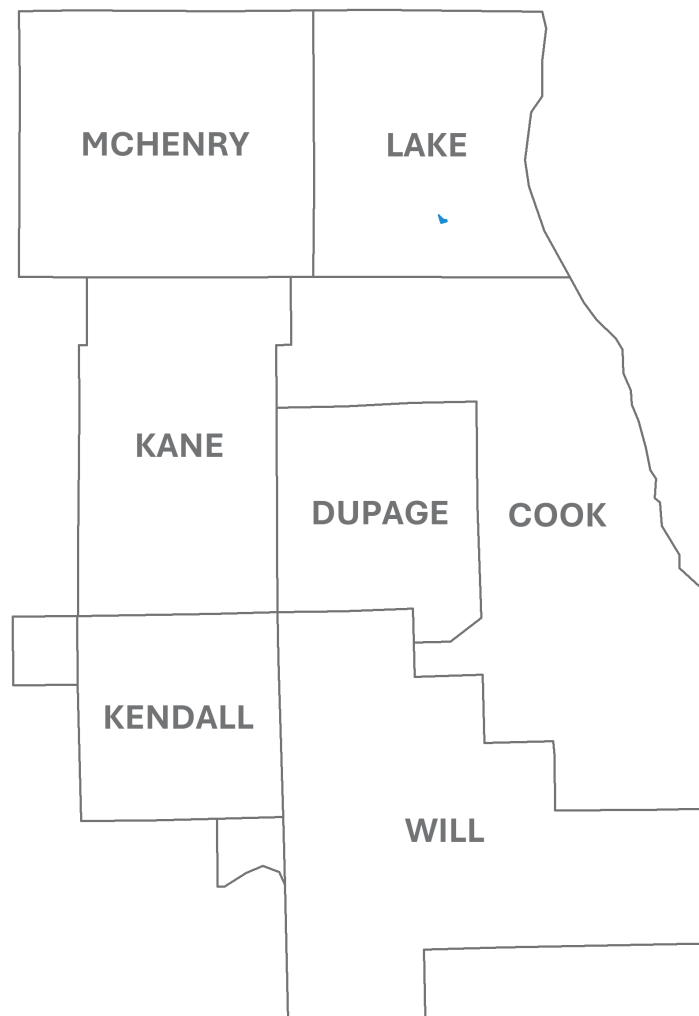




April 2025

# Indian Creek

Local Housing Profile  
Municipality series



Developed in partnership with:

**INSTITUTE** FOR  
**HOUSING STUDIES**  
at DePaul University



Chicago Metropolitan  
Agency for Planning

### About the Local Housing Profiles

The Local Housing Profiles are a curated set of housing data. The [Chicago Metropolitan Agency for Planning \(CMAP\)](#) provides these profiles for each of the 7 counties, 285 municipalities, and Chicago community areas (CCA) in northeastern Illinois.

Developed in partnership with the [Institute for Housing Studies at DePaul University \(IHS\)](#), the Local Housing Profiles can be used by residents, practitioners, planners, and policymakers to understand the latest data on a community's housing demand, supply, and affordability relative to regional trends. These reports include data from a number of sources, including socioeconomic, demographic, and housing unit data from the [American Community Survey \(ACS\)](#), and key housing market indicators generated from parcel-level administrative data and collected by the IHS via its [Data Clearinghouse](#).

If you or someone you know does not have safe and permanent housing, you can dial 211 or visit [211metrochicago.org](https://211metrochicago.org) to find help. Available across northeastern Illinois, 211 is a free, 24-hour service that connects residents to housing, food, utility payment assistance, healthcare, transportation, childcare, jobs, mental health, and more.

CMAP will update the Local Housing Profiles each year to reflect the most recent data available. The latest version is available on the CMAP website at [cmap.is/local-housing-profiles](https://cmap.is/local-housing-profiles). The data tables are also available on the [CMAP Data Hub](#). Please send questions to [info@cmap.illinois.gov](mailto:info@cmap.illinois.gov).

To improve these profiles in the future, CMAP wants to hear from you! Please take a quick [survey](#) to describe how you use this data and what you would like to see in future Local Housing Profiles.

### User notes

#### Coverage

This snapshot is for Indian Creek, which does *not* extend beyond the seven counties of northeastern Illinois. For communities that extend beyond the CMAP region (for example, Sandwich, IL, extends into DeKalb County), data available from the IHS Clearinghouse (including market data and data on new homebuyers) includes only the portion that is within the seven counties. Municipal-level data derived from the ACS includes the entire municipality.

#### Data availability

Data on homelessness are not included in these profiles due to data availability and consistency.

Data from the IHS Data Clearinghouse on residential sales, mortgages, and foreclosure activity are not available for geographies within Kendall County. Additionally, data on new homebuyers are not available for a small number of municipalities where the underlying data are not well represented at the municipal level. **This snapshot is for Indian Creek, which is *not* well represented and results should be interpreted with caution.**

#### American Community Survey definitions

For data derived from the ACS, the Local Housing Profiles use terminology based on the [ACS subject definitions](#). Definitions for certain ACS-derived indicators are included below some data tables.

