

Introduction

Beginning in 2022, the Indiana Housing and Community Development Authority (IHCDA) partnered with the Indiana Bar Foundation (IBF) to develop and deploy legal service kiosks across the state that connected users to IndianaLegalHelp.org (an Indiana legal aid resource, website, and database) and allowed users to print court documents and beginning in 2023 to connect with a live legal navigator. These kiosks opened new pathways for renters to reach low-bono and pro bono legal providers, discover legal workshops, and access essential self-help legal tools — empowering households with the knowledge and resources needed to remain securely housed. These efforts led to helping Indiana’s renting families be stable, supported, and strong. IHCDA and IBF used one-time funding through the Indiana Emergency Rental Assistance 2 (IERA2) to start an initiative that will last for years beyond the end of IERA2 funding.

Indiana’s Eviction Crisis and Renters’ Insufficient Digital and Legal Access

In 2021, the strain on Hoosier renters from the COVID-19 pandemic’s economic effects became increasingly visible. In Marion County, Indiana’s most populated county, eviction filings surged by 30% from 2021 to 2022, rising from approximately 18,000 filings to 24,000. This meant that roughly one in every four renter households faced an eviction. Eviction filings by the state’s five largest out-of-state investor companies increased by 136% during the same period. In response to this growing crisis, the Indiana Supreme Court established the Eviction Task Force in 2021. The Task Force delivered its final report in January 2022, laying the groundwork for a more informed, prevention-focused approach to eviction cases across the state. Both the Task Force report and a 2023 report by the Notre Dame Clinical Law Center on eviction protections for Indiana renters noted that it was rare for Indiana renters facing eviction to have legal representation. Nationally, only 3% of tenants were represented by an attorney compared to 81% of landlords having representation in 2022 according to the National Coalition for a Civil Right to Counsel.

At the same time, Indiana faced another pressing challenge — digital access. In 2022, 14.6% of rural Hoosier households lacked Internet service, compared to 10.6% of households statewide. An additional 17.7% of rural households and 13% of all Indiana households relied solely on cellular data. Indiana’s digital access rates were worse than national averages, creating significant barriers for renters seeking legal information or assistance online.

Background

IHCDA administered the Indiana Emergency Rental Assistance (IERA) program. Fueled by funding from the U.S. Department of the Treasury’s Emergency Rental Assistance and Emergency Rental Assistance 2 (ERA2) programs, IHCDA delivered critical rent and utility support to renters in need across the state during an unprecedented time. ERA2, created through Section 3201 of the American Rescue Plan Act of 2021, empowered IHCDA to provide more than monetary assistance. Up to 10% of ERA2 resources could be used for “housing stability services” — and IHCDA embraced that opportunity. IHCDA issued a request for proposals (RFP) for eviction-related legal services in October 2021. IBF answered the call by responding to the RFP with enthusiasm and a solid plan. IBF brought its state-wide legal network and three years of operating IndianaLegalHelp.org to bear along with unique ideas to make IndianaLegalHelp.org more accessible to all Hoosier renters.

IBF proposed the concept of the legal service kiosk (kiosk) along with a mix of other legal services. IHCDA selected IBF’s response to the RFP, and the parties set out on a first of its kind partnership, pairing IHCDA with a not-for-profit entity centered on promoting the rule of law through civic education and legal assistance. In February 2022, the parties began an initiative for eviction-

related legal services that included the support and extension of a statewide network of attorney and non-attorney aid; the provision of eviction assistance clinics; and the eventual creation, fabrication, and deployment of 150 legal kiosks across Indiana, including at least one in each of Indiana's 92 counties. This initiative significantly strengthened eviction prevention efforts across Indiana by expanding the availability of legal resources for households facing eviction, offering clear and accessible information on tenant rights and court processes, and increasing access to essential self-help legal forms, including eviction-sealing education and forms.

The kiosks were designed to bring the resources of IndianaLegalHelp.org to people lacking reliable Internet, computing resources like printers, or Internet access at all – resources needed to complete self-help legal forms. Though Minnesota had engaged in a similar project installing legal kiosks across the state,¹ IHCD and IBF's approach additionally included a multi-faceted strategy of expanding legal resource access. Funds used expanded the resources on Indianalegalhelp.org, including the addition of self-help forms and instructions for eviction sealing, in response to a new Indiana law allowing eviction sealing in July of 2022, and in-person eviction sealing clinics.² Besides funding direct legal representation and eviction assistance clinics in various locations across the state (such as courthouses), the initiative also included paid legal navigators, non-attorney positions that provided legal and financial aid resources and other help to individuals in court, via online chat, at the kiosks or at Indianalegalhelp.org. As non-attorney positions, these positions were lower cost than attorney positions and allowed the funds to go further.

The first kiosk was installed in Lawrence Township Small Claims Court in November of 2022. Charles Dunlap, President & CEO of IBF, called the first installation "a major investment in the delivery of legal services to Hoosiers." The Honorable Loretta H. Rush, Chief Justice of the Indiana Supreme Court, stated "These kiosks are an example of the courts embracing innovative solutions to increase access to justice. Indiana has some of the highest eviction rates in the country. To ensure solutions, we must implement an avenue for people to seek help."

Kiosk Implementation and Results

IHCD and IBF used \$1,325,681.36 to design, manufacture, equip with software, deploy, and warranty 150 total kiosks across Indiana. IHCD and IBF set the requirements for kiosk hosts, including the requirement that the building be open to the public and that the public access be available at least 37.5 hours per week. Hosts were also required to provide power for the kiosk and generally monitor the kiosk and submit maintenance requests when needed.

As many Indiana courthouses already hosted some form of public legal library or legal resource center, courthouses were a natural fit for kiosk deployment. 62 Indiana court buildings, including county courthouses and small claims courts now voluntarily host kiosks.

Indiana libraries have long served as a resource for those lacking access to computing equipment or Internet. Indiana libraries became another commonsense match for kiosk deployment, with many selecting the seated kiosk model to align with their existing computer lab configurations or existing desk spaces. Sixty-nine Indiana libraries currently provide access to a kiosk. An additional 19 kiosks are located across Indiana in non-profits that offer key community services, including housing authorities and recovery centers.

¹ See <https://www.theindianalawyer.com/articles/at-the-touch-of-a-finger-indiana-bar-foundation-deploying-120-kiosks-to-provide-civil-legal-help>. Minnesota implemented kiosks through the Reach Justice Minnesota. Nevada, Arizona, and Texas have also installed kiosks though significantly fewer than Indiana and not with statewide coverage.

² Approximately 5.5% of evictions filed in 2021 were sealed as compared to 35.5% of evictions filed in the first six months of 2025.

Indiana Housing and Community Development Authority
Bridging the Gap: Opening the Door to Legal Resources
Special Achievement Category

To help parties find the kiosk located nearest to them, IndianaLegalHelp.org hosts a Google map interface of all 150 locations. This allows parties to navigate the map and locate the kiosk nearest to them. Once a party identifies the kiosk of their choice, a simple click of the icon provides the type of building (courthouse, library or non-profit) and the exact address. The kiosk map may be accessed [here](#).

Once parties locate a kiosk, exactly what can they do at the location? Sometimes, it truly is easier to demonstrate than explain. IHCD and IBF partnered to produce an informative video concerning what resources were available at the kiosks. To save costs, IHCD staff volunteered to “star” in the video, and voiceover technology was used to narrate the video in both English and Spanish. The 2:17 instructional video is available [here](#).

To start using the kiosk, a party simply needs to touch the screen. The system may be navigated by touch screen, mouse, or arrow keys. A range of legal topics may be explored simply by selecting a topic such as Housing or Family and Safety. Users can access a listing of local service providers by county or zip code; locate organizations focusing on specific legal topics; and find both local and statewide legal clinics offering in person and virtual services. A user can even plug in headphones and use the screen reader to access audio instructions or review informational content. Those selecting to work with a navigator may do so by email, text, or chat from the kiosk Monday-Friday. Court forms can also be searched, reviewed, completed, and printed from a kiosk. Once parties exit the kiosk, their information is cleared and the kiosk reset for the next user.

Though IERA funding for the project ended in May of 2025, the kiosks continue to operate with only minimal ongoing costs for maintenance and have led to expanded reach at lower costs. Since August 2023, when all 150 kiosks were in place, they have provided 35,965 individual sessions, with 14,100 of those sessions occurring in April 2025 through March 2026, suggesting that use of the kiosks has increased in the past year. The 2025-2026 period included 422 individual users who accessed eviction materials via a kiosk and an additional 98 sessions in which users accessed eviction sealing forms and instructions. Even if all the kiosks stopped operating today, the kiosks would have cost approximately \$36.86 per session. Legal fees associated with pro bono service may range from \$50-\$150.00 per client, not including additional costs like attorney time, overhead, or malpractice insurance. In short, a legal kiosk has and continues to provide legal services at a cost less than the average court fee often associated with pro bono representation. IBF has projected that the kiosks will be maintained through at least 2028, so the cost savings will only continue to increase.

Conclusion

Together, the efforts of IHCD and the Indiana Bar Foundation advanced the mission of delivering critical legal information to Hoosier households. At a time when evictions were skyrocketing and reliable information was scarce, this partnership ensured that renters across Indiana had access to clear, trustworthy, and actionable legal resources. Today, well after the pandemic has ended, eviction rates have stabilized, and Internet access has improved—households continue to rely on these tools. The reason is simple: IHCD and IBF built a durable, high-quality resource that brought legal information directly into the places where people live and seek help. This lasting impact reflects the strength of the partnership and the powerful difference it made in keeping Hoosier families informed, supported, and securely housed.

At least one kiosk in each of Indiana's 92 counties

SiteName	County	Host Type	Unit Type	Address	City	State	Zip
Adams Public Library Systems	Adams	Library					
Allen County Superior Court	Allen	Court	Desktop	128 S. 3rd Street	Decatur	IN	46733
			Freestanding	715 South Calhoun Street	Fort Wayne	IN	46802
Bartholomew County Public Library	Bartholomew	Library	Freestanding	536 5th Street	Columbus	IN	47201
Benton County Public Library	Benton	Library	Freestanding	102 N. Van Buren Avenue	Fowler	IN	47944-1299
Blackford County Clerk's Office	Blackford	Court	Freestanding	110 West Washington	Hartford City	IN	47348
Lebanon Public Library	Boone	Library	Desktop	104 East Washington	Lebanon	IN	46052
Brown County Public Library	Brown	Library	Desktop	205 Locust Lane	Nashville	IN	47448
Delphi Public Library	Carroll	Library	Freestanding	222 East Main Street	Delphi	IN	46923
Walton & Tipton Township Public Library	Cass	Library	Desktop	110 N. Main Street	Walton	IN	46994
Clark County Clerk's Office	Clark	Court	Freestanding	501 East Court Avenue, Room 137	Jeffersonville	IN	47130
Clay County Clerk's Office	Clay	Court	Freestanding	609 E. National Avenue, #213	Brazil	IN	47834
Center Township of Clinton County	Clinton	Other-Multi-service Center	Freestanding	250 Alhambra Avenue	Frankfort	IN	46041
Crawford County Public Library	Crawford	Library	Freestanding	203 Indiana Avenue	English	IN	47118-0159
Real Recovery	Daviess	Other-Multi-service Center	Desktop	10 W. Van Trees Street	Washington	IN	47501
Dearborn County Circuit Court	Dearborn	Court	Freestanding	165 Mary Street	Lawrenceburg	IN	47025
Greensburg Decatur Public Library	Decatur	Library	Desktop	1110 East Main Street	Greensburg	IN	47240
Garrett Public Library	DeKalb	Library	Desktop	107 West Houston Street	Garrett	IN	46738
Muncie Mission - Delaware County Housing Hub	Delaware	Other - Housing	Freestanding	318 West 8th Street	Muncie	IN	47302
Dubois County Circuit Court	Dubois	Court	Freestanding	One Courthouse Square	Jasper	IN	47546-3088
Goshen Public Library	Elkhart	Library	Desktop	601 South 5th Street	Goshen	IN	46526
Interlocal CAP-Fayette	Fayette	Other-Multi-service Center	Desktop	420 West 24th Street	Connersville	IN	47331
The Floyd County Library	Floyd	Library	Freestanding	180 W Spring St	New Albany	IN	47150
Fountain Circuit Court	Fountain	Court	Freestanding	301 Fourth Street	Covington	IN	47932
Franklin County Public Library-Brookville Main	Franklin	Library	Desktop	919 Main Street	Brookville	IN	47012-1498
Fulton County Public Library	Fulton	Library	Freestanding	320 W. 7th Street	Rochester	IN	46975
Gibson County Circuit Court	Gibson	Court	Freestanding	101 N. Main Street	Princeton	IN	47670-1562
Marion Public Library	Grant	Library	Freestanding	600 South Washington	Marion	IN	46953
Greene-Bloomfield Public Library	Greene	Library	Freestanding	125 S. Franklin Street	Bloomfield	IN	47424
Hamilton County Court Self-Service Center	Hamilton	Court	Desktop	One Hamilton County Square, Ste. 313	Noblesville	IN	46060
Hancock County Court	Hancock	Court	Desktop	9 East Main Street, Room 302	Greenfield	IN	46140
Harrison County Circuit Court	Harrison	Court	Freestanding	300 N. Capitol Ave.	Corydon	IN	47112-0428
Danville Public Library	Hendricks	Library	Desktop	101 South Indiana Street	Danville	IN	46122-2604 x1104
Interlocal Community Action Program-Henry County	Henry	Other-Multi-service	Desktop	615 St. Rd. 38 West	New Castle	IN	47362
Howard County Circuit Court	Howard	Court	Freestanding	104 N. Buckeye Street	Kokomo	IN	46901
Huntington County Clerk's Office	Huntington	Court	Freestanding	201 N. Jefferson Street, #201	Huntington	IN	46750
Jackson County Superior Court #2	Jackson	Court	Freestanding	109 South Sugar Street, Ste. 120	Brownstown	IN	47220
Jasper County Public Library	Jasper	Library	Desktop	208 W. Susan Street	Rensselaer	IN	47978
Jay County Circuit Court	Jay	Court	Desktop	121 N. Court Street	Portland	IN	47371-2116
River Valley Resources	Jefferson	Other - Multi-service Center	Freestanding	100 East Second Street	Madison	IN	47250
Jennings County Public Library	Jennings	Library	Freestanding	2375 IN-3	North Vernon	IN	47265
Edinburgh Wright-Hageman Public Library	Johnson	Library	Desktop	119 West Main Cross Street	Edinburgh	IN	46124-1499
Knox County Superior Court #1	Knox	Court	Freestanding	111 North Seventh Street, 2nd Fl	Vincennes	IN	47591
Warsaw Housing Authority	Kosciusko	Other-Multi-service Center	Freestanding	109 West Catherine Street	Milford	IN	46542
LaGrange County Public Library	LaGrange	Library	Desktop	203 West Spring Street	LaGrange	IN	46761-1899
Lake County Circuit Court	Lake	Court	Freestanding	2293 North Main Street	Crown Point	IN	46307
LaPorte County Superior Court #4	LaPorte	Court	Freestanding	300 Washington Street, Superior Court #4	Michigan City	IN	46360
Bedford Public Library	Lawrence	Library	Freestanding	1323 K Street	Bedford	IN	47421-3214
Anderson Public Library	Madison	Library	Freestanding	111 East 12th Street	Anderson	IN	46016
Perry Township Small Claims Court	Marion	Court	Freestanding	4925 S. Shelby Street, #100	Indianapolis	IN	46227
Marshall County Circuit Court	Marshall	Court	Desktop	211 West Madison Street	Plymouth	IN	46563
Loogootee Public Library	Martin	Library	Freestanding	204 Park Street	Loogootee	IN	47553
Miami County Clerk's Office	Miami	Court	Desktop	25 North Broadway, Room 208	Peru	IN	46970
Monroe County Public Library	Monroe	Library	Freestanding	303 E. Kirkwood Avenue	Bloomington	IN	47408
Montgomery County Superior Court # 2	Montgomery	Court	Freestanding	100 East Main Street	Crawfordsville	IN	47933-1715
Mooreville Public Library	Morgan	Library	Desktop	220 West Harrison Street	Mooreville	IN	46158-1633
Newton County Clerk's Office	Newton	Court	Freestanding	201 N. Third Street	Kentland	IN	47951
Noble County Public Library	Noble	Library	Freestanding	813 East Main Street	Albion	IN	46701
Ohio County Circuit Court	Ohio	Court	Freestanding	413 Main Street	Rising Sun	IN	47040
Paoli Public Library	Orange	Library	Desktop	100 West Water Stret	Paoli	IN	47454-1321
Owen County Public Library	Owen	Library	Freestanding	10 South Montgomery Street	Spencer	IN	47460-1738
Parke County Circuit Court	Parke	Court	Freestanding	116 West High Street, Room 201	Rockville	IN	47872
Perry County Circuit Court	Perry	Court	Freestanding	2219 Payne Street	Tell City	IN	46586
Pike County Public Library	Pike	Library	Freestanding	1008 East Maple Street	Petersburg	IN	47567-1736
Porter County Clerk's Office	Porter	Court	Freestanding	16 E. Lincolnway Suite 209	Valparaiso	IN	46383
Posey County Clerk's Office	Posey	Court	Freestanding	300 Main Street, Room 115	Mt. Vernon	IN	47620
Pulaski County Circuit Court - Justice Center	Pulaski	Court	Freestanding	110 East Meridian, Suite 225	Winamac	IN	46996
Putnam County Public Library	Putnam	Library	Desktop	103 East Poplar Street	Greencastle	IN	46135
Randolph County Clerk's Office	Randolph	Court	Desktop	100 South Main Street, Room 201	Winchester	IN	47394
Batesville Public Library	Ripley	Library	Freestanding	131 N. Walnut Street	Batesville	IN	47006
Interlocal CAP-Rush	Rush	Other-Multi-service Center	Freestanding	525 East 7th Street	Rushville	IN	46173
Scott County Circuit Court	Scott	Court	Freestanding	One East McClain Avenue, #212	Scottsburg	IN	47170
Shelby Superior Court 2	Shelby	Court	Freestanding	407 Harrison Street	Shelbyville	IN	46176
Spencer County Circuit Court	Spencer	Court	Freestanding	200 Main Street	Rockport	IN	47635
One Roof Southeast - United Way of St. Joseph County	St. Joseph	Other-Multi-service Center	Freestanding	405 E Dubail Ave	South Bend	IN	46613
Starke County Clerk's Office	Starke	Court	Freestanding	53 East Washington Street	Knox	IN	46534
Steuben Superior Court	Steuben	Court	Desktop	55 S. Public Square	Angola	IN	46703
Sullivan County Public Library	Sullivan	Library	Freestanding	100 Crowder Street	Sullivan	IN	47882-1750
Switzerland County Circuit Court	Switzerland	Court	Freestanding	212 West Main Street	Vevay	IN	47043
Tippecanoe County Court House	Tippecanoe	Court	Freestanding	301 Main Street	Lafayette	IN	47901
Tipton County Courthouse/Circuit Court	Tipton	Court	Freestanding	101 E. Jefferson St., 3rd Floor	Tipton	IN	46072
Union County Court	Union	Court	Freestanding	26 West Union Street	Liberty	IN	47353
William H. Miller Law Library	Vanderburgh	Court	Freestanding	825 Sycamore Street, Suite 207	Evansville	IN	47708
Clinton Public Library	Vermillion	Library	Desktop	313 South 4th Street	Clinton	IN	47842-2306
Vigo County Public Library	Vigo	Library	Freestanding	1 Library Square	Terre Haute	IN	47807
North Manchester Public Library	Wabash	Library	Freestanding	405 North Market Street	North Manchester	IN	46962
Williamsport Washington Township Public Library	Warren	Library	Desktop	28 East Second Street	Williamsport	IN	47993
Warrick County Circuit Court	Warrick	Court	Freestanding	One County Square, #260	Boonville	IN	47601
Washington County Clerk's Office	Washington	Court	Freestanding	801 South Jackson Street, Suite 102	Salem	IN	47167
Wayne County Superior Court #3	Wayne	Court	Freestanding	301 East Main Street	Richmond	IN	47374
Wells County Public Library	Wells	Library	Desktop	200 West Washington Street	Bluffton	IN	46714-1999
Monticello-Union Township Public Library	White	Library	Freestanding	321 West Broadway Street	Monticello	IN	47960
Peabody Public Library	Whitley	Library	Freestanding	1160 East SR 205	Columbia City	IN	46725-0406

Indiana Legal Help Kiosks

The Kiosks Allow Users to:

- find free legal clinics
- find legal aid organizations
- find, fill-out, and print self-help forms
- chat with remote legal navigators (limited hours)



The Kiosks Include:

- a printer to print client documents
- a full scanner for easy document upload
- an audio-nav keypad and rollerball mouse



Made possible by:

**IERA
PROGRAM
PARTNER
SPOTLIGHT**

**NEW
LEGAL
HELP
KIOSKS**



WE ARE VERY GRATEFUL IHCDA AND THE FOUNDATION ARE WORKING TOGETHER TO HELP BRIDGE THE DIVIDE BETWEEN THOSE WITH ACCESS TO TECHNOLOGY AND THOSE WITHOUT.



ABBIE BUSH

**DIRECTOR OF CIVIL LEGAL ASSISTANCE
PROGRAMS FOR THE INDIANA BAR FOUNDATION**



EVICTON SEALING SUPPORT AVAILABLE

IERA PROGRAM PARTNER SPOTLIGHT

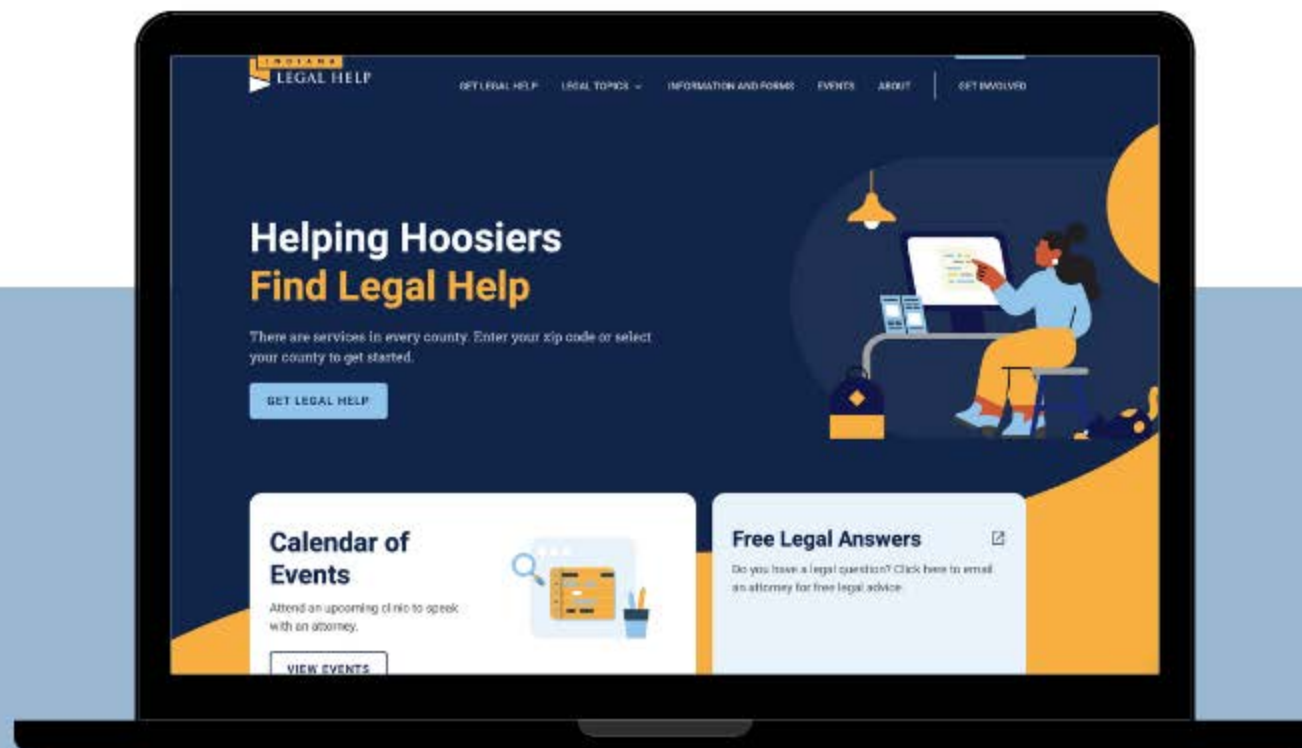
“

THE GOAL OF THE EVICTION SEALINGS IS TO MAKE IT EASIER FOR PEOPLE TO TRANSITION INTO STABLE, AFFORDABLE HOUSING. THIS LAW GIVES EVERYONE WHO QUALIFIES A FRESH START.

