About the FHCCI

The Fair Housing Center of Central Indiana (FHCCI) offers an array of programs and activities to ensure that discrimination does not impact a Hoosier’s choice of housing. We were incorporated in August 2011 by a small group of dedicated fair housing advocates. The FHCCI began operations in January 2012 and is a 501(c)(3) nonprofit organization.

MISSION: The mission of the FHCCI is to ensure equal housing opportunities by eliminating housing discrimination through advocacy, enforcement, education and outreach.

VISION: The FHCCI recognizes the importance of “home” and envisions a country free of housing discrimination where every individual, group and community enjoys equal housing opportunity and access in a bias-free and open housing market. We envision a country where integrated neighborhoods are the norm, and private and public sectors guarantee civil rights in an open and barrier-free community committed to healing the history of discrimination in America.

PROGRAMS: The FHCCI offers four main programs to fight housing discrimination and promote equal housing opportunity: Advocacy, Education, Inclusive Communities, and Public Policy.

SERVICE AREA: The FHCCI primarily serves thirteen counties in Central Indiana: Boone, Clinton, Delaware, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Monroe, Morgan, Rush, and Shelby. We assist other counties in Indiana as staff resources and budgets allow. We are the only nonprofit agency in all of Indiana, at this time, focusing exclusively on fair housing.

When the FHCCI asked its Inclusive Communities Program Partner, NeighborLink Indianapolis, if they had a person they had assisted that stood out for a FHCCI interview, we were introduced to Ms. Mamie Davis. Mamie immediately struck us as a woman of compassion, kindness, appreciation, and knowledge.

As Mamie told us her story, we learned that as she aged, she became more dependent on a walker and cane to get around. She also needed assistance from her son, who lives with her, with her daily living needs.

Mamie’s home was built in the 1950s and, like any other home of that age, was in need of attention. Financial barriers had limited the family’s opportunity to complete needed repairs. Items such as an accessible bathroom, an accessible entrance to the home, and insulation in the attic were all necessary to create a safer environment. “These are all things that I just did not have. I was just making due, I did not have the monies,” she added.

Additionally, the pipes had burst because of the harsh weather of last winter and left the family without any running water in the kitchen for nearly six months. The home needed immediate repairs.

Fortunately, with the help of the funds provided by the FHCCI to NeighborLink, their volunteers were able to quickly fix Mamie’s home and provide needed repairs. The volunteers added grab bars in the bathroom near the toilet and bathtub and at the entrance of the home, raised the toilet seat to a more accessible height, installed insulation in the attic, and repaired the plumbing underneath the home.

“What I like about it is that some of these people [volunteers] are retirees. They used to work in the corporate world, but now they are getting dirty and getting underneath my house and helping me. Well, not only me, but also lots of others...When they do this they make the community look better,” she added.

She explained that it is much easier to get in and out of the bathtub with the grab bars, and noted it is “a blessing” that they fixed the pipes and installed the insulation in the attic. “[The repairs] made me feel so good. [NeighborLink was] paying back...A lot of us are seniors and widows and we just don’t have the funds to do the things that we need. We just don’t have those finances.”

Mamie is very grateful for the repairs. “Oh, I’m so satisfied. I can’t stop talking about it...Just how blessed that I am to have all of those services for me. I’m overjoyed,” she explained. A woman of strong pride, she does not know the identity of the individual that referred NeighborLink to her but is very grateful for that person.
EXECUTIVE DIRECTOR’S MESSAGE: At the end of 2014, the Fair Housing Center of Central Indiana celebrated its third year of operations. So many nonprofits do not survive past their third year, and we are privileged to have had the community support to advance our work.

Our Advocacy Program remains the core of our work to address housing discrimination. We had a few cases reach resolution in the past year, but due to our relative youth, many cases remain pending. The process for case resolution and housing justice is often a long one.

Our Education Program continues to grow and expand. We had an extremely successful fair housing conference that brought over 300 attendees together from across the state and region. In 2014, we worked on a program to expand outreach to Indy-based churches that so often deal with member housing issues. Our social media work has also expanded and press stories on our work were abundant.

Our Inclusive Communities Program continued to perform high impact work in the Indy metro area. From our neighborhood stabilization grantees to our homeowner accessibility project, we saw the tremendous impact we can have on neighborhoods and homes with the limited funding we had available.

This year we also added a new program to focus on Public Policy issues. Fair housing is still so new in our state that we recognized a need to add a program to ensure strong and proactive fair housing laws. We expect our public policy work to grow and expand in its second year of operation.

I want to thank everyone who made our 2014 accomplishments possible from our volunteers, to our supportive Board of Directors, to our clients willing to speak up, to the incredible community colleagues we have partnered with, to our funders, and to the incredible staff here at the FHCCI. We couldn’t have accomplished what we did without any of you.

Amy Nelson

BOARD CHAIR’S MESSAGE: I am excited and honored to share this annual report with you and thank you for sharing in the success and achievements of the Fair Housing Center of Central Indiana. In just three short years, the FHCCI has made tremendous progress in identifying needs, implementing programs, and educating the community about the realities of housing discrimination.

