

TIPPECANOE HOUSING SOLUTIONS COALITION

# HOUSING SOLUTIONS CONVERSATIONS REPORT

**APRIL 2025** 

## **EXECUTIVE SUMMARY**

The community housing conversations held throughout Tippecanoe County revealed a complex web of housing-related challenges and potential solutions. Major themes included housing affordability, eviction and foreclosure risk, lack of homeownership opportunities, limited housing supply, substandard living conditions, and gaps in coordination among housing services. Despite these challenges, the community expressed a strong willingness to collaborate and identified numerous actionable solutions. This report outlines the recommendations and next steps categorized by key topic areas discussed during the conversations.

#### **COMMUNITY VOICES**

#### Themes:

- Burnout and disengagement from community members
- Misperceptions about affordable housing
- Disconnected neighborhoods

## **Recommendations:**

- Establish a local version of the Indianapolis Neighborhood Resource Center (INRC) to support neighborhood associations
- Sponsor Urban Land Institute (ULI) Urban Plan events for community engagement
- Host block parties that promote conversation and community building
- Launch accessible online surveys and feedback tools
- Support leadership development within neighborhoods
- Promote wage fairness through employer and policy engagement
- Develop a coalition of neighborhood-based organizations with shared goals

## **EVICTION & FORECLOSURE PREVENTION**

## Themes:

- High rent burden and housing cost instability
- Gaps in tenant/landlord education and communication
- Decline in prevention resources post-COVID

#### **Recommendations:**

- Provide education and navigation services for both tenants and landlords
- Create a "one-stop-shop" for eviction and foreclosure prevention resources
- Develop landlord accountability programs, certifications, and communication tools
- Expand financial assistance and foreclosure counseling services

- Engage trustees and local entities for resource distribution
- Implement supportive legal reforms (e.g., seal eviction records, rent escrow)
- Leverage businesses for employee housing stability programs

#### LACK OF HOMEOWNERSHIP OPPORTUNITIES

#### Themes:

- · Rising home costs and limited access
- Racial disparities in homeownership
- Lack of education on the homebuying process

# **Recommendations:**

- Expand down payment assistance via housing trust funds
- Launch a Community Land Trust
- Reform zoning to allow higher-density housing (ADUs, multi-family)
- Support and incentivize developers for affordable home construction
- Provide proactive homeownership education and financial literacy
- Target programs for marginalized communities and BIPOC families
- Develop employer-sponsored housing support strategies

## LACK OF HOUSING SUPPLY

# Themes:

- Scarcity of affordable units
- Regulatory and zoning challenges
- Underutilized land and development resistance (NIMBYism)

# **Recommendations:**

- Increase public education to counteract NIMBYism and promote density
- Streamline zoning and permitting processes (model after South Bend)
- Incentivize developers through land access, subsidies, and tax credits
- Promote infill and adaptive reuse development
- Build capacity among incremental developers through training and funding access
- Encourage public-private partnerships for new developments
- Create strategies for preserving existing housing through taxation and policy

## LIMITED & COORDINATED HOUSING STABILITY SERVICES

#### Themes:

- Fragmented service systems
- Insufficient funding and navigation resources
- Rising demand and reduced availability

## **Recommendations:**

- Develop targeted messaging campaigns for housing stability
- Create partnerships between housing and health sectors
- Expand housing navigation programs with liaison roles
- Form a dedicated housing stability advocacy group
- Launch a coordinated Family Stability Initiative
- Seek diverse funding streams including local taxes and employer support
- Host annual housing summits to track progress and share strategies

#### SUBSTANDARD HOUSING

#### Themes:

- · Lack of inspections and code enforcement
- Limited tenant awareness and advocacy
- Disincentives for landlords to make repairs

## **Recommendations:**

- Launch public awareness campaigns (e.g., "See Something, Say Something")
- Create repair incentive funds for landlords
- Advocate for policy changes such as rent escrow and landlord certification
- Expand legal aid and pro bono support for tenants
- Create programs for minor home support (cleaning, sanitation)
- Establish a resource center for landlords with peer mentorship and education
- Strengthen the role of the Greater Lafayette Tenants' Union

## CONCLUSION

The community's collective input underscores a shared vision for safe, stable, and affordable housing for all. Moving forward will require a coordinated, cross-sector response rooted in equity, education, and engagement. By implementing the strategies outlined in this report, Tippecanoe County can take meaningful steps toward building a more resilient and inclusive housing system.