR 011.01, et seq. (2008).

Attorney General declared it to be an “unfair and deceptive trade act and practice” for a retail distributor of propane to fail to provide specified protections. Amongst those protections are:

- No propane dealer may involuntarily disconnect service without providing notice of not less than 14 days, no more than twenty days, prior to the disconnection. A “disconnection” of service for a propane dealer is defined as “the deliberate refusal to deliver gas or an interruption or disconnection of service to a consumer previously receiving service from the company.
- A consumer in arrears to a propane dealer must be given an opportunity to enter into a reasonable payment agreement. The reasonableness of such an agreement is to be consider the amount of the delinquency, the consumer’s ability to pay, and the reason the account became delinquent.
- No disconnection may occur if the delinquency to the dealer is less than \$30 and less than 60 days past due, so long as the customer uses propane as a primary source of heat.
- If a dealer wishes to disconnect service to a customer using propane gas as the primary source of heat during the heating season, the dealer must, in addition to providing written notice of the disconnection, also provide oral notice. This oral notice may be telephone, but if telephone contact cannot be accomplished, a personal visit to the residence must be made.
- A propane dealer may not require a customer to make a minimum purchase of more than 100 gallons at a time, or more than the total capacity of the customer’s existing tank, whichever is less.⁹²
- A propane dealer may not refuse to sell gas if the consumer is ready, willing and able to pay by cash, certified or cashier’s check, commercial money order, or their equivalent. In addition, a propane dealer may not refusal to sell gas if a governmental or private agency has made an unconditional commitment to pay for the delivery.

Other consumer protections apply to propane dealers in Vermont under the Attorney General regulations.

Maine’s Fair Trade Practices Regulations for Fuel Oil

Similar to Vermont’s propane regulations, the Maine Attorney General has promulgated fair trade practice regulations governing the sale of residential heating oil.⁹³ The Maine regulations apply to the sale of number 2 fuel oil, as well as to the sale of kerosene, used to heat the interior of a person’s primary residence. The Maine regulations govern all retail oil dealers.

⁹² If a consumer has a tank larger than 100 gallons, the gas company may require larger minimum purchases in accord with a prescribed schedule, but must offer the customer an opportunity to enter into a reasonable payment plan or reasonable budget billing plan.

⁹³ Code of Maine Rules, 26-239, Ch. 100, §1, et seq. (2008).

The Maine Unfair Trade Practices Act Regulations on "Sale of Residential Heating Oil" apply to heating sales from October 15 through April 30 of each year. Under these regulations, dealers must sell fuel within their service areas to anyone who pays cash, even if the customer has not paid for a previous delivery, or is not an established customer. Likewise, fuel must be delivered if a government agency (or a fuel assistance sub-grantee) guarantees payment.

In addition, once a Maine household has become an "established customer" of a particular dealer – defined as having made two cash purchases in a row from the dealer—the customer is entitled to certain consumer protections. One such protection, for example, is that a dealer may not discriminate amongst established customers on providing such services as requests for immediate service or unscheduled deliveries. Nor may a dealer discriminate amongst established consumers as to additional charges for deliveries of less than a minimum delivery requirement. In essence, the regulation provides for equal service for all established customers.

Moreover, the Maine regulations provide that a heating oil dealer must sell heating oil to a customer willing to pay cash for the oil, even if the customer is not an established customer and even if the customer has a past-due bill for a previous delivery. As in Vermont, a "cash" payment is defined broadly to include payment by a certified or cashier's check, a commercial money order, or their equivalent. It also includes situations where a government or community action agency has guaranteed to pay on behalf of the person the cost of the fuel oil sale.

The Maine regulations finally require a fuel oil dealer to make scheduled deliveries of 20 gallons or more. Dealers may, under the regulations, however, add a "penalty" of not to exceed \$5 for deliveries of less than 50% of the customer's tank, or 100 gallons, whichever is less. No other "penalty" is permitted under the regulations.⁹⁴

In sum, to the extent that Indiana might wish to extend certain consumer protections to households using bulk fuels for home heating, there is ample precedent for the state to do so through its state Attorney General's office. Regulations promulgated under the state's Unfair and Deceptive Acts and Practices (UDAP) statute are used not only to provide winter protections, but to provide more fundamental protections as well.

SUMMARY

Despite the considerable resources that the State of Indiana devotes to low-income energy assistance today, the state is nonetheless still leaving a considerable amount of resources untapped that could be used to help low-income residents pay their home energy bills. Some of those resources involve existing public programs. Optimizing the extent to which customers claim the Earned Income Tax Credit (EITC), as well as enforcing federal regulations on how, when and to what degree local housing authorities update utility allowances to reflect increases in home energy prices involve programs that do not require adjustment in order to increase federal funding to Indiana.

⁹⁴ Other consumer protections are specified in the Maine regulations.

Other sources of dollars involve making relatively minor changes that could result in significant dollars of benefits to low-income households. Capturing abandoned utility deposits and rate refunds for use as energy assistance, including weatherization, has the advantage of using those dollars for the benefit of the customers, or for the group of customers, who likely paid them in the first place. Seeking to ensure that annual modifications in HUD's Fair Market Rents (FMRs) take appropriate account of increasing home energy prices accomplishes nothing more than seeking to ensure that what is, in fact, done tracks what the lack intends to be done. Providing opportunities for utility customers to make voluntary check-off contributions, as well as REMC customers to make voluntary contributions of patronage capital credits, either involve major changes in the respective systems of the affected stakeholders.

Some potential sources of dollars suggested above involve enlisting the support of stakeholders who, while they have an interest in low-income energy unaffordability, have not previously been provided the opportunity or the mechanism to act upon that interest. Involving Section 8 landlords in efficiency programs, as well as soliciting the involvement of the financial services industry (banking, insurance) in providing voluntary check-offs represent significant new initiatives.

Finally, not all "energy assistance" involves generating direct dollars of cash assistance. Remedying inappropriate ties between the utility industry and Indiana's check-cash outlets, as well as promulgating basic consumer protections for customers of bulk fuels involve regulatory responses that, while not cash oriented, can nonetheless deliver substantive financial benefits to low-income households.

REFERENCES

- Apprise, Inc. (April 2004). *National Energy Assistance Survey Report*, National Energy Assistance Directors Association: Washington D.C.
- Apprise, Inc. (September 2005). *2005 National Energy Assistance Survey: Final Report*, National Energy Assistance Directors' Association: Washington D.C.
- Colton, Roger (annual: 2005/2006/2007). *Indiana's Billing and Collection Reporting: Indiana Natural Gas and Electric Utilities*, Coalition to Keep Indiana Warm: Indianapolis (IN).
- Colton, Roger (September 2007). *The Impact of Indiana's Low-Income Affordability Programs on Nonpayment Disconnections*, Fisher, Sheehan & Colton: Belmont (MA).
- Colton, Roger (July 2007). *An Outcome Evaluation of Indiana's Low-Income Rate Affordability Programs*, Citizens Gas and Coke Utility/Vectren Energy/Northern Indiana Public Service Company: Indianapolis (IN).
- Colton, Roger (August 2005). *Impact Evaluation of NIPSCO Winter Warmth Program*, Northern Indiana Public Service Company: Merrillville (IN).
- Finzel, Rochelle (March 2007). *Is Indiana Getting its Fair Share (2006): Federal Programs Available to Help Working Hoosier Families*, Indiana Institute for Working Families, Indiana Coalition on Housing and Homeless Issues, Indianapolis (IN).
- Indiana Affordable Housing and Community Development Fund Advisory Committee (June 2006). *Indiana Affordable Housing and Community Development Fund: Report and Recommendations from the Advisory Committee*, Advisory Committee of the Indiana Affordable Housing and Community Development Fund Advisory Committee, Fred Hash (Great Lakes Capital Fund), Chair.
- Indiana Coalition on Housing and Homeless Issues (2006). *The Status of Working Families in Indiana: 2006 Update*, Indiana Coalition on Housing and Homeless Issues: Indianapolis (IN) (annual update).
- Indiana Coalition on Housing and Homeless Issues (September 2005). *The Self-Sufficiency Standard for Indiana: Where Economic Independent Begins*, Indiana Coalition on Housing and Homeless Issues: Indianapolis (IN).
- Kaplan, April (December 2007). *Services and Programs for Indiana Residents at or below 200% of Poverty*, Sagamore Institute for Policy Research: Indianapolis (IN).
- Khawaja, M. Sami (October 2001). *Indiana REACH Evaluation*, Indiana Family and Social Services Administration, Division of Family and Children: Indianapolis (IN).

Frank, DA, Neault, NB, Skalicky, A, et al. Heat or Eat: The Low Income Home Energy Assistance Program and Nutritional and Health Risks Among Children Less than 3 Years of Age,” *Pediatrics*, 2006; 118: 1293-1302.

Nielsen-Farrell, Jill (Spring 2006). “Refining Measures of Economic Stability: The 2005 Self-Sufficiency Standard for Indiana,” *Indiana Business Review*.

Scott, Geri (2004). *Private Employers and Public Benefits*, Workforce Innovation Networks (WINS): Boston (MA) and Washington D.C. (a collaboration of Jobs for the Future, the Center for Workforce Preparation of the U.S. Chamber of Commerce, and the Center for Workforce Success of the Manufacturing Institute of the National Association of Manufacturers).

Data Sites

HOOSIERS BY THE NUMBERS: <http://www.hoosierdata.in.gov/>

Indiana Youth Institute. Kids Count in Indiana On-Line Data. www.iyi.org (accessed May 15, 2008).

STATS INDIANA: <http://www.stats.indiana.edu/>

**APPENDIX 1: 2007 HOME ENERGY AFFORDABILITY GAP
BY COUNTY**

*Appendix 1: Home Energy Affordability Gap by Indiana County
2004 - 2007*

	2004 /a/	2005 /a/	2006 /a/	2007 /a/
Adams County	\$1,622,959	\$2,029,982	\$2,638,420	\$3,700,638
Allen County	\$16,977,417	\$20,741,133	\$26,625,708	\$35,773,995
Bartholomew County	\$2,576,095	\$3,236,622	\$4,253,580	\$5,923,529
Benton County	\$440,831	\$566,078	\$750,029	\$1,100,213
Blackford County	\$680,737	\$839,282	\$1,086,285	\$1,493,952
Boone County	\$1,472,552	\$1,876,151	\$2,479,480	\$3,573,357
Brown County	\$675,613	\$864,586	\$1,132,153	\$1,698,261
Carroll County	\$818,335	\$1,040,808	\$1,365,026	\$1,985,688
Cass County	\$1,963,224	\$2,467,629	\$3,223,603	\$4,541,514
Clark County	\$3,536,407	\$4,235,303	\$5,676,778	\$7,937,894
Clay County	\$1,196,642	\$1,522,324	\$2,030,830	\$2,910,436
Clinton County	\$1,672,548	\$2,119,238	\$2,771,892	\$3,976,932
Crawford County	\$765,580	\$933,033	\$1,212,966	\$1,752,415
Daviess County	\$2,725,345	\$3,181,237	\$3,988,937	\$5,293,489
Dearborn County	\$1,506,776	\$1,915,292	\$2,534,472	\$3,623,206
Decatur County	\$1,058,753	\$1,329,722	\$1,737,060	\$2,458,766
DeKalb County	\$1,461,821	\$1,860,679	\$2,450,574	\$3,517,334
Delaware County	\$8,262,515	\$9,991,746	\$12,685,776	\$16,883,488
Dubois County	\$1,058,144	\$1,352,182	\$1,789,340	\$2,558,377
Elkhart County	\$7,751,830	\$9,780,591	\$12,799,794	\$17,718,104
Fayette County	\$1,177,430	\$1,527,825	\$2,048,092	\$2,975,194
Floyd County	\$2,808,999	\$3,388,193	\$4,354,654	\$5,942,313

*Appendix 1: Home Energy Affordability Gap by Indiana County
2004 - 2007*

	2004 /a/	2005 /a/	2006 /a/	2007 /a/
Fountain County	\$893,597	\$1,143,540	\$1,502,877	\$2,204,424
Franklin County	\$898,063	\$1,176,079	\$1,572,131	\$2,396,304
Fulton County	\$1,035,790	\$1,334,471	\$1,769,351	\$2,601,470
Gibson County	\$1,219,297	\$1,511,356	\$2,053,586	\$2,944,013
Grant County	\$4,207,981	\$5,146,053	\$6,623,381	\$8,939,609
Greene County	\$1,981,903	\$2,472,365	\$3,221,671	\$4,565,164
Hamilton County	\$3,409,234	\$4,115,267	\$5,252,988	\$6,975,077
Hancock County	\$1,266,885	\$1,598,122	\$2,104,859	\$2,958,070
Harrison County	\$1,041,747	\$1,333,015	\$1,798,123	\$2,684,882
Hendricks County	\$2,158,117	\$2,747,556	\$3,651,360	\$5,176,036
Henry County	\$2,372,673	\$3,011,062	\$3,970,357	\$5,666,960
Howard County	\$4,387,562	\$5,330,942	\$6,815,132	\$9,106,988
Huntington County	\$1,427,849	\$1,834,479	\$2,450,711	\$3,544,821
Jackson County	\$1,606,411	\$1,960,947	\$2,601,846	\$3,641,237
Jasper County	\$1,242,771	\$1,587,570	\$2,077,181	\$3,032,791
Jay County	\$1,246,675	\$1,591,677	\$2,098,758	\$3,041,218
Jefferson County	\$1,247,421	\$1,474,795	\$1,961,124	\$2,708,388
Jennings County	\$1,124,869	\$1,348,138	\$1,809,443	\$2,588,002
Johnson County	\$3,372,209	\$4,165,556	\$5,390,997	\$7,296,205
Knox County	\$2,665,157	\$3,221,862	\$4,151,162	\$5,641,528
Kosciusko County	\$3,125,708	\$3,985,041	\$5,255,788	\$7,482,679
LaGrange County	\$1,952,986	\$2,516,162	\$3,295,248	\$4,879,412

*Appendix 1: Home Energy Affordability Gap by Indiana County
2004 - 2007*

	2004 /a/	2005 /a/	2006 /a/	2007 /a/
Lake County	\$30,449,636	\$37,099,406	\$47,056,160	\$62,873,766
LaPorte County	\$5,316,763	\$6,628,899	\$8,613,116	\$11,883,442
Lawrence County	\$2,139,602	\$2,647,633	\$3,480,749	\$4,898,529
Madison County	\$6,197,237	\$7,738,968	\$10,119,954	\$13,897,566
Marion County	\$44,933,506	\$53,530,871	\$68,859,184	91,127,500\$
Marshall County	\$2,020,659	\$2,572,276	\$3,382,972	\$4,823,209
Martin County	\$567,844	\$709,615	\$926,187	\$1,329,008
Miami County	\$1,830,214	\$2,297,046	\$3,002,520	\$4,231,848
Monroe County	\$8,909,446	\$10,348,364	\$12,941,995	\$16,923,599
Montgomery County	\$1,828,305	\$2,291,721	\$2,966,268	\$4,267,778
Morgan County	\$2,360,069	\$3,008,577	\$3,966,083	\$5,703,978
Newton County	\$718,265	\$908,942	\$1,181,474	\$1,710,551
Noble County	\$2,142,045	\$2,708,211	\$3,520,335	\$5,075,943
Ohio County	\$176,482	\$225,437	\$317,744	\$486,410
Orange County	\$1,168,884	\$1,475,604	\$1,956,134	\$2,830,241
Owen County	\$1,197,761	\$1,560,164	\$2,071,810	\$3,117,094
Parke County	\$935,104	\$1,183,626	\$1,546,998	\$2,238,283
Perry County	\$779,387	\$952,287	\$1,244,369	\$1,757,274
Pike County	\$481,451	\$610,718	\$842,957	\$1,265,577
Porter County	\$4,911,269	\$6,081,718	\$7,869,485	\$10,699,734
Posey County	\$921,307	\$1,131,320	\$1,487,197	\$2,049,855
Pulaski County	\$822,140	\$1,058,497	\$1,389,654	\$2,077,797

*Appendix 1: Home Energy Affordability Gap by Indiana County
2004 - 2007*

	2004 /a/	2005 /a/	2006 /a/	2007 /a/
Putnam County	\$1,324,412	\$1,702,155	\$2,264,661	\$3,328,552
Randolph County	\$1,689,572	\$2,104,237	\$2,728,482	\$3,847,500
Ripley County	\$1,078,752	\$1,388,986	\$1,841,394	\$2,689,602
Rush County	\$841,656	\$1,097,538	\$1,467,507	\$2,193,186
St. Joseph County	\$14,512,224	\$17,795,673	\$22,865,864	\$30,803,218
Scott County	\$1,327,749	\$1,580,162	\$2,053,619	\$2,821,189
Shelby County	\$1,596,245	\$2,055,692	\$2,734,676	\$3,992,307
Spencer County	\$640,498	\$794,757	\$1,045,542	\$1,478,224
Starke County	\$1,492,374	\$1,906,702	\$2,499,230	\$3,604,674
Steuben County	\$1,490,810	\$1,887,100	\$2,456,216	\$3,562,270
Sullivan County	\$1,088,891	\$1,376,218	\$1,809,320	\$2,581,759
Switzerland County	\$547,091	\$666,358	\$873,260	\$1,259,152
Tippecanoe County	\$10,140,803	\$12,147,153	\$15,227,181	\$20,150,042
Tipton County	\$609,520	\$773,191	\$1,015,885	\$1,464,605
Union County	\$379,633	\$501,537	\$676,249	\$1,049,484
Vanderburgh County	\$7,974,193	\$9,385,966	\$12,121,860	\$16,224,588
Vermillion County	\$872,453	\$1,103,399	\$1,448,719	\$2,070,376
Vigo County	\$6,550,239	\$7,897,759	\$10,196,668	\$13,829,138
Wabash County	\$1,497,984	\$1,892,490	\$2,489,491	\$3,543,702
Warren County	\$393,719	\$505,972	\$659,633	\$1,000,160
Warrick County	\$1,307,027	\$1,613,756	\$2,158,095	\$2,975,533
Washington County	\$1,253,094	\$1,534,410	\$2,039,663	\$2,921,259

*Appendix 1: Home Energy Affordability Gap by Indiana County
2004 - 2007*

	2004 /a/	2005 /a/	2006 /a/	2007 /a/
Wayne County	\$4,091,025	\$5,197,744	\$6,855,276	\$9,846,839
Wells County	\$1,025,704	\$1,288,499	\$1,681,504	\$2,398,076
White County	\$1,129,476	\$1,448,807	\$1,919,079	\$2,763,078
Whitley County	\$1,030,465	\$1,305,951	\$1,711,746	\$2,463,576
Totals	\$292,788,441	\$359,127,268	\$464,647,596	\$637,545,419
Per household average	\$538	\$660	\$854	\$1,172

Source: Home Energy Affordability Gap: annual.

NOTES:

/a/ The Home Energy Affordability Gap is published a year after-the-fact. The 2007 data was released in April 2008; the 2006 data was released in April 2007; the 2005 data was released in April 2006; the 2004 data was released in April 2005.

Xxx

APPENDIX 2: FEDERAL POVERTY LEVEL (2004 – 2008)

*Appendix 2: Federal Poverty Level by Household Size (48 contiguous states)
2004 - 2008*

	2004	2005	2006	2007	2008
1-person	\$9,310	\$9,570	\$9,800	\$10,210	\$10,400
2-person	\$12,490	\$12,830	\$13,200	\$13,690	\$16,100
3-person	\$15,670	\$16,090	\$16,600	\$17,170	\$20,240
4-person	\$18,850	\$19,350	\$20,000	\$20,650	\$24,380
5-person	\$22,030	\$22,610	\$23,400	\$24,130	\$28,520
6-person	\$25,210	\$25,870	\$26,800	\$27,610	\$32,660
SOURCE: 2004: Federal Register, Vol. 69, No. 30, February 13, 2004, pp. 7336 – 7338. 2005: Federal Register, Vol. 70, No. 33, February 18, 2005, pp. 8374 – 8375. 2006: Federal Register, Vol. 71, No. 15, January 24, 2006, pp. 3848 - 3849. 2007: Federal Register, Vol. 72, No. 15, January 24, 2007, pp. 3147-3148. 2008: Federal Register, Vol. 73, No. 15, January 23, 2008, pp. 3971-3972.					

APPENDIX 3: PRIMARY HEATING FUELS BY COUNTY AND TENURE STATUS: INDIANA

**Appendix 3: Primary Heating Fuel by County: Homeowners
(Indiana)**

	Total:	Owner occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
Adams County, Indiana	11,818	9,096	4,601	1,328	1,799	577	265	458	2	46	20
Allen County, Indiana	128,745	91,394	74,796	3,746	10,724	1,159	221	452	18	221	57
Bartholomew County, Indiana	27,936	20,738	12,897	2,700	4,333	440	0	295	3	58	12
Benton County, Indiana	3,558	2,696	1,705	676	161	127	0	27	0	0	0
Blackford County, Indiana	5,690	4,472	2,104	701	1,359	136	7	162	0	3	0
Boone County, Indiana	17,081	13,436	7,154	2,838	2,473	750	0	97	17	92	15
Brown County, Indiana	5,897	5,011	525	2,496	1,299	236	0	439	0	16	0
Carroll County, Indiana	7,718	6,152	2,891	1,791	899	321	0	196	2	39	13
Cass County, Indiana	15,715	11,574	8,090	1,669	1,178	412	0	138	0	77	10
Clark County, Indiana	38,751	27,114	16,122	2,684	7,051	718	0	473	8	37	21
Clay County, Indiana	10,216	8,077	3,053	1,239	2,700	815	19	221	0	15	15
Clinton County, Indiana	12,545	9,143	5,323	2,084	979	552	0	114	0	68	23
Crawford County, Indiana	4,181	3,467	519	1,088	904	247	0	690	0	14	5
Daviess County, Indiana	10,894	8,561	4,779	1,304	1,236	535	63	631	2	11	0
Dearborn County, Indiana	16,832	13,228	5,284	2,257	3,725	1,357	3	508	27	36	31
Decatur County, Indiana	9,389	6,871	2,752	1,618	1,827	203	5	338	0	115	13
DeKalb County, Indiana	15,134	12,341	6,915	2,600	1,931	502	7	305	0	68	13
Delaware County, Indiana	47,131	31,692	22,262	2,067	6,308	678	0	289	9	39	40
Dubois County, Indiana	14,813	11,559	6,382	2,534	1,766	276	2	563	2	34	0
Elkhart County, Indiana	66,154	47,792	41,753	1,834	2,410	732	175	826	0	46	16
Fayette County, Indiana	10,199	7,304	4,491	1,077	935	592	0	169	8	21	11
Floyd County, Indiana	27,511	19,949	10,367	3,329	5,387	504	0	315	0	28	19

Appendix 3: Primary Heating Fuel by County: Homeowners
(Indiana)

	Total:	Owner occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
Fountain County, Indiana	7,041	5,488	2,551	1,862	621	239	0	207	0	8	0
Franklin County, Indiana	7,868	6,408	1,158	2,415	1,506	868	2	420	6	33	0
Fulton County, Indiana	8,082	6,330	3,513	1,696	574	348	7	177	0	7	8
Gibson County, Indiana	12,847	10,010	6,160	1,300	2,082	263	3	171	0	10	21
Grant County, Indiana	28,319	20,742	13,029	1,415	5,198	641	0	313	24	106	16
Greene County, Indiana	13,372	10,700	5,125	2,523	1,897	483	6	628	5	26	7
Hamilton County, Indiana	65,933	53,344	35,421	1,973	14,413	1,193	0	124	8	194	18
Hancock County, Indiana	20,718	16,863	11,874	1,941	2,471	387	5	107	9	60	9
Harrison County, Indiana	12,917	10,861	1,797	3,904	3,634	512	0	965	15	10	24
Hendricks County, Indiana	37,275	30,919	18,054	3,916	7,160	1,583	0	122	0	55	29
Henry County, Indiana	19,486	15,027	9,040	2,413	2,375	878	0	241	0	72	8
Howard County, Indiana	34,800	24,954	20,551	984	3,048	187	0	117	0	58	9
Huntington County, Indiana	14,242	10,972	5,703	1,973	2,342	671	7	132	5	81	58
Jackson County, Indiana	16,052	11,915	4,784	1,713	4,193	617	0	570	0	21	17
Jasper County, Indiana	10,686	8,279	4,795	2,726	436	133	0	174	0	7	8
Jay County, Indiana	8,405	6,538	2,979	1,617	1,213	270	28	353	0	38	40
Jefferson County, Indiana	12,148	9,067	2,587	1,268	4,447	416	0	338	0	8	3
Jennings County, Indiana	10,134	8,013	1,101	1,942	3,797	575	0	505	13	51	29
Johnson County, Indiana	42,434	32,464	25,370	1,402	5,137	371	0	146	0	28	10
Knox County, Indiana	15,552	10,723	7,199	1,115	2,042	183	15	136	0	16	17
Kosciusko County, Indiana	27,283	21,538	15,340	3,261	1,864	396	48	503	1	90	35
LaGrange County, Indiana	11,225	9,137	3,967	2,686	546	499	582	813	0	38	6
Lake County, Indiana	181,633	125,323	118,227	2,036	3,491	1,065	6	191	17	179	111

Appendix 3: Primary Heating Fuel by County: Homeowners
(Indiana)

	Total:	Owner occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
LaPorte County, Indiana	41,050	30,866	26,812	2,078	1,009	513	0	396	0	42	16
Lawrence County, Indiana	18,535	14,633	6,080	3,130	4,315	287	7	808	0	0	6
Madison County, Indiana	53,052	39,352	28,987	2,413	6,836	736	0	277	8	53	42
Marion County, Indiana	352,164	208,932	162,931	1,270	42,342	1,974	13	182	6	114	100
Marshall County, Indiana	16,519	12,685	9,157	1,909	633	401	53	504	0	21	7
Martin County, Indiana	4,183	3,401	1,236	889	743	229	0	304	0	0	0
Miami County, Indiana	13,716	10,431	6,685	1,476	1,466	511	0	256	0	28	9
Monroe County, Indiana	46,898	25,298	15,729	3,316	5,305	288	0	615	0	18	27
Montgomery County, Indiana	14,595	10,704	5,097	3,075	1,329	1,029	0	153	0	17	4
Morgan County, Indiana	24,437	19,472	8,385	4,591	4,781	1,102	6	447	5	129	26
Newton County, Indiana	5,340	4,270	2,489	1,368	261	89	0	61	0	0	2
Noble County, Indiana	16,696	13,030	5,655	4,089	2,262	399	69	485	0	50	21
Ohio County, Indiana	2,201	1,709	483	405	518	230	0	73	0	0	0
Orange County, Indiana	7,621	6,035	2,193	1,520	1,409	297	0	605	0	4	7
Owen County, Indiana	8,282	6,756	1,519	2,612	1,501	379	0	677	6	56	6
Parke County, Indiana	6,415	5,151	1,977	1,708	943	198	6	319	0	0	0
Perry County, Indiana	7,270	5,759	3,316	1,167	637	49	0	566	5	16	3
Pike County, Indiana	5,119	4,232	1,650	1,096	974	251	2	248	0	11	0
Porter County, Indiana	54,649	41,867	39,700	784	1,016	200	0	146	2	11	8
Posey County, Indiana	10,205	8,357	5,031	799	2,289	164	3	71	0	0	0
Pulaski County, Indiana	5,170	4,174	1,905	1,705	236	145	0	161	7	13	2
Putnam County, Indiana	12,374	9,723	2,663	2,999	2,869	814	0	308	14	47	9
Randolph County, Indiana	10,937	8,301	3,742	1,655	2,001	459	0	384	0	40	20

Appendix 3: Primary Heating Fuel by County: Homeowners
(Indiana)

	Total:	Owner occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
Ripley County, Indiana	9,842	7,569	2,622	1,907	1,825	551	0	573	11	60	20
Rush County, Indiana	6,923	5,131	2,077	1,565	843	405	0	153	0	58	30
Scott County, Indiana	8,832	6,691	2,005	1,241	2,706	276	0	420	0	17	26
Shelby County, Indiana	16,561	12,151	5,279	3,058	2,499	1,013	0	165	0	112	25
Spencer County, Indiana	7,569	6,316	3,343	1,302	1,305	69	5	292	0	0	0
St. Joseph County, Indiana	100,743	72,206	66,411	984	3,363	944	7	411	0	65	21
Starke County, Indiana	8,740	7,065	4,948	1,570	156	126	0	251	0	14	0
Steuben County, Indiana	12,738	9,968	5,464	2,905	853	485	6	253	0	2	0
Sullivan County, Indiana	7,819	6,241	3,016	1,281	1,294	404	13	205	0	24	4
Switzerland County, Indiana	3,435	2,674	369	896	869	280	0	235	0	12	13
Tippecanoe County, Indiana	55,226	30,882	23,353	3,726	2,972	570	0	176	0	54	31
Tipton County, Indiana	6,469	5,168	2,827	1,102	854	308	0	48	10	11	8
Union County, Indiana	2,793	2,096	368	601	437	662	0	21	0	0	7
Vanderburgh County, Indiana	70,623	47,185	38,573	424	7,886	106	0	140	0	23	33
Vermillion County, Indiana	6,762	5,358	2,458	1,299	1,296	156	3	127	6	13	0
Vigo County, Indiana	40,998	27,639	17,238	1,903	6,497	1,673	6	260	0	34	28
Wabash County, Indiana	13,215	10,036	5,804	1,694	1,780	488	0	194	9	59	8
Warren County, Indiana	3,219	2,605	640	1,456	290	137	0	71	0	11	0
Warrick County, Indiana	19,438	16,186	10,850	623	4,249	211	9	226	0	18	0
Washington County, Indiana	10,264	8,324	1,922	1,892	2,976	529	0	963	0	22	20
Wayne County, Indiana	28,469	19,564	10,534	2,421	3,342	2,969	0	255	0	32	11
Wells County, Indiana	10,402	8,406	4,453	1,643	1,502	571	2	179	6	36	14
White County, Indiana	9,727	7,447	5,297	1,315	443	183	2	192	0	13	2

Appendix 3: Primary Heating Fuel by County: Homeowners
(Indiana)

	Total:	Owner occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
Whitley County, Indiana	11,711	9,755	4,895	2,441	1,736	267	0	302	12	88	14

SOURCE: 2000 Census, Table HCT10.

**Appendix 3: Primary Heating Fuel by County: Renters
(Indiana)**

	Total:	Renter occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
Adams County, Indiana	11,818	2,722	934	230	1,338	98	17	67	0	38	0
Allen County, Indiana	128,745	37,351	22,609	630	13,557	244	26	11	17	134	123
Bartholomew County, Indiana	27,936	7,198	4,110	452	2,444	87	0	55	3	9	38
Benton County, Indiana	3,558	862	399	222	208	31	0	2	0	0	0
Blackford County, Indiana	5,690	1,218	505	87	567	37	0	14	0	8	0
Boone County, Indiana	17,081	3,645	1,773	485	1,103	226	0	5	0	40	13
Brown County, Indiana	5,897	886	144	362	263	62	0	50	0	5	0
Carroll County, Indiana	7,718	1,566	727	311	406	86	0	26	0	10	0
Cass County, Indiana	15,715	4,141	2,867	477	666	59	0	37	0	8	27
Clark County, Indiana	38,751	11,637	5,711	501	5,139	103	0	42	0	47	94
Clay County, Indiana	10,216	2,139	841	226	906	116	0	40	0	10	0
Clinton County, Indiana	12,545	3,402	1,915	335	910	211	0	16	0	13	2
Crawford County, Indiana	4,181	714	232	157	141	74	0	98	0	0	12
Daviess County, Indiana	10,894	2,333	1,172	225	708	169	0	39	0	6	14
Dearborn County, Indiana	16,832	3,604	1,409	195	1,773	191	0	24	0	7	5
Decatur County, Indiana	9,389	2,518	967	473	931	85	0	42	0	20	0
DeKalb County, Indiana	15,134	2,793	1,397	258	951	82	0	40	0	47	18
Delaware County, Indiana	47,131	15,439	9,538	466	5,120	146	0	24	0	78	67
Dubois County, Indiana	14,813	3,254	1,151	276	1,711	36	4	51	0	6	19
Elkhart County, Indiana	66,154	18,362	13,369	487	3,906	233	11	78	36	153	89
Fayette County, Indiana	10,199	2,895	1,867	140	616	157	0	76	0	39	0

Appendix 3: Primary Heating Fuel by County: Renters
(Indiana)

	Total:	Renter occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
Floyd County, Indiana	27,511	7,562	4,222	471	2,676	100	0	22	0	39	32
Fountain County, Indiana	7,041	1,553	897	214	316	100	0	21	0	5	0
Franklin County, Indiana	7,868	1,460	393	393	356	243	0	73	0	2	0
Fulton County, Indiana	8,082	1,752	1,018	295	338	47	0	45	0	0	9
Gibson County, Indiana	12,847	2,837	1,213	229	1,259	104	6	18	0	6	2
Grant County, Indiana	28,319	7,577	3,986	312	2,945	163	0	57	15	50	49
Greene County, Indiana	13,372	2,672	1,315	373	805	111	0	41	0	11	16
Hamilton County, Indiana	65,933	12,589	5,327	377	6,518	213	0	47	0	48	59
Hancock County, Indiana	20,718	3,855	2,550	308	830	148	0	10	0	9	0
Harrison County, Indiana	12,917	2,056	506	606	707	96	0	121	0	14	6
Hendricks County, Indiana	37,275	6,356	2,661	568	2,881	191	0	32	0	13	10
Henry County, Indiana	19,486	4,459	2,823	329	1,042	187	0	33	0	24	21
Howard County, Indiana	34,800	9,846	6,296	236	3,133	77	0	5	0	52	47
Huntington County, Indiana	14,242	3,270	1,911	272	881	115	7	20	5	30	29
Jackson County, Indiana	16,052	4,137	1,500	271	2,108	169	0	82	0	0	7
Jasper County, Indiana	10,686	2,407	1,112	593	571	79	0	31	0	4	17
Jay County, Indiana	8,405	1,867	936	284	535	60	0	31	0	6	15
Jefferson County, Indiana	12,148	3,081	1,194	299	1,393	124	0	55	8	8	0
Jennings County, Indiana	10,134	2,121	424	303	1,067	250	0	63	0	8	6
Johnson County, Indiana	42,434	9,970	5,779	173	3,900	52	0	47	0	19	0
Knox County, Indiana	15,552	4,829	2,946	248	1,462	96	0	33	0	37	7
Kosciusko County, Indiana	27,283	5,745	3,604	657	1,286	115	6	56	0	15	6
LaGrange County, Indiana	11,225	2,088	948	354	441	177	76	67	0	17	8

Appendix 3: Primary Heating Fuel by County: Renters
(Indiana)

	Total:	Renter occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
Lake County, Indiana	181,633	56,310	42,651	1,006	10,698	339	0	31	21	726	838
LaPorte County, Indiana	41,050	10,184	8,100	310	1,508	59	0	21	0	99	87
Lawrence County, Indiana	18,535	3,902	1,640	408	1,639	79	0	83	0	33	20
Madison County, Indiana	53,052	13,700	9,999	238	3,116	194	7	20	0	56	70
Marion County, Indiana	352,164	143,232	76,097	1,571	62,390	474	38	53	23	1,640	946
Marshall County, Indiana	16,519	3,834	2,640	370	667	56	19	40	0	8	34
Martin County, Indiana	4,183	782	258	143	280	38	0	63	0	0	0
Miami County, Indiana	13,716	3,285	2,081	247	739	159	9	25	0	25	0
Monroe County, Indiana	46,898	21,600	9,464	675	10,891	240	64	97	0	81	88
Montgomery County, Indiana	14,595	3,891	1,683	549	1,396	195	0	42	0	18	8
Morgan County, Indiana	24,437	4,965	2,231	599	1,792	257	0	84	0	0	2
Newton County, Indiana	5,340	1,070	662	235	122	31	0	10	0	6	4
Noble County, Indiana	16,696	3,666	1,772	604	1,115	108	0	39	0	14	14
Ohio County, Indiana	2,201	492	157	63	194	51	0	27	0	0	0
Orange County, Indiana	7,621	1,586	617	196	611	59	0	83	0	20	0
Owen County, Indiana	8,282	1,526	392	429	536	52	0	111	0	0	6
Parke County, Indiana	6,415	1,264	479	294	398	32	0	53	0	8	0
Perry County, Indiana	7,270	1,511	921	127	371	10	0	55	0	25	2
Pike County, Indiana	5,119	887	342	130	334	34	4	33	0	5	5
Porter County, Indiana	54,649	12,782	9,253	306	3,016	75	0	0	0	115	17
Posey County, Indiana	10,205	1,848	888	216	699	21	0	24	0	0	0
Pulaski County, Indiana	5,170	996	448	326	139	42	6	32	0	3	0
Putnam County, Indiana	12,374	2,651	1,279	388	778	135	15	27	0	21	8

Appendix 3: Primary Heating Fuel by County: Renters
(Indiana)

	Total:	Renter occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
Randolph County, Indiana	10,937	2,636	1,243	360	817	141	0	56	0	12	7
Ripley County, Indiana	9,842	2,273	849	260	889	167	0	70	0	29	9
Rush County, Indiana	6,923	1,792	803	364	444	148	0	20	0	8	5
Scott County, Indiana	8,832	2,141	893	183	903	92	0	58	0	5	7
Shelby County, Indiana	16,561	4,410	2,301	577	1,260	157	0	39	0	55	21
Spencer County, Indiana	7,569	1,253	671	153	394	0	0	7	0	16	12
St. Joseph County, Indiana	100,743	28,537	20,636	470	6,873	150	8	27	7	201	165
Starke County, Indiana	8,740	1,675	1,076	334	199	36	0	24	0	6	0
Steuben County, Indiana	12,738	2,770	1,677	501	449	105	0	5	0	33	0
Sullivan County, Indiana	7,819	1,578	665	224	602	48	2	28	0	9	0
Switzerland County, Indiana	3,435	761	170	166	323	75	0	25	0	0	2
Tippecanoe County, Indiana	55,226	24,344	11,731	874	11,156	184	58	49	0	223	69
Tipton County, Indiana	6,469	1,301	530	223	447	101	0	0	0	0	0
Union County, Indiana	2,793	697	102	105	226	232	0	32	0	0	0
Vanderburgh County, Indiana	70,623	23,438	12,195	193	10,788	24	0	43	0	129	66
Vermillion County, Indiana	6,762	1,404	678	236	423	46	0	11	0	3	7
Vigo County, Indiana	40,998	13,359	7,027	312	5,517	304	6	50	0	99	44
Wabash County, Indiana	13,215	3,179	1,880	317	813	95	0	34	0	26	14
Warren County, Indiana	3,219	614	168	220	177	43	0	6	0	0	0
Warrick County, Indiana	19,438	3,252	1,633	81	1,470	27	0	30	0	11	0
Washington County, Indiana	10,264	1,940	517	350	799	110	0	161	0	0	3
Wayne County, Indiana	28,469	8,905	5,006	389	2,632	674	0	64	0	80	60
Wells County, Indiana	10,402	1,996	986	251	633	120	0	6	0	0	0

Appendix 3: Primary Heating Fuel by County: Renters
(Indiana)

	Total:	Renter occupied:	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
White County, Indiana	9,727	2,280	1,578	325	305	59	0	13	0	0	0
Whitley County, Indiana	11,711	1,956	853	299	696	62	0	0	0	24	22

SOURCE: 2000 Census, Table HCT10.

