

Shelter from the Storm: How Avoiding a COVID-19 Eviction Crisis Helps All Hoosiers Roundtable

Roundtable report-out and summary presented by:

Indiana United Ways



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Executive Summary

Roundtable participants came from across the spectrum of Indiana's housing sector and related stakeholders, including providers, community service organizations, and advocates, as well as related state agencies and expert presenters convened by Indiana United Ways and Prosperity Indiana to discuss how avoiding a COVID-19 eviction crisis helps all Hoosiers.

Participants shared broad agreement about the public health impact of COVID-19 evictions and their impact on residents and providers alike. 84% of participants reported that the public health threat from COVID-19 evictions is a high or medium priority. 92% of participants reported that the overall financial impact of COVID-19 evictions to Indiana's economy is a high or medium priority. And 92% of participants rated the issue of rental assistance not getting where it is needed most as a high or medium priority for the state to address.

Roundtable participants provided data from their respective perspectives in the housing sector and discussed presentations on the impacts of COVID-19 housing stability. These covered public health impacts, economic outcomes, and root causes of housing instability, which produced the following highlights:

Public health impacts

- Evictions and housing instability affects the social determinants of health, with impacts that extend to children's education, employment, and earnings throughout the affected community.
- Emerging evidence finds that evictions during the COVID-19 pandemic increase rates of transmission and death not just for affected households, but also in the larger community. Indiana's housing policies have helped avoid the worst that other states have seen so far.

Economic outcomes

- COVID-19 related housing instability is creating significant economic disruptions for Indiana's residents and housing providers alike.
- Available data shows that those economic disruptions have disparate impacts that vary by race, income, and employment sector for residents, and by type of housing for providers.
- The 'K-shaped recovery' and ongoing effects of unemployment on the labor force, have resulted in nearly \$350 million in rent shortfall and up to 228,000 Hoosier households at risk of eviction.
- Through January 2021, 26,210 households had been served across 91 counties using \$52.4M of CARES Act funds in the two iterations of the state's COVID-19 Rental Assistance Program. Indianapolis-Marion County served 15,835 households using \$33.6M of CARES Act funds.

- The trend of renters unable to make payments steadily increased from about 16% in April 2020 to about 19% in late December 2020. Meanwhile, the trend of homeowners unable to make payments stayed relatively steady at about 8-9%.
- Hoosier families with children have been consistently less able to stay caught up on rent during the COVID-19 pandemic compared to those with no children.
- From April to December, 41.1% of all Hoosiers of color lacked confidence in being able to make rent, including 47.3% of Hispanic or Latino Hoosiers and 40.7% of Black Hoosiers, compared to 26.9% of white Hoosier households.
- Requests for housing and utility assistance have been among the top reasons for calls to Indiana 211 and the top unmet needs, outpacing requests for food, income support, or health care.

Root causes of housing instability in Indiana

- Even before COVID-19, Indiana had an eviction rate of 4.1% (higher than all neighboring states) and an eviction filing rate of 8.5%.
- The complicated nature of accessing housing supports compounds the complexities of federal and state fair housing policies, including a history of racism in those policies and a lack of certain discrimination protections.
- Before implementing new policy, stakeholders must consider omnipresent barriers to accessing paths toward housing stability.
- EvictionLab's new [COVID-19 eviction tracker for Indiana](#) finds that during Governor Holcomb's state moratorium, evictions stayed near or below 200 per week but have averaged 963 per week since the beginning of the national CDC moratorium, only 20% below pre-pandemic levels.

Recommendations for next steps

- Emergency next steps include making more rental assistance available and incorporating landlord and tenant input into the design and outreach of any future rental assistance.
- More data collection is needed to assist with understanding the risk of evictions, assistance needs, and filings and evictions. Roundtable participants also highlighted the need to better understand and distinguish the impact on smaller 'mom and pop' landlords, nonprofit and other subsidized housing providers, and the larger multifamily providers in the sector.
- More partnerships, education, and outreach is needed. Indiana should partner with providers and community-based organizations to help rental assistance reach the renters who need the assistance most.

Dear Fellow Hoosiers,

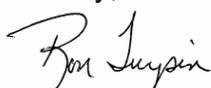
2020 challenged us as individuals, families, organizations, and a state. As we endured the pandemic and economic disruption of the last year, we not only looked ahead to the glimmers of hope that 2021 might provide but also took a critical look at what it means to be safe and secure in our communities to better understand what a new and better “normal” might look like.

The very center of security in our lives is the ability to be safely housed. As unemployment rates hit record highs, economic insecurity increased, and the challenges of virtual learning and limited childcare confronted families, “home” became more important than ever. Yet even as the concept of home is more important than ever, this concept is threatened by the potential of insecurities leading to eviction. This report comes from Indiana United Ways and Prosperity Indiana’s consciousness that a potential wave of evictions is upon us. To avoid this, the stakeholders within the system of housing in Indiana needed to rapidly discuss and commit to an understanding of housing stability in the state and some common-ground steps to achieve immediate short-term solutions to support Hoosier families. We share this report as a beginning of conversations that we hope will continue into recovery and rebuilding from this housing crisis that has been exacerbated by this pandemic.

I am grateful to be a part of these first roundtable conversations and am hopeful that the immediate lessons learned, partnerships shared, and recommended steps will open paths to housing stability for more Hoosiers in the future. Indiana United Ways and Prosperity Indiana sought to bring together stakeholders from across the housing sector—housing providers, community-based organizations and service providers, tenant representatives and anti-homelessness advocates, experts in public health, housing policy, and economics, representatives from the legal community, and state agency staff. I valued the opportunity for individuals and organizations who might not have spoken before to have the chance to discuss the pressing challenge ahead of us, on which all of us must commit to sustainable solutions that work for all Hoosiers.

I also share a sense of urgency that we work together to address these issues *now* to avoid the imminent evictions crisis. If we continue to delay providing further support to Hoosier families in need, we not only risk a wave of evictions and rise in homelessness but also overburdening our entire system, especially nonprofits and community organizations which have stepped up time after time during this unprecedented public health crisis. I am grateful to the stakeholders who leaned into these conversations, sharing important perspectives, recommendations, perceived challenges, and promising solutions. As the moratorium on evictions is extended, the time is now to determine how we all play a role in ensuring each and every Hoosier stays safely and securely housed.

Sincerely,



Ron Turpin, Chair, Board of Directors, Indiana United Ways

Thank You to Our Roundtable Participants and Presenters

Thank you to the following individuals and organizations who took many hours out of their schedules to participate in the three roundtable meetings, as well as providing survey responses, data and information, and other suggestions and feedback that shaped the content of this report and recommendations. Participants included*:

Accelerate Indiana Municipalities	Rhonda Cook	Deputy Director; Chief Federal & State Policy Officer
Black and White Investments	Gary Hobbs	CEO
Bridge of Grace Compassionate Ministries Center	Réna Bradley	Community Development Director
Foster Success	Alyssa Kennedy	Director of Strategic Initiatives
Indiana Association of Realtors	Maggie McShane	Senior Vice President of Government Affairs
Indiana Bar Foundation	Marilyn Smith	Vice President & Director of Civil Justice Programs
Indiana Builders Association	Carlie Hopper	Governmental Affairs Director
Indiana Coalition Against Domestic Violence, Inc.	Laura Berry	Executive Director
Indiana Family and Social Services Administration	Rachel Lane	Chief Transformation Officer
Indiana Family and Social Services Administration	Kim Opsahl	Associate Director - Division of Disability & Rehabilitative Services
Indiana Family and Social Services Administration	Leslie Huckleberry	General Counsel
Indiana Housing and Community Development Authority	Jacob Sipe	Executive Director
Indiana Institute for Working Families	Jessica Fraser	Director
Indiana Legal Services, Inc.	Brandon Beeler	Housing Law Center Director
Indiana Supreme Court	Janelle O'Malley	Implementation Specialist
Indiana Supreme Court	Michelle Goodman	Staff Attorney
Indiana Township Association	Debbie Driskell	Executive Director
Indianapolis Tenants Rights Union	Dee Ross	Founder and CEO
Memorial Community Development Corp.	Serita Cabell	Executive Director
The Continuum of Care Network and Drug Free Gary Coalition	Dr. Sharron Liggins	Executive Director

* The roundtable also included other representatives from the multifamily housing sector who requested anonymity.

Special thanks to our presenters for bringing their expertise to our roundtable meetings. Their contributions are represented throughout this report, and their full presentations are available as addenda.

Emily Q. Ahonen, PhD, MPH, Associate Professor, Indiana University Richard M. Fairbanks School of Public Health

Dagney Faulk, PhD, Director of Research in the Center for Business and Economic Research (CBER) at Ball State University

Breanca Merritt, PhD, as Clinical Assistant Professor at the O'Neill School of Public and Environmental Affairs at IUPUI and Founding Director, Center for Research on Inclusion and Social Policy at the IU Public Policy Institute

The roundtable meetings, surveys, and this report were staffed by a cooperative effort of Indiana United Ways and Prosperity Indiana, including:

Roundtable Chairperson Ron Turpin, Chair, Board of Directors, Indiana United Ways

Indiana United Ways:

Maureen Noe, Executive Director

Rachel Scott, Chief Strategy Officer

Ceceily Brickley, Senior Director of Member Services

Kathryn Habecker, Impact & Advocacy Manager

Lindsey Robinson, Impact & Grants Manager

Prosperity Indiana:

Jessica Love, Executive Director

Andrew Bradley, Policy Director

Michaela Wischmeier, Research & Communications Specialist

Summary of Pre-Roundtable Responses

Before the first Roundtable session in mid-October 2020, participants were asked to share the data and resources that had been most helpful to understand the impact of COVID-19 on their part of the housing sector. Participants were also asked open-ended questions about their experience of the challenges from COVID-19 to housing stability, as well as their perspectives of the most successful aspects and remaining gaps for Indiana's COVID-19 housing stability response. Here is a representative selection of Roundtable participants' answers:

What are the greatest challenges from COVID-19 to housing stability?

