

# FUTURE TOPIC AREAS

-  Housing Advocacy 101: Fall 2025
-  Youth Advisory Boards: January 2026
-  Undoing Adultism: April 2026
-  Housing Life Skills: August 2026
-  Housing and Health: Early 2027

[Youth Program webpage](#)



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# INDIANA HOUSING BASICS: BUILDING YOUR FUTURE

JUNE 2, 2025  
5-6:30PM (ET)



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# INDIANA HOUSING BASICS: BUILDING YOUR FUTURE

**Who:** Youth and young adults (YYA) around the state of Indiana, age 14-24, especially for those who have experience or interest in Indiana housing systems.

**Why:** It's all about giving you the tools to understand housing systems and barriers in your own community. This training will help young people like you understand how Indiana housing systems work—especially when it comes to youth homelessness.



# HOUSING INSECURITY SPECTRUM

What do you think of when you think of housing insecurity?

- Unstable housing
  - Eviction risk
  - Unsafe/uninhabitable dwelling
  - Couch Surfing
- Homelessness
- Time-limited assisted housing
- Permanent Housing Programs
  - Section 8
  - Permanent Supportive Housing



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# DEFINITIONS OF HOMELESSNESS

## INFORMAL “HOMELESSNESS”

Doubled  
Up

Couch  
Surfing

Hotel/Motel  
(with no kids)

Other unique  
circumstances...

## MCKINNEY-VENTO

Children and youth that lack a fixed, permanent nighttime address that is stable, safe, and secure.

Can include those staying in shelters, places not meant for habitation, and those that are doubled up or staying with another family temporarily.



### IMPORTANT NOTE

It is not your responsibility to determine the type of homelessness. If you suspect a housing crisis, refer them to the Coordinated Entry Lead Agency. A Coordinated Entry assessment is probably needed for households experiencing Category 1 and 4 Homelessness.

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

### Category 1

Literally Homeless

Living somewhere not meant for habitation or in a shelter

### Category 2

Imminent Risk

Can be reasonably assumed to be homeless in the next 14 days AND no resources to obtain new housing

### Category 3

Runaway and  
Homeless Youth

Unaccompanied youth under the age of 25 or families with children and/or youth who do not otherwise qualify as homeless

### Category 4

Fleeing Domestic  
Violence

Individual or family considering, attempting to, or fleeing domestic violence AND has no other residence or the resources to obtain housing



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# WHAT IS COORDINATED ENTRY

- Coordinated Entry is the structured process by which individuals experiencing Category 1 Homelessness are connected to Housing programs:
  - This could include short-medium term housing programs (like Rapid Re-Housing)
  - This could include Long-term housing programs (like Permanent Supportive Housing)
  - Some programs have limited eligibility
    - For specific populations
  - This aims to connect the individual(s) with the highest needs to resources as quickly as possible

# THE HOUSING CONTINUUM



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# WHAT IS A HOMELESS RESPONSE SYSTEM?



Various organizations and entities within an area that serve individuals and families experiencing homelessness.

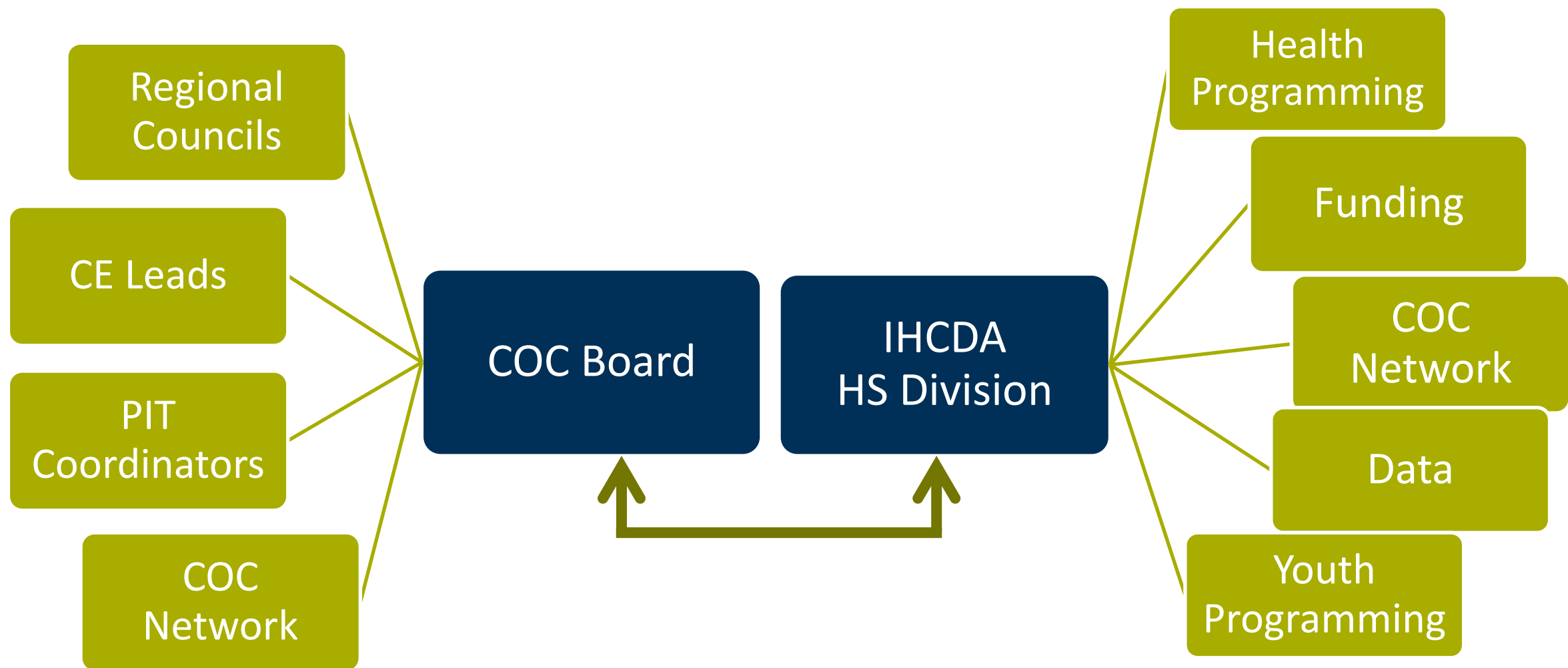
These providers can include nonprofit organizations, housing authorities, local and federal government agencies (like the VA), faith-based organizations, and other homeless coalitions. These agencies can provide guidance, emergency shelter, food resources, or other supportive services, for example.

Includes a Continuum of Care (CoC) - The most structured piece of the homeless response system, which receives funding from The Department of Housing and Urban Development (HUD).

HUD designed the CoC structure to promote community-wide planning and strategic use of resources to address homelessness by nonprofits, state and local governments, and other service providers.



