THE STATE OF FAIR HOUSING IN INDIANA REPORT

Housing of Last Resort: When Home is a Hotel



FAIR HOUSING CENTER of CENTRAL INDIANA
www.fhcci.org

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DISCLAIMERS

The Fair Housing Center of Central Indiana (FHCCI) is an organization that works to be inclusive. Words have power and languages change over time. We are always learning and trying to improve in this capacity. We acknowledge that "labels" are a challenge as they relate to describing people, especially groups often impacted by housing barriers, challenges, and discrimination. In this report, we have strived to be more "people-first" in our use of language.

Particularly, there are significant challenges in the broad or very specific ways that public data, in particular U.S. Census data, is gathered and reported as it relates to race and ethnicity.[1] When possible, we have tried to be inclusive while still trying to be consistent with the data as reported to not confuse the public if they gather their own data. In Census data, the government uses "Black or African American" and "Hispanic or Latino" when referencing data collection for persons in those groups. We use the term "Black," which we view as broader than "African American," when referring to data collected on Black and/or African American individuals. We also combine Hispanic and Latino individual statistics under "Hispanic/Latino," where possible, and under the broader "Hispanic" when more limited. We mean no disrespect in the use of these labels. The FHCCI acknowledges the significant cultural differences between Hispanic and Latino people, as well as the preference by some for the use of "Latinx." The Census uses "Asian" instead of "Asian American" in referring to the broad demographics of people in that population. The Census most often combines "Native Hawaiian and Pacific Islander" persons together under that group. They also combine "American Indian or Alaskan Native" residents together as well. We again mean no disrespect in using these categories to match data with government sites. There is also debate about whether to capitalize "white" when referring to the racial or ethnic designation for populations with European ancestry. We have chosen to not capitalize "white" when referring to white individuals, except in headings where capitalizing is needed. We also group "white" and "white non-Hispanic" persons together since not all white individuals indicate their ethnicity in public data we source. We use "neighborhoods of color," "communities of color," "people of color," or specify the predominant race(s) or ethnicities rather than utilizing the term "minority." Our preference is also the use of terms like "historically excluded" instead of using "disinvested" or "underrepresented" when describing a neighborhood impacted by discriminatory and historic practices that limited housing opportunity or choice. We have also tried to eliminate the use of terms such as "blighted blocks," "distressed places," "struggling neighborhoods," "high-crime areas," or any such combination which uses "deficit," plus "geography," to describe communities impacted by racism, disinvestment, physical destruction, or economic exclusion because such language reduces these communities to only their challenges.[2] When referencing those with disabilities, the federal Fair Housing Act uses the term "handicap" instead of "disability." See *Bragdon v. Abbott*, 524 U.S. 624, 631 (1998) (noting that the definition of "disability" in the Americans with Disabilities Act is drawn almost verbatim "from the definition of 'handicap' contained in the Fair Housing Amendments Act of 1988"). The terms have been found to have the same legal meaning but have different origins in their inclusivity. We use "disability" or "person with a disability" which is the more people-first language.[3]

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This information is not itself legal advice; for legal advice about a particular situation, contact an attorney. This report is for informational purposes only. Alternative formats for those with disabilities available upon request.

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[1] U.S. Census Bureau. "Updates to Race/Ethnicity Standards for Our Nation." December 24, 2024. https://www.census.gov/about/our-research/race-ethnicity/standards-updates.html
[2] Jennifer S. Vey and Hanna Love. "Recognizing that words have the power to harm, we commit to using more just language to describe places." Brookings, July 13, 2020. https://www.brookings.edu/articles/recognizing-that-words-have-the-power-to-harm-we-commit-to-using-more-just-language-to-describe-places/
[3] ADA Network. "Guidelines for Writing About People With Disabilities." https://adata.org/factsheet/ADANN-writing

The State of Fair Housing in Indiana
Housing of Last Resort: When Home is a Hotel
Executive Summary

Hotels increasingly serve as housing of last resort for renter families who cannot get access to traditional rental housing. These families often find themselves stuck, struggling to find and qualify for affordable housing while paying expensive hotel costs, without the stability or legal rights guaranteed by a rental lease. We urge local and state officials, service providers, and other stakeholders to dedicate attention and resources to renters stuck in hotels to get them into stable housing. In this report, the Fair Housing Center of Central Indiana (FHCCI) finds:

- In Indiana, the number of public school students reported as living in hotels has increased steadily over the last decade, reaching nearly 2,500 students in the 2023-2024 school year. This is likely an undercount of the true number of children living in hotels, given that families may be reluctant to self-report as unhoused or housing insecure.
- In the past year, the FHCCI conducted over 20 interviews with current and past hotel residents, mostly in Marion County. About a quarter of our interviewees had been living in hotels for two or more years. Most of the hotel residents we spoke to had experienced some kind of housing loss immediately before moving into a hotel (often due to eviction or job loss). Pricey moving costs, strict tenant screening criteria, and a lack of accessible, affordable, and available housing often keep residents living in hotels beyond when they wanted to leave.
- Most households we spoke to had at least one working adult, if not multiple. The exceptions were mostly residents with disabilities who received social security income. However, despite earning enough income to pay for rent at an apartment, these hotel residents often did not earn enough to meet income requirements on a rental application.
- Most rental applications require tenants to make two to four times rent in income. For the average one-bedroom in Marion County, a household would have to make $26,160/year to make two times the rent, or $39,240/year to make three times the rent. This exceeds the income of the bottom quarter of renters in Marion County.
- The National Low Income Housing Coalition reports that there are only 26 affordable and available rental units for every 100 Extremely Low-Income households (earning up to $29,800 for a family of three) in the Indianapolis metro.
- Many hotel residents would qualify for housing choice vouchers (a.k.a. Section 8) based on their income. However, in Marion County and across the Indianapolis metro area, there are only enough vouchers for one in every six eligible Extremely Low-Income households, resulting in yearslong waitlists for thousands of eligible renters.
- Rental debts from past evictions were another top housing barrier mentioned by our interviewees. Rental debts may start with one month's rent but balloon with late fees and court costs, amounting to thousands of dollars. Until these are paid off, residents are unable to seal their eviction cases, making them ineligible for a large share of apartments.
- The cost to move into a new apartment, including application fees and security deposit, exceeds $2,000 on average.
- Hotel residents often pay far more for their hotel than they would for an apartment. This prevents them from being able to save up to move out. Economy and midscale hotels cost $72.90 a night on average, or $2,187 a month, in Marion County. At cheaper properties, hotel residents report paying around $300-$400 per week for their stays, or $1,300-$1,733 a month. By contrast, an average Marion County one-bedroom apartment costs $1,090 a month.
- Hotel living is more unstable than renting, as hotels can refuse to extend residents' stays beyond the next day or week. Hotel costs can fluctuate widely week to week or day to day, especially during holidays or major city events.
- Private equity companies have increased their investment in extended-stay hotels in recent years. One private equity CEO of Blackstone was quoted as saying that the rising cost of rental housing is a "tailwind" for their business, essentially admitting that they intend to profit from the lack of housing affordability.
- Some hotel residents reported decrepit living conditions: roach and mouse infestations, mildewed carpets, water leaks, and other defects. While these conditions could be reported to public health departments, code violations at hotels are likely underreported due to fears of retaliation. We spoke to several residents who were kicked out of the hotel where they were living after asking for repairs, room cleaning, or accommodations for their disability.
- The biggest cluster of hotels with high code violation rates are located in neighborhoods of color on the east side of Indianapolis. At the top of the list, Motor 8 Inn received 4 violations for every 10 rooms across 2021-2025. Residents at certain hotels also reported crime and safety concerns, like gun violence and drug activity. Police data shows that at a third of hotel properties, there were more than two police calls for service per room in a single year. The hotel with the highest number of police call and incidents was again Motor 8 Inn on the east side, with more than one police call per day and more than one police incident a week.
- Temporary hotel guests lack many of the rights that are afforded to tenants in rentals, such as protection against retaliation, unexpected rent increases, and being locked out of one's unit without a formal eviction judgment. However, under landlord-tenant law and fair housing law, long-term hotel occupants may argue that they should be considered tenants because of the duration of their stay and their use of the hotel as a residence.

Across Indiana, Hoosier renters struggle with the rising cost of rental housing, the lack of affordable options, the state's fast and cheap eviction process, and the ever-more-stringent criteria tenants must meet to qualify for housing. These forces push a growing number of Hoosier renters out of their homes and prevent them from finding new ones, putting them on the brink of becoming unhoused.

For renter families who cannot get into traditional rental housing and are trying to avoid having no shelter whatsoever, hotels increasingly serve as housing of last resort. But these families often find themselves stuck, unable to move back into traditional rental housing as the precarity of their housing situation is prolonged. They pay a high premium for living in a hotel, without the stability or legal rights guaranteed by a rental lease, while continuing to struggle to find and qualify for affordable housing.

In this report, we outline the challenges facing renters who use hotels as a long-term residence. This report draws on hospitality property data for the Indianapolis metro area, which comes from CoStar Property Group, the private data provider behind Apartments.com. We linked data and business records on hotel locations to health code violation data from the Marion County Public Health Department (MCPHD), data on police calls and incidents from the Indianapolis Metropolitan Police Department (IMPD), and hotel license records from the Indianapolis Department of Business and Neighborhood Services (DBNS). We also surveyed and interviewed residents living in hotels.

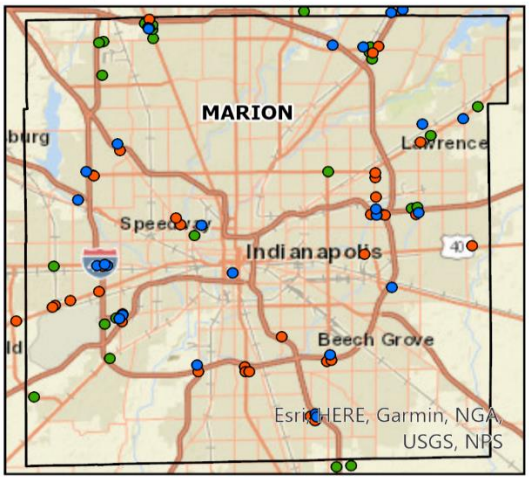
This report focuses on hotels categorized by CoStar as "economy" or "midscale," which are the two least expensive categories of hotels. CoStar's classifications of hotels range from "economy" (for the least expensive hotels with the fewest amenities) to "luxury" (for the most expensive hotels with the most amenities). Economy and midscale hotels include "extended-stay" hotels that are designed for long-term lodging, as well as other low-cost hotels and motels where lower-income residents also tend to live. We focused on economy and midscale hotels because tenants who are seeking immediate or urgent housing tend to gravitate toward the most affordable hotel options, whether those properties are categorized as extended-stay hotels, motels, or standard hotels (Map 1). We did not include in our analyses any luxury or upscale-type hotels, regardless of whether they are labeled as "extended-stay" or designed for long-term lodging, as these appear unlikely to be used by people struggling with housing affordability.

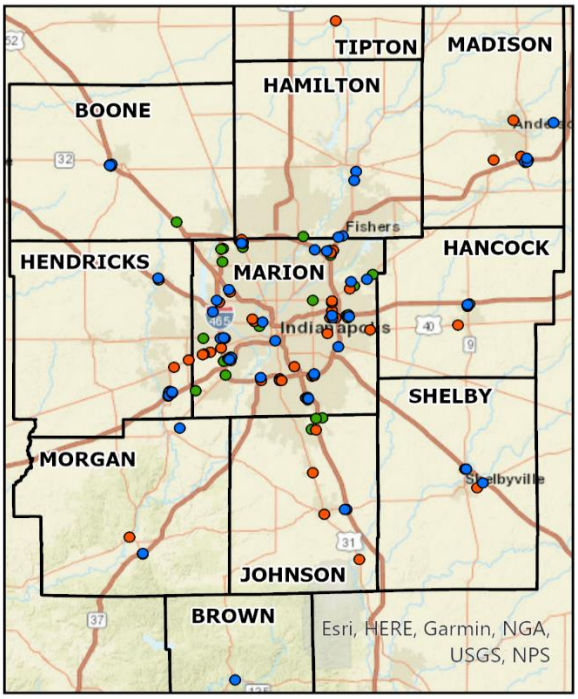
Throughout the report, unless indicated otherwise, we use the word "hotels" as a shorthand for economy and midscale hotels. We use the phrase "hotel residents" to refer to individuals living in these economy and midscale hotels.

A Profile of Renters Living in Hotels

Over many years, the FHCCI has received inquiries or complaints from people living in hotels in need of guidance or assistance about housing challenges. In the past year, the FHCCI conducted over 20 interviews with current and past hotel residents, mostly in Marion County, specifically for this report. We encountered households with a wide range of ages, races, family structures, and circumstances. Occupants include individuals living alone, couples, families with children, older adults, and persons with disabilities.

MAP 1: Location of Economy and Midscale Hotels (Marion County and Indianapolis metro area)





Hotels By Type (Metro Area)
- Extended-Stay (34)
- Motel (57)
- Standard Hotel (49)

Source: FHCCI analysis of hospitality property data from CoStar for economy and midscale hotels, as of June 2026 (excludes closed hotels, bed and breakfasts).

Definitions:

Extended-Stay: A hotel designed for long-term use as a temporary residence i.e. for employees on long-distance work assignments or families needing a temporary place to stay between moves. Rooms typically include a small stove/range, dishwasher, and cookware.

Motel: Usually an older, less expensive hotel with outdoor hallways and exterior-facing doors, designed for short-term stays. Also called "motor hotels," these were meant to serve as pit stops for motorists on long journeys.

Standard Hotel: Any other standard hotel, intended for short stays rather than long-term lodging.

Most of the hotel residents we spoke to identified as either Black or white. Most households had at least one working adult, if not multiple. The exceptions were mostly residents with disabilities who received social security income, as well as some parents of small children who would be unable to afford childcare if they did work outside their residence. About a quarter of our interviewees had been living in hotels for two or more years.