- Balancing the housing needs of residents while also trying to meet the financial obligations of the property, including 3-4 months back rent
- Regulatory restrictions and navigating moratorium on evictions
- Financial instability such as loss of job, delayed or no child support; increase in violence in home forcing individual to choose between safety and housing; delayed determination on financial support because of closures or antiquated systems to process payments
- Pre-existing lack of affordable housing to low- and moderate- income Hoosiers exacerbated by a lack of large, systemic rent relief for tenants who are unable to pay rent due to the COVID-19 pandemic
- Increases in eviction court cases, how to provide services to settle eviction disputes outside of court, increased case load to judicial officers

What have been the most successful aspects of Indiana's COVID-19 housing stability response from the public and/or private sectors?

- State and city rental assistance and pandemic unemployment insurance
- Governor Holcomb's and CDC's eviction moratoriums
- Partnership with IHCD, state, and locals, relaxed policy regulations, adoption of waivers on federal funding, and network of NGO organizing to create strategies to address long term impact
- Allowing older foster youth to continue receiving services incl. housing
- Executive order declaring construction as essential allowed building to continue across the state
- Indiana Supreme Court's Landlord-Tenant Taskforce.

What are the most important remaining gaps in Indiana's COVID-19 housing stability response?

- Rent assistance: ability to get money to those most in need (rent assistance and UI), better and quicker distribution of funds to families
- Ongoing human services supports once placed in housing, inability to secure employment to catch up on bills

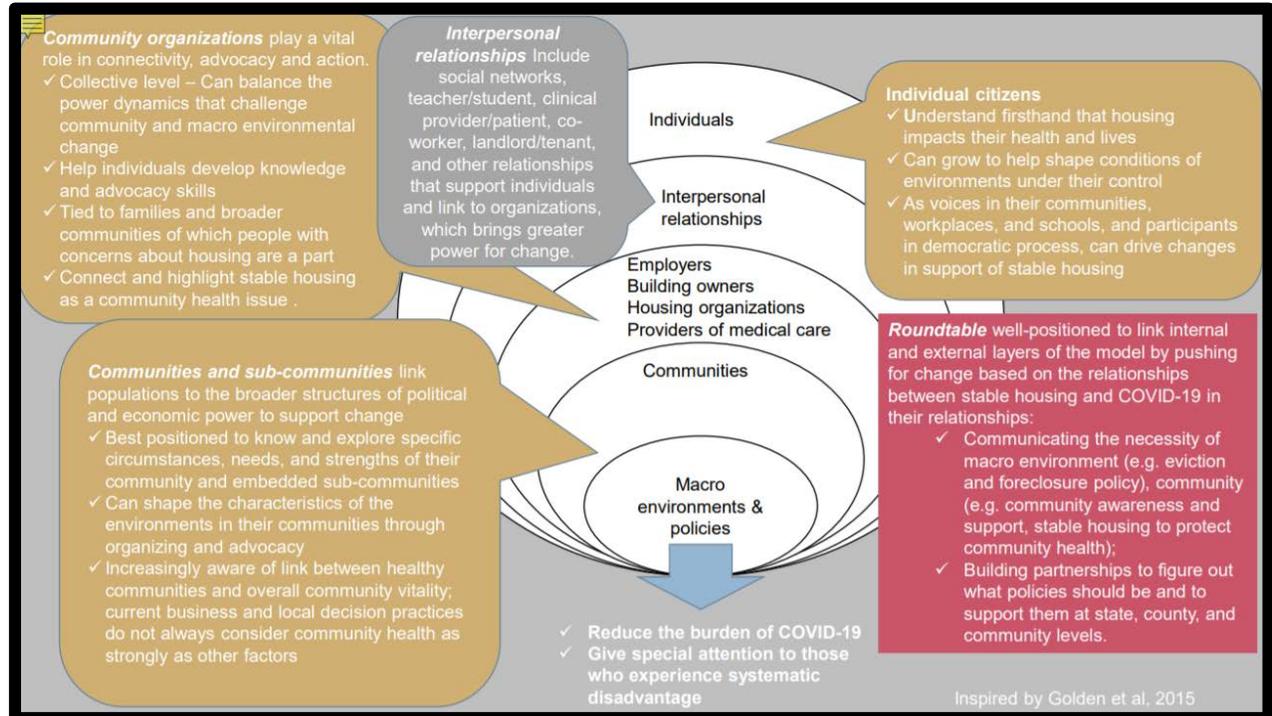
- Moratorium interpreted by some as a rent or mortgage waiver, necessitating state and federal governments continue to provide housing assistance
- Clear information for tenants/residents on their options; uniform procedures for reopening courts for eviction hearings
- Long-term funding for rent assistance, pay equity, more affordable housing, eviction expungement, pilot eviction courts
- More information for data-based decision-making

Public Health and COVID-19 Housing Instability

84% of Roundtable survey participants rated the public health threat from COVID-19 evictions as a high or medium priority. Roundtable participants studied evidence that evictions affect the social determinants of health, with impacts that extend to children’s education, employment, and earnings. In addition, emerging evidence finds that evictions during the COVID-19 pandemic increase rates of transmission and death not just for affected households, but also in the larger community.

Emily Q. Ahonen, PhD, MPH of IU’s Richard M. Fairbanks School of Public Health discussed determinants of health that are outside of individual control, including upstream and social determinants and structural factors. For housing, the stakeholders extend beyond people who need housing and those whose livelihoods depend on providing housing, to family members, children, employers, and the entire Hoosier community. Negative health impacts likewise extend beyond the mortality we see through increased death rates, to morbidity, to broader impacts.

An “inside out” social ecological model of policy and environmental change can help us guide health promotion efforts toward desired broader change. By including different elements of the model regarding Indiana’s housing stakeholders, a cross-sector group like this Roundtable is well-positioned to advocate for solutions that promote both public health and housing stability.



Golden, S. D., McLeroy, K. R., Green, L. W., Earp, J. A. L., & Lieberman, L. D. (2015). Upending the Social Ecological Model to Guide Health Promotion Efforts Toward Policy and Environmental Change. *Health Education & Behavior*, 42(1_suppl), 8S-14S. <https://doi.org/10.1177/1090198115575098>

Emerging research is further quantifying the association between evictions and the spread of COVID-19, and the effects of mitigating factors such as eviction moratoria. One such study demonstrates the effect of households ‘couch-surfing’ or doubling up following evictions and finds increased COVID-19 infection rates. “With an eviction rate of 0.25% per month (significantly less than the 2% pre-pandemic national average), the model predicted a roughly 0.6% increase in total infections.”² In the example of Philadelphia, this model found that every 70 evictions resulted in one new excess COVID-19 death.

Another study looking at the relative length of state eviction moratoria finds a positive outcome resulting from Governor Eric Holcomb’s eviction moratorium. The Governor’s Executive Order [20-06](#) on Temporary Prohibitions on Evictions and Foreclosures on March 18 was renewed several times and lasted until August 14, only three weeks before the national CDC moratorium took effect on September 4. The study found negligible excess COVID-19 cases and only two excess deaths associated with the lifting of Indiana’s moratorium before September 3. By contrast, states which lifted their state moratorium earlier saw many more associated COVID-19 cases and deaths, such as Iowa, which ended its moratorium on May 27 and saw 19,360 cases and 354 deaths; and Tennessee, which ended its moratorium on May 31 and saw 40,430 cases and 556 deaths.

² Benfer, Emily A. et al. Eviction, “Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy”, Journal of Urban Health (in press 2020). <https://ssrn.com/abstract=3736457>

Economic Effects of COVID-19 Housing Instability

COVID-19 related housing instability is creating significant economic disruptions for Indiana's residents and housing providers alike. Available data shows that those economic disruptions have disparate impacts that vary by race, income, and employment sector for residents, and by type of housing for providers and residents alike. But while certain communities and properties have been affected differently, the cumulative housing instability threatens the economy of the entire state. And while additional data is needed, the existing evidence for residents and providers who are known to be hardest-hit economically provide a roadmap for where new emergency housing assistance should be immediately targeted.

Roundtable participants including housing providers, community-based service providers, and housing security advocates provided data from their respective sectors for the group to consider. Dagny Faulk, PhD, Director of Research at the Center for Business and Economic Research at Ball State University, also presented on the rental sector in Indiana to the Roundtable. Dr. Faulk described how basic economic indicators of the impact of COVID-19, including the 'K-shaped recovery' and ongoing effects of unemployment on the labor force, have resulted in nearly \$350 million in rent shortfall and over a quarter million Hoosier families at risk of eviction.³

The COVID-19 public health crisis has created a major disruption to employment in Indiana, particularly in sectors heavily represented by renters, particularly low-wage workers, women, and Hoosiers of color. Indiana's unemployment rate spiked to 17.5% in April 2020, and while the rate gradually fell to 5% by November, Indiana saw over 1.2 million initial unemployment claims since the first COVID-19 public health emergency was declared in March. Continued unemployment claims were over 250,000 each week from late April through mid-May and were above 81,000 as of November 7. Indiana's labor force decreased by almost 65,000 between February and September alone.

While COVID-19 related unemployment affected all Hoosiers, rates of unemployment were likely to be higher for Hoosiers of color and workers with low educational attainment.

