



FOR CONGRESS

MEMORANDUM

TO: Interested Stakeholders
FROM: George Hornedo for Congress
RE: *Make Housing Affordable*

Executive Summary

Housing costs in Indianapolis and across the country have surged beyond incomes, putting homeownership out of reach and forcing too many families into precarious rentals or even homelessness. While no single level of government can solve this crisis alone, a Member of Congress can use their platform to break down silos between federal, state, and local leaders and rally them around a shared vision for change. This memo outlines a comprehensive strategy to tackle the housing affordability crisis with actionable solutions at the federal, state, and local levels. It is not a claim of sole authority, but a call to unite partners across all levels of government to get results.

Key takeaways include:

- **A New Approach to Representation:** A call to redefine how a Member of Congress addresses housing—going beyond legislation to act as an on-the-ground problem solver and convener who brokers partnerships, secures resources, and champions local initiatives to deliver affordable homes.
- **Making Housing a National Priority:** Ambitious federal proposals to **dramatically expand affordable housing**—including fully funding rental vouchers so every eligible family gets help (ending the current 1-in-4 “housing lottery”), launching a first-generation homeownership program to help renters become owners, and investing in the construction of millions of affordable units through expanded tax credits and a new social housing initiative.
- **State-Level Reforms for Indiana:** A plan to push Indiana’s government to remove barriers and invest in housing. Key recommendations include overturning the 2021 law that forbids local tenant protections, establishing a state housing trust fund and tax credits to spur development of low-cost homes, strengthening renter safeguards (like fair notice of evictions), and providing property tax relief to help longtime homeowners stay in their neighborhoods.
- **Local Action in Indianapolis/Marion County:** Concrete steps the campaign will champion with city leaders, such as reforming zoning to allow more diverse housing types, expediting permits for affordable housing projects, expanding support for community land trusts and Habitat for Humanity-style programs, and boosting local rental assistance and eviction prevention efforts through public-private partnerships.
- **Measurable Outcomes:** By implementing this plan and aligning efforts across all levels of government, the campaign’s goal is to **significantly reduce housing cost burdens** on Hoosier families, **increase homeownership rates** (especially for Black and brown households), **cut evictions** and ensure that within a decade **every family in Indianapolis has a safe, stable home they can afford**. This memo provides the roadmap to get there, uniting federal vision with state and local action for maximum impact.

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Introduction

Housing is foundational for family stability, economic mobility, and community well-being—yet **too many Hoosiers struggle to find or keep a home they can afford**. Indianapolis has seen sharp increases in housing costs and a shortage of options at prices working families can manage. Over 31% of Marion County households are now considered low-to-moderate income and **cost-burdened**, paying more than 30% of their income for housing.¹ The Indianapolis region is *under-building* an estimated 1,750 affordable units each year, a supply gap that grows with each passing month.² For aspiring homeowners, the entry-level market has virtually vanished—**listings for homes priced \$75,000—\$140,000 have dropped 87% since 2014**, putting the American Dream out of reach for many young families.³

At the same time, rising rents and stagnant wages mean more families are one paycheck away from eviction. Indianapolis consistently ranks among the highest eviction rates in the nation (5th among major cities in 2023), and the brunt falls on Black women and single mothers, who dominate eviction filings despite making up a minority of renters.^{4 5 6} Homelessness is the most visible symptom of this crisis, as individuals and even working families find themselves with nowhere to go. **The bottom line:** the status quo is failing. Housing costs are pricing out residents, long-time neighbors are being displaced, and our community’s most vulnerable are left without basic shelter.

Solving this crisis requires an “everything and” approach—tackling affordability, yes, but also increasing the total housing supply at all price points. Without enough market-rate homes for middle-income families, pressure on the limited affordable housing stock will remain unrelenting. Meeting the moment means building more of everything: affordable rentals, starter homes, and market-rate housing so every household has real options and no one is forced to compete for the same few units.

Why this memo? Our campaign recognizes that housing affordability is a *crisis that demands bold action and new leadership*. While the authority to directly change zoning laws, state statutes, or city budgets rests at other levels of government, a Member of Congress can and should use their platform to connect those decision-makers, break down silos, and push for solutions that span federal, state, and local boundaries. *Make Housing Affordable* is a full policy plan detailing how we will address this crisis through every lever of government. It is not a claim of sole power, but a blueprint for rallying partners at all levels around a shared vision. This memo serves as both an analysis of the problem and a comprehensive roadmap of solutions. It is structured to reflect a different kind of leadership, one that

¹ <https://www.inhp.org/mission-and-impact/advocacy-and-research#:~:text=big%20challenges>

² <https://www.inhp.org/mission-and-impact/advocacy-and-research#:~:text=There%20is%20a%20shortage%20of%20rental%20options>

³ <https://www.inhp.org/mission-and-impact/advocacy-and-research#:~:text=Fewer%20affordable%20houses%20are%20available>

⁴ <https://www.womensfund.org/the-struggle-for-affordable-housing-in-indianas-low-wage-economy/#:~:text=Indiana%20has%20been%20home%20to%20tracked%20by%20the%20Eviction%20Lab>

⁵ <https://www.womensfund.org/the-struggle-for-affordable-housing-in-indianas-low-wage-economy/#:~:text=Research%20from%20the%20Eviction%20Lab%20Marion%20County%20renters%20are%20women>

⁶ <https://www.womensfund.org/the-struggle-for-affordable-housing-in-indianas-low-wage-economy/#:~:text=That%20makes%20non%20employment%20and%20few%20tenant%20protections>

links **federal policy vision with hands-on local problem-solving**. By outlining federal, state, and local solutions side by side, we emphasize that effective representation means **delivering results at home**, not just voting in Washington.

In the following sections, we first reimagine the role a Member of Congress can play in tackling housing challenges. We then present creative solutions at the federal level to dramatically expand affordable homeownership, rental assistance, and transitional housing. Next, we identify opportunities to influence Indiana's state policy and overcome barriers like restrictive laws and underfunding. We conclude with an action plan for Indianapolis, detailing what can be done on the ground right now. Appendices provide supporting data—highlighting the scope of the housing burden—and case studies that inform our proposals.

Ultimately, this memo is both a call to action and a blueprint. *Housing is a human necessity and a human right* and ensuring every family can find a home they can afford is achievable if we align efforts at every level. Vision-building is hard, rallying people around that vision is harder, and executing it is harder still. But without a vision, we are walking aimlessly. This plan is about creating that vision and convening the partners needed to make it real. This plan shows how we get there and why electing proactive leadership will make the difference between continued crisis and a future where every Hoosier has a place to call home.

Redefining the Role of a Member of Congress in Housing Policy

The housing crisis demands a new kind of advocacy from our representatives. Traditionally, Members of Congress address housing by authoring or voting on legislation and securing federal funding for their district. While those duties are vital, they are not enough. The reality is that many of the most critical levers for change—like zoning, permitting, and tenant protections—are controlled at the state or local level. But that does not mean a Congressman should stand back. It means the role must expand to bridge the gaps between federal, state, and local action, using the office to align resources and partnerships across all levels of government. *This section proposes a redefined role* for a Congressman in housing policy—one that is more active, locally engaged, and creatively resourceful in delivering results.

