Indiana Homeowner Assistance Fund
Mortgage Assistance Program

ihcda

Indiana Housing & Community Development Authority

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Introduction

The Homeowner Assistance Fund ("Treasury HAF") was established under Section 3206 of the American Rescue Plan Act of 2021 ("the ARP") to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020 through qualified expenses related to mortgages and housing.

Indiana's Homeowner Assistance Fund ("IHAF") administered by the Indiana Housing and Community Development Authority ("IHCDA") will offer a Mortgage Assistance Program ("MAP") to qualifying homeowners who have experienced a financial hardship associated with the coronavirus pandemic.

Homeowner Needs and Engagement

Data Driven Assessment of Homeowner Needs

The effects of the COVID-19 pandemic can be seen across the country and Indiana is no exception. The economic impact of COVID-19 can be measured in increased debt, lost jobs, reduced wages, increased cost burdens, and overdue utility bills. No county in the state was spared. The data clearly establishes that there are Hoosiers in need all across the state from the cities of Northwest Indiana to the rural towns and farms of Southern Indiana.

According to the Urban Institute, there are counties in Indiana where as much as 42% of the population currently has debt in collection. For the entire state, approximately 31% of the population has debt currently in collection. The number is even higher for communities of color – 52%.[1] Indiana's statewide forbearance rate is 3.9% and its statewide delinquency rate is 2.5%. Those percentages are even higher in low-income and high minority areas of the state[2]. Additionally, data provided by the Federal Reserve Bank of Atlanta utilizing Black Knight's McDash Flash daily mortgage performance data shows delinquency rates in Indiana counties as high as 7% with forbearance rates exceeding 10%.[3]

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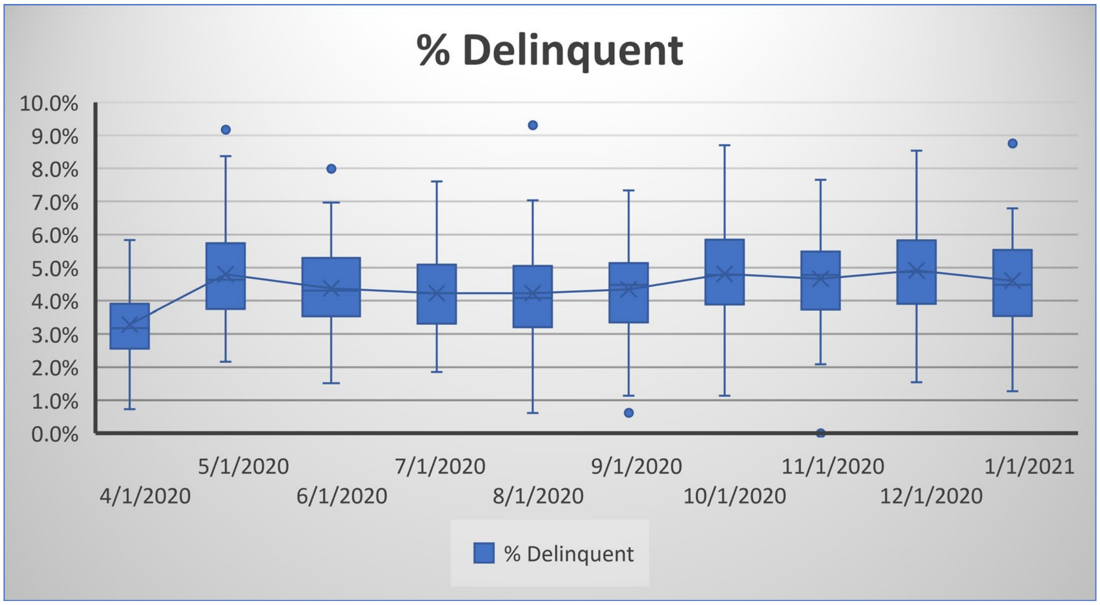
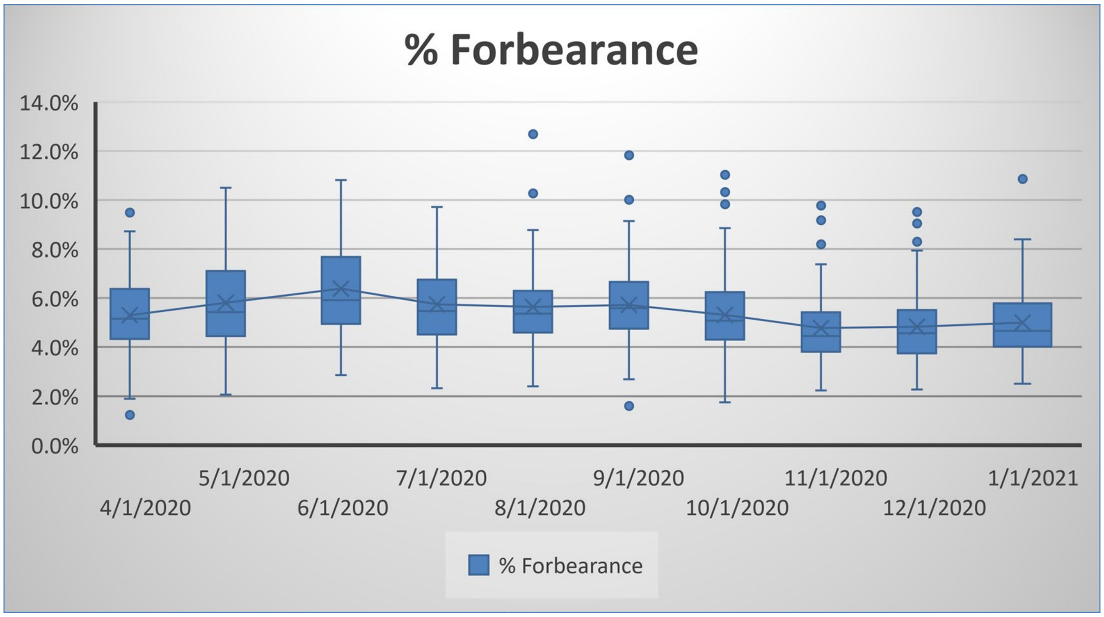
[1] Urban Institute, "Debt in America: An Interactive Map", Mar 31, 2021 https://apps.urban.org/features/debt-interactive-map/?type=overall&variable=pct_debt_collections

