



Evictions in Indiana

State and federal policy solutions to solve local housing stability challenges



Indiana's cross-sector community economic development network

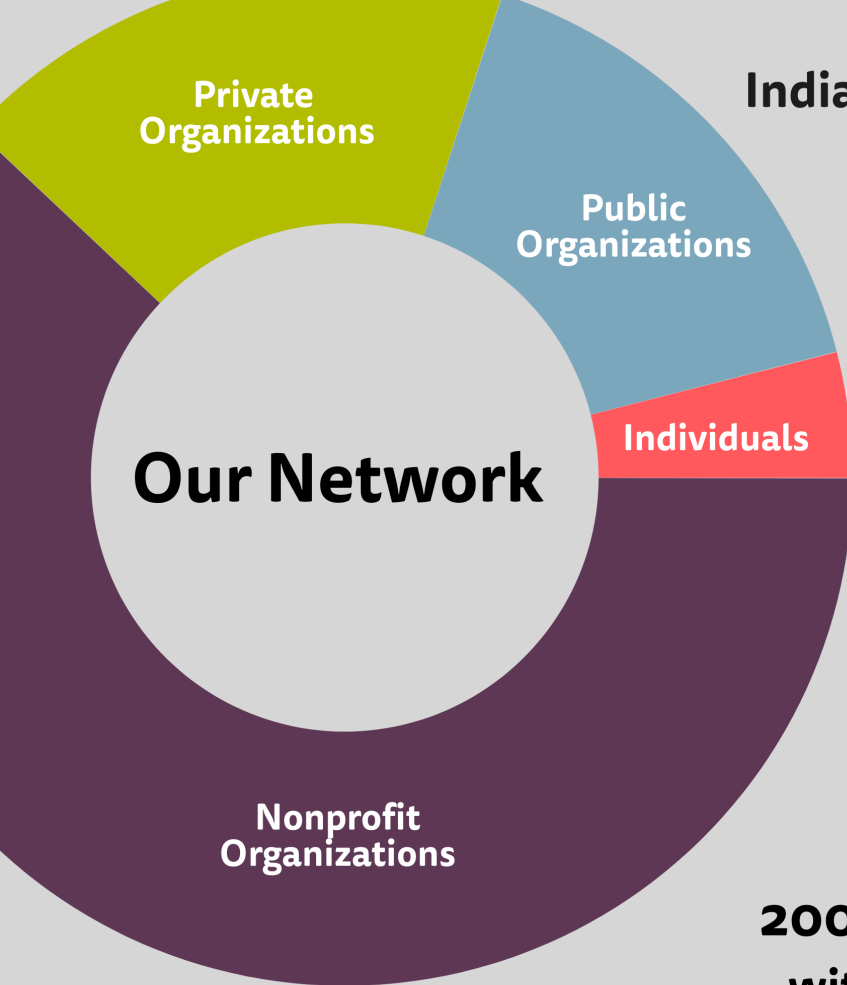
One strong voice

92 Indiana counties

Industries

Banks, developers, housing authorities, social justice advocates, nonprofit organizations, community development groups, associations, government agencies, and more.

**200 Member Organizations
with 900 participating individuals**



- Nonprofit (62%)
- Private (18%)
- Public (16%)
- Individuals (4%)

REAP Prosperity

Resources – Technical assistance, funding, best practices, trainings, data sharing, marketing, webinars

Engagement – Networking, summit, regional meetings, newsletter, Facebook group, directory

Advocacy – Full time lobbyists, action alerts, state house day, legislation tracker

Programs – Indiana Assets & Opportunity Network, Community Loan Center, Hoosier Housing Needs Coalition, Housing4Hoosiers, Opportunity Investment Consortium, Opportunity Starts At Home, Outcomes Platform

Indiana's Pre-Existing Affordable Housing Crisis

- Indiana has a shortage of 126,952 affordable & available units for Hoosiers under 30% of area median income ('Extremely Low Income').
- Only 37 affordable & available units for every 100 ELI households (2nd-lowest rate in Midwest).
- 72% of ELI Hoosiers spend 50%+ of income on housing (2nd-highest rate in Midwest).

Source: [The Gap 2021](#), National Low Income Housing Coalition

2021 INDIANA HOUSING PROFILE



Across Indiana, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Todd Young and Mike Braun

KEY FACTS

202,171 OR 26%

Renter Households that are extremely low income

\$25,750

Maximum income of 4-person extremely low income households (state level)

-126,952

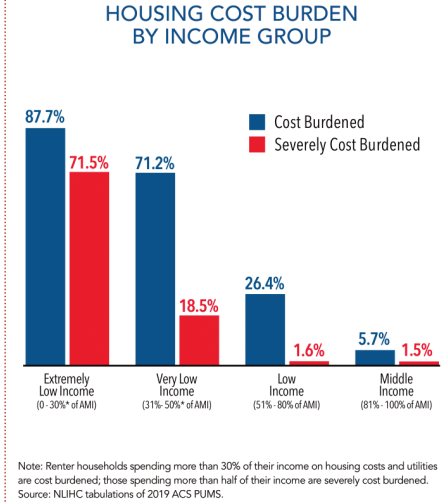
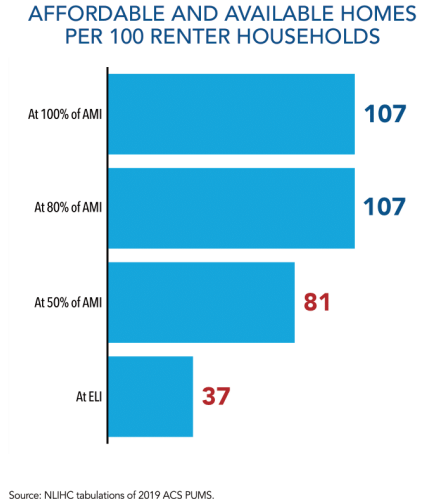
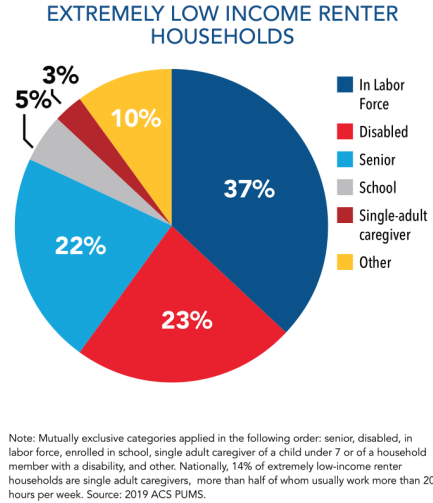
Shortage of rental homes affordable and available for extremely low income renters

