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ADDRESSING HOMELESSNESS IN MARION COUNTY

Policy considerations and recommendations

BACKGROUND

In July of 2022, the Center for Research on Inclusion and Social Policy—in collaboration with the Coalition for Homelessness Intervention and Prevention—released a brief describing the findings of the 2022 Marion County [Point-in-Time \(PIT\) Count](#).

The 2022 PIT Count identified 1,761 people experiencing homelessness in Marion County, Indiana, on January 24, 2022. This was a 9% decrease from the decade-high count in January 2021 but is still an 11% increase from the pre-COVID count of January 2020. Unsheltered homelessness decreased by 23% but remains 9% higher than pre-COVID levels.

The 2022 PIT Count also revealed that racial disparities persist within the Marion County homeless community. Black or African American people continue to make up the majority of both individuals (56%) and families with minor children (82%) experiencing homelessness in Marion County.

In this brief, researchers from the Center for Research on Inclusion and Social Policy compare Indianapolis to five other similar cities to track trends. They then examine underlying issues contributing to homelessness in Marion County. Using this information, they provide policy and practice recommendations for addressing homelessness at the local, state, and federal levels.

CITY COMPARISON

To better understand how Marion County's trends compare to other cities nationwide, researchers examined five similar cities: Charlotte, North Carolina; Columbus, Ohio; Fort Worth, Texas; and Nashville, Tennessee. Half of the cities had data available from 2016 through 2021 while the other half had data available from 2016 through 2022.

Indianapolis generally falls in the middle of the pack when it comes to both the number of people experiencing homelessness (Figures 1 and 2) and the per capita rate for homelessness.^A

Charlotte¹, Columbus², and Indianapolis all saw an increase in homeless populations and per capita rates from 2016 to the most recent year data was available for each city. These increases were modest, with an average gain of 7 homeless individuals per 100,000 residents.

The other comparison cities—Fort Worth³, Jacksonville⁴, and Nashville^{5,6}—saw a decrease in their homeless populations. These cities saw an average reduction of 55 homeless individuals per 100,000 people. The largest change was in Fort Worth which saw an overall decline of 704 people from 2016 through 2021. The largest per capita rate change happened in Nashville with a decline of 79 individuals experiencing homelessness per 100,000 people from 2016 to 2022.

A A per capita rate is one that controls for the difference in size of population when comparing two locations.

FIGURE 1. Homelessness in select cities^B (2016–22)

