

# THE STATE OF FAIR HOUSING IN INDIANA REPORT

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*The Stacked Deck:  
Eviction Filings in  
Marion County  
Townships and  
Neighborhoods*



## DISCLAIMERS

The Fair Housing Center of Central Indiana (FHCCI) is an organization that works to be inclusive. Words have power and languages change over time. We are always learning and trying to improve in this capacity. We acknowledge that “labels” are a challenge as they relate to describing people, especially groups often impacted by housing barriers, challenges, and discrimination. In this report, we have strived to be more “people-first” in our use of language.

Particularly, there are significant challenges in the broad or very specific ways that public data, in particular U.S. Census data, is gathered and reported as it relates to race and ethnicity.<sup>1</sup> When possible, we have tried to be inclusive while still trying to be consistent with the data as reported to not confuse the public if they gather their own data. In Census data, the government uses “Black or African American” and “Hispanic or Latino” when referencing data collection for persons in those groups. We use the term “Black,” which we view as broader than “African American,” when referring to data collected on Black and/or African American individuals. We also combine Hispanic and Latino individual statistics under “Hispanic/Latino,” where possible, and under the broader “Hispanic” when more limited. We mean no disrespect in the use of these labels. The FHCCI acknowledges the significant cultural differences between Hispanic and Latino people, as well as the preference by some for the use of “Latinx.” The Census uses “Asian” instead of “Asian American” in referring to the broad demographics of people in that population. The Census most often combines “Native Hawaiian and Pacific Islander” persons together under that group. They also combine “American Indian or Alaskan Native” residents together as well. We again mean no disrespect in using these categories to match data with government sites. There is also debate about whether to capitalize “white” when referring to the racial or ethnic designation for populations with European ancestry. We have chosen to not capitalize “white” when referring to white individuals, except in headings where capitalizing is needed. We also group “white” and “white non-Hispanic” persons together since not all white individuals indicate their ethnicity in public data we source. We use “neighborhoods of color,” “communities of color,” “people of color,” or specify the predominant race(s) or ethnicities rather than utilizing the term “minority.” Our preference is also the use of terms like “historically excluded” instead of using “disinvested” or “underrepresented” when describing a neighborhood impacted by discriminatory and historic practices that limited housing opportunity or choice. We have also tried to eliminate the use of terms such as “blighted blocks,” “distressed places,” “struggling neighborhoods,” “high-crime areas,” or any such combination which uses “deficit,” plus “geography,” to describe communities impacted by racism, disinvestment, physical destruction, or economic exclusion because such language reduces these communities to only their challenges.<sup>2</sup> When referencing those with disabilities, the federal Fair Housing Act uses the term “handicap” instead of “disability.” See *Bragdon v. Abbott*, 524 U.S. 624, 631 (1998) (noting that the definition of “disability” in the Americans with Disabilities Act is drawn almost verbatim “from the definition of ‘handicap’ contained in the Fair Housing Amendments Act of 1988”). The terms have been found to have the same legal meaning but have different origins in their inclusivity. We use “disability” or “person with a disability” which is the more people-first language.<sup>3</sup>

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This information is not itself legal advice; for legal advice about a particular situation, contact an attorney. This report is for informational purposes only. Alternative formats for those with disabilities available upon request.

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<sup>1</sup> U.S. Census Bureau. “Updates to Race/Ethnicity Standards for Our Nation.” December 24, 2024. <https://www.census.gov/about/our-research/race-ethnicity/standards-updates.html>

<sup>2</sup> Jennifer S. Vey and Hanna Love. “Recognizing that words have the power to harm, we commit to using more just language to describe places.” Brookings, July 13, 2020. <https://www.brookings.edu/articles/recognizing-that-words-have-the-power-to-harm-we-commit-to-using-more-just-language-to-describe-places/>

<sup>3</sup> ADA Network. “Guidelines for Writing About People With Disabilities.” <https://adata.org/factsheet/ADANN-writing>

# The State of Fair Housing in Indiana

## The Stacked Deck: Eviction Filings in Marion County Townships and Neighborhoods

### Executive Summary

Marion County continues to face an eviction crisis, with tens of thousands of renters facing removal from their homes every year. In the first of two scheduled reports on this topic by the FHCCI this year, we examine trends in eviction filings in Marion County, its townships and neighborhoods, and in the various courts where evictions can be filed. We plan to release a second report later in 2026, which will include an analysis of eviction filing by individual property owners and property management companies.

- High eviction filing rates are driven in part by rising housing costs and a lack of affordable rental units. Most Marion County renters spend at least a third of their income on housing, leaving little left over for other necessities and little room for savings. This makes them vulnerable to missing a rent payment and facing eviction.
- Between January 2021 to September 2025, there were 116,489 evictions filed in Marion County. In 2024, the most recent complete year of data available to the FHCCI, there were over 25,000 evictions filed in the county, a volume similar to the population of a small Indiana city.
- According to Eviction Lab, in 2025, there were 14.2 eviction filings for every 100 renter households in Marion County. Eviction Lab currently ranks Indianapolis as having the sixth-highest eviction filing rate among the 27 cities it tracks. The state is faring no better. The state of Indiana had the third highest eviction filing rate (9 eviction filings per 100 renter households in the past year) out of the ten states tracked by Eviction Lab.
- Among the nine townships in Marion County, in 2024, Warren Township has the highest eviction filing rate (16 filings per 100 renter households). The neighborhoods with the highest eviction filing rates—International Marketplace (38), Delaware Trails (30.5), and Southdale (26.6)—have nearly twice or three times the rate of the county overall.
- Landlords in Marion County are filing evictions in superior court to avoid certain township courts that they believe are less advantageous to them, a tactic known as “forum shopping.” In 2024, 8.8% of evictions in the county were filed in superior court rather than in the township of origin, up from only 2.1% in 2021. Eviction cases in superior court are more costly and may result in less positive outcomes for tenants, and, until recently, had much less access to assistance for renters. Forum shopping has been targeted to avoid just a few township courts. A third of eviction cases filed on tenants living in Lawrence Township were filed in superior court in 2024, as were 20% of Warren Township cases, and 8% of Washington Township cases. In other townships, less than 1% of cases were redirected to superior court.
- A past eviction, whether justified or not, can prevent a tenant from qualifying for future rental housing. The FHCCI has encountered landlords who deny or penalize tenants for eviction records from the past two years, others for five, seven, or ten years; yet others issue a blanket rejection of any past evictions at any time. Some explicitly state that they would deny tenants for a filing without an eviction judgment. Eviction sealing can help protect tenants from such unfair future denials although tenant screening companies may still capture inaccurate records that impact housing choice.
- The share of evictions that have been sealed has increased from 5.5% for evictions filed in 2021, to 35.5% for evictions filed in the first half of 2025 (by year of filing, not by year of sealing). The courts with the highest percentages of sealed evictions are Warren (77.9%), Lawrence (72.3%), and Center (48.4%) Township courts and superior court (28.7%), for cases filed in 2024. These figures do not include any evictions filed after the enactment of a new automatic sealing law in July 2025.
- The behavior of landlords also plays a major part in high eviction filing rates in Marion County. Tenants often face retaliatory evictions when they report their landlords to the health department for substandard conditions. Serial evictors take advantage of cheap eviction filing fees to file repeated evictions on tenants, especially in Black neighborhoods. Several Indianapolis neighborhoods with high eviction filing rates also have high rates of ownership of single-family rentals by “mega-investors,” large corporations that often use automated eviction filings.
- Indiana is nationally known for its lack of tenant protections and its easy eviction process for landlords. Indiana is one of only four states in the nation without a clearly defined statute allowing tenants to withhold rent if their landlord fails to make essential repairs or to make the repairs themselves and deduct the cost from their rent. TurboTenant, a property management software company, recently ranked Indiana as the “fourth best” state for landlords, due to its “10-day cure-or-quit” policy, its lack of limits on rent deposit or rents, and its “landlord-leaning small-claims courts.”
- Eviction diversion programs have introduced court navigators and legal aid attorneys into courts in Marion County, which has slowed the pace of eviction hearings and contributed to an overall improvement of procedural issues and a fairer process for tenants. However, legal aid attorneys are limited by tenants’ lack of legal rights, and court navigators often struggle to find financial assistance and/or affordable alternate housing for tenants facing eviction.

We also document ways that stakeholders in the state legislature, city government, and judiciary may take action to address the affordability challenges and eviction policies and procedures that give rise to our current eviction crisis.

## The State of Fair Housing in Indiana – The Stacked Deck: Eviction Filings in Marion County Townships and Neighborhoods

Marion County, Indiana faces a rental housing shortage and an affordability crisis, as we covered extensively in our November 2025 report, *The State of Fair Housing in Indiana – Rising Rental Burdens in the Indianapolis Metro*.<sup>4</sup> A consequence of rising housing costs and stagnant wages is, inevitably, a higher rate of evictions. However, the deck is stacked against tenants in many ways. As we will discuss throughout this report, a fast and easy eviction process in Indiana, a lack of tenant rights, and the profit-seeking behavior of landlords significantly exacerbates the scale and impact of evictions in Marion County. As a result, despite our state often being cited as an affordable place to live, Indianapolis has one of the highest eviction rates in the country.<sup>5</sup>

In this report, the FHCCI analyzed case-level eviction data from the Indiana Supreme Court for evictions filed in Marion County from 2021 to September 2025. Full-year case-level data for 2025 was not yet available to us at the time of analysis and will be covered in future reports. The data used also takes into account sealed evictions. In this report, we publish aggregate counts of evictions, including sealed cases, without compromising the confidential nature of sealing. It is critical to include sealed evictions in our overall counts of eviction cases, as sealings now occur in a significant share of eviction cases in Marion County.

This report also examines differences between township small claims courts and superior courts, from their trends in eviction filing to their different patterns in case sealings. We also delve into the impact of evictions, the ways Indiana's eviction process contributes to a high volume of eviction filings, and recent attempts to address that problem. Throughout the report, we provide additional context and stories from our experiences observing eviction court, counseling housing consumers, and interacting with tenant advocates and legal aid attorneys.

### Populations Vulnerable to Eviction

Renters in Marion County are highly vulnerable to losing their homes in an eviction, especially low-income renters, Black renters, renter households with children, senior renters, and renters with disabilities. As we documented in our November 2025 report, half of renter households in Marion County are rent-burdened, meaning they spend 30% or more of their income on housing costs. A quarter of the county's renter households are severely cost-burdened, spending 50% or more of their monthly income on housing costs. Being rent-burdened means a household has little

**"The single greatest predictor of an eviction filing is the presence of a child in the home."**

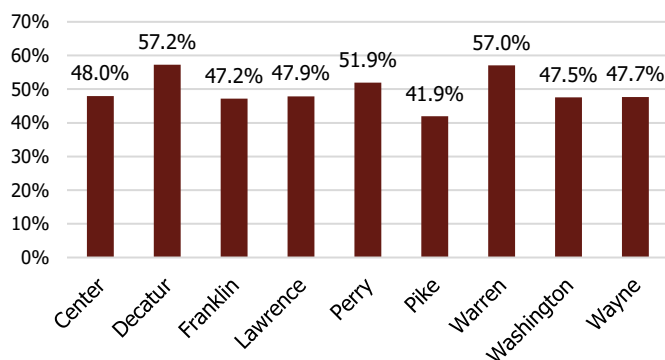
**Emily Benfer, former Chair of the American Bar Association's Task Force on Eviction**

room in their monthly budget for the necessities of living—food, medicine, childcare—and little room to set money aside for an emergency. For a rent-burdened household, a late paycheck, vehicle breakdown, or unexpected illness or injury can be all it takes for them to miss their monthly rent payment, sending them into the eviction process.

The share of Marion County renter households that are cost-burdened is especially high for Black households (53.7%), households with children (54.2%), households headed by a person age 65+ (63.7%), and households headed by a person with a disability (63.4%).<sup>6</sup> These groups are therefore especially vulnerable to eviction. We must note, as we did in our November report, that the 30% and 50% thresholds used to define cost burden and severe cost burden are likely outdated. The metric, which was initially developed in the 1960s, does not account for additional monthly expenses that are essential in modern times, like internet and cell phone services, as well as expenses that have gotten much more costly over the decades, such as student loans and childcare. A more robust consideration of the cost of living for renter families with children places the maximum share of a household's income that should be spent on housing at about 20% or less.<sup>7</sup>

While eviction data from the Indiana Supreme Court does not include demographic information about the tenants

**CHART 1: Marion County Townships, by Share of Renter Households that are Cost-Burdened\***



Source: FHCCI analysis of American Community Survey, 2024 5-year estimates. \*Cost-burdened defined as spending 30%+ of monthly income on housing costs.

<sup>4</sup> FHCCI. *The State of Fair Housing in Indiana – Rising Rental Burdens in the Indianapolis Metro*. November 2025. <https://www.fhcci.org/wp-content/uploads/2025/11/FHCCI-Rental-Housing-Report-2025.pdf>

<sup>5</sup> Eviction Lab. "Eviction Tracking System." February 1, 2026. <https://evictionlab.org/eviction-tracking/>

<sup>6</sup> 2023 American Community Survey 5-year estimates. From FHCCI, "Rising Rental Burdens in the Indianapolis Metro."

<sup>7</sup> Living Wage Calculator. "Living Wage Calculation for Marion County, Indiana." February 15, 2026. <https://livingwage.mit.edu/counties/18097>

**TABLE 1: Number of Eviction Filings by Year and Township Where Eviction Took Place (Marion County)**

Township Where Eviction Took Place	Number of Renter Households	Eviction Filings by Year					Total Filings 2021-Sep 2025
		2021	2022	2023	2024	Jan-Sep 2025	
Center	37,843	3,106	3,827	3,823	3,394	2,793	<b>16,943</b>
Decatur	5,033	332	706	535	443	300	<b>2,316</b>
Franklin	5,899	318	749	889	659	508	<b>3,123</b>
Lawrence	19,774	1,748	2,640	2,693	2,362	1,706	<b>11,149</b>
Perry	19,367	1,722	2,337	2,419	2,283	1,593	<b>10,354</b>
Pike	15,141	1,115	1,979	1,918	1,752	1,327	<b>8,091</b>
Warren	16,897	1,988	2,809	2,903	2,707	1,853	<b>12,260</b>
Washington	26,739	1,816	2,892	3,149	3,093	2,352	<b>13,302</b>
Wayne	27,298	2,872	3,938	3,683	3,194	2,562	<b>16,249</b>
<b>Marion County Total</b>	<b>173,991</b>	<b>19,121</b>	<b>25,925</b>	<b>27,298</b>	<b>25,400</b>	<b>18,745</b>	<b>116,489*</b>

\* Note: Township totals do not add up to the county total because some eviction filings did not provide an address that could be geolocated. Sources: FHCCI analysis of evictions data provided by the Indiana Supreme Court; U.S. Census American Community Survey, 2024 5-year estimates.

facing eviction, research from Eviction Lab has shown that, across the country, households with children were more than twice as likely to face eviction, compared to households without children. Black renters were also disproportionately likely to receive an eviction filing, relative to their share of the population. Strikingly, the eviction rate for Black renters was more than triple the eviction rate for white renters even in the highest income category.<sup>8</sup>

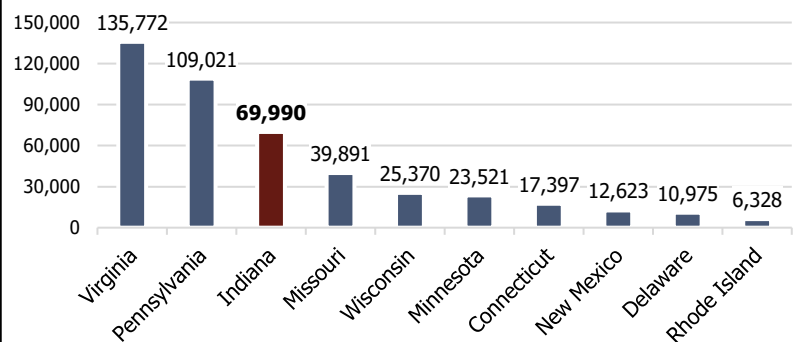
Of the nine townships in Marion County, Decatur and Warren Townships have the highest share of renter households that are cost-burdened (57%), while Pike Township has the lowest share of cost-burdened renter households (42%) (Chart 1). Given the disproportionate likelihood for Black renters to face eviction, regardless of income level, we are especially concerned about eviction filings in townships with higher Black populations. White residents make up the largest share of the population in Franklin Township, while Black residents make up the smallest share. The reverse is true for Pike Township where white residents make up the smallest share of the population, while Black residents make up the largest share (Appendix A). In later sections, we will discuss how eviction trends and landlord policies differ in certain townships with larger Black populations.