# STRUCTURE: INDIANA BALANCE OF STATE COC

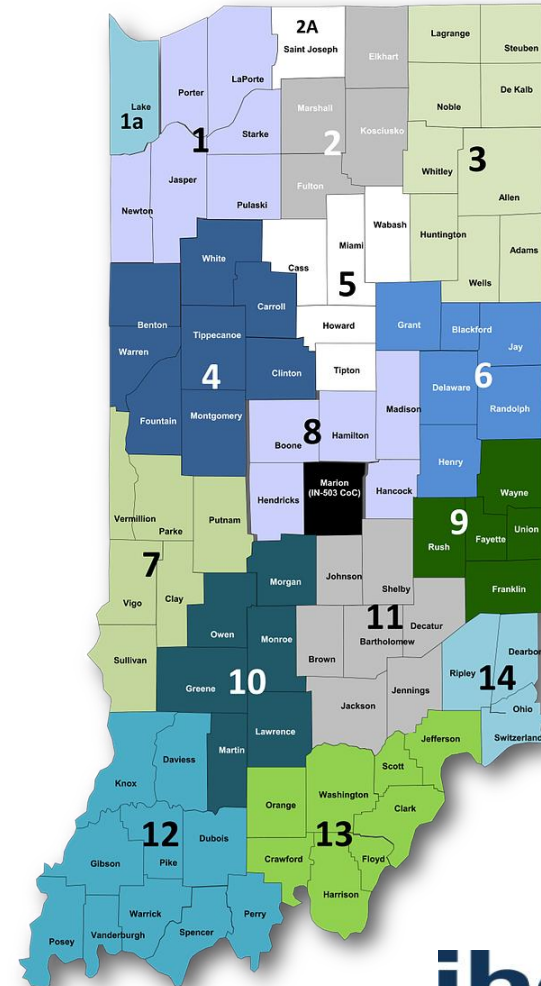


# WHAT ARE BOS COC REGIONAL PLANNING COUNCILS?

Each region is led by a Regional Planning Council and regional leadership made up of:

- Regional Chair
- Point in Time (PIT) Coordinator
- Coordinated Entry (CE) Lead

Each region's leadership can be found [here](#).



# INDIANA'S YOUTH & YOUNG ADULT (YYA) HOMELESS RESPONSE SYSTEM

Many key stakeholders including the Indiana Departments of Education, Health, and Child Services, the Indiana Youth Institute, City of South Bend, and City of Indianapolis and other youth-serving agencies are engaged with IHCDa in the work of navigating and reducing youth homelessness.

Only eight youth-exclusive agencies have historically engaged with HMIS.

All five Runaway Homeless Youth (RHY) recipients in the State input data in the HMIS system.

Informal Homeless Response System for YYA – Our current BoS is majority individual and family resources.

Our current Coordinated Entry System often prioritizes other populations (chronic homelessness, families with children, survivors of domestic violence, veterans) above unaccompanied YYA.

Foster Youth to Independence Initiative Vouchers provide additional options for some youth.



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# UNIQUE BARRIERS FOR YOUTH AND YOUNG ADULTS



- Housing: Access to available housing, lack of housing in the area, evictions, qualifying for CE assessment



- Transportation: to work, school, home. Most challenging in rural areas



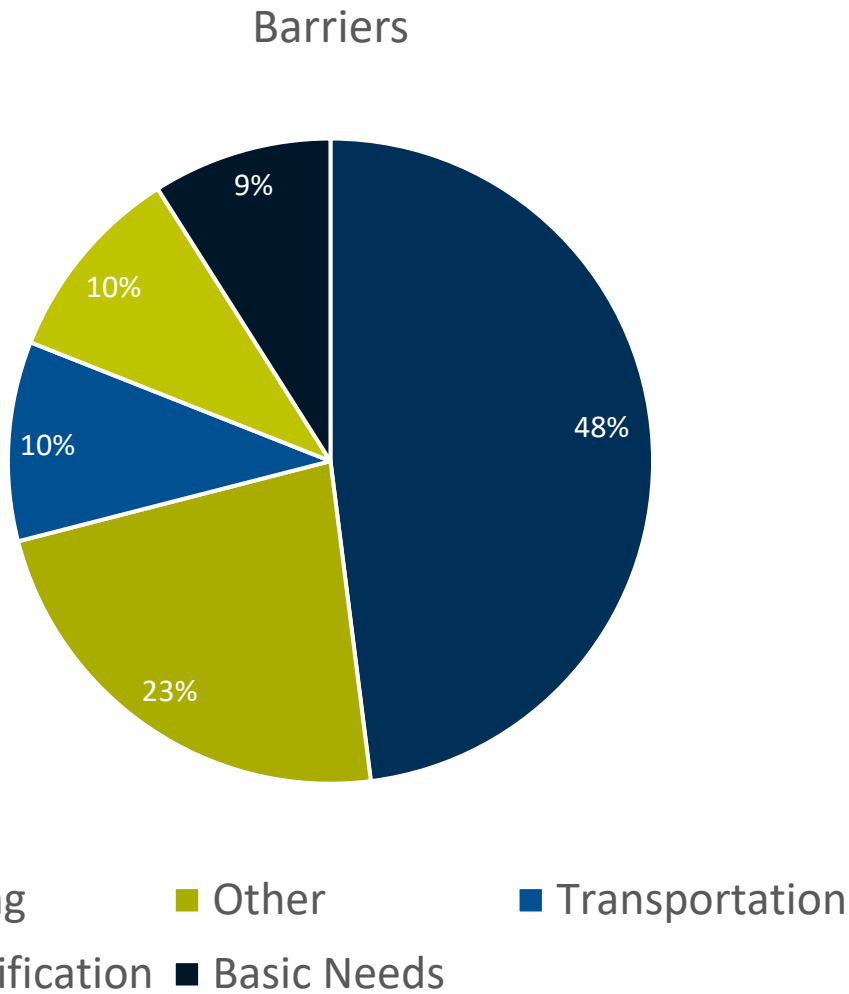
- Identification: MV liaisons struggle to identify eligible families