#### IHS Data Clearinghouse definitions

The data derived from the IHS Data Clearinghouse include aggregated, parcel-level administrative data on all single-family; condominium; two- to four-unit; five-or-more-unit building sales (from deed recordings); mortgage loans (from lien recordings); and new foreclosure filings (from circuit court filings). Loan level data are sourced from the [Home Mortgage Disclosure Act \(HMDA\)](#) for first-lien, owner-occupied, home purchase loans of one- to four-unit properties. Additional definitions for certain IHS-derived indicators are included below some data tables.

### **Margins of error**

The ACS is a sample-based data product. Exercise caution when using data from low-population communities, as the margins of error are often large compared to the estimates. Indicators for this project were selected to minimize the impact of high margins of error where possible. For more details on sample sizes and ACS guidance, please refer to the [ACS sample size and data quality methodology](#). Data from the IHS Data Clearinghouse do not have margin of error concerns.

### **Mean of median values for ACS data**

For aggregated geographies (CCAs and the CMAP region) where the underlying ACS tract-level data are reported as medians (like median gross rent or median income), a mean of median values is calculated and reported. For non-aggregated geographies (municipalities and counties), the median is reported.

### **Mean of median values for HMDA data**

Home Mortgage Disclosure Act data are loan-level data that include only the census tract as the geographic indicator due to privacy concerns. Census tracts follow CCA, county, CMAP region, and some municipal boundaries. For areas where the tracts align, the median value for homebuyer income, purchase price, and loan amount are reported. However, most municipalities do not have boundaries that align with census tracts. For these communities, the IHS conducted geospatial and other analyses to identify tract relationships to CMAP region municipalities and estimate mean of median values. For more on this methodology, contact [housingstudies@depaul.edu](mailto:housingstudies@depaul.edu).

### **Comparing ACS data across past years**

ACS five-year estimates are rolling samples that span a five-year period. When exploring trends, overlapping estimates should not be compared. The Census Bureau provides [guidance for comparing ACS data over time](#). Please contact CMAP at [info@cmap.illinois.gov](mailto:info@cmap.illinois.gov) if you have additional questions.

## Data for all households

These tables summarize the general demographic and social characteristics of all households in Indian Creek. The data provide useful context about the residents of a community for indicators that cannot be separated by owner or renter households due to sample size issues.

### Housing tenure, 2023

|                                  | Indian Creek |              | Lake County    |              | CMAP region      |              |
|----------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                  | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| Owner-occupied                   | 224          | 87.5         | 190,963        | 74.4         | 2,116,804        | 64.6         |
| Renter-occupied                  | 32           | 12.5         | 65,697         | 25.6         | 1,159,292        | 35.4         |
| <b>Total occupied households</b> | <b>256</b>   | <b>100.0</b> | <b>256,660</b> | <b>100.0</b> | <b>3,276,096</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25003 - Tenure

Universe: Occupied households

### Head of household age, 2023

|                                  | Indian Creek |              | Lake County    |              | CMAP region      |              |
|----------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                  | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| 15 to 24                         | 0            | 0.0          | 5,740          | 2.2          | 91,412           | 2.8          |
| 25 to 34                         | 11           | 4.3          | 33,083         | 12.9         | 530,504          | 16.2         |
| 35 to 44                         | 48           | 18.8         | 46,618         | 18.2         | 612,833          | 18.7         |
| 45 to 54                         | 77           | 30.1         | 51,112         | 19.9         | 601,796          | 18.4         |
| 55 to 64                         | 54           | 21.1         | 54,306         | 21.2         | 617,825          | 18.9         |
| 65 to 74                         | 42           | 16.4         | 39,509         | 15.4         | 480,606          | 14.7         |
| 75 and over                      | 24           | 9.4          | 26,292         | 10.2         | 341,120          | 10.4         |
| <b>Total occupied households</b> | <b>256</b>   | <b>100.0</b> | <b>256,660</b> | <b>100.0</b> | <b>3,276,096</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25007 - Tenure by age of householder

Universe: Occupied households

### Head of household race and ethnicity, 2023

|                                     | Indian Creek |              | Lake County    |              | CMAP region      |              |
|-------------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                     | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| White (alone)                       | 149          | 58.2         | 167,446        | 65.2         | 1,809,956        | 55.2         |
| Hispanic or Latino (of any race)    | 20           | 7.8          | 46,593         | 18.2         | 597,976          | 18.3         |
| African-American (alone)            | 12           | 4.7          | 16,679         | 6.5          | 558,216          | 17.0         |
| Asian (alone)                       | 67           | 26.2         | 19,555         | 7.6          | 235,642          | 7.2          |
| Other/multiple races (non-Hispanic) | 8            | 3.1          | 6,387          | 2.5          | 74,306           | 2.3          |
| <b>Total occupied households</b>    | <b>256</b>   | <b>100.0</b> | <b>256,660</b> | <b>100.0</b> | <b>3,276,096</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25006 - Race of householder, B25003H - Tenure (white alone, not Hispanic or Latino householder), B25003I - Tenure (Hispanic or Latino householder)