The FHCCI was launched in late 2011 with a staff of one and a small but dedicated board of directors. They shared a mission to make housing discrimination a topic that cannot be ignored, and to expand the protection of fair housing laws. Since then, our staff has grown to include five tireless individuals and the board of directors continues to add dynamic representatives of our communities.

In addition to the work investigating and litigating claims of housing discrimination, the staff and volunteers of the FHCCI have had tremendous success with our accessibility modification programs through partnerships with Indianapolis non-profits and programs. The FHCCI joined as a complainant against Wells Fargo alleging discriminatory practices in the maintenance of bank-owned properties in Indianapolis neighborhoods. As a result, the FHCCI received $1.4 million in settlement proceeds. We have been so proud to use these proceeds to fund a series of neighborhood grants to assist other organizations in making a lasting impact in the name of equality and accessibility. More about these programs and grants can be found in the pages of this Annual Report.

Finally, our work is not done in a vacuum. We strive to be present in the news, on social media, and in dinner-table conversation. The long-standing injustices, the systemic discrimination, and the reality of racial segregation must be laid bare before the widest audience to construct a path to equal housing opportunity. We hope that our work will continue to bring awareness and involvement by both the public and private sectors. We are grateful for our supporters and partners. We believe in our mission. We believe in inclusive communities, opportunity, access, and diversity. We believe that we have many allies in central Indiana, and I look forward to meeting many more over the next year.

Caroline Richardson
The Advocacy Program of the Fair Housing Center of Central Indiana (FHCCI) works to assist persons who feel they may be victims of housing discrimination to understand their rights and options under fair housing laws. We also conduct fair housing investigations, both client-based and systemic, to determine if unlawful discrimination may be occurring. We file enforcement actions as necessary to address housing discrimination violations.

The Fair Housing Center of Central Indiana provides fair housing advocacy services to promote equal housing opportunity and to decrease incidents of housing discrimination. We believe that discrimination should not play a role in where someone is able to live. In the past year, our advocacy work identified significant barriers to fair housing choice, specifically on the bases of race/color, national origin, familial status, and disability.

CLIENT COUNSELING: The FHCCI recorded 577 housing intakes of which 171 contained fair housing allegations. Similar to previous years, allegations were primarily based on race/color, national origin, and disability.

INVESTIGATIONS: In 2014, the FHCCI opened 60 new fair housing investigations. At the end of 2014, the FHCCI was conducting over 85 fair housing case investigations across Central Indiana. Although many of our investigations were allegation-based, the staff of the FHCCI was able to also conduct systemic work to uncover housing discrimination.

The FHCCI was involved in two fair housing investigation reports released in 2014. The first report was issued by the National Fair Housing Alliance about the disparities in the marketing and maintenance of foreclosed homes by lenders in racially identifiable neighborhoods (see Page 6). The second report was issued by the FHCCI on levels of housing discrimination against Section 8 recipients in Marion County (see Page 16).

ENFORCEMENT ACTIONS: In 2014, the FHCCI filed or assisted in the filing of 17 new enforcement actions. We also continued work on filings from previous years. Enforcement actions typically take one to four years to conclude depending upon the allegations and filing venue. As a three year old agency, the majority of our cases remain pending. Some enforcement highlights from newly filed cases include:

FHCCI/Roman-Ceballos v. Shiloh Estates/FR Community: The Roman-Ceballos family initially reached out to the FHCCI to learn about their fair housing rights after experiencing over two years of alleged harassment by a new property manager. The family felt the manager was targeting them due to their Mexican heritage. The FHCCI conducted an investigation in which we found 28 current and/or past tenants who provided evidence of alleged violations of fair housing laws due to race, color, national origin, familial status, and/or disability. Evidence obtained by the FHCCI included the use of racial and ethnic slurs by the property manager; application of different rules and policies due to a tenant’s protected class status; refusal to rent or a preference against rental due to a prospective tenant’s national origin; and the denial of reasonable accommodations for persons with disabilities. Complaints filed with the Indiana Civil Rights Commission (ICRC) in early 2014 on behalf of

National Fair Housing Alliance about the disparities in the marketing and maintenance of foreclosed homes by lenders in racially identifiable neighborhoods (see Page 6). The sec-
the FHCCI and the family. Cases pending.

**FHCCI/Hendrickson v. Brookfield Farms Homeowners Association:** The owners of a home in Lafayette, Indiana had accepted an offer from a local disability advocacy organization that planned to use the house as a home for three unrelated adults with disabilities. Unfortunately, the Homeowners Association forbade the sale because it alleged it would violate the restrictive covenant that stated that all homes must be single-family occupied homes. Case filed in federal court on July 10, 2014. Case pending.

**FHCCI, et al v. TGM Communities:** The FHCCI partnered with the Miami Valley Fair Housing Center and the Connecticut Fair Housing Center on a systemic investigation to determine if a multi-state landlord was violating fair housing laws. Following the investigation, the groups filed a fair housing complaint against TGM Associates, a New York-based property management company. The complaint focuses on five complexes, including the 270-unit TGM Waterford Commons in Manchester.

The complaint alleges TGM restricted occupancy to no more than two people for each bedroom in an apartment unit, ignoring the overall square footage or whether the unit has a den, office, loft or other space that could provide for additional bedroom or living space for a child. TGM enforces this policy without regard to local health codes that state the square footage required for each occupant. In every property evaluated by the fair housing groups, TGM was found to have denied housing to families with children despite the apartments having ample square footage allowed by local codes for the family size. HUD complaint filed on August 18, 2014. Case pending.