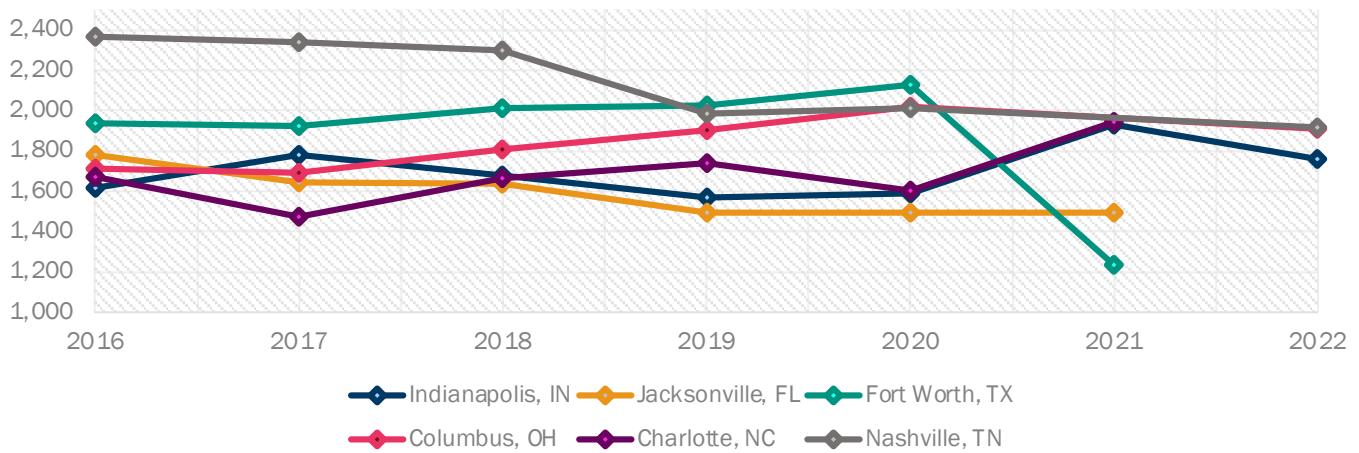
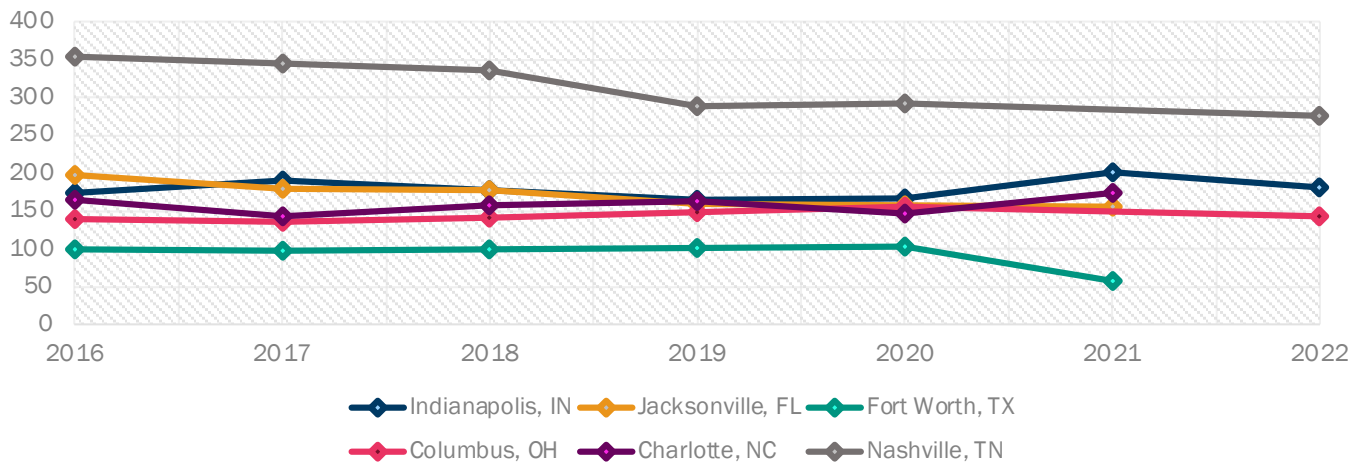


FIGURE 2. Homelessness per 100,000 population in select cities (2016–22)



FACTORS AFFECTING HOMELESSNESS IN MARION COUNTY

HOUSING SUPPLY

There are many factors that play into someone experiencing homelessness, including housing availability and affordability.

The U.S. Census Bureau defines housing and rental vacancy rates as the percentage of available homes or rental units that sit unused. In 2022, both of these rates either neared or reached historic lows.

Indiana’s statewide home vacancy rate⁷ declined from 3% in 2007 to slightly less than 1% in 2021, its lowest level since 1994.⁸ This lack of inventory was further exacerbated by a significant increase in housing prices nationwide during the COVID-19 pandemic when housing costs climbed 30%.⁹

Yet prices had been increasing for several years. In Marion County, the median home price doubled from July 2016 to May 2022, rising from \$129,000 to \$257,450.¹⁰