**APPENDIX 4: BASIC FAMILY BUDGETS: INDIANA
(BY FAMILY SIZE AND COMPOSITION)**

*Appendix 4: Basic Family Budgets in Indiana by Locale, Family Size and Family Composition
(1 parent/1 child)*

	Monthly								
	Housing	Food	Childcare	Transportation	Healthcare	Other Necessities	Taxes	Total	Annual Total
Bloomington	\$634	\$265	\$618	\$275	\$216	\$243	\$333	\$2,584	\$31,008
Elkhart-Goshen	\$627	\$265	\$618	\$275	\$216	\$241	\$330	\$2,572	\$30,864
Evansville-Henderson (Ind. portion)	\$538	\$265	\$618	\$239	\$216	\$217	\$221	\$2,314	\$27,768
Fort Wayne	\$567	\$265	\$618	\$239	\$216	\$225	\$250	\$2,380	\$28,560
Gary	\$716	\$265	\$618	\$272	\$216	\$265	\$374	\$2,726	\$32,712
Indianapolis	\$655	\$265	\$618	\$255	\$216	\$248	\$336	\$2,593	\$31,116
Kokomo	\$589	\$265	\$618	\$275	\$216	\$231	\$305	\$2,499	\$29,988
Lafayette	\$661	\$265	\$618	\$275	\$216	\$250	\$349	\$2,634	\$31,608
Muncie	\$585	\$265	\$618	\$275	\$216	\$230	\$301	\$2,490	\$29,880
South Bend	\$621	\$265	\$618	\$239	\$216	\$239	\$309	\$2,507	\$30,084
Terre Haute	\$522	\$265	\$618	\$275	\$216	\$212	\$233	\$2,341	\$28,092
Louisville (Ind. portion)	\$553	\$265	\$618	\$272	\$216	\$221	\$261	\$2,406	\$28,872
Cincinnati (Ind. portion)	\$652	\$265	\$618	\$255	\$216	\$248	\$334	\$2,588	\$31,056
Rural	\$534	\$265	\$501	\$313	\$216	\$216	\$182	\$2,227	\$26,724

*Appendix 4: Basic Family Budgets in Indiana by Locale, Family Size and Family Composition
(1 parent/2 children)*

	Monthly								
	Housing	Food	Childcare	Transportation	Healthcare	Other Necessities	Taxes	Total	Annual Total
Bloomington	\$634	\$405	\$847	\$275	\$253	\$281	\$249	\$2,944	\$35,328
Elkhart-Goshen	\$627	\$405	\$847	\$275	\$253	\$279	\$246	\$2,932	\$35,184
Evansville-Henderson (Ind. portion)	\$538	\$405	\$847	\$239	\$253	\$255	\$116	\$2,653	\$31,836
Fort Wayne	\$567	\$405	\$847	\$239	\$253	\$262	\$151	\$2,724	\$32,688
Gary	\$716	\$405	\$847	\$272	\$253	\$303	\$294	\$3,090	\$37,080
Indianapolis	\$655	\$405	\$847	\$255	\$253	\$286	\$252	\$2,953	\$35,436
Kokomo	\$589	\$405	\$847	\$275	\$253	\$268	\$225	\$2,862	\$34,344
Lafayette	\$661	\$405	\$847	\$275	\$253	\$288	\$262	\$2,991	\$35,892
Muncie	\$585	\$405	\$847	\$275	\$253	\$267	\$220	\$2,852	\$34,224
South Bend	\$621	\$405	\$847	\$239	\$253	\$277	\$229	\$2,871	\$34,452
Terre Haute	\$522	\$405	\$847	\$275	\$253	\$250	\$130	\$2,682	\$32,184
Louisville (Ind. portion)	\$553	\$405	\$847	\$272	\$253	\$259	\$166	\$2,755	\$33,060
Cincinnati (Ind. portion)	\$652	\$405	\$847	\$255	\$253	\$285	\$250	\$2,947	\$35,364
Rural	\$534	\$405	\$730	\$313	\$253	\$254	\$58	\$2,547	\$30,564

Appendix 4: Basic Family Budgets in Indiana by Locale, Family Size and Family Composition
(2 parent/1 child)

	Monthly							Total	Annual Total
	Housing	Food	Childcare	Transportation	Healthcare	Other Necessities	Taxes		
Bloomington	\$634	\$448	\$618	\$375	\$276	\$292	\$366	\$3,009	\$36,108
Elkhart-Goshen	\$627	\$448	\$618	\$375	\$276	\$290	\$359	\$2,993	\$35,916
Evansville-Henderson (Ind. portion)	\$538	\$448	\$618	\$324	\$276	\$266	\$294	\$2,764	\$33,168
Fort Wayne	\$567	\$448	\$618	\$324	\$276	\$274	\$311	\$2,818	\$33,816
Gary	\$716	\$448	\$618	\$387	\$276	\$314	\$409	\$3,168	\$38,016
Indianapolis	\$655	\$448	\$618	\$358	\$276	\$298	\$369	\$3,022	\$36,264
Kokomo	\$589	\$448	\$618	\$375	\$276	\$280	\$341	\$2,927	\$35,124
Lafayette	\$661	\$448	\$618	\$375	\$276	\$299	\$378	\$3,055	\$36,660
Muncie	\$585	\$448	\$618	\$375	\$276	\$279	\$339	\$2,920	\$35,040
South Bend	\$621	\$448	\$618	\$324	\$276	\$289	\$337	\$2,913	\$34,956
Terre Haute	\$522	\$448	\$618	\$375	\$276	\$262	\$309	\$2,810	\$33,720
Louisville (Ind. portion)	\$553	\$448	\$618	\$387	\$276	\$270	\$328	\$2,880	\$34,560
Cincinnati (Ind. portion)	\$652	\$448	\$618	\$358	\$276	\$297	\$368	\$3,017	\$36,204
Rural	\$534	\$448	\$501	\$420	\$276	\$265	\$287	\$2,731	\$32,772

*Appendix 4: Basic Family Budgets in Indiana by Locale, Family Size and Family Composition
(2 parent/2 children)*

	Monthly								Annual Total
	Housing	Food	Childcare	Transportation	Healthcare	Other Necessities	Taxes	Total	Annual Total
Bloomington	\$634	\$587	\$847	\$375	\$311	\$330	\$285	\$3,369	\$40,428
Elkhart-Goshen	\$627	\$587	\$847	\$375	\$311	\$328	\$282	\$3,357	\$40,284
Evansville-Henderson (Ind. portion)	\$538	\$587	\$847	\$324	\$311	\$304	\$213	\$3,124	\$37,488
Fort Wayne	\$567	\$587	\$847	\$324	\$311	\$312	\$227	\$3,175	\$38,100
Gary	\$716	\$587	\$847	\$387	\$311	\$352	\$336	\$3,536	\$42,432
Indianapolis	\$655	\$587	\$847	\$358	\$311	\$335	\$289	\$3,382	\$40,584
Kokomo	\$589	\$587	\$847	\$375	\$311	\$318	\$264	\$3,291	\$39,492
Lafayette	\$661	\$587	\$847	\$375	\$311	\$337	\$306	\$3,424	\$41,088
Muncie	\$585	\$587	\$847	\$375	\$311	\$316	\$262	\$3,283	\$39,396
South Bend	\$621	\$587	\$847	\$324	\$311	\$326	\$260	\$3,276	\$39,312
Terre Haute	\$522	\$587	\$847	\$375	\$311	\$299	\$224	\$3,165	\$37,980
Louisville (Ind. portion)	\$553	\$587	\$847	\$387	\$311	\$308	\$252	\$3,245	\$38,940
Cincinnati (Ind. portion)	\$652	\$587	\$847	\$358	\$311	\$335	\$288	\$3,378	\$40,536
Rural	\$534	\$587	\$730	\$420	\$311	\$303	\$203	\$3,088	\$37,056

**APPENDIX 5: INDIANA POVERTY LEVEL
BY AGE BY COUNTY (2000 CENSUS)**

Appendix 5: Poverty Rate by Age (Indiana) (2000 Census)

County	Total Population	Population Below Poverty Level	Number of Persons Below Poverty Level by Age							Percent Below Poverty level			Ratio of Young/Old Poverty Level to Statewide Poverty Level	
			Under 5	5	6 to 11	12 to 17	18 to 64	65 to 74	75 and over	Below 6	Above 65	Total Population	Over 65 to Total	Below 6 to Total
Adams County	33,058	3,002	395	121	553	399	1,171	189	174	15%	9%	9%	0.95	1.69
Allen County	326,460	29,807	4,006	799	3,859	2,937	15,935	1,068	1,203	16%	6%	9%	0.70	1.73
Bartholomew County	70,268	5,164	559	77	666	429	2,789	313	331	10%	8%	7%	1.08	1.40
Benton County	9,166	505	52	11	63	43	276	30	30	9%	4%	6%	0.81	1.56
Blackford County	13,824	1,204	137	24	145	115	606	107	70	15%	9%	9%	0.98	1.67
Boone County	45,218	2,337	203	23	200	291	1,184	231	205	5%	9%	5%	1.74	1.06
Brown County	14,747	1,310	71	11	154	80	808	131	55	9%	10%	9%	1.14	1.03
Carroll County	19,827	1,348	127	21	174	160	699	82	85	10%	6%	7%	0.93	1.42
Cass County	39,708	3,007	370	36	382	251	1,667	82	219	13%	5%	8%	0.70	1.66
Clark County	94,701	7,683	877	147	705	706	4,424	461	363	13%	8%	8%	0.93	1.66
Clay County	26,085	2,265	313	44	246	190	1,101	137	234	18%	10%	9%	1.13	2.10
Clinton County	32,899	2,824	370	54	282	290	1,445	195	188	15%	9%	9%	1.05	1.69
Crawford County	10,616	1,786	229	57	242	169	885	94	110	35%	16%	17%	0.92	2.07
Daviess County	29,220	4,030	547	89	615	452	1,856	196	275	24%	12%	14%	0.87	1.75
Dearborn County	45,566	3,011	288	94	295	421	1,565	185	163	10%	7%	7%	1.08	1.53
Decatur County	24,200	2,248	254	54	304	279	1,109	113	135	14%	8%	9%	0.87	1.56
DeKalb County	39,669	2,331	284	25	255	186	1,215	130	236	9%	9%	6%	1.45	1.48
Delaware County	111,716	16,862	1,412	250	1,466	1,027	11,515	772	420	20%	8%	15%	0.53	1.33
Dubois County	39,060	2,056	167	36	251	131	1,123	141	207	6%	7%	5%	1.39	1.12
Elkhart County	179,316	14,058	1,925	336	1,741	1,488	7,338	491	739	13%	7%	8%	0.83	1.67

Appendix 5: Poverty Rate by Age (Indiana) (2000 Census)

County	Total Population	Population Below Poverty Level	Number of Persons Below Poverty Level by Age							Percent Below Poverty level			Ratio of Young/Old Poverty Level to Statewide Poverty Level	
			Under 5	5	6 to 11	12 to 17	18 to 64	65 to 74	75 and over	Below 6	Above 65	Total Population	Over 65 to Total	Below 6 to Total
Fayette County	24,971	1,978	141	16	176	194	1,162	132	157	8%	8%	8%	0.98	1.01
Floyd County	69,679	6,096	855	167	835	468	3,189	207	375	19%	7%	9%	0.84	2.16
Fountain County	17,679	1,502	179	12	170	142	816	80	103	14%	7%	8%	0.81	1.64
Franklin County	21,900	1,556	141	7	190	179	776	110	153	8%	10%	7%	1.36	1.11
Fulton County	20,225	1,531	134	43	185	153	790	98	128	11%	7%	8%	0.99	1.47
Gibson County	31,784	2,607	294	60	272	225	1,412	170	174	14%	7%	8%	0.88	1.73
Grant County	68,871	8,112	931	192	930	728	4,437	465	429	21%	9%	12%	0.73	1.79
Greene County	32,486	3,566	305	105	410	381	1,919	233	213	17%	10%	11%	0.87	1.55
Hamilton County	181,100	5,300	587	67	561	444	3,146	160	335	3%	4%	3%	1.31	1.12
Hancock County	54,737	1,623	136	26	157	119	881	137	167	4%	5%	3%	1.73	1.23
Harrison County	33,827	2,159	169	46	251	196	1,131	140	226	8%	10%	6%	1.53	1.31
Hendricks County	100,678	3,665	197	69	414	292	2,001	432	260	3%	7.4%	3.6%	2.02	0.79
Henry County	47,671	3,730	420	63	358	376	2,025	236	252	14%	7%	8%	0.86	1.76
Howard County	83,719	7,944	1,210	192	986	530	4,321	355	350	19%	7%	9%	0.69	2.04
Huntington County	36,599	2,030	166	42	257	168	1,129	83	185	7%	6%	6%	1.03	1.25
Jackson County	40,562	3,428	340	49	316	345	1,920	198	260	12%	9%	8%	1.07	1.37
Jasper County	28,914	1,923	168	36	228	226	1,085	69	111	8%	5%	7%	0.76	1.22
Jay County	21,515	1,955	262	58	241	229	920	117	128	16%	8%	9%	0.87	1.80
Jefferson County	29,811	2,861	276	65	429	262	1,502	158	169	14%	8%	10%	0.88	1.49
Jennings County	27,200	2,511	221	33	322	234	1,371	176	154	10%	12%	9%	1.28	1.11
Johnson County	112,587	6,337	549	131	654	642	3,465	334	562	7%	8%	6%	1.36	1.19
Knox County	36,899	5,922	602	90	602	457	3,478	268	425	26%	12%	16%	0.77	1.64

Appendix 5: Poverty Rate by Age (Indiana) (2000 Census)

County	Total Population	Population Below Poverty Level	Number of Persons Below Poverty Level by Age							Percent Below Poverty level			Ratio of Young/Old Poverty Level to Statewide Poverty Level	
			Under 5	5	6 to 11	12 to 17	18 to 64	65 to 74	75 and over	Below 6	Above 65	Total Population	Over 65 to Total	Below 6 to Total
Kosciusko County	72,614	4,668	480	135	462	431	2,523	225	412	9%	8%	6%	1.22	1.46
LaGrange County	34,624	2,668	309	108	342	324	1,281	144	160	10%	9%	8%	1.18	1.33
Lake County	477,747	58,380	7,341	1,580	7,778	6,324	30,486	2,582	2,289	22%	8%	12%	0.66	1.80
LaPorte County	103,386	8,994	1,136	265	960	787	4,547	506	793	16%	9%	9%	1.04	1.89
Lawrence County	45,023	4,432	421	79	452	412	2,533	255	280	14%	8%	10%	0.86	1.47
Madison County	127,897	11,941	1,271	263	1,696	945	6,605	600	561	15%	6%	9%	0.65	1.65
Marion County	840,300	95,827	11,060	1,987	11,554	9,736	54,273	3,867	3,350	18%	8%	11%	0.70	1.54
Marshall County	44,594	3,017	345	53	330	260	1,655	88	286	10%	7%	7%	0.98	1.53
Martin County	10,240	1,149	115	33	130	62	640	99	70	18%	12%	11%	1.05	1.64
Miami County	34,421	2,751	352	55	320	320	1,462	99	143	15%	5%	8%	0.68	1.82
Monroe County	106,196	20,095	1,034	103	938	529	16,773	387	331	17%	7%	19%	0.36	0.87
Montgomery County	36,330	3,024	341	52	389	312	1,587	170	173	13%	7%	8%	0.85	1.62
Morgan County	65,733	4,367	427	65	494	365	2,350	369	297	9%	10%	7%	1.49	1.35
Newton County	14,313	993	77	3	80	77	574	68	114	7%	10%	7%	1.49	1.06
Noble County	45,477	3,588	479	83	492	313	1,927	93	201	13%	6%	8%	0.78	1.63
Ohio County	5,572	398	41	8	22	37	207	37	46	13%	11%	7%	1.59	1.79
Orange County	18,971	2,345	145	21	352	303	1,182	174	168	10%	13%	12%	1.05	0.83
Owen County	21,430	2,006	162	17	267	280	1,071	96	113	11%	8%	9%	0.85	1.17
Parke County	16,080	1,842	198	72	296	197	868	96	115	23%	9%	11%	0.78	1.99
Perry County	17,729	1,665	200	44	166	122	894	129	110	20%	9%	9%	0.94	2.17
Pike County	12,659	1,019	96	19	88	90	547	74	105	12%	10%	8%	1.21	1.47
Porter County	142,926	8,501	838	139	796	868	5,014	404	442	9%	6%	6%	0.94	1.46

Appendix 5: Poverty Rate by Age (Indiana) (2000 Census)

County	Total Population	Population Below Poverty Level	Number of Persons Below Poverty Level by Age							Percent Below Poverty level			Ratio of Young/Old Poverty Level to Statewide Poverty Level	
			Under 5	5	6 to 11	12 to 17	18 to 64	65 to 74	75 and over	Below 6	Above 65	Total Population	Over 65 to Total	Below 6 to Total
Posey County	26,751	1,972	220	28	240	162	998	102	222	12%	10%	7%	1.36	1.60
Pulaski County	13,381	1,110	93	40	137	117	588	57	78	13%	7%	8%	0.83	1.51
Putnam County	31,554	2,516	224	32	299	274	1,261	244	182	10%	10%	8%	1.30	1.31
Randolph County	26,990	3,007	319	90	337	344	1,572	118	227	19%	8%	11%	0.75	1.71
Ripley County	26,202	1,960	174	35	170	220	1,071	133	157	9%	9%	7%	1.17	1.16
Rush County	17,886	1,301	69	31	141	119	656	137	148	6%	11%	7%	1.57	0.88
St. Joseph County	252,813	26,226	3,331	610	3,044	2,444	14,370	937	1,490	18%	7%	10%	0.69	1.70
Scott County	22,689	2,971	300	44	433	290	1,669	137	98	18%	10%	13%	0.74	1.35
Shelby County	42,637	3,221	360	126	362	294	1,656	164	259	14%	8%	8%	1.12	1.84
Spencer County	20,137	1,395	117	26	160	131	765	70	126	10%	8%	7%	1.13	1.38
Starke County	23,183	2,564	283	60	343	276	1,294	174	134	18%	10%	11%	0.92	1.64
Steuben County	32,014	2,154	215	36	205	197	1,235	135	131	10%	7%	7%	1.04	1.44
Sullivan County	19,419	2,123	240	33	218	202	1,166	116	148	19%	9%	11%	0.83	1.71
Switzerland County	8,942	1,246	109	31	138	219	643	22	84	21%	10%	14%	0.71	1.47
Tippecanoe County	133,446	20,567	1,717	275	1,261	569	16,217	233	295	19%	4%	15%	0.28	1.24
Tipton County	16,351	842	79	0	76	37	451	60	139	7%	9%	5%	1.71	1.30
Union County	7,258	701	67	14	95	106	362	24	33	15%	6%	10%	0.66	1.51
Vanderburgh County	165,007	18,414	2,192	365	1,835	1,355	10,894	788	985	20%	7%	11%	0.65	1.82
Vermillion County	16,460	1,558	148	11	134	123	835	112	195	12%	13%	9%	1.33	1.31
Vigo County	97,685	13,755	1,347	207	1,558	1,100	8,208	478	857	20%	10%	14%	0.68	1.45
Wabash County	32,924	2,284	289	48	228	148	1,263	197	111	14%	6%	7%	0.93	2.00
Warren County	8,276	541	82	14	50	61	249	35	50	16%	8%	7%	1.23	2.41

Appendix 5: Poverty Rate by Age (Indiana) (2000 Census)

County	Total Population	Population Below Poverty Level	Number of Persons Below Poverty Level by Age							Percent Below Poverty level			Ratio of Young/Old Poverty Level to Statewide Poverty Level	
			Under 5	5	6 to 11	12 to 17	18 to 64	65 to 74	75 and over	Below 6	Above 65	Total Population	Over 65 to Total	Below 6 to Total
Warrick County	51,646	2,751	305	65	441	264	1,363	194	119	9%	6%	5%	1.14	1.69
Washington County	26,827	2,845	295	68	366	266	1,564	112	174	16%	9%	11%	0.88	1.55
Wayne County	68,698	7,804	885	132	918	849	4,115	445	460	20%	9%	11%	0.76	1.74
Wells County	27,042	1,589	212	25	211	178	717	97	149	11%	7%	6%	1.18	1.88
White County	24,873	1,739	106	59	274	163	841	103	193	8%	8%	7%	1.19	1.21
Whitley County	30,204	1,484	108	40	180	135	787	113	121	6%	6%	5%	1.26	1.25
Statewide	5,894,295	559,484	61,623	11,607	63,800	50,771	317,396	25,605	28,682					

APPENDIX 6: INDIANA LIHEAP EXPENDITURES BY COUNTY

*Appendix 6: Consolidated Federal Funds Report: By Fiscal Year
Detailed Federal Expenditure Data: Indiana - All Counties
Program ID 93.568: Low-Income Home Energy Assistance Program (LIHEAP)*

County	2005		2004		2003		2002	
	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent
BENTON COUNTY	\$22,443	<0.1	\$19,696	<0.1	\$20,900	<0.1	\$17,000	<0.1
OHIO COUNTY	\$52,586	0.1	\$46,150	0.1	\$48,971	0.1	\$41,000	0.1
BROWN COUNTY	\$93,725	0.2	\$82,253	0.2	\$87,281	0.2	\$73,000	0.2
WARREN COUNTY	\$94,441	0.2	\$82,881	0.2	\$87,947	0.2	\$74,000	0.2
LAGRANGE COUNTY	\$95,872	0.2	\$84,137	0.2	\$89,280	0.2	\$75,000	0.2
SWITZERLAND COUNTY	\$105,994	0.2	\$93,020	0.2	\$98,706	0.2	\$83,000	0.2
UNION COUNTY	\$123,775	0.2	\$108,625	0.2	\$115,264	0.2	\$96,000	0.2
NEWTON COUNTY	\$126,948	0.2	\$111,409	0.2	\$118,220	0.2	\$99,000	0.2
TIPTON COUNTY	\$135,315	0.3	\$118,752	0.3	\$126,011	0.3	\$105,000	0.2
CARROLL COUNTY	\$143,808	0.3	\$126,205	0.3	\$133,920	0.3	\$112,000	0.3
PULASKI COUNTY	\$159,906	0.3	\$140,333	0.3	\$148,911	0.3	\$125,000	0.3
WHITLEY COUNTY	\$159,906	0.3	\$140,333	0.3	\$148,911	0.3	\$125,000	0.3
DE KALB COUNTY	\$164,998	0.3	\$144,802	0.3	\$153,654	0.3	\$129,000	0.3
STEUBEN COUNTY	\$167,776	0.3	\$147,240	0.3	\$156,240	0.3	\$131,000	0.3
WELLS COUNTY	\$171,353	0.3	\$150,379	0.3	\$159,571	0.3	\$133,000	0.3
MARTIN COUNTY	\$193,532	0.4	\$169,844	0.4	\$180,226	0.4	\$151,000	0.4
ADAMS COUNTY	\$199,614	0.4	\$175,181	0.4	\$185,889	0.4	\$155,000	0.4
JASPER COUNTY	\$201,045	0.4	\$176,436	0.4	\$187,221	0.4	\$157,000	0.4
FRANKLIN COUNTY	\$204,980	0.4	\$179,890	0.4	\$190,886	0.4	\$160,000	0.4
DUBOIS COUNTY	\$205,695	0.4	\$180,518	0.4	\$191,552	0.4	\$160,000	0.4

*Appendix 6: Consolidated Federal Funds Report: By Fiscal Year
Detailed Federal Expenditure Data: Indiana - All Counties
Program ID 93.568: Low-Income Home Energy Assistance Program (LIHEAP)*

County	2005		2004		2003		2002	
	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent
BLACKFORD COUNTY	\$207,484	0.4	\$182,087	0.4	\$193,218	0.4	\$162,000	0.4
HANCOCK COUNTY	\$211,061	0.4	\$185,227	0.4	\$196,549	0.4	\$164,000	0.4
RUSH COUNTY	\$212,134	0.4	\$186,169	0.4	\$197,549	0.4	\$165,000	0.4
PIKE COUNTY	\$213,565	0.4	\$187,424	0.4	\$198,881	0.4	\$166,000	0.4
OWEN COUNTY	\$215,712	0.4	\$189,308	0.4	\$200,880	0.4	\$168,000	0.4
HENDRICKS COUNTY	\$219,289	0.4	\$192,447	0.4	\$204,211	0.4	\$171,000	0.4
SPENCER COUNTY	\$222,509	0.4	\$195,273	0.4	\$207,209	0.4	\$173,000	0.4
BOONE COUNTY	\$237,176	0.4	\$208,145	0.4	\$220,868	0.4	\$185,000	0.4
FULTON COUNTY	\$250,054	0.5	\$219,447	0.5	\$232,861	0.5	\$195,000	0.5
NOBLE COUNTY	\$258,997	0.5	\$227,295	0.5	\$241,189	0.5	\$202,000	0.5
PARKE COUNTY	\$263,290	0.5	\$231,063	0.5	\$245,187	0.5	\$205,000	0.5
POSEY COUNTY	\$263,648	0.5	\$231,376	0.5	\$245,520	0.5	\$205,000	0.5
WABASH COUNTY	\$264,721	0.5	\$232,318	0.5	\$246,519	0.5	\$206,000	0.5
JENNINGS COUNTY	\$283,323	0.5	\$248,643	0.5	\$263,842	0.5	\$221,000	0.5
HAMILTON COUNTY	\$289,404	0.5	\$253,980	0.5	\$269,506	0.5	\$225,000	0.5
MARSHALL COUNTY	\$289,762	0.5	\$254,294	0.5	\$269,839	0.5	\$226,000	0.5
CRAWFORD COUNTY	\$295,843	0.5	\$259,631	0.5	\$275,502	0.5	\$230,000	0.5
RIPLEY COUNTY	\$299,421	0.6	\$262,771	0.6	\$278,833	0.6	\$233,000	0.6
WHITE COUNTY	\$304,787	0.6	\$267,480	0.6	\$283,830	0.6	\$237,000	0.6
SHELBY COUNTY	\$305,860	0.6	\$268,422	0.6	\$284,830	0.6	\$238,000	0.6
PUTNAM COUNTY	\$313,372	0.6	\$275,015	0.6	\$291,826	0.6	\$244,000	0.6

*Appendix 6: Consolidated Federal Funds Report: By Fiscal Year
Detailed Federal Expenditure Data: Indiana - All Counties
Program ID 93.568: Low-Income Home Energy Assistance Program (LIHEAP)*

County	2005		2004		2003		2002	
	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent
HUNTINGTON COUNTY	\$313,730	0.6	\$275,329	0.6	\$292,159	0.6	\$244,000	0.6
WARRICK COUNTY	\$314,803	0.6	\$276,270	0.6	\$293,158	0.6	\$245,000	0.6
PERRY COUNTY	\$315,876	0.6	\$277,212	0.6	\$294,157	0.6	\$246,000	0.6
WASHINGTON COUNTY	\$319,811	0.6	\$280,666	0.6	\$297,822	0.6	\$249,000	0.6
CLINTON COUNTY	\$321,958	0.6	\$282,549	0.6	\$299,821	0.6	\$251,000	0.6
DECATUR COUNTY	\$324,462	0.6	\$284,747	0.6	\$302,153	0.6	\$253,000	0.6
FOUNTAIN COUNTY	\$324,462	0.6	\$284,747	0.6	\$302,153	0.6	\$253,000	0.6
CASS COUNTY	\$339,844	0.6	\$298,246	0.6	\$316,477	0.6	\$265,000	0.6
MONTGOMERY COUNTY	\$342,706	0.6	\$300,758	0.6	\$319,143	0.6	\$267,000	0.6
DEARBORN COUNTY	\$347,714	0.6	\$305,153	0.6	\$323,806	0.6	\$271,000	0.6
MIAMI COUNTY	\$348,072	0.6	\$305,467	0.6	\$324,140	0.6	\$271,000	0.6
RANDOLPH COUNTY	\$354,869	0.7	\$311,432	0.7	\$330,469	0.7	\$276,000	0.7
JAY COUNTY	\$361,308	0.7	\$317,083	0.7	\$336,465	0.7	\$281,000	0.7
ORANGE COUNTY	\$367,390	0.7	\$322,420	0.7	\$342,129	0.7	\$286,000	0.7
VERMILLION COUNTY	\$368,736	0.7	\$323,602	0.7	\$343,383	0.7	\$287,000	0.7
SULLIVAN COUNTY	\$384,203	0.7	\$337,175	0.7	\$357,786	0.7	\$299,000	0.7
FAYETTE COUNTY	\$387,065	0.7	\$339,687	0.7	\$360,451	0.7	\$302,000	0.7
STARKE COUNTY	\$391,715	0.7	\$343,768	0.7	\$364,782	0.7	\$305,000	0.7
DAVISS COUNTY	\$402,447	0.7	\$353,187	0.7	\$374,776	0.7	\$313,000	0.7
HARRISON COUNTY	\$403,520	0.7	\$354,128	0.7	\$375,775	0.7	\$314,000	0.7
KOSCIUSKO COUNTY	\$416,041	0.8	\$365,116	0.8	\$387,435	0.8	\$324,000	0.8

*Appendix 6: Consolidated Federal Funds Report: By Fiscal Year
Detailed Federal Expenditure Data: Indiana - All Counties
Program ID 93.568: Low-Income Home Energy Assistance Program (LIHEAP)*

County	2005		2004		2003		2002	
	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent
GIBSON COUNTY	\$440,724	0.8	\$386,779	0.8	\$410,421	0.8	\$343,000	0.8
CLAY COUNTY	\$442,155	0.8	\$388,034	0.8	\$411,754	0.8	\$344,000	0.8
JOHNSON COUNTY	\$453,245	0.8	\$397,767	0.8	\$422,081	0.8	\$353,000	0.8
JACKSON COUNTY	\$460,400	0.9	\$404,045	0.9	\$428,744	0.9	\$359,000	0.9
GREENE COUNTY	\$482,579	0.9	\$423,510	0.9	\$449,398	0.9	\$376,000	0.9
JEFFERSON COUNTY	\$498,677	0.9	\$437,637	0.9	\$464,389	0.9	\$388,000	0.9
MORGAN COUNTY	\$519,783	1	\$456,160	1	\$484,044	1	\$405,000	1
SCOTT COUNTY	\$550,836	1	\$483,412	1	\$512,962	1	\$429,000	1
HENRY COUNTY	\$604,565	1.1	\$530,565	1.1	\$562,997	1.1	\$471,000	1.1
FLOYD COUNTY	\$622,809	1.2	\$546,576	1.2	\$579,987	1.2	\$485,000	1.2
ELKHART COUNTY	\$660,371	1.2	\$579,540	1.2	\$614,966	1.2	\$514,000	1.2
HOWARD COUNTY	\$660,729	1.2	\$579,854	1.2	\$615,299	1.2	\$515,000	1.2
LAWRENCE COUNTY	\$661,802	1.2	\$580,796	1.2	\$616,298	1.2	\$516,000	1.2
BARTHOLOMEW COUNTY	\$667,526	1.2	\$585,819	1.2	\$621,628	1.2	\$520,000	1.2
TIPPECANOE COUNTY	\$690,063	1.3	\$605,597	1.3	\$642,616	1.3	\$538,000	1.3
KNOX COUNTY	\$700,079	1.3	\$614,388	1.3	\$651,944	1.3	\$545,000	1.3
MONROE COUNTY	\$712,600	1.3	\$625,376	1.3	\$663,603	1.3	\$555,000	1.3
PORTER COUNTY	\$719,755	1.3	\$631,655	1.3	\$670,266	1.3	\$561,000	1.3
CLARK COUNTY	\$823,139	1.5	\$722,384	1.5	\$766,542	1.5	\$641,000	1.5
GRANT COUNTY	\$852,830	1.6	\$748,442	1.6	\$794,192	1.6	\$664,000	1.6
WAYNE COUNTY	\$937,255	1.7	\$822,532	1.7	\$872,811	1.7	\$730,000	1.7

*Appendix 6: Consolidated Federal Funds Report: By Fiscal Year
Detailed Federal Expenditure Data: Indiana - All Counties
Program ID 93.568: Low-Income Home Energy Assistance Program (LIHEAP)*

County	2005		2004		2003		2002	
	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent
LA PORTE COUNTY	\$995,923	1.8	\$874,019	1.8	\$927,445	1.8	\$776,000	1.8
DELAWARE COUNTY	\$1,352,223	2.5	\$1,186,707	2.5	\$1,259,247	2.5	\$1,053,000	2.5
MADISON COUNTY	\$1,481,721	2.7	\$1,300,355	2.7	\$1,379,842	2.7	\$1,154,000	2.7
VIGO COUNTY	\$1,555,056	2.9	\$1,364,713	2.9	\$1,448,134	2.9	\$1,211,000	2.9
VANDEBURGH COUNTY	\$1,947,487	3.6	\$1,709,109	3.6	\$1,813,582	3.6	\$1,517,000	3.6
ALLEN COUNTY	\$1,974,674	3.7	\$1,732,969	3.7	\$1,838,901	3.7	\$1,538,000	3.7
ST JOSEPH COUNTY	\$2,538,101	4.7	\$2,227,430	4.7	\$2,363,587	4.7	\$1,977,000	4.7
LAKE COUNTY	\$6,274,600	11.6	\$5,506,572	11.6	\$5,843,173	11.6	\$4,888,000	11.6
MARION CENSUS COUNTY	\$7,051,591	13.1	\$6,188,457	13.1	\$6,566,740	13.1	\$5,493,000	13.1
State total	\$54,029,154	100	\$47,415,840	100	\$50,314,243	100	\$42,083,000	100

**APPENDIX 7: UTILITY ALLOWANCES
FOR PUBLIC AND ASSISTED HOUSING
BY LOCAL HOUSING AUTHORITY (INDIANA) (2008)**

Appendix 7: Utility Allowances for Space Heating

Agency	Agency Number	Unit Type	Natural Gas					Bottled Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Anderson Housing Authority	IN006	Public housing and Section 8	\$40	\$52	\$67	\$82	\$98	\$115	\$76	\$86	\$131	\$164	\$195	\$190	\$22	\$28	\$37	\$46	\$55	\$73
Bloomington Housing Authority	IN022	Section 8 (single family, duplex, mobile home)	\$36	\$45	\$54	\$63	\$77	\$86	\$39	\$54	\$69	\$85	\$108	\$123	\$25	\$33	\$40	\$46	\$56	\$63
		Condo, Efficiency, Low-Rise, Row House, Townhouse	\$29	\$35	\$42	\$48	\$58	\$64	\$24	\$33	\$43	\$53	\$67	\$77	\$15	\$20	\$24	\$29	\$35	\$39
Brazil Housing Authority	IN035	Housing Choice Voucher	xxx	\$25	\$30	\$35	\$41	xxx	xxx	\$27	\$44	\$58	\$74	xxx	xxx	\$26	\$32	\$38	\$46	xxx
Cannelton Housing Authority	IN043	Low rise apartments	xxx	\$46	\$54	\$67	xxx	xxx	xxx	\$47	\$58	\$72	xxx	xxx	xxx	\$24	\$31	\$38	xxx	xxx
		Mobile home	xxx	\$47	\$55	\$67	xxx	xxx	xxx	\$49	\$59	\$73	xxx	xxx	xxx	\$31	\$36	\$46	xxx	xxx
		Single family dwelling	xxx	\$47	\$55	\$67	\$64	xxx	xxx	\$49	\$59	\$73	\$79	xxx	xxx	\$31	\$36	\$46	\$55	xxx
Columbus Housing Authority	IN058	Multi-family (all apartments)	\$35	\$46	\$58	\$68	\$80	\$91	\$58	\$86	\$114	\$140	\$176	\$202	\$26	\$30	\$39	\$46	\$55	\$62
		Single family dwelling	\$40	\$49	\$61	\$74	\$88	\$95	\$71	\$95	\$123	\$157	\$196	\$221	\$27	\$33	\$42	\$50	\$58	\$65
Crawfordsville Housing Authority	IN047	MF and SF	\$31	\$41	\$52	\$65	\$78	xxx	\$47	\$63	\$80	\$101	\$127	xxx	\$27	\$38	\$56	\$68	\$82	xxx
Decatur Housing Authority	IN062	Single family dwelling	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106
East Chicago Housing Authority	IN029	All Section 8 units	\$36	\$51	\$87	\$100	\$115	\$131	xxx	xxx	xxx	xxx	xxx	xxx	\$43	\$63	\$105	\$117	\$17	\$161
Elkhart Housing Authority	IN026	MF/Duplex/Single Family	\$25	\$34	\$44	\$54	\$69	\$79	xxx	xxx	xxx	xxx	xxx	xxx	\$19	\$27	\$35	\$43	\$54	\$62
Elwood Housing Authority	IN079	Mobile home	\$37	\$44	\$57	\$74	\$92	xxx	\$69	\$83	\$107	\$137	\$171	xxx	\$22	\$26	\$34	\$43	\$54	xxx
		High rise	\$38	\$43	\$51	\$62	\$70	\$87	xxx	xxx	xxx	xxx	xxx	xxx	\$19	\$24	\$29	\$36	\$45	\$52
		Row House/Garden Apartment	\$37	\$49	\$66	\$82	\$100	\$116	\$68	\$91	\$123	\$153	\$186	\$216	\$21	\$29	\$39	\$48	\$58	\$68
		Two-Three family/Duplex	\$44	\$57	\$75	\$94	\$110	\$125	\$82	\$106	\$140	\$175	\$205	\$233	\$26	\$33	\$44	\$55	\$64	\$73
		Older MF (low-rise)	\$40	\$52	\$69	\$86	\$103	\$118	\$74	\$97	\$129	\$159	\$192	\$220	\$23	\$30	\$41	\$50	\$60	\$69
		Older home (semi-detached)	\$42	\$54	\$73	\$90	\$107	\$120	\$79	\$101	\$135	\$167	\$200	\$224	\$25	\$32	\$43	\$53	\$63	\$70
		Single family detached	\$48	\$65	\$78	\$99	\$112	\$130	\$90	\$122	\$146	\$184	\$208	\$242	\$28	\$38	\$46	\$58	\$65	\$76
Evansville Housing Authority	IN016	Multi-family	\$26	\$34	\$43	\$52	\$60	\$65	\$47	\$71	\$99	\$127	\$153	\$174	\$17	\$22	\$30	\$37	\$45	\$50
		Single family dwelling	\$30	\$38	\$47	\$56	\$64	\$70	\$58	\$82	\$110	\$138	\$163	\$185	\$19	\$24	\$32	\$40	\$50	\$57
Fayette County Housing	IN073	High rise	\$56	\$64	\$75	\$91	\$103	\$129	xxx	xxx	xxx	xxx	xxx	xxx	\$25	\$31	\$38	\$47	\$58	\$68