³ NCSHA, STOUT, Analysis of Current and Expected Rental Shortfall and Potential Evictions in the U.S. Estimates calculated using the Census Bureau's Household Pulse Survey, responses Nov. 11-Nov. 23, 2020 and ACS data. [STOUT Rental and Eviction Live Data — NCSHA](#)

Unemployment rates (% , US)

By Race/Ethnicity		
	Oct. 2019	Oct. 2020
Total (16+ years)	3.6	6.9
White	3.2	6.0
Black or African Am	5.5	10.8
Asian	2.8	7.6
Hispanic or Latino	4.1	8.8

By Education Level		
	Oct. 2019	Oct. 2020
Total (25+years)	2.9	6.1
Less than high school	5.5	9.8
High school grad, no college	3.7	8.1
Some college or associates degree	2.8	6.5
Bachelor's degree and higher	2.1	4.2

Source: Bureau of Labor Statistics, "The Employment Situation—October 2020" Summary table A, Household data, seasonally adjusted <https://www.bls.gov/news.release/pdf/empsit.pdf>

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Households in the bottom leg of the 'K-shaped recovery' face housing instability

The Pandemic has affected high income and low income households in different ways, creating what is referred to as a **K-shaped recovery**. Households that were well off before the pandemic (own financial assets, have the ability to work at home) have seen their economic situation improved. These households have benefited from higher stock market returns and low interest rates. This is the 'top leg' of the 'K'. However, households that were less well off (few assets, unable to work at home) find themselves in a worse economic position. Data shows these households face increased health risks, long-term unemployment, and resulting economic impacts including housing instability. These households make up the 'bottom leg' of the 'K'.

COVID-19 has created the 'perfect storm' for housing instability for those on the 'bottom leg' of the K-shaped recovery, including: state and local restrictions to limit pandemic spread; unemployment programs ending abruptly; rental assistance programs ending; long delayed federal stimulus; small business loan programs ending, and; anecdotal evidence of distress including lines at food banks.

Which Hoosiers and properties are most at risk for COVID-19 housing instability?

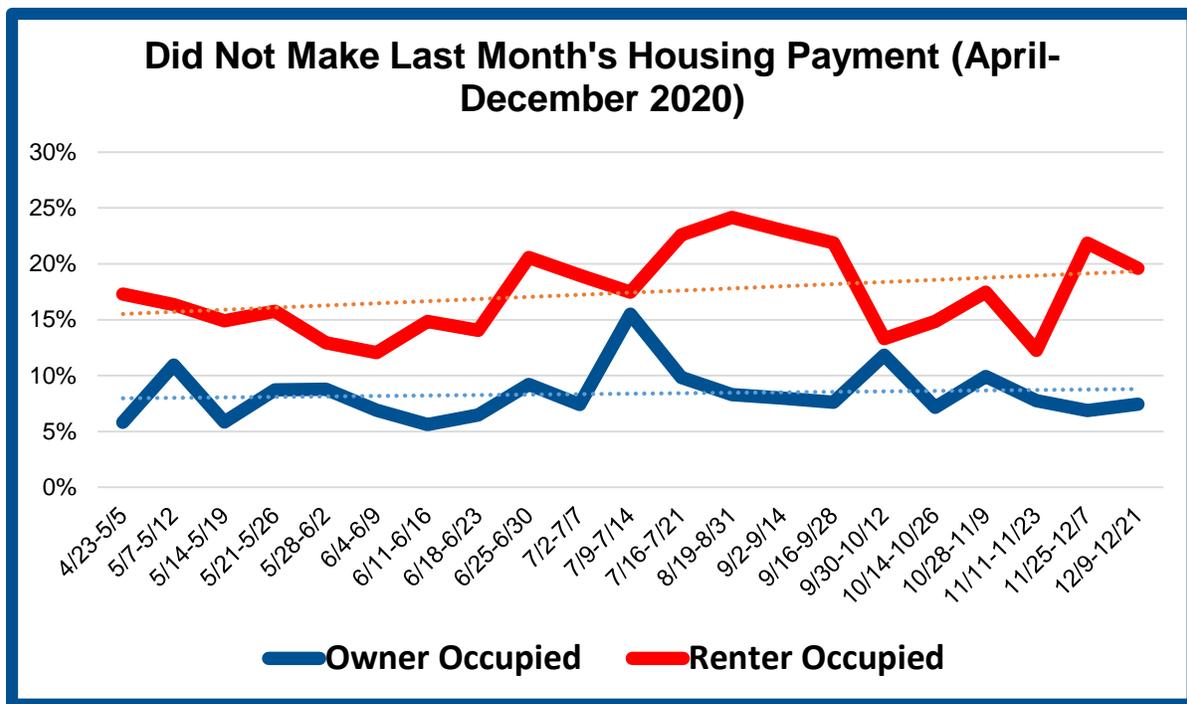
While more data is needed to complete the picture, analysis from 2020 shows that the residents and properties most affected by COVID-19 housing instability tend to be renters rather than homeowners, in occupations most often held by Hoosiers of color, women, and low-to-middle income workers, and in properties with smaller numbers of units.

The most recent estimate from STOUT found that the estimated range of rent shortfall by Hoosiers by January 2021 was between \$187 million and \$349 million, with 118,000 to 228,000 Hoosier households unable to pay rent and at risk of eviction due to the pandemic. STOUT found that if the national moratorium were to be lifted in January that 41,200 to 79,900 Hoosier households would face housing disruption or eviction filings that same month.

With 797,282 renter households in Indiana in 2019⁴, the STOUT estimates mean that up to 28.6% of all renter households are unable to pay rent and are at risk of eviction, with up to 1 in 10 Hoosier renter households subject to immediate eviction filings without interventions such as an eviction moratorium or emergency rent assistance.

To shed more light on the kinds of households that fall into these ranges of risk, it is helpful to examine results of the weekly Household Pulse Survey conducted by the U.S. Census in three phases between April and December 2020. The survey captured economic impacts of the pandemic including employment and housing insecurity.

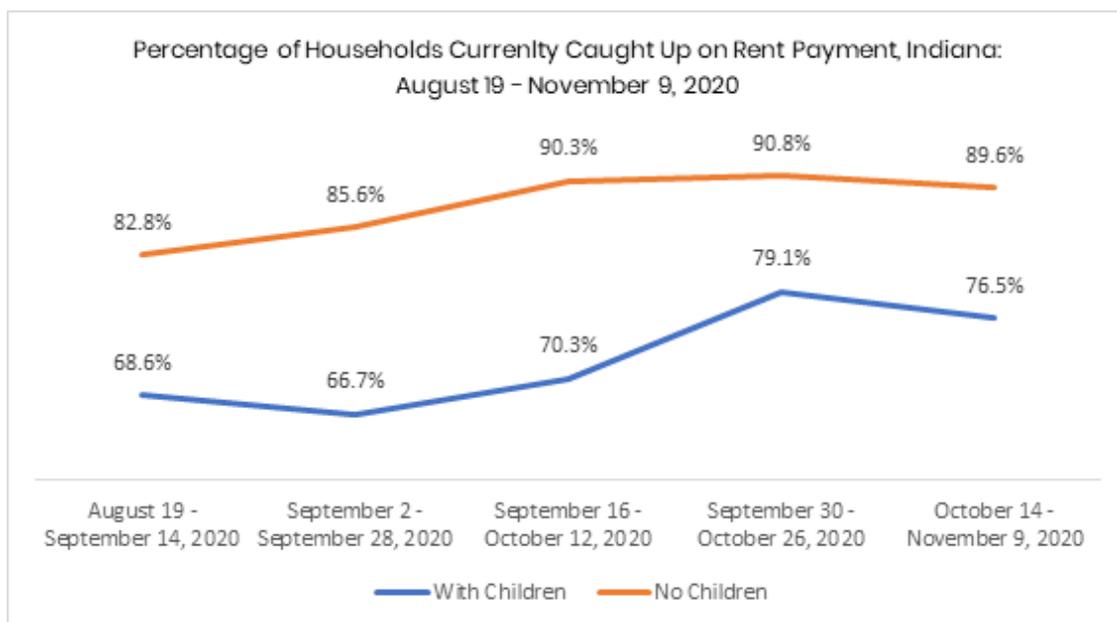
Among Hoosier households surveyed, a consistently greater proportion of renters were unable to make their last month's housing payment than homeowners. Despite fluctuations that could be due to changing eviction moratoria and the availability of rental assistance, unemployment insurance, and stimulus payments, the trend line of renters unable to make payments steadily increased from about 16% in late April to about 19% in late December. Meanwhile, the trend line of homeowners unable to make payments stayed relatively steady at about 8-9%.



Source: Prosperity Indiana analysis of U.S. Census Household Pulse Survey, weeks 1-21 data

⁴ U.S. Census 2019 American Community Survey Table DP04

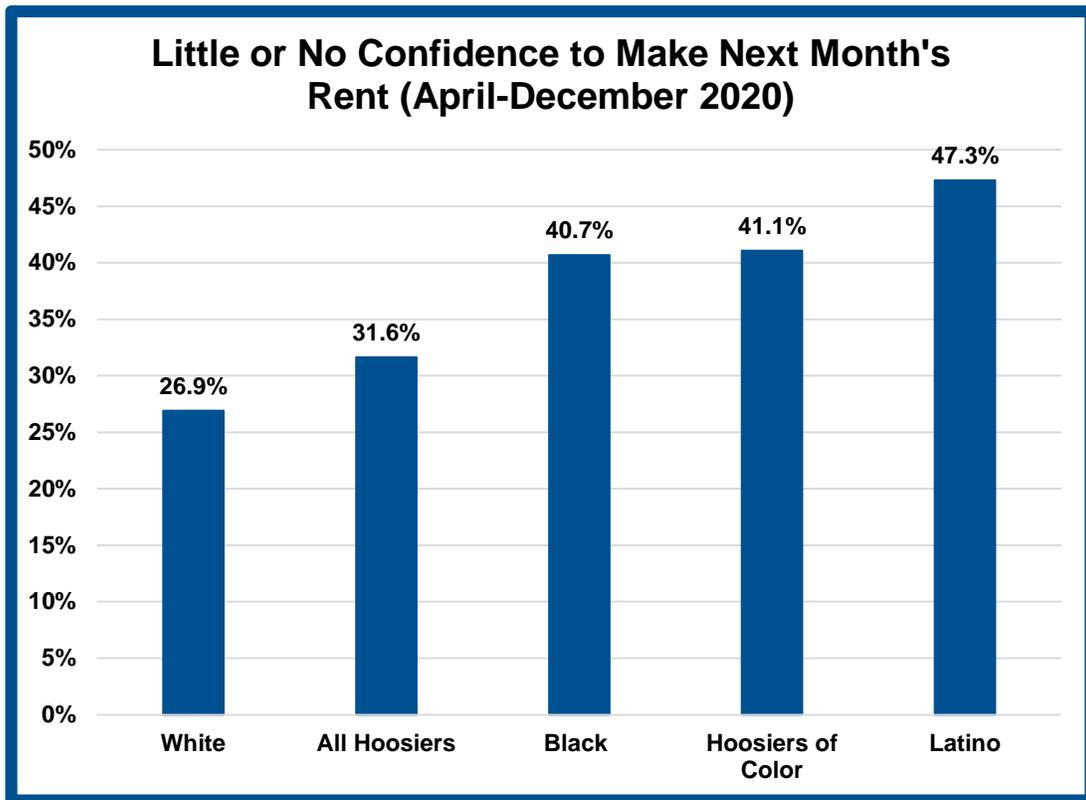
Among Hoosier renter households, families with children have been consistently less able to stay caught up on rent during the COVID-19 pandemic compared to those with no children.



