

2019 ANNUAL REPORT



Fair Housing: The Bridge to Equitable Communities



2019 by the numbers...

8 Years of operations in Central Indiana

Served **865** clients recording **259** fair housing allegations

Opened **70** new fair housing investigations

Conducted over **170** fair housing tests

Filed **4** enforcement actions to address housing discrimination

Conducted **60** fair housing trainings for **2,002** persons

Participated in **36** community exhibits directly reaching
2,391 persons

Distributed over **27,000** fair housing publications

Released **4** videos to advance fair housing knowledge

Mentioned in over **40** Indiana news stories

Had **587,729** views and **88,458** visitors to our
website

Resolved **9** investigations impacting over **12,828** housing
units and opening up lending opportunities

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 24 counties in Central Indiana: Bartholomew, Boone, Brown, Clinton, Decatur, Delaware, Fayette, Franklin, Hamilton, Hancock, Hendricks, Henry, Johnson, Madison, Marion, Monroe, Morgan, Putnam, Randolph, Rush, Shelby, Tipton, Union, and Wayne. We are available to assist other Indiana counties as staff resources and budgets allow. We are the only nonprofit organization in all of Indiana, at this time, focusing exclusively on fair housing.

BOARD PRESIDENT'S MESSAGE: 2019 was a year to remember! It began with the federal government shutdown, during which 95% of staff at the U.S. Department of Housing and Urban Development, our largest funder, was furloughed. The FHCCI made it through that challenging time and turned its focus to the Indiana General Assembly to advocate for a hate crime law and expanded tenant and consumer protections.

In June, the FHCCI and the U.S. Department of Justice reached settlements with First Merchants Bank in regard to redlining allegations. The settlements included loan subsidy funds to borrowers in Marion County majority-black census tracts, grants to three community development corporations, funds for education, and other relief. At the end of the year, the FHCCI announced a precedent-setting settlement

against Casas Baratas Aqui. While no liability or fault was admitted, Casas agreed to modify its Indiana housing transactions to comply with various laws and provide relief for the plaintiffs. The FHCCI hopes all these actions will help prevent future predatory occurrences.



Emily Munson

Of course, the FHCCI's important work cannot continue without the support of our community. Please consider attending our next Fair Housing Conference or making a donation through our website. I also welcome you to sign up for our monthly newsletter, which contains a wealth of fair housing updates about how you can help prevent housing discrimination locally. Thank you for all your support!

EXECUTIVE DIRECTOR'S MESSAGE: Another year has passed as the FHCCI completed our eighth year of operations. We remain so fortunate to have a board of directors providing strong support to the FHCCI staff, as well as our growing and broad based local and statewide support for the work of the FHCCI.

2019 was a truly impactful year for our Advocacy Program as we resolved some of our most significant investigations and cases to date which had alleged long-term and widespread forms of systemic discrimination. You can read more about these resolutions in this Report.

Under our Education Program, 2019 was one of our most active years with the different types of education and outreach provided. We also continued to expand our training

program across the State of Indiana in partnership with state agencies and several cities. 2019 also resulted in the release of our first ever fair housing videos - another medium for education - and the launch of the FHCCI YouTube page to host our video collection.



Amy Nelson

In Public Policy, the FHCCI was active again within the Indiana General Assembly fighting to advance a hate crime law and better disclosures for Hoosiers using land contracts. We continue to work to be a resource for policy makers about housing needs.

Thank you for taking the time to review this Report!

Advocacy

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, when necessary, to address and eliminate uncovered acts of housing discrimination.

The Fair Housing Center of Central Indiana (FHCCI) 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 wants or chooses to live. In 2019, we continued our systemic investigation work to combat long-term and impactful barriers to housing. We also opened new investigations to assist victims of housing discrimination in determining their options to address.

CLIENT COUNSELING: The FHCCI recorded **865 housing intakes** in 2019. An intake is someone contacting us with a housing related question or concern. Of those intakes, **259 contained fair housing allegations**. Similar to previous years, fair housing allegations were primarily based upon rental transactions and due to race/color and disability. In our first 8 years, we have recorded 5,148 intakes with 1,421 allegations of housing discrimination. As noted in the chart below, disability based allegations continue to rise.

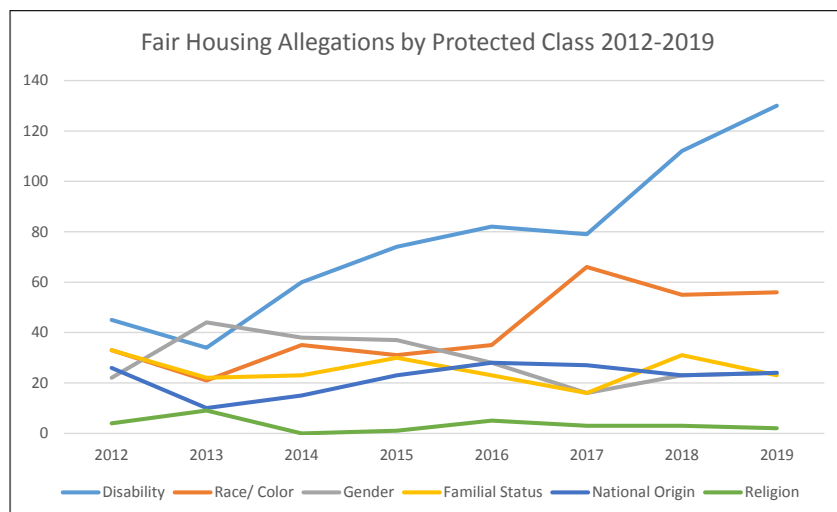
REPORTS: The FHCCI was excited to release, *The State of Fair Housing In Indiana Report*, a first of its kind report for Indiana. The Report reviewed fair housing administrative complaint filing in Indiana during the fiscal years of 2000-2018. We shared that there were 3,913 complaints filed during this time period with racial allegations comprising 34% of all allegations, followed by disability at 32.7%, and

