

Housing plan for Indiana

Indiana faces a significant housing crisis, with a shortage of affordable homes and high rental costs. Approximately 74% of extremely low-income renter households spend more than half of their income on housing. Efforts are underway to increase the supply of affordable housing and provide legal protections for renters, but the gap remains substantial.

Some of the ways if elected that I can fight for to fix this major problem are

1. Expand Affordable Housing Supply

Increase Low-Income Housing Tax Credits (LIHTC): Advocate for expanded use of LIHTC at both federal and state levels to incentivize development.

This can be done at the state level by,

At the State Level:

Create a State LIHTC Program: Supplement the federal LIHTC program with a state tax credit (as done in Ohio and Georgia). Developers could stack credits, making more projects financially viable.

Increase the annual federal allocation cap usage: Pressure Indiana's congressional delegation to push for a higher per capita federal LIHTC allocation, or special boosts for high-need areas.

Through the Indiana Housing & Community Development Authority (IHCDA):

Prioritize underserved areas (rural towns, low-opportunity neighborhoods) in Qualified Allocation Plans (QAPs).

Faster approval and disbursement processes to reduce project delays.

Incentivize deeper affordability (targeting <30% AMI units) with bonus points in tax credit applications.

Streamline zoning regulations: Reform local zoning to allow more multi-family, mixed-use, and accessory dwelling units (ADUs), especially in urban and suburban areas.

This also can be done on the state level

State Legislative Action:

Pass zoning preemption laws: Prevent localities from banning multi-family housing, small lots, or ADUs in areas zoned for single-family only (like Oregon or California have done).

Ban minimum parking requirements near transit or in high-demand urban areas.

Model zoning code: Develop a statewide model ordinance encouraging high-density and mixed-use development.

Incentives for Local Reform:

Tie state funding (grants, infrastructure dollars) to local zoning reforms — "if you want state support, you must allow housing."

Technical assistance grants to help smaller municipalities update outdated zoning codes.

Local Government Encouragement:

Encourage adoption of form-based codes to replace restrictive, outdated use-based zoning.

Use zoning overlays to expedite affordable projects in specific corridors (e.g., near transit or job centers).

Utilize state land: Allow surplus or underused public land to be used for affordable housing developments.

Once again through state legislative action we can accomplish this by doing the following.

State Land Audit & Identification:

state-owned land (including DOT, DNR, and school properties) suitable for housing, especially in urban and suburban areas.

Map and publish this inventory publicly with zoning and infrastructure access details.

Land Disposition Policies:

Establish a public land disposition program focused on affordable housing (sell land at reduced prices or lease long-term for \$1).

Include affordability covenants that require developers to maintain affordability for a set period (e.g., 30 years).

Collaborate with Localities & Nonprofits:

Work with cities, counties, and CDCs (Community Development Corporations) to bundle parcels and develop mixed-income or affordable housing projects.

Offer state financing tools (e.g., below-market loans) to developers using state land.

2. Encourage Infill and Rehabilitation

Indiana, like many states, faces a dual challenge: a growing housing shortage and a glut of vacant or deteriorating properties in both urban and rural areas. To revitalize these properties and address the housing crisis, Indiana can pursue a coordinated set of policy, financial, legal, and community-driven actions

Indiana can tackle its housing crisis and revitalize vacant properties while still preserving historic preservation tax credits by crafting policies that balance redevelopment with preservation. Here's a comprehensive strategy that combines housing, economic development, and historic preservation:

Revitalize vacant properties: Offer grants or tax incentives to redevelop abandoned or underused buildings, especially in legacy cities like Gary, Muncie, and South Bend.

Historic preservation tax credits: Make these more accessible to rehabilitate older housing stock while maintaining affordability.

Through state actions we can achieve this by doing the following,

1. Leverage and Expand Historic Preservation Tax Credits

Preserve & Expand Indiana's Historic Rehabilitation Tax Credit:

Indiana currently offers the Residential Historic Rehabilitation Credit (up to \$10,000).