[2] Federal Reserve Bank Mortgage Dashboard data provided by Treasury to State of Indiana, June 11, 2021

[3] Atlanta Fed calculations using Black Knight's McDash Flash daily mortgage performance data (available with a two-day lag), U.S. Census Bureau 2017 FIPS Codes

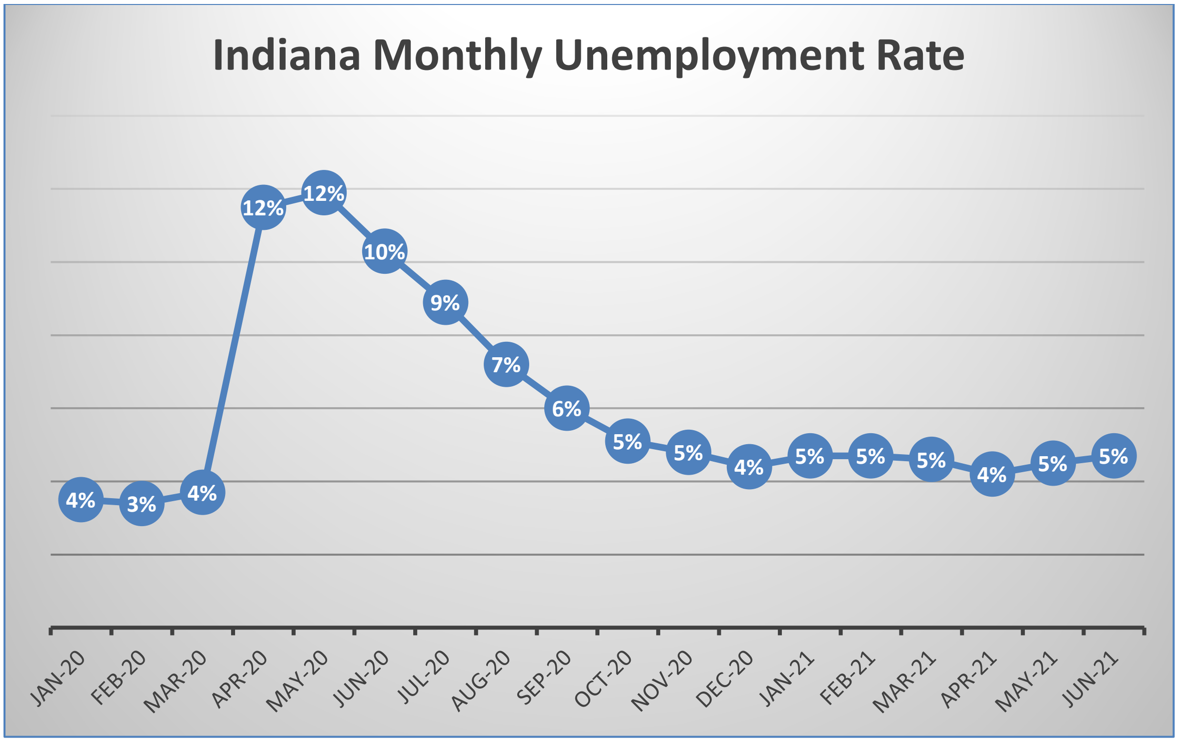




Each group in a Box and Whisker plot is divided into four sections: the "box" that is split into two parts, and thin T-shaped projections on each end (the "whiskers"). The bottom whisker is called the "Local Minimum." Above the whisker is the bottom of the box, denoting the "first quartile." Values between the end of the whisker and the bottom of the box form the lowest quarter (lower 25%) of values in the data set. The range from the bottom of the box (or first quartile) to the midline inside the box (the median) contains the next 25%. Similarly, the range from the midline to the top of the box (the third quartile) represents another 25 percent, and the distance between the top of the box and the end of the second whisker, barring any outliers, contains the final top 25. The average of all values is represented by an "X". Outliers are displayed as values beyond the end of each whisker. These charts were created using county-level data.