- Other: training, understanding, referral processes, collaborating



- Basic needs: 9% Resource deserts, difficulty accessing available resources

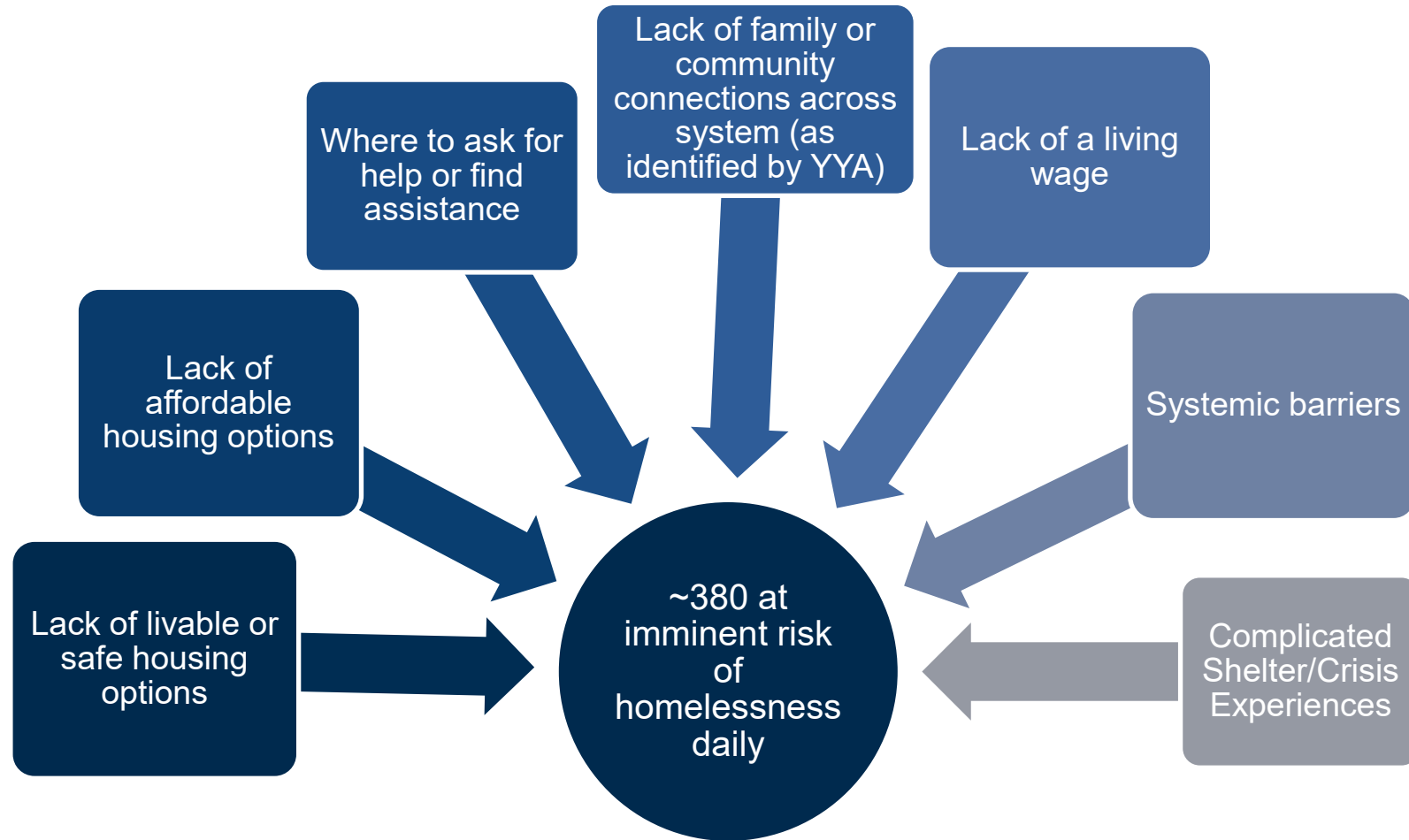


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**\*Per data collected by Homeless Youth Regional Program Navigators, 2022-2024, based on 775 YYA served, 686 (duplicated) barriers identified**



# FACTORS CONTRIBUTING TO YYA HOMELESSNESS



# RESOURCES

Vetted resources (IHCDA Youth Programs—scroll down to end of page)

IHCDA regional chairs and CE leads (regional leaders who can connect youth to housing resources)

Community Action Agencies (implement economic opportunity programs which includes emergency assistance, affordable housing and youth development)

McKinney Vento liaisons (support for youth enrolled in school)

Township trustees (can assist those in need by distributing relief and connecting residents to helpful resources)

Workforce development (youth employment initiative)

Indiana Youth Services Association (serve youth and families and offer trauma informed programming that support positive youth development)

# YOUTH HOMELESSNESS SYSTEMS IMPROVEMENT (YHSI) GRANT



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# WHERE WE ARE NOW - YOUTH HOMELESSNESS SYSTEMS IMPROVEMENT (YHSI) GRANT

## Goal #1 Uplifting Youth Voice

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- Complete statewide trainings
- Youth Symposium – Summer 2026

## Goal #2 Increase Statewide Partnerships

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- Networking and relationship building with YYA Homeless Response System

## Goal #3 Statewide YYA Needs Assessment

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- Learn what the needs are of Indiana YYA

## Goal #4 CE Assessment for YYA

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- Address accessibility of Coordinated Entry System specifically for YYA



# WHAT IS A YOUTH ADVISORY BOARD (YAB)?

## Group of young people brought together by an organization or initiative

- Seek to connect and unite youth under a common cause
- Elevate youth voice
- Allow youth perspective to drive decision making
- Provides professional development for youth
- Connects youth to their community and resources



## Bos CoC YAB Mission:

- The Indiana Housing and Community Development Authority (IHCDA), in partnership with the Indiana Balance of State Continuum of Care (BoS CoC), provides youth and young adults (YYA) the opportunity to have a voice for those experiencing housing insecurity and homelessness. The Youth Advisory Board's (YAB) mission is to create a space for youth and young adults to advocate, engage, and participate in decisions directly impacting YYA housing throughout Indiana.

### Apply Now!

YAB is seeking members. To learn more, please contact Megan Hershey, Project Consultant at [m.hershey@transformconsultinggroup.com](mailto:m.hershey@transformconsultinggroup.com)



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# QUESTION TIME

TYPE YOUR ANSWERS IN THE CHAT



If you serve on a YAB –  
**What is the main goal of your YAB?**

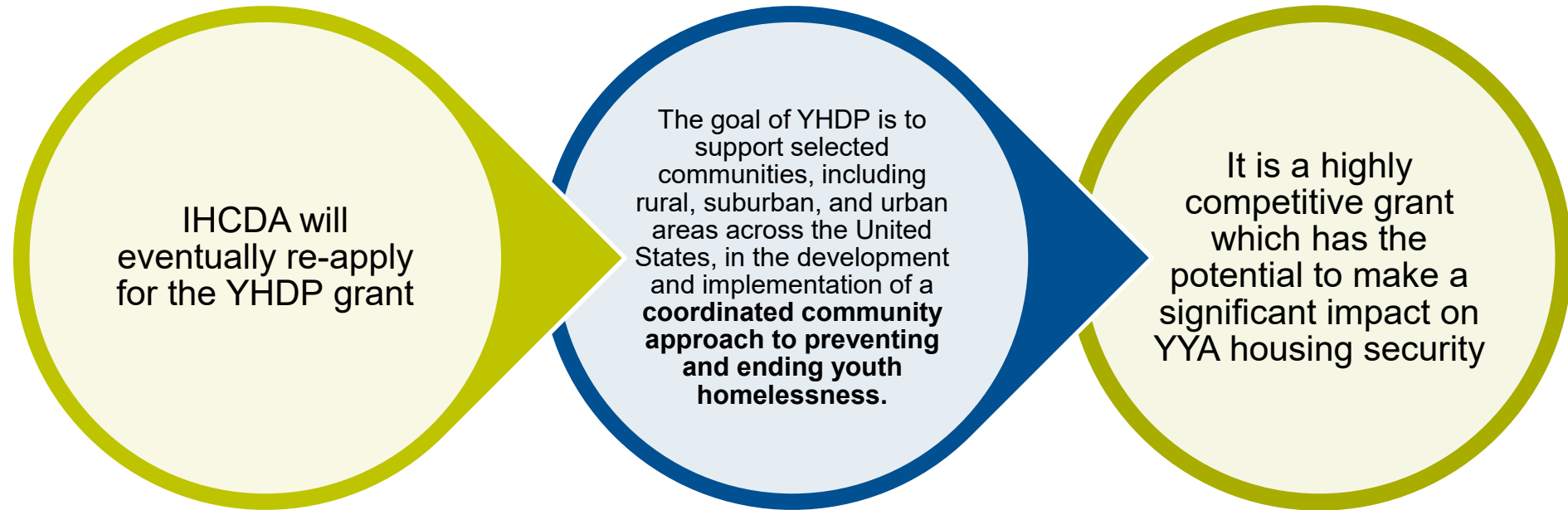
If you are not currently on a YAB –  
**What type of YABs might you be interested in joining?**



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# LOOKING AHEAD – YOUTH HOMELESSNESS DEMONSTRATION PROGRAM (YHDP)



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# LOOKING AHEAD – YOUTH HOMELESSNESS DEMONSTRATION PROGRAM (YHDP)

YHDP funds can be used to support YYA serving agencies to pay for:

Acquisition/Rehabilitation/New  
Construction

Leased Units/Structures

Rental Assistance

Operating Costs

Supportive Services

HMIS

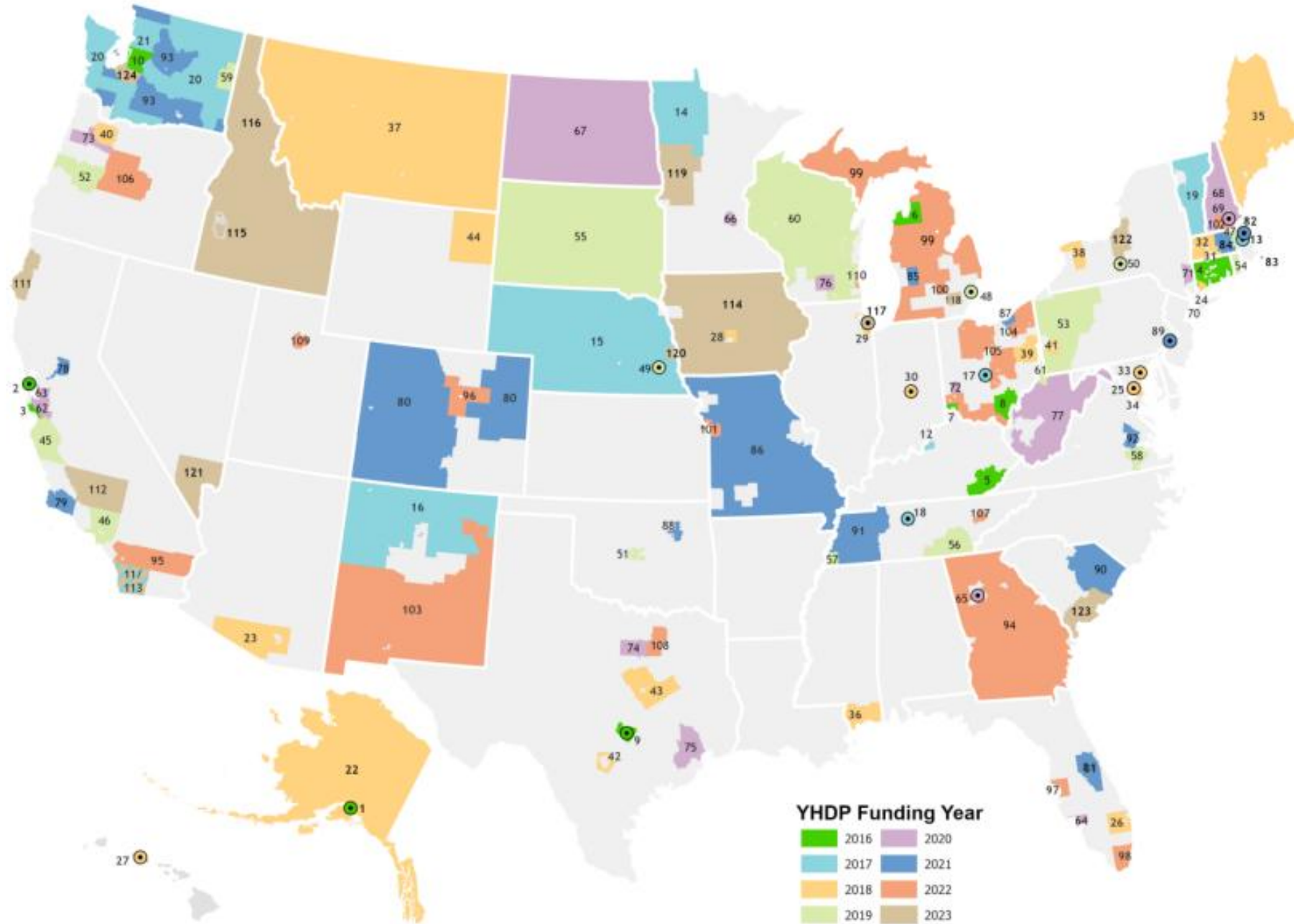
Administration



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# YHDP Funded Communities Rounds 1-8



# DATA ON YOUTH HOMELESSNESS



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# FEDERAL HUD REPORTING USING HMIS

## Point-in-Time Count (PIT)

“A count of people experiencing homelessness in one single night of the year, usually in the last 10 days of January.”

## Housing Inventory Count (HIC)

An inventory of organizations, projects, beds, and units for people experiencing homelessness on the night of the count.

## System Performance Measures

HUD has defined 7 areas of performance that all projects are evaluated on. This report is an annual look at how CoCs are performing based on those measures.

## Longitudinal System Analysis

It looks at how the head of household moves through the system (e.g., how long they experience homelessness, returns to homelessness, positive exits, etc.)



# POINT IN TIME COUNT – METHODOLOGY MATTERS

Who is counted?

- Living in a shelter
- Living in a place not meant for human habitation

When are they counted?

- Single night in January. The last or second to last Wednesday of the month.
- Sundown to noon

Where are they counted?

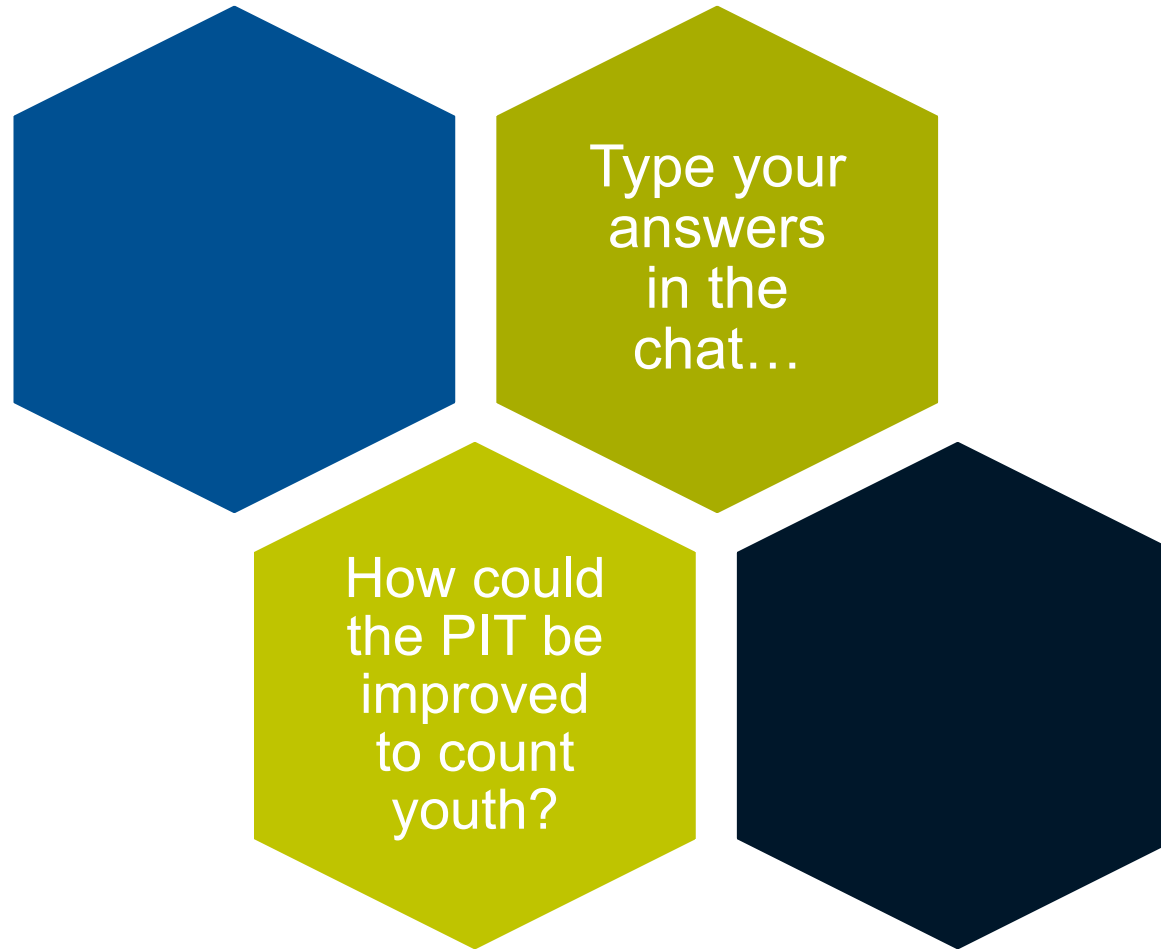
- Sheltered locations
- Street Outreach
- Encampments
- Service sites
- Meal Service