It is difficult to provide statistics or an estimate for the total number of renters living in hotels because they cannot access traditional housing. Hotels do not report how many of their occupants are long-term residents versus temporary guests, or the reasons why they have sought hotel use. The Census historically has not surveyed hotels as places of residence, under the assumption that people staying at hotels have a different, permanent residence.[4] In 2020, the Census conducted an initial assessment of individuals living in transitory locations, including hotels; however, because of its exploratory purpose, it does not provide official estimates for this population.[5]

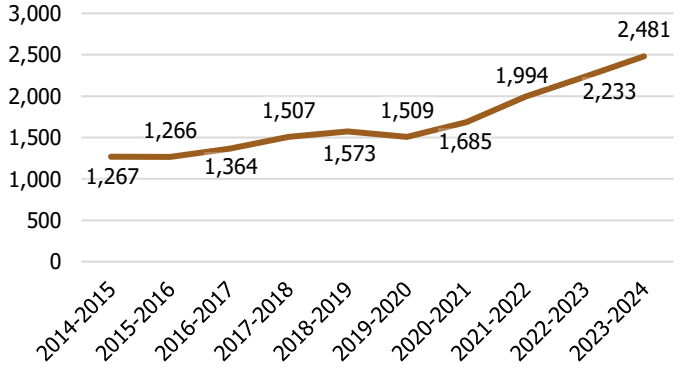
As we discuss in Note 1, despite their unstable living situation, hotel residents are not considered to be "homeless" by the U.S. Department of Housing and Urban Development (HUD), and they are not counted in annual "Point-In-Time" counts of the homeless population, which focus on individuals living in shelters or on the street. Research and reporting on residents living in hotels is also limited, nationwide. There have been a few major surveys of extended-stay hotel residents in the Atlanta suburbs and Texas, but we found no equivalent studies based in Indiana.[6] Similar to our findings, according to these studies, the overwhelming majority of hotel residents are employed, with half or more working full-time jobs. These studies also found that Black renters make up a disproportionate share of residents living in hotels, as do senior residents.

While household structures varied, many of the hotel residents we spoke to were single adults, with or without children. We found that recent experiences of divorce, separation, or the death of a spouse were a surprisingly common factor in hotel residents losing their previous housing situation. This was not limited to single mothers with children, but also single men without children or who did not have custody of their children. In some cases, families were unable to keep up with rental payments after going from a double-income household to a single-income household; in other cases, their housing had been under the name of their ex- or deceased partner, causing them to have to find a new place of their own. Some hotel residents we spoke to were escaping from domestic violence.

Families with children make up a sizeable share of the population of hotel residents. This is backed up by data collected under the federal McKinney-Vento Act, which requires public schools to provide services for and report data on all students experiencing homelessness, including those living in hotels and motels. In Indiana, as shown in Chart 1, the number of public school students reported as living in hotels has increased steadily over the last decade, reaching nearly 2,500 students statewide in the 2023-2024 school year. Public school students living in hotels made up more than 10% of all students experiencing homelessness counted under the McKinney-Vento Act that year (Chart 2).

The McKinney-Vento count is likely an underestimate because schools can only count unhoused students if they are aware of them. Under the McKinney-Vento Act, every school district must have a point of contact for unhoused families, to provide services like school supplies, food, and transportation to school. Despite these offerings, families still may be reluctant to inform school staff that they have become unhoused, out of embarrassment, fear that they may lose custody of their children if they disclose their

CHART 1: Number of Students Experiencing Homelessness and Living in Hotels (State of Indiana)



Source: U.S. Department of Education Ed Data Express portal.

[4] Leslie Brownrigg. "People Who Live in Hotels: An Exploratory Overview." U.S. Census Bureau Statistical Research Division, May 31, 2006. https://www.census.gov/content/dam/Census/library/working-papers/2006/adrm/ssm2006-03.pdf

[5] Brian Zamperini, Aneesah Williams, Boriana Chopova, Mary Frances Zelenak, Maranda Pepe, Yiwei Tang, Devin Crane, and Ramon McGee. "2020 Census Enumeration of Transitory Locations Operational Assessment." U.S. Census Bureau, August 27, 2025. https://www2.census.gov/programs-surveys/decennial/2020/program-management/evaluate-docs/EAE-2020-enumeration-transitory-locations.pdf

[6] Katie Guenthner. "The Extended Stay Trap." Atlanta Civic Circle, September 19, 2025. https://web.archive.org/web/20260610011031/https:/atlantaciviccircle.org/extended-stay-trap/; Kathleen Allen, Aixa Pascual, Lejla Prljaca, and Malik Watkins. "When Extended-Stay Becomes Home." Live Norcross, May 2019. https://www.norcrossga.net/914/LiveNorcross; Center for Transforming Lives. "Hidden Homeless: Families Living In Motels." 2022. https://transforminglives.org/files/galleries/MOTEL_SURVEY_REPORT.pdf; Joy Monroe, Sue Sullivan, Joleesa Freeman, Alicia Daubon, Kylie DeBoer, Shannon Self-Brown, and April Ballard. "Measuring what's been missed: A countywide assessment of families living in extended stay hotels." Single Parent Alliance and Resource Center and GSU School of Public Health Center on Health and Homelessness, January 2026. https://singleparent411.org/a-countywide-assessment-of-families-living-in-extended-stay-hotels/

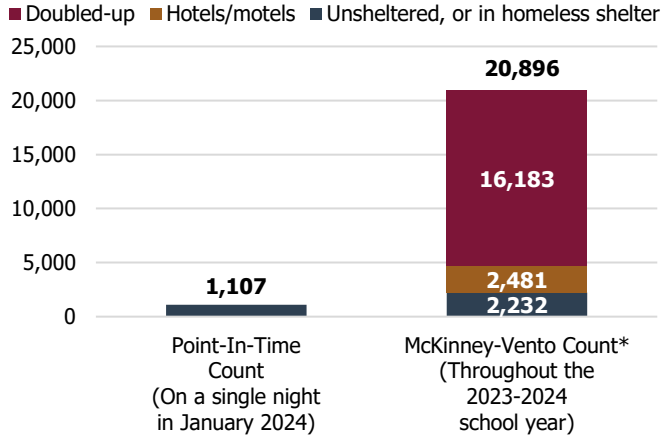
situation, or other factors. Also, McKinney-Vento data only covers school-age children in public schools. A countywide survey of extended-stay hotels in DeKalb County, GA found that the true number of children living in hotels was 3.5 times higher than the number identified in local schools' McKinney-Vento data.[7] Based on Indiana data showing nearly 2,500 unhoused public school students with reported residence to be a hotel, we can say that there are likely thousands of families living in hotels statewide.

How Tenants Get Stuck in Hotels

Most of the hotel residents we spoke to had experienced some kind of housing loss immediately before moving into a hotel. The most common reasons were eviction and job loss. Other reasons included a home being damaged by fire or natural disaster, rental scams, or the loss of a partner. Residents may move into a hotel, only intending to stay there for a few days or weeks while searching for permanent housing. Unlike for an apartment, there is no lengthy screening process for staying in a hotel. The upfront cost is also relatively low as compared to application costs, a security deposit, and first month's rent for a traditional rental unit. In some cases, a household may simply be waiting for a refund of a security deposit from their past rental to assist in future housing payments or deposits.

However, pricey moving costs, strict tenant screening criteria, and a lack of accessible, affordable, and available housing often keep residents living in hotels beyond when they want to leave. They may find themselves stuck there, as the cost of hotel living eats up more of their budget and savings, and the paths back to traditional rental housing remain blocked. This dilemma is exemplified in Figure 1.

CHART 2: Differences in Counts of Children Experiencing Homelessness (State of Indiana, 2024)



**McKinney-Vento Count includes only school-age children in public schools. Sources: U.S. Department of Education Ed Data Express portal; CHIP Point-In-Time Count; Indiana Housing and Community Development Authority Homeless Management Information System (HMIS).*

[7] Monroe et al., 2026.

NOTE 1: Hotel Living as a Form of Homelessness

When most people think of homelessness, they think of people living in tents in a park, sleeping on the street or in their cars, or staying in a homeless shelter. These unhoused individuals are counted as "homeless" by the U.S. Department of Housing and Urban Development (HUD). However, people living in hotels are only considered "homeless" by HUD if their stay is being paid for by a government program or charitable organization.

Other federal definitions of homelessness, including the one used by the U.S. Department of Education under the McKinney-Vento Act, encompass other forms of housing instability, including living temporarily with friends or family ("doubled up") or living in a hotel due to a lack of alternative adequate accommodations.

Even though hotel residents have a roof over their heads for the time being, they have many of the other characteristics associated with homelessness. Hotel living is inherently unstable. Hotel residents do not know how long they will be able to stay in their current dwelling. A hotel can refuse to continue their stay after the day or week they have paid for is up; the hotel can kick them out immediately if it alleges they broke a rule or fell behind on payments; the hotel can increase prices day to day or week to week, beyond what residents are able to pay. Many hotel residents we spoke to had moved from hotel to hotel, had to move out and back in, or alternated between living in a hotel and their cars.

Hotel residents do not typically live in hotels by choice and are actively searching for alternative, permanent housing. But because hotel residents are not considered homeless under HUD's definition, they may not be eligible for homeless services or housing placement.

The traditional approach to identifying homelessness dramatically undercounts the number of individuals and families who lack stable, permanent housing. The annual "Point-In-Time" (PIT) count of homelessness only identifies people living in homeless shelters and on the street, on one night only; it does not count those living in cars, in hotels, or doubled up. Housing researchers find that when additional forms of homelessness are counted, the true number of unhoused individuals is estimated to be three to six times higher than the PIT count. In Indiana, the McKinney-Vento count of unhoused school-age children living in hotels alone is more than two times the total number of unhoused children identified by the PIT count (Chart 2).

Sources: National Center on Homeless Education. "Understanding and Navigating Federal Definitions of Homelessness." September 2025. nche.ed.gov/wp-content/uploads/2025/09/Understanding-Federal-Definitions-of-Homelessness.pdf; M Nelsen, Virginia Gray & Samuel Paler-Ponce. "2026 Estimate of People Experiencing Homelessness in Chicago." Chicago Coalition to End Homelessness, 2026. chicagohomeless.org/homelessestimate; Molly Richard, Julie Dworkin, Katherine Grace Rule, Suniya Farooqui, Zachary Glendening, & Sam Carlson. "Quantifying Doubled-Up Homelessness: Presenting a New Measure Using U.S. Census Microdata." Housing Policy Debate, 2022. doi.org/10.1080/10511482.2021.1981976

FIGURE 1: KIMBERLY'S CHOICE

In this figure, "Kimberly" represents a typical person who is living in a hotel, based on our interviews. To preserve the anonymity of our interviewees, she does not represent any specific individual, but rather is a composite of their various experiences.

Kimberly is a single mother in her 30s, living with her two children in a single hotel room.

After a job loss, she fell behind on rent and got evicted from her apartment. She is back to work but has an eviction record and still owes $2,400 to her previous landlord in back rent and accumulated late fees and legal costs.	**RENTAL DEBT: $2,400**
She works 40 hours/week, at $15/hour, for a weekly wage of $600. This amounts to an annual salary of about $31,200.[a]	**WAGES (WEEKLY): +$600**
She pays $400/week for her hotel room, or about $1,733/month. By comparison, the average one-bedroom apartment in Marion County is $1,100/month.	**HOTEL (WEEKLY): -$400**
Food costs for herself and her two children are around $150. If her hotel room does not have a kitchenette with a stove, this cost would be even higher.[b]	**FOOD (WEEKLY): -$150**
She pays about $24/week for gas, plus $31/week for car insurance. If she is still making car loan payments, that would be an additional cost.	**TRANSPORT (WEEKLY): -$55**
Assuming she has taxes withheld out of her paycheck, about $100 would be taken out of her weekly paycheck for federal, state, and local taxes.[c]	**TAXES (WEEKLY): -$100**
This does not even include the cost of childcare, healthcare, or any other necessities	**WEEKLY BALANCE: -$105**

Kimberly is already in the red. But she's paying more for housing at a hotel than she would at an apartment. How can she get back into traditional rental housing?

First, she'd need to save for move-in costs. Of course, without any excess income week to week, this is impossible.

FIRST MONTH'S RENT (1-BED[d]):	+	SECURITY DEPOSIT (1 MONTH'S RENT):	+	FEE PER APPLICATION	=	UPFRONT MOVE-IN COSTS:
$1,090		$1,090		$50		$2,230+

She could qualify for an apartment with an income requirement of 2-2.5 times rent, but not 3+ times rent. Even then, most landlords would reject her for having a recent eviction and rental debt. To clear her record, she would have to save to pay off the $2,400 rental debt and get her eviction sealed – another impossibility.

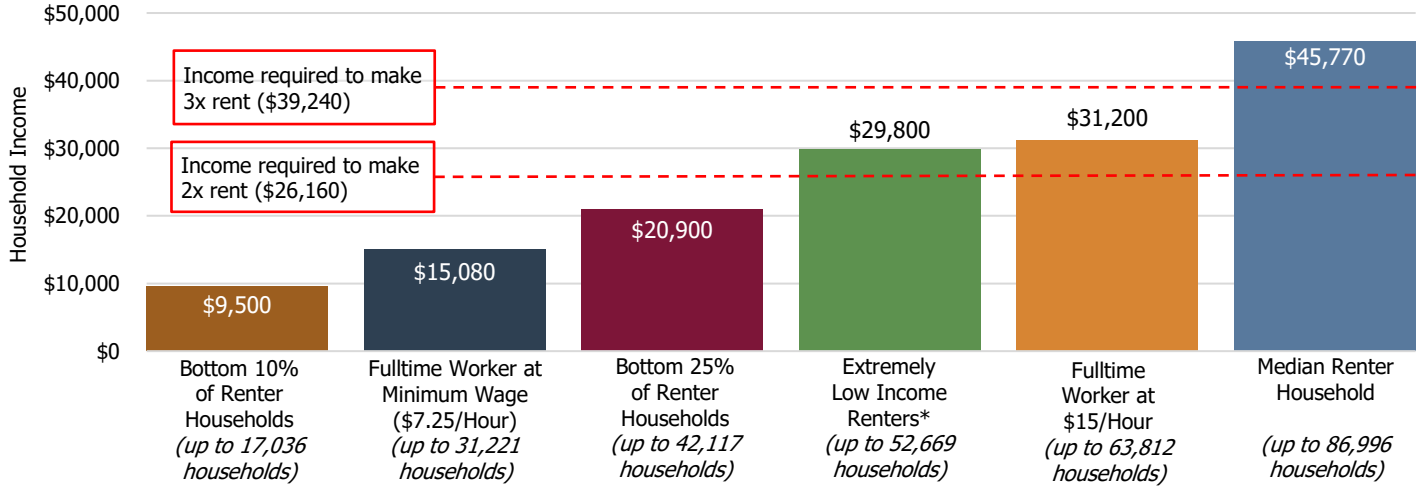
OPTION 1: Find an "eviction friendly landlord."	➡	Very few exist. Some require higher security deposits. Housing quality may be subpar, or even unsafe.
OPTION 2: Find "affordable" housing.	➡	Options are vastly limited. In the Indy metro area, there are only 54 affordable/available housing units for every 100 very low-income households like Kimberly's. Housing choice vouchers in Indianapolis have a three-year waitlist.
OPTION 3: Move into their car or a shelter and hope to save up, or qualify for emergency housing assistance.	➡	This is not really an option. Families avoid shelters for a reason: safety issues, lack of privacy, older sons being separated from their parents, distance from schools and employment, etc. Most families will only resort to this if they cannot afford their hotel stay anymore.

