

# PathStone Rental Mediation Training

- **Welcome and Introductions-Ice Breaker (20 min.) Annette**
- **Overview of PathStone (10 min.) Annette**
  - Who are we?
  - Our mission
  - Services and Service Area
- **The Eviction Crisis (15 min.) Margaux**
  - Indiana Eviction Statistics
  - The PathStone Landlord Experience
- **Let's Talk about... (20 min.) Chris**
  - Housing Counseling
  - Tenant Counseling
  - Financial Coaching
  - The PS Experience
- **What Do We Teach- Tenant Workshop Outline (25min) Brandon**
- **Break (10 min.)**
- **Renters' Book and How To Use It (30 min,) Jacob**
- **Community Resource for Tenants (15 min.) Chris**
- **Questions and Discussion-Wrap Up (up to 20 min.) Annette**

# Welcome/Intro/Ice Breaker

- Introductions
- How long have you been involved with eviction court?
- Give one reason why eviction mediation is important to Delaware County?

# Overview of PathStone

PathStone's mission, service area, and programs



# Overview of PathStone

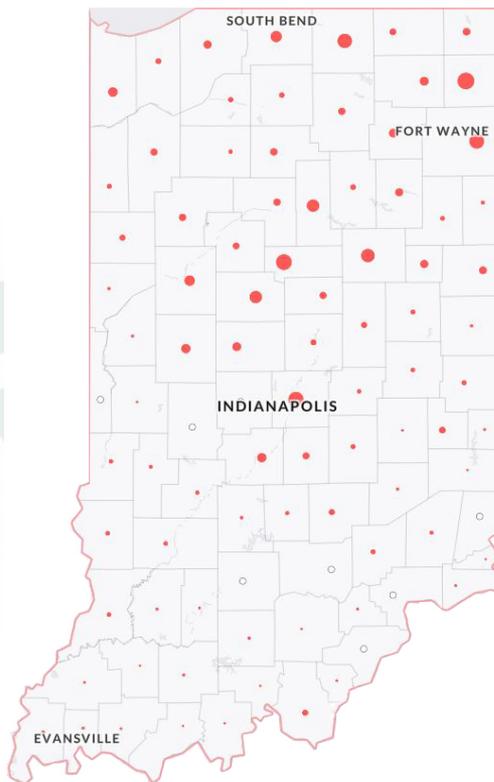
- Who we are
  - PathStone Corp. was started in 1969 as a service agency for farmworkers in Rochester, NY
  - Offices, programs and services expanded to other states in 1979 with the first new state being PA
  - An office was opened in Indiana in 1995
- Mission
  - PathStone builds family and self sufficiency by strengthening farmworker, rural, and urban communities.
  - PathStone promotes social justice through programs and advocacy

# Overview of PathStone

- Service Area
  - NY, PA, NJ, OH, IN, PR, VT
  - IN office services: Madison, Delaware, Henry, Randolph and Blackford Counties
- Services
  - Homeownership Counseling & Education, Financial Asst., Rental Counseling & Education, Housing Rehab, Money Management Education, Farmworker Housing TA, Real Estate Development, Financial Coaching, Individual Development Accounts, Financial Assistance

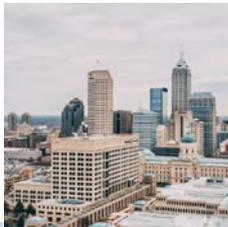
# Eviction in Indiana

PathStone's experience with the ongoing rental crisis



# Poll:

What city in Indiana had the highest percentage of evictions in 2016?



Indianapolis



Kokomo



Gary



Fort Wayne

# Indiana Eviction Rates

- Indiana has some of the highest eviction rates in the country
- Many Indiana cities are in the top 100 highest percentage nationally\*
  - Indianapolis 7.27% = 31 evictions per day
  - Fort Wayne 7.39% = 7 evictions per day
  - South Bend 6.71% = 4 evictions per day
  - Gary 6.3% = 3 evictions per day
  - Lafayette 6.86% = 3 evictions per day
  - Lawrence 7.81% = 2 evictions per day
  - Kokomo 7.95% = 2 evictions per day

\*According to Eviction Lab <https://evictionlab.org/rankings/#/evictions>

# PathStone's Experience as a Landlord



- Developer, Owner, and Property Manager
- Nonprofit developer of two apartment complexes that we own and operate with a total of 12 units
- We understand the challenges that landlords face, both operationally and with tenants
- Inconsistent communication from tenants
- Tenants not reading or keeping copies of leases
- Tenants disregarding apartment policies
- Tenants not paying rent
- Tenants and/or their dependents causing damage to the apartment