sex (gender) at 11.4%. However, in the most recent five years, disability allegations accounted for 38.7% of all allegations showing an increasing trend in complaint filing. Private enforcement actions also played a role. The Report documented actions by the U.S. Department of Justice and the FHCCI. The full report can be viewed on the FHCCI's Reports Page at www.fhcci.org.

INVESTIGATIONS: In 2019, the FHCCI **opened 70 new fair housing investigations**. As part of its investigative work, the FHCCI conducted over **170 fair housing tests** in addition to witness interviews, review of documents and contracts, and other forms of investigation.

ENFORCEMENT ACTIONS: In 2019, the FHCCI filed or assisted in the filing of **four new enforcement actions** to address evidence of unlawful housing discrimination. In 2019, we also received three major court victories in previously filed fair housing complaints. Highlights on key enforcement actions follow:

NFHA, FHCCI, et al v. Bank of America, et al: In July 2019, a federal judge denied Bank of America and Safeguard's motions to dismiss a fair housing lawsuit concerning housing discrimination against communities of color. In June 2018, the National Fair Housing Alliance, along with 19 fair housing organizations (including the FHCCI) and two homeowners in Maryland, filed a federal Fair Hous-



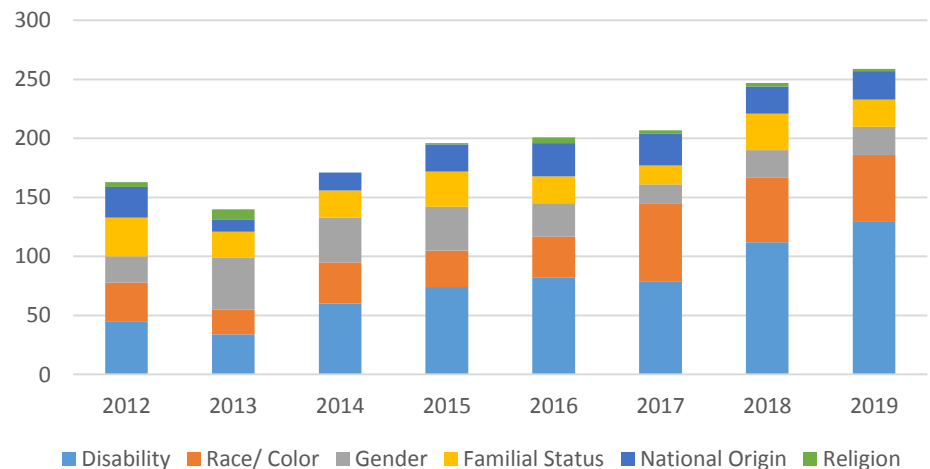
Advocacy

ing Act lawsuit against Bank of America, N.A., and Safeguard Properties Management, LLC. Pending.

NFHA, FHCCI, et al v. Fannie Mae: In August 2019, a federal judge largely denied Fannie Mae's Motion to Dismiss a fair housing lawsuit concerning housing discrimination against communities of color. The lawsuit, brought by the National Fair Housing Alliance (NFHA) and 20 local fair housing organizations, including the FHCCI, charged Fannie Mae with failing to maintain foreclosed properties (also known as Real Estate Owned or "REO" properties) in Black and Latino neighborhoods, even as Fannie Mae simultaneously was keeping foreclosed properties in predominately white communities well-maintained. Pending.

NFHA, FHCCI, et al v. Deutsche Bank, et al: In a victory for fair housing advocates, in November 2019, a federal judge largely denied Deutsche Bank Trust companies', Altisource's, and Ocwen's motion to dismiss a lawsuit concerning discrimination against communities of color. The court allowed the National Fair Housing Alliance (NFHA) and 19 other fair housing organizations, including the FHCCI, to proceed with their disparate impact and intentional discrimination claims against the financial giants. The fair housing groups allege in their lawsuit that the financial companies failed to maintain foreclosed bank-owned REO properties in Black and Latino neighborhoods in 30 metropolitan areas throughout the country. In allowing the case to go forward, the Court noted that "there is a 'clear, direct and immediate' path between Defendants' alleged discriminatory lack of maintenance and Plaintiffs' response to that lack of maintenance through in-

Fair Housing Allegation Protected Classes



vestigations, reporting, and advocacy." Pending.