Universe: Occupied households

## Household disability status,\* 2023

|                                    | Indian Creek |              | Lake County    |              | CMAP region      |              |
|------------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                    | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| With disability (1 or more people) | 58           | 22.7         | 55,799         | 21.7         | 714,430          | 21.8         |
| No disability                      | 198          | 77.3         | 200,861        | 78.3         | 2,561,666        | 78.2         |
| <b>Total occupied households</b>   | <b>256</b>   | <b>100.0</b> | <b>256,660</b> | <b>100.0</b> | <b>3,276,096</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B22010 - Receipt of food stamps/SNAP in the past 12 months by disability status for households

Universe: Occupied households

\*Disability status is defined as a person with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability.

## Housing characteristics and market conditions

These tables provide estimates of housing units in Indian Creek, categorized by structure size or type, and age, along with key housing market data. The market data includes the density per 100 residential parcels for each data type, enabling comparisons across different areas. Data is not available for Kendall County.

### Housing occupancy, 2023

|                            | Indian Creek |              | Lake County    |              | CMAP region      |              |
|----------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                            | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| Occupied housing units     | 256          | 98.1         | 256,660        | 95.0         | 3,276,096        | 93.2         |
| Vacant housing units       | 5            | 1.9          | 13,423         | 5.0          | 239,417          | 6.8          |
| <b>Total housing units</b> | <b>261</b>   | <b>100.0</b> | <b>270,083</b> | <b>100.0</b> | <b>3,515,513</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25001 - Housing units

Universe: Housing units

### Housing units by type of structure, 2023

|                            | Indian Creek |              | Lake County    |              | CMAP region      |              |
|----------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                            | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| 1 unit                     | 261          | 100.0        | 207,369        | 76.8         | 2,011,485        | 57.2         |
| 2 to 4 units               | 0            | 0.0          | 15,688         | 5.8          | 509,798          | 14.5         |
| 5 to 49 units              | 0            | 0.0          | 29,834         | 11.0         | 595,338          | 16.9         |
| 50 or more units           | 0            | 0.0          | 12,670         | 4.7          | 368,224          | 10.5         |
| Mobile home/other*         | 0            | 0.0          | 4,522          | 1.7          | 30,668           | 0.9          |
| <b>Total housing units</b> | <b>261</b>   | <b>100.0</b> | <b>270,083</b> | <b>100.0</b> | <b>3,515,513</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25024 - Units in structure

Universe: Housing units

\*Other includes boats, recreational vehicles (RVs), vans, etc.

### Housing units by year built, 2023

|                            | Indian Creek |              | Lake County    |              | CMAP region      |              |
|----------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                            | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| 1939 or earlier            | 3            | 1.1          | 23,338         | 8.6          | 731,377          | 20.8         |
| 1940 to 1959               | 17           | 6.5          | 35,892         | 13.3         | 624,298          | 17.8         |
| 1960 to 1979               | 46           | 17.6         | 67,227         | 24.9         | 892,565          | 25.4         |
| 1980 to 1999               | 41           | 15.7         | 90,250         | 33.4         | 699,540          | 19.9         |
| 2000 or later              | 154          | 59.0         | 53,376         | 19.8         | 567,733          | 16.1         |
| <b>Total housing units</b> | <b>261</b>   | <b>100.0</b> | <b>270,083</b> | <b>100.0</b> | <b>3,515,513</b> | <b>100.0</b> |
| <b>Median year built</b>   | <b>2002</b>  |              | <b>1982</b>    |              | <b>1984</b>      |              |

Source: 2019-2023 American Community Survey five-year estimates. B25034 - Year structure built, B25035 - Median year structure built

Universe: Housing units

## Residential sales activity,\* 2022

|                                               | Indian Creek | Lake County | CMAP region |
|-----------------------------------------------|--------------|-------------|-------------|
| Number of residential sales                   | 9            | 11,602      | 125,069     |
| Median residential sales price                | \$482,000    | \$325,000   | \$295,000   |
| Share of sales purchased by investor buyers** | 0.0%         | 6.5%        | 11.7%       |
| Total sales per 100 residential properties    | 4.5          | 5.3         | 5.0         |

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds

Universe: Residential properties

\*Data are not available for all communities within the CMAP region.

\*\*An investor buyer includes only cases where a business entity appears on the deed as the buyer and does not include investors who are listed on legal documents as individuals.