From Legislator to Housing Advocate: The 7th District Congressperson must leverage the platform of a U.S. Representative to become a federal-level housing advocate-in-chief for Indianapolis—not by claiming powers one doesn't have, but by using influence, visibility, and convening authority to connect the dots between stakeholders. This means using the office not just to pass laws, but to **bring stakeholders together** and drive change on the ground. Central Indiana already has major untapped assets for this work—a strong network of multi-family housing developers capable of rapidly delivering units, and the Lilly Endowment, which has both interest and significant resources to address housing but has struggled to deploy them at scale. The Congressperson must act as a catalyst and convener to mobilize these resources, ensuring new collaborations that include existing players but avoid bureaucratic slowdowns. While he cannot direct local or state budgets, he can help secure funding streams, advocate for state policy changes, and publicly back local initiatives to accelerate progress. As a Member of Congress, one must convene regular housing roundtables with local officials, non-profits, developers, philanthropies, and neighborhood leaders to coordinate efforts. The aim is to break silos so that federal programs, state initiatives, and local needs are aligned and informed by those with lived experience in our community, while accelerating the pace of building. In practice, that means supporting policies that remove unnecessary barriers to building in both affordable and market-rate segments, ensuring that housing at all price points can be created where it's needed most. This reduces pressure on existing affordable housing stock and expands options for middle-income households, which in turn helps stabilize rents for everyone.

Bridging Federal Resources to Local Needs: A redefined representative actively helps the city and state access every available federal resource. This includes alerting local agencies and nonprofits to grant opportunities, assisting with applications, and cutting red tape. For example, if Indianapolis is eligible for HUD funds, tax credits, or pilot programs, a hands-on Congressman can ensure those dollars are pursued and maximized. This approach can also extend to building bipartisan bridges where it advances local goals—such as exploring how Senator Todd Young’s Neighborhood Homes Investment Act could be leveraged to revitalize distressed neighborhoods in Indianapolis and other Indiana communities. The member’s office should function as a mini HUD field office for constituents—providing guidance on everything from housing vouchers to homeownership programs. While implementation ultimately happens at the local or state level, the Congressman’s role is to function as a connector and accelerator—almost like a mini HUD field office—guiding constituents, nonprofits, and governments on everything from housing vouchers to homeownership programs. Rather than wait for agencies to trickle down help, the Congressman’s team will proactively pull federal support into the district.

Accountability and Problem-Solving: When bureaucratic obstacles stall a housing project or when residents are being mistreated by landlords, the Member of Congress can step in as a problem-solver. This might mean working with HUD to release a delayed grant, or pressing a negligent federal housing contractor to make repairs. It also means shining a spotlight on injustices—for instance, if predatory out-of-state investors are buying up Indianapolis homes and driving up rents (a trend noted by local advocates), the Congressman can call for investigations or legislative hearings.^{7 8} While not every dispute will fall under direct federal jurisdiction, the office can still play an important role in bringing visibility to the problem, pushing for enforcement where federal rules apply, and rallying public pressure for local or state action where they do not. By using the bully pulpit of the office, they can amplify local housing issues onto the national stage, attracting resources and attention to resolve them.

Advocating at the State and Local Level: Uniquely, a Member of Congress can also influence state and local policy by virtue of their position. While federal officials don’t vote in the Indiana General Assembly or the City-County Council, they can **use their voice and convening power** to push for change. George will be an outspoken advocate for lifting Indiana’s restrictive laws that harm housing affordability (as detailed in the State Solutions section). He will testify at the Statehouse in support of pro-housing bills and use media to hold state leaders accountable when Indianapolis is hamstrung by counterproductive state preemption. Locally, he will work with the Mayor and council to advance zoning reforms and city housing initiatives, making clear that while those decisions are theirs to enact, he will stand shoulder-to-shoulder with them in building the political will and public momentum to get them done.

In short, this new role is about **being present and proactive at every level**: writing bold housing legislation in Congress, while also acting as a housing ombudsman and organizer back home. Hoosiers deserve a representative who sees housing stability as central to community success and treats it with the urgency and hands-on approach it requires. By redefining the job in this way, we can transform the impact a single Congressional seat has on the daily lives of the people it serves—making “housing policy” not just an abstract debate in Washington, but a shared, coordinated mission that delivers tangible results in Indianapolis through partnerships at every level of government.

Federal Solutions: Affordable Homeownership and Rentals

The federal government has the largest toolbox for addressing housing affordability. However, many national housing programs are underfunded or outdated, and new imaginative policies are needed to meet the scale of the crisis. While a Member of Congress cannot unilaterally enact these programs, they can lead the charge in proposing, championing, and rallying coalitions to make them reality while ensuring

⁷ <https://www.womensfund.org/the-struggle-for-affordable-housing-in-indianas-low-wage-economy/#:~:text=One%20potential%20cause%20for%20searchcity.state%20offices>

⁸ <https://www.womensfund.org/the-struggle-for-affordable-housing-in-indianas-low-wage-economy/#:~:text=FHCCI%20estimates%20that%2027%2C000%20single.state%20investors>

Indianapolis voices shape federal housing policy. This section lays out **creative and transformative federal proposals** spanning homeownership, rental housing, and transitional housing. These solutions form the cornerstone of *Make Housing Affordable*, ensuring that local efforts in Indianapolis are powerfully reinforced by Washington.

Expanding Homeownership Opportunities

Homeownership remains the primary way American families build wealth yet it has slipped further out of reach for young people and historically marginalized groups. Our federal vision focuses on building bipartisan and cross-sector support for measures that would aggressively lower the barriers to buying a home:

- **First-Generation Homebuyer Assistance:** Introduce a federal *Down Payment Grant* program targeted at first-generation homebuyers (those whose parents never owned a home). Lack of down payment savings is a huge hurdle, especially for renters from low-income backgrounds. This program would provide up to \$15,000 in down payment or closing cost assistance for eligible buyers, giving thousands of Indiana renters a chance to become owners. By focusing on first-generation buyers, it directly addresses racial and generational disparities in ownership. Notably, the Black homeownership rate remains around 45%—virtually unchanged since the 1960s—while white homeownership stands near 74%.⁹ ¹⁰ Helping first-gen buyers will help close this unacceptable gap.
- **Affordable 30-Year Fixed Mortgages for More Families:** Strengthen and expand FHA (Federal Housing Administration) and USDA home loan programs so that more moderate-income families qualify for low-interest, fixed-rate mortgages. The plan calls for raising FHA loan limits in high-cost areas and piloting ultra-low interest 40-year mortgage options for first-time buyers, which can significantly reduce monthly payments. Additionally, work with government-sponsored enterprises (Fannie Mae and Freddie Mac) to boost programs that allow rental payment history to count toward credit qualification, widening access to credit for responsible renters.
- **Sweat Equity and Self-Help Housing Expansion:** Building on the success of Habitat for Humanity’s model, create a federally funded challenge grant program to support non-profit housing developers that use *sweat equity* and volunteer labor to construct affordable homes. For example, Greater Indy Habitat for Humanity has provided over 1,600 homes and repairs for local families in its 35+ years—a testament to what empowered communities can do. Federal leadership can help unlock more resources (through HUD’s SELF or SHOP programs) so groups like Habitat can acquire more lots and materials, scaling up their impact.¹¹ We will also explore a “**Housing Corps**” concept: mobilizing AmeriCorps volunteers and trade-school apprentices to help build affordable homes nationwide, reducing costs while training the next generation of skilled workers.
- **Closing the Wealth Gap via Homeownership:** To complement these efforts, the plan supports a revival of the *First-Time Homebuyer Tax Credit* (originally implemented post-2008). A refundable tax credit (for example, \$15,000) for first-time buyers would help with upfront costs and encourage younger households to buy when it makes financial sense. We also propose robust fair housing enforcement and **appraisal reform** to combat bias that undervalues homes in communities of color. Every family who is ready to own a home should have the chance to do so

