



# Hoosier Housing Needs Coalition

**FOR IMMEDIATE RELEASE**

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## **Hoosier Housing Needs Coalition: Indiana not making enough progress to avoid an eviction crisis when moratorium ends June 30**

INDIANAPOLIS – Today the Hoosier Housing Needs Coalition is sounding the alarm that not enough progress has been made by state and federal policymakers for renters affected by COVID-19 to avoid falling off an ‘eviction cliff’ when Governor Holcomb’s moratorium ends June 30.

Even while protestors are marching for racial equality in communities across the state, the pandemic is disproportionately harming and killing Hoosiers of color, and unemployment is impacting low-income renters, women, and Hoosiers of color most. Without a clearly communicated comprehensive statewide COVID-19 policy response in place, ending the eviction moratorium would inflict even more harm on the most disadvantaged Hoosiers, undoing all of the strides made by the state’s COVID-19 response to date.

Prosperity Indiana Executive Director Jessica Love said, “To be clear, we do not want to be in the position to ask for another extension of the eviction pause. We know landlords are hurting alongside renters right now. So, we had hoped that state and local governments would use the most recent extension period to proactively establish a coordinated and comprehensive plan to address this mounting crisis. But unfortunately, we are again approaching the moratorium deadline, without a clear path forward for the growing number of families getting behind on rent.”

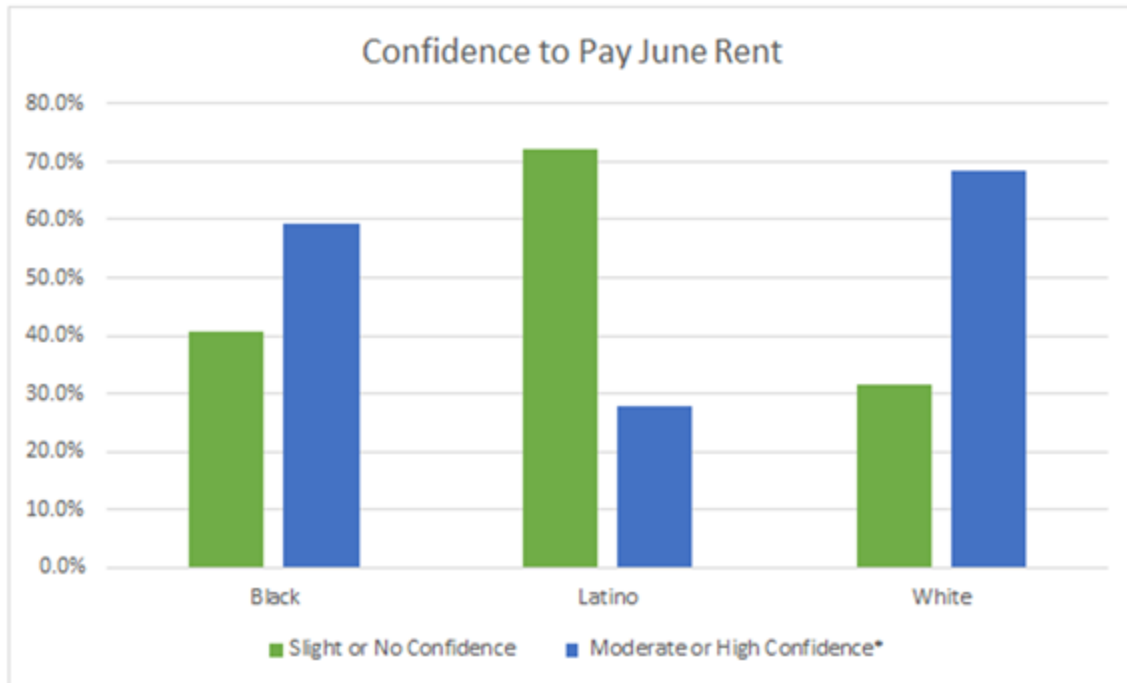
With over a quarter million Hoosier renter families affected by the pandemic needing emergency rental assistance when temporary stimulus measures expire, the Coalition urges Governor Holcomb to take immediate steps to prevent upending the state’s economic recovery with a wave of evicted Hoosiers. Until emergency rental assistance is available across the state, Governor Holcomb must extend the

eviction moratorium for Hoosiers affected by the pandemic, while considering comprehensive measures to respond to this looming aspect of the crisis.

Since the COVID-19 public health emergency began, housing advocates have urged Governor Holcomb to enact a plan and pledge that no Hoosier is evicted or made homeless due to the pandemic. In early May, the new Hoosier Housing Needs Coalition [issued a set of recommendations](#) based on best practices from states across the country, asking that the Governor appoint a Housing Stability Lead to coordinate available federal, state, and private/philanthropic resources to ensure that the hardest-hit communities and populations are assisted. And while promising ideas have been proposed at the state agency level and several cities have begun moving forward with rental assistance plans, based on what's been presented publicly, these early efforts will fall far short of the need, and additional measures are now necessary to stem the potentially devastating housing impact statewide.

Housing and rental assistance are now among Hoosiers' top unmet COVID-19 needs, with low-income renters and Hoosiers of color at increased risk. [New data](#) from Indiana 211 finds that, despite the eviction pause, housing is now the network's top request for referrals and unmet needs, ahead of utilities, food/meals, and health care. Unlike before the pandemic, when most requests for rent assistance came from individuals unable to work, requests now come primarily from Hoosiers who are unemployed and looking for work. The pandemic has hit housing providers hard as well, with rent delinquency rates increasing above 20% and now coming mostly from market rate housing in the \$20,000-\$30,000 income range most typical of the state's renters. This aligns with state unemployment data finding that Hoosiers who have been most likely to lose their jobs and income – working in accommodation and food services, retail, health care and social assistance – are primarily held by low-income renters, women, and people of color.