## Residential mortgage activity,\* 2022

|                                            | Indian Creek | Lake County | CMAP region |
|--------------------------------------------|--------------|-------------|-------------|
| Total loans on residential properties      | 18           | 19,906      | 202,403     |
| Total loans per 100 residential properties | 9.1          | 9.1         | 8.1         |

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds

Universe: Residential properties

\*Mortgage activity includes any new mortgage lien for a home purchase, refinance, or home improvement loan.

Data are not available for all communities within the CMAP region.

## Residential foreclosure filing activity,\* 2022

|                                                          | Indian Creek | Lake County | CMAP region |
|----------------------------------------------------------|--------------|-------------|-------------|
| Total residential foreclosure filings                    | 1            | 957         | 13,150      |
| Total foreclosure filings per 100 residential properties | 0.5          | 0.4         | 0.5         |

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds

Universe: Residential properties

\*Data are not available for all communities within the CMAP region.

## Data for owner-occupied households and affordability for existing owners and new homebuyers

These tables highlight key economic characteristics for owner-occupied households in Indian Creek. Specific tables on housing affordability show housing costs and cost-burden status for current homeowners, as well as loan characteristics for recent homebuyers. Data on the median property value and mortgage amount for recent home sales provide context on regional variation in housing costs. Additionally, data on a typical homebuyer's income can help stakeholders create programs for developing new homeowners.

### Owner household size, 2023

|                                        | Indian Creek |              | Lake County    |              | CMAP region      |              |
|----------------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                        | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| 1-person household                     | 34           | 15.2         | 35,697         | 18.7         | 486,677          | 23.0         |
| 2-person household                     | 78           | 34.8         | 66,219         | 34.7         | 688,976          | 32.5         |
| 3-person household                     | 44           | 19.6         | 32,740         | 17.1         | 354,379          | 16.7         |
| 4-or-more-person household             | 68           | 30.4         | 56,307         | 29.5         | 586,772          | 27.7         |
| <b>Total owner-occupied households</b> | <b>224</b>   | <b>100.0</b> | <b>190,963</b> | <b>100.0</b> | <b>2,116,804</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25009 - Tenure by household size

Universe: Owner-occupied households

### Owner household income, 2023

|                                               | Indian Creek     |              | Lake County      |              | CMAP region      |              |
|-----------------------------------------------|------------------|--------------|------------------|--------------|------------------|--------------|
|                                               | Count            | Percent      | Count            | Percent      | Count            | Percent      |
| Less than \$50,000                            | 23               | 10.3         | 27,753           | 14.5         | 387,562          | 18.3         |
| \$50,000 to \$74,999                          | 10               | 4.5          | 20,517           | 10.7         | 263,757          | 12.5         |
| \$75,000 to \$99,999                          | 12               | 5.4          | 20,681           | 10.8         | 262,774          | 12.4         |
| \$100,000 to \$149,999                        | 60               | 26.8         | 39,042           | 20.4         | 440,556          | 20.8         |
| \$150,000 or more                             | 119              | 53.1         | 82,970           | 43.4         | 762,155          | 36.0         |
| <b>Total owner-occupied households</b>        | <b>224</b>       | <b>100.0</b> | <b>190,963</b>   | <b>100.0</b> | <b>2,116,804</b> | <b>100.0</b> |
| <b>Median owner-occupied household income</b> | <b>\$161,250</b> |              | <b>\$132,182</b> |              | <b>\$120,738</b> |              |

Source: 2019-2023 American Community Survey five-year estimates. B25118 - Tenure by household income in the past 12 months (in 2022 inflation-adjusted dollars), B25119 - Median household income in the past 12 months (in 2022 inflation-adjusted dollars) by tenure

Universe: Owner-occupied households

### Owner mortgage status and income, 2023

|                                        | Indian Creek |              | Lake County    |              | CMAP region      |              |
|----------------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                        | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| Total households with mortgage         | 167          | 74.6         | 124,587        | 65.2         | 1,374,901        | 65.0         |
| Total households not mortgaged         | 57           | 25.4         | 66,376         | 34.8         | 741,903          | 35.0         |
| <b>Total owner-occupied households</b> | <b>224</b>   | <b>100.0</b> | <b>190,963</b> | <b>100.0</b> | <b>2,116,804</b> | <b>100.0</b> |
| <i>Households with mortgage</i>        |              |              |                |              |                  |              |
| Less than \$50,000                     | 13           | 7.8          | 11,776         | 9.5          | 175,136          | 12.7         |
| \$50,000 to \$99,999                   | 14           | 8.4          | 24,536         | 19.7         | 322,792          | 23.5         |
| \$100,000 to \$149,999                 | 41           | 24.6         | 27,029         | 21.7         | 306,746          | 22.3         |
| \$150,000 or more                      | 99           | 59.3         | 61,246         | 49.2         | 570,227          | 41.5         |
| <b>Total households with mortgage</b>  | <b>167</b>   | <b>100.0</b> | <b>124,587</b> | <b>100.0</b> | <b>1,374,901</b> | <b>100.0</b> |
| <i>Households without mortgage</i>     |              |              |                |              |                  |              |
| Less than \$50,000                     | 10           | 17.5         | 15,977         | 24.1         | 212,426          | 28.6         |
| \$50,000 to \$99,999                   | 8            | 14.0         | 16,662         | 25.1         | 203,739          | 27.5         |
| \$100,000 to \$149,999                 | 19           | 33.3         | 12,013         | 18.1         | 133,810          | 18.0         |
| \$150,000 or more                      | 20           | 35.1         | 21,724         | 32.7         | 191,928          | 25.9         |
| <b>Total households not mortgaged</b>  | <b>57</b>    | <b>100.0</b> | <b>66,376</b>  | <b>100.0</b> | <b>741,903</b>   | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25098 - Mortgage status by household income in the past 12 months (in 2022 inflation-adjusted dollars)

