



INDIANA'S LOOMING HOUSING CRISIS

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Strengthening our communities.

HOUSEKEEPING

- All lines are muted.
- Feel free to ask questions. Use either the raised-hand icon or the question-and-answer box located on your screen.
- If you lose your Internet connection, reconnect using the link e-mailed to you.
- The presentation and recording will be available on Prosperity Indiana's COVID-19 Resources Hub (www.prosperityindiana.org/page-18228)

WELCOME



Jessica Love, Executive Director
PROSPERITY INDIANA

WELCOME

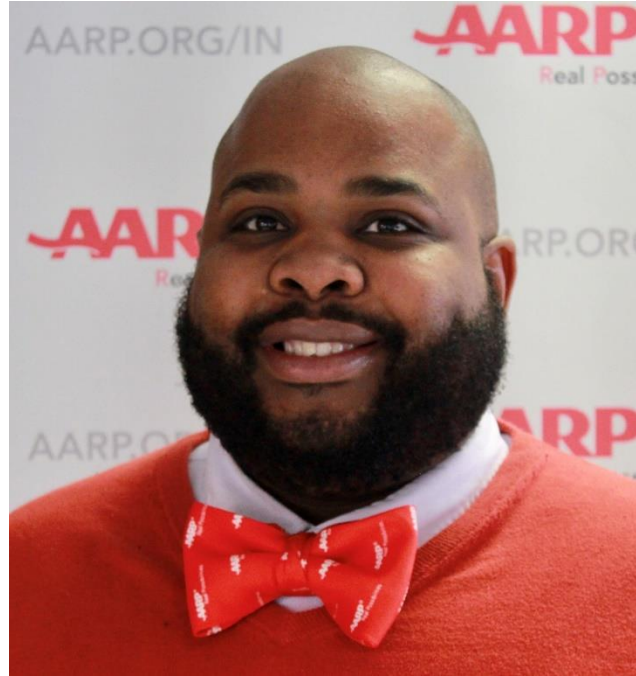


Jadira Hoptry, Vice President | Community and Economic
Development Manager



FIFTH THIRD BANK

WELCOME



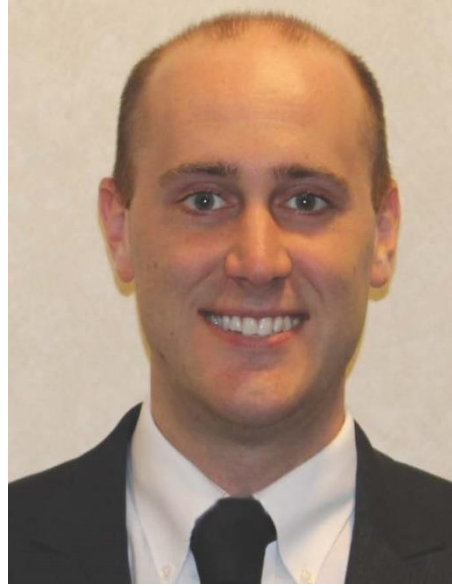
Mandla Moyo, Director of Community Engagement



SNAPSHOT

- Founded in 1986 as the Indiana Association for Community Economic Development
- “Prosperity Indiana builds a better future for our communities by providing advocacy, leveraging resources, and engaging an empowered network of members to create inclusive opportunities that build assets and improve lives.”
- **RESOURCES**, **ENGAGEMENT**, **ADVOCACY**, and **PROGRAMS**

PRESENTATION



Matt Rayburn, Deputy Executive Director /
Chief Real Estate Development Officer
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY

Indiana COVID-19 Rental Assistance Program Overview

OVERVIEW

\$25,000,000 from IN CARES Act Discretionary funds for rental assistance

Rental Assistance Fund (“RAF”) administered by IHCDA

Goal = improve housing stability and prevent evictions

Program announcement 6/24/20

Program launch 7/13/20

ELIGIBLE HOUSEHOLDS

Household applies at indianahousingnow.org beginning 7/13/20 @ 9:00am Eastern

A household must meet the following eligibility criteria:

- Indiana renter household that lives outside of Marion County
- Experienced a loss of income due to COVID-19 because of an involuntary job layoff, reduced work hours, or reduced pay. Current household income, including unemployment benefits, must be below household income prior to March 6, 2020.
- Rent burdened or at risk of eviction or termination of tenancy for nonpayment of rent
- Must not currently receive rental assistance through Section 8 (tenant-based or project-based) or USDA Rural Development rental assistance programs or live in a public housing unit
- May not receive another source of emergency rental assistance as part of a COVID-19 response for any month for which the household is receiving RAF assistance

ELIGIBLE ASSISTANCE

Rental Assistance and Arrears

- Each household is eligible for up to four months of assistance, including any combination of previous months (arrears) and future months (rental assistance).
- The assistance cannot exceed \$500 for any month, for a total benefit not to exceed \$2000 per household. The monthly amount of rental assistance cannot exceed the contract rent listed on the lease for the household.
- Arrears payments can cover only past due rent that accumulated on or after April 1, 2020 and late fees charged by the owner for rent due on or after April 1, 2020.
- Payments will be made directly to the landlord by IHCD on behalf of the household.
- Assistance is available to each household only once and may not be reapplied for following the initial assistance term.

INELIGIBLE ASSISTANCE

Program funds may not be used for the following activities:

- Mortgage assistance for homeowners
- Assistance for persons currently experiencing homelessness
- Payment of late fees for future months (i.e. late fees assessed after the Eligible Household has been approved for assistance)
- Payment of arrears or late fees accrued prior to April 1, 2020
- Utility assistance
- Security deposit assistance
- Payment of damages or other fees, except outstanding late rent fees as defined above

LEASE ADDENDUM & TENANT PROTECTIONS

A household receiving RAF assistance must execute an RAF Addendum to Lease with its landlord.

The term of the Addendum is four months from execution, regardless of which months are covered by assistance.

The landlord cannot assess late fees and cannot evict or otherwise terminate tenancy for nonpayment or late payment of rent until such time that the household is 45+ days delinquent on their rent portion, as defined in Table A of the Addendum. If a landlord initiates a termination of tenancy, the landlord must provide written notice including the reason for termination to the tenant and to IHCD via RAF@ihcda.in.gov.

During the term of the Addendum, the landlord cannot increase the contract rent without notifying and receiving approval from IHCD.

PARTICIPATING PROVIDERS

Network of statewide partners who sign up to participate:

- Community Action Agencies
- Public Housing Authorities
- Township Trustee Offices

PP responsibilities

- Execute a Participating Provider Agreement with IHCDA
- Work with applicants and landlords to collect current lease documents and documentation of arrears and determine the eligible amount and distribution of assistance between arrears and rental assistance
- Work with landlords to obtain information for payment method (check or direct deposit, W-9) and to execute the Rental Assistance Fund Addendum to Lease
- Submit client files (lease, Addendum to Lease, and landlord payment information) through the Submittable portal within two business days of approval

PPs are **not** responsible for determining eligibility or working with renters to complete the application. Intake and screening is handled through indianahousingnow.org with a call center available for assistance

PRESENTATION



Brandon Beeler, Director, Indiana Housing Center
INDIANA LEGAL SERVICES



INDIANA LEGAL SERVICES, INC.

Indiana's Looming Housing Crisis

BRANDON BEELER

HOUSING LAW CENTER DIRECTOR

INDIANA LEGAL SERVICES, INC.

Overview

- Indiana's Eviction Moratorium
- Federal Eviction Moratorium
- Current Tenant Advocacy
- Questions

Indiana's Eviction Moratorium

Indiana Eviction “Pause”

- Initiated on March 19, 2020
- Extended through until July 31, 2020 (as of 7/7/20)
- “No eviction...action[]...may be initiated....”
- Tenants still obligated to pay rent

Indiana's Eviction "Pause"

- Governor Holcomb encouraged landlords and tenants to enter into repayment agreements in Executive Order 20-33
 - “Landlords and tenants....are strongly encouraged to work together to establish reasonable repayment plans for past due rent....”
- Guidance coming from the Courts
- Encourage community leaders to work with tenants to assist in making payment plans
 - Forms should be available

Federal Eviction Moratorium

Federal Eviction Moratorium

- On March 18, 2020 HUD issued an eviction moratorium
 - Only applies to FHA-insured mortgaged properties and FHA-insured single family properties
- On March 27, 2020 Congress passed the CARES Act
 - Implemented a federal eviction moratorium to certain “covered properties”
 - Includes required, heightened notice provisions

