

Fair Housing Planning Guide

Volume 2—Grantee Activities



U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

Childhood is Without Prejudice/Children of Goodwill. *Artist: William Walker.* Originally painted in 1977, this mural was a gift of appreciation to the local school for promoting the ideals of racial harmony. The mural was restored in 1993 by Chicago Public Art Group artists Olivia Gude and Bernard Williams. William Walker, as conceiver and one of the artists on the **Wall of Respect** in 1967, is credited with being one of the founders of the modern community mural movement and the Chicago Public Art Group. *Photographer: Ron Testa.*

Fair Housing Planning Guide

Volume 2—Grantee Activities

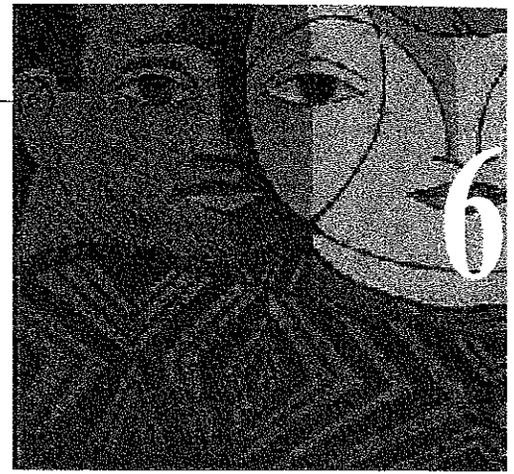


U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

7.3	MONITORING LENDING, HOUSING PROVIDER, AND LOCAL REAL ESTATE PRACTICES	7-61
	Monitoring Lending Practices of Local Banks and Other Financial Institutions That Provide Home Mortgage, Home Improvement, and Commercial Loans	7-62
	Monitoring Multifamily Housing Rental Practices:	
	Montgomery County, Maryland	7-68
	Monitoring Within the Real Estate Industry	7-69
	General Surveys of Housing Consumers	7-72
	Other Monitoring Efforts	7-77
7.4	ENFORCEMENT ACTIVITIES	7-77
	Fair Housing Ordinance	7-78
	Enforcement Administration	7-78
	Using Fair Housing Groups	7-79
	Ordinance and Program Components	7-79
	Affirmatively Furthering Fair Housing Program	7-81
7.5	INVESTIGATIVE TESTING AND AUDITING LOCAL REAL ESTATE MARKETS	7-82
	What is Investigative Testing?	7-83
	Purpose of the Fair Housing Audit	7-83
7.6	STRUCTURING LAND USE POLICIES TO AFFIRMATIVELY FURTHER FAIR HOUSING	7-86
	Ordinances	7-86
	Regional Approaches	7-91
7.7	INCREASING GEOGRAPHIC CHOICE IN HOUSING FOR SECTION 8 CERTIFICATE AND VOUCHER HOLDERS AND OTHER LOWER-INCOME RENTERS AND PROSPECTIVE HOME BUYERS	7-93
	Gautreaux Assisted Housing Program in the Chicago, Illinois, Metropolitan Area	7-93
	Fair Housing Marketing Reinvention Lab Project—Chicago, Illinois	7-94
	HUD’s Moving to Opportunity Demonstration Program	7-95
	Milwaukee, Wisconsin, Center for Integrated Living	7-96
	Dallas, Texas, Metropolitan Area Rental Property List	7-97
	Boston, Massachusetts, Metrolist	7-98
	Cuyahoga County, Ohio, Housing and General Information Services	7-98
	Jefferson County, Kentucky, Homeownership Counseling Program and Section 8 Certificate/Voucher Program	7-99
	Old Pueblo, Arizona, Community Housing Resources Board (OPCHRB) and Arizona Multihousing Association (AMA) Rental Assistance Program	7-100
	Affirmative Marketing by a State Housing Finance Agency	7-101

7.8	ACTIVITIES TO PROMOTE DESEGREGATION OF PUBLIC HOUSING	7-103
	Boston Housing Authority	7-103
	Contra Costa County, California	7-106
7.9	OVERCOMING NIMBY ATTITUDES	7-106
	AHOME Efforts in Fairfax County, Virginia	7-106
	IMBY Awards Program—Fairfax County, Virginia	7-107
	CASCAP and “Good Neighbors” Initiatives	7-107
	Bazelon Center for Mental Health Law Project	7-109
	Hannah House, Washington, DC	7-110
CHAPTER 7— APPENDIX A		
DETAILED INSTRUCTIONS ON FAIR HOUSING ACTIVITIES 7-111		
7.1A	INTRODUCTION	7-111
7.2A	EDUCATION AND OUTREACH ACTIVITIES	7-111
	Media Outreach: Preliminary Tasks	7-111
	Media Outreach and Education: The Press	7-113
	Events: Technical Advice	7-118
	Fair Housing School Curricula	7-120
	Technical Training	7-122
7.3A	RESERVED	7-129
7.4A	ENFORCEMENT ACTIVITIES	7-130
	Ordinance and Program Components	7-130
7.5A	INVESTIGATIVE TESTING AND AUDITING THE LOCAL REAL ESTATE MARKET	7-131
	Investigative Testing	7-131
	The Fair Housing Audit	7-132
CHAPTER 7— APPENDIX B		
NOTICE 95-2		
SUBSTANTIVE AND PROCEDURAL LIMITATIONS ON FILING AND INVESTIGATING FAIR HOUSING ACT COMPLAINTS THAT MAY IMPLICATE THE FIRST AMENDMENT		
		7-137
	ACRONYMS	A-1
	ADDITIONAL RESOURCES	AR-1

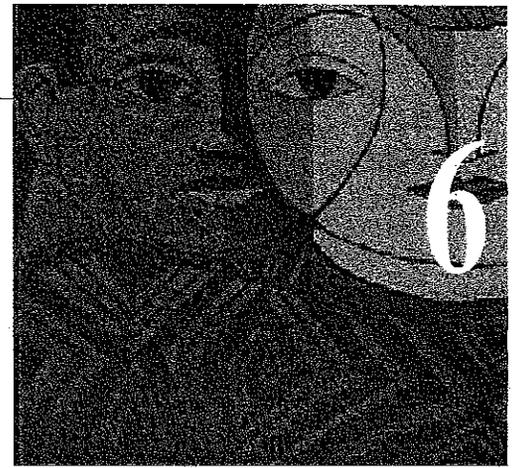
—NOTES—



Chapter 6 Table of Contents

6.1	INTRODUCTION	6-3
6.2	STATE-BY-STATE ACCOUNT	6-4
	Arizona	6-4
	Connecticut	6-5
	Iowa	6-7
	Kentucky	6-7
	Maryland	6-9
	Nebraska	6-10
	New Jersey	6-11
	North Carolina	6-13
	Ohio	6-16
	Oklahoma	6-17
	Virginia	6-20

—NOTES—



Chapter 6:

Current Activities that Affirmatively Further Fair Housing—States

6.1 INTRODUCTION

This Chapter provides information on activities that affirmatively further fair housing conducted by States. This information is provided by the Council of State Community Development Agencies (COSFDA) which responded to the Department of Housing and Urban Development's request for such information to be included in this *Guide*.

Based on the information COSFDA received, most States, at a minimum, conducted the following activities:

- Developed fair housing workshops and State conferences to educate other State agencies, lending institutions, housing developers, real estate brokers, and the general public regarding fair housing rights and responsibilities
- Coordinated with State Human Rights Commissions and other organizations to develop fair housing initiatives and foster fair housing
- Assisted in the enactment and support of State fair housing laws
- Required State-funded jurisdictions to affirmatively further fair housing through particular required actions
- Provided technical assistance to State-funded jurisdictions in affirmatively furthering fair housing (AFFH)
- Monitored the fair housing performance of each State-funded jurisdiction.

Following is a listing of activities taken by States that affirmatively further fair housing. This is not an exhaustive listing of States nor of State activities. HUD intends to update this *Guide* and add additional information.

6.2 STATE-BY-STATE ACCOUNT

Arizona

State Actions

1. Provided State housing trust funds to seven nonprofits to provide training and technical assistance to State-funded jurisdictions, the real estate community, other nonprofits, and the general public on affirmatively furthering fair housing.
 - *Arizona Community Action Association*
 - To conduct training and prepare educational materials
 - To conduct fair housing workshops in remote areas and update and distribute bilingual educational materials.
 - *Arizona Department of Real Estate*
 - To prepare and implement a statewide bilingual media program
 - To provide fair housing information through seminars and a statewide bilingual media campaign.
 - *Northern Arizona Council of Governments*
 - To design and conduct a fair housing conference for State-funded jurisdictions and nonprofits providing information on Federal and State laws, complaint resolution, and compliance tools.
 - *Southern Arizona Housing Center*
 - To conduct an education and outreach program
 - To conduct seminars regarding compliance with fair housing laws.
 - *Metropolitan Phoenix Fair Housing Center*
 - To provide training and education.
 - *Phoenix Community Housing Resource Board*
 - To conduct training, provide technical assistance, and present workshops

To conduct outreach to educate on local, State, and Federal fair housing laws.

– *Arizona Fair Housing Center*

To respond to and resolve fair housing complaints, provide training, and conduct a multicounty survey regarding fair housing compliance.

2. Became an active member of a statewide Joint Committee on Fair Housing. Committee activities include:
 - Development of an education and outreach program comprised of brochure, posters, billboards, public service announcements, and continuing education programs.
 - Hosting of the Fair and Affordable Housing Forum during National Fair Housing Month. Purpose of the forum was to educate real estate licensees on fair housing issues and encourage them to become involved in efforts to eliminate housing discrimination.
 - Development of a mentor program that will provide 10 students with the opportunity to work with a broker-mentor for 6 months. Minority persons are encouraged to participate in the program.

Connecticut

State Actions

The Connecticut Department of Housing developed and adopted:

1. Fair Housing Regulations

The objective of the State's Fair Housing Regulation is to promote:

- Fair housing choice
- Economic integration

in all housing funded in whole or in part by the State Department of Housing.

2. An Affirmative Fair Housing Marketing and Tenant Selection Procedures Manual

The State's goal is to promote integrated housing through the use of Affirmative Fair Housing Marketing and Occupant Selection Criteria.

3. A Fair Housing Handbook

The State's Fair Housing Handbook:

- Serves as a resource guide on fair housing laws, policies, practices, and other related issues.
- Identifies State-mandated requirements for all recipients of Federal funds.

The State requires developers applying for funds for the construction or rehabilitation of five or more units to:

- Complete and submit an Affirmative Fair Housing Marketing Plan
- Conspicuously display Fair Housing posters and the developer's Fair Housing Policy Statement
- Submit Tenant/Owner Selection criteria and Fair Housing Policy Statement for State review and approval, which must be consistent with the State's Fair Housing Regulation and Manual.

The State conducts compliance review meetings with developers regarding their fair housing performance.

Actions by State-Funded Jurisdictions

Requires the submission of a Fair Housing Plan which, at a minimum, should include the following:

1. Strategies to promote housing and economic integration
2. A list of activities and efforts to promote housing choice and eliminate housing discrimination
3. A mechanism to address fair housing complaints.

Iowa**State Actions**

The Iowa Department of Economic Development (IDED) field staff:

1. Provides technical assistance to State-funded jurisdictions regarding fair housing
2. Monitors the fair housing performance of State-funded jurisdictions.

Actions by State-Funded Jurisdictions

IDED recommends the following activities to its State-funded jurisdictions:

- Publish a notice that it will help persons file housing discrimination complaints
- Adopt a fair housing ordinance
- Provide housing counseling services
- Use the equal housing opportunity slogan/logo on community or agency letterhead
- Create a local housing authority.