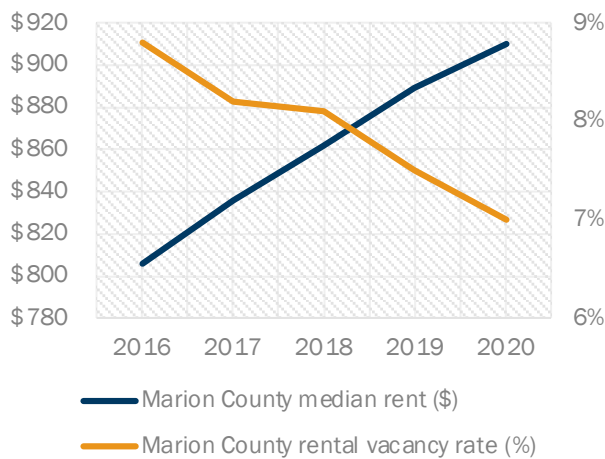
The rental market faces a similar situation. Marion County’s rental vacancy has declined since 2016 even as rent prices have continued to climb (Figure 3). In 2020, the median rent in Indianapolis was \$910.¹¹

^B Due to pandemic-related methodological changes, Columbus, Ohio, and Nashville, Tennessee, only reported individuals experiencing sheltered homelessness in 2021. In addition, some cities have not released their 2022 PIT Count reports yet. In both cases, these numbers are not included in these charts.

For a rental unit to be considered affordable, a person making \$50,000 per year would need to pay no more than \$1,250 per month in rent. In March 2022, 171,000 available rental homes in Marion County met this criteria.¹²

Rental price increases have a direct impact on homelessness. A 2020 report by the U.S. Government Accountability Office found that—in general—for every \$100 increase in median monthly rent, there was a corresponding 9% increase in the amount of homelessness in a city.¹³

FIGURE 3. Marion County rental vacancy rate and median rent (2016–20)



Given that the price of housing is chiefly controlled by the forces of supply and demand, it is clear to see the relationship that develops when both rental and homeowner vacancies drop significantly. Combined, the lack of current housing inventory and rising housing and rental prices are likely contributing to the increasing rates of homelessness in Marion County.

CRIMINALIZATION OF HOMELESSNESS

In the past, researchers in Marion County have attempted to examine the intersection of criminal justice and homelessness. In January 2020, for example, a survey of individuals experiencing homelessness found¹⁴ that 30% of the group reported having spent at least one night in the Marion County Jail in the past year. Furthermore, 24% of those surveyed indicated they had received a felony conviction at some point in their lives—up from 13% in 2019. The people who chose whether to answer these

questions were small subsets of the total 2019 and 2020 PIT Counts.

National research has shown that more than half of people experiencing homelessness have been incarcerated at some point.¹⁵ People who have spent time behind bars are 7 times more likely to experience homelessness than those who have never been incarcerated. That rate nearly doubles for people who have been incarcerated more than once. Individuals who have served time often face higher barriers to housing than those who have not, due to background checks or questions involved in the leasing process.

One specific issue that requires more attention is the effect of the criminalization of homelessness on those within the homeless community. Laws that criminalize homelessness include legislation like anti-loitering laws, panhandling bans, and prohibitions on sleeping in public places, including cars.¹⁶ These laws typically don't have strict material punishments—such as prison time—but can mean hundreds of dollars in citations, court fees, electronic monitoring, and more. These fees often take money away from those who need it the most.

As of August 2022, the American Civil Liberties Union and the state of Indiana are in court disputing the constitutionality of a statewide restriction on panhandling that would effectively ban the practice in Marion County. Although this law is on hold during the federal review process,¹⁷ such a piece of legislation could have a major impact on individuals experiencing homelessness—especially unsheltered homelessness—in Indianapolis due to the financial penalties that would accompany citations.