**FHCCI, et al v. Lincoln Apartments:** After receiving several calls from residents, the FHCCI opened an investigation of potential discrimination. Lincoln is a 75-unit, permanent supportive housing development for homeless veterans. Evidence obtained by the FHCCI included the alleged use of racial slurs; application of rules and policies due to race and/or color; and the denial of reasonable accommodations to veterans with disabilities. Complaints filed with ICRC in late 2014 on behalf of the FHCCI and five current or former residents. Cases pending.
REO INVESTIGATIONS: In 2014, the FHCCI continued its investigation of Indianapolis REO (Real Estate Owned) homes and advanced our work in previously filed enforcement actions. REOs are foreclosures owned by lenders. In our filed cases, we allege that certain lenders have not marketed and/or maintained their REOs in Indy neighborhoods of color to the same standards as in Indy white neighborhoods.

Cases against Bank of America (filed in 2012), US Bank (filed in 2013), and Safeguard (filed in 2013) remain pending. A similar case against Wells Fargo reached a settlement in 2013.

Also in 2014, the National Fair Housing Alliance issued a report, Zip Code Inequality: Discrimination by Banks in the Maintenance of Homes in Neighborhoods of Color. The work of the FHCCI was cited in this report.

SETTLEMENTS/RESOLUTIONS: Now in our third year of operations, we are beginning to see resolution on open investigations and previous filings. Through our work, we were not only able to ensure individual client rights, but also address large-scale systemic housing practices through changes in policies and required fair housing training to lower repeat offenses. Below are some highlighted cases resolved in 2014:

FHCCI, et al v. Buckingham: Filed in federal court in December 2012. The FHCCI, the National Fair Housing Alliance, and HOPE Fair Housing Center settled an accessibility lawsuit against Midwest developer Buckingham Realty and Development Corp. and several co-defendants, regarding alleged violations at four complexes including the Providence at Old Meridian Apartments (Carmel, Indiana) and The Reserve at Williams Glen Apartments (Zionsville, Indiana). The agreement settles claims that the Defendants designed or constructed multifamily dwellings, and common- and public-use areas,
Advocacy

without the required accessibility features for people with disabilities in the identified apartment complexes. The Defendants agreed to make improvements and modifications at the four apartment complexes covered under the accessibility requirements of the federal Fair Housing Act which will enhance the accessibility of apartments and common areas for people with disabilities as well as a monetary payment to the fair housing centers in settlement of the claims. Settlement reached November 2014.

FHCCI v. Friedman Integrated/Clearview Apartments: On January 27, 2014, the FHCCI filed this case with HUD-Chicago as a systemic investigation. The complaint alleged discrimination by the Greenwood property due to disability in the Respondent’s requirement to pay “pet fees” for a needed animal for a person with a disability. Resolution was reached in July 2014 with the Respondents agreeing to changes in rules and policy, participation in fair housing training, reimbursement of the FHCCI’s costs, and other affirmative relief.

FHCCI/Carver/Hernandez-Reyes v. Brianwood/Cothren’s Manufactured Homes: Filed with the ICRC in September 2014 alleging that an employee had indicated that the home was located on "an adults only street" within the mobile home park. The FHCCI assisted the owner of the mobile home and the family who had been interested in purchasing in filing complaints, along with the FHCCI. Settlement reached in November 2014 with the Respondents agreeing to purchase the mobile home of one of the complainants, reimburse the other complainant for the loss of housing, reimbursement of the FHCCI’s costs, changes in rules and policies, and fair housing training.

Case 14-012: The FHCCI was contacted by a single mother with a 17 month old child. She had recently been awarded custody of three additional children. After she notified her landlord of the change, she was served with a notice that she would be evicted because she had too many people in her two bedroom unit. The FHCCI reached out to the property management and identified relevant case law. We requested a reconsideration of their policy given that the size of the unit provided sufficient habitable space for a family of five. The request was granted and the family able to live together.

Case No. 14-003: The FHCCI assisted an individual with disabilities who had been recommended by his physician to have an emotional support animal. The individual was denied the dog by his management company due to a “no pets” policy. He contacted the FHCCI to learn of his rights. The FHCCI contacted the management company, identified relevant case law, and the reasonable accommodation request was approved.

Case No. 14-004: The FHCCI assisted an individual who uses a wheelchair and lives on a floor in a public housing unit only usable by him via elevator. The elevator was frequently breaking down affecting his ability to be independent. He had complained to the property manager several times with no resolution. He then contacted the FHCCI for assistance. The FHCCI contacted the property manager requesting a reasonable accommodation that the client be allowed to move to a first floor unit or a unit in another building on the first floor with no penalty. The complex would also pay for the client’s moving expenses. Approval was granted.