Kentucky**State Actions**

1. Entered into a Memorandum of Agreement with the Kentucky Commission on Human Rights in its efforts to affirmatively further fair housing to:
 - Conduct a statewide AI
 - Conduct CDBG and HOME compliance activities in the areas of civil rights and fair housing
 - Produce and distribute educational information to citizens and localities on fair housing laws and how those laws relate to the CDBG program

- Provide training, seminars, and workshops; distribute posters, brochures, a fair housing guide, and complaint filing information
 - Assist the CDBG and HOME staff in meeting their responsibilities to ensure that State-funded jurisdictions adhere to the requirements of their affirmatively furthering fair housing certifications.
2. Provides *suggested activities* that State-funded jurisdiction can choose to undertake and *required actions* that State-funded jurisdictions must take, as follows:

CDBG Fair Housing Requirements

1. *Required Actions* (complete *all* of the following):
 - Maintain file on “Analysis of Impediments to Fair Housing”
 - Display fair housing poster
 - Attend CDBG Implementation/Fair Housing Training
2. *Required Actions* (complete *one* of the following):
 - Enact a fair housing ordinance/policy
 - Establish a local human rights commission
 - Continue to fund an existing local human rights commission
3. *Required Actions* (complete *two* of the following):
 - Sponsor essay or poster contest in local school during Fair Housing Month (April)
 - Send letters to and meet with local lenders and real estate brokers concerning fair housing issues and requirements under the CDBG program
 - Meet with community/civic/religious groups to seek and provide information regarding fair housing-related issues
 - Establish a fair housing information program
 - Encourage local media to examine local housing issues

- Sponsor information booths on fair housing at local festivals or special community events.

Documentation Requirements

For each fair housing activity completed, documentation *must* be provided at time of monitoring for the locality to be in compliance.

Maryland

State Actions

- Eastern Shore Testing

The State Department of Housing and Community Development (HCD) entered into a Memo of Understanding with the Maryland Commission on Human Relations (MCHR) to conduct both “blind” and “targeted” testing on the Eastern Shore for possible discriminatory housing practices. There were 158 tests completed in 77 sites in 9 counties. The Commission also conducted community educational seminars providing an overview of fair housing laws.

- Site Selection Policy

HCD adopted a policy governing site selection standards and new construction requirements for housing financed with loans and grants, and insured through programs administered by HCD. The policy is intended to promote construction of housing and community development projects in markets and on sites that support economically viable development, meet the needs of tenants and homebuyers, and promote economic and racial deconcentration.

- Fair Housing Month Activities

For the past 4 years, provided fair housing:

- Posters to other State agencies
- Information to lending institutions
- Video public service announcements to television stations
- Articles to homebuilders, real estate brokers, and bankers
- Messages on milk cartons.

HCD intends to expand its testing program to Southern Maryland and Baltimore County to identify any fair housing problems. HCD also intends to continue its annual program of support for fair housing.

Nebraska

State Actions

During its consolidated planning efforts, the Nebraska Department of Economic Development (DED) assessed housing needs through interagency consultation, hearings, public forums, consultant reports, and advisory processes.

This assessment identified a need for a better awareness by State citizens of housing rights, needs, and responsibilities. As a result, the State identified goals to:

- Develop and coordinate at least one training workshop on the Federal and State fair housing law and the Americans with Disabilities Act
- Provide continual technical assistance in this area.

Requirements for State-Funded Jurisdictions

- All State-funded jurisdictions must identify, in their first quarterly report to the State, how they plan to affirmatively further fair housing. DED staff conduct at least one onsite monitoring review for each project.
- All records maintained by the State-funded jurisdiction must show meaningful actions to affirmatively further fair housing.
- For villages with populations under 2,501 that are receiving funds from the State for the first time, DED identifies the following as the minimum standard:
 - Use of the equal housing opportunity logo on official letterhead
 - Prominent display of posters, logos, and informational material on fair housing.
- For grantees, other than those identified in the bullet above, such actions will not meet the State's affirmative action requirements unless they are followed by other efforts.

DED suggests the following:

- Adopt a fair housing ordinance with means of enforcement

- Undertake a review of existing fair housing ordinances, zoning, and land use practices for discriminatory policies or practices
- Publicize that they will assist persons experiencing housing discrimination
- Support and participate in educational programs coordinated with local real estate brokers and mortgage lenders designed to provide information on fair housing rights
- Provide housing referral and counseling services to assist minorities, women, and persons with disabilities in their search for housing
- Request assistance from the Nebraska Equal Opportunity Commission or other advocacy group in undertaking fair housing informational or technical assistance seminars.

New Jersey

Requirements for State-Funded Jurisdictions

1. Certification
 - Will comply with fair housing laws
 - Take action to affirmatively further fair housing.

State-funded jurisdictions must obtain this certification from the New Jersey Department of Community Affairs before CDBG funds may be released.

2. Fair Housing Statement
 - I. Analysis of Impediments to Fair Housing Choice

Each statement must contain an “analysis to determine their impediments to fair housing choice” in the grantee’s housing and community development activities.

The focus of the analysis should be communitywide, not just the activities in the largest area of the grant. The analysis should include a review of impediments to fair housing choice in the following areas.

- A. The sale and rental of dwellings
- B. Housing brokerage services

- C. Financing assistance for dwellings
- D. Public policies and actions affecting site approval and building requirements for construction of public housing
- E. Administrative policies concerning community development and housing activities which affect opportunities of minorities to select housing communitywide.

II. Actions to Remedy Past Discrimination

In cases where there is a determination of unlawful segregation or housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing, the analysis should specifically include actions which could be taken to remedy the discriminatory condition.

III. Actions to Affirmatively Further Fair Housing

Once the foregoing analysis is complete, the State-funded jurisdiction must take steps to affirmatively further fair housing. The following is a list of required and suggested actions:

- A. (Required) Appoint a fair housing officer for the municipality or county. The appointed officer must be a resident of the community.
- B. (Required) Contact the New Jersey HUD Office of Fair Housing and Equal Opportunity and the New Jersey Division on Civil Rights, identify the fair housing officer, and request fair housing information.
- C. (Required) Provide fair housing counseling services and referral for enforcement of fair housing laws to appropriate State and Federal enforcement agencies.
- D. Develop and implement a public information campaign, including publicizing the grantee's counseling and referral services, collection and distribution of fair housing literature to relevant organizations and individuals in the community, and/or performing other public relations activities designed to inform the community about this issue.
- E. Organize a fair housing committee to oversee the fair housing program and to advise the community housing and community development programs.

- F. Participate in voluntary partnerships with public and private organizations, locally and/or regionally, to promote fair housing choice and affirmative marketing plans.
- G. Design and perform other actions to promote fair housing.

A grantee that has previously received Small Cities funding should be prepared to expand on the existing fair housing program as experience and capacity to administer this program area increase. In analyzing and developing this statement in successive years, a grantee must describe what was accomplished and propose new actions that will enhance past successes.

North Carolina

North Carolina has enacted a fair housing law that essentially mirrors that of Title VIII of the Civil Rights Act of 1968. North Carolina has taken that Act and the requirements from the State CDBG rule and expanded on the State's requirement. The following are the requirements that North Carolina imposes on its CDBG recipients.

Recipients must complete the Division of Community Assistance's (DCA) form entitled *Recipient's Plan to Further Fair Housing*, transmit the original copy of this document to DCA, and retain a copy for their records. The information contained on this form will become the basis for DCA's fair housing monitoring in the future. After receipt, the form must be returned to DCA within 90 days.

In addition to certifying that the recipient shall affirmatively further fair housing and comply with the State's fair housing act, it must also adopt a written procedure for receiving and resolving complaints as a result of violations of Title VIII. Recipients are encouraged to adopt procedures whereby local complaints are forwarded to the North Carolina Human Relations Commission for investigation and resolution. Listed below are suggestions the recipient can employ to bring itself into compliance with North Carolina's fair housing requirements.

- I. Steps for Implementing Fair Housing Activities
 - A. Beginning with 1984 grantees, all CDBG recipients are required to implement activities that affirmatively further fair housing. The Fair Housing Plan should have activities that will continue throughout the life of the grant. Recipients with an approved Plan who receive a new grant must amend their plan to provide an incremental level of activity on the anniversary date of the approval of the current Plan.
 - B. Recipients must first identify, analyze, and then determine what obstacles to fair housing exist in their communities.

II. Suggested Activities to Comply with the Fair Housing Act

It is suggested that recipients examine the following components and the activities listed under them in developing and implementing their fair housing programs.

A. Educational Activities

The purpose of this component should be to inform and educate citizens, housing-related industries, and/or incorporate into formal education institutions (high schools) information regarding fair housing issues. Activities under this component include:

1. The creation of public announcements to be sent to the local media
2. The development of pamphlets to be disseminated to the general public concerning fair housing
3. The development and dissemination of posters to citizens organizations to be displayed. Such organizations include community action agencies, senior citizens, person with disabilities, civil rights groups, etc.

B. Assistance to Families

The purpose of this component is to assure that specific activities are developed for families. These activities include counseling services to low-income families regarding the sale and rental market and the financial process. Counseling activities include:

1. Mortgage lending counseling
2. Rental maintenance counseling
3. Referral programs for renters and home seekers
4. Budget/credit management
5. Foreclosure/forbearance assistance
6. Emergency housing assistance.

C. Local Compliance Activities

The purpose of this component is the development and enactment of a local fair housing law or amendment of an existing housing ordinance with the objective of obtaining equivalency with Federal law. Other activities under this component include investigating, auditing, and reviewing activities of housing-related industries which includes:

1. Lending practices
2. Real estate practices
3. Insurance practices
4. Personnel transfer policies
5. Housing dispersal.

The North Carolina Human Relations Commission's fair housing staff can provide information on how to implement a local Fair Housing Act compliance program.

D. Special Programs

The purpose of this component is to seek voluntary agreements from housing-related organizations. Agreements may be received from the following:

1. State/local real estate boards
2. State/local home builders Associations
3. Lending institutions.

Those who sign a local agreement pledge to expand the housing choices of would-be homeowners, shape their procedures so as to preclude steering and other discriminatory practices, and train sales personnel in affirmative marketing techniques. HUD has already executed national agreements with the following organizations:

1. National Association of Realtors (NAR)
2. National Association of Real Estate Brokers (NAREB)
3. National Association of Home Builders (NAHB)

4. Association of Real Estate License Law Officials (ARELLO)
5. National Apartment Association (NAA)

NOTE: The Department executed a Statement of Intent with NAA, which resulted in a model Voluntary Affirmative Marketing Agreement (VAMA) for use by NAA member associations.

6. Mortgage Bankers Association of America (MBA).

Where local organizations are already party to such agreements, recipients should examine the possibility of participating in or expanding existing activities.

Ohio

In 1991, Ohio established a menu of suggested fair housing activities and required that a minimum of activities be accomplished. In 1992, the State increased those requirements. In 1993, the State further revised the standard fair housing minimum program that each of its recipients must operate. Additionally, each recipient must undertake necessary actions to affirmatively further fair housing and to remedy or mitigate those conditions limiting fair housing choice as identified in their analysis of impediments to fair housing choice. Each community must:

- Conduct an analysis of impediments to fair housing
- Appoint a local fair housing coordinator who is accessible Monday through Friday
- Establish and implement a complaint referral system to the Ohio Civil Rights Commission
- Conduct training to provide educational material to residents of areas in which CDBG activities are being undertaken and to at least three civic groups and/or schools
- Develop and distribute fair housing information and materials to at least 10 area agencies, organizations, or public events
- Amend existing local fair housing legislation to include all protected groups.

The State of Ohio has obtained from HUD a list organized by county of all fair housing complaints filed in Ohio during the last 3 years. Additionally, the State has set aside \$100,000 of its CDBG funds for its Fair Housing Program to encourage communities to establish

programs whose goals exceed the minimum State fair housing requirements. A single eligible community can apply for up to \$15,000 to meet those goals. The State hopes to attain statewide fair housing services by encouraging the establishment of 15 4-county consortia. A consortium of counties can be eligible for up to \$300,000 in Fair Housing Program funds.

In the following years, this program will provide a financial resource to continue local, ongoing fair housing capacity.

Oklahoma

The Oklahoma Fair Housing Program

I. Policy

Contractors (grantees) shall administer the CDBG Program to affirmatively further fair housing and provide certification as required (in the Housing and Community Development Act of 1974, as amended) in the (grantee's) contract assurances (Section 13(1)C).

II. Responsibilities

- A. Fair housing requirements apply to all communities irrespective of size, with or without minority residents.
- B. The total absence or presence of few minority residents may indicate the need for fair housing activity rather than the reverse.
- C. Fair housing provisions apply to a community, not just those activities that are CDBG related; implementing a fair housing program is an essential part of the contractor's CDBG responsibilities.

