



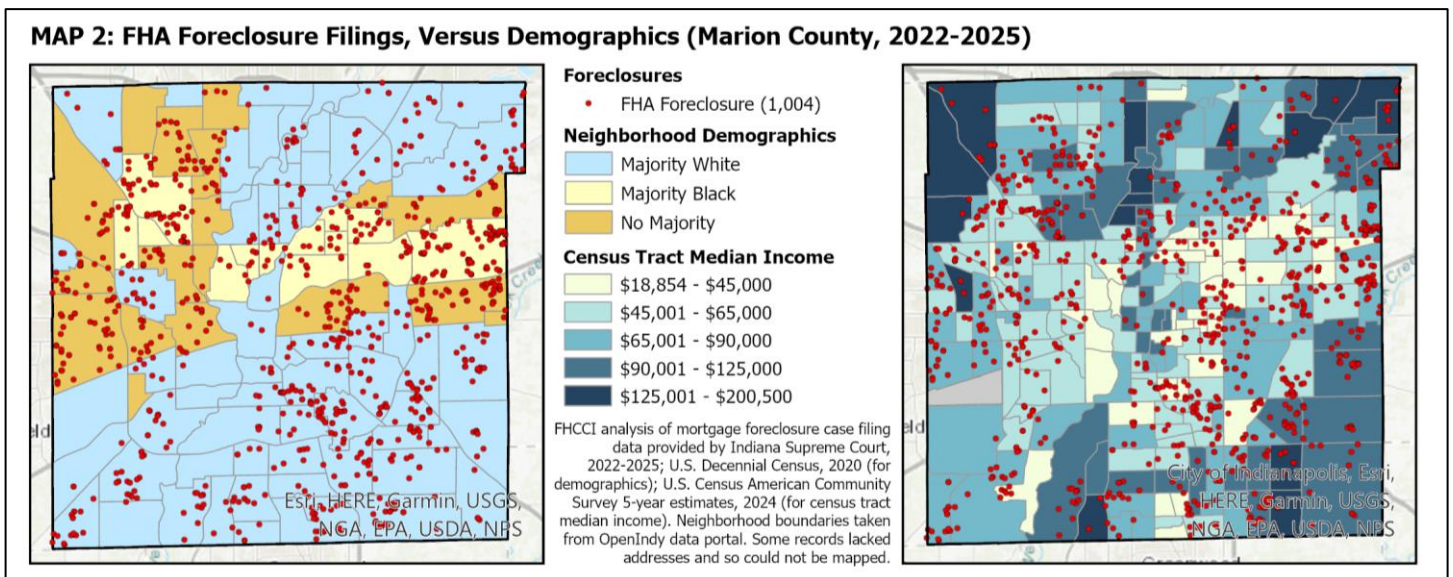
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FHCCI Releases Newest Report on Mortgage and Tax Foreclosures

INDIANAPOLIS, IN – Today, the Fair Housing Center of Central Indiana (FHCCI) releases its newest report, [State of Fair Housing Report – Homes at Risk: Mortgage and Tax Foreclosures in Marion County](#). Mortgage foreclosure cases are on the rise again in Marion County. In this report, we analyze mortgage foreclosures and foreclosure sales in Marion County and its neighborhoods. We also address rising property tax delinquency and review properties ultimately sold after tax sale, another critical form of homeownership loss. Key findings include:

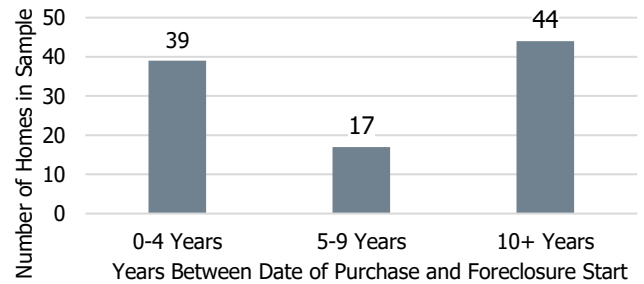
- Homeowners face rising property taxes, home insurance premiums, and utility bills, on top of their mortgages. Even if their mortgage payments were initially affordable, these rising costs put homeowners at risk of falling behind.
- Statewide, there were 10,585 mortgage foreclosure case filings in Indiana in 2025, a 16.1% increase from 2024. In February 2026, Indiana ranked first out of all states for the highest rate of foreclosures, according to ATTOM, with one foreclosure action for every 1,597 housing units. The Indianapolis metro area also ranked third among large metro areas for the highest foreclosure rate in February 2026, with one foreclosure action for every 1,249 housing units.
- In 2025, there were 7.3 foreclosure starts for every 1,000 owner-occupied households in Marion County, up from 5.9 starts in 2024. Put another way, one in every 137 Marion County owner-occupied households entered foreclosure in 2025.