### The Sheer Volume of Eviction Filings

Ten years ago, Eviction Lab ranked the city of Indianapolis second in the nation for the largest number of evictions, second only to New York City, a city with roughly ten times Indianapolis' population ("evictions" here referring to eviction cases that resulted in an eviction judgment, i.e. the tenant being removed from their home). New York City, our nation's largest city with 8.54 million residents in 2016, had

**CHART 2: Eviction Filings by State**

Filings in last 12 months, as of February 2026



Source: Eviction Lab Eviction Tracking System, February 1, 2026.

36,343 evictions during that year. In comparison, the city of Indianapolis, with a 2016 population of 853,000, had 11,570 evictions in that year. Far more evictions occurred in 2016 in Indianapolis than significantly more populous cities like Los Angeles, Chicago, Phoenix, and Dallas.<sup>9</sup> This filing activity has continued to this day, ten years later.

The number of eviction cases that have been filed in recent years in Indianapolis and Marion County is staggering. Between 2021-September 2025, there were 116,489 evictions filed in Marion County (Table 1). In 2024, the most recent complete year of data available to the FHCCI, there were over 25,000 evictions filed in the county, a volume similar to the population of a small Indiana city. Although a national comparison of evictions of all large cities has not occurred since 2016, Eviction Lab has continued to track eviction filings in 37 cities and 10 states. As of February 2026, Marion County has had more eviction filings in the

<sup>8</sup> Nick Graetz, Carl Gershenson, Peter Hepburn, and Matthew Desmond. "Who is Evicted in America." *Eviction Lab*. October 3, 2023. <https://evictionlab.org/who-is-evicted-in-america/>

<sup>9</sup> Eviction Lab. "Top Evicting Large Cities in the United States." 2016. <https://evictionlab.org/rankings/#/evictions>

past year than the entire state of Minnesota, a state with a population of 5.84 million.

Table 1 also documents the number of eviction filings by the township where the eviction took place (i.e., where the rental unit at issue was located). We include the number of renter households in each township for context. While the number of eviction filings generally corresponds to the size of the renter population in each township, some townships (like Pike and Warren Townships) have similar populations, but striking differences in their number of eviction filings, with Warren Township having roughly 50% more eviction filings than Pike Township over all five years.

Evictions are also not just an Indianapolis problem. Although the FHCCI did not have access to statewide court data, Eviction Lab's tracking system shows that over the past year, Indiana had nearly 70,000 filed evictions. This is the third highest number of eviction filings among the 10 tracked states, behind only Virginia and Pennsylvania, two states with significantly higher populations (Chart 2).

It is worth noting that we are likely understating the severity of Indiana and Marion County's eviction crisis. Due to the stigma that an eviction filing attaches to a tenant, bad-actor landlords can use the threat of an eviction filing to get a tenant to vacate without ever having to file an eviction case in court. Tenants who are unaware of their rights may leave voluntarily, thinking that a mere demand or a letter from their landlord requires them to vacate. Some landlords may also force tenants to self-vacate through unlawful lock changes, utility turnoff, or property confiscation to get a tenant out without a formal eviction filing. These "informal evictions" are not covered by the data used in this report.

### **Eviction Filing Rates Across Marion County**

In order to conduct a better comparison of eviction trends over time and across townships and neighborhoods of different renter population sizes, the FHCCI has used an "eviction filing rate." The eviction filing rate represents the number of evictions that were filed in a particular area (county, township, neighborhood, etc.) for every 100 renter households residing in that area.

In the lead-up to the COVID-19 pandemic, according to estimates from Eviction Lab, the eviction filing rate in Marion County was as high as 17.4 eviction filings per 100 renter households in 2018.<sup>10</sup> Chart 3 shows the eviction filing rate for each year from 2021-2025, based on our data from the Indiana Supreme Court for years 2021-2024 and data from Eviction Lab for the year 2025. As we can see, the eviction filing rate in 2021 was much lower than pre-pandemic levels, most likely due to COVID-era eviction moratoriums and rental assistance programs (see Panel 1). As those programs wound down, however, in 2022 and 2023, the eviction filing rate began to rise again.

### **PANEL 1: COVID-19 Eviction Moratoriums and Rental Assistance Programs**

At the start of the COVID-19 pandemic, there was a brief state-mandated moratorium on eviction filings in Indiana from March to August 2020.<sup>a</sup> This moratorium dramatically cut evictions statewide to only a few hundred per week. After its expiration, in September 2020, a federal moratorium from the Centers for Disease Control (CDC) began. It significantly narrowed who qualified for eviction assistance or diversion and had a paperwork-heavy approval process.<sup>b</sup> The CDC moratorium also allowed landlords to evict for lease violations unrelated to COVID-impacted rental payments, which many landlords contrived to do. As a result, only a small number of Hoosier renters benefited under the CDC moratorium. It expired in August 2021.<sup>c</sup>

During the state's 2020 moratorium, the IndyRent rental assistance program launched in July with federal funding support. This program initially provided financial assistance in Marion County to any low-income renter who lost income due to pandemic closures, helping them avoid being filed upon for eviction due to missed rent payments (a similar statewide program would also launch).<sup>d</sup>

However, because Indiana does not have protections against source of income discrimination, some landlords refused to accept rental assistance payments. In 2021, Indianapolis officials shared that 9,266 tenants had met the qualifications for the program, but their landlords had refused to accept the payment from the City.<sup>e</sup> As a result, many COVID-impacted renters lost out on approved assistance which could have caught them up on rent, and their landlord filed for eviction. Later versions of the program allowed for direct payments to renters when a landlord refused to participate, allowing the renter to either catch up on payments or put down a deposit on a new rental unit.

As federal funds began to run out in July 2022, the IndyRent program shifted to only providing assistance to tenants with an active eviction filing against them.<sup>f</sup> While this continued to help tenants stay in their homes, it no longer prevented evictions from being filed in the first place. The IndyRent program stopped taking applications for rental payment assistance in June 2023.

<sup>10</sup> Eviction Lab. "National Eviction Map (Original Data)." <https://evictionlab.org/map>

In the last two years, there have been some initial signs that eviction filings may be stabilizing after this period of change. In 2024, there were 14.6 eviction filings for every 100 renter households in Marion County. Data from Eviction Lab, which continues to track eviction filings in Marion County, shows an eviction filing rate of 14.2 in the year 2025.<sup>11</sup> This aligns with our own findings from the court data. In the first nine months of 2025, there were 10.8 eviction filings for every 100 renter households, similar to the same time period in the previous year (11.0 in January to September of 2024).

It is too soon to say for sure whether this represents the new normal for eviction filings in Marion County—but if it does, this still leaves Marion County with one of the highest eviction filing rates in the country. Eviction Lab currently ranks Indianapolis as having the sixth-highest eviction filing rate in the past year among the cities it tracks.<sup>12</sup> Once again, the state is faring no better. Of the ten states tracked by Eviction Lab, Indiana had the third highest eviction filing rate (9 eviction filings per 100 renter households), behind Virginia (12 per 100 renter households) and Delaware (10 per 100 renter households). While the rate of eviction filings in Marion County has leveled off since the pandemic, the minor improvement in the last few years is not nearly enough to stem the harm caused by eviction filings to Marion County renters.

### The Impact of Evictions and Eviction Filings

Behind each eviction filing is a person at risk of losing their home, with no guarantee of being able to find new housing that meets their needs. An eviction filing, on its own, directly impacts a tenant’s ability to secure new housing even if it does not result in an eviction judgment (a judge’s order to remove a tenant). Prospective landlords may flag a filing as a reason not to rent to a tenant. This stigma has become known as the “Scarlet E.”

Landlords use tenant screening companies to vet applicants for rental housing, pulling renters’ eviction history from court records and private databases.<sup>13</sup>

<sup>11</sup> Eviction Lab. “Eviction Tracking System: Indianapolis area, Indiana.” 2026. <https://evictionlab.org/eviction-tracking/indianapolis-in/>

<sup>a</sup> Governor Eric Holcomb. “Temporary Prohibition on Evictions and Foreclosures.” Executive Order 20-06, March 19, 2020.

[https://www.in.gov/governorhistory/ericjholcomb/files/EO\\_20-06.pdf](https://www.in.gov/governorhistory/ericjholcomb/files/EO_20-06.pdf)

<sup>b</sup> National Low Income Housing Coalition. “C.D.C. Eviction Moratorium Fact Sheet.” September 1, 2025. [https://nlihc.org/sites/default/files/CDC-Eng\\_2-2.pdf](https://nlihc.org/sites/default/files/CDC-Eng_2-2.pdf)

<sup>c</sup> Brandon Smith. “CDC Eviction Moratorium Had Limited Effectiveness, Especially In Indiana.” *WFYI*, September 3, 2021.

<https://www.wfyi.org/news/articles/cdc-eviction-moratorium-had-limited-effectiveness-especially-in-indiana>

<sup>d</sup> Amelia Pak-Harvey. “Indianapolis launches rental assistance program for residents struggling from coronavirus.” *IndyStar*, July 8, 2020.

<https://www.indystar.com/story/news/local/marion-county/2020/07/08/indianapolis-launches-rental-assistance-program-residents/5397586002/>

<sup>e</sup> Amelia Pak-Harvey. “‘The walls were closing in’: How Indianapolis spent money to try to curb COVID fallout.” *IndyStar*, March 31, 2021.

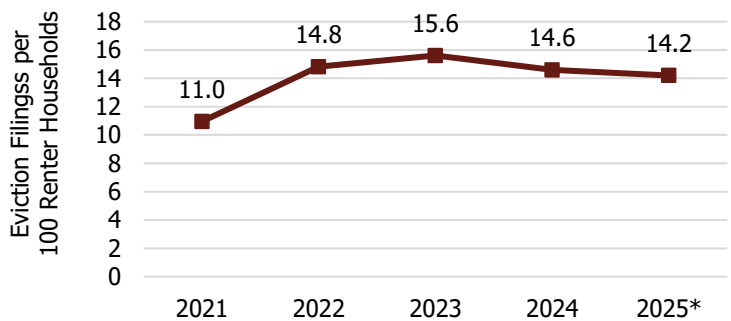
**A single mother living with her elderly parent and four children in the Arlington Woods neighborhood in Indianapolis contacted the FHCCI in November 2025, seeking assistance after her landlord filed an eviction on her for nonpayment of rent. The client, who had stage 4 cancer, reported falling behind on rent after her mother lost her Medicaid coverage.**

These reports often contain inaccuracies and outdated information, and they usually do not explain the circumstances in which an eviction case arose or how it resolved.<sup>14</sup> This means tenants may be denied housing for an eviction filing even in situations where they were not at fault, such as errors in their landlord’s payment records, discrimination, retaliation for reporting the landlord for code violations, misunderstandings on lease violations, or being evicted so the landlord can make repairs.

As a result of these denials, tenants with eviction records may spend hundreds of dollars on rejected rental applications, only to accept rental housing that is unsafe because it does not have strict screening criteria.<sup>15</sup> Some

**CHART 3: Eviction Filing Rates by Year**

Marion County, 2021-2025



Sources: FHCCI analysis of evictions data provided by the Indiana Supreme Court (2021-2024 eviction filings); \*Eviction Lab Eviction Tracking System (2025 eviction filings); U.S. Census American Community Survey, 2021-2024 5-year estimates

<https://www.indystar.com/story/news/local/marion-county/2021/03/31/indianapolis-cast-safety-net-curb-coronavirus-fallout/4723951001/>

<sup>f</sup> Ko Lyn Cheang. “Only tenants facing eviction will be eligible to apply for IndyRent from now on.” *IndyStar*, July 25, 2022.

<https://www.indystar.com/story/news/local/marion-county/2022/07/25/indyrent-org-status-application-2022-eligibility-eviction/65379640007/>

<sup>12</sup> Eviction Lab. “Eviction Tracking System.” February 1, 2026.

<sup>13</sup> National Center for State Courts. “Eviction Record Sealing Strategies.” 2025. <https://nationalcenterforstatecourts.app.box.com/s/pe03qa0e78r6vwjo7k5r6m8l393xvi8t>

<sup>14</sup> Chi Chi Wu, Ariel Nelson, April Kuehnhoff, and Caroline Cohn. “Digital Denials How Abuse, Bias, And Lack Of Transparency In Tenant Screening Harm Renters.” *National Consumer Law Center*, September 2023.

<https://www.nclc.org/resources/digital-denials-how-abuse-bias-and-lack-of-transparency-in-tenant-screening-harm-renters/>

<sup>15</sup> Kate Brantley, Alexa Eisenberg, & Roshanak Mehdipanah. “Record costs: examining the impact of eviction filings for tenants and their

tenants are pushed out of the rental market entirely, instead living week-to-week in a motel or extended-stay hotel, paying more than they would for an apartment just to have a roof over their heads.<sup>16</sup> At worst, with nowhere they can afford to go, tenants with eviction records may be driven into shelters or unsheltered homelessness.

Beyond the impact on tenants' records, eviction filings have a negative impact on tenants' health and well-being. Research shows that tenants who have received an eviction filing, but not an eviction judgment, still experience worsened physical<sup>17</sup> and mental health,<sup>18</sup> as well as a higher risk of mortality.<sup>19</sup> In these ways, excessive eviction filings harm tenants' health and wellbeing, add to the housing crisis, and increase the chances that tenants will become unhoused or forced to live in substandard housing in the future. For these reasons alone, we need to curb the number of evictions being filed in Marion County.

When those filings lead to a tenant losing their home, the impacts on their health and well-being compound, as shown by a large body of research.<sup>20</sup> Tenants who have been evicted face job instability and lower earnings.<sup>21</sup> Their children often transfer to schools with less resources and have an increase in absences and suspensions.<sup>22</sup> If they can find new housing, it is usually less safe and in worse condition, located in areas with fewer resources. If they can't find housing, they may end up unhoused.<sup>23</sup> Evictions are also associated with a higher risk of suicide, a higher risk of relapse for people struggling with substance abuse, and worse birth outcomes for parents who are evicted while pregnant and their infants.<sup>24</sup> These negative effects are multiplied across the thousands of families who face eviction across Marion County and Indiana each year.

### Causes of High Eviction Filings in Marion County

The continued pace of eviction filings in Marion County shows that many renters are struggling to keep up with

families." *Housing Studies*, August 10, 2025.