”

Indiana Legal Help Resources

- Connect with free legal assistance for non-criminal issues, including housing, healthcare, immigration and family law.
- Find events near you, such as tenant assistance, eviction sealing and our general “Ask a Lawyer” sessions.
- Learn more information on legal topics (for example, foreclosure, renters’ rights and eviction).



INDIANALEGALHELP.ORG



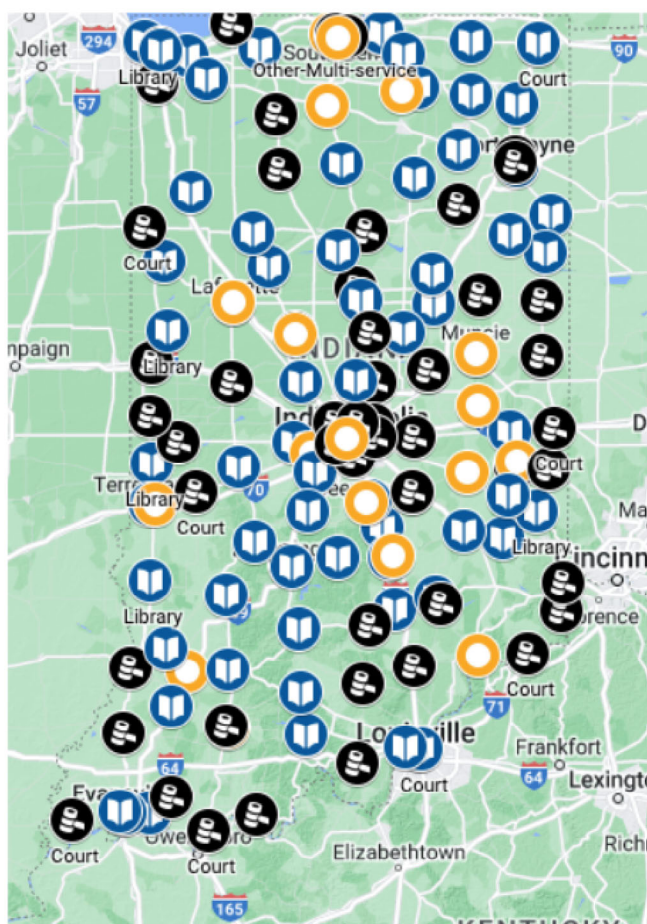
FREE legal help

for renters... all at your fingertips.

IndianaLegalHelp.org



Find local legal resources via the
new legal help kiosk interactive map



Visit admin.indianalegalhelp.org/partner-resources
to learn more.



EVICTON SEALING SUPPORT AVAILABLE

IERA PROGRAM PARTNER SPOTLIGHT

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”



ABOUT THE IERA PROGRAM

Helping keep Hoosiers in their homes has been a top priority of the IERA program since the beginning, and still is today. Since March of 2021, IERA has assisted more than 56,000 households in Indiana with rent and utility payments.

To learn more about the Indiana Emergency Rental Assistance program, scan the QR code below or go to **IndianaHousingNow.org**.

Open the camera app on your smart phone, point the camera at the QR code and tap the banner that appears.



STRUGGLING TO PAY YOUR RENT?



IndianaHousingNow.org



WHAT IF I CAN'T PAY MY RENT?

Those who are struggling to afford or catch up on rent payments should visit the **Indiana Community Action Association (INCAA)** at incap.org/indiana-housing-stability-program or scan the QR code below for resources that may be available in their community.

INCAA offers free counseling help including:

- Budget counseling
- Family stability counseling

If you are in need of rental assistance, the Indiana Emergency Rental Assistance (IERA2) program supports renter households that have experienced a financial hardship during the pandemic by offering rental and utility assistance.



Visit **INCAA**

Open the camera app on your smart phone, point the camera at the QR code and tap the banner that appears.

WHERE CAN I GET HELP?

Indiana Community Action Association

If you are in need of housing assistance, go to incap.org/indiana-housing-stability-program or call 211 to find a local service provider.

Indiana Bar Foundation

If you need legal guidance, visit IndianaLegalHelp.org for information on eviction expungement or to see local legal aid events near you.

Legal Help Kiosks

Visit one of our Legal Help Kiosks, where you can access how-to videos, print and complete forms and connect with a legal navigator. Located throughout Indiana, the kiosks allow you to access IndianaLegalHelp.org and find events, clinic information and service providers. Find a Legal Help Kiosk near you by scanning the QR code below.



Visit **Indiana Legal Help**

Open the camera app on your smart phone, point the camera at the QR code and tap the banner that appears.

WHAT HELP IS AVAILABLE?

Housing Stability

- Household case management
- Budget counseling
- Family stability counseling

*Rental assistance will be available until funds are exhausted.

Legal Assistance

- Eviction expungement
- Legal guidance
- Eviction hearing counseling
- Local legal aid events

Go to IndianaLegalHelp.org or visit incap.org/indiana-housing-stability-program for more information.

IF YOU'RE A RENTER WORRIED ABOUT EVICTION, RESOURCES ARE AVAILABLE.



Where can I get help?

The **Indiana Community Action Association (INCAA)** offers free counseling help including:

- 1 Budget counseling
- 2 Housing counseling
- 3 Family stability counseling

Visit incap.org/indiana-housing-stability-program to find a provider in your area.

The **Indiana Bar Foundation** offers free legal help including:

- 1 Legal counseling
- 2 Eviction expungement
- 3 Free legal clinics

Visit IndianaLegalHelp.org to learn more.

Where can I receive help for an eviction expungement?

A new law allows eligible Hoosiers to seal, or make private, a past eviction. In general, Indiana renters with an eviction on their record can ask the court to seal an eviction filing if:

- 1 There is no judgment saying the tenant owes the landlord money
- 2 The eviction was dismissed
- 3 The tenant won or the tenant lost but the decision was later overturned on appeal

At IndianaLegalHelp.org, you can find self-help eviction sealing forms, instructions and contact information for legal aid organizations holding free legal clinics focused on sealing evictions.

What if I can't pay my rent?

If you are in need of assistance, please visit INCAA's housing stability program website at incap.org/indiana-housing-stability-program. From there, you can search for a local provider who services your county.

**HOUSING
COUNSELING:**



**CALL
TODAY:**

2-1-1

**LEGAL
HELP:**



FREE legal help for renters

The first step to a fresh start

IndianaLegalHelp.org





FREE legal help for renters... all at your fingertips. IndianaLegalHelp.org



FREE legal help for renters

The first step to a fresh start

IndianaLegalHelp.org



FREE legal help for renters

The first step to a fresh start

IndianaLegalHelp.org



FREE legal help for renters is just around the corner

IndianaLegalHelp.org





FREE legal help
for renters...
all at your fingertips.

IndianaLegalHelp.org



Do you have an eviction in your past?

Get a fresh start!

Thanks to an Indiana law, Hoosier tenants may qualify to seal prior evictions.

REQUEST AN EVICTION SEALING:

OPTION

1

Fill out a petition

To have the eviction sealed in the court where it was originally filed, fill out a petition by visiting:

[IndianaLegalHelp.org/legal-topic/eviction-sealing-form](https://indianalegalhelp.org/legal-topic/eviction-sealing-form)



OPTION

2

Visit an Indiana Legal Help Kiosk

Find the interactive kiosk location map at indianalegalhelp.org/partner-resources. The kiosks offer Legal Help resources and printers to help complete court-related forms.



OPTION

3

Attend an eviction sealing clinic

Visit indianalegalhelp.org/get-help/. Enter your zip code and click "Get Results" button to view organizations and events in your area.



Why it matters.

- ★ Tenants have no right to withhold rent, even if there is an issue with the unit.
- ★ Tenants do not always know they have evictions on their record, especially if the case was dismissed by their landlord before they were provided with a 10-day notice to vacate required for an eviction.
- ★ Once an eviction is on a tenant's record, finding safe and affordable housing becomes extremely difficult. Tenants with evictions on their record are often forced to settle for less than ideal properties, which can perpetuate the cycle as seen below.



VISIT US AT A CLINIC!

For more information about eviction sealing clinics happening in your area, scan one of the QR codes below for more resources!

Indiana Legal Help



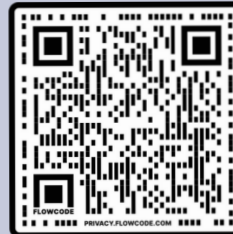
Events Page

Find a clinic near you!

Scan the QR code or visit indianalegalhelp.org

...or join our
Virtual Statewide
Eviction Clinic

(1st and 3rd Fridays,
Scan for more details)



Questions? Contact Us.



574-277-0075



vl@probonoindiana.org

WHAT IS EVICTION SEALING?

A guide to understanding the process of expunging evictions records, why it matters, and how you can do it yourself!



This project is supported by the Indiana Bar Foundation and funded by the IHCD.

How will I know if my past evictions are eligible for sealing?

Indiana law provides that evictions can be sealed if the case was...

- ★ dismissed.
- ★ decided in favor of the tenant.
- ★ decided in favor of the landlord, then later overturned or reversed on appeal.

The best way to determine if your evictions are eligible is to consult with a lawyer.

There are free clinics across the state!

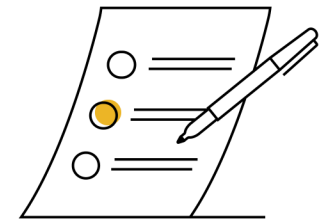


What does it mean to seal an eviction record?

Sealing an eviction record means that it will no longer be viewable by the public. The record remains visible for court officials and law enforcement, but potential landlords and credit reporting agencies will not have access to the information unless it was collected before the record was sealed.

Landlords are typically more willing to rent to people who have fewer evictions on their record.

Even if it is not possible to remove all the evictions from a person's record, it is still possible to reduce the number of evictions. This can help a tenant appear more attractive to a landlord and reduce the number of barriers keeping them from adequate housing.



The Process

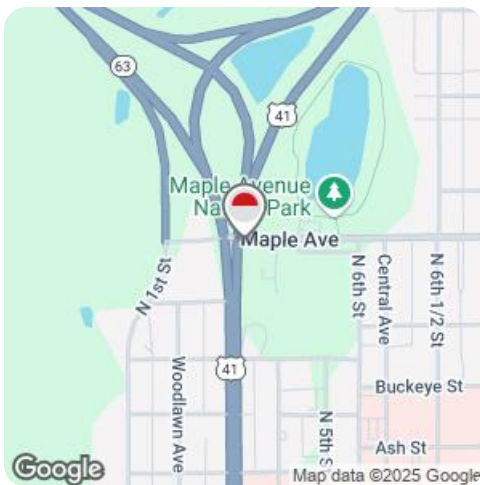
Sealing an eviction is quick and straightforward:

- 1) Have an attorney review the cases listed under a tenant's name in MyCase for eligibility.
- 2) Complete a sealing packet for each eligible eviction case, available on indianalegalhelp.org.
- 3) Send one copy of each completed packet to the landlord and deliver another copy to the court for them to file.
- 4) Periodically check the tenant's MyCase record to ensure eligible cases have been removed. Typically, they should be removed after a few weeks, depending on the court.

PANEL #50390

📍 SE CORNER OF 3RD & MAPLE - LEFT

Location #1



ADVERTISING STRENGTHS: This bulletin reads to a major artery between Chicago and Terre Haute, and further south to Evansville. It reaches morning and evening commuters, and both local and nationally known businesses. This artery has the highest traffic count in Terre Haute.

WEEKLY IMPRESSIONS: 108,631*

MEDIA TYPE/STYLE: Poster - Retro

LAT/LONG: [39.49187 / -87.41373](#)

MARKET: VIGO COUNTY

GEOPATH ID: 265312

PANEL SIZE: 10' 6" x 22' 9" [View Spec Sheet](#)

FACING/READ: South / Right

ILLUMINATED: YES

SHIPPING ADDRESS: 5711 W. Minnesota Street Indianapolis, IN 46241

PANEL #7702

📍 SR 46 E, 7/10 MI E/O HWY 46 & 446 JCT

Location #3



ADVERTISING STRENGTHS: Great right hand read incoming to Bloomington from Brown County reaching commuter / tourists / Lake Monroe / Indiana University traffic.

WEEKLY IMPRESSIONS: 29,554*

MEDIA TYPE/STYLE: Poster - Retro

LAT/LONG: [39.16702](#) / [-86.4588](#)

MARKET: MONROE CO

GEOPATH ID: 30489860

PANEL SIZE: 10' 6" x 22' 9" [View Spec Sheet](#)

FACING/READ: East / Right

ILLUMINATED: YES

SHIPPING ADDRESS: 5711 W. Minnesota Street Indianapolis, IN 46241

PANEL #71332

📍 (SU022) US 41 N .2 MI N/O SR 154 - RIGHT

Location #4



ADVERTISING STRENGTHS: Left hand read. By local businesses, at busy intersection of US 41 and SR 154.

WEEKLY IMPRESSIONS: 1,446*

MEDIA TYPE/STYLE: Poster - Retro

LAT/LONG: [39.10608 / -87.42458](#)

MARKET: SULLIVAN CO

GEOPATH ID: 30490107

PANEL SIZE: 10' 6" x 22' 9" [View Spec Sheet](#)

FACING/READ: North / Left

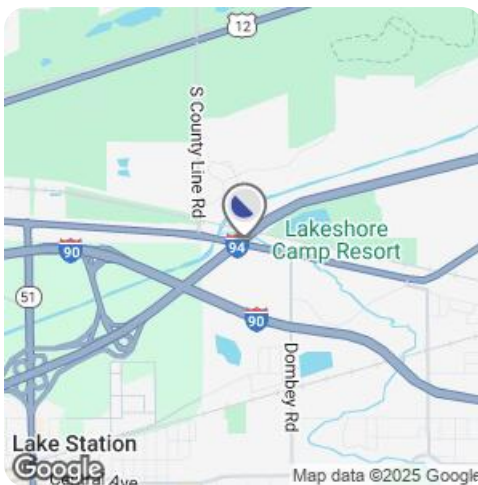
ILLUMINATED: NO

SHIPPING ADDRESS: 5711 W. Minnesota Street Indianapolis, IN 46241

PANEL #3889

📍 I-94 S/S .3 MI E/O IN TLWY (I-90) F/NE

Location #5



ADVERTISING STRENGTHS: I-80/94 is the main interstate through NW Indiana and the most traveled area in the state. Travelers along this stretch of the interstate include commuter traffic to and from Chicago as well as weekend and summer drivers to Michigan. The approaching exits feature quick access to the marinas, hotels, dine-in restaurants, Indiana Dunes National Lakeshore and numerous entertainment destinations.

WEEKLY IMPRESSIONS: 312,780*

MEDIA TYPE/STYLE: Permanent Bulletin - Regular

LAT/LONG: [41.59322411 / -87.21733689](#)

MARKET: PORTER COUNTY

GEOPATH ID: 50299

PANEL SIZE: 14' 0" x 48' 0" [View Spec Sheet](#)

FACING/READ: North East / Left

ILLUMINATED: YES

SHIPPING ADDRESS: 9900 Georgia Street Crown Point, IN 46307

PANEL #7291

📍 1900 Dixon Road N/O Blvd ES

Location #8

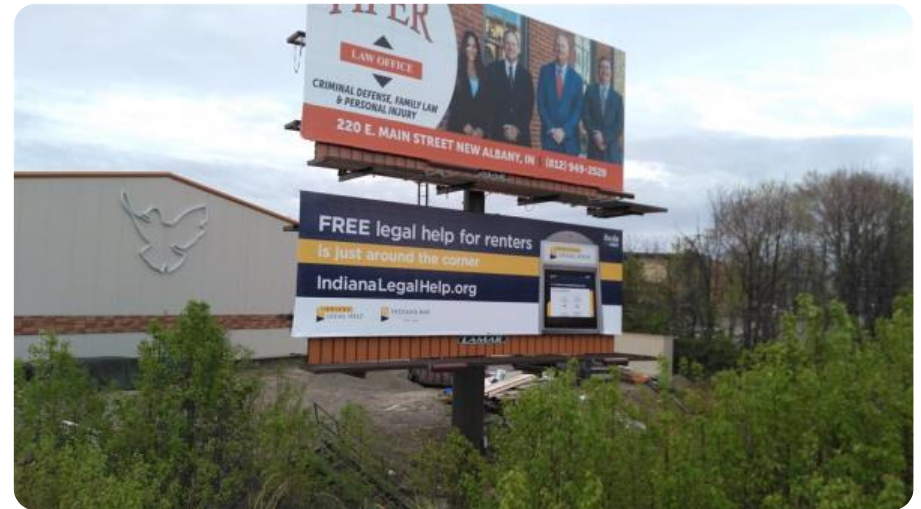


WEEKLY IMPRESSIONS: 59,506*
MEDIA TYPE/STYLE: Poster - Retro
LAT/LONG: [40.463224](#) / [-86.164817](#)
MARKET: HOWARD
GEOPATH ID: 604314
PANEL SIZE: 10' 6" x 22' 9" [View Spec Sheet](#)
FACING/READ: South / Right
ILLUMINATED: YES
SHIPPING ADDRESS: 4511 Executive Blvd Fort Wayne, IN 46808-1156

PANEL #6323

📍 I-64 Exit 123 into New Albany, IN Bottom F/W

Location #9



ADVERTISING STRENGTHS: RHR bulletin on the exit from I-64W to downtown New Albany.

WEEKLY IMPRESSIONS: 129,446*

MEDIA TYPE/STYLE: Permanent Bulletin - Regular

LAT/LONG: [38.285751 / -85.827319](#)

MARKET: NEW ALBANY

GEOPATH ID: 31052594

PANEL SIZE: 10' 6" x 36' 0" [View Spec Sheet](#)

FACING/READ: South West / Right

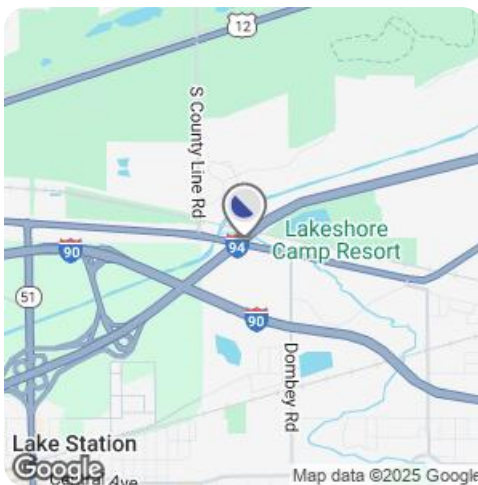
ILLUMINATED: YES

SHIPPING ADDRESS: 2437 Fortune Drive Lexington, KY 40509

PANEL #3889

📍 I-94 S/S .3 MI E/O IN TLWY (I-90) F/NE

Location #11



ADVERTISING STRENGTHS: I-80/94 is the main interstate through NW Indiana and the most traveled area in the state. Travelers along this stretch of the interstate include commuter traffic to and from Chicago as well as weekend and summer drivers to Michigan. The approaching exits feature quick access to the marinas, hotels, dine-in restaurants, Indiana Dunes National Lakeshore and numerous entertainment destinations.

WEEKLY IMPRESSIONS: 312,780*

MEDIA TYPE/STYLE: Permanent Bulletin - Regular

LAT/LONG: [41.59322411](#) / [-87.21733689](#)

MARKET: PORTER COUNTY

GEOPATH ID: 50299

PANEL SIZE: 14' 0" x 48' 0" [View Spec Sheet](#)

FACING/READ: North East / Left

ILLUMINATED: YES

SHIPPING ADDRESS: 9900 Georgia Street Crown Point, IN 46307

PANEL #1136

📍 W/S 1ST AVE N/O DIAMOND F/N 1

Location #13



ADVERTISING STRENGTHS: This poster sits at a major intersection of two main arteries on the North Side of Evansville. There is a Walmart Neighborhood Market and IVY Tech Community College as well as many restaurants, banks, shopping plaza's, gas stations, auto repair and residential communities in the surrounding area.

WEEKLY IMPRESSIONS: 104,986*

MEDIA TYPE/STYLE: Poster - Retro

LAT/LONG: [38.00125 / -87.5749](#)

MARKET: EVANSVILLE

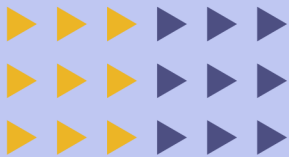
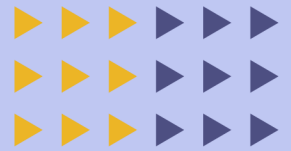
GEOPATH ID: 188897

PANEL SIZE: 10' 6" x 22' 9" [View Spec Sheet](#)

FACING/READ: North / Right

ILLUMINATED: YES

SHIPPING ADDRESS: 5801 Oak Grove Rd. Evansville, IN 47715



EVICTION IN INDIANA



**Brief overview of the eviction process
and what to expect in court.**

This project is supported by the Indiana Bar Foundation and
funded by the IHCD.

Indiana has **bifurcated** eviction hearings.

Bifurcated means "divided into two parts." The first part determines if the landlord should be allowed to reclaim the property (issue of **possession**). The second part, often at a later date, decides any owed money, such as unpaid rent or **damages** (monetary issues). Splitting the hearings (rather than opting for a unified hearing) allows courts to quickly resolve possession matters while thoroughly considering claims of money owed.

Some counties or cities will have special rules, so check for brief legal advice events in your area to speak with an attorney at no cost. Scan the QR code below to find a clinic near you.

TABLE OF CONTENTS



General Tips: Attending Court	02
Possession Hearings	03
Damages Hearings	05

See back cover for local resources or contact us:

-  1-888-674-6198
-  info@probonoindiana.org
-  facebook.com/ProBonoIN

GENERAL TIPS FOR ATTENDING COURT

1.

DON'T MISS COURT!

Even if you know you're likely to lose, you are better off appearing before a court to present your side of the story. The consequences of missing court are often far more severe than when you appear in person and lose. (See "default judgment" in key terms for more on this.)

2.

SEEK HELP SOONER RATHER THAN LATER

The eviction process moves very quickly. If you know you will miss a bill or a rent payment, reach out to the landlord, utility service, legal aid provider, or other relevant service providers to get help before the issue escalates.

3.

DOCUMENT, DOCUMENT, DOCUMENT

Be wary of verbal agreements. Communicate through written methods whenever possible and record important phone calls if the other person won't communicate through writing. Save all emails and texts. Get receipts, ESPECIALLY for large payments like rent. Keep a log of important events or issues.

4.

SHOW UP PREPARED

Leave your cell phone in your car, you aren't allowed to use it inside the court. Make sure you have **physical copies** of any evidence or documents you may need for your case. Bring 3 copies: one for yourself, one for the opposing party, and one for the court.

5.

STAY CALM AND TELL THE TRUTH

Judges are professional lie detectors. Even if your truth is ugly, sharing it will help the court to understand you and trust your retelling of events. Don't make excuses: offer brief explanations, and move on.

POSSESSION HEARING

KEY TERMS

10 Day Notice or Notice to Quit

A legal document provided by a landlord to notify a tenant they must correct a violation of the lease or vacate the property. If the violation isn't fixed in the time provided, the landlord can proceed with the eviction process.

Service

The legal process of officially delivering or providing notice of a court process to all relevant parties. This ensures everyone is aware of legal action being taken and provides information on the time and place of relevant hearings.

Pro Se or Self-Represented Litigant

A party representing themselves without an attorney is participating pro se.

Designated Representative

A person who does not own the rental unit in question but is legally allowed to represent the owner during an eviction hearing, often a property manager.

Continuance

Refers to postponement of a hearing. They can be requested by either party for many reasons, including for conflicts with work or childcare.

Possession

The legal right to occupy and possess a property. When a landlord and tenant sign a lease, the landlord grants possession of the rental property to the tenant according to the terms of their rental agreement.



