



For Immediate Release – May 31, 2023

Contact: Amy Nelson, Executive Director
Fair Housing Center of Central Indiana
Phone: 317-644-0673 x1001
Email: anelson@fhcci.org

FHCCI Releases New Report on Tenant Screening Barriers
No Way Home: Tenant Screening Barriers to Housing

INDIANAPOLIS, IN – In Marion County’s already tight rental housing market with increasingly rising rents, area renters face mounting barriers to finding housing due to tenant screening policies and services, which deny rental applicants based on long-term systemic policies or their past history, such as credit score, past evictions, and criminal records. Today, the Fair Housing Center of Central Indiana (FHCCI) releases its newest report, [**The State of Fair Housing in Indiana – No Way Home: Tenant Screening Barriers to Housing**](#), which documents the struggles and barriers for area residents in securing rental housing.

“Through interactions with FHCCI clients, fair housing testing, and review of area landlord policies, the FHCCI found that renters are frequently denied housing for incorrect information on their screening reports, such as mismatched names, expunged records being considered, and other misleading or distorted reports,” stated Hafsa Razi, Systemic Investigations Coordinator of the FHCCI. “The process of obtaining a reason for denial is also difficult and burdensome for renters. Very often, renters do not know their rights, and housing providers frequently do not give them the information required under law.”

Housing providers and tenant screening companies share responsibility for the approval or denial of rental applicants, with screening companies encouraging providers to rely on their recommendations but yet providers being the final decision makers. However, both groups give potential renters and customers mixed messages on who is to blame for a decision. Screening decisions that rely on factors like bad credit, flawed rental history, or criminal records to deny housing will inevitably have a harsher impact on individuals in protected classes under fair housing law—Black individuals, people with disabilities, immigrants, families with children, and survivors of domestic violence:

- Despite clear racial disparities and the impact on domestic violence survivors, local housing providers in Indianapolis screen out tenants or charge higher costs based on raw credit scores, with some housing providers setting minimum credit scores as high as 650 or 700 for rent consideration.
- Black, female renters, and families with children are acutely affected by eviction filings, especially in Marion County where the overall eviction rate is nearly 50 percent higher than the national rate. Because of a lack of tenant protections, local renters are especially vulnerable to retaliatory, threatening, and/or other unlawful protections, and have few legal resources to fight eviction disputes.
- Tenant screening services reportedly do not distinguish between eviction filings and actual eviction orders, and some local housing providers explicitly reject tenants based on filings alone. This means that tenants can be denied housing for years for situations where they were entirely blameless.

- Disparities in the criminal justice system mean that Black residents are disproportionately likely to have convictions on their records, due to higher exposure to policing and arrests, and lower likelihood of having cases dismissed or charges lowered. Domestic violence survivors and people with disabilities are also unfairly targeted by restrictions on renters with criminal histories.
- Local housing providers frequently adopt stringent criminal history policies that exceed their legitimate interest in ensuring tenant safety and reliability. These include blanket lifetime bans on renters with felonies and/or misdemeanors, bans for arrests or other non-guilty dispositions, lumping in minor offenses with “violent crimes,” and instituting bans for unreasonable long periods of time.
- Renters applying for housing also face heightened costs of entry in the Indianapolis market. An FHCCI audit of recent fair housing tests of housing providers showed that the average application fee is \$50 per adult. Renters with negative screening records apply and get denied over and over again, spending potentially hundreds of dollars on application fees, and months or years of time, to finally secure housing. Renters who do find housing are locked in by the prohibitive costs of moving—thousands of dollars on various fees and deposits—making them vulnerable to violations of their rights and unlivable conditions.

Housing providers provide prospective renters with vague and confusing information about screening policies, usually requiring them to apply and pay fees before providing information specific to their situation. Intentional discrimination by housing providers continues to occur, with FHCCI testing revealing an alarming number of instances of race-based discrimination against testers with negative tenant screening profiles. The FHCCI has also heard reports of housing providers lying to renters with criminal backgrounds about availability or overriding the recommendation of the screening report to deny a renter.

“By making the housing search so difficult, even impossible, for renters with marks on their backgrounds, tenant screening barriers drive them into substandard housing and put them at risk of homelessness—again, unduly affecting Black renters, immigrants, families with children, people with disabilities, and domestic violence survivors,” explained Amy Nelson, Executive Director of the FHCCI.

To download the full report, visit the [FHCCI’s News Page](#) or our [Reports Page](#). In recent years, the FHCCI has released the following consumer driven housing reports including:

- [Our Changing Neighborhoods: The Impact of Investors, Foreclosures, and Mortgage Lending](#)
- [At What Cost? Rents, Burdens, Evictions, and Profits in Marion County](#)
- [FHA & VA Mortgage Lending in Marion County 2018-2021](#)
- [Mortgage Lending in Marion County 2018-2020](#)
- [Fair Housing Complaint Filing 2000-2018](#)

If you have experienced a recent barrier in the tenant screening process, contact the FHCCI at 317-644-0673 or info@fhcci.org – we want to interview you about your experience.

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

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 as well as support by the City of Indianapolis. 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.