

2025 Annual Report



A year of change, a year of perseverance

2025 was a year of complex challenges that mandated creativity and determination to ensure continued attention to the fair housing issues being experienced across our community and state. With changes in focus and priority at the national and state level, the FHCCI was often left responding to the withdrawal of long-held policies and regulations, evaluating new directives, and navigating funding disruptions and federal staffing decreases. Unfortunately, the outcome was often uncertainty and new barriers in how we could best serve Hoosier housing consumers.

Through it all, the eight-person team at the FHCCI worked to advance our mission of facilitating open housing for all through four main programs: Inclusive Communities, Counseling, Education, and Public Policy. In this report, you will learn about each program's major activities in 2025, along with key achievements and significant challenges encountered.

As we look back on 2025, we hope you will see that the FHCCI board and staff persevered with passion and dedication that allowed us to directly work with over 15,600 individuals through counseling and outreach efforts. Most telling, through formalized agreements, our work directly led to the **opening of over 129,000 rental units from previously alleged discriminatory practices in Indiana and nationwide.**



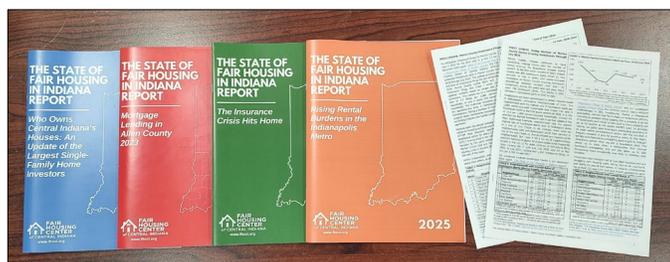
FHCCI staff volunteering at a June 2025 Home Repairs for Good event.

Inclusive Communities

During 2025, the FHCCI's Inclusive Communities Program raised awareness of the systemic and/or often complex housing transaction challenges being faced by Hoosier renters and homeowners. This included broadening our activities in the promotion of homeownership and neighborhood stabilization. Our work included expanded fair housing investigations paired with outreach efforts in the release of in-depth investigative reports. Report topics included investor purchases of single-family homes, Allen County mortgage lending disparities, Marion County foreclosure filings, issues surrounding homeowner's insurance costs and availability, and awareness to the increasing financial burdens Hoosier renting families are facing. In 2025, **over 29,000 copies of our reports were distributed or downloaded.**

6
investigative
reports
released

29k+
reports
distributed /
downloaded



The FHCCI also advanced its important work to ensure fair lending by continuing to hold underperforming mortgage lenders accountable. We also announced a substantial update to our data portal, which now includes U.S. Census and Home Mortgage Disclosure Act (HMDA) data for all 92 Indiana counties for calendar years 2019-2024. With the [FHCCI data portal](#), Hoosiers can evaluate the performance of mortgage lenders by an applicant's race/color, national origin/ethnicity, gender, and income level by county and/or city (municipality). We value the portal as a means to promote transparency, ensure accountability, and advance racial and economic justice.



Stay connected.

Counseling

The team in the FHCCI's Counseling Program worked tirelessly assisting Hoosier housing consumers and those in the industry with their questions and concerns. In 2025, the FHCCI directly counseled **1,768 Hoosiers** so they could better understand their rights and responsibilities under fair housing and other housing-related laws. These interactions increasingly take more time due to the multiple challenges many consumers are facing.

From our clients served, the FHCCI documented **547 allegations of housing discrimination**. Of those, approximately 52% were allegations related to the disability protected class. Allegations of race and/or color discrimination were second highest, accounting for 17% of allegations received. Our counseling team also provides technical assistance and/or direct intervention services. Many times, this involves assisting a Hoosier with a disability to request a reasonable accommodation (RA) and/or a reasonable modification (RM) from their housing provider. The FHCCI works with the client—from start to finish—including directly interacting with their housing provider when needed to remove the barrier that is potentially violating their fair housing rights, all outside of the formal complaint process. In 2025, our counseling team assisted **29 clients** in this way. Most situations were RA/RM requests for a reserved parking spot, emotional support animal, lease termination, or other need, often where the housing provider was unaware of their requirements under law.

