ARTICLE 2. FAIR HOUSING COMPLAINTS

Rule 1. General Information

910 IAC 2-1-1 Scope
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 1. (a) It is the policy of the ICRC to provide for fair housing throughout the state of Indiana. No person shall be subjected to discrimination because of race, color, religion, sex, handicap, familial status, or national origin in the sale, rental, or advertising of a dwelling, in the provision of brokerage services, or in the availability of a residential real estate related transaction.

(b) This article provides the ICRC's interpretation of the coverage and application of IC 22-9.5 regarding discrimination related to the sale or rental of a dwelling, the provision of services in connection therewith, and the availability of a residential real estate related transaction. (Civil Rights Commission; 910 IAC 2-1-1; filed Aug 20, 1993, 5:00 p.m.: 17 IR 11; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 200711128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-1-2 Definitions
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 2. The following definitions apply throughout this article:
(1) "Director" means the director of the Indiana civil rights commission or a designee.
(2) "ICRC" means the Indiana civil rights commission.
(3) "Handicap" or "handicapped" means disabled or disability.

Rule 2. Discriminatory Housing Practices

910 IAC 2-2-1 Real estate practices prohibited
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-5

Sec. 1. (a) This rule provides ICRC's interpretation of conduct that is unlawful housing discrimination under IC 22-9.5-5. (b) It shall be unlawful to do the following:
(1) Refuse to sell or rent a dwelling after a bona fide offer has been made, refuse to negotiate for the sale or rental of a dwelling because of race, color, religion, sex, familial status, or national origin, or discriminate in the sale or rental of a dwelling because of handicap.
(2) Discriminate in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection with the sale or rental, because of race, color, religion, sex, handicap, familial status, or national origin.
(3) Engage in any conduct relating to the provision of housing which otherwise makes unavailable or denies dwellings to persons because of race, color, religion, sex, handicap, familial status, or national origin.
(4) Make, print, or publish, or cause to be made, printed, or published, any notice, statement, or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin.
(5) Represent to any person because of race, color, religion, sex, handicap, familial status, or national origin that a dwelling is not available for sale or rental when such dwelling is in fact available.
(6) Engage in blockbusting practices, as described in section 7 of this rule, in connection with the sale or rental of dwellings because of race, color, religion, sex, handicap, familial status, or national origin.
(7) Deny access to, or membership or participation in, or discriminate against any person in his or her access to, or membership
or participation in, any multiple-listing service, real estate brokers' association, or other service organization or facility relating to the business of selling or renting a dwelling or in the terms or conditions or membership or participation, because of race, color, religion, sex, handicap, familial status, or national origin.

(c) The application of IC 22-9.5 with respect to any person with a handicap is discussed in 910 IAC 2-3. (Civil Rights Commission; 910 IAC 2-2-1; filed Aug 20, 1993, 5:00 p.m.: 17 IR 12; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-2-2 Unlawful refusal to sell, rent, or negotiate for the sale or rental

Sec. 2. (a) It shall be unlawful for a person to refuse:
(1) to sell or rent a dwelling to a person who has made a bona fide offer because of race, color, religion, sex, familial status, or national origin; or
(2) to refuse to negotiate with a person for the sale or rental of a dwelling because of race, color, religion, sex, familial status, or national origin.

(b) It shall be unlawful for a person to discriminate against any person in the sale or rental of a dwelling because of handicap.

(c) Prohibited actions under this section include, but are not limited to, the following:
(1) Failing to accept or consider a bona fide offer because of race, color, religion, sex, handicap, familial status, or national origin.
(2) Refusing to sell or rent a dwelling to, or to negotiate for the sale or rental of a dwelling with, any person because of race, color, religion, sex, handicap, familial status, or national origin.
(3) Imposing different sales prices or rental charges for the sale or rental of a dwelling upon any person because of race, color, religion, sex, handicap, familial status, or national origin.
(4) Using different qualification criteria, applications, or sale or rental standards or procedures such as:
   (A) income standards;
   (B) application requirements;
   (C) application fees;
   (D) credit analyses;
   (E) sale or rental approval procedures; or
   (F) other requirements;
   because of race, color, religion, sex, handicap, familial status, or national origin.
(5) Evicting tenants because of their race, color, religion, sex, handicap, familial status, or national origin or because of the race, color, religion, sex, handicap, familial status, or national origin of a tenant's guest.


910 IAC 2-2-3 Discrimination in terms, conditions, privileges, services, and facilities

Sec. 3. (a) It shall be unlawful to impose different terms, conditions, or privileges relating to the sale or rental of a dwelling or to deny or limit services or facilities in connection with the sale or rental of a dwelling because of race, color, religion, sex, handicap, familial status, or national origin.

(b) Prohibited actions under this section include, but are not limited to, the following:
(1) Using different provisions in a lease or contract of sale, such as those relating to rental charges, security deposits, and terms of a lease and those relating to down payment and closing requirements because of race, color, religion, sex, handicap, familial status, or national origin.
(2) Failing or delaying maintenance or repairs of sale or rental dwellings because of race, color, religion, sex, handicap, familial status, or national origin.
(3) Failing to process an offer for the sale or rental of a dwelling or to communicate an offer accurately because of race, color, religion, sex, handicap, familial status, or national origin.
(4) Limiting the use of privileges, services, or facilities associated with a dwelling because of race, color, religion, sex, handicap, familial status, or national origin or an owner, tenant, or person associated with him or her.
(5) Denying or limiting services or facilities in connection with the sale or rental of a dwelling because a person failed or refused to provide sexual favors.


910 IAC 2-2-4 Other prohibited sale and rental conduct

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 4. (a) It shall be unlawful:
(1) to restrict or attempt to restrict the choices of a person by word or conduct in connection with seeking, negotiating for, buying, or renting a dwelling so as to perpetuate, or tend to perpetuate, segregated housing patterns; or
(2) to discourage or obstruct choices in a community, neighborhood, or development;
because of race, color, religion, sex, handicap, familial status, or national origin.

(b) It shall be unlawful to engage in any conduct relating to the provision of housing or of services and facilities in connection therewith that otherwise makes unavailable or denies dwellings to any person because of race, color, religion, sex, handicap, familial status, or national origin.

(c) Prohibited actions under section 1 of this rule, which are generally referred to as unlawful steering practices, include, but are not limited to, the following:
(1) Discouraging any person from inspecting, purchasing, or renting a dwelling because of race, color, religion, sex, handicap, familial status, or national origin or because of the race, color, religion, sex, handicap, familial status, or national origin of any person in a community, neighborhood, or development.
(2) Discouraging the purchase or rental of a dwelling because of race, color, religion, sex, handicap, familial status, or national origin by exaggerating drawbacks or failing to inform any person of desirable features of a dwelling or of a community, neighborhood, or development.
(3) Communicating to any prospective purchaser that he or she would not be comfortable or compatible with existing residents of a community, neighborhood, or development because of race, color, religion, sex, handicap, familial status, or national origin.
(4) Assigning any person to a particular section of a community, neighborhood, or development, or to a particular floor of a building, because of race, color, religion, sex, handicap, familial status, or national origin.
(d) Prohibited activities relating to dwellings under section 2 of this rule include, but are not limited to, the following:
(1) Discharging or taking other adverse action against an employee, broker, or agent because he or she refused to participate in a discriminatory housing practice.
(2) Employing codes or other devices to segregate or reject applicants, purchasers, or renters:
   (A) refusing to take or to show listings of dwellings in certain areas because of race, color, religion, sex, handicap, familial status, or national origin; or
   (B) refusing to deal with certain brokers or agents because they or one (1) or more of their clients are of a particular race, color, religion, sex, handicap, familial status, or national origin.
(3) Denying or delaying processing an application made by a purchaser or renter or refusing to approve such a person for occupancy in a cooperative or condominium dwelling because of race, color, religion, sex, handicap, familial status, or national origin.
(4) Refusing to provide municipal services or property or hazard insurance for dwellings or providing such services or insurance differently because of race, color, religion, sex, handicap, familial status, or national origin.
910 IAC 2-2-5 Discriminatory advertisements, statements, and notices

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 5. (a) It shall be unlawful to make, print, or publish or cause to be made, printed, or published, any notice, statement, or advertisement with respect to the sale or rental of a dwelling which indicates any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.

(b) The prohibition in this section shall apply to all written or oral notices or statements by a person engaged in the sale or rental of a dwelling. Written notices and statements include any applications, flyers, brochures, deeds, signs, banners, posters, billboards, or documents used with respect to the sale or rental of a dwelling.

(c) Discriminatory notices, statements, and advertisements include, but are not limited to, the following:

1. Using words, phrases, photographs, illustrations, symbols, or forms which convey that dwellings are available or not available to a particular group of persons because of race, color, religion, sex, handicap, familial status, or national origin.
2. Expressing to agents, brokers, employees, prospective sellers, renters, or any other person a preference for or limitation on any purchaser or renter because of race, color, religion, sex, handicap, familial status, or national origin.
3. Selecting media or locations for advertising the sale or rental of a dwelling which denies particular segments of the housing market information about housing opportunities because of race, color, religion, sex, handicap, familial status, or national origin.
4. Refusing to publish advertising for the sale or rental of a dwelling or requiring a different charge or term for such advertising because of race, color, religion, sex, handicap, familial status, or national origin.

(d) 910 IAC 2-7 provides information to assist a person in advertising a dwelling in a nondiscriminatory manner and describes matters the ICRC will review in evaluating compliance with IC 22-9.5 and in investigating complaints alleging discriminatory housing practices involving advertising.

910 IAC 2-2-6 Discriminatory representations on the availability of dwellings

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 6. (a) It shall be unlawful to provide inaccurate or untrue information about the availability of a dwelling for sale or rental because of race, color, religion, sex, handicap, familial status, or national origin.

(b) Prohibited actions under this section include, but are not limited to, the following:

1. Indicating through words or conduct that a dwelling which is available for inspection, sale, or rental has been sold or rented because of race, color, religion, sex, handicap, familial status, or national origin.
2. Representing that covenants or other deed, trust, or lease provisions which purport to restrict the sale or rental of a dwelling because of race, color, religion, sex, handicap, familial status, or national origin preclude the sale or rental of such dwelling to a person.
3. Enforcing covenants or other deed, trust, or lease provisions which preclude the sale or rental of a dwelling to any person because of race, color, religion, sex, handicap, familial status, or national origin.
4. Limiting information, by word or conduct, regarding suitably priced dwellings available for inspection, sale, or rental because of race, color, religion, sex, handicap, familial status, or national origin.
5. Providing false or inaccurate information regarding the availability of a dwelling for sale or rental to any person, including testers, regardless of whether such person is actually seeking housing because of race, color, religion, sex, handicap, familial status, or national origin.
910 IAC 2-2-7 Blockbusting

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 7. (a) It shall be unlawful, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, familial status, or national origin or with a handicap.

(b) In establishing a discriminatory housing practice under this section, it is not necessary that there was in fact profit as long as profit was a factor for engaging in the blockbusting activity.

(c) Prohibited actions under this section include, but are not limited to, the following:

1. Engaging, for profit, in conduct (including an uninvited solicitation for a listing) which conveys to a person that a neighborhood is undergoing or is about to undergo a change in the race, color, religion, sex, handicap, familial status, or national origin of a person residing in it, in order to encourage a person to offer a dwelling for sale or rental.

2. Encouraging, for profit, any person to sell or rent a dwelling through an assertion that the entry or prospective entry of a person of a particular race, color, religion, sex, handicap, familial status, or national origin can or will result in undesirable consequences for the project, neighborhood, or community such as any of the following:
   (A) Lowering property values.
   (B) An increase in criminal or antisocial behavior.
   (C) A decline in the quality of schools or other services or facilities.

910 IAC 2-2-8 Discrimination in the provision of brokerage services

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 8. (a) It shall be unlawful:

1. to deny any person access to or membership or participation in any multiple-listing service, real estate brokers' organization, or other service, organization, or facility relating to the business of selling or renting dwellings; or

2. to discriminate against any person in the terms or conditions of such access, membership, or participation; because of race, color, religion, sex, handicap, familial status, or national origin.

(b) Prohibited actions under this section include, but are not limited to, the following:

1. Setting different fees for access to or membership in a multiple-listing service because of race, color, religion, sex, handicap, familial status, or national origin.

2. Denying or limiting benefits accruing to members in a real estate brokers' organization because of race, color, religion, sex, handicap, familial status, or national origin.

3. Imposing different standards or criteria for membership in a real estate sales or rental organization because of race, color, religion, sex, handicap, familial status, or national origin.

4. Establishing geographic boundaries or office location or residence requirements for access to or membership or participation in any multiple-listing service, real estate brokers' organization, or other service, brokers' organization, or facility relating to the business of selling or renting a dwelling because of race, color, religion, sex, handicap, familial status, or national origin.


910 IAC 2-2-9 Discrimination in residential real estate related transactions
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-5-6

Sec. 9. (a) This section provides ICRC's interpretation of the conduct that is unlawful housing discrimination under IC 22-9.5-5-6.
(b) It shall be unlawful for any person or other entity whose business includes engaging in a residential real estate related transaction to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction because of race, color, religion, sex, handicap, familial status, or national origin. (Civil Rights Commission; 910 IAC 2-2-9; filed Aug 20, 1993, 5:00 p.m.: 17 IR 15; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-2-10 "Real estate related transaction" defined
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 10. As used in this rule, "residential real estate related transaction" means the following:
(1) Making or purchasing a loan or providing other financial assistance for:
   (A) purchasing, constructing, improving, repairing, or maintaining a dwelling; or
   (B) securing residential real estate.
(2) Selling, brokering, or appraising residential real property.