- Some Indianapolis neighborhoods experienced a higher rate of mortgage foreclosure starts compared to the rest of the city. In Northwest-Riverside and Crown Hill, there were more than 24 foreclosure starts per 1,000 owner-occupied households in 2025, more than triple the rate for the county at large.
- Only 8.2% of Marion County foreclosures starts had an investor listed as the borrower under foreclosure; the rest are mostly individual borrowers. Over 60% of individual-owned properties starting foreclosure in 2025 were owner-occupied.
- The FHCCI randomly sampled 100 Marion County foreclosure starts against individual borrowers from the ATTOM dataset for 2025. The median length of ownership was 8 years, with 44 borrowers owning their home for 10+ years before they began the foreclosure process in 2025. Another 17 borrowers had owned their home for 5-9 years, and 39 borrowers had owned their home for 0-4 years before the 2025 foreclosure.
- The top foreclosing loan servicers in 2025 in Marion County included U.S. Bank (253 foreclosure starts), Freedom Mortgage (171), and NewRez (165). A loan servicer's number of foreclosures may be related to the size of their portfolio, or due to other factors like their tendency to originate or purchase at-risk loans or their quality of service.
- FHA foreclosure case filings in Marion County have risen sharply in the past five years. There were 353 FHA foreclosure filings in Marion County in 2025, a 26% increase from 2024.
- Foreclosure sales have steadily risen post-pandemic, with 437 sales in 2025, a 20% increase from 2024.
- Apart from mortgage foreclosure, homeowners may also lose their homes by falling behind on their property taxes. In 2025, there were 883 tax delinquent owner-occupied residential properties in Marion County, a 36% increase from 2024.
- Owners of tax delinquent properties are often long-time homeowners who have paid off their mortgages and only now have fallen behind on taxes. Another common profile the FHCCI identified among owners of tax delinquent homes were individuals who recently inherited a house and fell behind on property taxes within a few years.
- Far more so than properties under mortgage foreclosure, tax delinquent properties are concentrated in historic Black neighborhoods in central Indianapolis. This is likely a reflection of recent patterns of gentrification in neighborhoods of color surrounding the Indianapolis downtown, as home values and property taxes rise while the incomes of longtime homeowners stay stagnant.
- From tax year 2024, 75% of Marion County tax delinquent properties have since been recovered by the homeowner, either before or after the tax sale auction. An additional 17% remained in a payment plan. Only 3%, or 19 properties, have ultimately been transferred to the tax buyer.
- Homes listed for tax sale are put up for purchase at a tiny fraction of their true value. In 2024, the median amount of tax owed on an owner-occupied tax delinquent property was \$1,750 in Marion County. Homeowners that later paid off their tax debt and recovered their properties had owed a median amount of \$1,255, while homeowners whose properties were ultimately sold through tax sale had owed a median amount of \$4,946.
- As with tax delinquency, completed tax sales are concentrated in a few, mostly Black neighborhoods surrounding downtown Indianapolis. Most buyers are investors, rather than individuals.

CHART 3: Length of Ownership of Homes in Mortgage Foreclosure

Random sample of 100 individual-owned residential properties with mortgage foreclosure starts in 2025



Source: FHCCI analysis of pre-foreclosure data provided by ATTOM Data Solutions; review of documents from tax assessor and recorders office.

TABLE 4: Top 10 Neighborhoods for Foreclosure Sales (Marion County, 2022-2025 (year of sale), residential properties only)

Neighborhood	Total	Foreclosure Sale Rate*
Crown Hill	30	52.1
Near Southside	35	28.4
Near NW - Riverside	34	24.8
Near Eastside	126	23.1
Martindale - Brightwood	47	22.1
Arlington Woods	26	21.8
Meadows	22	21.4
Mapleton / Fall Creek	24	20.5
Christian Park	33	20.4
Near Southeast	55	19.3
Marion County (Total)	1,497	7.1

*Mortgage foreclosure sales per 1,000 owner-occupied households; excludes neighborhoods with <100 owner-occupied households. Ranked by rate. Source: FHCCI analysis of property transaction data, provided by ATTOM Data Solutions; U.S. Decennial Census, 2020. Neighborhood definitions from OpenIndy data portal.

Rising mortgage and tax foreclosure rates demonstrate how much the cost of owning a home has escalated in recent years. The FHCCI calls on policymakers and lenders to take action to assist homeowners at risk of foreclosure and enact policies to lower costs for homeowners across the board. We must intervene to prevent foreclosure wherever possible, to keep Hoosiers in their homes and limit the destabilizing effects of foreclosure on families and communities.

To download the full report, visit the [FHCCI's News Page](#) or our [Reports Page](#).

In recent years, the FHCCI has released the following consumer-driven housing reports through its *The State of Fair Housing in Indiana* series:

- [The Stacked Deck: Eviction Filings in Marion County Townships and Neighborhoods](#) (2026)
- [Rising Rental Burdens in the Indianapolis Metro](#) (2025)
- [Marion County Foreclosure Update-September 2025](#) (2025)
- [The Insurance Crisis Hits Home](#) (2025)
- [Marion County Foreclosure Update-March 2025](#) (2025)
- [Mortgage Lending in Allen County for Year 2023](#) (2025)
- [Who Owns Central Indiana's Houses: An Update of the Largest Single-Family Home Investors](#) (2025)
- [Foreclosure Filings in Marion County](#) (2024)
- [The Promise and Perils of Alternative Home Financing](#) (2024)
- [Highlighting Housing Impacts From Our Changing Environment](#) (2024)
- [Unstable Land: The Fair Housing Challenges for Manufactured Housing Residents](#) (2024)
- [A Review of Fair Housing Complaints in Indiana, Years 2019-2023](#) (2024)
- [Mortgage Lending Update for Marion County, Years 2021-2022](#) (2024)
- [Who Owns Indy's Houses: A Review of the Largest Single-Family Home Investors](#) (2023)
- [No Way Home: Tenant Screening Barriers to Housing](#) (2023)
- [Our Changing Neighborhoods: The Impact of Investors, Foreclosures, and Mortgage Lending](#) (2022)
- [At What Cost? Rents, Burdens, Evictions, and Profits in Marion County](#) (2022)
- [FHA & VA Mortgage Lending in Marion County, Years 2018-2021](#) (2022)
- [Mortgage Lending in Marion County, Years 2018-2020](#) (2022)

The Fair Housing Center of Central Indiana (FHCCI) is a private, nonprofit fair housing organization based in Indianapolis, Indiana. Its mission 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. For more information, visit: www.fhcci.org