

For Immediate Release – February 1, 2023

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## FAIR HOUSING CENTER OF CENTRAL INDIANA CELEBRATES BLACK HISTORY MONTH

INDIANAPOLIS – The Fair Housing Center of Central Indiana (FHCCI) proudly recognizes February as Black History Month and celebrates the civil rights leaders who fought for fair housing choice for all, inspiring many of us with their vision of a diverse and integrated society, while receiving opposition every step of the way.

Oftentimes, the contributions of Black Americans to our shared history goes understated, overlooked, or limited in scope to the slavery so many were forced into by colonists. The United States owes so much of our progress to countless Black Americans, both known and celebrated, as well as countless unknown and uncelebrated Black individuals who no less have helped shape the society we live in today.

Unfortunately, much work remains when it comes to creating that integrated society where diverse people live together in harmony. As the allegations the FHCCI receives on a daily basis indicate, and as the enforcement actions we file prove, racism is still very much a fact of life in our communities – one that hurts our neighbors of color and our collective sense of community as a whole.

Throughout the FHCCI's tenure serving central Indiana, we have recorded over 600 allegations of racial housing discrimination. In 2022 alone, we documented 150 allegations of housing discrimination due to race or color. Due to the difficulties in identifying and reporting housing discrimination, we know these numbers are vastly underreported.

Over the last decade, the FHCCI has uncovered evidence of violations of fair housing laws as it relates to race and color, and challenged those entities to change their practices. Some of these actions have included:

 Participating in <u>four national cases</u> which have <u>alleged</u> that lenders marketed and maintained their foreclosed homes differently in Indy's Black neighborhoods vs. white ones. Two of these cases have <u>resolved</u> to-date bringing over \$2m in <u>pass-through grants</u> for Indy's community organizations working in neighborhoods of color, along with other relief.

- Investigating <u>complaints</u> against a white homeowner who engaged in a campaign of harassment based on race and national origin against her neighbors for more than two years. With the FHCCI's involvement, a <u>settlement</u> was reached with the property management company and homeowners association and a <u>default judgement</u> was entered against the white homeowner.
- Assisting a local homeowner in filing complaints of appraisal and lending bias and bringing national attention to this harmful form of housing discrimination.
- Conducting systemic investigations and raising allegations of modern day redlining in Indy's Black neighborhoods. These FHCCI investigations have resulted in <u>settlements</u> with two area <u>mortgage lenders</u> for the creation of additional branch offices in Indy's majority-Black census tracts, loan subsidy and mortgage origination funds, loans to support affordable multifamily housing developments, substantial support for community development corporations (CDCs) and area community organizations based and working in Indianapolis' Black neighborhoods, along with other relief.
- Opposing a <u>bank merger</u> of a local lender that has significant disparities in its mortgage lending to Marion County Black residents vs. its lending to white residents.
- Bringing awareness of lending and rental housing disparities, particularly impacting people
  of color, through consumer-driven reports.

The FHCCI has been serving 24 counties in our state as the only nonprofit fair housing center in

Indiana working to address issues of discrimination in housing. The actions cited above and the contacts to our office inform us that housing discrimination, especially that rooted in racism, is still very much a part of daily life for so many Hoosiers. One act of discrimination is one too many.

This April will mark the 55th anniversary of the passage of the federal Fair Housing Act. With this important milestone just around the corner, the staff, board, and supporters of the FHCCI are renewing our commitment to this essential work and look forward to continuing the fight for equal





Think you may have been discriminated against in a housing transaction or want to know more about fair housing?

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housing opportunities in our neighborhoods and to promoting inclusive communities in which everyone has access to safe, affordable, accessible housing free from discrimination.

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The Fair Housing Center of Central Indiana (FHCCI) is a private, non-profit 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: <a href="https://www.fhcci.org">www.fhcci.org</a>

The work that provided the basis for this publication was supported in part 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.