Source: Indiana Youth Institute [analysis](#) of U.S. Census Bureau, Household Pulse Survey

Note: To address the margins of error, the percentage combine two weeks of data from the Household Pulse Survey.

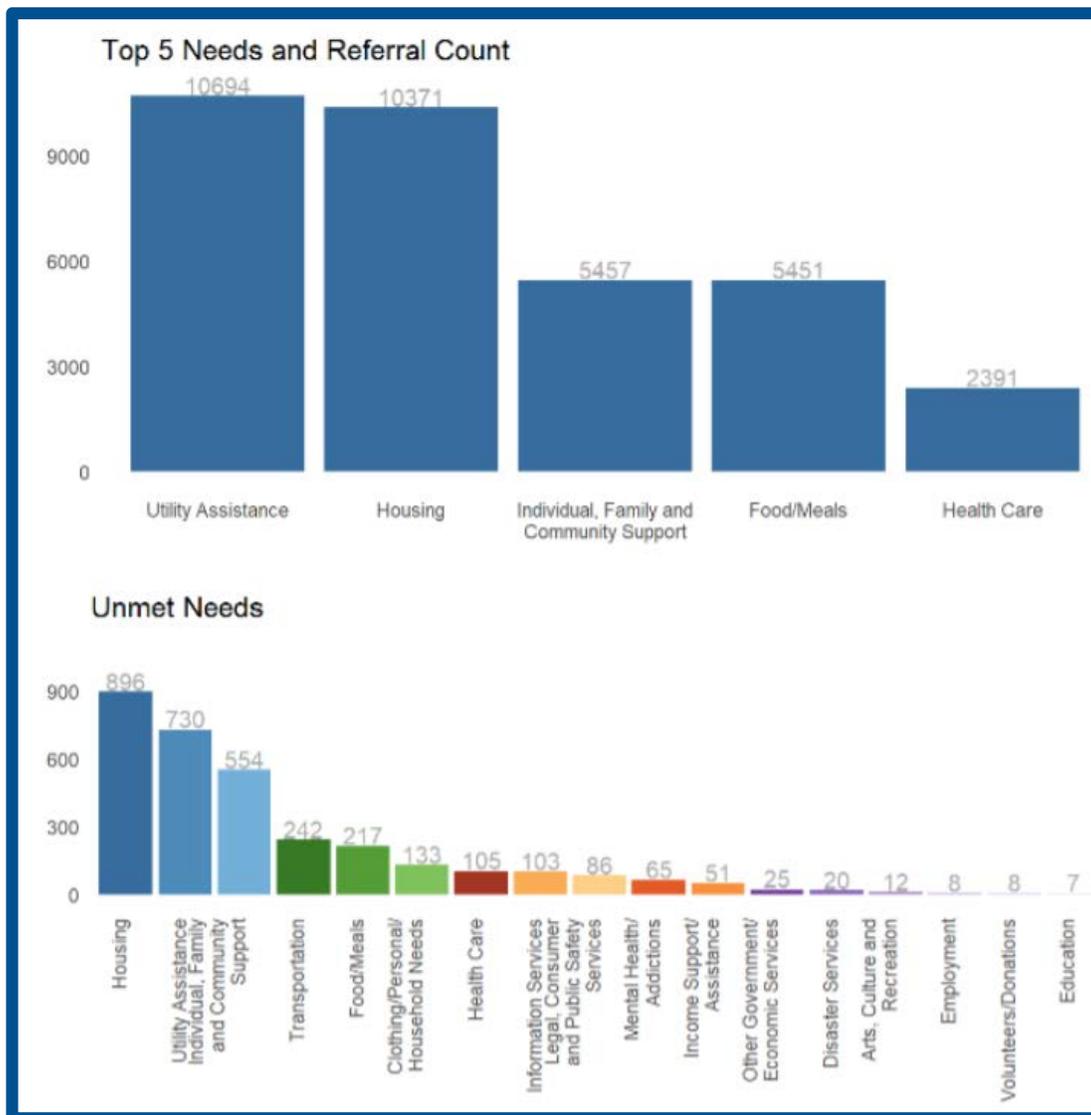
Nearly one in three Hoosier households had little or no confidence in their ability to make next month's rent throughout the duration of the Census Household Pulse Survey. And while sample size and other factors created variation from week to week, clear disparities by race are apparent when looking at the entire period of the survey from April to December. 41.1% of all Hoosiers of color lacked confidence in being able to make rent, including 47.3% of Hispanic or Latino Hoosiers and 40.7% of Black Hoosiers, compared to 26.9% of white Hoosier households. This disparity in housing stability by race reflects the combination of preexisting housing cost burden by race as well as the disproportionate impact of the COVID-19 virus on health and economic impact by race in Indiana, as further discussed later in this report.



Source: Prosperity Indiana analysis of U.S. Census Household Pulse Survey, weeks 1-21 data

Indiana 211: housing continues to be among the top unmet COVID-19 needs

Indiana 211 has [consistently found](#) that requests for housing, along with utility assistance, have been among the top reasons for calls to the statewide system during the COVID-19 pandemic, often outpacing requests for food, income support, or health care. This was true in November 2020, the most recent month of data available.



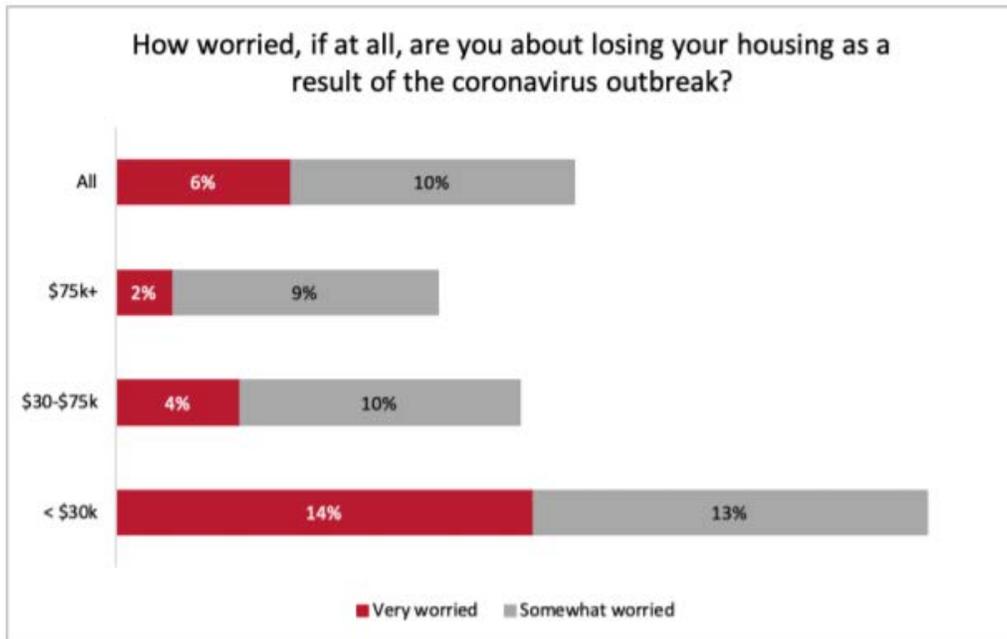
Source: [Indiana 211 November 2020 Community Data](#)

Even during times of state and federal moratoriums, housing (often followed by utility assistance) has been the network’s top unmet need statewide, including in rural, suburban, and urban counties. This was true in November 2020, [the most recent month of data available](#), when the CDC’s moratorium had been in effect for two months.

Hoosier Survey confirms Hoosiers’ concerns about COVID-19 housing instability

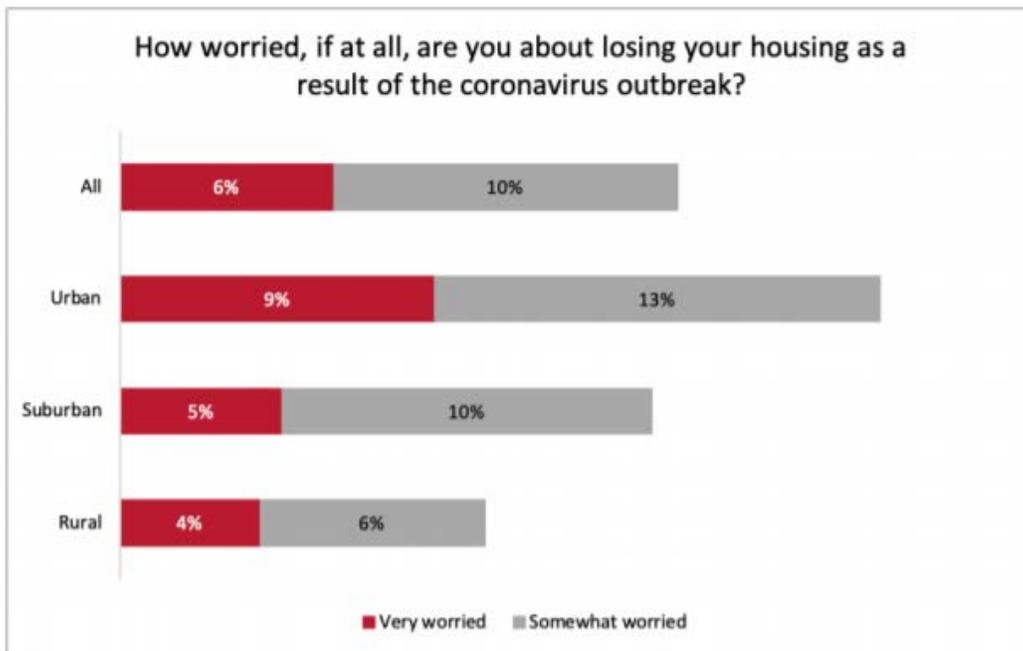
Hoosiers’ housing stability concerns were confirmed through the [2020 Hoosier Survey](#) conducted by The Bowen Center for Public Affairs at Ball State University. The survey reinforces findings from the Census and other housing sector data that establish wide-ranging housing instability throughout Indiana that is concentrated in specific demographics and communities.