SETTLEMENTS/RESOLUTIONS: In 2019, the FHCCI *resolved 9 fair housing investigations impacting over 12,828 housing units as well as expanding home lending options.* Some highlights from the year follow:

FHCCI, et al v. Marquette Management: The FHCCI announced, in partnership with the HOPE Fair Housing Center and an Illinois woman with three children, the resolution of a complaint filed against Marquette Management. In the complaint filed with the U.S. Department of Housing & Urban Development (HUD) in January 2018, the parties alleged that Marquette had engaged in systemic discrimination against families with children across properties in Indiana and Illinois by enforcing an occupancy policy of no more than two people per bedroom in each apartment, regardless of the unit's square footage or whether that unit has a den, office, loft, or other feature that could provide an additional bedroom or living area for a child. In May 2019, the parties reached a settlement in which Marquette Management agreed to pay \$60,000 for the complainants' costs and damages, to change their occupancy policy so that the policy is no more restrictive than the applicable local occupancy code, and to train their employees and agents on fair housing laws and responsibilities, along with other terms to ensure compliance with fair housing laws. Defendants admitted no fault.

FHCCI, et al v. MRD: The FHCCI announced, in partnership with the Fair Housing Center of Southeast and Mid Michigan, the resolution of a complaint filed against Management Re-

THE INDIANA
LAWYER

Financial services companies unsuccessful in blocking fair housing lawsuit

November 18, 2019 | IL Staff

KEYWORDS **DISCRIMINATION / DISTRICT COURTS / FAIR HOUSING CENTER OF CENTRAL INDIANA / HOUSING / LAWSUIT**

A lawsuit alleging financial services companies discriminated against minority neighborhoods in 30 cities across the country, including Gary and Indianapolis, has been allowed to move forward in federal court.

Advocacy

sources Development, Inc. (MRD). This complaint was filed with HUD in March 2018 and alleged that MRD had engaged in systemic discrimination against families with children across properties in Indiana and Michigan by enforcing an occupancy policy of no more than two people per bedroom in each apartment, regardless of the unit's square footage or whether that unit has a den, office, loft, or other feature that could provide an additional bedroom or living area for a child. In June 2019, the parties reached a settlement in which MRD agreed to pay \$45,000 for the complainant's costs and damages, to change their occupancy policy so that the policy is no more restrictive than the applicable local occupancy code, and to train their employees and agents on fair housing laws and responsibilities, along with other terms to ensure compliance with fair housing laws. Defendants admitted no fault.

FHCCI, et al v. Marshall Welton/Casas Baratas Aqui, et al: In November 2019, the FHCCI announced a precedent setting settlement of fair housing litigation against Marshall Welton, who operates and manages a collection of limited liability companies doing business as Casas Baratas Aqui (Casas). Casas is a trade name under which Welton has over 1,000 single family homes for rent-to-own or through land contracts in Indianapolis. As part of the settlement, the Plaintiffs and Defendants agreed to pay \$395,000 to the named plaintiffs plus payment of plaintiff attorney fees (amount to be determined), required recording of land contracts and other injunctive relief, fair housing training, and other specific relief related to the individual plaintiffs' dwellings. The FHCCI and several individual plaintiffs had brought suit in federal court in April 2018 alleging that Defendants violated the Fair Housing Act, Equal Credit Opportunity Act, Civil Rights Acts of

Fair Housing Center of Central Indiana Releases Its First Data Set On Indiana Complaints

Fair Housing Center of Central Indiana Releases Its First Data Set On Indiana Complaints WFYI's Taylor Bennett talks with Executive Director Amy Nelson about the new report -- called The State of Fair Housing in Indiana -- that compiles data from the past 18 years and Fair Housing Center of Central Indiana. Fair Housing

1866 and 1871, Truth in Lending Act, and several Indiana state statutes. The complaint alleged that Defendants targeted Hispanic/Latino homeseekers with a housing product that offered uninhabitable homes for inflated sales prices and high interest rates, among other allegations. Defendants denied all material allegations in the complaint and first amended complaint, and counterclaimed against the Plaintiffs. In March 2019, the Plaintiffs moved for permission to file a proposed second amended complaint adding additional Defendants. In July 2019, the Defendants moved to dismiss their counterclaims against the FHCCI and the individual Plaintiffs. To avoid further protracted litigation, the parties agreed to resolve the matter. The Defendants admitted to no fault or liability as part of the settlement.

FHCCI v. First Merchants Bank: In June 2019, First Merchants Bank (FMB) and the FHCCI announced several new initiatives designed to increase mortgage lending to residents in Marion County's majority-black neighborhoods and census tracts. First Merchant's initiatives are reflected in an agreement with the FHCCI and will be implemented over three years, to include:

- A new full-service banking center by FMB located in one of Marion County's majority-black census tracts as well as a new loan production office to be located in Marion County
- \$1.12 million in loan subsidy funds offered by FMB to borrowers in Marion County majority-black census tracts for assistance in down payments and closing costs (maximum subsidy of \$7,500 per loan). This contribution is expected to result in \$20 to \$30 million in new mortgage loan originations in Marion County majority-black census tracts.
- FMB will continue its Next Horizon Loan Program – with features designed to increase home ownership in majority-minority census tracts in Marion County – and a goal to originate a minimum of \$5 million in mortgage loans for communities served by the three community development corporations (CDCs) receiving grant funds from FMB.
- FMB will originate \$4 million in loans for the development of new multifamily housing located in majority-black census tracts located in Marion County that will be affordable

Housing bias accusation brings \$395K settlement

Crystal Hill
Indianapolis Star
USA TODAY NETWORK

A business owner accused of targeting Latino communities in Indianapolis with what fair housing advocates describe as a predatory real estate scheme that saddles vulnerable buyers with overpriced, uninhabitable homes has settled a federal lawsuit against him.