910 IAC 2-2-11 Discrimination in making a loan and providing other financial assistance
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 11. (a) It shall be unlawful for any person or entity whose business includes engaging in a residential real estate related transaction to discriminate against any person in making available a loan or other financial assistance for a dwelling, or a loan or other financial assistance which is to be secured by dwelling, because of race, color, religion, sex, handicap, familial status, or national origin.
(b) Prohibited practices under this section include, but are not limited to, the following:
   (1) Failing or refusing to provide to any person in connection with a residential real estate related transaction information regarding the availability of loans or other financial assistance, application requirements, procedures, or standards for the review and approval of loans or financial assistance.
   (2) Providing information which is inaccurate or different from that provided others because of race, color, religion, sex, handicap, familial status, or national origin.

910 IAC 2-2-12 Discrimination in purchasing loans
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 12. (a) It shall be unlawful for any person or entity engaged in purchasing loans or other debts or securities which support the purchase, construction, improvement, repair, or maintenance of a dwelling or which are secured by residential real estate:
(1) to refuse to purchase such loans, debts, or securities; or
(2) to impose different terms or conditions for such purchases;

because of race, color, religion, sex, handicap, familial status, or national origin.

(b) Unlawful conduct under this section includes, but is not limited to, the following:
(1) Purchasing loans or other debts or securities which relate to or are secured by dwellings in certain communities or neighborhoods but not in others because of race, color, religion, sex, handicap, familial status, or national origin of persons in such neighborhoods or communities.
(2) Pooling or packaging loans or other debts or securities which relate to or are secured by dwellings differently because of race, color, religion, sex, handicap, familial status, or national origin.
(3) Imposing or using different terms or conditions on marketing or selling securities issued on the basis of loans or other debts or securities which relate to or are secured by dwellings because of race, color, religion, sex, handicap, familial status, or national origin.

(c) This section does not prevent consideration in purchasing a loan of factors justified by business necessity, including requirements of federal law, relating to a transaction's financial security or to protection against default or reduction of the value of the security. Thus, this section does not preclude consideration employed in a normal and prudent transaction, provided that no such factor may in any way relate to race, color, religion, sex, handicap, familial status, or national origin. (Civil Rights Commission; 910 IAC 2-2-12; filed Aug 20, 1993, 5:00 p.m.: 17 IR 16; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910707566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-2-13 Discrimination in terms and conditions for making available loans or other financial assistance

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 13. (a) It shall be unlawful for any person or entity engaged in making a loan or other financial assistance relating to the purchase, construction, improvement, repair, or maintenance of a dwelling or which is secured by residential real estate to impose different terms or conditions for the availability of such a loan or other financial assistance because of race, color, religion, sex, handicap, familial status, or national origin.

(b) Unlawful conduct under this section includes, but is not limited to, the following:
(1) Using different policies, practices, or procedures in evaluating or determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of race, color, religion, sex, handicap, familial status, or national origin.
(2) Determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration, or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate because of race, color, religion, sex, handicap, familial status, or national origin. (Civil Rights Commission; 910 IAC 2-2-13; filed Aug 20, 1993, 5:00 p.m.: 17 IR 16; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910707566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-2-14 Unlawful practices in selling, brokering, or appraising residential real property

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 14. (a) It shall be unlawful for any person or other entity whose business includes engaging in selling, brokering, or appraising residential real property to discriminate against any person in making available such services, or in the performance of such services, because of race, color, religion, sex, handicap, familial status, or national origin.

(b) As used in this rule, "appraisal" means an estimate or opinion of the value of specified residential real property made in a business context in connection with the sale, rental, financing, or refinancing of a dwelling or in connection with any activity that otherwise affects the availability of a residential real estate related transaction, whether the appraisal is oral, written, or transmitted formally or informally. The appraisal includes all written comments and other documents submitted as support for the estimate or
Rule 3. Handicaps; Prohibition Against Discrimination

910 IAC 2-3-1 Purpose
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-5-5

Sec. 1. The purpose of this rule is to effectuate IC 22-9.5-5-5. (Civil Rights Commission; 910 IAC 2-3-1; filed Aug 20, 1993, 5:00 p.m.: 17 IR 17; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-3-2 Definitions
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 2. The following definitions apply throughout this rule:
(1) "Accessible", when used with respect to the public and common use areas of a building containing covered multiple-family dwellings, means that the public or common use area of the building can be approached, entered, and used by individuals with physical handicaps. "readily accessible to and usable by" is synonymous with accessible. A public or common use area that complies with the appropriate requirements of ANSI A117.1 or a comparable standard is accessible within the meaning of this subdivision.
(2) "Accessible route" means a continuous, unobstructed path connecting accessible elements and spaces in a building or within a site that can be negotiated by a person with a severe disability using a wheelchair and that is also safe for and usable by people with other disabilities. Interior accessible routes may include corridors, floors, ramps, elevators, and lifts. Exterior accessible routes may include parking access aisles, curb ramps, walks, ramps, and lifts. A route that complies with the appropriate requirements of ANSI A117.1 or a comparable standard is an accessible route.
(3) "ANSI A117.1" means the 1992 edition of the American National Standard for buildings and facilities providing accessibility and usability for physically handicapped people (ANSI A117.1-1992). Copies may be obtained from American National Standards Institute, Inc., 11 West 42nd Street, New York, New York 10036. Copies may be inspected at the Indiana Civil Rights Commission, Indiana Government Center-North, 100 North Senate Avenue, Room 103, Indianapolis, Indiana 46204.
(4) "Building" means a structure, facility, or portion thereof that contains or serves one (1) or more dwelling units.
(5) "Building entrance on an accessible route" means an accessible entrance to a building that is connected by an accessible route to public transportation stops, accessible parking and passenger loading zones, or public streets or sidewalks, if available. A building entrance that complies with ANSI A117.1 or a comparable standard complies with this subdivision.
(6) "Common use areas" means rooms, spaces, or elements inside or outside a building that are made available for the use of residents of a building or the guests thereof. These areas include the following:
(A) Hallways.
(B) Lounges.
(C) Lobbies.
(D) Laundry rooms.
(E) Refuse rooms.
(F) Mail rooms.
(G) Recreational areas.
(H) Passageways among and between buildings.

(7) "Controlled substance" means any drug or other substance or immediate precursor included in the definition in Section 102 of the Controlled Substances Act (21 U.S.C. 802).

(8) "Covered multiple-family dwellings" means buildings consisting of the following:
   (A) Four (4) or more dwelling units if such buildings have one (1) or more elevators.
   (B) Two (2) ground floor dwelling units in other buildings consisting of four (4) or more dwelling units.

(9) "Dwelling unit" means a single unit of residence for a family or one (1) or more persons. The following are examples of dwelling units:
   (A) A single-family home.
   (B) An apartment unit within an apartment building.
   (C) Any other type of dwelling in which sleeping accommodations are provided but toileting or cooking facilities are shared by occupants of more than one (1) room or portion of the dwelling.
   (D) Rooms in which people sleep, for example, dormitory rooms and sleeping accommodations in shelters intended for occupancy as a residence for homeless persons.

(10) "Entrance" means any access point to a building or portion of a building used by a resident for the purpose of entering.

(11) "Exterior" means all areas of the premises outside an individual dwelling unit.

(12) "First occupancy" means a building that has never before been used for any purpose.

(13) "Ground floor" means a floor of a building with an entrance on an accessible route. A building may have more than one ground floor.

(14) "Handicap" means, with respect to a person:
   (A) a physical or mental impairment which substantially limits one (1) or more major life activities;
   (B) a record of such an impairment; or
   (C) being regarded as having such impairment.

The term does not include current illegal use of or addiction to a controlled substance. For purposes of this subdivision, an individual shall not be considered to have a handicap solely because that individual is a transvestite.

(15) "Has a record of such an impairment" means the person has a history of, or has been misclassified as having, a mental or physical impairment that substantially limits one (1) or more major life activities.

(16) "Interior" means the spaces, parts, components, or elements of an individual dwelling unit.

(17) "Is regarded as having an impairment" means the person has:
   (A) a physical or mental impairment that does not substantially limit one (1) or more major life activities, but that is treated by another person as constituting such a limitation;
   (B) a physical or mental impairment that substantially limits one (1) or more major life activities only as a result of the attitudes of others toward such impairment; or
   (C) none of the impairments defined in subdivision (20) but is treated by another person as having such an impairment.

(18) "Major life activities" means functions such as the following:
   (A) Caring for one's self.
   (B) Performing manual tasks.
   (C) Walking.
   (D) Seeing.
   (E) Hearing.
   (F) Speaking.
   (G) Breathing.
   (H) Learning.
   (I) Working.

(19) "Modification" means any change to the public or common use areas of a building or any change to a dwelling unit.

(20) "Physical or mental impairment" includes either of the following:
(A) Any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one (1) or more of the following body systems:
   (i) Neurological.
   (ii) Musculoskeletal.
   (iii) Special sense organs.
   (iv) Respiratory including speech organs.
   (v) Cardiovascular.
   (vi) Reproductive.
   (vii) Digestive.
   (viii) Genito-urinary.
   (ix) Hemic and lymphatic.
   (x) Skin.
   (xi) Endocrine.

(B) Any mental or psychological disorder, such as mental retardation, organic brain syndrome, emotional or mental illness, and specific learning disabilities. The term includes, but is not limited to, such diseases and conditions as follows:
   (i) Orthopedic.
   (ii) Visual.
   (iii) Speech and hearing impairments.
   (iv) Cerebral palsy.
   (v) Autism.
   (vi) Epilepsy.
   (vii) Muscular dystrophy.
   (viii) Multiple sclerosis.
   (ix) Cancer.
   (x) Heart disease.
   (xi) Diabetes.
   (xii) Human immunodeficiency virus infection.
   (xiii) Mental retardation.
   (xiv) Emotional illness.
   (xv) Drug addiction, other than addiction caused by current illegal use of a controlled substance.
   (xvi) Alcoholism.

(21) "Premises" means the interior or exterior spaces, parts, components, or elements of a building, including individual dwelling units and the public and common use areas of a building.
(22) "Public use areas" means interior or exterior rooms or spaces of a building that are made available to the general public.
   Public use may be provided at a building that is privately or publicly owned.
(23) "Site" means a parcel of land bounded by a property line or a designated portion of a public right-of-way.

910 IAC 2-3-3 General prohibitions
  Authority:  IC 22-9.5-4-2
  Affected:  IC 22-9.5

Sec. 3. (a) It shall be unlawful to discriminate in the sale or rental, or to otherwise make unavailable or deny, a dwelling to any buyer or renter because of a handicap of:
   (1) the buyer or renter;
   (2) a person residing in or intending to reside in the dwelling after it is so sold, rented, or made available; or
   (3) any person associated with the buyer or renter.
(b) It shall be unlawful to discriminate against any person in the terms, conditions, or privileges of the sale or rental of a dwelling, or in the provision of services or facilities in connection with such dwelling, because of a handicap of:

1. the buyer or renter;
2. a person residing in or intending to reside in that dwelling after it is so sold, rented, or made available; or
3. any person associated with the buyer or renter.

(c) It shall be unlawful to make an inquiry to determine whether an applicant for a dwelling (a person intending to reside in the dwelling after it is so sold, rented, or made available or any person associated with such person) has a handicap or to make an inquiry as to the nature or severity of a handicap of such person. However, this subsection does not prohibit the following inquiries, provided these inquiries are made of all applicants, whether or not they have handicaps:

1. Inquiry into an applicant's ability to meet the requirements of ownership or tenancy.
2. Inquiry to determine whether an applicant is qualified for a dwelling available only to a person with handicaps or to a person with a particular type of handicap.
3. Inquiry to determine whether an applicant for a dwelling is qualified for a priority available to a person with handicaps or a person with a particular type of handicap.
4. Inquiry to determine whether an applicant for a dwelling is a current illegal abuser or addict of a controlled substance.
5. Inquiry to determine whether an applicant has been convicted of illegal manufacture or distribution of a controlled substance.

(d) Nothing in this section requires that a dwelling be made available to an individual whose tenancy would constitute a direct threat to the health or safety of other individuals or would result in substantial physical damage to the property of others. (Civil Rights Commission; 910 IAC 2-3-3; filed Aug 20, 1993, 5:00 p.m.: 17 IR 18; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-3-4 Reasonable modifications of existing premises

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 4. (a) It shall be unlawful for any person to refuse to permit, at the expense of a handicapped person, reasonable modifications of existing premises, occupied or to be occupied by a handicapped person, if the proposed modifications may be necessary to afford the handicapped person full enjoyment of the premises of a dwelling. In the case of a rental, the landlord may, where it is reasonable to do so, condition permission for a modification on the renter agreeing to restore the interior of the premises to the condition that existed before the modification, reasonable wear and tear excepted. The landlord may not increase for handicapped persons any customarily required security deposit. However, where it is necessary in order to ensure with reasonable certainty that funds will be available to pay for restoration at the end of the tenancy, the landlord may negotiate as part of such a restoration agreement a provision requiring that the tenant pay into an interest bearing escrow account, over a reasonable period, a reasonable amount of money not to exceed the cost of restoration. The interest in any such account shall accrue to the benefit of the tenant.

(b) A landlord may condition permission for a modification on the renter providing a reasonable description of the proposed modifications as well as reasonable assurances that the work will be done in a workmanlike manner and that any required building permits will be obtained.

