

# ERASE

## PROSPERITY INDIANA

### COHORT CASE STUDY

## An All of Government Approach to Serving Hoosiers Most in Need



**Coalition Partners:** Members of the Hoosier Housing Needs Coalition (HHNC) steering committee: AARP Indiana, Coalition for Homelessness Intervention & Prevention, Fair Housing Center of Central Indiana, Family Promise of Greater Indianapolis, Indiana Coalition Against Domestic Violence, Indiana Institute for Working Families – INCAA, the Ross Foundation/Indianapolis Tenants Right Union, United Way of Central Indiana, and Hoosier Action; Legal Services Partners: Indiana Legal Services and Indiana Bar Foundation; Language Services Partners: Indiana Immigration Welcome Center; Academic Partners: faculty of the University of Indianapolis and the IU McKinney Law School’s Health & Human Rights Law Clinic; Indiana Housing and Community Development Authority (IHCDA) and state legislators.

### Background

Indiana was facing an eviction and housing stability crisis even before the COVID-19 pandemic and its associated economic disruptions. Prior to the pandemic, Indianapolis, Fort Wayne, and South Bend were among the [20 cities with the highest eviction rates nationwide](#). Statewide, more than 168,000 evictions had been filed between March 2020 and April 2021, representing more than one in five renter households. Indianapolis, the state’s capital and largest metropolitan area, was among those cities with the highest correlations between high eviction filings and low vaccination rates.

As of September 2021, Indiana’s seven ERA programs had assisted 17,899 Hoosier households. However, the [National Equity Atlas’s Rent Debt Dashboard](#) estimated that 93,000 Hoosier households were still behind on rent and at risk of eviction. The dashboard also estimated that 83% of Hoosier renter households in arrears had not yet applied for rental assistance. Among Indiana’s estimated households behind on rent, 92% were low-income, 55% had children, 52% were

unemployed, and 37% were people of color. And while state and local emergency rental assistance (ERA) programs varied in terms of the speed with which they distributed funds and connected housing stability services with court systems, the limited ERA funding could not fully address Indiana’s ongoing housing stability crisis.

Prosperity Indiana, a statewide association promoting community economic development and the convener of the Hoosier Housing Needs Coalition (HHNC), worked with key partners to educate program administrators, judicial partners, legal aid organizations, and other stakeholders to affect policy change and direct advocacy efforts for more than 794,000 renter households covered by the state’s seven ERA programs.

### An All of Government Approach

The Indiana End Rental Arrears to Stop Evictions (ERASE) team encouraged ERA program administrators to engage in an ‘all of government approach’ to serve Hoosiers most in need. The ERASE team created recommendations for how

programs could be more visible, accessible, and preventable. The team engaged with community stakeholders to implement a checklist to strengthen equitable marketing and targeting of ERA and other recovery programs (such as nutrition and workforce development), exploring alignment with funds from the Community Engagement portion of the American Rescue Plan Act's Homeowner Assistance Fund to enable door-to-door outreach to the hardest hit communities.

Reducing application barriers for tenants and landlords was another priority for the Indiana ERASE Team. The team encouraged programs to engage landlords with communications that were designed to invite landlord participation in the program, create opportunities for organizations to join program administrators as lead partners or core team members to delegate the work of getting funds out the door, and involve organizations in assisting with applications and other support as needed. The Indiana ERASE team also promoted actions to strengthen connections and coordination between court-based eviction diversion activities and the ERA program, exploring the possibility of embedding ERA program access points in court-based eviction proceedings to increase awareness and fast-track applications.

In addition to influencing the progress of ERA programs, the Indiana ERASE team campaigned for eviction sealing legislation and the enforcement of habitability standards. Members took center stage when Prosperity Indiana unveiled its agenda in a live event with legislators before the session, drove hundreds of miles to participate in Prosperity Indiana's Statehouse Day in January and testify before committees, and made countless calls and emails to legislators over the short session to explain how Prosperity Indiana's priority legislation would serve Indiana's communities.

