In 2022, Heading Home of South Central Indiana convened a group of stakeholders to discuss housing needs in Lawrence County. It was a frank discussion about available resources and the lack of affordable housing, especially for low-income residents.

During that conversation, some community leaders expressed skepticism that homelessness was prevalent in the county. There seemed to be a disconnect between what service providers were seeing, compared to the perception of others in the community.

To provide some clarity about existing needs, Heading Home commissioned a study to assess homelessness and housing insecurity in Lawrence County. The attached research, conducted by IU Clinical Professor Laura Littlepage, reveals current conditions and makes specific recommendations for next steps to address those needs. Recommendations include:

- Create a task force of key community partners who are committed to addressing homelessness and housing insecurity in Lawrence County.

- Develop a landlord outreach program that incentivizes more landlords to accept tenants with housing vouchers.

- Create/coordinate a volunteer program to provide repairs to make homes habitable or prevent them from becoming uninhabitable.

- Identify and/or develop resources for case management, particularly for those with substance use and mental health issues.

Tackling the challenges of homelessness and housing insecurity requires a coordinated, collaborative approach. Heading Home of South Central Indiana is positioned to support this initiative, as part of its regional mission to make homelessness rare, brief and non-repeating. We look forward to collaborating to significantly improve the lives of Lawrence County residents.

Mary Morgan
Director, Heading Home of South Central Indiana

Heading Home of South Central Indiana is a regional collaborative formed in 2021 to strengthen housing security and make homelessness rare, brief and non-repeating. Find out more at HeadingHomeIndiana.org.

INDIANA UNIVERSITY

Homelessness in Lawrence County, Indiana
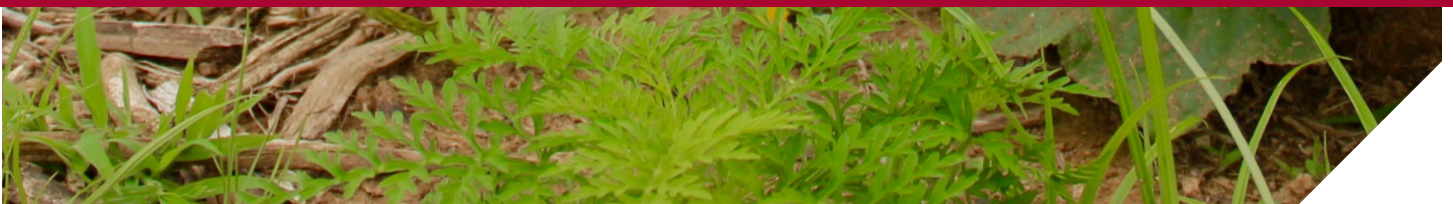
O'NEILL SCHOOL OF PUBLIC
AND ENVIRONMENTAL AFFAIRS

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About the Paul H. O'Neill School of Public and Environmental Affairs

The Paul H. O'Neill School of Public and Environmental Affairs aims to serve communities by educating individuals to be thoughtful public servants, whether serving in governments, nonprofits, or the private sector. We bring together a diverse set of students, faculty, and community leaders to engage in innovative learning and student experiences to connect cutting edge research to practical workforce skills.

About the Center for Rural Engagement

The IU Center for Rural Engagement improves the lives of Hoosiers through collaborative initiatives that discover and deploy scalable and flexible solutions to common challenges facing rural communities. Working in full-spectrum community innovation through research, community-engaged teaching and student service, the center builds vision, harnesses assets and cultivates sustainable leadership structures within the communities with which it engages to ensure long-term success.

About Heading Home of South Central Indiana

Heading Home of South Central Indiana is an initiative to drive long-term, systemic change that will increase housing security for communities in Greene, Lawrence, Martin, Monroe, Morgan and Owen counties. We envision a region where housing is accessible and affordable for all and homelessness is rare, brief, and non-repeating. Learn more at HeadingHomeIndiana.org.

Introduction and Background

In 2021, as part of the Indiana University Center for Rural Engagement's community impact process, we developed a report on homelessness in Greene County, Indiana. Stakeholders in Lawrence County, Indiana, convened by Heading Home of South Central Indiana (a community-wide collaboration working to strengthen housing security and decrease homelessness in this region including Monroe, Morgan, Lawrence, Owen, Greene and Martin Counties) indicated their interest in a similar report for Lawrence County.