(c) The application of subsection (a) may be illustrated by the following examples:

1. A tenant with a handicap asks his or her landlord for permission to install grab bars in the bathroom at his or her own expense. It is necessary to reinforce the walls with blocking between studs in order to affix the grab bars. It is unlawful for the landlord to refuse to permit the tenant, at the tenant's own expense, to make the modifications necessary to add the grab bars. However, the landlord may condition permission for the modification on the tenant agreeing to restore the bathroom to the condition that existed before the modification, reasonable wear and tear excepted. It would be reasonable for the landlord to require the tenant to remove the grab bars at the end of the tenancy. The landlord may also reasonably require that the wall to which the grab bars are to be attached be repaired and restored to its original condition, reasonable wear and tear excepted. However, it would be unreasonable for the landlord to require the tenant to remove the blocking, since the reinforced walls will not interfere in any way with the landlord's or the next tenant's use and enjoyment of the premises and may be needed by
some future tenant.
(2) An applicant for rental housing has a child who uses a wheelchair. The bathroom door in the dwelling unit is too narrow
to permit the wheelchair to pass. The applicant asks the landlord for permission to widen the doorway at the applicant's own
expense. It is unlawful for the landlord to refuse to permit the applicant to make the modification. Further, the landlord may
not, in usual circumstances, condition permission for the modification on the applicant paying for the doorway to be narrowed
at the end of the lease because a wider doorway will not interfere with the landlord's or the next tenant's use and enjoyment
of the premises.

(Civil Rights Commission; 910 IAC 2-3-4; filed Aug 20, 1993, 5:00 p.m.: 17 IR 19; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR
942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-
IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-3-5 Reasonable accommodations
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 5. (a) It shall be unlawful for any person to refuse to make reasonable accommodations in rules, policies, practices, or
services, when such accommodations may be necessary to afford a handicapped person equal opportunity to use and enjoy a dwelling
unit, including public and common use areas.

(b) The application of subsection (a) may be illustrated by the following examples:
(1) A blind applicant for rental housing wants to live in a dwelling unit with a dog guide. The building has a no pets policy.
It is a violation of this section for the owner or manager of the apartment complex to refuse to permit the applicant to live in
the apartment with a dog guide because, without the dog guide, the blind person will not have an equal opportunity to use and
enjoy a dwelling.
(2) Progress Gardens is a three hundred (300) unit apartment complex with four hundred fifty (450) parking spaces which are
available to tenants and guests of Progress Gardens on a first come first served basis. John applies for housing in Progress
Gardens. John is mobility impaired and unable to walk more than a short distance and therefore requests that a parking space
near his unit be reserved for him so he will not have to walk very far to get to his apartment. It is a violation of this section for
the owner or manager of Progress Gardens to refuse to make this accommodation. Without a reserved space, John might be
unable to live in Progress Gardens at all or, when he has to park in a space far from his unit, might have great difficulty getting
from his car to his apartment unit. The accommodation therefore is necessary to afford John an equal opportunity to use and
enjoy a dwelling. The accommodation is reasonable because it is feasible and practical under the circumstance.

(Civil Rights Commission; 910 IAC 2-3-5; filed Aug 20, 1993, 5:00 p.m.: 17 IR 20; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR
942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-
IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-3-6 Design and construction requirements
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 6. (a) Covered multiple-family dwellings for first occupancy after March 13, 1991, shall be designed and constructed to
have at least one (1) building entrance on an accessible route unless it is impractical to do so because of the terrain or unusual
characteristics of the site. For purposes of this section, a covered multiple-family dwelling shall be deemed to be designed and
constructed for the first occupancy on or before March 13, 1991, if:
(1) the dwelling is occupied by March 13, 1991; or
(2) the last building permit or renewal thereof for the covered multiple-family dwelling is issued by a state, county, or local
government on or before July 13, 1990.
The burden of establishing impracticality because of terrain or unusual site characteristics is on the person or persons who designed
or constructed the housing facility.
(b) The application of subsection (a) may be illustrated by the following examples:
(1) A real estate developer plans to construct six (6) covered multiple-family dwelling units on a site with a hilly terrain.
Because of the terrain, it will be necessary to climb a long and steep stairway in order to enter any of the dwellings. Since there is no practical way to provide an accessible route to any of the dwellings, one need not be provided.

(2) A real estate developer plans to construct a building consisting of ten (10) units of multiple-family housing on a waterfront site that floods frequently. Because of this unusual characteristic of the site, the builder plans to construct the building on stilts. It is customary for housing in the geographic area where the site is located to be built on stilts. The housing may lawfully be constructed on the proposed site on stilts even though this means that there will be no practical way to provide an accessible route to the building entrance.

(3) A real estate developer plans to construct a multiple-family housing facility on a particular site. The developer would like the facility to be built on the site to contain as many units as possible. Because of the configuration and terrain of the site, it is possible to construct a building with one hundred five (105) units on the site provided the site does not have an accessible route leading to the building entrance. It is also possible to construct a building on the site with an accessible route leading to the building entrance. However, such a building would have no more than one hundred (100) dwelling units. The building to be constructed on the site must have a building entrance on an accessible route because it is not impractical to provide such an entrance because of the terrain or unusual characteristics of the site.

(c) All covered multiple-family dwellings for first occupancy after March 13, 1991, with a building entrance on an accessible route shall be designed and constructed in such a manner that:

(1) the public and common use areas are readily accessible to and usable by a handicapped person;
(2) all the doors designed to allow passage into and within all premises are sufficiently wide to allow passage by a handicapped person in a wheelchair; and
(3) all premises within a covered multiple-family dwelling unit contain the features of adaptable design such as:
   (A) an accessible route into and through the covered dwelling unit;
   (B) light switches, electrical outlets, thermostats, and other environmental controls in accessible locations;
   (C) reinforcements in bathroom walls to allow later installation of grab bars around the toilet, tub, shower, stall, and shower seat where such facilities are provided; and
   (D) usable kitchens and bathrooms such that an individual in a wheelchair can maneuver about the space.

(d) The application of subsection (c) may be illustrated by the following examples:

(1) A developer plans to construct a one hundred (100) unit condominium apartment building with one (1) elevator. In accordance with subsection (c), the building has at least one (1) accessible route leading to an accessible entrance. All one hundred (100) units are covered multiple-family dwelling units and they all must be designed and constructed so that they comply with the accessibility requirements of section 3 of this rule.

(2) A developer plans to construct thirty (30) garden apartments in a three (3) story building. The building will not have an elevator. The building will have one (1) accessible entrance which will be on the first floor. Since the building does not have an elevator, only the ground floor units are covered multiple-family units. The ground floor is the first floor because that is the floor that has an accessible entrance. All of the dwelling units on the first floor must meet the accessibility requirements of section 3 of this rule and must have access to at least one (1) of each type of public or common use area available for residents in the building.

(e) Compliance with the appropriate requirements of ANSI A117.1 suffices to satisfy the requirements of section 3 of this rule.

(f) Compliance with a duly enacted law of a state or units of general local government that includes the requirements of subsection (e) and section 3 of this rule satisfies the requirements of section 3 of this rule.

(g) It is the policy of the ICRC to encourage units of general local government to include, in their existing procedures for the review and approval of newly constructed covered multiple-family dwellings, determinations as to whether the design and construction of such dwellings are consistent with the following:

(1) A state or units of general local government may review and approve newly constructed multiple-family dwellings for the purpose of making determinations as to whether the requirements of subsection (e) and section 3 of this rule are met.

(2) Determination of compliance or noncompliance by a state or units of general local government under this section are not conclusive in enforcement proceedings under IC 22-9-5.

(h) This section does not invalidate or limit any law of the state or political subdivision of the state that requires a dwelling to be designed and constructed in a manner that affords a handicapped person greater access than is required by this section. (Civil Rights Commission; 910 IAC 2-3-6; filed Aug 20, 1993, 3:00 p.m.: 17 IR 20; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-
Rule 4. Housing for Older Persons

910 IAC 2-4-1 Purpose

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 1. The purpose of this rule is to effectuate the exemption in IC 22-9.5 that relates to housing for older persons. (Civil Rights Commission; 910 IAC 2-4-1; filed Aug 20, 1993, 5:00 p.m.: 17 IR 21; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-4-2 Exemption

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 2. (a) The provisions regarding familial status in this rule do not apply to housing which satisfies the requirements of sections 3 through 5 of this rule.

(b) Nothing in this rule limits the applicability of any reasonable local, state, or federal restrictions regarding the maximum number of occupants permitted to occupy a dwelling. (Civil Rights Commission; 910 IAC 2-4-2; filed Aug 20, 1993, 5:00 p.m.: 17 IR 21; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-4-3 State and federal elderly housing programs

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 3. The provisions regarding familial status in this rule shall not apply to housing provided under any federal or state program that is specifically designed and operated to assist elderly persons as defined in the state and federal program. (Civil Rights Commission; 910 IAC 2-4-3; filed Aug 20, 1993, 5:00 p.m.: 17 IR 21; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-4-4 Housing programs; 62 or over

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 4. (a) The provisions regarding familial status in this rule shall not apply to housing intended for, and solely occupied by, persons sixty-two (62) years of age or older provided that the housing satisfies the requirements of this section even though:

(1) there were persons residing in such housing on September 13, 1988, who were under sixty-two (62) years of age, provided that all new occupants are persons sixty-two (62) years of age or older;
(2) there are unoccupied units, provided that such units are reserved for occupancy by persons sixty-two (62) years of age or over; or
(3) there are units occupied by employees of the housing facility (and family members residing in the same unit) who are under sixty-two (62) years of age provided they perform substantial duties directly related to the management or maintenance of the housing facility.

(b) The following examples illustrate the application of subsection (a):

(1) John and Mary apply for housing at the Vista Heights apartment complex which is an elderly housing complex operated
for persons sixty-two (62) years of age or older. John is sixty-two (62) years of age. Mary is fifty-nine (59) years of age. If Vista Heights wishes to retain its "62 or over" exemption, it must refuse to rent to John and Mary because Mary is under sixty-two (62) years of age. However, if Vista Heights rents to John and Mary, it might qualify for the "55 or over" exemption in section 5 of this rule.

(2) The Blueberry Hill retirement community has one hundred (100) dwelling units. On September 13, 1988, fifteen (15) units were vacant and thirty-five (35) units were occupied with at least one (1) person who is under sixty-two (62) years of age. The remaining fifty (50) units were occupied by persons who were all sixty-two (62) years of age or older. Blueberry Hill can qualify for the "62 or over" exemption as long as all units that were occupied after September 13, 1988, are occupied by persons who are sixty-two (62) years of age or older. The people under sixty-two (62) in the thirty-five (35) units previously described need not be required to leave for Blueberry Hill to qualify for the "62 or over" exemption.


910 IAC 2-4-5 Housing programs; 55 or over (Voided)

Sec. 5. (Voided by P.L.89-2003, SECTION 2, effective July 1, 2003.)

910 IAC 2-4-6 Housing for persons who are at least 55 years of age

Authority: IC 22-9.5-3-4; IC 22-9.5-4-2; P.L.89-2003
Affected: IC 22-9.5-1-2

Sec. 6. (a) The provisions regarding familial status shall not apply to housing intended and operated for persons fifty-five (55) years of age or older. Housing qualifies for this exemption if the alleged violation occurred:

(1) before July 1, 2003, and the housing community or facility complied with the rules of the ICRC in effect at the time of the alleged violation; or
(2) on or after July 1, 2003, and the housing community or facility complies with:
   (A) IC 22-9.5-3-4; and
   (B) this section and sections 7 through 10 of this rule.

(b) For purposes of this rule, "housing facility or community" means any dwelling or group of dwelling units governed by a common set of rules, regulations, or restrictions. A portion or portions of a single building shall not constitute a housing facility or community. Examples of a housing facility or community include, but are not limited to, the following:

(1) A condominium association.
(2) A cooperative.
(3) A property governed by a homeowners' or resident association.
(4) A municipally zoned area.
(5) A leased property under common private ownership.
(6) A mobile home park.
(7) A manufactured housing community.

(c) For purposes of this rule, "older person" means a person who is at least fifty-five (55) years of age. (Civil Rights Commission; 910 IAC 2-4-6; filed May 26, 2004, 3:25 p.m.: 27 IR 3074; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-4-7 80 percent occupancy

Authority: IC 22-9.5-3-4; IC 22-9.5-4-2; P.L.89-2003
Affected: IC 22-9.5-1-2

Sec. 7. (a) In order for a housing facility or community to qualify as housing for older persons under IC 22-9.5-3-4(a)(3), at least eighty percent (80%) of its occupied units must be occupied by at least one (1) person who is at least fifty-five (55) years of
(b) For purposes of this rule, "occupied unit" means:
(1) a dwelling unit that is actually occupied by one (1) or more persons on the date that the exemption is claimed; or
(2) a temporarily vacant unit, if the primary occupant has resided in the unit during the past year and intends to return on a periodic basis.

(c) For purposes of this section, "occupied by at least one (1) person who is at least fifty-five (55) years of age" means that on the date the exemption for housing designed for persons who are at least fifty-five (55) years of age is claimed:
(1) at least one (1) occupant of the dwelling unit is at least fifty-five (55) years of age; or
(2) if the dwelling unit is temporarily vacant, at least one (1) of the occupants immediately prior to the date on which the unit was temporarily vacated was at least fifty-five (55) years of age.

(d) Newly constructed housing for first occupancy after March 12, 1989, need not comply with the requirements of this section until at least twenty-five percent (25%) of the units are occupied. For purposes of this section, "newly constructed housing" includes a facility or community that has been wholly unoccupied for at least ninety (90) days prior to reoccupancy due to renovation or rehabilitation.

(e) Housing satisfies the requirements of this section even though, as follows:
(1) On September 13, 1988, under eighty percent (80%) of the occupied units in the housing facility or community were occupied by at least one (1) person who is at least fifty-five (55) years of age, provided that at least eighty percent (80%) of the units occupied by new occupants after September 13, 1988, are occupied by at least one (1) person who is at least fifty-five (55) years of age.
(2) There are unoccupied units, provided that at least eighty percent (80%) of the occupied units are occupied by at least one (1) person who is at least fifty-five (55) years of age.
(3) There are units occupied by employees of the housing facility or community (and family members residing in the same unit) who are under fifty-five (55) years of age, provided the employees perform substantial duties related to the management or maintenance of the facility or community.
(4) There are units occupied by persons who are necessary to provide a reasonable accommodation to disabled residents as required by 910 IAC 2-3-5 and who are under fifty-five (55) years of age.
(5) For a period expiring one (1) year from the effective date of this section, there are insufficient units occupied by at least one (1) person who is at least fifty-five (55) years of age, but the housing facility or community, at the time the exemption is asserted:
   (A) has reserved all unoccupied units for occupancy by at least one (1) person who is at least fifty-five (55) years of age until at least eighty percent (80%) of the units are occupied by at least one (1) person who is at least fifty-five (55) years of age; and
   (B) meets the requirements of sections 6 and 8 through 10 of this rule.