Appendix 7: Utility Allowances for Space Heating

Agency	Agency Number	Unit Type	Natural Gas						Bottled Gas						Electric					
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Authority		Mobile home	\$54	\$66	\$85	\$109	\$136	xxx	\$91	\$110	\$142	\$182	\$228	xxx	\$28	\$34	\$43	\$56	\$70	xxx
		Older home Converted	\$63	\$80	\$107	\$133	\$159	\$178	\$104	\$134	\$179	\$222	\$265	\$297	\$32	\$41	\$55	\$68	\$81	\$91
		Older Multi-family	\$59	\$77	\$102	\$127	\$152	\$175	\$98	\$128	\$171	\$212	\$255	\$292	\$30	\$39	\$52	\$65	\$78	\$90
		Row House/Garden Apartment	\$54	\$72	\$98	\$122	\$148	\$172	\$90	\$121	\$164	\$204	\$247	\$287	\$28	\$37	\$50	\$62	\$76	\$88
		Single Family Detached	\$71	\$97	\$116	\$146	\$165	\$192	\$119	\$162	\$1,964	\$244	\$276	\$321	\$37	\$50	\$59	\$75	\$85	\$98
		Two/Three Family (Duplex)	\$65	\$85	\$112	\$139	\$163	\$185	\$109	\$141	\$187	\$232	\$272	\$309	\$33	\$43	\$57	\$71	\$83	\$95
Fort Wayne Housing Authority	IN003	Single Family/Mobile Home	\$26	\$33	\$40	\$50	\$58	\$63	\$30	\$39	\$47	\$59	\$69	\$74	\$30	\$38	\$45	\$57	\$66	\$71
		Duplex/Row/Townhouse	\$22	\$28	\$34	\$43	\$49	\$53	\$26	\$33	\$40	\$50	\$58	\$63	\$25	\$32	\$39	\$48	\$56	\$60
		Flat/Garden/High Rise Apartment	\$21	\$26	\$32	\$40	\$47	\$50	\$24	\$31	\$38	\$47	\$55	\$59	\$24	\$30	\$36	\$45	\$52	\$56
Franklin County Housing Authority	IN070	Section 8 existing housing	xxx	\$22	\$19	\$34	\$39	\$5	xxx	\$26	\$34	\$42	\$54	\$73	xxx	\$28	\$36	\$43	\$52	\$58
Fulton County Housing Authority	IN069	Single family (1 or 2 units)	\$30	\$35	\$48	\$65	\$78	\$89	\$64	\$67	\$100	\$134	\$164	\$187	\$24	\$26	\$33	\$41	\$48	\$53
		Multi-family (3 or more units)	\$26	\$30	\$37	\$59	\$71	\$85	\$50	\$54	\$85	\$121	\$147	\$162	\$22	\$22	\$30	\$38	\$44	\$49
Gary Housing Authority	IN011	Single family detached	\$27	\$37	\$44	\$56	\$63	\$73	\$90	\$121	\$145	\$183	\$207	\$241	\$47	\$63	\$76	\$96	\$108	\$126
		Garden/Townhouse/Duplex	\$20	\$28	\$37	\$46	\$56	\$65	\$68	\$90	\$123	\$153	\$185	\$215	\$35	\$47	\$64	\$80	\$97	\$112
		Hi-rise	\$21	\$24	\$29	\$35	\$40	\$49	xxx	xxx	xxx	xxx	xxx	xxx	\$35	\$40	\$48	\$60	\$74	\$86
Goshen Housing Authority	IN101	Mobile home	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$51	\$62	\$74	\$92	\$209	\$235
		High rise	\$40	\$53	\$67	\$80	\$100	\$110	xxx	xxx	xxx	xxx	xxx	xxx	\$38	\$51	\$62	\$74	\$92	\$106
		Row House/Garden Apartment	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106
		Two/Three family (duplex)	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106
		Older Multi-family	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106
		Older home Converted	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106
Greencastle Housing Authority	IN094	Single family	xxx	\$36	\$46	\$55	\$59	xxx	xxx	\$57	\$63	\$75	\$88	xxx	xxx	\$35	\$44	\$54	\$56	xxx
		Multi-family	xxx	\$35	\$45	\$53	\$57	xxx	xxx	\$49	\$60	\$70	\$81	xxx	xxx	\$32	\$41	\$51	\$53	xxx
Greensburg Housing Authority	IN078	Single family	\$41	\$51	\$67	\$80	\$99	\$112	\$63	\$88	\$113	\$139	\$176	\$202	\$35	\$48	\$57	\$67	\$83	\$96

Appendix 7: Utility Allowances for Space Heating

Agency	Agency Number	Unit Type	Natural Gas					Bottled Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
		Multi-family	\$36	\$47	\$64	\$73	\$91	\$107	\$52	\$81	\$106	\$126	\$160	\$184	\$34	\$43	\$53	\$61	\$79	\$92
Hammond Housing Authority	IN010	Low rise apartments /b/	\$35	\$46	\$54	\$64	\$83	\$90	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
		Single family /b/	\$40	\$53	\$67	\$80	\$100	\$110	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
		Duplex/Flat (2/4) /b/	\$37	\$51	\$61	\$73	\$92	\$100	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
Housing Authority of South Bend	IN015	Single family	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106
		Multi-Family	\$34	\$49	\$60	\$73	\$92	\$103	\$59	\$77	\$106	\$136	\$174	\$203	\$35	\$47	\$57	\$67	\$85	\$98
Indianapolis Housing Authority	IN017	Indianapolis: Apartment	\$50	\$71	\$89	\$110	\$138	\$159	\$69	\$99	\$124	\$153	\$193	\$223	\$33	\$43	\$52	\$60	\$73	\$82
		Indianapolis: Detached homes	\$41	\$62	\$83	\$104	\$125	\$146	xxx	xxx	xxx	xxx	xxx	xxx	\$28	\$37	\$45	\$53	\$59	\$65
		Indianapolis: Duplexes, row or townhouses	\$43	\$61	\$78	\$95	\$113	\$130	xxx	xxx	xxx	xxx	xxx	xxx	\$20	\$30	\$38	\$45	\$52	\$57
		Indianapolis: Garden and high rise apartments	\$33	\$37	\$41	\$45	\$49	\$53	xxx	xxx	xxx	xxx	xxx	xxx	\$14	\$23	\$32	\$38	\$44	\$50
		Indianapolis: manufactured homes	\$69	\$72	\$74	\$77	\$79	\$82	xxx	xxx	xxx	xxx	xxx	xxx	\$45	\$46	\$46	\$47	\$48	\$49
		Lawrence: Detached homes	\$41	\$62	\$83	\$104	\$125	\$146	xxx	xxx	xxx	xxx	xxx	xxx	\$28	\$37	\$45	\$53	\$59	\$65
		Lawrence: duplexes, row or townhouses	\$43	\$61	\$78	\$95	\$113	\$130	xxx	xxx	xxx	xxx	xxx	xxx	\$20	\$630	\$38	\$45	\$52	\$57
		Lawrence: Garden and high rise apartments	\$33	\$37	\$41	\$45	\$49	\$53	xxx	xxx	xxx	xxx	xxx	xxx	\$14	\$23	\$32	\$38	\$44	\$50
		Lawrence: Manufactured homes	\$69	\$72	\$74	\$77	\$79	\$82	xxx	xxx	xxx	xxx	xxx	xxx	\$45	\$46	\$46	\$47	\$48	\$49
Jasonville Housing Authority	IN077	Section 8 vouchers--all units	xxx	\$17	\$23	\$33	\$36	\$46	xxx	\$17	\$23	\$33	\$36	\$46	xxx	\$24	\$34	\$48	\$53	\$68
Jeffersonville Housing Authority	IN023	House	xxx	\$36	\$44	\$52	\$57	\$64	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$22	\$27	\$32	\$36	\$37
		Apartment	xxx	\$32	\$41	\$49	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$21	\$26	\$30	xxx	xxx
Lafayette Housing Authority	IN071	Lafayette: All units except mobile homes	\$22	\$32	\$38	\$47	\$61	\$70	\$17	\$23	\$30	\$36	\$48	\$55	\$22	\$29	\$34	\$40	\$49	\$57
		West Lafayette: All units except mobile homes	\$22	\$32	\$38	\$47	\$61	\$70	\$17	\$23	\$30	\$36	\$48	\$55	\$22	\$29	\$34	\$40	\$49	\$57
		Lafayette & West Lafayette: Mobile homes	xxx	\$24	\$36	\$46	\$57	xxx	xxx	\$23	\$30	\$36	\$48	xxx	xxx	\$28	\$33	\$40	\$50	xxx
Logansport Housing Authority	IN092	Single Family/Mobile Home	\$37	\$42	\$55	\$74	\$87	xxx	\$49	\$54	\$83	\$114	\$134	xxx	\$27	\$29	\$37	\$44	\$54	xxx
		Multi-family/Duplex	\$33	\$37	\$45	\$59	\$80	xxx	\$38	\$43	\$70	\$100	\$122	xxx	\$23	\$27	\$35	\$43	\$54	xxx

Appendix 7: Utility Allowances for Space Heating

Agency	Agency Number	Unit Type	Natural Gas					Bottled Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Marion Housing Authority	IN041	Row/Townhouse	\$42.86	\$48.54	\$55.01	\$61.38	\$68.93	\$82.85	\$62.23	\$73.18	\$85.78	\$98.19	\$112.97	\$140.16	\$23.13	\$28.63	\$34.83	\$40.42	\$47.61	\$60.81
		Garden	\$38.55	\$45.01	\$52.86	\$60.89	\$70.60	\$85.89	\$53.66	\$66.25	\$81.58	\$97.27	\$116.25	\$146.00	\$20.16	\$26.24	\$33.41	\$40.17	\$48.91	\$63.07
		Duplex	\$44.23	\$49.13	\$57.27	\$65.60	\$75.70	\$92.95	\$64.61	\$74.46	\$90.16	\$106.58	\$126.11	\$159.69	\$24.05	\$29.12	\$36.45	\$43.44	\$52.40	\$67.91
		Single	\$45.96	\$54.88	\$65.07	\$75.46	\$87.61	\$108.99	\$76.65	\$93.99	\$113.88	\$134.14	\$158.23	\$199.47	\$28.95	\$37.13	\$46.29	\$54.94	\$66.01	\$85.07
		Mobile home	\$44.52	\$52.66	\$62.56	\$72.17	\$83.15	\$100.59	\$65.34	\$81.21	\$10.56	\$119.36	\$140.71	\$174.65	\$29.98	\$52.66	\$62.56	\$72.17	\$83.15	\$100.59
Michigan City Housing Authority	IN019	Apartment units	xxx	\$36	\$50	\$64	\$77	\$84	xxx	xxx	xxx	xxx	xxx	xxx	\$50	\$59	\$89	\$108	xxx	
Mishawaka Housing Authority	IN020	Public housing	\$27	\$37	\$43	\$54	\$59	\$65	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
		Apartment units	\$35	\$50	\$63	\$76	\$96	\$111	xxx	xxx	xxx	xxx	xxx	xxx	\$33	\$44	\$55	\$66	\$83	\$94
		House	\$82	\$14	\$144	\$178	\$224	\$256	xxx	xxx	xxx	xxx	xxx	xxx	\$61	\$83	\$106	\$128	\$162	\$184
Mount Vernon Housing Authority	IN037	Single family detached	\$40	\$55	\$65	\$82	\$93	\$108	\$75	\$102	\$122	\$154	\$174	\$202	\$40	\$54	\$65	\$82	\$92	\$107
		Duplex and Two/Three Family (semi-detached)	\$37	\$48	\$63	\$78	\$92	\$104	\$69	\$89	\$117	\$146	\$171	\$194	\$37	\$47	\$62	\$77	\$91	\$103
		Row House/Garden Apartment	\$31	\$41	\$55	\$69	\$83	\$97	\$57	\$76	\$103	\$128	\$155	\$180	\$30	\$40	\$55	\$68	\$82	\$95
		Mobile home	\$31	\$37	\$48	\$62	\$77	xxx	\$57	\$69	\$89	\$114	\$143	xxx	\$30	\$37	\$47	\$61	\$76	xxx
New Albany Housing Authority	IN012	Setion 8: single family/duplex	xxx	\$36	\$44	\$52	\$57	\$64	xxx	\$50	\$67	\$84	\$88	\$101	xxx	\$22	\$27	\$32	\$45	\$49
New Castle Housing Authority	IN050	Single family	xxx	\$46.23	\$56.83	\$70.72	\$85.80	\$96.00	xxx	\$43.07	\$53.13	\$67.41	\$85.24	\$97.54	xxx	\$33.04	\$41.75	\$49.66	\$56.20	\$64.24
		Multi-Family	xxx	\$43.62	\$55.91	\$67.59	\$82.06	\$92.53	xxx	\$39.37	\$51.37	\$62.45	\$75.51	\$89.23	xxx	\$30.75	\$39.11	\$44.96	\$54.25	\$60.34
		Mobile home	xxx	\$43.62	\$55.91	\$67.59	xxx	xxx	xxx	\$44.62	\$60.32	\$73.86	xxx	xxx	xxx	\$38.55	\$48.52	\$57.35	xxx	xxx
Noblesville Housing Authority	IN080	Single family	\$41	\$51	\$67	\$80	\$99	\$112	\$63	\$88	\$113	\$139	\$176	\$202	\$35	\$48	\$57	\$67	\$83	\$96
		Multi-family	\$36	\$47	\$64	\$73	\$91	\$107	\$52	\$81	\$106	\$126	\$160	\$184	\$34	\$43	\$53	\$61	\$79	\$92
Peru Housing Authority	IN091	Single family	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106
		Miami County: multi-family	\$34	\$49	\$60	\$73	\$92	\$103	\$59	\$77	\$106	\$136	\$174	\$203	\$35	\$47	\$57	\$67	\$85	\$98
Richmond Housing Authority	IN009	Single family (up to 4 units per building)	\$39	\$48	\$59	\$72	\$85	\$92	\$71	\$95	\$123	\$157	\$196	\$221	\$27	\$33	\$42	\$50	\$58	\$65
		Multi-family (4 units plus)	\$34	\$45	\$56	\$66	\$78	\$88	\$58	\$86	\$114	\$140	\$176	\$202	\$26	\$30	\$39	\$46	\$55	\$62
Seymour Housing Authority	IN056	All unit types	\$18	\$18	\$33	\$40	\$46	\$51	xxx	xxx	xxx	xxx	xxx	xxx	\$14	\$17	\$23	\$26	\$30	\$36
St. Joseph County Housing	IN100	Single family	\$40	\$63	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106

Appendix 7: Utility Allowances for Space Heating

Agency	Agency Number	Unit Type	Natural Gas						Bottled Gas						Electric					
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Authority		Multi family	\$34	\$49	\$60	\$73	\$92	\$103	\$59	\$77	\$106	\$136	\$174	\$203	\$35	\$47	\$57	\$67	\$85	\$98
Sullivan Housing Authority	IN034	All units	xxx	\$26.09	\$32.17	\$40.54	\$45.30	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$29.61	\$36.00	\$42.85	\$50.77	xxx
Tell City Housing Authority	IN018	Mobile home	\$36	\$44	\$56	\$72	\$90	xxx	\$59	\$71	\$92	\$118	\$147	xxx	\$29	\$35	\$45	\$58	\$73	xxx
		Duplex and Two/Three Family (semi-detached)	\$43	\$56	\$74	\$92	\$108	\$123	\$71	\$91	\$121	\$150	\$176	\$200	\$35	\$45	\$60	\$74	\$87	\$99
		Single family detached	\$47	\$64	\$77	\$97	\$110	\$128	\$77	\$105	\$125	\$158	\$178	\$208	\$38	\$52	\$65	\$78	\$88	\$103
Terre Haute Housing Authority	IN021	Single family dwelling	\$33	\$41	\$56	\$69	\$86	\$96	\$31	\$39	\$52	\$68	\$88	\$91	\$19	\$22	\$28	\$33	\$38	\$43
		Multi-family dwelling	\$30	\$38	\$51	\$64	\$79	\$88	\$30	\$39	\$54	\$67	\$88	\$91	\$19	\$22	\$28	\$33	\$38	\$43
Union City Housing Authority	IN086	Single family	xxx	\$67	\$85	\$103	\$134	\$165	xxx	\$40	\$52	\$46	\$78	\$96	xxx	\$29	\$37	\$43	\$53	\$63
		Multi-family	xxx	\$58	\$78	\$93	\$110	xxx	xxx	\$30	\$43	\$53	\$67	xxx	xxx	\$26	\$34	\$40	\$48	xxx
		Mobile home	xxx	\$62	\$82	\$98	\$131	xxx	xxx	\$39	\$49	\$59	\$78	xxx	xxx	\$29	\$37	\$43	\$53	xxx
Vincennes Housing Authority	IN002	Section 8: all units	xxx	\$43	\$53	\$69	\$100	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$42	\$54	\$67	\$71	xxx
Warsaw Housing Authority	IN060	Single Family/Mobile Home	\$40	\$53	\$67	\$80	\$100	\$110	\$68	\$95	\$122	\$150	\$191	\$218	\$38	\$51	\$62	\$74	\$92	\$106
		Multi-family units	\$34	\$49	\$60	\$73	\$92	\$103	\$59	\$77	\$106	\$136	\$174	\$203	\$35	\$47	\$57	\$67	\$85	\$98

Notes:
/a/ Utility allowances for units with more than five bedrooms not reported (for space purposes).
/b/ Hammond Housing Authority does not distinguish utility allowances based on fuel type.

Appendix 7: Utility Allowances for Cooking

Agency	Agency Number	Unit Type	Natural Gas					Bottled Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Anderson Housing Authority	IN006	Averaged over all	\$7	\$9	\$11	\$14	\$18	\$19	\$13	\$16	\$22	\$27	\$33	\$36	\$4	\$5	\$6	\$8	\$9	\$10
Bloomington Housing Authority	IN022	Section 8 (single family, duplex, mobile home)	\$4	\$6	\$8	\$9	\$12	\$14	\$7	\$10	\$13	\$15	\$20	\$22	\$3	\$5	\$6	\$8	\$10	\$11
		Condo, Efficiency, Low-Rise, Row House, Townhouse	\$4	\$6	\$8	\$9	\$12	\$14	\$7	\$10	\$13	\$15	\$20	\$22	\$3	\$5	\$6	\$8	\$10	\$11
Brazil Housing Authority	IN035	Housing Choice Voucher	xxx	\$5	\$5	\$5	\$6	xxx	xxx	\$8	\$10	\$11	\$13	xxx	xxx	\$6	\$7	\$9	\$9	xxx
Cannelton Housing Authority	IN043	Low rise apartment	xxx	\$9	\$10	\$12	xxx	xxx	xxx	\$9	\$11	\$13	xxx	xxx	\$6	\$7	\$8	\$9	xxx	xxx
		Mobile home	xxx	\$9	\$10	\$11	xxx	xxx	xxx	\$9	\$11	\$13	xxx	xxx	xxx	\$7	\$8	\$9	xxx	xxx
		Single family dwelling	xxx	\$9	\$10	\$12	\$12	xxx	xxx	\$9	\$11	\$13	\$15	xxx	xxx	\$7	\$8	\$9	\$10	xxx
Columbus Housing Authority	IN058	Multi-family (all apartments)	\$4	\$5	\$6	\$7	\$7	\$8	\$11	\$13	\$15	\$17	\$19	\$22	\$4	\$5	\$7	\$9	\$11	\$13
		Single family dwelling	\$5	\$6	\$7	\$7	\$8	\$9	\$13	\$15	\$17	\$19	\$22	\$24	\$5	\$6	\$8	\$10	\$13	\$15
Crawfordsville Housing Authority	IN047	MF and SF	\$5	\$5	\$5	\$8	\$8	xxx	\$6	\$9	\$9	\$10	\$11	xxx	\$4	\$7	\$8	\$9	\$11	xxx
Decatur Housing Authority	IN062	Single family dwelling	\$4	\$6	\$8	\$9	\$12	\$13	\$8	\$12	\$15	\$18	\$23	\$26	\$5	\$7	\$9	\$11	\$14	\$16
East Chicago Housing Authority	IN029	All section 8 units	\$2	\$2	\$3	\$3	\$3	\$3	xxx	xxx	xxx	xxx	xxx	xxx	\$5	\$6	\$7	\$8	\$9	\$10
Elkhart Housing Authority	IN026	MF/Duplex/Single Family	\$4	\$5	\$7	\$8	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$3	\$4	\$6	\$7	\$9	\$10
Elwood Housing Authority /a/	IN079	All units	\$7	\$8	\$11	\$14	\$17	\$19	\$12	\$16	\$21	\$26	\$32	\$35	\$4	\$5	\$6	\$8	\$10	\$11
Evansville Housing Authority	IN016	Multi-family	\$3	\$4	\$5	\$5	\$6	\$7	\$11	\$13	\$15	\$17	\$19	\$22	\$4	\$5	\$7	\$9	\$11	\$13
		Single family dwelling	\$4	\$5	\$5	\$6	\$7	\$8	\$13	\$15	\$17	\$19	\$22	\$24	\$5	\$6	\$8	\$10	\$12	\$14
Fayette County Housing Authority	IN073	High rise	\$9	\$12	\$15	\$19	\$24	\$26	\$15	\$19	\$26	\$32	\$40	\$43	\$4	\$6	\$8	\$9	\$12	\$13
		Mobile home	\$9	\$12	\$15	\$19	\$24	\$26	\$15	\$19	\$26	\$32	\$40	\$43	\$4	\$6	\$8	\$9	\$12	\$13
		Older home Converted	\$9	\$12	\$15	\$19	\$24	\$26	\$15	\$19	\$26	\$32	\$40	\$43	\$4	\$6	\$8	\$9	\$12	\$13
		Older Multi-family	\$9	\$12	\$15	\$19	\$24	\$26	\$15	\$19	\$26	\$32	\$40	\$43	\$4	\$6	\$8	\$9	\$12	\$13
		Row House/Garden Apartment	\$9	\$12	\$15	\$19	\$24	\$26	\$15	\$19	\$26	\$32	\$40	\$43	\$4	\$6	\$8	\$9	\$12	\$13
		Single Family Detached	\$9	\$12	\$15	\$19	\$24	\$26	\$15	\$19	\$26	\$32	\$40	\$43	\$4	\$6	\$8	\$9	\$12	\$13
	TwoThree Family (Duplex)	\$9	\$13	\$15	\$19	\$24	\$26	\$4	\$6	\$8	\$9	\$12	\$13	\$4	\$6	\$8	\$9	\$12	\$13	
Fort Wayne Housing Authority	IN003	Single Family/Mobile Home	\$6	\$7	\$8	\$9	\$10	\$10	\$7	\$8	\$9	\$11	\$11	\$12	\$5	\$5	\$6	\$7	\$8	\$8

Appendix 7: Utility Allowances for Cooking

Agency	Agency Number	Unit Type	Natural Gas					Bottled Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
		Duplex/Row/Townhouse	\$6	\$7	\$8	\$9	\$10	\$10	\$7	\$8	\$9	\$11	\$11	\$12	\$5	\$5	\$6	\$7	\$8	\$8
		Flat/Garden/High Rise Apartment	\$6	\$7	\$8	\$9	\$10	\$10	\$7	\$8	\$9	\$11	\$11	\$12	\$5	\$5	\$6	\$7	\$8	\$8
Franklin County Housing Authority	IN070	Section 8 existing housing	xxx	\$3	\$3	\$4	\$4	\$5	xxx	\$4	\$6	\$7	\$9	\$12	xxx	\$5	\$7	\$9	\$11	\$12
Fulton County Housing Authority	IN069	Single family (1 or 2 units)	\$4	\$4	\$5	\$6	\$7	\$8	\$10	\$10	\$12	\$13	\$15	\$17	\$3	\$4	\$4	\$5	\$6	\$7
		Multi-family (3 or more units)	\$4	\$4	\$5	\$6	\$7	\$8	\$8	\$8	\$10	\$12	\$13	\$15	\$3	\$3	\$4	\$4	\$6	\$7
Gary Housing Authority	IN011	Single family detached	\$4	\$5	\$6	\$8	\$10	\$11	\$15	\$20	\$26	\$33	\$41	\$44	\$6	\$8	\$10	\$13	\$16	\$17
		Garden/Townhouse/Duplex	\$4	\$5	\$6	\$8	\$10	\$11	\$12	\$15	\$21	\$26	\$33	\$34	\$6	\$8	\$10	\$13	\$16	\$17
		Hi-rise	\$4	\$5	\$6	\$8	\$10	\$11	xxx	xxx	xxx	xxx	xxx	xxx	\$6	\$8	\$10	\$13	\$16	\$17
Goshen Housing Authority	IN101	All units	\$4	\$6	\$8	\$9	\$12	\$13	\$7	\$8	\$8	\$9	\$12	\$13	\$5	\$7	\$9	\$11	\$14	\$16
Greencastle Housing Authority	IN094	Single family	xxx	\$5	\$5	\$6	\$6	xxx	xxx	\$10	\$10	\$12	\$12	xxx	xxx	\$6	\$6	\$8	\$8	xxx
		Multi-family	xxx	\$5	\$5	\$6	\$6	xxx	xxx	\$9	\$9	\$11	\$11	xxx	xxx	\$6	\$6	\$8	\$8	xxx
Greensburg Housing Authority	IN078	Single family	\$5	\$7	\$9	\$11	\$13	\$15	\$8	\$12	\$15	\$18	\$23	\$26	\$5	\$7	\$9	\$11	\$14	\$16
		Multi-family	\$4	\$6	\$7	\$11	\$12	\$14	\$7	\$10	\$13	\$16	\$21	\$25	\$4	\$6	\$8	\$10	\$11	\$14
Hammond Housing Authority	IN010	Low rise apartments /b/	\$4	\$6	\$8	\$9	\$12	\$13												
		Single family /b/	\$4	\$6	\$8	\$9	\$12	\$13												
		Duplex/Flat (2/4) /b/	\$4	\$6	\$8	\$9	\$12	\$13												
Housing Authority of South Bend	IN015	Single family	\$4	\$6	\$8	\$9	\$12	\$13	\$8	\$12	\$15	\$18	\$23	\$26	\$5	\$7	\$9	\$11	\$14	\$16
		Multi-Family	\$3	\$5	\$6	\$7	\$11	\$12	\$7	\$10	\$13	\$16	\$21	\$25	\$4	\$6	\$8	\$10	\$13	\$15
Indianapolis Housing Authority	IN017	Indianapolis: Apartment	\$6	\$9	\$11	\$14	\$17	\$2	\$8	\$13	\$15	\$19	\$23	\$27	\$4	\$5	\$7	\$9	\$11	\$13
		Indianapolis: Detached homes	\$4	\$6	\$7	\$9	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$4	\$5	\$6	\$8	\$9	\$11
		Indianapolis: Duplexes, row or townhouses	\$4	\$6	\$7	\$9	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$4	\$5	\$6	\$8	\$9	\$11
		Indianapolis: Garden and high rise apartments	\$4	\$6	\$7	\$9	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$4	\$5	\$6	\$8	\$9	\$11
		Indianapolis: manufactured homes	\$4	\$6	\$7	\$9	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$4	\$5	\$6	\$8	\$9	\$11
		Lawrence: Detached homes	\$4	\$6	\$7	\$9	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$4	\$5	\$6	\$8	\$9	\$11

Appendix 7: Utility Allowances for Cooking

Agency	Agency Number	Unit Type	Natural Gas					Bottled Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
		Lawrence: duplexes, row or townhouses	\$4	\$6	\$7	\$9	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$4	\$5	\$6	\$8	\$9	\$11
		Lawrence: Garden and high rise apartments	\$4	\$6	\$7	\$9	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$4	\$5	\$6	\$8	\$9	\$11
		Lawrence: Manufactured homes	\$4	\$6	\$7	\$9	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$4	\$5	\$6	\$8	\$9	\$11
Jasonville Housing Authority	IN077	Section 8--All units	xxx	\$4	\$5	\$7	\$8	\$10	xxx	\$4	\$5	\$7	\$8	\$10	xxx	\$5	\$6	\$9	\$10	\$13
Jeffersonville Housing Authority	IN023	House	xxx	\$6	\$7	\$9	\$12	\$14	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$9	\$12	\$15	\$17
		Apartment	xxx	\$5	\$6	\$7	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$6	\$9	\$11	xxx	xxx
Lafayette Housing Authority	IN071	Lafayette: All units except mobile homes	\$4	\$8	\$11	\$13	\$19	\$19	\$3	\$6	\$6	\$8	\$9	\$14	\$3	\$4	\$5	\$6	\$8	\$9
		West Lafayette: All units except mobile homes	\$4	\$8	\$11	\$13	\$19	\$19	\$3	\$6	\$6	\$8	\$9	\$14	\$3	\$4	\$5	\$6	\$8	\$9
		Laf & West Laf: Mobile homes	xxx	\$4	\$8	\$8	\$13	xxx	xxx	\$6	\$6	\$8	\$9	xxx	xxx	\$3	\$4	\$5	\$6	xxx
Logansport Housing Authority	IN092	Single Family/Mobile Home	\$1	\$1	\$5	\$7	\$7	xxx	\$5	\$5	\$5	\$12	\$12	xxx	\$5	\$5	\$6	\$6	\$9	xxx
		Multi-family/Duplex	\$1	\$1	\$7	\$7	\$11	xxx	\$5	\$5	\$8	\$8	\$11	xxx	\$4	\$4	\$6	\$6	\$9	xxx
Marion Housing Authority	IN041	Row/Townhouse	\$9.87	\$10.29	\$12.34	\$13.17	\$14.40	\$14.81	\$20.64	\$21.50	\$25.80	\$27.52	\$30.10	\$30.96	\$4.77	\$4.97	\$5.96	\$6.36	\$6.96	\$7.16
		Garden	\$9.87	\$10.29	\$12.34	\$13.17	\$14.40	\$14.81	\$20.64	\$21.50	\$25.80	\$27.52	\$30.10	\$30.96	\$4.77	\$4.97	\$5.96	\$6.36	\$6.96	\$7.16
		Duplex	\$9.87	\$10.29	\$12.34	\$13.17	\$14.40	\$14.81	\$20.64	\$21.50	\$25.80	\$27.52	\$30.10	\$30.96	\$4.77	\$4.97	\$5.96	\$6.36	\$6.96	\$7.16
		Single	\$9.87	\$10.29	\$12.34	\$13.17	\$14.40	\$14.81	\$20.64	\$21.50	\$25.80	\$27.52	\$30.10	\$30.96	\$4.77	\$4.97	\$5.96	\$6.36	\$6.96	\$7.16
		Mobile home	\$9.87	\$10.29	\$12.34	\$13.17	\$14.40	\$14.81	\$20.64	\$21.50	\$25.80	\$27.52	\$30.10	\$30.96	\$4.77	\$4.97	\$5.96	\$6.36	\$6.96	\$7.16
Michigan City Housing Authority	IN019	Apartment units	xxx	\$5	\$6	\$6	\$7	\$8	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$8	\$10	\$13	\$16	\$19
Mishawaka Housing Authority	IN020	Public housing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Apartment units	\$4	\$5	\$6	\$8	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$3	\$5	\$6	\$8	\$10	\$11
		House	\$4	\$5	\$6	\$8	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	\$3	\$5	\$6	\$8	\$10	\$11
Mount Vernon Housing Authority	IN037	Single family detached	\$7	\$8	\$11	\$14	\$17	\$19	\$12	\$16	\$21	\$26	\$32	\$35	\$6	\$8	\$11	\$13	\$17	\$18
		Duplex and Two/Three Family (semi-detached)	\$7	\$8	\$11	\$14	\$17	\$19	\$12	\$16	\$21	\$28	\$32	\$35	\$6	\$8	\$11	\$13	\$17	\$18
		Row House/Garden Apartment	\$7	\$8	\$11	\$14	\$17	\$19	\$12	\$16	\$21	\$26	\$32	\$35	\$6	\$8	\$11	\$13	\$17	\$18
		Mobile home	\$7	\$8	\$11	\$14	\$17	xxx	\$12	\$16	\$21	\$26	\$32	xxx	\$6	\$8	\$11	\$13	\$17	xxx

Appendix 7: Utility Allowances for Cooking

Agency	Agency Number	Unit Type	Natural Gas						Bottled Gas						Electric					
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
New Albany Housing Authority	IN012	Setion 8: single family/duplex	xxx	\$6	\$7	\$9	\$12	\$14	xxx	\$14	\$16	\$18	\$22	\$25	xxx	\$7	\$9	\$12	\$15	\$17
New Castle Housing Authority	IN050	Single family	xxx	\$10.44	\$11.27	\$12.28	\$13.31	\$14.28	xxx	\$7.69	\$8.60	\$9.53	\$10.46	\$12.59	xxx	\$6.88	\$7.92	\$9.29	\$10.54	\$12.51
		Multi-Family	xxx	\$10.44	\$11.46	\$12.46	\$13.49	\$14.28	xxx	\$19.98	\$24.60	\$29.22	\$34.76	\$39.37	xxx	\$20.08	\$23.06	\$25.69	\$28.90	\$30.16
		Mobile home	xxx	\$10.44	\$11.46	\$12.46	xxx	xxx	xxx	\$7.98	\$8.91	\$9.82	xxx	xxx	xxx	\$6.77	\$7.80	\$9.06	xxx	xxx
Noblesville Housing Authority	IN080	Single family	\$5	\$7	\$9	\$11	\$13	\$15	\$8	\$12	\$15	\$18	\$23	\$26	\$5	\$7	\$9	\$11	\$14	\$16
		Multi-family	\$4	\$6	\$7	\$11	\$12	\$14	\$7	\$10	\$13	\$16	\$21	\$25	\$4	\$6	\$8	\$10	\$11	\$14
Peru Housing Authority	IN091	Single family	\$4	\$6	\$8	\$9	\$12	\$13	\$8	\$12	\$15	\$18	\$23	\$26	\$5	\$7	\$9	\$11	\$14	\$16
		Miami County: multi-family	\$3	\$5	\$6	\$7	\$11	\$12	\$7	\$10	\$13	\$16	\$21	\$25	\$4	\$6	\$8	\$10	\$13	\$15
Richmond Housing Authority	IN009	Single family (up to 4 units per building)	\$5	\$6	\$7	\$7	\$8	\$9	\$13	\$15	\$17	\$19	\$22	\$24	\$5	\$6	\$8	\$10	\$13	\$15
		Multi-family (4 units plus)	\$4	\$5	\$6	\$7	\$7	\$8	\$11	\$13	\$15	\$17	\$19	\$22	\$4	\$5	\$7	\$8	\$11	\$13
Seymour Housing Authority	IN056	All unit types	\$7	\$7	\$9	\$10	\$10	\$12	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$5	\$6	\$8	\$9	\$10
St. Joseph County Housing Authority	IN100	Single family	\$4	\$6	\$8	\$9	\$12	\$13	\$8	\$12	\$15	\$18	\$23	\$26	\$5	\$7	\$9	\$11	\$14	\$16
		Multi family	\$3	\$5	\$6	\$7	\$11	\$12	\$7	\$10	\$13	\$16	\$21	\$25	\$4	\$6	\$8	\$10	\$13	\$15
Sullivan Housing Authority	IN034	All units	xxx	\$3.35	\$3.90	\$4.46	\$5.00	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$5.94	\$8.06	\$10.18	\$12.72	xxx	
Tell City Housing Authority	IN018	Mobile home	\$8	\$10	\$13	\$16	\$20	xxx	\$12	\$16	\$21	\$26	\$32	xxx	\$6	\$8	\$10	\$12	\$15	xxx
		Duplex and Two/Three Family (semi-detached)	\$8	\$10	\$13	\$16	\$20	\$21	\$12	\$16	\$21	\$26	\$32	\$35	\$6	\$8	\$10	\$12	\$15	\$17
		Single family detached	\$8	\$10	\$13	\$16	\$20	\$21	\$12	\$16	\$21	\$26	\$32	\$35	\$6	\$8	\$10	\$12	\$15	\$17
Terre Haute Housing Authority	IN021	Single family dwelling	\$7	\$8	\$10	\$11	\$11	\$14	\$6	\$7	\$10	\$10	\$11	\$14	\$7	\$9	\$12	\$15	\$19	\$22
		Multi-family dwelling	\$7	\$8	\$10	\$11	\$11	\$14	\$6	\$7	\$10	\$10	\$11	\$11	\$7	\$9	\$12	\$15	\$19	\$22
Union City Housing Authority	IN086	Single family	xxx	\$10	\$11	\$11	\$13	\$17	xxx	\$5	\$8	\$10	\$12	\$13	xxx	\$4	\$6	\$8	\$9	\$10
		Multi-family	xxx	\$6	\$7	\$9	\$10	xxx	xxx	\$5	\$5	\$7	\$9	xxx	xxx	\$4	\$5	\$7	\$10	xxx
		Mobile home	xxx	\$10	\$11	\$11	\$13	xxx	xxx	\$8	\$9	\$10	\$12	xxx	xxx	\$4	\$6	\$8	\$9	xxx
Vincennes Housing Authority	IN002	Section 8: all units	xxx	\$12	\$15	\$20	\$25	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$12	\$16	\$19	\$20	xxx	
Warsaw Housing Authority	IN060	Single Family/Mobile Home	\$4	\$6	\$8	\$9	\$12	\$13	\$8	\$12	\$15	\$18	\$23	\$26	\$5	\$7	\$9	\$11	\$14	\$16
		Multi-family units	\$3	\$5	\$6	\$7	\$11	\$12	\$7	\$10	\$13	\$16	\$21	\$25	\$4	\$6	\$8	\$10	\$13	\$15

Appendix 7: Utility Allowances for Cooking

Agency	Agency Number	Unit Type	Natural Gas					Bottled Gas					Electric						
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR
/a/ Utility allowances for units with more than five bedrooms not reported (for space purposes).																			

