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FHCCI Announces Grants and Funding Availability Through Fair Housing Settlement

INDIANAPOLIS, IN – Over the past several years, the FHCCI has conducted an extensive investigation of the maintenance and marketing of real estate-owned (REO/foreclosed) properties in Indianapolis. Through this work, the FHCCI has joined with several other fair housing organizations in four nationwide fair housing cases which alleged that specific lenders cared for REO homes in predominantly white neighborhoods differently than those in neighborhoods of color. In February 2022, a case filed against Fannie Mae reached a settlement. This settlement included grant funding to be administered by the FHCCI for Indianapolis neighborhoods of color impacted by foreclosure. Today, the Fair Housing Center of Central Indiana (FHCCI) announces distribution of some of these funds and a call for applications for another portion of the funds.

“Indianapolis neighborhoods of color were disproportionately affected by foreclosure and disinvestment following the foreclosure crisis,” said Amy Nelson, Executive Director of the Fair Housing Center of Central Indiana. “Due to the FHCCI’s investigation, we were able to ensure that Indianapolis was included in this national settlement which provides funding to organizations and individuals to assist in addressing the many housing barriers impacting our neighborhoods and/or with activities to challenge displacement of long-term homeowners.”

In Phase I of distribution of the Fannie Mae funds, the FHCCI announces the awarding of \$350,000 to three area nonprofits:

- **[Martindale Brightwood Community Development Corporation \(MBCDC\)](#)**: The MBCDC will use \$150,000 in funds to: (1) Leverage funds toward operations for new housing units for those of lower incomes; (2) Acquire parcels for future affordable housing development; (3) Assist residents in needed homeowner repair to minimize risks of displacement; and (4) Provide opportunities to empower residents to work collaboratively to build sustainable and evolving neighborhoods.
- **[Family Promise of Greater Indianapolis \(FPGI\)](#)**: FPGI will use \$100,000 in funds to secure needed apartments as safe shelters for area families at need. Through its innovative apartment rental program, FPGI secures an apartment unit as a temporary homeless shelter for a family with children, all but eliminating the trauma associated with a shelter experience and keeping

the family unit together throughout this challenging time. FPGI will also provide support services for these families in their move toward long-term and stable housing.

- **NeighborLink Indianapolis**: NeighborLink will use \$100,000 in funds to help low-income seniors and individuals with disabilities who own their own homes age in place safely and with dignity at no cost to the homeowner. Due to their targeting of housing repairs at risk of code violation or that impact the homeowner's safety, NeighborLink helps eliminate or to minimize the risk of displacement of the homeowner from their neighborhood of choice.

The FHCCI is also announcing today a Phase II for funding seeking Requests For Proposals (RFP) for distribution of additional funds from this settlement. Funding will be awarded for projects and programs that invest in Indianapolis neighborhoods of color; foster homeownership; and promote diverse, inclusive communities. The focus of these grants is reinvestment in Indianapolis neighborhoods of color. The FHCCI is seeking proposals that will counteract the devastating effects of the foreclosure crisis and lenders' alleged discrimination in the maintenance and marketing of foreclosed properties. Accordingly, funds under this grant program must be used for programs and/or services that promote homeownership, neighborhood stabilization, property rehabilitation, and housing development in Indianapolis communities/neighborhoods of color.

Through Phase II, the FHCCI is accepting applications from nonprofits in the following program areas:

- **Housing Rehabilitation**: Examples could include rehabilitation of vacant or abandoned housing for sale or rent; new construction; housing repairs and/or accessibility modifications for those who are at or under 80 to 120% AMI; or other new, innovative projects. Any new construction or significant rehab proposals of single-family properties must include visitable features to advance accessibility for those with disabilities or with mobility barriers.
- **Neighborhood Stabilization – General**: Examples could include projects to stabilize housing choice for future or current residents; projects which help people remain in owner-occupied housing through assistance with needed repairs; assistance with initial rental deposits or initial rent for low-income individuals and/or those at risk of homelessness; assistance with property tax relief; providing housing-related services; or other new, innovative projects.
- **Neighborhood Stabilization – Quality of Life**: Examples could include modifying a vacant lot into a pocket park or urban garden; adding accessible playground equipment for those with disabilities in parks; repairing neighborhood recreational trails or adding accessible features/routes for those with disabilities; public arts projects promoting fair housing; neighborhood beautification projects; or other new, innovative projects.

Phase II grant applications are due July 15, 2022. Those interested in submitting applications should review the Request for Proposals document which explains application requirements and funding eligibility at: <https://www.fhcci.org/programs/inclusivecommunities/>

In addition to the Fannie Mae resolution, the FHCCI's work in challenging how lenders have marketed and maintained their foreclosed homes in Indianapolis neighborhoods of color include two other FHCCI involved cases against Bank of America and Deutsche/Ocwen Financial/Altisource. These cases remain pending at this time. A similar case involving Wells Fargo resolved in 2013. Interested parties can learn more about these cases on the [FHCCI Advocacy Page](#).

The Fair Housing Center of Central Indiana (FHCCI) is a private, nonprofit fair housing organization based in Indianapolis, Indiana. Its mission is to ensure equal housing opportunities by eliminating housing discrimination through advocacy, enforcement, education, and outreach. For more information, visit: www.fhcci.org

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