⁹ <https://www.bostonglobe.com/2025/02/19/real-estate/2024-state-of-housing-report-racial-homeownership-gap/#:~:text=US%20moves%20backward%20amid%20steps.The>

¹⁰ <https://nhc.org/2023-state-of-housing-in-black-america/#:~:text=2023%20State%20of%20Housing%20in.This>

¹¹ <https://indyhabitat.org/report/#:~:text=In%20our%2035th%20year%2C%20we.Habitat%20for%20Humanity%20affiliates%20abroad>

on fair terms—these combined federal initiatives aim to make that a reality.

Ensuring Affordable Rentals for All

Renters constitute a large and growing segment of Indianapolis residents, and many are stretched to the brink. Federally, we must ensure renting is a stable, affordable option and not a dead-end. Key proposals include:

- **Housing Choice Voucher (Section 8) Guarantee:** Transform housing vouchers from a scarce lottery into a guarantee for those who need them. Currently, only about *one in four* eligible low-income households ever receives rental assistance due to funding limits.¹² This plan advocates for authorizing enough funding to make Housing Choice Vouchers an entitlement for all eligible families, meaning **no more years-long waitlists**. Practically, this would enable thousands more Marion County families—the elderly, disabled, and low-wage workers—to obtain a voucher that caps rent at 30% of their income. Alongside expansion, we will push for measures to improve voucher utilization, such as incentivizing more landlords to accept vouchers and prohibiting discrimination based on source of income.
- **Investing in New Affordable Housing Supply:** Increasing vouchers must go hand-in-hand with increasing the supply of affordable units. The federal Low-Income Housing Tax Credit (LIHTC) has been the primary driver of new affordable rentals, but it needs strengthening. We propose a major expansion of LIHTC volume and deeper targeting to very-low-income renters. Moreover, we support the creation of a **Middle-Income Housing Tax Credit** to spur development of workforce housing (for families earning ~80-120% of area median income) which are increasingly squeezed out in cities like Indianapolis. In addition, Congress should significantly boost funding to the national Housing Trust Fund and HOME program to directly support local affordable housing construction and preservation. These investments would help non-profit developers and community housing organizations build more units for families at a range of income levels.
- **National Incentives for Inclusion and Innovation:** The federal plan will use carrots (and some sticks) to encourage more housing production and protection of tenants’ rights at the state and local level. This includes conditioning certain transportation and community development funds on jurisdictions taking steps to reduce exclusionary zoning and increase density in appropriate areas. Federal grants could reward cities that eliminate overly restrictive single-family zoning or implement inclusive zoning policies (such as allowing duplexes, accessory dwelling units, or transit-oriented development with affordable units). While Indiana currently **preempts** mandatory inclusionary zoning for rentals, a federal incentive could encourage voluntary programs or future state policy changes.¹³ We also support federal funding for housing innovation such as grants to scale up modular construction, 3D-printed homes, or adaptive reuse of vacant buildings—anything that can lower the cost of adding affordable housing stock.
- **Stronger Renter Protections and Cost Relief:** Finally, at a national level we will champion a **Renters’ Bill of Rights**—basic protections like good-cause eviction standards, habitability enforcement, and the right to legal counsel in eviction proceedings. While such policies are often enacted at state/local levels, federal leadership can set standards and provide funding (for example, legal aid grants for eviction defense). We also propose exploring a federal **renters’ tax credit** for cost-burdened households, which would give relief to families paying a high share of

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<https://www.urban.org/urban-wire/one-four-americas-housing-assistance-lottery#:~:text=Unfortunately%2C%20affordable%20housing%20is%20a%20wins%20the%20housing%20assistance%20lottery>

¹³

<https://phr.temple.edu/news/2025/03/state-preemption-housing-domain-call-more-innovative-approaches#:~:text=State%20Preemption%20in%20Housing%20Domain%3A,TX%2C%20VA%2C%20WA%2C%20and%20WI>

income in rent (similar to how the mortgage interest deduction subsidizes homeowners). Together, these steps treat rental housing as not just a temporary situation, but a stable, dignified option, while ensuring those who rent are not trapped by ever-rising costs.

State Solutions

While federal policy provides critical funding and frameworks, progress on housing in Indiana also depends heavily on state-level action. Unfortunately, in recent years Indiana has enacted laws that *constrain* local housing solutions, and state investment in affordable housing has lagged behind the need. As a Member of Congress representing Indianapolis, I will use my influence to advocate for changes at the state level. While a Member of Congress does not have a vote in the Indiana General Assembly, the office can use its platform, relationships, and convening power to press for state changes that make federal investments more effective. Here we outline key Indiana policy recommendations, pressure points, and opportunities to make housing more affordable:

- **Restore Local Authority on Housing Protections:** Indiana must reverse or revise laws that prevent cities from responding to the housing crisis. In 2021, the legislature passed a far-reaching law that **prohibits any local ordinance from regulating the landlord-tenant relationship**, nullifying Indianapolis’s effort to enact tenant protections.¹⁴ This state preemption has tied the hands of local communities. The campaign’s plan calls for using the congressional platform to build coalitions of local leaders, housing advocates, and residents to push state lawmakers to repeal the 2021 preemption and allow cities like Indianapolis to implement common-sense measures (for example, rental registration, just-cause eviction rules, or requirements on upkeep of rental properties). At minimum, carve-outs should be introduced for health and safety ordinances so that negligent landlords can be held accountable by local authorities. Building a coalition of pro-housing legislators and mobilizing public pressure (with support from the congressional office’s platform) will be key leverage points. By mobilizing public pressure and facilitating dialogue between state legislators and local leaders, the congressional office can help make repeal politically possible.
- **Increase State Funding for Affordable Housing Development:** Indiana runs a budget surplus in many years, yet invests only modestly in housing. The plan proposes advocating for a dedicated Indiana Affordable Housing Trust Fund that provides annual grants or low-interest loans to local housing projects, effectively a state-level counterpart to federal programs. It’s time for the state to put skin in the game. One solution is establishing a dedicated **Indiana Affordable Housing Trust Fund** that provides annual grants or low-interest loans to local housing projects—effectively a state-level counterpart to federal programs. Another is creating a **State Low-Income Housing Tax Credit** to supplement the federal LIHTC, which would entice more developers to build affordable units in Indiana by closing financing gaps. We will advocate for these funding mechanisms, highlighting that every \$1 of state investment can leverage \$4+ of federal and private dollars. A Member of Congress can’t directly appropriate these funds, but can amplify the case that every \$1 of state investment can leverage \$4+ in federal and private dollars, and convene developers and lawmakers to identify shovel-ready projects. Additionally, expanding the Indiana Housing and Community Development Authority’s budget for programs like the Rental Housing Tax Credit, First Home/Next Home down-payment assistance, and emergency rental assistance will directly benefit Hoosier families and the economy.