Atlanta Fed calculations using Black Knight's McDash Flash daily mortgage performance data (available with a two-day lag), U.S. Census Bureau 2017 FIPS Codes

The pandemic impacted Indiana's job market as well. In March 2020, the state's unemployment rate was 4%. By April 2020 it had jumped to 12%. The state's unemployment rate would remain far above pre-pandemic levels for months.[4] While the state's unemployment rate has begun to return to pre-pandemic levels there are still many Hoosiers that remain unemployed.



Indiana's Monthly Unemployment Rate January 2020 – June 2021
http://www.stats.indiana.edu/laus/laus_view1.html

The pandemic has also exacerbated Indiana's preexisting problems with cost burden and as a result even more Hoosier households must dedicate a significant portion of their income to rising housing costs. Over 280,000 people in Indiana could be classified as "cost-burdened" or "severely cost-burdened". HUD defines a family as cost-burdened if they pay more than 30 percent but less than 50 percent of their income for housing. A family is considered "severely cost-burdened" if they pay more than 50 percent of their income for housing. The percentage of households in Indiana counties qualifying as cost-burdened and severely cost-burdened ranges from 10% to over 25%. Counties with a high percentage of homeowners that are cost-burdened often have a large population of homeowners with income levels at or below 100% AMI. In total, there are over 725,000 Hoosiers at or below 100% AMI. [5]

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[4] Labor Force Overview (NSA): STATS Indiana, http://www.stats.indiana.edu/laus/laus_view1.html
[5] Comprehensive Housing Affordability Strategy (CHAS) 2013-2017, https://www.huduser.gov/portal/datasets/cp.html

Finally, a study of Indiana households by the O'Neill School of Public and Environmental Affairs at Indiana University attempted to measure the pandemics impact on energy insecurity in Indiana. The study was administered from April 30th 2020 through June 2nd 2020. Among the key findings were the following:

- 15% of Indiana households could not pay an energy bill during the prior month, 13% received a shutoff notice, and 4% had their service disconnected.
- 30% of Indiana households indicated they had to reduce or forgo expenses for basic household needs in order to pay energy bills
- Household that were unable to pay their energy bill in the previous month were more likely to be at or below the poverty line, people of color, [. . .] and in households where someone either lost their job or had their hours reduced since the COVID-19 pandemic

Additionally, the study found that 11% of the respondents had lost their jobs, 13% had their hours reduced, and 7% had been furloughed without pay. Over 15% of respondents indicated that they were not paying their rent or mortgage at all and an additional 10% said they were only making partial payments.[6]

In order to identify the areas in greatest needs, IHCDA developed a ranking method that incorporated many of the factors discussed above for all 92 counties. IHCDA categorized these metrics into four categories: Eligible Homeowners, Socially Disadvantaged Individuals, Economic Distress, and Housing Distress. These categories and measures are listed in Table 1 below.

Table 1

Weight	Measure	Data Source
30%	**Eligible Homeowners**	
	Households Earning Less Than or Equal to 100% AMI	CHAS 2013 - 2017
	Percent of Cost-Burdened and Severely Cost-Burdened Households	CHAS 2013 - 2017
35%	**Socially Disadvantaged Individuals**	
	Percent of Nonwhite Homeowners	ACS 2015 – 2019
	Social Vulnerability Percentile Rank	CDC SVI 2018

[6] David Konisky and Sanya Carley, Survey of Household Energy Insecurity in Indiana in Time of COVID, June 30, 2020 https://energyjustice.indiana.edu/doc/06302020-indiana-wave.pdf

10%	**Economic Distress**	
	Unemployment Rate for June 2021[7]	STATSIndiana
25%	**Housing Distress**	
	Non-forborne Delinquency Rate	MAPD data for Indiana using Black Knight data[8]
	Forbearance Rate	MAPD data for Indiana using Black Knight data[9]

For each of the seven measures shown in Table 1, individual percentages or percentiles, as appropriate, were calculated for each Indiana county. Except for the Housing Distress measures, data values existed for each county. For the Housing Distress measures, data was unavailable for six counties. For those counties, the overall average of the delinquency and forbearance values from the other 86 counties was used. For all measures, higher values represent an undesirable situation compared to lower values.

For each Indicator in Table 1 containing more than one measure, a composite measure was calculated for that Indicator using the geometric mean of the individual measures. The geometric mean is commonly used when combining measures of different magnitude; when the measures are similar in magnitude, the geometric mean will closely approximate the average of the individual measures.

IHCDA recognizes that the four Indicators should have varying degrees of influence on the final ranking of the counties. The weights shown in Table 1 were chosen so that SDI would have the greatest influence, followed by Eligible Homeowners, Housing Distress, and Economic Distress.