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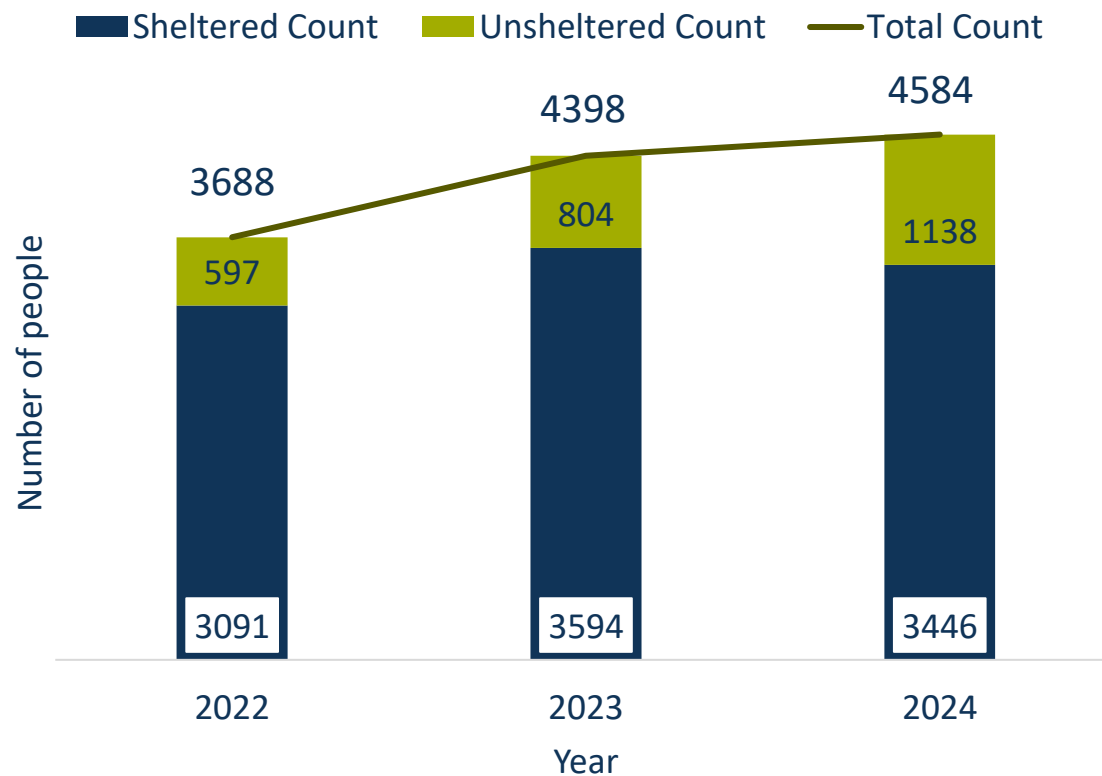


# QUESTION TIME



4,584

# PEOPLE WERE EXPERIENCING HOMELESSNESS IN THE INDIANA BALANCE OF STATE ON JANUARY 24TH, 2024.

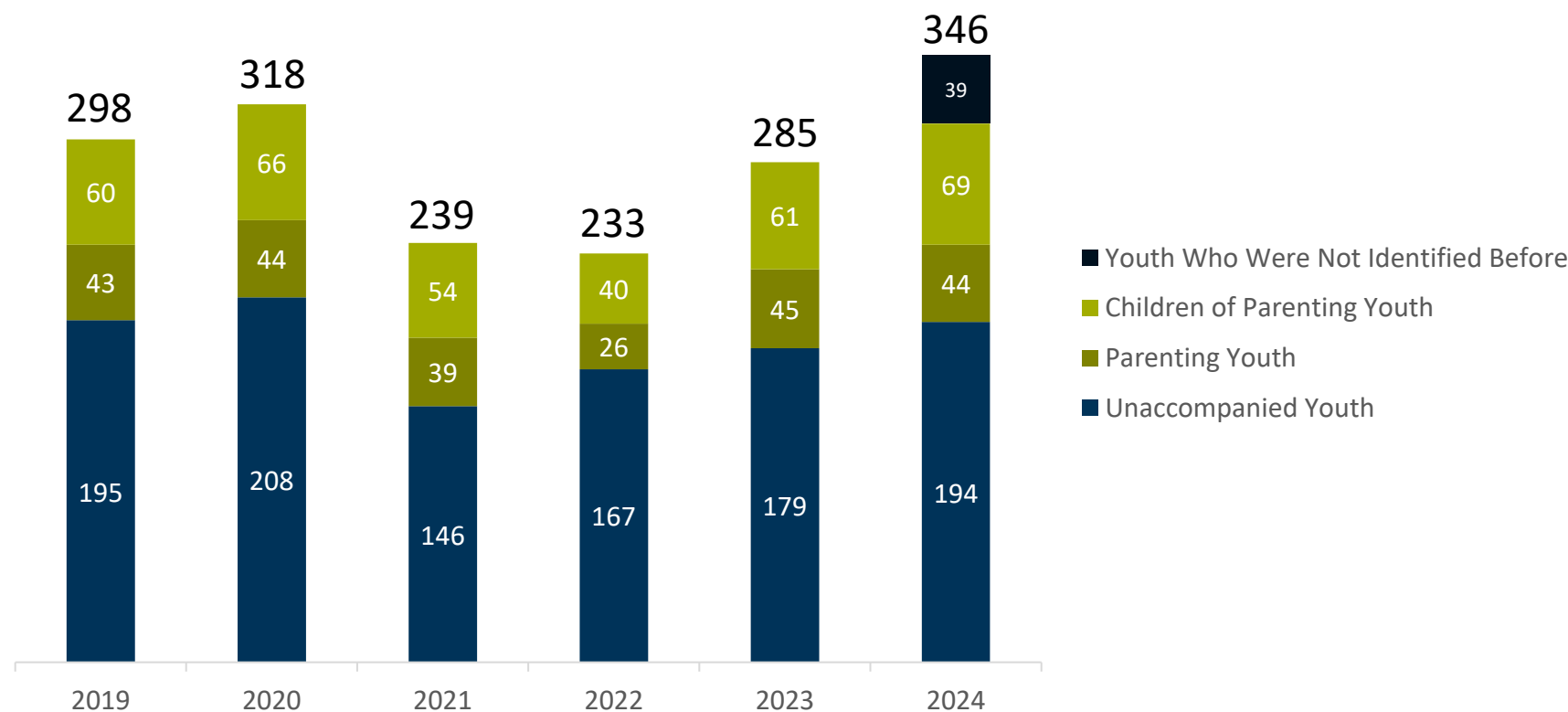


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Data is from the Indiana Balance of State Point-in-Time count