The survey found that about 1 in 6 Hoosiers are worried about losing their housing due to the pandemic, including more than 1 in 4 Hoosiers earning below \$30,000 per year.



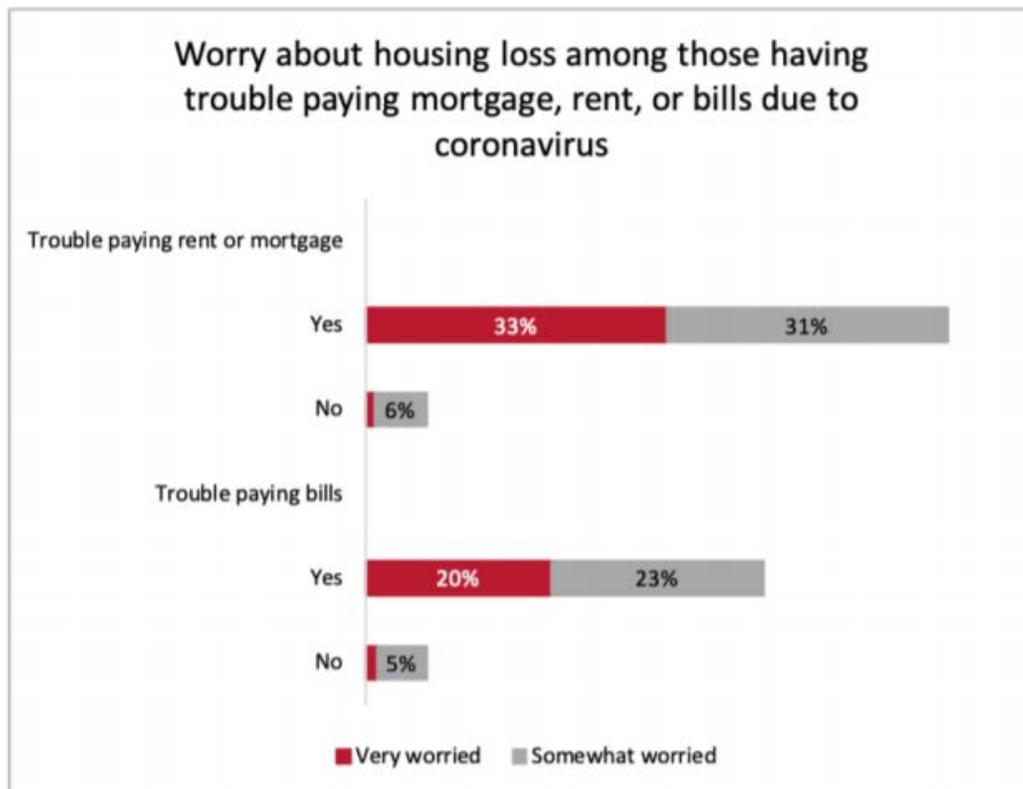
Source: [2020 Hoosier Survey](#)

Housing stability is a concern for Hoosiers in all parts of the state. 22% of urban Hoosiers are concerned about losing housing as a result of the pandemic, as well as 15% of suburban and 10% of rural Hoosiers.



Source: [2020 Hoosier Survey](#)

In addition, nearly two-thirds of Hoosiers who reported trouble paying rent or mortgage are concerned about losing their housing due to the pandemic, as are 43% of all who are having trouble paying bills.



Source: [2020 Hoosier Survey](#)

Housing Cost Burden: a pre-existing condition exacerbated by COVID-19

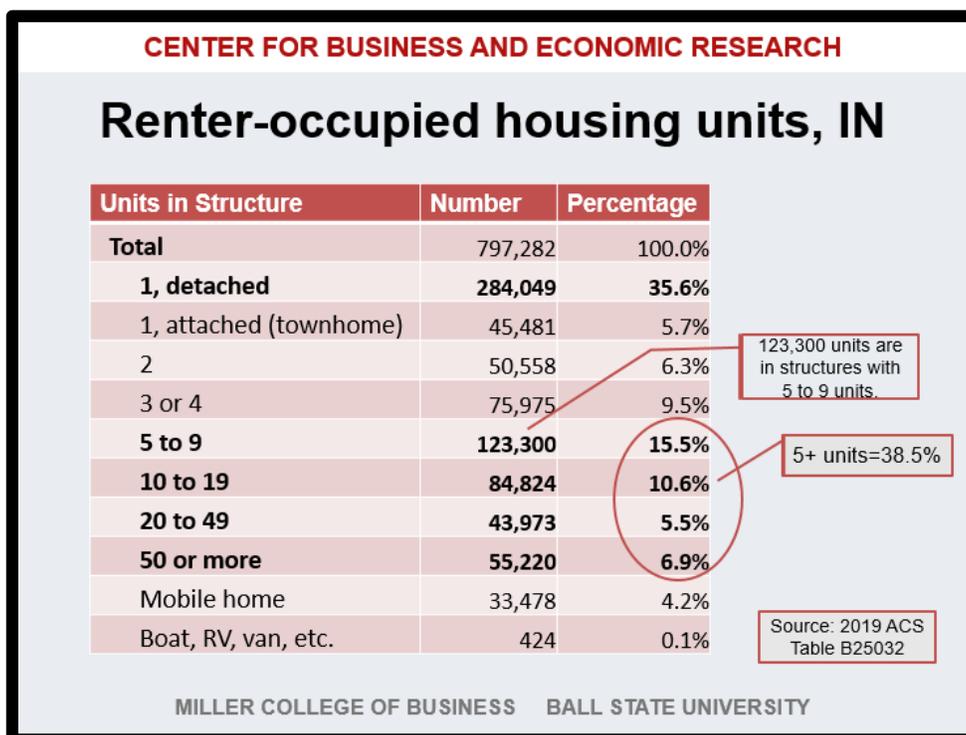
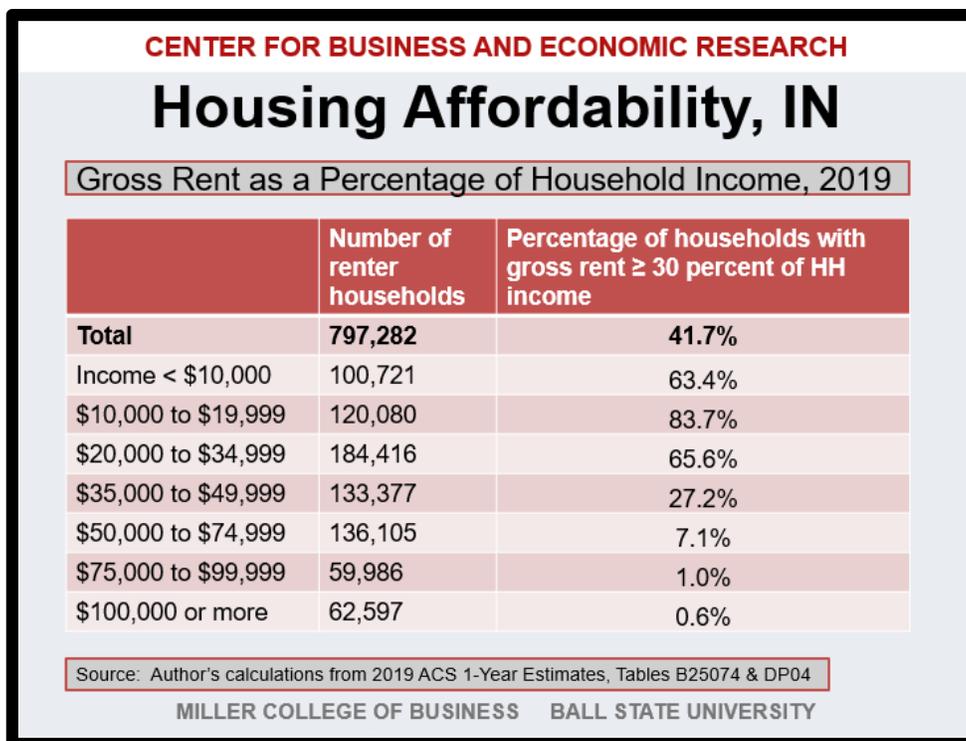
Housing cost burden, defined as spending more than 30% of income on housing, is a pre-existing condition for over 4 in 10 Hoosier renter households that makes them especially vulnerable to COVID-19 related income loss. Nearly two-thirds of renters at or below the median renter income of \$33,505 were housing cost burdened before the pandemic hit.⁵ And because nearly 4 in 10 Hoosier households did not have even \$400 saved for emergencies, it is reasonable to expect that even one missed paycheck for a housing cost-burdened household would put these families in immediate danger of eviction.⁶

⁵ National Low Income Housing Coalition, [Out of Reach 2020: Indiana](#)

⁶ Prosperity Now, [2020 Scorecard for Indiana](#)

Disparate economic impact of COVID-19 on housing provider types

In addition to the clear but disparate impacts on renter households, the COVID-19 pandemic has also damaged distinct parts of the housing provider sector in different ways. Roundtable participants regularly mentioned the need to better understand and distinguish the impact on smaller ‘mom and pop’ landlords, nonprofit and other



subsidized housing providers, and the larger multifamily providers in the sector. Single, detached rental units (such as standalone rented houses) make up the largest individual category as measured by the Census, with 35.6% of all units in Indiana. Indeed, smaller structures with five or fewer units make up the majority in Indiana, with 57.1% of the rental sector, or 456,063 total rental units. Structures with 5 or more units make up 38.5% of the rental sector, with mobile homes and other types of rental housing making up the remaining 4.3%.