These weights were then applied to the three composite measures and the single Economic Distress measure. The resulting weighted value represents each county's overall ranking. The histogram of these ranks, presented below, show them to be reasonably bell shaped, with just a few counties exhibiting the highest rankings. These higher-ranking counties will be further evaluated as potential beneficiaries for this program.

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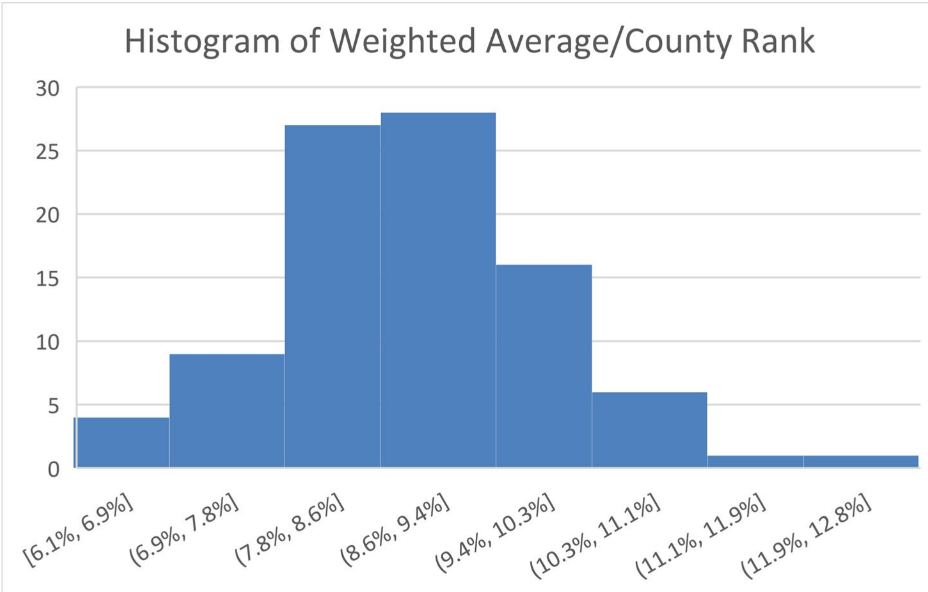
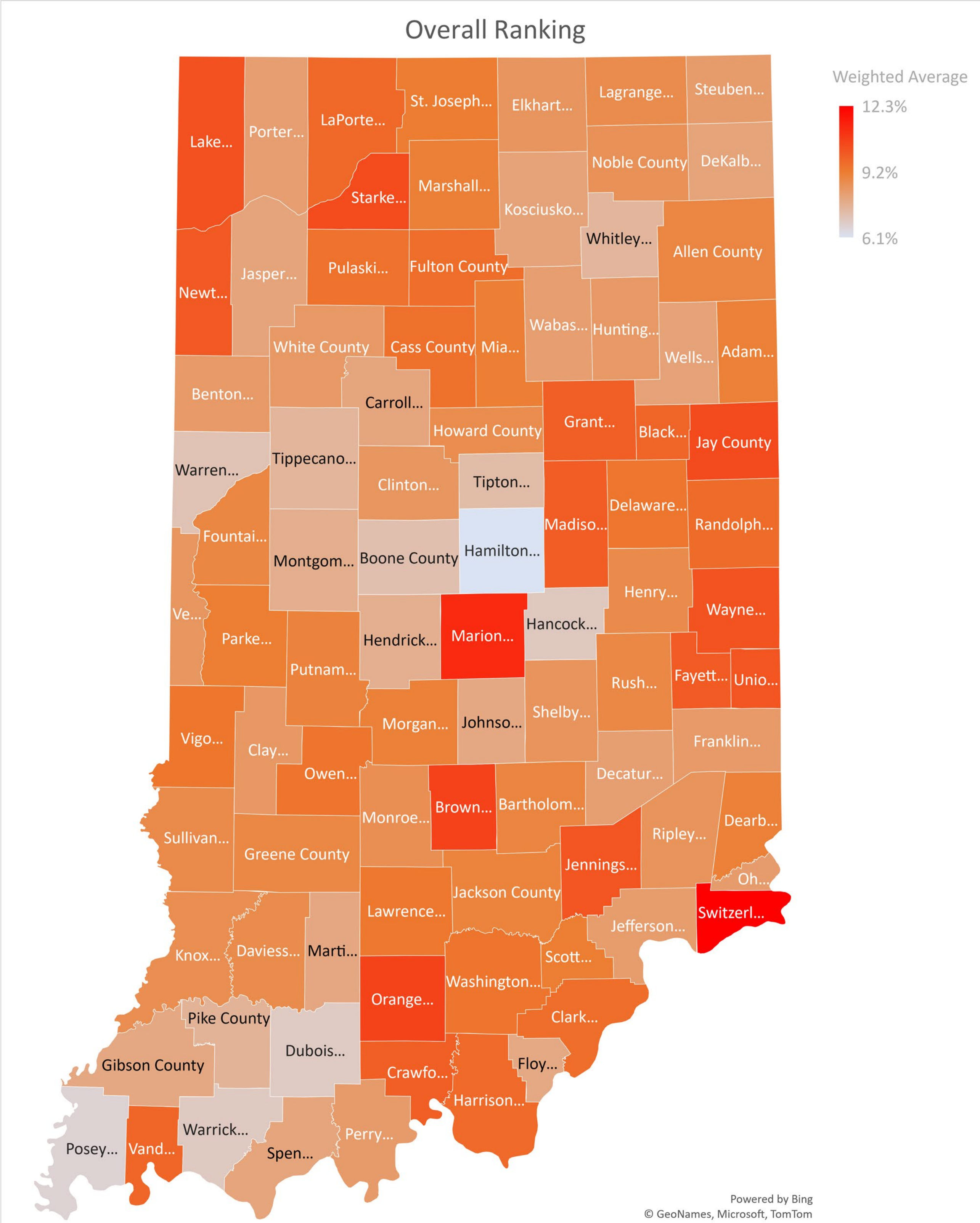
7 Most recent data available at time of submission