POSSESSION HEARING

OVERVIEW

During the eviction process, the landlord is trying to regain possession of the property due to a violation of the lease agreement (ex: nonpayment of rent, having pets when it isn't allowed, etc.). This hearing is where the court will determine who should possess the rental unit according to the contract between the parties. Tenants have no right to withhold rent in Indiana, and nonpayment is the most common cause of eviction.

Do mention...

- ...if the eviction is retaliation for requesting repairs or calling code enforcement.
- ...rental assistance applications or payments expected from external parties.
- ...if the landlord has accepted partial payments since the eviction was filed.
- ...if you are willing to move out and need time to get out of the unit.

Do NOT mention...

- ...personal disputes with the landlord.
- ...monetary disputes (save for damages hearings at a later date).

There two types of possession:

FINAL is the most common. If the cause of the eviction is for nonpayment of rent, this is the most likely outcome (unless the parties come to an agreement). The court will set a date for when the tenant will need to return possession to the landlord. This date depends on the court but is typically two to three weeks away. The Tenant must be out of the unit by the end of the notice period.

IMMEDIATE allows the landlord to regain control of their property shortly after a possession hearing. To obtain immediate possession, a landlord must pay a bond to the court. The amount of the bond is set by the court or landlord and provides a safety net for the tenant if the eviction is later deemed unjust during the damages hearing. Tenants can pay a **counter bond** at equal cost to stay the possession of the unit until a decision is made in the damages hearing.

DAMAGES HEARING

KEY TERMS

Default Judgment

A court decision made in favor of the plaintiff (suing party/landlord) when the defendant (party being sued/tenant) fails to respond to the summons or appear in court.

If the tenant doesn't appear, the judge could grant a default judgment without hearing the tenant's side of the story.

Pro Se

A party representing themselves without an attorney is said to be participating pro se.

Designated Representative

A person who does not own the rental unit in question but is legally allowed to represent the owner during an eviction hearing, often a property manager.

Bond

If paid by the landlord to get immediate possession, a bond provides a tenant with insurance if the eviction is later found to be wrongful. The damages owed to the tenant is taken from the total paid to the sheriff.

Small Claims Maximum:

This refers to the maximum amount a plaintiff can win in a judgment in small claims court. The limit is different depending on how the owner of the unit in question is represented in the case.

Designated Representative: \$6,000

Direct Owner: \$10,000

If a tenant doesn't appear at the damages hearing, these are the maximum amounts the landlord can claim in damages.

Continuance

Refers to postponement of a hearing. They can be requested by either party for many reasons, including for conflicts with work or childcare.

Eviction Sealing:

Under certain circumstances, an eviction record can be removed from a tenant's public record.

Completing this process may help a tenant qualify for future apartments by limiting the number of eviction records future landlords can view during the application process. For more information on this process, contact a local PBI office or join our virtual clinic (see back cover).

If there is a default judgment against the tenant, the eviction is ineligible to be sealed.



DAMAGES HEARING

OVERVIEW

The damages hearing is the second stage of the eviction process where the court evaluates monetary claims from both landlord and tenant. This could include outstanding rent or damage costs claimed by the landlord; or claims from the tenant such as a refund for overpaid rent or (though this is rarely successful) compensation for a violation of the tenant's rights. The goal of this hearing is to determine if any financial liability exists between the parties and calculate the amount to be paid.

Do mention...

- ...any incorrect deductions or fees.
- ...overpayments of rent.
- ...issues with the unit.
- ...repairs made on behalf of the landlord to maintain a safe home.
- ...costs paid due to uninhabitable conditions in the unit.

Do NOT mention...

- ...personal disputes with the landlord.
- ...disagreements with the decision made during the possession hearing.

EXAMPLES OF DAMAGES:

In favor of landlord:

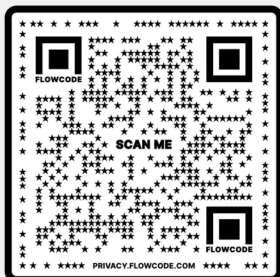
- ★ Back rent or utilities
- ★ Damage to property
- ★ Service fees
- Late fees

In favor of the tenant:

- ★ Over paid rent
- ★ Cost of necessary repairs.
- ★ Hotel stays or medical bills associated with issues in the unit.

Bring PAPER PRINTOUTS of anything you want the court to see. This includes receipts, emails, texts, photos, or anything else that would help a judge make a decision.

A hub for self-help resources and information. Get 24/7 access to hundreds of plain language forms, videos, and guides. Scan the QR code below to access a calendar showing clinics in your area.



FREE

LEGAL

ADVICE

Join PBI's virtual or call-in clinic to speak with a volunteer attorney for brief legal advice on housing related civil legal issues, including:

- ★ Residential Evictions
- ★ Tenant's Rights
- ★ Damages Hearings
- ★ Sealing Evictions

Pre-registration:



**FIRST AND
THIRD
FRIDAY
EACH MONTH
10:00 AM until
2:00 PM (EST)**

Zoom Meeting ID:
881 6720 9757

Phone Number:
312-626-6799
Phone line only open during clinic hours



Need civil legal assistance for something other than eviction?
Interested in volunteering your legal training to help those in need?
CONTACT YOUR LOCAL PBI OFFICE!

Bloomington

District 10 Pro Bono Project
812-339-3610

Columbus

River Valley Legal Aid
877-378-0358

Evansville

Volunteer Lawyer Program
of Southwestern Indiana
812-402-6303

Hobart

NWI Volunteer Lawyers
219-942-1799

Indianapolis

Heartland Pro Bono
Council
317-762-9655

Jeffersonville

Southern Indiana
Pro Bono Referrals
812-288-8002

Kokomo

Wabash Valley
Volunteer Attorneys
765-450-9524

Lafayette

Wabash Valley
Volunteer Attorneys
765-421-6558

Lawrenceburg

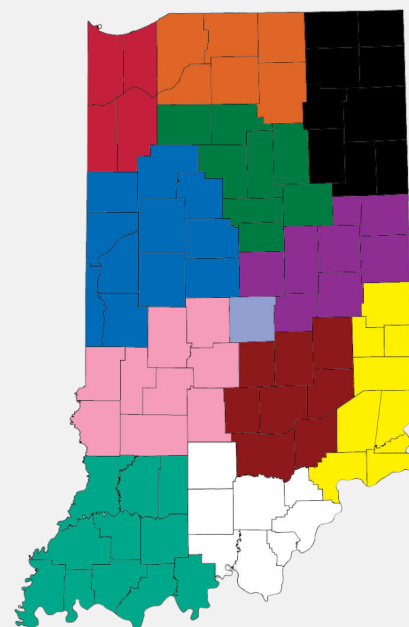
Legal Volunteers
of Southeast Indiana
812-537-0123

New Castle

Legal Aid of East Central
Indiana
800-910-4407

South Bend

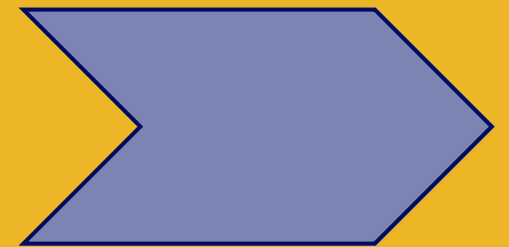
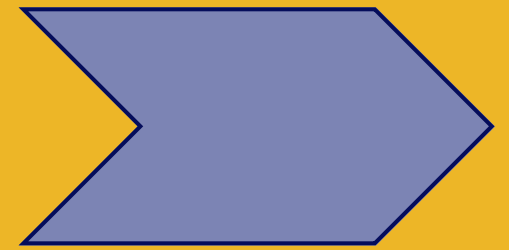
Volunteer Lawyer Network
574-277-0075



The Volunteer Lawyer Program of Northeast Indiana (Fort Wayne) operates independently of Pro Bono Indiana.

FREE EVICTION CLINICS

MONTH # to MONTH#



NAME OF CLINIC

Attorneys will be present to provide brief legal advice on landlord/tenant issues. Topics covered include residential evictions, eviction defenses, eviction sealings, and other housing related civil legal issues.

WHEN: DAY, MONTH #
TIME

WHERE: LOCATION NAME
ADDRESS
CITY, STATE ZIP

**For questions, call the OFFICE at PHONE
NUMBER**

NAME OF CLINIC

Legal navigators will be present to provide free legal information and navigation assistance for individual facing eviction or other housing related civil legal issues.

WHEN: DAY, MONTH #
TIME

WHERE: LOCATION NAME
ADDRESS
CITY, STATE ZIP

**For questions, call the OFFICE at PHONE
NUMBER**

ARE YOU AN ATTORNEY IN INDIANA?

INTERESTED GETTING PAID TO VOLUNTEER AT A CLINIC?

ASK US ABOUT **JUDICARE!**



Pro Bono Indiana is always looking for new attorneys to add to our network! Gain valuable experience, make a positive impact in your community, and make money doing it!

For more information, visit our website.

HAVE QUESTIONS ABOUT EVICTION?



REMINDER

Join us in **CITY** for a **free brief
legal advice** clinic!

Attorneys will be present to provide brief legal advice on landlord/tenant issues. Topics covered include residential evictions, eviction defenses, eviction sealings, and other housing related civil legal issues.

WHEN: DAY, MONTH #
TIME

WHERE: LOCATION NAME
ADDRESS
CITY, STATE ZIP

**For questions, call the OFFICE at PHONE
NUMBER**

HAVE QUESTIONS ABOUT EVICTION?



Join us in **CITY** for a **free legal
navigation** clinic!

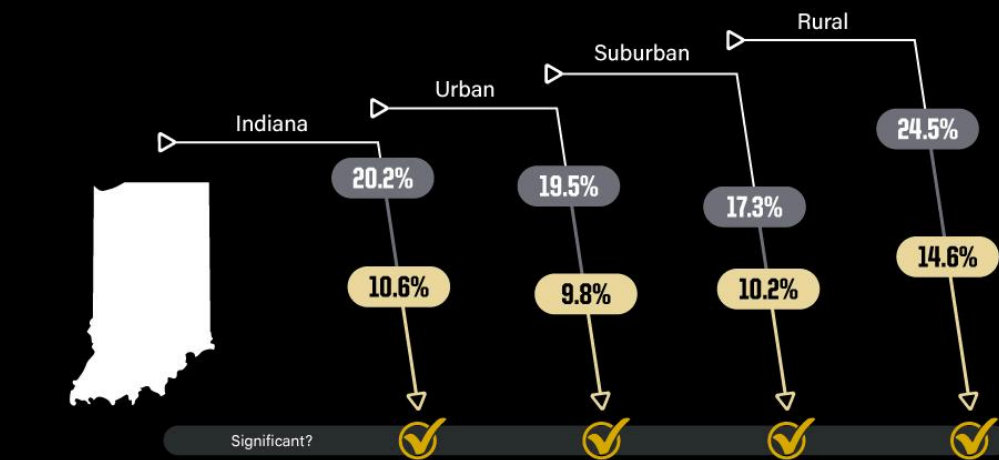
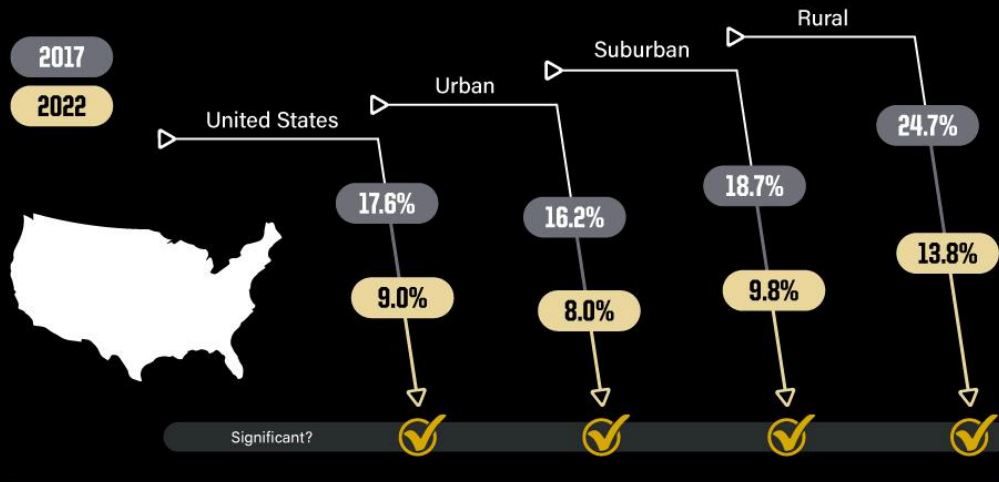
Legal navigators will be present to provide
free legal information and navigation
assistance for individual facing eviction or
other housing related civil legal issues.

WHEN: DAY, MONTH #
TIME

WHERE: LOCATION NAME
ADDRESS
CITY, STATE ZIP

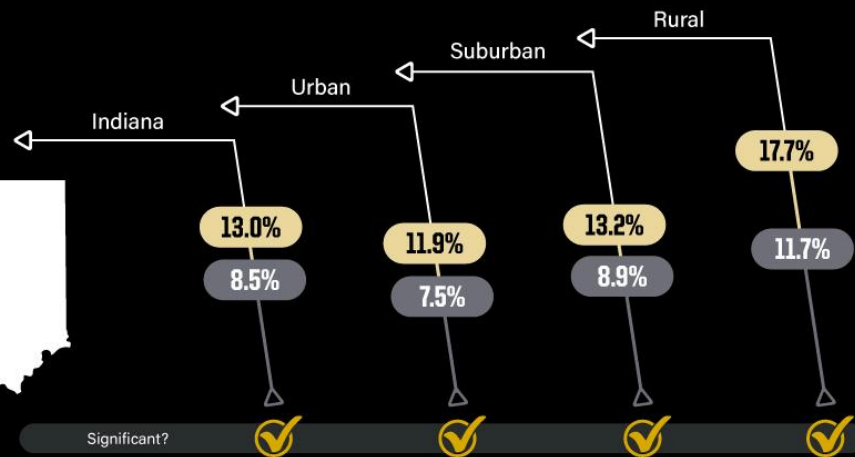
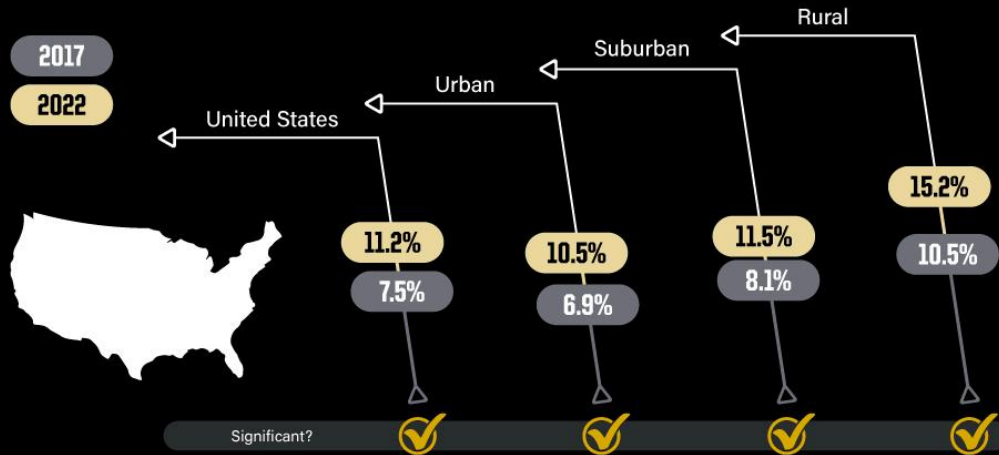
**For questions, call the OFFICE at PHONE
NUMBER**

PERCENTAGE OF HOUSEHOLDS WITH NO INTERNET



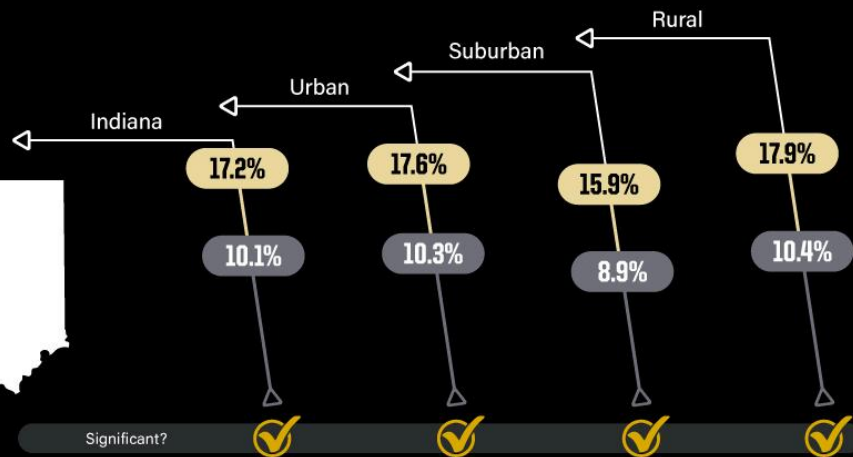
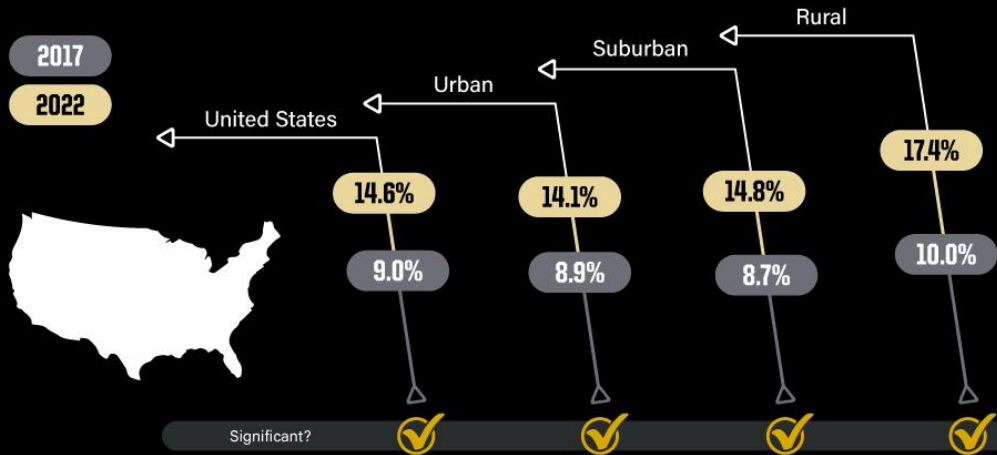
Source:
Census ACS; PCRD

PERCENTAGE OF HOUSEHOLDS WITH CELLULAR DATA ONLY



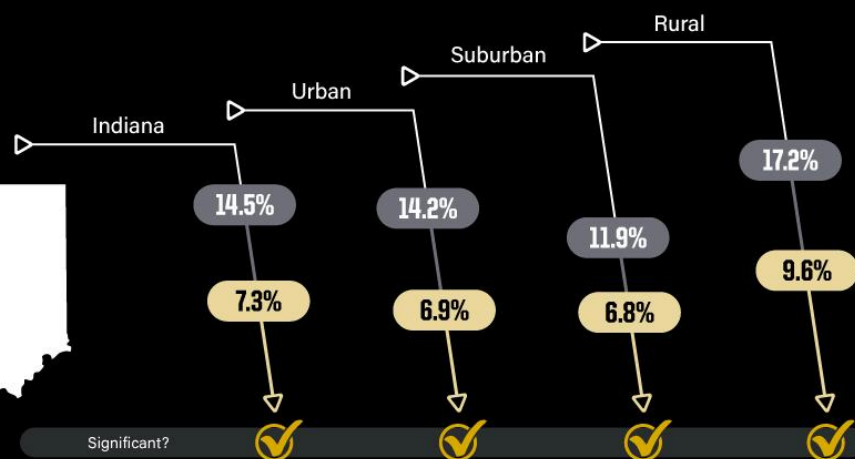
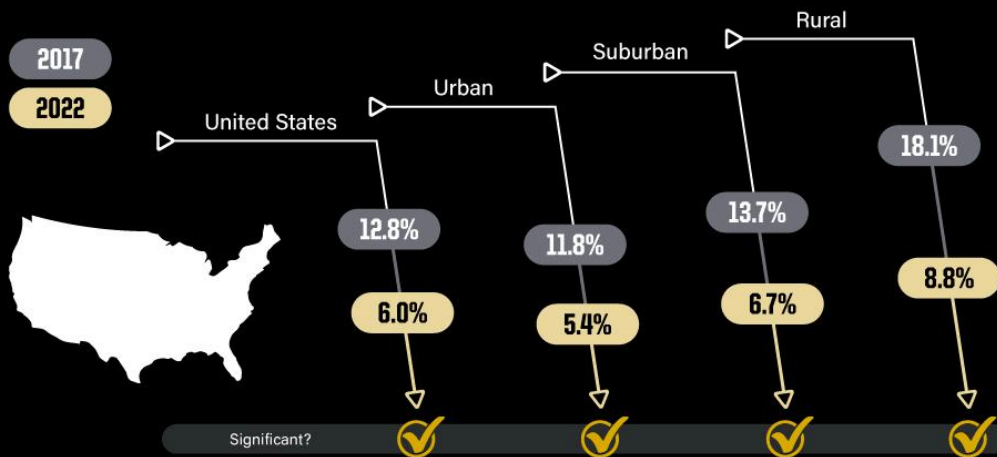
Source:
Census ACS; PCRD

PERCENTAGE OF HOUSEHOLDS WITH MOBILE DEVICES ONLY



Source:
Census ACS; PCRD

PERCENTAGE OF HOUSEHOLDS WITH NO COMPUTING DEVICES



Source:
Census ACS; PCRD

PURDUE
UNIVERSITY

Center for Regional Development



Internet Service Providers in Indiana

Enter a ZIP code to find and compare internet providers in Indiana:

 ie. 12345

 Search

Indiana Internet Coverage & Availability in 2026

Indiana Internet Facts in 2026



Indiana's Internet Ranking

Indiana currently **ranks 27th** among states in BroadbandNow's annual rankings of internet coverage, speed and availability.



Access to Wired or Fixed Wireless Broadband: **91.2%**

This means that roughly one in ten Indiana residents are not able to purchase an internet plan of at least **25Mbps download** and **3Mbps upload**.



Access to Wired Low-Priced Broadband Plan**: **81.2%**

This means that nearly two in ten residents are not able to purchase broadband at a price of **\$60/month or less** (excluding promotions and government programs).



Access to Fiber-Optic Service: **0.5%**

This means that ten in ten residents are unable to purchase a fiber internet plan.



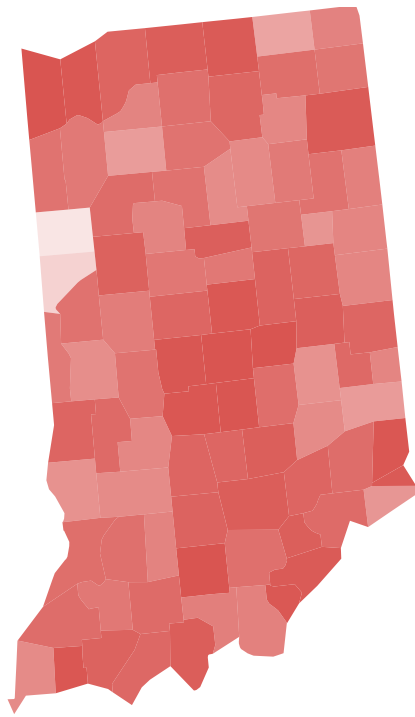
Number of Internet Providers in Indiana: **257**

The U.S. has more than **2,924 internet service providers**, with most covering very small areas. It is worth searching by zip code to see who is available in your town.

At BroadbandNow, we advocate for a definition of broadband internet to be at least 100Mbps, as opposed to the FCC definition of 25Mbps, which would be considered slow for many internet-intensive activities.

Indiana, with 88.8% of people having access to 100Mbps broadband, ranked 33rd among all states.

Internet Availability by County



[Customize Map](#)

[Embed Map](#)

Marion : 98.82% have access to 25 mbps

Internet Availability by County

25+ Mbps

100+ Mbps

1 Gig

[Customize Map](#)

[Embed Map](#)

Indiana, with 78.7% of people have access to 1G broadband, ranked 16th among all states.