HOMELESS INFRASTRUCTURE

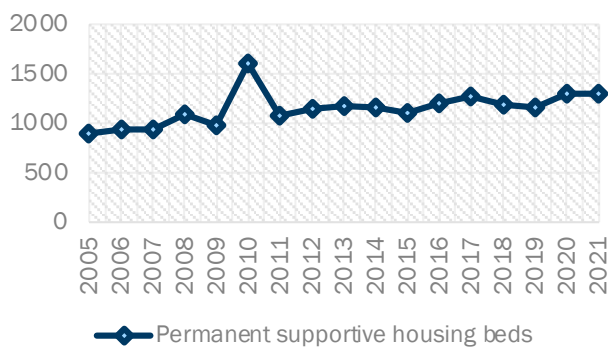
The 2018 Indianapolis Community Plan to End Homelessness set forth a five-year goal for Indianapolis to “increase the number of permanent supportive housing units by 1,110 and develop and maintain at least 690 rapid rehousing subsidy slots” by the end of 2023.¹⁸ According to the report, these additions to the existing units would bring the city's total number of permanent supportive housing (PSH) units to 2,073.

While researchers could not determine the current or historic number of PSH units in Marion County, they did

examine the number of PSH beds within the county. According to HUD's Housing Inventory Count,¹⁹ the number of these beds has slowly but steadily climbed since 2005 (Figure 4). However, there has not been enough growth since 2018 to meet the goal of 1,110 new PSH units by the end of 2023.

The reasons for the slow growth are multifaceted and include factors such as the COVID-19 pandemic, the related cost increase for building materials, and general inflationary impacts.

FIGURE 4. Number of permanent supportive housing beds in Marion County (2005–21)



Aside from financial challenges, organizations and developers must also consider the optics of introducing PSH developments into an area. One recent example is that of Espero Indianapolis.²⁰ The proposed development entailed a three-story complex in a currently empty lot at the corner of 25th Street and Delaware Street. The project would have contained 40 one-bedroom apartments, an on-site medical office, and a career services office for those in need. It received more than \$1 million from the Indiana Housing and Community Development Authority (IHCA) and would have been paid for entirely by a public-private partnership. After significant community criticism from the Fall Creek Place neighborhood, the plan was canceled on June 22, 2022.²¹

YOUTH HOMELESSNESS

Addressing youth homelessness is pivotal to reducing the number of adults who experience homelessness in later years.

The number of children and young adults experiencing homelessness in Marion County grew throughout the COVID-19 pandemic. This increase is in terms of both total count (Figure 5) and the percentage of those counted (Figure 6). In addition, 66% of Marion County students experiencing homelessness also are Black or African American. This data comes from the broader definition of homelessness in the McKinney-Vento Act used by schools nationwide. This definition includes situations like living in a hotel/motel or temporarily living with friends or family.²²

The number of young people experiencing homelessness continues to climb from the beginning of the pandemic. During the 2022 PIT Count survey, children and young adults—those younger than 25 years of age—experiencing homelessness accounted for 25% of all those who identified as homeless.

FIGURE 5. Number of individuals experiencing homelessness in Marion County by age (2016–22)

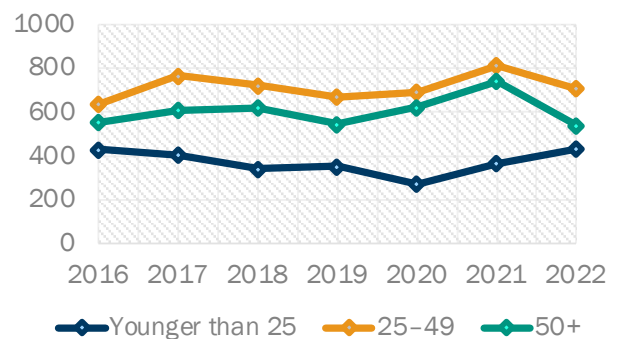
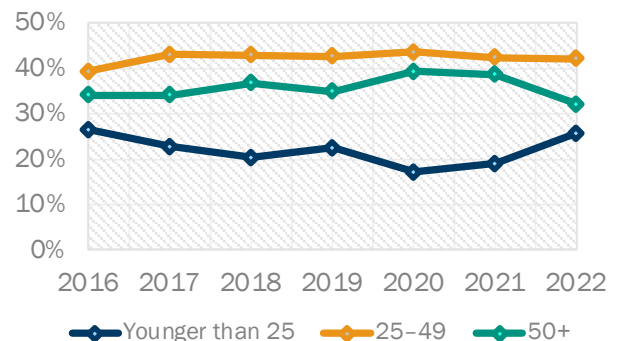
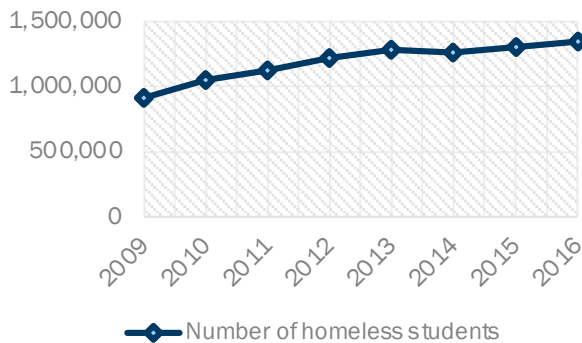