Universe: Owner-occupied households

### Monthly owner costs,\* 2023

|                                                              | Indian Creek |              | Lake County    |              | CMAP region      |              |
|--------------------------------------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                                              | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| Less than \$700                                              | 4            | 1.8          | 16,017         | 8.4          | 216,396          | 10.2         |
| \$700 to \$999                                               | 3            | 1.3          | 18,217         | 9.5          | 262,333          | 12.4         |
| \$1,000 to \$1,499                                           | 37           | 16.5         | 35,039         | 18.3         | 391,765          | 18.5         |
| \$1,500 to \$1,999                                           | 29           | 12.9         | 33,039         | 17.3         | 365,928          | 17.3         |
| \$2,000 to \$2,499                                           | 28           | 12.5         | 24,620         | 12.9         | 301,265          | 14.2         |
| \$2,500 to \$2,999                                           | 43           | 19.2         | 19,332         | 10.1         | 210,864          | 10.0         |
| \$3,000 to \$3,499                                           | 47           | 21.0         | 13,549         | 7.1          | 131,712          | 6.2          |
| \$3,500 or more                                              | 33           | 14.7         | 31,150         | 16.3         | 236,541          | 11.2         |
| <b>Total owner-occupied households</b>                       | <b>224</b>   | <b>100.0</b> | <b>190,963</b> | <b>100.0</b> | <b>2,116,804</b> | <b>100.0</b> |
| Median monthly owner costs for households with a mortgage    | \$2,959      |              | \$2,452        |              | \$2,261          |              |
| Median monthly owner costs for households without a mortgage | \$1,350      |              | \$1,060        |              | \$960            |              |

Source: 2019-2023 American Community Survey five-year estimates. B25094 - Selected monthly owner costs, B25088 - Median selected monthly owner costs (dollars) by mortgage status

Universe: Owner-occupied households

\*Monthly owner costs include property taxes, insurance, utilities, and mortgage and Homeowner Association costs and fees, if applicable.

## Owner cost burden,\* 2023

|                                                 | Indian Creek |              | Lake County    |              | CMAP region      |              |
|-------------------------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                                 | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| Not cost burdened (less than 30%)               | 173          | 77.6         | 148,112        | 78.0         | 1,568,530        | 74.7         |
| Cost burdened (30% - 50%)                       | 33           | 14.8         | 25,071         | 13.2         | 304,339          | 14.5         |
| Severely cost burdened (over 50%)               | 17           | 7.6          | 16,626         | 8.8          | 227,071          | 10.8         |
| <b>Total owner-occupied households computed</b> | <b>223</b>   | <b>100.0</b> | <b>189,809</b> | <b>100.0</b> | <b>2,099,940</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25091 - Mortgage status by selected monthly owner costs as a percentage of household income in the past 12 months