<https://doi.org/10.1080/02673037.2025.2543477>

<sup>16</sup> Sam Fahmy. "A Hidden Housing Crisis: GSU Researchers Document Families Living in Extended-Stay Hotels." *Georgia State News Hub*, January 7, 2026. <https://news.gsu.edu/2026/01/07/a-hidden-housing-crisis-gsu-researchers-document-families-living-in-extended-stay-hotels/>

<sup>17</sup> Brantley et al, 2025.

<sup>18</sup> Binod Acharya, Dependra Bhatta, and Chandra Dhakal. "The risk of eviction and the mental health outcomes among the US adults." *Preventative Medicine Reports*, vol. 29 (October 2022).

<https://doi.org/10.1016/j.pmedr.2022.101981>

<sup>19</sup> Nick Graetz, Carl Gershenson, Sonya Porter, Danielle Sandler, Emily Lemmerman, and Matthew Desmond. "The impacts of rent burden and eviction on mortality in the United States, 2000–2019." *Social Science & Medicine*, vol 30 (January 2024).

<https://doi.org/10.1016/j.socscimed.2023.116398>

<sup>20</sup> Hugo Vásquez-Vera, Laia Palència, Ingrid Magna, Carlos Mena, Jaime Neira, Carme Borrell. "The threat of home eviction and its effects on health through the equity lens: A systematic review." *Social Science & Medicine*, vol. 175 (2017).

<https://doi.org/10.1016/j.socscimed.2017.01.010>

<sup>21</sup> Matthew Desmond and Carl Gershenson. "Housing and Employment Insecurity among the Working Poor." *Social Problems*, vol. 63 (February 2016). <https://doi.org/10.1093/socpro/spv025>; Robert Collinson, John

**A renter living in the Mapleton/Fall Creek neighborhood of Indianapolis called the FHCCI in October 2025, reporting major habitability issues with her home, including broken appliances, ceiling leaks, and water leaking into electrical outlets. The tenant had a Housing Choice Voucher and called the Indianapolis Housing Agency, which conducted an inspection and cited the landlord for violations. When her landlord was notified, the landlord re-listed the house for rent and gave her a 30-day notice to quit, despite her being in a formal lease. The landlord later filed an eviction on her, claiming unpaid rent for the full month of September when the tenant had only moved in mid-month. The tenant agreed to move out due to the habitability issues, but she still received an eviction judgment from the court, meaning this will show up on her record as an eviction. Her former landlord also tried to claim that she damaged the unit.**

increasing rental housing costs. This is especially true for lower-income renters. In 2024, among renters making less than \$50,000 in Marion County (about half of all renter households), nearly 80% are rent-burdened, spending 30% or more of their income on rent. About 45% are severely rent-burdened, spending at least half of their income on rent.<sup>25</sup> This financial precarity puts tenants at high risk of falling behind on rent and being threatened with eviction.

However, eviction filing rates are not driven entirely by the ability of tenants to pay rent. To a certain degree, eviction filing rates are also driven by the behavior of landlords. For example, Marion County has an extremely low vacancy rate

Eric Humphries, Nicholas Mader, Davin Reed, Daniel Tannenbaum, and Winnie van Dijk. "Eviction and Poverty in American Cities." *The Quarterly Journal of Economics*, vol. 139, (February 2024).

<https://doi.org/10.1093/qje/qjad042>

<sup>22</sup> Peter Hepburn, Danny Grubbs-Donovan, Nick Graetz, Olivia Jin, and Matthew Desmond. "Consequences of Eviction-Led Forced Mobility for School-Age Children in Houston." *Sociology of Education*, vol. 98 (April 2025). <https://doi.org/10.1177/00380407251333651>

<sup>23</sup> Brantley et al, 2025.

<sup>24</sup> Katherine Fowler, R. Matthew Gladden, Kevin Vagi, Jamar Barnes, and Leroy Frazier. "Increase in Suicides Associated With Home Eviction and Foreclosure During the US Housing Crisis: Findings From 16 National Violent Death Reporting System States, 2005–2010." *American Journal of Public Health*, vol. 105, issue 2 (February 2015).

<https://doi.org/10.2105/AJPH.2014.301945>; William Damon, Ryan McNeil, M. J. Milloy, Ekaterina Nosova, Thomas Kerr, and Kanna Hayashi. "Residential eviction predicts initiation of or relapse into crystal methamphetamine use among people who inject drugs: a prospective cohort study." *Journal of Public Health*, vol. 41, issue 1 (March 2019).

<https://doi.org/10.1093/pubmed/fdx187>; Gracie Himmelstein and Matthew Desmond. "Association of Eviction With Adverse Birth Outcomes Among Women in Georgia, 2000 to 2016." *JAMA Pediatrics*, vol. 175, issue 5 (March 2021). <https://doi.org/10.1001/jamapediatrics.2020.6550>

<sup>25</sup> U.S. Census American Community Survey, 2024 5-year estimates.

and a major shortage of affordable units, especially those available to low-income tenants.<sup>26</sup> This in itself does not cause evictions, but it creates an incentive for housing providers to be more aggressive with eviction filing because they know they can easily re-fill a unit after its tenant is removed.

Another issue is “serial evictors”: landlords who file evictions repeatedly against the same households. The purpose of serial eviction filing is not to remove tenants from a unit, but to collect rent as well as additional fees associated with filing the eviction (late fees, court filing fees, attorney’s fees, etc.). Research shows that serial eviction filing is most prevalent in jurisdictions (like Indiana) where filing an eviction is fast and cheap.<sup>27</sup>

As we’ve discussed in previous FHCCI reports, high rates of eviction filings may also be a trademark of certain corporate landlords who have automated the filing of evictions, meaning they use software that will automatically file an eviction if rent is unpaid past a certain date.<sup>28</sup> The automated process often takes discretion out of the control of local property managers. This means that more renters may be filed upon due to technicalities or circumstances outside of their control, such as difficulties accessing a payment portal or a one-time delayed paycheck, when they do in fact have the money available to pay rent. Where renters may otherwise be able to communicate their difficulties to the property manager and resolve the issue, when eviction filings are automated, those same renters may receive an eviction filing. Tenants in these situations often report that they cannot reach anyone to interact with, a far-too-common problem with out-of-state landlords who often do not invest in local property management or comply with rental registries. When an eviction is filed on a technicality, the tenant may be able to quickly pay off their balance and get the case dismissed, but in the process, they have incurred late fees, attorney’s fees, and court filing fees, and the eviction filing may potentially leave a mark on their record, endangering their ability to go elsewhere.

Tenants may also face retaliatory evictions when they attempt to exercise their rights.<sup>29</sup> The FHCCI frequently hears from tenants whose landlords have failed to make the necessary repairs to keep their home habitable. Despite living in homes infested by mold or pests or going without heat in winter, tenants sometimes choose not to report their landlords to the health department because they are afraid of being evicted in retaliation. While retaliation is unlawful, landlords may claim a plausible excuse to evict a

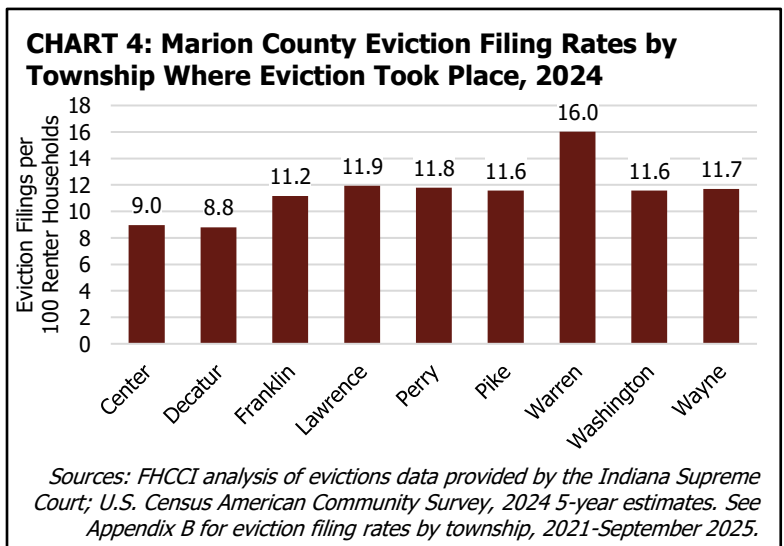
tenant. Due to the lack of tenant rights in Indiana, tenants have the burden of proof to show that retaliation occurred, which can be difficult for tenants who are often representing themselves in court. Retaliation may also occur when tenants try to exercise other rights, such as reporting their landlords for discrimination. All these factors together affect the number of evictions that are filed across Marion County.

### Eviction Filing Rates Across Townships and Neighborhoods

Across Marion County, we see differences in eviction filing rates in different geographies, which may reflect variations in socioeconomic conditions, demographics, and/or the behavior of landlords in each neighborhood or township.

Among the nine townships in Marion County, Warren Township has the highest eviction filing rate, with 16 eviction filings per 100 renter households (Chart 4). Maps 1 and 2 also show the distribution of eviction filing rates across townships and neighborhoods. As we can see, the highest eviction filing rates are concentrated in just a few neighborhoods. Table 2 shows the top 10 neighborhoods with the highest eviction filing rates in 2024. At the top of the list, the International Marketplace neighborhood saw 38 eviction filings for every 100 renter households in 2024, nearly three times the rate of Marion County overall. In the first nine months of 2025, the number of eviction filings in that neighborhood has already exceeded the previous year’s total. See Appendix D for a full list of Indianapolis neighborhoods with eviction filings and rates from 2021-September 2025.

It is difficult to say why some neighborhoods have such high eviction filing rates compared to others. Socioeconomic



<sup>26</sup> FHCCI, Rising Rental Burdens in the Indianapolis Metro, 2025.

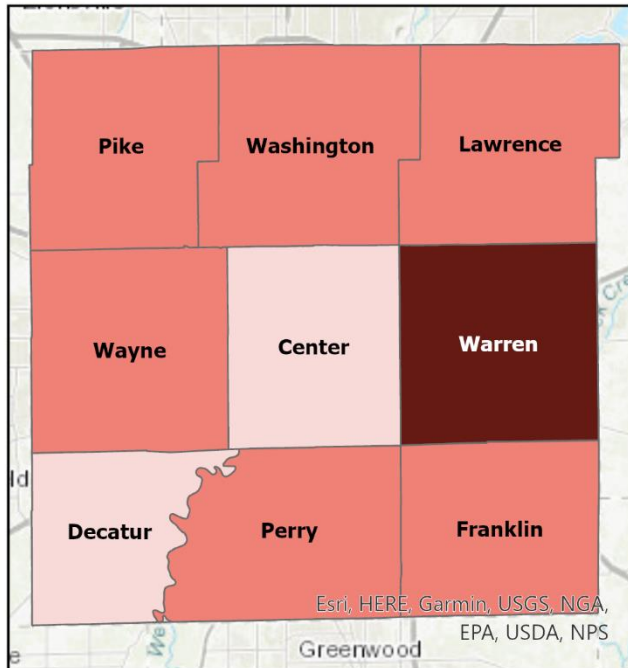
<sup>27</sup> Lillian Leung, Peter Hepburn, and Matthew Desmond. “Serial Eviction Filing: Civil Courts, Property Management, and the Threat of Displacement.” *Social Forces*, vol. 11, issue 1 (September 11, 2020). <https://doi.org/10.1093/sf/soaa089>

<sup>28</sup> FHCCI. The State of Fair Housing in Indiana – Who Owns Central Indiana’s Houses: An Update of the Largest Single-Family Home

Investors. January 9, 2025. <https://www.fhcci.org/wp-content/uploads/2025/01/FHCCI-SFR-Investor-Update-1-9-25.pdf>

<sup>29</sup> Ko Lyn Cheang. “A tenant reported mold to health department. Her landlord evicted her; Indiana law helped.” *IndyStar*, January 19, 2022. <https://www.indystar.com/story/news/real-estate/2022/01/19/indiana-evictions-apartments-housing-anti-retaliation-law-mold-violations/9094217002/>

**MAP 1: Eviction Filing Rates by Township**  
Marion County, 2024

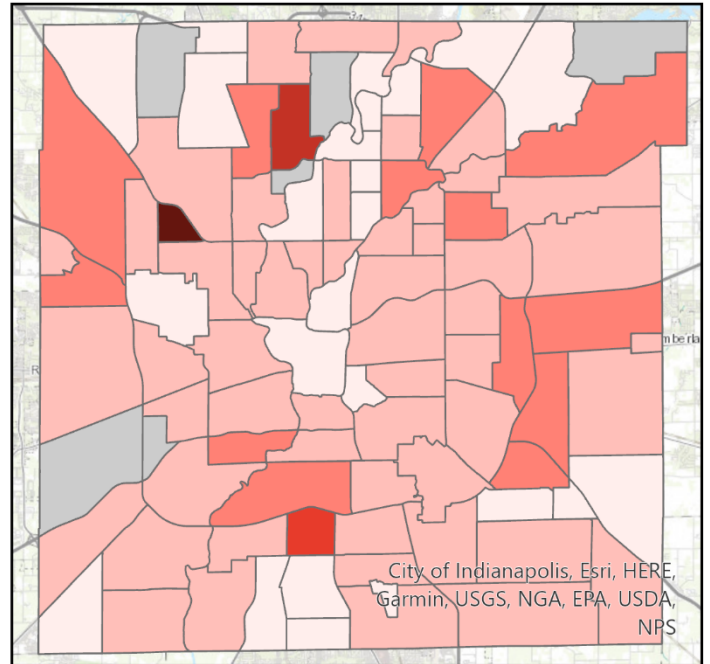


**Eviction Filings Per 100 Renter Households**



Source: FHCCI analysis of evictions data provided by the Indiana Supreme Court; U.S. Census American Community Survey, 2024 5-year estimates. Township boundaries taken from city of Indianapolis OpenIndy Data Portal.

**MAP 2: Eviction Filing Rates by Neighborhood**  
Marion County, 2024



**Eviction Filings Per 100 Renter Households**



Excludes neighborhoods with fewer than 5 eviction filings in 2024. Source: FHCCI analysis of evictions data provided by the Indiana Supreme Court; U.S. Decennial Census, 2020. Neighborhood names and boundaries taken from the city of Indianapolis' OpenIndy Data Portal. See Appendix C for larger version of map with neighborhood labels.

factors may be at play, as we noted earlier. For example, Warren Township has one of the highest shares of renters who are cost-burdened, with 57% of renter households spending 30% or more of their income on housing costs. This makes it more likely that renters will fall behind on rent when they encounter unexpected challenges and then be threatened with eviction.

But, we have reason to believe that the behavior of landlords may drive eviction patterns here as well. For example, research shows that serial evictors are also more likely to take advantage of cheap eviction filing fees more often in Black neighborhoods.<sup>30</sup> Warren Township, which has the highest eviction filing rate, also has the second highest Black population as a share of the total population among the nine townships, as shown in Appendix A.

Another issue may be the type of landlord that is most prevalent in certain neighborhoods. In the single-family rental market, we know that several neighborhoods with high eviction filing rates also have high rates of single-family rental ownership by “mega-investors”—seven large corporations that own more than 1,000 single-family rentals

in just five Central Indiana counties. In neighborhoods like East Warren, Lawrence-Fort Ben-Oaklandon, International Marketplace, and Key Meadows, over a quarter of rental houses are owned by mega-investors. In Raymond Park and Five Points on the east side, over a half of rental houses are owned by just seven mega-investor landlords.