III. Procedures

Outlined below are procedures for contractors to analyze needs and suggested implementation action steps.

A. Needs Assessment

- 1. Are minorities totally absent as residents of your community? If so, why?
- 2. Do all or most of the minorities in your community live in one neighborhood?

3. Are real estate brokers hesitant to show minorities rental or ownership units in certain areas of town or in certain apartment buildings or subdivisions?
4. Do banks and savings and loans consistently fail to provide mortgage or home-improvement loans in certain areas of the community?
5. Is publicly assisted housing absent in your community?
6. Are some public housing projects in the community occupied by either all minority and/or all nonminority?
7. Are minorities discouraged from living in your community because public services and facilities located in or serving minority areas are of lesser quality or quantity than those serving predominantly nonminority areas?
8. Do minorities work in your community but live elsewhere?
9. Do landlords not rent to female-headed households with children?
10. Does the community's zoning hinder multifamily construction or the construction of modest single family units or prohibit mobile homes?
11. Has your city failed to adopt and enforce a fair housing ordinance?
12. Does your city assist people who believe they have encountered housing discrimination?

B. Suggested Implementation Action Steps

Implementation of a fair housing program will depend upon the answers to your Needs Assessment.

1. Develop and enact a local fair housing ordinance which is at least equivalent to the Federal fair housing law and preferably one with enforcement mechanisms and penalties.
2. Revise housing authority formal and informal policies and practices so that public housing units are not assigned to cause or perpetuate racially or ethnically separate treatment of housing opportunities.

3. Review the formal and informal policies and procedures guiding the operation of the Section 8 existing program to ensure that race or ethnicity is not an eligibility criterion for the program and/or some units participating in the program.
4. Work with developers and residents to ensure new assisted housing is located outside areas of minority or low-income concentration.
5. Review local zoning and discuss the impacts of existing zoning on multifamily and/or less expensive single-family construction. Modify zoning to permit or facilitate such construction.
6. Review the CDBG rehabilitation program to ensure it serves very-low-income minority residents as well as low- and moderate-income minorities and nonminorities.
7. Review local practices with respect to the capital improvements program and general revenue projects to ensure CDBG funds are not being used in place of, rather than to supplement, these programs in minority areas.
8. Develop a public information program using local newspapers, radio stations, bulletin boards, churches, utility bill mailings, and the like to ensure that all segments of the community are aware of fair housing requirements, especially real estate brokers, landlords, financial institutions, and the minority community.
9. Develop a fair housing assistance program to make housing opportunities in nonminority areas known to minorities, monitor compliance, and pursue discrimination complaints.
10. Conduct a meeting with financial institutions serving the community to discuss the implications of the Community Reinvestment Act and their need to broaden lending practices to all geographic locations and support community revitalization.
11. Survey the special housing needs of minorities and women, determining any effects of discrimination.
12. Develop or fund a fair housing or human relations organization.

13. Develop a monitoring procedure for compliance with fair housing laws.
14. Contact community-based organizations operating in nearby communities to determine their perceptions of housing opportunities for minorities in the community and solicit their assistance in improving these opportunities.
15. Develop incentives for developers of new housing for low- and moderate-income persons.

C. Documentation

1. Grantees must document efforts to enact fair housing requirements.
2. For documentation, it is suggested that contractors focus public information activities in two areas:
 - a. Specific population groups known to have suffered from discriminatory practices in the past
 - b. Groups directly involved in housing-related activities.

Virginia

The Commonwealth of Virginia requires that its participating CDBG communities select one of 10 activities to undertake each year that it administers a Community Improvement Grant (CIG). The locality must document the action in its files to be made accessible to its citizens. Listed below are Virginia's fair housing requirements for its CDBG participants.

Each year that a CIG is active, a grantee must take one action in the area of enforcement and/or promotion of activities that affirmatively further fair housing. The Grant Administrator or Contract Office is (usually) assigned the responsibility for insuring that such action is taken. At least one of the following fair housing actions *must* be selected, (or additional ones may be approved by the State Department of Housing and Community Development (DHCD)) completed, and documented during each year that the grant is active:

Fair Housing Actions

1. Adopt a resolution endorsing the concept of fair housing and advertise its wording through local media.

2. Enact a local fair housing ordinance substantially equivalent to the Federal or State law.
3. Develop local enforcement and complaint resolution mechanisms.
4. Require attendance by a member of the locality's governing body or chief administrative official, and another appropriate representative (real estate broker, banker, etc.) at a fair housing workshop approved by DHCD.
5. Provide all program beneficiaries with a copy of DHCD's fair housing brochure.
6. Enlist the participation of local real estate brokers, lenders, and homebuilders to enter into an agreement to promote affirmative marketing, open housing, and review of underwriting/crediting criteria, etc. Publish such agreements in a local paper.
7. Conduct public educational programs for local housing consumers and providers and/or financial institutions regarding fair housing issues.
8. Develop a public information program using local newspapers, radio stations, bulletin boards, churches, utility bill mailings, and the like to insure that all segments of the community are aware of fair housing requirements, especially real estate brokers, landlords, financial institutions, and the minority community.
9. Develop a fair housing assistance program. Monitor compliance and pursue discrimination complaints.
10. Survey the special housing problems of minorities and women to determine any effects of discrimination and to develop a plan to assist in overcoming these effects.

—NOTES—

Chapter 7

Table of Contents

7.1	BACKGROUND AND PURPOSE OF ACTIVITY DESCRIPTIONS	7-5
7.2	EDUCATION AND OUTREACH ACTIVITIES	7-6
	Introduction	7-6
	Written Materials	7-8
	Media Outreach: Displays	7-16
	Media Outreach and Education: The Press	7-19
	Counseling	7-33
	Events: Conferences, Fairs, and Other Programs	7-40
	Fair Housing School Curricula	7-44
	Technical Training	7-52
	Inter-Group Efforts	7-59
7.3	MONITORING LENDING, HOUSING PROVIDER, AND LOCAL REAL ESTATE PRACTICES	7-61
	Monitoring Lending Practices of Local Banks and Other Financial Institutions That Provide Home Mortgage, Home Improvement, and Commercial Loans	7-62
	Monitoring Multifamily Housing Rental Practices: Montgomery County, Maryland	7-68
	Monitoring Within the Real Estate Industry	7-69
	General Surveys of Housing Consumers	7-72
	Other Monitoring Efforts	7-77
7.4	ENFORCEMENT ACTIVITIES	7-77
	Fair Housing Ordinance	7-78
	Enforcement Administration	7-78



	Using Fair Housing Groups	7-79
	Ordinance and Program Components	7-79
	Affirmatively Furthering Fair Housing Program	7-81
7.5	INVESTIGATIVE TESTING AND AUDITING LOCAL REAL ESTATE MARKETS	7-82
	What is Investigative Testing?	7-83
	Purpose of the Fair Housing Audit	7-83
7.6	STRUCTURING LAND USE POLICIES TO AFFIRMATIVELY FURTHER FAIR HOUSING	7-86
	Ordinances	7-86
	Regional Approaches	7-91
7.7	INCREASING GEOGRAPHIC CHOICE IN HOUSING FOR SECTION 8 CERTIFICATE AND VOUCHER HOLDERS AND OTHER LOWER-INCOME RENTERS AND PROSPECTIVE HOME BUYERS	7-93
	Gautreaux Assisted Housing Program in the Chicago, Illinois, Metropolitan Area	7-93
	Fair Housing Marketing Reinvention Lab Project—Chicago, Illinois	7-94
	HUD's Moving to Opportunity Demonstration Program	7-95
	Milwaukee, Wisconsin, Center for Integrated Living	7-96
	Dallas, Texas, Metropolitan Area Rental Property List	7-97
	Boston, Massachusetts, Metrolist	7-98
	Cuyahoga County, Ohio, Housing and General Information Services	7-98
	Jefferson County, Kentucky, Homeownership Counseling Program and Section 8 Certificate/Voucher Program	7-99
	Old Pueblo, Arizona, Community Housing Resources Board (OPCHRB) and Arizona Multihousing Association (AMA) Rental Assistance Program	7-100
	Affirmative Marketing by a State Housing Finance Agency	7-101

7.8 ACTIVITIES TO PROMOTE DESEGREGATION OF PUBLIC HOUSING 7-103

Boston Housing Authority 7-103

Contra Costa County, California 7-106

7.9 OVERCOMING NIMBY ATTITUDES 7-106

AHOME Efforts in Fairfax County, Virginia 7-106

IMBY Awards Program—Fairfax County, Virginia 7-107

CASCAP and “Good Neighbors” Initiatives 7-107

Bazon Center for Mental Health Law Project 7-109

Hannah House, Washington, DC 7-110

**CHAPTER 7— APPENDIX A
DETAILED INSTRUCTIONS ON FAIR HOUSING ACTIVITIES** 7-111

7.1A INTRODUCTION 7-111

7.2A EDUCATION AND OUTREACH ACTIVITIES 7-111

Media Outreach: Preliminary Tasks 7-111

Media Outreach and Education: The Press 7-113

Events: Technical Advice 7-118

Fair Housing School Curricula 7-120

Technical Training 7-122

7.3A RESERVED 7-129

7.4A ENFORCEMENT ACTIVITIES 7-130

Ordinance and Program Components 7-130

7.5A INVESTIGATIVE TESTING AND AUDITING THE LOCAL REAL ESTATE MARKET 7-131

Investigative Testing 7-131

The Fair Housing Audit 7-132

**CHAPTER 7— APPENDIX B
NOTICE 95-2
SUBSTANTIVE AND PROCEDURAL LIMITATIONS ON FILING
AND INVESTIGATING FAIR HOUSING ACT COMPLAINTS
THAT MAY IMPLICATE THE FIRST AMENDMENT** 7-137



—NOTES—

Chapter 7:

Current Activities that Affirmatively Further Fair Housing—Entitlements

7.1 BACKGROUND AND PURPOSE OF ACTIVITY DESCRIPTIONS

In the process of gathering information for the *Fair Housing Planning Guide*, researchers learned of a wide variety of activities that local governments and fair housing organizations are carrying out to promote fair housing goals. A number of these activities provide good models that local jurisdictions everywhere might consider as they develop or expand their fair housing strategies to address identified impediments. Other activities contain noteworthy elements even though the overall activity as carried out in a particular community may, in the Department of Housing and Urban Development's view, have weaknesses. The goal in the latter case is to describe optimal features from a composite of actions.

The list of fair housing activities contained in this chapter is not intended to be exclusive; nor is a community mandated to undertake these activities in order to develop and implement an effective fair housing program. Each jurisdiction must assess its needs and resources and decide which specific types of activities would be most effective in achieving its fair housing goals.

Wherever a specific activity is attributable to a particular organization, the full name, address, and phone number, if available, of the organization and of the person(s) who are knowledgeable about the activity are listed as part of the examples given in this chapter. Individuals/organizations assisting local governments with fair housing programs can obtain further information from these sources.

Most of the research for this *Guide* occurred in 1992. At that time, only a few communities had undertaken the voluntary effort to complete an Analysis of Impediments to Fair Housing Choice (AI) as suggested by the 1988 CDBG regulations. However, as of 1994, approximately 100 jurisdictions had completed AIs.

HUD does not presume that the information on specific activities contained in this chapter is representative of either the full spectrum of activities now underway or of the very best. Many activities may well have been initiated after the research for this *Guide* was completed. HUD



intends to update this *Guide* after obtaining additional examples of activities that local jurisdictions, fair housing organizations, and others believe are noteworthy efforts to further fair housing.

However, HUD believes that local governments should seriously consider undertaking actions in each of the categories described in this chapter. Those categories are:

- Education and Outreach Activities
- Monitoring Lending, Housing Provider, and Local Real Estate Practices
- Enforcement Activities
- Investigative Testing and Auditing Local Real Estate Markets
- Structuring Land Use Policies to Affirmatively Further Fair Housing
- Increasing Geographic Choice in Housing for Section 8 Certificate and Voucher Holders and Other Lower-Income Renters and Prospective Home Buyers
- Activities to Promote Desegregation of Public Housing
- Overcoming Not In My Back Yard (NIMBY) Attitudes.