\$33,940

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

72%

Percent of extremely low income renter households with severe cost burden



Affordable Housing is Out of Reach in Indiana

- A Hoosier renter needs to earn \$16.57/hr to afford a 2BR rental home without spending more than 30% of their income on housing cost, up from \$16.32 in 2020.
- However, the mean renter wage is only \$14.58
- A renter working at minimum wage must work 91 hours for a 2BR and 74 hours for 1BR

Source: '[Out of Reach 2021: Indiana](#)', National Low Income Housing Coalition

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$862**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,873** monthly or **\$34,474** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.57
PER HOUR
STATE HOUSING WAGE

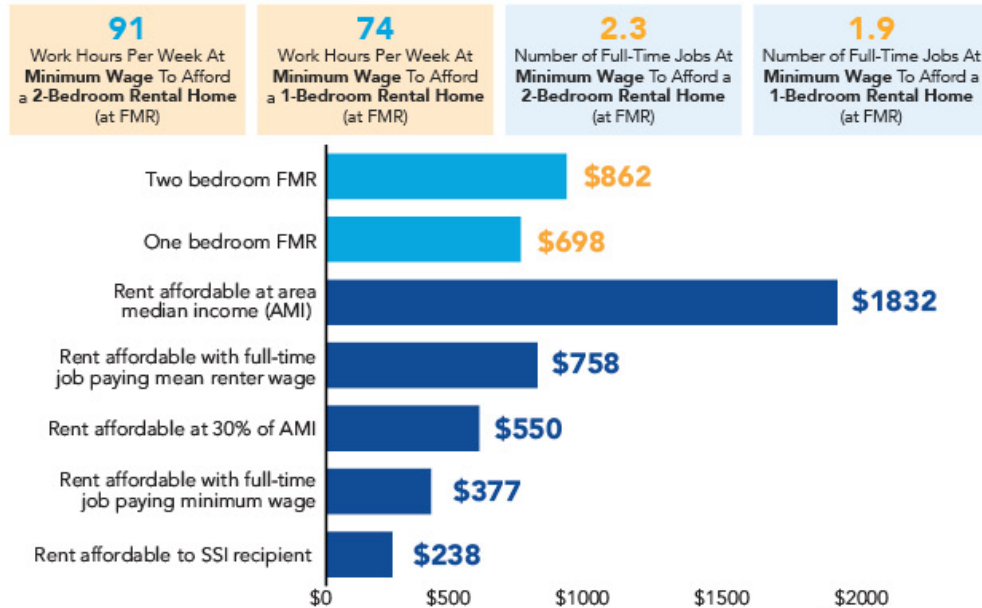
FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.58
2-Bedroom Housing Wage	\$16.57
Number of Renter Households	794,237
Percent Renters	31%

MOST EXPENSIVE AREAS	HOUSING WAGE
Indianapolis-Carmel HMFA	\$18.19
Bloomington HMFA	\$17.83
Gary HMFA	\$17.75
Clark County	\$17.65
Floyd County	\$17.65

MSA – Metropolitan Statistical Area; HMFA – HUD Metro FMR Area.