To provide an overview of homelessness and poverty in Lawrence County researchers used primary data sources, including surveys of individuals receiving services from local nonprofits and interviews of key stakeholders, as well as secondary data from several sources.

Lawrence County

According to the U.S. Census Bureau, as of July 1, 2022, Lawrence County has 45,222 people with a total of 20,547 housing units of which 80 percent are owner occupied, which is higher than the 69.9 percent rate for the state of Indiana. While people in Lawrence County are more likely to live in owner-occupied housing, they are also more likely to have lower incomes, live below the poverty rate and be less likely to have at least a bachelor's degree than in the state as whole.

Literature Review

Rural communities comprise 72 percent of the total land mass in the United States but account for only 19 percent of the total U.S. population (Strengthening Systems, 2018). According to the U.S. Census Bureau, most of Lawrence County is considered rural. According to the Census Bureau, rural land encompasses any land that is not an urban area. To be considered an urban area, a place has to have a densely settled core of census tracts or blocks and count at least 2,500 people, at least 1,500 of whom must be residents of non-institutional buildings. A recent study from the Institute for Children, Poverty, and Homelessness (Student Homelessness in Rural America, 2019) suggests that while the federal government has reduced the number of

people experiencing homelessness in many urban areas, homelessness in rural America is intensifying.

The U.S. Department of Housing and Urban Development (HUD) defines homelessness as "those who are literally homeless, at imminent risk of homelessness, homeless under federal statutes, and fleeing or attempting to flee domestic violence situations" (2023). One of the challenges of using HUD's definition of homelessness is that the definition is influenced by the perceived urban nature of homelessness. Homelessness in rural areas is considerably less visible and can be experienced as unstable housing conditions, such as moving from one overcrowded and extremely substandard housing situation to another (Rural Homelessness, 2018). The most common definition of homelessness, which HUD uses, includes people living in shelters or transitional housing and unsheltered people living in places not meant for human habitation, such as vehicles, tents, abandoned buildings, and buildings without utilities or in need of significant structural repairs (holes in the roof or walls, etc.). For children under the age of 17 or younger, the U.S. Department of Education counts children in the above situations, as well as children who are living in doubled-up situations or sharing the housing of other persons, as experiencing homelessness (Federal Definitions, 2022). The relative burden of homelessness that rural communities face is higher than that faced in metropolitan areas. While the number of people experiencing homelessness is larger in urban areas, the prevalence of homelessness has been estimated to be higher in rural areas than in urban areas (AHAR, 2018). This higher incidence in rural areas can present more of a challenge than in urban areas as the scale, density, and resources available to provide services to the homeless of such rural communities are much more limited than in their urban counterparts (Lawrence, 1995).

The experience of homelessness is also different in rural areas than in urban areas. People in rural areas typically experience homelessness for shorter and fewer episodes of homelessness during their lifetime (NACRHHS, 2014). Because of this, those experiencing homelessness in rural areas are less likely to stay on the streets but are more likely to sleep in their vehicles, in state or federal campground areas, or in substandard housing (NACRHHS, 2014). They are also two to four times more

likely to live temporarily in private housing with friends or family (NACRHHS, 2014). Additionally, research has begun to explore and expand what constitutes homelessness in cases such as "couch-surfing" which is described as "moving from one temporary housing arrangement to another'' (Curry et al., 2017). This is of particular concern for Youth Experiencing Homelessness (YEH), but it also exacerbates racial disparities that already exist for YEH including youth who identify as a part of the LGBTQ+ community (Petry et al., 2022).

One of the challenges in rural areas, including Lawrence County, is limited affordable housing. According to the National Alliance to End Homelessness (NAEH), "the same structural factors that contribute to urban homelessness—lack of affordable housing and inadequate income—also lead to rural homelessness. Historically, the greatest housing concern for rural Americans has been poor housing quality" (State of Homelessness, 2020). Although homeownership rates tend to be high in rural areas, properties are often older and more deteriorated. These factors, combined with a short supply of rental opportunities, lead many people in rural areas to have "worst-case housing needs" (Strengthening Systems, 2018).

A 2019 study by Regional Opportunity Initiatives (ROI) examined the housing market in Lawrence County in the context of population growth, employment, income, and other factors. They show that Lawrence County has a current vacancy of 13 percent, which is up two percentage points from 2010, and can be attributed primarily to what the Census calls "Other Vacant" structures. These units are likely sitting vacant due to poor maintenance or lack of utilities. ROI recommends that an effort be made to replace homes sitting vacant due to structural issues or those past the point of repair. Anecdotally, our interviews indicate that people experiencing homelessness will live in these "vacant" structures, without utilities.

