HEADING HOME OF SOUTH CENTRAL INDIANA

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Heading Home Announces New Initiative to Address Unsheltered Homelessness

Streets to Stability will connect people experiencing unsheltered homelessness to housing and supportive services through a broad community coalition

Bloomington, Indiana – Heading Home of South Central Indiana today shared plans for the launch of Streets to Stability, a collaborative initiative designed to accelerate progress toward reducing unsheltered homelessness in South Central Indiana, starting in Bloomington and Monroe County. The initiative builds on existing efforts, uniting partners across the homeless response system, government, business, philanthropy, healthcare and faith communities around a shared approach: connecting people living outdoors to permanent housing and supportive services while addressing outside sleeping in a coordinated and humane way.

"Unsheltered homelessness is not new, and neither is the work our community has done to help people move toward housing," said Bloomington Mayor Kerry Thomson. "What Streets to Stability offers is a more coordinated way to bring those pieces together. It will require funding and sustained partnership, but it gives us a credible path toward two goals our community shares: helping people reach stable housing and keeping public spaces safe, welcoming and accessible."

"This initiative builds on years of collaboration among organizations across our community that are committed to ending homelessness," said Mary Morgan, Executive Director of Heading Home of South Central Indiana. "No single organization can solve homelessness alone, but by coordinating our efforts and focusing on housing as the solution, we can create a more effective, compassionate response that helps people regain stability while improving the quality of life for everyone in our community."

About the Initiative

Streets to Stability is based on a nationally tested Direct-to-Housing Encampment Response model that enables communities to resolve unsheltered homelessness using an intensely collaborative approach. The model focuses resources on one encampment or zone at a time through a coordinated four- to six-week process. Participants are connected to long-term housing, a year-long rental subsidy, and individualized support services designed to help them achieve stability and maintain housing.

After all residents have been offered pathways to housing and services, encampments or zones are closed and restored to prevent re-encampment and to return public spaces to broader community use.

The initiative expands coordination among organizations and sectors already working to address homelessness in Bloomington and Monroe County. A cross-sector leadership team guiding the initiative's development includes Mary Morgan, Heading Home Executive Director; Bloomington Mayor Kerry Thomson; Monroe County Commissioner Jody Madeira; Monroe County Councilor Trent Deckard; Bloomington Township Trustee Efrat Rosser; Emily Pike, chair of the South Central Housing Network and Executive Director of New Hope for Families; Tina Peterson, President and CEO of the Community Foundation of Bloomington and Monroe County; Brianna Solola, IU Health South Region Chief of Staff; and Eric Spoonmore, President and CEO of the Greater Bloomington Chamber of Commerce.

A new state law taking effect July 1, 2026 adds urgency to this long-standing challenge by prohibiting camping on public property. People sleeping outside will be given a 48-hour notice to relocate or risk incarceration. The new law may also result in criminal penalties, compounding existing challenges to obtaining housing. Criminal records, court fees, and fines can create lasting barriers to housing access and economic stability.

What's Next?

After funding is secured, the initiative will begin by focusing on a single zone during the summer of 2026, allowing partners to build local capacity and refine implementation of the model. As the model demonstrates success, the partnership will expand the approach to additional encampments/zones throughout Monroe County. An estimated 150 people are unsheltered in Bloomington and Monroe County – staying in encampments, sleeping in vehicles, or living in other places unfit for human habitation and not connected to emergency shelters.

Over time, Streets to Stability is intended to serve as a regional model, supporting efforts to address unsheltered homelessness in communities across South Central Indiana.

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Additional Information about the Direct-to-Housing Model

The model has produced significant and sustained results in communities across the country, including the Streets to Home Indy initiative in Indianapolis. In Cleveland, Ohio, partners used the approach to close 53 encampments and house 177 individuals in eight months. Across Connecticut, the model helped permanently close 13 encampments and connect 71 individuals to housing. In Tulsa, Oklahoma, the approach was used to successfully resolve all downtown encampments.

The Direct-to-Housing Encampment Response model was developed by Texas-based Clutch Consulting Group during the COVID-19 pandemic. In January 2026, Clutch partnered with Community Solutions — the national homelessness organization known for its Built for Zero network — to expand access to the model through training, technical assistance, and implementation support. Heading Home leads the South Central Indiana partnership with Built for Zero, which was selected as one of the communities participating in this effort.

As one step in the initiative's ongoing development, staff from Clutch and Community Solutions led a two-day workshop in early June, hosted by Heading Home, to learn more about this model. The workshop was attended by government staff and elected officials, service providers, law enforcement, consultants with lived experience and other stakeholders.

"Communities across the country are demonstrating that unsheltered homelessness can be reduced when partners align around a shared strategy and measurable outcomes," said Marney Thomas, Community Solution System Improvement Advisor. "We are excited to support Bloomington and Monroe County as they build a coordinated response that prioritizes housing, accountability, and lasting results."

Heading Home welcomes conversations with organizations and funders interested in supporting the development and implementation of Streets to Stability.

For more information, contact Mary Morgan, Executive Director of Heading Home of South Central Indiana, at mary@headinghomeindiana.org.

About Heading Home of South Central Indiana: *Heading Home serves as the backbone organization for the region's homeless response system, coordinating regional efforts to prevent and end homelessness across South Central Indiana. Learn more at headinghomeindiana.org.*