The complaint filed last year

See SETTLEMENT, Page 5A

Advocacy

to households earning less than 60% of the area median income.

- \$500,000 in grants by FMB to be shared by three CDCs that serve majority-black census tracts of Marion County: Mapleton-Fall Creek Development Corporation, King Park Development Corporation, and Near East Area Renewal (NEAR).
- \$150,000 to the FHCCI for a fair lending educational and literacy program designed to increase the number of qualified loan applications from African Americans in Marion County as well as to address lending discrimination in the financial services industry.
- FMB will also spend a minimum of \$150,000 on a targeted advertising and outreach campaign.
- FMB will appoint a Community Lending and Development Director. The new director will focus on building relationships with community organizations and potential customers in Marion County.
- Ongoing credit counseling and homebuyer outreach and education by FMB and training of executive leadership and staff on issues related to fair lending.
- A contribution of \$550,000 to the FHCCI by FMB.

The initiatives launched reflect resolution of allegations of lending concerns raised by the FHCCI. FMB denied any fault as part of the resolution. A separate agreement was reached between the U.S. Department of Justice and FMB at the same time.

FHCCI Investigation 19-064-5688: A resident contacted the FHCCI due to a potential housing provider denying their application due to the presence of the client's daughter's emotional support cat. After further communication and advocacy assistance from the FHCCI, the client and her family are happy to be moving into the home, along with their child's emotional support cat.

FHCCI Investigation 18-047-4619: A client contacted the FHCCI needing two accessible parking spaces as every member of her family, including herself, had disabilities. Her apartment complex would not approve her reasonable accommodation request, even though there were many assigned, accessible parking spaces around the complex. After advocacy and educational assistance from the FHCCI, the two assigned, accessible parking spaces were approved.

FHCCI Investigation 19-056-5513: A resident with a disability contacted the FHCCI to discuss eviction threats and refusal to accept her rent from her landlord at an apartment complex due to the presence of her emotional support animal. The client had previously given appropriate documentation of disability and need for the animal, but the landlord still refused. After advocacy assistance from the FHCCI with publications, the landlord approved the reasonable accommodation request to allow the animal and accepted rent.

FHCCI Investigation 19-032-5207: A family member of resident in a mobile home community contacted the FHCCI as the community would not allow her mother to install a ramp to assist with her and her family member's disabilities. The community required that the resident use certain materials and colors for the ramp which were burdensome for the client. After direct contact with management from the FHCCI, in addition to a community-wide educational mailing about reasonable accommodations and modifications, the ramp installation was approved with no material and color restrictions.


FHCCI Investigation 19-057-5335: A veteran with a disability contacted the FHCCI regarding an issue she was having with her apartment complex not allowing her to terminate her lease early due to excessive smoke in her apartment that was affecting her disability and being caused by other residents. The effects were so bad she had to live with family. The management wouldn't respond in a reasonable amount of time regarding her request. After direct assistance from the FHCCI, management approved her reasonable accommodation request.



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First Merchants Bank settles federal lawsuit alleging redlining

[Hayleigh Colombo](#)
June 13, 2019



Muncie-based First Merchants Bank has settled a federal lawsuit, following U.S. Department of Justice allegations that the bank engaged in lending discrimination by redlining and denying African American

Education

The Education Program of the Fair Housing Center of Central Indiana (FHCCI) provides education programs and activities to increase fair housing knowledge. We conduct trainings and conferences, distribute publications, support community events, issue e-newsletters, provide social media alerts and a website, release reports, and other activities to advance knowledge about fair housing laws. We work with consumers, the housing industry, and state and local policy makers, to name a few, to advance fair housing.

The FHCCI believes education and outreach play 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. The FHCCI has become known as a leader in quality fair housing education programs and is always evaluating new ways to present its fair housing education to reach broader audiences.

FAIR HOUSING PRESENTATIONS/TRAININGS: In 2019, the FHCCI conducted **60 fair housing presentations or trainings for 2,022 participants** 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. The types of trainings we provided were very diverse. Trainings varied in size and scope as well as from the fair housing basics to more technical trainings. The FHCCI was invited into our colleague and partner events to provide fair housing presentations. We also hosted, with several government and nonprofit partners, a series of trainings outside our service area and across the State of Indiana to broaden fair housing knowledge. These trainings were free of charge and open to the general public.

Our most popular yearly educational event continues to be the **Fair Housing Conference**. The FHCCI's 7th Annual Fair Housing Conference was held on April 3, 2019 in Indianapolis and was



▲ One of 36 community exhibits in 2019.