The Regional Opportunity Initiatives (2019) report also indicates that frequently there is a perception that housing should cost less in smaller communities or rural areas. However, the cost of construction and maintenance is often the same or even higher than in larger cities. In larger communities, bulk production

and access to supplies and labor can help control costs. Traditionally, new construction of rental housing can only be supported by minimum rental rates of $1 per square foot. Lower rental rates, as found throughout the region, mean that there are very few rental rates comparable to new construction. Financing institutions often look for comparables when funding projects as one sign that a project will be able to repay any debt. Additionally, the median gross rent between 2017 and 2021 for Lawrence County was $718, which was $173 less than the statewide median gross rent of $891 (U.S. Census Bureau, 2022).

Research indicates that compared to the urban homeless, people experiencing homelessness in rural areas have less access to shelters and supportive services and are rarely counted, making them all but invisible to policymakers (Bittle, 2019). "Rural residents are less concentrated and more spread out, making it harder to count and serve them" (Demographic Data Project, 2019), especially with the lack of public transportation options. As stated in the Indianapolis Star (Caravana, 2017):

"In many rural towns in Indiana, a homeless person must walk, hitchhike, or drive more than 40 miles to find a shelter for the night. . ... In Indiana, the paucity of dollars and beds hits rural areas the hardest. Most shelters are in cities, where the population is more concentrated and where local governments will pay some of the cost. Rural areas have fewer resources to help those without a home, forcing people either out into the streets or to live with friends or family, sleeping on couches."

What should also be addressed is the lack of public transportation systems and services in rural communities which can create barriers to services received by individuals experiencing homelessness. "Rural public transportation services more broadly support well-being for rural residents by also providing transportation to employment, schools, places of worship, and social and recreational destinations. Access to public transportation in rural areas is limited by travel times and distances, frequency of service, cost, and limitations in funding to address these challenges" (U.S. Department of Transportation, n.d.). This means that with a lack of public transit systems in rural communities, seeking resources, such as housing assistance, can prove

difficult if individuals do not have access to some form of transportation (e.g., a ride from a friend, bus line). This creates a host of issues and barriers for individuals experiencing homelessness in rural communities.

"...People experiencing homelessness in rural areas have less access to shelters and supportive services and are rarely counted, making them all but invisible to policymakers."

In rural areas, "group representation within homelessness closely mirrors group representation within the general population" (Demographic Data Project, 2019). However, women do make up a larger percentage of the homeless population in rural areas than elsewhere (Demographic Data Project, 2019). While people in urban and rural areas who are experiencing homelessness are equally likely to have faced mental illness, substance use, and domestic violence, those experiencing homelessness in rural areas are less likely to have health insurance and access to medical care (Demographic Data Project, 2019).

With the COVID-19 pandemic came policies from the federal government, such as the eviction moratoriums through the enactment of the CARES Act and the CDC. Additionally, the state of Indiana established its own eviction moratorium from March 19 to August 14, 2020. The state moratorium in the timeframe resulted in a significant drop in eviction filings, however, upon the end of the state moratorium evictions spiked drastically and remained steady throughout the CDC moratorium (Hepburn et al., 2023). From June 1, 2022, through June 1, 2023, four percent of the rental market (173) received eviction filings in Lawrence County (Hepburn et al., 2023).

Methodology

A survey of those at Becky's Place and the Bedford Men's Warming Center was conducted over several days in the summer of 2023. Becky's Place is a shelter for women and children experiencing homelessness, located in Bedford, Indiana. Becky's Place sees 82 families a year who stay an average of 80 days. Capacity varies, depending on what is needed. They have 14 single rooms, 5 family rooms and 3 accessible rooms. They have a drug-free policy and failure to adhere can result in a 30-day stay from utilizing the shelter. In contrast, the Warming Center is a low-barrier shelter that is open from Nov. 1 through March 31. Men can stay even if they are intoxicated, as long as they don't bother others. They can accommodate up to 24 people in bunks in the winter (ability to add mats if needed). In the summer, they have a drop-in center where people of any gender can do laundry, take a shower, eat a meal, and obtain clothing and hygiene products. The shelter is operated by the Stone City Alliance for Recovery and Hope.