# HOMELESS YOUTH TRENDS OVER THE YEARS



**1 IN 5 HOMELESS  
YOUTH 18-24  
STRUGGLES WITH  
SUBSTANCE USE  
DISORDER**

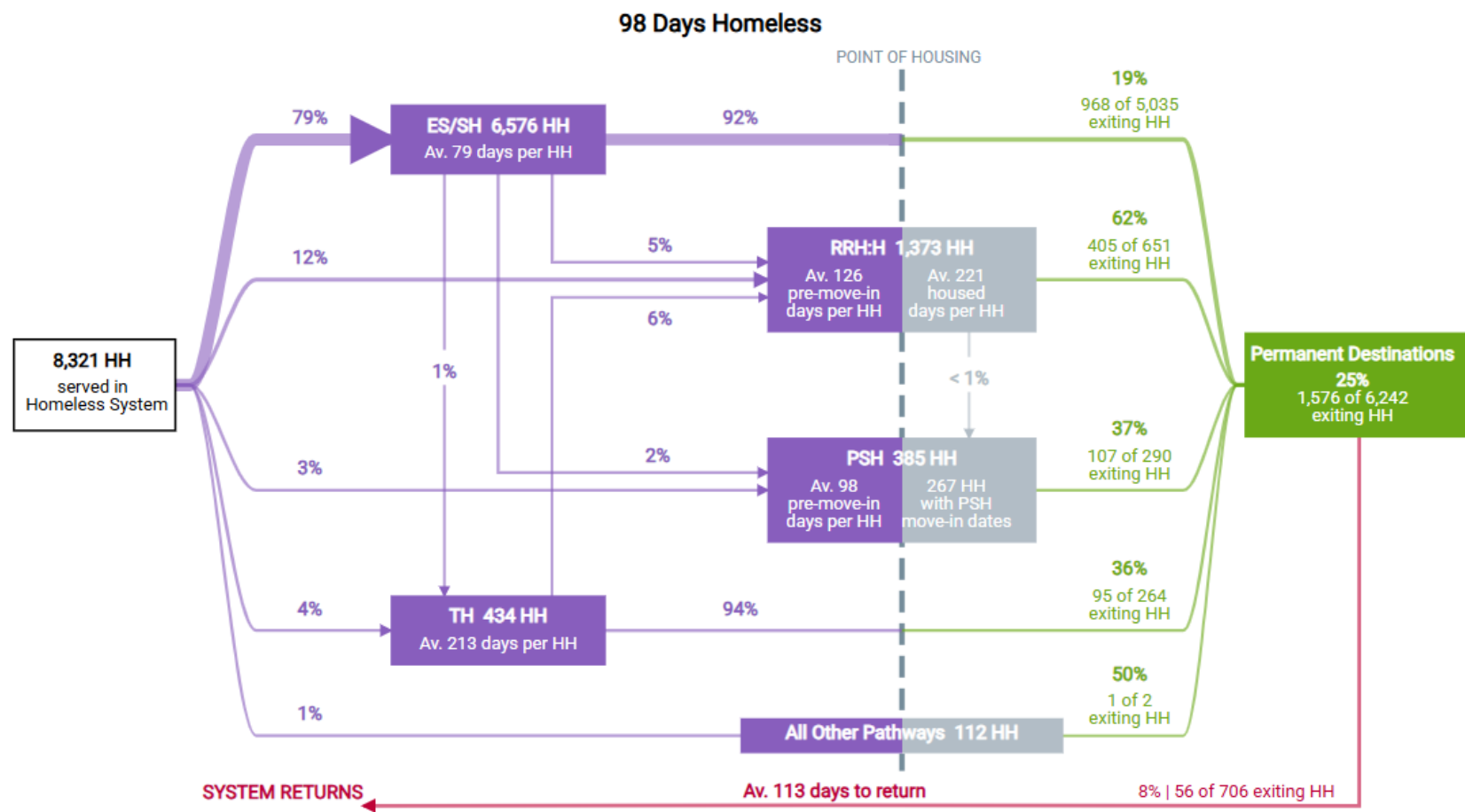


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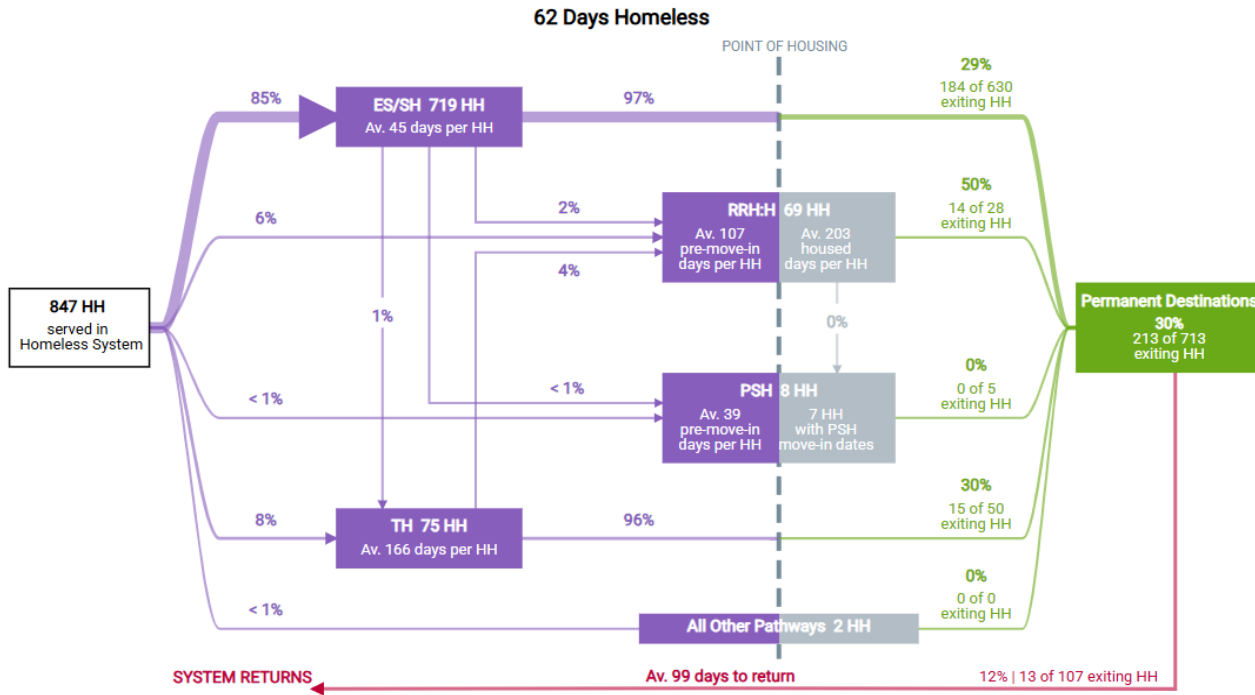
Data is from the 2024 Indiana Balance of State Point-in-Time count

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# LSA IS ABOUT FLOW THROUGH THE SYSTEM



# SYSTEM MAP FOR YOUTH



Differences from the general population.