Case No. 14-006: The FHCCI assisted an individual who is visually impaired with a reasonable accommodation request. The client was frustrated that her apartment complex was not clearing the sidewalks of snow and ice making it dangerous for her to use the trash dumpster. She had made requests of her property management company and was not receiving any resolution. She contacted the FHCCI for information on her rights. The FHCCI contacted the management company requesting a reasonable accommodation that her route to the dumpster be cleared of snow and ice within two hours of a request by her to the office during business hours. The request was granted.
The FHCCI believes education and outreach plays an integral role in the elimination of unlawful housing discrimination. Education and outreach services provide consumers with the ability to identify discrimination and assert their fair housing rights. Education also empowers those in the housing industry with knowledge of the law in order to prevent fair housing violations. In just three years, the FHCCI has become known as a leader in quality fair housing education programs and is always seeking new ways to present its fair housing education.

**FAIR HOUSING TRAININGS:** In 2014, the FHCCI conducted 47 trainings for 1,691 participants on fair housing to educate nonprofit organizations, landlords, property managers, lenders, real estate sales professionals, municipal employees, social service agencies, homeseekers, and housing consumers on fair housing laws.

**COMMUNITY EXHIBITS:** The FHCCI believes in supporting our fellow community organizations at their conferences and trainings. Through working together, we can better advance our missions. Participation in such community events also allows the FHCCI to share fair housing information and connect with individuals who we may not encounter otherwise. Many walk away now considering the impact fair housing has on their lives. In 2014, the FHCCI hosted exhibit booths or tables at 40 community events to promote FHCCI services, programs, and fair housing. In addition, 3,419 persons stopped at the FHCCI booth to learn about our services and fair housing. Exhibits included the Circle City IN Pride Festival, Indiana Black Expo, Indiana Latino Expo, various disability conferences, IMPD community days, and others.

**PUBLICATIONS:** The FHCCI distributed 25,553 fair housing publications in 2014 at trainings, conferences, and exhibits. We maintain two fair housing brochures and ten topic specific fact sheets on fair housing issues. Our publications are available in English, Spanish, Burmese, and Braille.

**PRESS RELATIONS:** The FHCCI continues to expand its press list and relationships with the media. During 2014, the FHCCI increased its press releases to raise awareness of fair housing. We released 16 press releases focusing on FHCCI case work, trainings, and days of observance or importance. The FHCCI had 19 unique, mainstream print stories - some stories were reprints in multiple statewide papers and are not

"It was a great [fair housing] conference – although, I expected nothing less from a FHCCI conference." - Attendee, 2014 FHCCI Fair Housing Conference

"Your event was far and away one of the best events that I have ever had the pleasure of attending or participating in, including events that have been produced by national organizations." - Attendee, 2014 FHCCI Fair Housing Conference

"I have been to many conferences and I am amazed at the last two [FHCCI] conferences, how organized and well done it is." - Attendee, 2014 FHCCI Fair Housing Conference
counted in the total and 7 radio stories about FHCCI activities. Our work was featured in the *Indianapolis Star*, *Indianapolis Recorder*, USA Today, Afternoons with Amos, WFYI Indianapolis, and others. We also began distributing FHCCI specific PSAs on local and national issues including such issues as snow removal for those disabilities and affirmatively furthering fair housing in 2014. Some of the PSAs and press clippings are highlighted in this report.

**INDIVIDUAL OUTREACH:** The FHCCI released 11 FHCCI e-newsletters to the public. Each e-newsletter contained updates on trainings, Indiana and national fair housing news, and FHCCI activities. In 2014, our e-news distribution list increased by 44% from 2013. We request approval before adding anyone to the distribution list.

**WEBSITE / SOCIAL MEDIA:** Throughout the year, the FHCCI continued to update the highly reviewed Education page on the FHCCI website (www.fhcci.org) with new guidance, reports, and studies. Our website also uses the Google translator for multiple languages. We also utilized social media to alert the public to breaking news on fair housing and related issues.

"I wanted to email and let you know what a wonderful conference you hosted. It was really one of the best conferences I have attended and (believe me I had attended my share). I really liked the workshop breakout and then completing the day altogether with lunch and speakers." -Attendee & Sponsor, 2014 FHCCI Fair Housing Conference

"Norma Cruz received more than $30,000 to build a handicap-accessible bathroom addition to her home near Lafayette Square Mall. Her grandson, Antwain Harrison, 26, was the victim of a shooting in West Lafayette in 2010 and paralyzed from the neck down. Cruz said she and her family are grateful for the new bathroom, which allowed Harrison to shower for the first time in years, instead of taking sponge baths. To have something like this happen, you know, something come through for us, I just thank the Lord there are people out there who are willing to help other people," she said. -Indianapolis Star, September 7, 2014

The FHCCI was pleased to assist the Harrison family who had also been a victim to an unscrupulous contractor who took off out of state with money their neighborhood had raised for the addition, as well as another neighbor’s funds. Through our Inclusive Communities Program, we provided a fully accessible bathroom addition (below) for the family to meet Antwain’s long term aging needs.
The 2nd Annual FHCCI Fair Housing Conference was held on April 17, 2014 in Indianapolis, IN. With a theme of Building Inclusive Communities Through Fair Housing, the event had 28 community sponsors and over 340 registrants. Civil rights pioneer Carlotta Walls LaNier, youngest of the Little Rock Nine, was the keynote speaker. She provided an inspirational address about the impact of school segregation and her personal battle for equal education. There were also eight fair housing workshop breakouts on varying fair housing topics in the rental, sales, and lending industries. Sara Pratt of the U.S. Department of Housing & Urban Development, Washington, DC was a featured panelist. The conference was highly reviewed by attendees who came from a variety of backgrounds across the region.
Maurice McGough, Director of Fair Housing of HUD-Chicago, discussed national origin fair housing cases.