A key consideration must be the relevance of the action to a particular jurisdiction's fair housing "profile," governing powers, location (e.g., inside or outside a metropolitan area), size, and financial, human, and other resources. After selecting an activity, an orderly progression of steps to implement it might include, depending on the nature of the activity selected:

- Designing and implementing the action
- Overseeing results through ongoing review and evaluation.

7.2 EDUCATION AND OUTREACH ACTIVITIES

Introduction

The right to equal housing opportunity is set by law. It is enforced through formal complaint processes, litigation, testing, and monitoring. These actions are necessary, but not sufficient to create a society in which all persons can be assured of their housing rights. Community members must know about the existence of fair housing laws in order to avoid violating them. Knowing about the laws and their penalties can serve as a deterrent and, thus, help protect against discrimination complaint charges being filed. Also, fair housing education protects housing providers from violating laws simply because of a lack of knowledge. Those housing

providers who deliberately evade the laws would know of the penalties should they choose to do so anyway.

Homeseekers and housing providers must know their rights and responsibilities as well as the social and business advantages that accrue through honoring both the spirit and letter of fair housing laws. Homeseekers and housing providers also need to learn how the law is implemented and how the law works for them, (e.g., what remedies to seek if victimized and what procedures to use to provide equal treatment).

Homeseekers need to know when providers are discriminating against them and to distinguish discriminatory acts from other actions housing providers may take that are not discriminatory. Fair housing education gives its students the opportunity to explore questions and fears. It also provides an opportunity to learn about the benefits of diversity and diverse talents, doing business in a more open market, and providing housing in a way that allows all residents in the community to grow in understanding, spirit, and opportunity.

Fair Housing Planning (FHP) should identify the educational areas that are needed and beneficial to special groups and the community as a whole. FHP also should identify the best avenues for providing education and outreach. The following section describes a wide range of activities that a jurisdiction can use to reach its fair housing education and outreach goals.

Fair housing educational activities are designed for the general public and for targeted groups within the community (such as specific racial or ethnic populations, children, housing and finance industry professionals, persons with disabilities, and educators). Fair housing educational activities include one-to-one counseling, formal training programs, conferences, fairs, dramatic productions, written materials (e.g., specialty guides, manuals, and videos), and scholarship programs.

Fair housing outreach activities employ many resources ranging from hotlines to bus lines. They include a wide variety of media such as newsletters, press releases, newspaper articles, public service announcements, billboards, posters, bumper stickers, brochures, and other promotional items.

Before devoting substantial time and effort to developing fair housing educational and outreach activity products, those responsible for planning fair housing activities should be aware that various materials already exist, especially in the rental arena.

For example, HUD's Fair Housing Information Clearinghouse can provide brochures, videos, audio public service announcements, and posters produced and marketed throughout the country by the National Fair Housing Alliance (NFHA) in its *Fair Housing Opens Doors* campaign. Available in both English and Spanish, these campaign materials come with either a HUD hotline tag (name, location, and number) or a "generic" version that allows an organization to add its own tag. Use of these campaign materials can increase public awareness of sometimes subtle discriminatory acts and provide victims with resources for dealing with such acts.



HUD's Clearinghouse also publishes a catalog of its sizeable collection of fair housing materials produced under the HUD Community Housing Resource Board (CHRB) Program, Fair Housing Initiatives Program (FHIP) and the Fair Housing Assistance Program (FHAP) across the country. These materials are available from the Clearinghouse for a nominal fee.

Finally, National Neighbors, Inc., has published a compendium of activities through its grant from HUD. The *Fair Housing Resource Directory* describes a multitude of fair housing enforcement, education, outreach, housing choice, testing, and lending efforts across the country and provides contact references for each.

Fair Housing Information Clearinghouse
P.O. Box 9146
McLean, VA 22102
(800) 343-3442 TTY: (800) 290-1617
Contact: Nina Corin, Project Director

National Neighbors, Inc.
733 15th Street, NW, Suite 540
Washington, DC 20005
(202) 628-8899 Fax: (202) 628-9800
Contact: Edythe Hall, Executive Director

National Fair Housing Alliance (NFHA)
1212 New York Avenue, NW, Fifth Floor
Washington, DC 20005
(202) 898-1661 Fax: 202 371-9744
Contact: Shanna Smith, Executive Director

Written Materials

The purpose of producing written materials on fair housing and related matters is to ensure that the proper information on programs and services is made available to everyone in the community. Written materials on fair housing are the most common form of outreach. Written materials include brochures, fact sheets, fair housing guides, and landlord/tenant handbooks. Nearly every community, regardless of size, has some materials of this kind. The HUD Clearinghouse provides a large selection as well.

As with other materials, it is essential to keep the intended audiences in mind, particularly their respective levels of knowledge and interest. Alternative formats should be available for persons with disabilities.

Brochures

Capability Brochures

Many agencies produce brochures describing their purpose and services. Although capability brochures are not necessarily educational pieces, they can serve as outreach devices to inform targeted audiences about available resources and services.

Capability brochures can function as recruiting devices if they contain membership and pledge panels for easy returns. They can also inspire volunteers if there is a list of activities. Finally, capability brochures can be used to promote affordable housing projects, funding and financing programs, handicap accessibility programs, or similar activities.

Tips on Preparing Capability Brochures

- The brochure should touch clearly and succinctly on a few major points, not necessarily everything the agency does.
- The brochure should present the image of the agency as a place one can trust.
- The brochure should make enough of an impression that readers will remember the agency's name if they believe they are victims of discrimination.
- The brochure should have a mailer panel making envelopes unnecessary and distribution very easy.
- For ease in distribution and viewing, the brochure should be no more than 8 ½ by 11 inches, three panels, and double-sided. The use of different type sizes and boldface can help the reader focus.

Informational Brochure

In contrast to the capability brochure, the informational brochure is an educational resource. It usually focuses on major substantive areas such as overall provisions of fair housing laws, specific facets of such laws, or specific services provided by the agency producing the brochure.

Informational brochure topics include:

- A list of prohibited bases, descriptions of illegal activities and penalties, and information on how and where to seek help.



- A detailed description of a particular facet of fair housing such as the rights of persons with disabilities; procedures for handling suspected discriminatory acts; clues on how to find a home; rights of families with children; housing exemptions for the elderly; landlord rights, responsibilities, and management practices; and fair housing enforcement procedures.
- A summary of fair housing issues with a question-and-answer section or a true/false self-test of the reader's knowledge.
- A description of the philosophy behind fair housing choice, including quotes from residents of an integrated neighborhood about some of the benefits of living in an integrated community.
- A description of how improvements in the living environments of previously declining neighborhoods can be made through investment in housing, schools, and economic development and how these actions can enhance the public's overall understanding of fair housing strategies and accomplishments.
- Simple lists of housing related resources with names, addresses, phone numbers, and contact persons.

Tips on Creating Fair Housing Informational Brochures

- Informational brochures tend to be three 8½ by 11 inch panels, although some are several panels longer, and are really booklets in brochure format.
- The title of the brochure should signal its message; examples include *Building the Dream*, *A Right We All Have*, and *Registering Complaints*.
- The brochure's cover can stimulate the reader's interest to look inside. For example, the cover of a brochure designed by the Old Pueblo CHRB (now known as the Southern Arizona Housing Center) for the "Fair Housing Opens Doors" campaign depicted a family in shadow standing outside an open door looking in.

Southern Arizona Housing Center
(formerly: Old Pueblo CHRB)
1525 North Oracle Road, Suite 107
Tucson, AZ 85705
(520) 798-1568 Fax: (520) 620-6076
Contact: Charlotte Wade, Executive Director

- Titles can be empowering: *Do Right!* or *Do Not Discriminate!*

- Several communities include clip “passports” to fair housing with the name, address, and telephone number of the fair housing agency. One such passport warns that the bearer is protected by Federal, State, and local fair housing laws. Another passport provides a resource listing. These passports can help homeseekers by reminding them of their rights and confronting possible discriminatory behavior.

Fact Sheets

Simple fact sheets can present the same type of information as brochures. These are straightforward pieces that describe programs, services, or agencies. Fact sheets can be attached to brochures or booklets, or distributed separately at training or other locations. They can be easily produced without the assistance of professional design firms, and they are effective as long as the information is presented in a simple, straightforward manner. Fact sheets are less expensive to produce but can have a significant impact.

Booklets

Jurisdictions can produce useful information in booklet form for a number of purposes. A detailed discussion of various types of booklets follows.

Fair Housing Guides or Manuals

Fair housing booklets for consumers and the housing industry resemble fair housing information brochures but contain more detail and cover more topics. In general, booklets should contain descriptions of the applicable laws—Federal, State, local; prohibited bases; illegal acts; who is covered and exempt; complaint and enforcement process; and penalties/remedies. Fair housing guides usually have a resource section listing whom to call for assistance.

Before a jurisdiction goes to the trouble of writing a fair housing manual, it should be aware that excellent materials already exist. HUD has materials that may be sufficient. The real estate industry publishes materials on fair housing at the national and local levels. Briefer versions focus on a few major issues and suggest objectives and resources for complying with these goals.

Jurisdictions may want to prepare their own booklets if the local or State laws differ significantly from Federal law, or if their laws include additional prohibited bases.



Tips on Creating Fair Housing Guides or Manuals

A good guide or manual on fair housing should provide:

- The history of the applicable fair housing laws (Federal, State, and local acts) and a context or philosophy.
- Definitions of fair housing and housing terms such as redlining, blockbusting, steering, or persons with disabilities.
- Practical discussion of how a homeseeker can tell if discrimination has occurred and how a broker can handle a landlord who wants the agent to discriminate.
- The information can be presented in general discussion or through a question and answer format.
 - The jurisdiction may prefer to publish separate booklets for rental and sales/lending.
- Booklets need tables of contents and indexes.
- Human models, whether drawn, photographed or otherwise, should reflect the various protected classes in the community and should be depicted in peer relationships that indicate an equality of social standing.

Fair housing manuals can focus on particular fair housing issues or target particular groups. These manuals describe fair housing laws in general and focus on issues particular to that group. Various national organizations have produced fair housing booklets for families with children, persons with disabilities, and other groups (see Additional Resources). For example, a family booklet might discuss older persons' housing exemption, occupancy standards, or removal of lead-based paint. Booklets on the rights of persons with disabilities cover reasonable accommodation, reasonable modifications, multifamily new construction, zoning, and group homes.

Homebuyer Guides

The homebuyer guide serves to inform the first-time homebuyer and other purchasers about the procedures involved in locating, qualifying for, and securing a home.

It is useful to include materials on geographic areas that are not yet integrated to promote equal housing opportunity in these areas.

Examples

- Greater Minneapolis CHRB's guide contains closing cost and other worksheets, exercises for determining needs, and a directory of housing resources. It also explains home buying steps (inspections, negotiation, closing) and defines real estate terms and involved professionals (agent, loan office, and others).

Greater Minneapolis CHRB (Inactive)
Can contact:
Hennepin County
10709 Wayzata Boulevard, Suite 260
Minnetonka, MN 55305
(612) 541-7084 Fax: (612) 541-7090
Contact: Mark Hendrickson, Senior Planner

- Akron, Ohio, CHRB's guide details each step in buying a home, from deciding whether to own or rent, locating the home, figuring costs (insurance, taxes, closing), financing, and becoming an owner. This booklet also contains checklists for desired features for home and community, housing inspection worksheets, and a glossary. Akron provides both a separate section on discrimination and references to discrimination laws in the home search section, which includes how discrimination might manifest itself, what to do, and whom to contact.

Fair Housing Contact Service
(formerly: Akron/Summit County CHRB)
333 South Main Street
Akron, OH 44308
(216) 376-6191 Fax: (216) 376-8391
Contact: Lynn Clark, Executive Director

Home Locator/Community Guides

Another type of guide for homeseekers is the locator guide. These booklets describe the city, county, neighborhood, or other area. They are designed for both owners and renters. Information provided usually includes general demographic information, history, maps, schools, shopping centers, business districts, attractions, major employers, transportation, recreation, housing choices, municipal services, health facilities, and houses of worship (in nondiscriminatory fashion).

Guides such as these should not describe sections of the city in racial, ethnic, or religious terms, even if historically that part of the city was inhabited by particular groups.



Tips on Producing Homebuyer, Locator, and Landlord/Tenant Guides

The guide should contain information about housing discrimination; otherwise the remaining material may be useless to the purchaser.

