



# Indianapolis Renters Guide

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***\*\*This is an informational brochure providing general guidance and should not be considered legal advice. The application of state and federal laws can vary widely based upon your specific situation. We recommend you consult with an attorney specializing in real estate and/or tenant's rights if you are encountering any of the unresolved issues set forth below and cannot obtain a resolution. \*\****

## **1: What is the process for renting an apartment or house and what should I keep in mind during this process?**

Before renting an apartment or home, you will likely need to complete a rental application and/or credit application, which will ask for information such as your contact information, job history, prior addresses, information regarding your spouse and children, and may ask for your driver's license information, social security number and bank account information. With this information, your future landlord may run a credit check on you, which will provide them with information regarding your credit history. This information will assist them in their decision whether to lease you their apartment/home. Be sure to notify the landlord up-front if you are missing information he or she requests.

If you are approved, you will enter into a Lease Agreement with the landlord. The Lease Agreement is a legal document and once you sign it, with few exceptions, you are legally bound to its terms. Although Lease Agreements vary, they will contain terms such as payment, duration of the lease, situations that are considered a default or breach of the lease (for example, failing to pay rent), your rights and obligations, your landlord's rights and obligations, your use of the premises, whether pets are allowed, etc. A residential lease is typically for 1 year or less. Some landlords offer leases that last longer than 1 year and provide better terms (such a lower monthly rent) in exchange. Be careful and read the terms of the Lease Agreement. Make sure the terms fit in accordance with your living situation. You typically will not be able to walk away from a lease agreement without paying a financial penalty, so make sure you can fulfill its obligations. Also, be careful of any addendums to the Lease the Landlord presents for your signature. Make sure to read them and understand them as they could be changing the terms of the Lease Agreement. Specifically, be on the lookout for bedbug addendums that could give the landlord the right to decide who pays for the cost of treating bedbugs.

## **2: I am considering a roommate to cut costs or rent a nicer apartment or home – any advice?**

Having a roommate could provide cost saving benefits. But please note: you, and any roommates you may have, are individually liable for entire payment of rent. This means that if your roommates fail to meet their obligations and do not pay their share of the rent and utilities, you will have to do so, or you will risk being evicted and/or having utilities shut off. And if evicted, your landlord can pursue you through collection efforts or legal action for the entire amount of rent due. Be sure your roommates are trustworthy and financially stable enough to pay their share of the rent and utilities to avoid this predicament. Make sure you review your lease agreement first. Your lease may not allow you to have a roommate, or may require your roommates to co-sign with you.

### **3: My family member or friend wants me to co-sign a lease agreement so they can lease an apartment or house. What should I do?**

If you co-sign a lease agreement, you agree to become responsible for your family member's/friend's lease obligations. This means that if they fail to pay rent or damage the property being rented, the landlord can pursue you for the unpaid rent and/or damages. Further, under these circumstances, a landlord can report this debt to various credit bureaus, which will inevitably damage your credit and prevent you from doing things such as leasing a home/apartment or purchasing a car. Thus, think carefully before agreeing to co-sign a lease. Ask yourself – could I/do I want to cover the obligations under my family member's/friend's lease?

## **4: My credit has been damaged and/or I have been a victim of identity theft – what can I do to resolve these issues?**

Improving bad credit will take some time, but performing the following actions will gradually improve your credit: (a) reduce the amount of debt you owe; (b) pay bills on time; (c) don't open new credit cards unless you have to; and (d) manage your credit card charges responsibly. Also, consider seeking assistance from a credit counseling service. You can obtain a free credit report every 12 months from [annualcreditreport.com](http://annualcreditreport.com), which will allow you to track your credit history.

If you have been a victim of identity theft, it is recommended you submit to the Federal Trade Commission an Identity Theft Report, contact the Indiana Attorney General's ID Theft Unit, and contact the local law authority to report the theft. If possible, call the companies where you know the fraud occurred, notify their fraud department and ask them to freeze your accounts. You should also file a free fraud alert on your credit with Experian, TransUnion or Equifax. When you have an alert on your credit report, a business must verify your identity before it issues credit in your name. Contact information for the Federal Trade Commission, Indiana Attorney General ID Theft Unit, Indianapolis Police Department, Experian, Transunion and Equifax are listed below:

Federal Trade Commission  
Phone: 1-877-438-4338

Indiana Attorney General ID Theft Unit  
Website: [www.IndianaConsumer.com/IDTheft](http://www.IndianaConsumer.com/IDTheft)  
Phone: 1-800-382-5516

Indianapolis Police Department  
Phone: 317-327-3811

Experian  
Website: [Experian.com/fraudalert](http://Experian.com/fraudalert)  
Phone: 1-888-397-3742

TransUnion  
Website: [TransUnion.com/fraud](http://TransUnion.com/fraud)  
Phone: 1-800-680-7289

Equifax  
Website: [Equifax.com/CreditReportAssistance](http://Equifax.com/CreditReportAssistance)  
Phone: 1-888-766-0008

## **5: I cannot afford to pay my rent but have no money to get a new place, what should I do?**

As a renter, you are required to fulfill your end of the bargain and pay your rent. If you do not pay your rent, you could be evicted or removed from your home. Usually, you will get a written letter or phone call from your landlord stating that you owe him/her money prior to eviction. If you do not pay the rent you owe, landlord will bring a legal action against you to have you removed from the home.

If there is a court order, the landlord can remove you and your belongings from the home despite you not having a place to live after you are evicted. Sometimes talking to your landlord and explaining your situation may help. If you have a plan for paying your rent, the landlord may be more lenient with a payment schedule.

Rental assistance programs may be able to help you as well. For instance, if you live in Marion County, you should contact your township trustee. Here is the contact information for each township trustee:

Center Township Trustee  
863 Massachusetts Avenue  
Indianapolis, Indiana 46204  
(317) 633-3610

Decatur Township Trustee  
5410 South High School Road  
Indianapolis, Indiana 46221  
(317) 856-6600

Franklin Township Trustee  
6231 South Arlington Avenue  
Indianapolis, IN 46237  
(317) 780-1700

Lawrence Township Trustee  
9001 East 59th Street  
Suite 101  
Indianapolis, Indiana 46226  
(317) 545-7860

Perry Township Trustee  
4925 South Shelby Street  
Indianapolis, IN 46227  
(317) 788-4810

Pike Township Trustee  
5665 Lafayette Road, Suite C  
Indianapolis, Indiana 46254  
(317) 291-5801

Warren Township Trustee  
501 North Post Road  
Suite A  
Indianapolis, IN 46219  
(317) 897-2071

Washington Township Trustee  
5117 North Michigan Road  
Indianapolis, IN 46228  
(317) 252-5222

Wayne Township Trustee  
5401 West Washington Street  
Indianapolis, Indiana 46241  
(317) 241-4191

If you are a veteran, you may qualify for the Hoosiers Veterans Assistance Fund. It offers apartments, low income housing, some emergency rental support, loans for paying bills, and more. Please contact them at (317) 951-0688.

If you are part of a Child in Need of Services case through the Indiana Department of Child Services, the Department of Child Services may be able to assist with rent if your children live with you. Please contact them at 317-968-4300.

Additional community centers in central Indiana that may be able to help you are listed in question 16.

## **6: I need help making a formal request to my landlord to fix my apartment, what do I do? My landlord refused to make repairs on my apartment, can I withhold my rent payment? If I make the repairs, can I withhold rent payment? What if I have already withheld payment? How do I sue my landlord for not following through with the lease?**

Your landlord must keep your rental unit in a safe, clean, and livable condition, comply with health and housing codes and make all reasonable efforts to keep common areas in clean and proper condition. The landlord must provide and maintain utilities and equipment that are present in the property such as electrical systems, a reasonable supply of hot and cold water at all times, sanitation systems, heating, ventilating, and air conditioning including an adequate supply of heat at all times, and any appliances or elevators. A landlord, generally, should maintain the outlets, plumbing, toilets, heating, air conditioning, smoke detectors, and elevators, etc. Your landlord is obligated to perform these duties even if the lease states otherwise.

If you notice a problem with any of these things, you must notify your landlord and give your landlord a reasonable time to fix the issue. You must also let the landlord (or repair technicians) have access to the property to make repairs. Make sure to put the date on any notifications you give to your landlord, and be sure to keep a copy for yourself. The notice you send does not have to be a large or complicated document. A signed and dated letter to your landlord explaining the problem is one example. Take pictures of the problem areas in your rental dwelling and track of how many times you have requested repairs. Keep paying your rent so the Landlord does not have an option to evict you because of non-payment of rent. If you have already failed to pay the rent due, pay what is owed immediately so that you will not risk being evicted.

