



THANK YOU FOR STANDING UP FOR HOOSIER COMMUNITIES

We thank you for your commitment to building stronger communities throughout Indiana by acting on the following key pieces of legislation this session.

PLEASE CO-SPONSOR/SUPPORT SB 559, TO PROTECT ACCESS TO AFFORDABLE RENTAL HOUSING FOR LOW-INCOME INDIVIDUALS AND FAMILIES (SPONSORED BY SENATOR DOUG ECKERTY)

Currently in Indiana, we have a significant lack of affordable rental housing options for low-income individuals and families. Non-profits statewide that wholly own properties and use them to provide safe, affordable housing options for low-income renters help meet this critical need and reduce reliance on emergency shelters. Unfortunately, they have no way of knowing from county to county whether or not their clearly charitable purpose will be recognized for property tax exemption due to vague language in state code. SB 559 establishes a narrow, clear definition, preserving these critical housing options for vulnerable Hoosiers.

PLEASE CO-SPONSOR/SUPPORT SB 227 AND HB 1097 TO PROTECT URGENT HOUSING COUNSELING RESOURCES (SPONSORED BY SENATOR JAMES MERRITT AND REPRESENTATIVE WOODY BURTON RESPECTIVELY)

These bills aim to extend the Foreclosure Filing Fee, which helps fund urgent statewide foreclosure counseling training, extensive counseling services and court coordinator-assisted mortgage workouts for Indiana borrowers at risk of losing their homes.

PLEASE OPPOSE SB 245 A BILL THAT WOULD AUTHORIZE INSTALLMENT LOANS AT EXTREMELY HIGH INTEREST RATES

This proposal would authorize a new, longer-term installment loan product from payday lenders that would carry interest rates rate exceeding 200% APR. These rates are significantly higher than other installment loans already offered in Indiana and would hurt vulnerable consumers, trapping them in a cycle of debt and increasing their dependency on food stamps and delaying on medical care and rent, and increasing their likelihood of bankruptcy.



PLEASE CO-SPONSOR/SUPPORT SB 154 TO EMPOWER LOW-INCOME HOOSIERS THROUGH THE REMOVAL OF THE ASSET LIMIT TEST FOR SNAP ELIGIBILITY (SPONSORED BY SENATOR JAMES MERRIT)

Please offer your support for this measure that would help financially vulnerable, food-insecure Hoosiers reach and maintain economic sufficiency by removing the asset limit test for Supplemental Nutrition Assistance Program (SNAP) benefits. Despite member efforts underway to help break through generational poverty and thus, decrease reliance on public assistance, rules such as the asset limit test can have the unintended consequence of training beneficiaries to stay dependent – to keep their assets low or risk losing essential food assistance during tenuous times. Removing the asset limit test not only makes economic sense for consumers, it makes economic sense for the state. We know from other states that have taken similar steps that eliminating the asset test significantly reduces administrative costs for agencies overseeing the program.

PLEASE OPPOSE SB 309, A BILL THAT WOULD REDUCE CONSUMER CONTROL AND RESOURCES FOR COMMUNITY DEVELOPMENT EFFORTS BY ELIMINATING NET METERING

Net metering is a policy that gives Indiana solar consumers full retail credit for the excess energy they provide back to the energy grid. Community development organizations and partners have already proved that this renewable and solar energy can empower not only individuals and families, but community development efforts as well. Non-profit organizations are currently using net metering as an operational savings and low-income housing developers and advocates for the elderly use solar energy options as a means to help moderate and reduce energy costs and increase housing and economic stability for Hoosiers in need. We ask you to protect those interests by opposing SB 309, which would drive up the costs of those options, stripping Hoosiers of their right to moderate utility costs through energy alternatives.