- 62 days homeless vs 98
- 30% discharge to permanent vs 25%
- 12% return to homelessness vs 8%
- RRH and PSH less than the general population

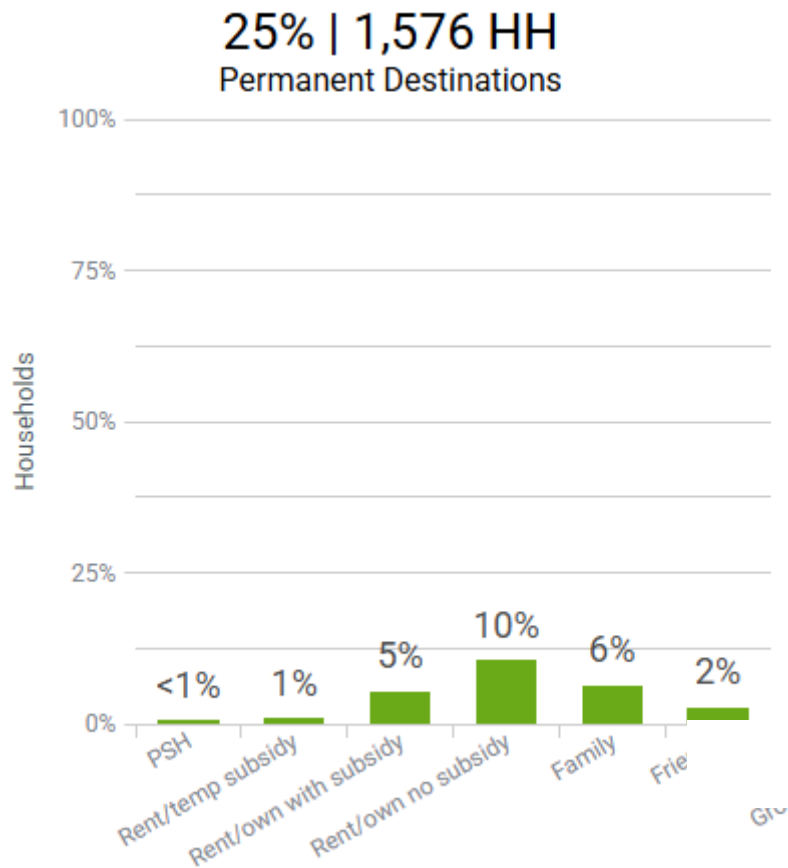


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Data is from the 2024 Indiana Balance of State LSA



# DISCHARGES TO PERMANENT DESTINATIONS

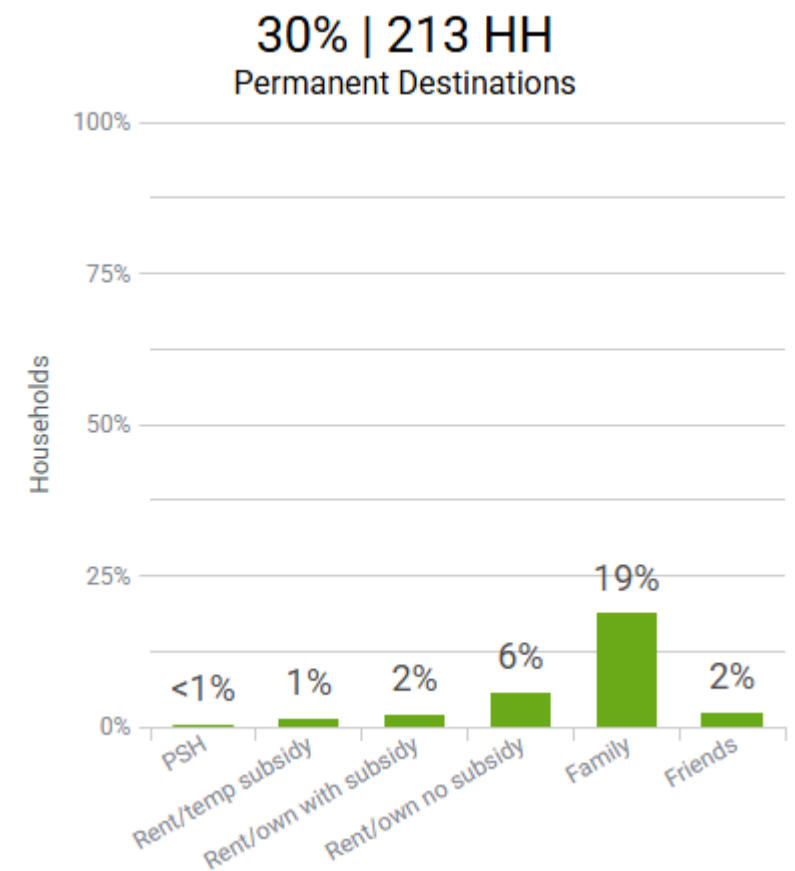
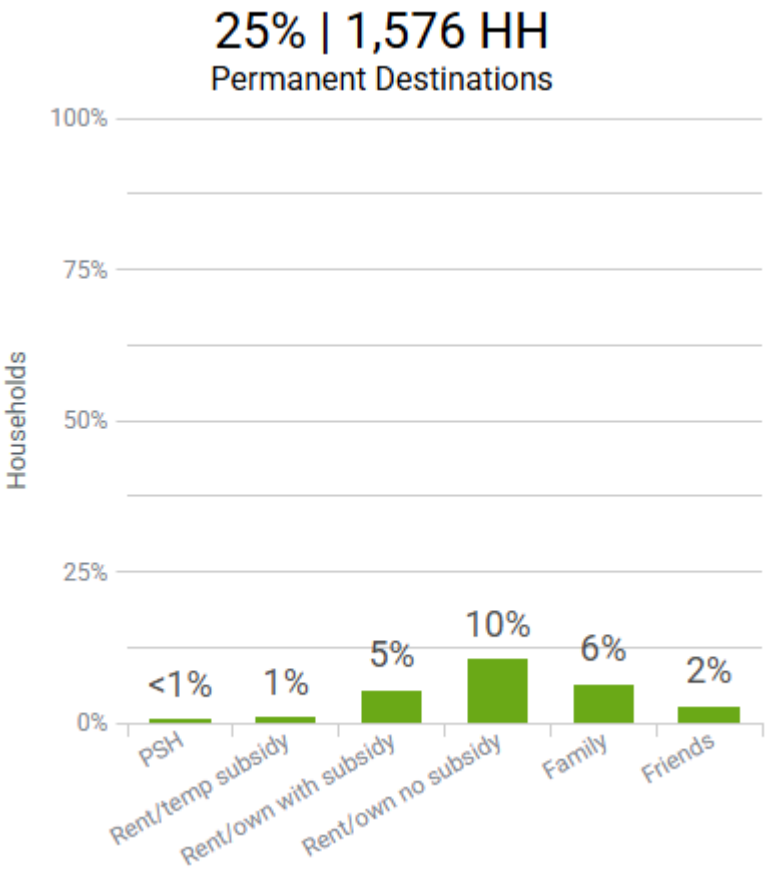


Type your answers in the chat...

What do you think this graph looks like for YYA?



# DISCHARGES TO PERMANENT DESTINATIONS





# YOUTH PERSPECTIVE: INTRODUCING RACHEL LABI

- Recent graduate from Purdue University
- Incoming impact investing intern at Volunteers of America
- From West Lafayette, Indiana
- Interest in investment management, impact investing, and economic and educational empowerment
- Why this youth advisory board?