Appendix 7: Utility Allowances for Air Conditioning and Other Electric (including appliances and lighting)

Agency	Agency Number	Unit type	Cooling					Other Electric						
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Anderson Housing Authority	IN006	both low-rent and Section 8	\$3	\$5	\$6	\$7	\$10	\$10	\$12	\$16	\$21	\$26	\$32	\$35
Bloomington Housing Authority	IN022	Section 8 (single family, duplex, mobile home)	\$6	\$8	\$10	\$12	\$14	\$16	\$31	\$34	\$37	\$41	\$45	\$48
		Condo, Efficiency, Low-Rise, Row House, Townhouse	\$4	\$5	\$6	\$8	\$10	\$11	\$31	\$34	\$37	\$4	\$45	\$48
Brazil Housing Authority	IN035	both low-rent and Section 8	xxx	\$0	\$0	\$0	\$0	xxx	xxx	\$22	\$23	\$29	\$32	xxx
Cannelton Housing Authority	IN043	Low rise apartment	xxx	\$10	\$12	\$15	xxx	xxx	xxx	\$18	\$20	\$23	xxx	xxx
		Mobile home	xxx	\$11	\$13	\$15	xxx	xxx	xxx	\$18	\$20	\$23	xxx	xxx
		Single family dwelling	xxx	\$11	\$13	\$15	\$16	xxx	xxx	\$18	\$20	\$23	\$25	xxx
Columbus Housing Authority	IN058	Multi-family (all apartments)	\$8	\$11	\$14	\$18	\$1	\$24	\$18	\$22	\$26	\$29	\$32	\$35
		Single family dwelling	\$9	\$13	\$16	\$19	\$23	\$26	\$19	\$23	\$27	\$31	\$34	\$37
Crawfordsville Housing Authority	IN047	MF and SF	\$3	\$4	\$6	\$7	\$8	xxx	\$9	\$13	\$17	\$26	\$28	xxx
Decatur Housing Authority	IN062	Single family dwelling	\$7	\$9	\$11	\$14	\$18	\$20	\$27	\$30	\$36	\$41	\$48	\$53
East Chicago Housing Authority	IN029	All Section 8 units	\$0	\$0	\$0	\$0	\$0	\$0	\$19	\$25	\$29	\$36	\$42	\$47
Elkhart Housing Authority	IN026	MF/Duplex/Single Family	\$5	\$7	\$9	\$11	\$14	\$16	\$17	\$23	\$30	\$37	\$47	\$54
Elwood Housing Authority	IN079	All units	\$0	\$0	\$0	\$0	\$0	\$0	\$13	\$16	\$22	\$27	\$34	\$36
Evansville Housing Authority	IN016	Multi-family	\$9	\$11	\$15	\$19	\$23	\$26	\$14	\$18	\$22	\$26	\$28	\$31
		Single family dwelling	\$10	\$13	\$17	\$22	\$25	\$28	\$15	\$19	\$23	\$25	\$31	\$33
Fayette County Housing Authority	IN073	High rise	\$3	\$4	\$6	\$7	\$9	\$10	\$15	\$20	\$26	\$32	\$40	\$43
		Mobile home	\$5	\$7	\$9	\$12	\$14	xxx	\$15	\$20	\$26	\$32	\$40	\$43
		Older home Converted	\$4	\$5	\$6	\$8	\$9	\$11	\$15	\$20	\$26	\$32	\$40	\$43
		Older Multi-family	\$3	\$4	\$6	\$7	\$9	\$10	\$15	\$20	\$26	\$32	\$40	\$43
		Row House/Garden Apartment	\$4	\$5	\$6	\$8	\$9	\$11	\$15	\$20	\$26	\$32	\$40	\$43
		Single Family Detached	\$6	\$8	\$11	\$14	\$16	\$18	\$15	\$20	\$26	\$32	\$40	\$43
Fort Wayne Housing Authority		TwoThree Family (Duplex)	\$4	\$5	\$6	\$8	\$9	\$11	\$15	\$20	\$26	\$32	\$40	\$43
	IN003	Single Family/Mobile Home	\$9	\$11	\$14	\$17	\$21	\$24	\$15	\$20	\$26	\$34	\$44	\$57
		Duplex/Row/Townhouse	\$9	\$11	\$14	\$17	\$21	\$24	\$15	\$20	\$26	\$34	\$44	\$57

Appendix 7: Utility Allowances for Air Conditioning and Other Electric (including appliances and lighting)

Agency	Agency Number	Unit type	Cooling					Other Electric						
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
		Flat/Garden/High Rise Apartment	\$9	\$11	\$14	\$17	\$21	\$24	\$15	\$20	\$26	\$34	\$44	\$57
Franklin County Housing Authority	IN070	Section 8 existing housing	xxx	\$0	\$0	\$0	\$0	\$0	xxx	\$19	\$24	\$27	\$30	\$32
Fulton County Housing Authority	IN069	Single family (1 or 2 units)	\$10	\$11	\$11	\$12	\$15	\$16	\$21	\$25	\$29	\$31	\$33	\$35
		Multi-family (3 or more units)	\$9	\$10	\$12	\$12	\$14	\$16	\$20	\$24	\$28	\$31	\$32	\$34
Gary Housing Authority	IN011	Single family detached	\$9	\$11	\$15	\$19	\$22	\$26	\$21	\$27	\$36	\$44	\$55	\$59
		Garden/Townhouse/Duplex	\$5	\$7	\$9	\$11	\$13	\$15	\$21	\$27	\$36	\$44	\$55	\$59
		Hi-rise	\$5	\$6	\$8	\$10	\$12	\$13	\$21	\$27	\$36	\$44	\$55	\$59
Goshen Housing Authority	IN101	All units	\$0	\$0	\$0	\$0	\$0	\$0	\$7	\$10	\$14	\$17	\$21	\$24
Greencastle Housing Authority	IN094	Single family	xxx	\$8	\$10	\$12	\$14	xxx	xxx	\$27	\$31	\$35	\$37	xxx
		Multi-family	xxx	\$7	\$9	\$11	\$13	xxx	xxx	\$26	\$30	\$34	\$36	xxx
Greensburg Housing Authority	IN078	Single family	\$7	\$9	\$11	\$13	\$17	\$19	\$29	\$34	\$39	\$44	\$51	\$57
		Multi-family	\$6	\$7	\$9	\$12	\$15	\$18	\$27	\$33	\$38	\$41	\$48	\$54
Hammond Housing Authority	IN010	Low rise apartments /b/	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Single family /b/	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Duplex/Flat (2/4) /b/	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Housing Authority of South Bend	IN015	Single family	\$7	\$9	\$11	\$14	\$18	\$20	\$27	\$30	\$36	\$41	\$48	\$53
		Multi-Family	\$6	\$8	\$11	\$12	\$16	\$18	\$25	\$29	\$35	\$38	\$44	\$50
Indianapolis Housing Authority	IN017	Indianapolis: Apartment	\$7	\$9	\$12	\$15	\$19	\$21	\$14	\$20	\$26	\$31	\$38	\$42
		Indianapolis: Detached homes	\$1	\$5	\$9	\$13	\$17	\$20	\$21	\$28	\$39	\$47	\$52	\$56
		Indianapolis: Duplexes, row or townhouses	\$0	\$4	\$8	\$12	\$16	\$20	\$17	\$24	\$34	\$43	\$48	\$52
		Indianapolis: Garden and high rise apartments	\$2	\$5	\$8	\$10	\$13	\$16	\$17	\$22	\$27	\$32	\$37	\$42
		Indianapolis: manufactured homes	\$0	\$4	\$9	\$13	\$17	\$21	\$18	\$25	\$33	\$40	\$45	\$49
		Lawrence: Detached homes	\$1	\$5	\$9	\$13	\$17	\$20	\$21	\$28	\$39	\$47	\$52	\$56
		Lawrence: duplexes, row or townhouses	\$0	\$4	\$8	\$12	\$16	\$20	\$17	\$24	\$34	\$43	\$48	\$52
Lawrence: Garden and high rise apartments	\$2	\$5	\$8	\$10	\$13	\$16	\$17	\$22	\$27	\$32	\$37	\$42		

Appendix 7: Utility Allowances for Air Conditioning and Other Electric (including appliances and lighting)

Agency	Agency Number	Unit type	Cooling					Other Electric						
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
		Lawrence: Manufactured homes	\$0	\$4	\$9	\$13	\$17	\$21	\$18	\$25	\$33	\$40	\$45	\$49
Jasonville Housing Authority	IN077	Section 8--All units	xxx	\$0	\$0	\$0	\$0	\$0	xxx	\$21	\$30	\$43	\$47	\$60
Jeffersonville Housing Authority	IN023	House	xxx	\$5	\$7	\$8	\$9	\$9	xxx	\$27	\$32	\$41	\$48	\$52
		Apartment	xxx	\$4	\$6	\$8	xxx	xxx	xxx	\$26	\$31	\$41	xxx	xxx
Lafayette Housing Authority	IN071	Lafayette: All units except mobile homes	\$5	\$7	\$8	\$9	\$11	\$13	\$10	\$13	\$16	\$19	\$23	\$26
		West Lafayette: All units except mobile homes	\$5	\$7	\$8	\$9	\$11	\$13	\$10	\$13	\$16	\$19	\$23	\$26
		Laf & West Laf: Mobile homes	xxx	\$6	\$7	\$8	\$10	xxx	xxx	\$8	\$11	\$13	\$17	xxx
Logansport Housing Authority	IN092	Single Family/Mobile Home	\$6	\$8	\$9	\$11	\$15	xxx	\$15	\$17	\$19	\$22	\$25	xxx
		Multi-family/Duplex	\$5	\$6	\$9	\$11	\$14	xxx	\$15	\$17	\$19	\$24	\$26	xxx
Marion Housing Authority	IN041	Row/Townhouse	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.74	\$26.34	\$28.88	\$32.02	\$34.02	\$39.41
		Garden	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.74	\$26.34	\$28.88	\$32.02	\$34.02	\$39.41
		Duplex	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.74	\$26.34	\$28.88	\$32.02	\$34.02	\$39.41
		Single	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.74	\$26.34	\$28.88	\$32.02	\$34.02	\$39.41
		Mobile home	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.74	\$26.34	\$28.88	\$32.02	\$34.02	\$39.41
Michigan City Housing Authority	IN019	Apartment units	xxx	\$0	\$0	\$0	\$0	\$0	xxx	\$18	\$23	\$28	\$34	\$39
Mishawaka Housing Authority	IN020	Public housing	\$0	\$0	\$0	\$0	\$0	\$0	\$20	\$20	\$24	\$28	\$32	\$36
		Apartment units	\$6	\$8	\$11	\$13	\$16	\$19	\$8	\$11	\$14	\$17	\$22	\$25
		House	\$6	\$9	\$11	\$14	\$17	\$20	\$8	\$11	\$14	\$17	\$22	\$25
Mount Vernon Housing Authority	IN037	Single family detached	\$13	\$16	\$21	\$27	\$32	\$36	\$22	\$28	\$37	\$46	\$57	\$81
		Duplex and Two/Three Family (semi-detached)	\$7	\$9	\$12	\$15	\$18	\$21	\$22	\$28	\$37	\$46	\$57	\$61
		Row House/Garden Apartment	\$7	\$9	\$12	\$15	\$18	\$21	\$22	\$28	\$37	\$46	\$57	\$61
		Mobile home	\$11	\$14	\$18	\$23	\$27	xxx	\$22	\$28	\$37	\$46	\$57	xxx
New Albany Housing Authority	IN012	Setion 8: single family/duplex	xxx	\$5	\$7	\$8	\$9	\$9	xxx	\$27	\$32	\$42	\$48	\$52
New Castle Housing Authority	IN050	Single family	xxx	\$11.59	\$13.65	\$15.71	\$18.25	\$20.41	xxx	\$20.65	\$22.94	\$25.81	\$28.38	\$29.82
		Multi-Family	xxx	\$11.59	\$13.65	\$16.17	\$18.35	\$20.14	xxx	\$20.19	\$22.82	\$24.44	\$26.61	\$28.56
		Mobile home	xxx	\$11.12	\$13.31	\$15.71	xxx	xxx	xxx	\$18.24	\$20.98	\$22.71	xxx	xxx

Appendix 7: Utility Allowances for Air Conditioning and Other Electric (including appliances and lighting)

Agency	Agency Number	Unit type	Cooling					Other Electric						
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Noblesville Housing Authority	IN080	Single family	\$7	\$9	\$11	\$13	\$17	\$19	\$29	\$34	\$39	\$44	\$51	\$57
		Multi-family	\$6	\$7	\$9	\$12	\$15	\$18	\$27	\$33	\$38	\$41	\$48	\$54
Peru Housing Authority	IN091	Single family	\$7	\$9	\$11	\$14	\$18	\$20	\$27	\$30	\$36	\$41	\$48	\$53
		Miami County: multi-family	\$6	\$8	\$11	\$12	\$16	\$18	\$25	\$29	\$35	\$38	\$44	\$50
Richmond Housing Authority	IN009	Single family (up to 4 units per building)	\$9	\$13	\$16	\$19	\$23	\$26	\$19	\$23	\$27	\$31	\$34	\$37
		Multi-family (4 units plus)	\$8	\$11	\$14	\$18	\$21	\$24	\$18	\$22	\$26	\$29	\$32	\$35
Seymour Housing Authority	IN056	All units types	\$9	\$10	\$13	\$15	\$17	\$20	\$9	\$10	\$13	\$15	\$17	\$20
St. Joseph County Housing Authority	IN100	Single family	\$7	\$9	\$11	\$14	\$18	\$20	\$27	\$30	\$36	\$41	\$48	\$53
		Multi family	\$6	\$8	\$11	\$12	\$16	\$18	\$25	\$29	\$35	\$38	\$44	\$50
Sullivan Housing Authority	IN034	All units	xxx	\$13.58	\$17.80	\$22.47	\$26.49	xxx	xxx	\$22.77	\$27.00	\$32.24	\$34.42	xxx
Tell City Housing Authority	IN018	Mobile home	\$10	\$13	\$17	\$21	\$25	xxx	\$20	\$26	\$34	\$43	\$53	xxx
		Duplex and Two/Three Family (semi-detached)	\$7	\$9	\$12	\$14	\$17	\$19	\$20	\$26	\$34	\$43	\$53	\$57
		Single family detached	\$12	\$15	\$20	\$25	\$30	\$33	\$20	\$26	\$34	\$43	\$53	\$57
Terre Haute Housing Authority	IN021	Single family dwelling	\$10	\$13	\$16	\$20	\$24	\$26	\$20	\$24	\$29	\$33	\$37	\$26
		Multi-family dwelling	\$10	\$13	\$16	\$20	\$24	\$26	\$20	\$24	\$29	\$33	\$37	\$26
Union City Housing Authority	IN086	Single family	xxx	\$7	\$10	\$13	\$16	\$19	xxx	\$17	\$21	\$17	\$32	\$28
		Multi-family	xxx	\$7	\$10	\$13	\$16	xxx	xxx	\$16	\$19	\$22	\$27	xxx
		Mobile home	xxx	\$7	\$10	\$13	\$16	xxx	xxx	\$17	\$21	\$24	\$28	xxx
Vincennes Housing Authority	IN002	Section 8: all units	xxx	\$0	\$0	\$0	\$0	xxx	xxx	\$23	\$27	\$32	\$34	xxx
Warsaw Housing Authority	IN060	Single Family/Mobile Home	\$7	\$9	\$11	\$14	\$18	\$20	\$27	\$30	\$36	\$41	\$48	\$53
		Multi-family units	\$6	\$8	\$11	\$12	\$16	\$18	\$25	\$29	\$35	\$38	\$44	\$50
/a/ Utility allowances for units with more than five bedrooms not reported (for space purposes).														

Appendix 7: Utility Allowances for Water Heating

Agency	Agency Number	Program(s)	Natural Gas					Bottle Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Anderson Housing Authority	IN006	both low-rent and Section 8	\$9	\$11	\$15	\$18	\$23	\$24	\$16	\$21	\$28	\$34	\$42	\$46	\$6	\$8	\$10	\$13	\$16	\$17
Bloomington Housing Authority	IN022	Section 8 (single family, duplex, mobile home)	\$9	\$12	\$15	\$19	\$24	\$27	\$14	\$19	\$25	\$31	\$39	\$44	\$8	\$11	\$14	\$18	\$22	\$26
		Condo, Efficiency, Low-Rise, Row House, Townhouse	\$9	\$12	\$15	\$19	\$24	\$27	\$14	\$19	\$25	\$31	\$39	\$44	\$8	\$11	\$14	\$18	\$22	\$26
Brazil Housing Authority	IN035	both low-rent and Section 8	xxx	\$9	\$11	\$15	\$15	xxx	xxx	\$9	\$11	\$15	\$15	xxx	xxx	\$16	\$21	\$23	\$27	xxx
Cannelton Housing Authority	IN043	Low rise apartment	xxx	\$15	\$18	\$24	xxx	xxx	xxx	\$16	\$22	\$28	xxx	xxx	xxx	\$15	\$17	\$19	xxx	xxx
		Mobile home	xxx	\$15	\$18	\$24	xxx	xxx	xxx	\$16	\$22	\$29	xxx	xxx	xxx	\$15	\$19	\$23	xxx	xxx
		Single family dwelling	xxx	\$16	\$19	\$24	\$25	xxx	xxx	\$18	\$24	\$29	\$29	xxx	xxx	\$15	\$19	\$23	\$25	xxx
Columbus Housing Authority	IN058	Multi-family (all apartments)	\$11	\$16	\$20	\$25	\$30	\$34	\$28	\$41	\$52	\$62	\$75	\$86	\$16	\$21	\$25	\$28	\$32	\$36
		Single family dwelling	\$11	\$16	\$20	\$25	\$30	\$34	\$32	\$45	\$56	\$67	\$80	\$90	\$16	\$21	\$25	\$28	\$32	\$36
Crawfordsville Housing Authority	IN047	MF and SF	\$11	\$17	\$20	\$24	\$31	xxx	\$21	\$30	\$36	\$42	\$52	xxx	\$17	\$26	\$30	\$34	\$37	xxx
Decatur Housing Authority	IN062	Single family dwelling	\$11	\$15	\$19	\$23	\$29	\$31	\$22	\$30	\$39	\$48	\$61	\$69	\$15	\$20	\$25	\$30	\$37	\$41
East Chicago Housing Authority	IN029	All section 8 units	\$11	\$13	\$16	\$22	\$28	\$34	xxx	xxx	xxx	xxx	xxx	xxx	\$26	\$33	\$40	\$54	\$67	\$81
Elkhart Housing Authority	IN026	MF/Duplex/Single Family	\$10	\$13	\$17	\$21	\$27	\$31	xxx	xxx	xxx	xxx	xxx	xxx	\$10	\$14	\$17	\$21	\$27	\$31
Elwood Housing Authority	IN079	All units	\$8	\$11	\$14	\$18	\$22	\$24	\$16	\$20	\$27	\$33	\$41	\$44	\$6	\$8	\$11	\$14	\$17	\$18
Evansville Housing Authority	IN016	Multi-family	\$8	\$11	\$14	\$17	\$21	\$24	\$24	\$32	\$43	\$52	\$62	\$73	\$14	\$18	\$22	\$25	\$30	\$33
		Single family dwelling	\$8	\$11	\$14	\$17	\$21	\$24	\$24	\$32	\$43	\$52	\$62	\$73	\$14	\$18	\$22	\$25	\$60	\$33
Fayette County Housing Authority	IN073	High rise	\$11	\$15	\$20	\$24	\$30	\$33	\$19	\$25	\$33	\$41	\$51	\$55	\$8	\$10	\$13	\$16	\$20	\$22
		Mobile home	\$11	\$15	\$20	\$24	\$30	\$33	\$19	\$25	\$33	\$41	\$51	\$55	\$8	\$10	\$13	\$16	\$20	\$22
		Older home Converted	\$11	\$15	\$20	\$24	\$30	\$33	\$19	\$25	\$33	\$41	\$51	\$55	\$8	\$10	\$13	\$16	\$20	\$22
		Older Multi-family	\$1	\$15	\$20	\$24	\$30	\$33	\$19	\$25	\$33	\$41	\$51	\$55	\$8	\$10	\$13	\$16	\$20	\$22
		Row House/Garden Apartment	\$11	\$15	\$20	\$24	\$30	\$33	\$19	\$25	\$33	\$41	\$51	\$55	\$8	\$10	\$13	\$16	\$20	\$22
		Single Family Detached	\$11	\$15	\$20	\$24	\$30	\$33	\$19	\$25	\$33	\$41	\$51	\$55	\$8	\$10	\$13	\$16	\$20	\$22
Fort Wayne Housing Authority	IN003	Single Family/Mobile Home	\$13	\$13	\$16	\$20	\$23	\$26	\$9	\$9	\$13	\$17	\$21	\$24	\$8	\$9	\$12	\$16	\$20	\$23
		Duplex/Row/Townhouse	\$13	\$13	\$16	\$20	\$23	\$26	\$9	\$9	\$13	\$17	\$21	\$24	\$8	\$9	\$12	\$16	\$20	\$23

Appendix 7: Utility Allowances for Water Heating

Agency	Agency Number	Program(s)	Natural Gas					Bottle Gas					Electric								
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	
		Flat/Garden/High Rise Apartment	\$13	\$13	\$16	\$20	\$23	\$26	\$9	\$9	\$13	\$17	\$21	\$24	\$8	\$9	\$12	\$16	\$23	\$23	
Franklin County Housing Authority	IN070	Section 8 existing housing	xxx	\$9	\$11	\$14	\$16	\$19	xxx	\$12	\$15	\$18	\$23	\$32	xxx	\$19	\$23	\$27	\$30	\$34	
Fulton County Housing Authority	IN069	Single family (1 or 2 units)	\$10	\$13	\$17	\$22	\$26	\$30	\$25	\$32	\$40	\$49	\$59	\$67	\$15	\$16	\$18	\$20	\$23	\$26	
		Multi-family (3 or more units)	\$10	\$13	\$17	\$22	\$26	\$30	\$25	\$28	\$37	\$45	\$55	\$64	\$15	\$16	\$18	\$20	\$23	\$26	
Gary Housing Authority	IN011	Single family detached	\$5	\$6	\$8	\$10	\$13	\$22	\$15	\$20	\$26	\$33	\$41	\$44	\$10	\$13	\$18	\$22	\$27	\$30	
		Garden/Townhouse/Duplex	\$5	\$6	\$8	\$10	\$13	\$22	\$15	\$20	\$26	\$33	\$41	\$44	\$10	\$13	\$18	\$22	\$27	\$30	
		Hi-rise	\$5	\$6	\$8	\$10	\$13	\$22	xxx	xxx	xxx	xxx	xxx	xxx	\$10	\$13	\$18	\$22	\$27	\$30	
Goshen Housing Authority	IN101	All units	\$11	\$15	\$19	\$23	\$29	\$31	\$22	\$30	\$39	\$48	\$61	\$69	\$17	\$22	\$27	\$31	\$37	\$41	
Greencastle Housing Authority	IN094	Single family	xxx	\$9	\$11	\$13	\$15	xxx	xxx	\$17	\$21	\$25	\$27	xxx	xxx	\$14	\$17	\$19	\$20	xxx	
		Multi-family	xxx	\$8	\$10	\$12	\$14	xxx	xxx	\$15	\$19	\$23	\$25	xxx	xxx	\$13	\$16	\$18	\$19	xxx	
Greensburg Housing Authority	IN078	Single family	\$12	\$17	\$22	\$27	\$35	\$40	\$22	\$30	\$39	\$48	\$61	\$69	\$14	\$19	\$25	\$29	\$36	\$40	
		Multi-family	\$12	\$17	\$22	\$27	\$35	\$40	\$19	\$27	\$36	\$45	\$58	\$66	\$14	\$19	\$25	\$29	\$36	\$40	
Hammond Housing Authority	IN010	Low rise apartments /b/	\$11	\$15	\$19	\$23	\$29	\$31													
		Single family /b/	\$11	\$15	\$19	\$23	\$29	\$31													
		Duplex/Flat (2/4) /b/	\$11	\$15	\$19	\$23	\$29	\$31													
Housing Authority of South Bend	IN015	Single family	\$11	\$15	\$19	\$23	\$29	\$31	\$22	\$30	\$39	\$48	\$61	\$69	\$15	\$20	\$25	\$30	\$37	\$41	
		Multi-Family	\$11	\$15	\$19	\$23	\$29	\$31	\$19	\$27	\$36	\$45	\$58	\$66	\$15	\$20	\$25	\$35	\$37	\$39	
Indianapolis Housing Authority	IN017	Indianapolis: Apartment	\$17	\$23	\$29	\$35	\$44	\$51	\$23	\$32	\$40	\$48	\$61	\$71	\$12	\$17	\$22	\$27	\$34	\$38	
		Indianapolis: Detached homes	\$7	\$11	\$15	\$19	\$23	\$27	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$11	\$15	\$19	\$23	\$27
		Indianapolis: Duplexes, row or townhouses	\$7	\$11	\$15	\$19	\$23	\$27	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$11	\$15	\$19	\$23	\$27
		Indianapolis: Garden and high rise apartments	\$7	\$11	\$15	\$19	\$23	\$27	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$11	\$15	\$19	\$23	\$27
		Indianapolis: manufactured homes	\$7	\$11	\$15	\$19	\$23	\$27	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$11	\$15	\$19	\$23	\$27
		Lawrence: Detached homes	\$7	\$11	\$15	\$19	\$23	\$27	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$11	\$15	\$19	\$23	\$27
		Lawrence: duplexes, row or townhouses	\$7	\$11	\$15	\$19	\$23	\$27	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$11	\$15	\$19	\$23	\$27
Lawrence: Garden and high rise apartments	\$7	\$11	\$15	\$19	\$23	\$27	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$11	\$15	\$19	\$23	\$27		

Appendix 7: Utility Allowances for Water Heating

Agency	Agency Number	Program(s)	Natural Gas					Bottle Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
		Lawrence: Manufactured homes	\$7	\$11	\$15	\$19	\$23	\$27	xxx	xxx	xxx	xxx	xxx	xxx	\$7	\$11	\$15	\$19	\$23	\$27
Jasonville Housing Authority	IN077	Section 8--All units	xxx	\$14	\$19	\$27	\$30	\$38	xxx	\$17	\$19	\$27	\$30	\$38	xxx	\$15	\$21	\$30	\$33	\$42
Jeffersonville Housing Authority	IN023	House	xxx	\$15	\$19	\$25	\$31	\$36	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$22	\$27	\$31	\$39	\$41
		Apartment	xxx	\$15	\$19	\$23	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$22	\$27	\$32	xxx	xxx
Lafayette Housing Authority	IN071	Lafayette: All units except mobile homes	\$13	\$22	\$24	\$32	\$42	\$46	\$9	\$16	\$17	\$23	\$30	\$34	\$12	\$14	\$17	\$20	\$24	\$28
		West Lafayette: All units except mobile homes	\$13	\$22	\$24	\$32	\$42	\$46	\$9	\$16	\$17	\$23	\$30	\$34	\$12	\$14	\$17	\$20	\$24	\$28
		Laf & West Laf: Mobile homes	xxx	\$13	\$17	\$19	\$23	xxx	xxx	\$9	\$14	\$15	\$17	xxx	xxx	\$7	\$10	\$12	\$15	xxx
Logansport Housing Authority	IN092	Single Family/Mobile Home	\$11	\$14	\$14	\$19	\$22	xxx	\$19	\$24	\$33	\$38	\$46	xxx	\$13	\$16	\$19	\$23	\$27	xxx
		Multi-family/Duplex	\$13	\$15	\$19	\$19	\$29	xxx	\$19	\$24	\$32	\$32	\$37	xxx	\$13	\$16	\$17	\$19	\$25	xxx
Marion Housing Authority	IN041	Row/Townhouse	\$12.62	\$15.91	\$19.11	\$25.69	\$33.83	\$41.69	\$27.19	\$34.13	\$41.25	\$55.30	\$72.82	\$89.79	\$9.24	\$12.96	\$16.67	\$24.12	\$33.28	\$42.28
		Garden	\$12.62	\$15.91	\$19.11	\$25.69	\$33.83	\$41.69	\$27.19	\$34.13	\$41.25	\$55.30	\$72.82	\$89.79	\$9.24	\$12.96	\$16.67	\$24.12	\$33.28	\$42.28
		Duplex	\$12.62	\$15.91	\$19.11	\$25.69	\$33.83	\$41.69	\$27.19	\$34.13	\$41.25	\$55.30	\$72.82	\$89.79	\$9.24	\$12.96	\$16.67	\$24.12	\$33.28	\$42.28
		Single	\$12.62	\$15.91	\$19.11	\$25.69	\$33.83	\$41.69	\$27.19	\$34.13	\$41.25	\$55.30	\$72.82	\$89.79	\$9.24	\$12.96	\$16.67	\$24.12	\$33.28	\$42.28
		Mobile home	\$12.62	\$15.91	\$19.11	\$25.69	\$33.83	\$41.69	\$27.19	\$34.13	\$41.25	\$55.30	\$72.82	\$89.79	\$9.24	\$12.96	\$16.67	\$24.12	\$33.28	\$42.28
Michigan City Housing Authority	IN019	Apartment units	xxx	\$11	\$15	\$18	\$21	\$24	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
Mishawaka Housing Authority	IN020	Public housing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Apartment units	\$7	\$10	\$13	\$16	\$20	\$24	xxx	xxx	xxx	xxx	xxx	xxx	\$9	\$13	\$17	\$21	\$26	\$30
		House	\$7	\$10	\$13	\$16	\$20	\$24	xxx	xxx	xxx	xxx	xxx	xxx	\$9	\$13	\$17	\$21	\$26	\$30
Mount Vernon Housing Authority	IN037	Single family detached	\$8	\$11	\$14	\$16	\$22	\$24	\$16	\$20	\$27	\$33	\$41	\$44	\$11	\$14	\$18	\$23	\$28	\$31
		Duplex and Two/Three Family (semi-detached)	\$8	\$11	\$14	\$18	\$22	\$24	\$18	\$20	\$27	\$33	\$41	\$44	\$11	\$14	\$18	\$23	\$28	\$31
		Row House/Garden Apartment	\$8	\$11	\$14	\$18	\$22	\$24	\$16	\$20	\$27	\$33	\$41	\$44	\$11	\$14	\$18	\$23	\$28	\$31
		Mobile home	\$8	\$11	\$14	\$18	\$22	xxx	\$16	\$20	\$27	\$33	\$41	xxx	\$11	\$14	\$18	\$23	\$28	xxx
New Albany Housing Authority	IN012	Section 8: single family/duplex	xxx	\$15	\$19	\$25	\$31	\$36	xxx	\$29	\$39	\$47	\$57	\$67	xxx	\$22	\$27	\$31	\$40	\$44
New Castle Housing Authority	IN050	Single family	xxx	\$20.50	\$26.96	\$31.79	\$37.20	\$42.03	xxx	\$20.61	\$25.23	\$29.84	\$35.38	\$41.22	xxx	\$18.58	\$21.57	\$24.55	\$27.53	\$32.45
		Multi-Family	xxx	\$20.31	\$27.36	\$32.59	\$37.41	\$42.03	xxx	\$19.98	\$24.60	\$29.22	\$34.76	\$39.37	xxx	\$20.08	\$23.06	\$25.69	\$28.90	\$30.16

Appendix 7: Utility Allowances for Water Heating

Agency	Agency Number	Program(s)	Natural Gas					Bottle Gas					Electric							
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
		Mobile home	xxx	\$20.31	\$25.34	\$30.58	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$24.08	\$26.38	\$29.48	xxx	xxx
Noblesville Housing Authority	IN080	Single family	\$12	\$17	\$22	\$27	\$35	\$40	\$12	\$30	\$39	\$48	\$61	\$69	\$14	\$19	\$25	\$29	\$36	\$40
		Multi-family	\$12	\$17	\$22	\$27	\$35	\$40	\$19	\$27	\$36	\$45	\$58	\$66	\$14	\$19	\$25	\$29	\$36	\$40
Peru Housing Authority	IN091	Single family	\$11	\$15	\$19	\$23	\$29	\$31	\$22	\$30	\$39	\$48	\$61	\$69	\$15	\$20	\$25	\$30	\$37	\$41
		Miami County: multi-family	\$11	\$15	\$19	\$23	\$29	\$31	\$19	\$27	\$36	\$45	\$58	\$66	\$15	\$20	\$25	\$35	\$37	\$39
Richmond Housing Authority	IN009	Single family (up to 4 units per building)	\$11	\$16	\$20	\$25	\$30	\$34	\$32	\$45	\$56	\$67	\$80	\$90	\$16	\$21	\$25	\$28	\$32	\$36
		Multi-family (4 units plus)	\$11	\$16	\$20	\$25	\$30	\$34	\$28	\$41	\$52	\$62	\$75	\$86	\$16	\$21	\$25	\$28	\$32	\$36
Seymour Housing Authority	IN056	All units types	\$8	\$8	\$19	\$20	\$23	\$26	xxx	xxx	xxx	xxx	xxx	xxx	\$9	\$10	\$13	\$15	\$17	\$20
St. Joseph County Housing Authority	IN100	Single family	\$8	\$15	\$30	\$37	\$47	\$54	\$13	\$27	\$52	\$64	\$81	\$93	\$15	\$20	\$25	\$30	\$37	\$41
		Multi family	\$11	\$15	\$19	\$23	\$29	\$31	\$19	\$27	\$36	\$45	\$58	\$66	\$15	\$20	\$25	\$35	\$37	\$39
Sullivan Housing Authority	IN034	All units	xxx	\$7.60	\$9.61	\$11.65	\$14.17	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$8.65	\$22.89	\$25.97	\$29.65	xxx
Tell City Housing Authority	IN018	Mobile home	\$10	\$12	\$16	\$20	\$25	xxx	\$16	\$20	\$27	\$33	\$41	xxx	\$10	\$13	\$17	\$21	\$26	xxx
		Duplex and Two/Three Family (semi-detached)	\$10	\$12	\$16	\$20	\$25	\$27	\$16	\$20	\$27	\$33	\$41	\$44	\$10	\$13	\$17	\$21	\$26	\$28
		Single family detached	\$10	\$12	\$16	\$20	\$25	\$27	\$16	\$20	\$27	\$33	\$41	\$44	\$10	\$13	\$17	\$21	\$26	\$28
Terre Haute Housing Authority	IN021	Single family dwelling	\$21	\$27	\$41	\$48	\$53	\$0	\$14	\$18	\$21	\$23	\$30	\$36	\$16	\$21	\$26	\$29	\$32	\$35
		Multi-family dwelling	\$21	\$27	\$34	\$41	\$48	\$53	\$14	\$18	\$21	\$23	\$30	\$36	\$16	\$21	\$26	\$29	\$32	\$35
Union City Housing Authority	IN086	Single family	xxx	\$21	\$27	\$31	\$36	\$38	xxx	\$16	\$20	\$22	\$26	\$29	xxx	\$15	\$20	\$24	\$26	\$28
		Multi-family	xxx	\$22	\$27	\$32	\$38	xxx	xxx	\$16	\$20	\$22	\$29	xxx	xxx	\$16	\$19	\$23	\$28	xxx
		Mobile home	xxx	\$22	\$27	\$31	\$36	xxx	xxx	\$17	\$22	\$25	\$30	xxx	xxx	\$15	\$20	\$24	\$26	xxx
Vincennes Housing Authority	IN002	Section 8: all units	xxx	\$6	\$8	\$10	\$13	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	\$6	\$8	\$10	\$10	xxx
Warsaw Housing Authority	IN060	Single Family/Mobile Home	\$11	\$15	\$19	\$23	\$29	\$31	\$22	\$30	\$39	\$48	\$61	\$69	\$15	\$20	\$25	\$30	\$37	\$41
		Multi-family units	\$11	\$15	\$19	\$23	\$29	\$31	\$19	\$27	\$36	\$45	\$58	\$66	\$15	\$20	\$25	\$35	\$37	\$39

/a/ Utility allowances for units with more than five bedrooms not reported (for space purposes).

Appendix 7: Utility Allowances for Water and Sewer Bills

Agency	Agency Number	Unit type	Water						Sewer					
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Anderson Housing Authority	IN006	Public housing and Section 8	\$15	\$18	\$22	\$25	\$31	\$34	\$22	\$31	\$39	\$48	\$61	\$70
Bloomington Housing Authority	IN022	Section 8 (single family, duplex, mobile home)	\$11	\$14	\$19	\$27	\$35	\$43	\$11	\$13	\$20	\$29	\$38	\$47
		Condo, Efficiency, Low-Rise, Row House, Townhouse	\$9	\$11	\$16	\$22	\$28	\$34	\$11	\$11	\$15	\$23	\$30	\$37
Brazil Housing Authority	IN035	Housing Choice Voucher	xxx	\$9	\$11	\$15	\$15	xxx	xxx	\$14	\$21	\$26	\$33	xxx
Cannelton Housing Authority	IN043	Low rise apartment	xxx	\$19	\$25	\$25	xxx	xxx	xxx	\$7	\$12	\$16	xxx	xxx
		Mobile home	xxx	\$20	\$25	\$30	xxx	xxx	xxx	\$8	\$12	\$17	xxx	xxx
		Single family dwellnig	xxx	\$21	\$26	\$32	\$24	xxx	xxx	\$9	\$13	\$18	\$18	xxx
Columbus Housing Authority	IN058	Multi-family (all apartments)	\$11	\$13	\$15	\$16	\$18	\$20	\$5	\$6	\$15	\$20	\$25	\$30
		Single family dwelling	\$13	\$15	\$17	\$19	\$22	\$24	\$5	\$7	\$15	\$20	\$25	\$30
Crawfordsville Housing Authority	IN047	MF and SF	\$12	\$21	\$23	\$27	\$32	xxx	\$9	\$11	\$16	\$19	\$20	xxx
Decatur Housing Authority	IN062	Single family dwellnig	\$9	\$14	\$21	\$28	\$35	\$41	\$13	\$20	\$28	\$37	\$45	\$52
East Chicago Housing Authority	IN029	All section 8 units	\$11	\$13	\$16	\$22	\$28	\$34	\$4	\$4	\$8	\$13	\$16	\$20
Elkhart Housing Authority	IN026	MF/Duplex/Single Family	\$22	\$30	\$39	\$48	\$61	\$69	Sewer bill not separately stated					
Elwood Housing Authority	IN079	All units	\$8	\$10	\$12	\$13	\$14	xxx	\$17	\$20	\$24	\$26	\$27	xxx
Evansville Housing Authority	IN016	Multi-family	\$11	\$13	\$15	\$16	\$18	\$20	\$5	\$6	\$7	\$8	\$9	\$10
		Single family dwelling	\$13	\$15	\$17	\$19	\$22	\$24	\$5	\$7	\$8	\$10	\$12	\$13
Fayette County Housing Authority	IN073	High rise	\$15	\$20	\$25	\$31	\$38	\$42	\$23	\$26	\$29	\$32	\$36	\$39
		Mobile home	\$15	\$20	\$25	\$31	\$38	\$42	\$23	\$26	\$29	\$32	\$36	\$39
		Older home Converted	\$15	\$20	\$25	\$31	\$38	\$42	\$23	\$26	\$29	\$32	\$36	\$39
		Older Multi-family	\$15	\$20	\$25	\$31	\$28	\$42	\$23	\$26	\$29	\$32	\$36	\$39
		Row House/Garden Apartment	\$15	\$20	\$25	\$31	\$38	\$42	\$23	\$26	\$29	\$32	\$36	\$39
		Single Family Detached	\$15	\$20	\$25	\$31	\$38	\$42	\$23	\$26	\$29	\$32	\$36	\$39
		TwoThree Family (Duplex)	\$15	\$20	\$25	\$31	\$38	\$42	\$23	\$26	\$29	\$32	\$36	\$39
Fort Wayne Housing Authority	IN003	Single Family/Mobile Home	\$8	\$8	\$10	\$13	\$15	\$17	\$8	\$8	\$12	\$17	\$20	\$23
		Duplex/Row/Townhouse	\$8	\$8	\$10	\$13	\$15	\$17	\$8	\$8	\$12	\$17	\$20	\$23

Appendix 7: Utility Allowances for Water and Sewer Bills

Agency	Agency Number	Unit type	Water					Sewer						
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
		Flat/Garden/High Rise Apartment	\$8	\$8	\$10	\$13	\$15	\$17	\$8	\$8	\$12	\$17	\$20	\$23
Franklin County Housing Authority	IN070	Section 8 existing housing	xxx	\$11	\$14	\$15	\$19	\$26	xxx	\$6	\$7	\$8	\$9	\$10
Fulton County Housing Authority	IN069	Single family (1 or 2 units)	\$10	\$12	\$15	\$19	\$23	\$29	\$19	\$20	\$22	\$25	\$28	\$32
		Multi-family (3 or more units)	\$10	\$12	\$15	\$19	\$23	\$29	\$19	\$20	\$22	\$25	\$28	\$32
Gary Housing Authority	IN011	Single family detached	\$13	\$13	\$17	\$28	\$39	\$50	\$6	\$10	\$15	\$25	\$35	\$45
		Garden/Townhouse/Duplex	\$13	\$13	\$17	\$28	\$39	\$50	\$6	\$10	\$15	\$25	\$35	\$45
		Hi-rise	\$13	\$13	\$17	\$28	\$39	\$50	\$6	\$10	\$15	\$25	\$35	\$45
Goshen Housing Authority	IN101	All units	\$12	\$18	\$30	\$37	\$47	\$54	\$13	\$27	\$52	\$64	\$81	\$93
Greencastle Housing Authority	IN094	Single family	xxx	\$12	\$14	\$17	\$18	xxx	xxx	\$21	\$25	\$27	\$28	xxx
		Multi-family	xxx	\$11	\$13	\$16	\$17	xxx	xxx	\$20	\$24	\$26	\$27	xxx
Greensburg Housing Authority	IN078	Single family	\$9	\$18	\$36	\$44	\$56	\$65	\$14	\$28	\$56	\$58	\$87	\$99
		Multi-family	\$8	\$16	\$32	\$37	\$46	\$54	\$14	\$24	\$49	\$54	\$65	\$76
Hammond Housing Authority	IN010	Low rise apartments /b/	\$0	\$0	\$0	\$0	\$0	\$0						
		Single family /b/	\$0	\$0	\$0	\$0	\$0	\$0						
		Duplex/Flat (2/4) /b/	\$0	\$0	\$0	\$0	\$0	\$0						
Housing Authority of South Bend	IN015	Single family	\$8	\$15	\$30	\$37	\$47	\$54	\$13	\$27	\$52	\$64	\$81	\$93
		Multi-Family	\$6	\$13	\$27	\$31	\$38	\$45	\$13	\$23	\$46	\$51	\$61	\$72
Indianapolis Housing Authority	IN017	Indianapolis: Apartment	\$15	\$18	\$21	\$24	\$29	\$31	\$8	\$11	\$13	\$15	\$18	\$20
		Indianapolis: Detached homes	\$17	\$21	\$25	\$29	\$33	\$36	\$14	\$18	\$21	\$25	\$29	\$33
		Indianapolis: Duplexes, row or townhouses	\$17	\$21	\$25	\$29	\$33	\$36	\$14	\$18	\$21	\$25	\$29	\$33
		Indianapolis: Garden and high rise apartments	\$17	\$21	\$25	\$29	\$33	\$36	\$14	\$18	\$21	\$25	\$29	\$33
		Indianapolis: manufactured homes	\$17	\$21	\$25	\$29	\$33	\$36	\$14	\$18	\$21	\$25	\$29	\$33
		Lawrence: Detached homes	\$24	\$31	\$37	\$44	\$51	\$58	Sewer bill not separately stated					
		Lawrence: duplexes, row or townhouses	\$24	\$31	\$37	\$44	\$51	\$58	Sewer bill not separately stated					
		Lawrence: Garden and high rise apartments	\$24	\$31	\$37	\$44	\$51	\$58	Sewer bill not separately stated					
	Lawrence: Manufactured homes	\$24	\$31	\$37	\$44	\$51	\$58	Sewer bill not separately stated						