[a] Over one third of Marion County renter households make $35,000 per year or less.
[b] She makes too much to qualify for SNAP assistance (food stamps).
[c] She would likely get a tax refund of around $2,000 in the spring.
[d] If she cannot find a landlord willing to accept a household of three in a one-bedroom, she'd have to pay even more for a two-bedroom.

See Appendix A for sources.

CHART 3: Rental Income Requirements Versus Actual Renter Incomes

Marion County, income requirements for an average 1-bedroom apartment ($1,090/month)



*Source: FHCCI analysis of U.S. Census American Community Survey 5-year estimates (2024); CoStar multifamily property data (2026 Q2). *Based on 30% of Indianapolis metro area median family income for family of three. See Appendix B for the same chart for a 2-bedroom apartment.*

Barriers to Permanent Housing

In this section, we walk through the major barriers that prevent hotel residents from securing permanent housing.

Income Barriers: As we discussed in our previous *Rising Rental Burdens* report,[8] wages have not kept up with rising rental costs in Marion County or the Indianapolis metro area. Residents who are retired, aging, and/or have disabilities that prevent them from securing stable employment are particularly vulnerable, because their fixed incomes usually cannot keep up with rent without subsidies.

Most apartments require tenants to make two, three, or even four times the monthly rent in income to qualify for a unit. For the average one-bedroom apartment in Marion County, which now costs about $1,090/month, a household would have to bring in $26,160/year to make two times the rent, or $39,240/year to make three times the rent. Unfortunately, these income requirements exceed the income of the bottom quarter of renters in Marion County; a three-times-rent requirement exceeds the income of nearly half of all renters (Chart 3). Larger families may require a two- or three-bedroom apartment, whose income requirements are even further out of reach (Appendix B).

A recently widowed mother of three told us that she lost her home after her husband's death and had to move her family into a shelter. After 30 days, they were required to leave, so she moved into a hotel. She is working, but her job does not pay enough to meet the income requirements at an apartment. She also had an old eviction which she had not been able to pay off and seal. She has been searching for housing resources and was offered an affordable housing placement, only for it to fall through after she paid the security deposit. She never got her money back, making her wary of trying again.

Lack of income was one of the top housing barriers mentioned by our interviewees using hotels. Most of these hotel residents were employed, often full-time, but their wages were not high enough to keep up with costs. Some could not keep full-time employment, due to disability, childcare needs, or their employer not giving them enough hours to be a full-time employee. Several told us they earn enough money to be able to pay rent every month on an apartment, but they do not make enough to meet the application income requirements. We must note these hotel residents would still be severely cost burdened at the average apartment, in terms of how much rent would take up as a percentage of their monthly income. However, as we will discuss in a subsequent section, hotel residents are already severely cost burdened, and they would pay less monthly for an apartment than they currently do for their hotel. Despite having managed to keep up with these hotel payments for months or even years, hotel residents also may not be able to prove a history of timely rental payments. Landlords often only consider payments to traditional rental housing providers as rental history and refuse to accept on-time hotel payments as equivalent.

High Upfront Costs: Even if they could pass the income requirements, hotel residents would struggle to save enough money to pay for application fees, a security deposit, *and* the first month's rent in order to move into a traditional rental unit. Application fees in Indianapolis can

[8] FHCCI. "The State of Fair Housing in Indiana – Rising Rental Burdens in the Indianapolis Metro." November 2025. https://www.fhcci.org/wp-content/uploads/2025/11/FHCCI-Rental-Housing-Report-2025.pdf

reach as high as $50-$75 per adult. If a family needs to apply to multiple apartments in order to find one that will accept them, this can add up to hundreds of dollars on application fees alone. Security deposits can range from $500 to one month's rent for a typical tenant, sometimes more, but if a tenant has past evictions or subpar credit, their security deposit may increase to one and a half or two months' rent. Altogether, a family may have to save upwards of $2,000 prior to being able to move out of a hotel into a rental house or apartment. For hotel residents, it is nearly impossible to save that kind of money when they are already spending so much income on hotel payments.

Lack of Affordable Housing Options: The scarcity of available affordable housing units for low-income households exacerbates the challenges hotel residents face in finding permanent rental housing. According to the National Low Income Housing Coalition (NLIHC), there are only 26 affordable and available units for every 100 Extremely Low-Income households[9] in the Indianapolis metro area. For Very Low-Income Households,[10] there are only 54 affordable and available units for every 100 households.[11] "Affordable" here refers to both subsidized and unsubsidized rental units where rent takes up less than a third of a household's monthly income. Low-income renters seeking affordable housing often encounter long waiting lists at properties that they qualify for.

Housing choice vouchers are precisely designed to open up housing options for low-income tenants and locate housing quickly, without having to find or wait for a place in an affordable housing property. Voucher holders can apply to any landlord who accepts vouchers, including for market-rate units, and the voucher will cover part of the payment to the landlord. Many hotel residents would qualify for these vouchers, most of which are designated for Extremely Low-Income households (making less than 30% of the metro area median family income, or $29,800 for a family of three in the Indianapolis metro area).[12]

The problem, however, is there are not nearly enough vouchers to go around, nor enough housing providers that accept them as payment. Over a quarter of all renter households in the Indianapolis metro area, and nearly a third of renter households in Marion County, qualify as Extremely Low-Income. In Marion County and across the Indianapolis metro area, there are only enough vouchers for one in every six eligible Extremely Low-Income households.[13] That means there are thousands of people on the waitlist for vouchers in Indianapolis, which previously opened in 2021[14] until 2026's lottery announcement. Across the Indianapolis metro area, the average voucher-holding renter household waited over two years on the waitlist before receiving a voucher; in Marion County, the wait was close to three years on average, and in Hamilton County, the average wait was four years.[15] Even when the waitlist opens, applicants are placed on the waitlist through a lottery, because there are more applicants than available vouchers. Even if a renter receives a voucher, this does not guarantee them housing. In 2015, the Indiana General Assembly preempted the ability for localities to enforce "source of income protections," which would require housing providers to accept housing choice vouchers as a form of rental payment. If a renter receives a voucher but can't find a landlord to accept it, they can lose the voucher.

Many of the hotel residents we spoke to dismissed the idea that they could apply for a housing choice voucher or that a voucher could help them. Some also expressed frustration that social service organizations kept referring them to the voucher program and to affordable or subsidized properties with long waiting lists, which they viewed as dead ends because of how long it would take them to get a spot.

Housing assistance programs often are unable to properly address the needs of renters who are living in hotels and seeking to get out. Some programs are restricted to individuals experiencing homelessness, but if they rely on the HUD definition of homelessness, hotel residents would not qualify. This puts some hotel residents in a position where they have been told by service providers that they could only get help if they moved out of the hotel and into their car. Other housing assistance programs would provide help to residents in the form of temporary shelter, or attempting to find an apartment that they could afford. But few programs provide the specific assistance that hotel residents need most—financial help paying for a security deposit and paying off rental debts.

Very few of the residents we interviewed wanted to continue living in hotels, but their lack of options kept them stuck in place. This makes it easy for tenants to be taken advantage of by unscrupulous housing providers. Hotel residents told us about having to avoid rental scams while

[9] Households making <30% of the area median family income (AMI) or less than the federal poverty line ($29,800 for a family of three in the Indianapolis metro area in 2026).
[10] Households making <50% of the AMI ($49,650 for a family of three).
[11] National Low Income Housing Coalition. "The Gap Report: Indiana." March 5, 2026. https://nlihc.org/gap/state/in
[12] 75% of housing choice vouchers must go to Extremely Low-Income households, who make <30% of the Indianapolis metro area median family income (AMI). The remaining 25% can go to households making up to 80% of AMI ($79,450 for a family of three). Center on Budget and Policy Priorities. "The Housing Choice Voucher Program." June 11, 2026. https://www.cbpp.org/research/housing/the-housing-choice-voucher-program
[13] FHCCI analysis of U.S. Census American Community Survey Public Use Microdata Sample, 2024 5-year estimates; Department of Housing and Urban Development Picture of Subsidized Households, 2025.
[14] WRTV. "8,000 people on IHA's Section 8 waiting list with a 5 year average wait time." May 24, 2022. https://www.wrtv.com/news/8-000-people-on-ihas-section-8-waiting-list-with-a-5-year-average-wait-time/
[15] FHCCI analysis of data from HUD's Picture of Subsidized Households, 2025.

TABLE 1: Economy & Midscale Hotel Properties by County with Estimated Costs and Occupancy Rates
Indianapolis metro area, June 2026

County Name	Number of Properties	Total Rooms	Average Daily Rate (ADR)	Average Monthly Cost (ADR × 30 Days)	Occupancy Rate
Boone	5	326	$73.25	$2,198	75.8%
Brown*	1	55	Data Unavailable	Data Unavailable	Data Unavailable
Hamilton	6	385	$90.32	$2,710	48.9%
Hancock*	5	311	Data Unavailable	Data Unavailable	Data Unavailable
Hendricks	11	724	$78.71	$2,361	59.2%
Johnson	10	618	$67.77	$2,033	66.1%
Madison	11	662	$76.10	$2,283	54.4%
Marion	82	6,972	$72.90	$2,187	57.1%
Morgan*	4	152	Data Unavailable	Data Unavailable	Data Unavailable
Shelby*	4	217	Data Unavailable	Data Unavailable	Data Unavailable
Tipton*	1	21	Data Unavailable	Data Unavailable	Data Unavailable
Indianapolis metro area	**140**	**10,443**	**$74.12**	**$2,224**	**57.4%**

**County does not contain enough hotels, rooms, and unique brands for CoStar to calculate average daily rate or occupancy rate. Source: Hospitality property data for economy and midscale hotels from CoStar Property Group (excluding closed properties, bed and breakfasts).*

searching for low-cost, low-barrier housing on places like Facebook Marketplace. Even in their current living situation, hotel residents are vulnerable to hotel providers who, knowing that residents have nowhere else to go, may neglect repairs, ignore accommodation requests, and intimidate residents to prevent them from complaining.

Eviction History: Tenant screening barriers also narrow the number and type of rental options that hotel residents can qualify for. Many of the residents we spoke to had been evicted in recent years and still owed a debt to a previous landlord. Rental debts were another top housing barrier mentioned by our interviewees. A rental debt may have started with one month's missed rental payment but ballooned with the accumulation of late fees and legal costs. Renters also may face eviction due to retaliation or recordkeeping issues, which can be difficult for tenants to prove in court, especially if a tenant was unable to make it to their court hearing or if they lacked legal representation to challenge the allegations. Under Indiana's 2025 eviction sealing statute, tenants can seal an eviction if it has been dismissed or paid off.

Some hotel residents we spoke to had gotten their eviction sealed despite having an unpaid rental balance, because the landlord opted to dismiss the case after the initial hearing for possession of the unit. Rather than continuing to a second damages hearing, the landlord sent their unpaid rent to collections. This debt shows up on the tenant's credit report. The method of collecting unpaid rent without a damages hearing deprives tenants of the opportunity to dispute the amount of rent allegedly owed in front of a judge. During a damages hearing, a tenant could ask for the unpaid rent amount to be reduced to fix errors or in compensation for uninhabitable conditions at the home or for out-of-pocket expenses on repairs. Indiana's eviction laws do not address if or when a landlord can report unpaid rent from a dismissed or sealed eviction case to collections.

An unpaid rental debt would disqualify a renter from many landlords or would require them to pay a higher security deposit, which they could not afford. Hotel residents with rental debts may have to save thousands of dollars to pay off their debt to seal their eviction. Again, due to the high cost of their hotel stay, it is extremely difficult for hotel residents to save up that much money.

Justice Involvement: Criminal legal records also present a major barrier to finding housing for some hotel residents. This is particularly true for residents with recent or severe criminal charges. Some rental properties have blanket bans on tenants with felonies or with any criminal record, including arrests.

These policies raise fair housing concerns for their disparate impact on renters due to race, sex, or presence of a disability. Current fair housing case law and guidance does allow landlords to review applicants on a case-by-case basis, which can still lead to the denials of applicants with more recent convictions or convictions that may indicate a potential threat to health and safety. This could include distribution of a controlled substance or a violent offense from a few years ago. While landlords have the right to screen tenants for safety concerns, there is evidence that the impact of past criminal records on housing outcomes is

A single mother with a small child told us she has been moving back and forth between her car and a hotel. She fell behind on rent at her previous apartment because she was laid off from her job. After using up all her savings, she had nowhere else to go. She also has a criminal record, making it hard to find a better job or a new home.

limited and fades over time.[16] In the meantime, those individuals all need a place to live. While individuals exiting incarceration often struggle to find housing, research shows that a lack of stable housing increases the risk of recidivism.[17] Justice-impacted individuals also have restricted opportunities for employment.[18] Without sufficient income, paying expensive weekly hotel costs, unable to save, and often stuck in unhealthy environments, hotel residents with criminal legal records struggle to rebuild their lives after incarceration.

The Cost of Hotel Living

When traditional housing is unaffordable or inaccessible, hotels may become one of the only refuges for families facing homelessness. But hotel stays are not cheap. When broken up into daily or weekly payments, hotel payments may initially appear manageable, especially for those living paycheck to paycheck. However, over time, the total monthly cost of a hotel stay can consume an overwhelming share of a household's income, being far more expensive than what they would have paid in monthly rent for an average apartment. This makes it hard for hotel residents to not only continue paying to maintain their current shelter but also save up for the cost of moving and transitioning to traditional rental housing.