Universe: Owner households for which cost-burdened status can be computed

\*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

## Owner cost burden by income,\* 2023

|                                             | Indian Creek |              | Lake County    |              | CMAP region      |              |
|---------------------------------------------|--------------|--------------|----------------|--------------|------------------|--------------|
|                                             | Count        | Percent      | Count          | Percent      | Count            | Percent      |
| <i>Less than \$20,000</i>                   |              |              |                |              |                  |              |
| Not cost burdened                           | 0            | N/A          | 499            | 7.4          | 4,943            | 4.8          |
| Cost burdened                               | 0            | N/A          | 776            | 11.5         | 11,524           | 11.2         |
| Severely cost burdened                      | 0            | N/A          | 5,467          | 81.1         | 86,703           | 84.0         |
| <b>Total households less than \$20,000</b>  | <b>0</b>     | <b>100.0</b> | <b>6,742</b>   | <b>100.0</b> | <b>103,170</b>   | <b>100.0</b> |
| <i>\$20,000 to \$34,999</i>                 |              |              |                |              |                  |              |
| Not cost burdened                           | 1            | 6.7          | 2,090          | 22.3         | 29,590           | 24.0         |
| Cost burdened                               | 0            | 0.0          | 3,203          | 34.2         | 36,848           | 29.9         |
| Severely cost burdened                      | 14           | 93.3         | 4,071          | 43.5         | 56,700           | 46.0         |
| <b>Total households \$20,000 - \$34,999</b> | <b>15</b>    | <b>100.0</b> | <b>9,364</b>   | <b>100.0</b> | <b>123,138</b>   | <b>100.0</b> |
| <i>\$35,000 to \$49,999</i>                 |              |              |                |              |                  |              |
| Not cost burdened                           | 0            | 0.0          | 4,421          | 42.1         | 62,597           | 43.4         |
| Cost burdened                               | 7            | 100.0        | 3,343          | 31.9         | 44,159           | 30.6         |
| Severely cost burdened                      | 0            | 0.0          | 2,729          | 26.0         | 37,634           | 26.1         |
| <b>Total households \$35,000 - \$49,999</b> | <b>7</b>     | <b>100.0</b> | <b>10,493</b>  | <b>100.0</b> | <b>144,390</b>   | <b>100.0</b> |
| <i>\$50,000 to \$74,999</i>                 |              |              |                |              |                  |              |
| Not cost burdened                           | 0            | 0.0          | 12,157         | 59.3         | 153,798          | 58.3         |
| Cost burdened                               | 7            | 70.0         | 6,069          | 29.6         | 82,799           | 31.4         |
| Severely cost burdened                      | 3            | 30.0         | 2,291          | 11.2         | 27,160           | 10.3         |
| <b>Total households \$50,000 - \$74,999</b> | <b>10</b>    | <b>100.0</b> | <b>20,517</b>  | <b>100.0</b> | <b>263,757</b>   | <b>100.0</b> |
| <i>\$75,000 to \$99,999</i>                 |              |              |                |              |                  |              |
| Not cost burdened                           | 8            | 66.7         | 16,089         | 77.8         | 193,510          | 73.6         |
| Cost burdened                               | 4            | 33.3         | 3,845          | 18.6         | 59,028           | 22.5         |
| Severely cost burdened                      | 0            | 0.0          | 747            | 3.6          | 10,236           | 3.9          |
| <b>Total households \$75,000 - \$99,999</b> | <b>12</b>    | <b>100.0</b> | <b>20,681</b>  | <b>100.0</b> | <b>262,774</b>   | <b>100.0</b> |
| <i>\$100,000 or more</i>                    |              |              |                |              |                  |              |
| Not cost burdened                           | 164          | 91.6         | 112,856        | 92.5         | 1,124,092        | 93.5         |
| Cost burdened                               | 15           | 8.4          | 7,835          | 6.4          | 69,981           | 5.8          |
| Severely cost burdened                      | 0            | 0.0          | 1,321          | 1.1          | 8,638            | 0.7          |
| <b>Total households \$100,000 or more</b>   | <b>179</b>   | <b>100.0</b> | <b>122,012</b> | <b>100.0</b> | <b>1,202,711</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25095 - Household income by selected monthly owner costs as a percentage of household income in the past 12 months

Universe: Owner households for which cost-burdened status can be computed

\*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

## Characteristics of recent home purchase loans for one- to four-unit properties,\* 2022-2023

|                         | Indian Creek | Lake County | CMAP region |
|-------------------------|--------------|-------------|-------------|
| <b>New homebuyers</b>   | 143          | 15,368      | 168,252     |
| Median homebuyer income | \$169,000    | \$114,000   | \$105,000   |
| Median purchase price** | \$485,000    | \$335,000   | \$335,000   |
| Median loan amount      | \$405,000    | \$295,000   | \$285,000   |

Source: IHS Data Clearinghouse - IHS analysis of data from the home mortgage disclosure act of first lien, owner-occupied, one- to four-home purchase loans 2022-2023

Universe: 1 to 4 unit home purchase loans

\*Data are not available for all communities within the CMAP region.

\*\*Median purchase price is the value of the property used to calculate the loan-to-value ratio of the loan. The difference between the loan amount and purchase price can serve as a proxy for a downpayment.

## Data for renter-occupied households and rental housing affordability

These tables highlight key economic characteristics for renter-occupied households in Indian Creek. Specific tables exploring housing affordability include data on renter incomes, rent, and cost burden status.