▼ Fair Housing Legal Seminar.



our largest event to-date. 2019's conference theme was *Fair Housing: The Bridge to Equitable Communities*. The event had 25 community sponsors. The morning featured 15 fair housing topic specific workshop for attendee choice and was approved for continuing education for attorneys, social workers, and real estate. Luncheon plenary speakers included the HUD's Regional Administrator Joseph Galvan and Professor George Lipsitz. Overall, in our first 8 years of operations, we have conducted a total of 367 presentations, trainings, and/or conferences reaching 12,447 individuals. All with a staff of five full-time employees.

COMMUNITY EXHIBITS: The FHCCI believes in supporting our fellow community nonprofits 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

THE FAIR HOUSING ACT PROTECTS ALL OF US.



The Fair Housing Act became law in 1968. It prohibits discrimination in the lease, sale, rental and financing of housing based on race, color, religion, national origin, sex, familial status or disability. If you believe you've experienced housing discrimination, the Act can help you.

Contact the Fair Housing Center of Central Indiana by calling 317-644-0673, emailing info@fhcci.org, or visiting www.fhcci.org.



Education

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. Exhibits included the Indiana Latino Expo, various disability rights conferences, neighborhood events, IMPD community days, and many others! The FHCCI counts each person we directly interact with at these exhibits. In 2019, the FHCCI hosted exhibit booths or tables at **36 community events**. A total of **2,391 persons** stopped at a FHCCI booth to learn about our services and fair housing. In our first 8 years of operations, the FHCCI has participated in 300 community exhibits directly interacting with 28,095 persons.

PUBLICATIONS: The FHCCI distributed over **27,000 fair housing publications** at trainings, conferences, exhibits, and other forms of outreach during 2019. Many FHCCI publications are also available in additional languages to English and are posted on our website for ease of access and download. The FHCCI has documented distribution of over 311,000 fair housing publications in our 8 years of operations!

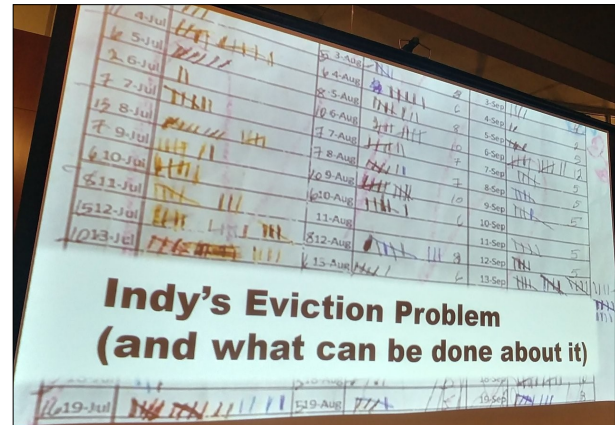
PUBLIC SERVICE ANNOUNCEMENTS: The FHCCI distributed **5 FHCCI specific PSAs** on local and national issues in 2019. Some of these PSAs were adapted from national campaigns while others were created by the FHCCI to meet local needs. Some of these PSAs are highlighted throughout this report. In 2019, we also created and distributed **4 new fair housing videos**. The new videos were the first created by the FHCCI to further expand its array of educational tools. The videos focused on issues related to disability and familial status discrimination, as well as highlighting the impact of housing discrimination.

INDIVIDUAL OUTREACH: The FHCCI released **13 monthly e-newsletters** to the public during 2019. Each e-newsletter contained updates on trainings, Indiana and national fair housing news, partner events, and summaries of FHCCI activities. Please note that we always request approv-



▲ One of several Fair Housing Basics Trainings held in 2019.

▼ One of 60 fair housing presentations in 2019.



al before adding anyone to the e-news distribution list.

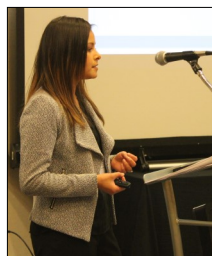
WEBSITE/SOCIAL MEDIA: Throughout the year, the FHCCI continued to update our highly reviewed Education Page on the FHCCI website (www.fhcci.org) with new guidance, reports, and studies across many topic specific areas. Our website has received national attention for the information contained. In 2019, the FHCCI website had **587,729 views and 88,458 visitors**. We also utilized social media to alert the public to breaking fair housing news through our Facebook, Twitter, and LinkedIn pages. We also launched a YouTube page to host our newly released videos in 2019.

PRESS RELATIONS: The FHCCI continues to expand its press list and relationships with the media. During 2019, the FHCCI distributed press releases to raise awareness of fair housing issues. The **12 press releases** focused on FHCCI case work, trainings, alerts, and outreach. The FHCCI had over **40 statewide print stories and radio stories** about FHCCI activities (some stories were reprints in multiple statewide papers and are not counted in the total). Our work was featured in the *IndyStar*, *Indianapolis Recorder*, *Indianapolis Business Journal*, *The Indiana Lawyer*, *WFYI*, among others.