When conducting surveys, we first introduced ourselves, explained what we were doing, and asked if they were willing to participate. If they were, we would go through the survey and thank them for their time and give them a $10 Walmart gift card. While we did not attempt a complete Census or point-in-time count of those experiencing homelessness in Lawrence County, we interviewed 33 people experiencing homelessness, close to the 37 identified in the 2023 Point-in-time count, which was conducted in January 2023. (Table 1)

It should be noted that all data collected is self-reported and not independently verified. In general, self-reporting, particularly in response to questions about personal situations, tends to lead to under-reporting.

We also conducted information interviews with local stakeholders, identified by the United Way of South Central Indiana.
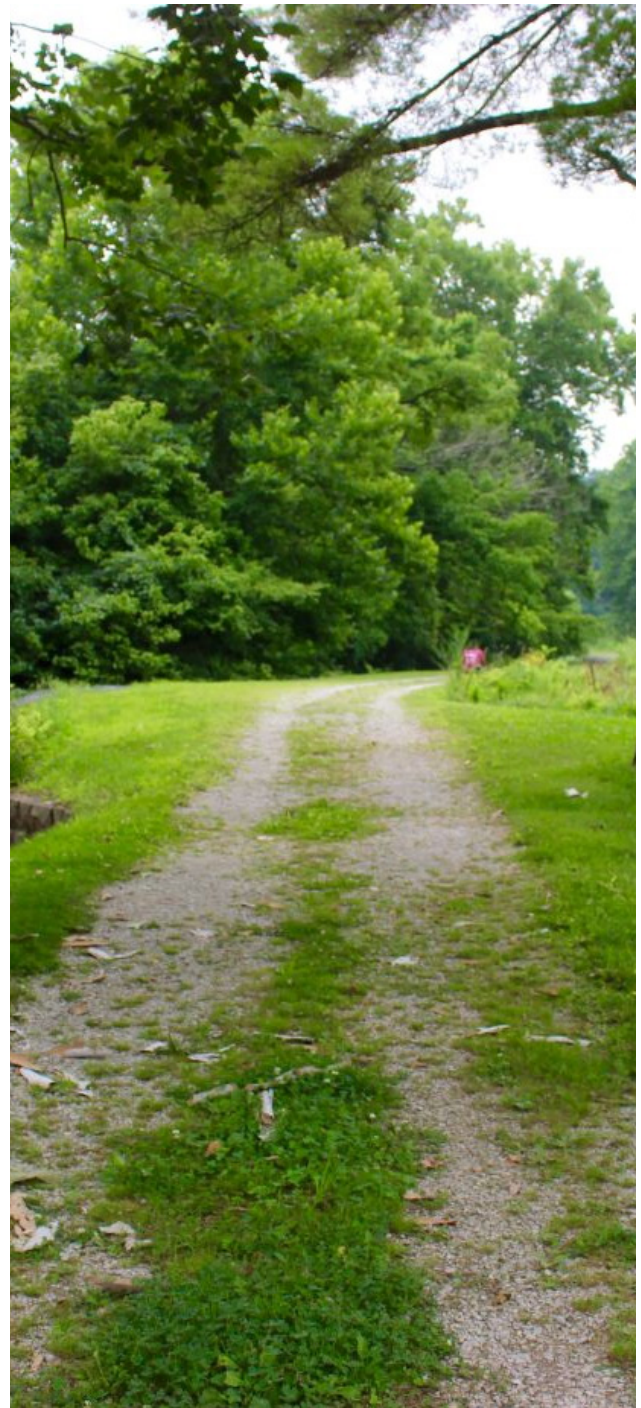
Secondary Data

To distribute federal funding, HUD requires that states develop Continuums of Care (CoCs), which are "regional or local planning bod[ies] that coordinate housing and services funding for homeless families and individuals" (Rural Homelessness, 2018). Indiana has two CoCs, one for Marion County (Indianapolis) and one for the other 91 counties in the state; this "Balance of State" CoC includes Lawrence County, which is part of Region 10.

HUD requires CoCs to use Point-in-time (PIT) counts to identify and characterize the people facing homelessness at a given point in time during the year. As Table 1 illustrates, in January 2023, a total of 33 households, made up of 37 total people (including children), were identified as experiencing homelessness in Lawrence County (Indiana Housing and Community Development Authority, 2023).

