





























COMMUNITY DEVELOPMENT

Vibrant. Prosperous. Growing.



Agenda

- Trends: Historical and Current
- The Eviction Process
- Effects
- Causes
- Recommendations
- Question & Answer





National Eviction Ranking

Fort Wayne 13th

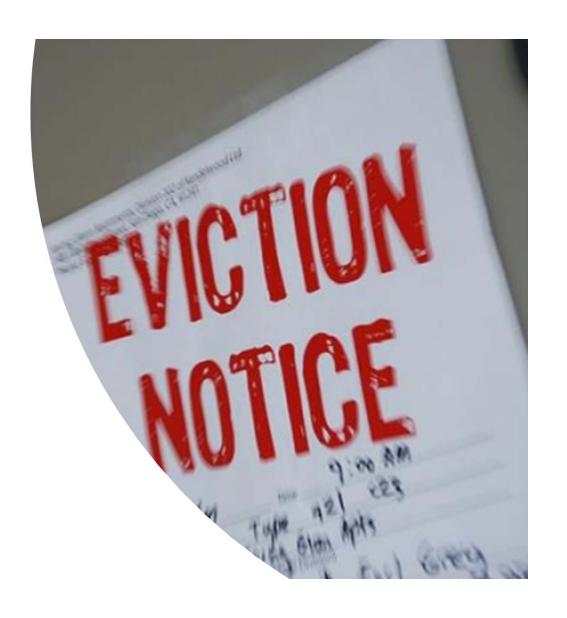
7.39% Eviction Rate

Indianapolis 14th

7.27% Eviction Rate

South Bend 18th

6.71% Eviction Rate





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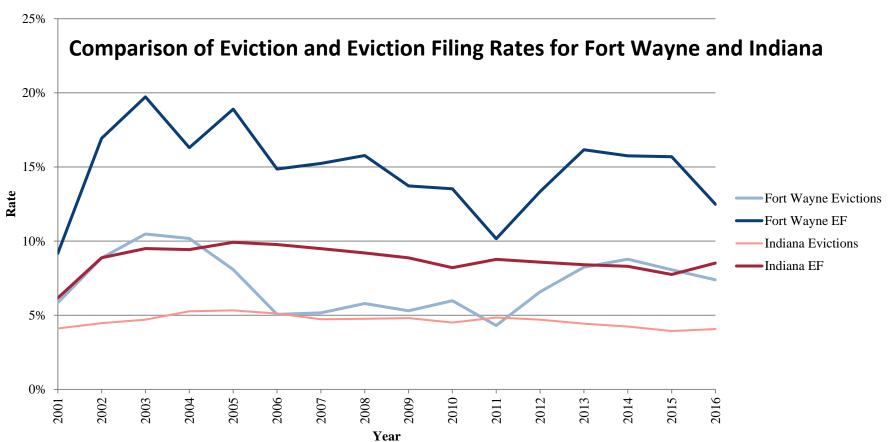