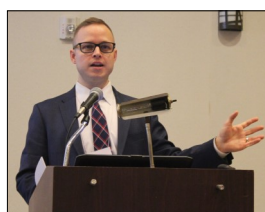
Fair Housing Conference

The Fair Housing Center of Central Indiana presented its 7th Annual Fair Housing Conference on April 3, 2019 in Indianapolis. A huge thank you to our sponsors. Without their support, we could not put on a conference of this quality at such affordable registration rates. Some photos from the day are below.



"This conference is so impressive every year. I can't imagine the work it takes to put this on with limited resources. Awesome price and amazing quality."

-Attendee



"I truly enjoy this conference. I particularly enjoyed [keynote] George Lipsitz. His speech was powerful and it spoke to me as an African American female. Congratulations to you for such an awesome panel of speakers."

-Attendee



Inclusive Communities

The Inclusive Communities Program of the Fair Housing Center of Central Indiana (FHCCI) offers programs to assist persons, neighborhoods, and communities who have been impacted by unlawful discrimination, disinvestment, or unequal housing opportunity. We also participate in community events and support other organizations through volunteer participation by FHCCI staff and board members.

In 2019, the FHCCI's Inclusive Communities Program had three focus areas: (1) staff community participation, (2) community volunteerism, and (3) sponsorship. Some highlights:

STAFF COMMUNITY PARTICIPATION: We believe collaboration is critical to ensure a strong fair housing message. In 2019, staff of the FHCCI was elected to the board of directors of the Central Indiana Realist Association, Indiana Coalition for Human Services, the National Fair Housing Alliance, and Prosperity Indiana. The FHCCI staff were also active on several committees as part of these and other organizations.



The FHCCI is also a member of several other organizations including the GIPC Race & Cultural Relations Leadership Network, Good Samaritan Network of Hamilton County, Indiana Latino Roundtable, Indiana Migrant and Seasonal Farmworker Coalition, Indy East Promise Zone Vitality Committee, and others! We participate on committees, attend monthly meetings, and collaborate together on mutual interests.

COMMUNITY VOLUNTEERISM: As an organization, we



▲ Members of the FHCCI Board and Staff (including some family members) at the Mary Rigg Community Center Holiday Tote Volunteer Event.

believe in being active in the neighborhoods we serve and giving back. Members of the FHCCI staff and board volunteered at two community

▼ Members of the FHCCI board and staff volunteer at the Crooked Creek Food Pantry.



events in 2019: Crooked Creek Food Pantry and a Holiday Food Tote event at the Mary Rigg Neighborhood Center. This is the sixth year that the FHCCI team has volunteered at Mary Rigg and the third year at the Crooked Creek Food Pantry. We appreciate the great work of these organizations.

SPONSORSHIP: In 2019, the FHCCI was proud sponsors of events hosted by the Central Indiana Realist Association (CIRA) and Prosperity Indiana. Although our funds are very limited in this area, we try to show support where we can.

SPECIAL THANK YOU:

In 2019, we were incredibly appreciative of the support of so many who helped fundraise for the FHCCI to meet our programmatic needs. A big thank you to all who helped us this year!



Public Policy

The Public Policy Program of the Fair Housing Center of Central Indiana (FHCCI) works to increase the awareness of policy-makers and regulators about the issues associated with fair housing. We work with local, state, and federal legislators to ensure strong fair housing laws and policies. We also collaborate with fellow organizations to strengthen fair housing laws.

The FHCCI continued its work from previous years on specific public policy areas related to housing policies impacting housing equality and advancement of a state hate crime (anti-bias) law.

HOUSING POLICIES: The 2019 Indiana General Assembly was a long session (budget year). Prior to the start of session, the FHCCI became part of a growing coalition seeking to advance housing policies in Indiana. This not only included advancement of fair housing protections, but also issues around affordability, Indiana's high eviction rates, rent-to-own and land contracts, and ensuring more fairness for tenants under Indiana's Landlord/Tenant law.

For the first time, the FHCCI saw several "tenant/consumer friendly" bills introduced to help address the growing disparity in law between the rights of landlords and tenants and needed consumer protections. The introduced legislation supported by the FHCCI included HB 1230 (Chyung), HB 1372 (Campbell), HB 1495 (Summers), SB 402 (Lanane), SB 422 (Bohacek), and SB 524 (Melton). Of the proposed bills; however, only HB 1495 and SB 422 advanced to committee hearings.

HB 1495 was initially sponsored by Reps. Clere, Fleming, and Summers with other sponsors added as the bill advanced. This bill would have added some needed consumer protections as it relates to land contracts. As noted previously in this report, the FHCCI has been active in uncovering

▼ House vote on HB 1495 (land contracts).