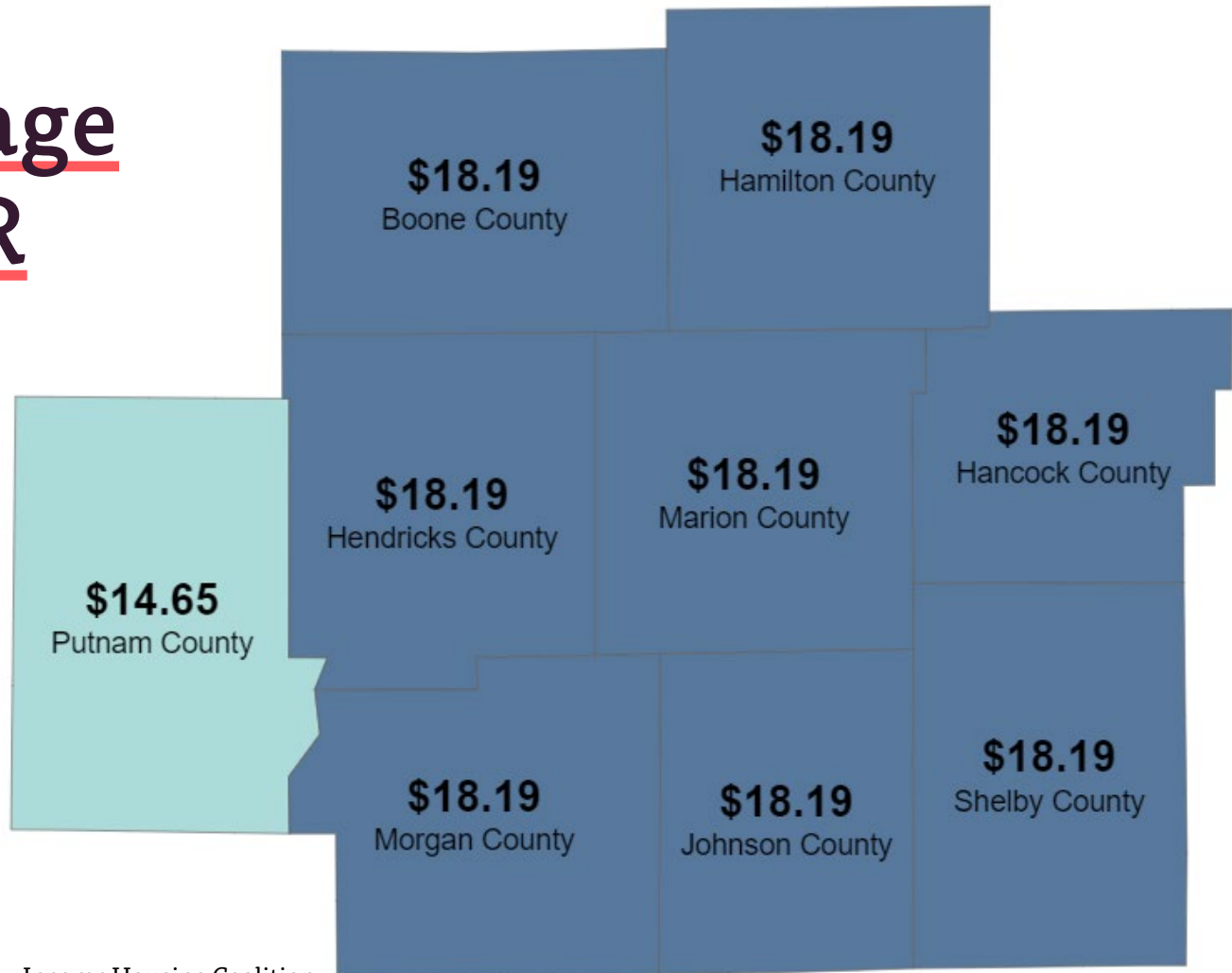
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



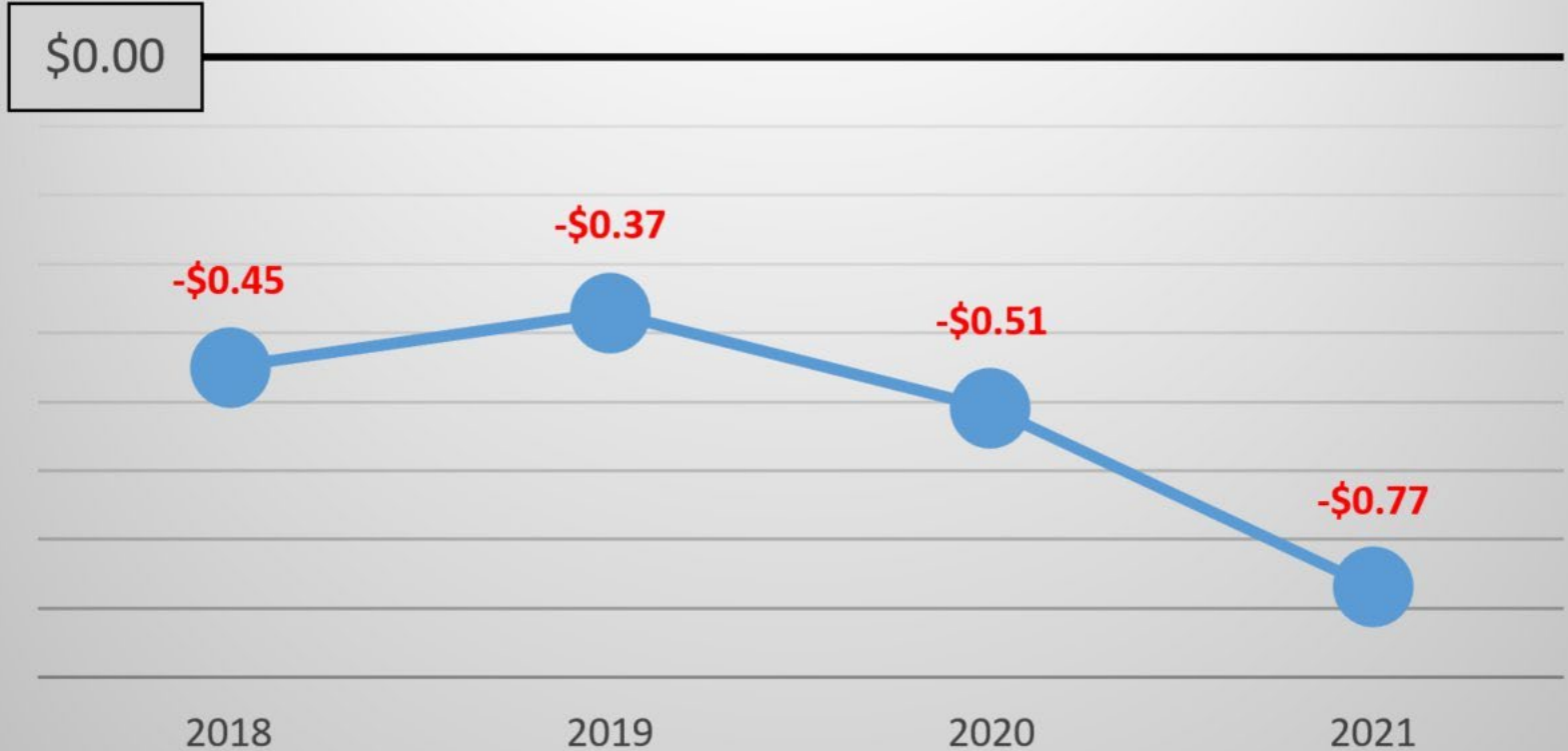
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Housing Wage for 2BR FMR