1,768

clients
counseled

547

documented
allegations of
discrimination

29

clients helped
through direct
intervention

129k+

housing units
opened from
discrimination

In 2025, the counseling team directly also assisted over 700 individuals who had questions or needed support with landlord-tenant disputes. The most frequent concerns were issues around habitability, rules/fees/policies, and eviction-related impact. We also identified a large increase in intakes related to mortgage or foreclosure concerns, up over 325% from 2024, an issue the FHCCI has been monitoring.

In addition, our Counseling Program assisted Hoosiers in obtaining housing despite overly restrictive criminal history policies, tenant screening errors, or through qualification for eviction sealing, which was causing a barrier to housing entry. In 2025, the FHCCI counseling team provided support to Hoosier clients in need of lease termination or moves due to experiencing domestic violence, assisted Hoosiers who were in need of housing referrals, and provided needed referrals to those challenged with increasing housing costs.

Unfortunately, due to a lapse in federal grant funds, the FHCCI staff could not participate in the same number or type of outreach activities as in previous years, greatly inhibiting our ability to meet consumers where they are. In a sign of today's challenges, our counseling team has also identified that Hoosier housing consumers are increasingly overwhelmed with securing stable housing and are facing rising fears that pursuing their rights may result in retaliation, further hindering their ability to speak up about issues they have encountered to safely locate and maintain housing which meets their needs. All of this is extremely concerning in the scope of our mission to facilitate open housing for all people.

“

When I later was escaping domestic violence, the FHCCI took over quickly and handled everything for me. I was able to break my lease without penalty and get moved extremely quickly. If it wasn't for the FHCCI, I could have potentially lost my life.

I truly believe I would not have gotten out of domestic violence without their help.

Lauren
FHCCI Client 2024 and 2025

”

Education

Since 2018, the FHCCI has applied for and successfully been awarded, a fair housing education grant through the U.S. Department of Housing and Urban Development to fund our major activities related to fair housing education and outreach. However, we have been without this important funding since May 2025, significantly impacting our activities and staffing capacity. Like our other programs, our education team persevered and attempted to stay as active as possible in education and outreach around critical housing laws, housing-based challenges, and fair housing rights and responsibilities throughout 2025. However, there were noticeable reductions in what activities we could perform, most often limited to the Indianapolis area or through virtual means.

Despite these challenges, **FHCCI staff conducted 97 presentations or training events, reaching over 5,800 individuals.** Of this total, 60 presentations were for community partners reaching over 2,300 individuals. The FHCCI also organized and hosted 23 free, virtual webinars on fair housing topics reaching over 680 additional individuals. We proactively offered two presentations with American Sign Language (ASL) interpretation outside of any requested accommodation. Another 2,400+ individuals were reached through our participation in 11 local podcasts.

97
training events

5,886
training attendees

41
educational exhibits

8k+
exhibit interactions

Despite severe funding restrictions, the FHCCI was still able to participate **in 41 community exhibits directly interacting with over 8,000 individuals**—opportunities for consumers to learn about fair housing’s impact as well as the FHCCI’s programs and services. Across FHCCI programs, we distributed over **13,000 print publications.** In 2025, the education team also undertook the extensive project of updating our brochure and fact sheet publications to improve their information and accuracy for our changing world. Upon completion of that process, the FHCCI released 17 new, bilingual (English-Spanish) brochures and 17 new fact sheets available in English and Spanish. The newly improved materials cover housing-related topics from reasonable accommodation and modification requests, LGBTQ+ rights, tenant screening best practices, protections for survivors of domestic violence, and more, all available on our website for download!