# COVID-19 Related Housing Challenges

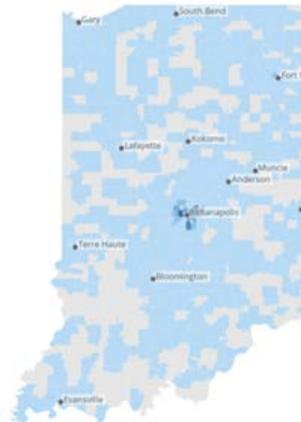
## National Low Income Housing Coalition reports:

- Approximately **267,832** renter households have been affected by COVID-19 in Indiana
- Only **9,051** of these households are served through HUD

Indiana 211 finds that despite the eviction moratorium **housing is the #1 unmet need** of Hoosiers, surpassing food, health care, and utilities

### Indiana 211 Partnership Inc.

HOUSING NEEDS MARCH 6, 2020 - MAY 21, 2020



Source: Indiana 211 Partnership

**22,354** Hoosiers contacted 211 seeking housing services. Week by week analysis indicates the need is up **22.21%** since the declared public health emergency.

#### CLIENT COUNT BY WEEK



# Let's talk about Services:

What is.... Housing Counseling, Financial Coaching,  
Tenant Counseling, Overall PathStone Experience



# Let's talk about: Housing Counseling

- Broad scope buying a home, renting, fair housing default, foreclosure avoidance, credit issues or reverse mortgages
- Work individually with participants to overcome barriers and solve problems related to housing
- Education is key in all areas of counseling
- Key components include: Financial review & budget, desired outcomes, action plan and follow up

# Let's talk about: Financial Coaching

- Co-Active Model
- Counseling vs Coaching
- Credit, Debt, Saving, Income
- Financial Resources (Income Supports)
- Financial Education
- Collaboration with Employment Services

# Let's talk about: Tenant Counseling

- Working with tenants specifically to address issues related to tenancy
- Key topics we discuss in tenant counseling
  - Rental assistance programs
  - Housing wants and needs
  - Obstacles and solutions for renting
  - Tenant Rights & Responsibilities
  - Resolving tenant-landlord conflict
  - Basics of renters insurance
  - Eviction process and prevention
  - Referrals

# Let's talk about: The PathStone Experience

- Referral
  - Simple referral form with contact information
- Intake
  - Collection of information needed to provide services
- Action Plan
  - Action steps to work toward desired outcome
  - Referrals to community organizations if needed
- Follow-up
  - Follow up calls and appointments to track status
- Resolution
  - We hope resolution = less evictions
  - We know not everyone will have this outcome
  - Alternative options to current housing situation

# Rental Workshop for Tenants

Overview of workshop, insights & FAQs



# Rental Workshop for Tenants

- Overview of workshop
  - Benefits of Renting vs. Buying
    - Benefits
    - Responsibilities
    - Drawbacks
  - Costs involved with Renting & Budgeting
    - Review budget worksheets
    - Review types of expenses
    - Discuss spending, saving, planning
    - Upfront and ongoing costs
    - Renter's insurance
    - Income to Rent Ratio

# Rental Workshop for Tenants

- Overview of workshop cont.
  - Credit & Background check
    - Basic explanation of the credit report & Credit Scores
    - Explain Background checks
  - Tenant Rights & Responsibilities
  - Landlord Rights & Responsibilities
    - Fair Housing
  - Understanding & Preventing Eviction

# FAQ's/Insights

- Not very many people have Renters insurance, they don't normally know that it is inexpensive
- People don't know what a housing ratio is
- Some people think that landlords can enter the apartment at anytime
- Typically get a lot of questions about credit

# Break



# Renter's Book

Purpose, Obtaining a copy, Walkthrough how it is used

Muncie's Rental Advocacy Book

## The Renter's Book

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Providing Answers for Tenants and  
Landlords in Muncie, Indiana

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# Renter's Book

- The purpose of this document is to provide both tenants and landlords, in the city of Muncie, Indiana with information regarding their rights and obligations under Indiana landlord-tenant law, and provide helpful resources within the community
- Obtaining a copy:
  - <http://pathstoneindiana.org/>

# Renter's Book

- Walkthrough

- <https://pathstoneindiana.org/wp-content/uploads/2020/02/The-Renters-Book-V1.1.pdf>

# Community Recourses

- General Assistance
  - THRIVE Services
  - Trustee's office
  - 211
  - Food Pantries
- Muncie Human Rights Office
- Legal Assistance
  - Indiana Legal Services
  - Neighborhood Christian Legal Clinic
- Utility and Energy assistance
  - ICAP
  - Salvation Army
- Homeless Assistance
  - Bridges Community Services
  - YWCA
  - Muncie Mission
  - Christian Ministries
- Affordable Housing Providers
  - City and County Section 8
  - Tax Credit Properties

# Q&A/ Wrap up

- Questions?
- Dialogue
  - Are landlord workshops needed?
  - What are ways we can incentivize tenants and landlords to attend workshops?
  - Now that the barrier to eviction mediation has been removed, what do you see as the next most significant barriers to eviction prevention?