Hoosier Renter Wages Below Midwest Neighbors



	All Income Levels	Extremely Low Income (ELI)		
County	Total Renter Households (#)	Total Renter Households (#)	Households w/ Unaffordable Cost Burden (%)	Households w/ Severe Cost Burden (%)
Boone	5,860	1,045	82%	63%
Hamilton	25,100	3,055	91%	81%
Hancock	6,220	1,090	85%	78%
Hendricks	12,175	1,605	89%	78%
Johnson	15,895	2,805	84%	70%
Marion	168,780	50,095	92%	80%
Morgan	6,040	1,375	87%	72%
Putnam	3,470	525	71%	62%
Shelby	4,680	1,020	87%	69%

Source: [‘The Gap 2021’](#), National Low Income Housing Coalition

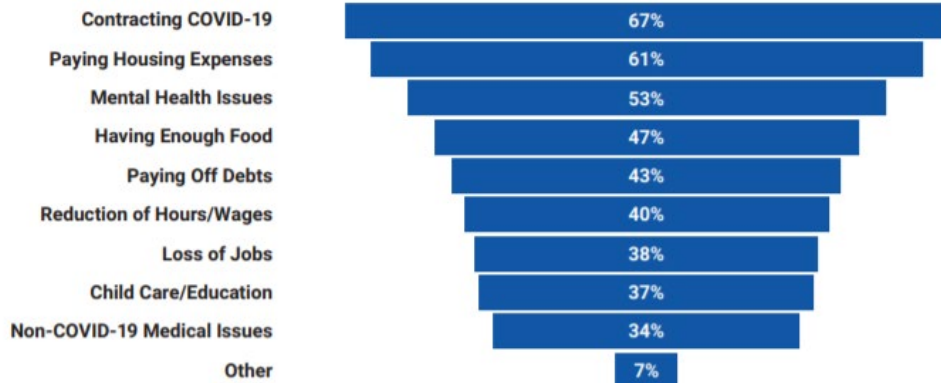
**How the pandemic has
affected Indiana's
communities:**

**Indiana United Way
COVID-19 Impact Survey**

HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households were facing during the pandemic. Most respondents (67%), regardless of income or location, said that contracting COVID-19 was a top concern, followed closely by concerns about paying housing expenses like rent/mortgage and utilities (61%).

Q. What are your household's concerns during the COVID-19 pandemic? Select all that apply

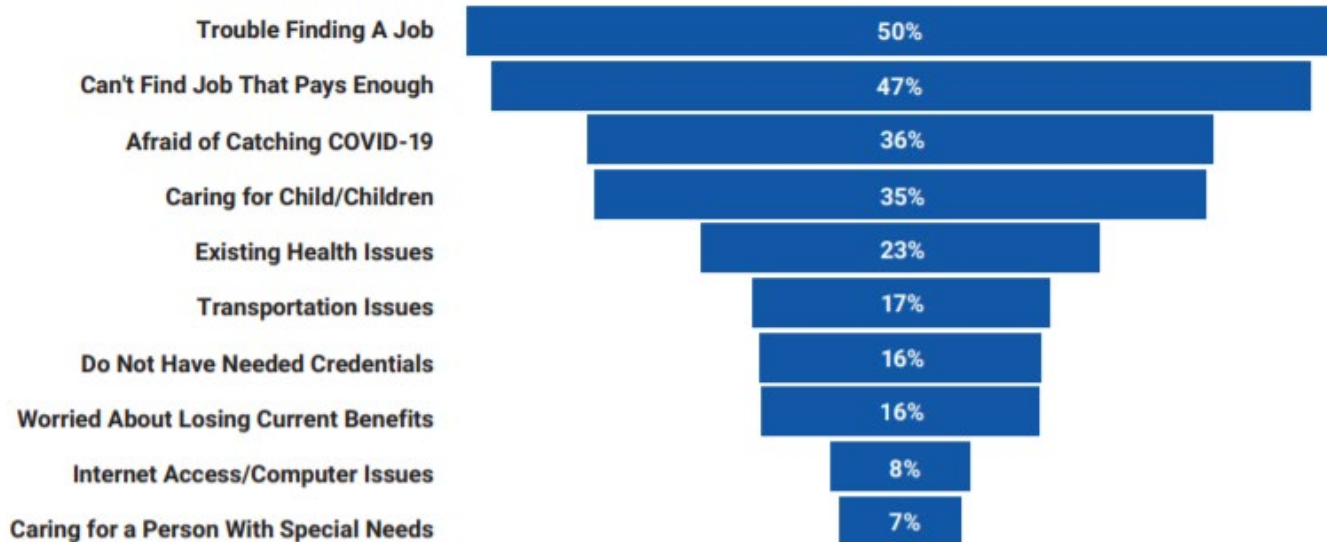


Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that they were concerned about paying housing costs (71% vs. 33%), providing enough food for the household (56% vs. 21%), mental health issues like depression or anxiety (55% vs. 50%), paying off debts (47% vs. 32%), reduction of hours/wages (44% vs. 30%), child care/education (42% vs. 25%), and loss of jobs (41% vs. 29%). Respondents above the ALICE Threshold were significantly more likely to be concerned about household members contracting COVID-19 (73% vs. 65%).

Almost half of respondents (45%) said that someone in their household was looking for work (a new job or more hours) at the time the survey was conducted. These respondents were asked a follow-up question regarding barriers to finding work. The top 10 barriers faced by job seekers are included below.