Appendix 7: Utility Allowances for Water and Sewer Bills

Agency	Agency Number	Unit type	Water					Sewer						
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Jasonville Housing Authority	IN077	Section 8--All units	xxx	\$7	\$10	\$14	\$15	\$19	xxx	\$28	\$40	\$56	\$60	\$76
Jeffersonville Housing Authority	IN023	House	xxx	\$19	\$23	\$27	\$38	\$42	xxx	\$16	\$22	\$25	\$43	\$49
		Apartment	xxx	\$19	\$23	\$27	xxx	xxx	xxx	\$16	\$22	\$25	xxx	xxx
Lafayette Housing Authority	IN071	Lafayette: All units except mobile homes	\$9	\$11	\$14	\$18	\$22	\$26	\$15	\$21	\$28	\$33	\$43	\$48
		West Lafayette: All units except mobile homes	\$8	\$12	\$14	\$18	\$23	\$26	\$22	\$31	\$39	\$49	\$63	\$71
		Laf & West Laf: Mobile homes	xxx	\$10	\$13	\$16	\$20	xxx	xxx	\$27	\$35	\$43	\$55	xxx
Logansport Housing Authority	IN092	Single Family/Mobile Home	\$10	\$10	\$12	\$16	\$18	xxx	\$9	\$9	\$11	\$14	\$18	xxx
		Multi-family/Duplex	\$10	\$10	\$12	\$16	\$18	xxx	\$9	\$9	\$11	\$14	\$18	xxx
Marion Housing Authority	IN041	Row/Townhouse (Marion) (varies by community)	\$6.59	\$12.43	\$18.27	\$27.87	\$34.52	\$41.16	\$12.35	\$14.36	\$16.37	\$20.40	\$24.43	\$28.45
		Garden (Marion) (varies by community)	\$6.59	\$12.43	\$18.27	\$27.87	\$34.52	\$41.16	\$12.35	\$14.36	\$16.37	\$20.40	\$24.43	\$28.45
		Duplex (Marion) (varies by community)	\$6.59	\$12.43	\$18.27	\$27.87	\$34.52	\$41.16	\$12.35	\$14.36	\$16.37	\$20.40	\$24.43	\$28.45
		Single (Marion) (varies by community)	\$6.59	\$12.43	\$18.27	\$27.87	\$34.52	\$41.16	\$12.35	\$14.36	\$16.37	\$20.40	\$24.43	\$28.45
		Mobile home (Marion) (varies by community)	\$6.59	\$12.43	\$18.27	\$27.87	\$34.52	\$41.16	\$12.35	\$14.36	\$16.37	\$20.40	\$24.43	\$28.45
Michigan City Housing Authority	IN019	Apartment units	xxx	\$8	\$10	\$11	\$12	\$14	xxx	\$14	\$18	\$22	\$28	\$32
Mishawaka Housing Authority	IN020	Public housing	\$14	\$18	\$22	\$29	\$32	\$39	\$23	\$30	\$37	\$50	\$57	\$70
		Apartment units	\$20	\$24	\$28	\$31	\$37	\$40	\$37	\$44	\$51	\$58	\$68	\$75
		House	\$22	\$27	\$32	\$36	\$43	\$47	\$37	\$44	\$51	\$58	\$68	\$75
Mount Vernon Housing Authority	IN037	Single family detached	\$23	\$33	\$42	\$52	\$65	\$74	\$21	\$29	\$37	\$45	\$57	\$65
		Duplex and Two/Three Family (semi-detached)	\$23	\$33	\$42	\$52	\$65	\$74	\$21	\$29	\$37	\$45	\$57	\$65
		Row House/Garden Apartment	\$23	\$33	\$42	\$52	\$65	\$74	\$21	\$29	\$37	\$45	\$57	\$65
		Mobile home	\$23	\$33	\$42	\$52	\$65	xxx	\$21	\$29	\$37	\$45	\$57	xxx
New Albany Housing Authority	IN012	Setion 8: single family/duplex	xxx	\$17	\$20	\$24	\$35	\$40	xxx	\$14	\$22	\$29	\$36	\$43
New Castle Housing Authority	IN050	Single family	xxx	\$13.73	\$16.13	\$19.86	\$25.53	\$30.55	xxx	\$27.66	\$30.92	\$36.22	\$41.23	\$49.98
		Multi-Family	xxx	\$12.61	\$14.53	\$18.81	\$21.20	\$27.03	xxx	\$25.21	\$32.40	\$38.02	\$41.61	\$47.91
		Mobile home	xxx	\$11.71	\$14.94	\$19.21	xxx	xxx	xxx	\$25.65	\$30.28	\$37.46	xxx	xxx

Appendix 7: Utility Allowances for Water and Sewer Bills

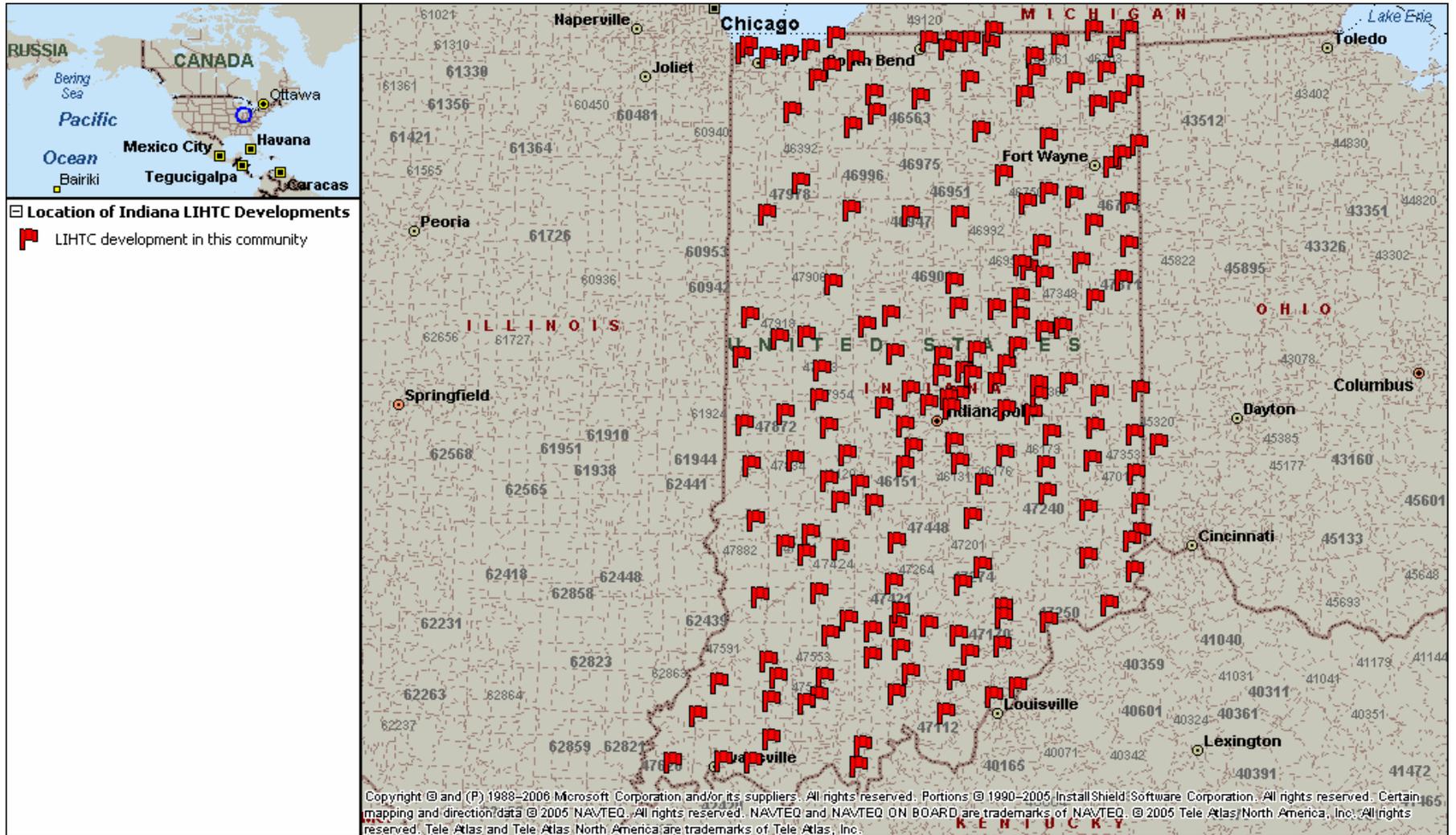
Agency	Agency Number	Unit type	Water					Sewer						
			0 BR	1 BR	2BR	3 BR	4 BR	5 BR	0 BR	1 BR	2BR	3 BR	4 BR	5 BR
Noblesville Housing Authority	IN080	Single family	\$9	\$18	\$36	\$44	\$56	\$65	\$14	\$28	\$56	\$68	\$87	\$99
		Multi-family	\$8	\$16	\$32	\$37	\$46	\$54	\$14	\$24	\$49	\$54	\$65	\$76
Peru Housing Authority	IN091	Single family	\$8	\$15	\$30	\$37	\$47	\$54	\$13	\$27	\$52	\$64	\$81	\$93
		Miami County: multi-family	\$6	\$13	\$27	\$31	\$38	\$45	\$13	\$23	\$46	\$51	\$61	\$72
Richmond Housing Authority	IN009	Single family (up to 4 units per building)	\$13	\$15	\$17	\$19	\$22	\$24	\$5	\$7	\$8	\$10	\$12	\$13
		Multi-family (4 units plus)	\$11	\$13	\$15	\$16	\$18	\$20	\$5	\$6	\$7	\$8	\$9	\$10
Seymour Housing Authority	IN056	All units types	\$20	\$20	\$30	\$40	\$45	\$50	\$13	\$16	\$20	\$25	\$32	\$37
St. Joseph County Housing Authority	IN100	Single family	\$8	\$15	\$30	\$37	\$47	\$54	\$13	\$27	\$52	\$64	\$81	\$93
		Multi family	\$6	\$13	\$27	\$31	\$38	\$45	\$13	\$23	\$46	\$51	\$61	\$72
Sullivan Housing Authority	IN034	All units	xxx	\$9.00	\$10.25	\$12.25	\$13.75	xxx	xxx	\$9.79	\$11.01	\$12.23	\$13.45	xxx
Tell City Housing Authority	IN018	Mobile home	\$15	\$21	\$27	\$33	\$41	xxx	\$12	\$17	\$22	\$27	\$34	xxx
		Duplex and Two/Three Family (semi-detached)	\$15	\$21	\$27	\$33	\$41	\$46	\$12	\$17	\$22	\$27	\$34	\$38
		Single family detached	\$15	\$21	\$27	\$33	\$41	\$46	\$12	\$17	\$22	\$27	\$34	\$38
Terre Haute Housing Authority	IN021	Single family dwelling	\$23	\$26	\$28	\$31	\$35	\$38	\$24	\$26	\$28	\$30	\$32	\$34
		Multi-family dwelling	\$23	\$26	\$28	\$31	\$35	\$38	\$24	\$26	\$28	\$30	\$32	\$34
Union City Housing Authority	IN086	Single family	xxx	\$15	\$18	\$24	\$28	\$36	xxx	\$35	\$41	\$48	\$56	\$57
		Multi-family	xxx	\$15	\$18	\$24	\$29	xxx	xxx	\$35	\$41	\$48	\$56	xxx
		Mobile home	xxx	\$15	\$18	\$24	\$29	xxx	xxx	\$35	\$41	\$48	\$56	xxx
Vincennes Housing Authority	IN002	Section 8: all units	xxx	\$39	\$50	\$61	\$78	xxx	xxx	Sewer bill not separately stated				xxx
Warsaw Housing Authority	IN060	Single Family/Mobile Home	\$15	\$15	\$21	\$33	\$38	\$41	\$32	\$32	\$32	\$32	\$32	\$32
		Multi-family units	\$15	\$15	\$21	\$33	\$38	\$41	\$32	\$32	\$32	\$32	\$32	\$32

/a/ Utility allowances for units with more than five bedrooms not reported (for space purposes).

Indiana Housing Authorities Not Responding to Request to Provide Utility Allowance (three attempts)	
Agency	Agency Number
Bedford Housing Authority	IN031
Bloomfield Housing Authority	IN032
Delaware County Housing Authority	IN004
Jennings County Housing Authority	IN104
Kendalville Housing Authority	IN036
Knox County Housing Authority	IN067
Kokomo Housing Authority	IN007
Linton Housing Authority	IN055
Marshall County Housing Authority	IN103
Muncie Housing Authority	IN005
Portland Housing Authority	IN084
Rockville Housing Authority	IN048
Rome City Housing Authority	IN089
Sellersburg Housing Authority	IN083
Washington Housing Authority	IN030

APPENDIX 8: LOW-INCOME HOUSING TAX CREDIT DEVELOPMENTS (INDIANA)

Appendix 8: Distribution of LIHTC Developments throughout Indiana



**APPENDIX 9: INDIANA TOWNSHIP ASSISTANCE FUNDING
BY COUNTY (2002 – 2006)**

*Appendix 9: Indiana Township Assistance Funding (Township Poor Relief Funding)
(2002 – 2006)*

	2002	2003	2004	2005	2006
Adams County	\$150,532	\$157,294		\$157,265	\$151,063
Allen County	\$2,131,334	\$2,397,175		\$3,022,234	\$2,780,898
Bartholomew County	\$603,156	\$648,381		\$649,878	\$482,737
Benton County	\$30,621	\$20,073		\$20,482	\$22,655
Blackford County	\$104,751	\$121,281		\$144,701	\$141,778
Boone County	\$96,412	\$125,451		\$101,138	\$33,728
Brown County	\$43,040	\$44,190		\$51,152	\$45,217
Carroll County	\$64,603	\$71,698		\$88,097	\$59,392
Cass County	\$145,647	\$168,887		\$175,252	\$151,448
Clark County	\$376,081	\$385,451		\$400,778	\$374,653
Clay County	\$60,244	\$73,642		\$56,559	\$117,493
Clinton County	\$180,929	\$203,841		\$225,170	\$237,788
Crawford County	\$12,716	\$12,866		\$13,568	\$8,159
Daviess County	\$156,301	\$152,317		\$138,255	\$130,908
Dearborn County	\$50,162	\$34,877		\$41,859	\$57,420
Decatur County	\$48,043	\$48,949		\$31,973	\$19,104
DeKalb County	\$66,742	\$35,067		\$82,135	\$68,836
Delaware County	\$715,923	\$965,818		\$1,303,954	\$1,281,928
Dubois County	\$67,242	\$41,939		\$22,737	\$64,387
Elkhart County	\$526,361	\$630,694		\$503,298	\$541,631
Fayette County	\$94,720	\$116,777		\$89,545	\$98,135

NOT AVAILABLE

*Appendix 9: Indiana Township Assistance Funding (Township Poor Relief Funding)
(2002 – 2006)*

	2002	2003	2004	2005	2006
Floyd County	\$124,951	\$140,461		\$122,528	\$27,740
Fountain County	\$49,474	\$62,995		\$71,110	\$56,833
Franklin County	\$28,623	\$48,391		\$52,657	\$45,191
Fulton County	\$20,404	\$27,245		\$24,430	\$15,093
Gibson County	\$97,982	\$135,578		\$138,744	\$153,400
Grant County	\$172,272	\$210,434		\$275,948	\$248,930
Greene County	\$179,259	\$171,375		\$173,495	\$178,200
Hamilton County	\$284,992	\$340,325		\$433,356	\$364,562
Hancock County	\$27,340	\$36,886		\$106,415	\$169,287
Harrison County	\$33,845	\$37,261		\$39,676	\$45,850
Hendricks County	\$144,599	\$112,804		\$315,285	\$85,783
Henry County	\$148,780	\$156,800		\$61,298	\$104,925
Howard County	\$956,177	\$784,010		\$968,896	\$703,230
Huntington County	\$107,084	\$118,694		\$111,903	\$97,203
Jackson County	\$136,723	\$149,225		\$150,856	\$53,869
Jasper County	\$57,504	\$56,214		\$79,637	\$65,737
Jay County	\$93,925	\$102,467		\$134,933	\$141,998
Jefferson County	\$66,433	\$73,871		\$88,144	\$95,581
Jennings County	\$90,184	\$93,310		\$88,592	\$57,503
Johnson County	\$241,293	\$261,101		\$310,315	\$287,333
Knox County	\$282,519	\$182,310		\$195,547	\$196,693
Kosciusko County	\$143,664	\$116,122		\$107,068	\$136,963
LaGrange County	\$68,919	\$76,493		\$66,135	\$61,191

NOT AVAILABLE

*Appendix 9: Indiana Township Assistance Funding (Township Poor Relief Funding)
(2002 – 2006)*

	2002	2003	2004	2005	2006
Lake County	\$15,207,036	\$15,351,138		\$15,457,759	\$15,486,332
LaPorte County	\$313,791	\$337,396		\$365,534	\$322,541
Lawrence County	\$116,756	\$125,056		\$108,460	\$176,706
Madison County	\$397,159	\$395,279		\$490,272	\$540,825
Marion County	\$4,093,774	\$2,928,651		\$4,290,224	\$4,571,044
Marshall County	\$161,390	\$227,853		\$137,057	\$70,875
Martin County	\$32,583	\$32,924		\$34,459	\$38,942
Miami County	\$98,896	\$98,728		\$86,527	\$84,105
Monroe County	\$584,550	\$687,980		\$729,788	\$761,069
Montgomery County	\$207,641	\$213,238		\$219,960	\$216,402
Morgan County	\$98,075	\$121,368		\$164,370	\$140,114
Newton County	\$30,240	\$29,272		\$37,843	\$36,434
Noble County	\$142,357	\$142,103		\$105,642	\$92,112
Ohio County	\$3,233	\$8,101		\$6,983	\$10,169
Orange County	\$28,279	\$28,641		\$24,474	\$51,759
Owen County	\$35,385	\$38,670		\$35,154	\$34,335
Parke County	\$17,891	\$22,687		\$27,698	\$37,715
Perry County	\$44,569	\$45,773		\$19,914	---
Pike County	\$46,029	\$55,194		\$48,993	\$38,528
Porter County	\$693,198	\$767,558		\$919,815	\$859,772
Posey County	\$97,002	\$106,417		\$92,166	\$84,478
Pulaski County	\$29,366	\$30,357		\$33,038	\$29,843
Putnam County	\$38,141	\$40,244		\$47,158	\$60,825

NOT AVAILABLE

*Appendix 9: Indiana Township Assistance Funding (Township Poor Relief Funding)
(2002 – 2006)*

	2002	2003	2004	2005	2006
Randolph County	\$97,987	\$97,793		\$114,472	\$113,029
Ripley County	\$49,467	\$50,925		\$65,138	\$64,142
Rush County	\$41,988	\$31,888		\$31,095	\$30,270
St. Joseph County	\$783,209	\$795,161		\$910,332	\$1,012,704
Scott County	\$81,669	\$86,973		\$91,777	\$93,636
Shelby County	\$33,801	\$39,155		\$39,508	\$42,930
Spencer County	\$35,980	\$58,430		\$21,294	\$27,010
Starke County	\$28,261	\$24,490		\$33,861	\$39,586
Steuben County	\$34,822	\$54,331		\$51,356	\$164,303
Sullivan County	\$102,892	\$120,314		\$79,793	\$92,651
Switzerland County	\$48,958	\$55,170		\$61,442	\$44,608
Tippecanoe County	\$198,957	\$213,481		\$234,443	\$203,497
Tipton County	\$33,237	\$31,195		\$50,536	\$63,187
Union County	\$1,128	\$1,803		\$5,325	\$4,959
Vanderburgh County	\$1,114,146	\$1,169,661		\$1,342,060	\$1,429,729
Vermillion County	\$122,201	\$136,684		\$136,734	\$127,749
Vigo County	\$508,151	\$358,096		\$434,457	\$405,363
Wabash County	\$106,231	\$118,676		\$90,373	\$96,807
Warren County	\$52,051	\$26,947		\$55,933	\$47,460
Warrick County	\$150,427	\$178,838		\$172,021	\$169,812
Washington County	\$45,373	\$57,558		\$67,536	\$69,317
Wayne County	\$424,647	\$443,467		\$418,183	\$482,107
Wells County	\$80,984	\$93,948		\$110,952	\$113,583

NOT AVAILABLE

Appendix 9: Indiana Township Assistance Funding (Township Poor Relief Funding)
(2002 – 2006)

	2002	2003	2004	2005	2006
White County	\$53,151	\$53,898	NOT AVAILABLE	\$59,675	\$78,918
Whitley County	\$43,787	\$45,647		\$66,041	\$71,757
State total	\$36,052,675	\$36,141,199		\$39,669,248	\$39,091,512

SOURCE:

Indiana Auditor of State, Indiana Comprehensive Annual Financial Report (CAFR), Property Taxes Charged Payable by Fund and County (annual).

NOTES:

Effective 2005, the “Township Poor Relief Fund” was legislatively re-named as the “Township Assistance Fund.”

**APPENDIX 10: EMERGENCY FOOD AND SHELTER
PROGRAM (EFSP)
FUNDING BY COUNTY (INDIANA) (2004 – 2008)**

*Appendix 10: Emergency Food and Shelter Program (EFSP) Funding by Indiana County
2000 - 2008*

	2000 (phase 18)	2001 (phase 19)	2002 (phase 20)	2003 (phase 21)	2004 (phase 22)	2005 (phase 23)	2006 (phase 24)	2007 (phase 25)	2008 (phase 26)
Adams County	\$4,009.00	\$5,361.00	\$8,508.00	\$7,417.00	\$7,534.00	\$7,408.00	\$8,932.00	\$9,911.00	\$0
Allen County	\$67,142	\$100,800	\$150,364	\$189,542	\$170,681	\$187,618	\$183,489	\$200,563	\$205,369
Bartholomew County	\$11,248	\$15,559	\$17,229	\$16,627	\$18,481	\$16,855	\$19,827	\$19,630	\$0
Benton County	\$2,000	\$2,000	\$3,505	\$3,655	\$3,769	\$3,976	\$4,148	\$6,116	\$0
Blackford County	\$3,804	\$8,306	\$8,478	\$9,268	\$9,122	\$10,089	\$9,634	\$10,046	\$9,903
Boone County	\$3,804	\$5,318	\$7,560	\$8,799	\$9,359	\$9,477	\$10,781	\$11,612	\$0
Brown County	\$2,000	\$2,633	\$4,582	\$4,452	\$4,493	\$4,869	\$5,342	\$6,880	\$0
Carroll County	\$2,000	\$2,516	\$5,365	\$5,914	\$6,781	\$6,112	\$6,077	\$7,755	\$0
Cass County	\$0	\$10,722	\$12,514	\$12,157	\$13,428	\$24,864	\$11,352	\$10,157	\$0
Clark County	\$19,315	\$38,639	\$38,631	\$24,331	\$24,048	\$25,349	\$29,908	\$28,370	\$0
Clay County	\$9,630	\$13,954	\$14,302	\$16,762	\$9,763	\$10,656	\$17,238	\$17,259	\$18,310
Clinton County	\$4,564	\$6,979	\$8,957	\$9,171	\$9,838	\$11,095	\$12,114	\$12,945	\$0
Crawford County	\$3,938	\$7,867	\$5,920	\$8,255	\$6,809	\$7,134	\$7,664	\$8,844	\$8,176
Daviess County	\$7,635	\$12,200	\$9,535	\$12,203	\$9,585	\$9,317	\$11,505	\$12,751	\$12,022
Dearborn County	\$5,915	\$8,369	\$10,112	\$10,310	\$11,285	\$11,418	\$13,936	\$14,403	\$0
Decatur County	\$4,022	\$5,398	\$7,039	\$6,830	\$7,702	\$8,250	\$8,686	\$9,803	\$0
DeKalb County	\$3,151	\$4,388	\$9,960	\$9,063	\$11,444	\$12,703	\$13,667	\$29,238	\$29,549
Delaware County	\$43,287	\$50,607	\$47,330	\$62,935	\$61,988	\$61,868	\$72,356	\$75,584	\$74,460
Dubois County	\$0	\$0	\$6,634	\$6,891	\$7,032	\$7,037	\$8,724	\$9,683	\$0
Elkhart County	\$37,987	\$59,145	\$81,538	\$111,407	\$83,176	\$80,106	\$86,529	\$99,906	\$117,413
Fayette County	\$11,510	\$15,760	\$13,614	\$22,315	\$15,913	\$18,239	\$18,034	\$18,955	\$19,599

*Appendix 10: Emergency Food and Shelter Program (EFSP) Funding by Indiana County
2000 - 2008*

	2000 (phase 18)	2001 (phase 19)	2002 (phase 20)	2003 (phase 21)	2004 (phase 22)	2005 (phase 23)	2006 (phase 24)	2007 (phase 25)	2008 (phase 26)
Floyd County	\$15,746	\$26,516	\$23,739	\$28,660	\$27,219	\$26,784	\$37,761	\$40,551	\$40,627
Fountain County	\$2,658	\$3,473	\$5,829	\$6,135	\$6,382	\$6,632	\$7,015	\$8,474	\$0
Franklin County	\$2,804	\$4,451	\$6,707	\$6,517	\$7,176	\$7,208	\$9,329	\$15,198	\$16,536
Fulton County	\$2,942	\$0	\$0	\$15,411	\$12,435	\$11,858	\$7,601	\$9,129	\$0
Gibson County	\$4,871	\$6,730	\$8,312	\$8,519	\$8,315	\$8,343	\$9,690	\$10,729	\$0
Grant County	\$24,559	\$35,337	\$35,559	\$49,845	\$42,226	\$50,932	\$59,139	\$53,280	\$51,359
Greene County	\$16,145	\$22,930	\$21,527	\$23,814	\$19,466	\$20,045	\$20,085	\$22,003	\$20,475
Hamilton County	\$6,884	\$9,236	\$16,019	\$19,812	\$21,714	\$22,773	\$27,778	\$27,598	\$0
Hancock County	\$4,249	\$5,778	\$9,109	\$10,080	\$10,475	\$12,130	\$13,785	\$15,037	\$0
Harrison County	\$5,804	\$8,089	\$9,283	\$8,643	\$9,098	\$11,109	\$12,873	\$24,966	\$0
Hendricks County	\$4,938	\$6,667	\$12,579	\$15,157	\$16,762	\$17,520	\$19,634	\$19,717	\$0
Henry County	\$18,671	\$25,303	\$21,994	\$15,531	\$16,417	\$18,080	\$32,307	\$31,041	\$30,631
Howard County	\$25,205	\$28,244	\$44,430	\$51,492	\$43,077	\$53,662	\$53,167	\$56,908	\$54,745
Huntington County	\$4,689	\$6,133	\$10,102	\$10,742	\$10,532	\$12,164	\$11,807	\$12,786	\$0
Jackson County	\$5,706	\$7,475	\$10,349	\$9,985	\$11,206	\$10,274	\$11,779	\$12,645	\$0
Jasper County	\$3,724	\$5,170	\$7,750	\$7,883	\$8,451	\$7,944	\$8,700	\$9,896	\$0
Jay County	\$3,831	\$4,652	\$7,337	\$14,736	\$14,655	\$14,004	\$7,647	\$8,651	\$0
Jefferson County	\$6,786	\$9,717	\$10,199	\$8,756	\$9,444	\$9,495	\$11,431	\$12,259	\$0
Jennings County	\$3,920	\$9,208	\$10,592	\$8,198	\$8,687	\$9,547	\$11,082	\$19,084	\$17,780
Johnson County	\$10,737	\$15,184	\$18,044	\$21,281	\$22,988	\$28,118	\$29,163	\$29,052	\$0
Knox County	\$11,738	\$18,623	\$14,032	\$13,723	\$12,657	\$12,705	\$18,014	\$20,071	\$20,267
Kosciusko County	\$4,338	\$6,286	\$13,251	\$14,634	\$13,516	\$14,861	\$15,972	\$20,449	\$0

*Appendix 10: Emergency Food and Shelter Program (EFSP) Funding by Indiana County
2000 - 2008*

	2000 (phase 18)	2001 (phase 19)	2002 (phase 20)	2003 (phase 21)	2004 (phase 22)	2005 (phase 23)	2006 (phase 24)	2007 (phase 25)	2008 (phase 26)
LaGrange County	\$2,000	\$2,289	\$7,745	\$6,257	\$6,052	\$6,474	\$7,544	\$10,114	\$0
Lake County	\$102,960	\$150,159	\$127,286	\$177,773	\$147,181	\$158,368	\$193,879	\$227,418	\$230,979
LaPorte County	\$33,790	\$50,994	\$44,307	\$70,155	\$69,945	\$67,326	\$62,145	\$67,856	\$67,251
Lawrence County	\$26,306	\$10,272	\$15,855	\$42,309	\$32,178	\$30,078	\$32,466	\$35,892	\$36,481
Madison County	\$46,307	\$54,786	\$51,336	\$74,989	\$67,762	\$76,530	\$77,631	\$88,271	\$90,674
Marion County	\$230,564	\$336,812	\$286,782	\$478,108	\$460,084	\$491,857	\$507,768	\$534,649	\$508,343
Marshall County	\$5,044	\$7,058	\$11,172	\$10,682	\$10,737	\$11,347	\$11,109	\$13,448	\$0
Martin County	\$2,702	\$3,600	\$4,791	\$4,537	\$4,955	\$4,846	\$5,454	\$6,392	\$0
Miami County	\$6,986	\$9,564	\$12,373	\$22,189	\$24,629	\$24,299	\$22,015	\$23,184	\$23,929
Monroe County	\$28,149	\$33,171	\$29,391	\$45,370	\$37,767	\$36,929	\$57,766	\$63,456	\$62,806
Montgomery County	\$7,471	\$10,589	\$10,444	\$10,119	\$10,600	\$11,459	\$12,721	\$12,672	\$0
Morgan County	\$11,951	\$16,294	\$16,772	\$17,522	\$19,548	\$19,874	\$21,969	\$20,278	\$0
Newton County	\$2,560	\$3,764	\$5,695	\$5,390	\$5,512	\$5,023	\$5,593	\$7,075	\$0
Noble County	\$3,475	\$4,896	\$12,842	\$36,270	\$12,577	\$30,567	\$12,139	\$31,320	\$32,336
Ohio County	\$2,000	\$2,000	\$2,671	\$2,692	\$2,996	\$3,084	\$3,344	\$5,211	\$0
Orange County	\$12,023	\$14,573	\$12,385	\$17,185	\$14,156	\$14,117	\$13,317	\$14,855	\$14,279
Owen County	\$7,597	\$9,595	\$8,503	\$8,158	\$8,093	\$7,981	\$9,516	\$10,252	\$0
Parke County	\$3,382	\$4,848	\$5,933	\$8,065	\$7,439	\$8,112	\$10,430	\$10,197	\$9,949
Perry County	\$2,680	\$14,960	\$11,329	\$5,828	\$5,796	\$6,232	\$6,677	\$8,115	\$0
Pike County	\$2,938	\$3,976	\$5,335	\$5,162	\$5,535	\$5,728	\$5,336	\$6,634	\$0
Porter County	\$14,351	\$19,984	\$27,129	\$79,043	\$32,687	\$29,943	\$33,855	\$31,400	\$0
Posey County	\$5,489	\$7,946	\$7,901	\$7,801	\$7,568	\$7,397	\$8,662	\$8,997	\$0

*Appendix 10: Emergency Food and Shelter Program (EFSP) Funding by Indiana County
2000 - 2008*

	2000 (phase 18)	2001 (phase 19)	2002 (phase 20)	2003 (phase 21)	2004 (phase 22)	2005 (phase 23)	2006 (phase 24)	2007 (phase 25)	2008 (phase 26)
Pulaski County	\$0	\$13,077	\$5,698	\$7,732	\$7,513	\$5,261	\$5,639	\$7,155	\$0
Putnam County	\$3,689	\$5,038	\$6,961	\$7,258	\$7,904	\$7,425	\$10,263	\$23,527	\$0
Randolph County	\$15,955	\$16,766	\$10,459	\$16,087	\$16,284	\$17,881	\$18,731	\$20,114	\$18,678
Ripley County	\$3,320	\$4,473	\$6,249	\$6,518	\$7,187	\$8,130	\$8,315	\$9,824	\$0
Rush County	\$2,627	\$3,526	\$5,672	\$5,220	\$6,593	\$6,013	\$6,629	\$8,459	\$0
St. Joseph County	\$69,802	\$117,051	\$103,802	\$145,925	\$120,276	\$121,816	\$135,815	\$151,254	\$161,863
Scott County	\$8,062	\$8,563	\$9,363	\$12,942	\$12,398	\$10,992	\$13,158	\$15,671	\$15,523
Shelby County	\$5,862	\$8,580	\$10,800	\$11,410	\$11,080	\$12,613	\$13,536	\$14,035	\$0
Spencer County	\$2,667	\$3,436	\$6,193	\$5,848	\$5,949	\$6,758	\$6,861	\$8,241	\$0
Starke County	\$8,832	\$15,915	\$14,253	\$17,523	\$14,489	\$15,020	\$14,670	\$15,885	\$15,316
Steuben County	\$2,813	\$4,103	\$9,117	\$23,772	\$21,446	\$20,403	\$10,784	\$22,626	\$24,828
Sullivan County	\$9,706	\$13,851	\$11,771	\$7,788	\$8,164	\$11,538	\$13,277	\$13,481	\$12,183
Switzerland County	\$2,000	\$2,279	\$3,874	\$4,084	\$4,288	\$4,481	\$4,918	\$6,299	\$0
Tippecanoe County	\$28,699	\$42,301	\$37,623	\$57,045	\$53,847	\$59,101	\$70,167	\$75,026	\$76,579
Tipton County	\$2,000	\$0	\$5,515	\$4,959	\$4,976	\$5,035	\$0	\$0	\$0
Union County	\$0	\$2,000	\$3,708	\$3,437	\$3,824	\$3,898	\$4,266	\$5,967	\$0
Vanderburgh County	\$52,821	\$75,420	\$62,763	\$75,581	\$71,814	\$76,079	\$91,008	\$98,296	\$104,262
Vermillion County	\$7,730	\$10,808	\$9,191	\$5,994	\$6,288	\$10,597	\$12,341	\$11,721	\$11,976
Vigo County	\$38,880	\$57,210	\$52,859	\$59,282	\$51,053	\$58,706	\$67,599	\$71,548	\$67,988
Wabash County	\$3,333	\$4,985	\$10,425	\$22,907	\$9,862	\$10,189	\$21,876	\$23,527	\$0
Warren County	\$2,000	\$2,000	\$3,424	\$3,401	\$3,357	\$3,452	\$3,614	\$5,360	\$0
Warrick County	\$5,533	\$8,205	\$10,256	\$9,939	\$10,009	\$10,815	\$11,867	\$12,997	\$0

*Appendix 10: Emergency Food and Shelter Program (EFSP) Funding by Indiana County
2000 - 2008*

	2000 (phase 18)	2001 (phase 19)	2002 (phase 20)	2003 (phase 21)	2004 (phase 22)	2005 (phase 23)	2006 (phase 24)	2007 (phase 25)	2008 (phase 26)
Washington County	\$10,522	\$13,129	\$12,631	\$19,275	\$14,655	\$15,340	\$17,437	\$19,256	\$19,047
Wayne County	\$28,054	\$35,569	\$31,996	\$44,229	\$38,303	\$44,514	\$46,141	\$47,291	\$45,026
Wells County	\$2,369	\$3,003	\$6,479	\$5,718	\$7,499	\$7,555	\$7,696	\$8,940	\$0
White County	\$4,502	\$5,932	\$8,519	\$19,169	\$18,282	\$17,749	\$8,521	\$9,394	\$0
Whitley County	\$2,467	\$3,272	\$7,806	\$7,593	\$9,439	\$22,059	\$8,235	\$10,412	\$0
Gary City	\$72,846	\$106,255	\$90,049	\$125,816	\$104,178	\$112,104	\$78,189	\$66,311	\$61,332
State set-aside	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$606,097
State totals /a/	\$1,395,722	\$2,000,600	\$2,063,853	\$2,799,914	\$2,499,883	\$2,683,723	\$2,828,591	\$3,120,238	\$3,064,946

Source: Emergency Food and Shelter National Board Program, United Way of America, www.efsp.unitedway.org/EFSP

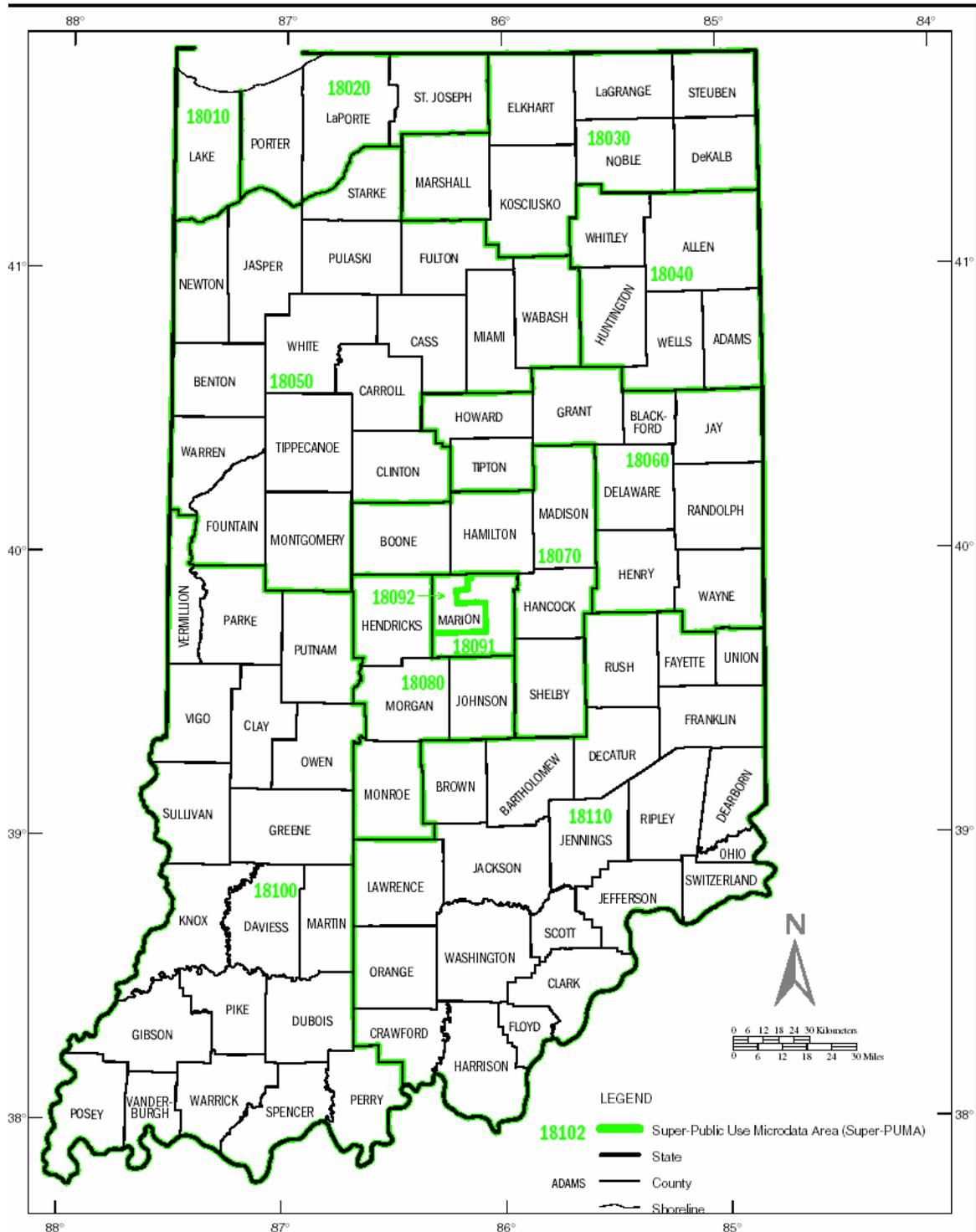
NOTES:

/a/ The “state totals” in this table may not completely agree with the totals reported in the text because this table does not include “national reallocations” or “state reallocations.”

**APPENDIX 11: FOOD STAMP EXCESS SHELTER
DEDUCTIONS IN INDIANA
BY PRIMARY HEATING FUEL AND LOCATION (2006)**

Page left blank on purpose.