FIGURE 6. Age of individuals experiencing homelessness in Marion County (2016–22)



Due to changes in data reporting, it is difficult to compare the number of Marion County students who experienced homelessness between 2016 and 2020 using the McKenny-Vento definition. However, other data sources reported a slow but steady increase of students experiencing homelessness nationwide between the 2009 and 2016 academic years (Figure 7).²³

FIGURE 7. Number of U.S. public school students experiencing homelessness, by academic year

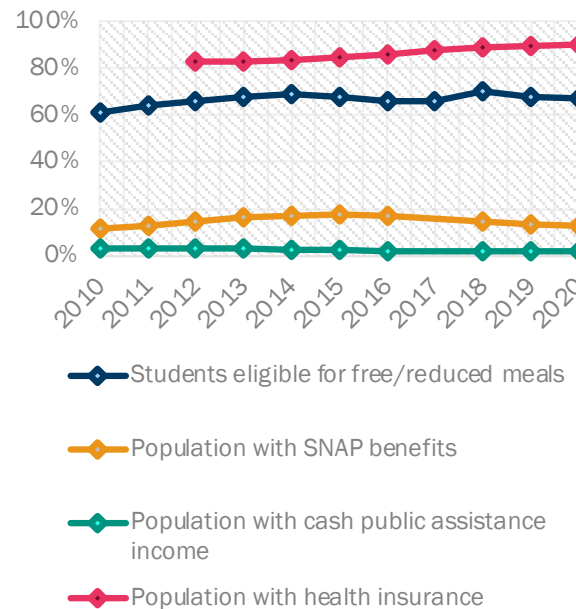


SOCIAL SAFETY NETS

There are numerous existing programs that financially support those at risk of falling into homelessness—especially families with children.

State and federal programs—such as the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), free/reduced-cost student lunch programs, and the Healthy Indiana Plan (HIP)—are highly utilized in Marion County compared to the wider surrounding area or even within the state of Indiana. These programs have remained stable from 2010 to 2020, with a small peak in the middle of the decade (Figure 8).^{24,25} All of these programs present an opportunity for expansion.

FIGURE 8. Percentage of Marion County participating in social programs (2010–20)



Note: At the time of this writing, some 2017 ACS five-year estimates were not available. These numbers are excluded from the chart.

RECOMMENDATIONS

Researchers identified several key policy recommendations that could help reduce homelessness in Marion County. These policies should be developed using a racial equity lens to directly address racial disparities in the county's homeless population. These recommendations include:

- Increasing the housing supply
- Remove legislation that criminalizes homelessness
- Investing in infrastructure for homeless populations
- Addressing issues causing youth homelessness
- Expanding social safety nets

To prevent students labeled as homeless under the McKinney-Vento Act from escalating to meet HUD's definition of homeless once they age out of school, officials should implement programs and policies to support these students and their families. By improving the circumstances of families experiencing poverty, especially by utilizing and expanding programs and policies already or recently in place, the specter of homelessness can be resolved before it manifests into a lifelong struggle.