8 Atlanta Fed calculations using Black Knight's McDash Flash daily mortgage performance data (available with a two-day lag), U.S. Census Bureau 2017 FIPS Codes

9 *Id.*



A full list of the overall rankings is located in Appendix A. A county map reflecting these overall rankings can be found below:



Higher values represent an undesirable situation compared to lower values.

Public Participation and Community Engagement

On June 11th, 2021, IHCDA released an IHAF Program Design Survey to the public. This survey was distributed via various IHCDA newsletters and mailing lists, including IHCDA's Executive Director's weekly newsletter. The survey was also posted on social media and existing IHCDA websites. In total, the survey was distributed to a network of over 20,000 individuals. IHCDA received over 130 responses. These responses have been reviewed and the input provided was utilized during the IHAF program design process.

IHCDA continues to reach out to local organizations including groups the agency has preexisting relationships with via IHCDA's existing Hardest Hit Fund (HHF) program. These organizations have been included in program design discussions and will also be utilized in spreading the word about the program throughout the communities that they serve.

IHCDA is also a member of the Indiana Foreclosure Prevention Network (IFPN). The IFPN was developed by a coalition of community organizations, housing-related agencies, government agencies, lenders, and banks to assist Indiana homeowners who are struggling with — or who are at risk of — mortgage delinquency and foreclosure. IHCDA is utilizing the existing relationships and knowledge base of this coalition to inform its program design decisions.

Additionally, in June IFPN's primary website dedicated to homeowner assistance, and the website used as the public face of IHCDA's HHF and other homeownership programs, 877GetHope.org, was updated to include a brief description of the IHAF program. Homeowners were provided a link which they could use to submit their email to be notified when the IHAF program launches. IHCDA is using this list to gauge program interest and identify areas with high need. All eligible homeowners on this list will be contacted as part of IHAF's initial launch.

IHCDA also presented its proposed IHAF program model to its Board of Directors at its regular meeting on June 24th, 2021. This virtual meeting was open to the public.

Due to the limited time until the plan due date, IHCDA intends to continue holding stakeholder meetings over the next several months to refine our implementation processes and ensure we are reaching the right customers with this program. Potential focuses for these stakeholder meetings include other government agencies, mortgage lenders and servicers, community and neighborhood organizations, religious organizations, legal service providers, and utility providers.

Program Design

Use of Funds

IHCDA intends to use HAF funds for the following purposes:

- **Monthly Assistance:** For qualifying homeowners whose monthly mortgage payments are unaffordable based on their current household income, IHCDA may provide temporary monthly assistance to cover the homeowner's first mortgage payment and related expenses.

- **Monthly Assistance with Reinstatement:** For qualifying homeowners whose financial hardship caused, or contributed to, an accumulated mortgage delinquency (including lender forbearance) that they cannot pay, and whose mortgage payments or related expenses are unaffordable based on their current household income, IHCDA may provide assistance to bring the homeowner's mortgage current, followed by temporary monthly assistance to cover the homeowner's first mortgage payment or related expenses.

- **Reinstatement Only Assistance:** For qualifying homeowners whose financial hardship caused, or contributed to, an accumulated mortgage delinquency (including lender forbearance) that they cannot pay, but whose monthly mortgage payment is otherwise affordable based on the homeowner's current monthly household income (excluding unemployment insurance benefits), IHCDA may provide assistance to bring the homeowner's mortgage or related expenses current.

Targeted Population

Eligible homeowners with a qualified hardship may have incomes equal to or less than 150% of the Area Median Income, adjusted for household size.