House Chamber video

3rd Reading HB 1495 Author: Summers Principal dwelling land contracts				
✓ Abbott	✓ Clere	✓ Harris	✓ Macer	✓ Schabley
✓ Austin	✓ Cook	✓ Hatcher	✓ Mahan	✓ Shackelford
✓ Aylesworth	✓ Davison	✓ Hatfield	✓ Manning	✓ Smaltz
✓ Bacon	✓ Deal	✓ Heaton	✓ May	✓ Smith, V
✓ Baird	✓ DeLaney	✓ Heine	✓ Mayfield	✓ Soliday
✓ Barnett	✓ DeVon	✓ Hostettler	✓ McNamara	✓ Speedy
✓ Bartels	✓ Dvorak	✓ Huston	✓ Miller	✓ Steuermann
✓ Bartlett	✓ Eberhart	✓ Jackson	✓ Moed	✓ Stutzman
✓ Bauer	✓ Ellington	✓ Jordan	✓ Morris	✓ Sullivan
✓ Beck	✓ Engleman	✓ Judy	✓ Morrison	✓ Summers
✓ Behning	✓ Errington	✓ Karickhoff	✓ Moseley	✓ Thompson
✓ Borders	✓ Fleming	✓ Kirchhofer	✓ Nagels	✓ Torr
✓ Boy	✓ Forestal	✓ Kinkner	✓ Nally	✓ VanHater
✓ Brown, T	✓ Fritzell	✓ Lauer	✓ Platt	✓ Wesco
✓ Burton	✓ Frye	✓ Lehe	✓ Pierce	✓ Watkins
✓ Campbell	✓ Glavin	✓ Lehmman	✓ Porter	✓ Wright
✓ Carbaugh	✓ Goodrich	✓ Leonard	✓ Prescott	✓ Young, J
✓ Cherry	✓ Goodrich	✓ Lindauer	✓ Pressel	✓ Zent
✓ Chyung	✓ Gutwein	✓ Lucas	✓ Pryor	✓ Ziemke
	✓ Hamilton	✓ Lyness	✓ Saunders	Mr. Speaker

violations of law related to rent-to-own and land contracts. The FHCCI joined with other organizations and individuals in advocating for passage of this bill. HB 1495 was first heard before the House Committee on Financial Institutions where it was amended and passed. It then proceeded to the House floor where it passed through bipartisan support, 82-14. Proceeding to the Senate, HB 1495 was heard before the Senate Judiciary Committee where it again passed out of Committee with amendments. The vote on the Senate floor resulted again in passage, 26-22, with bipartisan support. HB 1495 was then assigned to conference committee due to the amendments made to the bill between the two chambers of passage. The House subsequently passed the conference committee bill but the Senate denied passage by a vote of 30-19 on the last day of session. Although this legislation did not pass, it brought much attention to the issues of land contracts in Indiana and the need for better consumer protections. We will continue to advocate for similar legislation.

SB 422 was sponsored by Senator Bohacek. This bill started with some basic tenant protections that included termination of lease if habitability standards were not met or repaired at move in, as well as changes to eviction notices. The changes in law had been identified as major needs by a number of organizations representing tenants and working to address Indiana's high eviction rate. SB 422 was assigned to the Senate Judiciary Committee for hearing. Unfortunately, the



▲ FHCCI and Prosperity Indiana reps with HB 1495 sponsors Representatives Clere, Summers, and Fleming.

Public Policy

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Study: Black renters have some of the heaviest burdens in Marion County

By TYLER FENWICK
tylerf@indyrecord.com

A study from the Center for Research on Inclusion and Social Policy (CRISP) at IUPUI reveals nearly half of renters in Marion County are rent burdened, and it's even worse for Black and Latino renters.

A renter is considered to be burdened, according to the U.S. Department of Housing and Urban Development, when more than 30% of gross household income goes toward housing costs. Spending more than 50% is considered a severe rent burden. In Marion County, where 46% of households are renter-occupied, it's possible to make accurate predictions about how severe rent burdens are in a particular area if all you know is how many Black or Latino renters there are. That's because the percentage of Black and Latino renters is positively associated with the percentage of income spent on rent, the study found.

The opposite is true for areas with a larger percentage of white renters. In that case, the more white renters there are, the lower the rent burdens tend to be.

Bresana Merritt, founder and director of CRISP, noted 30% is a benchmark, and there is an ongoing debate in housing circles about how effective that number actually is. It comes from the Brooke Amendment, passed in the 1960s Fair Housing Act. Critics say today's renters face more costs — student loans, for example — and that calculating housing cost burdens using only an income ratio oversimplifies the issue.

Placed or not, the benchmark makes it clear Black renters are at a disadvantage.

Brylanna Watkins pays \$650 a month for her one-bedroom apartment on East 46th Street. She lived there for a little over a year and said her social security benefits "barely" cover her cost of living.

The Recorder is not using Watkins' real name in order to protect her identity because she feared

See RENTERS, A7►

bill was amended to take away the tenant friendly language and the FHCCI could no longer support it in its amended form. The bill was not taken to the Senate floor and died in committee.

HATE CRIME LAW: At the start of 2019, Indiana remained one of only five states without a hate crime law. The FHCCI joined a new campaign led by businesses, Indiana Forward, to work on passage of a law. During the 2019 session, several bills were introduced related to a hate crime (anti bias) law, some better than others. Bill numbers included HB 1020, HB 1093, HB 1159, HB 1203, HB 1320, HB 1337, HB 1371, SB 12, SB 75, SB 469, and SB 599.