Appendix 11: Identification of Super-PUMAs in Indiana



**Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana
by Primary Heating Fuel and Location: All Families (2006)**

	Super PUMA /a/												Grand Total
	18010	18020	18030	18040	18050	18060	18070	18080	18091	18092	18100	18110	
No excess shelter deduction	11,219	8,730	6,862	8,545	10,602	12,745	6,099	5,692	9,331	12,081	13,361	15,338	120,605
Electricity	851	800	509	2,194	1,217	1,534	1,106	964	2,084	2,071	3,992	3,530	20,852
Fuel oil/Kerosene	0	0	0	65	16	68	0	117	0	55	24	235	580
LPG	80	203	404	139	822	138	117	244	0	230	430	1,208	4,015
None	0	94	0	0	0	0	0	0	84	0	0	0	178
Other	209	0	0	209	0	0	0	0	0	0	87	51	556
Utility gas	9,568	5,736	2,771	4,394	3,747	4,019	3,005	1,433	5,603	7,304	5,627	2,044	55,251
Wood	0	121	0	0	0	0	0	0	0	0	93	344	558
Total with excess shelter costs	10,708	6,954	3,684	7,001	5,802	5,759	4,228	2,758	7,771	9,660	10,253	7,412	81,990
Grand Total	21,927	15,684	10,546	15,546	16,404	18,504	10,327	8,450	17,102	21,741	23,614	22,750	202,595

NOTES:

/a/ Excess shelter costs are defined as shelter costs exceeding 50% of household income.

**Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana
by Primary Heating Fuel and Location: Owner with Mortgage (2006)**

	Super PUMA /a/												Grand Total
	18010	18020	18030	18040	18050	18060	18070	18080	18091	18092	18100	18110	
No excess shelter deduction	2,580	2,482	861	2,504	2,935	3,205	1,571	1,710	2,149	2,564	2,480	3,349	28,390
Electricity	92	0	0	81	100	25	0	205	339	0	162	834	1,838
Fuel oil/Kerosene	0	0	0	65	16	68	0	117	0	0	0	0	266
LPG	0	203	68		308	138	117	64	0	0	281	119	1,298
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Utility gas	2,187	640	172	673	338	1,089	259	179	998	1,173	549	239	8,496
Wood	0	0	0	0	0	0	0	0	0	0	20	161	181
Total with excess shelter costs	2,279	843	240	819	762	1,320	376	565	1,337	1,173	1,012	1,353	12,079
Grand Total	4,859	3,325	1,101	3,323	3,697	4,525	1,947	2,275	3,486	3,737	3,492	4,702	40,469

NOTES:

/a/ Excess shelter costs are defined as shelter costs exceeding 50% of household income.

**Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana
by Primary Heating Fuel and Location: Owner with no Mortgage (2006)**

	Super PUMA /a/												Grand Total
	18010	18020	18030	18040	18050	18060	18070	18080	18091	18092	18100	18110	
No excess shelter deduction	2,113	1,194	1,135	1,024	1,346	1,629	1,212	194	848	1,516	1,958	3,528	17,697
Electricity	0	0	0	0	0	0	0	0	0	0	0	88	88
Fuel oil/Kerosene	0	0	0	0	0	0	0	0	0	0	0	0	0
LPG	0	0	85	0	140	0	0	0	0	0	53	0	278
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Utility gas	165	251	109		56	196	52		170		113	187	1,299
Wood	0	0	0	0	0	0	0	0	0	0	0	170	170
Total with excess shelter costs	165	251	194	0	196	196	52	0	170	0	166	445	1,835
Grand Total	2,278	1,445	1,329	1,024	1,542	1,825	1,264	194	1,018	1,516	2,124	3,973	19,532

NOTES:

/a/ Excess shelter costs are defined as shelter costs exceeding 50% of household income.

**Appendix 11: Excess Shelter Costs Among Food Stamp Recipients in Indiana
by Primary Heating Fuel and Location: Renter (cash rent) (2006)**

	Super PUMA /a/												Grand Total
	18010	18020	18030	18040	18050	18060	18070	18080	18091	18092	18100	18110	
No excess shelter deduction	6,062	4,918	4,519	4,513	6,196	7,500	3,183	3,628	5,680	7,926	8,121	7,662	69,908
Electricity	679	800	509	1,837	1,117	1,509	1,018	759	1,745	1,863	3,749	2,466	18,051
Fuel oil/Kerosene	0	0	0	0	0	0	0	0	0	55	24	235	314
LPG	80	0	251	139	374	0	0	180	0	230	96	985	2,335
None	0	94	0	0	0	0	0	0	84	0	0	0	178
Other	73	0	0	209	0	0	0	0	0	0	87	51	420
Utility gas	6,779	4,763	2,289	3,599	3,353	2,358	2,694	1,254	4,435	5,987	4,458	1,590	43,559
Wood	0	121	0	0	0	0	0	0	0	0	73	13	207
Total with excess shelter costs	7,611	5,778	3,049	5,784	4,844	3,867	3,712	2,193	6,264	8,135	8,487	5,340	65,064
Grand Total	13,673	10,696	7,568	10,297	11,040	11,367	6,895	5,821	11,944	16,061	16,608	13,002	134,972

NOTES:

/a/ Excess shelter costs are defined as shelter costs exceeding 50% of household income.

Appendix 11: Excess Shelter Costs Among
Food Stamp Recipients in Indiana by Primary Heating Fuel and Location: Renter (no cash rent) (2006)

	Super PUMA /a/												Grand Total
	18010	18020	18030	18040	18050	18060	18070	18080	18091	18092	18100	18110	
No excess shelter deduction	464	136	347	504	125	411	133	160	654	75	802	799	4,610
Electricity	80	0	0	276	0	0	88	0	0	208	81	142	875
Fuel oil/Kerosene	0	0	0	0	0	0	0	0	0	0	0	0	0
LPG	0	0	0	0	0	0	0	0	0	0	0	104	104
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	136	0	0	0	0	0	0	0	0	0	0	0	136
Utility gas	437	82	201	122	0	376	0	0	0	144	507	28	1897
Wood	0	0	0	0	0	0	0	0	0	0	0	0	0
Total with excess shelter costs	653	82	201	398	0	376	88	0	0	352	588	274	3,012
Grand Total	1,117	218	548	902	125	787	221	160	654	427	1,390	1,073	7,622

NOTES:

/a/ Excess shelter costs are defined as shelter costs exceeding 50% of household income.

**APPENDIX 12: EARNED INCOME TAX CREDITS
RECEIVED IN INDIANA
BY STATE LEGISLATIVE DISTRICT**

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Lower Chamber—Indiana) (2005)*

District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15,\$19999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
House 1	5,095	\$10,273,355	695	1,156	1,007	679	613	536	311	70
House 2	6,130	\$13,211,143	788	1,530	1,304	886	736	573	273	37
House 3	6,248	\$13,677,003	773	1,674	1,373	859	690	560	272	22
House 4	2,687	\$4,415,373	424	624	446	322	310	307	180	28
House 5	4,860	\$8,770,069	654	1,034	830	643	701	598	317	62
House 6	4,912	\$9,384,078	771	1,170	875	621	576	489	266	51
House 7	5,046	\$10,102,472	652	1,124	913	693	687	589	317	50
House 8	4,259	\$8,283,545	637	988	772	573	556	452	236	37
House 9	5,217	\$9,822,168	820	1,199	987	693	658	524	256	45
House 10	3,472	\$6,078,049	495	825	635	468	399	398	215	37
House 11	3,927	\$7,257,808	514	845	746	561	491	452	275	36
House 12	4,501	\$8,977,514	618	1,022	892	646	549	470	258	40
House 13	4,158	\$7,645,697	504	877	789	573	555	477	294	53
House 14	7,590	\$17,317,858	966	2,063	1,784	1,064	802	579	276	14
House 15	3,426	\$5,817,921	463	730	533	438	400	374	219	30
House 16	4,219	\$7,478,115	504	816	702	533	550	484	296	55
House 17	4,601	\$8,208,113	589	933	709	618	617	544	373	59
House 18	3,080	\$5,307,807	367	565	490	424	437	413	287	42

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Lower Chamber—Indiana) (2005)*

District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15,\$19999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
House 19	3,225	\$5,477,703	448	724	561	396	391	369	218	45
House 20	3,608	\$6,429,446	518	733	625	457	440	427	238	30
House 21	4,719	\$8,674,688	633	939	753	639	684	615	350	74
House 22	3,875	\$6,702,874	496	721	644	524	466	499	275	35
House 23	3,753	\$6,464,523	508	710	554	515	475	488	336	42
House 24	4,133	\$7,060,890	563	722	674	519	537	535	271	47
House 25	7,098	\$14,264,535	925	1,485	1,327	1,073	1,105	763	374	47
House 26	2,413	\$4,152,669	378	509	393	314	307	258	159	24
House 27	4,059	\$6,813,085	728	980	707	511	456	411	217	40
House 28	3,370	\$5,768,829	429	600	514	409	423	447	266	45
House 29	3,273	\$5,601,747	442	612	543	436	454	421	270	58
House 30	4,584	\$8,233,148	786	1,131	888	607	473	357	220	48
House 31	4,920	\$9,081,769	765	1,056	901	729	618	492	275	27
House 32	3,474	\$6,222,978	471	676	571	494	428	391	215	16
House 33	4,552	\$8,120,426	647	889	811	625	614	508	308	21
House 34	4,489	\$7,967,692	785	1,047	867	563	510	407	225	48
House 35	3,628	\$6,171,165	547	770	635	459	439	420	254	43
House 36	4,581	\$8,027,939	724	1,046	802	583	550	504	283	51
House 37	4,475	\$7,688,070	695	990	751	584	583	480	296	40

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Lower Chamber—Indiana) (2005)*

District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15,\$19999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
House 38	3,801	\$6,870,303	498	764	646	522	481	450	254	43
House 39	1,726	\$2,747,147	261	335	275	210	234	241	132	38
House 40	3,019	\$5,251,003	360	543	497	410	444	460	251	53
House 41	4,060	\$6,738,035	635	847	604	491	493	403	254	38
House 42	4,288	\$7,384,265	615	832	658	494	535	460	250	34
House 43	5,027	\$8,846,997	851	1,247	903	595	554	455	271	62
House 44	4,048	\$6,734,276	622	813	603	456	529	473	318	41
House 45	4,444	\$7,692,049	686	910	749	519	437	429	285	26
House 46	4,786	\$8,406,731	723	1,058	851	547	540	465	265	35
House 47	3,951	\$6,944,064	555	790	671	512	498	489	310	66
House 48	4,391	\$7,818,800	575	892	705	620	641	577	309	72
House 49	3,763	\$6,594,332	474	689	527	514	539	576	337	67
House 50	3,620	\$6,217,253	472	685	590	506	486	482	299	57
House 51	4,088	\$6,984,816	579	808	643	562	511	539	357	30
House 52	3,699	\$6,354,523	454	682	546	464	538	526	318	42
House 53	3,375	\$5,686,481	494	643	515	461	427	419	251	32
House 54	4,413	\$7,594,398	687	900	740	494	515	480	267	36
House 55	4,218	\$7,427,084	621	874	728	532	508	433	266	58
House 56	4,831	\$8,439,035	793	1,083	844	598	577	502	270	50

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Lower Chamber—Indiana) (2005)*

District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15,\$19999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
House 57	4,018	\$7,025,000	582	855	639	526	513	441	271	38
House 58	3,698	\$6,344,875	507	693	625	501	497	484	301	76
House 59	4,152	\$7,195,778	644	845	691	526	553	483	298	61
House 60	4,050	\$6,247,761	718	974	631	471	443	425	219	26
House 61	2,773	\$3,879,228	609	762	456	264	249	237	134	14
House 62	4,674	\$8,257,284	638	900	775	625	606	578	319	48
House 63	3,677	\$6,303,652	455	690	574	452	451	459	289	51
House 64	4,194	\$6,910,567	794	959	665	521	445	409	241	35
House 65	4,333	\$7,532,228	601	872	745	547	537	535	336	42
House 66	4,725	\$8,200,627	692	964	729	595	604	615	334	53
House 67	4,077	\$6,898,113	572	756	622	472	533	493	336	55
House 68	4,078	\$7,149,977	545	819	707	515	510	480	306	30
House 69	4,970	\$8,925,232	687	957	887	632	712	591	359	52
House 70	3,965	\$6,817,103	479	793	652	509	545	520	264	36
House 71	5,298	\$9,450,349	719	1,081	947	766	725	665	332	55
House 72	4,295	\$7,603,427	702	937	757	589	546	478	237	25
House 73	4,761	\$8,171,836	659	883	752	528	623	625	324	35
House 74	3,794	\$6,417,888	487	700	569	438	524	447	247	44
House 75	4,340	\$7,609,919	680	988	772	591	520	462	256	23

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Lower Chamber—Indiana) (2005)*

District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15,\$19999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
House 76	3,361	\$5,625,673	510	734	525	426	440	390	200	45
House 77	5,543	\$9,883,742	990	1,356	963	693	626	477	250	45
House 78	3,211	\$5,486,478	478	685	555	454	394	368	210	33
House 79	3,746	\$6,490,265	519	704	558	475	500	536	293	41
House 80	7,049	\$13,623,726	1,125	1,488	1,194	997	919	721	374	55
House 81	6,233	\$11,588,951	1,002	1,334	1,089	876	838	618	358	71
House 82	3,435	\$5,928,727	474	631	481	441	427	435	236	31
House 83	3,564	\$6,145,935	486	661	592	466	484	441	288	62
House 84	3,313	\$5,420,515	489	648	517	437	467	410	277	54
House 85	3,078	\$5,163,511	435	596	479	385	415	422	253	35
House 86	4,098	\$7,610,808	570	935	715	602	570	441	223	8
House 87	2,193	\$3,383,116	352	513	343	270	289	243	140	14
House 88	2,194	\$3,624,876	301	443	386	281	316	293	150	21
House 89	5,666	\$10,659,944	757	1,215	1,001	832	798	663	348	48
House 90	4,414	\$7,919,078	563	900	737	596	641	588	324	62
House 91	4,912	\$9,076,917	635	916	866	655	703	635	375	66
House 92	5,385	\$10,226,056	603	1,031	953	772	851	740	386	45
House 93	3,808	\$6,585,781	494	758	643	523	533	498	281	46
House 94	5,984	\$11,778,088	641	1,089	1,050	940	1,003	844	371	36

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Lower Chamber—Indiana) (2005)*

District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15-\$19,999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
House 95	7,635	\$15,910,531	895	1,532	1,356	1,174	1,230	931	430	37
House 96	5,719	\$11,038,598	853	1,383	1,033	822	780	565	253	14
House 97	5,761	\$10,790,603	955	1,374	1,033	794	684	524	273	44
House 98	7,849	\$16,377,262	1,004	1,630	1,441	1,235	1,142	905	446	45
House 99	5,238	\$9,823,464	737	1,146	925	766	748	605	285	14
House 100	6,895	\$13,956,783	1,142	1,719	1,338	989	851	558	261	32

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Upper Chamber—Indiana) (2005)*

Upper District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15-\$19,999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
Senate 1	7,887	\$14,823,418	1,075	1,728	1,495	1,080	949	903	548	98
Senate 2	12,556	\$26,954,559	1,612	2,997	2,659	1,830	1,535	1,190	606	92
Senate 3	13,607	\$30,237,977	1,695	3,631	3,088	1,875	1,499	1,128	564	46
Senate 4	7,429	\$13,269,733	1,000	1,705	1,372	1,011	902	855	475	78
Senate 5	7,191	\$12,472,755	1,006	1,539	1,165	926	904	812	562	82
Senate 6	5,685	\$9,420,911	784	1,248	911	694	670	660	377	65
Senate 7	7,691	\$13,243,157	1,100	1,611	1,264	971	880	839	466	69
Senate 8	9,632	\$18,164,978	1,436	2,140	1,780	1,290	1,221	1,042	517	80
Senate 9	7,471	\$13,158,232	958	1,483	1,141	1,001	1,042	967	607	100
Senate 10	10,995	\$21,449,251	1,639	2,562	1,997	1,467	1,378	1,143	596	101
Senate 11	7,452	\$13,119,728	992	1,534	1,247	996	1,085	957	525	108
Senate 12	8,599	\$15,669,903	1,092	1,660	1,281	1,188	1,245	1,215	711	144
Senate 13	7,275	\$12,599,532	927	1,412	1,117	919	959	961	659	77
Senate 14	7,464	\$12,850,148	1,055	1,403	1,179	1,024	995	1,015	598	78
Senate 15	10,366	\$19,349,177	1,580	2,091	1,760	1,458	1,464	1,153	683	119
Senate 16	9,641	\$17,088,226	1,555	2,079	1,592	1,303	1,211	997	565	103
Senate 17	7,573	\$13,120,090	1,005	1,455	1,254	1,054	971	965	563	93
Senate 18	8,791	\$15,367,524	1,204	1,613	1,454	1,143	1,161	1,087	588	115

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Upper Chamber—Indiana) (2005)*

Upper District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15,\$19999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
Senate 19	7,786	\$13,734,116	1,061	1,462	1,214	1,030	1,011	994	545	66
Senate 20	6,339	\$11,082,391	922	1,244	1,114	850	829	769	460	77
Senate 21	7,185	\$12,610,316	1,159	1,636	1,295	943	816	673	431	76
Senate 22	6,497	\$11,058,899	1,073	1,435	1,089	801	798	656	396	59
Senate 23	7,769	\$13,465,662	1,054	1,492	1,199	1,038	994	934	552	87
Senate 24	6,474	\$11,096,578	826	1,168	1,026	836	944	922	535	106
Senate 25	9,225	\$15,982,828	1,465	2,103	1,574	1,179	1,138	981	577	99
Senate 26	8,217	\$14,470,855	1,362	1,841	1,550	1,053	984	807	460	83
Senate 27	9,417	\$16,626,653	1,430	2,009	1,643	1,208	1,202	986	587	63
Senate 28	7,219	\$12,142,102	1,091	1,380	1,142	910	864	907	489	84
Senate 29	8,981	\$16,631,500	1,033	1,714	1,558	1,292	1,382	1,260	657	74
Senate 30	6,034	\$10,033,767	875	1,409	1,007	792	830	699	340	29
Senate 31	10,904	\$21,617,315	1,511	2,353	1,992	1,591	1,551	1,196	592	70
Senate 32	9,676	\$17,730,694	1,213	1,947	1,654	1,383	1,370	1,267	703	117
Senate 33	11,866	\$22,864,775	1,707	2,611	2,097	1,741	1,709	1,286	568	35
Senate 34	16,002	\$33,331,814	2,188	3,563	2,980	2,461	2,310	1,664	758	66
Senate 35	12,275	\$23,932,226	1,560	2,465	2,249	1,814	1,855	1,426	759	117
Senate 36	9,610	\$17,698,985	1,383	2,138	1,724	1,327	1,288	1,052	570	99
Senate 37	8,066	\$13,949,125	1,191	1,607	1,314	977	1,028	957	611	113

*Appendix 12: Earned Income Tax Credit by State Legislative District
(Upper Chamber—Indiana) (2005)*

Upper District	EITC returns	EITC amt (\$)	Number of Returns by Adjusted Gross Income of EITC Recipient							
			Less than \$5,000	\$5 - \$9,999	\$10 - \$14,999	\$15,\$19999	\$20 - \$24,999	\$25 - \$29,999	\$30 - \$34,999	\$35 - \$39,999
Senate 38	9,816	\$17,154,968	1,587	2,271	1,686	1,117	1,093	938	530	87
Senate 39	8,636	\$14,837,893	1,347	1,801	1,431	994	907	860	559	69
Senate 40	6,904	\$10,298,040	1,331	1,738	1,107	756	720	678	370	38
Senate 41	7,936	\$13,760,802	1,196	1,584	1,280	1,021	1,051	938	609	123
Senate 42	8,292	\$14,304,507	1,215	1,687	1,346	1,030	1,016	929	586	107
Senate 43	8,420	\$14,953,823	1,130	1,611	1,443	1,055	1,163	1,008	630	90
Senate 44	9,157	\$16,048,746	1,264	1,807	1,564	1,183	1,163	1,192	670	87
Senate 45	9,435	\$16,367,086	1,312	1,879	1,545	1,179	1,246	1,218	682	85
Senate 46	9,331	\$16,532,516	1,392	1,966	1,660	1,316	1,225	1,110	553	70
Senate 47	8,255	\$14,117,301	1,016	1,576	1,273	946	1,113	965	514	82
Senate 48	8,041	\$13,636,731	1,212	1,632	1,270	1,022	918	899	523	89
Senate 49	9,311	\$16,382,815	1,567	2,198	1,587	1,201	1,105	910	472	80
Senate 50	6,978	\$11,929,003	1,072	1,540	1,201	935	854	774	426	63

APPENDIX 13: INDIANA TENURE BY INCOME LEVEL

Appendix 13: Indiana Homeowner Status by Income Level

	Total:	Owner occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Adams County	11,818	9,096	137	200	450	354	734	1,284	1,988	2,182	1,119	470	178
Allen County	128,745	91,394	1,465	2,143	3,221	4,344	4,993	11,017	16,913	23,125	11,956	8,497	3,720
Bartholomew County	27,936	20,738	267	575	739	1,085	1,163	2,599	3,701	5,086	2,877	1,869	777
Benton County	3,558	2,696	53	89	138	161	172	381	612	665	291	118	16
Blackford County	5,690	4,472	83	179	202	322	396	771	950	1,067	358	114	30
Boone County	17,081	13,436	205	329	588	554	629	1,493	2,113	3,226	1,656	1,464	1,179
Brown County	5,897	5,011	136	182	266	279	263	650	945	1,277	517	385	111
Carroll County	7,718	6,152	83	177	339	390	398	803	1,169	1,668	636	387	102
Cass County	15,715	11,574	164	349	585	675	692	1,886	2,179	2,772	1,343	746	183
Clark County	38,751	27,114	424	863	1,128	1,436	1,598	3,799	5,191	6,976	3,200	1,848	651
Clay County	10,216	8,077	213	277	469	606	685	1,164	1,829	1,733	659	334	108
Clinton County	12,545	9,143	162	279	595	526	567	1,186	1,618	2,435	1,091	573	111
Crawford County	4,181	3,467	104	288	287	273	294	474	700	590	304	101	52
Daviess County	10,894	8,561	241	376	592	611	667	1,307	1,770	1,855	622	329	191
Dearborn County	16,832	13,228	143	288	452	398	708	1,417	2,342	3,792	2,124	1,143	421
Decatur County	9,389	6,871	82	244	332	279	512	1,011	1,410	1,724	803	340	134
DeKalb County	15,134	12,341	170	297	467	577	650	1,482	2,598	3,506	1,471	813	310
Delaware County	47,131	31,692	625	1,168	1,699	2,004	2,283	4,629	5,287	7,316	3,436	2,225	1,020
Dubois County	14,813	11,559	94	291	510	482	545	1,562	2,271	3,299	1,456	670	379

Appendix 13: Indiana Homeowner Status by Income Level

	Total:	Owner occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Elkhart County	66,154	47,792	664	961	1,766	2,217	2,659	5,594	9,043	13,432	5,936	3,446	2,074
Fayette County	10,199	7,304	171	222	409	454	510	986	1,390	1,815	704	505	138
Floyd County	27,511	19,949	153	497	768	812	962	2,280	3,627	4,905	3,102	1,950	893
Fountain County	7,041	5,488	118	183	364	309	361	845	1,231	1,295	541	144	97
Franklin County	7,868	6,408	78	194	308	397	325	776	1,196	1,751	758	450	175
Fulton County	8,082	6,330	114	162	361	454	503	838	1,293	1,581	656	281	87
Gibson County	12,847	10,010	123	433	653	609	803	1,361	2,024	2,355	1,018	503	128
Grant County	28,319	20,742	400	680	1,091	1,568	1,431	3,031	3,838	4,751	2,351	1,175	426
Greene County	13,372	10,700	241	471	759	868	812	1,669	2,120	2,096	1,106	436	122
Hamilton County	65,933	53,344	309	508	934	1,102	1,403	2,816	5,463	12,044	10,552	10,516	7,697
Hancock County	20,718	16,863	171	308	433	583	847	1,399	2,398	4,627	2,839	2,261	997
Harrison County	12,917	10,861	119	341	467	678	588	1,349	2,363	2,823	1,209	680	244
Hendricks County	37,275	30,919	347	619	881	1,074	1,017	2,741	5,059	8,447	5,342	4,269	1,123
Henry County	19,486	15,027	143	477	795	1,025	1,041	2,041	3,045	3,483	1,572	1,126	279
Howard County	34,800	24,954	392	622	953	1,300	1,357	2,875	4,062	6,266	3,821	2,501	805
Huntington County	14,242	10,972	111	264	595	601	697	1,520	2,101	2,993	1,184	633	273
Jackson County	16,052	11,915	195	354	603	685	841	1,680	2,562	2,927	1,200	595	273
Jasper County	10,686	8,279	124	222	441	367	360	1,033	1,695	2,187	1,083	551	216
Jay County	8,405	6,538	113	268	383	362	487	1,192	1,555	1,412	523	164	79
Jefferson County	12,148	9,067	151	342	374	565	624	1,327	1,956	2,089	1,052	460	127

Appendix 13: Indiana Homeowner Status by Income Level

	Total:	Owner occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Jennings County	10,134	8,013	108	324	346	484	501	1,230	2,067	1,814	633	393	113
Johnson County	42,434	32,464	307	481	1,019	1,234	1,190	2,930	4,968	9,119	5,532	4,228	1,456
Knox County	15,552	10,723	179	642	754	785	863	1,561	2,077	2,293	832	557	180
Kosciusko County	27,283	21,538	313	535	887	1,165	1,222	2,660	4,441	5,742	2,417	1,475	681
LaGrange County	11,225	9,137	175	227	307	485	550	1,300	2,007	2,476	942	487	181
Lake County	181,633	125,323	2,768	3,608	5,942	6,344	6,712	14,414	21,527	30,919	17,616	11,204	4,269
LaPorte County	41,050	30,866	637	844	1,267	1,795	1,732	4,014	5,862	8,181	3,796	1,960	778
Lawrence County	18,535	14,633	353	656	702	1,067	867	2,281	2,955	3,351	1,494	716	191
Madison County	53,052	39,352	736	1,149	2,063	1,958	3,051	5,383	7,729	8,792	4,698	2,744	1,049
Marion County	352,164	208,932	3,434	4,769	8,379	9,016	11,007	24,363	37,149	51,327	28,890	20,123	10,475
Marshall County	16,519	12,685	146	283	631	759	710	1,611	2,827	3,245	1,429	760	284
Martin County	4,183	3,401	80	192	259	171	218	543	744	759	259	122	54
Miami County	13,716	10,431	147	382	651	703	577	1,518	2,171	2,472	1,116	518	176
Monroe County	46,898	25,298	280	714	943	1,220	1,454	3,138	4,333	6,107	3,365	2,583	1,161
Montgomery County	14,595	10,704	193	314	508	547	661	1,263	2,184	2,932	1,225	630	247
Morgan County	24,437	19,472	365	491	595	979	915	2,331	3,031	5,561	2,951	1,650	603
Newton County	5,340	4,270	77	183	163	231	279	569	979	1,119	404	191	75
Noble County	16,696	13,030	147	344	541	607	730	1,757	2,660	3,656	1,531	800	257
Ohio County	2,201	1,709	24	45	89	80	103	188	358	475	248	85	14
Orange County	7,621	6,035	209	377	363	448	503	1,056	1,217	1,165	386	206	105

Appendix 13: Indiana Homeowner Status by Income Level

	Total:	Owner occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Owen County	8,282	6,756	121	299	357	435	547	1,175	1,325	1,522	594	280	101
Parke County	6,415	5,151	104	239	311	336	454	808	980	1,096	516	241	66
Perry County	7,270	5,759	88	281	347	350	401	906	1,210	1,378	495	212	91
Pike County	5,119	4,232	104	172	335	333	345	643	828	968	377	100	27
Porter County	54,649	41,867	546	906	1,300	1,568	1,541	3,811	5,966	11,976	7,568	4,491	2,194
Posey County	10,205	8,357	118	274	317	453	457	1,031	1,348	2,372	1,217	622	148
Pulaski County	5,170	4,174	112	127	318	264	359	669	842	848	352	176	107
Putnam County	12,374	9,723	142	413	462	559	741	1,442	1,790	2,371	1,003	634	166
Randolph County	10,937	8,301	110	281	589	637	686	1,335	1,771	1,887	642	242	121
Ripley County	9,842	7,569	110	268	325	363	426	1,081	1,650	1,903	903	405	135
Rush County	6,923	5,131	126	187	350	254	318	747	1,013	1,265	525	275	71
St. Joseph County	100,743	72,206	1,191	1,858	3,382	4,127	4,676	9,207	13,260	17,302	8,848	5,608	2,747
Scott County	8,832	6,691	172	280	366	496	630	972	1,363	1,406	568	353	85
Shelby County	16,561	12,151	132	380	551	607	560	1,373	2,404	3,057	1,713	1,009	365
Spencer County	7,569	6,316	76	186	292	359	340	899	1,270	1,658	748	410	78
Starke County	8,740	7,065	101	339	421	567	448	1,050	1,549	1,581	571	302	136
Steuben County	12,738	9,968	116	265	397	467	556	1,337	2,023	2,741	1,115	635	316
Sullivan County	7,819	6,241	126	278	436	566	467	998	1,325	1,231	437	318	59
Switzerland County	3,435	2,674	74	125	200	150	220	325	557	663	230	63	67
Tippecanoe County	55,226	30,882	323	436	1,045	1,066	1,567	3,575	5,345	8,126	4,618	3,273	1,508

Appendix 13: Indiana Homeowner Status by Income Level

	Total:	Owner occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Tipton County	6,469	5,168	59	156	210	263	294	556	828	1,317	840	542	103
Union County	2,793	2,096	27	53	100	140	160	368	439	459	200	107	43
Vanderburgh County	70,623	47,185	595	1,506	2,471	2,745	3,079	6,150	8,973	11,409	5,108	3,192	1,957
Vermillion County	6,762	5,358	99	295	373	347	400	877	1,085	1,059	445	240	138
Vigo County	40,998	27,639	611	1,027	1,649	1,866	2,104	3,745	5,322	6,330	2,557	1,691	737
Wabash County	13,215	10,036	76	297	518	603	592	1,428	2,095	2,631	1,120	474	202
Warren County	3,219	2,605	44	106	151	126	161	340	573	675	227	174	28
Warrick County	19,438	16,186	218	287	669	562	696	1,740	3,077	4,384	2,395	1,535	623
Washington County	10,264	8,324	260	340	495	666	641	1,139	1,717	1,932	690	298	146
Wayne County	28,469	19,564	350	620	1,037	1,307	1,448	2,993	3,747	4,878	1,788	1,009	387
Wells County	10,402	8,406	125	202	326	397	485	1,105	1,747	2,328	1,021	552	118
White County	9,727	7,447	123	209	396	481	673	821	1,598	1,977	701	340	128
Whitley County	11,711	9,755	158	234	342	451	530	1,245	1,789	2,795	1,281	697	233

SOURCE: 2000 Census, Table HCT11.

Appendix 13: Indiana Renter Status by Income Level

	Total:	Renter occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Adams County	11,818	2,722	114	302	293	348	277	478	487	314	90	15	4
Allen County	128,745	37,351	2,196	3,760	3,848	3,927	3,798	6,520	6,270	4,802	1,449	516	265
Bartholomew County	27,936	7,198	368	737	758	708	696	1,215	1,280	1,022	304	96	14
Benton County	3,558	862	13	55	90	73	113	202	112	150	35	14	5
Blackford County	5,690	1,218	89	207	141	107	135	213	171	121	18	10	6
Boone County	17,081	3,645	79	392	335	288	292	636	646	621	229	104	23
Brown County	5,897	886	36	86	78	91	79	123	185	144	27	37	0
Carroll County	7,718	1,566	35	131	144	181	126	251	352	222	62	62	0
Cass County	15,715	4,141	175	394	497	300	526	775	691	471	203	61	48
Clark County	38,751	11,637	589	1,305	1,292	1,131	1,408	2,067	1,819	1,408	364	163	91
Clay County	10,216	2,139	105	372	306	201	135	379	353	185	92	11	0
Clinton County	12,545	3,402	172	330	402	317	360	558	572	516	111	51	13
Crawford County	4,181	714	63	147	71	87	70	80	141	48	6	1	0
Daviess County	10,894	2,333	194	364	361	228	256	389	229	201	68	15	28
Dearborn County	16,832	3,604	234	437	417	397	301	604	621	431	105	51	6
Decatur County	9,389	2,518	117	278	238	171	280	467	512	347	75	22	11
DeKalb County	15,134	2,793	143	214	321	327	190	549	530	397	92	20	10
Delaware County	47,131	15,439	1,489	2,484	2,040	1,834	1,388	2,261	2,110	1,289	365	116	63
Dubois County	14,813	3,254	129	450	349	263	327	532	656	438	74	19	17
Elkhart County	66,154	18,362	791	1,397	1,744	1,890	1,860	3,347	3,708	2,478	636	385	126

Appendix 13: Indiana Renter Status by Income Level

	Total:	Renter occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Fayette County	10,199	2,895	156	335	384	258	286	517	514	364	41	20	20
Floyd County	27,511	7,562	516	1,074	808	703	692	1,294	1,482	682	206	69	36
Fountain County	7,041	1,553	132	123	186	149	165	238	256	212	33	48	11
Franklin County	7,868	1,460	65	177	170	91	179	265	249	182	74	8	0
Fulton County	8,082	1,752	97	150	185	145	249	351	256	214	71	14	20
Gibson County	12,847	2,837	212	393	360	363	270	435	382	293	51	55	23
Grant County	28,319	7,577	431	1,146	1,040	837	649	1,350	1,130	721	163	62	48
Greene County	13,372	2,672	212	528	452	304	216	349	382	160	31	31	7
Hamilton County	65,933	12,589	476	642	730	945	888	2,062	2,518	2,546	1,082	469	231
Hancock County	20,718	3,855	90	231	228	431	402	757	847	414	272	183	0
Harrison County	12,917	2,056	77	208	249	237	132	412	377	236	61	49	18
Hendricks County	37,275	6,356	193	388	489	399	531	1,178	1,308	1,205	453	155	57
Henry County	19,486	4,459	283	570	579	542	457	718	623	479	108	81	19
Howard County	34,800	9,846	591	1,188	1,118	1,072	1,108	1,525	1,400	1,154	407	182	101
Huntington County	14,242	3,270	134	250	340	294	432	661	604	381	106	50	18
Jackson County	16,052	4,137	227	501	436	365	360	729	897	493	94	22	13
Jasper County	10,686	2,407	74	314	225	202	250	351	507	386	50	43	5
Jay County	8,405	1,867	88	283	280	161	173	348	288	155	40	40	11
Jefferson County	12,148	3,081	228	407	415	245	353	539	457	314	81	8	34
Jennings County	10,134	2,121	123	277	185	246	154	382	443	177	87	39	8

Appendix 13: Indiana Renter Status by Income Level

	Total:	Renter occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Johnson County	42,434	9,970	345	824	872	830	1,098	1,627	1,949	1,562	552	243	68
Knox County	15,552	4,829	609	912	693	513	441	656	515	333	80	53	24
Kosciusko County	27,283	5,745	200	504	475	574	519	1,129	1,276	817	170	54	27
LaGrange County	11,225	2,088	133	166	158	184	249	401	372	290	105	14	16
Lake County	181,633	56,310	5,684	6,640	5,992	4,959	4,800	8,780	8,650	7,171	2,329	779	526
LaPorte County	41,050	10,184	622	1,201	1,166	1,006	1,186	1,632	1,590	1,272	310	135	64
Lawrence County	18,535	3,902	221	615	589	471	348	589	575	370	93	25	6
Madison County	53,052	13,700	740	1,649	1,792	1,661	1,594	2,226	1,795	1,470	532	191	50
Marion County	352,164	143,232	9,736	12,694	13,772	14,470	14,499	25,577	25,079	18,571	5,133	2,678	1,023
Marshall County	16,519	3,834	151	316	424	348	360	689	726	570	189	30	31
Martin County	4,183	782	61	99	128	92	94	133	119	41	9	6	0
Miami County	13,716	3,285	184	354	363	381	288	517	626	411	90	39	32
Monroe County	46,898	21,600	2,536	3,279	2,950	2,617	2,094	3,142	2,504	1,654	483	251	90
Montgomery County	14,595	3,891	219	420	440	379	349	689	750	528	67	36	14
Morgan County	24,437	4,965	126	569	626	517	474	743	912	767	147	61	23
Newton County	5,340	1,070	54	136	79	120	121	163	227	132	33	5	0
Noble County	16,696	3,666	197	393	368	299	447	737	626	443	110	46	0
Ohio County	2,201	492	29	70	58	62	66	83	42	39	35	4	4
Orange County	7,621	1,586	126	292	250	192	196	187	194	97	32	5	15
Owen County	8,282	1,526	53	153	175	155	208	291	262	177	25	17	10

Appendix 13: Indiana Renter Status by Income Level

	Total:	Renter occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Parke County	6,415	1,264	74	172	160	162	139	196	189	124	11	16	21
Perry County	7,270	1,511	128	306	252	146	139	198	177	124	34	0	7
Pike County	5,119	887	52	111	119	96	95	198	125	51	23	17	0
Porter County	54,649	12,782	490	948	1,212	1,151	1,221	1,915	2,499	2,243	623	336	144
Posey County	10,205	1,848	137	273	263	189	193	295	297	160	32	9	0
Pulaski County	5,170	996	29	79	122	99	129	224	157	116	10	21	10
Putnam County	12,374	2,651	151	324	286	247	308	473	476	290	55	34	7
Randolph County	10,937	2,636	152	427	332	341	257	404	375	292	26	23	7
Ripley County	9,842	2,273	119	253	323	228	234	335	383	309	53	26	10
Rush County	6,923	1,792	56	209	205	162	163	341	373	164	46	60	13
St. Joseph County	100,743	28,537	2,053	3,157	3,269	3,087	2,984	4,912	4,389	3,172	903	499	112
Scott County	8,832	2,141	163	321	287	242	126	375	392	178	26	12	19
Shelby County	16,561	4,410	131	327	431	416	413	809	923	703	141	83	33
Spencer County	7,569	1,253	69	204	128	157	100	206	196	121	51	15	6
Starke County	8,740	1,675	75	269	215	176	183	256	249	195	34	23	0
Steuben County	12,738	2,770	86	262	283	224	212	591	596	365	125	19	7
Sullivan County	7,819	1,578	99	354	212	140	183	214	217	118	22	10	9
Switzerland County	3,435	761	45	86	117	82	65	122	150	52	28	8	6
Tippecanoe County	55,226	24,344	2,622	2,619	2,968	2,740	2,483	3,921	3,544	2,309	710	282	146
Tipton County	6,469	1,301	90	78	170	129	60	209	239	203	86	31	6

Appendix 13: Indiana Renter Status by Income Level

	Total:	Renter occupied:	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Union County	2,793	697	34	59	54	117	62	110	117	101	31	12	0
Vanderburgh County	70,623	23,438	1,652	3,259	2,981	2,962	2,370	3,943	3,164	2,195	555	233	124
Vermillion County	6,762	1,404	111	258	239	131	105	230	148	118	44	12	8
Vigo County	40,998	13,359	1,308	2,012	2,006	1,536	1,513	2,048	1,667	922	219	63	65
Wabash County	13,215	3,179	160	308	374	354	266	751	524	327	87	14	14
Warren County	3,219	614	21	52	53	70	92	81	120	104	10	11	0
Warrick County	19,438	3,252	89	345	384	329	288	715	515	368	126	82	11
Washington County	10,264	1,940	126	285	184	207	220	314	317	227	32	11	17
Wayne County	28,469	8,905	593	1,420	1,164	1,041	930	1,473	1,314	676	222	42	30
Wells County	10,402	1,996	63	160	195	215	242	392	318	325	60	17	9
White County	9,727	2,280	38	153	176	281	275	458	490	341	37	28	3
Whitley County	11,711	1,956	50	191	203	209	164	330	440	283	53	14	19

SOURCE: 2000 Census, Table HCT11.