The FHCCI examined data on the cost of economy and midscale hotels in the Indianapolis metro area (Table 1). We found that on average, these hotels cost $74 a night, which amounts to $518 a week, or $2,224 a month. While this is the average for this range of hotels, in speaking to hotel residents, we found that many of them gravitated toward the cheapest hotel options. Some hotels offer a weekly rate, which is cheaper per day than their daily rate. The hotel residents we spoke to typically reported paying around $300-$400 per week for their stays.

Whether a hotel resident is paying a more expensive daily rate or a more affordable weekly rate, in either case, they will likely be paying far more than they would for an apartment, only to receive a unit with much less space (Table 2). Based on our analysis, the cost of a hotel room per square foot is two or three times that of an apartment. An average two-bedroom apartment in the Indianapolis metro area costs less per month and provides nearly three times as much space as an extended-stay hotel room. Keep in mind, a motel or standard hotel room would be even smaller than an extended-stay hotel room, but cost around the same. The lack of space in a hotel room can impair residents' mental health, strain relationships within a household, and prevent them from maintaining separate spaces for different activities like sleeping, working, and eating.

Unlike most residents of apartments and rental homes, hotel residents do not have to pay for utilities or internet, which can relieve some of the pressure on their budgets. On the other hand, depending on the hotel they are staying in, hotel residents may incur additional expenses for laundry, food preparation, storage, and transportation. Some hotel residents live in motels or standard hotels, rather than extended-stays, so their rooms do not have kitchenettes. Without a stove or range top (and sometimes even lacking a microwave), a household may not be able to prepare cooked meals, instead having to rely on ready-made food, which is more expensive. If a hotel resident is trying to keep their furniture or belongings from their previous apartment or rental home, they may need to rent out a storage space, adding to their monthly costs. Due to the locations of most hotels, which are usually clustered together around highway exits, residents sometimes travel far from their work or school to find an affordable hotel option, which can add to transportation costs.

Living Conditions at Hotels

The hotel residents we spoke to reported a wide range of experiences when it comes to the habitability and living conditions at economy and midscale hotels. Some reported

TABLE 2: Cost of Average Apartment Versus Hotel Room (Indianapolis Metro Area, 2026 Q2)

Unit Type	Average Monthly Rent	Average Sqft	Cost Per Sqft
Studio Apartment	$1,044	512 sqft	$2.08
1-Bedroom Apartment	$1,213	740 sqft	$1.64
2-Bedroom Apartment	$1,433	1,038 sqft	$1.38
Extended-Stay Hotel† Room, Paid at Daily Rate of $74	$2,224	350 sqft‡	$6.34
Extended-Stay Hotel† Room, Paid at Weekly Rate of $350	$1,517	350 sqft‡	$4.33

†Economy and midscale hotels. ‡Estimate based on national-level hospitality market analyses. Sources: Hospitality property data for economy and midscale hotels and multifamily property data from CoStar Property Group (excluding closed properties, bed and breakfasts); Katy Black. "Extended-Stay Profitability Face-Off: Economy Vs. Midscale." HVS*, April 3, 2025. hvs.com/article/ 10145-extended-stay-profitability-face-off-economy-vs-midscale*. See *Appendix C for Marion County.*

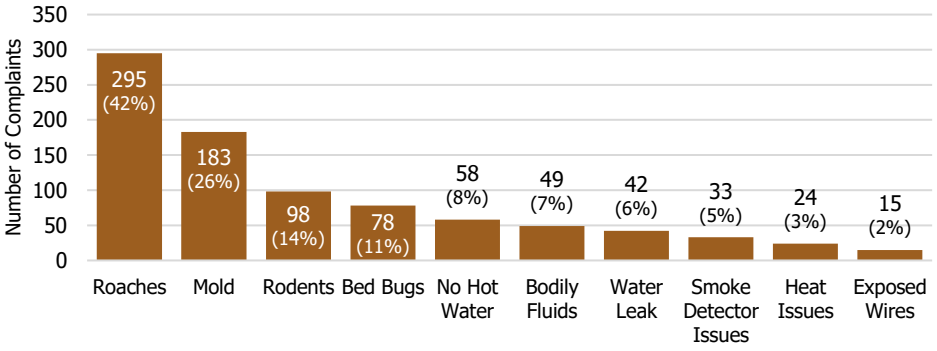
[16] Warren, Cael. "Success in Housing: How Much Does Criminal Background Matter?" Wilder Research, January 2019. https://search.issuelab.org/resources/35903/35903.pdf; Daniel Malone. "Assessing Criminal History as a Predictor of Future Housing Success for Homeless Adults With Behavioral Health Disorders." Psychiatric Services, issue 60, vol. 2 (2009). https://doi.org/10.1176/ps.2009.60.2.224;

[17] Leah Jacobs and Aaron Gottlieb. "The Effect of Housing Circumstances on Recidivism: Evidence From a Sample of People on Probation in San Francisco." Criminal Justice and Behavior, vol. 47, issue 9 (August 6, 2020). https://doi.org/10.1177/0093854820942285

[18] Kristin Stainbrook and Elizabeth Tibaduiza. "Reentry and Housing Stability: Final Report." U.S. Department of Health and Human Services, December 10, 2024. https://aspe.hhs.gov/sites/default/files/documents/49f0895779c6b984a9261c96f747e707/reentry-housing-stability.pdf

that their rooms were clean and decent, just expensive. Others reported decrepit conditions: roach and mouse infestations, mildewed carpets, water leaks, and other serious defects. If a hotel fails to make necessary repairs, a hotel resident can make a report to the local public health department, though the residents we interviewed were not always aware of this option or willing to make such reports.

CHART 4: Common Reasons for Health Code Complaints at Economy and Midscale Hotels (Marion County, 2021-2025)



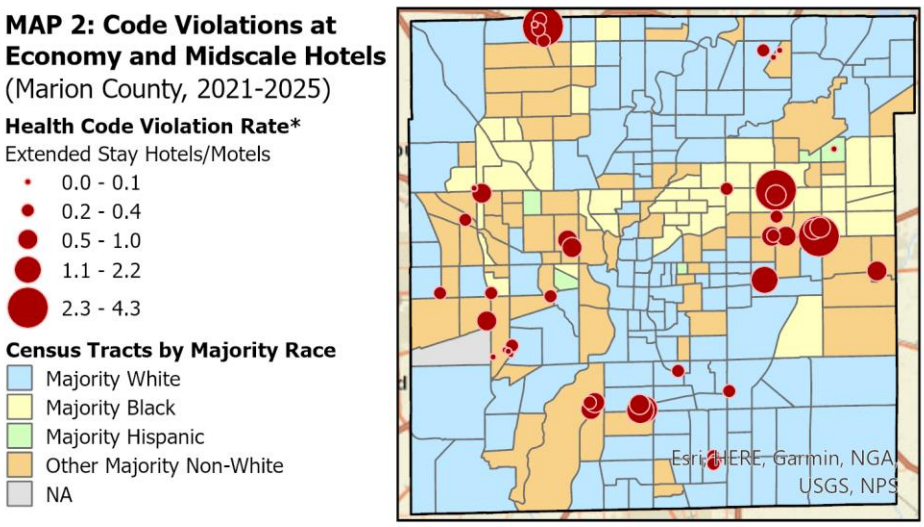
One complaint may mention multiple issues. Source: FHCCI analysis of public health department housing complaints, from Marion County Public Health Department Accela Citizen Access Portal.

We examined health code violation data from the Marion County Public Health Department (MCPHD), linking code violations by address to economy and midscale hotels in the county. Health code violations can arise from complaints by residents or self-initiated inspections by inspectors from MCPHD. Chart 4 shows common reasons for housing health code complaints at area hotels. The FHCCI calculated how many health code violations each hotel received for every 10 rooms in the property. Map 2 identifies the hotels that had code violations issued against them in Marion County between 2021-2025, compared to the racial make-up of the census tracts where these hotels were located. The larger dots represent hotels with a higher rate of code violations. The biggest cluster of hotels with high code violation rates are located in neighborhoods of color on the east side.

Table 3 identifies the hotels with the highest code violation rates. At the top of the list, Motor 8 Inn on the east side of Indianapolis received 13 code violations between 2021-2025, which amounted to about 4 violations for every 10 rooms. Most of the properties in Table 3 are older motel-style properties, built in the 1970s and earlier, which are not franchised underneath a larger hotel brand.

The differences between hotels may be attributed to their age, their price, the area in which a hotel is located, or the type of clientele it typically attracts. While we do not have price data for individual hotels, we can see that many of the economy and midscale hotels with the lowest health code violation rates were located near the airport. Those hotels may attract more travelers and short-term guests, and fewer long-term residents, due to their proximity to the airport. Travelers may be less likely to make complaints to the health department because they do not live in the area.

MAP 2: Code Violations at Economy and Midscale Hotels (Marion County, 2021-2025)



*Health code violations per 10 rooms. Source: FHCCI analysis of health code violations data from Marion County Public Health Department; hospitality property data from CoStar; U.S. Census American Community Survey 5-year estimates.

TABLE 3: Economy and Midscale Hotels with Highest Number of Code Violations (Marion County, 2021-2025)

Property Name	Property Address	Property ZIP	Code Violations (2021-2025)	Rooms	Code Violations Per 10 Rooms
Motor 8 Inn	3731 N Shadeland Ave	46226	13	30	4.33
BlissPoint Inn	9251 Wesleyan Rd	46268	28	85	3.29
Country Road Inn*	8850 E 21st St	46219	26	80	3.25
Skyline Motel	6617 E Washington St	46219	13	60	2.17
Travel Inn	4950 S East St	46227	10	65	1.54
FairBridge Inn Express	602 E Thompson Rd	46227	17	120	1.42

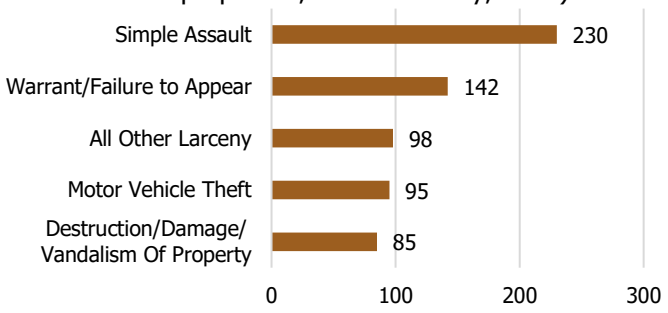
**This hotel now appears to be closed and boarded up, as of August 2026. Source: FHCCI analysis of code violation data from Marion County Department of Public Health, hospitality property data from CoStar.*

A major caveat to this data is that individuals staying in these hotels may not be able or willing to report uninhabitable conditions to the health department. Some hotel residents may not be aware that they can report the hotel for failure to make repairs. Even if a hotel resident does want to make a complaint, they may be afraid of being kicked out in retaliation. Those fears of retaliation are real. We spoke to several residents who were kicked out of the hotel where they were living after asking for repairs, room cleaning, or accommodations for their disability. Multiple residents expressed fears that they could face retaliation even for speaking to the FHCCI in a confidential interview.

While Indiana landlord-tenant law theoretically protects renters against retaliation from their landlords over housing complaints, hotel guests do not appear to be guaranteed the same legal protections, unless they can prove that the hotel is their residence. Plus, Indiana's anti-retaliation statute is difficult to enforce even in normal circumstances; it would be even more so for hotel residents, whose tenant status under the law is disputed.[19]

In 2015, the public health department along with other city and state agencies conducted a sweep of eight hotels on Indy's east side. They uncovered more than 300 code violations in just two days across the eight properties.[20] This sweep identified more code violations at each hotel in two days than were reported at these same hotels in the years 2021-2025 combined. This tells us that code violations are vastly underreported. Given these barriers, we must take health code violation data at hotels with a grain of salt. We expect that the true number of code violations would be much higher if all cases of uninhabitability were reported. The patterns we see between properties might also differ if we had a full reporting of habitability issues.

CHART 5: Top 5 Types of Police Incident Reports at Hotels (City blocks containing economy and midscale hotel properties, Marion County, 2025)

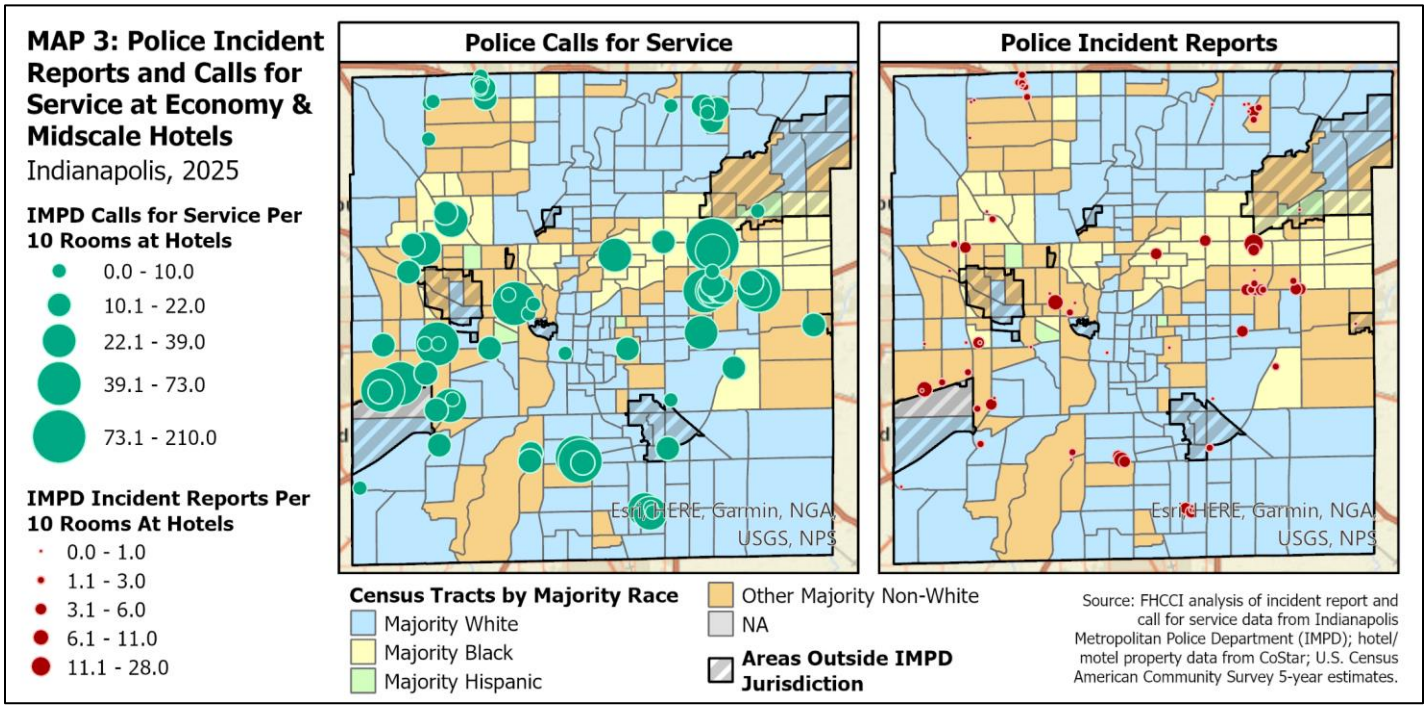


Source: FHCCI analysis of Indianapolis Metropolitan Police Department (IMPD) data.