CARES Act "Covered Properties" under HUD

- Public Housing
- Section 8 Housing Choice Voucher program
- Section 8 project-based housing
- Section 202 (housing for the elderly)
- Section 811 (housing for people with disabilities)
- Section 236 multifamily rental housing
- Section 221(d)(3) BMIR housing
- HOME
- HOPWA
- McKinney-Vento Act homelessness programs

CARES ACT “Covered Properties” under Department of Agriculture

- Section 515 Rural Rental Housing
- Sections 514 and 516 Farm Labor Housing
- Section 533 Housing Preservation Grants
- Section 538 multifamily rental housing

CARES Act “Covered Properties under Department of Treasury

- Low-Income Housing Tax Credit (LIHTC/Section 42)

CARES Act “Covered Properties”

- Rural Housing Voucher Program
- Properties with federally backed mortgage loans (1-4 units)
- Properties with federally backed multifamily mortgage loans (5+ units)

CARES Act Eviction Moratorium

- Took effect on March 27, 2020
 - Extends for 120 days (*i.e.* July 25, 2020)
- Restricts landlords/owners from filing new eviction actions **for nonpayment of rent**
- Prohibits “charg[ing] fees, penalties, or other charges to the tenant to such nonpayment of rent”

CARES Act Notice Requirement

- 30 Day Notice Required
 - May not be given until after the moratorium period
 - Remember: only applies to nonpayment of rent cases
- Note: due process
 - Landlord failure to provide notice should allow for dismissal
 - "Good cause" to evict requirement still enforced (e.g., public housing, LIHTC)

HUD Extension of Federal Eviction Moratorium

- On June 17, 2020 HUD **extended** the eviction moratorium on FHA-insured properties to **August 31, 2020**
- National Low Income Housing Coalition database for federally insured mortgaged properties: www.nlihc.org/federal-moratoriums
 - Search tenant's address for database to see if property qualifies for extension

Database Map

Multifamily Properties Subject to Federal Eviction Moratorium

ID	Source	Property Name	Address	City	State	Zip Code
1	HUD/USDA/LI..	Null	1905 E 4TH AVE	ANCHORAGE	AK	99501
2	HUD/USDA/LI..	Null	1928 JUNEAU DR	ANCHORAGE	AK	99501
3	HUD/USDA/LI..	AASC HOUSING I	420 E 11TH AVE	ANCHORAGE	AK	99501
4	Fannie Mae	ANCHORAGE 11-PLEX	519 E 11TH AVE	ANCHORAGE	AK	99501
5	HUD/USDA/LI..	ANCHORAGE CENTRAL	1281 E 19TH AVE	ANCHORAGE	AK	99501
6	HUD/USDA/LI..	ANCHORAGE SOUTH	801 KARLUK ST	ANCHORAGE	AK	99501
7	HUD/USDA/LI..	CHESTER PARK ESTATES	1019 E 20TH AVE	ANCHORAGE	AK	99501
8	HUD/USDA/LI..	CHUGACH VIEW	1280 E 17TH AVE	ANCHORAGE	AK	99501
9	HUD/USDA/LI..	GEORGE SULLIVAN MAN..	420 E 3RD AVE	ANCHORAGE	AK	99501
10	HUD/USDA/LI..	HILLPOINT APARTMENTS	315 BARROW ST	ANCHORAGE	AK	99501
11	Fannie Mae	HORIZON WEST APART..	540 L ST	ANCHORAGE	AK	99501
12	HUD/USDA/LI..	LOUSSAC-SOIGN	429 D ST	ANCHORAGE	AK	99501
13	FHA	MCKINLEY TOWER APAR..	337 E 4TH AVE	ANCHORAGE	AK	99501
14	HUD/USDA/LI..	MERRILL CROSSING APA..	1275 E 9TH AVE	ANCHORAGE	AK	99501
15	Fannie Mae	PARK PLAZA II APARTME..	1553 A ST	ANCHORAGE	AK	99501
16	HUD/USDA/LI..	SHILOH ESTATES	923 E 17TH AVE	ANCHORAGE	AK	99501
17	HUD/USDA/LI..	THE ADELAIDE	201 E 9TH AVE	ANCHORAGE	AK	99501
18	Fannie Mae	ANCHORAGE 16-PLEX	7031 WEIMER RD	ANCHORAGE	AK	99502
19	Fannie Mae	C&J APARTMENTS	8036 LOGANBERRY ST	ANCHORAGE	AK	99502
20	HUD/USDA/LI..	JEWEL LAKE PLAZA	8300 JEWEL LAKE RD	ANCHORAGE	AK	99502
21	HUD/USDA/LI..	JEWEL LAKE VILLA APAR..	3640 W 88TH AVE	ANCHORAGE	AK	99502
22	HUD/USDA/LI..	JEWEL LAKE VILLA APAR..	8980 BLACKBERRY ST	ANCHORAGE	AK	99502
23	Fannie Mae	NORTHWOOD APARTME..	7060 NORTHWOOD ST	ANCHORAGE	AK	99502
24	HUD/USDA/LI..	STRAWBERRY VILLAGE	7788 STRAWBERRY COT..	ANCHORAGE	AK	99502