(f) For purposes of the transition provision described in subsection (e)(5), a housing facility or community may not evict, refuse to renew leases, or otherwise penalize families with children who reside in the facility or community in order to achieve occupancy of at least eighty percent (80%) of the occupied units by at least one (1) person who is at least fifty-five (55) years of age.

(g) Where application of the eighty percent (80%) rule results in a fraction of a unit, that unit shall be considered to be included in the units that must be occupied by at least one (1) person who is at least fifty-five (55) years of age.

(h) Each housing facility or community may determine the age restriction, if any, for units that are not occupied by at least one (1) person who is at least fifty-five (55) years of age, so long as the housing facility or community complies with section 8 of this rule.

910 IAC 2-4-8 Intent to operate as housing designed for persons who are at least 55 years of age

Sec. 8. (a) In order for a housing facility or community to qualify as housing designed for persons who are at least fifty-five (55) years of age, it must publish and adhere to policies and procedures that demonstrate its intent to operate as housing for persons

Indiana Administrative Code
who are at least fifty-five (55) years of age. The following factors, among others, are considered relevant in determining whether the housing facility or community has complied with this requirement:

1. The manner in which the housing facility or community is described to prospective residents.
2. Any advertising designed to attract prospective residents.
3. Lease provisions.
4. Written rules, regulations, covenants, deed, or other restrictions.
5. The maintenance and consistent application of relevant procedures.
6. Actual practices of the housing facility or community.
7. Public posting in common areas of statements describing the facility or community as housing for persons who are at least fifty-five (55) years of age.

(b) Phrases such as "adult living", "adult community", or similar statements in any written advertisement or prospectus are not consistent with an intent to operate as housing for persons at least fifty-five (55) years of age.

(c) If there is language in deeds or other community or facility documents which is inconsistent with the intent to provide housing for persons who are fifty-five (55) years of age or older, the ICRC shall consider documented evidence of a good faith attempt to remove such language in determining whether the housing facility or community complies with the requirements of this section in conjunction with other evidence of intent.

(d) A housing facility or community may allow occupancy by families with children as long as it meets the requirements of section 7 of this rule and subsection (a).

910 IAC 2-4-9 Verification of occupancy

Sec. 9. (a) In order for a housing facility or community to qualify as housing for persons who are at least fifty-five (55) years of age, it must be able to produce, in response to a complaint filed under this article, verification of compliance with section 7 of this rule through reliable surveys and affidavits.

(b) A facility or community shall, within one hundred eighty (180) days of the effective date of this section, develop procedures for routinely determining the occupancy of each unit, including the identification of whether at least one (1) occupant of each unit is at least fifty-five (55) years of age. Such procedures may be part of a normal leasing or purchasing arrangement.

(c) The procedures described in subsection (b) must provide for regular updates, through surveys or other means, of the initial information supplied by the occupants of the housing facility or community. Such updates must take place at least once every two (2) years. A survey may include information regarding whether any units are occupied by persons described in section 7(e)(1), 7(e)(3), and 7(e)(4) of this rule.

(d) Any of the following documents are considered reliable documentation of the age of the occupants of the housing facility or community:

1. Driver's license.
2. Birth certificate.
3. Passport.
4. Immigration card.
6. Any other state, local, national, or international official documents containing a birth date of comparable reliability.
7. A certification in a lease, application, affidavit, or other document signed by any member of the household eighteen (18) years of age or older asserting that at least one (1) person in the unit is at least fifty-five (55) years of age.

(e) A facility or community shall consider any one (1) of the forms of verification identified above as adequate for verification of age, provided that it contains specific information about current age or date of birth.

(f) The housing facility or community must establish and maintain appropriate policies to require that occupants comply with the age verification procedures required by this section.

(g) If the occupants of a particular dwelling unit refuse to comply with the age verification procedures, the housing facility or
community may, if it has sufficient evidence, consider the unit to be occupied by at least one (1) person who is at least fifty-five (55) years of age. Such evidence may include the following:

(1) Government records or documents, such as a local household census.
(2) Prior forms or applications.
(3) A statement from an individual who has personal knowledge of the age of the occupants. The individual's statement must set forth the basis for such knowledge and be signed under the penalty of perjury.
(h) Surveys and verification procedures which comply with the requirements of this section shall be admissible in administrative and judicial proceedings for the purpose of verifying occupancy.
(i) A summary of occupancy surveys shall be available for inspection upon reasonable notice and request by any person.

910 IAC 2-4-10 Good faith defense against money damages
Authority: IC 22-9.5-3-4; IC 22-9.5-4-2; P.L.89-2003
Affected: IC 22-9.5-1-2; IC 22-9.5-6-15; IC 22-9.5-7-2; IC 22-9.5-8.1-2

Sec. 10. (a) A person shall not be held personally liable for monetary damages for discriminating on the basis of familial status if the person acted with the good faith belief that the housing facility or community qualified for a housing for older persons exemption under this rule.
(b) A person claiming the good faith belief defense must have actual knowledge that the housing facility or community has, through an authorized representative, asserted in writing that it qualifies for a housing for older persons exemption.
(c) Before the date on which the discrimination is claimed to have occurred, a community or facility, through its authorized representatives, must certify, in writing and under oath or affirmation, to the person subsequently claiming the defense that it complies with the requirements for such an exemption as housing for persons at least fifty-five (55) years of age in order for such person to claim the defense.
(d) For purposes of this section, "authorized representative", of a housing facility or community, means the individual, committee, management company, owner, or other entity having the responsibility for adherence to the requirements established by this rule.
(e) For purposes of this section, "person" means a natural person.
(f) A person shall not be entitled to the good faith defense if the person has actual knowledge that the housing facility or community does not, or will not, qualify as housing for persons at least fifty-five (55) years of age. Such a person will be ineligible for the good faith defense regardless of whether the person received the written assurance described in subsection (b).

Rule 5. Interference; Coercion; Intimidation

910 IAC 2-5-1 Prohibitions
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-5-8

Sec. 1. (a) This rule provides the ICRC's interpretation of conduct that is unlawful under IC 22-9.5-5-8.
(b) It shall be unlawful to coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment of, or on account of that person having exercised or enjoyed, or on account of that person having aided or encouraged any other person in the exercise or enjoyment of, any right granted or protected by this rule.
(c) Conduct made unlawful under this rule includes, but is not limited to, the following:
(1) Coercing a person, orally, in writing, or by other means to deny or limit the benefits provided that person in connection with the sale or rental of a dwelling or in connection with a residential real estate related transaction because of race, color,
religion, sex, handicap, familial status, or national origin.

(2) Threatening, intimidating, or interfering with persons in their enjoyment of a dwelling because of the race, color, religion, sex, handicap, familial status, or national origin of such person or of visitors or associates of such persons.


Rule 6. Complaint Processing

910 IAC 2-6-1 Purpose; applicability
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-6

Sec. 1. (a) This rule contains the procedures established by the ICRC for the investigation and conciliation of a complaint under IC 22-9.5-6.

(b) This rule applies to the following:
(1) A complaint alleging discriminatory housing practices because of race, color, religion, sex, or national origin.
(2) A complaint alleging discriminatory housing practices because of handicap or familial status occurring on or after July 1, 1992.
(c) 910 IAC 2-7 governs the administrative proceedings before an administrative law judge adjudicating charges issued under section 6(b) of this rule.


910 IAC 2-6-2 Complaints
Authority: IC 22-9.5-4-2
Affected: IC 4-21.5-1; IC 22-9.5-5; IC 22-9.5-7

Sec. 2. (a) The ICRC shall receive information concerning an alleged discriminatory housing practice from any person. Where the information constitutes a complaint within the meaning of IC 22-9.5 and this section and is furnished by an aggrieved person, it shall be considered to be filed under IC 22-9.5. Where additional information is required for purposes of perfecting a complaint under subsection (f), the ICRC will advise what additional information is needed and will provide appropriate assistance in filing the complaint. The information may also be made available to any other federal or local agency having an interest in the matter. In making available such information, steps will be taken to protect the confidentiality of any informant or complainant where desired by the informant or complainant and where permitted by state law.

(b) Any aggrieved person or the ICRC may file a complaint no later than one (1) year after an alleged discriminatory housing practice has occurred or terminated. The complaint may be filed with the assistance of an authorized representative of an aggrieved person, including any organization acting on behalf of an aggrieved person.

(c) A complaint may be filed against the following:
(1) Any person alleged to be engaged, to have engaged, or to be about to engage in a discriminatory housing practice.
(2) Any person who directs or controls, or has the right to direct or control, the conduct of another person with respect to any aspect of the sale, rental, advertising, or financing of a dwelling or the provision of brokerage services relating to the sale or rental of a dwelling if that other person, acting within the scope of his or her authority as employee or agent of the directing or controlling person, is engaged, has engaged, or is about to engage in a discriminatory housing practice.

(d) A complaint may be filed as follows:
(1) An aggrieved person may file a complaint in person or by mail to the Indiana Civil Rights Commission, Indiana Government Center-North, 100 North Senate Avenue, Room 103, Indianapolis, Indiana 46204.
(2) An aggrieved person may provide information to be contained in a complaint by telephone to the ICRC. The ICRC will reduce information provided by telephone to writing on the prescribed complaint form and send the completed complaint form to the aggrieved person to be signed and affirmed as provided in subsection (e)(1).
(3) A complaint may be filed in person or by mail with any substantially equivalent local agency. A complaint filed with a substantially equivalent local agency will be considered to be a complaint filed under IC 22-9.5 if referred for processing to the ICRC.

(e) The form and content of a complaint shall be as follows:

(1) Each complaint must be in writing and must be signed and affirmed by the aggrieved person filing the complaint or, if the complaint is filed by the ICRC, by the director. The signature and affirmation may be made at any time during the investigation. The affirmation shall state, “I declare under penalty of perjury that the foregoing is true and correct.”.

(2) The ICRC may require complaints to be made on a prescribed complaint form. A complaint form will be available in the office of the ICRC or in any substantially equivalent local agency. Notwithstanding any requirement for use of a prescribed complaint form, the ICRC will accept any written statement which substantially sets forth the allegations of a discriminatory housing practice under IC 22-9.5, including any statement filed with a substantially equivalent local agency. Personnel in any substantially equivalent local agency office will provide appropriate assistance in filling out forms and in filing a complaint.

(3) Each complaint shall contain substantially the following information:

(A) The name and address of the aggrieved person.
(B) The name and address of the respondent.
(C) A description and the address of the dwelling which is involved, if appropriate.
(D) A concise statement of the facts, including pertinent dates, constituting the alleged discriminatory housing practice.

(f) Requirements for the date of filing a complaint shall be as follows:

(1) Except as provided in subdivision (2), a complaint is filed when it is received by the ICRC, or dual filed with the ICRC through the United States Department of Housing and Urban Development or a substantially equivalent local agency, in a form that reasonably meets subsection (e).

(2) The ICRC may determine that a complaint is filed for purposes of the one (1) year period for filing a complaint, upon the submission of written information (including information provided by telephone and reduced to writing by an employee of the ICRC) identifying the parties and describing generally the alleged discriminatory housing practice.

(3) Where a complaint alleges a discriminatory housing practice that is continuing, as manifested in a number of incidents of such conduct, the complaint will be timely if filed within one (1) year of the last alleged occurrence of that practice.

(g) A complaint may be reasonably and fairly amended at any time. Such an amendment may include, but is not limited to, an amendment to cure a technical defect or omission, including failure to:

(1) sign or affirm a complaint;
(2) clarify or amplify the allegations in a complaint; and
(3) join additional or substitute respondents.

Except for purposes of notifying a respondent under subsection (a), an amended complaint shall be considered to be made as of the original filing date.

(h) Upon filing a complaint, the ICRC shall notify, by certified mail or personal service, each aggrieved person on whose behalf the complaint was filed. The notice shall contain the following:

(1) Acknowledgement of the complaint being filed and the date that the complaint was accepted for filing.
(2) A copy of the complaint.
(3) Advice to the aggrieved person of the time limits applicable to processing a complaint and of the procedural rights and obligations of the aggrieved person under this rule and 910 IAC 2-7.
(4) Advice to the aggrieved person of his or her right to commence a civil action under IC 22-9.5-7 in an appropriate state court, not later than one (1) year after the occurrence or termination of the alleged discriminatory housing practice. The notice will state that the computation of this one (1) year period excludes any time during which a proceeding is pending under this rule or 910 IAC 2-7 with respect to a complaint or charge based on the alleged discriminatory housing practice.
(5) Advice to the aggrieved person that retaliation against any person because he or she made a complaint or testified, assisted, or participated in an investigation or conciliation under this rule or an administrative proceeding under 910 IAC 2-7 is a discriminatory housing practice that is prohibited under IC 22-9.5-5.

