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**New Hoosier Housing Needs Coalition urges actions to ensure housing stability response to COVID-19**

INDIANAPOLIS – Rent is due May 1 across Indiana, but hundreds of thousands of Hoosiers impacted by the COVID-19 pandemic won't be able to pay, leaving them open to eviction and threatening their long-term housing stability. The newly-formed Hoosier Housing Needs Coalition is issuing policy recommendations to avoid a tsunami of evictions and homelessness in the wake of the COVID-19 pandemic. Formed to advocate for housing stability policy solutions for an equitable response and recovery to the pandemic, the Coalition is urging immediate action ahead of the expiration of Indiana's moratorium of evictions, which is set to expire on May 5.

Housing stability is a major, unaddressed need in the face of the pandemic. Over half a million Hoosiers have filed for unemployment since Governor Holcomb issued a pause on evictions on March 19<sup>th</sup>. While this pause was a critical and welcomed step, the state has not yet confronted the economic impact on Hoosier renters. And while the economic fallout is felt across the state and cuts across all demographics, Hoosiers of color and those working in occupations including manufacturing, retail, accommodation and food services, and health care and social assistance are more likely to have been furloughed, have hours reduced, or been medically impacted by the COVID-19 pandemic.<sup>1,2</sup> While more on-the-ground data is needed, estimates from the National Low Income Housing Coalition find that Indiana will see a surge of 43,800 newly low-income renters as a result of COVID-19, and a total of 205,837 low-income Hoosier renter households who will need short-term emergency rental assistance in the wake of the pandemic.<sup>3</sup>

Mitigating steps: While a pause on evictions was necessary, it specifically did not relieve any portion of rent or other lease obligations. And while federal coronavirus response has included limited additional unemployment and one-time stimulus payments, this is not enough for the many thousands of Hoosier renter households whose incomes have declined and who will be subject to eviction if the pause is suddenly lifted.

**For these reasons, the Hoosier Housing Needs Coalition calls on Indiana's policymakers at the state, federal, and local levels to commit to an #INthistgether**

**housing security response that ensures no Hoosier is evicted or becomes homeless due to the COVID-19 crisis.** In order to prevent a sudden wave of evictions and the damaging health and social disruptions that follow for affected families, Indiana policymakers must plan ahead to create an emergency short-term rental assistance program and communicate steps to be taken. It will take each level of Indiana’s elected leaders, working hand-in-hand with community leaders and advocates, to achieve these steps:

First, Indiana must create certainty for Hoosier renters and landlords with updated deadlines and information:

- Extend the state moratorium on evictions to match the end of the federal moratorium on July 25, 2020 or 60 days after the state public health emergency ends, whichever is later. The extension is critical not only to give the state and communities time to enact emergency housing assistance, but also because the federal government has not yet delivered guidance for how CARES Act funds can be used.
- Give notice 60 days before the pause is lifted to communicate expectations for how tenants economically impacted by COVID-19 can avoid eviction. This should include instructions for where and how to apply for emergency rental assistance.

While the eviction pause is still in place, Indiana must enact a housing stability plan to keep Hoosiers in their homes, prevent homelessness, and keep rental properties viable:

- Governor Holcomb should appoint Lieutenant Governor Suzanne Crouch or a designee from his leadership team as Housing Stability Lead from to coordinate state and local agency action, including Indiana’s housing authorities and community development efforts. This Housing Stability Lead will serve as the main point of coordination for housing stakeholders, including financial institutions, property owners, renters, housing counselors, and legal aid organizations. This Lead is also responsible for ensuring an equitable delivery of services among Hoosiers of color and disproportionately impacted communities.
- As federal guidance is issued, Indiana should designate IHCDA or another state agency lead to implement CARES Act resources to address homelessness and populations with immediate short-term housing needs. Because funds from the CARES Act alone will not cover the longer-term COVID-19 related housing security needs, part of these funds should be used to create the framework for a ‘Hardest Hit 2.0 Fund’ for emergency rental assistance with flexibility to incorporate and administer future funds from varying sources.
- A state-administered website should be created that will allow Hoosier renters to apply for emergency rental assistance, refer applicants to community-based organizations who can determine eligibility and process payments, and identify additional available resources. Importantly, a single statewide site would serve as a clearinghouse for all statewide needs, track data about hardest hit communities, and provide a conduit to distribute multiple funding sources.