FEDERAL

Congress can take several actions that would address homelessness nationwide and in Marion County.

The U.S. Senate should pass the Unlocking Possibilities Program, part of a larger reconciliation bill already passed by the U.S. House of Representatives. The bill establishes a \$1.75 billion HUD grant program to remove barriers to affordable housing production, including allowing manufactured housing communities.²⁶

In a similar vein, HUD, Congress, and other agencies should vastly increase the number of Section 8 housing choice vouchers. This would decrease wait times and make Housing First models more accessible for jurisdictions to implement. These models work to provide individuals with housing as soon as possible after they become homeless, rather than waiting until they have completed a remediation program.

Federal lawmakers should permanently codify the Earned Income Tax Credit expansion which was temporarily utilized in 2021. This expansion provided tax credit eligibility to 17 million low-income workers without dependents, many of whom were Black and Latinx.²⁷

Congress also should reinstate the expanded, which cut child poverty by nearly 30%.²⁸ These tax benefits can provide crucial support to people living near or in poverty who are struggling with housing costs. Receiving an extra \$250 or \$300 per child per month²⁹ can make the difference between eviction and having stable housing. Implementing such a change would significantly help reduce youth and family homelessness.

In addition, legislators should adopt and expand the Housing Supply Fund designed in the president's 2023 budget proposal when appropriating funds for the next fiscal year.³⁰ As written, this proposal would mandate \$10 billion in spending to reduce barriers to affordable housing and support other infrastructure projects, like water and sewer improvements.

Lastly, the federal government should reward jurisdictions that have reformed legislation on items such as the legality of individuals sleeping in cars or on public property.

STATE

State lawmakers in Indiana should expand the 2022 Affordable Housing Tax Credit.³¹ The legislation gives IHCD the authority to distribute up to \$30 million per year in tax credits to developers of low-income housing projects. This amount should be increased to maximize affordable housing investment in the state. The program is slated to end on July 1, 2028. Removing this deadline would increase the affordability and accessibility of homes for low-income individuals.

Similarly, the state should provide additional funding to support IHCD's goal of building more permanent supportive housing and rapid rehousing developments. The state should incentivize cities and townships to see these developments to completion.

The state legislature and governor's office should work together to decrease eligibility requirements while increasing benefit levels for state-administered programs like TANF and HIP 2.0. Indiana Family and Social Services Administration officials should work more closely with school McKinney-Vento liaisons to identify students/families in or near homelessness and connect them with support programs and services like SNAP, TANF, and HIP.

Lastly, laws that place onerous restrictions on vulnerable populations should be revoked. For example, 2020's House Enrolled Act 1022³² places significant restrictions on panhandling, effectively banning it in Marion County. The state should work to increase funding to programs that waive or reduce court fees for nonviolent offenses for those living in poverty.

LOCAL

On the local level, the city of Indianapolis should utilize zoning laws to promote construction of "missing middle" housing (e.g., duplexes, townhouses, and larger multiplexes) as well as Accessory Dwelling Units (ADUs) in high-demand areas and areas close to quality resources and public transit. These ADUs are additional living spaces (complete with bathrooms and kitchen facilities) that are built on single-family lots but are independent of the primary house on the lot.³³ These are commonly referred to as carriage houses, mother-in-law suites, or accessory apartments, among other names.

The Indianapolis-Marion County City-County Council should revoke or rework city ordinances targeting those experiencing homelessness, such as the prohibition on sleeping in parks,³⁴ the loitering/unlawful assembly statute,³⁵ the panhandling statute,³⁶ etc.

The mayor's office should examine current citywide efforts surrounding youth homelessness and consider adopting a two-generation (2Gen) approach to support families and break intergenerational cycles of poverty. In addition to following the steps laid out in the Indianapolis Community Plan to End Homelessness,³⁷ the city should take a more active role in monitoring the homeless population on a monthly or quarterly basis rather than in a once-yearly count. This would create a better understanding of the homelessness landscape in Marion County and would allow for greater data sharing and transparency. Other cities have credited their success in addressing homelessness to the ability to share information quickly and easily between partners.