(i) Within ten (10) days of filing a complaint under subsection (f) or filing an amended complaint under subsection (g), the ICRC will serve a notice on each respondent by certified mail or by personal service. A person who is not named as a respondent in a complaint, but who is identified in the course of the investigation under section 4 of this rule as a person who is alleged to be engaged, to have engaged, or to be about to engage in the discriminatory housing practice upon which the complaint is based may
be joined as an additional or substitute respondent by service of a notice on the person under this subsection within ten (10) days of
the identification. The notice shall include the following:
(1) Identification of the alleged discriminatory housing practice upon which the complaint is based, including a copy of the
complaint.
(2) The date the complaint was accepted for filing.
(3) Advice to the respondent of time limits applicable to complaint processing under this subsection and procedural rights and
obligations of the respondent under this rule and 910 IAC 2-7, including the opportunity to submit an answer to the complaint
within ten (10) days of receipt of notice as governed by IC 4-21.5-1.
(4) Advice to the respondent of the aggrieved person's right to commence a civil action under IC 22-9.5-7 in an appropriate
state court not later than one (1) year after the occurrence or termination of the alleged discriminatory housing practice. The
notice shall state that the computation of this one (1) year period excludes any time during which a proceeding is pending under
this rule or 910 IAC 2-7 with respect to a complaint or charge based on the alleged discriminatory housing practice.
(5) If the person is not named in the complaint but is being joined as an additional or substitute respondent, the notice shall
explain the basis for the ICRC's belief that the joined person is properly joined as a respondent.
(6) Advice to the respondent that retaliation against any person because he or she made a complaint, testified, or assisted or
participated in an investigation or conciliation under this rule or 910 IAC 2-7 is a discriminatory housing practice that is
prohibited under IC 22-9.5.
(j) The following are requirements concerning an answer to a complaint:
(1) The respondent may file an answer no later than ten (10) days after receipt of the notice described in section 7 of this rule.
The respondent may assert any defense that might be available to a defendant in a court of law. The answer must be signed
and affirmed by the respondent. The affirmation must state, "I declare under penalty of perjury that the foregoing is true and
correct."
(2) An answer may be amended at any time.

(Civil Rights Commission; 910 IAC 2-6-2; filed Aug 20, 1993, 5:00 p.m.: 17 IR 24; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR
942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-
IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-6-3 Referral of complaints to federal and local agencies

Sec. 3. (a) Requirements for notification and referral to substantially equivalent local agencies shall be as follows:
(1) Whenever a complaint alleges a discriminatory housing practice that is within the jurisdiction of a substantially equivalent
local agency and the substantially equivalent local agency is certified or may accept interim referrals under 24 CFR 115 with
regard to the alleged discriminatory housing practice, the ICRC may notify the substantially equivalent local agency of the
filing of the complaint and refer the complaint to the substantially equivalent local agency for further processing before ICRC
takes any action with respect to the complaint. The ICRC will notify the substantially equivalent local agency of the referral
by certified mail.
(2) The ICRC will notify the aggrieved person and the respondent, by certified mail or personal service, of the notification and
referral under subdivision (1). The notice will advise the aggrieved person and the respondent of the aggrieved person's right
to commence a civil action under IC 22-9.5-7 in an appropriate state court, no later than one (1) year after the occurrence or
termination of the alleged discriminatory housing practice. The notice will state that the computation of this one (1) year period
excludes any time during which a proceeding is pending under this rule and 910 IAC 2-7 with respect to complaint or charge
based on the alleged discriminatory housing practice.
(b) After a complaint is referred under this rule, the ICRC will take no further action with respect to the complaint, except as
provided in subsection (c).
(c) The ICRC may reactivate a complaint referred under subsection (a) for processing by the ICRC if any of the following
occur:
(1) The substantially equivalent local agency consents or requests the reactivation.
(2) The ICRC determines that, with respect to the alleged discriminatory housing practice, the substantially equivalent local
(3) The substantially equivalent local agency:
   (A) failed to commence proceedings with respect to the complaint within thirty (30) days of the date that it received the notification and referral of the complaint; or
   (B) commenced proceedings within this thirty (30) day period, but the ICRC determines that the substantially equivalent local agency failed to carry the proceedings forward with reasonable promptness. The ICRC shall not reactivate a complaint under this subdivision until the ICRC has conferred with the substantially equivalent local agency to determine the reason for the delay in processing the complaint. If the ICRC believes that the substantially equivalent local agency will proceed expeditiously following the conference, the ICRC may leave the complaint with the substantially equivalent local agency for a reasonable time, notwithstanding the expiration of the thirty (30) day period or a previous failure to carry the proceedings forward with reasonable promptness.

(d) Requirements for notification upon reactivation shall be as follows:
(1) Whenever a complaint referred to a substantially equivalent local agency under subsection (c) is reactivated, the ICRC will notify the substantially equivalent local agency, the aggrieved person, and the respondent of ICRC's reactivation. The notification shall be made by certified mail or personal service.
(2) Notification to the respondent and the aggrieved person shall do the following:
   (A) Advise the aggrieved person and the respondent of the time limits applicable to complaint processing and the procedural rights and obligations of the aggrieved person and the respondent under this rule and 910 IAC 2-7.
   (B) State that the ICRC will process the complaint under IC 22-9.5 and that the substantially equivalent local agency to which the complaint was referred will not continue to process the complaint under law.
   (C) Advise the aggrieved person and the respondent of the aggrieved person's right to commence a civil action under IC 22-9.5-7 in an appropriate state court, no later than one (1) year after the occurrence or termination of the alleged discriminatory housing practice. The notice shall state that the computation of this one (1) year period excludes any time during which a proceeding is pending under this rule with respect to a complaint or charge based on the alleged discriminatory housing practice under 910 IAC 2-7. The notice shall also state that the time period includes the time during which an action arising from a breach of conciliation agreement under IC 22-9.5-6-5 is pending.


910 IAC 2-6-4 Investigation procedures

Sec. 4. (a) Upon filing a complaint under section 2 of this rule, the ICRC will initiate an investigation. The purposes of an investigation are as follows:
   (1) To obtain information concerning the events or transactions that relate to the alleged discriminatory housing practice identified in the complaint.
   (2) To document policies or practices of the respondent involved in the alleged discriminatory housing practice raised in the complaint.
   (3) To develop factual data necessary for the director to make a determination under section 6(a) of this rule whether reasonable cause exists to believe that a discriminatory housing practice has occurred, or is about to occur, and to take other actions provided under this section.
   (b) Upon the written direction of the director, the ICRC may initiate an investigation of housing practices to determine whether a complaint should be filed under section 2 of this rule. Such an investigation will be conducted in accordance with the procedures described under this section.
   (c) Where the director determines that:
      (1) the alleged discriminatory practices contained in a complaint are pervasive or institutional in nature; or
      (2) processing the complaint will:
         (A) involve complex issues or novel questions of fact or law; or
(B) affect a large number of persons;
the director may identify the complaint for systemic processing. This determination can be based on the face of the complaint or on
information gathered in connection with an investigation. Systemic investigations may focus not only on documenting facts involved
in the alleged discriminatory housing practice that is the subject of the complaint but also on reviewing other policies and procedures
related to matters under investigation to make sure that they also comply with the nondiscrimination requirements of IC 22-9.5.

(d) In conducting an investigation under this section, the ICRC will seek the voluntary cooperation of all persons to obtain
access to premises, records, documents, individuals, and other possible sources of information:
(1) to examine, record, and copy necessary materials; and
(2) to take and record testimony or statements of persons reasonably necessary for the furtherance of the investigation.
The ICRC may conduct discovery in aid of the investigation by the same methods and to the same extent that parties may conduct
discovery in an administrative proceeding under 910 IAC 2-7, except that the ICRC shall have the power to issue subpoenas described
in 910 IAC 2-7-6(a) in support of the investigation. An administrative law judge, upon motion sufficiently supported and due to
exceptional circumstances, may grant to any party the use of any discovery provision under 910 IAC 2-7 at any time after the filing
of a complaint.

(e) The ICRC, in processing complaints, may seek the cooperation and utilize the services of federal or substantially equivalent
local agencies, including any substantially equivalent local agency having regulatory or supervisory authority over financial
institutions.

(f) The investigation shall remain open until the reasonable cause determination is made under section 6(a) of this rule or a
conciliation agreement is executed and approved under section 5(b) of this rule. Unless it is impracticable to do so, the ICRC shall
complete the investigation of the alleged discriminatory housing practice within one hundred (100) days of filing the complaint (or
where the ICRC reactivates the complaint, within one hundred (100) days after service of the notice of reactivation under section
3(d) of this rule). If the ICRC is unable to complete the investigation within the one hundred (100) day period, the ICRC shall notify
the aggrieved person and the respondent, by certified mail or personal service, of the reasons for the delay.

(g) At the end of each investigation under this section, the ICRC shall prepare a final investigative report. The investigative
report shall contain the following:
(1) The names and dates of contacts with witnesses.
(2) A summary and the dates of correspondence and other contacts with the aggrieved person and the respondent.
(3) A summary description of other pertinent records.
(4) A summary of witness statements.
(5) Answers to interrogatories.
A final investigative report may be amended at any time if additional evidence is discovered.

(h) Notwithstanding the prohibitions and requirements with respect to disclosure of information contained in section 5(j) of
this rule, the ICRC will make information derived from an investigation, including the final investigative report, available to the
aggrieved person and the respondent. Following the completion of investigation, the ICRC shall notify the aggrieved person and the
respondent that the final investigation report is complete and will be provided upon request. (Civil Rights Commission; 910 IAC 2-6-
p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep
27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-6-5 Conciliation
Authority: IC 22-9.5-4-2
Affected: IC 4-21.5-6; IC 22-9.5

Sec. 5. (a) During the period beginning with filing the complaint and ending with filing a charge or dismissal of the complaint,
the ICRC will, to the extent feasible, attempt to conciliate the complaint.

(b) In conciliating a complaint, ICRC will attempt to achieve a just resolution of the complaint and to obtain assurances that
the respondent will satisfactorily remedy any violations of the rights of the aggrieved person and take such action as will assure the
elimination of discriminatory housing practices, or the prevention of their occurrence, in the future.

(c) Generally, officers, employees, and agents of the ICRC engaged in the investigation of a complaint under this rule will not
participate or advise in the conciliation of the same complaint or in any factually related complaint. Where the rights of the aggrieved
party and the respondent can be protected and the prohibitions with respect to the disclosure of information can be observed, the
investigator may suspend fact-finding and engage in efforts to resolve the complaint by conciliation.

(d) The terms of a settlement of a complaint will be reduced to a written conciliation agreement. The conciliation agreement
shall seek to protect the interests of the aggrieved person, other persons similarly situated, and the public interest. The types of relief
that may be sought for the aggrieved person are described in subsection (f). The provisions that may be sought for the vindication
of the public interest are described in subsection (g).

(e) The agreement must be executed by the respondent and complainant. The agreement is subject to approval by the ICRC
who will indicate approval by signing the agreement. The ICRC will approve an agreement and, if the ICRC is the complainant, will
execute the agreement only if:

1. the complainant and the respondent agree to the relief accorded the aggrieved person;
2. the provisions of the agreement will adequately vindicate the public interest; and
3. all aggrieved persons named in the complaint are satisfied with the relief provided to protect their interests if the ICRC is
   the complainant.

The director may issue a charge under section 6(g) of this rule if the aggrieved person and the respondent have executed a conciliation
agreement that has not been approved by the ICRC.

(f) Any of the following types of relief may be sought for aggrieved persons in conciliation:
   (1) Monetary relief in the form of damages, including damages caused by humiliation or embarrassment and attorney fees.
   (2) Other equitable relief, including, but not limited to, the following:
      A. Access to the dwelling.
      B. The provision of services or facilities in connection with a dwelling.
      C. Other specific relief.
   (3) Injunctive relief appropriate to the elimination of discriminatory housing practices affecting the aggrieved person or other
   person.

The conciliation agreement may provide for binding arbitration of the dispute arising from the complaint. Arbitration may award
appropriate relief as described in this subsection. The aggrieved person and the respondent may, in the conciliation agreement, limit
the types of relief that may be awarded under binding arbitration.

(g) The following are types of provisions that may be sought for vindication of public interest:
   (1) Elimination of discriminatory housing practices.
   (2) Prevention of future discriminatory housing practices.
   (3) Remedial affirmative activities to overcome discriminatory housing practices.
   (4) Reporting requirements.
   (5) Monitoring and enforcement activities.

(h) The ICRC may terminate efforts to conciliate the complaint if:
   (1) the respondent fails or refuses to confer with ICRC;
   (2) the aggrieved person or the respondent fails to make a good faith effort to resolve any dispute; or
   (3) the ICRC finds, for any reason, that voluntary agreement is not likely to result.

(i) Where the aggrieved person has commenced a civil action seeking relief with respect to the alleged discriminatory housing
practice, and the trial in the action has commenced, ICRC will terminate conciliation unless the court specifically requests assistance
from the ICRC.

(j) Except as provided in subsection (k), nothing that is said or done in the course of conciliation under this rule may be made
public or used as evidence in a subsequent administrative hearing under 910 IAC 2-7 or in a civil action under IC 22-9.5 without the
written consent of the persons concerned.

(k) The conciliation agreement shall be made public unless the aggrieved person and respondent request nondisclosure and
the ICRC determines that disclosure is not required to further the purposes of IC 22-9.5. Notwithstanding a determination that
disclosure of a conciliation agreement is not required, the ICRC may publish tabulated descriptions of the results of all conciliation
efforts.

(l) The ICRC may, from time to time, review compliance with the terms of any conciliation agreement. Whenever the ICRC
has reasonable cause to believe that a respondent has breached a conciliation agreement, the ICRC may file a civil action under IC
4-21.5-6 for the enforcement of the terms of the conciliation agreement. (Civil Rights Commission; 910 IAC 2-6-5; filed Aug 20,
1993, 5:00 p.m.: 17 IR 28; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-
910 IAC 2-6-6 Issuance of charge

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-6-12

Sec. 6. (a) If a conciliation agreement under section 5(d) and 5(e) of this rule has not been executed by the complainant and the respondent, and approved by the ICRC, the director, within the time limits set forth in section 4(f) of this rule, shall determine whether, based on the totality of the factual circumstances known at the time of the decision, reasonable cause exists to believe that a discriminatory housing practice has occurred or is about to occur. The reasonable cause determination shall be based solely on the facts concerning the alleged discriminatory housing practice provided by the complainant and respondent and otherwise disclosed during the investigation. In making the reasonable cause determination, the director shall consider whether the facts concerning the alleged discriminatory housing practices are sufficient to warrant the initiation of a civil action in state court.