If you would like to draft the formal complaint yourself and don't have access to a computer, the Marion County Public Library provides free access to computers and internet. There is a nominal charge to print. The entities listed below may be able to assist you with writing the formal complaint as well:

The Neighborhood Christian Legal Clinic  
3333 North Meridian Street Suite 201  
Indianapolis, IN 46208  
Phone 317-429-4131

Indiana Legal Services, Inc.  
151 N. Delaware St.,  
Suite 1850  
Indianapolis, IN 46204  
Office 317-631-9410  
Intake 844-243-8570

Indianapolis Legal Aid Society, Inc.  
615 N. Alabama Street, Suite 122  
Indianapolis, Indiana 46204  
Phone 317-635-9538

If your landlord does not fix the issue(s) in a reasonable time, the law says you can sue. However, if you are in violation of the lease in any way, the landlord may try to evict you. For example, do not withhold rent or make repairs and deduct the cost of the repairs from your rent payments. Failure to pay your rent is grounds for eviction in most cases. Also, depending on the issue and what you want your landlord to do for you to fix it, you may not be able to sue in small claims court, so seeking the advice of an attorney is best. An attorney can provide information that may make the process much simpler and easier for you, and in many cases, you may not have to pay for the advice you receive. You

could also consider filing a claim yourself in the small claims court located in your township in Marion County. If you cannot afford the filing fee, there are forms you can fill out to request a waiver of this fee.

If you had to make repairs, you may be able to recover the amount spent to do so. Be cautious when paying for repairs – you never know what the landlord will reimburse you for, and whether a judge will order your landlord to reimburse you for your expenses. If you have not paid for the repairs, but feel that due to the unrepaired issues, you are not getting the full value of the rental property, you can sue the landlord. If you win in court, you may be entitled to some money.

## **7: My landlord called the Department of Child Services, the Department of Health, etc. on me and my family, can I do anything to stop this? Can I get my rent back?**

In the event the landlord is submitting false reports to various agencies, he or she may be threatening your family's living conditions and consequently, creating an uninhabitable situation. Under Indiana law, you may be able to terminate the lease on that ground. If damages to the rental property do not exceed your security deposit, you should get back a portion of that. It is unlikely that you can get your rent back. You might be able to show you have financial damages as a result of your landlord's false reports. If you have such evidence, you may be able to pursue those damages in small claims court.

Please note: if your landlord calls the Department of Child Services regarding you or your family, the Department of Child Services will initiate an investigation. False reports of child abuse or neglect could expose a landlord to civil and/or criminal liability. It is important to cooperate with the Department of Child Services during their investigation. Further, if the landlord calls the Department of Health and reports you or your family you can provide the Department of Health a response contesting the landlord's report. You can contact the Department of Health at 317-233-1325. If a legitimate issue is reported, remedy the issue to prevent the Department of Health from issuing the landlord a citation, who will then attempt to hold you liable for any costs of said citation. If your landlord fails to remedy a condition hazardous to your health, you can also call the Department of Health. If a health hazard is present, a landlord could face liability because they own and are technically responsible for any hazards on the property.

## **8: I violated my lease (examples might include: starting a fire in the apartment, bought a pet against the lease, had other people living with me), and now my landlord wants me to pay, what can I do to get out of it?**

Depending on the terms lease, you may be obligated to pay for violations of the lease. If you cause damage to the property, you are likely responsible for the amount of damages. You, as the lessor would also be responsible for those living with you and damages they cause. The landlord should provide you notice of the damage, the amount of damage, and should deduct that amount from your security deposit. If the landlord deducts from the security deposit, they are required to deliver to you an itemized list of damages and return to you the remaining amount of the security deposit. If the landlord does not provide you notice of damages, an argument can be made that the lack of notice constitutes an agreement by the landlord that no damages are due and the landlord must remit to you the full amount of the security deposit.

If the amount of damages exceeds the amount of the security deposit, the landlord may bring suit against you – typically, in small claims court. You may be able to settle the dispute with the landlord or present defenses such as the one mentioned above which, depending on the circumstances, could reduce the amount you owe.