In addition, [brand-new U.S. Census data finds](#) that Black Hoosiers were nearly three times as likely to not have been able to pay May rent on time as white Hoosiers. And while 31% of white Hoosiers report having little or no confidence in being able to pay their June rent, that proportion increases to 41% for Black and 72% of Latino Hoosiers. Ending the eviction moratorium without an equitable housing security plan in place will further disproportionately harm these Hoosiers of color in a time of unparalleled turmoil and peril.



\*Includes 1.7% of Black renters expecting rent deferment.

Source: Indiana state-level data, [Household Pulse Survey: May 21 - May 26](#), U.S. Census, June 3, 2020

But Hoosiers can't be expected to pay the rent with assistance that hasn't shown up. Indiana has paid [less than half](#) (45.5%) of the 630,383 total initial unemployment claims over March and April. Estimates show that up to 400,000 additional Hoosiers may have been unemployed due to the pandemic but couldn't get through the state's unemployment system. And while the State has received over \$70.4 million in [allocations](#) from the CARES Act that could be used for emergency rental assistance (including \$32 million in Emergency Solutions Grants and \$38.4 million in Community Development Block Grants), in addition to \$2.6 billion from the [Coronavirus Relief Fund](#), to date only \$7.6 million has been [earmarked](#) thus far by the State for emergency rental assistance. And while some cities, like Evansville, Fort Wayne, and Indianapolis, are moving forward with using their [respective](#) CARES Act resources for rent assistance, and various churches and nonprofits are assisting families with support they have secured, these individual efforts cannot meet the need of the 258,782 Hoosier families that the National Low Income Housing Coalition [estimates](#) will need assistance just this summer. In fact, that number declines only to 186,069 – with unemployment rates that the Congressional Budget Office expects to remain above 10% – through June 2021. Meanwhile, residents of communities where emergency rental assistance has not been announced are awaiting relief with no clear understanding of what might be provided, when evictions filings are set to start back in a mere three weeks. But Indiana's local and state resources can't do it alone – Congress must pass the 'Emergency Rental Assistance and Rental Market Stabilization Act' to adequately fund any statewide program that Indiana builds.

“Any state or city COVID-19 rental assistance program needs to include directly-impacted people and Black- and Brown-led organizations in their planning and delivery to make sure the vulnerable communities who most need assistance actually receive the funds. These need to include organizations with the right capacity and people to do outreach and walk door-to-door to ensure Black and Brown people aren't just jumping through hoops but have direct access to the help they need. Otherwise there are a lot of vulnerable communities all throughout Indiana who will be forgotten yet again, and left

without the right resources,” said Derris Ross, CEO and Founder of the Ross Foundation and the Indianapolis Tenants’ Union.

“It is imperative that the state be a leader in addressing the critical renter needs approaching. If rental assistance will not be ready for those in need to access, there must be an announced plan to help those at risk of homelessness to navigate these troubling times and assist in working with at-need landlords. Our Hoosier renters are already seeing the increased harms due to their vulnerability. For example, the FHCCI has received increased allegations of sexual harassment for at-risk renters unable to pay rent by bad acting landlords,” stated Amy Nelson of the Fair Housing Center of Central Indiana.

“Both the state and local county health departments have provided significant resources for those experiencing homelessness to reduce emergency shelter numbers in response to the public health crisis, with shelter populations reduced to allow for adherence to public health guidelines. Our crisis response system cannot handle an influx of new households experiencing homelessness because of the looming eviction crisis. If there is not a statewide effort to address this, our homeless response system will once again be overburdened and all of the work done to keep people safe and healthy will be undermined. Housing is healthcare and we have to keep people in housing and out of the shelter system!” said Dr. Chelsea Haring-Cozzi, Executive Director of Coalition for Homelessness Intervention & Prevention (CHIP).

“What we would love to see, in the end, is that no additional Hoosiers become homeless as a result of COVID-19. What we need to see, now, is a coordinated plan with strategies outlined to achieve that goal. We want to see Indiana move from the relief phase to true recovery and resiliency. But if thousands across the state become homeless next month, when families need to be focused on the future and gearing up for things like a new school year, it will absolutely throw Indiana’s pandemic recovery into reverse,” said Prosperity Indiana’s Jessica Love.

Three months into the state’s COVID-19 response, Indiana can’t risk backsliding on its ‘Back on Track’ recovery plan by families forced to drag their belongings to the curb and potentially contracting coronavirus in homeless shelters. At a bare minimum, the following should be implemented:

- Until a fully operational state rental assistance program is in place, Governor Holcomb must extend the eviction moratorium for all households who have lost income due to the pandemic but who have not received unemployment or other stimulus relief sufficient to make rent.
- In extending the moratorium again, the State should consider the impact it will have on the housing industry and its role in ensuring it does not collapse, including potentially establishing a short-term bridge loan program for rental housing owners/operators.
- Appointing a statewide Housing Stability Lead – to work with those representing tenants and housing advocates, landlords, the legal aid community, and Indiana’s philanthropic and private sectors – remains a critical next step.
- Indiana’s Senators Todd Young and Mike Braun must champion the [Emergency Rental Assistance and Rental Market Stabilization Act](#) to provide adequate funding to meet Hoosiers’ COVID-19 housing security needs.

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***About the 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 advocacy and coalition building grants from the National Low Income Housing Coalition and

the Central Indiana Community Foundation, HHNC convenes partners from across Indiana to advocate for immediate, medium- 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.

The HHNC Steering Committee is comprised of members from 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.