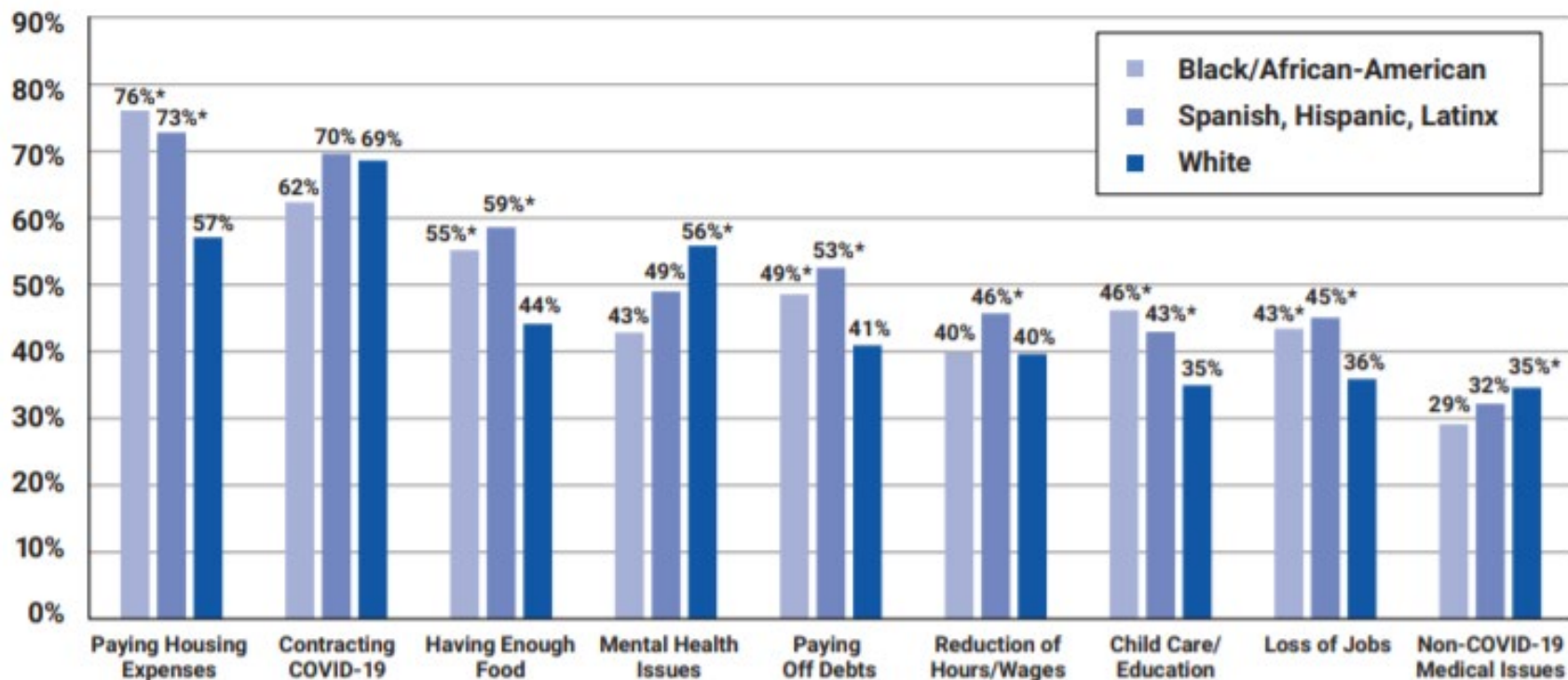
Q. What barriers are members of your household facing in looking for work, if any?

Select all that apply



Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say caring for a child/children (40% vs. 15%), concerns about contracting COVID-19 (37% vs. 31%), transportation issues (19% vs. 8%), internet access or computer issues (9% vs. 6%), or caring for a person with special needs (7% vs. 3%) limited household members' ability to find work.

Q. What are your household's concerns during the COVID-19 pandemic? Select all that apply



Note: Significantly higher responses are marked by an asterisk. Asian and Native American/Hawaiian responses are not included in this analysis due to the relatively small size of these groups and higher margins of error.

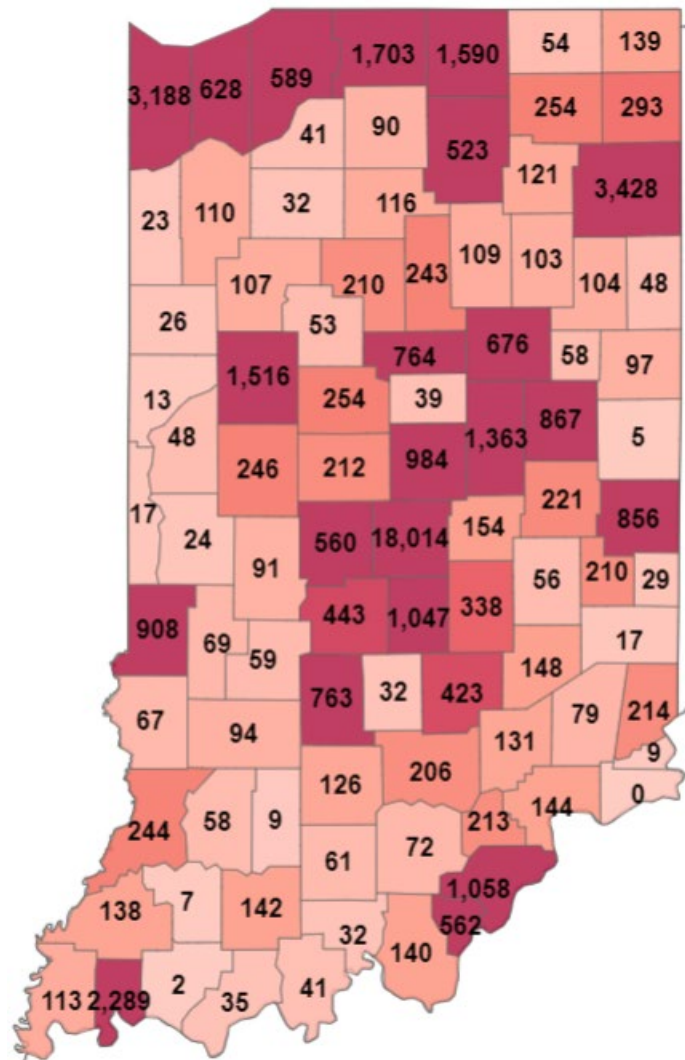
**A Year in Review: Housing
Instability Trends for Hoosier
Families and Counties Most
Affected by COVID-19**