### Renter household size, 2023

|                                         | Indian Creek |              | Lake County   |              | CMAP region      |              |
|-----------------------------------------|--------------|--------------|---------------|--------------|------------------|--------------|
|                                         | Count        | Percent      | Count         | Percent      | Count            | Percent      |
| 1-person household                      | 3            | 9.4          | 24,323        | 37.0         | 498,940          | 43.0         |
| 2-person household                      | 0            | 0.0          | 17,628        | 26.8         | 319,041          | 27.5         |
| 3-person household                      | 7            | 21.9         | 9,846         | 15.0         | 149,639          | 12.9         |
| 4-or-more-person household              | 22           | 68.8         | 13,900        | 21.2         | 191,672          | 16.5         |
| <b>Total renter-occupied households</b> | <b>32</b>    | <b>100.0</b> | <b>65,697</b> | <b>100.0</b> | <b>1,159,292</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25009 - Tenure by household size

Universe: Renter-occupied households

### Renter household income, 2023

|                                                | Indian Creek |              | Lake County     |              | CMAP region      |              |
|------------------------------------------------|--------------|--------------|-----------------|--------------|------------------|--------------|
|                                                | Count        | Percent      | Count           | Percent      | Count            | Percent      |
| Less than \$25,000                             | 0            | 0.0          | 14,317          | 21.8         | 280,927          | 24.2         |
| \$25,000 to \$34,999                           | 0            | 0.0          | 5,723           | 8.7          | 103,573          | 8.9          |
| \$35,000 to \$49,999                           | 3            | 9.4          | 8,371           | 12.7         | 143,394          | 12.4         |
| \$50,000 to \$74,999                           | 0            | 0.0          | 11,542          | 17.6         | 194,386          | 16.8         |
| \$75,000 to \$99,999                           | 0            | 0.0          | 9,264           | 14.1         | 145,050          | 12.5         |
| \$100,000 to \$149,999                         | 15           | 46.9         | 9,479           | 14.4         | 161,247          | 13.9         |
| \$150,000 or more                              | 14           | 43.8         | 7,001           | 10.7         | 130,715          | 11.3         |
| <b>Total renter-occupied households</b>        | <b>32</b>    | <b>100.0</b> | <b>65,697</b>   | <b>100.0</b> | <b>1,159,292</b> | <b>100.0</b> |
| <b>Median renter-occupied household income</b> | <b>N/A</b>   |              | <b>\$59,000</b> |              | <b>\$59,724</b>  |              |

Source: 2019-2023 American Community Survey five-year estimates. B25118 - Tenure by household income in the past 12 months (in 2022 inflation-adjusted dollars), B25119 - Median household income in the past 12 months (in 2022 inflation-adjusted dollars) by tenure

Universe: Renter-occupied households

## Gross rent,\* 2023

|                                         | Indian Creek   |              | Lake County    |              | CMAP region      |              |
|-----------------------------------------|----------------|--------------|----------------|--------------|------------------|--------------|
|                                         | Count          | Percent      | Count          | Percent      | Count            | Percent      |
| Households with cash rent               | 32             | 100.0        | 63,259         | 96.3         | 1,120,536        | 96.7         |
| Households no cash rent                 | 0              | 0.0          | 2,438          | 3.7          | 38,756           | 3.3          |
| <b>Total renter-occupied households</b> | <b>32</b>      | <b>100.0</b> | <b>65,697</b>  | <b>100.0</b> | <b>1,159,292</b> | <b>100.0</b> |
| <i>Households with cash rent</i>        |                |              |                |              |                  |              |
| Less than \$600                         | 0              | 0.0          | 3,956          | 6.3          | 78,767           | 7.0          |
| \$600 to \$899                          | 0              | 0.0          | 5,102          | 8.1          | 93,999           | 8.4          |
| \$900 to \$1,249                        | 0              | 0.0          | 15,250         | 24.1         | 270,798          | 24.2         |
| \$1,250 to \$1,499                      | 0              | 0.0          | 9,932          | 15.7         | 182,538          | 16.3         |
| \$1,500 to \$1,999                      | 0              | 0.0          | 16,305         | 25.8         | 252,873          | 22.6         |
| \$2,000 to \$2,499                      | 15             | 46.9         | 7,221          | 11.4         | 131,168          | 11.7         |
| \$2,500 or more                         | 17             | 53.1         | 5,493          | 8.7          | 110,393          | 9.9          |
| <b>Total households with cash rent</b>  | <b>32</b>      | <b>100.0</b> | <b>63,259</b>  | <b>100.0</b> | <b>1,120,536</b> | <b>100.0</b> |
| <b>Median gross rent</b>                | <b>\$3,029</b> |              | <b>\$1,434</b> |              | <b>\$1,483</b>   |              |

Source: 2019-2023 American Community Survey five-year estimates. B25063 - Gross rent, B25064 - Median gross rent (dollars)

Universe: Renter-occupied households

\*Data on gross rent includes contract rent and any utilities paid by the renter.