Both Fort Worth and Houston, Texas, for example, have made major strides in housing individuals quickly and for longer periods of time by keeping a close count on populations experiencing homelessness.^{38,39}

The city of Indianapolis also should take measures to implement a housing-first approach for individuals in need of a home. For example, Indianapolis' population is 1.6 times as large as Milwaukee, Wisconsin—a city which utilizes this model. Yet Indianapolis had 2.4 times the number of people experiencing homelessness and 15.5 times the number of people experiencing unsheltered homelessness in 2021 compared to Milwaukee.⁴⁰ Other cities have found great success moving people away from homelessness using this technique, even going as far as to find housing for 25,000 people in Houston, Texas.⁴¹

Lastly, local programs have opportunities for growth or expansion in providing help to those at risk of experiencing homelessness. Programs such as the Indy CARES pet food/supplies assistance program and the various township assistance funds in Marion County could be expanded and marketed to those most at risk of homelessness. COVID-19 response programs—such as Indianapolis Rental Assistance Program—as well as assistance

offerings like the Indy Parks Summer Meal Program should also be expanded and made permanent.

FIGURE 9. Recommendations to address homelessness.

	Federal	State	Local
Increasing the housing supply	<p>Pass the Unlocking Possibilities Program into law.</p> <p>Appropriate/expand the Housing Supply Fund in the president's 2023 budget.</p>	<p>Expand the Affordable Housing Tax Credit to increase the yearly cap of \$30 million in tax credits and remove the sunset date of July 1, 2028.</p>	<p>Utilize zoning laws to promote construction of "missing middle" housing and Accessory Dwelling Units (ADUs).</p>
Remove legislation that criminalizes homelessness	<p>Reward jurisdictions that have reformed legislation targeting homeless individuals.</p>	<p>Revoke laws that place onerous restrictions on the state's most vulnerable populations.</p> <p>Increase funding to programs that allow those in poverty to waive court fees for nonviolent offenses.</p>	<p>Rework ordinances which target those experiencing homelessness.</p>
Investing in infrastructure for homeless populations	<p>Increase the number of Section 8 housing choice vouchers.</p>	<p>Provide funding and direct IHCDA to support more permanent supportive housing and Rapid Rehousing developments.</p> <p>Incentivize cities and townships to see these developments to completion.</p>	<p>Utilize the steps laid out in the Indianapolis Community Plan to End Homelessness.</p> <p>Take a more active role in monitoring the homeless population on a monthly or quarterly basis, as opposed to a once-yearly count.</p>
Addressing issues causing youth homelessness	<p>Reinstate the expanded, advanced Child Tax Credit (CTC) payments utilized in 2021.</p>	<p>Direct FSSA officials to work closely with McKinney-Vento liaisons to identify families in/near homelessness and provide them services.</p>	<p>Examine current efforts surrounding youth homelessness and consider adopting a two-generation approach.</p>
Expanding the social safety net	<p>Make permanent the Earned Income Tax Credit expansion utilized in 2021.</p>	<p>Decrease eligibility requirements and increase benefit levels for state-administered programs (e.g., TANF and HIP).</p>	<p>Make permanent and expand the assistance programs offered as a response to COVID-19.</p> <p>Expand programs like the Indy Parks Summer Meal Program to last year-round and include more people.</p>

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Center for Research on Inclusion & Social Policy

The Center for Research on Inclusion & Social Policy (CRISP) was created to address complex social issues and the effects of social policy through applied, data-driven, and translational research. CRISP analyzes and disseminates community-relevant research about social disparities and policy issues. The Center is housed within the IU Public Policy Institute (PPI), which also supports the Center for Health & Justice Research (CHJR), and the Manufacturing Policy Initiative (MPI).

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