The fair housing section should describe the applicable fair housing laws, including what housing is covered, prohibited bases, illegal acts, steering, something on rental discrimination, discrimination in advertising and financing, and resources for dealing with discriminatory action.

Versions that are in other languages or multilingual versions provide access for non-English-speaking persons. English-only versions should include a reference resource for those whose primary language is not English.

Finally, when using human models in these guides (illustrations or photographs), the models should reflect the various protected classes in the community and should be depicted in peer relationships that indicate an equality of social standing in keeping with the HUD advertising regulation. The tone of these booklets should demonstrate that all persons are welcome regardless of race, color, religion, sex, disability status, familial status, or national origin.

Housing and Other Services Directories

Jurisdictions can also produce services directories—for housing resources, disability and elderly assistance resources, human services resources, or similar purposes. Generally, these are comprehensive listings of organizations that fall under the subject headings.

Readers use them to locate an agency that can assist them with their particular need, through information and referral, financial assistance, legal assistance, or other form of help.

Tips for Service Directories

- Include the name, address, and telephone number of each organization, a contact, and a description of the service(s).
- Each organization can be described by categories, such as services provided, fees and hours, or in descriptive paragraphs.
- Multipurpose directories are best arranged under topical headings (e.g., homelessness, immigrant services, children).
- Some organizations should be cross-indexed.
- Indexes should be both topical and alphabetical.

- Other possible topics include real estate boards, apartment complexes, legal services, Government agencies, housing counseling programs, lead-based paint removal programs, homeless services, and similar programs.
- Include a resource for those whose primary language is not English.

Examples

- Cambridge, Massachusetts, *Housing Directory* lists fair housing groups, assistance programs, homeownership programs, home improvement programs, and energy programs.

Cambridge Community Foundation and Cambridge Community Services
99 Bishop Allen Drive
Cambridge, MA 02139
(617) 876-5214 or 576-9966 Fax: (617) 876-8187
Contact: Susan Golden, Director

- Bridgeport, Connecticut, in a variation of the basic format, produces a booklet for landlords and tenants that provides resources by topic (e.g., emergency repairs, insurance, and complaints). The booklet is divided into a landlord and a tenant section.

City of Bridgeport Fair Housing Office
45 Lyon Terrace
Bridgeport, CT 06604
(203) 576-8323 Fax: (203) 332-5568
Contact: Joseph Wincze, Jr., Director

Landlord/Tenant Guides

As part of their fair housing efforts, many communities have prepared landlord/tenant guides because residents have a variety of housing problems, which may include housing discrimination.

These booklets usually include the basics of housing laws, including fair housing law for landlords or tenants or both. They should include, in addition to a discrimination section, information on rights and responsibilities including information on leases, termination of tenancies, evictions, deposits, habitability issues, utilities, rights of entry, resources and assistance programs (rental assistance, rehabilitation assistance), and resolving problems.



Media Outreach: Displays

Media outreach uses the most potent forms of communication for fair housing and related matters. Every community has media resources, newspapers, radio stations, television stations, and local cable outlets that can make resources available for fair housing.

The purpose of the media outreach sections is to discuss the media options a jurisdiction has for publicizing the fair housing effort. It builds on the actual experiences that some jurisdictions have had with their media programs for fair housing.

Resources for media outreach exist in each community, although few jurisdictions are taking the initiative to present their fair housing information in the full range of media available. Each community has print media, such as daily and weekly newspapers and specialized journals. Many have bus cards and billboards. Each community has local radio stations. Many communities now have cable television, including local access channels or locally available air time. These are the logical places to start a media campaign as part of a fair housing outreach effort. See page 7-111 for more details on media outreach.

Posters, Billboards, and Bus Cards

Because of their great visibility, posters, billboards, and bus cards are used by various communities to publicize fair housing, especially during National Fair Housing Month (April). Communities across the country use these devices to promote fair housing policies and laws, fair housing hotlines, and fair housing offices. These can be effective if a few simple rules are followed.

Tips on Fair Housing Billboards and Posters

- Develop a logo or visual theme, as well as a motto or slogan for the agency. Some communities select a particular picture, others a drawing, painting, or some other visual design. In others, the fair housing agency develops an interesting layout of the agency's name and uses its logo as a fair housing "identifier."
- Use the selected logo, visual theme and motto, or slogan in as many forms of outreach as possible so that they may become associated with fair housing in the community.
- Feature public landmarks in the community.
- Keep the message strong but simple.
- Use emotionally laden messages that last longer in the mind of a passer-by.

- Utilize short messages—they are easier to remember: “Do you think you were discriminated against? Call 555-1234.”
- Feature a slogan or picture that conveys hope, such as children of different races together.
- Depict members of a particular protected class in the campaign. They will identify with the organization and be more likely to make contact if the message features that group. Use a variety of posters in the campaign.
- Make important features visible from a distance.

Placement of Billboards and Posters

Several communities have erected billboards for fair housing or nondiscrimination messages. Where the billboard is placed should depend on the message being conveyed. The following tips come from the experience of several communities.

- Billboards and posters should be placed where those targeted will see them (e.g., minority areas or areas to which minorities are trying to relocate).
- Place billboards near major on and off ramps for general visibility when the message is general in nature.
- Place posters on public kiosks, schools, social service organizations, government offices, real estate offices, stores, and other locations, with permission.
- Place billboards designed to encourage integrated living choices in or near neighborhoods that are not integrated to promote fair housing in such neighborhoods.

Public Service Announcements

Under commitments to the Federal Communications Commission, radio and television stations agree to devote a certain amount of air time to public service. Fair housing is an obvious candidate for public service announcements (PSAs). Such spots are used successfully in many communities. Effective announcements have promoted an awareness of the laws, complaint procedures, and places to go for help. They convey a message that the person who is seeking help, who acts to protect his or her rights, helps everybody and that effective remedies are available for discrimination. Announcements can serve to recruit participants for workshops, fairs, or other events.



Most stations are willing to carry fair housing PSAs. The more difficult task is to get air play during hours when the target audience is home and awake. Developing a relationship with the station manager and producers will help in this effort. Many stations will be willing to play the spots during National Fair Housing Month. A minority station may be more willing to play the PSAs often and during prime time. Those responsible for designing and implementing fair housing programs should seek to train radio/TV station management about the importance of fair housing and the need for fair housing information programs in the community. Public response also can affect when and how often a station will play these PSAs.

The sponsoring agency can produce its own PSAs or enlist the help of a professional producer to provide a more polished version of the message.

PSAs come in two presentation formats. The first type is the taped version. Prepared tapes are provided to local stations for air play. In the radio version, the producer can use a variety of voices, accents, music, and sound effects. The video version can include a series of stills, several vignettes, or a story with a message.

The second format is a typed message, allowing the station to use its own announcers to deliver the message (radio), or to feature the message on a scrolling message board (TV). Some stations prefer this format.

Tips on Selecting the Format for Fair Housing PSAs

- The name, address, and phone number of the sponsoring agency should be featured at the end of the spot.
- If the announcement is promoting an event, describe it and emphasize its main theme.
- Any description of services should indicate whether they are free.
- Tailor the message to the community, including linguistic minorities (in native languages), the housing market, and the predominant forms of discrimination encountered in the area.
- Several vignettes followed by a common message can be a potent format.

Arrange to have the message played throughout the year, or at least at periodic intervals, on as many stations as possible.

The same script or voice track can be used for both radio and television spots. For persons with hearing disabilities, use closed captions that display the spoken word.

For script spots, a message read by a popular, trusted announcer may have greater credibility with the audience.

Spots can be produced in 20-, 30-, or 60-second variations.

African Americans, Native Americans, Asian Americans, Hispanics, children, persons with disabilities, and other protected class faces and voices (accents, other identifiable characteristics that listeners/viewers can identify with) lend credence to the message and encourage members of those classes who believe they may be victims of discrimination to call or visit the sponsoring agency. Use “real people”; if the ad concerns a Hispanic, use an Hispanic actor.

Example

- Monmouth County, New Jersey, flashes a series of children’s fair housing posters, with a child’s voice-over delivering the message that fair housing is the law.

Monmouth County Fair Housing Board
Hall of Records Annex
1 East Main Street
Freehold, NJ 07728
(908) 431-7490 Fax: (908) 308-2995
Contact: Jessie Galloway, Fair Housing Officer



Give-Aways

These promotional outreach items lend themselves to distribution at conferences, training, and other events. Other communities sell them for a modest price to help with fundraising. Communities have used a variety of everyday items, embossed with the name, logo, number, and/or address of their organization. Such items include T-shirts and mugs, aspirin packets, balloons, key chains, tie and lapel pins, and, of course, buttons and bumper stickers. Most of these are simple reminders to the holder.

Bumper stickers and buttons should be carefully prepared to be eye catching and deliver the message—the hotline number, or a brief statement: “Fair housing is good for us all.” These devices will be seen by the general public as the holder travels and should be designed to spread the word. More substantive items include Rolodex cards, business cards, and bookmarks (in this case distributed to school children) with fair housing prohibited bases, names and addresses of agencies, and services offered printed on the items.

Media Outreach and Education: The Press

Effective outreach efforts always include use of the media—radio and television PSAs, newspaper articles and advertisements, and specially prepared video programs. There is more variety in media-based fair housing efforts than in any other type of outreach.

Use of Press Releases

It is important to keep the local press abreast of developments in fair housing at the local, State, and regional level. Agencies sustaining a good relationship with the press are more likely to be consulted when fair housing events occur. It may also be easier to influence the press to show the human side of any story. Press representatives should be invited to all relevant events, and press packets should be available for them there.

Local governments and fair housing agencies may often prepare press releases concerning their activities and events. Smaller community papers may print the release almost verbatim. Many newspapers—particularly large metropolitan dailies and some local weeklies—do not print press releases. For these papers, the release serves as an alert to the editors that there may be a story to write. The individual newspaper or journal decides whether or not the story or situation is worth printing. See page 7-113 for details on producing a press release or press packet.

Newspaper Articles

Investigating the policies of the various newspapers in the community is an important first step in Fair Housing Planning (FHP).

Some papers will print “outreach” articles periodically—statements about a fair housing agency and its mission and services, telephone number, and address. This is useful on a periodic basis in order to keep the public informed about fair housing.

Many papers, however, require pieces to contain information about an immediately upcoming program or a newsworthy event as a condition for accepting a news article for publication. Lawsuits, new laws, and fair housing audit results/findings are particularly popular subjects. Articles featuring persons or programs, stories on census shifts, and changes in living patterns are also common. These articles focus on the event impacting the community and include information on the local agency(ies), scheduled events, and programs and services available to the community.

Examples

- Minneapolis, Minnesota, Department of Civil Rights devoted its 1992 spring issue of *Profiles on Civil Rights* to housing discrimination. The issue included articles on the local fair housing center, when and how to file a complaint, a report on a housing audit, a commission update, senior-assisted living, a fair housing poster centerfold, and the history of the Federal act. It also described a local anti-prejudice campaign and included a schedule of a fair housing conference for National Fair Housing Month. Articles were provided by newsletter staff as well as by the local commissioners of fair housing and housing agencies. There were also excerpts from fair housing speeches.

Minneapolis Department of Civil Rights
City Hall, Room 239
Minneapolis, MN 55415
(612) 673-3012 Fax: (612) 673-2599
Contact: Kenneth White, Executive Director

- For National Fair Housing Month, Minneapolis' Realtor paper contained articles, resource lists (books, videos, materials), a checklist of broker "shoulds," and a description of fair housing law.

Minneapolis Area Association of Realtors
5750 Lincoln Drive
Minneapolis, MN 55436
(612) 933-9020 Fax: (612) 933-9021
Contact: Lee Doucette, Executive Vice President

News Articles in Trade and Other Journals

One way to reach a large number of people in a particular targeted group, whether a protected class, the real estate industry, or civil rights associations, is to publish articles in specialty newsletters and journals.

Most, if not all local Realtor boards and other trade associations publish a regular newsletter. Newsletters are also published by disability groups, senior groups, and government civil rights (i.e., human rights, human relations) offices, and others. Articles of interest to these groups can reach many people who might not attend conferences or workshops, including those who do not have an interest in the subject, but need to learn about fair housing.