COVID-19 and the ‘K-shaped recovery’ have also had disparate impacts by housing type, an effect that becomes clear when contrasting the previously-explored data on rent shortfalls and households unable to pay rent with rent receipt data from multi-family housing providers. Roundtable participants discussed state-specific data that aligns with national trends from the National Multifamily Housing Council finding that over three-quarters of rent receipts were paid by the first of each month from April to December 2020, with over 90% paid by the end of the month. However, the percentage of residents unable to pay increased by an average of 39% from April to December 2020.

NMHC member properties saw a 39% increase in residents unable to pay rent from April - December 2020									
Percentage of Rent Payments Made By:	2019				2020				Percent increase in renters unable to pay, 2019 to 2020
	6th* of Month	20th of Month	End of Month	Unable to pay	6th* of Month	20th of Month	End of Month	Unable to pay	
April	82.9%	93.3%	97.7%	2.3%	78.0%	89.2%	94.6%	5.4%	134.8%
May	81.7%	93.0%	96.6%	3.4%	80.2%	90.8%	95.1%	4.9%	44.1%
June	81.6%	92.2%	96.0%	4.0%	80.8%	92.2%	95.9%	4.1%	2.5%
July	79.7%	93.4%	96.6%	3.4%	77.4%	91.3%	95.7%	4.3%	26.5%
August	81.2%	92.1%	95.8%	4.2%	79.3%	90.0%	94.5%	5.5%	31.0%
September	81.2%	91.8%	95.5%	4.5%	76.4%	90.1%	94.6%	5.4%	20.0%
October	79.4%	92.4%	96.6%	3.4%	79.4%	90.6%	94.8%	5.2%	52.9%
November	81.5%	91.9%	95.2%	4.8%	80.4%	90.3%	93.6%	6.4%	33.3%
December	83.2%	93.2%	95.9%	4.1%	75.4%	89.8%	93.8%	6.2%	51.2%
Total Average	81.4%	92.6%	96.2%	3.8%	78.6%	90.5%	94.7%	5.3%	39.0%

Source: Prosperity Indiana analysis of [National Multifamily Housing Council Rent Payment Tracker](#) data

Roundtable participants discussed that within Indiana’s multifamily sector, relatively few residents reported receiving rental assistance through the CARES Act, and only a small fraction of residents had submitted the [declaration form](#) necessary to invoke the CDC’s eviction moratorium. Discussion centered on the difference in experience that these properties and smaller ‘mom and pop’ landlords have experienced during the pandemic.

A major takeaway emphasized by Roundtable participants is the need to know more about Indiana’s ‘mom and pop’ landlords with five or fewer rental units. The perception is that these are the units experiencing the greatest number of unaddressed rental shortfalls and are where there is the least knowledge of and coordination with existing rental assistance efforts.

Outcomes of Indiana’s COVID-19 Emergency Rental Assistance Programs in 2020

Through the CARES Act passed by Congress and signed into law in March 2020, Indiana received \$2.44 billion in Coronavirus Relief Funds (CRF).⁷ Through January 2021, the state has allocated \$48 million of these funds for the COVID-19 Rental Assistance Program, as well as \$15 million from Emergency Solutions Grant – Coronavirus (ESG-CV) funds.⁸ At time of publication, 24,680 households had been served with CRF funds across 91 counties at an average of \$1,948 per household and 1,530 households served with ESG-CV funds at an average of \$4,034 per household.

Indianapolis and Marion County received a separate allocation of \$0.17 billion in CRF. As of January 2021, the City had reported \$33.6 million in approved rental assistance serving 15,835 households in Marion County, an average of \$2,122 per household.⁹

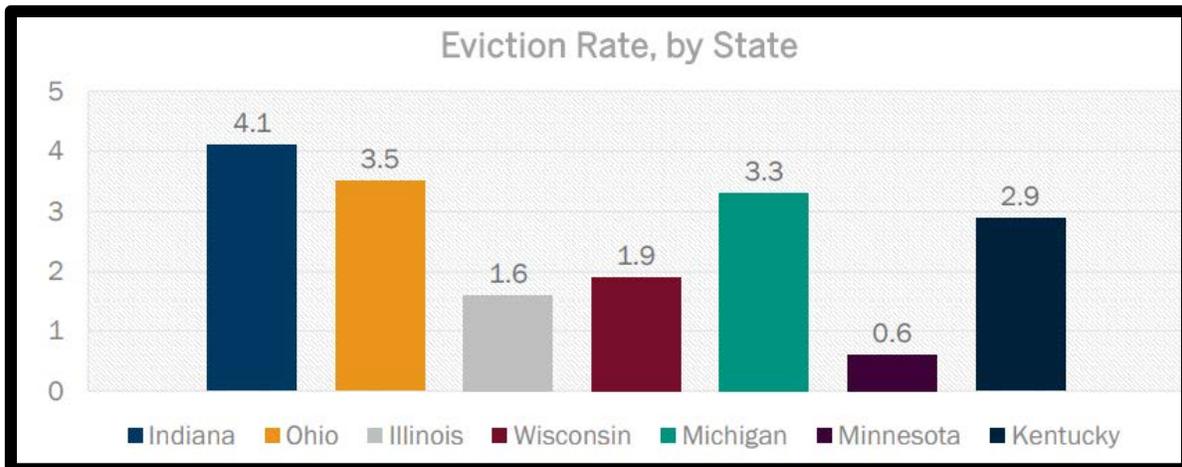
Root Causes and Policy Implications of Housing Instability in Indiana

Even before COVID-19, Indiana had an eviction rate of 4.1% and an eviction filing rate of 8.5%. Roundtable participants considered the connections between policy decisions and the rate of evictions in Indiana, studying the root causes of housing instability ultimately leading to evictions, focusing on predictors of housing instability, factors of reducing the risk of homelessness, and fortifying housing stability in the state. 75% of Roundtable survey participants rated the issue of rental assistance not getting where it is needed most as a high priority threat of evictions, and over 50% of participants marked the increased cost of operation from policy decisions as a high or medium priority.

⁷ Congressional Research Service, The Coronavirus Relief Fund (CARES Act, Title V): Background and State and Local Data. August 2020. <https://crsreports.congress.gov/product/pdf/R/R46298>

⁸ Indiana Housing and Community Development Authority, Indiana COVID-19 - Rental Assistance Program - Progress Report January 22, 2021. <https://www.in.gov/ihcda/files/Weekly%20Progress%20Report%201-22-21.pdf>

⁹ Information provided by Jeff Bennett, Deputy Mayor of Community Development, City of Indianapolis to Dr. Dagney Faulk



Source: Eviction Lab (2016). Eviction lab map and data. Princeton University. [Eviction Map & Data | Eviction Lab](#)

Breanca Merritt, PhD, MA of Indiana University's O'Neill School of Public and Environmental Affairs and Center for Research on Inclusion and Social Policy and now Chief Health Equity and ADA Officer at the Indiana Family and Social Services Administration discussed the historic eviction rates in Indiana, income and racial disparities of housing instability, and the current state of the affordable housing supply. The complicated nature of accessing housing supports compounds the complexities of federal and state fair housing policies, including a history of racism in those policies, and a lack of certain discrimination protections. Before implementing policy, stakeholders must consider omnipresent barriers to accessing paths toward housing stability.

Indiana's Fair Housing Act entitles Indiana residents by law to rent a place to live or buy a home without consideration to their race, color, national origin, ancestry, religion, sex, familial status, however, Dr. Merritt notes that this policy lacks a source of income protections, does not prevent landlord retaliation, lacks domestic violence protections, and allows exemption if a renter has a substance abuse conviction or is perceived to be a threat to safety. Additionally, individuals with a prior eviction are more likely to be evicted or prevented from renting a unit. A compounded issue for people of color and further exemplifying the persistence of racial disparity in eviction and prevention, individuals with a prior eviction are also more likely to be Black or Latino.

