Indiana’s housing stability and affordability crisis is exacerbated by ongoing economic disruptions and increased costs, and continues to threaten thousands of vulnerable Hoosier households. And while Indiana’s housing crisis affects rural, urban, and suburban communities statewide, Black and brown Hoosiers, low-income renters, older adults, persons with disabilities, and families with children remain disproportionately at risk. Meanwhile Indiana’s existing housing stock continues to fall into disrepair and the pipeline to homeownership is blocked for too many Hoosiers.

In 2024, the Hoosier Housing Needs Coalition will prioritize state and federal policies that increase the supply and preservation of affordable housing, strengthen tenant protections, end housing discrimination and promote inclusive communities, and create pathways to achieve and sustain homeownership and stable housing.

**Increase the supply and preservation of affordable housing**
- Encourage building new affordable housing and rental units that are accessible to the lowest-income Hoosiers with the highest housing cost burdens.
- Increase the number of community-based organizations and nonprofits participating in federal and state Low Income Housing Tax Credit programs.
- Provide land banks with the regulatory flexibility to become financially independent so that they can transform vacant and abandoned properties into affordable housing and support community-led economic development.
- Enable community land trusts to preserve existing affordable housing by requiring property tax assessment flexibility on a case-by-case basis.

**Strengthen tenant protections to reduce evictions and homelessness**
- Allow judges to enforce habitability standards for renters living in housing with severe health and safety violations by including an explicit statutory process for court-based rent escrow.
- Reform the eviction process in the Indiana court system to produce more equitable outcomes and put fewer Hoosiers at immediate risk of homelessness.
● Increase accountability for large out-of-state corporate investors and Hoosier renters including through effective landlord registries and by requiring large out-of-state landlords to have meaningful in-state presence.

**End housing discrimination and promote inclusive, age-friendly communities**

● Empower communities to improve their housing ecosystems through local policy.

● Outlaw unfair discrimination based on tenant screening, land contracts and source of income.

● Ensure that redlining, property appraisal discrimination, and other inequitable barriers do not keep Hoosiers from the homes that they need and want.

● Prioritize grants, loans, tax credits and other state level sources of subsidy to communities, developers and housing providers demonstrating explicit alignment with aging in place strategies.

**Create pathways to achieve and sustain homeownership and stable housing**

● Create a Governor-appointed Indiana Commission on Housing & Homelessness with multi-agency and community members empowered to coordinate available resources and restructure services to improve housing affordability and stability.

● Support increased resources for housing stability through proven strategies and available resources including Housing First and Medicaid.

● Support new and existing public programs that keep Hoosiers stably housed and move them along the pipeline towards homeownership, including through incentives for residents, housing providers, and communities.