Ceyla Ceballos, a FHCCI client, spoke about the impact on her family in experiencing housing discrimination.

Leigh Riley Evans, Mapleton-Fall Creek Development Corp, updated attendees on a FHCCI grant to rehab homes.

A popular panel was on fair housing rights for domestic violence survivors.

Sara Pratt, Deputy Assistant Secretary for Enforcement Programs, discussed HUD's work addressing disability discrimination in lending.

Caroline Richardson opened the luncheon with a thank you to all 28 sponsors.

Jonathan Bont of the US Attorney's Office gave an update on redlining cases during a panel on lending and sales discrimination.

Amber O'Haver provided info on the use of people first language.

A panel discussed LGBT housing protections.

Attendees from across Indiana learned about fair housing.

A panel discussed national origin fair housing cases.

Fair Housing Conference
In 2014, the FHCCI’s Inclusive Communities Program had three main components: coordination of the Central Indiana Accessibility Partnership Project, community volunteerism, and community relief grants through the Wells Fargo fair housing settlement.

CENTRAL INDIANA ACCESSIBILITY PARTNERSHIP PROJECT (CIAPP): The FHCCI leads a coalition of agencies that assist low-income persons with disabilities and/or signs of aging to secure needed accessibility repairs. By providing these modifications, people are able to age in place in the housing of their choice, thereby stabilizing neighborhoods. A small investment that prevents a long-time homeowner from having to leave their neighborhood because their home is not accessible not only allows Hoosiers to maintain their property and their ties to the community, but is a vital step in repairing the damage to our city and our economy caused by discrimination, vacancy, and neglect.

Cost savings can also be substantial. Although a new, accessible bathroom may cost between $10,000 - 15,000, the cost of unnecessary nursing home care is significantly more.

In 2014, the CIAPP completed 30 projects for deserving families from funding provided by the National Fair Housing Alliance and through the FHCCI’s Inclusive Communities Program. Our partner agencies in the CIAPP are: accessABILITY, Back Home in Indiana Alliance, CICOA, Easter Seals Crossroads Indianapolis, Rebuilding Together Indianapolis, and Servants at Work (SAWs). A few of the many people we were able to assist in 2014 can be found throughout this report.

Clients overwhelmingly expressed their satisfaction with the final results, often with tears of joy. They cited an increased level of independence and improved quality of life they had not experienced in years or sometimes ever in their lives. No longer were they required to crawl up steps, wait for assistance to use the bathroom or get through a door, or risk dangerous falls getting in and out of a bathtub. Not only was their overall physical health improved and safety increased, they told us of the ways their independence and quality of life was improved. The CIAPP program provides small changes that truly impact people’s lives for the better.

COMMUNITY VOLUNTEERISM: In 2014, the FHCCI expanded its Inclusive Communities program to also include volunteerism by the FHCCI staff and board. In December 2014, members of the FHCCI staff and board gave back by volunteering on a weekend morning at the Mary Riggs Community Center. We have several volunteer events planned for 2015.

COMMUNITY RELIEF GRANTS: As the administrator of the Indianapolis portion of the Wells Fargo community relief funds, the FHCCI saw substantial progress in the grants awarded in late 2013 and early 2014. Some of the projects were completed in late 2014 with the remainder scheduled to finish work in early 2015. Some highlights from a few of the funded projects follow:

NeighborLink, a newer Indianapolis based nonprofit which utilizes volunteers to assist low income seniors with needed home repairs, was funded by the FHCCI with a one-year, $15,000 grant. At the end of 2014, NeighborLink had already assisted 90 seniors with needed home repairs such as plumbing, accessible bathrooms, landscaping, appliance

Mamie Peters reached out to the FHCCI in 2014 for assistance in obtaining a needed stair lift in her older, multi-story home. “I was getting weaker and weaker. I could not get up those stairs. I was sleeping on the sofa downstairs. Before that, I had the rails to pull me up. I have strength in my arms. My legs and knees are weak. I have been pulling myself up the stairs since 2013.” After her stair lift was installed via CIAPP, Mamie responded, “What do you say...ecstatic, pleased, and satisfied? It helps; does just what I wanted; it stops just right. It goes right up to the top of the step and ends on the right place. This is the cat’s meow.” We should note that Mamie was a true delight to work with.
Inclusive Communities

repair, roof and structure repair. Projects ranged from the small to large. A project completed by NeighborLink, and its very pleased homeowner, is on Page 2 of this report.

The King Park Area Development Corporation (KPADC) was funded by the FHCCI with a one-year, $75,000 grant to assist five low income homeowners with home repairs to address significant health and safety concerns. All work was completed in 2014. A project completed by the KPADC is on Page 15 of this report.