**Indiana Institute for Working Families, Indiana
Youth Institute, Prosperity Indiana**

Eviction Filings since 3-15-2020

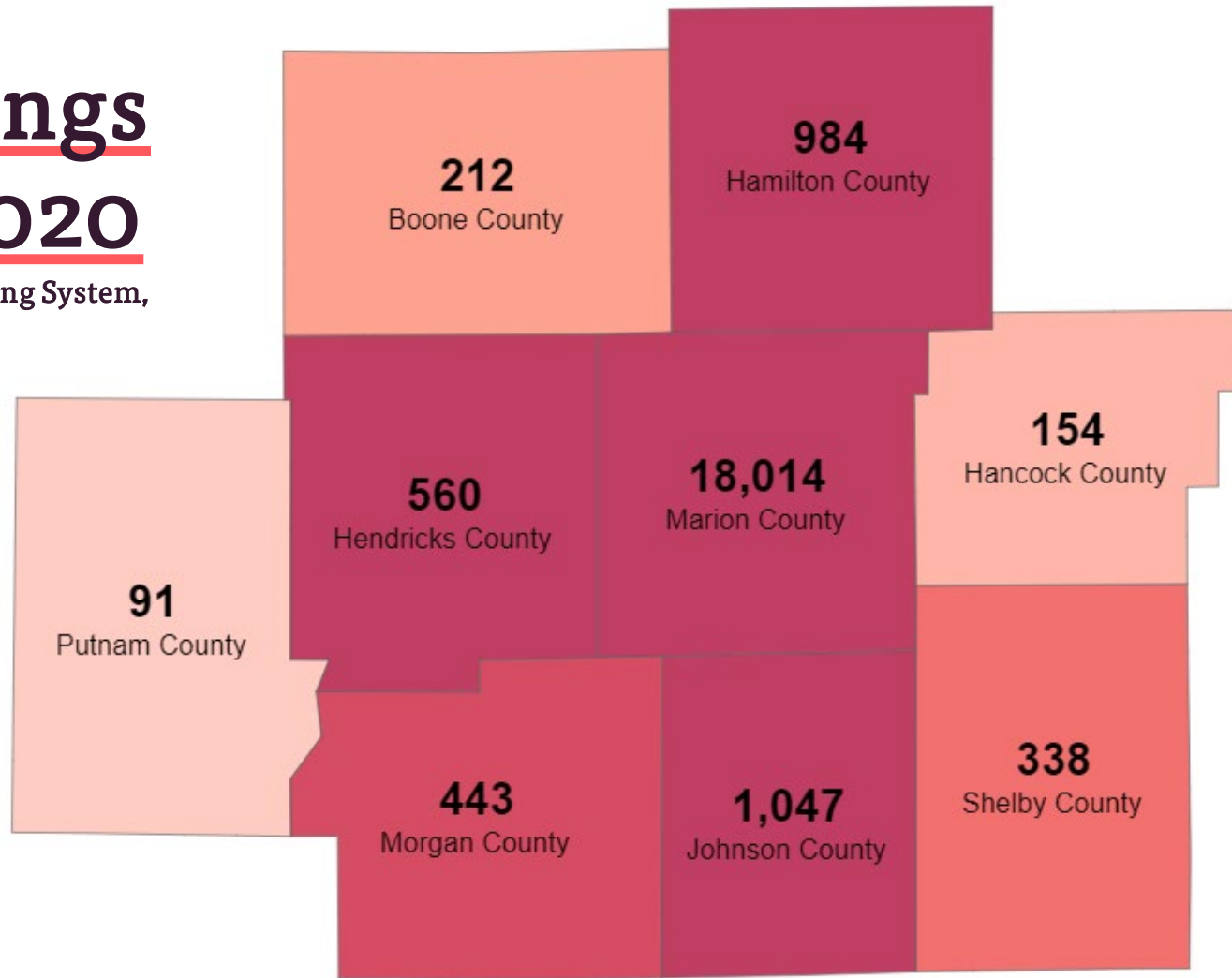
Source: Eviction Lab Eviction Tracking System, Data as of July 24, 2021

(Exacerbating a [pre-existing evictions crisis](#) in the state)



