

Thank you, Chairman Miller and the committee for allowing me to speak in opposition to HB 1662 today. My name is Lauren Murfree, and I am a policy analyst at the Indiana Community Action Poverty Institute. We are a program within the Indiana Community Action Association, which includes 22 agencies providing direct service support to low- and moderate-income Hoosiers across all 92 counties. Our agencies cover all districts represented here on the committee.

Of note, 15 of our Community Action Agencies are affordable housing providers, with **over 2,800 units in our portfolio**. In addition to providing physical units, several agencies facilitate housing support programs such as:

- Rental Assistance
- Housing Choice Voucher
- Coordinated Entry for those experiencing homelessness and housing instability to connect with services and supports

Hoosiers we serve have told us in no uncertain terms that housing is the top community need right now, many are just a paycheck away from homelessness, and HB 1662 would push those already homeless further into poverty, as shared by one Hoosier that quote *“It’s costing me financially and mentally going from motel to motel not being able to save.”* Another unsheltered Hoosier shared that last winter, they, quote *“developed frostbite and lost part of my toes.”*

While it may appear simple to just direct those experiencing homelessness to shelters or other social services, this fails to recognize the limited number of beds and resources that currently exist. The number of people experiencing homelessness nationally increased significantly and in 2023, a significant proportion of these individuals are unsheltered.ⁱ Such a high percentage of those experiencing homelessness unsheltered reinforces the limited resources we allocate to support homeless people.

Furthermore, we are in a present housing crisis with data from 2024, showing that an average Hoosier would require a full-time job with a wage of **\$18.24 an hour** for a 1-bedroom apartment or at **\$22.07 an hour** to obtain a 2-bedroom apartment at fair market rate in 2024.ⁱⁱ Indiana’s top 4 occupation do not make a wage that allows them to afford this housing with following occupations and wages:

1. Laborers and Freight, Stock, and Material Movers at a wage on average of \$19.11 and
2. Fast Food Counter Workers at \$13.16
3. Miscellaneous Assemblers and Fabricators at \$21.65
4. Retail Salesperson at \$16.42 in 2023.ⁱⁱⁱ

Hoosiers are hard-working, but all it could take is a bad illness, car repair or other unexpected cost to throw many of them into homelessness. So, what can, or should we do instead? States such as Indiana, can assist in improving conditions experienced by their constituents by creating and supporting legislation that would:

- Assist in empowering Hoosiers who are low-income by investing in trusted housing support providers to ensure they innovate to meet local needs
- Collecting upstream data about events that precede homelessness, like medical events leading to job loss
- Support positive tenant-landlord engagement by affording constituents the ability to have an efficient and accountable relationships
- Ensure tax incentives for job creation are efficiently allocated to those providing pathways for career success and self-sufficiency for employees through quality jobs
- Targeted investment in the retention & restoration of housing stock in key areas of need

We all know that no-one wants to see Hoosiers sleeping in the streets. We can be responsible and responsive by crafting solutions that get people housed and on a path to self-sufficiency, aligning ourselves with our values as Hoosiers by showing care for our fellow neighbors in need.

Works Cited

ⁱ De Sousa et al., (2023) The 2023 Annual Homelessness Assessment Report (AHAR) to Congress, The U.S. Department of Housing and Urban Development. [The 2023 Annual Homelessness Assessment Report \(AHAR to Congress\) Part 1: Point-In-Time Estimates of Homelessness, December 2023](#)

ⁱⁱ National Low Income Housing Coalition (2024), Out of Reach-Indiana. <https://nlihc.org/oor/state/in>

ⁱⁱⁱ Bureau of Labor Statistics (2023), May 2023 State Occupational Employment and Wage Estimates-Indiana, https://www.bls.gov/oes/current/oes_in.htm#00-0000