The Neighborhood Christian Legal Clinic (NCLC) was funded by the FHCCI with a one-year, $75,000 grant to address maintenance of vacant homes in Indianapolis neighborhoods of color. Through the end of 2014, the NCLC had investigated and pursued remedies on 264 vacant properties. Notification letters were provided to inform the owners that their property was vacant and may violate city ordinances. The letters then asked the property owner to contact NCLC to discuss the issues. Approximately one-fifth of owners have contacted the NCLC to date. When no response is received, NCLC determines if the property is in violation of city ordinances. If it is, the home is referred to the Department of Code Enforcement. The NCLC has also been providing educational presentations to neighborhood groups on the current status of vacant housing in Indianapolis, why vacant housing is so rampant, the negative effect vacant housing has on Indy neighborhoods, and how these groups can address these issues.

Daphne Minor is a single grandmother and homeowner who was referred to the FHCCI. She has owned her home for more than 15 years. Ms. Minor suffers from conditions of aging, and had fallen attempting to get in and out of her bathtub. She is also taking care of her grandson who has significant disabilities.

Ms. Minor saw that there were several things about her home that limited her and her grandson's accessibility and safety, which is why she applied for a home modification grant through the Central Indiana Accessibility Partnership Project (CIAPP). Items that needed attention included: an inaccessible kitchen, a wall in the kitchen that worsened her grandson's attention deficit disorder when she was in the kitchen and he was in the living room and unable to see her, and an inaccessible bathroom. "I was always afraid [my grandson] was going to fall or get burnt," added Ms. Minor, demonstrating the caring grandmother that she is. She also added that her grandson had to use a cup to use the restroom.

With the help of the CIAPP, Ms. Minor now has a widened door into the kitchen, a new kitchen floor, and a pass-through opening from the kitchen to the living room to allow visual contact between Ms. Minor’s grandson and herself. A new raised toilet, a new shower seat, and a walk-in door at the bathtub were also added to increase accessibility.

"It has made a big difference! [My grandson] is more at ease walking through the house," explained Ms. Minor. "He'll go into the kitchen and start washing dishes; he is more comfortable now.” Instead of having her grandson by her side at all times in the kitchen, he is now content to be sitting in the living room, thanks to the pass-through opening created. Both Ms. Minor and her grandson gained a great sense of independence because of the home repairs and modifications. "If you have a child with special needs, it is expensive. This is just a relief. I'm so glad that this program is available and that we qualified," Ms. Minor exclaimed.

Mary Riggs Volunteer Day

▼ Brady Ripperger (staff), Caroline Richardson (board), Tom Crishon (board), Cristina Nape (staff), Emily Munson (board), & Deb McCarty (board).

Alexis Thomas (staff), Cristina Nape (staff), Tom Crishon (board), Brady Ripperger (staff), Deb McCarty (board), Caroline Richardson (board), & Zaida Maldonado-Prather (board). ▶
Through the FHCCI’s Inclusive Communities Program, the FHCCI provided an 18 month, $600,000 grant to the Mapleton-Fall Creek Development Corporation (MFCDC) to rehab three vacant and abandoned homes, construct four new homes on vacant lots, and assist four low-income homeowners with needed exterior repairs. The area of primary focus for the grant is the 3000/3100 blocks of Park Avenue in Indianapolis.

In 2014, the MFCDC completed work on the vacant homes. Substantial rehab was needed but the final results are nothing less than extraordinary. To the right are before- and after-photos of the rehabbed, and formerly vacant, homes. All the homes were quickly purchased by families who have become vibrant members of the Mapleton-Fall Creek neighborhood. The blue home in the middle set of photos was a joint project between MFCDC and the Habitat for Humanity of Greater Indianapolis. This was the first rehab for the local Habitat in 27 years.

During 2014, the MFCDC also assisted four low-income homeowners with needed home repairs and completed construction of one new, visitable home on a previously vacant lot. The remaining new construction homes will be completed in early 2015. The FHCCI has been extremely pleased with the work completed.

Prior to the FHCCI’s help and as a result of mobility issues, the Barnett/Lane family had to be physically assisted to go down three steps and then maneuver across large sized gravel to their vehicle whenever any of the family of three left their home. The risk of falling was high and they felt uncomfortable and unsafe. After the FHCCI (through CIAPP) installed ramps and a concrete landing, the family now “feels safer and less nervous” and are “well satisfied” with the changes.
Roland Thompson is a 63 year old, retired veteran, and a long-term resident of the King Park neighborhood in Indianapolis. Roland was referred by the King Park Area Development Corporation (KPADC) as one of the recipients of homeowner repair funds from a grant through the FHCCI.

Roland’s home was built in 1900 and needed immediate attention. The exterior trim and window frames were falling apart, the foundation was loose and missing mortar, the porch roof was caving in and falling apart, the downspouts were missing and/or corroded, the steps were unsafe, gutters were missing, the interior floor was deteriorating, and the furnace did not work properly. There were even opossums breaking into the home because of an unfinished project on the exterior rear of the home.

Roland found himself trapped in a circle of helplessness as all of his funds were going to utility bills and upkeep of the home. “About 80% to 90% [of my income was used] to be exact,” Roland added. 2013’s harsh winter especially took its toll. He was paying a shocking $300 some months in heating and $200 for electricity for his home because of the broken furnace and lack of insulation in the home. Also, he was being forced to use space heaters to keep the house at a livable temperature with the harsh weather conditions. The water bill was averaging $185 a month to decrease the risk of the pipes freezing. “I couldn’t even afford groceries and food,” he explained. “About two years ago, people from KPADC went around and were handing out applications and saying that they can help us fix up our homes,” Roland stated. “You know what I did when I found out I was chosen? I sat down and cried for half an hour!”