Eviction Filings since 3-15-2020

Source: Eviction Lab Eviction Tracking System,
Data as of July 24, 2021

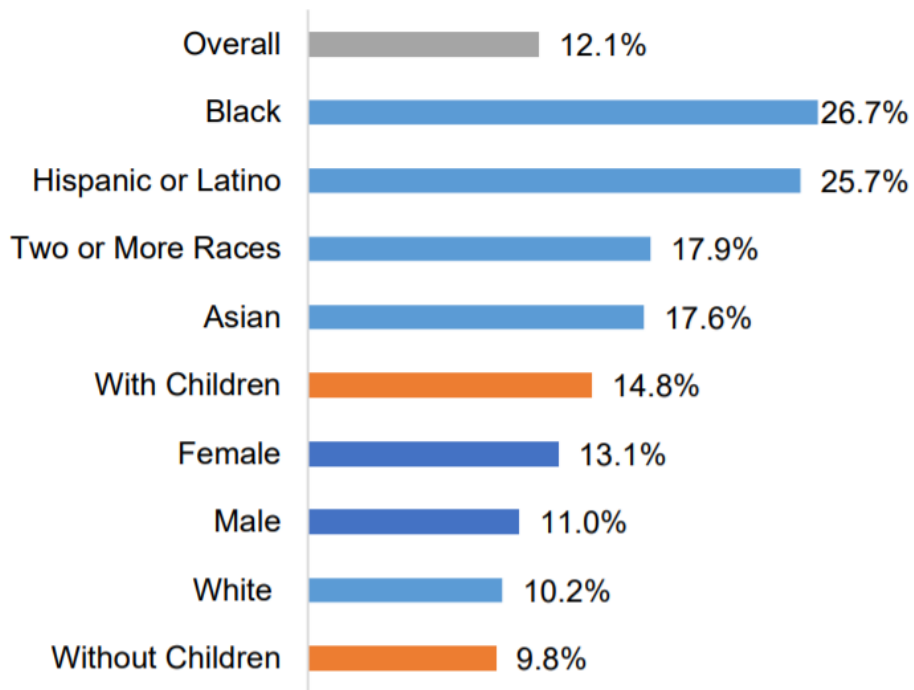


County	Eviction Rate per 100 Renter Households since 3-15-2020
Boone	3.69
Hamilton	3.70
Hancock	2.43
Hendricks	4.48
Johnson	6.66
Marion	10.61
Morgan	7.17
Putnam	2.40
Shelby	7.14

[Pre-pandemic eviction rates: Indiana = 4.07%; U.S. average = 2.34%]

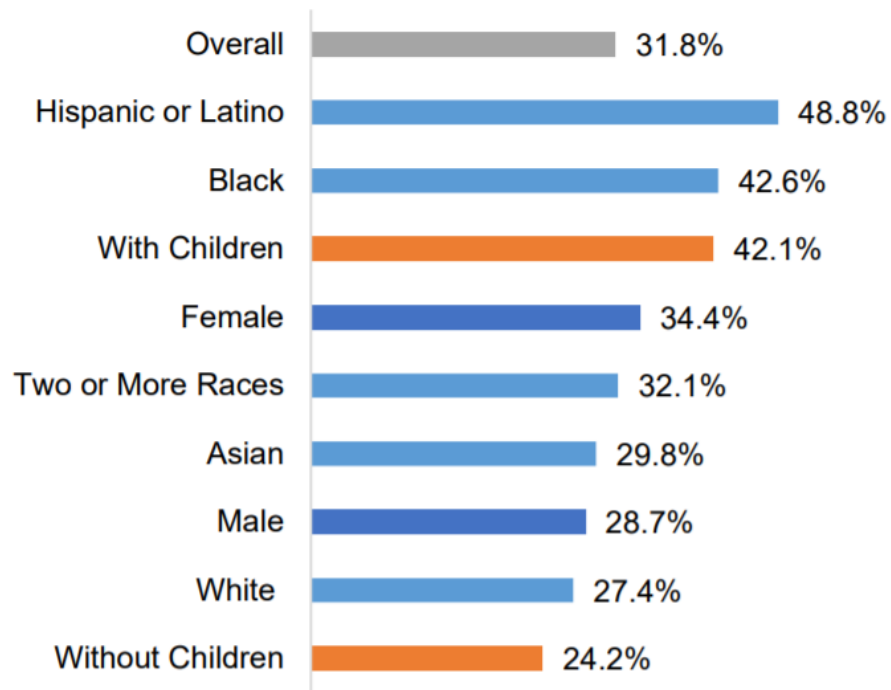
Adults with Low Confidence in Ability to Make Next Month's Payment for *Owner-Occupied* Housing Units

(April 2020 - March 2021)



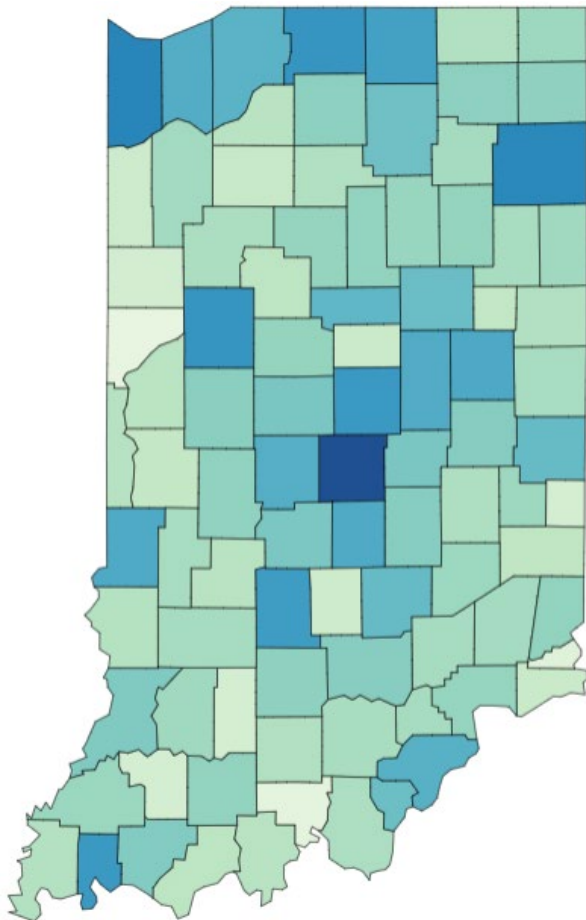
Adults with Low Confidence in Ability to Make Next Month's Payment for *Renter-Occupied* Housing Units

(April 2020 - March 2021)



Source: U.S. Census Bureau, [Household Pulse Survey, Indiana, April 23, 2020 – March 29, 2021](#)