However, SB 12 was the only bill related to bias crimes (hate crime law) that advanced during the session. SB 12 was heard before the Senate Public Policy Committee. The Committee made some minor changes and passed the bill 9-1. Unfortunately, the bill was drastically amended on the Senate floor in a vote of 33-16. The amended bill took out identified characteristics which were championed by the business community and advocates. The Senate later passed the bill in its amended version by a vote of 39-10, mostly along party lines. The FHCCI could no longer support the legislation as amended.

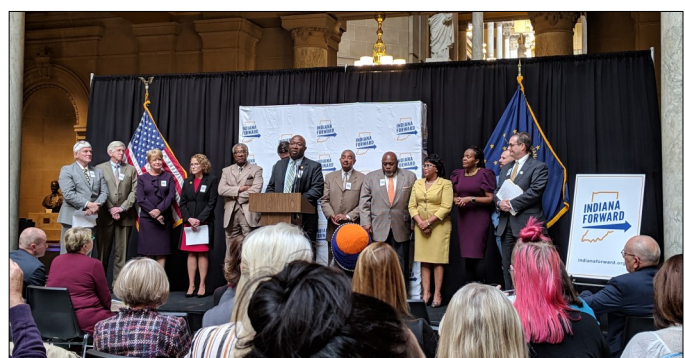
In a twist of legislative process, the House decided to not take up SB 12 for vote. Instead, the House chose SB 198 (an unrelated sentencing bill) for amendment to add in confusing, and possibly unconstitutional, language related to bias crimes. SB 198 did not reference gender, gender identity, age, or ancestry in its list of personal characteristics - groups commonly targeted by hate. It also included language noting "other attributes" which has caused other states' laws to be unconstitutional. The FHCCI, and many

other advocates, could not support this bill with all its many problems. Unfortunately, SB 198 passed the House

and was agreed to by the Senate. The Governor then signed this bill into law.

The FHCCI can only support a hate crime law that includes bill language that provides justice to victims targeted on the basis of the victim's real or perceived race, color, religion, national origin or ancestry, disability, sexual orientation, gender identity, or gender. It is the FHCCI's position that passage of SB 198 only brings more negative and unnecessary attention to our State by once again portraying Indiana as a state that will openly allow some forms of bias, hate, and discrimination. We cannot accept or tolerate this bigotry. The FHCCI will continue to urge passage of a fully inclusive and comprehensive hate crime law. We will not support any legislation which leaves Hoosiers commonly targeted by hate and violence behind.

Following the 2019 General Assembly, much debate occurred by local and national groups as to whether SB 198 met the qualifications to be defined as a hate crime law. As it stands at current writing, groups like the Anti-Defamation League do not consider the law Indiana passed in the 2019 session to be a hate crime law because it could encompass virtually any crime targeting a person for virtually any reason. Similar laws in other states have resulted in the inability of prosecutors to effectively address hate crimes.



▲ Indiana Forward press conference on hate crime law.



For Immediate Release — March 26, 2019

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Fair Housing Center of Central Indiana
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FAIR HOUSING CENTER DEMANDS A FULLY INCLUSIVE, COMPREHENSIVE HATE CRIME LAW

INDIANAPOLIS — Today, the Indiana House passed SB 198 — a bill that was hastily amended yesterday to include incomplete language related to a bias crimes law. In its current form, this legislation would exclude gender and gender identity from groups covered under a hate crime law. The Fair Housing Center of Central Indiana will only support a hate crime law that includes bill language that provides justice to victims targeted on the basis of the victim's real or perceived race, color, religion, national origin

2019 Supporter Thank You

The FHCCI could not succeed without the generous support of private individuals, foundations, government grants, and the public and private organizations that collaborate with us that assist with meeting our program goals. We thank those who gave their time, support, donations, and/or resources to advance the FHCCI's mission in 2019:

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Indiana Institute for Working Families
Indiana Latino Expo
Indiana Latino Health Organization
Indiana Latino Roundtable
Indiana Legal Services
Indiana Migrant & Seasonal Farm Workers Coalition
Indiana Statewide Independent Living Council (INSILC)

Indiana University Center for Research on Inclusion and Social Policy (CRISP)
Indiana University Robert H. McKinney School of Law
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Near Eastside Area Renewal (NEAR)
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SPECIAL THANK YOU:

Fair Housing Testers: A special thank you to our Fair Housing Testers (we can't thank you by name but you know who you are!)

2019 Financials

Statement of Activities and Changes in Net Assets

Fiscal Year Ended September 30, 2019

REVENUES AND SUPPORT:

Contributions and Grants	\$519,588
Program Services	268,674
Investment Income	91
Other Revenue	<u>6,661</u>
TOTAL REVENUE	\$795,014

EXPENSES:

Grants Paid	\$0
Salaries, Compensation, Benefits	364,220
Other Program Expenses	<u>216,193</u>
TOTAL EXPENSES	\$580,413

REVENUE LESS EXPENSES: **\$214,601**

TOTAL ASSETS: \$181,223

TOTAL LIABILITIES: 20,617

NET ASSETS: * **\$160,606**



▲ Members of the FHCCI's 2019 staff.

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Thanks to former employee Jacqueline
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***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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