(b) If the director determines that reasonable cause exists, the director shall immediately issue a charge under subsection (g) on behalf of the aggrieved person and shall notify the aggrieved person and the respondent of this determination by certified mail or personal service.

(c) If the director determines that no reasonable cause exists, the director shall do the following:

(1) Issue a short and plain written statement of the facts upon which the director has based the no reasonable cause determination.
(2) Dismiss the complaint.
(3) Notify the aggrieved person and the respondent of the dismissal (including the written statement of facts) by certified mail or personal service.

The fact of the dismissal, including the names of the parties, shall be public information available upon request.

(d) The director may not issue a charge under subsection (b)(1) regarding an alleged discriminatory housing practice if an aggrieved person has commenced a civil action under an act of Congress or a state law seeking relief with respect to the alleged discriminatory housing practice and the trial in the action has commenced. If a charge may not be issued because of the commencement of such a trial, the director will so notify the aggrieved person and the respondent by certified mail or personal service.

(e) The director shall make the reasonable cause determination after the ICRC forwards the matter for consideration. The director shall make a reasonable cause determination within one hundred (100) days after filing the complaint (or where the director has reactivated the complaint, within one hundred (100) days after service of the notice of reactivation under section 3(d) of this rule unless it is impracticable to do so).

(f) If the director is unable to make the determination within the one hundred (100) day period specified in subsection (e), the ICRC shall notify the aggrieved person and the respondent, by certified mail or personal service, of the reasons for the delay.

(g) Requirements for the issuance of charge shall be as follows:

(1) The following requirements apply to a charge:

(A) A charge shall consist of a short and plain written statement of the facts upon which the director has found reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
(B) A charge shall be based on the final investigative report.
(C) A charge need not be limited to facts or grounds that are alleged in the complaint filed under section 2 of this rule. If a charge is based on grounds that are alleged in the complaint, the ICRC will not issue a charge with regard to the grounds unless the record of the investigation demonstrates that the respondent has been given notice and an opportunity to respond to the allegation.

(2) Within three (3) business days after the issuance of the charge, the director shall do the following:

(A) Obtain a time and place for a hearing.
(B) File the charge along with the notifications described in 910 IAC 2-7-4(d) and 910 IAC 2-7-4(e).
(C) Serve the charge and notifications in accordance with 910 IAC 2-7-1(e).
(D) Notify the ICRC of the filing of the charge.

(h) The following apply to election of a civil action or provision of an administrative proceeding:
(1) If a charge is issued under subsection (g), a complainant (including the ICRC, if the ICRC filed the complaint), a respondent, or an aggrieved person on whose behalf the complaint is filed may elect, in lieu of an administrative proceeding under 910 IAC 2-7, to have the claims asserted in the charge decided in a civil action under IC 22-9.5-6-12.

(2) The election must be made not later than twenty (20) days after the receipt of service of the charge or, in the case of the ICRC, not later than twenty (20) days after service. The notice of the election must be filed with the docket clerk of the ICRC and served on the director, the respondent, and the aggrieved persons on whose behalf the complaint was filed. The notification shall be filed and served in accordance with 910 IAC 2-7.

(3) If an election is not made under this section, the director will maintain an administrative proceeding based on the charge in accordance with 910 IAC 2-7.


910 IAC 2-6-7 Judicial action

Authority: IC 22-9.5-4-2
Affect: IC 22-9.5-4-7; IC 22-9.5-8.1-1

Sec. 7. (a) If, at any time following the filing of a complaint, the director concludes that prompt judicial action is necessary to carry out the purposes of this rule or 910 IAC 2-7, the director may commence a civil action for appropriate temporary or preliminary relief pending final disposition of the complaint. The commencement of a civil action under this section shall not affect the initiation or continuation of proceedings under this rule or administrative proceedings under 910 IAC 2-7.

(b) If the director has reason to believe that a basis exists for the commencement of proceedings against the respondent:

   (1) under IC 22-9.5-8.1-1, concerning pattern or practice cases;

   (2) under IC 22-9.5-4-7(b), concerning enforcement of subpoenas; or

   (3) proceedings by any governmental licensing or supervisory authorities;

the director shall transmit the information upon which that belief is based to the appropriate authorities for enforcement. (Civil Rights Commission; 910 IAC 2-6-7; filed Aug 20, 1993, 5:00 p.m.: 17 IR 30; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-6-8 Other action

Authority: IC 22-9.5-4-2
Affect: IC 22-9.5-6-17; IC 22-9.5-10

Sec. 8. In addition to the actions described in section 7(a) of this rule, the ICRC may pursue one (1) or more of the following courses of action:

   (1) Refer the matter to the appropriate prosecuting attorney for appropriate action, for example, enforcement of criminal penalties under IC 22-9.5-10.

   (2) Refer the matter to the appropriate licensing or regulatory agency under IC 22-9.5-6-17.

   (3) Inform any other federal, state, or substantially equivalent local agency with an interest in the enforcement of the respondent's obligations with respect to nondiscrimination in housing.


Rule 7. Administrative Proceedings

910 IAC 2-7-1 General information

Authority: IC 22-9.5-4-2
Affect: IC 4-21.5-3-2; IC 22-9.5-6-12
Sec. 1. (a) This rule contains the rules of practice and procedure established by the ICRC for administrative proceedings before an administrative law judge adjudicating the claims asserted in a complaint issued under 910 IAC 2-6, in accordance with IC 4-21.5, where no party, the complainant, the respondent, or an aggrieved party elects to have the claims decided in a civil action under IC 22-9.5-6-12(a).

(b) Hearings under this section shall be conducted as expeditiously and inexpensively as possible, consistent with the needs and rights of the parties to obtain a fair hearing and a complete record.

(c) The ICRC shall reasonably accommodate persons with disabilities who are participants in the hearing process or interested members of the general public.

(d) IC 4-21.5-3-2 applies to time computations. Except for time periods required by statute, the administrative law judge may enlarge or reduce any time period required under this rule where necessary to avoid prejudicing the public interest or the rights of the parties.

(e) Copies of all filed documents shall be served on all parties of record. All filed documents shall clearly designate the docket number, if any, and title of the proceeding. All documents to be filed shall be delivered or mailed to the Docket Clerk, ICRC, Indiana Government Center-North, 100 North Senate Avenue, Room 103, Indianapolis, Indiana 46204. An original and three (3) copies shall be filed with the docket clerk of the ICRC.

(f) Service of documents upon any party may be made by personal service or by mailing a copy to the last known address. When a party is represented by an attorney, service shall be made upon the attorney. The person serving the document shall certify to the manner and date of service.

(g) The docket clerk shall serve all notices, orders, decisions, and other documents by mail to the last known address. (Civil Rights Commission; 910 IAC 2-7-1; filed Aug 20, 1993, 5:00 p.m.: 17 IR 30; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-7-2 Administrative law judge
Authority: IC 22-9.5-4-2
Affected: IC 4-21.5-1; IC 22-9.5

Sec. 2. (a) Proceedings under this rule shall be presided over by an administrative law judge appointed under 910 IAC 1-3-5.

(b) The administrative law judge shall have all powers necessary to conduct a fair and impartial hearing, including, but not limited to, the following:

1. To conduct hearings in accordance with this rule.
2. To administer oaths and affirmations and examine witnesses.
3. To rule on offers of proof and receive evidence.
4. To take depositions or have depositions taken when the ends of justice would be served.
5. To regulate the course of the hearing and the conduct of parties and their counsel.
6. To hold conference for the settlement or simplification of the issues by consent of the parties.
7. To dispose of motions, procedural requests, and similar matters.
8. To make initial decisions as described under section 9 of this rule.
9. To exercise such powers as are necessary and appropriate for the purpose of the hearing and conduct of the proceeding.
(Civil Rights Commission; 910 IAC 2-7-2; filed Aug 20, 1993, 5:00 p.m.: 17 IR 31; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-7-3 Parties
Authority: IC 22-9.5-4-2
Affected: IC 4-21.5-3-15; IC 22-9.5

Sec. 3. (a) Parties to the proceeding include the following:

1. The director. The director files the charge under 910 IAC 2-6-6(g) seeking appropriate relief for an aggrieved party and vindication of the public interest.
(2) Respondent. A respondent is a person named in the charge issued under 910 IAC 2-6-6(g) against whom relief is sought.

(3) Intervenors. Any aggrieved person may file a request for intervention under section 4(g) of this rule. Intervention shall be permitted if the request is timely and:

(A) the intervenor is the aggrieved person on whose behalf the charge is issued; or

(B) the intervenor is an aggrieved person who claims an interest in the property or transaction that is the subject of the charge and the disposition of the charge may as a practical matter impair or impede the aggrieved person's ability to protect that interest, unless the aggrieved person is adequately represented by the existing parties.

(b) Each party may do the following:

(1) Appear in person.

(2) Be represented by counsel.

(3) Examine or cross-examine witnesses.

(4) Introduce documentary or other relevant evidence into the record.

(5) Request the issuance of subpoenas.

(c) Briefs of amicus curiae may be permitted at the discretion of the administrative law judge. Such participants are not parties to the proceeding.

(d) Parties may be represented in accordance with IC 4-21.5-3-15.

(e) Each attorney or other representative of a party shall file a notice of appearance. The notice must indicate the party on whose behalf the appearance is made. Any individual acting in a representative capacity may be required by the administrative law judge to demonstrate authority to act in that capacity.

(f) An attorney or other representative of a party must file a written notice of intent before withdrawing from participation in the proceeding. (Civil Rights Commission; 910 IAC 2-7-3; filed Aug 20, 1993, 5:00 p.m.: 17 IR 31; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-7-4 Pleadings and motions

Authority: IC 22-9.5-4-2

Affected: IC 4-21.5-3-21; IC 22-9.5-6-12

Sec. 4. (a) Every pleading, motion, brief, or other document shall contain the following:

(1) A caption setting forth the title of the proceeding.

(2) The docket number assigned.

(3) The designation of the type of document, for example, charge or answer to motion of dismissal.

(b) Every pleading, motion, brief, or other document filed by a party shall be signed by the party, the party's representative, or the attorney representing the party and must include the signer's address and telephone number. The signature constitutes a certification that:

(1) the signer has read the document;

(2) to the best of the signer's knowledge, information, and belief, there is good ground to support the document; and

(3) it is not interposed for delay.

(c) The administrative law judge may refuse to consider any motion or other pleading that is not filed in a timely fashion and in compliance with this section.

(d) Within three (3) days after the issuance of a charge under 910 IAC 2-6-6(g), the director shall serve copies (with the additional information required under subsection (e)) on the respondent and the aggrieved person on whose behalf the complaint was filed.

(e) The charge shall consist of a short and plain written statement of the facts upon which the director has found reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur. The following notifications shall be served with the charge:

(1) The notice shall state that a complainant (including the ICRC, if the ICRC filed the complaint), a respondent, or an aggrieved person on whose behalf the complaint was filed may elect to have the claims asserted in the charge decided in a civil action under IC 22-9.5-6-12(a), in lieu of an administrative proceeding under this rule. The notice shall state that the election must be made no later than twenty (20) days after the receipt of the service of the charge. Where ICRC is the complainant, the
director must make the election no later than twenty (20) days after the service of the charge. The notice shall state that the notification of the election must be served on the docket clerk in the ICRC, the respondent, and the aggrieved party on whose behalf the complaint was filed.

(2) The notice shall state that if no person timely elects under subdivision (1) to have the claims asserted in the charge decided in a civil action under IC 22-9.5-6-12(a), an administrative proceeding shall be conducted. The notice shall state that if an administrative hearing is conducted:

(A) the parties shall have an opportunity for a hearing at a date and place specified in the notice;
(B) the respondent will have an opportunity to file an answer to the charge within thirty (30) days of the date of service of the charge;
(C) the aggrieved person may participate as a party to the administrative proceeding by filing a timely request for intervention; and
(D) all discovery must be concluded fifteen (15) days before the date set for hearing.

(3) The notice shall state that if at any time following the service of the charge on the respondent, the respondent intends to enter into a contract, sale, encumbrance, or lease with any person regarding the property that is the subject of the charge, the respondent must provide a copy of the charge to the person before the respondent and the person enter into the contract, sale, encumbrance, or lease.

(f) Within the thirty (30) days after the service of the charge, a respondent contesting material facts alleged in a charge or contending that the respondent is entitled to judgment as a matter of law shall file an answer to the charge. An answer shall include the following:

(1) A statement that the respondent admits, denies, or does not have and is unable to obtain sufficient information to admit or deny each allegation made in the charge. A statement of lack of information shall have the effect of a denial. Any allegation that is not denied shall be deemed to be admitted.

(2) A statement of each affirmative defense and a statement of facts supporting each affirmative defense.

(g) Upon timely application, any aggrieved person may petition for intervention to participate as a party to the proceeding as provided for in IC 4-21.5-3-21.

(h) Requirements for amendments shall be as follows:

(1) The director may amend its charge once, as a matter of right prior to filing of the answer.

(2) Upon such conditions as are necessary to avoid prejudicing the public interest and the rights of the parties, the administrative law judge may allow amendments to pleadings upon motion of the party.

(3) When issues not raised by the pleadings are reasonably within the scope of the original charge and have been tried by the express or implied consent of the parties, the issues shall be treated in all respects as if they had been raised in the pleadings and amendments may be made as necessary to make the pleading conform to evidence.

(i) The administrative law judge may, upon reasonable notice, permit supplemental pleadings concerning transactions, occurrences, or events that have happened or been discovered since the date of the pleadings and which are relevant to any of the issues involved.