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<https://www.womensfund.org/the-struggle-for-affordable-housing-in-indianas-low-wage-economy/#:~:text=In%202021%2C%20the%20Indiana%20Statehouse.law%E2%80%99s%20passage%20at%20the%20statehouse>

- **Strengthen Renter and Homeowner Protections Statewide:** Beyond funding, Indiana can modernize its laws to protect residents from housing instability. We support state legislation for **universal tenant protections**, such as requiring a reasonable notice period (e.g., 60 days) for large rent increases or non-renewal of leases to give renters time to adjust or relocate. Indiana should also consider capping excessive rental application fees and security deposits, which can be barriers for low-income renters. For homeowners, the state can expand property tax circuit breakers or provide targeted relief to seniors, veterans, and low-income owners so they aren't taxed out of their homes as values rise (a priority endorsed by local groups like INHP). We will use the congressional office to highlight stories of constituents who would benefit from these changes, putting a human face on policy debates in the Statehouse. The congressional office can spotlight constituent stories that illustrate the urgency of these reforms, creating pressure on state lawmakers to act.
- **Land Use and Zoning Reform Support:** Zoning may be a local decision, but the state can set broad parameters. The plan encourages Indiana to adopt an “**Affordable Housing Zoning Appeals**” process. For instance, if a proposed affordable housing development is denied at the local level, a state board could override if the project meets certain criteria. This would prevent NIMBYism or exclusionary local policies from stopping much-needed housing. In parallel, the state could incentivize local governments to voluntarily relax zoning through grants or priority in infrastructure funding. While Indiana is not likely to mandate inclusionary zoning (and in fact has banned mandates for rentals), a state incentive program could encourage voluntary inclusionary practices or zoning bonuses for projects that include affordable units. George will advocate for these forward-thinking approaches, stressing that *every jurisdiction needs to contribute* to solving the housing shortage. Here, the congressional role would be to elevate examples from other states, connect local leaders with national best practices, and help align these efforts with federal grant opportunities.
- **Opportunity: Federal-State Partnerships:** Indiana has the opportunity to pair new federal resources with state action. For example, if Congress expands housing vouchers or funding (as envisioned in our federal plan), the State of Indiana can ensure those dollars go further by contributing matching funds or supportive services. The congressional office can serve as a bridge, bringing HUD officials, state agency leaders, and local partners to the same table to design joint initiatives. The state can also collaborate with the federal government on special initiatives such as converting unused state-owned lands or buildings into affordable housing, with federal grants to assist. The emphasis is on partnership: rather than state vs. federal, Indiana should be leveraging federal help to solve Indiana's housing challenges.

In summary, Indiana's legislature and state agencies have significant influence on housing outcomes. By removing counterproductive preemption, investing financial resources, enacting basic protections, and embracing innovation, Indiana can turn the tide on its housing affordability problems. Our campaign will work tirelessly to encourage and cajole state leaders to do the right thing because without state-level movement, the impact of federal and local efforts will be blunted. The role of the congressional office is to amplify these needs, connect the right players, and make it politically and practically easier for state leaders to act. The people of Indianapolis deserve a champion who not only votes in DC, but also fights in Indiana for the housing stability of all Hoosiers.

Local Solutions

Housing affordability isn't just a distant policy issue—it's a local challenge felt neighborhood by neighborhood. Indianapolis and Marion County officials, non-profits, and community groups are on the front lines, and there is much that can be done locally to increase affordable housing and protect residents.

While the decisions and budgets for many of these solutions sit with city and county leaders, the role of my campaign—and, if elected, my congressional office—will be to help remove barriers, convene the right partners, and bring every possible resource to bear. The aim is to support, amplify, and accelerate local solutions, not replace them. Below are key action items and reform opportunities at the local level:

- **Update Zoning and Land Use for Affordability:** Indianapolis should continue modernizing its zoning laws to allow a greater diversity of housing types. This means expanding areas where **duplexes, triplexes, and accessory dwelling units (ADUs)** can be built (especially in traditionally single-family zones) to gently increase housing supply. The city can also pursue “upzoning” along transit corridors and high-demand areas to permit mid-density apartments or mixed-use developments, in exchange for a percentage of units being set aside as affordable. By embracing *inclusive zoning* (to the extent allowed under state law) and reducing minimum lot sizes or parking requirements that drive up costs, Indy can enable more affordable construction. As a Member of Congress, I cannot dictate local zoning decisions but I can work with councilors, city planners, and community leaders to champion these changes and help build public support for smart growth that meets our housing needs.
- **Streamline Development and Cut Red Tape:** Time is money in construction. Lengthy permitting and approval processes can kill otherwise viable affordable housing projects. Indianapolis should implement an **expedited permitting pathway** for affordable housing developments and rehabilitations. This might involve a dedicated team or ombudsman in the Department of Business and Neighborhood Services to shepherd affordable projects through bureaucracy quickly. Additionally, waiving or reducing permitting fees for projects that include affordable units can lower costs. My role would be to encourage and publicly support these reforms and—where federal agencies such as HUD or EPA are involved—help coordinate to resolve intergovernmental holdups on local projects.
- **Leverage City Land and Assets:** The City of Indianapolis and Marion County have land banks and surplus properties that can be a source of affordable homes. A local strategy is to **identify vacant or tax-delinquent lots and donate or discount them** to non-profit developers (Habitat for Humanity, community development corporations, etc.) who commit to building affordable housing. The City can also offer publicly owned buildings (old schools, underused facilities) for conversion into housing. We will push for an audit of city-owned real estate to create an inventory of parcels suitable for housing, and then set targets to release a certain number each year for affordable development. Partnering with anchor institutions (hospitals, universities) could further provide land or parking lots for housing in land-constrained areas. While these decisions rest locally, my congressional office can help identify potential federal grants, tax incentives, or technical assistance that would make these projects easier to complete.
- **Strengthen Local Housing Trust Fund & Incentives:** Indianapolis has an Affordable Housing Fund—this should be bolstered through dedicated revenue streams (for example, a small portion of local income tax or property tax revenue, or developer impact fees). A stronger local Housing Trust Fund can provide gap financing to make more projects feasible. Additionally, when the city provides economic development incentives (like tax abatements or TIF districts for new developments), it should attach affordability requirements. *No big development in Indy should get public support without giving back housing that regular folks can afford.* We will advocate for formalizing such requirements, learning from other cities that have successfully negotiated affordable units in exchange for incentives. I will work with local leaders to advocate for these linkages and help identify best practices from other cities.