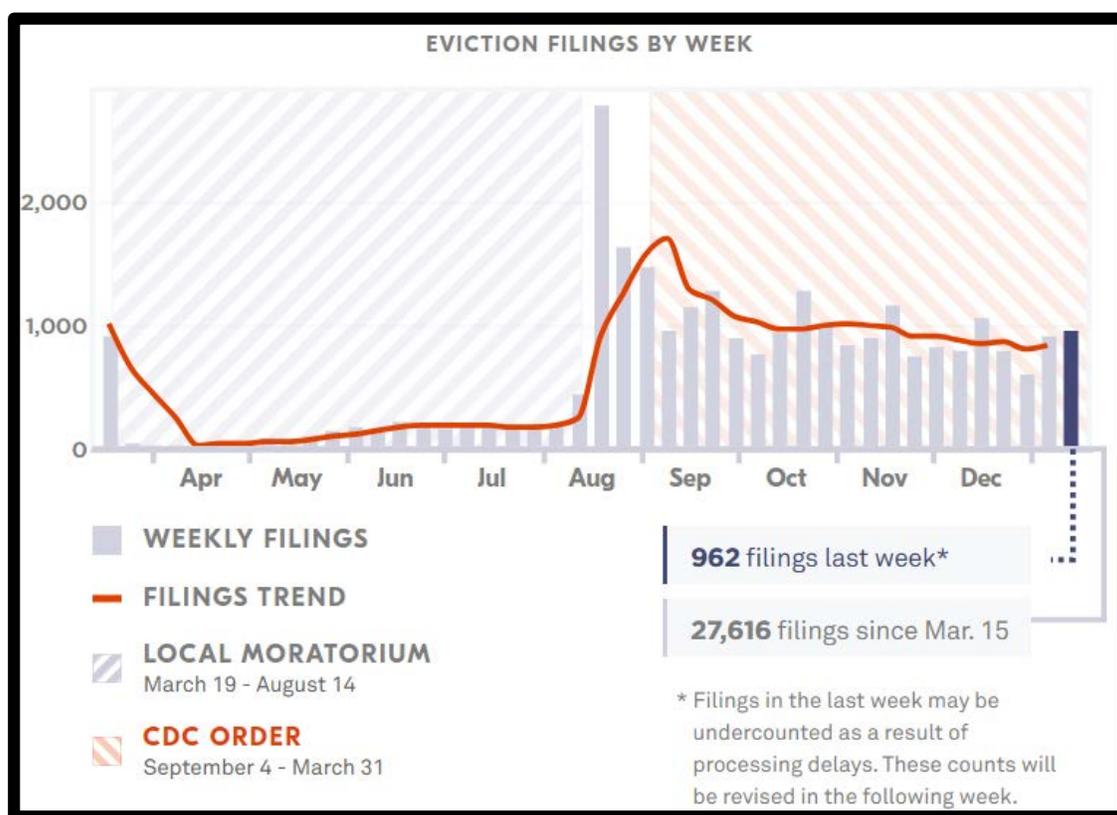
In Indiana, 63% of renters are Black, 46% are Hispanic/Latino, and 26% are white, exemplifying racial disparities in renting when evaluated alongside income disparities by race and Indiana's current affordable housing supply. While HUD defines affordable housing as that which costs no more than 30% of a household's income, nearly half of Hoosiers pay more than 30% of their income on rent. The median renter income in Indiana is \$33,505. The current level of support from federal and local government and private developers does not provide an adequate supply of affordable housing in the state.

Additional barriers to accessing housing supports expand beyond difficult navigation of the various support networks and complicated local policies and procedures, including

the tied relationship of credit history to the ability to rent a unit, underemployment, households with children, disabilities, and criminal history. Stakeholders cannot fully address eviction without first addressing the numerous primary prevention issues and racial disparities but can begin to do so by building on existing partnerships and collaborations.

Newly-available data shows evictions are ongoing despite COVID-19 in Indiana

In December 2020, the Indiana Supreme Court issued [an order](#) creating a new court case type to track eviction filings. And in January 2021, Princeton University's Eviction Lab launched a [COVID-19 eviction tracker](#) for the state of Indiana and its counties showing the number of evictions since March 15, 2020. Among the five states tracked, Indiana has allowed the largest number of evictions during the pandemic by far, largely since the end of Governor Holcomb's statewide eviction moratorium.

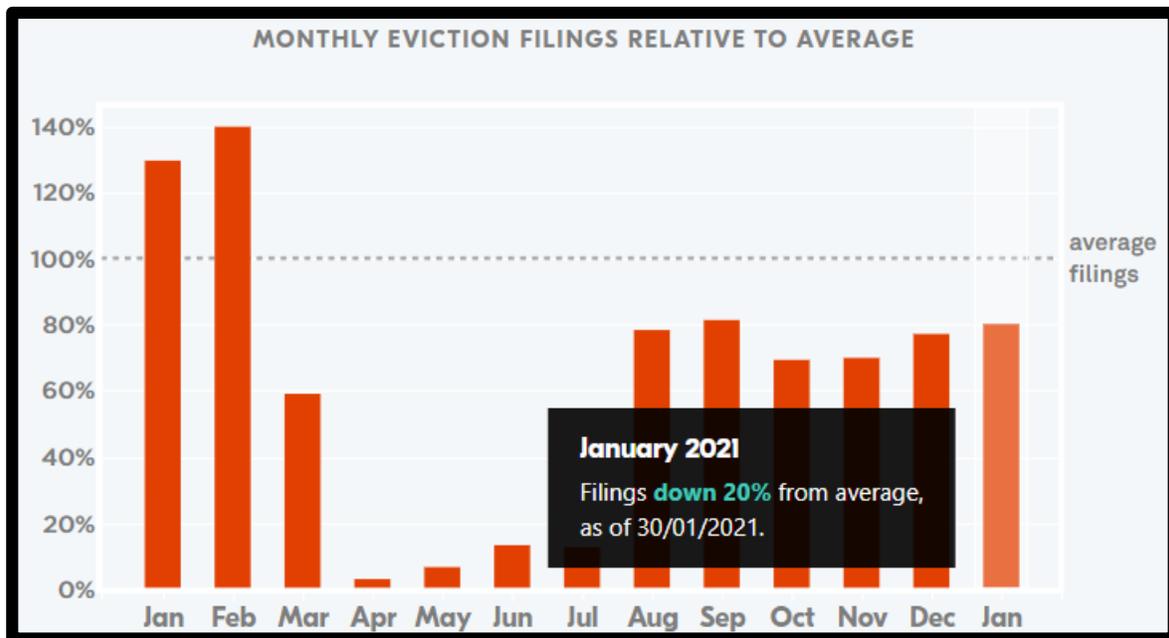


Source: Eviction Lab's [COVID-19 Eviction Tracker for Indiana](#)

The Eviction Lab data shows that evictions largely stopped during Governor Holcomb's moratorium, which only allowed exceptions for evictions due to destruction of property. During that moratorium, which began with [Executive Order 20-06](#) and lasted from March 19 until it was allowed to expire on [August 14](#), evictions stayed near or below 200 per week. Indiana saw a spike of nearly 6,000 evictions in the gap between the end of the state moratorium on August 14 and the beginning of the CDC's federal moratorium on September 14. The period of the CDC moratorium has seen a much higher 'floor' of

evictions, with an average of 963 evictions per week over the remaining weeks of 2020. This larger rate potentially reflects the differences between the state and federal moratoriums, lack of awareness of the [steps needed](#) for renters to invoke the moratorium, and differing practices among Indiana's courts.

The result is that by January 2021, evictions are only 20% below the rate of average filings pre-COVID-19. This means that the sum total of Indiana's public and private efforts to prevent COVID-19 housing instability to date has had just a fraction of the impact needed to prevent pandemic-related evictions. As this report has demonstrated, this means a disproportionate number of renter households, including Black and Brown Hoosiers, workers in low-income occupations, and renter families with children continue to be at risk of the long-term public health and economic damage from COVID-19 housing instability. The next section of this report will discuss the next steps with the highest level of agreement among Roundtable participants to address this urgent problem.



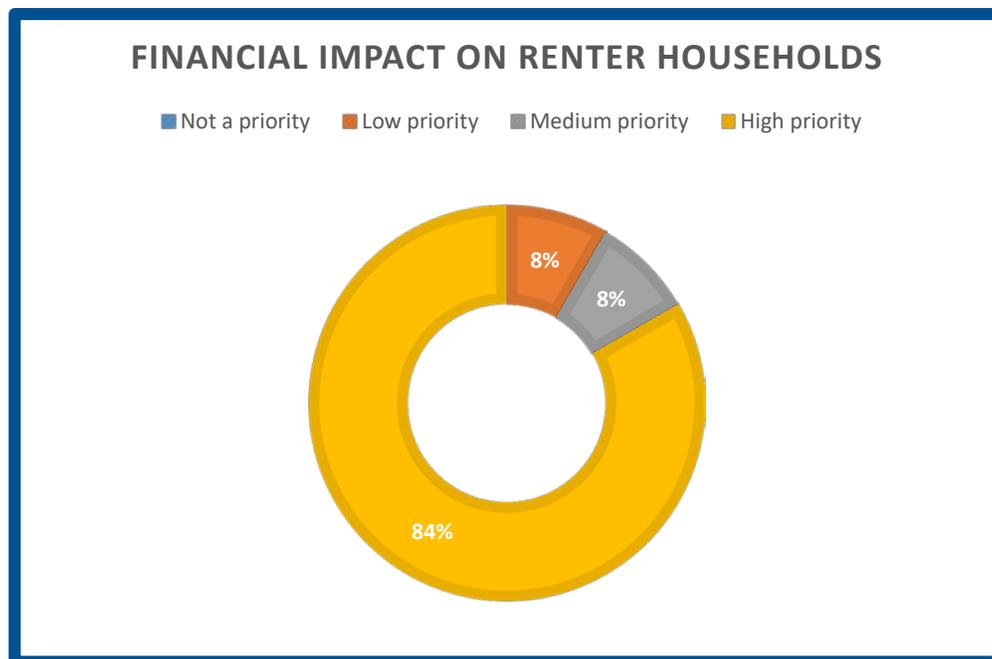
Source: Eviction Lab's [COVID-19 Eviction Tracker for Indiana](#)

Roundtable Results, Recommendations, and Next Steps

Roundtable participants responded to three surveys over the course of the three convenings to further hone in on potential common-ground policy recommendations and opportunities for future work to better understand the state of housing stability in Indiana. Housing providers, housing advocates and service providers, state agency administrators and staff, local associations, and legal community entities provided their perspectives in the survey responses and Roundtable discussions to find mutually agreeable potential solutions and next steps.

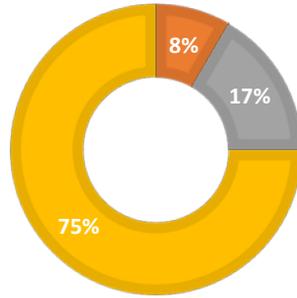
The first survey provided an opportunity to identify the greatest challenges from COVID-19 to housing stability, the most successful aspects of Indiana's COVID-19 housing stability response from the public and private sectors, and some immediately notable remaining gaps in Indiana's overall COVID-19 housing stability response. Based on roundtable presentations, shared data, and discussions, roundtable participants continued to consider the most pressing threats of evictions and the most promising areas for common-ground policy recommendations.