Though the PIT count represents a widely used data source to identify those experiencing homelessness in the county, the PIT count has many well-documented drawbacks. The U.S. Government Accountability Office (GAO) produced a report calling for better HUD oversight of data collection of people experiencing homelessness. The GAO found that unsheltered PIT counts, particularly in suburban and rural areas, can change by as much as 50 percent year-over-year, raising concerns about the veracity of the true change in a homeless population (U.S. Government Accountability Office, 2020). As part of its study, GAO also conducted structured interviews with researchers and stakeholders, many of whom cited the reluctance of homeless individuals to be included in a PIT count interview as problematic for understanding the true size of a homeless population (U.S. Government Accountability Office, 2020). The GAO report underscores the need for better data collection to understand and address homelessness.

The U.S. Department of Education (ED) data shed further light on those experiencing homelessness in Lawrence County beyond the PIT count data. Unlike the HUD definition, the ED uses a broader definition of those facing homelessness. The McKinney-Vento Homeless Assistance Act defines homelessness as "those who lack a fixed, regular, adequate nighttime residence,"

Table 1. Point-in-time Count of People Experiencing Homelessness in Lawrence County, 2022

Source: Indiana Housing and Community Development Authority, 2023

|	Households w/ at Least One Adult & One Child	Households without Children
Total number of households	3	30
Total number of persons	7	30
Number of children (under age 18)	4	0
Number of young adults (age 18-24)	0	1
Number of adults (over age 24)	2	29
Gender (adults and children)		
Female	6	12
Male	1	18
Transgender	0	-
A gender other than singularly female or male	0	-
Questioning	0	-
Ethnicity (adults and children)		
Non-Hispanic/Non-Latin(a)(o)(x)	7	27
Hispanic/Latin(a)(o)(x)	0	2
Race		
White	6	26
Black, African American, or African	0	0
Asian or Asian American	0	0
American Indian or Alaska Native, or Indigenous	0	1
Native Hawaiian or Other Pacific Islander	0	0
Multiple Races	0	0
Chronically Homeless		
Total number of households	0	5
Total number of persons	0	5

which includes "students who are sharing the housing of others due to loss of housing, economic hardship or similar reason; are living in motels/hotels, trailer parks, or campgrounds due to lack of alternative adequate accommodations; are living in emergency or transitional shelters; are abandoned in hospitals" ("McKinney-Vento Definition"). As Table 2 indicates, in the 2021-22 school year, there were 57 students experiencing homelessness in Lawrence County. Almost all these students have at least one parent and possibly have siblings under school age, meaning that an estimate of over 120 people in families experiencing homelessness is not unreasonable. These data also do not include families with only children not of school age or families with school-aged children who do not report their homelessness to the school. Therefore, the data does not capture the full extent of the number of families experiencing homelessness in Lawrence County and stands in contrast to the PIT data.

Table 2. Students Experiencing Homelessness in Lawrence County by School District
Source: Indiana Department of Education

School District	2018-2019	2019-2020	2020-2021	2021-2022
Mitchell Community Schools	43	29	13	7
North Lawrence Community Schools	21	14	68	50
TOTAL	64	43	81	57
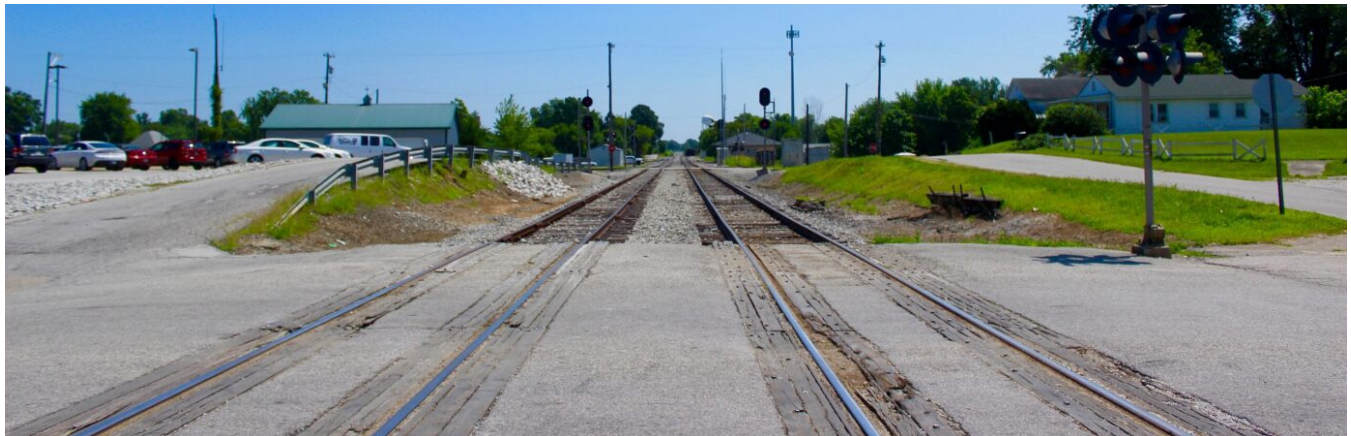
We include summary data for students receiving free or reduced lunch in Lawrence County Schools to provide context for the McKinney-Vento data and to illustrate that approximately half of the families are potentially at risk of housing instability, due to financial circumstances. (Table 3)