# TIPPECANOE HOUSING SOLUTIONS COALITION EVENT

- Event organized by:
  - Community nonprofits
  - Social services organizations
  - Membership organizations
  - The City of West Lafayette
  - Homeless shelters
  - Other diverse institutions
- Focused on addressing **key housing challenges**
- **Aim:** to understand housing issues in my community including skyrocketing rental costs, rising eviction, limited affordable housing stock, substandard living conditions, and a rising rate of homelessness
- **Understanding the solutions that can strengthen our housing systems**

# INDIANA HOUSING AVAILABILITY/AFFORDABILITY

- In Indiana, only **96** rental homes are affordable and available for every 100 Low Income (LI) household
- **48** rental homes are affordable and available for every 100 Very Low Income (VLI) households
- **16** rental homes are affordable and available for every 100 Extremely Low Income (ELI) households
- Need **137K** more

## Non-Low Income (NLI)

- >80% of Area Median Income (AMI)

## Low Income (LI)

- 51-80% AMI

## Very Low Income (VLI)

- 31-50% AMI

## Extremely Low Income (ELI)

- 0-30% AMI



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# INDIANA HOUSING AVAILABILITY/AFFORDABILITY

Cost-  
burdened:

Spending **30% of income** on housing and utilities

Over **half** of all income type renter households are cost burdened.

- **80%** of VLI are cost-burdened
- **93%** of ELI are cost-burdened
- **4,584 experiencing homelessness in Indiana** (PIT count excluding Marion county)
- This number has grown since 2022



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# INDIANA HOUSING AFFORDABILITY

In Indiana, a minimum wage worker needs to **work 101 hrs/week or 2.5 full time jobs** to afford 1-bedroom apartment at fair market value

In Indiana, you must make 45K to afford a 2-bedroom rental at fair market value

At minimum wage: 122 hours/week or 3 full-time jobs



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# WE NEED...

More opportunities for people struggling/seeking housing to **talk to each other**



Big statements about housing/vision for all the housing organizations to push towards since there's lot of overlap in goals



Establish coalitions between the nonprofits, churches, city, associations, etc.



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# LARGEST HOUSING PROBLEMS

Inflation > income growth

Not enough resources/units  
to help everyone in need

Cost of housing

Landlords have biases  
against Section 8 voucher  
participants

Some on waitlist forever,  
and can't afford market rate  
housing in meantime

Eviction & Compliance

Out-of-state lenders are #1  
perpetrator for not  
maintaining property  
standards, disinterested  
(Hike up prices to sell, which  
just inflates housing market)

- Lack of formal processes  
for homeless youth

Black females: most  
overrepresented in eviction  
data (Children in home +  
single income)

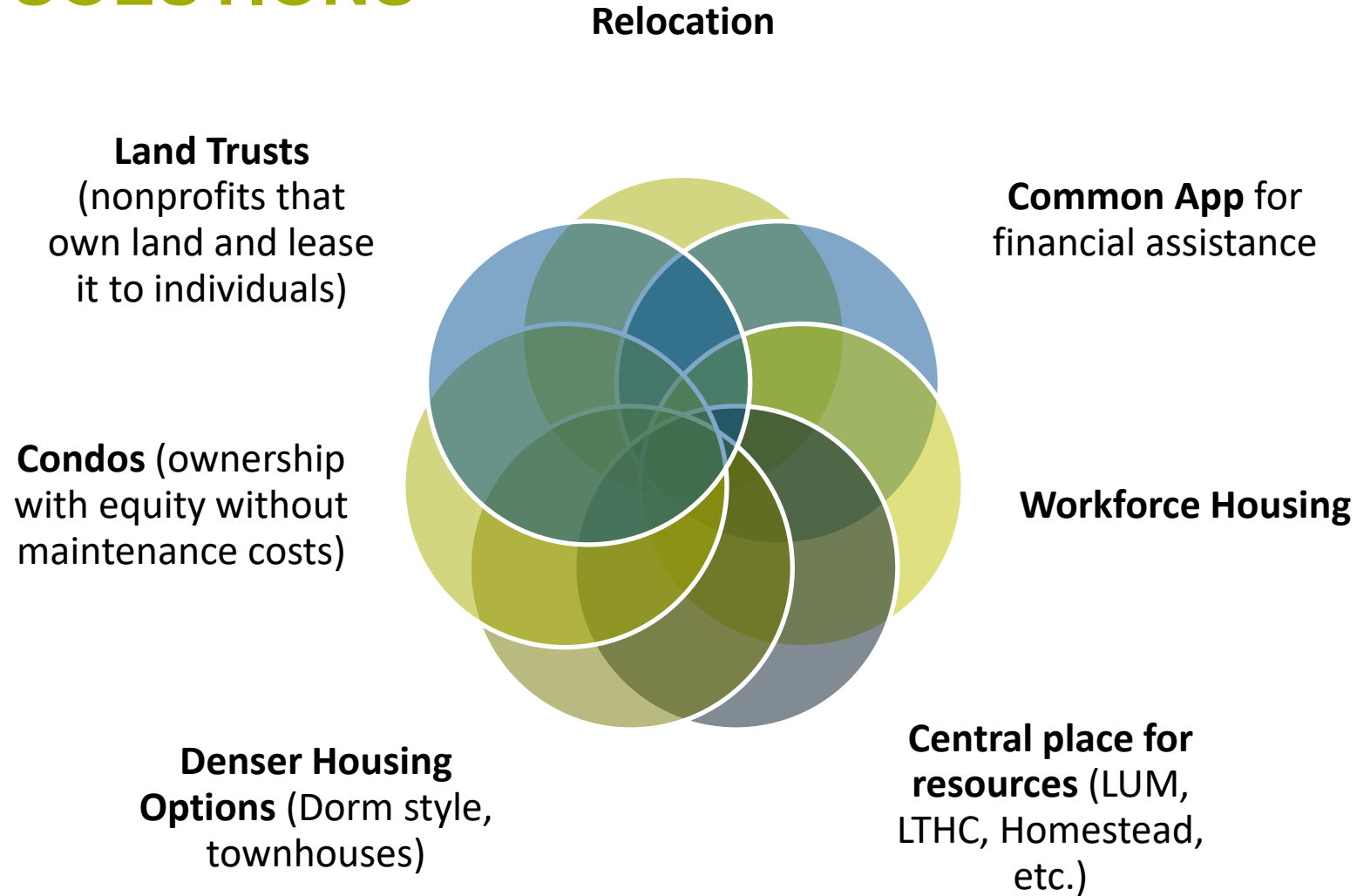
Lack of formal processes for  
homeless youth



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# HOUSING SOLUTIONS



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# KEY CONSIDERATIONS

- One of few states **without escrow program**
- **Landlord friendly state** impacts rent inspection and home quality
- Lots of **legislators are landlords** themselves meaning they directly benefit from this system
- Neighborhood reputation (impacted by proximity to homeless shelters)
- Meetings regarding LTHC and neighborhoods/businesses around LTHC
- People experiencing homelessness sometimes damage property (not severely, but still)
- Purdue Research Foundation **controls real estate**
- Homeowner Assistance Fund

# IMPACT ON YYA

Renters dominate Tippecanoe County (46%), and **youth (ages 15–29) make up the largest age group.**

Housing costs are **\$400 above** the state average, requiring **2.8 full-time jobs to afford housing**—> **young people can't afford to live in my community**, and in other communities across the state

**Young people are often cost-burdened**, so they're paying at least 30% of their income on housing

Home ownership isn't feasible, given that costs have increased **47%** since COVID, and average prices now top \$315K.

Credit card debt, student loans, and medical expenses are other roadblocks

**Young people are vulnerable, and we need to invest in their success if we aim to improve housing systems statewide**



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# THANK YOU!

## From IHCD Community Services

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[Youth Program webpage](#)