With FHCCI funds, the KPADC made it possible to renovate several homes in the King Park neighborhood, including Roland’s. The roof, front porch and stairs, overhangs, gutters, exterior door, interior floor, foundation, and siding were all repaired or replaced. A new furnace, windows, and new smoke alarms were also replaced. The entire project was completed in just seven months.

Roland already notices drastic improvements. "I can now buy groceries," said Roland. "It's affected me so much...I'm talking to you in a t-shirt, not bundles of clothes and sweatpants like I used to." Overall, Roland is "100%" satisfied with the renovations. "His rehabilitation to the exteriors has served as a sense of neighborhood pride, known to many neighbors as "The Miracle on Bellefontaine Street."

The Fair Housing Center of Central Indiana congratulates its partner, King Park Area Development Corporation, on a job very well done.

Prior to receiving the FHCCI’s assistance, Sandra Beach’s disabilities limited her ability to leave her home, access her backyard, and enjoy the outdoors. "I had not been able to be outdoors for five years except when going to doctor appointments," Ms. Beach explained. After the FHCCI through the CIAPP funded a ramp and decking, she is now "able to feel the sun on my face and get the Vitamin D." She also noted that she now has “independence” by “just being able to go out alone and be by myself...It is a great, great help. I haven’t felt the grass under my feet in five years." She explained that her satisfaction was “150%! From one to ten, ten plus, plus, plus.” The FHCCI was pleased to assist Ms. Beach. Through a one-year, $75,000 grant provided by the FHCCI, Hearts & Hands of Indiana was able to rehab a long-term vacant and abandoned eye sore at 914 N. Holmes Avenue in Indianapolis. In addition to the rehab, Hearts & Hands also ensured the property was “visitable” by persons with disabilities by ensuring one-zero step entrance, a main floor accessible bathroom, and doorways of at least 32” in clearance. At the writing of this report, the west-side home was in the final stages of rehab and in process of being purchased by a local family of six.
In 2014, the FHCCI launched its Public Policy Program to respond to the identified community needs for stronger fair housing protections. No federal funds are used in this program.

On February 25, 2014, the FHCCI staff was brought before the Indiana Senate by Senator Jean Breaux for Senate Resolution 46, which honored fair housing leader Lee Porter of the Fair Housing Council of Northern New Jersey. Senator Breaux also introduced the FHCCI staff to the Senate and thanked us for our work in fighting housing discrimination in Central Indiana.

In April, the FHCCI hosted a reception to welcome civil rights pioneer Carlotta Walls LaNier to Indianapolis. Local community, government, and legislative leaders from across political affiliations were invited to thank Ms. LaNier for her personal journey in fighting racial inequality.

The FHCCI has also advocated with the City of Indianapolis to challenge a new City policy mandating 30-year liens on low-income homeowners in need of housing repairs. It is the only known City program to require such liens. The FHCCI feels a much shorter lien time period is appropriate to address any concerns about home “flipping.” We argued that the current 30-year lien does not affirmatively further fair housing because of its impact on low income persons and their neighborhoods. Many of the people assisted are seniors unlikely to live out the 30-year lien. The result is a home for sale, often in a low-income neighborhood, with a lien. This home will not sell as fast and will impact the housing around it, encouraging conditions of blight and poverty.

During 2014, the FHCCI released a first-of-its-kind in Indiana report which revealed high refusal rates for Hoosiers seeking housing with housing choice vouchers. The FHCCI conducted a Fair Housing Rental Testing Audit to measure refusal rates for home seekers using a housing choice voucher (formerly called Section 8) in Marion County, Indiana. This was the first such audit in Indiana. The audit evaluated the scope of this currently lawful form of housing discrimination and its impact on housing choice. The FHCCI conducted a total of 51 tests focusing on housing providers in Marion County. Those tests showed that individuals using vouchers faced denial rates of 82%. In predominantly white areas, home seekers with vouchers faced refusal rates of 90%. These are alarming rates of
refusal that significantly impact a voucher holder’s ability to find affordable, safe, high-quality housing in the neighborhoods of their choice. Mapping conducted by the FHCCI also showed that voucher holders are overwhelmingly clustered in the segregated, high-poverty neighborhoods of Indianapolis.

Indianapolis/Marion County Councillor Leroy Robinson also reached out to the FHCCI to learn more about our work and the impact of housing discrimination. Councillor Robinson later introduced Proposal 215, which would add needed housing protections from discrimination due to someone’s lawful source of income, including rental assistance, in Marion County. Hearings on the proposal were held before the City/County Rules & Public Policy Committee in July, August, and November. Testimony was heard from local nonprofits representing those impacted by this form of discrimination, as well as several voucher holders who had been denied housing because of their source of income. The proposal received further discussion at the City/County Council meeting in December. Proposal 215 remains pending.