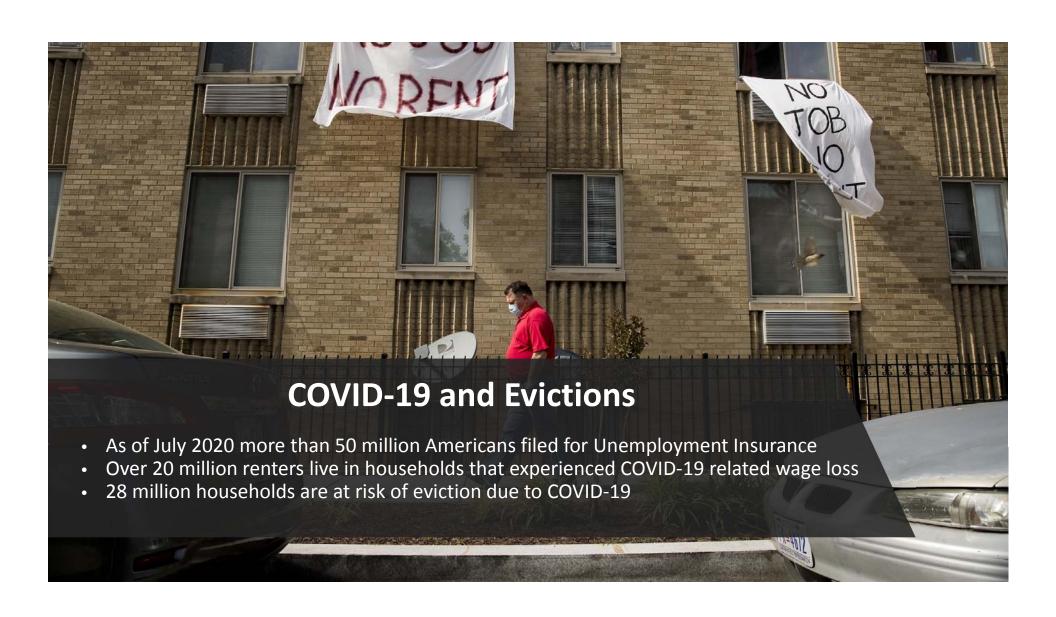


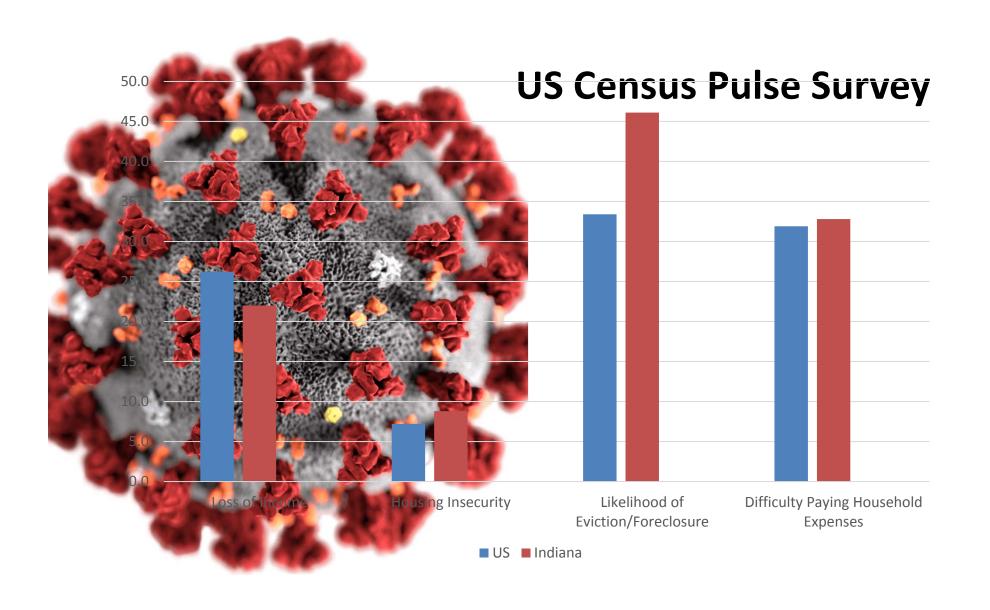


WHO IS MOST LIKELY TO BE EVICTED?

- Married couples without children are 4.5% less likely to be evicted
- Female headed households with children are 22.4% more likely to be evicted
- Black households are more than twice as likely to be evicted
- A single mother is more likely to be evicted than any other demographic































Pre-COVID Eviction Process

Terminate Tenancy

Eviction Filing

Hearing for Possession

Hearing for Damages

- Notice varies by cause & lease type
- A "reasonable amount of time," which is unspecified, for a violation of the lease (Ind. Code § 32-31-7-7)
- \$87 cost to landlord
- Schedule hearing with Clerk of Courts and communicate date to tenant in person or by conspicuously leaving notice on the premises (Ind. Code § 32-31-1-9)
- 50% tenant attendance
- Finding of "in violation" results in eviction order, usually nonpayment of rent
- Should the tenant fail to leave by the ordered eviction date, the landlord files for a writ of restitution
- **Determines damages** owed to the landlord (rent, deposit, repairs)
- May occur several months after the first hearing

Federal Eviction Moratorium





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Impacts

Financial Implications

New unit requires deposit, first months rent, and application fee

Homelessness

Increased number of homeless









Long Term Effects - Health

Lead-Based Paint Exposure

- 67% of rental housing stock in Fort Wayne built before 1978 and at risk for containing lead-based paint
 - Exposure in children under the age of 6 can result in damage to the brain and nervous system, slowed growth and development, learning and behavior issues, and hearing and speech problems (CDC)

Asthma

- Prevalent among home with exposure to leaks, musty smells, mold, and evidence of roaches or rodents
- School age children in low-income, renter households were more at risk of asthma than children in high-income and owner-occupied households
 - Asthma attacks were in the top 20 leading causes of ER visits in 2013 (American Public Health Association)