The presence of mega-investors in these neighborhoods may influence the high eviction rates we see there because we know these mega-investor landlords often use automated eviction filings. The FHCCI has spoken to many tenants who have received eviction filings from these landlords despite being able to pay their rent on a monthly basis but they were filed upon due to policies like high late fees, being locked out of the payment portal, or a refusal to accept partial rental payments.<sup>31</sup> While mega-investors are not dominant in every neighborhood with a high eviction filing rate, they may play a part in the neighborhoods where they are present.

For neighborhoods and areas with high concentrations of eviction filings, there can be spillover effects across the community. This is on top of the widespread impact on the health and well-being of individual tenants and families.

<sup>30</sup> Henry Gomory, Douglas Massey, James Hendrickson, and Matthew Desmond. “The Racially Disparate Influence of Filing Fees on Eviction

Rates.” *Housing Policy Debate*, vol 33, issue 6 (May 26, 2023). <https://doi.org/10.1080/10511482.2023.2212662>

<sup>31</sup> FHCCI, Who Owns Central Indiana’s Houses, 2025.

Frequent turnover of residents can lead to instability in a neighborhood by eroding social ties, making it harder for communities to effectively combat social issues like crime.<sup>32</sup> Even when tenants are able to resolve eviction filings and stay in place, the constant threat of removal can strain community resources and efforts to provide legal and financial assistance to keep families in their homes.

### Indiana’s Reputation as a Landlord-Friendly State

In this section, we discuss aspects of landlord-tenant law and eviction procedures that make Indiana particularly disadvantageous to tenants facing eviction. (Figure 1 provides a general overview of the eviction process in Indiana, for those unfamiliar.)

Indiana, as a state, is known nationally for its lack of protections for tenants and the ease with which landlords can file for eviction, making the state often a desirable location for landlords and residential property investors who want to take advantage of that environment. TurboTenant, a rental property management software company, recently ranked Indiana as “fourth best” in the nation for landlords, referencing the state’s “10-day cure-or-quit,” its lack of limits on rent deposit or rents, and its “landlord-leaning small-claims courts.”<sup>33</sup>

Indiana’s “10-day cure-or-quit” refers to state law requiring landlords to give only ten days’ notice to tenants before filing for eviction for nonpayment of rent. Other states provide two weeks or up to 30 days for tenants to cure any unpaid rent alleged by their landlord.<sup>34</sup> However, in Indiana, there are significant loopholes allowing landlords to skip the notice period and go straight to eviction filing in cases of nonpayment. If the lease states that notice is not required to terminate the lease in cases of nonpayment of rent, or if the lease stipulates that rent is paid “in advance” or on one of the first days of the month, then notice is not required and the landlord can file to evict right away. Attorneys who work in eviction court find that these exceptions are very common. As a result, many tenants facing eviction are not provided with notice and opportunity to cure the alleged lease violation before they receive an eviction filing.

Indiana is also one of only four states (with Alabama, Georgia, and Texas) without a clearly defined statute allowing tenants to withhold rent if their landlord fails to make essential repairs or to make the repairs themselves and deduct the cost from their rent.<sup>35</sup> Therefore, landlords can keep collecting rent on tenants while not keeping the tenant’s home in a habitable condition, with few consequences. As mentioned before, tenants may hesitate

TABLE 2: Neighborhoods with Highest Eviction Filing Rates in 2024 (Marion County)				
Neighborhood	2024		Jan-Sep 2025	
	Filings	(Rate*)	Filings	(Rate*)
International Marketplace	63	(38.0)	65	(39.2)
Delaware Trails	285	(30.5)	217	(23.3)
Southdale	148	(26.6)	77	(13.8)
Lawrence-Fort Ben-Oaklandon	452	(22.0)	302	(14.7)
Key Meadows	397	(20.4)	399	(20.5)
Maywood	10	(20.4)	3	(6.1)
Five Points	154	(19.8)	108	(13.9)
East Warren	711	(18.6)	494	(12.9)
Raymond Park	108	(18.4)	94	(16.0)
East Gate	286	(18.2)	177	(11.3)

*\*Rates are number of eviction filings per 100 renter households. Excludes neighborhoods with fewer than 5 eviction filings in 2024. Sources: FHCCI analysis of evictions data provided by the Indiana Supreme Court; U.S. Decennial Census, 2020. Neighborhood names and boundaries taken from the city of Indianapolis’ OpenIndy Data Portal. See Appendix D for full list of neighborhoods and eviction filings and rates from 2021-September 2025.*

to report their landlords to the health department out of fear of retaliatory evictions or lease nonrenewal. Tenants can sue their landlord for failure to make necessary repairs, but this too can trigger retaliation. These cases are difficult to successfully prove and therefore it is rare for tenants, usually having had to take time off from work to represent themselves in court, to sue their landlord and win.<sup>36</sup>

Tenants, being unaware of their lack of rights in Indiana, sometimes still try to withhold rent for their landlords’ failure to make repairs, but this can lawfully result in their eviction. Tenants often bring up uninhabitable conditions in eviction court, but judges, as a rule, do not accept lack of habitability as a defense against being evicted in the initial possession hearing. Instead, judges often tell tenants to bring it up in a subsequent damages hearing, by which point the tenant may already have an eviction judgment on their record and been removed from their home. As a result, tenants may be forced to live in uninhabitable conditions or, in the unlikely case that they can afford to, bear the cost of repairs themselves without compensation.

<sup>32</sup> Abby Boshart. “How Eviction Affects Neighborhoods.” *Urban Institute*, June 7, 2023. <https://housingmatters.urban.org/articles/how-eviction-affects-neighborhoods>

<sup>33</sup> Ryan Squires. “Top 10 States for Landlords in 2025.” *TurboTenant*, December 23, 2025. <https://www.turbotenant.com/property-management/landlord-friendly-states/>

<sup>34</sup> Ann O’Connell. “State Laws on Termination for Nonpayment of Rent.” *Nolo*, February 5, 2026. <https://www.nolo.com/legal-encyclopedia/state-laws-on-termination-for-nonpayment-of-rent.html>

<sup>35</sup> Ann O’Connell. “State Laws on When Tenants Can Withhold Rent or Repair and Deduct.” *Nolo*, January 16, 2026. <https://www.nolo.com/legal-encyclopedia/state-laws-on-rent-withholding-and-repair-and-deduct-remedies.html>

<sup>36</sup> Cheang. “Tenant reported mold to health department.” 2022.

It is also relatively cheap in Indiana to file an eviction. Statewide, the base cost to file an eviction in small claims court is \$87. In practice, additional fees can be added on, such as a \$28 fee if the landlord wants the sheriff to serve the tenant with notice of eviction.<sup>37</sup> An analysis of eviction filing fees from 2018 found that in most counties in Indiana, once all the fees are added up, the average cost of filing is under \$100. In other nearby states, though, like Tennessee, Illinois, and Kentucky, the average cost of filing in the median county is over \$130. In other states across the country, like Minnesota, Vermont, and Alabama, the median county has a cost of filing upwards of \$280. Higher filing fees make a difference—researchers found that increasing the eviction filing fee by \$100 reduces the number of eviction filings by 2.25 per 100 renter households.<sup>38</sup>

Once a landlord and tenant go to court, a tenant can be evicted very quickly. Once a judge enters an order for possession, by law, the tenant can be ordered to move out within as little as 48 hours.<sup>39</sup> In Marion County, tenant advocates shared with the FHCCI that most judges give tenants at least a week to move after an order for possession, but that timeline can vary significantly court to court, as we will discuss in a subsequent section.

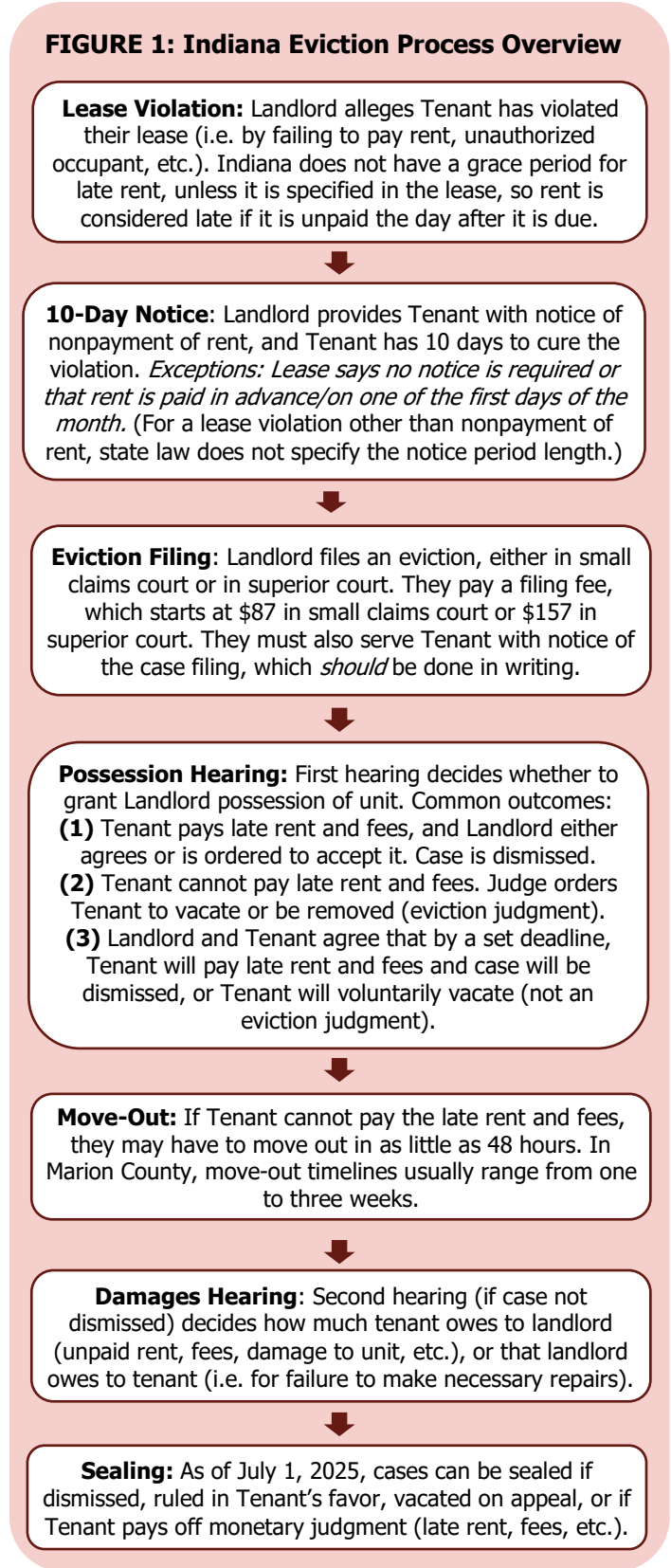
Perhaps one of the biggest disadvantages tenants face in the eviction process is the last one mentioned by TurboTenant—“landlord-leaning small-claims courts.” The behavior of judges can vary widely from court to court, and there are exceptions to this, including in Marion County. But many eviction courts in Indiana operate with a factory-like churn, processing many eviction cases in under five minutes, with tenants having just a couple minutes to present their defense. Multiple state Supreme Court and Court of Appeals decisions have pointed out the way eviction courts tend to skirt tenants’ due process rights, such as the right to proper notice of a claim, the right to present defenses, and the right to have time to prepare arguments—seemingly assuming that tenants will lose their cases.<sup>40</sup> In a recent case, based on a 2023 eviction in Center Township Small Claims Court in Marion County, the Court of Appeals of Indiana wrote that “a crowded docket does not excuse a small claims court from depriving a litigant of her due process rights.”<sup>41</sup>

In the next two sections, we describe programs in Marion County that attempt to improve outcomes and make the process fairer for tenants in eviction court. However, as we will describe, the deck remains stacked against tenants in many ways.

<sup>37</sup> Indiana State Board of Accounts. “Filing Fees By Case Type Collected By The Clerk.” July 1, 2025. <https://www.in.gov/sboa/files/2025-Court-Costs-and-Fees-by-Case-Type.pdf>

<sup>38</sup> Gomory et al, 2023.

<sup>39</sup> Indiana Code § 32-30-3-10 (2025).



<sup>40</sup> Fran Quigley, Megan Stuart, Judith Fox, & Adam Mueller. “Too Fast, Too Easy: How Indiana Courts are Fueling Our Eviction Crisis.” Indiana Justice Project, September 2025. <https://www.indianajusticeproject.org/s/Too-Fast-Too-Easy-How-Indiana-Courts-are-Fueling-Our-Eviction-Crisis.pdf>

<sup>41</sup> *Mackenzie Taft v. Marilea Piper*. Indiana Court of Appeals, November 14, 2023.

## Eviction Diversion Programs

In the past five years, a number of programs aimed at mitigating the impact of evictions have been instituted across the state and county, to varying degrees of success. In 2021, the Indiana Supreme Court created a statewide “Pre-Eviction Diversion Program,” through which landlords and tenants are given up to 90 days and multiple hearings to come to a mutually satisfactory settlement. Such settlements might include the tenant entering a payment plan to pay off the back rent and additional fees to stay in the unit, or the landlord refraining from filing for an eviction judgment if the tenant voluntarily vacates the unit. Judges are required to give landlords and tenants the option to participate, *but the program is voluntary*. Unfortunately, reports show that landlords rarely choose to participate and, as a result, the program is rarely used.<sup>42</sup>

Because of the low uptake of voluntary mediation or settlement programs like this one, there have been efforts to make such programs mandatory. Unfortunately, such efforts in Indiana have been thwarted. Monroe County attempted to incorporate a mandatory mediation component into its “pre-filing eviction diversion program” in 2021. However, the County was soon directed by the Indiana Supreme Court to remove the mandatory mediation component.<sup>43</sup> In 2021, Senate Bill 116 was filed which would have mandated a pre-filing settlement conference in certain types of evictions.<sup>44</sup> It was passed out of committee but then failed passage on Senate floor vote. Then, in 2022, likely due to the advancement of Senate Bill 116 the previous year, the state legislature passed House Enrolled Act 1214, preempting judges or municipalities from making eviction diversion programs mandatory for any party.<sup>45</sup>

Another eviction diversion strategy has been to provide legal aid and other resources to tenants, on top of opportunities for mediation. Two parallel programs have adopted this approach in Marion County. The City of Indianapolis created the Tenant Advocacy Project (TAP) through the Office of Health and Public Services (OPHS) in July 2021. TAP court navigators provide support to tenants in eviction court (such as referrals to financial assistance or alternative housing if they have to move) and offer guidance to tenants before court, through the Tenant Information

<https://public.courts.in.gov/Decisions/api/Document/Opinion?Id=SPzCji8hSH2clpRcwtLX-kkLIQI7LuYedWkuz6lk0cY2391kgIr4KTUvVvNvNcv0>

<sup>42</sup> Daniel Carson. “State settlement programs sparsely used as eviction alternative.” *Indiana Lawyer*, April 12, 2023.

<https://www.theindianalawyer.com/articles/state-settlement-programs-sparsely-used-as-eviction-alternative>

<sup>43</sup> National Low Income Housing Coalition. “From the Field: Indiana Office of Court Services Deters Monroe County Eviction Diversion Program.” November 8, 2021. <https://nlihc.org/resource/field-indiana-office-court-services-deters-monroe-county-eviction-diversion-program>

<sup>44</sup> Senate Bill 116: Landlord tenant settlement conference program. Indiana General Assembly (2021).

<https://iga.in.gov/legislative/2021/bills/senate/116/details>

<sup>45</sup> House Enrolled Act 1214: Residential eviction actions. Indiana General Assembly (2022).