Crime and Safety at Hotels

Similar to habitability issues, some hotel residents told us that they experienced no issues with crime and that the hotel was safe, just expensive. However, when residents did tell us about safety issues at their hotel, the problems they described were significant. One resident described living in a hotel where multiple people had died in the past year, either from gun violence or drug overdose. Another reported that a hotel staff or security person entered her room without knocking or permission late at night.

MAP 3: Police Incident Reports and Calls for Service at Economy & Midscale Hotels
Indianapolis, 2025



[19] Ko Lyn Cheang. "A tenant reported mold to health department. Her landlord evicted her; Indiana law helped." *IndyStar,* January 19, 2022. indystar.com/story/news/real-estate/2022/01/19/indiana-evictions-apartments-housing-anti-retaliation-law-mold-violations/9094217002/

[20] Gabrielle Ferriera. "Bedbugs at Indy motels, and other things to make your skin crawl." *IndyStar*, September 24, 2015. https://www.indystar.com/story/news/2015/09/17/bedbugs-indy-motels-things-make-skin-crawl/72359116/

TABLE 4: Top 10 Hotels with Most Frequent Police Calls for Service
City blocks in Marion County containing economy or midscale hotels, 2025. Some blocks contain multiple hotels.

Property Name(s)	Block	ZIP Code	Total Number of Calls for Service	Total Rooms	Police Calls/ 10 Rooms
Motor 8 Inn	3700 Block N Shadeland Ave	46226	630	30	210.0
Pine Motel	7300 Block W Washington St	46231	124	17	72.9
Gateway Motel	1700 Block Lafayette Rd	46222	124	20	62.0
Super 8 by Wyndham	400 Block Bixler Rd	46227	605	100	60.5
Days Inn by Wyndham	2100 Block N Post Rd	46219	249	46	54.1
Microtel Inn & Suites by Wyndham + Motel 6 (Airport)	5800 Block Rockville Rd	46224	561	118	47.5
Travel Inn	4900 Block S East St	46227	296	65	45.5
Catalina Motel	8000 Block W Washington St	46231	120	27	44.4
Budget 8 Inn	6800 Block E 21St St	46219	645	147	43.9
Royal Inn + Studio 6	3700 Block N High School Rd	46224	292	74	39.5

Source: FHCCI analysis of police calls for service data from Indianapolis Metropolitan Police Department, hospitality property data from CoStar.

Educators who work with students experiencing homelessness in hotels told us about parents being afraid to let their kids play outside or walk alone to the school bus.

We examined Indianapolis Metropolitan Police Department (IMPD) data on police calls and incident reports to identify where crime and safety issues are being reported in and around economy and midscale hotels in Indianapolis. Police calls for service represent every time an individual called police for help or a police officer was dispatched to a location. Police incident reports represent each time a call resulted in police officers identifying a criminal incident or providing a service and logging a report. Based on IMPD data, the most common type of incident reported at hotels in 2025 was simple assault (Chart 5). The next most common type, "Warrant/Failure to Appear," indicates that police encountered an individual with an open warrant or failure-to-appear notice. Property theft and damage were other common reasons for incidents at hotels.

In Map 3, we see a wide range in the number of police calls and incidents in and around hotels. (Note: Because IMPD data anonymizes addresses at the block level to protect privacy, our analysis captures any police call or incident in a city block that contains one or more economy or midscale hotels.) At about a third of hotels, there was fewer than one call per hotel room in their block in 2025. At another third of hotels, however, there were more than two police calls for service per room. Similarly, with incident reports, for more than a dozen hotels, there was fewer than one police incident per ten hotel rooms in their block in 2025. For nine other hotels, though, there was more than one police incident for every five rooms in their block.

Tables 4 and 5 identify the hotels with the highest frequency of police calls and incident reports on their blocks in 2025. Motor 8 Inn, at the intersection of Shadeland Avenue and East 38th Street on the east side, had the highest number of police calls: 630 in just one year, for just 30 rooms. This amounts to 210 calls for every 10 rooms, and more than one call a day. The Motor 8 Inn also had the highest number of resulting incident reports, with 84 incidents reported in 2025, amounting to 28 incidents for every 10 rooms, or more than one incident a week. Based on news reports we

TABLE 5: Top 10 Hotels with Most Frequent Police Incident Reports
City blocks in Marion County containing economy or midscale hotels, 2025. Some blocks contain multiple hotels.

Property Name(s)	Block	ZIP Code	Total Number of Incident Reports	Total Rooms	Incidents/ 10 Rooms
Motor 8 Inn	3700 Block N Shadeland Ave	46226	84	30	28.0
Gateway Motel	1700 Block Lafayette Rd	46222	21	20	10.5
Catalina Motel	8000 Block W Washington St	46231	25	27	9.3
Travel Inn	4900 Block S East St	46227	52	65	8.0
Days Inn by Wyndham	2100 Block N Post Rd	46219	26	46	5.7
Budget 8 Inn	6800 Block E 21st St	46219	81	147	5.5
Skyline Motel	6600 Block E Washington St	46219	33	60	5.5
Royal Inn + Studio 6	3700 Block N High School Rd	46224	39	74	5.3
Red Roof Inn-Castleton	8100 Block N Shadeland Ave	46250	43	84	5.1
Motel 6	3500 Block N Shadeland Ave	46226	35	72	4.9

Source: FHCCI analysis of police incident report data from Indianapolis Metropolitan Police Department, hospitality property data from CoStar.

reviewed, Motor 8 Inn was the site of at least four shootings, some fatal, from 2020 to 2022.[21]

At the same time, an educator who used to work with unhoused students in Indianapolis Public Schools told us that Motor 8 Inn was one of the hotels where they would send a bus to pick up students, due to the number of families with school-age children living there. Some families we spoke to who lived in one of these hotels with a high incidence of police reports told us that they ended up there because it was cheaper than other hotels (sometimes after having been kicked out of what they considered a better hotel).

Crime and safety issues at hotels have occasionally drawn attention from media and public officials. In 2018, the Indianapolis City-County Council approved a measure to revoke the hotel licenses at properties with excessive emergency police or fire runs (defined as more than 2.5 runs per room per year). Hotel owners protested that they responded appropriately to crime by calling police, but they could not control the actions of their guests. They also noted that some police/fire calls are due to medical emergencies. Several hotels pointed out that if hotels were shut down, many families, who had no connection to any crimes, would be made homeless.[22]

Since the passage of this ordinance, some hotels have seen a reduction in the number of emergency runs.[23] However, there are indications that hotels have also begun discouraging occupants from calling 911, even issuing fines against occupants who do so.[24] This demonstrates how efforts to hold hotels accountable can sometimes result in unintended and negative consequences for their residents.

Other Challenges with Hotel Living

Beyond the financial burden, living conditions, and crime and safety concerns, living in a hotel long-term can have a negative impact on residents' daily routines, privacy, and ability to maintain a stable home environment.

Hotel living is much more unpredictable than living in an apartment or rental home. A typical rental lease will last for one year or more, meaning that a renter household can expect to stay in the same unit for at least a year, as long as they keep up with their payments and abide by the lease terms. In a hotel, the "term" of their stay may be one day, or one week—beyond that, a hotel can refuse to continue their stay, without a reason. The hotel can also increase their rent, day to day or week to week. At many of the hotels we surveyed, rates would increase over holidays or any time there was a major event in town, like the Indianapolis 500, a major concert, or a convention. At these times, some hotels would raise their rates beyond what their long-term residents could afford, forcing those residents to move out temporarily and then move back in once the rates and demand settled back down. We did speak to some hotel residents who came to an agreement with the hotel management, allowing them to stay through these high-demand periods at a reasonable rate, but this is still a tenuous arrangement. Even without the disruptions of holidays and major events, several hotel residents told us that the average rate for their hotel had been increasing throughout their stay, making them worry that they would not be able to stay there much longer.

An Indianapolis resident, who works as a full-time caregiver for her roommate with a disability, told us she has been living in hotels for *eight* years. Their only income comes from social security and Medicaid waiver payments. However, they have not been able to qualify for subsidized housing because of an old eviction.

As we mentioned before, the limited facilities offered by hotels can increase the cost and stress associated with hotel living. If the hotel room they are staying in does not have a kitchenette with a stove, residents cannot cook homemade meals, forcing them to spend more money on ready-made food from restaurants and stores. These types of foods may also be less nutritious. Hotel residents may also have to get rid of a lot of their belongings, or pay to keep them in a storage space, because their hotel room is so much smaller than their previous apartment or home. The close quarters of a hotel room can increase stress and disrupt sleep for

[21] Matt Christy and Eric Graves. "Man shot and killed inside motel room on Indy's east side, IMPD says." Fox 59, January 26, 2022. https://fox59.com/news/indycrime/indy-police-respond-to-shooting-at-motor-8-inn-on-shadeland-and-38th/; "Man accused in Indianapolis motel shooting arrested after SWAT standoff." WRTV 6, September 8, 2021. https://www.wrtv.com/news/man-accused-in-indianapolis-motel-shooting-arrested-after-swat-standoff/; Gregg Montgomery. "3 shot at motel south of 38th Street, Shadeland Avenue." WISH-TV, May 27, 2021. https://www.wishtv.com/news/crime-watch-8/3-shot-at-motel-south-of-38th-street-shadeland-avenue/; "IMPD investigating man found dead at east side motel on Christmas." WTHR, December 26, 2020. https://www.wthr.com/article/news/local/impd-investigating-apparent-trauma-to-body-found-on-east-side/531-0442fce5-754f-4435-856e-d4a350746f8f

[22] Emily Longnecker. "Council approves proposal to revoke licenses of hotels with too many emergency runs." WTHR, March 14, 2018. https://www.wthr.com/article/news/crime/council-approves-proposal-to-revoke-licenses-of-hotels-with-too-many-emergency-runs/531-22483ae2-1c4d-4592-b2de-14ed21073e03; "Council approves ordinance to crack down on high-crime hotels." *Indianapolis Business Journal,* March 13, 2018. https://www.ibj.com/articles/67953-council-approves-ordinance-to-crack-down-on-high-crime-hotels

[23] "East side residents report improvement at Indy's Skyline Motel as police investigate nearby shooting." Fox 59, August 31, 2020. https://fox59.com/news/indycrime/east-side-residents-report-improvement-at-indys-skyline-motel-as-police-investigate-nearby-shooting/

[24] Zach Myers. "Indianapolis records show hundreds of emergency calls to east side motel." Fox 59, June 8, 2021. https://fox59.com/news/indycrime/indianapolis-records-show-hundreds-of-emergency-calls-to-east-side-motel/

TABLE 6: Top 10 Economy and Midscale Hotel Brands (Indianapolis metro area, June 2026)							
Brand	**Number of Properties**	**Total Rooms**	**Hotel Type**	**Hotel Class**	**Operation Type**	**Parent Company**	**Company Type**
Baymont	13	982	Standard Hotel	Midscale	Franchise	Wyndham Hotels & Resorts	Publicly Traded
Quality Inn	13	837	Standard Hotel	Midscale	Franchise	Choice Hotels International, Inc.	Publicly Traded
Days Inn	7	684	Standard Hotel	Economy	Franchise	Wyndham Hotels & Resorts	Publicly Traded
Candlewood Suites	6	658	Extended-Stay	Midscale	Franchise	IHG Hotels & Resorts	Publicly Traded
Red Roof Inn	7	612	Motel	Economy	Franchise	Red Roof Franchising, LLC	Privately Held
Extended Stay America Suites	5	557	Extended-Stay	Midscale	Franchise	Blackstone/Starwood Capital Group	Private Equity Backed
Super 8	8	517	Motel	Economy	Franchise	Wyndham Hotels & Resorts	Publicly Traded
InTown Suites	4	512	Extended-Stay	Economy	Chain Management	Blackstone/Starwood Capital Group	Private Equity Backed
Extended Stay America Select Suites	4	484	Extended-Stay	Economy	Franchise	Blackstone/Starwood Capital Group	Private Equity Backed
Motel 6	6	347	Motel	Economy	Franchise	G6 Hospitality LLC	Privately Held
Total	**140**	**10,443**					

Source: Hospitality property data for economy and midscale hotels from CoStar Property Group (excluding closed properties, bed and breakfasts). See Appendix D for Marion County.

household members who are sharing the same space. Some hotel residents we spoke to described a growing sense of tension with their roommates or family members because they had no space of their own.

Living in a hotel is particularly disruptive for children and their ability to learn in school. Because of the unpredictability of hotel costs, some residents end up "hotel-hopping," or moving frequently between hotels. This can lead to frequent school absences, as every time a family changes their residence, they have to reestablish transportation with their children's schools. Under the McKinney-Vento Act, schools are required to provide transportation for students living in hotels, though this only helps families that are aware and willing to disclose their situation. If there are multiple families at one hotel, the school district may arrange a bus for transportation. Schools also provide stipends for gas for parents to drop off and pick up their children. Schools will even arrange rideshare service to transport students directly by car. However, each of these arrangements takes time to set up, and when students change location, their transportation can be disrupted, causing them to miss school.

Educators who work with unhoused students living in hotels said that these students often do not sleep well. Sometimes, their sleep is disrupted by noise and commotion outside their room. In other cases, when a large family is forced to share one room, a student might have to sleep on the floor, because there are not enough beds for them and all their siblings. In families where there is a large age gap between siblings, an older child might keep a younger one awake past their bedtime, and a younger child might wake up an older child early because of their staggered school start times. Lack of sleep makes it harder for students to pay attention in class and learn. Students experiencing homelessness are also typically less connected to school activities and community. Because of the logistical difficulties in arranging transportation, students may not be able to participate in after school activities, like sports, arts, or music. Without these connections at school, educators say students have a harder time building relationships with teachers and peers.