There are several options for placing articles in these publications. Some newsletters will print an occasional interesting feature, for example, a story on credit rights in a senior's journal. Another newsletter might devote an issue to fair housing or related concerns.

Real estate trade newsletters should regularly contain articles on fair housing, especially during National Fair Housing Month (April). Publishers should be encouraged to have a fair housing column year around. Articles might consist of a question-and-answer format, or a descriptive piece, with practical advice to real estate brokers.

Encouraging the real estate industry to focus on fair housing not only helps members with Voluntary Affirmative Marketing Agreement (VAMA) obligations with HUD, but also exhibits the board's commitment to fair housing to industry members.

Under the VAMAs, boards are encouraged to develop working relationships with groups interested in fair housing. Such exchange can also facilitate a positive relationship between the Realtor board and those in the community responsible for the jurisdiction's FHP design and execution.



Tips for News Articles

- Provide examples, descriptions, and scenarios, not just restatements of the law.
- Explain terms and situations for those unfamiliar with them (e.g., “steering”).
- Submit articles well ahead of the publication date, as necessary.

Print Advertisements

Fair housing ads are used to promote National Fair Housing Month, fair housing events, and hotlines, or periodically to remind the public about fair housing laws and services. Placing periodic fair housing ads in local newspapers and trade journals makes a public statement that the jurisdiction supports fair housing efforts and mandates compliance with the law.

Unlike press releases, ads are purchased space in many papers; this allows the jurisdiction to select the date (issue), size, and location of the ad. HUD has fair housing ads produced by the National Fair Housing Alliance that alert the reader to the fact that discrimination is not always obvious, provide a sample of discriminatory statements, and provide a hotline number for calls. The generic ads can be tagged with a local number and are available in four sizes: 2 by 5 ½ inches, 2 by 11 inches, 4 by 5 ½ inches, and 4 by 11 inches.

National Fair Housing Alliance (NFHA)
1212 New York Avenue, NW, Fifth Floor
Washington, DC 20005
(202) 898-1661 Fax: (202) 371-9744
Contact: Shanna Smith, Executive Director

Tips for Placing and Using Paid Advertisements

- Use the HUD fair housing logo and Equal Housing Opportunity or Equal Housing Lending slogan to make readers feel welcome.
- Always include the advertising entity’s logo/slogan and include pertinent addresses and telephone numbers, including a text telephone/teletypewriters (TTY) line.
- Use the word “discrimination” since many readers are unfamiliar with the term “fair housing.”
- Place ads in papers of most general circulation and in protected class papers—minority papers, linguistic minority papers (in the appropriate language), or publications for persons with disabilities, and include important facts and dates.

- If there are several general circulation papers and the budget is tight, alternate the placement of general announcement ads, or place the ad in the paper the target audience is more likely to read.
- Even if people do not attend an event, a service is done by letting the public know it occurred.

Examples

- The Multifamily Housing Council of Oregon's manual on fair housing includes several sections on advertising issues that can help the media improve their advertising sections. Specifically, they recommend that each paper have both a written policy on advertisement acceptance (including housing for older persons) and a particular person(s) assigned to monitor advertisements.

Multifamily Housing Council of Oregon
545 Union Street, NE
Salem, OR 97301
(503) 378-1912 Fax: (503) 378-0574
or: 9498 SW Barbur Boulevard, Suite 302
Portland, OR 97219
(503) 245-1721
Contact: Emily Cedarleaf, Executive Director

- The Grand Forks, North Dakota, CHRB worked with their local newspaper to develop a letter from the newspaper to advertisers explaining the Fair Housing Act and refusing to accept discriminatory advertisements. Advertisers were encouraged to contact the CHRB for further assistance.

MESA—CHRB (Multi—Ethnic Support Association) (Inactive)
Can contact:
Grand Forks Board of Realtors
2508 South Washington
Grand Forks, ND 58201
(701) 775-4231 Fax: (701) 795-9435
Contact: Jerry Tuchscherer, Executive Officer

- Similarly, San Diego, California, CHRB wrote to its local papers encouraging the use of the HUD media notice, the Equal Housing Opportunity slogan, and a regionally developed logo for builder advertisements.



CHRB of San Diego County
c/o Chicano Federation
610 22nd Street
San Diego, CA 92024
(619) 236-1228 Fax: (619) 236-8964
Contact: Larry Graff, Chairperson

Training and Working with Advertising Departments

The Fair Housing Act forbids discriminatory advertising, that is, advertising that indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability status, familial status, or national origin. This includes both written and spoken advertising and use of models. Federal courts have held newspapers liable for discriminatory advertisements. Still, many papers and their advertising departments are unaware that fair housing laws apply to them. The jurisdiction can provide a useful service by educating the local papers. This includes paid want-advertisers and free real estate advertisers. The press needs to be encouraged to include the fair housing logo, slogan, and media notice in each edition. They need to learn how to recognize discriminatory ads and how to educate and deal with those who placed the ads.

The best approach may be a systematic one. The jurisdiction, or its designated agency, can provide training and materials for advertising departments (or publishers) of major papers.

Jurisdictions can implement similar training or develop materials for their local papers and include information on local requirements as well. A letter campaign is also useful.

Some communities monitor ads, either generally or for a particular industry (e.g., builders), and when they see one that allegedly discriminates, they write to the newspaper and the advertiser, notifying them that they are in possible violation of the law and suggesting how to comply. This can lead to discussion and training for ad staffs and real estate industry offices. If the paper is unresponsive, the next step is a letter threatening to sue next time. If that does not work, a complaint may have to be filed. One community tailors its tone to the type of violation: “for families with children—a relatively new prohibited basis—they are nice; for racial discrimination—illegal for many years—they are not.”

HUD regulations describe ways to design ads and real estate sections to be in compliance. See Chapter 7 Appendix B: Notice 95-2, Issued April 3, 1995 (*Substantive and Procedural Limitations on Filing and Investigating Fair Housing Act Complaints that May Implicate the First Amendment*).

Newsletters

A periodically published newsletter is a very effective educational tool that promotes the visibility of fair housing groups, agencies, and the fair housing laws. Newsletters send a message to a specific target community; inform about fair housing programs, cases, and legislation; and

discuss important issues in the real estate industry and fair housing policy. An effective newsletter calls for a serious investment of time, money, and persistence.

The following considerations can assist the fair housing planners in deciding whether or not to publish a newsletter.

Readership: What is the target audience—fair housing agencies, civil rights or protected class organizations, houses of worship, real estate industry, subsidized landlords, government agencies, fair housing group members?

Circulation: How large will the circulation area be (local, regional)?

Cost: Is this the year for such a venture (economy)? How often can it be published? Is there an easier, more feasible option (e.g., including a regular column on fair housing in the local Realtor board or civil rights group newsletter)? This option provides a receptive, ready market without any marketing efforts and with minimal production costs. Will it be printed in house (many government agencies have their own printing and mailing facilities)?

Resources: Are the resources (financial, staff, volunteer, sponsors) available?

- Can the grantee obtain the assistance and sponsorship of local organizations?
- Does the sponsoring organization(s) have the ties, credibility, and name recognition to make the endeavor a success?

One newsletter producer learned that without an intensive marketing campaign there were too few paying subscribers to sustain newsletter circulation.

- Is there a market or is there too much similar information available for free or at less cost from other sources?
- Are the funding sources stable?
- Can the newsletter be distributed free of cost to the subscriber or must there be a fee to cover all or part of the cost; can nonconflicting paid ads be used?

Generally, a fair housing newsletter is not a high-volume sales product. The advantage of a free newsletter is that the publisher can distribute it to locations convenient for intended readers such as libraries, public schools, social service organizations, churches, unemployment offices, and other relevant sites and pass it out at training and other events. If a community or fair housing agency is willing and able to make the investment, the free subscription newsletter can be a very useful outreach and education tool.

Human Resources: Who will write, edit, and lay out the newsletter? A media/marketing consultant can be very helpful, if finances permit, to design the layout and logo and assist in marketing decisions. The media/marketing specialist selected should have knowledge of fair



housing laws, policies, and issues. Such knowledge is critical for the quality of the final product, where the goal is social change as well as obedience to the law. The fair housing representative should be an active participant in the process. Students or other trainees may be available who for free or low cost may be eager to work on a newsletter to gain valuable experience.

Marketing: Ponda Townsend, an independent marketing consultant with a civil rights background and publisher of the *Equal Housing Opportunity Newsletter*, suggests that in order to succeed with a subscription newsletter, assertive marketing efforts might include distributing a sample issue with an accompanying solicitation letter. This may have to be repeated for several issues, if resources permit. Placing an advertisement for the newsletter in other publications is helpful.

Additionally, the newsletter might offer feedback and seek input from readers. This can be accomplished by an ad seeking articles and suggestions, a question-and-answer column where reader's queries are responded to, or other creative methods.

Tone: There is generally a tone set for newsletters, an approach to which articles will generally conform. The approach arises from the objective(s) of the newsletter. Will the aim be to jog the audience? Reduce fears? Provide straight information? Make readers feel comfortable seeking additional services? The goal is to make the publication indispensable for the intended audience.

The front page sets the tone. Current issues are well placed there, as is information on membership drives or grant awards. A newsletter might feature subjects such as recent settlements and litigation for first page coverage, setting a tone that says fair housing is serious business. Photos, highlights, and format can help set the tone.

Among other purposes, a newsletter is a promotional device for the organization publishing it. It may also be promotional for other agencies or sponsors (e.g., if a newsletter published by a CHRB is sponsored by a CDBG grantee). Sponsors of the newsletter should be consulted about the tone and direction of pieces to be included. The tone depends, in part, on the audience.

Content: Successful fair housing newsletters contain a masthead, a mission statement, table of contents, and a message from the Publisher/Director/President. A sample of the types of articles readers have found valuable are litigation news, tenant success stories, enforcement updates, and focus stories. Seek continued input from the audience to better tailor the pieces to their areas and level of interest. See page 7-115 for more details on newsletters or contact:

The Townsend Group
3001 Pleasantree Court
Herndon, VA 22071
(703) 476-4427 Fax: (703) 476-0178
Contact: Ponda Townsend

Example

- Milwaukee, Wisconsin, Fair Housing Council produced two newsletters. One was for members, allowing them to feel ownership, and briefly focused on popular events such as auctions, gossip, and member picnics, while providing low-key education about fair housing. The other, a more serious (and longer) professional publication, resembling a trade publication was detailed, fact-oriented, and tackled both national and local issues in fair housing. It was designed for fair housing and community groups and was also used in litigation.

Metropolitan Milwaukee Fair Housing Council
(formerly: Center for Living Metropolitan Milwaukee Fair Housing Council)
600 East Mason, Suite 200
Milwaukee, WI 53202
(414) 278-1240 Fax: (414) 278-8033
Contact: William Tisdale, Executive Director

Videos

The purpose of this section is to share some of the tips from communities that have prepared fair housing videos with jurisdictions that may be entertaining the idea.

Some jurisdictions have used videos for fair housing outreach. Generally, these efforts have been quite effective and well received by the public. As the cost of producing videos has declined over the years, more governmental jurisdictions and other organizations have had the opportunity to explore this medium. A video conveys packaged information to a wide audience. Because it can be a powerful tool, a video should be carefully planned.

Many communities have access to video facilities—their own or those of local community colleges and local cable stations which have provisions for community access.

In researching the material for this guide, a number of quality videos came to light. Organizations that prepared them shared some tips that can assist the video producer.

Using Existing Videos

It may be possible for a jurisdiction to use an existing video produced by another community or independent video producer and edit the tape to suit the local situation. This option should be explored, since it lowers the cost considerably.



Producing a New Video

If the decision is made to produce a video, and if the budget allows, a professional independent producer or studio should be hired, if not for production, then at least for continued consultation. Local people, employees of the city, or other sponsoring entity can do an effective job under good direction. Although video is a visual medium, what frequently determines the quality of a video is the quality of the script. A professional agency and producer can help greatly.

Videos can be expensive, so the endeavor should be carefully considered and planned. The cost of a professionally produced video can run from \$3,000 to \$5,000 without charges for actors or narrators. Costs can be reduced by a variety of means. If the government jurisdiction has a city cable line or community cable company, those offices may have staff who can assist; they may also be able to donate equipment and sell studio and editing time for reduced cost. Also, many local cable offices have production manuals that can be used to assist in production.