- **Eviction Prevention and Tenant Support:** Given Indianapolis’s eviction challenges, the local government should double down on programs that keep people housed. This includes funding for emergency rental assistance, utility assistance (to prevent defaults due to unpaid utilities), and supporting a robust **Tenant Legal Assistance** program. The city’s pilot of a tenant legal clinic and eviction court navigators should be expanded toward a goal of guaranteed counsel for tenants facing eviction (studies show this greatly reduces unjust evictions). We also encourage establishing an **Eviction Diversion Program** in the court system—connecting landlords and tenants to mediation and assistance before an eviction is finalized. George’s congressional office can assist by helping channel any available federal funds (from grants or the Emergency Food and Shelter Program, etc.) to sustain these local efforts. Moreover, public-private partnerships can be pursued: for example, persuading major employers and philanthropies in Indianapolis to contribute to a fund that supports families in crisis (recognizing that housing stability underpins workforce stability). I can help by ensuring federal resources—whether from competitive grants or programs like the Emergency Food and Shelter Program—are pursued aggressively and directed toward these efforts.
- **Community Partnerships and Initiatives:** Local non-profits and community organizations are innovating every day. We want to amplify initiatives such as **community land trusts**—where a non-profit owns land and sells or rents homes on it affordably, keeping them perpetually affordable. Supporting the growth of an Indianapolis Community Land Trust (through seed funding or technical assistance) can help low-income families build equity while preserving affordability long-term. Additionally, initiatives like **Habitat for Humanity’s home repair programs for seniors and veterans** keep people in their homes by fixing roofs, furnaces, etc., at low or no cost. The city should invest in these proven programs as a cost-effective way to preserve existing affordable housing and prevent blight. Our plan calls for creating a **Housing Stakeholder Task Force** that includes these groups and meets regularly to coordinate: sharing data on housing needs, aligning projects, and celebrating success stories to build momentum. My role is to shine a spotlight on successful programs, connect them with potential funders, and share their models nationally.
- **Addressing Quality and Safety:** Affordability should not come at the expense of quality. Indianapolis must also tackle substandard housing conditions that many low-income renters endure. This could involve stronger code enforcement sweeps in high-complaint properties and exploring a **rental licensing** system requiring periodic inspections (as some cities do) to ensure landlords maintain safe units. While state law currently limits some local authority, the city can still aggressively enforce health and safety codes and seek creative ways to hold slumlords accountable (for instance, publishing a “bad actor” list or leveraging public nuisance laws). George will support these local enforcement efforts by highlighting egregious cases and, if needed, urging federal scrutiny of large corporate landlords that violate tenants’ rights (especially those backed by federal mortgages or financing). Where violations involve properties backed by federal funding or financing, my office can call for federal enforcement and oversight, while supporting local code enforcement in every way possible.

By taking these local actions, Indianapolis can significantly alleviate housing pressures: creating new units, preserving and improving what we have, and protecting residents from displacement. The thread running through all these solutions is collaboration—between city government, the private sector, non-profits, and the community—with my congressional office acting as a bridge, a catalyst, and an amplifier.

Conclusion

Housing is more than a market commodity. It is where families are raised, nights are rested, and futures are built. *Make Housing Affordable* is not just a slogan; it is a commitment to the people of Indianapolis that the housing affordability crisis can be solved with vision, effort, and leadership. This comprehensive plan has shown how, through coordinated federal, state, and local action, the following goals can be achieved:

- **Dramatically reduce housing cost burdens.** Within five years, the percentage of cost-burdened households in Indianapolis should fall significantly, meaning fewer families spend over half their income on rent or mortgages. Success means more breathing room in household budgets for essentials like food, healthcare, and education.
- **Increase homeownership and close equity gaps.** Progress will be measured by rising homeownership rates, particularly among Black and Latino households historically excluded from ownership opportunities. The gap between Black and white homeownership in Marion County should narrow as first-generation buyers step into homeownership through targeted programs with each new homeowner representing generational change.
- **Expand the affordable housing stock.** The number of affordable homes and apartments in Marion County must grow through new construction, rehabilitation of vacant properties, and adaptive reuse of buildings. The plan’s tools—from tax credits to trust funds to zoning reform—are designed to enable the addition of thousands of units for low- and middle-income families.
- **Reduce evictions.** Indianapolis should no longer be known as an “eviction capital.” Strengthened prevention programs, Housing First approaches, and expanded mediation should keep more residents in stable housing during financial hardship, with fewer court-ordered evictions and more sustainable resolutions.
- **Rebuild trust through effective leadership.** Beyond metrics, the goal is to restore public faith that government can deliver results. By using the congressional office as both legislator and local problem-solver, I will ensure progress is tracked transparently, challenges are addressed openly, and constituents see a representative who delivers.

In sum, *Make Housing Affordable* reflects the kind of representative I intend to be—effective, innovative, and deeply accountable to constituents’ needs. Housing affordability has been decades in the making and will not be fixed overnight, but with the comprehensive strategy outlined here, the tide can begin to turn.

Indianapolis has always been a city of striving families and tight-knit neighborhoods. The vision ahead is of a community where every hardworking resident, every senior, every veteran, every child leaving foster care—*everyone*—can find a home in a neighborhood they love without facing crushing costs or the threat of displacement. Adopting the policies in this memo is a decisive step toward that vision.

This is the future the campaign is fighting for: an Indianapolis where a safe, decent, affordable home is not a privilege for some, but a reality for all.

Appendix A: Current vs. Proposed Federal Housing Programs

Low-Income Housing Tax Credit (LIHTC)

- **Current Program Status:** LIHTC is the largest federal subsidy for low-income rental housing.¹⁵ Created in 1986, it provides state and local housing agencies about **\$10.5 billion per year** in tax credit authority for affordable housing development.¹⁶ Projects built with LIHTC must remain rent-restricted for at least 30 years. LIHTC has financed millions of affordable units, but development costs vary widely and federal oversight is minimal.¹⁷ The program’s complexity and cap on financing (50% of a project’s cost via tax credits or bonds) can limit scale and speed of development.
- **Proposed Expansions/Reforms:** The administration’s proposals would dramatically expand and streamline LIHTC. The FY2025 budget would allocate roughly **\$28 billion over 10 years** to LIHTC, permanently increasing each state’s annual credit allocation (e.g. to over \$4.25 per capita) and indexing it to inflation.¹⁸ It would lower the private-activity bond financing requirement from 50% to 25%, enabling more projects to qualify for 4% credits.¹⁹ It would also repeal the “qualified contract” provision and the existing right-of-first-refusal (ROFR) safe harbor for exiting LIHTC properties, preventing affordable units from converting to market rents.²⁰ In addition, new tools like a *Neighborhood Homes Tax Credit* would be created to subsidize building or rehabbing affordable single-family starter homes. These reforms are estimated to produce over a million new or preserved affordable rental units while ensuring they remain permanently affordable.²¹

Section 8 Housing Vouchers

- **Current Program Status:** The Housing Choice Voucher (Section 8) program helps low-income families pay rent in the private market. It currently serves roughly **2.1 million households** with vouchers (about 3 million total including project-based contracts).²² Eligible families pay no more than 30% of their income for rent, with HUD covering the rest up to a local limit. Despite this, demand far exceeds supply. A 2012 HUD survey found over **2.8 million families** waiting on Section 8 voucher lists, and waiting times often exceed two years.²³ Even with vouchers, many families remain cost-burdened or face difficulty finding landlords who accept them. In short, voucher funding has long been capped well below need, resulting in huge waiting lists and unmet demand.²⁴
- **Proposed Improvements:** The Biden FY2025 budget calls for a **\$2.5 billion increase** in Section 8 voucher funding.²⁵ This boost could fund tens of thousands of additional vouchers and reduce waitlists. The plan also includes targeted new vouchers (for youth aging out of foster care and for extremely low-income veterans).²⁶ Beyond funding increases, experts have suggested making vouchers an *entitlement* for all eligible families, so that every low-income household meeting criteria receives assistance (eliminating waiting lists). Other ideas include increasing the voucher payment standards to keep pace with market rents and supporting landlord incentives to accept vouchers. Collectively, these reforms would help far more low-income renters afford homes (for example, the President proposed a refundable renter tax credit to supplement vouchers for