<https://iga.in.gov/legislative/2022/bills/house/1214/details>

Hotline and referrals from the Mayor’s Action Center. The program also provides funding for local legal aid groups to staff attorneys at eviction court, offering legal advice and representation to tenants. This program continues currently with funding from the City of Indianapolis, having been included in the 2026 city budget.

Around the same time, in 2022, Lawrence Township Small Claims Court won a grant from the National Center for State Courts to take part in their Eviction Diversion Initiative (EDI). This grant funded the hiring of court navigators, who connected tenants with external resources, and mediators, who facilitated settlements between landlords and tenants who opted into mediation.<sup>46</sup> Through the EDI program, Lawrence Township also brought in legal aid attorneys to provide legal advice to tenants in court. This program later gained additional funding from the Indiana Bar Association. By April 2025, it had expanded from Lawrence Township to all the township small claims courts, except for Perry Township.<sup>47</sup>

In January 2026, Indianapolis city officials announced that the TAP and EDI programs would combine under the direction of OPHS, in order to streamline assistance for tenants and consolidate resources.<sup>48</sup> As of March 2026, the new combined program is operating in all nine Marion County small claims courts and superior court, on *almost* all days when eviction court is in session. According to OPHS, they aim to have complete coverage soon.

## Success and Challenges Facing Eviction Diversion Programs

American sociologist Matthew Desmond, in his Pulitzer-Prize-winning book *Evicted: Poverty and Profit in the American City*, wrote that across the country, when formal evictions occur in housing court, “90 percent of landlords are represented by attorneys, and 90 percent of tenants are not.”<sup>49</sup> The programs we described in previous sections have begun to address this unfair balance in the landlord-tenant relationship, but serious challenges remain.

According to local legal aid attorneys consulted by the FHCCI, Marion County eviction courts overall have changed significantly since legal aid began to be incorporated into the system. Without an attorney, tenants usually do not

<sup>46</sup> National Center for State Courts. “Reimagining Housing Court: A Framework for Court-Based Eviction Diversion: Interim Report.” 2024. <https://www.ncsc.org/resources-courts/reimagining-housing-court-framework-eviction-diversion>

<sup>47</sup> Tyler Fenwick. “Inside the free program helping renters in Indy courts.” *Mirror Indy*, April 7, 2025. <https://mirrorindy.org/free-eviction-legal-service-mediation-referrals-indianapolis-lawrence-township/>

<sup>48</sup> Tyler Fenwick. “Two eviction programs are merging in Indianapolis.” *Mirror Indy*, January 20, 2026. <https://mirrorindy.org/indianapolis-eviction-programs-merge-lawrence-ophs-kimberly-bacon-andrew-merkley/>

<sup>49</sup> Matthew Desmond. *Evicted: Poverty and Profit in the American City*. Crown Publishing Group, 2016. <https://evictedbook.com/>

know how to navigate court rules during a hearing in order to make an objection, raise a legal argument, or counter with their own evidence. With an attorney representing a tenant, eviction cases proceed more slowly, with attorneys ensuring that tenants' cases are clearly and accurately presented to the court. Legal aid attorneys who work in eviction court have also been able to point out overarching procedural issues and advocate for fairer processes for all tenants, not just the ones they represent on a given day.

Court navigators have also been able to help tenants access resources and better understand the legal process, ensuring fewer tenants fall through the cracks. Tenants in eviction court are often in crisis on multiple fronts including non-housing-related issues, like health problems, medical debt, transportation issues, or wage garnishment, which need to be addressed in order to resolve their housing instability. Court navigators try to connect tenants to resources specific to their circumstances, whether that involves helping them make complaints to the public health department, providing information on how to appeal debts or garnishment, or working to come up with a budget for housing they can reliably afford.

Diversions programs like TAP and the EDI program have seen success across the country and here at home. According to data collected by the National Center for State Courts from the 24 EDI programs it has funded across the country, in cases where tenants and landlords came to a settlement agreement, tenants were able to stay in the home in 53% of cases, while in 27% of cases, the tenant agreed to move out.<sup>50</sup> The Marion County small claims courts participating in the EDI program shared that, in 2024, of the eviction cases that went through the program, the parties came to a settlement in 81% of cases and tenants were able to stay in their home in 71% of cases.<sup>51</sup>

However, these programs are not without their challenges, as the FHCCI has found through observing eviction court and speaking with tenant advocates and legal aid attorneys. One important limitation of the current programs is that they do not intervene *prior* to the filing of an eviction, only *after* a tenant is headed to eviction court. This means they cannot keep tenants out of the eviction process altogether—a key limitation, given that an eviction filing by itself can prevent a tenant from being able to find new housing.

Another limitation is that the current programs do not guarantee tenants a right to counsel. Currently, most but not all, Marion County tenants have access to an attorney in eviction court through the TAP program. Each court consolidates most of their eviction cases onto two or three days of the week, with TAP-provided legal aid attorneys at

**A renter with disabilities in the Castleton neighborhood of Indianapolis reported to the FHCCI in October 2025 that she fell behind on rent after losing her SSDI payment due to a clerical error. The renter and her partner, also with disabilities, were unable to find work. They received assistance from her township trustee's office, but her landlord refused to accept the payment. As a result, the township trustee closed her case. When their landlord told the renter they planned to evict, the renter and her partner moved out preemptively. They were unable to find another place to live and were staying with family, while still trying to get back on SSDI and considering moving out of state temporarily for work. The landlord was pursuing them for the unpaid rent and fees through a collection agency.**

the 10 eviction courts on those eviction docket days. However, legal aid attorneys say a small number of eviction cases are heard on "off-days," when legal aid is not typically present, so those tenants may not get access to an attorney. Additionally, even when legal aid is present, it is possible for a tenant to go through the process without speaking to them. Certain eviction courts have integrated legal aid attorneys into their check-in processes, meaning every tenant that arrives at court gets to speak to an attorney. Judges at certain courts will also make sure to wait until after the tenant gets legal counsel to hear their case. But at other courts, it is up to tenants to locate the legal aid attorneys in the building and seek legal counsel. If their case is called before they get a chance to speak to an attorney, the judge will proceed with the hearing anyway.

Even when tenants can speak to an attorney, legal aid staffing is limited, and attorneys are not able to represent every tenant in the court proceedings. (Legal aid groups overall are overstretched and underfunded, as is the TAP program.) As a result, legal aid attorneys must triage cases to determine whether to provide legal representation in the hearing, considering factors like whether the tenant and landlord have come to an agreement that just needs to be certified by the judge, or whether there are legal arguments that need to be raised in the tenant's defense.

There is a limit to what legal aid attorneys can do and the arguments they can raise. For example, as discussed earlier, judges will not hear arguments about the uninhabitable

<sup>50</sup> National Center for State Courts. "Eviction Record Sealing Strategies." 2025. <https://nationalcenterforstatecourts.app.box.com/s/pe03qa0e78r6vwjo7k5r6m8l393xvi8t>

<sup>51</sup> Cierra Putman. "Landlords increasingly turning to Marion Superior Court for faster, more expensive eviction process." *WTHR*, February 21, 2025.

<https://www.wthr.com/article/news/investigations/13-investigates-landlords-superior-court-tenant-eviction-13-investigates-marion-county-renters-apartments/531-64258faf-f02d-47d7-ae11-364738fe79bb>

## PANEL 2: Common Myths in Indiana Evictions

- *Paying rent a day late doesn't count as late.* Indiana does not have a grace period for late rent. Rent is considered late the day after it is due, unless otherwise specified in your lease.
- *My landlord can't evict me in sub-zero temperatures.* Unlike other jurisdictions, Indiana does not have a moratorium on eviction removals during certain times of year or when the temperature drops below a certain level.
- *I can withhold my rent if my landlord refuses to fix the heat, repair a water leak, or address an electrical issue.* Indiana does not allow tenants to withhold rent for repairs. If a tenant attempts to do so, they could be evicted for nonpayment of rent.
- *The judge won't let my landlord evict me if they see the conditions I've been living in.* Indiana eviction courts generally do not allow tenants to bring up habitability issues during the possession hearing.
- *If I fall behind on rent, my landlord can shut off my utilities/change my locks/throw out my stuff.* Your landlord cannot shut off utilities that you pay to the landlord, change locks, or remove your possessions without an order from a judge.
- *If my landlord puts a notice to evict on my door, I have to move out.* Neither a notice to vacate nor a notice of eviction filing by itself is enough to force you to move. A notice to vacate should give you time to remedy the issue *before* an eviction is filed (unless your lease says notice is not required or that rent is due in advance, in cases of nonpayment). Even if you do not address the issue in time and you receive notice of an eviction filing, there must be an eviction hearing with a judge's ruling before you can be forced to move out.

conditions in a home during a possession hearing for nonpayment of rent. And if a judge has a standard practice—for example, giving evicted tenants just one week to move out—legal aid sometimes cannot change that.

Prior to showing up in eviction court, Marion County tenants can contact legal aid groups like Indiana Legal Services, the Neighborhood Christian Legal Clinic, and the Indianapolis Legal Aid Society directly to help them prepare for their upcoming hearing. However, given the limited capacity of these organizations, sometimes tenants do not hear back in time. This may result in tenants failing to be fully prepared when they come to court.

Court navigators also face challenges in assisting tenants. For those tenants who are facing eviction as a result of nonpayment of rent, court navigators are tasked with connecting tenants to financial assistance to help them catch up on late rent and fees, and prevent them from having to move. But eviction relief funds are scarce today, especially with recent federal funding cuts to social services, which makes it difficult for court navigators to direct tenants to assistance that could keep them in their homes. After the closure of the IndyRent program in 2023, no equivalent replacement has emerged. The township trustee offices, another public source of assistance, have faced criticism for failing to use the millions of dollars of funding they receive from the state to provide emergency relief to residents in crisis, instead turning away the vast majority of applicants for relief.<sup>52</sup> The FHCCI has also heard from multiple tenants who received assistance from a township trustee office, but the funds were rejected by the landlord (similar to when rental assistance was rejected by landlords during the pandemic). A patchwork of charitable and religious organizations does its best to provide financial assistance to keep tenants in their homes, but they are stretched extremely thin and cannot come anywhere close to helping all the tenants in need of relief.

Court navigators are also tasked with helping tenants find a new place to live that is also affordable, for those tenants who have to move out. As we've discussed in previous FHCCI reports, there are simply not enough affordable and available rental units for the number of low-income households that reside in Marion County.<sup>53</sup> This makes it difficult to find alternate housing for tenants experiencing eviction—especially if their case cannot yet be sealed and/or they have a monetary eviction judgment. All of this is to say that while Marion County's programs to assist tenants facing eviction have certainly improved outcomes for tenants, there is still a long way ago to reduce both the number and impact of eviction filings.

### Forum Shopping and Landlords' Avoidance of Township Courts

While the use of eviction mitigation programs has spread throughout the township courts in Marion County, tenants may still have significantly different experiences in the eviction process depending on where they live. Marion County is the only county in the state with separate small claims courts for each of its nine townships. The judge of each small claims court may approach eviction cases differently, in terms of the amount of time they spend on each case or the length of time they provide for tenants to move out if evicted. (This can range from less than one week to more than three weeks, depending on the court and the circumstances.<sup>54</sup>) There are even more nuanced

<sup>52</sup> Greater Indianapolis Multifaith Alliance. "Marion County Township Assistance: Opportunities Seized; Opportunities Missed." January 2025. <https://www.indymultifaith.org/trustee-report>

<sup>53</sup> FHCCI, *Rising Rental Burdens in the Indianapolis Metro*, 2025.

<sup>54</sup> Ko Lyn Cheang. "If you're evicted in Indy, you might have a few weeks to move out. Or you might have a few days." *IndyStar*, December 19,

differences, such as whether a judge is likely to require a landlord to accept a payment plan to allow a tenant to catch up on rent (in cases of eviction due to nonpayment of rent), or whether a judge prevents landlords from issuing additional late fees after filing their eviction complaint. As mentioned before, some judges will delay an eviction hearing if a tenant has not yet spoken to legal aid, while other judges will not wait when the case comes up in their docket, making it difficult for a tenant to summon an attorney to represent them.

One way that landlords in Marion County have attempted to evade what some may view as more tenant-friendly behavior of certain township judges has been to bypass township court altogether. (This doesn't mean that landlords in these courts are treated unfairly; rather, landlord and tenants both are given equal consideration and due process in these township courts.)

Small claims courts oversee civil cases (including evictions) where the damages claimed by the plaintiff (landlord) do not exceed \$10,000.<sup>55</sup> However, Marion County landlords can choose to file evictions in the higher courts (superior or circuit court) even if they do not exceed the \$10,000 threshold—a practice known as “forum shopping.” According to legal aid attorneys and tenant advocates, the tactic of evading certain Marion County township courts has been heavily adopted by major law firms representing large corporate landlords, due to a perception that certain township courts are less advantageous to the landlord.

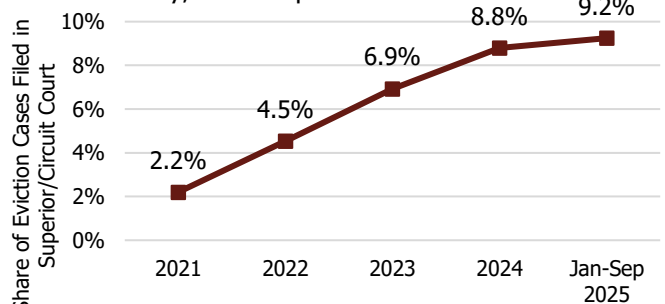
In 2024, 8.8% of eviction cases in Marion County were filed in superior or circuit court rather than in the township court where the eviction took place, up from only 2.1% in 2021 (Chart 5). This trend has been concentrated in just a few townships—Lawrence, Warren, and Washington. Almost a third of eviction cases filed on tenants living in Lawrence Township were filed in superior or circuit court in 2024, as were 20% of cases filed on tenants living in Warren Township, and 8% of cases filed on tenants living in Washington Township (Chart 6). This is significantly more than most other townships, where less than 1% of cases were redirected to superior or circuit court. See Appendix E for the share of eviction cases redirected from small claims court to superior or circuit court by township for each year. The Lawrence Township Small Claims Court, in particular, spearheaded the EDI

program, and the Warren Township Small Claims Court was an early adopter of the program as well, although legal aid and court navigators have become more available in all township courts today.

In the early years of this practice of forum shopping, tenants whose cases were filed in superior or circuit court were at a severe disadvantage. Evictions filed in the higher courts were treated like any other civil case and randomly distributed among nine superior courts and one circuit court (which is essentially equivalent to another superior court), with hearings being held at different times on different days of the week. Unlike township small claims courts, which essentially have one courtroom, the twelve-story Community Justice Center has dozens of them, and tenants often struggled to find their hearings.<sup>56</sup> At that time, there were no eviction mitigation programs at these courts to assist the influx of self-representing tenants. However, starting in October 2024, eviction cases filed with the higher

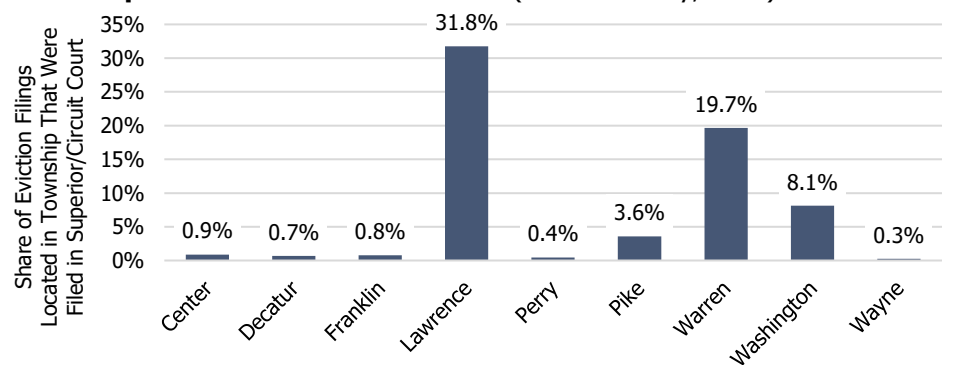
**CHART 5: Share of Eviction Cases Filed in Superior/Circuit Court**

Marion County, 2021-Sep 2025



Source: FHCCI analysis of evictions data provided by the Indiana Supreme Court.