(j) Requirements for motions shall be as follows:

(1) Any application for an order or other request shall be made by a motion which, unless made during an appearance before the administrative law judge, shall be made in writing. A motion or request made during an appearance before the administrative law judge shall be stated orally and made a part of the transcript. All parties shall be given a reasonable opportunity to respond to written or oral motions or requests.

(2) Within five (5) days after a written motion is served, any party to the proceeding may file an answer in support of, or in opposition to, the motion. Unless otherwise ordered by the administrative law judge, no further responsive documents may be filed.

(3) The administrative law judge may order oral argument on any motion.

910 IAC 2-7-5 Discovery
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 5. Pursuant to Rule 28(F) of the Indiana Rules of Procedure as adopted by the Indiana supreme court, whenever a public hearing is held before an administrative law judge pursuant to this rule, parties shall be entitled to all discovery provisions of Rules 26 through 37 of the Indiana Rules of Procedure. (Civil Rights Commission; 910 IAC 2-7-5; filed Aug 20, 1993, 5:00 p.m.: 17 IR 33; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-7-6 Subpoenas
Authority: IC 22-9.5-4-2
Affected: IC 4-21.5-6; IC 22-9.5

Sec. 6. (a) This section governs the issuance of subpoenas in administrative proceedings under this rule. Except for time periods stated in this article, to the extent that this section conflicts with procedures for the issuance of subpoenas in civil action in the Indiana state courts where the discriminatory housing practice took place, the Indiana Rules of Trial Procedure apply.

(b) Upon the written request of a party, the ICRC may issue a subpoena requiring the following:
(1) The attendance of a witness for the purpose of giving testimony at a deposition.
(2) The attendance of a witness for the purpose of giving testimony at a hearing.
(3) The production of relevant books, papers, documents, or tangible items.

(c) A request for a subpoena in aid of discovery must be submitted in time to permit the conclusion of discovery fifteen (15) days before the date scheduled for the hearing. If a request for a subpoena of a witness for testimony at a hearing is submitted three (3) days or less before the hearing, the subpoena shall be issued at the discretion of the administrative law judge.

(d) A subpoena may be served by any person who is not a party and is not less than eighteen (18) years of age. Service on a person shall be made by delivering a copy of the subpoena to the person and by tendering witness fees and mileage to that person, if required.

(e) A witness summoned by a subpoena issued under this section is entitled to the same witness and mileage fees as a witness in proceedings in Indiana state courts. Fees payable to a witness summoned by a subpoena shall be paid by the party requesting the issuance of the subpoena, or, where the administrative law judge determines that a party is unable to pay the fees, the fees shall be paid by the ICRC.

(f) Upon a motion by the person served with a subpoena or by a party, made promptly after service of the subpoena (but in any event not less than the time specified in the subpoena for compliance), the administrative law judge may do either of the following:
(1) Quash or modify the subpoena if it is unreasonable and oppressive or for other good cause shown.
(2) Condition denial of the motion upon the advancement, by the party on whose behalf the subpoena was issued, of the reasonable cost of producing subpoenaed books, papers, or documents. Where the circumstances require, the administrative law judge may act upon such a motion at any time after a copy of the motion has been served upon the party on whose behalf the subpoena was issued.

(g) If a person fails to comply with a subpoena issued under this section, the party requesting the subpoena may enforce the matter in an appropriate proceeding under of [sic.] IC 4-21.5-6. (Civil Rights Commission; 910 IAC 2-7-6; filed Aug 20, 1993, 5:00 p.m.: 17 IR 33; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-7-7 Prehearing procedures
Authority: IC 22-9.5-4-2
Affected: IC 4-21.5-3-19; IC 22-9.5
Sec. 7. (a) Before the commencement of the hearing, the administrative law judge may direct parties to file prehearing statements.
   
   (b) The prehearing statement must state the name of the party or parties presenting the statement and, unless otherwise directed by the administrative law judge, briefly set forth the following:
      
      (1) Issues involved in the proceeding.
      (2) Facts stipulated by the parties and a statement that the parties have made a good faith effort to stipulate to the greatest extent possible.
      (3) Facts in dispute.
      (4) Witnesses, together with a summary of the testimony expected, and exhibits to be presented at the hearing.
      (5) A brief statement of applicable law.
      (6) Conclusions to be drawn.
      (7) Estimated time required for presentation of the party's case.
      (8) Such other information as may assist in the disposition of the proceeding.
   
   (c) Before the commencement or during the course of the hearing, the administrative law judge may direct the parties to participate in a conference to expedite the hearing, in accordance with IC 4-21.5-3-19.
   
   (d) The administrative law judge, upon the motion of a party or upon his or her own motion, may request that another administrative law judge conduct settlement negotiations. The order appointing the settlement judge may confine the scope of settlement negotiations to specified issues. The order shall direct the settlement judge to report to the presiding administrative law judge within specified time periods.
   
   (e) The settlement judge shall do the following:
      
      (1) Convene and preside over conferences and settlement negotiations between the parties and assess the practicalities of a potential settlement.
      (2) Make a report describing:
         
         (A) the status of the settlement negotiations; and
         (B) settlement prospects; and
      
      recommend the termination or continuation of the settlement negotiations.
   
   (f) Settlement negotiations shall terminate upon the order of the administrative law judge acting as the settlement judge. The conduct of settlement negotiations shall not unduly delay the commencement of the hearing. (Civil Rights Commission; 910 IAC 2-7-7; filed Aug 20, 1993, 5:00 p.m.: 17 IR 33; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-7-8 Hearing procedures
   
   Authority:  IC 22-9.5-4-2
   Affected:  IC 4-21.5-3; IC 22-9.5

Sec. 8. (a) The hearing shall commence no later than one hundred twenty (120) days following the issuance of the charge under 910 IAC 2-6-6(g), unless it is impracticable to do so. If the hearing cannot be commenced within this time period, the administrative law judge shall notify in writing all parties, the aggrieved persons on whose behalf the charge was filed, and the director of the reasons for the delay.
   
   (b) The hearing will be conducted in Indianapolis unless otherwise ordered by the administrative law judge under 910 IAC 1-8-2.
   
   (c) The charge issued under 910 IAC 2-6-6(g) will specify the time, date, and place for the hearing. The administrative law judge may change the time, date, or place of the hearing or may temporarily adjourn or continue a hearing for good cause shown. If such a change is made or the hearing is temporarily adjourned, the administrative law judge shall give the parties at least five (5) days notice of the revised time, date, and place for the hearing, unless otherwise agreed by the parties.
   
   (d) The hearing shall be conducted in accordance with IC 4-21.5.
   
   (e) If all parties waive their right to appear before the administrative law judge or to present evidence and arguments, it is not necessary for the administrative law judge to conduct an oral hearing. Such waivers shall be made in writing and filed with the administrative law judge. Where waivers are submitted by all parties, the administrative law judge shall make a record of the relevant
written evidence submitted by the parties and pleadings submitted by the parties with respect to the issues in the proceeding. These documents shall constitute the evidence in the proceeding, and the decision shall be based upon this evidence. Such hearings shall be deemed to commence on the first day written evidence may be submitted for the record.

(f) IC 4-21.5-3 applies to the presentation of evidence in hearings under this rule.

(g) The administrative law judge may limit discovery or the introduction of evidence or may issue such protective or other orders necessary to protect privileged communications. If the administrative law judge determines that information in documents containing privileged matters should be made available to a party, the administrative law judge may order a summary or extract of the nonprivileged matter contained in the original.

(h) Requirements for exhibits shall be as follows:

(1) All exhibits offered into evidence shall be numbered sequentially and marked with a designation identifying the party offering the exhibit.

(2) One (1) copy of each exhibit offered into evidence must be furnished to each of the parties and to the administrative law judge. If the administrative law judge does not fix a time for the exchange of exhibits, the parties shall exchange copies of exhibits at the earliest practicable time before the commencement of the hearing. Exhibits submitted as rebuttal evidence are not required to be exchanged before the commencement of the hearing if the submission of such evidence could not reasonably be anticipated at the time.

(i) The authenticity of all documents furnished to the parties under section 15 [sic. of this rule and submitted as proposed exhibits in advance of the hearing shall be admitted unless a party files a written objection to the exhibit before the commencement of the hearing. Upon a clear showing of good cause for failure to file such a written objection, the administrative law judge may permit the party to challenge the authenticity.

(j) The parties may stipulate to any pertinent facts by oral agreement at the hearing or by written agreement at any time. Stipulations may be submitted into evidence at any time before the end of the hearing. When received into evidence, the stipulation is binding on the parties.

(k) Requirements for a record of hearing shall be as follows:

(1) All oral hearings shall be recorded and transcribed by a reporter designated by, and under the direction of, the administrative law judge. The original transcript shall be a part of the record and shall constitute the sole official transcript. All exhibits introduced as evidence shall be marked for identification and incorporated as a part of the record.

(2) Corrections to the official transcript will be permitted upon motion of a party. Motions for correction must be submitted within five (5) days of the receipt of the transcript. Corrections of the official transcript shall be permitted only where errors of substance are involved and upon the approval of the administrative law judge.

(l) Following the submission of evidence at an oral hearing, the administrative law judge may hear oral arguments at the hearing. The administrative law judge may limit the time permitted for such arguments to avoid unreasonable delay.

(m) The administrative law judge may permit the submission of written briefs following the adjournment of the oral hearing. Written briefs shall be simultaneously filed by all parties and shall be due not later than thirty (30) days following the adjournment of the oral hearing.

(n) Where there is an oral hearing, the hearing ends on the day of the adjournment of the oral hearing or, where written briefs are permitted, on the date that the written briefs are due.

(o) Where the parties have waived an oral hearing, the hearing ends on the date set by the administrative law judge as the final date for the receipt of submissions by the parties.

(p) Following the end of the hearing, no additional evidence may be accepted into the record, except with the permission of the administrative law judge. The administrative law judge may receive additional evidence upon a determination of the following:

(1) The new and material evidence was not readily available before the end of the hearing.

(2) The evidence has been timely submitted and its acceptance will not unduly prejudice the rights of the parties. However, the administrative law judge shall include in the record any motions for attorney's fees, including supporting documentation, and any approved corrections to the transcripts. (Civil Rights Commission; 910 IAC 2-7-8; filed Aug 20, 1993, 5:00 p.m.: 17 IR 34; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)
910 IAC 2-7-9 Dismissals and decisions
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-6-12

Sec. 9. (a) If the complainant, the respondent, or the aggrieved person on whose behalf a complaint was filed makes a timely election to have the claims asserted in the charge decided in a civil action under IC 22-9.5-6-12, the administrative law judge shall dismiss the administrative proceeding.

(b) An administrative law judge may not continue an administrative proceeding under this rule regarding an alleged discriminatory housing practice after the beginning of the trial of a civil action commenced by the aggrieved person under an act of Congress or a state law seeking relief with respect to that discriminatory housing practice. If such a trial is commenced, the administrative law judge shall dismiss the administrative proceeding. The commencement and maintenance of a civil action for appropriate temporary or preliminary relief under IC 22-9.5-6-6 does not affect administrative proceedings under this rule.

(c) The administrative law judge shall issue an initial decision in accordance with IC 4-21.5-3-27.

(d) IC 4-21.5-3-28 and IC 4-21.5-3-29 apply to the ICRC's review of the initial decision issued by the administrative law judge, objections, and final decisions of the ICRC.

(e) At any time before the issuance of a final decision, the parties may submit an agreement resolving the charge. The agreement must be signed by the respondent, the aggrieved person upon whose behalf the charge was issued, and the director if he or she is a party or an intervenor. The administrative law judge shall accept the agreement by issuing an initial decision based on the agreed findings. The submission of an agreement resolving the charge constitutes a waiver of any right to challenge or contest the validity of a decision entered in accordance with the agreement.

(f) If the commissioners remand the decision for further proceedings, such remand shall be conducted in accordance with IC 4-21.5-3-29(g).

(g) Following the issuance of the final decision, any prevailing party except the ICRC may apply for attorney's fees and costs. The administrative law judge shall issue an initial decision awarding or denying such fees and costs. The initial decision shall become the final decision of the ICRC unless the ICRC reviews the initial decision and issues a final decision on fees and costs within thirty (30) days. The recovery of reasonable attorney's fees and costs will be permitted as follows:

(1) If the respondent is the prevailing party an intervenor shall be liable for reasonable attorney's fees and costs only to the extent that the intervenor's participation in the administrative proceeding is frivolous, vexatious, or was for the purpose of harassment.

(2) To the extent that an intervenor is the prevailing party, the respondent shall be liable for reasonable attorney's fees and costs unless special circumstances make the recovery of such fees and costs unjust.


910 IAC 2-7-10 Judicial review and enforcement of final decision
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-6-12; IC 22-9-1; IC 22-9.5

Sec. 10. (a) Any party adversely affected by a final decision under section 9 of this rule may file a petition in the appropriate state court for review of the decision under IC 4-21.5-5.

