



# INDIANA COMMUNITY ACTION POVERTY INSTITUTE

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## Research and Public Policy

House Courts & Criminal Code Committee

Opposing SB 285

February 17, 2026

Good morning, Chairwoman McNamara and Committee Members,

Thank you for giving me the opportunity to speak. My name is Lauren Murfree, I am a Policy Analyst with the Indiana Community Action Poverty Institute. We are a program of the Community Action Association, and our agencies work across the state to build housing, to connect Hoosiers to housing opportunities, and provide supportive services that promote self-sufficiency.

Hoosiers have told us in no uncertain terms that housing is a major community need. Many are just a paycheck or two away from homelessness and all it takes is a job loss, an unaffordable increase in rent or utilities, a medical event leading to debt or garnishments that can push a Hoosier into housing instability and homelessness.

They will now wonder, if they have to live in a car or a tent, will they be jailed?

We had one such person reach out to us, wondering what would happen to her and her 80-year-old mother as they navigated the loss of housing.

There are outstanding providers across this state doing the hard work of helping people like this with limited time and resources. While it may appear simple to just direct those experiencing homelessness to shelters or other services, this fails to recognize the limited resources that exist to provide that support. Resources SB 285 would drain as service providers will instead have to use precious flexible funds to pay off fines.

When looking at just mental and behavioral health services in our state, the IU Bowen Center's 2024 study found that all 92 counties in Indiana are mental healthcare workforce shortage areas. Meaning **no county** in Indiana meets the minimum number of 1 provider for

every 30,000 people. When considering homelessness services, many are clustered in urban areas with less coverage in rural areas. In Indiana, 54 out of 92 counties are deemed to be rural, and rural homelessness has **increased by 16.6% between 2023 and 2025**.

To state plainly, we do not have enough services presently across our state in multiple areas to meet the current needs that exist for Hoosiers.

Instead of the approach in SB 285, I hope the committee will consider an interim study on homelessness to allow space for active collaboration with homelessness service providers.

Hoosiers are hard-working, but all it could take is one bad event to throw many of them into homelessness. We can create collaborative solutions to this issue staying aligned with our values as Hoosiers of showing care for our fellow neighbors in need.