



Notes from Community Conversations: Eviction and Foreclosure Prevention

What resonated with participants from the data presentation and panel discussion

- County rents are too high, and the percentage of cost-burdened households is more than 40%.
- Residents are struggling to build prosperity and stay in the county while residents wishing to move into the county are struggling to build enough prosperity to live within the county.
- The county's eviction and foreclosure rates are high.
- Eviction and foreclosure assistance programs are ending, which will hurt the entire county.
- Evictions and foreclosure can be costly, time-consuming, and have lasting consequences for the county as well as those involved in the processes (lenders, buyers, landlords, and tenants).
- Most lenders do not want to own foreclosed properties. Resources and aid from lenders exist.
- Most residents facing evictions or foreclosures are employed but can't afford their rent or mortgage. A single financial crisis, like a health emergency or a high-cost loan, can lead to eviction. The public needs to know and understand this.
- Tenant and homeowner education is lacking:
 - Tenants must know their rights and how to address landlord/tenant issues.
 - Tenants and homeowners need information, resources, and advocates to navigate eviction and foreclosure issues.
 - Tenants are often forced to sign leases they don't understand because they have no other options, supply is low, or they are vulnerable (experiencing domestic violence, students...)
- Landlords and property managers need to be held accountable:
 - Local, in-state, and out-of-state landlords and property managers should be clear with tenants before they execute a lease and pay close attention to the condition of homes.
 - Post-Covid, landlords have raised rents without improving properties.
 - There are not enough policies or funding to ensure properties are inspected and habitable.
- The tenant/landlord relationships are critical:
 - Landlords and property managers should communicate with tenants, build relationships, and try to understand why tenants are experiencing the issues that they are having.
 - TIMELY communication between landlord and tenants is critical and the lack of communication is often the cause of eviction.
 - County stakeholders need to understand that not all landlords and tenants are the same or should be placed in a single category.
- Funding for prevention programs could be local. A business case must be made to engage businesses to donate to local programs or support employees facing eviction or foreclosure.
- Multiple stakeholders need to be engaged to create solutions to these issues.
- State-run websites with inaccurate or outdated information complicate service delivery.

Who needs to be engaged or at the table

- Legal service providers and arbitrators for landlord/tenant disputes

- Banks and financial institutions
- Judges, court staff, and court navigators
- Tenants
- Landlords, property owners, owners of land, retired brokers/property manager/landlords
- Purdue leadership
- Nonprofit human service providers
- Individuals and organizations to provide tenant/landlord education
- Township Trustees
- Real estate agents and association of realtors
- Medical systems and health service providers
- Small and large businesses
- Prospective donors of high- and moderate-wealth including individuals, families, donor-designated funds, corporate foundations, and family foundations
- Faith-based community
- Schools and school systems
- Legislators and elected officials, city, and county staff
- BAGL and building trade unions
- Centennial neighborhood leaders

Resources Available or Needed

- Community is comfortable with bridge building, cooperation, and bi-partisan efforts.
- Community is comfortable proceeding with no wrong door, no stone unturned, and look beyond the numbers approach to solving problems.
- Township resources for housing resources serving marginalized groups are available.
- Need more housing navigators and navigation services.
- HomesteadCS programs are strong.
- There are many strong relationships among landlords, tenants, and service providers.
- Faith-based organizations like LUM and FAN.

Realistic and achievable solutions

- Implement a no wrong door, no stone unturned, and see beyond the numbers approach to developing and implementing solutions.
- Educate and develop stronger and more targeted relationships with stakeholders.
 - Find a way to break down silos through regular one-on-one conversations, task force communications, town halls, educational programs, and networking events.
 - Develop customized strategies to engage landlords according to size (large, mom & pops) and location (out-of-state, statewide, local).
 - Conduct poverty simulations for landlords/banks/property managers/city.
- Increase landlord capacity and accountability.
 - Engage neighborhoods to include landlords in neighborhood conversations/events.

- Create accountability standards outside of what state law and county/municipality ordinances provide.
- Increase the number of *local* landlords through incentives, higher taxes for out-of-state corporations, or combating “we buy any home” marketing strategies.
- Work with landlords and property managers, especially related to how they manage rental payment and eviction processes.
- Deliver landlord education and communications “where they are” (e.g., 1:1 conversations at their office, coffees, in small focus groups).
- Provide landlords incentives to house high-risk tenants.
- Develop landlord rating, referral, or certification programs.
- Create a website, tools, or a “one-stop-shop” of resources for landlords, specifically smaller landlords.
- Encourage landlords to include case management services at their rental units, or refer renters to services for help.
- Recognize landlord best-practices on social media or in community newsletters.
- Develop and implement a messaging strategy with data outlining national, state, and local landlords impact on Tippecanoe households.
- Increase tenant capacity and resources.
 - Engage neighborhoods to include tenants in neighborhood conversations/events.
 - Educate tenants on their rights “where they are” (e.g., Black Expo, schools).
 - Create a website to direct tenants to information, tools, or where to turn when needing help. Like the hotline UWGL had during COVID.
 - Develop a single point-of-entry or one-stop-shop (Lafayette Housing Authority) for when “trouble is brewing.”
 - Create videos on how to navigate late notices and access eviction prevention resources earlier.
 - Connect tenants with a real estate broker or retired landlord to ensure they have representation while negotiating a lease.
- Increase foreclosure prevention programs.
 - Offer education about processes and support by multiple debtors
 - Connect borrowers with advocates to help navigate foreclosure processes or negotiate alternative to foreclosure.
 - Increase housing counseling services.
- Work at the township level to increase trustee boards’ understanding of housing issues and expand trustee resources for housing for marginalized groups.
 - Provide financial funding at township level to maximize housing resources and housing navigation service.
- Strengthen Financial Assistance Programs.
 - Develop a flow chart outlining current programs/resources.
 - Expand Homestead financial empowerment programs.
 - Work across multiple settings/sources to fund debt relief and financial support.

- Increase funding for services.
 - Find additional sources of funding for court eviction and housing navigators.
 - Encourage faith-based organizations to support LUM to assist in evictions or foreclosures.
 - Develop a coordinated rental assistance program. There are resources in the community, but they can be overly cumbersome when folks need \$500 to avoid eviction.
 - Work with Purdue to invest in support for student renters.
 - Engage with big and small businesses for sources of financial support.
 - Engage big and small businesses (Chamber) as advocates for federal, state, and local funding.

- Expand legal services.
 - Maintain, expand, and deepen navigator programs.
 - Court watching program to watch eviction foreclosure.

- Educate and advocate for federal, state, and local policy changes.
 - Taxes paid for “renting from mom.”
 - Leverage county funding to support rent control, property tax incentives, affordable housing.
 - Gain more local control over housing inventory.
 - Update state-run websites with accurate information.