Top Hotel Companies

Many of the challenges that hotel residents face, like pricing and living conditions, arise from the policies and practices of hotel management. We examined the top hotel providers in the economy and midscale hotel market, to identify the companies responsible for some of the challenges we have discussed. Table 6 shows the top 10 hotel brands in the Indianapolis metro area, ranked by size. (See Appendix D for the top 10 hotel brands in Marion County alone.) As the table shows, the largest hotel brands are a mix of standard hotels, motels, and extended-stay-type properties. Most of these hotels are franchised, meaning they are owned and operated by local businesses, but abide by policies set by the brand, to which they also pay royalties. By contrast, in a hotel brand managed as a chain (like InTown Suites), each hotel is owned and operated directly by the brand.

As shown in Table 6, many hotel brands belong to the same parent company. Table 7 shows the top 10 parent

One Indianapolis family told us they lost their previous home due to a rental scam and had to move into a hotel. Even though one family member has a disability and uses a wheelchair, the hotel placed them in a unit that was not physically accessible on the second floor with an elevator that sometimes malfunctioned, leaving the family member trapped upstairs at times.

companies for hotel properties in the Indianapolis metro area, ranked by size. (See Appendix D for the top 10 parent companies in Marion County alone.) The largest parent company, Wyndham Hotels & Resorts, owns 33 hotel properties with over 2,600 rooms in the Indy metro, across brands such as Baymont, Days Inn, and Super 8.

TABLE 7: Top Parent Companies for Economy and Midscale Hotels
Indianapolis metro area, June 2026

Company Name	Number of Properties	Total Rooms	Company Type
Wyndham Hotels & Resorts	33	2,654	Publicly Traded
Choice Hotels International, Inc.	21	1,559	Publicly Traded
Blackstone/Starwood Capital Group	13	1,553	Private Equity
IHG Hotels & Resorts	6	658	Publicly Traded
Red Roof Franchising, LLC	7	612	Privately Held
G6 Hospitality LLC	9	510	Privately Held
Hilton Worldwide	5	499	Publicly Traded
BlissPoint Inns	3	212	Privately Held
Fairbridge Hotels International	1	120	Privately Held
My Place Hotels of America	1	64	Privately Held
Total	**140**	**10,443**	

Source: Hospitality property data for economy and midscale hotels from CoStar Property Group (excluding closed properties, bed and breakfasts). See Appendix D for Marion County.

Of particular concern to the FHCCI is the strong presence of private equity in the hotel sector. In previous reports, we have discussed our concerns about the impact of private equity in the area's housing markets. Private equity investors often purchase companies with large amounts of debt which the underlying company then has to pay off by cutting costs and raising prices. Their priority is often short-term profit for their investors rather than long-term sustainability. In the rental housing sector, we often see the impact of private equity in high eviction filing rates, poorly maintained properties, and high rent and added fees.[25]

In the hotel sector, three of the biggest extended-stay hotel brands (InTown Suites, Extended-Stay America, and Extended Stay America Select Suites) are controlled by the joint venture of two private equity companies, Blackstone and Starwood Capital Group. Private equity companies have increased their investment in extended-stay hotels[26] since the COVID-19 pandemic, as exemplified by Blackstone and Starwood's 2021 purchase of Extended Stay America in 2021 and Woodspring Suites in 2022 (another extended-stay hotel brand operating in Indiana). The CEO of Blackstone has stated that the rising cost of rental housing is a "tailwind" for their business, essentially admitting that they intend to profit from the lack of housing affordability.[27]

Hotel residents living in extended-stay hotels effectively become a captive audience, being unable to move into rental housing. This means that, should they choose to do so, hotel operators can push their housing costs as high as possible, cut amenities, and neglect facilities, without fear of significant pushback from customers.

Tenant or Guest?

When long-term hotel residents attempt to exercise their rights under laws that protect tenants in rental housing, hotels may argue that these residents are still temporary guests (as shown in Figure 2), even though they have no other place to live. This is because Indiana's landlord-tenant law lists an exemption for "transient occupancy in a hotel, motel, or other lodging." The statute does not define "transient," and there are no significant state court cases in Indiana where this question is resolved.[28] Consequently, many of the protections for tenants under landlord-tenant law do not appear to apply to hotel guests. However, long-term hotel occupants can and do argue that they should be considered tenants because of the duration of their stay and their use of the hotel as a residence.

By basic definition, someone staying in a hotel for the long-term, indefinitely, without specific plans to go somewhere else, should not be defined as "transient." In Indiana, tax

FIGURE 2: Excerpt from Move-In Agreement at Hotel
Shared by hotel resident with the FHCCI. Note: A "waiver" of residency status like this one may not necessarily revoke a resident's ability to claim tenancy status. This same hotel advertises on its website that it offered "temporary apartments" at a "discounted price." See Appendix E for more excerpts from this move-in agreement.

Guest acknowledges and agrees that this rental does not establish a permanent residence. The Guest also agrees that they are moving out at the end of each rental period and will be moving in only if Management accepts payment for a new period. The term of the Guest's stay is one period, as defined herein, regardless of whether or not the Guest's belongings have been removed from the room.

[25] FHCCI. "The State of Fair Housing in Indiana – Who Owns Central Indiana's Houses: An Update of the Largest Single-Family Home Investors." January 2025. https://www.fhcci.org/wp-content/uploads/2025/01/FHCCI-SFR-Investor-Update-1-9-25.pdf
[26] Mark Faithfull. "Private equity circles resilient extended stay and hybrid sector." Hospitality Investor, January 27, 2026. https://www.hospitalityinvestor.com/investment/private-equity-circles-resilient-extended-stay-and-hybrid-sector
[27] Brian Goldstone. *There is No Place for Us: Working and Homeless in America.* Crown Publishing Group, 2025.
[28] Purcell, 2024.

law provides an interesting case: people staying in a hotel, motel, and short-term rental have to pay both sales tax and a "county innkeeper's tax," but only for the first 30 days. After 30 days, those taxes no longer apply. Attorneys representing long-term hotel occupants in eviction cases sometimes argue that this threshold in tax law indicates a change in status from temporary guest to long-term tenant.

In other states with similar or identical language about transient hotel stays in their landlord-tenant laws, courts have laid out different criteria to determine whether a hotel stay is "transient" or not, such as the occupant's intention to return to another residence, whether payments were referred to as "rent," or what the "reasonable expectations" of the hotel and occupant were. In some states, like New York, California, Virginia, and Colorado, landlord-tenant law explicitly states that a hotel occupant becomes a tenant after a certain number of consecutive days of residence at a hotel (usually 30 days). Other states, like Washington and Wisconsin, define tenancy based on a hotel occupant's intention to remain at a hotel "for the foreseeable future"—a more ambiguous but also more relaxed standard.[29]

FIGURE 3: Comparing The Rights of Tenants vs. Hotel Guests

Tenants in Rental Properties (& Long-Term Hotel Residents)	Temporary Hotel Guests
Can only be removed/locked out for lease violation or late payment after a formal eviction and court order.	Can be removed/locked out immediately for rule violation or late payment.
Can only be refused continuation of rental at the end of lease, which is typically a year long.	Can be refused continuation of lodging at the end of paid stay (a week or a day) without reason.
Protected under statute against retaliation for making a complaint.	No protection against retaliation under statute.
Under Fair Housing Act (FHA), protected against discrimination based on race, color, national origin, religion, sex, familial status, and disability.	Under federal Civil Rights Act, state civil rights law, and ADA for places of public accommodation, protected against discrimination based on race, color, national origin, religion, sex, and disability. No familial status protection.
Under FHA, right to physical accessibility & service, emotional support, and assistance animals.	Under ADA, right to physical accessibility, service animals.
Under FHA, right to reasonable accommodations and modifications.	Under ADA, right to reasonable accommodations and modifications.

At the federal level, the Fair Housing Act prohibits housing discrimination in "dwellings," which it defines, in part, as "defined or intended for occupancy as a residence." A widely accepted definition of a residence in fair housing case law is "a temporary or permanent dwelling place, abode or habitation to which one intends to return as distinguished from the place of temporary sojourn or transient visit."[30] Fair housing case law has established that a number of temporary or semi-permanent places should be considered dwellings when used by the occupant as their sole or primary residence: homeless shelters, college dorms, sober living facilities, and so on. Several fair housing case rulings have indicated that hotels with long-term residents can fit within those definitions as well. (See Appendix F for a list of relevant fair housing cases on the definition of a dwelling and the use of hotels/motels as dwellings.)

It is worth noting that a renter living in a hotel probably does not "intend" to live there long term; in fact, they may be attempting to leave. However, this does not mean that their stay is transient, because for the time being, they have no other place to live or return to should they leave. This argument is laid out in *Woods v. Foster,* a 1995 fair housing case related to individuals living in homeless shelters. In this case, the judge decided that a shelter was a dwelling subject to fair housing law because, like the hotels we discuss in this report, "the Shelter is not designed to be a place of permanent residence, [but] it cannot be said that the people who live there do not intend to return—they have nowhere else to go."[31]

The individuals we spoke to in our interviews described that exact predicament. Living in a hotel is almost never someone's first choice, but for the time being, it may be the only option. All the barriers that prevent these hotel occupants from accessing traditional rental housing—eviction records, credit history, criminal records, low wages, lack of savings, unit availability, and so on—mean if they moved out of the hotel, they would have nowhere to go but a homeless shelter or become unhoused on the street.

The Legal Rights of Hotel Residents

Figure 3 outlines the distinction between the legal rights of a tenant in a rental property and the legal rights of temporary hotel guests. In theory, long-term hotel residents should be afforded the same rights as tenants in rental

[29] Purcel, 2024.
[30] *U.S. v. Hughes Memorial Home,* 396 F.Supp. 544 (W.D. VA 1975).
[31] *Woods v. Foster,* 884 F.Supp. 1169 (N.D. Ill. 1995).

properties, but in reality, they are often treated as though they are temporary hotel guests.

Eviction and Removal: A hotel can remove a guest from their rooms immediately if the hotel alleges that the guest violated any rules or fell behind on payments. Hotel management can change the locks or reprogram a key card at will. Tenants in traditional housing, on the other hand, can only be removed from their homes via a formal eviction, in cases of rule violations or late payments. A landlord cannot lock a tenant out of their home without a judge's order.[32] A hotel can refuse to continue a hotel guest's stay beyond what the guest has already paid for (whether a day, or a week) for any reason.[33] A landlord can only refuse to continue a tenant's residency at the end of their lease (which is typically a year long).

The FHCCI found several Indiana hotels that file evictions to remove occupants, at least occasionally. In Marion County, the only county where we have access to eviction filing data, there were 11 hotels that filed more than one eviction over the past five years.[34] By filing an eviction against an occupant, a hotel effectively concedes that it is the occupant's dwelling and residence, and that the occupant has the rights of a tenant. We suspect that hotels that file evictions are the exception rather than the rule; most hotels will kick tenants out without a formal case filing.

Under Indiana's "innkeeper's liens" law, a hotel can hold a guest's personal belongings if the guest does not pay for their stay, to either force the guest to pay or else the hotel can sell the guest's property to recoup their loss.[35] Under Indiana landlord-tenant law, this would not be allowed.

Habitability: In Indiana, landlord-tenant law guarantees tenants the right to a habitable home, requiring landlords to make repairs and maintain critical systems in working condition. A tenant can sue their landlord for failing to meet these basic standards.[36] Hotel habitability protections vary across the state. Statewide, a hotel could be reported under Indiana's Unsafe Building Law if it has deteriorated enough to be a public nuisance. However, crucial internal defects like a broken heating or cooling system would not be considered "unsafe" under the Unsafe Building Law.[37] In Marion County, hotels are subject to the same residential health code as apartments and rental homes, so hotel occupants (whether temporary or permanent) can report problems to the public health department (MCPHD), which issues health code violations.[38] Other cities and counties may have different habitability standards for hotels, or none at all. For example, in Hancock County, the code of ordinances for residential property and housing standards does not mention or include hotels.[39]

"What kept these hotels and motels full during the pandemic was not a sudden upsurge in business travel. It was the fact that the people residing in them had no other options…. The success and future growth of this industry relie[s] on a captive customer base."

– Brian Goldstone, *There is No Place for Us: Working and Homeless in America.*

Localities across Indiana may also incorporate habitability into their licensing requirements for hotels. In the city of Indianapolis, if a hotel receives a health code violation for habitability problems (like pest infestations, mold, lack of heat, and so on) which has remained unresolved for *six months or more* by the time the hotel applies to renew its license, the Department of Business and Neighborhood Services (DBNS) may deny the hotel's license renewal. DBNS may also delay or deny a hotel's license if MCPHD sends DBNS a written recommendation that the hotel be prohibited from operating due to health and safety concerns; code violations from less than six months ago may count toward this.[40]

While these measures should encourage hotels to stay in compliance on health and safety issues, in practice, Marion County hotel residents have told the FHCCI about severe habitability problems at hotels that, according to DBNS' records, had successfully renewed their licenses in the last year. One reason for this, as we mentioned before, is that many habitability issues go unreported due to hotel residents' fear of retaliation. Also, because health department complaints can be sporadic, the timing of health code violations may not line up with the timing of license renewals. We found several examples from the past three years where a hotel was inspected and received a health

[32] Indiana Code § 32-31-5-6 (2026). https://iga.in.gov/laws/2026/ic/titles/32#32-31-5-6
[33] Purcell, 2024.
[34] FHCCI analysis of eviction case filing from Indiana Supreme Court.
[35] Indiana Code § 32-33-6-1 (2026). https://iga.in.gov/laws/2026/ic/titles/32#32-33-6-1
[36] These systems include electrical, plumbing, sanitary, and heating/cooling systems, as well as any elevators and appliances included upon move-in. Indiana Code § 32-31-8-5 (2026). https://iga.in.gov/laws/2026/ic/titles/32#32-31-8-5
[37] Jacob Purcell. "Habitability in the Hoosier State: Protecting the Health and Safety of Indiana's Extended-Stay Motel Guests." *Indiana Law Review*, vol. 57, issue 3 (2024). https://doi.org/10.18060/28363
[38] Code of the Health & Hospital Corporation of Marion County, Chapter 10: Minimum Standards For Residential Property And Housing. https://marionhealth.org/media/iv4hqcdk/chapter10.pdf
[39] Hancock County, IN Code of Ordinances, § 91.35 Purposes of Residential Property and Housing Minimum Standards. codelibrary.amlegal.com/codes/hancockcounty/latest/hancockco_in/0-0-0-1402
[40] Hotels are also subject to annual fire safety and zoning inspections during the renewal of their hotel licenses, though these inspections do not cover many internal habitability issues. Indianapolis Code of Ordinances, Title IV, Chapter 901: Hotels and Places of Public Lodging. library.municode.com/in/indianapolis__marion_county/codes/code_of_ordinances?nodeId=TITIVBUCORELI_CH901HOPLPULO

code violation a few weeks or months before a hotel applied to renew its license (within the six-month window), or in the middle of the license renewal process, or even a day or two after their license was renewed. Hotels in all these cases were able to maintain active licensing status.