Table 3. Percent of Students in Lawrence County Receiving Free or Reduced Lunch
Source: Indiana Department of Education

School District	2019-2020	2020-2021	2021-2022	2022-2023
Mitchell Community Schools	58%	55%	53%	57%
North Lawrence Community Schools	52%	52%	49%	47%

As Table 4 illustrates, most of the housing-related calls to 211 were for assistance with payment of utilities (electric, gas, water). Most rentals have a policy of eviction if utilities are disconnected, due to danger of fire from heating or lighting using free standing stoves and candles, which can lead to homelessness. In addition, there were 108 calls for assistance with rent and 34 for a homeless shelter.

Table 4. Calls to 211 for Housing-Related Assistance in 2022
Source: Indiana 2-1-1 Data Dashboard

Purpose of 211 Call	Number of Calls Made in 2022
Electric Service Payment Assistance	165
Rent Payment Assistance	108
Housing Search and Information	44
Homeless Shelter	34
Gas Service Payment Assistance	31
Water Service Payment Assistance	30
Mortgage Payment Assistance	16
Section 8 Housing Choice Vouchers	10
Public Housing	8
Transitional Housing/Shelter	6
TOTAL HOUSING-RELATED 211 CALLS	452

In Indiana there is a system where elected officials (township trustees) may distribute funds to help with shelter or housing costs and utility bills, as well as food and health care assistance. Each trustee may have a different standard of eligibility, and some campaign on disbursing as few funds as possible. As Table 5 indicates, in 2022, over half of the townships in Lawrence County did not provide any housing assistance, and most of those who did, did not disburse much. Shawswick Township, which includes the city of Bedford (and therefore most of the population in the county) had the highest level of individuals assisted and value of benefits received.

Table 5. Recipients (Total Individuals) of Housing Assistance from Township Trustees in Lawrence County
Source: Indiana Gateway

Township	2019	2020	2021	2022
Bono	0	0	0	0
Guthrie	1	2	0	0
Indian Creek	7	17	2	0
Marion	59	67	77	22
Marshall	7	20	0	3
Perry	0	2	0	1
Pleasant Run	4	2	1	7
Shawswick	187	153	78	159
Spice Valley	0	2	0	1
TOTAL (All Townships)	265	265	158	193

Value of Benefits ($) Recipients received for Housing Assistance from TownshipTrustees in Lawrence County

(Township only)	2019	2020	2021	2022
Bono	$0	$0	$0	$0
Guthrie	$175	$400	$0	$0
Indian Creek	$1,100	$2,050	$900	$0
Marion	$7,946	$10,397	$14,571	$4,985
Marshall	$3,050	$4,574	$0	$1,713
Perry	$0	$550	$0	$1,529
Pleasant Run	$1,675	$744	$900	$2,525
Shawswick	$51,924	$42,677	$27,754	$47,394
Spice Valley	$0	$700	$0	$410
TOTAL (All townships)	$65,870	$60,044	$44,125	$56,031

As Table 6 indicates, after a few years of relatively stable price increases, lower than the state average, from 2022-2023, the median price (half above and half below this price) for both 1- and 3-bedroom rentals increased around ten percent.