## **9: My apartment has bed bugs and my landlord won't treat it, what can I do?**

Discovering a bed bug infestation can be considered a nuisance and should be addressed immediately. Importantly, both landlord and tenant are responsible for keeping the premises clean. You should read your lease carefully as your lease may require you to take the first steps. Also, check if your lease has a bedbug addendum. Sometimes these addendums allow the Landlord to decide whether the cost of treatment can be passed on to you as the tenant. Then, you should notify your landlord (orally and in writing), who is required to take action in a “reasonable amount of time.” To address bed bugs, it is reasonable for your landlord to take action immediately by hiring an exterminator – it could take 2-3 days before treatment begins, however. You should also keep track of how many times you contacted your landlord and how long it takes your landlord to respond. This information will be important if you end up having to sue your landlord.

If, after receiving notice, your landlord refuses to take any action, you should do everything in your power to exterminate the bed bugs. Keep track of all your expenses related to addressing the problem. For example, keep copies of all receipts for an exterminator, alternative living arrangements made during the treatment process, and any other related expenses. You should then notify your landlord (orally and in writing) of the exact amount of money you spent to address the problem. If your landlord is still uncooperative and will not reimburse the money you spent, you may consider suing your landlord.

You can sue your landlord to seek reimbursement for the cost of getting rid of the bed bugs. This does not mean that the court will automatically order the landlord to reimburse you. If your unit is the only one with bedbugs the landlord can make an argument that you or one of your guests caused the infestation therefore you are responsible for the treatment. If there are multiple units that have bedbugs, you have a better argument that the cost of treatment cannot be passed on to you as the tenant and that the problem was not caused by you or your guests. If you win the lawsuit, your landlord may also have to pay your legal fees and court costs. If you decide to sue your landlord, you must file all necessary documents in the township where your rental unit is located. For information on court location, see the township trustee information provided in **Question 5** above.

Lastly, if this or any other health threats are not fixed by the landlord, strongly consider contacting the Marion County Health Department – Neighborhood Health, Phone: 317-221-2150, and reporting the issue.

## **10: My landlord locked me out, shut off the utilities, and/or threw out my stuff, what are my remedies?**

Your landlord is not allowed to lock you out of the apartment, or otherwise interfere with your access to the property, **unless** you as the tenant have committed or threatened to commit “waste” to the property. The landlord will have to seek an emergency possessory order from the court in this circumstance. “Committing waste” means that your conduct will cause the landlord to suffer injury, loss, or damage to the property. However, not paying rent does not constitute committing waste. In other words, if you miss a rent payment, your landlord still must follow the law, which does not allow him/her to change the locks without notice. Similarly, landlords are not allowed to turn off your utilities **unless**: (1) you abandon the property; **and** (2) the utilities are in the landlord’s name.

If the landlord has wrongly locked you out or turned off the utilities, you may need to sue your landlord. If you are locked out, you may be able to sue to obtain “emergency possessory relief” of the property, which means the court will order your landlord to let you back into the property. If your utilities were wrongly shut off and you file suit, you may be entitled to an award of punitive damages. For any questions about filing suit in this type of emergency, contact your township trustee (see **Question 5** above) or township small claims court.

Also, your landlord does not have unlimited authority to remove your personal property (“your stuff”). Rather, your landlord must ask a court for permission before removing or otherwise exercising control over your personal property. If the court allows your landlord to remove your property, your landlord is supposed to store your property in a warehouse or similar storage area. If this happens, you will be responsible for paying the warehouse/storage owner to reclaim your property. However, you are allowed by law to reclaim – at no cost – “exempt” property, which includes the following:

- A week’s supply of clothing
- Blankets
- Items necessary for a minor’s care and schooling
- Medical necessities
- Property used in your trade or business

If your landlord does not act according to the description above, you should contact your local township trustee office for additional information on suing your landlord, which may allow you to recover money for any damage to your personal property.

## **11: My landlord won't give me my security deposit back even though I deserve it, what are my remedies?**

For starters, contact your landlord and discuss the situation directly. In many cases, it may be simply an honest mistake that can be easily remedied with a phone call. Write down when you called, who you spoke with, and a short summary of what was said. If possible, have another person (who is at least 18 years old) listen in on the call with you. Doing these things may be helpful later in court when you are trying to convince a judge that your landlord has not complied with the law.