Individuals or households with no internet access by characteristic (includes broadband and non-broadband packages)

Percentage of households with and without any type of internet access

- With: 84%
 - Without: 16%
-

Type of internet connection

- Dialup only: <1%
 - Broadband of any type: 84%
 - Cellular data only: 13%
 - Satellite: 8%
-

Individuals or households with no internet access by characteristic

Age

- <18: 5%
 - 18–64: 6%
 - 65+ adults: 8%
-

Household Income

- <\$20,000: 37%
 - \$20,000–\$74,999: 18%
 - \$75,000+: 5%
-

Race

- Black: 10%
- Native American/Alaska Native: 9%

- Asian: 4%
- Mixed race: 4%
- Hispanic or Latino: 9%
- White: 6%

Employment status

- Employed: 6%
- Unemployed: 7%

Educational attainment

- Less than high school: 11%
- Some college or associate degree: 8%
- Bachelor’s degree: 3%

Provider	Max. Download Speed	Connection	Availability
Xfinity	2000 MBPS	Cable	53.6%
T-Mobile 5G Home Internet	100 MBPS	Fixed Wireless	33.3%
AT&T Internet	5000 MBPS	DSL, Fiber, Fixed Wireless	27.4%
Verizon 5G Home Internet	1000 MBPS	Fixed Wireless	19.9%
Spectrum	1000 MBPS	Cable, Fiber	17.5%
WATCH Communications	400 MBPS	Fixed Wireless	12.6%

Provider	Max. Download Speed	Connection	Availability
Mercury Broadband	150 MBPS	Fixed Wireless	11.8%
Metronet	1024 MBPS	Fiber	9.5%
Frontier	5000 MBPS	DSL, Fiber	8.9%
NITCO	25 MBPS	Fixed Wireless	4.3%
Mediacom	1000 MBPS	Cable	4.3%
Suncoast Broadband	50 MBPS	Fixed Wireless	4.1%
Sparklight	1000 MBPS	Cable	3.5%
Brightspeed	100 MBPS	DSL	2.4%
MetaLINK Technologies	200 MBPS	Fixed Wireless	2.0%
Surf Internet	1000 MBPS	Fiber	1.6%
Internet Communications Inc.	120 MBPS	Fixed Wireless	1.4%
Fourway.net	25 MBPS	Fixed Wireless	1.3%
Surf Internet	25 MBPS	Fixed Wireless	1.3%
Smithville Communications	1000 MBPS	Fiber, DSL	0.9%
NineStar Connect	10000 MBPS	Fiber	0.9%

Provider	Max. Download Speed	Connection	Availability
Lakeland Internet	100 MBPS	Fixed Wireless	0.9%
Jackson Connect	1000 MBPS	Fiber	0.9%
New Paris Telephone	1000 MBPS	Fiber	0.9%
TDS Telecom	1000 MBPS	DSL, Fiber	0.8%
Joink	50 MBPS	Fixed Wireless	0.8%
South Central Indiana Rural Electric Membership	1000 MBPS	Fiber	0.8%
Rochester Telephone Company	1000 MBPS	Fiber, Fixed Wireless	0.7%
Endeavor Communications	1000 MBPS	Fiber	0.7%
PSC	1000 MBPS	Fiber	0.7%
Mainstream Fiber Networks	1000 MBPS	Fiber	0.7%
Wintek Corporation	1000 MBPS	Fiber	0.7%
Kosciusko Connect	1000 MBPS	Fiber	0.7%
Great Plains Communications	1000 MBPS	Fiber	0.6%
Good Connections	50 MBPS	Fixed Wireless	0.6%
Van Internet	40 MBPS	Fixed Wireless	0.5%

Provider	Max. Download Speed	Connection	Availability
Orange County REMC	1000 MBPS	Fiber	0.5%
JCFiber	1000 MBPS	Fiber	0.4%
Citizens Communications Broadband	100 MBPS	Fixed Wireless	0.4%
NITCO	1000 MBPS	DSL, Fiber	0.4%
Lebanon Utilities	25 MBPS	Fixed Wireless	0.4%
MidwayNet	80 MBPS	Fixed Wireless	0.4%
Rise Broadband	100 MBPS	Fixed Wireless	0.4%
PDS Wireless	100 MBPS	Fixed Wireless	0.3%
Netsurf	100 MBPS	Fixed Wireless	0.3%
LigTel Communications	2000 MBPS	Fiber	0.3%
Quality Cablevision	75 MBPS	Cable	0.3%
SEI Fiber	1000 MBPS	Fiber	0.3%
SEI Communications	1000 MBPS	Fiber	0.3%
Auburn Essential Services	1000 MBPS	Fiber	0.3%

Internet Providers By City in Indiana

City ▼	Broadband Coverage ▼	No. of Providers ▼
Albion	73.9%	✔ 13 providers
Alexandria	84.6%	✔ 18 providers
Anderson	98.4%	✔ 26 providers
Angola	78.3%	✔ 15 providers
Attica	74.9%	✔ 18 providers
Auburn	90.7%	✔ 17 providers
Aurora	97.4%	✔ 12 providers
Avon	99.7%	✔ 19 providers
Bargersville	98.8%	✔ 13 providers
Batesville	78.2%	✔ 14 providers
Bedford	92.6%	✔ 16 providers
Beech Grove	100.0%	✔ 19 providers
Berne	64.1%	✔ 12 providers
Bloomfield	57.8%	✔ 17 providers
Bloomington	96.1%	✔ 22 providers
Bluffton	91.5%	✔ 19 providers
Boonville	82.5%	✔ 17 providers
Brazil	93.9%	✔ 13 providers
Bremen	79.9%	✔ 15 providers
Bristol	97.5%	✔ 19 providers

Brookville	65.5%	✓ 15 providers
Brownsburg	99.9%	✓ 20 providers
Brownstown	90.4%	✓ 17 providers
Camby	99.3%	✓ 18 providers
Carmel	99.9%	✓ 23 providers
Cedar Lake	98.7%	✓ 16 providers
Centerville	87.1%	✓ 16 providers
Chandler	96.2%	✓ 12 providers
Charlestown	92.0%	✓ 19 providers
Chesterton	98.4%	✓ 15 providers
Churubusco	70.4%	✓ 14 providers
Cicero	86.8%	✓ 15 providers
Clarksville	99.4%	✓ 21 providers
Clinton	95.9%	✓ 14 providers
Cloverdale	97.0%	✓ 11 providers
Coatesville	99.8%	✓ 13 providers
Columbia City	68.1%	✓ 12 providers
Columbus	95.2%	✓ 22 providers
Connersville	87.6%	✓ 17 providers
Corydon	80.3%	✓ 16 providers
Covington	79.8%	✓ 19 providers
fordsville	87.0%	✓ 21 providers

Crown Point	98.1%	✓ 20 providers
Danville	98.8%	✓ 17 providers
Decatur	90.5%	✓ 17 providers
Delphi	73.5%	✓ 20 providers
Demotte	97.5%	✓ 15 providers
Dyer	99.8%	✓ 17 providers
East Chicago	99.4%	✓ 16 providers
Edinburgh	75.9%	✓ 12 providers
Elkhart	99.2%	✓ 24 providers
Ellettsville	92.7%	✓ 9 providers
Elwood	88.6%	✓ 16 providers
Evansville	96.6%	✓ 25 providers
Fishers	99.7%	✓ 25 providers
Floyds Knobs	94.1%	✓ 18 providers
Fort Wayne	98.5%	✓ 30 providers
Fortville	94.9%	✓ 14 providers
Frankfort	86.8%	✓ 23 providers
Franklin	95.1%	✓ 15 providers
Fremont	80.2%	✓ 14 providers
Garrett	97.0%	✓ 16 providers
Gary	99.4%	✓ 15 providers
City	97.7%	✓ 14 providers

Georgetown	92.0%	✓ 18 providers
Goshen	94.0%	✓ 24 providers
Granger	99.8%	✓ 25 providers
Greencastle	72.0%	✓ 14 providers
Greenfield	98.9%	✓ 13 providers
Greensburg	68.4%	✓ 14 providers
Greentown	66.0%	✓ 18 providers
Greenville	88.8%	✓ 19 providers
Greenwood	99.4%	✓ 22 providers
Griffith	100.0%	✓ 21 providers
Hammond	99.7%	✓ 16 providers
Hanover	78.6%	✓ 13 providers
Hartford City	74.6%	✓ 15 providers
Hebron	90.5%	✓ 16 providers
Highland	99.8%	✓ 19 providers
Hobart	99.1%	✓ 16 providers
Huntertown	93.3%	✓ 15 providers
Huntingburg	86.9%	✓ 16 providers
Huntington	78.5%	✓ 19 providers
Indianapolis	98.9%	✓ 49 providers
Jasper	90.8%	✓ 17 providers
Marionville	99.6%	✓ 18 providers

Kendallville	96.2%	✓ 15 providers
Knox	79.7%	✓ 10 providers
Kokomo	95.4%	✓ 23 providers
La Porte	96.2%	✓ 17 providers
Lafayette	98.6%	✓ 24 providers
Lagrange	63.9%	✓ 13 providers
Lake Station	99.7%	✓ 13 providers
Lawrenceburg	99.2%	✓ 18 providers
Lebanon	85.2%	✓ 19 providers
Leo	92.5%	✓ 17 providers
Liberty	72.6%	✓ 15 providers
Ligonier	98.2%	✓ 16 providers
Linton	91.7%	✓ 17 providers
Logansport	91.6%	✓ 18 providers
Loogootee	73.3%	✓ 14 providers
Lowell	91.9%	✓ 17 providers
Madison	88.3%	✓ 19 providers
Marion	86.6%	✓ 20 providers
Martinsville	98.3%	✓ 20 providers
Mc Cordsville	99.8%	✓ 14 providers
Merrillville	99.0%	✓ 21 providers
Indianapolis	98.7%	✓ 19 providers

Middlebury	82.2%	✓ 15 providers
Middletown	90.6%	✓ 15 providers
Milan	90.3%	✓ 15 providers
Mishawaka	94.5%	✓ 23 providers
Mitchell	96.2%	✓ 16 providers
Montgomery	58.7%	✓ 12 providers
Monticello	94.8%	✓ 16 providers
Mooreville	98.7%	✓ 19 providers
Morgantown	77.4%	✓ 14 providers
Mount Vernon	77.8%	✓ 15 providers
Muncie	91.6%	✓ 23 providers
Munster	100.0%	✓ 20 providers
Nappanee	75.4%	✓ 13 providers
Nashville	86.9%	✓ 15 providers
New Albany	98.3%	✓ 20 providers
New Carlisle	81.2%	✓ 16 providers
New Castle	97.3%	✓ 21 providers
New Haven	88.2%	✓ 18 providers
New Palestine	98.3%	✓ 16 providers
Newburgh	99.5%	✓ 17 providers
Noblesville	97.9%	✓ 24 providers
North Judson	65.3%	✓ 10 providers

North Manchester	76.2%	✓ 14 providers
North Vernon	91.0%	✓ 16 providers
Notre Dame	6.7%	✓ 11 providers
Orleans	99.9%	✓ 13 providers
Osceola	99.8%	✓ 17 providers
Ossian	81.0%	✓ 17 providers
Paoli	99.4%	✓ 15 providers
Pekin	93.7%	✓ 18 providers
Pendleton	82.7%	✓ 19 providers
Peru	83.7%	✓ 19 providers
Petersburg	82.6%	✓ 13 providers
Pittsboro	99.9%	✓ 17 providers
Plainfield	92.3%	✓ 26 providers
Plymouth	85.1%	✓ 16 providers
Portage	99.9%	✓ 17 providers
Portland	76.4%	✓ 14 providers
Princeton	94.5%	✓ 16 providers
Rensselaer	68.2%	✓ 17 providers
Richmond	95.6%	✓ 20 providers
Rising Sun	87.3%	✓ 13 providers
Roanoke	73.6%	✓ 18 providers
Rossville	93.7%	✓ 15 providers

Rockport	95.4%	✓ 16 providers
Rockville	65.8%	✓ 17 providers
Rushville	71.8%	✓ 14 providers
Saint John	100.0%	✓ 17 providers
Salem	85.7%	✓ 17 providers
Schererville	99.9%	✓ 19 providers
Scottsburg	95.9%	✓ 15 providers
Sellersburg	99.6%	✓ 18 providers
Seymour	94.7%	✓ 17 providers
Shelbyville	89.3%	✓ 19 providers
Sheridan	12.2%	✓ 21 providers
Shipshewana	52.2%	✓ 17 providers
South Bend	98.7%	✓ 27 providers
Spencer	68.0%	✓ 13 providers
Sullivan	79.1%	✓ 17 providers
Sunman	87.3%	✓ 12 providers
Syracuse	93.5%	✓ 16 providers
Tell City	96.9%	✓ 15 providers
Terre Haute	89.9%	✓ 18 providers
Tipton	92.8%	✓ 18 providers
Topeka	44.2%	✓ 12 providers
Unincorporated City	77.8%	✓ 13 providers

Upland	56.1%	✓ 15 providers
Valparaiso	96.9%	✓ 21 providers
Vevay	64.7%	✓ 13 providers
Vincennes	89.4%	✓ 14 providers
Wabash	78.8%	✓ 20 providers
Walkerton	80.5%	✓ 15 providers
Warsaw	97.8%	✓ 22 providers
Washington	95.2%	✓ 16 providers
West Harrison	91.5%	✓ 15 providers
West Lafayette	79.9%	✓ 17 providers
West Terre Haute	90.1%	✓ 13 providers
Westfield	99.6%	✓ 19 providers
Westville	63.4%	✓ 17 providers
Wheatfield	72.5%	✓ 17 providers
Whiteland	98.5%	✓ 12 providers
Whitestown	97.9%	✓ 19 providers
Whiting	100.0%	✓ 15 providers
Winamac	57.1%	✓ 15 providers
Winchester	74.0%	✓ 17 providers
Winona Lake	85.3%	✓ 13 providers
Yorktown	92.0%	✓ 15 providers
Yorkville	99.4%	✓ 21 providers



FOR IMMEDIATE RELEASE – March 24, 2026

Contact: Amy Nelson, Executive Director
317-644-0673 x1001
anelson@fhcci.org

FHCCI Releases First of Two Scheduled Reports on Marion County Eviction Filings

INDIANAPOLIS, IN – Today, the Fair Housing Center of Central Indiana (FHCCI) releases its latest report, [State of Fair Housing Report – The Stacked Deck: Eviction Filings in Marion County Townships and Neighborhoods](#). 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

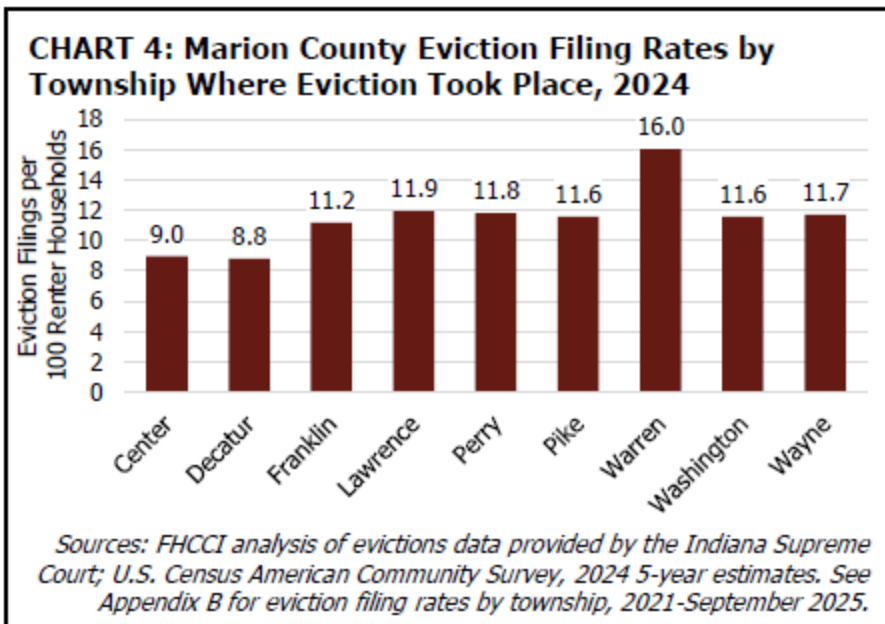
TABLE 1: Number of Eviction Filings by Year and Township Where Eviction Took Place (Marion County)

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	16,943
Decatur	5,033	332	706	535	443	300	2,316
Franklin	5,899	318	749	889	659	508	3,123
Lawrence	19,774	1,748	2,640	2,693	2,362	1,706	11,149
Perry	19,367	1,722	2,337	2,419	2,283	1,593	10,354
Pike	15,141	1,115	1,979	1,918	1,752	1,327	8,091
Warren	16,897	1,988	2,809	2,903	2,707	1,853	12,260
Washington	26,739	1,816	2,892	3,149	3,093	2,352	13,302
Wayne	27,298	2,872	3,938	3,683	3,194	2,562	16,249
Marion County Total	173,991	19,121	25,925	27,298	25,400	18,745	116,489*

** 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.*

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.

In the report, 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.

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:

- [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



OUT-OF-STATE INVESTORS ARE TAKING AWAY HOOSIER HOMEOWNERSHIP OPPORTUNITIES!

We have a housing crisis in Indiana. Fewer and fewer Hoosiers own their homes while out-of-state investors have and continue to buy single-family homes in record numbers. The American dream of homeownership has turned to that of being a long-term renter. Although this is a statewide problem, it is particularly acute in Indianapolis.

Our Homes are Increasingly Owned by Out-Of-State Companies

We estimate over 27,000 single-family rental (SFR) properties in Marion County are now owned by corporate investors (LLCs, INCs, LLPs, REITs, etc). This activity, to date, is not slowing, with more purchases made every month. **We estimate that around 13,000 (and growing) of these homes are owned by out-of-state investors.** With each transaction is a loss of income, each month, of **upwards of \$15 to \$20 million in rent payments that leave Indiana** and disappear from our local economy.[1] [#_ftn1]

Table 1: Marion County Single-Family Homes	
Single-Family Homes	259,385
Single-Family Homes That are Rentals	49,232
Estimated Number of SF Homes Owned by Investors*	27,165
Estimated Number of SF Homes Owned by Out-of-State Investors*	12,570
*Investors defined as LLCs, INCs, LLPs, REITs, etc. Source: American Community Survey, 2020; Marion County Assessor's Office, 2023.	

[<https://www.fhcci.org/wp-content/uploads/2023/10/Table1-scaled.jpg>]

Focusing on the 27,000 investor-owned SFR properties in Marion County identified by the FHCCI, 12,570 or **46% of those properties are owned by out-of-state investors.**

info@fhcci.org | 317-644-0673

In August 2023, the Fair Housing Center of Central Indiana FHCCI released a new report, **“Who Owns Indy’s Houses: A Review of the Largest Single-Family Home Investors [https://www.fhcci.org/wp-content/uploads/2023/08/Who-Owns-Indy-Homes-8-9-23-3.pdf] .”** In this report, the FHCCI explains how homeownership disparities are increasing in Indianapolis and across the state due to large corporate investors, mostly from out-of-state and heavily funded by Wall Street, purchasing our single-family homes. These corporate owners purchase properties at rapid rates, often converting formerly owner-occupied homes into rentals, and out-competing individual home buyers with all-cash offers.



Table 2: Top 10 Investor Owners of Single-Family Homes in Marion County				
Source: Marion County Tax Assessor’s Office (February 2023), SEC Filings (March 2023).				
Ownership Entity	Marion County Single-Family Homes	Indianapolis Market Single-Family Homes*	Type of Company	Indiana/Out-of-State
CERBERUS	1,679		Private	Out-of-State
VineBrook	1,194	1,486	Publicly Traded	Out-of-State
Progress Residential	1,007		Private	Out-of-State
AMH	814	2,880	Publicly Traded	Out-of-State
SLB Investments	808		Private	Indiana
Tricon	488	1,849	Publicly Traded	Out-of-State
MNSF	155		Private	Out-of-State
JOB Capital	154		Private	Indiana
INDY 500 ACQUISITIONS LLC	128		Private	Out-of-State
Yamasa CO LTD	93		Private	Out-of-State
TOTAL	6,520			
*Based on Quarter 1 2023 (March 31) quarterly reports for the publicly traded companies for their holdings in their self-defined “Indianapolis market” – which appears to include Indianapolis and any other Central Indiana cities in their portfolio.				

[https://www.fhcci.org/wp-content/uploads/2023/10/Table2.jpg]

As landlords, the corporate entities tend to file evictions frequently per unit, and fail to maintain properties at high rates. All these impacts are felt strongly in our neighborhoods of color. By allowing these activities to continue unchecked, Indiana legislators not only fail to protect renters, but also allow the deterioration of Indianapolis’ housing stock and minimize the ability of residents to build wealth through homeownership.

These large, often out-of-state, corporate investors evaluate how they are profiting across a very short time period, sometimes buying and selling houses or entire portfolios in quick turnarounds. In contrast, the local landlord or mom-and-pop owner typically sees their property or properties as a long-term investment, requiring them to keep up on needed repairs, have a presence on the property, and know their tenants.

info@fhcci.org | 317-644-0673

years at the national level.[2] At the same time, these companies are raising rents and not completing needed repairs, they are gaining huge profits off Hoosier families.

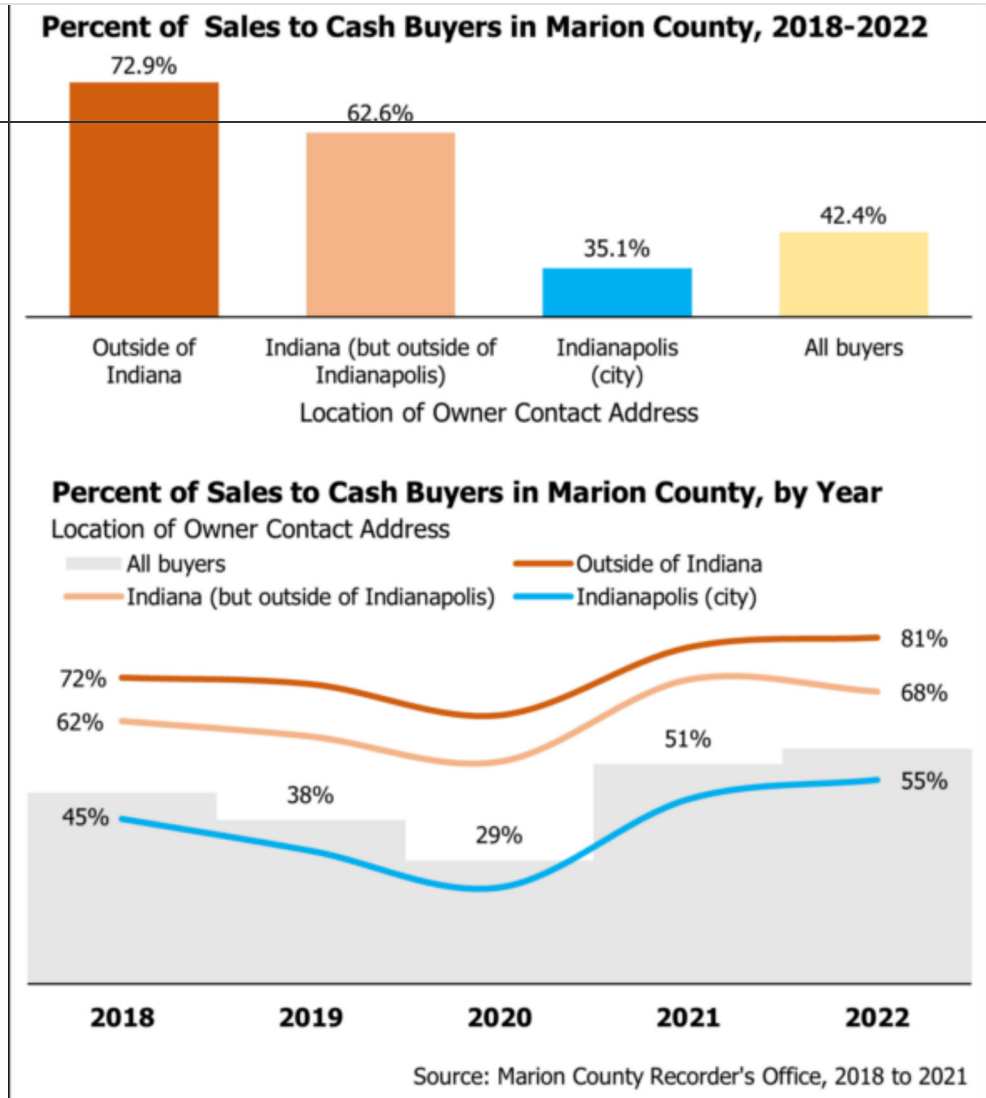
The two largest SFR investor owners have focused much of their attention on the eastern portion of Marion County. The **Far Eastside neighborhood**, which has nearly 2,000 SFR properties, has more than 1,200 of those owned by out-of-state investors. VineBrook, Cerberus, and Progress Residential alone own 562 of those properties. **Lawrence**, which adjoins the Far Eastside to the north, has more 600 of its 940 SFR properties owned by out-of-state investors – primarily Cerberus, VineBrook, Tricon, SLB, and Progress Residential. **On the southside**, neighborhoods like Camby / West Newton, Poplar Grove / Five Points, and Valley Mills have more than 80% of their single-family-rental properties owned by out-of-state investors.