APPENDIX 14: HOUSEHOLD MOBILITY BY TENURE (INDIANA)

Appendix 14: Homeowner Mobility by County

	Owner occupied:	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Move in Last Year
Adams County	9,096	705	1,991	1,590	1,796	1,353	1,661	8%
Allen County	91,394	9,627	24,552	17,349	17,080	11,082	11,704	11%
Bartholomew County	20,738	2,171	5,262	3,708	3,775	3,127	2,695	10%
Benton County	2,696	178	590	433	506	501	488	7%
Blackford County	4,472	409	1,088	642	739	642	952	9%
Boone County	13,436	1,646	3,440	2,720	2,522	1,613	1,495	12%
Brown County	5,011	499	1,278	963	1,068	699	504	10%
Carroll County	6,152	479	1,407	1,058	1,306	852	1,050	8%
Cass County	11,574	1,057	2,287	1,696	2,170	1,981	2,383	9%
Clark County	27,114	2,637	7,284	4,877	4,660	3,789	3,867	10%
Clay County	8,077	622	1,965	1,371	1,436	1,200	1,483	8%
Clinton County	9,143	987	2,039	1,486	1,765	1,218	1,648	11%
Crawford County	3,467	346	851	570	823	491	386	10%
Daviess County	8,561	688	1,809	1,568	1,827	1,164	1,505	8%
Dearborn County	13,228	1,232	3,185	2,548	2,667	1,832	1,764	9%
Decatur County	6,871	635	1,489	1,341	1,325	1,010	1,071	9%
DeKalb County	12,341	1,319	3,394	2,023	2,498	1,550	1,557	11%
Delaware County	31,692	2,841	7,094	5,245	5,721	4,955	5,836	9%
Dubois County	11,559	897	2,411	1,728	2,411	1,745	2,367	8%

Appendix 14: Homeowner Mobility by County

	Owner occupied:	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Move in Last Year
Elkhart County	47,792	5,296	12,708	9,329	8,871	5,701	5,887	11%
Fayette County	7,304	692	1,637	1,155	1,325	1,307	1,188	9%
Floyd County	19,949	1,899	4,772	3,633	3,775	2,876	2,994	10%
Fountain County	5,488	446	1,240	968	1,043	816	975	8%
Franklin County	6,408	650	1,461	1,091	1,278	1,098	830	10%
Fulton County	6,330	574	1,661	1,170	1,081	863	981	9%
Gibson County	10,010	821	2,108	1,587	2,228	1,430	1,836	8%
Grant County	20,742	1,917	4,599	3,430	3,985	3,311	3,500	9%
Greene County	10,700	1,105	2,428	2,075	1,957	1,444	1,691	10%
Hamilton County	53,344	9,049	19,165	11,217	7,902	3,665	2,346	17%
Hancock County	16,863	1,862	4,472	3,516	3,030	2,223	1,760	11%
Harrison County	10,861	1,035	2,883	2,093	2,146	1,332	1,372	10%
Hendricks County	30,919	4,690	8,985	6,040	5,277	3,264	2,663	15%
Henry County	15,027	1,117	3,398	2,570	2,676	2,676	2,590	7%
Howard County	24,954	2,402	6,313	4,348	4,275	3,490	4,126	10%
Huntington County	10,972	1,053	2,528	2,041	2,229	1,521	1,600	10%
Jackson County	11,915	1,302	2,871	2,068	2,043	1,666	1,965	11%
Jasper County	8,279	749	2,119	1,583	1,569	1,319	940	9%
Jay County	6,538	445	1,173	1,168	1,245	1,033	1,474	7%
Jefferson County	9,067	961	2,447	1,670	1,552	1,446	991	11%

Appendix 14: Homeowner Mobility by County

	Owner occupied:	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Move in Last Year
Jennings County	8,013	976	2,170	1,560	1,420	938	949	12%
Johnson County	32,464	4,153	9,905	6,870	5,343	3,316	2,877	13%
Knox County	10,723	897	2,180	1,830	2,112	1,447	2,257	8%
Kosciusko County	21,538	2,225	5,428	3,921	4,702	2,842	2,420	10%
LaGrange County	9,137	826	2,533	1,754	2,008	1,194	822	9%
Lake County	125,323	9,643	25,475	20,533	22,563	21,955	25,154	8%
LaPorte County	30,866	2,470	7,348	5,169	5,579	4,979	5,321	8%
Lawrence County	14,633	1,373	3,699	2,350	2,923	1,948	2,340	9%
Madison County	39,352	2,997	8,405	6,557	7,466	6,231	7,696	8%
Marion County	208,932	23,116	57,254	39,182	35,952	24,083	29,345	11%
Marshall County	12,685	1,140	3,043	2,331	2,486	1,890	1,795	9%
Martin County	3,401	298	761	557	535	609	641	9%
Miami County	10,431	841	2,511	1,611	1,951	1,583	1,934	8%
Monroe County	25,298	2,729	6,749	5,173	4,896	3,035	2,716	11%
Montgomery County	10,704	937	2,731	2,033	1,848	1,358	1,797	9%
Morgan County	19,472	2,155	5,442	3,916	3,227	2,473	2,259	11%
Newton County	4,270	409	907	879	841	720	514	10%
Noble County	13,030	1,384	3,507	2,399	2,450	1,743	1,547	11%
Ohio County	1,709	184	369	380	297	255	224	11%
Orange County	6,035	480	1,649	972	1,227	852	855	8%

Appendix 14: Homeowner Mobility by County

	Owner occupied:	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Move in Last Year
Owen County	6,756	684	1,790	1,388	1,454	857	583	10%
Parke County	5,151	544	1,162	933	990	784	738	11%
Perry County	5,759	517	1,166	911	1,034	1,016	1,115	9%
Pike County	4,232	362	1,005	761	677	681	746	9%
Porter County	41,867	4,050	10,396	8,748	7,832	6,573	4,268	10%
Posey County	8,357	711	1,888	1,512	1,721	1,292	1,233	9%
Pulaski County	4,174	391	1,010	583	779	631	780	9%
Putnam County	9,723	1,185	2,676	1,762	1,681	1,127	1,292	12%
Randolph County	8,301	606	1,691	1,331	1,542	1,409	1,722	7%
Ripley County	7,569	672	1,783	1,350	1,547	982	1,235	9%
Rush County	5,131	433	1,174	888	972	806	858	8%
St. Joseph County	72,206	6,257	16,964	12,740	13,182	9,868	13,195	9%
Scott County	6,691	653	1,468	1,170	1,407	1,155	838	10%
Shelby County	12,151	1,092	2,743	2,216	2,566	1,804	1,730	9%
Spencer County	6,316	670	1,462	1,160	1,132	959	933	11%
Starke County	7,065	606	1,705	1,239	1,239	1,134	1,142	9%
Steuben County	9,968	1,128	2,827	1,867	1,989	1,062	1,095	11%
Sullivan County	6,241	561	1,342	1,251	1,162	965	960	9%
Switzerland County	2,674	293	839	538	417	300	287	11%
Tippecanoe County	30,882	3,397	8,785	5,714	5,282	3,562	4,142	11%

Appendix 14: Homeowner Mobility by County

	Owner occupied:	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Move in Last Year
Tipton County	5,168	402	1,243	800	1,069	713	941	8%
Union County	2,096	164	471	452	436	207	366	8%
Vanderburgh County	47,185	4,228	11,167	8,042	8,623	6,193	8,932	9%
Vermillion County	5,358	347	1,219	1,040	1,004	854	894	6%
Vigo County	27,639	2,576	5,967	5,234	5,286	3,880	4,696	9%
Wabash County	10,036	706	2,249	1,765	1,969	1,565	1,782	7%
Warren County	2,605	155	666	456	502	383	443	6%
Warrick County	16,186	1,726	4,362	2,858	3,356	2,207	1,677	11%
Washington County	8,324	869	2,049	1,545	1,537	1,201	1,123	10%
Wayne County	19,564	1,528	4,526	3,415	3,747	3,042	3,306	8%
Wells County	8,406	777	2,057	1,566	1,584	1,162	1,260	9%
White County	7,447	733	1,650	1,424	1,535	1,081	1,024	10%
Whitley County	9,755	894	2,417	1,926	1,841	1,372	1,305	9%

SOURCE: 2000 Census, Table H38.

Appendix 14: Renter Mobility by County

	Renter Occupied	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Moved in Last Year
Adams County	2,722	866	1,077	297	349	81	52	32%
Allen County	37,351	17,756	12,738	3,529	2,217	768	343	48%
Bartholomew County	7,198	3,068	2,745	651	486	183	65	43%
Benton County	862	306	244	106	120	52	34	35%
Blackford County	1,218	474	482	147	62	33	20	39%
Boone County	3,645	1,537	1,160	450	300	127	71	42%
Brown County	886	302	307	141	63	35	38	34%
Carroll County	1,566	566	545	219	124	73	39	36%
Cass County	4,141	1,492	1,544	558	286	93	168	36%
Clark County	11,637	4,886	4,000	1,653	742	199	157	42%
Clay County	2,139	856	695	252	230	45	61	40%
Clinton County	3,402	1,378	993	537	344	38	112	41%
Crawford County	714	215	263	102	69	29	36	30%
Daviess County	2,333	792	869	321	171	68	112	34%
Dearborn County	3,604	1,601	1,104	495	242	52	110	44%
Decatur County	2,518	1,050	867	306	170	60	65	42%
DeKalb County	2,793	1,302	958	314	130	54	35	47%
Delaware County	15,439	7,548	5,163	1,392	785	337	214	49%
Dubois County	3,254	1,274	1,013	408	303	79	177	39%
Elkhart County	18,362	8,183	6,112	2,112	1,327	358	270	45%
Fayette County	2,895	1,159	931	320	339	89	57	40%

Appendix 14: Renter Mobility by County

	Renter Occupied	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Moved in Last Year
Floyd County	7,562	2,947	2,944	853	577	142	99	39%
Fountain County	1,553	651	474	159	152	61	56	42%
Franklin County	1,460	523	492	206	101	37	101	36%
Fulton County	1,752	702	574	177	221	33	45	40%
Gibson County	2,837	1,159	958	354	189	98	79	41%
Grant County	7,577	2,882	2,671	785	828	259	152	38%
Greene County	2,672	991	898	373	283	61	66	37%
Hamilton County	12,589	6,568	4,395	922	487	121	96	52%
Hancock County	3,855	1,517	1,303	523	358	104	50	39%
Harrison County	2,056	900	674	223	175	38	46	44%
Hendricks County	6,356	3,068	1,986	699	357	93	153	48%
Henry County	4,459	1,635	1,570	662	324	135	133	37%
Howard County	9,846	4,118	3,550	1,079	755	133	211	42%
Huntington County	3,270	1,446	1,177	316	196	53	82	44%
Jackson County	4,137	1,942	1,447	343	275	79	51	47%
Jasper County	2,407	853	865	293	234	95	67	35%
Jay County	1,867	646	715	196	209	34	67	35%
Jefferson County	3,081	1,283	988	420	260	64	66	42%
Jennings County	2,121	939	729	272	100	59	22	44%
Johnson County	9,970	4,478	3,815	982	478	103	114	45%
Knox County	4,829	2,070	1,678	624	206	139	112	43%
Kosciusko County	5,745	2,470	2,112	645	315	107	96	43%

Appendix 14: Renter Mobility by County

	Renter Occupied	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Moved in Last Year
LaGrange County	2,088	820	748	185	208	54	73	39%
Lake County	56,310	18,655	21,094	7,532	5,522	2,059	1,448	33%
LaPorte County	10,184	3,856	3,604	1,293	1,063	187	181	38%
Lawrence County	3,902	1,487	1,419	479	293	113	111	38%
Madison County	13,700	5,570	4,671	1,736	1,113	410	200	41%
Marion County	143,232	67,226	50,605	13,071	8,520	2,590	1,220	47%
Marshall County	3,834	1,657	1,292	436	370	48	31	43%
Martin County	782	206	316	134	71	39	16	26%
Miami County	3,285	1,302	1,148	345	317	100	73	40%
Monroe County	21,600	12,712	6,808	1,013	690	236	141	59%
Montgomery County	3,891	1,767	1,232	417	302	118	55	45%
Morgan County	4,965	2,074	1,543	699	415	130	104	42%
Newton County	1,070	387	320	155	119	66	23	36%
Noble County	3,666	1,686	1,286	303	242	84	65	46%
Ohio County	492	209	186	41	38	11	7	42%
Orange County	1,586	647	470	202	145	57	65	41%
Owen County	1,526	646	582	157	73	52	16	42%
Parke County	1,264	312	498	181	188	48	37	25%
Perry County	1,511	687	454	187	63	30	90	45%
Pike County	887	276	368	136	70	18	19	31%
Porter County	12,782	5,204	5,069	1,136	923	298	152	41%
Posey County	1,848	647	595	320	146	54	86	35%

Appendix 14: Renter Mobility by County

	Renter Occupied	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Moved in Last Year
Pulaski County	996	330	372	89	107	29	69	33%
Putnam County	2,651	1,176	843	444	134	33	21	44%
Randolph County	2,636	987	890	361	245	80	73	37%
Ripley County	2,273	888	751	324	162	91	57	39%
Rush County	1,792	652	629	242	125	79	65	36%
St. Joseph County	28,537	11,905	10,557	3,247	1,810	566	452	42%
Scott County	2,141	941	719	242	125	64	50	44%
Shelby County	4,410	2,177	1,393	387	307	81	65	49%
Spencer County	1,253	458	373	129	191	44	58	37%
Starke County	1,675	549	594	241	196	56	39	33%
Steuben County	2,770	1,228	945	310	207	35	45	44%
Sullivan County	1,578	622	560	183	150	32	31	39%
Switzerland County	761	302	298	76	47	6	32	40%
Tippecanoe County	24,344	13,781	7,660	1,567	959	167	210	57%
Tipton County	1,301	505	382	207	148	30	29	39%
Union County	697	179	311	103	68	18	18	26%
Vanderburgh County	23,438	9,923	8,348	2,684	1,693	448	342	42%
Vermillion County	1,404	501	528	133	145	63	34	36%
Vigo County	13,359	6,342	4,515	1,270	793	233	206	47%
Wabash County	3,179	1,201	1,159	334	317	46	122	38%
Warren County	614	203	193	82	84	13	39	33%
Warrick County	3,252	1,323	1,231	363	209	62	64	41%

Appendix 14: Renter Mobility by County

	Renter Occupied	Moved in 1999 to March 2000	Moved in 1995 to 1998	Moved in 1990 to 1994	Moved in 1980 to 1989	Moved in 1970 to 1979	Moved in 1969 or earlier	Pct Moved in Last Year
Washington County	1,940	807	662	206	155	59	51	42%
Wayne County	8,905	3,428	2,930	1,282	815	250	200	38%
Wells County	1,996	708	793	270	140	40	45	35%
White County	2,280	858	742	300	198	79	103	38%
Whitley County	1,956	820	714	205	72	62	83	42%

SOURCE: 2000 Census, Table H38.

APPENDIX 15: AGE OF HOUSING UNITS BY TENURE AND POVERTY STATUS OF OCCUPANTS

Appendix 15: Homeowner Status by Poverty Level and Year Housing Unit Built

	Total:	Owner occupied:	Owners below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Adams County	11,818	9,096	488	7	34	20	65	53	18	47	48	196
Allen County	128,745	91,394	3,946	96	109	187	328	495	659	648	511	913
Bartholomew County	27,936	20,738	932	12	55	87	87	155	111	131	76	218
Benton County	3,558	2,696	104	0	3	0	0	9	19	4	19	50
Blackford County	5,690	4,472	218	7	2	6	22	21	36	16	12	96
Boone County	17,081	13,436	496	0	37	45	51	80	41	24	49	169
Brown County	5,897	5,011	384	0	20	24	128	50	47	38	20	57
Carroll County	7,718	6,152	297	5	7	25	40	26	21	17	20	136
Cass County	15,715	11,574	459	0	0	24	30	76	36	67	25	201
Clark County	38,751	27,114	1,272	41	107	108	95	184	155	223	189	170
Clay County	10,216	8,077	479	1	10	31	27	39	74	44	54	199
Clinton County	12,545	9,143	452	9	17	16	16	28	35	64	33	234
Crawford County	4,181	3,467	476	5	43	20	83	103	83	22	16	101
Daviess County	10,894	8,561	729	0	21	60	72	144	90	46	91	205
Dearborn County	16,832	13,228	510	19	19	53	56	99	20	61	14	169
Decatur County	9,389	6,871	336	9	24	39	21	56	52	20	18	97
DeKalb County	15,134	12,341	502	13	45	25	21	41	37	59	41	220
Delaware County	47,131	31,692	1,910	15	86	55	97	171	306	401	295	484
Dubois County	14,813	11,559	363	0	16	10	22	33	74	65	65	78
Elkhart County	66,154	47,792	1,928	40	208	163	270	205	243	219	133	447

Appendix 15: Homeowner Status by Poverty Level and Year Housing Unit Built

	Total:	Owner occupied:	Owners below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Fayette County	10,199	7,304	368	0	29	10	45	22	33	52	53	124
Floyd County	27,511	19,949	653	0	25	73	47	69	68	96	79	196
Fountain County	7,041	5,488	327	8	10	24	27	78	25	28	17	110
Franklin County	7,868	6,408	292	0	7	18	50	52	17	31	16	101
Fulton County	8,082	6,330	311	0	27	21	14	48	38	27	39	97
Gibson County	12,847	10,010	549	16	31	14	30	81	52	111	58	156
Grant County	28,319	20,742	1,294	7	39	60	94	156	196	166	172	404
Greene County	13,372	10,700	731	13	51	41	83	111	112	48	65	207
Hamilton County	65,933	53,344	989	60	145	132	126	138	126	44	34	184
Hancock County	20,718	16,863	416	0	20	34	71	67	51	56	34	83
Harrison County	12,917	10,861	500	18	37	49	83	89	75	46	35	68
Hendricks County	37,275	30,919	1,037	23	117	110	128	224	120	193	39	83
Henry County	19,486	15,027	608	6	22	12	38	83	73	96	46	232
Howard County	34,800	24,954	1,096	12	22	47	41	170	136	166	121	381
Huntington County	14,242	10,972	373	5	7	29	51	52	39	15	34	141
Jackson County	16,052	11,915	564	8	60	39	31	80	66	63	85	132
Jasper County	10,686	8,279	401	11	65	29	21	125	25	14	19	92
Jay County	8,405	6,538	375	15	2	2	28	71	36	35	30	156
Jefferson County	12,148	9,067	494	0	26	57	42	99	131	57	39	43
Jennings County	10,134	8,013	498	17	33	69	53	118	54	39	29	86
Johnson County	42,434	32,464	873	36	132	86	83	118	144	120	14	140

Appendix 15: Homeowner Status by Poverty Level and Year Housing Unit Built

	Total:	Owner occupied:	Owners below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Knox County	15,552	10,723	810	0	29	57	19	57	98	98	79	373
Kosciusko County	27,283	21,538	944	12	67	64	129	159	97	75	83	258
LaGrange County	11,225	9,137	523	2	36	25	96	99	42	25	56	142
Lake County	181,633	125,323	7,125	84	209	162	304	663	1,116	1,646	1,221	1,720
LaPorte County	41,050	30,866	1,475	35	105	90	107	207	165	273	133	360
Lawrence County	18,535	14,633	1,047	20	108	55	129	157	64	112	59	343
Madison County	53,052	39,352	2,045	3	60	55	100	222	276	375	208	746
Marion County	352,164	208,932	9,696	59	343	334	603	641	1,414	2,056	1,298	2,948
Marshall County	16,519	12,685	523	6	38	43	54	80	40	44	42	176
Martin County	4,183	3,401	287	7	27	21	19	76	52	17	22	46
Miami County	13,716	10,431	468	0	17	11	48	52	29	45	22	244
Monroe County	46,898	25,298	990	0	69	79	127	247	206	102	57	103
Montgomery County	14,595	10,704	513	0	34	22	34	59	77	46	74	167
Morgan County	24,437	19,472	862	37	44	77	72	179	133	52	97	171
Newton County	5,340	4,270	254	15	6	5	4	75	29	24	24	72
Noble County	16,696	13,030	564	11	48	63	33	98	52	73	32	154
Ohio County	2,201	1,709	71	0	0	8	14	15	7	9	0	18
Orange County	7,621	6,035	557	4	43	29	69	138	54	53	35	132
Owen County	8,282	6,756	451	33	32	22	45	111	64	18	43	83
Parke County	6,415	5,151	360	6	20	8	34	57	48	20	8	159
Perry County	7,270	5,759	334	17	27	21	22	51	60	9	54	73

Appendix 15: Homeowner Status by Poverty Level and Year Housing Unit Built

	Total:	Owner occupied:	Owners below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Pike County	5,119	4,232	291	13	15	34	45	31	11	26	29	87
Porter County	54,649	41,867	1,592	24	112	104	188	381	242	265	96	180
Posey County	10,205	8,357	408	12	9	9	23	109	66	44	31	105
Pulaski County	5,170	4,174	273	16	7	16	38	55	35	14	10	82
Putnam County	12,374	9,723	546	36	57	41	58	92	91	47	0	124
Randolph County	10,937	8,301	533	0	7	19	36	46	41	73	41	270
Ripley County	9,842	7,569	416	6	40	42	61	49	20	29	20	149
Rush County	6,923	5,131	319	0	29	0	45	21	10	31	16	167
St. Joseph County	100,743	72,206	3,287	24	46	62	204	299	309	679	560	1,104
Scott County	8,832	6,691	525	0	21	45	80	104	126	58	22	69
Shelby County	16,561	12,151	511	0	46	5	31	52	86	72	21	198
Spencer County	7,569	6,316	293	2	21	21	29	30	25	34	30	101
Starke County	8,740	7,065	530	22	43	26	28	98	91	73	22	127
Steuben County	12,738	9,968	431	9	58	68	24	72	58	39	20	83
Sullivan County	7,819	6,241	481	6	17	56	28	70	61	35	29	179
Switzerland County	3,435	2,674	271	20	40	14	20	27	39	20	7	84
Tippecanoe County	55,226	30,882	877	3	80	38	80	106	192	152	72	154
Tipton County	6,469	5,168	217	0	6	12	18	25	28	24	12	92
Union County	2,793	2,096	109	0	13	0	7	21	0	13	19	36
Vanderburgh County	70,623	47,185	2,053	21	86	74	162	163	133	352	292	770
Vermillion County	6,762	5,358	394	3	29	2	23	35	30	24	13	235

Appendix 15: Homeowner Status by Poverty Level and Year Housing Unit Built

	Total:	Owner occupied:	Owners below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Vigo County	40,998	27,639	1,880	15	64	56	99	224	124	254	253	791
Wabash County	13,215	10,036	391	5	16	15	27	21	50	67	30	160
Warren County	3,219	2,605	131	6	6	0	6	23	19	3	0	68
Warrick County	19,438	16,186	560	14	34	29	142	85	53	53	74	76
Washington County	10,264	8,324	661	5	32	41	89	136	65	67	52	174
Wayne County	28,469	19,564	995	0	33	29	37	96	67	107	177	449
Wells County	10,402	8,406	347	0	20	23	34	56	64	23	20	107
White County	9,727	7,447	366	8	15	44	8	71	38	42	5	135
Whitley County	11,711	9,755	370	6	21	24	75	65	38	18	39	84

SOURCE: 2000 Census, Table HCT23.

Appendix 15: Renter Status by Poverty Level and Year Housing Unit Built

	Total:	Renter Occupied	Renters below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Adams County	11,818	2,722	417	12	30	41	54	158	17	23	0	82
Allen County	128,745	37,351	7,407	71	324	287	788	1,648	1,281	1,046	650	1,312
Bartholomew County	27,936	7,198	1,308	29	44	61	206	233	151	164	99	321
Benton County	3,558	862	97	0	10	0	4	17	11	10	3	42
Blackford County	5,690	1,218	315	5	5	30	64	50	46	48	2	65
Boone County	17,081	3,645	466	8	11	10	105	98	24	73	30	107
Brown County	5,897	886	129	0	2	20	17	30	11	19	24	6
Carroll County	7,718	1,566	168	0	0	4	33	29	11	20	10	61
Cass County	15,715	4,141	740	11	48	0	123	52	47	73	55	331
Clark County	38,751	11,637	2,153	20	95	95	324	590	477	145	181	226
Clay County	10,216	2,139	452	0	9	13	103	186	33	34	37	37
Clinton County	12,545	3,402	634	0	41	32	33	129	48	97	40	214
Crawford County	4,181	714	217	1	24	12	59	34	28	18	6	35
Daviess County	10,894	2,333	673	7	13	49	60	205	112	74	46	107
Dearborn County	16,832	3,604	719	35	58	70	121	111	63	97	47	117
Decatur County	9,389	2,518	490	0	39	35	52	112	74	14	51	113
DeKalb County	15,134	2,793	413	9	33	17	69	112	36	23	30	84
Delaware County	47,131	15,439	5,468	0	251	268	740	888	727	706	594	1,294
Dubois County	14,813	3,254	535	16	44	52	135	115	46	37	38	52
Elkhart County	66,154	18,362	2,920	40	126	73	360	638	570	270	314	529
Fayette County	10,199	2,895	549	8	11	0	69	97	32	78	45	209

Appendix 15: Renter Status by Poverty Level and Year Housing Unit Built

	Total:	Renter Occupied	Renters below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Floyd County	27,511	7,562	1,838	15	54	86	259	395	268	207	169	385
Fountain County	7,041	1,553	286	0	0	29	70	33	22	45	29	58
Franklin County	7,868	1,460	253	0	11	11	43	55	22	30	24	57
Fulton County	8,082	1,752	300	2	7	16	52	54	7	52	31	79
Gibson County	12,847	2,837	704	19	27	5	137	219	60	87	57	93
Grant County	28,319	7,577	1,938	47	101	69	307	353	262	293	90	416
Greene County	13,372	2,672	803	0	27	95	137	143	144	76	71	110
Hamilton County	65,933	12,589	1,146	64	152	90	278	299	96	50	31	86
Hancock County	20,718	3,855	298	16	18	5	88	17	41	18	21	74
Harrison County	12,917	2,056	365	2	24	39	90	56	23	33	58	40
Hendricks County	37,275	6,356	606	51	85	47	78	100	62	48	57	78
Henry County	19,486	4,459	919	0	24	29	150	151	98	98	65	304
Howard County	34,800	9,846	2,197	51	93	33	187	435	369	305	262	462
Huntington County	14,242	3,270	491	18	14	3	61	88	43	54	37	173
Jackson County	16,052	4,137	909	34	75	72	171	184	129	60	74	110
Jasper County	10,686	2,407	452	13	42	23	81	44	44	39	18	148
Jay County	8,405	1,867	422	0	13	12	84	91	38	22	24	138
Jefferson County	12,148	3,081	715	10	21	23	111	262	87	30	13	158
Jennings County	10,134	2,121	420	0	40	14	110	86	79	42	15	34
Johnson County	42,434	9,970	1,328	33	130	45	194	426	191	87	65	157
Knox County	15,552	4,829	1,838	8	61	65	163	273	216	217	193	642

Appendix 15: Renter Status by Poverty Level and Year Housing Unit Built

	Total:	Renter Occupied	Renters below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Kosciusko County	27,283	5,745	782	19	33	37	143	218	66	68	61	137
LaGrange County	11,225	2,088	342	4	5	29	73	75	39	22	16	79
Lake County	181,633	56,310	14,717	31	267	265	1,041	2,360	2,793	2,520	2,507	2,933
LaPorte County	41,050	10,184	2,185	8	130	128	117	476	267	312	233	514
Lawrence County	18,535	3,902	927	0	47	41	148	251	48	68	82	242
Madison County	53,052	13,700	2,880	58	129	118	187	380	496	494	308	710
Marion County	352,164	143,232	28,137	251	1,033	1,306	3,672	5,512	4,913	3,713	2,652	5,085
Marshall County	16,519	3,834	555	21	38	46	133	57	69	21	16	154
Martin County	4,183	782	199	0	20	9	50	34	28	26	10	22
Miami County	13,716	3,285	602	6	15	25	96	158	39	69	56	138
Monroe County	46,898	21,600	7,911	99	1,036	577	1,361	1,912	1,252	684	339	651
Montgomery County	14,595	3,891	673	0	48	53	100	131	70	77	38	156
Morgan County	24,437	4,965	847	19	94	66	112	193	85	91	54	133
Newton County	5,340	1,070	220	0	24	9	22	37	13	32	28	55
Noble County	16,696	3,666	643	10	27	21	145	169	60	56	22	133
Ohio County	2,201	492	122	0	0	16	23	41	0	0	6	36
Orange County	7,621	1,586	468	0	17	40	98	70	96	28	35	84
Owen County	8,282	1,526	297	3	5	41	27	73	52	33	38	25
Parke County	6,415	1,264	303	0	12	10	77	52	17	33	22	80
Perry County	7,270	1,511	416	6	18	10	86	109	27	60	34	66
Pike County	5,119	887	173	0	10	20	31	36	10	9	11	46

Appendix 15: Renter Status by Poverty Level and Year Housing Unit Built

	Total:	Renter Occupied	Renters below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Porter County	54,649	12,782	1,849	8	134	192	284	430	278	184	103	236
Posey County	10,205	1,848	477	0	6	19	92	111	82	11	53	103
Pulaski County	5,170	996	158	0	7	2	23	16	31	24	6	49
Putnam County	12,374	2,651	519	11	2	17	68	137	51	80	31	122
Randolph County	10,937	2,636	713	0	13	18	105	130	94	64	76	213
Ripley County	9,842	2,273	389	2	15	41	126	66	17	18	22	82
Rush County	6,923	1,792	287	0	28	11	41	66	27	13	17	84
St. Joseph County	100,743	28,537	6,638	19	191	268	646	1,251	1,089	1,076	887	1,211
Scott County	8,832	2,141	613	37	88	66	116	106	52	48	34	66
Shelby County	16,561	4,410	639	40	57	47	42	107	68	42	58	178
Spencer County	7,569	1,253	230	0	6	0	61	46	26	28	9	54
Starke County	8,740	1,675	420	0	7	23	75	71	55	25	62	102
Steuben County	12,738	2,770	486	10	43	21	143	84	31	42	44	68
Sullivan County	7,819	1,578	431	10	34	20	90	103	10	24	30	110
Switzerland County	3,435	761	143	0	22	12	17	15	13	11	17	36
Tippecanoe County	55,226	24,344	7,749	197	742	828	1,392	1,515	938	661	402	1,074
Tipton County	6,469	1,301	198	0	31	14	47	35	16	2	9	44
Union County	2,793	697	124	0	0	4	48	19	7	14	4	28
Vanderburgh County	70,623	23,438	5,760	54	199	281	763	1,246	829	594	731	1,063
Vermillion County	6,762	1,404	371	0	30	15	67	79	38	13	21	108
Vigo County	40,998	13,359	4,095	66	246	259	452	725	526	389	354	1,078

Appendix 15: Renter Status by Poverty Level and Year Housing Unit Built

	Total:	Renter Occupied	Renters below poverty level:	Built 1999 to March 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Wabash County	13,215	3,179	568	8	0	15	69	66	83	42	44	241
Warren County	3,219	614	83	0	2	2	10	15	15	4	3	32
Warrick County	19,438	3,252	383	2	13	4	85	103	40	30	39	67
Washington County	10,264	1,940	458	22	26	50	109	76	53	30	25	67
Wayne County	28,469	8,905	2,368	0	53	78	130	375	387	233	225	887
Wells County	10,402	1,996	275	0	9	17	44	54	28	31	34	58
White County	9,727	2,280	256	0	21	0	57	54	37	1	24	62
Whitley County	11,711	1,956	255	0	25	21	52	56	23	20	22	36

SOURCE: 2000 Census, Table HCT23.

**APPENDIX 16: SHELTER COSTS AS PERCENT OF INCOME
BY HOUSEHOLD INCOME**

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County:\$0 - \$20,000
(Indiana)*

	All HOs	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Adams County	6,990	229	19	0	35	19	133	544	223	90	31	38	162
Allen County	80,853	2,924	146	203	192	130	1,805	6,218	2,325	750	567	394	2,182
Bartholomew County	16,562	559	55	63	40	55	303	1,328	513	162	45	85	523
Benton County	2,246	100	5	2	1	14	63	266	79	53	22	27	85
Blackford County	3,330	191	6	28	29	11	102	384	203	32	12	31	106
Boone County	11,246	404	2	19	10	15	304	838	267	92	81	65	333
Brown County	3,226	154	0	0	13	10	106	314	116	33	6	0	159
Carroll County	4,706	153	17	10	13	10	87	524	208	63	58	30	165
Cass County	9,254	363	25	33	40	36	174	995	438	127	85	68	277
Clark County	21,826	937	26	69	108	69	538	1,829	534	260	206	178	651
Clay County	5,880	366	21	13	64	15	207	784	344	127	61	42	210
Clinton County	7,671	394	27	14	22	31	226	955	338	145	77	49	346
Crawford County	1,473	130	12	3	24	0	78	195	75	35	19	2	64
Daviess County	5,847	386	24	15	28	25	236	731	310	105	74	44	198
Dearborn County	10,072	233	10	10	0	23	159	574	175	116	67	16	200
Decatur County	5,277	228	23	8	12	12	139	436	194	44	39	26	133
DeKalb County	8,926	325	12	22	46	29	150	679	332	84	59	13	191
Delaware County	26,872	1,374	86	110	81	38	909	2,888	1,259	360	259	180	830

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$0 - \$20,000
(Indiana)*

	All HOs	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Dubois County	9,126	290	18	27	21	29	176	723	327	144	47	25	180
Elkhart County	38,427	1,063	54	48	112	15	708	2,860	1,192	336	256	153	923
Fayette County	5,921	275	39	21	24	15	140	734	262	107	79	34	252
Floyd County	17,923	600	19	50	61	34	374	1,392	469	149	161	112	501
Fountain County	3,946	189	0	13	29	8	104	469	181	62	51	48	127
Franklin County	3,939	136	0	17	12	11	85	412	160	44	45	24	139
Fulton County	4,492	145	7	22	3	3	80	548	280	39	18	34	177
Gibson County	7,765	384	12	20	43	41	226	928	384	163	106	48	227
Grant County	17,367	828	29	59	18	48	557	2,086	834	222	192	154	684
Greene County	6,413	353	11	39	60	32	148	895	420	124	100	48	203
Hamilton County	48,589	595	13	19	24	28	412	1,516	277	182	128	65	864
Hancock County	14,880	361	10	3	6	28	269	863	304	102	98	64	295
Harrison County	6,508	170	1	20	12	2	105	582	225	67	67	44	179
Hendricks County	26,769	711	2	19	31	42	436	1,458	396	253	106	180	523
Henry County	12,249	468	9	42	52	18	324	1,393	598	193	116	48	438
Howard County	22,265	864	21	22	51	50	575	1,795	628	216	204	120	627
Huntington County	8,695	272	15	29	31	32	139	913	292	193	58	96	274
Jackson County	8,495	343	17	32	17	19	219	848	373	92	78	72	233
Jasper County	6,316	221	3	9	22	5	162	572	205	80	61	44	182

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$0 - \$20,000
(Indiana)*

	All HOs	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Jay County	4,659	278	18	14	19	33	180	551	237	112	35	17	150
Jefferson County	6,482	314	6	24	33	29	146	648	316	98	54	20	160
Jennings County	4,628	167	5	8	6	6	106	454	165	17	55	47	170
Johnson County	28,224	579	14	31	21	70	347	1,712	424	320	143	86	739
Knox County	8,901	651	49	83	56	88	338	1,204	529	163	148	85	279
Kosciusko County	15,969	561	28	21	46	24	362	1,373	501	198	96	146	432
LaGrange County	5,905	259	25	9	22	23	127	503	265	48	41	41	108
Lake County	113,099	5,302	112	125	201	183	3,654	10,585	2,595	1,440	1,054	731	4,765
LaPorte County	25,765	1,149	33	59	28	113	666	2,323	793	375	226	144	785
Lawrence County	10,246	610	49	10	42	56	399	1,179	461	215	78	68	357
Madison County	34,045	1,497	31	79	149	153	818	3,296	1,271	400	268	208	1,149
Marion County	190,702	7,174	172	233	346	390	4,725	15,105	4,480	1,883	1,146	960	6,636
Marshall County	9,658	294	12	33	43	11	158	965	428	107	116	78	236
Martin County	1,898	129	10	23	2	11	75	211	81	14	37	22	57
Miami County	7,609	393	32	52	63	25	170	879	386	181	78	50	184
Monroe County	19,750	606	12	19	51	52	389	1,453	519	181	61	107	585
Montgomery County	8,572	369	20	4	29	34	223	818	317	115	92	35	259
Morgan County	15,219	588	22	31	34	43	355	1,119	385	232	100	39	363
Newton County	3,548	170	2	2	8	12	136	316	93	56	42	15	110

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$0 - \$20,000
(Indiana)*

	All HOs	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Noble County	9,365	317	14	29	24	17	192	756	360	92	28	43	233
Ohio County	1,041	53	17	5	12	0	5	131	74	0	0	20	37
Orange County	3,435	291	23	16	27	8	192	453	128	67	92	9	157
Owen County	3,585	175	13	7	13	33	101	317	118	46	40	16	97
Parke County	3,170	228	40	20	21	2	109	372	129	93	36	2	112
Perry County	3,986	231	0	18	37	11	136	464	238	89	36	48	53
Pike County	2,627	180	13	25	11	11	98	398	200	40	47	29	82
Porter County	35,573	1,055	25	47	38	38	731	1,931	389	251	224	179	888
Posey County	6,624	241	13	4	34	10	152	456	155	53	42	39	167
Pulaski County	2,747	129	0	13	14	6	86	353	183	51	33	9	77
Putnam County	6,512	289	10	31	10	18	174	614	215	70	89	49	191
Randolph County	6,224	290	8	9	58	23	163	887	338	159	94	78	218
Ripley County	4,803	180	8	15	15	16	114	385	135	68	22	38	122
Rush County	3,760	243	16	26	14	16	146	409	150	64	48	19	128
St. Joseph County	65,355	2,673	193	213	160	219	1,476	6,593	2,512	846	551	443	2,241
Scott County	4,544	268	27	15	30	12	131	583	232	81	80	25	165
Shelby County	10,077	429	7	10	31	68	266	917	416	105	55	58	283
Spencer County	4,316	122	14	12	9	2	69	396	176	30	36	25	129
Starke County	5,131	261	27	6	33	8	157	704	223	111	65	60	245

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County:\$0 - \$20,000
(Indiana)*

	All HOs	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Steuben County	7,178	230	9	12	4	12	175	549	232	94	35	21	167
Sullivan County	4,433	227	10	17	24	9	138	683	285	74	73	82	169
Switzerland County	1,373	116	2	6	5	11	57	189	84	17	3	4	81
Tippecanoe County	26,988	564	6	34	9	37	367	1,718	622	210	91	100	695
Tipton County	4,184	185	2	15	28	6	120	355	160	47	31	14	103
Union County	1,366	51	0	0	5	1	37	182	74	50	10	7	41
Vanderburgh County	42,237	1,755	101	115	117	170	1,045	4,463	1,803	578	299	276	1,501
Vermillion County	4,307	310	22	23	27	61	152	564	215	81	51	23	194
Vigo County	23,549	1,364	58	47	109	133	834	2,836	1,071	375	323	264	803
Wabash County	7,649	259	22	16	63	41	89	836	380	83	130	52	191
Warren County	1,777	96	10	0	10	2	71	172	60	18	16	6	72
Warrick County	13,264	366	17	28	38	31	214	918	245	133	134	35	371
Washington County	4,559	292	27	26	35	19	121	567	238	80	28	49	172
Wayne County	16,278	791	23	56	56	46	498	1,863	764	274	116	130	579
Wells County	6,377	190	6	36	29	5	99	473	189	76	28	45	135
White County	6,183	265	28	21	13	20	153	681	315	79	54	60	173
Whitley County	7,080	225	10	20	24	33	119	585	261	88	32	38	166

SOURCE: 2000 Census, Table H97.

