



**I N D I A N A
COMMUNITY ACTION
POVERTY INSTITUTE**

Research and Public Policy

Testimony before the Senate Judiciary

SB 2851

January 14, 2026

Good afternoon, Chairwoman Carrasco and Committee Members,

Thank you for allowing me to speak today on this important issue and state our position of opposition to SB 285. My name is Lauren Murfree, I am a policy analyst with the Indiana Community Action Poverty Institute.

Hoosiers we serve have told us in no uncertain terms that housing is a major community need. Many are just a paycheck or two away from homelessness. As one Hoosier shared with us, being poor is expensive as it is *“costing me financially and mentally going from motel to motel not being able to save.”*

SB 285 - and in particular, the misdemeanor class C charge provision, would push those already experiencing homelessness further into poverty, create additional barriers to obtaining housing and place those who are at risk of homelessness into a place of fear of what if they lose their housing due to loss of job, unaffordable increase in rent or medical event throwing them into debt, what will happen to them? We had one such person reach out to us about that concern last year when similar legislation was proposed as to what would happen to her and her 80-year-old mother if she lost housing, became unhoused, and had no access to services in her area. Would they go to jail, she worried?

While it may appear simple to just direct those experiencing homelessness to shelters or other services, this fails to recognize the limited resources that presently exist across our state.

When looking at for example, just mental and behavioral health services in our state, the IU Bowen Center's 2024 study found that all 92 counties in Indiana were federally designated as mental healthcare workforce shortage areas. This means that there are presently not enough of these professionals in any county in Indiana, with the minimum number required

for meeting the provider ratio to not be deemed a shortage being 1 for every 30,000 people. We are not even meeting that threshold.

We do not have enough services presently to meet the current needs.

Instead of the approaches suggested in this bill, which focus on the actions of those unhoused and not the root causes, we can and should focus on services, good-paying, stable jobs, affordable housing, mental health supports, and supports for those who fall behind on bills or face evictions, which can protect Hoosiers from being pushed into poverty.

I hope the committee will instead consider creating and supporting legislation that would:

- Support the state homelessness service provider network that exists by collaborating with them and ensuring we have enough services to support our unhoused and unsheltered neighbors before implementing any actions proposed in this bill
- Assist in empowering Hoosiers who are low-income and at risk of experiencing homelessness by as a state investing in trusted and effective housing support providers to ensure they can innovate to meet local needs

Hoosiers are hard-working, but all it could take is a bad illness, an unexpected, expensive car repair, or other significant cost to throw many of them into homelessness. We need investment in people and their stability - 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.