Investors Beat Hoosier Buyers with All-Cash Offers for Homes

Prior to the market settling in 2012, 20% of the SFR rental properties had owners located outside of Indiana. That number spiked to nearly 75% from 2013 to 2016 as companies like American Homes 4 Rent and Cerberus / FirstKey made their entrance into Marion County. More recently, **approximately 45% of SFR rental properties are owned by out-of-state investors** and most often, they buy in cash, using it to compete against first-time and low to moderate income home seekers in search of their American dream of homeownership.

[<https://www.fhcci.org/wp-content/uploads/2023/10/Chart2.png>]

info@fhcci.org | 317-644-0673



Since 2018, **cash buyers of all types have accounted for more than 40% of residential real estate sales in Marion County**. Out-of-state investors paid in cash in over 70% of their real estate transactions. **In 2022, that number reached 81%**. Local buyers, on the other hand, are far less likely to bring cash to the table as only 35% of sales were paid with cash when the buyer hailed from Indianapolis.

As property values and rents have skyrocketed, real estate investors have taken hold of many neighborhoods they've identified as giving them the best return on their investment and sought to squeeze as much profit as possible out of their portfolios. As profit margins have come into focus, efforts to increase revenue and decrease expenses have driven up rents, increased evictions, and decreased property maintenance.

Investor Owned Homes May Sit Empty

Because these property holdings are investments, houses may sit vacant while the owner [investor] waits in hope of capitalizing on a future sale. We see this across Indy in vacant

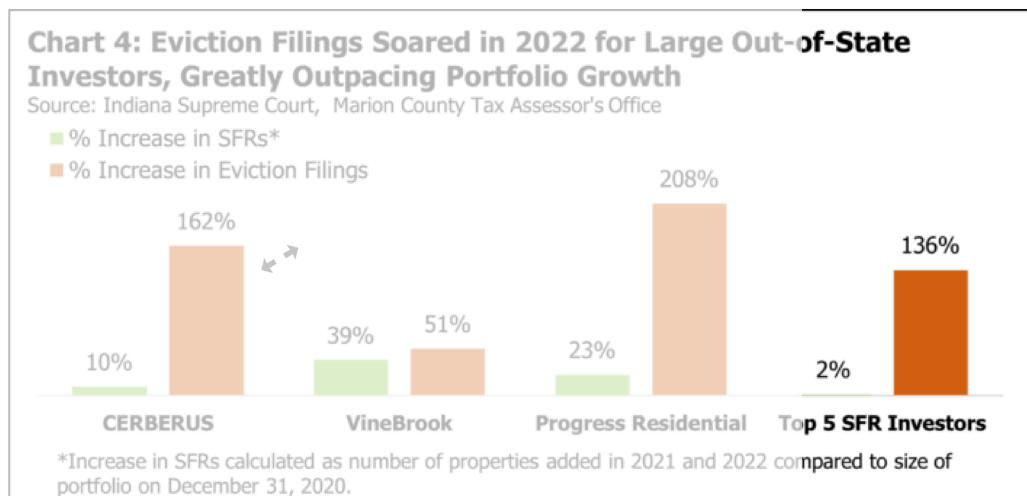
ATTOM recently reported that among the 23.6 million investor-owned homes in the U.S., in the second quarter of 2023, about 843,000 are vacant, or 3.6%. Particularly troubling was that **the highest level of vacant investor-owned houses was in Indiana (6.9% vacant)**, followed by Alabama (6.1%), Oklahoma (6%), Ohio (5.9%), and Illinois (5.8%).

Not only do corporate investors purchase homes and transform them into rentals, we are also starting to see the building of entire Build-to-Rent (BTR) communities, including in the suburbs of Indianapolis. A recent analysis of Yardi Matrix data found that **Indianapolis was the 10th biggest market in the nation for BTR completions**, adding 912 single-family rentals in the most recent five years evaluated.

Although more housing units are desperately needed in Indianapolis and statewide, are these units the best fit to meet this need? Homes with high rents and no ability to gain equity? The BTR building boom is part of a national trend which had over 14,500 houses completed last year and more than three times as many under construction. Housing advocate Marie Claire Tran-Leung of the National Housing Law Project summed this up, **“This type of housing does increase supply somewhat, but not necessarily the type of supply that would help a lot of people who are really in desperate need of housing.”**

Buy, Evict, Repeat

Across Marion County, for all rental property types, **eviction filings increased by 30% from 2021 to 2022** – from around 18,000 to around 24,000 filings. With approximately 170,000 rental properties in Marion County, that was **one eviction filing for every seven rental households in 2022**. However, not all landlords and property managers are evicting at equal rates. Some large out-of-state investors have been aggressively evicting residents, as evidenced by the increase in filings from 2021 to 2022.



[<https://www.fhcci.org/wp-content/uploads/2023/10/Chart4.png>]

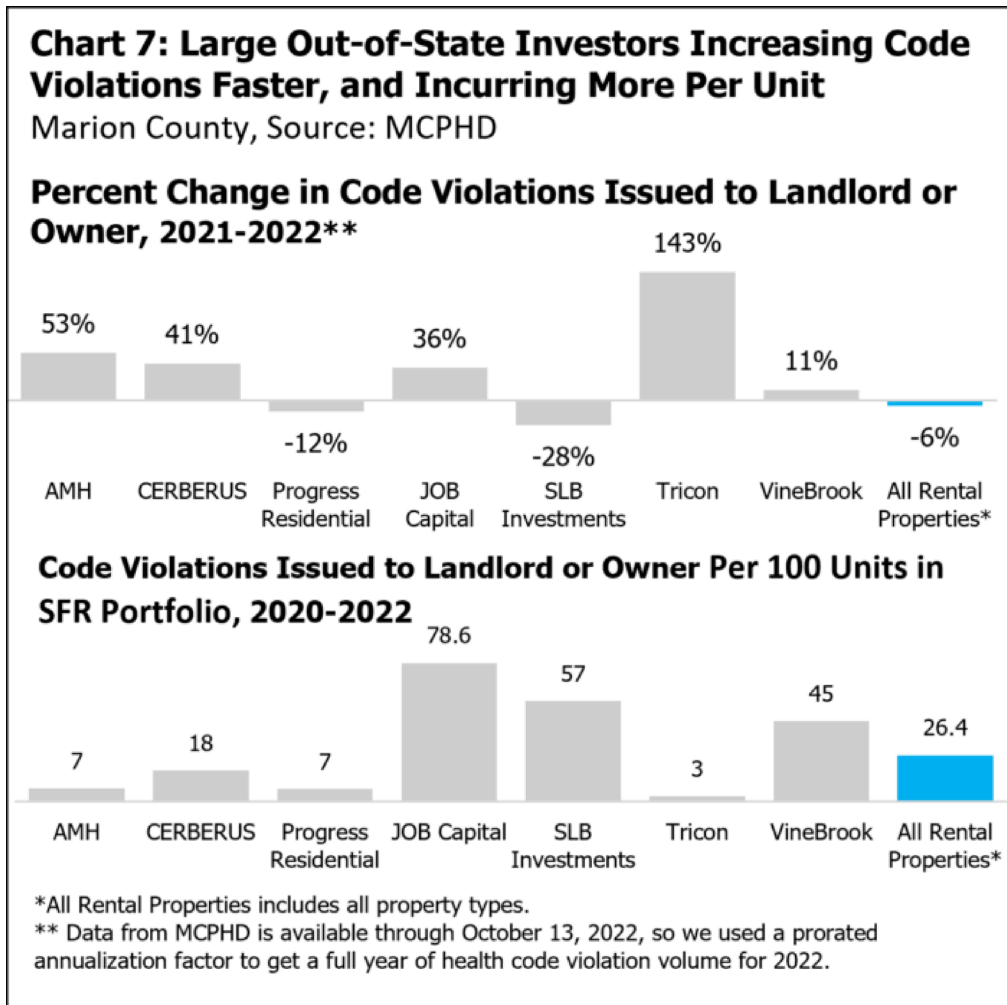
info@fhcci.org | 317-644-0673

largest out-of-state investor companies increased their eviction filings by 136%.

VineBrook had a 51% increase in eviction filings from 2021 to 2022 while Cerberus (+162%), Yamasa (+560%), and Progress Residential (+208%) had much more noticeable increases in filings. In terms of volume of eviction filings, VineBrook evicted more than 300 renters in 2022, 50% more than the next highest SFR evictor, Cerberus.

In 2021 and 2022, the eviction rate in Marion County was around one filing for every four rental units. However, in ZIP Codes of color, there was one eviction filing for three rental units, while in predominantly white ZIP Codes there was one filing for every five units. Many neighborhoods with higher eviction rates also have fast-growing Hispanic populations. Neighborhoods like the Far Eastside (+55% Hispanic population, 2000 to 2020), Lawrence (+105%), and East Warren / Cumberland (+87%).

Bad Property Maintenance



[<https://www.fhcci.org/wp-content/uploads/2023/10/Chart7.png>]

According to data reported from the Marion County Public Health Department, from 2021 to 2022, there was a 6% decrease in the number of code violations for SFR properties.

However, for large SFR investors – those with more than 100 SFR properties owned in Marion County – there was a 6.2% increase in code violations.

violations per 100 units in tracts of color compared to 11 in majority-white tracts.

In ten neighborhoods, more than one in four SFR code violations can be attributed to one of five large SFR investors – Cerberus, JOB, Progress Residential, SLB, and VineBrook.

Not Just a Marion County Problem / Substandard Housing and Evictions Are Part of a National Story

Due to the cost of data, we were limited in evaluating the counties outside of Marion County. What we could share in our report were the news stories documenting similar problems statewide by these out-of-state investors, including in Fishers and Columbus. We also documented in our report how these out-of-state investors are also bad actors in other cities and states leading to similar problems we are seeing in Marion County. Our report also discusses how governments, legislative bodies, and tenants are fighting back.

Plunder: Private Equity's Plan to Pillage America

In August 2024, the FHCCI brought author Brendan Ballou, author of *Plunder: Private Equity's Plan to Pillage America* to Indianapolis for a hosted event and to share the findings of his book and action steps. As part of this event, the FHCCI hosted an exhibit on the impact of corporate investors, particularly out-of-state investors and private equity, on Indianapolis' single-family market as well as opened the event localizing the issue. You may view the following event materials:

- Exhibit Posters [<https://www.fhcci.org/wp-content/uploads/2024/08/Posters-FINAL2.pdf>]
- Amy Nelson, FHCCI PowerPoint [<https://www.fhcci.org/wp-content/uploads/2024/08/Nelson-Plunder-8-13-24.pdf>]
- Resources Hand Out [<https://www.fhcci.org/wp-content/uploads/2024/08/ResourcesHandout-FINAL.pdf>]
- Policy Hand Out [<https://www.fhcci.org/wp-content/uploads/2024/08/PolicyHandout-FINAL.pdf>]

We Can Change This!

As demonstrated, leadership is failing our residents. We have been in a housing crisis, and private equity has been flocking to Indiana due to its weak oversight of bad housing actors, escalating this crisis further. Home buyers and renters are both being impacted and the harms are going to be felt for generations to come in the loss of the building of generational wealth through homeownership. Action needs to be taken now and we call upon our local, state, and federal leadership to do so. You can help!

Marion County Residents: Find out who your city council member, state representative/senator and federal delegation is here [<https://www.indy.gov/workflow/find->

info@fhcci.org | 317-644-0673

Non-Marion County Residents: Find out your state representative/senator and your federal delegation here [<https://in.wayeo.us/>]

Demand:

- Improving transparency through effective landlord registries.
- Require landlord licensing to counteract issues of habitability.
- Limiting the number of home purchases by private equity companies.
- Requiring housing equity fees for large property owners.
- Proactive inspections to ensure habitability for renters.
- Tax out-of-state investors at higher rates.
- Require out-of-state companies have designated local property management.
- Require right of first purchase by a renter if an investor wants to sell the home.
- Invest in homeownership programs.

Report problems with investors! Please contact the FHCCI and report any problems you are having with investor owners. You can do so anonymously if that is easier for you. Call our office at 317-644-0673 or complete this online form [<https://forms.gle/dfP1DAFZ6qr7Ngw48>] .

Want to learn more? Follow the FHCCI on social media, attend our conferences and events [<https://www.fhcci.org/events/>] , download our publications [<https://www.fhcci.org/about/publications/>] , become a fair housing tester [<https://www.fhcci.org/volunteer-jobs/>] , and stay engaged. Together, we can protect housing consumers and ensure fair housing for all.

References

[1] [#_ftnref1] FHCCI estimated this calculation of 12,570 out-of-state-investor-owned SFRs * \$1,200 to \$1,500 per month average rent

[2] [#_ftnref1] Raisinghani, Vishesh. “‘Your tax dollars are helping Wall Street’: Big-money institutions could control a stunning 40% of US rental homes by 2030, analysts say — here’s why that’s a problem.” Moneywise, August 2, 2023. <https://moneywise.com/real-estate/wall-street-poised-to-buy-up-rentals> [<https://moneywise.com/real-estate/wall-street-poised-to-buy-up-rentals>]

From: Fair Housing Center of Central Indiana <info@fhcci.org>

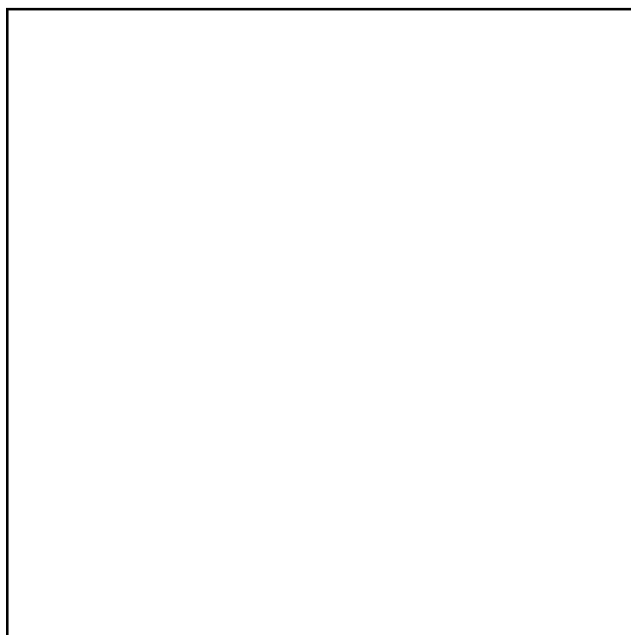
Sent: Wednesday, April 1, 2026 8:34 AM

To: Binder, Rayanna (IHCDA)

Subject: FHCCI Fair Housing Update April 2026

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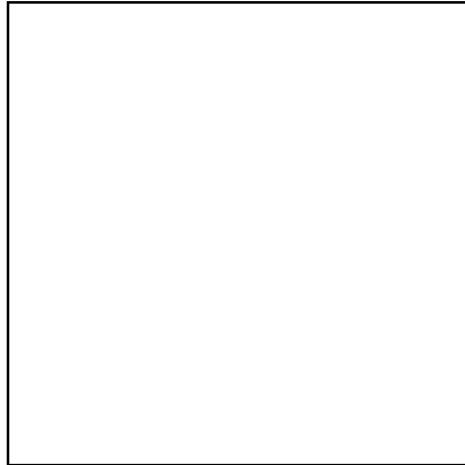
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April 2026

FHCCI Releases New Report - The Stacked Deck: Eviction Filings in Marion County Townships and Neighborhoods

In March, the FHCCI [released its latest report](#), *State of Fair Housing Report – The Stacked Deck: Eviction Filings in Marion County Townships and Neighborhoods*. 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.



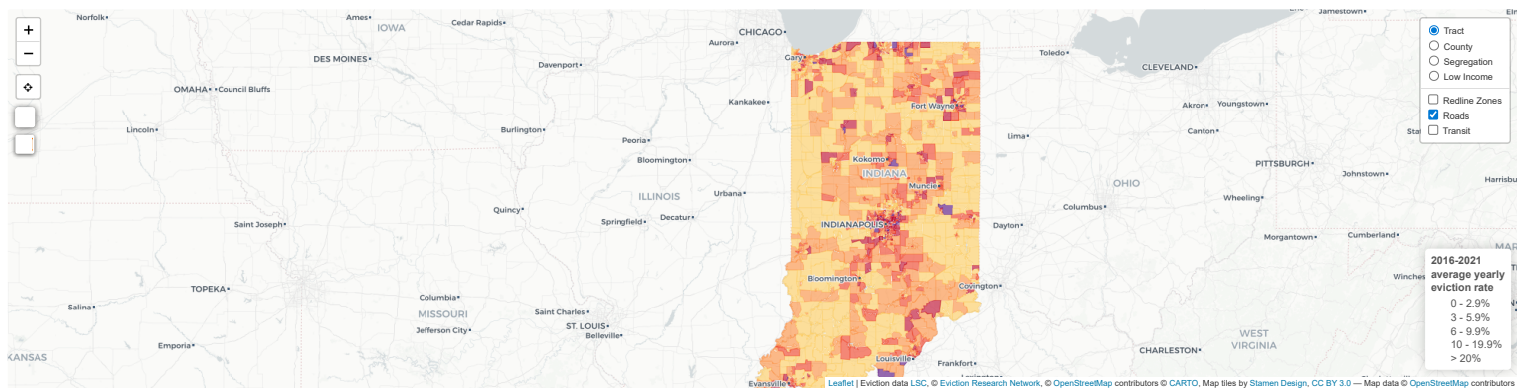
Some of the key findings from the report include:

- High eviction filing rates are driven in part by rising housing costs and a lack of affordable rental units.
 - 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.
 - 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.
 - Among the nine townships in Marion County, in 2024, Warren Township has the highest eviction filing rate (16 filings per 100 renter households).
-
- 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.”
 - 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).
 - 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.

In the report, 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

Download the full report from the [FHCCI Reports Page](#).

INDIANA EVICTION FILINGS



ALL EVICTIONS

PRE-PANDEMIC

PANDEMIC

Note: View different map layers by selecting the buttons at the top right of the map. Click on tracts and counties to see pop-ups with more information.

OVERVIEW

In collaboration with the Legal Services Corporation, UC Berkeley's [Eviction Research Network](#) and [Urban Displacement Project](#) analyzed eviction filings in the state of Indiana from 2016 to 2022.

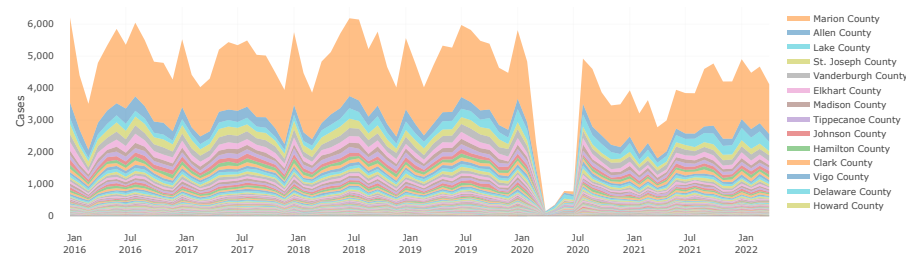
Here are some of our key takeaways:

- Despite local, state, and federal moratoria, **over 88,800 renters** had evictions on file in Indiana during the pandemic.
- Eviction filings were low during the CARES Act in late March 2020 to the end of July. However, filing rates rapidly increased to about **80% of the historical average** during the CDC eviction moratorium and **surpassed the historical average levels in March of 2022**.
- **1 in 14** renters in Marion County & Indianapolis had an eviction filing between March 2020 and April 2022.
- In 2021, **1 in 17** renters (5.8%) experienced an eviction filing. Eviction rates were **highest among "Other group"¹** renters (11.5%) and **Black renters** (8.8%), and were lowest among Asian renters (1.7%).

To learn more about the data we used and how we created these maps and plots, see our [methodology page](#).

EVICTIIONS DROPPED DURING CARES ACT, BUT INCREASED DESPITE CDC MORATORIUM

CASES OVER TIME



Data source: Legal Services Corporation
Created by The Eviction Research Network 2022

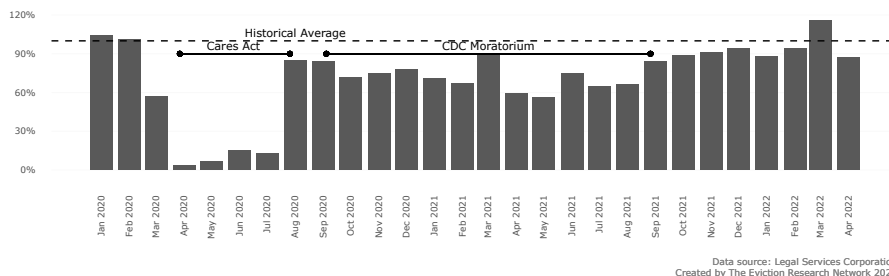
anywhere inside of it.

The graph above shows evictions by county in Indiana from 2016 to 2022,² with counties experiencing the highest average evictions at the top and the counties experiencing the fewest average evictions at the bottom.³ Marion County, which includes Indianapolis, had by far the most evictions of any county in the state throughout the entire time period. Evictions in all counties fell sharply in April 2020, when the CARES Act moratorium was implemented, but quickly rose to close to pre-pandemic levels by August, despite the fact that the CDC moratorium was in effect.

Note that data is updated as recent case information becomes available.

EVICTON COUNTS SURPASS HISTORICAL AVERAGE IN 2022

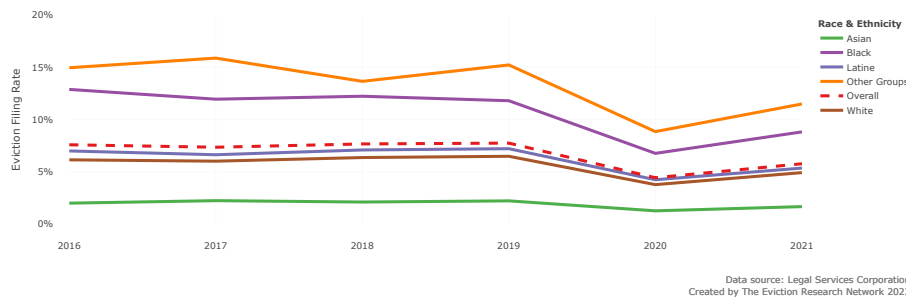
PANDEMIC EVICTION CASES VS. HISTORICAL AVERAGE



Following the onset of the pandemic in March 2020, when the CARES Act moratorium was put into effect, evictions dropped to 97% of their historical average in April. Rates remained relatively low until August 2020, when they increased to over 75% of historical average levels. Evictions in Indiana decreased very slightly after the CDC moratorium, which was issued in September 2020, and fluctuated through the end of 2021, when they started to approach historical average levels. In March 2022, evictions spiked to 16% *above* the historical average.

BLACK AND "OTHER GROUPS" DISPROPORTIONATELY EVICTED

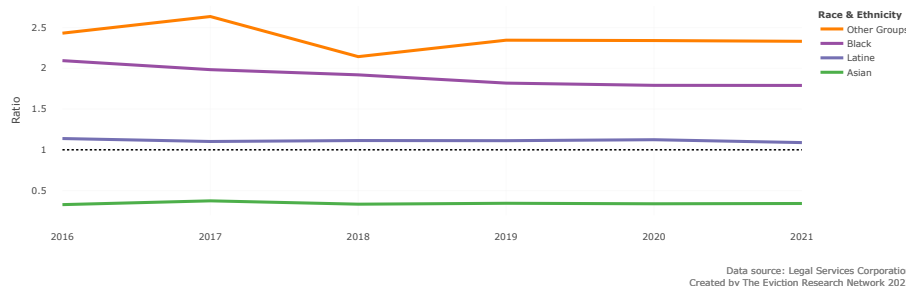
EVICTON CASE RATE BY RACE



Eviction filing rates between 2016 and 2021 were consistently highest among Black renters and renters in "Other Groups".⁴ Latine and White eviction rates remain close to the average eviction rate throughout the 6 years, while the eviction rate among Asians remains the lowest and the most stable.