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All HOs	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Adams County	6,990	1,480	836	155	148	107	234	1,567	1,022	253	137	68	81
Allen County	80,853	13,523	6,259	1,653	1,695	1,442	2,474	15,001	8,381	2,967	2,051	808	794
Bartholomew County	16,562	2,731	1,354	269	266	303	539	2,835	1,490	513	407	181	244
Benton County	2,246	430	220	45	58	36	71	550	332	101	55	47	15
Blackford County	3,330	835	454	113	104	71	93	715	485	135	50	38	7
Boone County	11,246	1,675	676	143	137	164	555	1,765	705	308	271	191	290
Brown County	3,226	595	255	35	77	86	142	638	277	105	136	55	65
Carroll County	4,706	825	463	80	102	57	123	912	582	146	100	40	44
Cass County	9,254	1,979	1,111	296	198	155	219	1,771	1,164	293	176	70	68
Clark County	21,826	3,969	1,764	448	338	430	989	4,064	2,064	920	603	245	232
Clay County	5,880	1,281	740	168	121	106	146	1,334	849	314	61	74	36
Clinton County	7,671	1,358	664	172	160	119	243	1,359	836	190	127	88	118
Crawford County	1,473	370	202	50	43	43	32	321	221	72	22	0	6
Daviess County	5,847	1,290	738	185	127	111	129	1,282	921	226	82	27	26
Dearborn County	10,072	1,485	668	128	121	162	406	1,755	755	317	340	128	215
Decatur County	5,277	1,135	521	132	124	142	216	1,114	619	241	131	39	84
DeKalb County	8,926	1,419	623	198	140	189	269	1,911	1,020	462	252	95	82
Delaware County	26,872	5,653	2,962	748	635	418	890	4,594	2,889	825	488	199	188
Dubois County	9,126	1,496	887	159	144	125	181	1,818	1,106	288	224	80	120

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All HOs	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Elkhart County	38,427	6,191	2,794	619	818	707	1,253	7,153	3,706	1,552	743	502	650
Fayette County	5,921	1,192	570	171	144	68	239	1,116	768	230	73	28	17
Floyd County	17,923	2,817	1,309	284	242	315	667	3,234	1,585	689	367	326	267
Fountain County	3,946	868	479	109	68	104	108	819	542	131	69	38	39
Franklin County	3,939	675	360	59	62	55	139	691	352	126	91	83	39
Fulton County	4,492	944	481	154	79	84	146	873	530	192	82	45	24
Gibson County	7,765	1,566	926	183	158	89	210	1,569	1,046	244	188	45	46
Grant County	17,367	3,611	1,859	506	477	333	436	3,324	2,229	615	236	106	138
Greene County	6,413	1,531	854	199	177	88	213	1,235	882	154	137	29	33
Hamilton County	48,589	3,323	1,105	169	269	375	1,405	4,754	1,426	749	880	592	1,107
Hancock County	14,880	1,928	889	122	167	114	636	2,111	964	338	282	198	329
Harrison County	6,508	1,046	447	129	143	154	173	1,536	848	379	186	60	63
Hendricks County	26,769	2,926	1,122	177	229	309	1,089	4,341	1,578	651	936	478	698
Henry County	12,249	2,514	1,518	222	260	173	335	2,417	1,553	437	233	72	122
Howard County	22,265	3,593	1,795	414	394	316	674	3,561	2,154	672	383	195	157
Huntington County	8,695	1,616	766	209	210	143	288	1,663	1,006	303	208	84	62
Jackson County	8,495	1,668	971	178	130	125	264	1,850	1,170	347	160	93	80
Jasper County	6,316	1,014	500	77	166	84	187	1,307	731	278	115	53	130
Jay County	4,659	1,169	760	163	81	77	88	1,104	796	172	67	44	25
Jefferson County	6,482	1,265	543	208	197	147	170	1,302	814	271	127	51	39
Jennings County	4,628	952	411	113	132	104	192	1,189	697	237	125	41	89

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All HOs	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Johnson County	28,224	3,210	1,336	336	355	308	875	4,212	1,636	754	720	574	528
Knox County	8,901	1,993	1,177	362	140	129	185	1,767	1,251	281	107	68	60
Kosciusko County	15,969	2,626	1,213	308	319	244	542	3,213	1,902	610	365	198	138
LaGrange County	5,905	1,154	518	126	140	132	238	1,234	666	221	205	44	98
Lake County	113,099	18,427	8,220	2,025	1,985	1,581	4,611	19,306	9,363	3,569	2,785	1,613	1,976
LaPorte County	25,765	4,558	2,176	571	437	478	896	4,963	2,433	980	781	425	344
Lawrence County	10,246	2,263	1,278	249	327	188	221	2,116	1,463	329	136	93	95
Madison County	34,045	7,030	3,744	811	764	670	1,041	6,925	4,139	1,156	805	401	424
Marion County	190,702	31,411	12,232	3,240	3,951	3,573	8,406	33,717	14,358	6,766	5,775	3,265	3,553
Marshall County	9,658	1,681	778	256	196	105	346	2,171	1,189	515	263	77	127
Martin County	1,898	438	294	34	47	36	27	408	295	61	33	13	6
Miami County	7,609	1,512	902	178	152	114	166	1,476	1,004	235	144	52	41
Monroe County	19,750	3,299	1,251	469	416	382	781	3,241	1,528	608	562	261	282
Montgomery County	8,572	1,379	679	122	210	143	225	1,767	1,088	351	151	95	82
Morgan County	15,219	2,329	1,071	172	216	246	624	2,395	1,096	460	346	273	220
Newton County	3,548	678	333	60	87	49	149	826	386	190	141	58	51
Noble County	9,365	1,650	803	164	217	196	270	2,015	1,049	466	285	132	83
Ohio County	1,041	146	78	24	4	21	19	234	153	45	14	10	12
Orange County	3,435	882	473	147	107	60	95	698	510	103	45	33	7
Owen County	3,585	947	475	110	114	107	141	757	392	169	125	65	6
Parke County	3,170	713	410	85	77	85	56	609	428	92	46	27	16

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All HOs	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Perry County	3,986	925	533	163	71	74	84	818	613	94	62	23	26
Pike County	2,627	582	336	49	79	37	81	508	377	60	38	21	12
Porter County	35,573	4,073	1,840	344	372	309	1,208	5,029	2,115	845	909	520	640
Posey County	6,624	1,089	606	134	120	68	161	1,071	613	239	107	57	55
Pulaski County	2,747	645	355	62	77	38	113	548	380	106	39	3	20
Putnam County	6,512	1,499	762	150	107	98	382	1,205	547	238	247	55	118
Randolph County	6,224	1,419	794	212	183	67	161	1,386	994	236	92	37	27
Ripley County	4,803	906	463	114	83	55	191	1,042	593	155	150	78	66
Rush County	3,760	833	451	89	78	96	119	781	512	152	65	33	19
St. Joseph County	65,355	12,476	6,319	1,455	1,277	1,234	2,191	12,028	6,980	2,147	1,414	721	766
Scott County	4,544	959	429	133	154	79	164	1,002	641	162	104	51	44
Shelby County	10,077	1,485	712	159	123	147	344	2,012	1,183	319	287	143	80
Spencer County	4,316	842	460	133	68	63	118	873	562	165	84	28	34
Starke County	5,131	1,059	459	147	163	70	220	1,142	700	198	146	52	46
Steuben County	7,178	1,273	578	168	159	118	250	1,380	714	314	167	92	93
Sullivan County	4,433	1,020	527	168	116	82	127	957	722	151	42	14	28
Switzerland County	1,373	288	109	47	44	19	69	259	148	42	29	30	10
Tippecanoe County	26,988	4,259	1,859	499	486	341	1,074	4,545	2,120	964	677	379	405
Tipton County	4,184	618	316	94	67	25	116	643	390	134	63	25	31
Union County	1,366	314	158	40	40	38	38	297	172	33	49	31	12
Vanderburgh County	42,237	8,103	4,092	1,153	899	731	1,228	8,026	4,855	1,494	924	383	370

*Appendix 16: Homeowner Costs as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All HOs	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Vermillion County	4,307	987	587	135	100	79	86	936	665	165	58	22	26
Vigo County	23,549	4,924	2,651	775	500	529	469	4,529	3,170	714	293	187	165
Wabash County	7,649	1,465	848	199	194	77	147	1,583	1,094	223	179	49	38
Warren County	1,777	356	180	41	59	32	44	410	247	92	37	6	28
Warrick County	13,264	1,774	732	275	200	181	386	2,467	1,192	487	396	206	186
Washington County	4,559	930	474	140	101	95	120	987	588	193	104	54	48
Wayne County	16,278	3,667	1,894	518	340	393	522	3,156	1,978	635	301	134	108
Wells County	6,377	1,125	612	161	131	95	126	1,399	841	239	153	75	91
White County	6,183	1,180	610	132	106	87	243	1,376	827	242	137	64	106
Whitley County	7,080	1,230	621	137	116	96	260	1,327	617	328	163	105	114

SOURCE: 2000 Census, Table H97.

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$0 - \$20,000
(Indiana)*

	All Renters	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Adams County	2,654	409	28	22	43	11	270	623	113	108	89	71	195
Allen County	37,146	5,925	243	221	325	238	3,917	7,765	526	526	846	1,116	4,347
Bartholomew County	6,993	1,090	53	134	97	28	590	1,445	113	81	144	162	877
Benton County	800	68	5	4	2	4	46	148	9	8	23	14	68
Blackford County	1,192	282	19	14	13	18	171	248	29	34	51	27	94
Boone County	3,485	464	18	45	40	41	293	617	35	23	84	80	347
Brown County	766	114	3	0	0	0	76	161	6	5	14	22	90
Carroll County	1,433	166	11	6	13	19	94	309	17	40	65	50	114
Cass County	3,966	540	9	6	30	17	384	762	91	119	119	82	287
Clark County	11,457	1,873	106	153	188	110	958	2,391	232	188	244	368	1,298
Clay County	2,034	470	62	11	57	14	253	497	71	64	87	15	204
Clinton County	3,297	492	15	37	26	45	251	719	85	39	58	112	400
Crawford County	613	205	26	12	9	11	84	151	25	11	14	12	42
Daviess County	2,204	532	25	27	61	79	242	565	88	122	74	64	158
Dearborn County	3,412	655	60	41	18	31	388	808	102	70	133	100	324
Decatur County	2,352	380	45	9	22	48	215	400	57	30	55	45	196
DeKalb County	2,687	357	12	17	39	17	177	639	17	67	121	151	241
Delaware County	15,269	3,965	128	63	140	158	2,923	3,858	354	371	578	538	1,883

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$0 - \$20,000
(Indiana)*

	All Renters	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Dubois County	3,130	546	36	59	47	20	271	599	69	65	88	59	237
Elkhart County	18,125	2,151	121	173	138	134	1,285	3,616	410	265	473	421	1,892
Fayette County	2,806	485	13	21	27	21	332	635	70	49	124	68	258
Floyd County	7,479	1,586	116	66	147	145	916	1,511	190	143	165	229	742
Fountain County	1,507	250	13	27	17	2	125	329	41	29	49	36	121
Franklin County	1,230	229	29	6	6	12	124	207	26	46	8	17	74
Fulton County	1,623	247	13	10	23	0	166	305	29	53	34	16	118
Gibson County	2,744	605	49	40	24	66	295	695	93	46	85	85	335
Grant County	7,411	1,558	104	124	148	98	926	1,870	330	189	257	338	597
Greene County	2,559	731	38	21	68	68	389	728	71	98	126	75	264
Hamilton County	12,468	1,108	42	64	36	32	752	1,675	42	47	103	140	1,296
Hancock County	3,709	321	27	13	10	0	214	642	62	44	72	84	285
Harrison County	1,893	278	16	34	36	24	103	476	75	34	36	75	170
Hendricks County	6,175	573	12	28	22	40	322	842	17	128	75	49	541
Henry County	4,269	845	22	55	92	55	503	1,090	116	78	101	121	528
Howard County	9,754	1,779	139	116	116	102	1,056	2,179	249	144	280	281	1,088
Huntington County	3,191	372	31	14	32	15	222	627	48	79	120	65	285
Jackson County	3,975	715	0	25	47	42	500	797	93	52	120	100	354
Jasper County	2,248	368	12	12	22	22	233	397	50	26	69	69	172

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$0 - \$20,000
(Indiana)*

	All Renters	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Jay County	1,726	359	43	24	35	42	148	417	68	33	65	69	126
Jefferson County	2,930	617	43	28	36	47	320	637	77	66	78	136	242
Jennings County	1,942	369	29	17	55	9	179	407	29	45	28	40	186
Johnson County	9,791	1,149	16	50	99	58	759	1,693	128	96	151	199	1,043
Knox County	4,690	1,488	86	49	119	89	780	1,196	128	100	205	135	530
Kosciusko County	5,531	691	25	8	49	48	460	1,000	86	92	146	172	413
LaGrange County	1,840	255	15	21	18	10	118	328	26	27	53	64	134
Lake County	55,971	12,303	804	392	706	324	7,715	10,905	1,139	633	1,007	1,449	6,131
LaPorte County	9,994	1,806	96	99	127	65	1,187	2,159	164	161	308	281	1,105
Lawrence County	3,722	789	74	46	81	18	448	1,017	117	85	97	142	416
Madison County	13,537	2,389	116	74	283	135	1,432	3,438	265	308	423	398	1,823
Marion County	142,901	22,391	738	520	1,006	615	15,583	28,182	1,401	1,357	2,790	3,468	18,403
Marshall County	3,652	458	14	11	23	27	307	749	24	86	118	114	369
Martin County	705	153	27	6	16	0	54	208	24	19	23	41	53
Miami County	3,143	523	44	11	44	23	329	729	140	126	83	46	265
Monroe County	21,394	5,805	122	79	125	101	4,541	5,532	189	220	423	717	3,825
Montgomery County	3,700	617	62	35	61	17	316	813	56	132	94	152	318
Morgan County	4,726	679	36	45	94	31	332	1,130	119	110	97	143	590
Newton County	990	190	2	6	9	4	103	197	9	6	27	46	85

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$0 - \$20,000
(Indiana)*

	All Renters	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Noble County	3,476	572	33	48	71	26	253	652	108	75	60	72	323
Ohio County	449	99	4	16	8	0	44	120	11	20	8	31	33
Orange County	1,516	418	64	31	26	47	150	423	59	45	67	46	119
Owen County	1,392	200	10	26	7	6	117	313	28	7	33	50	142
Parke County	1,139	241	30	27	15	0	147	294	53	59	36	14	96
Perry County	1,442	430	34	12	53	29	213	378	61	82	67	22	100
Pike County	826	157	12	0	22	21	62	210	46	12	45	30	35
Porter County	12,610	1,430	36	27	32	17	1,042	2,331	117	100	101	218	1,591
Posey County	1,733	405	29	14	23	33	223	431	55	56	55	55	170
Pulaski County	896	101	0	0	5	5	67	199	25	42	34	28	49
Putnam County	2,507	465	52	19	40	4	283	516	77	20	79	101	185
Randolph County	2,428	566	6	46	50	37	366	628	74	89	87	105	197
Ripley County	2,117	332	22	13	31	33	175	517	76	40	62	34	222
Rush County	1,626	265	35	14	18	32	141	346	39	27	48	69	122
St. Joseph County	28,247	5,204	289	154	348	247	3,261	6,318	615	451	699	733	3,520
Scott County	2,078	484	16	28	55	11	235	529	34	47	44	99	227
Shelby County	4,181	439	7	27	17	0	348	830	61	104	52	120	423
Spencer County	1,209	273	12	19	30	10	130	279	58	34	37	34	53
Starke County	1,559	330	2	24	11	26	182	378	32	20	42	116	90

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$0 - \$20,000
(Indiana)*

	All Renters	Income Less than \$10,000						Income \$10,000 - \$19,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Steuben County	2,630	348	26	18	45	39	181	478	36	56	75	94	188
Sullivan County	1,533	437	53	11	37	36	239	346	62	78	57	25	73
Switzerland County	662	112	6	2	11	10	62	176	23	10	40	16	64
Tippecanoe County	24,158	5,229	133	97	171	55	3,909	5,694	248	333	605	594	3,765
Tipton County	1,211	161	0	0	3	0	90	281	45	20	39	53	99
Union County	626	93	4	4	4	4	59	156	31	16	23	28	52
Vanderburgh County	23,279	4,879	300	166	285	253	3,312	5,920	624	719	841	866	2,580
Vermillion County	1,346	366	9	43	57	35	149	369	21	43	79	76	52
Vigo County	13,210	3,304	150	108	138	94	2,158	3,519	481	332	543	417	1,457
Wabash County	3,029	456	60	21	40	53	196	718	75	99	108	128	230
Warren County	541	73	9	2	3	4	36	95	8	14	16	15	19
Warrick County	3,193	428	16	27	38	0	252	706	95	65	120	107	266
Washington County	1,712	392	18	26	46	16	185	370	28	43	73	47	137
Wayne County	8,721	1,995	141	100	150	111	1,264	2,173	218	253	313	374	867
Wells County	1,879	218	22	7	25	18	117	401	21	76	59	50	166
White County	2,175	178	28	4	18	6	99	457	35	33	80	45	199
Whitley County	1,849	227	22	20	22	22	135	392	60	56	78	24	142

SOURCE: 2000 Census, Table H73.

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All Renters	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Adams County	2,654	743	374	164	97	10	43	468	428	2	0	7	0
Allen County	37,146	10,282	3,113	2,826	1,889	1,026	1,124	6,236	4,402	1,127	264	84	132
Bartholomew County	6,993	1,878	395	511	318	296	284	1,217	733	298	106	24	8
Benton County	800	302	101	52	65	26	9	106	86	16	2	0	0
Blackford County	1,192	348	175	76	28	0	10	165	132	5	7	0	5
Boone County	3,485	898	193	212	202	64	169	608	379	79	38	46	8
Brown County	766	174	28	43	36	20	12	142	72	33	9	7	6
Carroll County	1,433	364	173	77	43	34	33	302	245	31	6	0	0
Cass County	3,966	1,276	531	343	139	74	100	660	521	40	0	0	9
Clark County	11,457	3,429	872	953	705	344	420	1,784	1,267	334	60	19	23
Clay County	2,034	478	148	119	85	25	15	346	297	2	14	0	0
Clinton County	3,297	894	269	216	185	94	53	520	397	65	0	0	2
Crawford County	613	119	50	14	14	9	0	94	62	6	5	3	0
Daviess County	2,204	624	318	119	78	14	32	215	170	6	0	7	1
Dearborn County	3,412	830	222	224	123	95	144	590	372	103	62	10	9
Decatur County	2,352	719	252	201	160	33	14	439	391	33	0	0	0
DeKalb County	2,687	708	201	254	111	53	50	473	351	58	10	9	0
Delaware County	15,269	3,615	1,303	871	554	296	445	2,061	1,485	312	121	32	0
Dubois County	3,130	833	383	246	90	9	57	635	470	87	1	0	0

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All Renters	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Elkhart County	18,125	5,131	1,329	1,308	1,178	576	570	3,665	2,481	783	160	83	37
Fayette County	2,806	784	364	206	89	53	22	500	427	10	25	0	0
Floyd County	7,479	1,977	409	590	430	311	158	1,441	937	291	69	16	26
Fountain County	1,507	397	123	144	48	17	9	243	175	24	7	0	0
Franklin County	1,230	373	163	82	56	24	6	228	160	16	3	0	0
Fulton County	1,623	569	178	194	106	23	44	227	172	14	0	0	0
Gibson County	2,744	695	310	185	54	22	34	355	271	46	0	0	5
Grant County	7,411	1,946	767	481	353	141	76	1,082	864	108	17	0	9
Greene County	2,559	537	246	106	71	35	10	365	332	15	0	0	0
Hamilton County	12,468	2,895	370	474	796	431	701	2,473	931	827	331	135	129
Hancock County	3,709	1,149	175	316	287	180	120	795	407	192	71	28	3
Harrison County	1,893	507	186	112	119	45	10	330	228	31	0	2	0
Hendricks County	6,175	1,678	274	412	293	351	285	1,278	671	268	250	29	9
Henry County	4,269	1,128	434	248	241	66	56	594	430	78	14	0	7
Howard County	9,754	2,626	648	614	545	309	344	1,375	971	226	65	0	10
Huntington County	3,191	1,093	323	346	167	144	60	578	435	94	0	0	13
Jackson County	3,975	1,047	338	271	192	70	75	842	626	114	15	10	0
Jasper County	2,248	569	185	150	68	49	26	475	353	60	17	0	8
Jay County	1,726	485	231	101	81	13	0	254	224	0	0	2	5
Jefferson County	2,930	837	395	179	126	20	28	439	366	46	0	0	0
Jennings County	1,942	500	200	177	49	32	12	406	320	51	16	0	0

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All Renters	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Johnson County	9,791	2,681	396	716	654	389	418	1,907	1,002	486	225	84	43
Knox County	4,690	1,049	475	272	106	28	93	494	412	15	16	0	7
Kosciusko County	5,531	1,610	486	444	312	167	110	1,210	887	146	97	26	0
LaGrange County	1,840	582	152	136	99	60	20	348	267	33	0	0	0
Lake County	55,971	13,508	3,038	2,780	2,848	2,125	2,091	8,543	5,189	1,898	801	158	164
LaPorte County	9,994	2,764	847	702	508	311	258	1,546	1,129	209	50	14	28
Lawrence County	3,722	897	368	237	138	42	25	567	431	35	7	0	0
Madison County	13,537	3,762	1,126	934	685	524	342	1,762	1,406	189	72	18	4
Marion County	142,901	40,021	7,229	10,947	9,725	5,332	5,999	25,007	15,051	6,802	1,842	490	370
Marshall County	3,652	983	287	243	178	111	95	666	510	81	30	2	5
Martin County	705	177	76	38	11	0	8	111	83	3	0	0	0
Miami County	3,143	757	337	157	104	52	19	611	411	131	25	0	0
Monroe County	21,394	5,174	941	1,112	1,172	851	943	2,477	1,256	590	290	65	190
Montgomery County	3,700	978	264	324	214	76	43	712	560	96	21	8	0
Morgan County	4,726	1,139	238	350	275	135	63	846	525	158	60	12	3
Newton County	990	268	76	57	40	43	11	204	146	27	0	0	0
Noble County	3,476	1,134	459	247	213	90	74	583	450	88	12	0	0
Ohio County	449	134	24	44	37	10	8	32	22	10	0	0	0
Orange County	1,516	357	123	101	48	11	15	185	166	4	0	0	0
Owen County	1,392	436	158	82	70	39	25	233	210	7	9	0	0
Parke County	1,139	303	160	30	36	7	5	166	94	28	2	6	0

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All Renters	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Perry County	1,442	312	160	68	40	11	5	172	141	16	8	0	0
Pike County	826	270	147	48	35	3	0	114	95	0	0	0	0
Porter County	12,610	3,121	434	753	713	498	615	2,464	1,261	752	218	101	30
Posey County	1,733	464	172	127	80	33	11	262	185	28	18	0	0
Pulaski County	896	322	147	59	21	17	21	142	115	5	2	0	0
Putnam County	2,507	729	242	165	166	52	38	443	357	42	38	0	0
Randolph County	2,428	619	314	158	55	35	10	320	276	2	2	0	0
Ripley County	2,117	558	172	183	74	58	25	347	247	60	0	0	0
Rush County	1,626	466	190	137	48	28	19	321	254	40	7	0	0
St. Joseph County	28,247	7,828	1,871	2,158	1,527	888	1,050	4,304	2,968	954	94	67	70
Scott County	2,078	476	155	146	65	42	11	378	257	86	8	0	0
Shelby County	4,181	1,176	359	335	174	148	89	844	594	179	15	2	13
Spencer County	1,209	293	133	62	19	18	12	189	137	19	5	0	6
Starke County	1,559	394	168	69	69	21	12	249	189	29	7	0	0
Steuben County	2,630	765	217	196	143	86	70	546	390	87	20	1	0
Sullivan County	1,533	383	138	112	46	6	0	215	182	15	0	0	0
Switzerland County	662	172	67	47	25	5	13	127	116	8	1	0	0
Tippecanoe County	24,158	6,364	1,263	1,321	1,421	958	1,232	3,508	2,129	851	249	70	106
Tipton County	1,211	240	107	80	16	25	2	229	146	9	18	0	24
Union County	626	172	58	51	13	17	13	95	69	4	0	0	0
Vanderburgh County	23,279	6,270	2,324	1,590	1,062	508	525	3,129	2,319	453	110	31	91

*Appendix 16: Gross Rent as a Percent of Income by Household Income and County: \$20,000 - \$50,000
(Indiana)*

	All Renters	Income Less than \$20,000 - \$34,999						Income \$35,000 - \$49,999					
		Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Total	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more
Vermillion County	1,346	319	138	85	17	7	11	137	122	2	0	0	0
Vigo County	13,210	3,512	1,129	879	578	415	225	1,638	1,228	205	81	8	23
Wabash County	3,029	968	443	249	153	47	27	491	375	37	7	0	0
Warren County	541	159	54	27	29	5	4	104	77	12	0	0	0
Warrick County	3,193	961	411	283	135	28	44	515	397	66	0	12	8
Washington County	1,712	425	108	135	44	30	11	269	225	27	0	0	0
Wayne County	8,721	2,359	882	579	410	244	101	1,266	884	234	72	0	0
Wells County	1,879	593	215	158	100	53	22	296	244	20	0	0	2
White County	2,175	691	161	182	160	89	30	480	335	74	14	11	0
Whitley County	1,849	468	181	81	125	55	18	422	357	22	0	0	5

SOURCE: 2000 Census, Table H73.

APPENDIX 17: HOME ENERGY COSTS IMPACT ON INDIANA FAIR MARKET RENTS (FMRS)

*Appendix 17: Home Energy Impacts on Fair Market Rents: 2003 – 2007
(Indiana)*

	Primary Heating Fuel	2003				2007				Dollar change: 2003 to 2007		
		FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy Bill	FMR Left after Home Energy
Adams County	Electric	\$542	\$87	16.0%	\$455	\$519	\$129	24.9%	\$390	(\$23)	\$42	(\$65)
Allen County	Utility Gas	\$542	\$91	16.9%	\$451	\$610	\$136	22.3%	\$474	\$68	\$45	\$23
Bartholomew County	Utility Gas	\$551	\$93	16.9%	\$458	\$700	\$139	19.8%	\$561	\$149	\$46	\$103
Benton County	Utility Gas	\$432	\$121	27.9%	\$311	\$696	\$193	27.7%	\$503	\$264	\$73	\$191
Blackford County	Electric	\$444	\$98	22.0%	\$346	\$534	\$145	27.2%	\$389	\$90	\$47	\$43
Boone County	Utility Gas	\$588	\$96	16.4%	\$492	\$693	\$150	21.6%	\$543	\$105	\$53	\$52
Brown County	LPG	\$523	\$104	19.9%	\$419	\$693	\$168	24.2%	\$525	\$170	\$64	\$106
Carroll County	Utility Gas	\$432	\$113	26.2%	\$319	\$564	\$178	31.5%	\$386	\$132	\$65	\$67
Cass County	Utility Gas	\$432	\$104	24.1%	\$328	\$534	\$163	30.6%	\$371	\$102	\$59	\$43
Clark County	Utility Gas	\$581	\$85	14.6%	\$496	\$584	\$124	21.2%	\$460	\$3	\$39	(\$36)
Clay County	Electric	\$462	\$95	20.6%	\$367	\$543	\$144	26.5%	\$399	\$81	\$49	\$32
Clinton County	Utility Gas	\$630	\$107	17.0%	\$523	\$596	\$166	27.9%	\$430	(\$34)	\$59	(\$93)
Crawford County	Utility Gas	\$432	\$103	23.8%	\$329	\$519	\$165	31.8%	\$354	\$87	\$62	\$25
Daviess County	Utility Gas	\$432	\$109	25.3%	\$323	\$519	\$162	31.2%	\$357	\$87	\$53	\$34
Dearborn County	Electric	\$662	\$90	13.7%	\$572	\$668	\$134	20.0%	\$534	\$6	\$43	(\$37)
Decatur County	Utility Gas	\$466	\$99	21.3%	\$367	\$605	\$152	25.1%	\$453	\$139	\$52	\$87
DeKalb County	Utility Gas	\$542	\$99	18.3%	\$443	\$581	\$151	25.9%	\$430	\$39	\$52	(\$13)
Delaware County	Utility Gas	\$566	\$94	16.6%	\$472	\$616	\$141	22.9%	\$475	\$50	\$47	\$3

*Appendix 17: Home Energy Impacts on Fair Market Rents: 2003 – 2007
(Indiana)*

	Primary Heating Fuel	2003				2007				Dollar change: 2003 to 2007		
		FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy Bill	FMR Left after Home Energy
Dubois County	Electric	\$432	\$85	19.7%	\$347	\$536	\$124	23.1%	\$412	\$104	\$39	\$65
Elkhart County	Utility Gas	\$575	\$99	17.2%	\$476	\$660	\$150	22.8%	\$510	\$85	\$51	\$34
Fayette County	Utility Gas	\$456	\$96	21.0%	\$360	\$546	\$149	27.3%	\$397	\$90	\$53	\$37
Floyd County	Utility Gas	\$581	\$89	15.3%	\$492	\$584	\$132	22.5%	\$452	\$3	\$43	(\$40)
Fountain County	Utility Gas	\$432	\$102	23.7%	\$330	\$519	\$162	31.3%	\$357	\$87	\$60	\$27
Franklin County	Utility Gas	\$432	\$105	24.3%	\$327	\$668	\$175	26.1%	\$493	\$236	\$70	\$166
Fulton County	Utility Gas	\$432	\$108	24.9%	\$324	\$534	\$171	31.9%	\$363	\$102	\$63	\$39
Gibson County	Electric	\$432	\$87	20.1%	\$345	\$521	\$128	24.6%	\$393	\$89	\$42	\$47
Grant County	Utility Gas	\$432	\$95	22.0%	\$337	\$550	\$142	25.8%	\$408	\$118	\$47	\$71
Greene County	Utility Gas	\$432	\$91	21.1%	\$341	\$519	\$140	27.0%	\$379	\$87	\$49	\$38
Hamilton County	Electric	\$588	\$88	14.9%	\$500	\$693	\$128	18.5%	\$565	\$105	\$40	\$65
Hancock County	Utility Gas	\$588	\$98	16.7%	\$490	\$693	\$153	22.0%	\$540	\$105	\$54	\$51
Harrison County	Electric	\$581	\$93	16.0%	\$488	\$584	\$145	24.8%	\$439	\$3	\$52	(\$49)
Hendricks County	Electric	\$588	\$99	16.9%	\$489	\$693	\$148	21.3%	\$545	\$105	\$48	\$57
Henry County	Utility Gas	\$472	\$99	20.9%	\$373	\$568	\$154	27.1%	\$414	\$96	\$55	\$41
Howard County	Utility Gas	\$567	\$95	16.7%	\$472	\$620	\$143	23.0%	\$477	\$53	\$48	\$5
Huntington County	Utility Gas	\$542	\$104	19.2%	\$438	\$573	\$161	28.1%	\$412	\$31	\$57	(\$26)
Jackson County	Electric	\$475	\$96	20.2%	\$379	\$591	\$141	23.9%	\$450	\$116	\$45	\$71
Jasper County	Utility Gas	\$432	\$106	24.5%	\$326	\$621	\$168	27.0%	\$453	\$189	\$62	\$127
Jay County	Utility Gas	\$432	\$103	23.9%	\$329	\$519	\$161	31.1%	\$358	\$87	\$58	\$29

*Appendix 17: Home Energy Impacts on Fair Market Rents: 2003 – 2007
(Indiana)*

	Primary Heating Fuel	2003				2007				Dollar change: 2003 to 2007		
		FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy Bill	FMR Left after Home Energy
Jefferson County	Electric	\$432	\$86	19.9%	\$346	\$545	\$128	23.5%	\$417	\$113	\$42	\$71
Jennings County	Electric	\$432	\$96	22.3%	\$336	\$578	\$147	25.4%	\$431	\$146	\$50	\$96
Johnson County	Utility Gas	\$588	\$91	15.5%	\$497	\$693	\$133	19.3%	\$560	\$105	\$43	\$62
Knox County	Utility Gas	\$472	\$91	19.2%	\$381	\$519	\$136	26.3%	\$383	\$47	\$46	\$1
Kosciusko County	Utility Gas	\$478	\$106	22.1%	\$372	\$605	\$164	27.1%	\$441	\$127	\$58	\$69
LaGrange County	Utility Gas	\$447	\$116	25.9%	\$331	\$576	\$187	32.5%	\$389	\$129	\$72	\$57
Lake County	Utility Gas	\$721	\$100	13.9%	\$621	\$755	\$153	20.3%	\$602	\$34	\$53	(\$19)
LaPorte County	Utility Gas	\$493	\$96	19.5%	\$397	\$610	\$149	24.4%	\$461	\$117	\$53	\$64
Lawrence County	Utility Gas	\$432	\$92	21.4%	\$340	\$582	\$138	23.6%	\$444	\$150	\$45	\$105
Madison County	Utility Gas	\$588	\$95	16.1%	\$493	\$604	\$144	23.8%	\$460	\$16	\$49	(\$33)
Marion County	Utility Gas	\$588	\$87	14.9%	\$501	\$693	\$127	18.3%	\$566	\$105	\$40	\$65
Marshall County	Utility Gas	\$478	\$103	21.5%	\$375	\$589	\$161	27.3%	\$428	\$111	\$58	\$53
Martin County	Electric	\$432	\$94	21.7%	\$338	\$519	\$144	27.8%	\$375	\$87	\$50	\$37
Miami County	Utility Gas	\$432	\$108	24.9%	\$324	\$519	\$168	32.4%	\$351	\$87	\$61	\$26
Monroe County	Electric	\$680	\$81	12.0%	\$599	\$668	\$118	17.6%	\$550	(\$12)	\$36	(\$48)
Montgomery County	Utility Gas	\$565	\$97	17.1%	\$468	\$575	\$149	26.0%	\$426	\$10	\$53	(\$43)
Morgan County	Utility Gas	\$588	\$103	17.5%	\$485	\$693	\$157	22.7%	\$536	\$105	\$54	\$51
Newton County	Utility Gas	\$432	\$116	26.9%	\$316	\$755	\$187	24.7%	\$568	\$323	\$71	\$252
Noble County	Utility Gas	\$438	\$103	23.5%	\$335	\$615	\$159	25.9%	\$456	\$177	\$56	\$121
Ohio County	Electric	\$464	\$91	19.7%	\$373	\$668	\$140	21.0%	\$528	\$204	\$49	\$155

*Appendix 17: Home Energy Impacts on Fair Market Rents: 2003 – 2007
(Indiana)*

	Primary Heating Fuel	2003				2007				Dollar change: 2003 to 2007		
		FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy Bill	FMR Left after Home Energy
Orange County	Utility Gas	\$432	\$86	19.9%	\$346	\$519	\$130	25.1%	\$389	\$87	\$44	\$43
Owen County	Electric	\$432	\$102	23.6%	\$330	\$535	\$159	29.8%	\$376	\$103	\$57	\$46
Parke County	Utility Gas	\$432	\$102	23.7%	\$330	\$519	\$157	30.3%	\$362	\$87	\$55	\$32
Perry County	Utility Gas	\$432	\$82	19.1%	\$350	\$519	\$124	23.9%	\$395	\$87	\$42	\$45
Pike County	Utility Gas	\$432	\$100	23.1%	\$332	\$519	\$150	28.8%	\$369	\$87	\$50	\$37
Porter County	Utility Gas	\$721	\$95	13.1%	\$626	\$755	\$144	19.0%	\$611	\$34	\$49	(\$15)
Posey County	Utility Gas	\$529	\$94	17.7%	\$435	\$560	\$139	24.8%	\$421	\$31	\$45	(\$14)
Pulaski County	Utility Gas	\$432	\$119	27.5%	\$313	\$541	\$195	36.0%	\$346	\$109	\$76	\$33
Putnam County	Utility Gas	\$465	\$97	20.8%	\$368	\$604	\$150	24.9%	\$454	\$139	\$53	\$86
Randolph County	Utility Gas	\$432	\$106	24.5%	\$326	\$519	\$165	31.8%	\$354	\$87	\$59	\$28
Ripley County	Electric	\$432	\$96	22.2%	\$336	\$599	\$148	24.7%	\$451	\$167	\$52	\$115
Rush County	Utility Gas	\$432	\$117	27.2%	\$315	\$565	\$187	33.1%	\$378	\$133	\$69	\$64
St. Joseph County	Utility Gas	\$581	\$93	16.1%	\$488	\$541	\$142	26.2%	\$399	(\$40)	\$48	(\$88)
Scott County	Electric	\$588	\$99	16.8%	\$489	\$693	\$147	21.2%	\$546	\$105	\$48	\$57
Shelby County	Utility Gas	\$432	\$97	22.6%	\$335	\$519	\$150	28.8%	\$369	\$87	\$52	\$35
Spencer County	Utility Gas	\$599	\$88	14.6%	\$511	\$640	\$131	20.5%	\$509	\$41	\$43	(\$2)
Starke County	Utility Gas	\$432	\$111	25.8%	\$321	\$543	\$178	32.7%	\$365	\$111	\$66	\$45
Steuben County	Utility Gas	\$494	\$105	21.3%	\$389	\$651	\$169	26.0%	\$482	\$157	\$64	\$93
Sullivan County	Utility Gas	\$432	\$93	21.4%	\$339	\$519	\$140	27.0%	\$379	\$87	\$48	\$39
Switzerland County	Electric	\$432	\$90	20.9%	\$342	\$584	\$139	23.9%	\$445	\$152	\$49	\$103

*Appendix 17: Home Energy Impacts on Fair Market Rents: 2003 – 2007
(Indiana)*

	Primary Heating Fuel	2003				2007				Dollar change: 2003 to 2007		
		FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy /a/	Energy as Pct of FMR	FMR Left after Energy	FMR	Home Energy Bill	FMR Left after Home Energy
Tippecanoe County	Utility Gas	\$630	\$87	13.8%	\$543	\$696	\$127	18.3%	\$569	\$66	\$40	\$26
Tipton County	Utility Gas	\$567	\$106	18.7%	\$461	\$620	\$167	27.0%	\$453	\$53	\$62	(\$9)
Union County	Fuel Oil	\$432	\$108	25.0%	\$324	\$567	\$187	33.0%	\$380	\$135	\$79	\$56
Vanderburgh County	Utility Gas	\$529	\$79	15.0%	\$450	\$560	\$114	20.3%	\$446	\$31	\$34	(\$3)
Vermillion County	Utility Gas	\$462	\$91	19.7%	\$371	\$543	\$141	26.1%	\$402	\$81	\$50	\$31
Vigo County	Utility Gas	\$462	\$87	18.9%	\$375	\$543	\$129	23.7%	\$414	\$81	\$41	\$40
Wabash County	Utility Gas	\$432	\$103	23.8%	\$329	\$519	\$161	30.9%	\$358	\$87	\$58	\$29
Warren County	LPG	\$432	\$116	27.0%	\$316	\$569	\$190	33.3%	\$379	\$137	\$73	\$64
Warrick County	Utility Gas	\$529	\$92	17.4%	\$437	\$560	\$133	23.7%	\$427	\$31	\$41	(\$10)
Washington County	Electric	\$432	\$97	22.4%	\$335	\$519	\$147	28.4%	\$372	\$87	\$50	\$37
Wayne County	Utility Gas	\$520	\$93	18.0%	\$427	\$548	\$145	26.5%	\$403	\$28	\$52	(\$24)
Wells County	Utility Gas	\$542	\$97	17.9%	\$445	\$610	\$152	24.9%	\$458	\$68	\$55	\$13
White County	Utility Gas	\$432	\$112	25.9%	\$320	\$605	\$177	29.2%	\$428	\$173	\$65	\$108
Whitley County	Utility Gas	\$542	\$93	17.1%	\$449	\$610	\$144	23.6%	\$466	\$68	\$51	\$17