¹⁵ <https://www.gao.gov/products/gao-24-107064#--:text=The%20Land%20private%20investors%20to%20develop>

¹⁶ <https://www.huduser.gov/portal/datasets/lihtc.html#:text=The%20Low%20income>

¹⁷ <https://www.gao.gov/products/gao-24-107064#--:text=The%20Land%20private%20investors%20to%20develop>

¹⁸ https://www.housingfinance.com/news/lihtc-changes-included-in-biden-budget-proposal_o#--:text=The%20fiscal%202024%20plan%20calls%20bond%20test%20to%2025

¹⁹ https://www.housingfinance.com/news/lihtc-changes-included-in-biden-budget-proposal_o#--:text=The%20latest%20budget%20plan%20also%2031%20C%202023

²⁰ https://www.housingfinance.com/news/lihtc-changes-included-in-biden-budget-proposal_o#--:text=In%20addition%20President%20Joe%20Biden%20rate%20housing%20%E2%80%9D

²¹

²² <https://bidenwhitehouse.archives.gov/omb/briefing-room/2024/03/11/fact-sheet-the-presidents-budget-cuts-housing-costs-boosts-supply-and-expands-access-to-affordable-housing/#--:text=Creates%20a%20New%20Neighborhood%20Homes%20program%20provides%20an%20new%20condition>

²³ <https://www.bankrate.com/insurance/homeowners-insurance/section-8-housing-statistics/#--:text=an%20average%20of%20six%20years>

²⁴ <https://nlihc.org/resource/millions-families-voucher-and-public-housing-waiting-lists#:text=A%20report%20by%20the%20Public.HCV%29%20waiting%20lists>

²⁵ <https://www.route-fifty.com/infrastructure/2024/03/housing-would-get-big-boost-biden-budget/394852/#--:text=Housing%20Choice%20or%20so%20income%20people%20pay%20their%20rent>

²⁶ <https://www.route-fifty.com/infrastructure/2024/03/housing-would-get-big-boost-biden-budget/394852/#--:text=Biden%20would%20also%20spend%20%249%20income%20veterans>

middle-class renters).

HOME Investment Partnerships Program (HOME)

- **Current Program Status:** The HOME program provides formula grants to states and localities for affordable housing. It is typically funded at only **\$1.25 billion per year** (FY2024 level), well below its peak, and much less than local housing needs.²⁷ By law, 60% of HOME funds go directly to participating cities and counties and 40% to states.²⁸ HOME grants can be used for new construction, acquisition, rehabilitation, and tenant-based rental assistance, but in practice tight budgets and complex rules limit their impact. Recent restrictions—such as stringent Community Housing Development Organization (CHDO) requirements, resale controls on homeownership, and an 18-month occupancy rule—have made HOME funds harder to use. Local officials often complain that HOME funding falls far short of demand and that regulations reduce flexibility.
- **Proposed Increases/Flexibilities:** President Biden’s FY2025 budget modestly raises HOME to **\$1.3 billion** (up from \$1.25B).²⁹ More importantly, HUD has signaled major regulatory changes: a proposed HOME rule would **simplify and modernize** the program. For example, it would ease CHDO eligibility, allow greater use of HOME as tenant-based rental assistance, streamline homeownership rules, and align property standards with the new NSPIRE code. These changes aim to make HOME funds easier and faster to deploy. Advocates also urge Congress to restore HOME to at least \$2.5 billion and to relax set-asides, giving communities more flexibility (for example, letting HOME support new construction and accessory dwelling units).³⁰ The Administration’s budget also includes a new **Innovation Fund** for flexible local grants to eliminate housing supply gaps, complementing HOME and giving jurisdictions resources to speed housing production. A well-designed innovation fund could also help localities address costly infrastructure barriers like outdated sewer and water connections, which often make infill and affordable projects financially unviable despite high community demand. Congress should also pass reforms like those in the ROAD to Housing Act, raising the HOME appraised value limit from 95% to 110% of area median, categorically exempting infill housing from environmental review, and removing Davis-Bacon requirements for developments under 50 units. These technical changes would expand the geographies where HOME dollars can be used, reduce project costs, and allow affordable units to be built in high-opportunity neighborhoods rather than being concentrated in low-income areas.

FHA and Other HUD Financing Programs

- **Current Program Status:** FHA and HUD programs (like HUD’s 221(d)(4) multifamily loan insurance) help finance affordable home and rental housing, but face growing barriers. Many first-time buyers struggle with high down-payment and credit requirements even under FHA’s mortgage insurance. Recently, FHA implemented stricter energy-efficiency standards: it now requires new construction to meet the 2021 International Energy Conservation Code (IECC) to qualify for FHA-insured loans. Only five states have adopted that code, so this rule has effectively **blocked FHA financing on most new homes**.³¹ Likewise, HUD-backed financing often requires local governments to navigate complex underwriting and matching-funds

²⁷ <https://www.naco.org/resources/restore-funding-huds-home-investment-partnerships-home-program-3#:~:text=funded%20at%20%241.25%20billion%20in%20FY%202024>

²⁸

<https://www.naco.org/resources/restore-funding-huds-home-investment-partnerships-home-program-3#:~:text=Authorized%20in%201990%2C%20the%20HOME.and%20programs%20that%20address%20local>

²⁹ <https://www.route-fifty.com/infrastructure/2024/03/housing-would-get-big-boost-biden-budget/394852/#:~:text=Biden%20is%20also%20asking%20for,Biden%E2%80%99s%20proposal>

³⁰ <https://www.naco.org/resources/restore-funding-huds-home-investment-partnerships-home-program-3#:~:text=funded%20at%20%241.25%20billion%20in%20FY%202024>

³¹

<https://newslink.mba.org/mba-newslinks/2025/march/mba-newslink-tuesday-march-11-2025/advocacy-update-mba-update-on-hud-operations-recommendations-for-fha-ginnie-mae-program-improvements/>

requirements, slowing projects.

- **Proposed Reforms/Innovations:** Experts and policymakers have proposed multiple remedies. One priority is to **relax FHA restrictions**—for example, reversing the 2021-IECC mandate—so new homes can again be FHA-financed.³² Other ideas include raising FHA loan limits, reducing down-payment requirements for first-time buyers, and expanding the Ginnie Mae MBS market to include more affordable mortgages. The campaign plan also envisions a new *Federal Starter Home Fund*: a dedicated federal fund to subsidize the construction or purchase of modest starter homes. This would work in tandem with Biden’s broader homeownership proposals: a \$10,000 tax credit for first-time homebuyers (or sellers of affordable starter homes), down-payment grants, and a new single-family **Neighborhood Homes Tax Credit**.³³ ³⁴ Together, these measures would lower upfront costs for buyers and encourage builders to construct more affordably priced homes for new homeowners.