Long Term Effects - Financial

Energy Burden

- Older homes may lack insulation and single-pane windows may make the temperature of the unit difficult to control, leading to high costs of utilities
- 8-10% of low-income residents in Indiana are "energy burdened" and pay 3x as much for energy bills than other households (U.S. Dept. of Energy)



Long Term Effects- Emotional Wellbeing

Children

 Housing quality is a strong and consistent predictor of emotional problems (depression and anxiety) and behavioral problems (stealing, lying, and being aggressive) in children (Desmond)

Mothers

 Mothers who had been evicted in the past year were more likely to report parenting stress and depression than their peers who had not been evicted (Desmond)





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	Contributing Conditions	
Economic	Cost Burden Insufficient Minimum Wage Insufficient Subsidies	
Housing	Supply-Demand Mismatch Challenges for Housing Quality	
Legal	Insufficient Legal Support Lack of Tenant Protections	
Social	Insufficient Resources and Education Problematic Landlords Discrimination	



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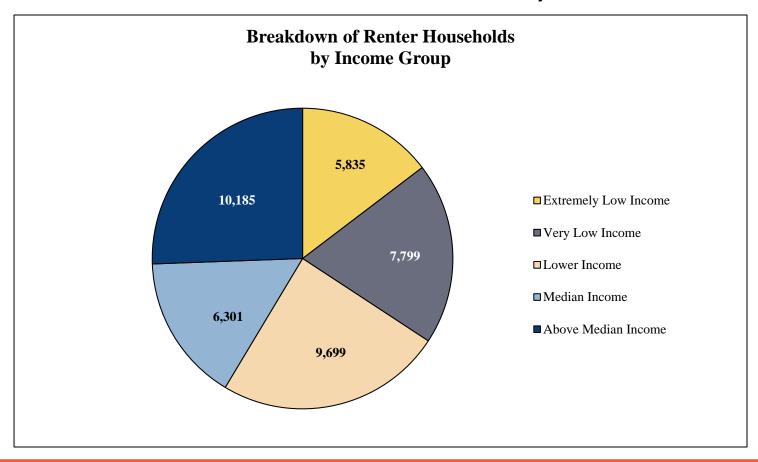








Economic - Cost Burden in Fort Wayne





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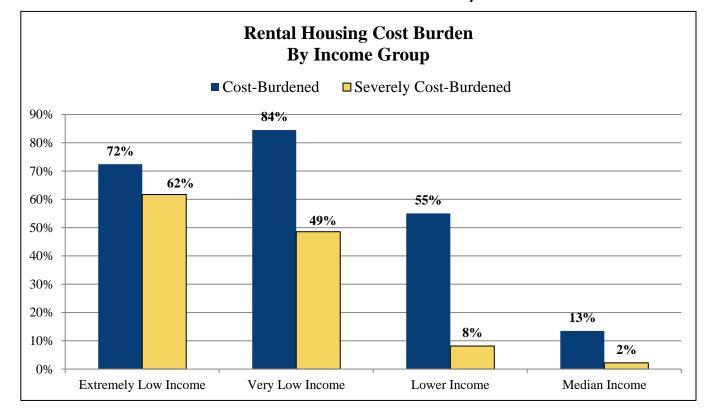






Economic

Cost Burden in Fort Wayne





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Economic

Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)

2.3

Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR) 73

Work Hours Per Week At. Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)



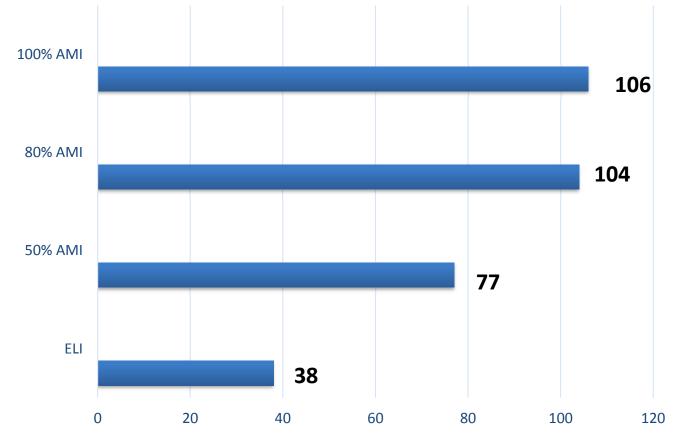
Economic

Insufficient Subsidies

- Waitlist: 600 people on the waitlist for public housing and 2,350 people for Housing Choice Vouchers (Section 8)
- Landlords are unwilling to accept Housing Choice Vouchers in a competitive market
 - Inspections, delay in receiving subsidy
- Subsidy can be lost if recipient exceeds income threshold