The FHCCI’s 13th Annual Fair Housing Conference held in April 2025 continued to draw in broad community support with nine sponsoring partners and over 350 registrants. With the theme *Fair Housing: Looking Out for All Futures*, this conference featured 16 guest speakers from across the country covering a wide-range of topics including fair lending, AI in tenant screening, land contracts, rural homeownership, home insurance, heirs’ property issues, and so many other important housing-impacted topics. Chi Chi Wu, Senior Attorney for the National Consumer Law Center, provided the keynote presentation focusing on the barriers some Americans face around credit scores to housing access and ways improvements could be made.

Keynote Presentation
by
Chi Chi Wu
Senior Attorney at the
National Consumer Law Center



**Fair Housing:
Looking Out for
All Futures**

**APRIL 9, 2025
VIRTUAL CONFERENCE**

with introductory remarks by Amy Nelson

Stay connected with us! 



We believe every Hoosier deserves safe, affordable, accessible housing, free from discrimination.



The mission of the Fair Housing Center of Central Indiana (FHCCI) is to facilitate open housing for all people by ensuring the availability of affordable and accessible housing; promoting housing choice and homeownership; advocating for an inclusive housing market; working toward stable and equitable communities; and eradicating discrimination within Central Indiana, the State of Indiana, and nationally.



Public Policy

In 2025, the FHCCI continued as a steering committee member of the Hoosier Housing Needs Coalition, combining forces with groups statewide to tackle housing barriers. Through combined activities, advocates successfully worked with elected officials to streamline the process for qualified eviction record sealing. In addition, the coalition successfully advocated against a harmful bill which would have made sleeping outside punishable by a misdemeanor with jail time and fines—further harming those experiencing homelessness and their chance to secure future housing.

The FHCCI also reached out to legislators about housing impacts through in-person meetings and emails, testified on bills, and supported partner events. One of our most important roles during session was keeping Hoosiers across Indiana updated on Indiana General Assembly activities through a weekly e-news alert, which shared ways for public engagement on topics of interest to recipients. In 2025, we expanded this outreach to alert the public on the impact of federal appropriation bill challenges on Hoosiers and specific funding programs changes.



Furthermore, we responded to press inquiries on various housing issues. For example, the FHCCI was invited to participate on *Indiana Lawmakers*, a co-operative production of WFYI Public Media and the other member stations of the Indiana Public Broadcasting Stations, which features policy makers discussing key issues facing Hoosiers.

Fair Housing is the Law.

Although the FHCCI began as a central Indiana focused nonprofit, with the lack of other similar organizations in the state, the FHCCI is often called upon to provide statewide assistance. We have attempted to fill these service gaps by applying for extremely competitive yearly grants from the U.S. Department of Housing and Urban Development (HUD) through its Fair Housing Initiatives Program (FHIP). Today, HUD FHIP grants make up about 85% of the FHCCI's budget. FHIP is the only direct federal resource for local, nonprofit fair housing services and is statutorily mandated for distribution under the federal Fair Housing Act to assist HUD in ensuring fair housing compliance. The FHCCI has been unable to locate comparable funding to FHIP.

Support the FHCCI.

Fair housing is not a partisan issue, it's the law. Fair housing has been historically supported by Republicans and Democrats since the federal Fair Housing Act was passed in 1968 under President Lyndon Johnson. The Act was later amended in 1974 under President Gerald Ford and in 1988 under President George H. W. Bush. FHIP grant funding was initiated as a pilot program under President Ronald Reagan's administration. The pilot's success led to FHIP becoming a permanent HUD program in 1992 under President George H. W. Bush's administration. Fair housing laws protect each of us, in multiple ways, in our personal housing transactions (rental, real estate sales, mortgage lending, insurance, zoning, and housing-related services).

Consider a one-time gift to support fair housing in Indiana:
www.fhcci.org/donate

Stay in touch.



317-644-0673



info@fhcci.org