Expand this program's funding cap and eligible property types, especially for adaptive reuse into multi-family housing.

Consider making the credit refundable or transferable to attract developers.

Stack State and Federal Credits:

Enable developers to stack Indiana's credits with the Federal Historic

Tax Credit (20% for certified rehabs).

Offer technical assistance so small developers and nonprofits can navigate this complex process.

2. Promote Adaptive Reuse for Housing in Historic Structures

Create a Statewide Adaptive Reuse Housing Grant Program:

Fund projects converting old schools, factories, or downtown buildings into affordable housing, while maintaining historical integrity.

Pre-Approve Model Designs for Historic Conversion:

Help streamline local approvals by offering sample designs for residential use that meet both building code and historic standards.

3. Pair Vacant Property Revitalization with Historic Registry Support

Map and Prioritize Vacant Historic Properties:

Inventory vacant properties that are historically eligible and incentivize redevelopment through:

Low-interest loans

Tax abatements

Local preservation easements

Use Land Banks to Acquire and Market Historic Properties:

Equip Indiana land banks with the authority and funding to acquire, stabilize, and resell historic vacant properties for affordable housing or community use.

4. Modernize Zoning & Building Codes to Support Dual Goals

Flexible Zoning in Historic Districts:

Permit multi-family or mixed-use redevelopment of large historic properties while maintaining architectural integrity.

Code Reform for "Missing Middle" Housing:

Apartments, duplexes, fourplexes, or accessory dwelling units in historic areas, as long as they comply with exterior preservation standards.

5. Engage Community and Local Preservation Commissions

Offer Training and Grants to Local Historic Commissions:

Equip local boards to understand housing policy and support housing within preservation rules.

Community Ownership Models:

Support land trusts and nonprofit developers to maintain long-term affordability in historic districts (through deed restrictions or preservation covenants).

This can be seen as possible from a couple examples,

Real-Life Example:

Evansville, IN: Revitalized historic downtown buildings into mixed-income apartments while using both state and federal historic tax credits and local incentives.

Indianapolis's Near East Side: Used historic preservation funds in tandem with housing grants to rehab blighted historic homes for low-income families.

3. Support First-Time and Low-Income Homebuyers

To support first-time and low-income homebuyers in Indiana, the state can take several concrete steps through down payment assistance programs, homebuyer education, and counseling. These strategies can make homeownership more accessible and sustainable:

Down payment assistance programs: Expand these through Indiana Housing and Community Development Authority.

Some of the ways we can accomplish this are

Expand Down Payment Assistance Programs

Increase state-funded grants or forgivable loans to cover down payments and closing costs.

Partner with local banks and credit unions to offer matched savings programs or employer-assisted housing.

Tailor assistance programs for underserved areas or populations (rural residents, minority households, etc.).

Invest in advertising and spreading awareness of assistance programs, and options to secure housing.

Homebuyer education and counseling: Help buyers understand credit, mortgages, and maintenance to reduce foreclosures and promote stable ownership.

Over the years the homebuying process has become such a headache, and so many people including almost entire generations have no idea how to even begin. They have no idea the requirements, the fees, the various stages you have to go through.

As a state its important we make sure Hoosiers are set up for a successful chance at a life of not just liberty but self-sustainability. In an effort to achieve that we must,

Strengthen Homebuyer Education

Fund free or low-cost HUD-approved homebuyer education courses that cover budgeting, credit, mortgage options, and the homebuying process.

Require completion of these courses as a condition of receiving down payment assistance, ensuring informed decision-making.

. Enhance Housing Counseling Services

Support nonprofit housing counseling agencies with state grants or technical assistance.

Offer multilingual and culturally relevant counseling to serve diverse populations.

Provide post-purchase counseling to prevent foreclosure and promote long-term success.

Leverage Public-Private Partnerships

Collaborate with nonprofits, housing developers, and lenders to co-design programs and expand outreach.

Incentivize private investment in affordable housing development with tax credits or reduced permitting fees.

Improve Program Accessibility

Streamline the application process with user-friendly online portals and multilingual support.