Tips on Producing a Fair Housing Video

Once the decision is made to produce the video:

- Define the objective for the video.
- Avoid amateur or home video footage.
- Carefully and deliberately determine one main theme, the purpose for which the tape is being produced. Keep the overall message simple and focused.
- Determine what the audience(s) will be and what the uses will be.

When videos can be inexpensively produced and there are public access channels to show them, those responsible for fair housing planning design and implementation should give serious attention to using videos as a year-round medium for the fair housing message. Producing a video is a technical endeavor. See page 7-116 for more detail.

Examples

- Redondo Beach, California, has produced an effective fair housing video using city staff as actors and a local TV personality as the narrator. The video explores the many aspects of housing discrimination experienced by persons trying to rent and buy housing.

City of Redondo Beach Housing Authority
320 Knob Hill Avenue
Redondo Beach, CA 90277
(310) 372-1171 Fax: (310) 543-1730
Contact: Sue Armstrong, Director.

- Bernard Kleina in Lombard, Illinois, has produced several fair housing videos for agencies across the country. He uses a slide-by-slide format that can easily mix a local segment into the basic tape. It would cost less to use several of his segments combined with a new piece on a community or program than to produce an original video. Other tapes have generic scripts and can be tagged with a local label.

HOPE Fair Housing Center
2100 Manchester Road, Suite 1070
Wheaton, IL 60187
(708) 690-6500 Fax: (708) 690-6866
Contact: Bernard Kleina, Executive Director

- A civil rights production company in Salt Lake City, Utah, called Salt and Pepper Productions produces materials for New Horizons.

New Horizons
Salt and Pepper Productions
150 South 600 East, Suite 1A
Salt Lake City, UT 84102
(801) 363-3066 Fax (801) 363-3067
Contact: James Brown, Executive Director

- Somerville, Massachusetts, CHRB produced two videos at the same time—one for cablecast to the community, the other for industry training. This helped them to economize, since many scenes (listing classes, showing members of the community) appeared in both tapes. It is important to remember that the content of the tape should communicate the message behind it.

Somerville Community Corporation
Fair Housing Center
(formerly: Somerville, Massachusetts CHRB)
One Summer Street
Somerville, MA 02143
(617) 776-5931 Fax: (617) 776-0724
Contact: Jaqueline Sacks, Director



Outreach to Linguistic Minorities and Persons with Disabilities

The purpose of affirmative language outreach efforts is to ensure that all members of the community are able to receive and understand their fair housing rights and the benefits of other public programs. This includes translating materials into languages understood by different ethnic groups and making information accessible to persons with disabilities.

Many members of protected classes—linguistic minorities and those with hearing, vision, and other disabilities—often cannot benefit from written or spoken education and outreach efforts provided only in the English language. Yet people in these groups have a critical need for fair housing and accessible housing education and outreach, since they are often the victims of egregious prejudice and discriminatory actions.

For linguistic minorities, the design of education and outreach components of FHP should include written materials and other information and education activities delivered in the most commonly spoken languages in the community. The person(s) or the agency(ies) responsible for developing such components should review census data and information available from ethnic and foreign origin groups to determine which languages are most commonly spoken and what resources are available to assist in preparing materials or delivering training in languages other than English.

The larger the linguistic group, the more comprehensive the effort should be to reach them in their native language. For example, many communities with large Hispanic populations produce fair housing materials, PSAs, and training in Spanish.

To avoid neglecting smaller linguistic groups, FHP should, at a minimum, provide a means for conveying information to them and for obtaining information from them related to housing questions and concerns. To do this, some communities seek out and designate a particular nonprofit or other agency to serve as intermediary. Others refer linguistic group members to one or more agencies trained in fair housing law or affordable housing opportunities with capacity to communicate in that language and follow up with that agency. These various agencies can also be recruited to translate materials for linguistic minority populations.

Others ascertain the need for translators at planned fair housing workshops or conferences and assure such services on an as needed basis. Extra, creative outreach may be needed with smaller groups if they are scattered throughout the community. Some communities can access the services of private agencies that provide translations in many languages.

Example

- For a fee, Catholic Charities, in Boston, Massachusetts, will translate materials or provide interpreters in several languages. A well planned strategy assures *two-way* communication between those in need of fair housing information and the entity(ies) responsible for FHP implementation.

Catholic Charities
49 Franklin Street
Boston, MA 02110
(617) 482-5440 Fax: (617) 451-0337
Contact: Dr. Joseph Doolin, Executive Director

Translation Options

When translating materials, there are several options. For example, separate booklets, or brochures can be produced and distributed. This works well if there are several predominant linguistic communities.

Other communities with one predominant non-English linguistic group produce bilingual materials. Newsletters, fair housing booklets, landlord tenant booklets, resource materials, and brochures on fair housing and affordability programs have all been produced in flip versions: English on one side, Spanish on the other.

Public service announcements can be produced in separate versions for play on linguistic minority stations, or they can be multilingual. One community produces PSAs in several languages. Ethnically diverse speakers (in the video version) talk about fair housing rights in their native languages, accompanied by subtitles in several other languages, including English. This can be overdone, but is suggestive of a format that can reach multiple audiences.

Various national materials such as the National Fair Housing Alliance (NFHA) public service announcements and posters and Children's Defense Fund booklets have been translated into Spanish by the National Council of La Raza and are available to the public.

Unlike English, many languages have various dialects, not only accents, but also different vocabularies and grammar. For a subgroup that speaks a distinct dialect, it is important to find a member of the subgroup who can provide the translation and interpretation. Those who speak the textbook version of the language could not do the job as well.

All of these factors should be considered when planning for translation and interpretation. Translated booklets and other materials should include reference to as many resources as possible that can assist in communication with the reader/viewer in his or her native language and, as applicable, dialect. The National Council of La Raza may be able to provide assistance.

National Council of La Raza (NCLR)
1111 19th Street, NW, Suite 1000
Washington, DC 20036
(202) 785-1670 Fax: (202) 785-0851
Contact: Raul Yzaguirre, President and CEO



Examples

- Marin County, California, CHRB produces both Spanish and English flyers and provides training in Spanish for large and small groups. For Asians, whose numbers are significant but not as great, the CHRB provides training workshops in three Asian languages simultaneously: Cambodian, Laotian, and Vietnamese.

CHRB of Marin County
88 Belvedere Street, Suite A-1
San Rafael, CA 94901
(415) 457-2390 Fax: (415) 457-6382
Contact: Nancy Kenyon, Chairperson

- Pinellas County, Florida, has a discrete subcommunity of Greek-speaking residents. The Community Development Department distributes flyers in Greek to those who may qualify for assistance through housing rehabilitation, Paint Up, and other programs. Local churches and other relevant contacts are used as distribution points. The Greek community speaks a particular dialect, and translation services have been provided by a resident who speaks their dialect. Like many other languages, Greek uses a different alphabet—fortunately, the Pinellas County translator had a Greek language typewriter.

Pinellas County Community Development Department
14 South Fort Harrison Avenue, Suite 3050
Clearwater, FL 34616
(813) 464-4851 Fax: (813) 464-4140
Contact: Darlene Kaloda, Director

Persons with Disabilities

Persons with disabilities also need accessible materials and training. Few communities, if any, are currently addressing this need. Under the Americans with Disabilities Act (ADA), auxiliary aids and services must be provided—some on an as-needed basis, others as part of the regular programming—for the community of persons with disabilities to provide them with an equal opportunity to benefit from such materials and training. For example, sign language interpreters and other resources will have to be available for workshops conducted at public facilities. Audiotapes and Braille versions of materials can be produced by local disability agencies and other companies. Subtitles are helpful on videos and PSAs. Under the ADA, government bodies and public entities (e.g., social service organizations) should tailor the aid provided to the needs of the particular person(s) with disabilities. Only by providing opportunities for access to fair housing education and outreach will all protected classes gain access to housing. Under the ADA, States and local jurisdictions should have disability officers who can direct planners to a variety of emerging resources.

Counseling

One very useful outreach service the jurisdiction might consider providing is fair housing counseling. This type of activity provides one-to-one attention through telephone or walk-in contact with the public. Fair housing counseling can provide both consumers and providers with answers to particular fair housing and related questions as well as providing homeseekers personal assistance in finding a home. Two types of counseling that jurisdictions might consider are hotlines and homeseeker services programs.

Hotlines

A number of communities have housing or fair housing hotlines. Simply put, a telephone hotline is a phone service that people can call for help with housing complaints or fair housing questions.

Hotlines assist by:

- Providing information and referral complaint filing services
- Determining whether a situation warrants further investigation
- Locating housing opportunities and similar activities
- Screening calls from callers who are unsure whom to contact
- Comforting victims of discrimination who may believe there is no help for them.

There are three ingredients for a successful hotline: (1) people have to know about the hotline service and how to access it; (2) people have to know that it is useful for their situation; and (3) it must be staffed by knowledgeable persons.

Awareness and Publicity

Hotline numbers and services should be advertised broadly. Hotlines can be advertised in the phone book. Many hotline services feature the number in ads, press releases and articles, on bus cards or posters with tear offs, and on billboards and flyers. Many real estate public listing papers and newspapers will advertise the number(s) free of charge.

Operators of fair housing hotlines should keep track of who uses the line, their location, kind of help requested, referrals, and how callers heard about the service. Also, unless the hotline is open 24 hours, callers should be told the hours of service. An answering machine is a must if the line is “down” for any regular periods of time. The answering machine message may direct emergency calls to another number. Data collected can be used to target future publicity, design



future materials, workshops, and training, and determine targets for fair housing monitoring, testing, or auditing.

Increasing Access to Hotline Services

Experience shows that the name of the hotline can affect its usage by the public. Calling a hotline a discrimination hotline is better than calling it a fair housing hotline because many people who suffer discrimination are not familiar with the term fair housing. Some communities have found that advertising the hotline as a housing hotline is even more effective.

Many housing problems involve several issues. For example, a problem with one or more lease provisions might be combined with treatment that is or may be in violation of fair housing laws. Staff will have to be able to answer other types of housing questions or know where to refer calls. The hotline staff may serve as screeners, taking discrimination calls and networking with other housing agencies to refer other types of calls. If the hotline program chooses to provide more extended landlord/tenant or homebuyer services, it should advertise itself as such.

Frequently, people feel that something was not right in a housing transaction, but cannot really say what. Targeting those who are not sure what went wrong, or whom to call when you're not sure who can help is very effective in attracting discrimination questions.

Publicity for a hotline can target call types, (e.g., landlord/tenant, shelter, or discrimination). Some hotlines are targeted to special groups—elderly or persons with disabilities. It is important to consider the needs of persons with visual and hearing disabilities when planning advertising methods. A special line for persons with hearing disabilities—called a TTY line—is required under the ADA, and appropriate in a discrimination office. Advertisements can be produced in large print so that they are easier to see. Toll-free numbers are best for servicing larger areas to save low-income consumers from having to make costly toll calls.

Examples

- The Greater Pittsburgh CHRB uses stand-up easels on tables at local social service organizations. The easels are bold and catchy and feature tear-off sheets with the hotline phone number. This group also circulates a brochure as well as boldly colored flyers on its hotline services. The message is simple: "If you have a housing problem, call us." This CHRB uses a slogan, a telephone logo, and feature the number in large print. Interestingly enough, research revealed that many users learned of the hotline by word of mouth, so this avenue should not be neglected.

Fair Housing Partnership of Greater Pittsburgh (FHP)
(formerly: Greater Pittsburgh CHRB)
120 East Ninth Avenue
Homestead, PA 15222
(412) 391-2535 Fax: (412) 391-2647
Contact: Donna Chernoff, Executive Director

- Cincinnati, Ohio, uses tear-off sheets on bus cards inside buses and subways. However, this group found that bus cards announcing a “fair housing hotline” generated few calls. When the next year’s bus cards announced a “housing hotline,” many more calls came in, a significant number of which concerned discrimination.