Table 6. Median Rental Prices in Lawrence County Compared to Indiana
Source: https://www.rentdata.org/states/indiana/2023

Median Rental Prices	# Bedrooms	2020	2021	2022	2023	21-22 % change	20-21 % change	22-23 % change
Lawrence	1-bed	$597	$6,060	$607	$675	0.20%	1.50%	11.20%
	3-bed	$979	$994	$988	$1,082	-0.60%	1.50%	9.50%
Indiana	1-bed	$620	$635	$561	$628	-11.70%	2.40%	11.90%
	3-bed	$1,027	$1,048	$1,006	$1,085	-4.00%	2.00%	7.90%

Results of Survey

Of the 33 people surveyed, five had children with them at the time, and one person was pregnant. Ages of those surveyed ranged from 19 to 80, with Becky's Place skewing younger (39 percent under 30) than those surveyed at the Warming Center. At the Warming Center over half of the people (55 percent) surveyed were over 50, with one 80-year-old. Most (70 percent) of women in either place had been a victim of domestic violence. Only one person at Becky's Place was unemployed, while about half of those at the Warming Center were unemployed, and 15 percent employed, 10 percent retired and 25 percent on disability. At Becky's Place, most (85 percent) had at least a high school degree, while 70 percent of those at the Warming Center had at least a high school degree and one person had a college degree.

All surveyed at Becky's Place were experiencing homelessness, while 65 percent of those at the Warming Center were, including living in their car or a tent. Ten percent of those at the Warming Center were veterans. At the Warming Center, 15 percent of the people had been Lawrence County residents for less than a year, with only one person less than one month, 45 percent had lived there their whole life and 25 percent have lived there more than five years. In contrast, those at Becky's Place were more likely to be newer to the community with 30 percent there less than a month, and approximately half living in the area more than two years.

At the Warming Center, 35 percent had been diagnosed with a mental illness, 40 percent said they had a physical disability and 30 percent said they had a substance abuse disorder. At Becky's Place, 77 percent had been diagnosed with a mental illness, 31 percent indicated they had a physical disability, and more than half (54 percent) said they had been told they have a substance abuse disorder.

"It is very difficult to get housing when you have a criminal history or past evictions, which applies to many of the people seeking housing in Lawrence County."

Another barrier to housing can be a felony record. At the Warming Center 40 percent reported having a felony record, while 31 percent of those at Becky's place have one. As one person put it: "It is very difficult to get housing when you have a criminal history or past evictions, which applies to many of the people seeking housing in Lawrence County." According to those interviewed, barriers also include a lack of affordable options and long waitlists for Section 8 housing. One person stated: "People relapse just to go back to rehab to have housing. I was about to do that before I found Becky's Place." There is a lack of options for couples, and people with pets, which forces them to stay in cars and tents. Another issue raised is that the local food bank requires an address, which is not helpful for those experiencing homelessness.

Summary of Stakeholder Interviews

We interviewed several local stakeholders, including the mayor of Bedford, representatives of Bedford police, Housing Authority and several local nonprofits serving people experiencing homelessness. They echoed much of what those surveyed expressed, including that there is a shortage of 1- and 3-bedroom housing units at an affordable price. There are not enough vouchers and at the time of the interview, there was a waiting list of six months to multiple years, depending on the number of bedrooms. They also indicated that there is an issue with the quality of available housing in many cases.

There is a perception among some of the stakeholders that individuals come from outside the county to utilize shelter services and that most in the shelters are not from the community. This perception was not confirmed by most of those surveyed in the Warming Center, but was confirmed for some at Becky's Place, which may be due to a lack of shelter in surrounding counties (except for Monroe County).

They also indicated that case management would be helpful in keeping people housed, particularly for those with mental health and/or substance use issues. That is supported by the literature. As Ponka, et al. (2020) detailed:
"In summary, helping people who are homeless and vulnerably housed navigate and access a complex system of services yields positive outcomes in areas such as housing stability and mental health. Case management interventions may be most effective when they target specific complex populations or times of transition with more effective interventions that involve low caseloads, greater intensity and continuity of contact time, and direct service provision in addition to mere coordination." (p.15)