In Indiana, landlords are required to return your security deposit in full unless you have unpaid rent, have damaged the property beyond ordinary “wear and tear,” have unpaid utility, sewer, and other such charges that you agreed to pay when you signed the lease, or have failed to comply with the terms of your lease resulting in additional costs such as fines, fees, or attorney costs for the landlord. Your landlord must either return your security deposit in full within 45 days after you move out and provide him/her your new address, or deliver to you a list showing each separate amount of money your landlord is not returning, and their reason for keeping it from you. If 45 days pass after you have furnished your new mailing address and your landlord has not either given back the full deposit or provided the necessary explanation, your landlord may be required to return the full security deposit immediately.

If your landlord fails to comply with these requirements, you may be able sue your landlord to recover the part of your security deposit your landlord owes you, plus reasonable attorney’s fees and court costs that may arise as a result. In most cases, you can file suit in the small claims court located in the township where the property you rented is located. It is relatively inexpensive to file a lawsuit in small claims court, a lawyer is not required, and your case is typically heard fairly quickly by a judge (there are no juries).

## **12: My landlord is suing me over unpaid rent and/or damages to the apartment, what do I do?**

If possible, discuss your situation with an attorney as soon as you find out that you are being sued. An attorney can provide information that may simplify the legal process, sometimes at little or no cost. Landlords usually sue in small claims court, unless the amount of money involved is above \$6,000 (\$8,000 in Marion County).

In small claims court, you are not required to retain a lawyer, and cases are typically heard fairly quickly by a judge (there are no juries). Always be present in the court room when asked to appear, even if you are not sure what you will say. Landlords sometimes get larger judgments because tenants do not appear, even if the failure to appear was an honest mistake.

The judge will determine if you are liable for unpaid rent or damages and will listen to you and your landlord as you each explain your positions. The conversation is informal, and the judge usually issues a ruling on the same day. Be courteous with the judge and other court employees, and answer any questions the judge may ask as clearly and directly as you can. Bring documents, pictures, copies of receipts, utility or bank statements, or any other information that will help the judge understand your position. If you believe you are not behind on your rent, get copies of cancelled checks, bank statements, or other documents showing that you paid the rent, and when it was paid. You can also bring witnesses with you as well to help explain your situation. Do not plan to talk directly to your landlord during the trial unless the judge asks you to. If English is a second language for you, it may be wise to notify the Court and request a court-appointed interpreter or bring a friend to interpret for you.

## **13: I am in a domestic violence relationship that I need to get out of. Can I break my lease?**

Indiana extends special protections to tenants who are victims of domestic violence. To potentially get out of a lease, you need a civil order for protection issued or recognized by a court that restrains a perpetrator from contact with you or a criminal no contact order that restrains a perpetrator from contact with you. The landlord cannot retaliate against you for being a victim of domestic violence.

You can terminate your lease by giving a written notice of termination to the landlord at least 30 days before the termination date stated in the notice. The written notice required must include a copy of:

1. A civil order for protection issued or recognized by a court that restrains the perpetrator from contact with you;  
or
2. A criminal no contact order that restrains the perpetrator from contact with you; and
3. A safety plan which must satisfy the following:
  - a. The plan must be dated not more than 30 days before the date on which you provide the written notice to the landlord.
  - b. The plan must provide an accredited domestic violence program.
  - c. The plan must recommend relocation of the protected individual.
  - d. A domestic violence advocate can assist you with writing this plan or write a letter stating you have a safety plan.

You will be responsible for rent and other expenses due under the rental agreement prorated to the effective date of the termination of the lease and you need to pay it at the time payment for rent would have been due under your lease. You are not responsible for any other rent or fees only because of the early termination. You are entitled to deposit returns and other refunds from the landlord once your lease is terminated.

Upon request, your landlord has to change the locks of your unit and provide you new keys no later than 24 hours after you provide the landlord with a copy of a court order restraining the perpetrator from contact with you. You will need to reimburse the landlord for the actual expense incurred by the landlord in changing the locks. If the landlord fails to change the locks within this timeframe you can have the locks changed without Landlord's permission and the landlord must reimburse you for the actual expenses incurred by you to have the locks changed. You will need to give a key to the new locks to the landlord no later than 24 hours after the locks have been changed.

The perpetrator who is a tenant and who is excluded from a dwelling unit under a court order remains liable under the lease with other adult tenants of the dwelling unit for rent and for cost of damages to the dwelling unit.