**CHART 6: Share of Evictions Filed in Superior/Circuit Court, by Township Where Eviction Took Place (Marion County, 2024)**



Source: FHCCI analysis of evictions data provided by the Indiana Supreme Court. See Appendix E for share of evictions redirected to superior or circuit court in years 2021-September 2025.

2023. <https://www.indystar.com/story/news/local/indianapolis/2023/12/14/indianapolis-evictions-are-more-common-in-s-township-eviction-courts-see-big-disparities-for-tenants/71593640007/>

<sup>55</sup> Indiana Office of Court Services. Small Claims Manual. December 23, 2025. <https://www.in.gov/courts/files/small-claims-manual.pdf>

<sup>56</sup> Cierra Putnam. “Landlords increasingly turning to Marion Superior Court for faster, more expensive eviction process.” *WTHR*, February 21, 2025. <https://www.wthr.com/article/news/investigations/13-investigates-landlords-superior-court-tenant-eviction-13-investigates-marion-county-renters-apartments/531-64258faf-f02d-47d7-ae11-364738fe79bb>

courts were streamlined to one courtroom under one judge, at consistent times every week. The TAP program also set up at superior court to provide tenants with resources and legal assistance.<sup>57</sup> In these ways, some of the differences between township courts and superior court have been smoothed out.

Forum shopping by landlords unfairly disadvantages tenants in eviction court. As we described earlier, tenants may receive more fair outcomes in some township courts than others due to differences between judges—i.e. the use of extended payment plans or longer move-out timelines—which presumably is why landlords continue to systematically avoid those courts. Although superior court is more expensive for landlords to file in (starting at \$157 in superior versus \$87 in small claims), those filing fees are usually passed on to the tenant, making superior court a more costly venue for tenants. In the past two Indiana General Assembly sessions, legislators have introduced bills to mandate that eviction cases be filed in small claims court except in special circumstances. Both attempts were unsuccessful. In 2025, Senate Bill 327 passed the Senate floor but failed to get a hearing in the House.<sup>58</sup> In 2026, Senate Bill 125 failed to get a committee hearing.<sup>59</sup>

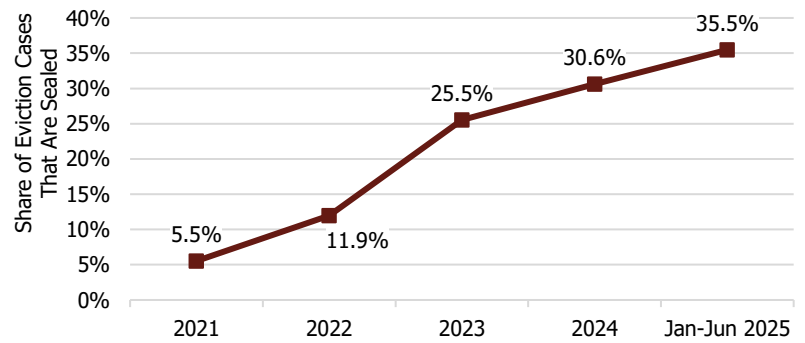
Tenant advocates argue that the arbitrariness of the process—by which one tenant may be filed upon in superior court while a tenant in a neighboring township goes to small claims court—is a violation of their due process rights. Tenants, they argue, should not be treated differently based on which side of the street they live on. But as long as this loophole exists, landlords are likely to continue filing evictions in whichever court is most advantageous to them.

### Trends in Eviction Sealing

One major change in the eviction process over the last five years has been the growing usage of eviction sealing. Tenants can face years of hardship in applying for housing if they have an eviction on their record, even an eviction filing that ultimately did not lead to the tenant’s removal. The FHCCI has encountered a variety of screening policies from local housing providers that deny tenants with eviction records. Some landlords limit their consideration to evictions from the past two years, others for five, seven, or even ten

**CHART 7: Share of Eviction Cases That Have Been Sealed, by Year Filed (Marion County)**

Note: Cases may have been filed in a given year, but sealed in a subsequent year.



Source: FHCCI analysis of evictions data provided by the Indiana Supreme Court.

years; yet others issue a blanket rejection of any past evictions at any time. (Under the Fair Credit Reporting Act, it would be unlawful to consider an eviction from more than seven years ago.<sup>60</sup>) Some housing providers even explicitly state that they would deny or penalize a tenant for an eviction filing without an eviction judgment.<sup>61</sup>

To protect tenants from unfair housing denials, especially for an eviction filing that resolved without a judgment against the tenant, the Indiana legislature initially passed an eviction sealing law in 2022, which allowed tenants to petition to seal eviction cases that had been dismissed or ruled in the tenant’s favor.<sup>62</sup> One downside of this law was that it required tenants to take the initiative of filing a petition with the court, a process that many tenants struggled to do without assistance or awareness of the law. Some judges in Marion County small claims courts began to order cases to be sealed in court, without requiring a tenant’s petition, or to allow the sealing of cases with eviction judgments once the tenant had paid off the rental balance. The frequency of these practices has varied significantly by court.

Over the lifetime of the 2022 law, the share of evictions that have been sealed has increased from 5.5% for evictions filed in 2021, to 35.5% for evictions filed in the first half of 2025 (Chart 7). Keep in mind, these percentages indicate the share of eviction cases that were sealed *by year of filing*, not by year of sealing. Eviction cases can be sealed years after the case was filed (hence the sealing of evictions filed

<sup>57</sup> Tyler Fenwick. “How a new court eviction process helped an Indy woman.” *Mirror Indy*, October 7, 2024. <https://mirrorindy.org/indianapolis-eviction-proceedings-marion-superior-court-township-small-claims-rent-fees/>

<sup>58</sup> Senate Bill 327: Marion County small claims fees. Indiana General Assembly (2025). <https://iga.in.gov/legislative/2025/bills/senate/327/details>

<sup>59</sup> Senate Bill 125: Marion County small claims court jurisdiction. Indiana General Assembly (2026). <https://iga.in.gov/legislative/2026/bills/senate/125/details>

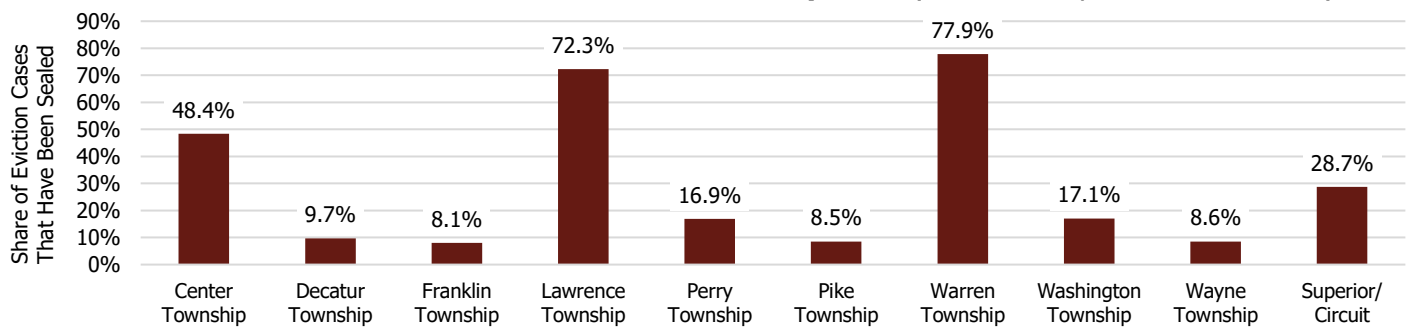
<sup>60</sup> Consumer Financial Protection Bureau. “How long can information, like eviction actions and lawsuits, stay on my tenant screening record?” July

1, 2021. <https://www.consumerfinance.gov/ask-cfpb/how-long-can-information-like-eviction-actions-and-lawsuits-stay-on-my-tenant-screening-record-en-2104/>

<sup>61</sup> FHCCI. The State of Fair Housing in Indiana – No Way Home: Tenant Screening Barriers to Housing. May 31, 2023. <https://www.fhcci.org/wp-content/uploads/2023/06/Tenant-Screening-Report-FINAL2.pdf>; Recent FHCCI review of tenant screening policies from local landlords.

<sup>62</sup> Marilyn Odendahl. “New law gives Hoosier tenants some relief from eviction stigma.” *Indiana Lawyer*, March 30, 2022. <https://www.theindianalawyer.com/articles/new-law-gives-hoosier-tenants-some-relief-from-eviction-stigma>

**CHART 8: Share of Eviction Cases That Have Been Sealed, by Court** (Marion County, cases filed in 2024)



Source: FHCCI analysis of evictions data provided by the Indiana Supreme Court. See Appendix F for sealed eviction cases by year, 2021-September 2025.

in 2021, before the 2022 law was passed). Chart 8 shows the difference in sealing rates between Marion County eviction courts in 2024. By far and away, evictions filed in Warren and Lawrence Township courts are sealed at the highest rates, followed by Center Township court and superior/circuit court. Higher rates of sealing in certain courts may reflect the behavior of judges who are more active in sealing cases during hearings or who grant sealing petitions at higher rates. They may also reflect higher rates of dismissal of eviction cases in those courts.

In the 2025 Indiana legislative session, lawmakers passed an updated law (Senate Enrolled Act 142), which automatically seals evictions that are dismissed, ruled in favor of the tenant, or vacated on appeal. It also formally allows tenants who were evicted for nonpayment of rent and who have paid off their eviction judgments to petition for sealing. This change went into effect on July 1, 2025.<sup>63</sup> (Charts 7-8 do not cover evictions filed after this change.) This marks a major improvement, as it takes the burden off tenants to petition for sealing, making it more likely that eligible cases will be sealed. It also creates uniformity in the practice of sealing cases after a tenant pays off any unpaid balance.

It should be noted that just because an eviction was sealed, it does not mean the tenant was able to stay in their home or that they do not owe any back rent. During the first possession hearing, a landlord may agree that if a tenant cannot pay and stay in the unit, the tenant can voluntarily vacate before a certain deadline, and the case can be dismissed. Landlords may opt to dismiss cases after getting possession of the unit to incentivize tenants to leave more quickly, and so they do not have to pay attorneys to represent them in a second damages hearing. Tenants benefit as well, in the short term, as the dismissed case can be sealed, which may make finding a new place to live easier. This outcome is sometimes billed as a “soft landing” for tenants who cannot immediately make up their missed rental payments (if the issue of the eviction). However, tenants who “voluntarily vacate” still experience the other

negative effects of being abruptly forced to move from their home—disruption to school and employment, physical and mental stress, etc. The landlord will likely still pursue the tenant for any late rent, legal fees, and any damages above reasonable wear and tear to the unit through collections, often selling the rental debt to a debt collection agency. This debt shows up on the tenant’s credit report and will bring down their credit score. In the long term, the damage to their credit may make it hard for the tenant to qualify for other rental housing, loans, or affordable insurance.

Unfortunately, Indiana’s new sealing process cannot completely protect tenants from unfair housing denials. Even under the new law, evictions are not sealed immediately upon filing, meaning that there are weeks or months during which an eviction case is still visible to the public. Tenant screening companies are constantly collecting eviction data, meaning they can easily collect an eviction record before it is sealed. Once a record is sealed, tenant screening companies *should* exclude it from any reports; however, in reality, tenant screening reports often contain inaccurate and out-of-date information, including information about sealed cases.<sup>64</sup> The FHCCI recently spoke to at least one tenant who was denied rental housing due to an eviction that was supposed to have been sealed but showed up in their tenant screening report.

Nonetheless, having an eviction sealed allows a tenant to search for rental housing without the stigma of the “Scarlet E” and gives them ground to contest any denial that may occur due to an inaccurate screening report. Having more evictions sealed after they are resolved is a step in the right direction to reduce the number of tenants who are forced into unsafe conditions or pushed onto the street due to past eviction records.

### Recommendations

Marion County continues to face an eviction crisis. A lack of affordable housing forces tenants to live in units they can barely afford, putting them at risk of missing a rent payment and getting evicted. Landlord-friendly laws around rental

<sup>63</sup> Prosperity Indiana. “New Indiana Law Strengthens Eviction Sealing Protections for Tenants.” June 30, 2025. <https://www.prosperityindiana.org/News/13515907>

<sup>64</sup> Wu et al, 2023.

housing and evictions make it cheap and easy for landlords to file evictions and remove tenants from units. As a consequence, too many renter families are faced with losing their homes in eviction court. It is incumbent upon our lawmakers, city officials, and courts to address the affordability challenges and policy choices that give rise to our eviction crisis.

*Build and Preserve Affordable Housing:* To address the root cause of evictions for cost-burdened tenants, we must make rental housing more affordable and plentiful. We reiterate our recommendations from our November 2025 report, *Rising Rental Burdens in the Indianapolis Metro*, which outlined an affordable housing strategy for Marion County and the Indianapolis metro at large. These recommendations included increasing funding for affordable housing development and repair; increasing housing choice vouchers; and rescinding the state preemptions on inclusionary zoning, source-of-income protection ordinances, and rental increases.

*Apply Uniform Rules Across Courts and Outlaw Forum Shopping:* Currently in Marion County, tenants can have vastly different experiences in the eviction process based on where they live and which court their eviction is filed in. We commend judges who have taken part in programs that provide assistance to tenants in eviction court, such as the Eviction Diversion Initiative, and who have adopted practices in their courtrooms that make it easier tenants to catch up on rent or move on to their next home, such as ordering landlords to accept payment plans or providing extended time for tenants to move out. However, we believe all tenants deserve access to these best practices in the eviction process, not just tenants who live in certain townships. It is the job of the Indiana Supreme Court to clarify court rules for the lower courts and ensure that those rules are followed. The Indiana Supreme Court should align all the township eviction courts in Marion County to these best practices.

Landlords should not be able to evade township courts that are applying fair practices to all parties by filing in superior court. Even if the eviction process in superior court has improved, it is still more difficult and more expensive, ultimately, for tenants to have their cases heard there. Moreover, as a principle, landlords should not be able pick and choose their preferred venue at the tenant's expense. Senate Bill 125 in the 2026 legislative session would have closed this loophole by requiring all eviction cases whose damages do not exceed \$10,000 to be filed in small claims court, but the bill died in committee.<sup>65</sup> In the absence of legislative action, the Indiana Supreme Court should amend its rules to ban this type of forum shopping.

<sup>65</sup> Senate Bill 125 (2026).