We identified a number of Indianapolis hotels that appear to be currently operating, but their license was recorded as closed or expired.[41] According to DBNS, they conduct an annual review of all known hotel locations to ensure that licenses are up to date. However, if a hotel license expires after this annual review, DBNS may not be aware until they receive a consumer complaint about a hotel operating without an active license. Then, DBNS would prompt the property to submit a new license application. Current city code does not allow DBNS to charge a late penalty for hotels that allow their licenses to expire. But if the hotel does not comply and tries to keep operating without a license, DBNS can refer them to the city prosecutor's office for enforcement. The city may file a lawsuit which could result in fines up to $2,500 and additional monetary judgments if the hotel continues to refuse to comply.

Again, these licensing requirements are different across counties and cities. Hotels in the Marion County cities of Lawrence and Beech Grove are not covered by the same licensing requirements as the city of Indianapolis, though they are still subject to health inspections by MCPHD. In the city of Greenwood, hotels are only required to address health code issues if they have been put on probation for excessive emergency calls for service; city code does not mention any requirements for hotels to resolve open health code violations in order to renew their hotel licenses.[42]

Discrimination: All hotel guests, both short- and long-term, can file discrimination complaints against hotels under either the federal Civil Rights Act of 1964, state civil rights law, and/or the federal Americans with Disabilities Act (ADA) if they have been discriminated against on the basis of race, color, national origin, religion, sex, or disability. When hotel occupants are using the hotel as a dwelling or residence, they additionally have the right to file complaints of housing discrimination under the federal Fair Housing Act (FHA), including on the basis of familial status.

Under the ADA, a hotel must ensure that the building is physically accessible, allow guests to have service animals, make certain reasonable accommodations, and maintain a number of accessible rooms that can be maneuvered by wheelchair users as well as individuals with hearing or vision impairments.[43] The FHA places other requirements on residential properties, requiring housing providers to make a broader range of reasonable accommodations and allow reasonable modifications for residents with disabilities. For example, a landlord would have to allow a renter to keep an assistance animal for a disability, which is not subject to the same certifications as a service animal.

Indiana landlord-tenant law[44] and the Fair Housing Act specifically protect tenants from retaliation for exercising their rights, such as making a complaint to the health department or requesting a reasonable accommodation.

Unfortunately, just because these civil rights laws protect tenants against discrimination doesn't stop it from happening. We heard examples of apparent fair housing violations from numerous hotel residents we spoke to, including individuals who use wheelchairs being placed in inaccessible, non-ADA compliant units; broken elevators going unrepaired for months or years, stranding individuals with disabilities in upper floor units; and individuals with service animals being forced to give up animals or vacate their rooms. The hotel residents we spoke to described how hotels got away with this behavior because the residents did not have an alternative place to live. Some even were forced to leave their hotel residence as retaliation for advocating for themselves.

Recommendations

The phenomenon of renters living in hotels as an alternative to traditional rental housing has been driven by the same forces that cause our state's housing and homelessness crises: not enough affordable housing, too many evictions, and laws heavily favoring the housing industry with insufficient protections for tenants. Here, we make a few key recommendations to address the challenges facing hotel residents specifically. However, much of what must be done is to address housing affordability across the board.

Define Long-Term Residents as Renters Under Landlord-Tenant Law: Indiana legislators should explicitly define when a long-term hotel resident becomes a tenant. By doing so, we can avoid much of the confusion that both hotel occupants and hotel operators experience in understanding which laws apply to long-term hotel residents. Indiana could adopt a law like New York, California, Virginia, or Colorado, where tenancy applies after 30 consecutive days of residency at a hotel; or like Washington or Wisconsin, where a hotel resident is a tenant if they intend to live at the hotel for the foreseeable future.

Any legislation must be carefully worded to avoid loopholes, which have been used in other states, to deprive long-term hotel residents of tenancy on technicalities. For example, in

[41] City of Indianapolis. "Permit, Land Use Petition & Enforcement Case Citizen Access Portal." https://aca-prod.accela.com/INDY/Default.aspx

[42] Greenwood, IN Code of Ordinances, Chapter 6, Article 16. Hotels And Places of Public Lodging Regulations. codelibrary.amlegal.com/codes/greenwood/latest/greenwood_in/0-0-0-27608

[43] U.S. Department of Justice Civil Rights Division. "2010 ADA Standards for Accessible Design." September 15, 2020. https://www.ada.gov/law-and-regs/design-standards/2010-stds/

[44] Indiana Code § 32-31-9-8 (2026). https://iga.in.gov/laws/2026/ic/titles/32#32-31-9-8

some states, hotels will force residents to move out the day before they would qualify for tenant status, only to move back in a few days later (known as the "28-day shuffle"). California statute bans this practice in "residential hotels" (hotels whose guests primarily use it as a residence).[45]

If this definition were to go into effect, we would likely see an increase in eviction filings at hotel properties. This would provide a more accurate reflection of how many renters are being forced to leave the unit where they reside, however, we acknowledge that increased eviction filings at hotels may have implications for tenants' ability to retain housing in the future. We recommend that this legal change only be accompanied by resources targeted at assisting hotel residents in securing stable housing.

Enforce Health Code Violations at Hotels and Licensing Requirements: Local public health departments must proactively inspect conditions at hotels where residents are living long-term, not just in Marion County, but statewide. As we noted, it is likely that health code violations are vastly underreported at hotels. It is not enough to rely on reports from hotel occupants, especially long-term residents who depend on the hotel for shelter and may be hesitant to complain, due to their lack of protections against eviction and retaliation. While the Marion County public health department does conduct some self-initiated inspections, which do not require a complaint from the public, these need to be conducted more frequently to capture a fuller scope of habitability issues at hotels, and to take the burden off vulnerable hotel residents to report these problems.

When code inspectors do identify a health code violation, localities must follow up with enforcement and penalties. Hotels should not be allowed to continue getting their licenses renewed when they have ongoing, severe habitability issues. In Indianapolis specifically, the policy of denying hotel license renewals only when a hotel has had an active health code violation for the last six months has not been able to address the problems that hotel residents repeatedly raised in our interviews. Again, rather than waiting on hotel residents to report problems to the health department, the city should incorporate health department inspections into the license renewal process, so that every hotel is inspected before it can get its license renewed.

Expand Housing Assistance to Hotel Residents: Indiana's social service nonprofits and their philanthropic partners should ensure that programs offering assistance to housing-insecure residents do not leave out those who live at hotels. This includes both programs offering financial assistance, as well as placement in affordable housing units. Some programs do not consider hotel residents to be "homeless" because they have temporarily shelter; as a result, those residents don't qualify for assistance. However, hotel residents are in a constant state of uncertainty and housing insecurity, with no guarantee of continuing to have a roof over their heads day to day or week to week. For many families, living in a hotel is the last stop before unsheltered homelessness, so directing assistance to these families can prevent the need for more costly interventions if those same families are later pushed onto the street.

Housing interventions that are too narrow or restrictive will not be able to help hotel residents, who often struggle with a multitude of housing challenges. We heard over and over from hotel residents interviewed that they kept hitting dead ends, being disqualified from one program for not being "unsheltered," from another for insufficient income, from another for being unable to pay the security deposit and application fees, from another for their past eviction and rental debt, from another for a lack of official rental history, and so on. In the meantime, their savings dwindle and their weekly rent at the hotel keeps going up, pushing them closer and closer to the edge.

Few housing assistance programs offer the kind of flexible help that hotel residents need, especially when it comes to cash assistance for security deposits, application fees, first month's rent, and paying off rental debts. We acknowledge that the problem of housing insecurity is widespread, and the number of families in need of assistance is immense. As government safety net programs retract, private charitable organizations have to pick up the slack, but with limited resources, they inevitably have to prioritize whom to assist and how. Because hotel residents, inherently, make enough income to pay for a hotel, they may not be prioritized. However, this also means that a little assistance can go a long way for them. A one-time grant for a security deposit could get many hotel residents into an apartment they can actually afford, allowing them to start saving again, pay off debts, and regain stability. We urge social service nonprofits and their philanthropic partners to consider the efficiency of this type of assistance for hotel residents and implement it with renters living in hotels in their area.

Improve Access to Housing Choice Vouchers: If there were enough housing choice vouchers for all the residents who are qualified for them, it is likely the majority of renters living at hotels would be able to leave. Unfortunately, an expansion of the availability of vouchers would require action at the federal level. However, the least that local governments can do is make sure that the vouchers we have are being distributed properly. We again draw attention to the dysfunction at the Indianapolis Housing Agency (IHA), which has been under federal receivership since 2024. In the past, IHA has failed to distribute hundreds of thousands of dollars' worth of vouchers and

[45] Horst Legal Counsel. "The "28-Day Shuffle" Just Got a Lot More Dangerous for California Hotel Operators." April 2026. https://www.horstcounsel.com/the-28-day-shuffle-just-got-a-lot-more-dangerous-for-california-hotel-operators/

even failed to make payments to landlords for vouchers that had already been given out to tenants.[46] Since then, a new CEO has been appointed to IHA with a mandate to resolve past mismanagement. It is unclear whether issues with the distribution and payment of vouchers have been resolved. IHA has announced that it will re-open its housing choice voucher waitlist from November 16-20, 2026, but not before "purging" the previous list (IHA did not explain what this purge entails).[47]

We call on IHA to provide greater transparency and more frequent updates on progress in repairing its public housing program, including the housing choice voucher program. We urge city leaders and community organizations to continue holding IHA accountable to its promises of reform. Without an efficient and effective IHA, housing gaps for our most housing insecure residents will continue to occur.

Create and maintain affordable housing: In the bigger picture, we need more available, affordable, accessible, habitable housing units across the state to keep renters in stable rental housing, rather than living in hotels. The Indianapolis metro area has only a quarter of the number of affordable units it needs to house its Extremely Low-Income households, who make up a quarter of the metro area renter population. As in past reports, we urge state lawmakers to take on the challenge of expanding the availability of affordable housing by increasing state funding for *affordable* housing development and repair (not just market-rate housing) and to rescind their preemptions of local government implementation of inclusionary zoning, source-of-income protection ordinances, and rent caps.

More tenant-based protections. Excessive eviction filings, which we addressed in our previous two reports, leave far too many renters with marks on their rental history that make it difficult or impossible to secure rental housing in the future. We refer to the number of evictions filed in Indiana as "excessive" because it is driven in large part by the policies and practices of landlords who rush to evict tenants rather than work something out with them, because Indiana law makes evictions so cheap and easy for them. We reiterate our recommendations to slow down the eviction process to disincentivize excessive eviction filings, such as by raising the eviction filing fee and closing the loophole allowing landlords to file an eviction without providing prior notice to the tenant. We also recommend that courts collect more data on who is being evicted to guide efforts to help or reach impacted tenants.

Like renters in 46 other states, Indiana renters should be allowed to withhold rent if their landlord fails to make essential repairs or deduct the cost of repairs from their rent. For long-term hotel residents, who may legally be considered tenants, this would provide another avenue to pressure their housing providers to maintain their homes in safe and clean condition.

Thanks to the 2025 eviction sealing law in Indiana, tenants whose eviction cases are dismissed or ruled in the tenant's favor should be automatically sealed. If a tenant's eviction does go forward and they have to pay a monetary judgment, they can at least seal their eviction once that rental debt is paid off. We are concerned that judges across Indiana are not all applying the automatic sealing rule, based on reports from legal aid attorneys. The Indiana Supreme Court must ensure that the judges under its supervision are following the law.

We are also concerned that landlords are increasingly skipping the damages hearing of eviction cases, choosing to instead dismiss the cases and send the rental debts to collections. As stated previously, this deprives tenants of the opportunity to dispute the rental debt amount or ask for compensation for uninhabitable conditions or out-of-pocket repairs. This also muddies the implementation of the eviction sealing law, as cases that have been dismissed and legally sealed are still being reported by landlords to tenant screening companies and used against tenants, without any court oversight over whether that information is being properly supervised or whether the rental debt will be removed once paid off. The notorious inaccuracy of tenant screening reports also raises serious concerns.[48] We urge lawmakers to update the 2025 eviction sealing law to address this method of resolving eviction cases.

Conclusion: Renters living in hotels are an overlooked part of our unhoused and housing insecure population. They face barrier after barrier in trying to find permanent housing, from high income requirements and strict tenant screening criteria, to the lack of available affordable housing, to their savings being drained by costly hotel payments. They face uninhabitable conditions and safety concerns, while lacking the same protections as tenants in rental housing. We urge local officials, service providers, and other stakeholders to dedicate attention and resources to these families to get them out of these hotels and into stable housing.

[46] Emily Hopkins and Tyler Fenwick. "Broken Housing: How Indy's public housing agency fuels a crisis". *Mirror Indy*, November 21, 2024. https://mirrorindy.org/broken-housing-iha-indianapolis-section-8-vouchers-hud-urban-development/

[47] Indianapolis Housing Agency. "Opening of the IHA Waiting List." November 2, 2026. https://www.indyhousing.org/news-archives/press-statement-opening-of-the-iha-waiting-list; Rachael Wilkerson. "Indianapolis Housing Agency CEO addresses residents, 12-month plan update." Fox 59, September 16, 2026. https://fox59.com/news/indianapolis-housing-agency-ceo-addresses-residents-12-month-plan-update/

[48] Chi Chi Wu, Ariel Nelson, April Kuehnhoff, Steve Sharpe, Nicole Cabañez, Caroline Cohn. "Digital Denials: How Abuse, Bias, And Lack Of Transparency In Tenant Screening Harm Renters." National Consumer Law Center, September 26, 2023. https://www.nclc.org/wp-content/uploads/2023/09/202309_Report_Digital-Denials.pdf

APPENDICES

APPENDIX A: Sources for Figure 1: Kimberly's Choice

The average one-bedroom apartment in Marion County is $1,090/month. (CoStar multifamily property data, 2026 Q2.)