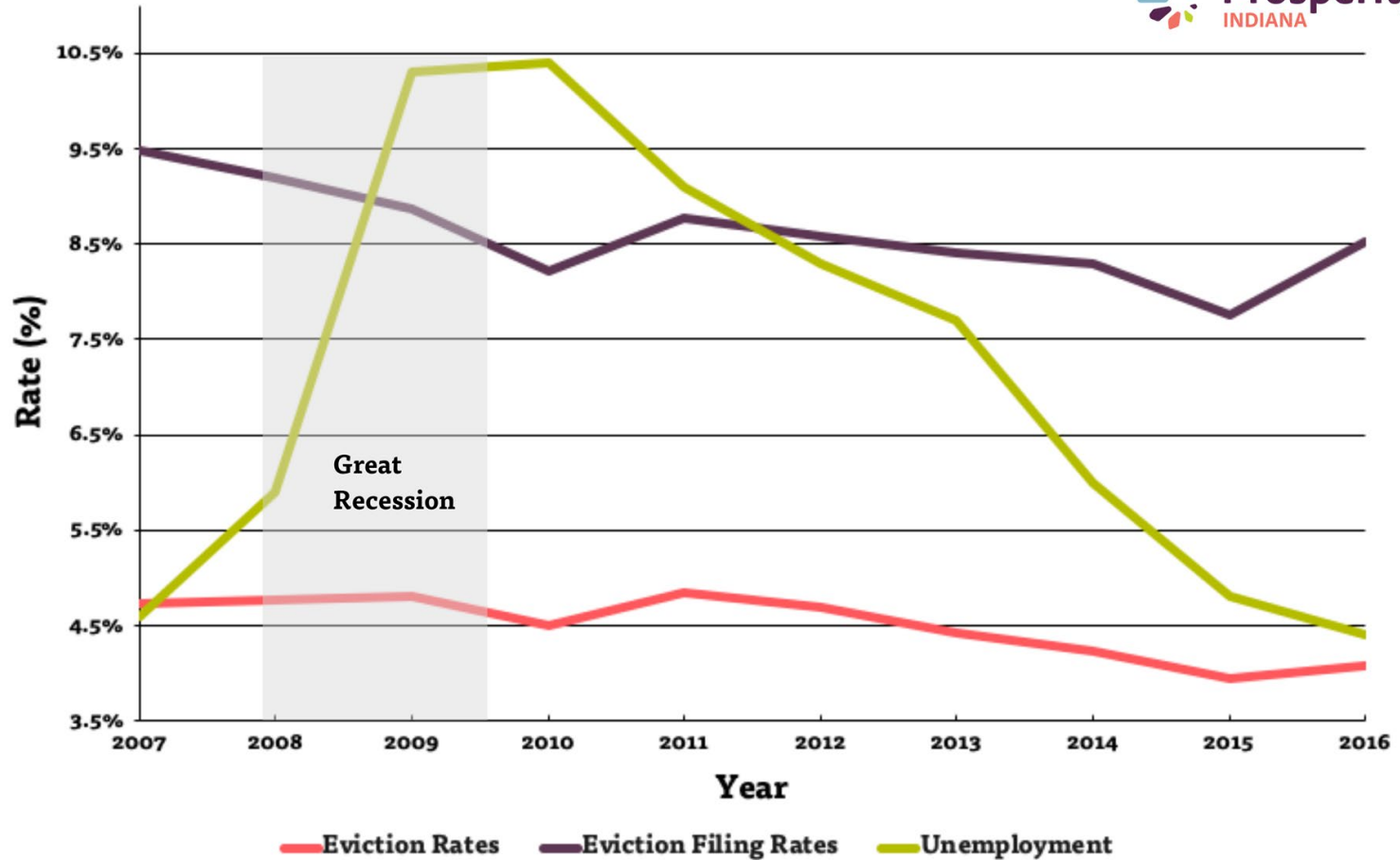
Stabilizing Renters is Key to Equitable Recovery



	Indiana	Marion County
Households behind on rent	105,000	23,619
Estimated total rent debt	\$260,000,000	\$63,984,035
Est'd rent debt per household	\$2,500	\$2,709

Source: nationalequityatlas.org, based on June 23-July 5 Census Household Pulse

Indiana Annual Eviction and Unemployment Rates



Sources: evictionlab.org (Evictions), Hoosiers by the Numbers (Unemployment)

County	Households Assisted	Households behind on rent	HH Assisted/ Behind on Rent
Boone	69	790	8.73%
Hamilton*	917*	3,761	24.38%*
Hancock	97	791	2.58%
Hendricks	329	1,842	17.86%
Johnson	354	2,132	16.60%
Marion*	4,678*	23, 619	19.81%*
Morgan	92	777	11.84%
Putnam	31	518	5.98%
Shelby	98	624	15.71%
IERA TOTAL	8,211	105,000	7.82%

Source: PI analysis of IERA Progress Report 08.23.21, <https://www.in.gov/ihcda/covid-19-resources/> and National Equity Atlas Report data;

*Indicates local data separate from the balance of the state ERA programs - [Emergency Rental Assistance Monthly Compliance Report: July 1- 31, 2021](#)

Potential Federal Policy Solutions

from NLIHC's HoUsed campaign

- Bridge the gap between incomes and housing costs by expanding rental assistance to every eligible household.
- Expand and preserve the supply of rental homes affordable and accessible to people with the lowest incomes.
- Provide emergency rental assistance to households in crisis by creating a national housing stabilization fund.
- Strengthen and enforce renter protections.

Potential State & Local Policy Solutions

from the Hoosier Housing Needs Coalition

- State & local: Ensure all seven Emergency Rental Assistance programs are visible, accessible, and preventive so funds reach the landlords & tenants who need them most.
- State: establish a Housing Stability Task Force & Dashboard for a coordinated COVID housing response with landlord, tenant, and community input, and track outcomes (2021's HB 1530)
- State: allow for expungement of COVID-19 evictions and provide ability for tenants to access & correct tenant screening record errors (2021's HB 1219)

Prosperity Indiana's Coalitions



Hoosier Housing Needs Coalition



OPPORTUNITY
STARTS AT HOME

Jessica Love
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Thank you!