(b) Following the issuance of a final decision under section 9 of this rule, the ICRC may petition the appropriate state court for the enforcement of the final decision in accordance with IC 4-21.5-6. (Civil Rights Commission; 910 IAC 2-7-10; filed Aug 20, 1993, 5:00 p.m.: 17 IR 36; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

Rule 8. Fair Housing Advertising
910 IAC 2-8-1 Policy
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5-3-4; IC 22-9.5-5-2

Sec. 1. IC 22-9.5 makes it unlawful to discriminate in:
(1) the sale, rental, and financing of housing;
(2) the provision of brokerage and appraisal service;
because of race, color, religion, sex, handicap, familial status, or national origin. IC 22-9.5-5-2 makes it unlawful to make, print, or publish or cause to be made, printed, or published any notice, statement, or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin or an intention to make any such preference, limitation, or discrimination. However, the prohibitions of IC 22-9.5 regarding familial status do not apply with respect to housing for older persons as defined in IC 22-9.5-3-4. (Civil Rights Commission; 910 IAC 2-8-1; filed Aug 20, 1993, 5:00 p.m.: 17 IR 36; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-8-2 Purpose
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 2. The purpose of this rule is to assist all advertising media, advertising agencies, and other persons who use advertising to make, print, publish or cause to be made, printed, or published advertisements with respect to the sale, rental, or financing of dwellings which are in compliance with the requirements of IC 22-9.5. This rule also describes the matters the ICRC will review in evaluating compliance with IC 22-9.5 in connection with investigations of complaints alleging discriminatory housing practices involving advertising. (Civil Rights Commission; 910 IAC 2-8-2; filed Aug 20, 1993, 5:00 p.m.: 17 IR 36; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-8-3 Scope
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 3. (a) This rule describes the matters the ICRC will review in evaluating compliance with IC 22-9.5 in connection with investigations of complaints alleging discriminatory housing practices involving advertising. Use of this rule will be considered by the director in making determinations as to whether there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.

(b) This rule provides criteria for use by advertising media in determining whether to accept and publish advertising regarding sales or rental transactions. Use of this rule will be considered by the director in making a determination as to whether there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.

(c) A failure by a person placing an advertisement to use the criteria contained in this rule, when found in connection with the investigation of a complaint alleging making or using discriminatory advertisements, shall be considered by the director in making a determination of reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.

(d) Nothing in this rule shall be construed to restrict advertising efforts designed to attract persons to dwellings who would not ordinarily be expected to apply, when such efforts are pursuant to an affirmative marketing program or undertaken to remedy the effects of prior discrimination in connection with the advertising or marketing of dwellings. (Civil Rights Commission; 910 IAC 2-8-3; filed Aug 20, 1993, 3:00 p.m.: 17 IR 36; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)
Sec. 4. The words, phrases, symbols, and forms listed in this section typify those most often used in residential real estate advertising to convey either overt or tacit discriminatory preferences or limitations. In considering a complaint under IC 22-9.5, the ICRC will normally consider the use of the following comparable words, phrases, symbols, and forms to indicate a possible violation of IC 22-9.5 and to establish a need for further proceedings on the complaint if it is apparent from the context of the usage that discrimination within the meaning of IC 22-9.5 is likely to result:

(1) Words descriptive of dwelling, landlord, and tenants, including, but not limited to, the following:
   (A) White private home.
   (B) Colored home.
   (C) Jewish home.
   (D) Hispanic residence.
   (E) Adult building.

(2) Words indicative of race, color, religion, sex, handicap, familial status, or national origin, including, but not limited to, the following:
   (A) Words indicative of race, including, but not limited to:
      (i) Negro.
      (ii) Black.
      (iii) Caucasian.
      (iv) Oriental.
      (v) American Indian.
   (B) Words indicative of color, including, but not limited to:
      (i) White.
      (ii) Black.
      (iii) Colored.
   (C) Words indicative of religion, including, but not limited to:
      (i) Protestant.
      (ii) Christian.
      (iii) Catholic.
      (iv) Jew.
   (D) Words indicative of national origin, including, but not limited to:
      (i) Mexican American.
      (ii) Puerto Rican.
      (iii) Philippine.
      (iv) Polish.
      (v) Hungarian.
      (vi) Irish.
      (vii) Italian.
      (viii) Chicano.
      (ix) African.
      (x) Hispanic.
      (xi) Chinese.
      (xii) Indian.
      (xiii) Latino.

(E) The exclusive use of words in advertisements, including those involving the rental of separate units in a single-family or multiple-family dwelling, stating or tending to imply that the housing being advertised is available to persons of only one (1) sex and not the other, except where sharing living areas is involved. Nothing in this rule restricts advertisement of a dwelling used exclusively for dormitory facilities by educational institutions.
(F) Words indicative of handicap, including, but not limited to, the following:
   (i) Crippled.
   (ii) Blind.
   (iii) Deaf.
   (iv) Mentally ill.
   (v) Mentally retarded.
   (vi) Impaired.
   (vii) Handicapped.
   (viii) Physically fit.

Nothing in this rule restricts the inclusion of information about the availability of accessible housing in advertising a dwelling.

(G) Words indicative of familial status, including, but not limited to, the following:
   (i) Adults.
   (ii) Children.
   (iii) Singles.
   (iv) Mature persons.

Nothing in this rule restricts advertisement of a dwelling which is intended and operated for occupancy by older persons and which constitutes housing for older persons as defined in IC 22-9.5-3-4.

(H) Words and phrases, such as any of the following used in a discriminatory context should be avoided:
   (i) Restricted.
   (ii) Exclusive.
   (iii) Private.
   (iv) Integrated.
   (v) Traditional.
   (vi) Board approval.
   (vii) Membership approval.

(3) A symbol or logotype which imply [sic., implies] or suggest [sic., suggests] any of the following:
   (A) Race.
   (B) Color.
   (C) Religion.
   (D) Sex.
   (E) Handicap.
   (F) Familial status.
   (G) National origin.

(4) Words or phrases used regionally or locally which imply or suggest any of the following:
   (A) Race.
   (B) Color.
   (C) Religion.
   (D) Sex.
   (E) Handicap.
   (F) Familial status.
   (G) National origin.

(5) Directions which imply a discriminatory preference, limitation, or exclusion. The following are examples:
   (A) A reference to a real estate location made in terms of a significant landmark of racial or national origin such as:
      (i) an existing black development which may be a signal to blacks; or
      (ii) an existing development known for its exclusion of minorities which may be a signal to whites.
   (B) Specific directions which make a reference to a significant area of racial or national origin may indicate a racial preference.
   (C) A reference to a synagogue, congregation, or parish may indicate a religious preference.

(6) Names of facilities which cater to a particular racial, national origin, or religious group such as country club or private
school designations or names of facilities which are used exclusively by one (1) sex may indicate a preference.


910 IAC 2-8-5 Selective use of advertising media or content

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 5. The selective use of advertising media or content when particular combinations thereof are used exclusively with respect to various housing developments or sites can lead to discriminatory results and may indicate a violation of IC 22-9.5. For example, the use of English language media alone or the exclusive use of media catering to the majority population in an area, when, in such area, there are also available non-English language or other minority media may have discriminatory impact. Similarly, the selective use of human models in advertisements may have discriminatory impact. The following are examples of the selective use of advertisement which may be discriminatory:

(1) Selective geographic advertisement may involve the following:
   (A) Strategic placement of billboards.
   (B) Brochure advertisements distributed within a limited geographic area by hand or in the mail.
   (C) Advertising in particular geographic coverage editions of major metropolitan newspapers or in newspapers of limited circulation which are mainly advertising vehicles for reaching a particular segment of the community.
   (D) Displays or announcements available only in selected sales office [sic., offices].

   (2) Selective use of an equal opportunity slogan or logotype. When placing advertisements, use may involve placing the equal housing opportunity slogan or logotype in advertising reaching some geographic areas but not others or with respect to some properties but not others.

   (3) Selective advertising may involve an advertising campaign using human models primarily in media that cater to one (1) racial or national origin segment of the population without a complementary advertising campaign that is directed at other groups. Another example may involve use of racially mixed models by a developer to advertise one (1) development and not others. Similar care must be exercised in advertising in publications or other media directed at one (1) particular sex or at persons without children. Such selective advertising may involve the use of human models of members of only one (1) sex or of adults only in displays, photographs, or drawings to indicate preferences for one (1) sex or the other or for adults to the exclusion of children.


910 IAC 2-8-6 Fair housing policy and practices

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 6. (a) In the investigation of complaints, the director will consider the implementation of fair housing policies and practices provided in this section as evidence of compliance with the prohibitions against discrimination in advertising under IC 22-9.5.

   (b) All advertising of residential real estate for sale, rent, or financing should contain an equal housing opportunity logotype, statement, or slogan as a means of educating the home-seeking public that the property is available to all persons regardless of race, color, religion, sex, handicap, familial status, or national origin. The choice of logotype, statement, or slogan will depend on the type of media used (visual or auditory) and, in space advertising in regularly printed media such as newspapers or magazines, on the size of the advertisement. Section 7(b) of this rule provides suggested use of the logotype, statement, or slogan and size of the logotype. Section 7(c) of this rule contains examples of the suggested Equal Housing Opportunity logotype, statement, or slogan.

   (c) Human models in photographs, drawings, or other graphic techniques may not be used to indicate exclusiveness because of race, color, religion, sex, handicap, familial status, or national origin. If models are used in display advertising campaigns, the models should be clearly definable as reasonably representing majority and minority groups in the metropolitan area, both sexes, and,
when appropriate, families with children. Models, if used, should portray persons in an equal social setting and indicate to the general public that the housing is open to all without regard to race, color, religion, sex, handicap, familial status, or national origin, and is not for the exclusive use of one (1) such group.

(d) Where the Equal Housing Opportunity statement is used, the advertisement may also include a statement regarding the coverage of any federal or local fair housing or human rights ordinance prohibiting discrimination in the sale, rental, or financing of a dwelling.

(e) All publishers of advertisements, advertising agencies, and firms engaged in the sale, rental, or financing of real estate should provide a printed copy of their nondiscrimination policy to each employee and officer.

(f) All publishers of advertisements and advertising agencies shall:
   (1) post a copy of their nondiscrimination policy in a conspicuous location wherever persons place advertising; and
   (2) have copies available for all firms and persons using their advertising services.

(g) All publishers should publish at the beginning of the real estate advertising section a notice such as that appearing in section 7(d) of this rule. The notice may include a statement regarding the coverage of any local fair housing or human rights ordinance prohibiting discrimination in the sale, rental, or financing of a dwelling. (Civil Rights Commission; 910 IAC 2-8-6; filed Aug 20, 1993, 5:00 p.m.: 17 IR 38; readopted filed Oct 25, 2001, 2:15 p.m.: 25 IR 942; readopted filed Oct 29, 2007, 2:55 p.m.: 20071128-IR-910070566RFA; readopted filed Nov 19, 2013, 9:07 a.m.: 20131218-IR-910130454RFA; readopted filed Sep 27, 2019, 2:32 p.m.: 20191030-IR-910190407RFA)

910 IAC 2-8-7 Suggested use of logotypes, statements, slogans, or publisher's notices for advertising

Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 7. (a) This section contains information which may serve as a guide for the use of the Equal Housing Opportunity logotype, statement, slogan, or publisher's notice for advertising.

(b) A simple formula can guide the real estate advertiser in using the Equal Housing Opportunity logotype, statement, or slogan, including the following:

(1) In all space advertising (advertising in regularly printed media such as newspapers or magazines), the following standards shall be used:

<table>
<thead>
<tr>
<th>Size of Advertisement</th>
<th>Logotype in Inches</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/2 page or larger</td>
<td>2 × 2</td>
</tr>
<tr>
<td>1/8 page up to 1/2 page</td>
<td>1 × 1</td>
</tr>
<tr>
<td>4 column inches to 1/8 page</td>
<td>1/2 × 1/2</td>
</tr>
<tr>
<td>Less than 4 column inches</td>
<td>(')</td>
</tr>
</tbody>
</table>

(2) In any other advertisements, if other logotypes are use [sic., used] in the advertisement, then the Equal Housing Opportunity logotype should be a size at least equal to the largest of the other logotypes; if no other logotypes are used, then the type should be bold display face which is clearly visible. Alternatively, when no other logotypes are used, three percent (3%) to five percent (5%) of an advertisement may be devoted to a statement of the equal housing opportunity policy.

(3) In space advertising which is less than four (4) column inches (one (1) column four (4) inches long or two (2) columns two (2) inches long) of a page in size, the Equal Housing Opportunity slogan should be used. Such an advertisement may be grouped with other advertisements under a caption which states that the housing is available to all without regard to race, color, religion, sex, handicap, familial status, or national origin.

(c) The following are illustrations of logotypes, statements, or slogans with the Equal Housing Opportunity logotype:

(1) An example of the Equal Housing Opportunity statement shall be, "We are pledged to the letter and spirit of the State of Indiana's policy for the achievement of equal housing opportunity throughout the state. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.".

(2) An example of the Equal Housing Opportunity slogan shall be, "Equal Housing Opportunity."

(d) The following are illustrations of a media notice or publisher's notice:

(1) "All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise any
preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin or intention to make any such preference, limitation, or discrimination."

(2) "We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis."


Rule 9. Fair Housing Poster

910 IAC 2-9-1 Fair housing poster
Authority: IC 22-9.5-4-2
Affected: IC 22-9.5

Sec. 1. (a) This rule contains procedures established by the ICRC with respect to the display of a fair housing poster by persons subject to IC 22-9.5.
(b) All persons subject to IC 22-9.5 shall post and maintain a fair housing poster at all their places of business that participate in the covered activities.
(c) All fair housing posters shall be prominently displayed so as to be readily apparent to all persons seeking housing accommodations or seeking to engage in residential real estate related transactions or brokerage services as contemplated by IC 22-9.5.
(d) The fair housing poster shall be eleven (11) inches by fourteen (14) inches and shall bear the following legend:

EQUAL HOUSING OPPORTUNITY
We Do Business In Accordance With The Fair Housing Act
(The Indiana Civil Rights Law, as amended by the Fair Housing Amendments Act of 1990 and 1992)
IT IS ILLEGAL TO DISCRIMINATE AGAINST ANY PERSON BECAUSE OF RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS (HAVING ONE OR MORE CHILDREN), OR NATIONAL ORIGIN

• In the sale or rental of housing or residential lots
• In advertising the sale or rental of housing
• In the financing of housing
• In the appraisal of housing
• In the provision of real estate brokerage services

Anyone who feels he or she has been discriminated against should send a complaint to:
Indiana Civil Rights Commission
Indiana Government Center-North
100 North Senate Avenue, Room 103
Indianapolis, Indiana 46204