Homeowner Eligibility Requirements

Eligible homeowners for MAP must meet the following criteria:

- The homeowner must have experienced a Qualified Financial Hardship on or after January 21, 2020, associated with the coronavirus pandemic. Homeowner must attest that they experienced a financial hardship and the attestation must describe the nature of the financial hardship (e.g. job loss, reduction in income, or increased costs due to healthcare or the need to care for a family member).
    - A "Qualified Financial Hardship" is a material reduction in income, medical hardship, or death associated with the coronavirus pandemic that

has created or increased a risk of mortgage delinquency, mortgage default, or foreclosure for a homeowner. The hardship **MUST** have occurred on or after January 21, 2020.

- The homeowner must have owned the home on or before January 1, 2020.
- The homeowner must currently own and occupy the property as their primary residence.
- The homeowner must meet the Homeowner Income Eligibility Requirements.
- The homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered "discharge" or "dismissal".
- The homeowner must complete and sign Affidavit, Application, Disclosures, and 3rd Party Authorization forms.
- The homeowner agrees to provide all necessary documentation to satisfy program guidelines within timeframes established by IHCDA, including self-certification or attestation of socially disadvantaged status, as applicable.
- The original, unpaid principal balance of the homeowner's first mortgage or housing loan, at the time of origination, was not greater than the conforming loan limit in effect at time of origination.

Co-owners are not permitted to separately apply for program assistance.

Income Eligibility Requirements

With respect to all borrowers:

- Must own only one mortgaged home in the state of Indiana.
- Must submit an affidavit identifying a COVID-19-related financial hardship that occurred on or after January 21, 2020.
- Current household income must be at or below 150% of AMI, adjusted for borrower household size.

In addition, one of the following must apply:

- For **Monthly Assistance** or **Monthly Assistance with Reinstatement** borrowers:
    - Lender validated monthly first mortgage payment must exceed 25% of the borrower's gross monthly household income, excluding unemployment insurance benefits, **and**

  - Following the reinstatement portion of assistance, if applicable, there must be sufficient funds available within the Maximum Household Assistance cap to allow IHCDA to make at least three monthly mortgage payments to the servicers.

- For **Reinstatement-Only** borrowers:
  - Current front-end housing debt-to-income ratio cannot exceed 38%.

Intended Impact

The purpose of the IHAF MAP is to provide financial relief to eligible homeowners by helping them eliminate or reduce the past due payments associated with their Covid-19 hardships.

MAP will mitigate the need for large reinstatement dollars to be repaid by eligible, income-qualified homeowners.

Application Process

Homeowners will apply electronically using an online application portal procured by IHCDA. Accommodations may be made for applicants who are unable to apply electronically. If needed, applicants can receive assistance in completing their application by contacting a call center that will be operated by a vendor procured on behalf of IHCDA.

Required application documents include:

- IHAF application.
- Third Party Authorization (TPA) and Disclosure Form.
- Qualifying hardship attestation from homeowner certifying and identifying the eligible hardship and that it occurred on or after January 21, 2020.
- Mortgage Statement for each lien (e.g., first mortgage, second mortgage, down payment assistance mortgage).
- Income documentation; W2's, paystubs, previous years' tax returns or alternative income documents as applicable.

IHCDA anticipates outsourcing eligibility determination to a qualified vendor. IHAF staff will train and monitor vendor personnel.

Conditions or Limitations

IHCDA will not exceed its "maximum per household IHAF assistance" amount of $35,000 per household. Additionally, MAP assistance is limited to one time per household. This does NOT preclude IHCDA from providing additional assistance under subsequently developed programs, however, the sum total of assistance provided under MAP plus any subsequent program shall not exceed $35,000.

All assistance is structured as a forgivable, non-recourse, non-interest bearing, non-amortizing loan, secured by a junior lien on the property. The loan has a term of five years. The first 20% of the loan will be forgiven 12 months after the loan closing. The remainder of the loan will be forgiven at a rate of 20% per annum thereafter. If the borrower sells the property before the loan is fully forgiven, all net sale proceeds, up to the full outstanding principal balance at the time of sale, will be due and payable to IHCDA.

The following are excluded from assistance under IHAF MAP:

- Open “line of credit” loans.
- Vacant, abandoned, or condemned properties.
- Properties for which the occupant is not the deeded owner (except properties held in non-incorporated living trusts).
- Properties owned by limited partnerships, limited liability partnerships, limited liability companies, or other incorporated entities.
- Properties listed outside the state of Indiana.

Payment Process

IHCDA will disburse IHAF assistance directly to mortgage lender/servicer, county treasurer or local taxing authority, condominium/homeowners’ association, and homeowner’s insurance.

Reinstatement Only: IHCDA will make no more than one disbursement to each payee under the reinstatement only program unless payee notifies IHCDA of a payment shortage.

Monthly Assistance or **Monthly Assistance with Reimbursement:** IHCDA will make no more than six months of monthly mortgage payments directly to the lender under the monthly assistance program, and a one-time payment to the county treasurer or local taxing authority, condominium/homeowners’ association, and homeowner’s insurance.

IHCDA will disburse the amount quoted by the lender/servicer; any discrepancies must be resolved by the homeowner and lender/servicer separately.

If the homeowner’s past due amount exceeds the amount that IHCDA can provide, the homeowner may pay the difference directly to IHCDA prior to or at IHAF loan closing.