New Policy Innovations

- **Fast Lane for Affordable Builders:** Under current practice, **permitting and approval delays** add months or years (and huge soft costs) to housing projects.³⁵ Streamlining this process would help lower costs. The “Fast Lane” proposal would create a federal-backed fast-track for qualifying affordable developments—for example, setting deadlines for environmental reviews or bundling approvals into a single “one-stop” process. Expedited permitting has been shown to significantly reduce development time and costs, thereby making homes more affordable.³⁶
- **Low-Bureaucracy Zones:** Many regulations can be waived or simplified in targeted areas. A “Low-Bureaucracy Zone” would designate certain high-need localities where rules are loosened for housing projects. Within these zones, local and state governments could suspend or relax non-safety regulations (such as density limits, design restrictions, or local fees) and reduce paperwork to encourage rapid development. This concept is similar to enterprise or opportunity zones: by cutting red tape in designated areas, it aims to unleash private and nonprofit builders to produce housing at lower cost. While targeted tax incentives can play a role, we oppose programs like Opportunity Zones that function primarily as tax deferrals rather than effective housing investment strategies. Federal policy should allow affordable housing to be built anywhere, especially in high-opportunity areas and not just in designated tracts.
- **Community Land Trust Investments:** Community land trusts (CLTs) are nonprofit entities that preserve long-term affordability by *owning the land* under homes while low- and moderate-income families own the buildings.³⁷ In a CLT, a homeowner buys only the house (not the land) and leases the land on a long-term, renewable basis.³⁸ When they sell, the price is kept affordable for the next buyer, allowing future generations of low-income families to own homes. The campaign proposes funding for CLTs and their homebuyers—for example, grants or loans to

³²

<https://newslink.mba.org/mba-newslinks/2025/march/mba-newslink-tuesday-march-11-2025/advocacy-update-mba-update-on-hud-operations-recommendations-for-fha-ginnie-mae-program-improvements/>

³³

<https://bidenwhitehouse.archives.gov/briefing-room/statements-releases/2024/03/07/fact-sheet-president-biden-announces-plan-to-lower-housing-costs-for-working-families/#:~:text=match%20a%201.14%20credit%20of,Generation%20Homeowners.%20The%20President>

³⁴

<https://bidenwhitehouse.archives.gov/omb/briefing-room/2024/03/11/fact-sheet-the-presidents-budget-cuts-housing-costs-boosts-supply-and-expands-access-to-affordable-housing/#:~:text=Creat%20a%20New%20Neighborhood%20Homes,be%20provided%20on%20the%20condition>

³⁵

<https://nhc.org/policy-guide/expedited-permitting-and-review-the-basics/expedited-permitting-and-review-policies-encourage-affordable-development/#:~:text=Expedited%20permitting%20and%20review%20policies,income%20households>

³⁶

<https://nhc.org/policy-guide/expedited-permitting-and-review-the-basics/expedited-permitting-and-review-policies-encourage-affordable-development/#:~:text=Expedited%20permitting%20and%20review%20policies,income%20households>

³⁷

<https://groundedsolutions.org/strengthening-neighborhoods/community-land-trusts/#:~:text=Community%20land%20trusts%20,generations%20of%20lower%20income%20families>

³⁸

<https://groundedsolutions.org/strengthening-neighborhoods/community-land-trusts/#:~:text=Community%20land%20trusts%20,generations%20of%20lower%20income%20families>

CLTs to acquire land and build homes, and down-payment assistance for families buying CLT homes. Federal investment in CLTs multiplies over time: one dollar of CLT subsidy can preserve affordability for generations. Supporting CLTs complements other supply-side measures by creating permanently affordable homeownership in communities that might otherwise lose it.³⁹

Sources: Congressional and administrative proposals and expert analyses were drawn from official White House fact sheets and HUD materials on housing initiatives, legislative summaries, and housing research reports. These sources detail the current scope of each program and the suggested expansions or new programs proposed in the *Make Housing Affordable* housing plan.

Appendix B: Housing Cost Burden and Equity Data

This appendix provides key data illustrating the scope of housing affordability challenges, nationally and in Indiana/Indianapolis, underscoring why the proposed policy changes are so urgently needed.

- **National Housing Shortage (Extremely Low-Income Renters):** Across the U.S., there is a **shortage of 7.3 million affordable and available rental homes** for extremely low-income households (those at or below 30% of AMI).⁴⁰ In practical terms, only **about 34 units are available for every 100** extremely low-income renter households nationwide, leaving millions with severe housing hardship.
- **Indiana’s Affordable Housing Gap:** Indiana mirrors the national crisis. The state has **209,710 extremely low-income (ELI) renter households but only 70,392 affordable rentals available to them**, leaving a gap of roughly **139,318 units**.⁴¹ Indiana now has just ~34 affordable units per 100 ELI renters, slightly below the U.S. average, debunking the myth that Indiana’s low cost of living means housing is universally attainable.^{42 43}
- **Cost-Burdened Households:** A household is “cost-burdened” when housing costs exceed 30% of income. Nationwide, **nearly half of renter households (49.7%) are cost-burdened**, including over 21 million renter households as of 2023.⁴⁴ Homeowners face challenges too—about 24% of U.S. owner households are cost-burdened.⁴⁵ In Indiana, the situation is acute for the lowest-income renters: about **76% of ELI renter households in Indiana are severely cost-burdened**, spending over half their income on housing.⁴⁶ This is the highest rate in the Midwest and 10th highest in the nation.⁴⁷
- **Housing Affordability in Indianapolis/Marion County:** Locally, approximately **31.4% of all Marion County households are low-to-moderate income and spend more than 30% of income on housing**.⁴⁸ The city has seen sharp increases in housing costs: for example, the **median home sales price in Marion County jumped 82% from 2014 to 2024**.⁴⁹ The supply has not kept up—the Indy metro under-produces an estimated **1,750 affordable units per year relative to need**, contributing to low vacancy rates and competition for limited units.⁵⁰

³⁹ <https://groundedsolutions.org/strengthening-neighborhoods/community-land-trusts/#:~:text=Community%20land%20trusts%20,generations%20of%20lower%20income%20families>

⁴⁰ <https://www.prosperityindiana.org/Policy-News/13329495#:~:text=The%20report%2C%20The%20Gap%3A%20A.89>

⁴¹ <https://www.prosperityindiana.org/Policy-News/13329495#:~:text=The%20Gap%3A%20A%20Shortage%20of.ear%20of%20139%2C318%20affordable%20and>

⁴² <https://www.prosperityindiana.org/Policy-News/13329495#:~:text=The%20report%2C%20The%20Gap%3A%20A.89>

⁴³ <https://www.prosperityindiana.org/Policy-News/13329495#:~:text=match%20at%201.131%20The%20Gap%3A.ear%20of%20139%2C318%20affordable%20and>

⁴⁴ <https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html#:~:text=SEPT%20housing%20costs%20for>

⁴⁵ <https://www.everysreport.com/reports/R48450.html#:~:text=Housing%20Cost%20Burdens%20in%202023%3A%20Renters>

⁴⁶ <https://www.prosperityindiana.org/Policy-News/13329495#:~:text=the%20supply%20of%20affordable%20rental.healthcare%2C%20and%20other%20basic%20necessities>

⁴⁷ <https://www.prosperityindiana.org/Policy-News/13329495#:~:text=Prosperity%20Indiana%E2%80%99s%20analysis%20of%20The.highest%20among%20any%20Midwest%20state>

⁴⁸ <https://www.inhp.org/mission-and-impact/advocacy-and-research#:~:text=Hj%20challenges>