Launch awareness campaigns targeting renters and low-income households about available resources.

4. Prevent Displacement and Homelessness

Indiana can take several evidence-based steps to prevent displacement and homelessness while protecting tenants, providing rental assistance, and funding homeless prevention programs. These strategies can be implemented at the state, city, or county level, often in collaboration with nonprofits and housing agencies.

Tenant protections: Implement stronger eviction protections, such as mediation requirements or right-to-counsel pilot programs.

Across the country tenants are under attack from over zealous landlords, and predatory banks. One thing a states legislature has an obligation of is to make sure its states residents are protected in the most basic of necessities such as housing. Some of the ways we can protect them are,

Strengthen Tenant Protections

Establish or enhance eviction diversion programs that provide legal aid, mediation, and financial support to avoid unnecessary evictions.

Improve landlord-tenant laws to ensure fair notice periods, just-cause eviction standards, and stronger habitability enforcement.

Fund legal representation for tenants in eviction proceedings, especially for low-income renters.

Rental assistance: Expand emergency rental assistance and long-term housing vouchers through state and federal partnerships.

Its also no secret that over the years our wages have been stagnant and factoring in inflation in some cases our wages have actually dropped. That means along with

protection of unfair evictions, they also need protections and assistance with their rent. Some of the ways we as a state legislature can help are,

Expand Rental Assistance Programs

Support long-term rental subsidies like housing Section 8 and state-level equivalents.

Streamline application processes for rental help—online, mobile-friendly, and multilingual platforms increase accessibility.

Fund homelessness prevention programs: Targeted support for mental health, substance abuse, and transitional housing.

On top of the crisis of drug addiction within the homeless community which will be addressed in its own policy breakdown, we need to invest in early risk detection, and services that help with not just job securement but more accessible and sustainable ways of housing securement, and mental health care to provide them the personal tools needed to be an independent home owner. Some of the things that could be implemented are,

Fund Homeless Prevention Programs

Increase funding for homelessness diversion and rapid rehousing programs that help people remain housed or quickly secure new housing.

Invest in supportive housing—permanent housing paired with case management—for people with chronic needs.

Partner with hospitals, schools, and jails to identify and assist individuals at high risk of homelessness before they lose housing.

Use Indiana's Homeless Management Information System (HMIS) and real-time data to identify needs and target services.

Fund and coordinate Continuums of Care across Indiana to align state/local funding with federal HUD goals.

Support integrated service systems combining housing, health, employment, and mental health services.

Some local examples of similar policies that are in place are

Example Local Efforts

Indianapolis has expanded eviction prevention, created low-barrier shelters, and used ARPA funds to support rental aid.

South Bend and Fort Wayne have focused on creating new affordable housing units and working with nonprofits for housing-first models.

Preserve and Produce Affordable Housing

The preservation and production of affordable housing is one of the main issues in the housing crisis of America as a whole. The wealthy hoard the houses as they do the wealth. In an effort to redistribute the housing to be more affordable and accessible to everyone we could,

Create incentives or subsidies to preserve naturally occurring affordable housing and prevent conversion to luxury rentals.

Implement inclusionary zoning or density bonuses to increase affordable housing stock near jobs and transit.

Fund rehab and weatherization programs to help low-income homeowners and landlords maintain housing safely.

5. Workforce Housing Development

Public-private partnerships: Collaborate with employers to build housing near job centers near Amazon fulfillment centers or manufacturing hubs).

Utilizing Public-Private Partnerships

I personally am not a fan of privatizing everything, however I understand some situations require the public to partner with the private sector to find solutions that benefit everyone equally. I understand that Public-Private partnerships are vital in bridging the gap between government capabilities and private sector efficiency. Indiana can implement the following strategies at a state level:

1. Local Government as a Facilitator

Land donation or discount: Municipalities can contribute underutilized or tax-delinquent land to projects.

Expedited permitting: Offer streamlined permitting processes for PPP workforce housing projects.

Zoning incentives: Implement inclusionary zoning, upzoning, or density bonuses where private developers reserve a percentage of units for workforce housing.