## Renter cost burden,\* 2023

|                                                  | Indian Creek |              | Lake County   |              | CMAP region      |              |
|--------------------------------------------------|--------------|--------------|---------------|--------------|------------------|--------------|
|                                                  | Count        | Percent      | Count         | Percent      | Count            | Percent      |
| Not cost burdened (less than 30%)                | 29           | 90.6         | 32,326        | 52.4         | 567,331          | 52.1         |
| Cost burdened (30% - 50%)                        | 0            | 0.0          | 14,901        | 24.2         | 254,640          | 23.4         |
| Severely cost burdened (over 50%)                | 3            | 9.4          | 14,462        | 23.4         | 266,938          | 24.5         |
| <b>Total renter-occupied households computed</b> | <b>32</b>    | <b>100.0</b> | <b>61,689</b> | <b>100.0</b> | <b>1,088,909</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25070 - Gross rent as a percentage of household income in the past 12 months

Universe: Renter households for which cost-burdened status can be computed

\*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

## Renter cost burden by income,\* 2023

|                                             | Indian Creek |              | Lake County   |              | CMAP region    |              |
|---------------------------------------------|--------------|--------------|---------------|--------------|----------------|--------------|
|                                             | Count        | Percent      | Count         | Percent      | Count          | Percent      |
| <i>Less than \$20,000</i>                   |              |              |               |              |                |              |
| Not cost burdened                           | 0            | N/A          | 843           | 9.5          | 17,817         | 9.9          |
| Cost burdened                               | 0            | N/A          | 1,046         | 11.8         | 20,393         | 11.4         |
| Severely cost burdened                      | 0            | N/A          | 6,957         | 78.6         | 141,153        | 78.7         |
| <b>Total households less than \$20,000</b>  | <b>0</b>     | <b>100.0</b> | <b>8,846</b>  | <b>100.0</b> | <b>179,363</b> | <b>100.0</b> |
| <i>\$20,000 to \$34,999</i>                 |              |              |               |              |                |              |
| Not cost burdened                           | 0            | N/A          | 821           | 9.4          | 17,283         | 11.1         |
| Cost burdened                               | 0            | N/A          | 2,751         | 31.6         | 53,449         | 34.4         |
| Severely cost burdened                      | 0            | N/A          | 5,146         | 59.0         | 84,869         | 54.5         |
| <b>Total households \$20,000 - \$34,999</b> | <b>0</b>     | <b>100.0</b> | <b>8,718</b>  | <b>100.0</b> | <b>155,601</b> | <b>100.0</b> |
| <i>\$35,000 to \$49,999</i>                 |              |              |               |              |                |              |
| Not cost burdened                           | 0            | 0.0          | 1,933         | 24.1         | 35,789         | 25.8         |
| Cost burdened                               | 0            | 0.0          | 4,538         | 56.6         | 75,053         | 54.0         |
| Severely cost burdened                      | 3            | 100.0        | 1,543         | 19.3         | 28,088         | 20.2         |
| <b>Total households \$35,000 - \$49,999</b> | <b>3</b>     | <b>100.0</b> | <b>8,014</b>  | <b>100.0</b> | <b>138,930</b> | <b>100.0</b> |
| <i>\$50,000 to \$74,999</i>                 |              |              |               |              |                |              |
| Not cost burdened                           | 0            | N/A          | 6,163         | 54.6         | 107,722        | 57.1         |
| Cost burdened                               | 0            | N/A          | 4,538         | 40.2         | 70,926         | 37.6         |
| Severely cost burdened                      | 0            | N/A          | 590           | 5.2          | 9,894          | 5.2          |
| <b>Total households \$50,000 - \$74,999</b> | <b>0</b>     | <b>100.0</b> | <b>11,291</b> | <b>100.0</b> | <b>188,542</b> | <b>100.0</b> |
| <i>\$75,000 to \$99,999</i>                 |              |              |               |              |                |              |
| Not cost burdened                           | 0            | N/A          | 7,573         | 84.7         | 115,995        | 81.9         |
| Cost burdened                               | 0            | N/A          | 1,235         | 13.8         | 23,774         | 16.8         |
| Severely cost burdened                      | 0            | N/A          | 128           | 1.4          | 1,788          | 1.3          |
| <b>Total households \$75,000 - \$99,999</b> | <b>0</b>     | <b>100.0</b> | <b>8,936</b>  | <b>100.0</b> | <b>141,557</b> | <b>100.0</b> |
| <i>\$100,000 or more</i>                    |              |              |               |              |                |              |
| Not cost burdened                           | 29           | 100.0        | 14,993        | 94.4         | 272,725        | 95.7         |
| Cost burdened                               | 0            | 0.0          | 793           | 5.0          | 11,045         | 3.9          |
| Severely cost burdened                      | 0            | 0.0          | 98            | 0.6          | 1,146          | 0.4          |
| <b>Total households \$100,000 or more</b>   | <b>29</b>    | <b>100.0</b> | <b>15,884</b> | <b>100.0</b> | <b>284,916</b> | <b>100.0</b> |

Source: 2019-2023 American Community Survey five-year estimates. B25074 - Household income by gross rent as a percentage of household income in the past 12 months

Universe: Renter households for which cost-burdened status can be computed

\*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.