Other Available Sources of Assistance

IHCDA offers many programs related to homeowner assistance, utility assistance, rental assistance, and other services intended to help Hoosiers in need. IHCDA will ensure that applicants are informed of the existence of any other IHCDA program for which they may be eligible.

IHCDA will also utilize the services offered by the existing IFPN to assist applicants as well. Applicants should be aware of many of these programs already as IHCDA intends to use the IFPN's 877gethope.org website as the home page for its IHAF portal page, similar to the successful strategy utilized by IHCDA in launching its HHF program in 2011.

Targeted Homeowners

The following populations will receive priority funding:

- At least sixty percent (60%) to eligible homeowners with equal to or less than 100% of the Area Median Income for their household size or National Median Income, whichever is greater, as required by the American Rescue Plan; and

- The remaining amount to eligible "socially disadvantaged" homeowners with incomes equal to or less than 140% Area Median Income. Absent and subject to further guidance, "socially disadvantaged" is presumed to mean homeowners who self-report as Black Americans, Hispanic Americans, Native Americans, Asian Americans, and Pacific Islanders.

- To the extent possible, IHCDA will prioritize assistance to homeowners who have Federal Housing Administration (FHA), Department of Veterans Affairs (VA), or U.S. Department of Agriculture (USDA) mortgages and homeowners who have mortgages made with the proceeds of mortgage revenue bonds or other mortgage programs that target low- and moderate-income borrowers. Data provided by Treasury to IHCDA indicates that in the state of Indiana, as of June 2021, there are 219,672 active FHA loans, 39,098 active USDA loans, and 57,202 active VA loans.[10] This data also includes the number of loans that are delinquent and in forbearance as well as the number of these loans that are held by minority borrowers. IHCDA will utilize this information to inform its targeting and outreach campaigns.

[10] Federal Reserve Bank Mortgage Dashboard data provided by Treasury to State of Indiana, June 11, 2021

The program will include targeted partnerships with local media, faith-based organizations and other trusted advisors that can connect with underserved communities and promote utilization of this resource.

IHCDA will utilize the data collected through the needs analysis discussed above to target its marketing and outreach. The agency will work in conjunction with the vendor it selects to perform informed and targeted outreach to counties where data indicates a high need for assistance. IHCDA's needs analysis also provides critical information on which counties to target to ensure maximum outreach to Socially Disadvantaged Individuals and homeowners at or below 100% AMI.

Best Practices & Coordination with Other HAF Participants

Best Practices & Previous Program Experience

IHCDA has extensive experience working with vulnerable populations in crisis situations. IHCDA has administered programs providing relief to Hoosiers impacted by events ranging from natural disasters such as flooding and tornados to economic downturns like the Great Recession. These experiences, combined with knowledge learned through years of collaboration with other similar agencies, has led to the development of best practices that IHCDA implements in all of its programs and initiatives.

Perhaps the best example of this, and the one most relevant to HAF, is IHCDA's HHF program. Indiana was one of 19 states that received money from the U.S. Department of the Treasury to help homeowners avoid losing their homes to foreclosure. Indiana received more than $283 million for HHF. The purpose of the HHF program is to prevent avoidable foreclosure and help stabilize the housing market.

The program provided up to six months or $30,000 in mortgage payment and/or reinstatement assistance to approved homeowners who had experienced an involuntary employment-related financial hardship due to:

- An involuntary loss of employment or reduction in employment income.
- A reduction in household income due to death of a spouse.
- Loss of employment income related to medical procedures or emergencies.

IHCDA administered this program from its inception in 2011 until the program closed in 2021.

IHCDA utilized the knowledge gained administering this very similar program when designing the structure of its IHAF program - taking the most successful policies and procedures from HHF and adapting them to fit the requirements of IHAF. Additionally, IHCDA is using its experience working with third-party vendors on HHF to inform its decision making when selecting a new vendor to assist in administering the IHAF program. The organizational knowledge and capacity of this vendor, as well as the combined institutional experience of all the organizations comprising the IFPN with which IHCDA has a strong working relationship, will further enhance the agency's ability to administer this program efficiently and effectively.

Coordination with Other HAF Participants and Servicers

IHCDA has consistently participated in weekly HAF working group discussions facilitated through the National Council of State Housing Agencies (NCSHA). These calls have fostered a great deal of collaboration and thoughtful discussion. Through these calls IHCDA learned about the structure of other states' HAF plans and used this information to inform the design of its own. The working group also allowed IHCDA to learn about common difficulties other states have encountered and to develop policies that will preemptively address these concerns.

Additionally, IHCDA continues to foster relationships with lenders and servicers that were established as part of it's HHF program. The intention is to continue to strengthen these relationships with the hope of brining most, if not all, of these groups into the HAF program in one way or another. Some of these lenders and servicers have already expressed interest in participating in the program.