## **14: I believe that my landlord is discriminating against me based upon my race, religion, mental health or physical disability, what should I do?**

You can file a complaint online (<https://secure.in.gov/apps/icrc/discrimination>) or submit a complaint with the Indiana Civil Rights Commission. Their mailing address is:

Indiana Civil Rights Commission  
100 North Senate Ave.  
Indianapolis, IN 46204.

You can also call, write or visit the Commission within 365 days of the date in which the alleged act of discrimination occurred and describe the situation you feel was discriminatory. An experienced Intake Specialist will listen, advise, and assist you accordingly. If you encounter problems filing a complaint you can also contact the Commission at 1-800-628-2909.

The complaint process is as follows:

- Filing a complaint – You must file a complaint with the Commission within 365 days of the date the alleged act of discrimination took place. Once your complaint is processed, you will be advised of your rights and responsibilities.
- Mediation – This is a process in which an impartial person helps parties resolve their dispute prior to a thorough investigation.
- Investigation – If the dispute cannot be resolved through mediation, the Commission will conduct a full investigation that is objective, timely and efficient.
- Determination – A determination is issued indicating whether there is adequate evidence of discrimination.
- Notification – You will be notified of the Commission’s determination and will receive instructions on how to seek the remedies provided for under the law, which could result in a hearing or civil action in a court of law.

The Fair Housing Center of Central Indiana also investigates housing discrimination cases. Their contact information is:

The Fair Housing Center of Central Indiana  
445 North Pennsylvania St.,  
Ste 811  
Indianapolis, IN 46204  
Phone: 317-644-0673

## **15: If I need to go to court but cannot understand English, can a friend or family member interpret for me?**

If you do not understand English, Indiana courts have the obligation to provide you with a certified interpreter. Let the judge or court staff know you need one and one will be available to interpret for you. This will not cost you anything.

## **16: Community Centers that can provide you with assistance or more guidance in central Indiana:**

### **Christamore House**

502 N. Tremont St  
Indianapolis, IN 46222  
Phone: (317) 635-7211  
Fax: (317) 631-1388

### **Hawthorne Community Center**

2440 W. Ohio St  
Indianapolis, IN 46222  
Phone: (317) 637-4312  
Fax: (317) 637-8216

### **Community Alliance of the Far Eastside (CAFÉ)**

8902 E 38th Street  
Indianapolis, IN 46226  
Phone: (317) 890-3288  
Fax: (317) 898-4397

### **John Boner Neighborhood Centers**

2236 E. 10th St  
Indianapolis, IN 46201  
Phone: (317) 633-7211  
Fax: (317) 633-3006

### **Concord Neighbor Center**

1310 S. Meridian St  
Indianapolis, IN 46225  
Phone: (317) 637-4376  
Fax: (317) 637-4380

### **La Plaza Inc.**

8902 E. 38th St  
Indianapolis, IN 46226  
Phone: (317) 890-3292  
Fax: (317) 890-4396

### **Flanner House**

2424 Dr. Martin Luther King, Jr. Drive  
Indianapolis, IN 46208  
Phone: (317) 925-4231  
Fax: (317) 920-4461

### **Martin Luther King Multi-Service Center**

40 W. 40th St  
Indianapolis, IN 46208  
Phone: (317) 923-4581  
Fax: (317) 923-4583

### **Fay Biccard Glick Neighborhood Center at**

#### **Crooked Creek**

2990 W. 71st St  
Indianapolis, IN 46268  
Phone: (317) 293-2659  
Fax: (317) 293-2661

### **Mary Rigg Neighborhood Center**

1920 W. Morris St  
Indianapolis, IN 46221  
Phone: (317) 639-6106  
Fax: (317) 639-2782

**Forest Manor Multi-Service Center**

5603 E. 38th St  
Indianapolis, IN 46218  
Phone: (317) 545-1204  
Fax: (317) 545-3096

**Edna Martin Christian Center**

2605 E. 25th Street  
Indianapolis, IN 46218  
Phone: (317) 637-3776

**Southeast Community Services**

901 Shelby Street  
Indianapolis, IN 46203  
Phone: (317) 510.0222  
FAX: (317) 236.7408



**Indianapolis Bar Association**  
135 N. Pennsylvania St., Suite 1500  
Indianapolis, IN 46220  
(317) 269-2000

**[www.indybar.org](http://www.indybar.org)**