<sup>66</sup> Tyler Fenwick. "Indy council passes Hogsett's \$1.7B budget: How the city plans to spend money." *Mirror Indy*, October 7, 2025. <https://mirrorindy.org/indianapolis-marion-county-2026-adopted-budget-joe-hogsett/>

**A renter in Crawfordsville reached out to the FHCCI in September 2025 after being denied on a rental application for a previous eviction case that had been sealed. (The renter had received an eviction filing due to being the victim of a rental scam earlier that year. Her eviction case was dismissed and later sealed). The property that denied her told her that the eviction case was being reported on her credit. She contacted the credit reporting agency directly, which said it had no record of her eviction case. However, the property refused to reconsider. She paid \$250 in application and administrative fees which were not refunded.**

*Fund Eviction Prevention Programs Permanently and Enhance with Right-To-Counsel:* The newly combined TAP program has been allocated \$1.5 million in the 2026 Indianapolis/Marion County budget, which, according to OPHS, will allow it to continue operating at its current capacity.<sup>66</sup> Indianapolis should continue to fund TAP as a permanent program and grow its capacity.

One way to expand the capacity of the program would be to require that every tenant has the opportunity to interact with an attorney and be represented by an attorney in court—a policy known as "right-to-counsel" for tenants. We call for State of Indiana and the City of Indianapolis to implement a comprehensive right-to-counsel policy for all tenants facing eviction. A right-to-counsel law would require that all courts wait to hear cases until tenants have had the opportunity to speak to an attorney. It would also create a mandate to provide funding for the number of attorneys required to represent every tenant. For Indianapolis, which has already begun to invest in programs to bring legal aid attorneys to eviction court, this hopefully would not be an overly difficult undertaking, though financial support from the state would likely be necessary.

But even in counties that would be starting from scratch, implementing right-to-counsel for tenants is worth doing. Legal representation for tenants can help to level the playing field in a court system where landlords are often represented by the biggest law firms in the city. Research shows that right-to-counsel programs add more fairness to the process because they slow the pace of eviction proceedings, make it more possible for tenants to raise legal defenses, and reduce monetary judgments against tenants, ultimately, resulting in fewer eviction removals.<sup>67</sup> This is reflected in the work that has begun in Marion County.

<sup>67</sup> Emily Benfer, Peter Hepburn, Valerie Nazarro, Leah Robinson, Jamila Michener, and Danya Keene. "A Descriptive Analysis of Tenant Right to Counsel Law and Praxis 2017–2024." *Housing Policy Debate*, vol. 35 (April 2025). <https://doi.org/10.1080/10511482.2025.2467136>; Mike Cassidy and Janet Currie. "The effects of legal representation on tenant

Further resources and a right-to-counsel guarantee are necessary to bring these benefits to every tenant facing eviction.

*Protect Tenants from Retaliatory Evictions:* Not all evictions are related to rent payments. The FHCCI frequently hears stories from tenants who have been evicted because they complained about the hazardous conditions in which they were forced to live. This kind of retaliation is prohibited by state law, but the current law puts the burden on tenants to prove that their eviction was caused by their complaint rather than by a lease violation as claimed by their landlord. Tenants face an uphill battle in such cases, especially if they are representing themselves. In other states and cities, an eviction filed within 60 or 90 days of a tenant exercising their rights is presumed to be retaliatory, shifting the burden of proof to the landlord to prove otherwise.<sup>68</sup> State preemption in 2020 prevented the City of Indianapolis from enforcing a passed anti-retaliation ordinance. We need a stronger state anti-retaliation law to protect tenants' rights and prevent unfair evictions. A right-to-counsel law could also help tenants combat retaliatory evictions.

*Pass Rent Escrow to Keep Homes Habitable:* An eviction filing, in theory, is the consequence of a tenant violating the terms of a rental contract, often (but not always) by missing a rent payment. However, in too many cases, long before the tenant failed to pay rent, their landlord failed to keep their end of the bargain to provide a safe and habitable home. It is unfair that tenants continue to be churned through eviction court for lease violations when their landlords have been the first to violate their obligations in the rental contract, with little to no consequences—a situation that the FHCCI hears of far too often from our clients. If tenants are to be held accountable to their rental contract, landlords should be, too.

A recent Indiana Court of Appeals ruling underlined this basic concept. The appeals court found that a tenant had been denied her due process rights when the Madison County judge in her eviction case denied her the opportunity to raise several key defenses, including major habitability issues at the property. A lease is a contract, the appeals court wrote, and if a landlord is the first to breach that contract (by failing to deliver the home in habitable condition), they cannot justifiably take action against the tenant for a subsequent breach (nonpayment of rent).<sup>69</sup>

It is imperative that both sides of the rental contract are upheld. Tenants should not have to keep paying rent to landlords who rent out units with broken heating and cooling systems, leaks, mold, or pest infestations. A rent escrow law would allow tenants living in such conditions to pay their rent to a court-controlled escrow account, to be

outcomes in housing court: Evidence from New York City's Universal Access program." *Journal of Public Economics*, vol. 222 (June 2023). <https://doi.org/10.1016/j.jpubeco.2023.104844>

<sup>68</sup> Cheang, "Tenant reported mold to health department," 2022.

### PANEL 3: What To Do If You're Facing Eviction

Despite the disadvantages tenants face in eviction proceedings, there are steps you can take to improve your chances in court.

1. **Show up to court.** If you don't show up, you will lose your case. Even if you don't think you can pay off any late rent or fees, showing up may allow you to negotiate a better deal with your landlord, like additional time to move out. If you cannot make your hearing due to work, lack of transportation, a disability, or other issues, you can contact the court to request a virtual or phone hearing.
2. **Contact an attorney.** Many tenants facing eviction will qualify for income-based legal aid. You can call legal services organizations like Indiana Legal Services, Indianapolis Legal Aid Society, and the Neighborhood Christian Legal Clinic ahead of your hearing (the earlier the better) to get advice on how to prepare for court. Most eviction courts in Marion County also have legal aid attorneys present, who can advise or represent many tenants on the day of their hearing.
3. **Gather your evidence.** For your hearing, you'll want to gather and *print out* copies of any receipts you have showing timely rent payments, any texts or emails showing evidence of retaliation, or other documents that might help you defend your case.

**Not sure where to start? Contact the FHCCI to speak to one of our intake specialists.**

held until the landlord fixes the problem, or else be returned to the tenant to allow them to find a new place to live. Indiana lawmakers have introduced a rent escrow bill every year since 2022, without success.

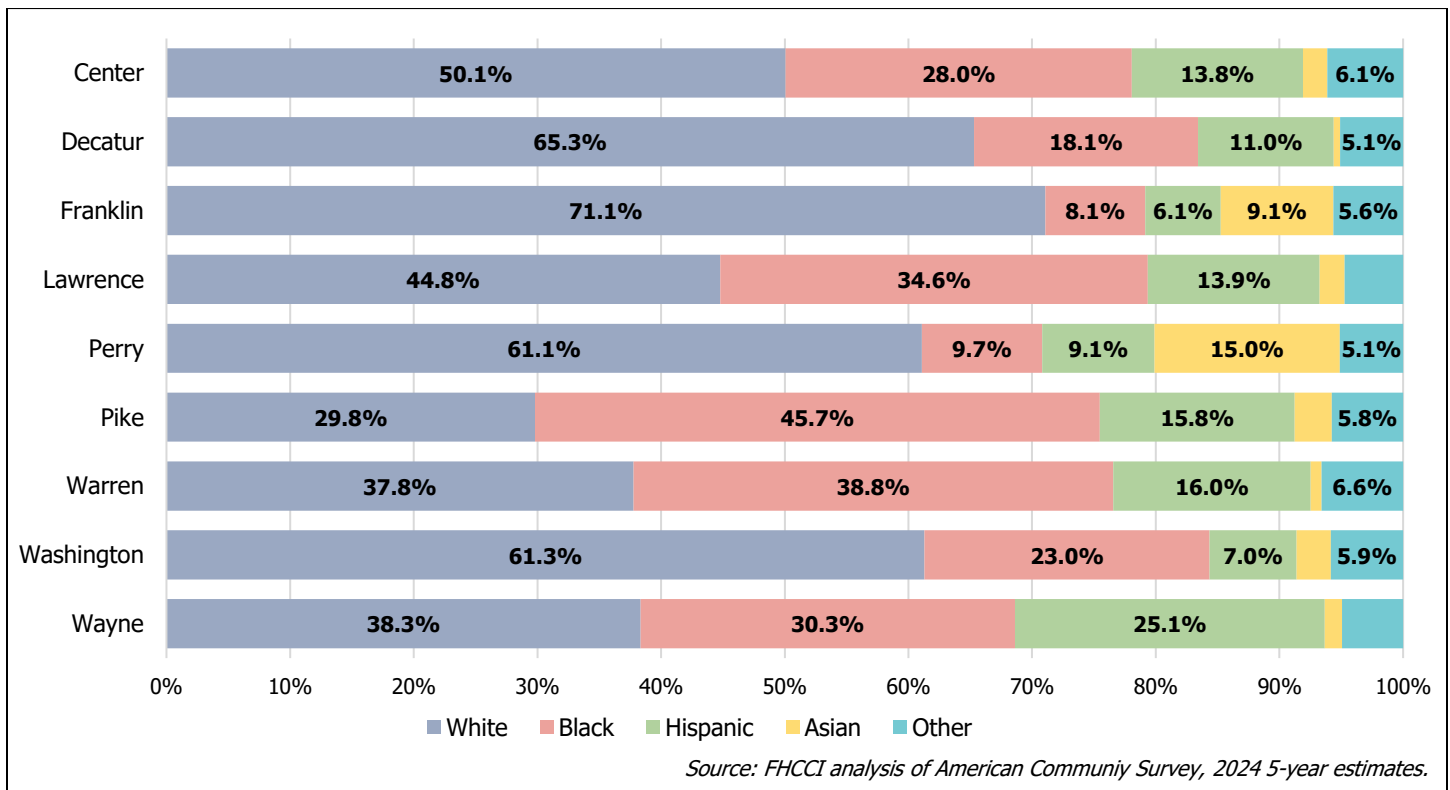
Despite the entrenched nature of the eviction crisis in Marion County, there are concrete steps that can be taken to reduce the number and impact of evictions on renters in both Marion County and statewide. Stakeholders with influence over the evictions process must not remain complacent, but take action to keep tenants safely housed.

<sup>69</sup> Denitra Jones v. Full Spectrum Property Management. Indiana Court of Appeals. February 10, 2026.

[https://public.courts.in.gov/Decisions/api/Document/Opinion?Id=OKAMGRM3s3qblEcizi\\_WwfdUr6HiYuL404Scx\\_MXG9qMB51zWhGwF\\_1pGiOYdJ8DQ](https://public.courts.in.gov/Decisions/api/Document/Opinion?Id=OKAMGRM3s3qblEcizi_WwfdUr6HiYuL404Scx_MXG9qMB51zWhGwF_1pGiOYdJ8DQ)

# APPENDICES

**APPENDIX A: Share of Township Population by Race (Marion County, 2024)**



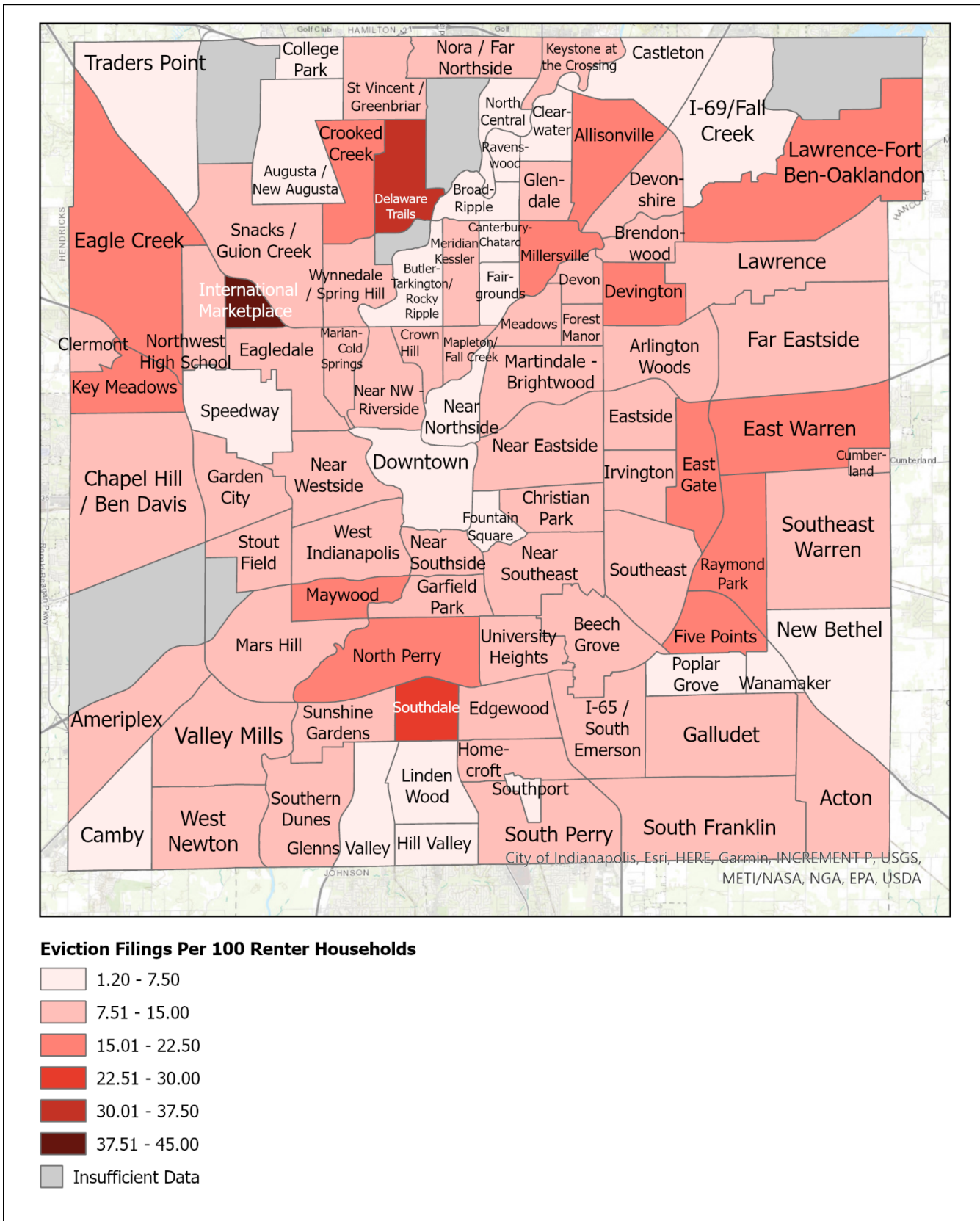
**APPENDIX B: Eviction Filing Rates by Township Where Eviction Took Place, 2021-September 2025**

Eviction filing rates are number of eviction filings per 100 renter households. Sources: FHCCI analysis of evictions data provided by the Indiana Supreme Court; U.S. Census American Community Survey, 2024 5-year estimates.

Township Where Eviction Took Place	Eviction Filings Per 100 Renter Households				
	2021	2022	2023	2024	Jan-Sep 2025
Center Township	8.2	10.2	10.0	9.0	7.4
Decatur Township	7.2	13.9	10.6	8.8	6.0
Franklin Township	5.9	14.1	15.9	11.2	8.6
Lawrence Township	8.6	13.2	13.8	11.9	8.6
Perry Township	9.1	12.1	12.6	11.8	8.2
Pike Township	7.3	12.8	12.4	11.6	8.8
Warren Township	11.1	15.8	16.6	16.0	11.0
Washington Township	6.7	10.6	11.6	11.6	8.8
Wayne Township	10.6	14.5	13.5	11.7	9.4

**APPENDIX C: Eviction Filing Rates by Neighborhood (Marion County, 2024)**

*Excludes neighborhoods with fewer than 5 eviction filings in 2024. Sources: FHCCI analysis of evictions data provided by the Indiana Supreme Court; U.S. Decennial Census, 2020. Neighborhood names and boundaries taken from the city of Indianapolis' OpenIndy Data Portal.*



## APPENDIX D: Eviction Filing Rates by Neighborhood, 2021-September 2025

Eviction filing rates are number of eviction filings per 100 renter households. Sources: FHCCI analysis of evictions data provided by the Indiana Supreme Court; U.S. Decennial Census, 2020. Neighborhood names and boundaries taken from city of Indianapolis OpenIndy Data Portal.