Senator Jean Breaux (center) thanked the FHCCI staff on the Indiana Senate floor for our work in addressing housing discrimination.
The FHCCI could not succeed without the generous support of private individuals; foundations; government grants; and the public and private organizations which collaborate with us. We wish to thank everyone who gave their time and resources to the FHCCI in 2014:

**FUNDERS:**
- Central Indiana Senior Fund
- National Fair Housing Alliance
- U.S. Department of Housing & Urban Development

**SUPPORTERS & PARTNERS:**
- accessABILITY
- Access Mobility
- Affordable Housing Association of Indiana
- Aspire Indiana
- Back Home in Indiana Alliance
- Bernard J. Kleina
- Building Specialists, Inc.
- Burmese American Community Institute
- Butler University
- Central Indiana Community Foundation
- Central Indiana Realtist Association
- Children's Bureau, Inc.
- Choices, Inc.
- City of Indianapolis-Department of Metropolitan Development
- CICOA
- Circle City IN Pride Festival
- Coalition for Homelessness Intervention & Prevention (CHIP)
- Coburn Place Safe Haven
- Community Action of Greater Indianapolis
- Community Alliance of the Far Eastside (CAFE)
- Concerned Clergy of Indianapolis
- CSH
- Easter Seals Crossroads, Indianapolis
- Fair Housing Testers (we can’t thank you by name but you know who you are!)
- Fifth Freedom
- Indiana University School of Social Work
- Indianapolis Continuum of Care
- Indianapolis Metropolitan Police Department (IMPD)
- Indianapolis Neighborhood Housing Partnership (INHP)
- Indianapolis Public Library
- Indy Metro Church
- International Marketplace Coalition
- IUPUI School of Public & Environment Affairs
- Keep Indianapolis Beautiful (KIB)
- Kennedy King Memorial Initiative
- KEY Consumer Organization
- King Park Area Development Corporation
- La Plaza
- La Voz de Indiana
- Latino Coalition Against Domestic Violence & Sexual Assault
- Mapleton-Fall Creek Development Corporation
- Marian University
- Marion County Prosecutor's Office
- Martindale-Brightwood Development Corporation
- Mexican Consultate
- National Association of Social Workers (NASW)-Indiana Chapter
- Near North Development Corporation
- Neighbors Helping Neighbors Neighborhood Association
- Neighborhood Christian Legal Clinic
- NeighborLink Indianapolis
- North Side Mission Ministry
- Peace Learning Center
- PNC Bank
- Prevent Child Abuse Indiana
- Rebuilding Together Indianapolis
- SB Contracting
- Servants at Work (SAWs)
- Shalom Health Care Center
- Shepherd Community Center
- Shortridge High School
- The Damien Center
- The National Bank of Indianapolis
- Thomas J. Pearson, Inc.
- UNEC Development Corporation
- West Indianapolis Development Corporation
- Will Sanford

**COORDINATING ATTORNEYS:**
- ACLU of Indiana
- Brancart & Brancart
- Mehri & Skale
- Relman, Dane & Colfax PLLC
# 2014 Financials

## Statement of Activities and Changes in Net Assets

**Fiscal Year Ended September 30, 2014**

### REVENUES AND SUPPORT:

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Contributions and Grants</td>
<td>$512,447</td>
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<tr>
<td>Program Services</td>
<td>61,371</td>
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<tr>
<td>Investment Income</td>
<td>1,652</td>
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<tr>
<td>Other Revenue</td>
<td>3,102</td>
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<td><strong>TOTAL REVENUE</strong></td>
<td><strong>$578,572</strong></td>
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### EXPENSES:

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<th>Item</th>
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<tr>
<td>Grants Paid</td>
<td>$761,588</td>
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<tr>
<td>Salaries, Compensation, Benefits</td>
<td>306,875</td>
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<tr>
<td>Other Program Expenses</td>
<td>462,077</td>
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<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$1,530,540</strong></td>
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### REVENUE LESS EXPENSES:

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<td><strong>($951,968)</strong></td>
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### TOTAL ASSETS:

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<tr>
<td><strong>$491,569</strong></td>
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### TOTAL LIABILITIES:

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<td><strong>15,009</strong></td>
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### NET ASSETS:

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<tbody>
<tr>
<td><strong>$476,560</strong></td>
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Diverse, thriving communities free from discrimination. A recipe for prosperity.

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**INDIANAPOLIS (WISH) —** Housing discrimination is a big problem in Central Indiana and the federal government is now spending hundreds of thousands of dollars to combat it.

A recent study found that more than 50 percent of African Americans in the area have experienced housing discrimination. The same is true for 70 percent of Latinos.

Discrimination comes in various forms. For example, banks have been found guilty of a failure to maintain foreclosed homes in diverse neighborhoods.

Both Bank of America and Wells Fargo have agreed to settlements in the last two years for their actions in neighborhoods like the one on the south side where Crystal Kostial lives.

"The one house, the weeds grew up past it," she told 24-Hour News 5 last year. "And cows live in..."
FHCCI BOARD OF DIRECTORS:
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FHCCI STAFF:
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Cristina Nape, Fair Housing Specialist
Brady Ripperger, Office Manager
Alexis Thomas, Fair Housing Specialist
Ruby Tregnago, Education & Outreach Coordinator

The FHCCI fights housing discrimination not only because it is unlawful, but also because it is a divisive force that perpetuates poverty, segregation, ignorance, fear, and hatred.

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Part of the work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Federal Government.