2. Joint Financing Models

- **Shared equity investments:** The state or local governments co-invest with private developers, sharing risks and returns.
- **Tax Increment Financing :** Use future increases in property tax revenues to subsidize infrastructure around housing projects.
- **Low-interest loans or loan guarantees:** Government-backed financing can reduce development costs.

3. Employer-Sponsored Housing

- Engage major employers (hospitals, universities, manufacturers) in PPPs by:
 - Providing on-site or nearby housing.
 - Partnering with developers and cities to build housing for their workforce, while maintaining the rights of privacy and freedom to the tenants.
 - Incentivizing employer contributions through tax deductions or recognition programs.

Workforce housing tax credits: Offer state-level incentives for developments that cater to middle-income earners who earn too much to qualify for traditional subsidies but can't afford market rents.

This would be another case where I'm not huge on giving corporations or real estate developers handouts, as the way our system has allowed them to operate for decades is largely how we got in this mess, it's about understanding when they are justified. When it comes to developers who work with the working and lower class to ensure affordable housing for all, I believe they do deserve a break and credit for doing right by their communities.

A state-level Workforce Housing Tax Credit could complement or supplement federal Low-Income Housing Tax Credits, but focus on the "missing middle" — households earning 60–120% of Area Median Income.

1. Design of a State Workforce Housing Tax Credit

Eligibility: Developers building or preserving housing units affordable to 60–120% Area Median Income.

Credit Structure:

- Offer refundable or transferable state tax credits per affordable unit built.
- Credits can be distributed annually over 5–10 years to ensure long-term affordability.

2. Allocation Criteria

Prioritize:

- Proximity to job centers and transit.
- Projects in high-growth, high-opportunity areas with rising housing costs.
- Mixed-income developments that avoid concentration of poverty.

Include rural housing credits, where traditional housing investment is limited but workforce needs are growing.

3. Leverage Existing Models

Use Michigan’s Missing Middle Housing Program or Massachusetts’ Workforce Housing Initiative as models.

Blend with Opportunity Zones or Indiana’s Next Level Jobs program.

Supporting Policy and Infrastructure

The last thing for housing development which I believe is crucial is also making sure we invest in the infrastructure as well as support policy that allows the growth of safe available affordable housing.

Establish a Statewide Workforce Housing Trust Fund

Funded by general appropriations, real estate transfer fees, or employer contributions.

Provide gap financing, technical assistance, and pre-development grants.

Enhance Data and Planning

Require regional housing needs assessments to identify where workforce housing is most needed.

Mandate annual reporting on housing production, affordability, and outcomes from PPPs.

Support Modular and Innovative Construction

Offer incentives for using modular or prefab construction to reduce costs and speed up delivery.

Legislative & Community Buy-in

State-Level Legislative Action

Enact a Workforce Housing Act with:

- Tax credits.

- Zoning preemptions (where necessary).

- Funding for local planning departments.

Community Engagement

Educate the public on the benefits of workforce housing (teachers, nurses, first responders staying in the community).

Address NIMBY concerns with design standards, community input, and economic impact data.

Some examples of this currently happening in the state are,

Sample Pilot Program for Indiana

Element	Details
Location	Greater Indianapolis and regional cities like Fort Wayne, Evansville, South Bend
Partnership	State Housing Agency + local government + local employers + private developers
Incentives	20% tax credit for developers building 20–50% of units for 80–120% AMI

Element	Details
Financing Tools	TIF, revolving loan fund, modular construction grants
Outcome Goals	10,000 new workforce units by 2028; 30% cost reduction via PPPs

6. Data-Driven Policy and Planning

Statewide housing needs assessment: Update and publish detailed housing data regularly to guide policy.

Encourage regional housing planning: Coordinate across municipalities to avoid piecemeal development and increase housing near transportation and employment.

7. Fund and Strengthen Local Housing Authorities

Increase funding to local housing authorities and nonprofit developers.

Simplify the administrative burden for accessing federal funds (e.g., HOME, CDBG).