All groups see a decrease in eviction rates between 2019 and 2020 (*due to pandemic-related restrictions*), followed by an increase in 2021 (*as levels returned to historical averages*).

ASIAN, BLACK, LATINE, AND OTHER GROUPS EVICTION RATES COMPARED TO WHITE EVICTION RATES



This graph demonstrates the amount by which the estimated eviction rates of Asian, Black, Latine, and "Other Group" renters compare to the estimated eviction rate for White renters. A ratio greater than 1 (dashed line) means that there is a greater eviction filing rate for the non-White group than for White renters. A ratio less than 1 means the opposite - there is a lower eviction filing rate for the non-White group than for White renters.

The ratios for each group stay relatively steady throughout the entire period, although there is a slight decrease in the ratio for Black and "Other group" renters starting in 2020. During the pandemic, filing rates among Black renters were 1.79 times higher than filing rates among White renters, and rates among "Other Group" renters were 2.3 times higher.

This page will continue to be updated with new data and content. Follow us on twitter [@EvictionNet](#) for these updates.

Data table coming soon

Data collected by: Dan Bernstein @Legal Services Corporation - [Civil Court Data Initiative](#)



Analysis by: Ian Castro, Julia Greenberg, Hannah Moore, Amit Cohen, Tim Thomas @U.C. Berkeley's [Urban Displacement Project](#) & [Eviction Research Network](#)

Updated: October 18, 2022

1. Individuals considered part of the "Other group" racial/ethnic category in this analysis do not identify as White, Black, Latine or Asian. This category includes, among others, people of mixed race and Indigenous people.↵
2. For the purposes of this report, '2022' ends with April 2022. There is still time left in 2022 for these yearly average rates and ratios to change, and trends that are observed now may be quite different by December.↵
3. Because we analyze eviction filings, we are likely underestimating the number of households that were forced to leave their home. An eviction filing marks the point at which formal eviction proceedings have begun. However, households may leave their home at many different points in the eviction process. For example, some leave after receiving an eviction notice but prior to the eviction filing. Others who are threatened with an eviction leave even earlier, before receiving a notice (these cases are known as "illegal evictions"). Alternatively, not all eviction filings lead to a removal, as some renters work out a deal with their landlord that allows them to stay in their homes. We are not currently able to track this information given the limited nature of our data; however, we are working on potential solutions.↵
4. The race/ethnicity of each individual defendant is estimated using their last name and the racial composition of the census tract where they lived. Because the majority of census tracts in the state are 'mostly White' (see the segregation map layer above), some non-White individuals may have been mis-categorized as White if they lived in tracts with high White populations. Therefore, these plots show a conservative estimate of the racial disparity in eviction cases because we are likely overcounting evictions among White renters and undercounting evictions among non-White renters.↵



NEWS

'No place for people to go': Eviction crisis shows deeper housing problems in Indianapolis

[Ko Lyn Cheang](#) and [Binghui Huang](#), Indianapolis Star

Sept. 14, 2021 | Updated Sept. 17, 2021, 9:43 a.m. ET

The scene was grim at Wayne Township Small Claims Court on Thursday, where the docket was crammed with 281 eviction cases. In the [aftermath of the COVID-19 moratorium](#) that protected tenants from being evicted, courts across Indiana are rushing to process hundreds of filings.

“I just don’t have anywhere else to go,” Karla Tirado, a tenant facing eviction, told the judge. She broke down in tears as she stood before the Wayne Township Small Claims Court on Thursday. “I’m going to end up homeless and have an eviction on my record.”

The judge ruled that Tirado had to voluntarily vacate her home by 5 p.m. Sept. 20 or face having the eviction on her record, which could prevent her from successfully applying for apartments in the future.

She was one of hundreds Indianapolis residents who had been slapped with eviction filings since the COVID-19 eviction moratorium was [struck down by the U.S. Supreme Court on August 26](#). Her cry for help exposed problems in the housing system that are repeated with grim similarity across other cases statewide as legions of tenants are cast out of their homes.

Tenants without legal representation stand alone in court against corporate landlords well-equipped with lawyers. Evicted residents find themselves with a lack

of social safety nets. Sluggish bureaucracies take months to distribute rental payments.

Across the state, 93,000 households — with approximately 84,000 children — are behind on rent and at risk of eviction, according to an estimate by the [National Equity Atlas](#).

Indianapolis: [If you're facing eviction, these are your options](#)

The eviction crisis is a symptom of a larger problem, said Fran Quigley, a housing law professor at the IU McKinney School of Law.

"We've taken something that most people agree is a human right — having a safe and secure place to live — and made that available only to people who can afford to pay a price that makes a profit for someone else," Quigley said.

Indianapolis has for a long time been one of the cities nationwide that evicts its residents at the highest rates. In 2016, Indianapolis [had the 14th highest eviction rate among all U.S. cities](#).

Here, eviction is often treated as an option of first resort, rather than of last resort, said Brandon Beeler, Housing Law Center Director at Indiana Legal Services, a non-profit that provides free legal assistance to low-income individuals. The frequency of eviction filings has only increased during the pandemic, with 751 cases filed in Indianapolis during the week of Aug. 29-Sept. 5, [according to the Eviction Lab](#).

Tenants faced with evictions are given no legal counsel from state

In Indiana, tenants facing eviction are not entitled to a lawyer. The vast majority of tenants at Wayne Township court on Thursday represented themselves, while the vast majority of landlords had legal representation.

The problem is not unique to Indiana. Nationwide, 90 percent of landlords have lawyers while 90 percent of tenants do not, [according to a 2015 University of](#)

Wisconsin – Madison Institute for Research on Poverty paper by Matthew Desmond.

But some cities, such as New York City, San Francisco and Newark, New Jersey, have enacted laws that guarantee legal representation for low-income tenants who are facing eviction. Indiana Legal Services attorney Michael Hurst said Indiana should do the same. His organization provides pro bono legal counsel to eligible individuals facing eviction.

Hurst said his goal for many tenants is not to keep them in the property they are being evicted from, because many simply cannot afford to remain there.

Instead, his aim is to help tenants secure a “soft landing.” Sometimes the difference between homelessness and finding a place to stay is a few days, he explained. Attorneys can negotiate with landlords and persuade judges to grant tenants extra time to voluntarily vacate the property, allowing tenants to find housing or a source of income, secure storage for their belongings, and move out without an eviction on their record.

On Thursday, he did just that for a client, successfully appealing for him to have an additional six days beyond what was initially decided by the court to vacate his home without an eviction on his record. The client, who had applied for IndyRent rental assistance, declined to be interviewed.

'For Rent': [These are your rights as a renter in Indianapolis](#)

By contrast, on the same day, in the same courtroom, another tenant who had no lawyer representing her was given only five days to vacate her Lynhurst Drive trailer park home where she had raised her 5-year-old son from his birth. Jessica Deblase requested another 30 days to move out of her home, but the judge denied that request.

She fell behind on rent for the trailer parking lot when she discovered her partner of 11 years had molested her daughter. She reported him to the police and he has been

charged with child molestation, but as he was the sole breadwinner for the family, she found herself with an eviction order.

A single mother of four, she told IndyStar, “I would like more time to move out of my house. I have a lot of the kids stuff, their beds, clothes ... People should know there are people out there who struggle every day.”

Judges have broad discretion to allow a tenant additional time to move out by taking into consideration circumstances such as if a person needs more time to move into a rental unit. They also have the discretion to delay an eviction order in cases where the tenant can show they are waiting on rental assistance, explained Beeler.

But at the Wayne Township court eviction hearings on Tuesday, this was not always the case.

Lengthy rental assistance payment processing times lead to evictions

Clairissa Tinker was approved to receive \$1,867 in much-needed rental assistance by IndyRent, Marion County’s rental assistance program, on Sept. 8. The funds would help her cover the past three months of rent she owed to her landlord at Hidden Oak Estates Apartment, who had filed an eviction request against her.

But on Thursday at Wayne Township Small Claims Court, the judge told her she needed to move out by Sept. 20 anyway or be faced with an eviction on her record.

The lawyer for the landlord told the court they had not received the rental assistance payment, even though IndyRent had assured in a Sept. 8 notice sent to Tinker and the landlord that the benefit would be paid within 30 days.

Tinker’s experience is yet another example of how during the pandemic rental assistance has often arrived too late to be of use to residents facing threat of eviction.

Wait times are often lengthy, and even after a person is approved, the rental assistance may not arrive in time to stave off vacation orders. After Tinker lost her job at Target in May because her son contracted COVID-19, she applied right away for rental assistance. It took four months for her to get approved. In the meantime, she fell behind on rent.

She's frustrated that she's being evicted even though the property owner agreed to accept IndyRent.

"They still sent me to court. I don't understand. It's senseless to me," Tinker told IndyStar over the phone. "Have some compassion to the fact we're living in a pandemic. Why can't you just wait a few days?"

IndyRent's official policy is that it takes 30 to 60 days to distribute rental assistance payment from the time it receives the landlord's verification documents, which completes the application process for the renter.

Indiana Legal Services attorney Michael Hertz, said, "What used to be 30 days has now become 60 days."

"I understand why landlords are reluctant to wait for the money," he added. "The state does not have the infrastructure available in cities to receive and pump out tens of millions of dollars to people in an expedited way."

When asked if tenants are being evicted because IndyRent rental assistance payments are not arriving on time, he said, "Yes is the short answer. I don't think IndyRent is a villain at all; they are doing everything they can," adding that problem is "systemic."

A further difficulty is that the vast majority of individuals eligible for rental assistance have not applied for it. An [estimate by the National Equity Atlas](#) found that 83% of low-income Indiana renters who qualify for rental assistance did not even apply.

Quigley said the problem stems from a lack of leadership.

"I believe that we elected our governor and the mayors and the state legislative officials and local city legislative officials to lead in times of crisis and this is a time of crisis and they need to lead," Quigley said. "I don't think it is accurate to put the blame on particular agencies (like IndyRent or the Indiana Housing and Community Development Authority) who are underfunded and aren't getting the support.

"I think Governor Holcomb's leadership of the state response to this has been the most dismal and the numbers bear that out in terms of the households who qualify for this assistance and need this assistance and aren't getting it."

Those who are evicted are without a social safety net

The pandemic and current eviction crisis are revealing "how small and minimal the social safety net is for folks who live paycheck to paycheck" Beeler, from the Indiana Legal Services, said.

Some of the people being evicted just "had a bad month" he said. "They had to spend money on children going to school, medical expenses, or other life-saving things. One bad month or two bad months should not be a reason a person is evicted."

The state of Indiana, like many across the country, faces a crisis of shortage in affordable housing. Hoosiers are short of 126,952 affordable rental homes, defined as properties that an extremely low-income renter, making less than \$9,000 a year, would be able to afford — [according to the National Low Income Housing Coalition](#).

"There is a lack of safe, affordable housing in Indianapolis," said Michael Hurst. "Rents are going up and there is no place for people to go. That is fueling a systemic difficulty in the state."

Even when residents are given “voluntary vacate” notices by the court and avoid having an eviction on their record, they still face an uphill battle to find alternative housing.

“A lot of property managers can see the case and it’s a red flag for them,” said Hertz. “They will choose not to approve their application because a person has previously been sued for an eviction.

“It is already difficult to find alternative housing. It is made more difficult if cases have been filed against a person, whether or not they are evicted.”

As a result, most of his clients find temporary housing, couch-surfing with friends or family, paying steep fees for long-term stay motels or hotels, or staying in shelters.

"Housing (is being treated) as a commodity and not a human right," said Quigley, who represents low-income clients facing eviction pro-bono. "We are relying on profit seeking landlords to do what’s best for people in need ... I can't tell you how many times I have heard landlords say, I don’t want this tenant homeless and in the street, but it’s not my responsibility. And it's not the landlords responsibility; it's our responsibility as a community."

Contact Ko Lyn Cheang at kccheang@indystar.com or 317-903-7071. Follow her on Twitter: [@kolyn_cheang](https://twitter.com/kolyn_cheang).

Contact IndyStar reporter Binghui Huang at 317-385-1595 or Bhuang@gannett.com. Follow her on Twitter [@Binghuihuang](https://twitter.com/Binghuihuang).

REAL ESTATE

Corporate landlords filed 88% of all evictions in Indianapolis through September

[Ko Lyn Cheang](#) and [Binghui Huang](#), Indianapolis Star

Updated Oct. 24, 2021, 5:10 p.m. ET

When Brittany Ross saw a letter pinned to her door demanding she pay late rent or be evicted, her heart sank. Her dream was to buy a house; she didn't want another eviction on her record.

Her children's daycare closed during the pandemic, forcing her to stay home to look after them and work fewer hours. With \$1,000 less coming in each month, she fell behind on rent in the home she shared with her two children and dog.

Her landlord, Stone Lake Lodge Apartments, filed an eviction against her in March.

"Landlords should have more compassion," Ross said. "Have more compassion. Be more understanding of tenants' situation — especially moms, single moms."

Ross was one of 146 tenants that Stone Lake Lodge Apartments, a complex located at East Hanna and South Keystone Avenues, tried to evict since the beginning of the year, including during the COVID-19 eviction moratorium, which ended on Aug. 26.

Bailey: [We're seeing the eviction crisis up close. Join us as we work toward solutions.](#)

The Stone Lake Lodge Apartments is one of dozens of properties owned by corporate landlords that make up nearly 90 percent of the city's eviction filings,

even as residents grappled with a global pandemic that's left 700,000 Americans dead and millions in financial crisis.

IndyStar analyzed the more than 11,000 eviction filings in Marion County from Jan. 1 to Sept. 1 to determine which apartment complexes have tried to evict the most tenants. The analysis reveals a troubling trend:

Evictions in Indianapolis are driven by a small number of corporate landlords — many of whom are out of state — who take advantage of Indiana's landlord-friendly laws, neglect health and safety issues at rental properties, and employ experienced attorneys to churn out evictions that threaten to derail the lives of tens of thousands of people.

IndyStar's analysis reveals:

88% of all eviction filings in Marion County were by corporate landlords, as opposed to individuals who are landlords.

Just 100 properties were responsible for 41% of all filings, even though these properties account for only 11.5% of all rental units in Indianapolis. All are corporate owned.

At least a third of the top 100 property managers and landlords who filed for evictions were companies based outside of Indiana.

The top evicting properties were responsible for many health violations: Of the 10 apartment complexes that filed for the greatest number of evictions, six had more than 60 housing violations since January 2019. The second and third top evicting properties — Stone Lake Lodge Apartments and Ashford Meridian Hills, which underwent a change in management and name this year and is now called The Meridian South — had 440 and more than 1,800 housing violations in this time period, respectively.

The vast majority of the more than 2,000 landlords who filed for eviction filed for fewer than 10 evictions.

The five most prolific evictors — The Boardwalk at Westlake, Stone Lake Lodge Apartments, The Meridian South, Scarborough Lake Apartments and Kingston Square Apartments — accounted for 646 eviction filings alone.

The Indiana Apartment Association did not comment extensively on IndyStar's findings, but said the high number of eviction filings by a small group of landlords is because they are large apartment complexes.

"If you've got large properties, they would have more evictions," said Lynne Petersen, the association's president. "That's kind of common sense."

But even accounting for size, those properties filed a disproportionate number of evictions, according to IndyStar's analysis.

'Death Sentence' special report: [A trip to county jail too often leads to inmate death](#)

Evictions are concentrated in the hands of so few corporate landlords because Indiana law allows companies to efficiently and cheaply obtain them, said Fran Quigley, a law professor at the Indiana University McKinney School of Law. And some have become experts at the process.

The public policy rationale for these laws is the need to protect "mom-and-pop" landlords, Quigley said. But, he explained that the numbers show they're not the ones taking advantage of the system.

"The landlords who are taking advantage of Indiana's easy-to-evict policies are for-profit corporations who are represented by well-paid attorneys and go into court where tenants are almost always left to fend for themselves."

The Scarlet E

Evictions have long been a problem in Indianapolis. The city had the 14th highest eviction rate out of 100 American cities tracked by [Princeton University's Eviction Lab](#).

An eviction is like a "Scarlet E," said Amy Nelson, the director of the Fair Housing Center of Central Indiana, referencing the 1850 novel, 'The Scarlet Letter,' in which a woman conceives a child through an adulterous affair and must wear a scarlet 'A' for life as a stigma and mark of humiliation.

Brian Spaulding, the Indiana Apartment Association's vice president of government affairs, stresses that eviction filings do not always result in evictions.

That said, housing advocates and tenant lawyers told IndyStar an eviction filing alone could severely harm a tenant. Based on his experience, Quigley said landlords do not pay attention to the actual outcome of an eviction filing.

Property managers conduct background checks on prospective tenants and often reject both those who have an eviction and those who have an eviction filing on their record.

Also, an eviction can be a double penalty because tenants face additional financial costs after one. Brittany Ross, for example, said she had to pay \$75 extra each month on top of her \$625 rent because of a previous eviction filing that was ultimately dismissed by a judge.

To pay rent each month during the pandemic, Ross had to sacrifice food for her children, shop only at the Dollar Tree and eat ramen noodles until her next paycheck and allotment of food stamps.

Petersen, of the apartment association, said evictions are an unfortunate but necessary part of providing housing. She added that property managers have to collect rent to pay taxes, insurance, mortgages, payrolls and property maintenance.

"If someone's not paying their rent, a property owner has to find someone who will."

Stone Lake Lodge Apartments, the 648-unit complex at East Hanna Avenue where Ross lived, filed for the second highest number of evictions in Indianapolis the first eight months of this year.

All but four were filed during the CDC eviction moratorium, when landlords were supposed to be holding off on evicting tenants for non-payment of rent.

When asked about the high number of filings at Stone Lake, the company issued a statement saying that many residents misunderstood the eviction moratorium to mean that they did not have to pay rent.

"At one point, our property experienced hundreds of thousands of dollars in owed rent, which threatened the financial viability of the property," the statement read.

Stone Lake Lodge filed evictions in cases where residents did not respond to multiple notices requesting them to make payment arrangements, the statement added. About half of the residents who received those filings, the property manager said, applied for and received rental assistance and have stayed in their homes.

How did we get here

Evictions are concentrated among a group of corporate landlords in cities across America, a trend exacerbated by the 2008 Great Recession, said Jenny Schuetz, a housing policy expert at the Washington D.C. think-tank, Brookings Institution.

Larger real estate companies with deeper pockets were able to weather financial storms while smaller ones fell to the wayside.

On top of that, some real estate companies and property managers specialize in less expensive housing, where the tenants are more likely to fall behind on rent. The ones with the toughest eviction policies, such as automatically filing for evictions when rent is late, usually file for the most evictions in a city.

By identifying the top evictors, city officials and housing advocates can focus on working with those companies to reduce evictions, said Schuetz. In some cities, [housing advocates have proposed that city officials manage a registry of rental properties that tracks evictions.](#)

But that's not easy to do. A city is better-equipped to find out which property owners are evicting the most people, she said, because property ownership is difficult to track down without a registry.

But the city's efforts to improve tenant rights and hold landlords accountable have been [thwarted by state legislators.](#)

Indianapolis has a registry, but landlords aren't required to register and the list is so incomplete that it's virtually useless, [an IndyStar 2019 investigation found.](#)

"In places where there are big landlords who are doing a lot of the evictions," she said, "the city could also reach out to those landlords and have a conversation about why and what's going on, and whether there are alternative methods."

Corporate landlords can hire seasoned attorneys to evict tenants

Corporations have powerful advantages that neither individual mom-and-pop landlords nor tenants have, housing attorneys said.

Part of what makes corporate landlords so effective at evicting tenants, Quigley said, is their ability to hire seasoned attorneys who are able, in virtually all cases, to obtain an eviction.

"Landlords or collection companies that file lots of cases in the court have all kinds of advantages because they know the system: They know the staff by the first name; they know the unique procedure of each court; they know what can be expected in terms of timing, when hearings will be set," Quigley said. "They know what the law is on paper and what the law is in reality in a particular court. Tenants

are completely bewildered and frightened when they go into those settings and they're up against professionals.”

More: [Supreme Court announces eviction diversion program. Advocates worry it's not mandatory.](#)

Twelve of the top 20 evicting companies in Indianapolis used the same law firm in court, Landman Beatty. Five other top evictors shared another, Sandlin Law Group. They are examples of what landlord-tenant lawyers colloquially call "frequent filers," or attorneys who file a high volume of eviction cases for their clients, said Quigley.

Alexandria Wright was one such tenant who found herself up against her corporate property manager. Unable to find a lawyer to represent her, she represented herself in an eviction hearing against the Van Rooy Properties-run Madison Apartments in September. As she stepped into small claims court and saw her property manager, she felt so nervous that she bolted back out of the courtroom doors and vomited, she told IndyStar.

The court staff told her to leave because she had displayed a COVID-19 symptom, Wright said. From her car, she called the courthouse and asked the clerk to reschedule the hearing, she said. The hearing went ahead anyway.

The judge at Center Township small claims court, where Wright had her hearing, told IndyStar in an email that persons exhibiting COVID-like symptoms will not be permitted into the court building. Judge Brenda Roper said that she could not comment on Wright's case specifically but that the court's procedure would have been to arrange for her to appear virtually.

“I was never even able to represent myself in court,” Wright said. “You’re in a room with 30 people and they just want to churn (evictions) out. People don’t have a fighting chance at all.”

She was slapped with an eviction.

Some cities, such as New York City, San Francisco and Newark, New Jersey, have enacted laws that guarantee legal representation for low-income tenants who are facing eviction. Not Indianapolis.

“What an attorney gives a tenant is equal footing in the courtroom,” said Brandon Beeler, director of the housing law center at Indiana Legal Services. “That’s the only situation where a tenant has an equal negotiating position or an equal voice in the court.”

Beeler said many tenants do not even know basic rules of court proceedings, such as how to present evidence for their case.

In Wayne Township Small Claims Court on Sept. 9, Amanda Cardwell could not present evidence to show that her landlord poorly maintained her rental home. If she could, Cardwell could have strengthened her case.

It was not that she did not have any evidence. Rather, Cardwell did not print the photos she needed for court. She brought them on her phone instead. The judge refused to look at her phone.

Eviction as a corporate strategy

Evictions tend to be a first rather than last resort in Indiana, attorneys who represent tenants say, noting they commonly observe landlords use evictions as a strategy to raise rents.

By evicting a lower-income tenant, landlords can lease the unit to a higher-paying tenant, raising their profits. Because Indiana has a [shortage of affordable housing](#), landlords can easily raise rental prices on even the worst-maintained units, Quigley added.

Property management companies disagree.

Jennifer VanVactor, the executive vice president of PMR Companies, told IndyStar in an email, "The process of filing eviction is a last resort for our properties; this has

always been the case."

PMR Companies manages the property that filed for the most evictions in Indianapolis from Jan. 1 to Sept. 1 this year. The property, The Boardwalk at Westlake, is a 1,381-unit complex that includes \$539 studios and \$1,099 2-bedroom homes.

'Have you no sympathy?' [Evictions skyrocket as Indiana sits on \\$544M in rental assistance](#)

The complex filed 170 evictions from January to September this year. VanVactor said it is their largest property in Indianapolis, where they manage 4,000 units.

The Indiana Apartment Association believes the key to reducing evictions is better communications between the landlord and tenant.

"If a resident knows the rent payment may be delayed, they should contact their property owner as soon as possible," said Spaulding, the association's vice president of government affairs. "Because they might have the opportunity to connect them to resources they may know about since they've helped other residents apply for rental assistance."

Beeler, however, said that he witnessed cases where a tenant applied for rental assistance and demonstrated they would be able to make the landlord whole again by paying owed rent, [only to have the landlord still choose to evict the tenant](#).

Apartments that filed for most evictions also have bad conditions

It's not just that large corporate complexes tend to be the most aggressive at kicking people out. They also are among those who have racked up the most health and housing code violations.