What do you see as the most pressing threats of evictions?



RENTAL ASSISTANCE NOT GETTING WHERE IT'S NEEDED MOST

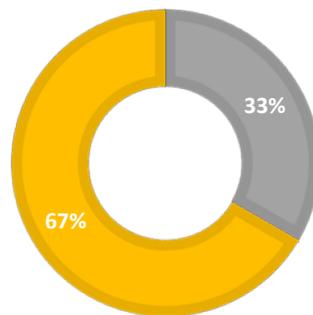
■ Not a priority ■ Low priority ■ Medium priority ■ High priority

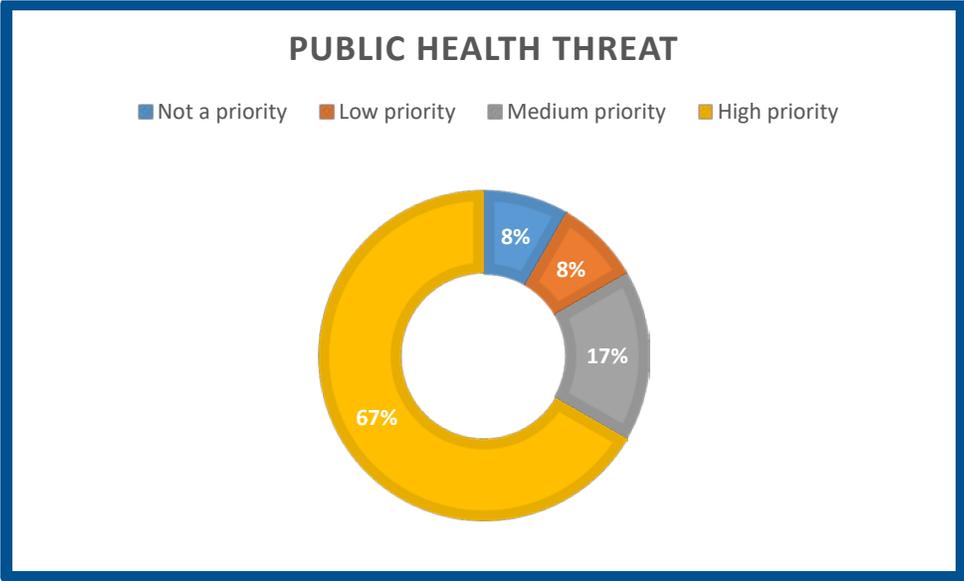


Participants identified the **financial impact on renter households** and **rental assistance not getting where it is needed most** as the highest priority threats of evictions, with 84% marking the financial impact on households as high priority and 75% marking the rental assistance not getting to where it is needed most as high priority.

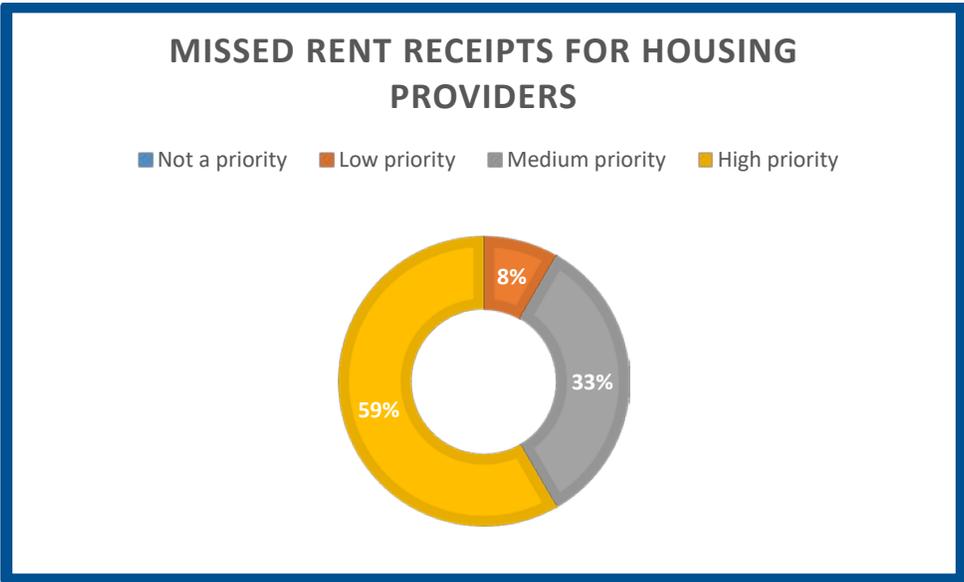
INADEQUATE DOLLAR AMOUNT OF RENT ASSISTANCE

■ Not a priority ■ Low priority ■ Medium priority ■ High priority





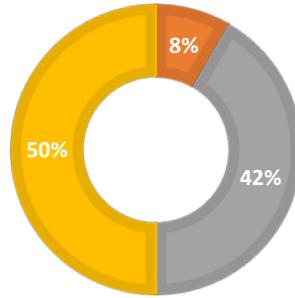
From the onset and ultimately at the conclusion of the roundtable convenings, participants found most consensus around the need for more rental assistance to ensure housing stability throughout the continuing pandemic with an effort to target support to the renters and providers most in need. 67% of participants marked **inadequate dollar amount of rental assistance** as a high priority, along with the **public health threat** of evictions.



58% of participants marked **missed rent receipts for housing providers** as a high priority.

MORATORIUM INTERPRETED AS RENT/MORTGAGE WAIVER

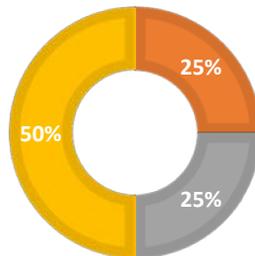
■ Not a priority ■ Low priority ■ Medium priority ■ High priority



50% of participants marked **the interpretation of the state and federal moratoriums on evictions being interpreted as rent or mortgage waivers** as a high priority threat of evictions.

DIFFICULTY/UNWILLINGNESS FOR RESIDENTS AND LANDLORDS TO NAVIGATE ASSISTANCE PROGRAM(S)

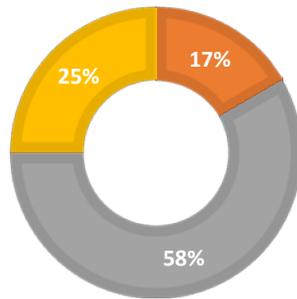
■ Not a priority ■ Low priority ■ Medium priority ■ High priority



50% of participants marked **the difficulty or unwillingness for residents and landlords to navigate assistance program(s) and the statewide economic damage from evictions** as high priority pressing threats of evictions.

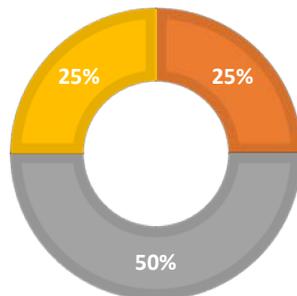
INCREASED COST OF OPERATION FROM POLICY DECISIONS

■ Not a priority ■ Low priority ■ Medium priority ■ High priority



DAMAGE TO FUTURE OF INDIANA'S HOUSING STOCK

■ Not a priority ■ Low priority ■ Medium priority ■ High priority



Finally, 25% of participants marked **the increased cost of operation from policy decisions** and **the damage to the future of Indiana's housing stock** as high priority threats of evictions.

These threats of evictions represent just a few of the contributing factors to eviction filing rates in Indiana. In subsequent survey efforts, roundtable participants honed in on opportunities for common-ground recommendations to address threats of evictions, focusing on emergency response steps; data collection and areas of more research needed; partnerships, education, and outreach needs; and work needed to achieve long-term housing stability solutions. Participants came to the following recommendations regarding housing stability in Indiana.

Emergency Response Steps

- **More rental assistance needs to be made available:** Participants agreed that to curb the threats of eviction, more rental assistance needs to be made available to landlords and tenants. Participants also discussed the possibility of housing providers and advocates assisting residents with rental assistance applications; 78% of participants completely agreed that this should be an emergency response step.
- **Incorporation of landlord and tenant input in the design and outreach of future rental assistance:** To ensure that rental assistance gets to where it is most needed, Indiana should incorporate opportunities for landlord and tenant input in the design and outreach of future rental assistance programs. 100% of participants completely agreed that an imperative emergency response step toward housing stability should include input from landlords and tenants in future rental assistance programs.

Data Collection and More Research Needed

- **More data collection is needed to assist with understanding the risk of evictions, assistance needs, and filings/evictions:** Roundtable participants shared already available data sources and agreed that further, more organized data collection accompanied by appropriate research will assist with understanding the threats of evictions in Indiana and avoid future eviction crises.

Partnerships, Education, and Outreach Needs

- **State partnerships with providers and community-based organizations:** Indiana should partner with providers and community-based organizations to help rental assistance reach the renters who need the assistance most.

More research, data, and discussions are needed to better understand housing stability in Indiana. These roundtable convenings are a starting point to ensuring stakeholders are communicating, sharing data, and visualizing the system of eviction filings, rental assistance, and work needed to achieve long-term housing stability solutions. Although more efforts are needed, this does not preclude policymakers from now beginning the work of addressing evictions as a result of the COVID-19 pandemic and economic disruption.

Appendices

[Access the full appendices at this link.](#)

First Roundtable Discussion

Second Roundtable Discussion

Third Roundtable Discussion

The Rental Sector in Indiana - Dr. Faulk

Eviction and Housing Stability in Indiana - Dr. Merritt

Indianapolis Coronavirus Relief Fund - Application Statistics and Demographic Data, CRF administered by the City of Indianapolis (1/20/2021 email from Jeff Bennett)

Progress Report - IHCD Rental Assistance_1-8-2021

Township Assistance PowerPoint