Affordable and Available Homes Per 100 Renter Households





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Supply & Demand Mismatch



- 70% of new households are renters since 2010
- Renter-occupied households have increased to 38% of all housing units, 2.1% increase since 2012



Vacancy for rental units is 7.7%, which has fallen from 11.6% in 2012



Fair Market Rent has increased by 12% since 2016



Increase in Fair Market Rents

Final FY 2016 FMRs By Unit Bedrooms						
<u>Efficiency</u>	<u>One-Bedroom</u>	Two-Bedroom	<u>Three-Bedroom</u>	Four-Bedroom		
\$491	\$556	\$708	\$911	\$1,013		

Final FY 2021 & Final FY 2020 FMRs By Unit Bedrooms					
Year	<u>Efficiency</u>	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2021 FMR	\$526	\$632	\$784	\$1,003	\$1,108
FY 2020 FMR	\$511	\$611	\$767	\$988	\$1,084



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Legal

Insufficient Legal Support & Protection from Retaliation

Legal Support

- Matthew Desmond's 90% 10% Rule
- Allen County Small Claims Court:
 - o 38% of tenants were present
 - o 92% of landlords were present
- Protected classes have access to Metro to file a claim, some may utilize Indiana Legal Services, but these are insufficient

Retaliation

- Retaliation is harassment, eviction, raising rent, etc. for such actions as demanding that the landlord maintain a safe environment, calling in neighborhood code enforcement, etc.
- A tenant is not protected from retaliation if they have withheld their rent

Senate Bill148 Prohibited local governments from many aspects of the landlord-tenant relationship including: the screening process, disclosure of tenant rights and lease terms



Social

Insufficient resources and education

 Multi-generational poverty affects tenants' likelihood of being financially literate or having the skills or means to maintain property/understand the lease agreement

Problematic landlords

- "Hobbyists" are landlords with too few resources and too little experience necessary for proper maintenance; their day jobs make them difficult to contact
- Out-of-state landlords are more likely than local landlords to be absent and may not be familiar with state laws
- In unusual but egregious situations, landlords may look for below-market properties at tax sale and rent them without repairing the interiors

Discrimination

 Of Metro's Housing Cases, 47% were for disability and 24% were based on race, color, religion, or national origin





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Recommendations

	Short-Term	Long-Term	
Economic	Emergency Housing Funding	Increase Minimum Wage	
Housing	Rehabilitate Substandard Housing Incentivize Affordable Housing Dev	Lessen Zoning Restrictions	
Legal	Education Outreach Legal Aid	Expungement Tenant Protections Right to Representation	
Social	Education Addressing NIMBYism	Data Sharing and Partnerships	



Economic Recommendations

SHORT TERM

Increase Capacity of Emergency Housing Funds

 Desmond found that an increase in emergency funding saw a 15% decrease in the eviction rate in Milwaukee

LONG TERM

Increase Minimum Wage

- Single individual:\$8.91 per hour, \$18,811 annually
- Single parent with child: \$17.58 per hour, \$37,137 annually
- Currently, 6,710 Food Preparation and Serving Workers are falling short, earning \$20,440 on average.



Housing Recommendations

SHORT TERM

Incentivize new affordable housing development

- Especially at 30% AMI
- Waive public improvement costs

Rehabilitate or renovate units that are substandard and older than 1978

 Advertise and support lead-abatement program

LONG TERM

Rental Unit Registration Program

Requires that rental units be inspected

Legal Recommendations

SHORT TERM

Education

 To help both landlord and tenant understand their rights and responsibilities

Access to Representation

• Tenant Legal Aid

LONG TERM

Ability to Expunge an Eviction

- Best case scenario is having the eviction immediately sealed from the public
- Available for seven years through the Fair Credit Reporting Act

Tenant Protections

 Like comparable states, to allow withholding rent to uninhabitable space

Right to Representation

- Delays the onset of hearing, increasing likelihood of payment and resolution
- Increases attendance at hearing



Social Recommendations

SHORT TERM

Education

- Landlords
 - Benefits of accepting Housing Choice Vouchers
 - Management skills
- Tenants
 - Financial literacy

Addressing NIMBYism

 Encourage community leaders in council and neighborhoods to set the tone

LONG TERM

Data sharing

 Triage at-risk groups for health and education before eviction occurs