Of the 10 apartment complexes that filed for the greatest number of evictions, six had more than 60 housing violations from January 2019 to September 2021,

according to an IndyStar public records request of Marion County Health and Hospital Corporation data.

The second and third top evicting properties — Stone Lake Lodge Apartments and Ashford Meridian Hills — had 440 and more than 1,800 housing code violations, respectively.

Housing violations issued to these properties paint a picture of frequent and severe roach infestations, untreated mold, and other severe health and safety hazards.

"MICE AND ROACH INFESTED, CEILING LEAK"; "MOLD IN THE CHILDREN ROOM AND TOILET/ LEKAY(sic) CEILING," read two complaints made to the health department by tenants of Ashford Meridian Hills Apartments.

"There are roaches in my apartment that the slumlord has been very inconsistent on treating, water leaks from the ceiling constantly and it collapsed one time and the issue still happens after they fixed it," read another housing violation about Stone Lake Lodge Apartments made on Sept. 9. "My garbage disposal doesn't work properly and the bathtub is peeling away as well and the toilet in my bathroom hasn't worked correctly it gets stopped up constantly."

Stone Lake Lodge Apartments issued a statement in response to IndyStar's questions, stating that "In the rare event that we receive a complaint, we work closely with the health department to mitigate and rectify that issue immediately."

Tearra Jackson, who lives at Meridian North, has dealt with similar issues. There's mold in her bathroom. The bathtub leaks. She finds cockroaches — dead and alive — in her apartment. The heating didn't work in winter, she said, and cooling didn't work in summer.

She said it's as if nobody knows she is living in her apartment. The building's property manager, AION management, told IndyStar in an email that they took over the property in March 2021 and found it had maintenance issues that needed attention, including "antiquated and neglected (HVAC) systems un-serviced by

prior management." The company said it has since undertaken pest control, replaced the HVAC systems, and contracted a company to repair plumbing at the property.

In many other states, including Michigan, Kentucky and Minnesota, tenants have a right to withhold rent if a landlord fails to address major housing violations. But not in Indiana.

The [dominant position among Indiana judges is to not consider poor housing conditions a justifiable defense](#) for nonpayment of rent, according to housing law experts.

"Many judges in Indiana in eviction courts take the position that the only question at a possession hearing is whether the tenant is up to date on their rent," Quigley said. "If they're not up to date on their rent, they get kicked out."

However, Indiana [legal scholars have argued](#) that that view is an incorrect interpretation of the law and that the poor conditions of a property should be a defense for not paying rent. They said landlords have a legal obligation to ensure habitable conditions in the property.

Until this becomes the case in Indiana, tenants may continue to be evicted from poorly maintained properties.

Brittany Ross said unaddressed maintenance problems are why she stopped paying rent to Stone Lake Lodge Apartments in the last month of her lease. When she first moved in, she noticed that her bedroom door had fallen off its hinges. She reported the problem, but it went ignored.

"They weren't fixing anything," she said.

Her bathtub drain was clogged and the toilet would stop up frequently, even when she used no toilet paper. When she told the leasing office about mice in her

apartment, they told her she should expect mice, given that she lives near trees, she told IndyStar.

The property manager at Stone Lake said about Ross' account, "We disagree and dispute her claims. We do not publicly comment on individual residents' circumstances."

Ross said she lived next to an abandoned apartment that she suspected squatters took over. In her last month there, her bedroom door finally fell off. It was the last straw. After months of skipping meals in order to pay the rent, shopping only at the Dollar Tree, keeping lights off to keep the electricity bill down, falling behind on making her car payments – all so that she could stave off an eviction – Ross had enough.

She stopped paying rent in February. That same month, she moved out of the apartment just before her lease expired and into a basement unit in the Watson Park Historic District, where she dreams of buying a house.

One month later — again, after she said she had already moved out — Stone Lake filed for an eviction anyway. The eviction will remain a mark on her record.

IndyStar reporters Tony Cook and Johnny Magdaleno contributed to this story.

Contact IndyStar reporter Ko Lyn Cheang at kccheang@indystar.com or 317-903-7071. Follow her on Twitter: [@kolyn_cheang](https://twitter.com/kolyn_cheang).

Contact IndyStar reporter Binghui Huang at Bhuang@indystar.com or 317-385-1595. Follow her on Twitter: [@Binghuihuang](https://twitter.com/Binghuihuang).

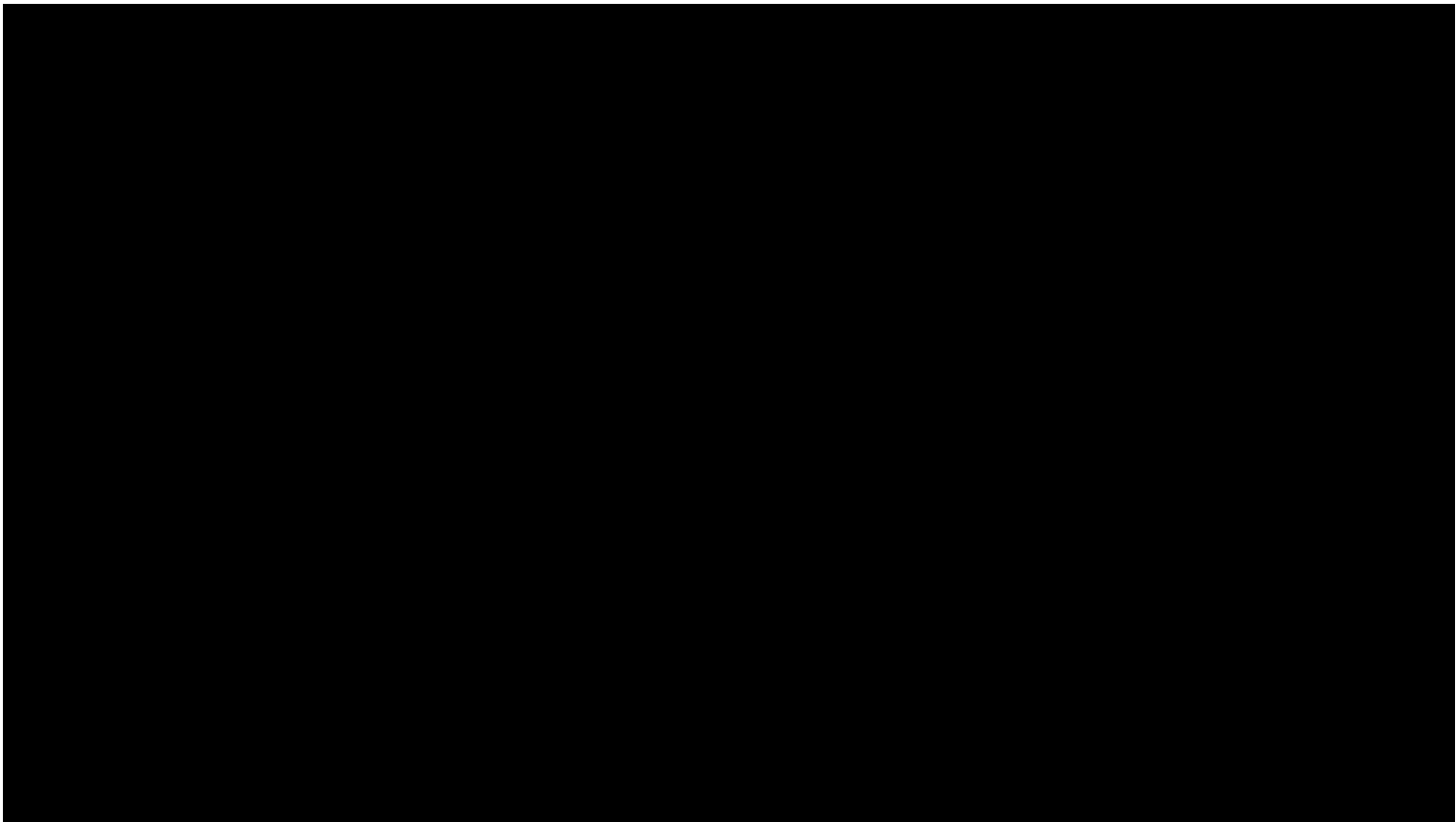
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INDIANA NEWS

Indiana installing legal kiosks in all counties

by: [Kristen Eskow](#)

Posted: Nov 15, 2022 / 07:36 PM EST

Updated: Nov 15, 2022 / 07:42 PM EST

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LAWRENCE TOWNSHIP, Ind. – Indiana officials are trying to help Hoosiers facing eviction access legal services.

Judge Kimberly Bacon of Lawrence Township Small Claims Court estimates more than 80% of the tenants who come through her courtroom do not have legal representation.

“It’s really important for them to have access to resources for, number one, to explain what you’re about to encounter, but, number two, get that legal advice to assist you,” Judge Bacon said.

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And the need for that kind of guidance has grown, Bacon said. The number of eviction filings coming through her courtroom has doubled since this time last year, she said.

“We want to make sure that we’re creating soft landings and good outcomes for both sides,” Judge Bacon said.

The Indiana Housing and Community Development Authority (IHCDA) and the Indiana Bar Foundation have teamed up to install legal kiosks throughout the state.

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The kiosks are free to use and allow people to fill out forms and connect with a legal navigator, who can provide guidance through the process, explained Jacob Sipe, executive director of the IHCDA.

“I think really the goal is to make sure it’s accessible for anyone who needs to go through or is going through any type of judicial process,” Sipe said.

At least one kiosk will be installed in each county, Sipe said, and they’ll be located in public places, such as libraries and courthouses.

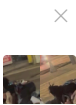
Crews will install 120 legal kiosks statewide beginning this month, Sipe said, adding that he hopes to eventually expand.

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Legal help kiosks being deployed across state to aid households facing eviction, foreclosure

November 16, 2022 | Marilyn Odendahl / The Indiana Lawyer

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At the Lawrence Township trustee's office Tuesday afternoon, court officials and community leaders unveiled the first of 120 civil legal help kiosks that will be deployed to all 92 Indiana counties to provide information and resources to individuals trying to navigate the legal system themselves.

Lawrence Township Small Claims Court Judge Kimberly Bacon described the new kiosks as an example of what can be achieved when "those of us on the front line" work together.

"Today we are unveiling the first-of-its-kind resource in Indiana, connecting individuals to an extensive portal of easily accessible resources," Bacon said during a press conference. "And this is especially vital to those who might not understand how the court works or how tools are available to ensure that all have knowledge to effectively interact with the court."

The kiosks were part of a proposal from the Indiana Bar Foundation that was funded by a [\\$13.1 million grant](#) from the Indiana Housing and Community Development Authority.



The Indiana Bar Foundation and [Indiana Housing and Community Development Authority](#) have unveiled new kiosks designed to help

Because the grant money comes from COVID funding made available to keep individuals and families in their homes during the pandemic, the bar foundation's kiosks will be required to focus solely on housing issues. The kiosks will initially provide information and help for matters like evictions and foreclosures for renters, landlords and homeowners.

However, the bar foundation plans to expand the kiosks's offerings to include all civil legal matters.

"But it's our goal to not have this be a one-off situation," Charles Dunlap, IBF president and CEO, said. "Our goal is to build this network so it'd be long-term and enduring into the future where people need civil legal assistance for any number of reasons."

Following the remarks to a small crowd in the Lawrence Township courtroom, the officials walked down the hall to the room near the court staff. The kiosk stood in the corner, covered by a gray cloth.

The crowd gathered for the event applauded when the kiosk was unveiled and watched attentively as the device was demonstrated. Bacon and Dunlap stood on each side of the veiled device and lifted the covering to reveal the standalone unit with "Indiana Legal Help" written in gold and blue across the top. The kiosk contains a large screen with a keyboard below and a tray for printing and scanning documents.

Users just have to touch the screen, then enter their ZIP code or county. From there, they will be presented with a list of resources available in their community to help with housing problems as well as information on the court system, self-help forms and a connection to civil legal aid.

The kiosks access the website [IndianaLegalHelp.org](https://indianalegalhelp.org), which is a bar foundation program that connects Hoosiers to legal resources and services.

Judge Robert Altice of the Court of Appeals of Indiana and chair of the [Indiana Eviction Task Force](#) said the kiosks will help all aspects of the court process.

"... So many people walk into these very courtrooms without legal assistance and they're completely lost. This will be a nice, useful tool to help them navigate the system," Altice said. "... For the judge, the courts, staff, having more informed and prepared litigants often means a much more efficient criminal justice, civil justice and justice system as a whole."

The kiosks will be placed in public locations like courthouses and libraries across Indiana.

The project marks first time the Indiana Housing and Community Development Authority has partnered with the bar foundation. Jacob Sipe, IHCD executive director, credited Lt. Gov. Suzanne Crouch with connecting the two organizations by challenging his group to think creatively and develop new partnerships.

"The kiosk we are here to see today represents one year of hard work and effort by and between the Indiana Bar Foundation and IHCD and many other players, as well," Sipe said. "... IHCD, and specifically me, as well, I'm just so proud of the partnerships that we have today."

At the touch of a finger: Indiana Bar Foundation deploying 120 kiosks to provide civil legal help

November 23, 2022 | Marilyn Ode

KEYWORDS **EVICTIONS** / **INDIA**

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Lawrence Township Small Claims Judge Kimberly Bacon lightly pressed her index finger on the table to demonstrate how easily Hoosiers will soon be able to access answers to their legal questions and get help for their legal problems.

“Now you just tap and it’s there,” the jurist said. Bacon, preparing to start her third term on the bench, was heralding the arrival of the first Indiana Legal Help kiosk to be deployed in the state. A standalone device that resembles an ATM, the kiosk sits down the hall from her courtroom, ready to assist individuals trying to navigate the court system themselves.

As part of an initiative spearheaded by the Indiana Bar Foundation, the kiosk in Indianapolis’ Lawrence Township is one of 120 that will be placed in public locations like courthouses and libraries in all 92 Indiana counties. To start, the kiosks will provide information and resources to renters, landlords and homeowners needing help with evictions or foreclosures, but plans call for the offerings to be expanded to include other kinds of civil legal needs.

Bacon said she sees the kiosk as a milestone in a discussion that started in 2018 about ways to address the eviction crisis, which has thrown many individuals and families into the court system, where they struggle, often in vain, to keep their homes. The high-tech self-help tool, she said, will give Hoosiers a sense of control over their situations and the ability to prepare for whatever outcome results.

“... It takes an individual who is, quite honestly, if not in poverty, on the edge of poverty, and it gives them an opportunity to get to a resource in a timely manner without having to disrupt their whole lifestyle,” Bacon said of the kiosks. “What I often see in our courts are people just trying to make it, and if you put too many obstacles or too many steps in that process, they become obstacles to them. So oftentimes, they don’t take the opportunity to get the resources that may be available to them.”

The idea for a statewide network of kiosks had been circulating at the bar foundation and

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Housing and Community Development Authority awarded late last year injected the fuel to move forward with the kiosks and other initiatives related to creating an infrastructure that offers multiple ways to access civil legal help.

Essentially, the kiosks connect to the website [IndianaLegalHelp.org](https://www.IndianaLegalHelp.org), which is a bar foundation program that provides information on free legal clinics, court forms, instructional videos and, for low-income Hoosiers, referrals to free and low-cost legal services. The website has recorded more than 1 million visits since it was launched in 2019, according to the bar foundation.

Over the next couple of months, nonlawyer professionals will start staffing a chat function to the website. Charles Dunlap, president and CEO of the Indiana Bar Foundation, said those navigators are currently being trained and will only offer legal information, not legal advice, to users.

“Our goal is to build an integrated, robust system to help people wherever they are, either through the online [IndianaLegalHelp.org](https://www.IndianaLegalHelp.org) or through the kiosks, and then also have the support to help them with the forms and the legal information through the navigators,” Dunlap said. “So there’s multiple pieces to this, but I think, when we get it all up and fully functional, they’ll all be integrated and working together to help folks.”



Present at the unveiling were, from left, Judge Robert Altice, Court of Appeals; Jacob Sipe, Indiana Housing and Community Development Authority; Judge Kimberly Bacon, Lawrence Township; Charles Dunlap, Indiana Bar Foundation; and Daniel Miller, Office of Lt. Gov. Crouch. (IL photo/Eric Learned)

Many benefits

Indiana can look northward for an example of how these kinds of devices have proven beneficial.

The Legal Kiosk Project, an initiative of Reach Justice Minnesota, used \$3.5 million in COVID-19 funding to deploy 250 kiosks across the North Star State in the spring of 2021.

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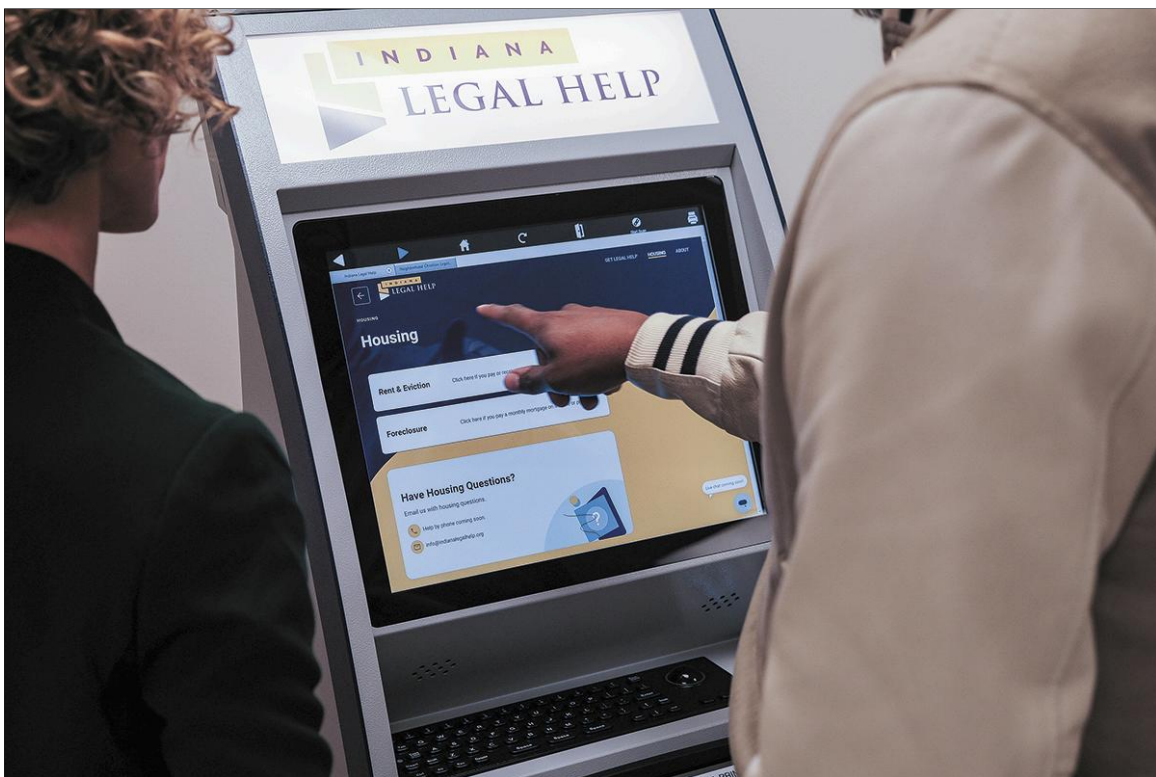


Northeastern Minnesota, explained the goal was to give Minnesota residents, especially those who live in very remote areas and do not have an internet connection, access to civil legal help at a time when the coronavirus was still limiting in-person contact.

Through the kiosks, users can browse a legal information library, attend a Zoom meeting and apply for legal aid assistance. The data collected through voluntary surveys indicates 26% of users are looking for legal information, 15% are applying for legal aid and 11% are searching for resources.

“To me, it’s a shining star of COVID. It’s one of the good things that came out of the pandemic,” Albertson said. “... These were not needed only during COVID, but they’ll be a resource used for years to come.”

Jacob Sipe, executive director of IHCD, said he believes the kiosks can also benefit service providers.



The Indiana Legal Help kiosks will dispense information and court forms. (IL photo/Eric Learned)

Prior to the grant, the IHCD had never partnered with the bar foundation. But Sipe said his agency followed the advice of Lt. Gov. Suzanne Crouch to think creatively, and he discovered that the legal organization provided the “perfect platform” to help address the eviction crisis on a statewide basis.

Sipe said he was impressed at how easy the kiosks are to use and how simple they make navigating the court process. He said he is hopeful that as the devices are placed around the state and the legal aid infrastructure is built, better data will be collected.

“We still want to have a better understanding of ... those root causes,” Sipe said of evictions. “... Oftentimes we want to immediately think that the eviction is based on

Lowering the anxiety

Court officials and community leaders gathered at the Lawrence Township trustee building Nov. 15 to unveil the new kiosk.

Bacon and Dunlap lifted a gray cloth to reveal the tall, skinny apparatus with “Indiana Legal Help” written in gold and blue across the top. The standing kiosk contains a large screen with a keyboard below and a tray for printing and scanning documents. Desktop kiosks are also available and will be placed in some communities.

The small crowd applauded when the kiosk was unveiled, then watched attentively as the device was demonstrated. Users simply touch the screen, then enter their ZIP code or county. From there, they will be able to get the information and help they need.

As the crowd dispersed, Patrick Chavis, a facilitator for Lawrence Township housing court and an attorney, stood in the center of the room looking at the kiosk. He pointed out that the device would be available whenever the building was open, so individuals will not have to wait for their court date to get answers or assistance. Instead, they can use the kiosks to do research and prepare for their hearings in advance.

Chavis also speculated the services offered by the kiosk would bring some peace of mind. Imagine the anxiety tenants feel, he said, as they wait for their day to appear in court while their landlords keep threatening to evict them.

“Information is important to prepare you but also to keep that anxiety down,” Chavis said, explaining people will be more comfortable if they know what can and cannot be done. “There’s a mental health component to this, too. It’s going to keep that kind of stuff down because you have (the information) and you can also get to resources — not just read it, but you can get to live legal help from here.”•

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Spotlight: Self-service Kiosks coming to every county

February 16, 2023

One hundred fifty kiosks providing Hoosiers access to civil legal self-service at [IndianaLegalHelp.org](https://indianalegalhelp.org) are being installed in sites across the state. The [IndianaLegalHelp.org](https://indianalegalhelp.org) website includes legal forms, instructional videos, referrals to free and low-cost legal services, and a statewide calendar of free legal advice clinics. All 92 counties are anticipated to have at least one kiosk host site, and some counties have requested additional kiosks if more funding becomes available.

The project is managed by the Indiana Bar Foundation, which runs the website in partnership with the Coalition for Court Access, and the kiosks are funded by a grant from the Indiana Housing and Community Development Authority.

“ This is a major investment in the delivery of legal services to Hoosiers.”

Chuck Dunlap, Indiana Bar Foundation

The kiosks are intended to provide Hoosiers without reliable home internet a way to access the civil legal system and the resources on [IndianaLegalHelp.org](https://indianalegalhelp.org). Currently, the kiosks are designed to primarily serve Hoosiers facing eviction or housing instability and will expand to include other legal topics.

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project, Chief Justice Loretta Rush said, "These kiosks are an example of the courts embracing innovative solutions to increase access to justice. Indiana has some of the highest eviction rates in the country. To ensure solutions we must implement an avenue for people in the justice system to seek help."

The first kiosk was installed in November 2022 at the Lawrence

Township Small Claims Court in Marion County, where Judge Kimberly Bacon hosted the unveiling. Several state leaders spoke to the crowd, thanking project participants and describing the work and funding needed to provide the kiosks. Indiana Bar Foundation President & CEO Charles Dunlap said, "This is a major investment in the delivery of legal services to Hoosiers," and stressed that "our goal is to build



Government and non-profit leaders addressed an audience of stakeholders and media before unveiling the first civil legal self-service kiosk in the state. Left to right: Chief Judge Robert Altice, Court of Appeals of Indiana; Jacob Sipe, Executive Director, Indiana Housing and Community Development Authority; Judge Kimberly Bacon, Marion County Lawrence Township Small Claims Court; Charles Dunlap, President and CEO, Indiana Bar Foundation; Daniel Miller, Director of Governmental Affairs, Office of the Lieutenant Governor.