⁴⁹ <https://www.inhp.org/mission-and-impact/advocacy-and-research#:~:text=Home%20values%20are%20increasing>

⁵⁰ <https://www.inhp.org/mission-and-impact/advocacy-and-research#:~:text=There%20is%20a%20shortage%20of.rental%20options>

- **Racial and Demographic Disparities:** Historical inequities translate into today’s housing gaps. In Indiana, **62% of Black households are renters (and 23% are extremely low-income renters), compared to 45% of Latino households (10% ELI) and a smaller share for white households.**⁵¹ Consequently, Black and Latino Hoosiers are disproportionately affected by the lack of affordable rentals and face higher rates of cost burden. Nationally, the Black-white homeownership gap is about 28-30 percentage points (e.g., 45% vs 74% in 2023)—a wider divide than in 1960.⁵² This plan’s focus on first-generation buyers and anti-discrimination enforcement aims to chip away at that disparity.
- **Evictions:** Indiana has struggled with high eviction rates, especially in urban areas. **Indianapolis had the 5th highest eviction filing rate** among large U.S. cities from mid-2023 to mid-2024.⁵³ These evictions hit women and communities of color hardest—an estimated 61% of evictions in Marion County are filed against women, and Black renters face a vastly disproportionate share of evictions relative to their population.⁵⁴

These data points paint a clear picture: **the housing affordability crisis is real and urgent.** From the single mother in Indianapolis working full-time yet unable to find a modest apartment she can afford, to the senior on fixed income choosing between medication or property taxes, the numbers translate into everyday hardships for our neighbors. They also reinforce that our policy responses must be bold. Small tweaks won’t close a gap of 7 million homes or bring down a 50% cost-burden rate. The proposals in this memo are designed to meet the moment and these metrics will serve as benchmarks to hold us accountable in delivering results.

Appendix C: Case Studies—Habitat for Humanity and Community Initiatives

Innovative housing initiatives and success stories offer valuable lessons to inform our policy agenda. Below are a few case studies and examples that have shaped the proposals in *Make Housing Affordable*:

- **Habitat for Humanity (Sweat Equity Homeownership):** Habitat for Humanity is a globally recognized model addressing affordable homeownership through sweat equity, volunteer labor, and community partnership. In Central Indiana, Habitat for Humanity of Greater Indianapolis has enabled over 1,600 families to become homeowners or improve their housing through its programs.⁵⁵ Participants contribute hundreds of hours of labor (“sweat equity”) building their own and neighbors’ homes, and receive an affordable mortgage (often 0% interest). The success of Habitat demonstrates how combining **volunteerism, training, and affordability** can uplift families and neighborhoods. Many Habitat homeowners go from paying high rents for substandard units to owning a new, efficient home where their mortgage is often lower than their previous rent. This model’s impact is why our plan supports expanding federal grants to organizations like Habitat and creating frameworks for more sweat-equity and self-help housing development. It not only produces homes; it builds community and personal investment in maintaining and improving entire blocks.
- **Community Land Trusts (CLTs)—Burlington’s Example:** Community land trusts are non-profit entities that acquire land and retain ownership of it permanently for the benefit of the community, while selling or renting the housing on that land to residents at affordable prices. A

⁵¹ <https://www.prosperityindiana.org/Policy-News/13329495#~:text=Aspen%20Clemons%2C%20Executive%20Director%20at%20their%20ability%20to%20build%20wealth%E2%80%9D>

⁵² <https://www.bostonglobe.com/2025/02/19/real-estate/2024-state-of-housing-report-racial-homeownership-gap/#~:text=US%20moves%20backward%20amid%20steps.The>

⁵³ <https://www.womensfund.org/the-struggle-for-affordable-housing-in-indianas-low-wage-economy/#~:text=Indiana%20has%20been%20home%20to.tracked%20by%20the%20Eviction%20Lab>

⁵⁴ <https://www.womensfund.org/the-struggle-for-affordable-housing-in-indianas-low-wage-economy/#~:text=half%20of%20all%20eviction%20filings.Marion%20County%20renters%20are%20women>

⁵⁵ <https://indyhabitat.org/report/#~:text=In%20our%2035th%20year%2C%20we.Habita%20for%20Humanity%20affiliates%20abroad>

hallmark example is the Champlain Housing Trust in Burlington, Vermont—one of the largest CLTs in the country. Over decades, it has built a portfolio of homes that remain affordable in perpetuity: homeowners can build equity, but resale prices are limited to keep the units within reach of the next family. Burlington’s CLT helped stabilize housing prices in that city and was championed by then-Mayor Bernie Sanders in the 1980s as a way to decommodify housing. This model informs our plan’s support for CLTs in Indianapolis. By separating land cost from housing cost, CLTs can drastically lower prices and ensure long-term affordability. We see potential for CLTs to be used in redeveloping vacant lots or even as a condition for using public land—the land stays in community ownership, while private/public partners build the homes. The case study of Burlington shows CLTs can grow to scale (housing thousands of residents) and create a lasting stock of affordable housing immune to market spikes.

- **Indianapolis Neighborhood Housing Partnership (INHP)—Holistic Approach:** Locally, INHP provides a strong example of a holistic housing initiative. INHP is a non-profit that offers homebuyer education, financial counseling, affordable mortgage lending, and works on neighborhood revitalization. They recognize that simply offering a house isn’t enough; many families need preparation and support to succeed as homeowners. INHP’s success stories include hundreds of families who improved their credit, received down payment assistance, and bought homes—often rehabilitated properties in their own communities. Additionally, INHP’s data-driven advocacy (as cited earlier: e.g., highlighting Marion County’s cost burden rate and home price trends) has informed public policy, like advocating for more affordable housing funds.⁵⁶ This comprehensive approach underscores why our plan pairs **financial literacy and consumer protection measures** alongside funding: programs to boost ownership or renting must be coupled with education (so people aren’t preyed upon by predatory loans, for example) and community development (so that improving housing doesn’t just displace problems). INHP’s integrated model is a microcosm of what we want to see broadly: collaboration between banks, city programs, and non-profits to tackle all facets of housing insecurity.
- **Habitat “Unity Build” and Faith-Based Initiatives:** As a final note, Indianapolis has hosted initiatives like Habitat’s “Unity Build” where multiple faith congregations come together to sponsor and construct a Habitat home. Such initiatives tap into civic spirit and can bridge different communities under a common cause of housing. They reveal an important principle: housing work can unify stakeholders (e.g. businesses, churches, civic groups) because everyone agrees on the fundamental need for shelter. In forming our housing strategy, we take inspiration from these grass-roots efforts. Government can support them (with matching grants or technical support) and amplify their impact. The campaign will encourage more public-private partnerships of this kind, recognizing that government investment often works best when it catalyzes and partners with community initiative rather than trying to replace it.

Each of these case studies reinforces the planks of our policy platform, demonstrating that the ideas in this memo are grounded in real-world success. They show that **when innovative thinking is paired with community will, housing solutions can thrive**. From sweat equity builds to systemic Housing First collaboration, the knowledge is out there. Our task is to bring these solutions to scale through policy, leadership, and community engagement. Indianapolis has the talent and heart to be the next success story featured in case studies of housing turnarounds and with this plan in action, we intend to make that happen.

⁵⁶ <https://www.inhp.org/mission-and-impact/advocacy-and-research#:~:text=big%20challenges>