### **The Important Role of Housing Stability Networks**

Following the Indiana ERASE team's [advocacy](#) efforts, the Indiana Housing and Community Development Authority (IHCDA) [invested](#) more than \$28 million of ERA2 funds in housing stability services. These services includes a [partnership](#) with

the Indiana Bar Foundation and other legal aid organizations to provide legal services to renters at risk of eviction, in part through the installation of 120 legal services kiosks across the state. IHCDA also partnered with the Indiana Community Action Association and Prosperity Indiana to create the [Housing Stability Network](#), a group of providers that [assists](#) Indiana renters with housing counseling, ERA application assistance, and navigation services in order to move tenants towards long-term housing and economic stability. The funding for the network also created training opportunities for network members and compensated them for providing services to individuals most in need.

The Indiana state ERA program increased its outreach to specific communities with high concentrations of potentially eligible renters. In addition, the Indiana ERASE team conducted at least 21 media interviews with print, television, and radio outlets statewide to boost the reach of ERA. This outreach helped increase public awareness about Indiana's programs and improve utilization. Despite challenges, including a quick depletion of funds that forced the state program to close its portal in July 2022, the program has [assisted](#) nearly 38,000 low-income Hoosier households and paid or obligated more than \$354 million in rent and utility assistance.

Building on its efforts during 2022, the Indiana ERASE team is [advocating](#) for state investment to make both the new Housing Stability Network and Legal Services Network permanently sustainable while increasing tenant protections for vulnerable Hoosier renters.

### **Advancing Tenant Protections**

In addition to improving the ERA program in various ways, Indiana's ERASE team was [instrumental](#) in helping pass eviction sealing/expungement legislation ([H.B. 1214](#)) in March 2022. The law allows for the sealing or expungement of eviction filing records in instances where a case does not go to trial or is found in the tenant's favor. According to [industry sources](#), 40% of eviction filings do not go to trial, meaning records could be removed for more than 67,000 people who had evictions filed against them since the beginning of the pandemic.

The Indiana ERASE team also helped arrange for HHNC to be named to the [Indiana Housing Task Force](#), which was created by [H.B. 1306](#) in 2022 and charged with addressing housing shortages for low-income Hoosiers. The Coalition's [testimony](#) and participation directly led to the Task Force's recommendations in the [final report](#) for strengthening housing stability and supporting measures to address substandard housing. In addition, a Coalition partner on the Supreme Court's [Eviction Task Force](#) helped ensure that the recommendations for eviction diversion were included in the Task Force's [final report](#) and in court rules requiring notifications about mediation services. But the same law that provided expungement also required that mediation services be voluntary for all parties, reducing take-up rates significantly. However, judges and advocates in the legal aid field report that the inclusion of the court rule still enables additional information about ERA to reach all parties and buys time, preventing some evictions.

### Tenant Story

Leslea Townsend Cronin is executive director of

the Homeless Coalition of Southern Indiana and a member of the HHNC Steering Committee and Indiana's ERA2-funded Housing Stability Network. Leslea has spoken with Indiana's state lawmakers and with federal lawmakers about how the Housing Stability Network has kept Hoosiers stably housed and why permanent ERA programs and services are needed. She recalls working with "a single father client [who] was about to lose everything, including custody of his children. He was severely injured and had to use a cane to walk even though he really needed to be in a wheelchair. They were living on the streets, shelters, and sometimes hotels when he could find someone to help him pay. He finally won his case with disability and was able find housing that he could afford. However, he didn't have the money to pay for the expenses associated with renting, such as move in costs, security deposit, and first month's rent. Through the housing stability fund, we were able to contact the landlord and secure the unit while we collected documents and made sure he qualified. We were able to get him and his family moved in without child protective services getting involved."

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### **End Rental Arrears to Stop Evictions (ERASE) 2021 – 2022 Cohort**

*[NLIHC's End Rental Arrears to Stop Evictions \(ERASE\) 2021-2022 Cohort](#) was a group of 38 state and local nonprofit partners that conducted on-the-ground partnership development, capacity building, outreach and education, policy reform, and systems change work to ensure that emergency rental assistance (ERA) funds reached renters and small landlords with the greatest need for assistance - especially Black and Indigenous people and people of color, and other marginalized people and communities - and to build support for long-term housing solutions.*