- Indiana’s non-profit service provider organizations with multi-county service areas already equipped to conduct intake and distribute resources can be used to assist in screening applications, providing case management with renters, and delivering payments to landlords.
- The application process for Indiana’s short-term rental assistance should be kept as simple as possible to minimize barriers for Hoosiers in most need of assistance. Best practices from other states include using an initial self-assessment that asks if hardship is COVID-19 related and collects information about income pre/post pandemic and whether renters have received an eviction notice. Eligibility limits should be based on length of time since loss of income and prioritize lower-income residents and account for household size and region. The program should not create cost burdens and should limit any co-payments to no more than 30% of renter households’ current income, with considerations of other basic needs.

Keeping Indiana’s responsible housing providers and rental property investments viable is critical for long-term housing security for all Hoosiers. An Indiana COVID-19 housing security plan should incorporate features to support owners/operators, including:

- Market-based incentives should be provided for landlords who commit to working with tenants to keep them housed. This could include tax credits or access to additional matching funds in addition to the short-term rental assistance.
- Federal resources should be used to increase or maintain health and safety of rental properties and safeguards for staff.
- Support the efforts of landlords working to keep renters housed by providing additional tools for courts to urge mediation and payment plans to avoid evictions.

Indiana’s Congressional delegation must also contribute fully to the #INthistgether housing security response by championing emergency rental assistance in future federal coronavirus response legislation.

“Local, state, and federal officials must take immediate action to keep the thousands of Hoosier children and their families who are on the brink of homelessness due to the COVID- 19 crisis from being evicted and to help families who are homeless get housing,” said Mike Chapuran, Executive Director of Family Promise of Greater Indianapolis.

“Prior to the COVID-19 pandemic, Indiana was already facing an extreme housing crisis. The lack of housing affordability, reports of housing discrimination, documented incidents of substandard housing, and the number of our cities in reports of highest evicting cities, had our Hoosier renters already struggling to secure safe homes for them and their families,” stated Amy Nelson, Executive Director of the Fair Housing Center of Central Indiana. “Now more than ever, we need our public officials identify this housing crisis as an emergency need and take the steps necessary to assist those most at risk of housing loss,” Nelson said.

“Once again, Indiana is topping terrible charts when it comes to evictions. According to Eviction Lab’s new [COVID-19 Housing Policy Scorecard](#), Indiana is ranked near the

bottom for its state level response, which has only included a moratorium on evictions for the duration of the state’s stay at home order thus far. But to be clear, our concerns are not about rankings. Our concerns are about the people impacted by the lack of policies and programs to support renters in this state,” said Jessica Love, Executive Director of Prosperity Indiana.

“And if we don’t do more to get ahead of the coming compounding crisis, Hoosiers – regardless of whether they’re going back to work – may soon have no home to return to at night. We can, and we must do better. So, we’re offering our assistance in thinking through a better response and making recommendations that are meant to reverse the trajectory for Hoosiers struggling the most right now,” Love said.

The founding steering committee for the Hoosier Housing Needs Coalition includes: AARP Indiana, the Coalition for Homelessness Intervention & Prevention (CHIP), Fair Housing Center of Central Indiana, Family Promise of Greater Indianapolis, Indiana Coalition Against Domestic Violence, Indiana Institute for Working Families – INCAA, Prosperity Indiana, and The Ross Foundation. Prosperity Indiana staffs its coalition activities through grants from the National Low Income Housing Coalition and the Central Indiana Community Foundation.

Hoosiers and organizations who are interested in joining the Hoosier Housing Needs Coalition are encouraged to contact the coalition by email at [hoosierhousingneeds@prosperityindiana.org](mailto:hoosierhousingneeds@prosperityindiana.org).

<sup>1</sup>‘Demographic Distributions’ via <https://www.coronavirus.in.gov/>

<sup>2</sup>‘Weekly Unemployment Claims’ via <http://www.stats.indiana.edu/claims/industry-visualization.asp>

<sup>3</sup>Indiana state-level estimates provided by the authors of “[NLIHC Research Note: The Need for Emergency Rental Assistance During the COVID-19 and Economic Crisis](#),” April 13, 2020.

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#### *About Hoosier Housing Needs Coalition*

Hoosier Housing Needs Coalition (HHNC) was formed by members of Indiana’s housing security advocacy community in April 2020 to support advocacy and education related to housing and homelessness prevention in response to the COVID-19 pandemic. Staffed by Prosperity Indiana through grants from the National Low Income Housing Coalition and the Central Indiana Community Foundation, HHNC works to convene partners from across Indiana to advocate for immediate and long-term housing stability policy solutions and conduct education and research to achieve federal, state, and local policies for an equitable response and recovery to the pandemic and beyond.

**Connect with us**

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