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Similar to an ATM, the kiosk stands freely in the corner of a room at the Small Claims Court providing touch screen access to online resources and the ability to print forms. Some sites will receive the same type of kiosk, while others are more suited for a desktop version.

To supplement the kiosks, the Bar Foundation and seven statewide partners are collaborating to offer a network of legal services, including brief advice legal clinics, legal aid attorneys, and non-attorney legal navigators to support Hoosiers facing eviction. The partners include:

- Indiana Coalition Against Domestic Violence, Inc.
- Indiana Legal Services, Inc.
- Indianapolis Legal Aid Society, Inc.
- Legal Aid Corporation of Tippecanoe County
- Legal Aid Society of Evansville, Inc.
- Neighborhood Christian Legal Clinic
- Pro Bono Indiana, Inc.



Kiosks are connected to the internet and can print forms.

About

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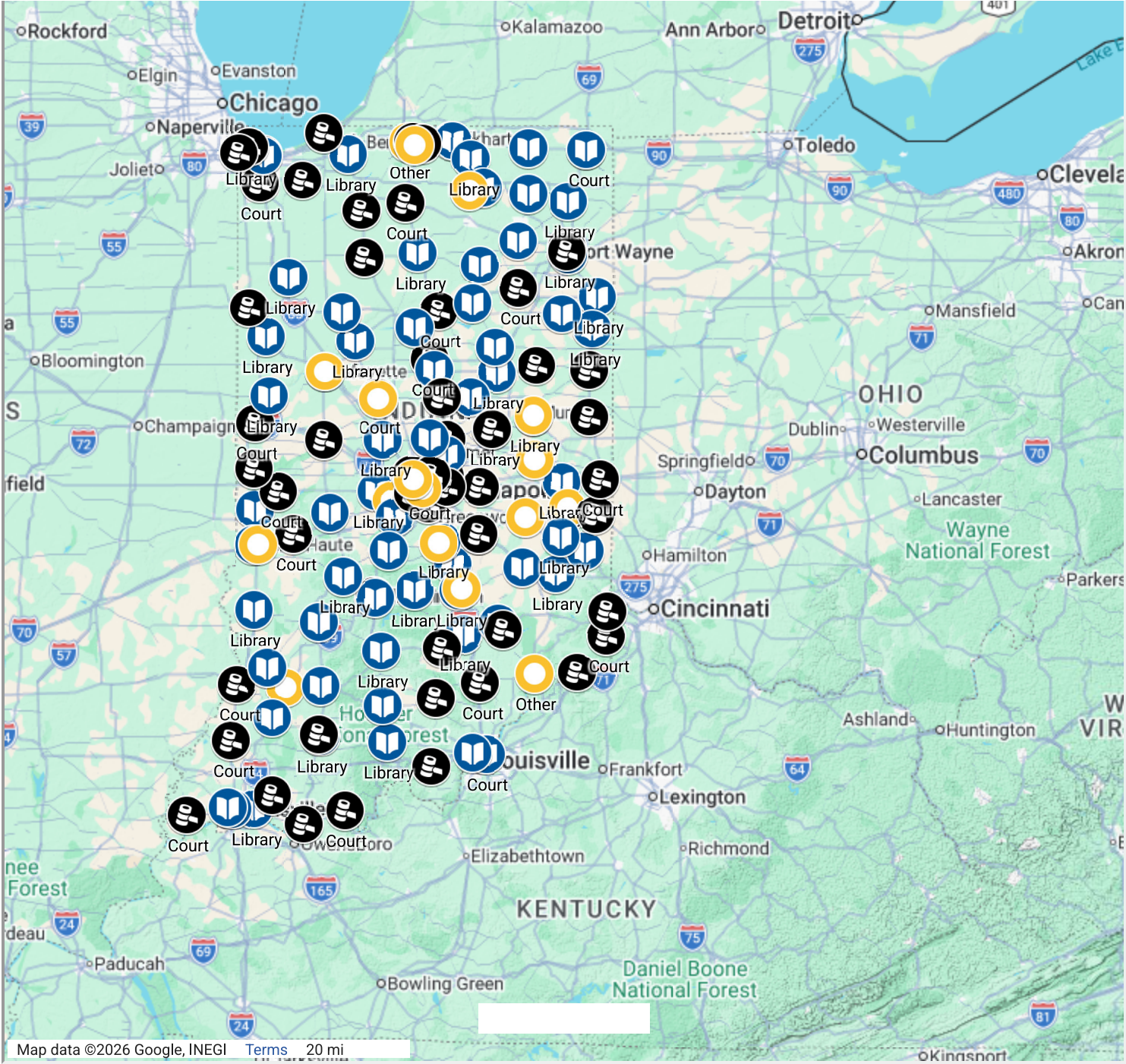
150th Legal Help Kiosk Goes Online

November 20, 2023

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On August 23, the Indiana Bar Foundation and the Indiana Housing & Community Development Authority celebrated the opening of the state's 150th Legal Help Kiosk at the Lake County Government Center in Crown Point. These kiosks offer access to resources such as the [IndianaLegalHelp.org](https://www.indianalegalhelp.org) website to Hoosiers without reliable internet access. They provide information on topics including child custody, divorce, workplace discrimination, and expungement, and represent a significant effort toward expanding civil legal assistance to underserved communities in Indiana.

Kiosk locations





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U.S. News & World Report: What Is Pro Bono Law?

Posted on [May 3, 2024](#)



[Read the *U.S. News & World Report* article here.](#)

Article features Diego Cartagena, Bet Tzedek President & CEO

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Pro bono services run the gamut of legal work, from preparing wills to appeals of criminal convictions.

The American Bar Association and other organizations encourage lawyers to do “pro bono work,” providing free legal services to low-income clients dealing with legal issues.

While the Sixth Amendment of the Constitution provides that everyone has a right to counsel, only criminal defendants – those facing the possibility of imprisonment – are entitled to free legal representation.

In civil cases, people can have an attorney represent them, but it’s up to them to pay for that lawyer. That’s true even in proceedings with life-altering impacts – such as child custody hearings, veterans’ benefits petitions or applications for a domestic violence-related restraining order.

What Is “Pro Bono Law”?

In the practice of law, pro bono (an abbreviation of “pro bono publico,” a Latin phrase meaning “for the public good”) refers to when lawyers provide free legal services for individuals and organizations, says Vida Johnson, associate professor at Georgetown Law, where she co-directs the school’s Criminal Justice Clinic.

Pro bono law describes attorneys working on civil rights and human rights issues as well as those who furnish free legal services to charitable, community, religious, educational and governmental organizations

Exit Now ➞ dual clients, pro bono services run the gamut of legal work, from preparing wills to appeals of criminal convictions, Johnson says.

Even attorneys can be surprised by the scope of activities that legal services organizations provide their clients, according to Diego Cartagena, president and CEO of Bet Tzedek, a nonprofit law firm in Los Angeles.

At Bet Tzedek, attorneys tackle elder abuse, immigration filings for undocumented children, home foreclosures, loss of medical insurance, LGBTQ discrimination, small business owners' concerns on taxes and intellectual property, and more.

Who Is Eligible for Pro Bono Services?

Many legal service organizations limit pro bono services to clients whose annual income is at or below 125% of the federal poverty level. In 2023, that is \$18,225 for individuals and \$37,500 for a household of four.

However, financial distress is not the only reason people qualify for pro bono services.

Some organizations provide legal assistance to particular types of clients, such as veterans or the elderly, while others focus on specific issues such as First Amendment cases involving journalists.

For those ineligible for free services but not able to afford lawyers' market rates, there is a new category of nonprofit law service providers. Known as "low bono" firms, these organizations offer services on a sliding scale, Johnson explains.

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Filling The 'Justice Gap' – Not Enough Legal Aid to Go Around

When it comes to civil representation, almost 54 million Americans qualify for "legal aid," free legal services largely funded by grants from the federal government. However, there's a coast-to-coast shortage of legal aid staff attorneys. For example, in both California and North Carolina, there's one legal aid staff attorney for every 8,000 people eligible for their services.

According to a 2022 report from the Legal Services Corporation, Americans with low incomes do not receive any or enough legal help on 92% of their substantial legal issues.

Nonprofit legal service providers do their best to make up for the shortfall.

Everyone is "working nonstop, and the need is overwhelming," Cartagena says.

Bet Tzedek only helps those who live in Los Angeles County, and there are 10 to 15 other providers in the area. Still, in 2022, more than 85,000 individuals turned to Bet Tzedek for some degree of information or assistance, Cartagena says.

The Volunteer Lawyers Doing Pro Bono Work

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Legal service organizations recruit and train volunteer lawyers to handle their caseloads. Attorneys choose to volunteer on their own, while law firms have programs for their attorneys to work on pro bono matters. Attorneys at the nation's 200 largest law firms contribute an estimated 5 million pro bono hours each year, according to the Association of Pro Bono Counsel.

While many attorneys' pro bono work may be the same as their full-time practices, for attorneys helping pro bono clients in other areas of law, it is the organizations' best practices to provide them with training and support, Cartagena says.

Law schools are another key source of pro bono work. Clinic programs, such as Johnson's at Georgetown, allow law students to represent clients under the supervision of licensed attorneys.

Pro Bono Law Is Often as Good as Paid Representation

While people sometimes expect pro bono lawyers to be less capable or committed to their clients, that's not true, Johnson says.

Legal service staff attorneys deliver results that are just as good as for-fee attorneys, and they tend to be the most passionate and committed lawyers, Johnson says. In many cases they have chosen their careers because they

care about clients and justice more than they care about money, Johnson explains.

Ethically, once an attorney accepts a client on a pro bono matter, there is no difference between the content and quality of work the pro bono and paying clients receive.

A pro bono client has the same right to ask for anything the paying client would ask for. "No matter what, the pro bono attorney works for you," Johnson says.

Johnson often advises her clinic students to ask themselves if they would do something if the client was paying \$500 an hour. If the answer is yes, they should do it for their pro bono client, too.

The Broader Impact of Pro Bono Work

Pro bono law makes a tremendous difference for every individual client because their cases go to the "core of an individual's rights, and they go to the most basic aspects of their lives," Cartagena explains.

Sometimes helping one person keep a roof over their head can impact an entire community.

Bet Tzedek has been representing elderly clients who have fallen victim to unscrupulous contractors. These contractors promise seniors free installation of solar panels. Then, after they tear a hole in the roof, they leave, demanding \$80,000 to repair the damage. When Bet Tzedek goes after these contractors, it pursues remedies in court and notifies relevant government

agencies. Their goal is to make the scam's cost so high that contractors won't try it again, Cartagena says.

Given the stakes of pro bono matters, landmark legal opinions often turn out
Exit Now  come from a pro bono case, Johnson explains. Even as there are not enough resources to go around, individual cases lead to systematic change. A single case can improve the public good.

Posted in [Latest News](#), [Bet Tzedek](#)

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Communities struggle to get connected, despite billions in broadband investment

BY: ARNOLT CENTER FOR INVESTIGATIVE JOURNALISM STAFF AND LESLIE BONILLA MUÑIZ -

MAY 21, 2024 7:00 AM



📷 Luke Dwenger accesses his coursework online from the parking lot of his local library while his dad Todd Dwenger waits with him in the car. (Photo by Mitchell Lierman)

By Arnolt Center staff Mitchell Lierman, Yanai Levy, Ryan Murphy, Stephen Prager and Tyler Spence.

Luke Dwenger checks his assignments over the public Wi-Fi connection at the Greensburg Decatur County Public Library while his dad Todd waits with him in the parking lot.

The library closed four hours ago, but the Dwengers' internet is down again.

That Wednesday night isn't the only night the Dwengers have had to leave their home in search of stable internet. The family has visited the library, local parks and the McDonald's parking lot to make sure the kids can do their homework.

Relying on the library's Wi-Fi from the parking lot was far from the perfect alternative to the Dwengers' unreliable internet speeds at home. But Tyler and Luke Dwenger still had homework to finish.

“It’s kind of a luck thing because occasionally it’s on, occasionally it’s off,” said Tyler Dwenger, a senior at Greensburg Community High School.

The Dwengers pay Frontier Communications \$50 for internet every month, but their connection is often too slow to accomplish basic tasks like sending emails.

The family is not unique.

Indiana Broadband Coverage

When everyday activities like school and business meetings were moved online during the Covid-19 pandemic, millions of Americans from big cities to rural towns were left scrambling to find reliable high-speed internet.

According to the consumer data monitor [BroadbandNow](#), a third of Decatur County residents lack download speeds over 25 megabits, the amount considered fast enough to support streaming high definition video, loading webpages, and sending emails across one to three devices at the same time.

Rural residents are more likely to not have service because low population densities make it more expensive for internet service providers (ISPs) to connect them with existing infrastructure, according to the Indiana Broadband Office.

“The return on investment is lower for a provider compared to in a city because there are fewer homes, so fewer customers,” office spokeswoman Lela Sibley said in written responses. She noted costs can still be a barrier in urban areas too.

Rural Indiana is far from alone. Communities around the United States have been struggling to receive adequate internet access for over 15 years.

The U.S. government has attempted to remedy this divide for [over 16 years](#) – and has thrown increasing amounts of money at the project of broadband access.

Since 2009, federal programs have dedicated at least \$92 billion to fixing this issue for families like the Dwengers. Reporters at the Arnolt Center for Investigative Journalism at Indiana University looked at three federal laws funding major broadband programs.

The American Recovery and Reinvestment Act of 2009 allocated \$20.4 billion toward broadband development, while the Rural Digital Opportunity Fund of 2020 put \$7.2 billion toward the cause.

The Infrastructure Investment and Jobs Act of 2021 dedicated a mammoth \$65 billion to access, mostly through the Broadband Equity, Access and Deployment (BEAD) [program](#).

[Indiana got a whopping \\$868 million](#) out of the program.

The state is also using funding from the federal American Rescue Plan to [invest](#) more than \$350 million in constructing new broadband infrastructure. In March, \$500,000 was [approved](#) for underserved areas like Decatur County to improve service.

In addition to these big-ticket bills, dozens of smaller programs across 15 federal agencies have poured millions more into improving digital equity, according to the Government Accountability Office.

But some critique the funding structure.



📷 Todd Dwenger explains how his home internet often pushes him to drive his son Tyler Dwenger into town to use the wireless internet at the public library. (Photo by Mitchell Lierman)

“Historically speaking the approach has been: let’s give money to the big ISPs,” Chao Jun Liu, a legislative associate at the Electronic Frontier Foundation, told the Arnolt Center. “It sort of disappears into that black box.”

Indiana’s broadband office said the BEAD program requires states to award funds through subgrants to ISPs.

“Non-profits and local governments are eligible, but only after the state can reach every address with appropriate broadband infrastructure,” Sibley, the office’s spokeswoman wrote in comments to the Capital Chronicle.

And she defended the process, adding, “The Indiana Broadband Office believes that the subgrantee selection process that matches funding to internet service providers to connect every unserved and underserved location in the State is the most efficient use of this grant money. Partnering with internet service providers ensures that current infrastructure is expanded, and new development meets industry standards and practices in a timely manner.”

‘They’re used to it.’

“Sometimes, it just spins. Well, it spins and it goes out on you and it’ll say ‘no internet connection,’” Todd said. “These guys, I feel sorry for because, you know, that’s their fun,” he said, gesturing towards his sons who often try to play online games with their friends – when their service lets them.

The Dwengers have download speeds of only about two megabits, 50 times lower than what the Federal Communications Commission considers “high-speed internet.”

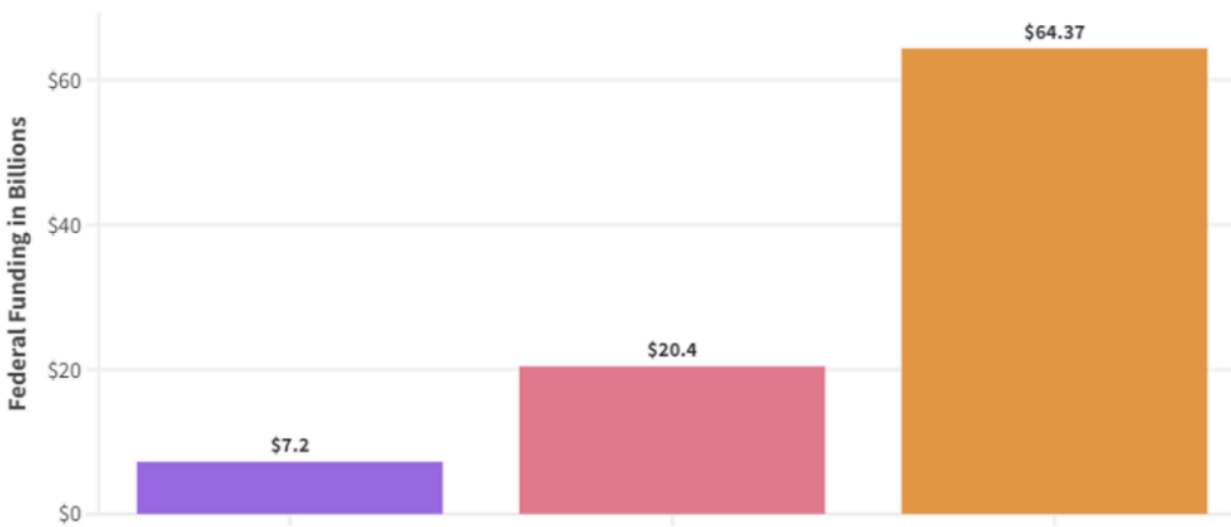
Roughly half of the people who lacked high speed internet in 2009 still don’t have it today, according to data from [Arizona State University](#) and the U.S. Census Bureau analyzed by the Arnolt Center for Investigative Journalism.

In 2023, as many as 24 million Americans lacked access to adequate broadband internet speeds as defined by the FCC. Last month, when the FCC quadrupled the required speed to meet their definition of broadband, it found that this number had risen to 45 million. The problem is [worst in rural areas](#).

Internet companies have been slow to make progress in areas where potential profits might not justify the costs, especially in areas with few providers to choose from.

US Spending on Broadband Since 2009

■ Stimulus (2009) ■ Rural Digital Opportunity Fund (2020) ■ Biden Infrastructure Bill (2021)



Major broadband initiatives have received increasingly more funding over time. Dozens of smaller programs across 15 federal agencies have also poured funding into digital equity, according to the Government Accountability Office. (Graphic by Ryan Murphy and Yanai Levy)

In Gary, one of Indiana's largest cities, **more than 31%** of households lacked broadband of any kind as of 2019. That year, the National Digital Inclusion Alliance ranked it the 4th worst-connected city in America.

Many other Indiana counties lag nationwide progress on broadband. In rural counties like Benton, Warren, and Union, the vast majority of residents lack high speed service.

The broadband office's Sibley said the federal BEAD program requires it to connect "every unserved and underserved location in the state."

She said the office would begin the subgrantee selection process in the fall, and that all poorly connected areas throughout Indiana will be accounted for through the awards. **ISPs must build out the projects and spend the grant money by the end of 2028, in accordance with BEAD program guidelines.**

For now, however, 11.2% of Indiana residents lack access to modern broadband internet.

That's no surprise to the Dwengers.

Todd Dwenger and his children have shared the same issues.

He said it once took him 15 hours to work through an eight-hour training class for a religious community service program. "A half hour class took me almost an hour to do because it just buffered," Todd Dwenger said.

For more demanding tasks like playing online games, the internet is essentially unusable. When Luke Dwenger's friends play video games online, he often has to tell them he can't join. While video games are a hobby, they represent a great deal of how young people connect socially. Over **47%** of teens play video games with their real life friends, and the inability to do so can make rural community living that much more isolating.

"They just kind of know by now because it happens all the time," Luke Dwenger said. "They're used to it."

Better service is always 5 years away

While they have a rural address, the Dwengers don't live in the middle of nowhere.

They live just six miles from the center of Greensburg, the largest town in Decatur County. However, their \$50 monthly rural internet subscription struggles with simple tasks like sending emails and finding coupons for groceries.

Frontier's website did not list connection speeds when enrolling new customers, despite pushing service add-ons to its basic internet package with flashy marketing images that some of their users might struggle to load.

Indiana [joined the FTC and five other states](#) in a 2021 complaint against Frontier. In the complaint, Indiana's Office of the Attorney General (OAG) wrote that Frontier "committed unfair, abusive or deceptive acts" by leading consumers to believe Frontier offered service quality it could not actually live up to.

Indiana's claims weren't heard in court. Attorney General Todd Rokita and Frontier [reached a \\$15 million settlement](#) which requires Frontier to "change their advertising efforts to accurately represent to Indiana consumers both the availability and reliability of their internet service" according to an OAG news release.

The settlement required Frontier to invest in internet infrastructure throughout Indiana over four years. The company has until September 2024 to spend the \$7.5 million; it's spent \$7,045,658 to date, the OAG said Friday.

Frontier was also required to credit – from September 2023 to September 2025 – customers who pay for internet that doesn't live up to advertised speeds. So far, for September 2023, that's meant \$6,153 in credits to 214 customers, per the OAG.



📷 Tyler Dwenger checks his grades for his final semester of high school on his school-issued laptop. (Photo by Mitchell Lierman)

The company must also deliver two compliance reports annually to the state through September 2026. The OAG said it's received two reports to date.

"(We) continue to review these reports and any consumer complaints we receive that may deal with the same issues to ensure continued compliance," an office spokesperson said in written responses to the Capital Chronicle.

Frontier didn't return multiple requests for comment.

But for customers like the Dwengers and thousands of others across Indiana, truth in advertising doesn't fix their slow internet.

The Dwenger boys hope to continue living in Decatur County.

Tyler graduates high school this year and wants to stay in Greensburg. He hopes to begin online classes within the next few years, but slow internet speeds in his hometown may serve as a barrier.

“Sometimes I do take tests at home from that and they’re only allowed a certain amount of time,” Tyler Dwenger said. “I start it and I’m like, I hope the next 35 minutes of internet are good, because if they’re not, I’m not going to be able to get in this test. If I was to get to do an online school, I would have to take that risk a lot more often.”

Todd says local politicians have campaigned on improving connectivity for Decatur residents for years. “But I heard that would be five, 10 years down the road. I’ve heard people talking about putting new towers in different places.”

“Every time you hear about it, it goes away.”

Indiana Legal Help – How Can Libraries Support Publicly Accessible Legal Information – 1 LEU

🕒 September 16, 2024

📁 Reference/Research

🔑 Adult Services, General LEU, Reference

👤 Paula

Newcom



What is Indiana Legal Help: Using technology, Indiana Legal Help seeks to improve access to justice for all Hoosiers by removing barriers to the law so they can better understand their legal options, make informed decisions and connect to local legal and community resources.

- How to find Indiana Legal Help/Bridging the digital divide: What and where are the Indiana Legal Help kiosks; How libraries can use and promote IndianaLegalHelp.org
- What legal information and resources can you access on the site (linking to free legal help, legal information help desk, calendar of events, etc.)
- What is legal information vs. legal advice? Guidance for librarians on what they can and cannot do to help people with legal issues

Diverse members of the public represent some of the largest portions of citizens and library-users that are unable to afford legal representation. The legal forms, resources and information provided by the Indiana Bar Foundation at indianalegalhelp.org are provided at no cost. Librarians who are trained and proficient on assisting members with use of the website help ensure that these resources are available to those in our state who need them most.

Date Recorded: 8/28/2024

Format: Archived YouTube Video

Presenter: Mike Commons / Indiana Legal Help

Resources:

- [Indiana Legal Help and Legal Info vs. Legal Advice](#) slides pdf



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Indiana Legal Help Kiosks Available

February 6, 2025



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INDIANAPOLIS — Several thousand Hoosiers lack Internet access. The Indiana Bar Foundation, with the help of IHCD created 150 legal help kiosks across the state to help address access issues for Indiana residents. Legal help kiosks can be found in libraries, courts, and other community spaces, helping people access legal help and legal documents.

Hoosiers can access court forms, find low-cost and pro-bono legal service providers and more at the kiosks, as well as online at IndianaLegalHelp.org.

The Marion County Legal Resource Center in Indianapolis, Indiana has self-service kiosks that provide access to IndianaLegalHelp.org. The kiosks are intended to help people without reliable internet access navigate the civil legal system.

The Marion County Legal Resource Center is located on the fourth floor of the Marion County Community Justice Campus, 675 Justice Way. (Near E. Pleasant Run Parkway North Dr. and Southeastern Ave. on the near-southeast side.)

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