



Temporary Prohibition on Evictions and Foreclosures

Disclaimer

No information contained in, or discussed pursuant to this presentation, may be considered legal advice. If you require legal advice or guidance, please contact an attorney.

Furthermore, this information may not be considered as the Indiana Civil Rights Commission's policy.

This presentation is only intended to provide general information.



Overview

- What housing related protections has the State invoked in light of the current public health concerns?
- Other considerations.
- What if entities fail to adhere to the temporary housing protections?
- Additional resources.



Governor's Actions: Executive Orders 20-05 & 20-06

- Executive Order 20-05
 - Issued March 19, 2020—Effective until May 5, 2020, per Executive Order 20-17 unless further extended.
 - What does the Executive Order Require: the Order designates certain services as “Essential Services.”
 - Providers of “Essential Services,” which includes gas and electric utilities, broadband, telecommunication, water and wastewater services, are prohibited from discontinuing service to any customer in the State while the Executive Order is in effect.



Governor's Actions: Executive Orders 20-05 & 20-06

- Executive Order 20-06
 - Issued March 19, 2020—Effective until May 5, 2020, per Executive Order 20-17 unless further extended.
 - The Executive Order temporarily suspended the initiation of housing eviction or foreclosure actions. The Order applies to residential real estate or property, whether rental or otherwise.
 - However, the Order states that it may not be construed as relieving any individual of their obligations to pay rent, to make mortgage payments, or to comply with any other obligation(s) that an individual may have under a tenancy or mortgage.



Governor's Actions: Executive Orders 20-05 & 20-06

- While the Executive Orders creates temporary protections, Hoosiers should consider the following:
 - What happens after the Executive Orders expire?
 - What if an eviction/foreclosure action was initiated before the creation of the Executive Order?



Governor's Actions: Executive Orders 20-05 & 20-06

- Failure to Adhere to Executive Orders:
 - If a person believes that their landlord/lender is violating the Executive Order, the individual may consider filing a consumer complaint with the Indiana Attorney General's Office at <https://www.in.gov/attorneygeneral/3523.htm>, or request a complaint form by calling 1.800.382.5516 or 317.232.6330



Additional Resources

- Housing discrimination complaints may be filed by visiting www.in.gov/icrc and selecting “file a claim” or by calling 317-232-2600.
- To find out if federal housing programs may apply to your situation, it is recommended that you contact a HUD approved Housing Counseling Agencies in Indiana:
https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=IN&utm_source=March+2020&utm_campaign=March+2020+E-News&utm_medium=email
- The Indiana Housing & Community Development Authority has created and published a *Coronavirus Eviction & Foreclosure Prevention Guide*, available on its website: in.gov/ihcda



Indiana Foreclosure Prevention Network: <https://www.877gethope.org/>