Stakeholders also indicated that there is not much coordination among the agencies, except on an informal basis. While the community is overall supportive, several indicated that there needs to be a "champion" to help lead collective efforts. Most of the historical support came from churches and some trustee funding. Perhaps a church group or a leader within a church could be a potential "champion."
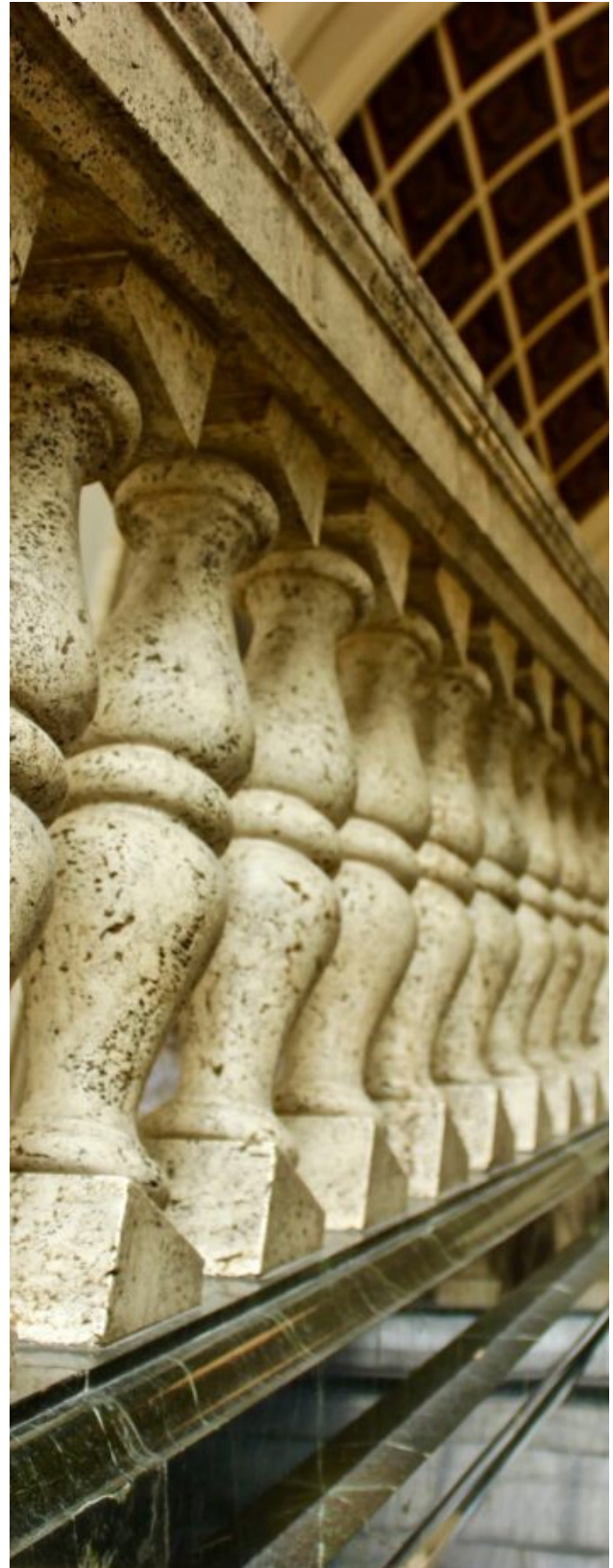
Conclusion

To accomplish prevention and address the needs of those already experiencing homelessness in Lawrence County, a recommendation is to create a task force of key community partners who are committed to addressing homelessness and housing insecurity in Lawrence County. Complex problems such as homelessness are not often solved or addressed by a single entity. Potential members would include representatives of government agencies (such as Mayors, director of the Housing Authority), nonprofits serving this population, churches, and schools. As the stakeholders indicated, there is the need to identify a "champion" to help lead these collective efforts.

Heading Home of South Central Indiana is positioned to support this initiative, as part of its regional mission to make homelessness rare, brief and non-repeating.

"Tackling the challenges of homelessness and housing insecurity requires a coordinated, collaborative approach."

This task force could consider the suggested actions below:

- Develop a landlord outreach program that incentivizes more landlords to accept tenants with housing vouchers.
- Create/coordinate a preventative volunteer program to provide repairs to make homes habitable or prevent them from becoming uninhabitable. For larger repairs as well as for weatherization, there are funds available from Rural Development, HUD, and community action agencies. This could assist in bringing "other vacant structures" back into the housing market and prevent others from slipping into that category and improve the overall quality of housing.
- Explore the creation of a landlord risk mitigation program similar to the one launched this year by the Bloomington Housing Authority.
- Coordinate and increase in the utilization of the Low-Income Housing Tax Credit (LIHTC), which provides a tax incentive to construct or rehabilitate affordable rental housing for low-income households. Many types of rental properties are LIHTC eligible, including apartment buildings, single family homes, townhouses, and duplexes. Owners or developers of LIHTC projects agree to meet an income test for tenants and a gross rent test (Scally et al., 2018).
- Identify and/or develop resources for case management, particularly for those with substance use and mental health issues.

Tackling the challenges of homelessness and housing insecurity require a coordinated, collaborative approach. With a sustained effort and community buy-in, it's possible to significantly improve the lives of Lawrence County residents who struggle with these issues.

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