City Search

Zip Code Search

This table relies on data from HUD, USDA, IRS, FHA, Fannie Mae, and Freddie Mac. Though the table includes many rental properties covered by the federal moratorium on evictions, it is not exhaustive. The table largely excludes single-family rental properties (i.e. properties with 1 to 4 units) and does not include all Fannie Mae and Freddie Mac multifamily mortgages. Housing Choice Vouchers and Project-Based Vouchers are also not included. Multiple addresses may be associated with a given property, but not included in the table. It is possible that your home is covered by the moratorium, but not included in the table or map. We will continue to refine and update this table as more data become available. Updated 6/20.

For more information, email NLHC research at research@nlihc.org.

National Housing Preservation Database (2020): <https://www.preservationdatabase.org>
 Federal Housing Administration (2020), Fannie Mae (2020), and Freddie Mac (2020)

Current Tenant Advocacy

Landlords Violating Eviction Moratorium

- Indiana Attorney General Consumer Complaint
 - Online complaint form
- Contact Attorney or Legal Aid Provider
 - Indiana Legal Services, Neighborhood Christian Legal Clinic, local legal aid, etc.
 - Local and state bar associations
- If a court case is filed, advise the judge, in writing, that the eviction filing is in violation of the eviction moratorium

Preparing for a Surge of Eviction Filings

- Public encouragement to landlords to work with tenants
- Rental assistance for tenants
 - IHDA Statewide Rental Assistance Program
 - Marion County:
 - City of Indianapolis
 - CHIP
- Current support/resources to prepare for the surge:
 - City of Indianapolis Tenant Hotline: (317) 327-2228 (2ACT)
 - Tenant Legal Assistance Project and Eviction Avoidance Project

FREE LEGAL INFORMATION FOR MARION COUNTY TENANTS

INDIANA LEGAL SERVICES, INC.
TENANT HELP DESK HOTLINE

317-973-1673

EVERY THURSDAY IN JULY FROM
11:00AM – 1:00PM

TROUBLE WITH YOUR LANDLORD?

CALL THE ILS TENANT HELP DESK HOTLINE DURING HOURS OF OPERATION
TO SPEAK WITH AN ATTORNEY ABOUT YOUR LANDLORD-TENANT ISSUE AND
GET **FREE LEGAL INFORMATION!**

IF YOU ARE UNABLE TO CALL DURING HOURS OF OPERATION, YOU MAY CALL THE CITY OF INDIANAPOLIS TENANT INFORMATION HOTLINE AT 317-327-2228



INDIANA LEGAL SERVICES, INC.

Working with Tenants

- Ensure CARES Act protections are enforced, if applicable
 - Timing requirement
 - Notice requirement
 - Basis for termination
- Knowing private sources for rental assistance
 - Including the UWCI COVID-19 Relief Fund
 - Community Groups
 - Churches, Synagogues, Mosques – other faith leaders need to consider how they can support emergency relief efforts
- Helping with negotiation on payment plans with the landlord
 - Get any agreements in writing
- Retaliation?
 - City of Indianapolis Ordinance

Thank You!

Brandon Beeler
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PRESENTATION



Pam Brookshire, Vice President of Community Services
BRIGHTPOINT

QUESTIONS?