Coordination with Other Federal Agencies

IHCDA intends to make an effort to prioritize assistance to homeowner who have FHA, VA, or USDA mortgages. As such, the agency intends to reach out to these agencies, and any other that may have valuable knowledge or services to offer, in order to ensure we are identifying and serving these homeowners in the most effective way possible.

Performance Goals

Performance goals will be finalized following selection of a vendor and program design finalization. Goals may include such items as tracking the number of socially disadvantaged individuals served, tracking the number of households served at or below 100% AMI, the effectiveness of agency and vendor outreach, the total number of households served, the number of inquiries received and from where, the number of unique visits to the program's online portal, the average amount of time between application submittal and approval, the average amount of time it takes to finalize payments, and other similar metrics of program effectiveness.

Readiness

Staffing & Systems / Contracts & Partnerships / Existing Programs

IHCDA's staff has the experience and capacity needed to effectively administer the IHAF program. Several members of the program staff have multiple years of experience working on the very similar HHF program. This experience will prove to be invaluable as the program design of IHAF closely mimics that of HHF. The team also includes individuals with extensive experience working on other single family and multifamily housing programs, including multifamily tax credit bonds, low-income housing tax credits, HOME, CDBG, National Housing Trust Fund, housing counseling grants, and a diverse slate of other programs that have provided assistance to Hoosiers across the entire state of Indiana. All of these individuals will be able to bring their knowledge and experience to the implementation and administration of the IHAF program.

IHCDA also issued an RFP requesting proposals from vendors interested in assisting with administration of the IHAF program. The responses received by IHCDA include proposals for full turnkey administration of the program, featuring software with front and back-end portals and extensive data reporting, call centers, monitoring, payment processing, and application review. IHCDA intends to have selected and contracted with a vendor by the end of August.

IHCDA also intends to utilize to the fullest extent its existing partnerships with community and neighborhood organizations, lenders, servicers, and other groups that have been developed as a part of HHF or other agency programs. Through these partnerships IHCDA will be able to draw upon a wealth of organizational and program experience.

Pilot Program

IHCDA currently does not intend to administer a pilot program.

Budget

IHCDA has been allocated **$167,921,663** for the HAF program. Per program guidelines, 15% of that allocation **($25,188,249.45)** will be used for program administration. The remaining 85% **($142,733,413.55)** will be allocated towards homeowner assistance.

Administration:	$25,188,249.45
Homeowner Assistance:	$142,733,413.55
Total Allocation:	**$167,921,663.00**

Appendix A – Overall County Rankings

Higher values represent an undesirable situation compared to lower values.

County Name	Weighted Average
Switzerland County	12.3%
Marion County	11.3%
Brown County	10.7%
Orange County	10.7%
Jay County	10.5%
Starke County	10.5%
Lake County	10.3%
Wayne County	10.3%
Jennings County	10.2%
Union County	10.2%
Newton County	10.1%
Fayette County	10.1%
Madison County	10.0%
Grant County	10.0%
Crawford County	10.0%
Blackford County	9.8%
Vanderburgh County	9.8%
LaPorte County	9.7%
Harrison County	9.7%
Randolph County	9.7%
Fulton County	9.6%
Clark County	9.6%
Cass County	9.5%
Pulaski County	9.5%
Owen County	9.4%
Washington County	9.4%
Delaware County	9.4%
Vigo County	9.4%
Lawrence County	9.4%
St. Joseph County	9.2%
Parke County	9.2%
Scott County	9.2%
Miami County	9.2%
Marshall County	9.1%
Adams County	9.1%
Morgan County	9.1%
Dearborn County	9.1%
Putnam County	9.0%
Jackson County	9.0%
Bartholomew County	9.0%
Allen County	8.9%
Fountain County	8.9%
Greene County	8.9%
Rush County	8.9%
Sullivan County	8.8%
Henry County	8.8%
Daviess County	8.8%
Lagrange County	8.8%
Howard County	8.7%
Knox County	8.7%
Monroe County	8.7%
Noble County	8.6%
Ripley County	8.5%
Shelby County	8.5%
Elkhart County	8.5%
Clinton County	8.5%
Vermillion County	8.5%
Clay County	8.4%
Huntington County	8.4%
White County	8.4%
Benton County	8.3%
Franklin County	8.3%
Perry County	8.3%
Steuben County	8.3%
Ohio County	8.3%
Jefferson County	8.3%
Wabash County	8.2%
Porter County	8.2%
Decatur County	8.2%
Wells County	8.1%
Kosciusko County	8.1%
DeKalb County	8.1%
Jasper County	8.0%
Spencer County	8.0%
Carroll County	8.0%
Martin County	7.9%
Gibson County	7.9%
Johnson County	7.9%
Floyd County	7.9%
Montgomery County	7.7%
Hendricks County	7.7%
Pike County	7.6%
Tippecanoe County	7.5%
Whitley County	7.5%
Tipton County	7.3%
Boone County	7.2%
Warren County	7.1%
Hancock County	7.0%
Warrick County	6.9%
Dubois County	6.9%
Posey County	6.6%
Hamilton County	6.1%