Neighborhood	2021		2022		2023		2024		Jan-Sep 2025	
	Filings	(Rate)	Filings	(Rate)	Filings	(Rate)	Filings	(Rate)	Filings	(Rate)
Acton	10	(5.3)	26	(13.8)	17	(9.0)	20	(10.6)	17	(9.0)
Airport	0	(0.0)	1	(11.1)	1	(11.1)	1	(11.1)	1	(11.1)
Allisonville	196	(14.4)	336	(24.7)	413	(30.3)	235	(17.3)	168	(12.3)
Ameriplex	60	(8.8)	245	(36.1)	107	(15.8)	83	(12.2)	70	(10.3)
Arlington Woods	357	(17.3)	327	(15.9)	213	(10.3)	264	(12.8)	172	(8.3)
Augusta / New Augusta	208	(4.6)	293	(6.4)	356	(7.8)	278	(6.1)	205	(4.5)
Beech Grove	183	(6.3)	349	(11.9)	324	(11.1)	401	(13.7)	270	(9.2)
Brendonwood	50	(11.6)	85	(19.8)	57	(13.3)	54	(12.6)	91	(21.2)
Broad Ripple	37	(2.0)	47	(2.5)	59	(3.2)	67	(3.6)	72	(3.9)
Butler-Tarkington/Rocky Ripple	41	(3.8)	67	(6.2)	55	(5.1)	39	(3.6)	20	(1.8)
Camby	4	(0.6)	5	(0.7)	8	(1.2)	8	(1.2)	9	(1.3)
Canterbury-Chatard	40	(4.8)	36	(4.3)	59	(7.1)	37	(4.5)	34	(4.1)
Castleton	275	(5.8)	461	(9.7)	418	(8.8)	332	(7.0)	239	(5.0)
Chapel Hill / Ben Davis	404	(8.4)	602	(12.5)	637	(13.3)	595	(12.4)	375	(7.8)
Christian Park	211	(9.8)	228	(10.6)	195	(9.1)	189	(8.8)	184	(8.6)
Clearwater	7	(1.7)	25	(6.2)	17	(4.2)	25	(6.2)	25	(6.2)
Clermont	4	(1.9)	14	(6.5)	8	(3.7)	18	(8.4)	3	(1.4)
College Park	11	(1.1)	66	(6.3)	57	(5.5)	55	(5.3)	49	(4.7)
Crooked Creek	332	(10.5)	472	(15.0)	450	(14.3)	490	(15.6)	462	(14.7)
Crown Hill	145	(9.8)	149	(10.0)	191	(12.9)	151	(10.2)	147	(9.9)
Crows Nest	1	(6.3)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)
Cumberland	66	(10.2)	109	(16.8)	116	(17.9)	87	(13.4)	58	(9.0)
Delaware Trails	60	(6.4)	151	(16.2)	248	(26.6)	285	(30.5)	217	(23.3)
Devington	385	(15.2)	467	(18.4)	369	(14.5)	391	(15.4)	273	(10.7)
Devon	3	(4.8)	5	(8.1)	7	(11.3)	6	(9.7)	3	(4.8)
Devonshire	54	(11.3)	48	(10.0)	57	(11.9)	40	(8.4)	46	(9.6)
Downtown	316	(3.0)	465	(4.5)	540	(5.2)	508	(4.9)	486	(4.7)
Eagle Creek	682	(14.9)	1041	(22.8)	1014	(22.2)	734	(16.1)	644	(14.1)
Eagledale	490	(8.8)	609	(10.9)	503	(9.0)	425	(7.6)	405	(7.3)
East Gate	217	(13.8)	295	(18.8)	383	(24.4)	286	(18.2)	177	(11.3)
East Warren	379	(9.9)	617	(16.2)	716	(18.7)	711	(18.6)	494	(12.9)
Eastside	296	(10.9)	371	(13.6)	363	(13.3)	290	(10.6)	216	(7.9)
Edgewood	183	(11.6)	280	(17.7)	241	(15.2)	219	(13.8)	166	(10.5)
Fairgrounds	72	(5.0)	66	(4.6)	63	(4.4)	57	(4.0)	62	(4.3)
Far Eastside	786	(8.5)	1366	(14.8)	1379	(15.0)	1273	(13.8)	882	(9.6)
Five Points	78	(10.1)	134	(17.3)	233	(30.0)	154	(19.8)	108	(13.9)
Forest Manor	48	(8.3)	55	(9.6)	95	(16.5)	62	(10.8)	42	(7.3)
Fountain Square	58	(4.5)	91	(7.1)	99	(7.7)	83	(6.4)	57	(4.4)
Galludet	22	(5.5)	49	(12.2)	53	(13.2)	44	(10.9)	31	(7.7)
Garden City	409	(8.9)	541	(11.8)	534	(11.7)	448	(9.8)	284	(6.2)
Garfield Park	96	(9.0)	119	(11.2)	129	(12.1)	106	(10.0)	98	(9.2)
Geist	1	(1.0)	4	(4.2)	4	(4.2)	4	(4.2)	4	(4.2)
Glendale	22	(2.8)	37	(4.7)	98	(12.5)	114	(14.6)	82	(10.5)
Glenns Valley	38	(3.8)	39	(3.9)	62	(6.2)	50	(5.0)	50	(5.0)
Hill Valley	12	(1.3)	31	(3.2)	21	(2.2)	25	(2.6)	29	(3.0)
Homecroft	54	(7.0)	68	(8.9)	57	(7.4)	58	(7.6)	42	(5.5)
I-65 / South Emerson	171	(9.3)	236	(12.9)	263	(14.3)	187	(10.2)	119	(6.5)
I-69/Fall Creek	209	(6.9)	376	(12.4)	359	(11.8)	189	(6.2)	131	(4.3)
International Marketplace	25	(15.1)	58	(34.9)	71	(42.8)	63	(38.0)	65	(39.2)
Irvington	110	(6.2)	106	(6.0)	150	(8.5)	158	(8.9)	94	(5.3)

**APPENDIX D: Eviction Filing Rates by Neighborhood, 2021-September 2025 (continued)**

Neighborhood	2021		2022		2023		2024		Jan-Sep 2025	
	Filings	(Rate)	Filings	(Rate)	Filings	(Rate)	Filings	(Rate)	Filings	(Rate)
Key Meadows	227	(11.7)	350	(18.0)	348	(17.9)	397	(20.4)	399	(20.5)
Keystone at the Crossing	61	(4.3)	108	(7.6)	88	(6.2)	120	(8.5)	98	(6.9)
Lawrence	433	(10.1)	694	(16.3)	716	(16.8)	486	(11.4)	364	(8.5)
Lawrence-Fort Ben-Oaklandon	106	(5.2)	192	(9.4)	230	(11.2)	452	(22.0)	302	(14.7)
Linden Wood	39	(4.1)	41	(4.3)	58	(6.0)	52	(5.4)	27	(2.8)
Mapleton / Fall Creek	187	(9.6)	221	(11.4)	237	(12.2)	213	(10.9)	162	(8.3)
Marian - Cold Springs	7	(1.6)	26	(6.0)	46	(10.6)	38	(8.8)	20	(4.6)
Mars Hill	278	(9.8)	329	(11.6)	307	(10.9)	249	(8.8)	193	(6.8)
Martindale - Brightwood	335	(11.2)	436	(14.6)	434	(14.5)	333	(11.1)	252	(8.4)
Maywood	10	(20.4)	7	(14.3)	11	(22.4)	10	(20.4)	3	(6.1)
Meadows	128	(7.4)	211	(12.2)	253	(14.7)	200	(11.6)	124	(7.2)
Meridian Hills/Williams Creek	0	(0.0)	2	(1.0)	3	(1.5)	2	(1.0)	6	(3.1)
Meridian Kessler	46	(2.8)	83	(5.0)	113	(6.8)	136	(8.2)	72	(4.3)
Millersville	145	(6.4)	246	(10.8)	237	(10.4)	352	(15.4)	243	(10.7)
Near Eastside	778	(11.1)	882	(12.5)	786	(11.2)	734	(10.4)	571	(8.1)
Near Northside	167	(5.0)	222	(6.7)	240	(7.3)	214	(6.5)	189	(5.7)
Near NW - Riverside	216	(11.5)	269	(14.3)	224	(11.9)	173	(9.2)	142	(7.6)
Near Southeast	206	(6.5)	301	(9.4)	314	(9.9)	269	(8.4)	225	(7.1)
Near Southside	91	(6.9)	97	(7.4)	125	(9.5)	112	(8.5)	81	(6.2)
Near Westside	303	(6.8)	457	(10.3)	375	(8.4)	394	(8.9)	302	(6.8)
New Bethel	2	(2.2)	7	(7.5)	7	(7.5)	7	(7.5)	6	(6.5)
Nora / Far Northside	235	(8.9)	185	(7.0)	229	(8.6)	239	(9.0)	211	(8.0)
North Central	38	(6.1)	38	(6.1)	17	(2.7)	17	(2.7)	32	(5.1)
North Perry	224	(12.2)	242	(13.2)	281	(15.3)	280	(15.2)	183	(10.0)
Northwest High School	306	(6.7)	549	(12.0)	579	(12.7)	563	(12.3)	345	(7.6)
Park 100	1	(25.0)	3	(75.0)	1	(25.0)	2	(50.0)	1	(25.0)
Park Fletcher	39	(12.4)	53	(16.9)	7	(2.2)	3	(1.0)	1	(0.3)
Poplar Grove	15	(5.2)	67	(23.3)	134	(46.7)	16	(5.6)	10	(3.5)
Ravenswood	13	(5.5)	16	(6.8)	16	(6.8)	11	(4.6)	10	(4.2)
Raymond Park	68	(11.6)	116	(19.7)	174	(29.6)	108	(18.4)	94	(16.0)
Snacks / Guion Creek	333	(6.9)	656	(13.6)	515	(10.7)	588	(12.2)	480	(10.0)
South Franklin	73	(4.0)	147	(8.0)	185	(10.1)	182	(9.9)	163	(8.9)
South Perry	431	(6.7)	703	(11.0)	731	(11.4)	632	(9.9)	484	(7.6)
Southdale	59	(10.6)	150	(27.0)	128	(23.0)	148	(26.6)	77	(13.8)
Southeast	42	(6.0)	65	(9.2)	48	(6.8)	55	(7.8)	68	(9.7)
Southeast Warren	27	(10.4)	26	(10.0)	54	(20.8)	38	(14.6)	33	(12.7)
Southern Dunes	71	(7.5)	116	(12.2)	156	(16.4)	133	(14.0)	81	(8.5)
Southport	2	(1.3)	4	(2.5)	2	(1.3)	8	(5.1)	7	(4.5)
Speedway	370	(8.8)	422	(10.0)	349	(8.3)	226	(5.4)	164	(3.9)
St Vincent / Greenbriar	292	(7.2)	524	(13.0)	550	(13.6)	511	(12.6)	303	(7.5)
Stout Field	71	(9.5)	71	(9.5)	62	(8.3)	57	(7.6)	46	(6.1)
Sunshine Gardens	3	(3.7)	6	(7.3)	16	(19.5)	10	(12.2)	9	(11.0)
Traders Point	8	(4.5)	14	(8.0)	6	(3.4)	5	(2.8)	5	(2.8)
University Heights	373	(14.9)	389	(15.5)	355	(14.2)	328	(13.1)	222	(8.9)
Valley Mills	86	(7.1)	218	(17.9)	169	(13.9)	161	(13.2)	89	(7.3)
Wanamaker	1	(0.6)	2	(1.2)	3	(1.8)	7	(4.2)	3	(1.8)
West Indianapolis	127	(8.9)	146	(10.3)	140	(9.8)	128	(9.0)	75	(5.3)
West Newton	3	(1.8)	15	(9.1)	30	(18.3)	20	(12.2)	5	(3.0)
Wynnedale / Spring Hill	23	(3.3)	85	(12.3)	54	(7.8)	69	(10.0)	34	(4.9)

**APPENDIX E: Share of Evictions Filed in Superior/Circuit Court, by Township Where Eviction Took Place, 2021-September 2025**

Source: FHCCI analysis of evictions data provided by the Indiana Supreme Court.

Township Where Eviction Took Place	Share of Evictions Filed in Superior/Circuit Court				
	2021	2022	2023	2024	Jan-Sep 2025
Center Township	0.7%	0.5%	1.1%	0.9%	0.8%
Decatur Township	0.6%	0.4%	0.2%	0.7%	1.3%
Franklin Township	1.3%	0.4%	0.2%	0.8%	4.5%
Lawrence Township	11.3%	19.0%	36.3%	31.8%	38.2%
Perry Township	0.1%	0.2%	0.5%	0.4%	0.4%
Pike Township	1.4%	0.9%	1.8%	3.6%	2.7%
Warren Township	6.9%	12.7%	17.0%	19.7%	19.3%
Washington Township	0.4%	3.9%	5.8%	8.1%	9.3%
Wayne Township	0.1%	0.3%	0.2%	0.3%	0.4%

**APPENDIX F: Share of Eviction Cases That Have Been Sealed, By Court and Year of Filing, 2021-September 2025**

Note: Cases may have been sealed in the year of filing or in any subsequent year. Source: FHCCI analysis of evictions data provided by the Indiana Supreme Court.

Court	Year Filed				
	2021	2021	2023	2024	Jan-Jun 2025
Center Township Small Claims Court	6.0%	11.2%	25.1%	48.3%	41.7%
Decatur Township Small Claims Court	4.0%	7.5%	8.0%	9.7%	8.4%
Franklin Township Small Claims Court	3.2%	6.8%	8.2%	8.1%	6.5%
Lawrence Township Small Claims Court	7.6%	14.2%	51.2%	72.3%	65.0%
Perry Township Small Claims Court	3.2%	6.7%	13.7%	16.9%	47.5%
Pike Township Small Claims Court	5.7%	9.0%	9.5%	8.4%	14.6%
Warren Township Small Claims Court	9.2%	33.1%	78.5%	77.8%	77.8%
Washington Township Small Claims Court	4.9%	10.1%	15.5%	17.0%	21.5%
Wayne Township Small Claims Court	3.9%	6.5%	9.7%	8.6%	7.3%
Superior/Circuit Court	6.4%	9.0%	17.5%	28.7%	62.9%
<b>All Marion County Courts (Combined)</b>	<b>5.5%</b>	<b>11.9%</b>	<b>25.5%</b>	<b>30.6%</b>	<b>35.5%</b>

## ABOUT THE FAIR HOUSING CENTER OF CENTRAL INDIANA

The Fair Housing Center of Central Indiana (FHCCI) was 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 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.

**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 advance its mission: Counseling, 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 the time of this report issue date, focusing exclusively on fair housing barriers and challenges.

To learn more about the FHCCI, its activities and programs, about housing laws, to review breaking news, or to donate, please visit our website at [www.fhcci.org](http://www.fhcci.org).



[www.fhcci.org](http://www.fhcci.org)

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# THE STATE OF FAIR HOUSING IN INDIANA REPORT

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*The Stacked Deck:  
Eviction Filings in  
Marion County  
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