Food costs for an adult and two children are around $150. (U.S. Department of Agriculture. "USDA Food Plans: Monthly Cost of Food Reports: Thrifty Food Plan." August 2026. https://www.fna.usda.gov/research/cnpp/usda-food-plans/cost-food-monthly-reports)

Weekly gas cost of $24 based on

- *An average 22mi/day driven in Indianapolis metro area* (Bureau of Transportation Statistics. "Daily Vehicle Miles-Traveled per Capita by Urbanized Area." 2022. https://www.bts.gov/geography/geospatial-2/daily-vehicle-miles-traveled-capita-urbanized-area-2022)
- *An average gas cost of $4.00/gallon* (AAA. "Indiana average gas prices." September 24, 2026. https://gasprices.aaa.com/?state=IN)
- *An average car mileage of 25.6 miles/gallon* (U.S. Department of Energy Alternative Fuels Data Center. "Average Fuel Economy by Major Vehicle Category." May 2026. https://afdc.energy.gov/data/10310)

Weekly car insurance cost of $31 based on an average car insurance premium of $1,610/year for Indiana (Quiana Darden-King. "Best Car Insurance in Indiana for 2026." U.S. News, August 13, 2026. https://www.usnews.com/insurance/auto/best-car-insurance-indiana)

About $100 of weekly paycheck withheld for taxes. (SmartAsset. "Paycheck Calculator: Federal, State & Local Taxes." https://smartasset.com/taxes/paycheck-calculator)

In the Indy metro area, there are only 54 affordable/available housing units for every 100 very low-income households. (National Low Income Housing Coalition. "The Gap Report: Indiana." March 5, 2026. https://nlihc.org/gap/state/in)

Over one third of Marion County renter households make $35,000 or less. (FHCCI analysis of U.S. Census American Community Survey Public Use Microdata Sample, 2024 5-year estimates.

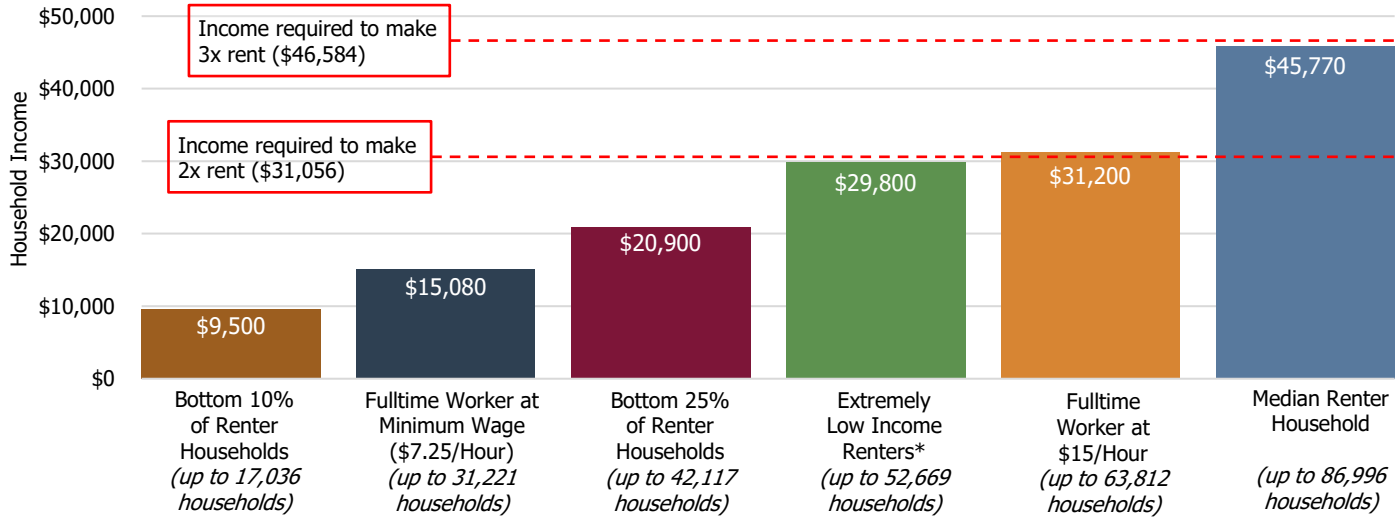
Makes too much to qualify for SNAP assistance (food stamps). (U.S. Department of Agriculture. "SNAP Eligibility." https://www.fna.usda.gov/snap/recipient/eligibility)

A tax refund of around $2,000 in the spring. (Taxpayers.net. "Tax Refund Calculator 2025 & 2026." https://taxpayers.net/calculators/refund-estimator)

APPENDIX B: Rental Income Requirements Versus Actual Renter Incomes (Marion County)

CHART: Rental Income Requirements Versus Actual Renter Incomes

Marion County, income requirements for an average 2-bedroom apartment ($1,294/month)



*Source: FHCCI analysis of U.S. Census American Community Survey 5-year estimates (2024); CoStar multifamily property data (2026 Q2). *Based on 30% of Indianapolis metro area median income for family of three.*

APPENDIX C:

TABLE: Cost of Apartments Versus Hotel Rooms (Marion County, 2026 Q2)			
Unit Type	**Average Market Rent**	**Average Sqft**	**Cost Per Sqft**
Studio Apt.	$963	502 sqft	$1.92
1-Bedroom Apt.	$1,089	716 sqft	$1.52
2-Bedroom Apt.	$1,293	1,018 sqft	$1.27
Extended-Stay Hotel Room	$2,187†	350 sqft‡	$6.25

†Average daily rate of $73 for 30 days. ‡Estimate based on national-level hospitality market analyses. Sources: Hospitality property data for economy and midscale hotels and multifamily property data from CoStar Property Group (excluding closed properties, bed and breakfasts); Katy Black. "Extended-Stay Profitability Face-Off: Economy Vs. Midscale." HVS, April 3, 2025. *hvs.com/article/ 10145-extended-stay-profitability-face-off-economy-vs-midscale*

APPENDIX D:

TABLE: Top 10 Economy and Midscale Hotel Brands (Marion County, June 2026)						
Brand Names	**Number of Properties**	**Total Rooms**	**Category**	**Operation Type**	**Parent Company**	**Company Type**
Candlewood Suites	5	575	Midscale	Franchise	IHG Hotels & Resorts	Publicly Traded
Baymont	7	566	Midscale	Franchise	Wyndham Hotels & Resorts	Publicly Traded
Extended Stay America Suites	5	557	Midscale	Franchise	Blackstone/Starwood Capital Group	Private Equity Backed
Days Inn	5	529	Economy	Franchise	Wyndham Hotels & Resorts	Publicly Traded
Red Roof Inn	5	492	Economy	Franchise	Red Roof Franchising, LLC	Privately Held
InTown Suites	3	392	Economy	Chain Management	Blackstone/Starwood Capital Group	Private Equity Backed
Quality Inn	4	303	Midscale	Franchise	Choice Hotels International, Inc.	Publicly Traded
Super 8	4	282	Economy	Franchise	Wyndham Hotels & Resorts	Publicly Traded
Tru by Hilton	2	246	Midscale	Franchise	Hilton Worldwide	Publicly Traded
Extended Stay America Select Suites	2	242	Economy	Franchise	Blackstone/Starwood Capital Group	Private Equity Backed
Total	**82**	**6,972**				

Source: Hospitality property data for economy and midscale hotels from CoStar Property Group (excluding closed properties, bed and breakfasts).

TABLE: Top Parent Companies for Economy and Midscale Hotels Marion County, June 2026			
Company Name	**Number of Properties**	**Total Rooms**	**Company Type**
Wyndham Hotels & Resorts	20	1,784	Publicly Traded
Blackstone/Starwood Capital Group	10	1,191	Private Equity
Choice Hotels International, Inc.	9	799	Publicly Traded
IHG Hotels & Resorts	5	575	Publicly Traded
Red Roof Franchising, LLC	5	492	Privately Held
G6 Hospitality LLC	6	327	Privately Held
Hilton Worldwide	2	246	Publicly Traded
BlissPoint Inns	3	212	Privately Held
Fairbridge Hotels International	1	120	Privately Held
Total	**82**	**6,972**	

Source: Hospitality property data for economy and midscale hotels from CoStar Property Group (excluding closed properties, bed and breakfasts).

APPENDIX E: Excerpts from Move-In Agreement at Hotel

Shared with FHCCI by hotel resident, 2026

An additional technology fee, which may vary from time to time, will be added to your stay at check-in and/or renewal. There will be an additional renewal fee if a guest renews after move-out time.

All other notices of default or demand for payment are waived by Guest. Guest agrees that Management shall have a lien upon, security title to and a security in all furniture, machinery, equipment, consumer goods, and other personal property of the Guest brought upon Managements property (the ""Collateral"") to secure the performance of all Guest's obligations hereunder if Guest fails to pay room or other charges due hereunder, or otherwise defaults with respect to any provisions of this Agreement. Guest shall not without Management's permission remove, sell, or otherwise dispose of any of the Collateral and Management shall have the right to take possession of the Collateral, and Management may exercise from time to time any rights and remedies available to it under the Uniform Commercial Code as in effect at that time in this state or otherwise available to Management. Any notice of intended disposition of Collateral required by applicable law shall be deemed reasonably and properly given if delivered personally to Guest or if mailed by first class mail, postage prepaid, to the Guest's address set forth above.

Guest acknowledges and agrees that this rental does not establish a permanent residence. The Guest also agrees that they are moving out at the end of each rental period and will be moving in only if Management accepts payment for a new period. The term of the Guest's stay is one period, as defined herein, regardless of whether or not the Guest's belongings have been removed from the room. In the event Guest fails or refuses to promptly vacate the room, Management reserves the right to remove the Guest or take legal action to recover possession from Guest and Guest shall be responsible for any and all expenses including attorney's fees and Court cost incurred in effecting the removal. There shall be no refund of Guest room charges or deposit in the event of termination of Guest's room rental for any violation of this Agreement or the rules. The Guest does not have the right to use or possess the room beyond the period herein or subsequently agreed upon. Subsequent periods may be agreed upon from time to time between the parties hereto.

Management reserves and Guest grants the right to enter and inspect a room at any time. Management reserves the right to require Guest to move rooms for any reason upon giving the guest 48 hours' notice.

APPENDIX F: Fair Housing Case Law on the Definition of "Dwellings" and Residency at Hotels

U.S. v. Hughes Memorial: The judge ruled that a children's home was a dwelling or residence subject to the Fair Housing Act, defining a residence as "a temporary or permanent dwelling place, abode, or habitation to which one intends to return as distinguished from the place of temporary sojourn or transient visit." *396 F.Supp. 544 (W.D. VA 1975)*

Patel v. Holley House Motels: Plaintiffs were attempting to buy a hotel and alleged race-based discrimination against the seller. The judge ruled that the hotel was not a covered dwelling because the case was about the commercial sale of the hotel, and plaintiffs did not intend to live there. *483 F.Supp. 374 (S.D. Ala. 1979)*

Moore v. Red Roof Inn: Plaintiff was a hotel guest who alleged race-based discrimination. The judge ruled that while a hotel could be used as a residence, in this case, the plaintiff did not show that he had been residing or intended to reside in the hotel long-term. *Not Reported in F.Supp, 1989 WL 85364, (D. Md.)*

Woods v. Foster: Plaintiffs were residents of a shelter and alleged sex-based discrimination against the shelter's management. The judge ruled that even though the plaintiffs may hope to move from the shelter to permanent housing, because the plaintiffs currently had no other place to live, the shelter was their dwelling and residence as defined in fair housing law. *884 F.Supp. 1169 (N.D. Ill. 1995)*

Schneider v. County of Will, State of Illinois: Plaintiffs were buyers and operators of a B&B who alleged discrimination in a zoning denial. The judge ruled that the B&B was not a dwelling, because its guests were unlikely to stay there long-term. *190 F.Supp. 2d 1082 (N.D. Ill. 2002)*

Lakeside Resort Enterprises, LP v. Board of Superiors of Palmyra Tp.: This 3rd Circuit ruling determined that a facility would be defined as a dwelling if it was "intended or designed" for long-term residence, and if the occupants in this case "view[ed the facility] it as a place to return to." *455 F.3d 154, 158 (3d Cir. 2006)*

ABOUT THE FAIR HOUSING CENTER OF CENTRAL INDIANA

The Fair Housing Center of Central Indiana (FHCCI) was incorporated in August 2011 by a small group of dedicated fair housing advocates. The FHCCI began operations in January 2012 and is a 501(c)(3) nonprofit organization.

Mission: The mission of the FHCCI is to facilitate open housing for all people by ensuring the availability of affordable and accessible housing; promoting housing choice and homeownership; advocating for an inclusive housing market; working toward stable and equitable communities; and eradicating discrimination within Central Indiana, the State of Indiana, and nationally.

Vision: The FHCCI recognizes the importance of "home" and envisions a country free of housing discrimination where every individual, group, and community enjoys equal housing opportunity and access in a bias-free and open housing market. We envision a country where integrated neighborhoods are the norm, and private and public sectors guarantee civil rights in an open and barrier-free community committed to healing the history of discrimination in America.

Programs: The FHCCI offers four main programs to advance its mission: Counseling, Education, Inclusive Communities, and Public Policy.

Service Area: The FHCCI primarily serves 24 counties in Central Indiana: Bartholomew, Boone, Brown, Clinton, Decatur, Delaware, Fayette, Franklin, Hamilton, Hancock, Hendricks, Henry, Johnson, Madison, Marion, Monroe, Morgan, Putnam, Randolph, Rush, Shelby, Tipton, Union, and Wayne. We are available to assist other Indiana counties as staff resources and budgets allow. We are the only nonprofit organization in all of Indiana, at the time of this report issue date, focusing exclusively on fair housing barriers and challenges.

To learn more about the FHCCI, its activities and programs, about housing laws, to review breaking news, or to donate, please visit our website at www.fhcci.org.

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Housing of Last Resort: When Home is a Hotel



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