Housing Opportunities Made Equal of Greater Cincinnati (HOME)
2400 Reading Road
Cincinnati, OH 45202
(513) 721-4663 Fax: (513) 721-1642
Contact: Karla Irvine, Executive Director

Homeseeker Services

The main focus of any fair housing counseling program or fair housing services program is usually the housing search—rental or sale. Several communities offer comprehensive assistance in the housing search process, including several very successful pro-integration programs that have resulted from lawsuits. (Chicago’s Leadership Council, Dallas Housing Authority, and Milwaukee’s Center for Integrated Living all run such programs.) Many of these homeseeker programs offer financial counseling, homeownership counseling, and locator counseling, including van tours, especially for first-time homebuyers and those seeking affordable housing.

Some of these programs focus on moving minorities into nonimpacted areas, including city and suburban locations. Dallas’ program includes a component that actively recruits properties in nonimpacted areas. The Housing Authority of Jefferson County, Kentucky, has a program that includes both individual counseling and seven group lectures on the home search process. They even have classes for children.

Leadership Council for Metropolitan Open Communities
401 South State Street
Chicago, IL 60605
(312) 341-5678 Fax: (312) 341-1958
Contact: Aurie Pennick, President



Dallas Housing Authority
3939 Northampton Road
Dallas, TX 75212
(214) 951-8300 Fax: (214) 951-8800
Contact: Alphonso Jackson, Director

Metropolitan Milwaukee Fair Housing Council
(formerly: Center for Integrated Living of Metropolitan Milwaukee Fair Housing Council)
600 East Mason, Suite 200
Milwaukee, WI 53202
(414) 278-1240 Fax: (414) 278-8033
Contact: William Tisdale, Executive Director

Housing Authority of Jefferson County
801 Vine Street
Louisville, KY 40204
(502) 574-1000 Fax: (502) 587-1027
Contact: John Van Ness, Executive Director

Rental Services

Rental counseling services usually provide basic information on fair housing laws and assist with enforcement of the laws. They also assist renters interested in finding homes. They may provide referral letters and contact landlords.

A tenant counseling and recruitment center may highlight information on opportunities for rentals in predominantly white areas—particularly suburbs. They may show homeseekers that such rentals may not be beyond their reach; they may be nearly the same in amount as comparable rentals in minority areas. It may also help them to see themselves as eventual homeowners.

Buyer Services

For potential buyers, these services provide prequalification counseling, loan program information, and mortgage assistance counseling. A number of communities provide homebuyer seminars and demonstrate the advantages of homeownership. Some services have established connections with willing lenders and brokers.

For both renters and buyers these services often provide tours, networks and community supports, community profile materials, information on job opportunities, transportation assistance, referrals, and other housing information services.

Rental Property Vacancy List

Creating a rental vacancy list is an opportunity for a grantee to do both fair and affordable housing outreach and education. The rental vacancy list provides homeseekers with a single, comprehensive, though not exhaustive, resource for finding the home of their choice. It provides a picture of the rental market—availability, price, location, and more. It can be used as a vehicle for alerting homeseekers to their fair housing rights as well as a method for obtaining a commitment to affirmatively furthering fair housing (AFFH) from landlords and other housing providers. Specialty listings and rental vacancy services can provide concentrated information on affordable, accessible, or subsidized housing. Copies of these lists should be free.

Basic Model for a Vacancy Listing

The basic model involves collecting rental vacancy information from the community. The producer compiles and periodically updates and distributes the listing of various property addresses, landlords, and their phone numbers or rental offices, rents, number of bedrooms, and other useful information. Such other useful information can include:

- The city, village, or development
- Availability date
- Costs included (e.g., water) or not included (e.g., heat); deposits required
- Amenities (e.g., parking) or restrictions (e.g., pets, smoking)
- Additional details (e.g., newly renovated, lead free, references required, or ask for Judy)
- For communities with many apartment complexes, the compiler may list complexes rather than individual units with price ranges.

Rental listings have succeeded under various circumstances, including:

- When vacancy rates are very low but units are not advertised sufficiently
- In rural communities where it would be impractical for homeseekers to go to widespread rental offices or read several localized newspapers
- Where there is a sizable pool of landlords with units they must affirmatively market (e.g., rental rehabilitation)
- Where there are few rental agencies in the community or brokers who deal in rentals.



To appease competitive real estate firms, producers might accept rental agent listings with referrals to their offices. A notation should be included in the listing if there is a fee for this service. Some landlords prefer to have a broker do screening and do not wish to screen homeseekers themselves.

Rental housing lists can also be used for specialty rentals. The office compiling the list could publish:

- A list of Section 8 new or rehabilitated units
- Units where the owner has agreed (whether by court order, voluntarily, as a condition of funding, or otherwise) to affirmatively market the units, or to take low-income, subsidized tenants
- Units that are accessible to the persons with disabilities
- Elderly projects
- Lodging houses (single room occupancy units)
- Lead paint-free units.

Producing a rental vacancy list is a labor-intensive activity. It requires significant staff or volunteer time contacting housing providers and following up. Especially at the beginning, staff must continually contact landlords, rental agents, and apartment managers throughout the area to solicit listings until they start to call the producer. A computer and database system are necessary tools in this effort.

Listings should be distributed to a wide base of agencies and other sites—human service groups, civil rights groups, areas with high minority density, libraries, schools, city or county offices, community development and housing counseling groups, antipoverty agencies, and more. One community distributes the list to between 80 and 100 sites. They attach a list of all distribution sites to the vacancy listing for future reference.

Tips for Producing Vacancy Lists

- Create a cover page identifying the office preparing the list, the address and number, and a contact person for marketing purposes.
- Use the fair housing logo and slogan.
- Publicize the service.
- Use a disclaimer, a statement that the office compiling the list does not recommend any of these particular units or landlords.

- Encourage homeseekers with advice on persistence and suggestions of other resources.
- Include the coverage of the law and a list of illegal acts in the vacancy list.

One community's list states that all landlords using the list promise to follow fair housing laws (Fall River, Massachusetts, CHRB). All landlords using the service should, as a minimum, sign a statement that they will not discriminate or violate fair housing laws and that they are aware of these laws. The jurisdiction can offer the use of the free listing service to landlords or brokers offices in exchange for the lister's agreeing to be trained on the fair housing laws, and later, promising to follow the laws or even affirmatively market the units. It is wise to provide annual update training to listers and do a new agreement on a yearly basis.

If taking listings by phone, get initial verbal agreement and follow up with a signed pledge before publishing the listing, unless a trusting relationship already exists with the lister.

NOTE: *While researching this model, we found that many communities have homeowners who are willing to make units or buildings accessible, but neither they nor their would-be tenants have access to the necessary funding. One Public Housing Authority determined that it cost \$3,500 in Louisiana to make a unit accessible. The cost is sure to be higher in some other locations. CDBG money would be well spent if some funding were provided for this purpose.*

Fall River, Massachusetts, CHRB
111 Durfee Street
Fall River, MA 02720
or P.O. Box 510
Fall River, MA 02722
(508) 677-2220 Fax: (508) 679-8068
Contact: Robert Landry, Chairperson

Examples

- One community provides a listing of landlords who want to make their units accessible but lack their own funding (Lake Charles, Louisiana, CHRB).

CHRB of Lake Charles, Louisiana, Inc.
McNeese State University
P.O. Box 90670
Lake Charles, LA 70609
(318) 475-5920
Contact: Theda Ambrose



- Cincinnati HOME has a relocation service for companies relocating personnel.

Housing Opportunities Made Equal of Greater Cincinnati (HOME)
2400 Reading Road
Cincinnati, OH 45202
(513) 721-4663 Fax: (513) 721-1642
Contact: Karla Irvine, Executive Director

Property Database

The most popular alternative to the printed listing is the property database—where all entries are kept in a computer database system for access from one or more locations. Applicants can walk in and obtain housing information broken down by their choice of location, rent, number of bedrooms, or other factors.

Events: Conferences, Fairs, and Other Programs

Conferences are generally targeted to housing and fair housing professionals, including fair housing organizations, real estate brokers, government housing workers, and others in the industry. In contrast, a fair seeks to draw participants from the general public in addition to targeted groups.

Fair Housing Conferences

Conferences can accomplish two things that simpler training sessions often do not. Conferences:

- Facilitate the development and exchange of ideas and strategies between groups (such as real estate brokers, property managers, and consumers)
- Foster the motivation necessary to continue fair housing work.

Regional or State conferences allow participants the opportunity to disseminate and exchange information and approaches; to share problems, solutions, and work products; and to step outside traditional thinking patterns. They can also serve as opportunities for alliances and coalitions to form to allow group efforts and pooling of limited resources. For example, regionally produced education and outreach products can be developed through alliances formed at these conferences. Such products use labor and other resources much more efficiently than locally produced tools.

The second benefit of conferences is motivation. A fair housing conference can produce the momentum for development that other routes may not. Conference goals can include assessing the state of fair housing/equal opportunity, celebrating progress and accomplishments, determining future steps, and solidifying commitment.

Somerville Community Corporation
Fair Housing Center
(formerly: Somerville, Massachusetts, CHRB)
One Summer Street
Somerville, MA 02143
(617) 776-5931 Fax: (617) 776-0724
Contact: Jaqueline Sacks, Director

- Honolulu, Hawaii, reaches many people by having a 3-day fair housing exhibition in a large mall.

Hawaii Civil Rights Commission
888 Mililani Street, Second Floor
Honolulu, HI 96813
(808) 586-8636 Fax: (808) 586-8655
Contact: Linda Tseu, Executive Director

Other Programs

There are other events that further fair housing by increasing tolerance, promoting diversity, or dealing with the underlying issues of prejudice, fear, and ignorance. Sponsoring these local events can build a more united community or a better work force. They may also force those opposed to fair housing to be more open about their views.

Several communities have panels on hate crimes or days devoted to awareness—human rights days or public awareness day. These events may at first glance appear negative in approach, but they can be vehicles for understanding. Combining these with upbeat events such as an awards ceremonies for fair housing achievers (e.g., poster contest winners) that are enriching and educational as well as fun can provide good exposure and can lead to positive change in housing market practices in the community. Technical advise on how to produce a fair housing event can be found on Page 7-118.

Examples

- Marin County, California, sponsors a *Panel of Americans* in which 4 panelists (from a pool of 40) introduce themselves and their backgrounds and describe how prejudice has affected their lives. The *Panel of Americans* is presented to a variety of community, school, and business/industry audiences.

Marin Housing Center
88 Belvedere Street
San Raphael, CA 94901
(415) 457-5025 Fax: (415) 456-9860
Contact: Nancy Kenyon, Director



- Delaware County, Pennsylvania, has a comprehensive group of programs designed to educate different segments of the community, ranging from work place diversity training, which allows staff within an industry to work closely together, thus providing a forum for understanding each others' cultures and biases, to a Women's Institute, which is a 3-day intensive, live-in training program for women who work with women, focusing on tolerance, empowerment, understanding, and promotion of a multicultural society.

Community Human Relations Board, Inc.
(formerly: Delaware County, Pennsylvania, CHRB)
280 North Providence Road
Media, PA 19063
(610) 565-7711 Fax: (610) 891-1276
Contact: Matthew Crowe, Executive Director

Fair Housing School Curricula

Education is the most significant process for reducing racial discrimination. In many communities, government organizations or fair housing organizations on the government's behalf have instituted educational programs in the public schools. These efforts take a variety of forms but have as their aim the teaching of positive values concerning race relations. Housing discrimination is one of the primary activity areas, and special programs are developed around National Fair Housing Month.

The following section provides descriptions of some of the noteworthy education efforts and some practical tips for the development of new or perfecting of current educational programs. Curricula should be developed by teachers in conjunction with fair housing experts. Material should be age appropriate, but a basic model can be adapted to different grades and subjects.

Student involvement is an essential piece of any fair housing curriculum; the idea is not to teach laws in a stale format, but to explore and even modify opinions, beliefs, and behavior. Fair housing need not be a separate topic. One city's model combines fair housing with civics and land use. Pieces should work together to teach children both the facts and understanding.

School Programs

Materials and activities for educating various school age groups being used throughout the country include:

- Coloring books for the very young
- Poster and other contests
- Poster-generated fair housing calendars

For example, carefully selected speakers and panelists with different areas of expertise related to fair housing issues can increase fair housing knowledge while stimulating interest and giving weight to the ideas expressed. Nationally known speakers can focus attention on the big picture and reinforce commitment through the realization that there is a larger effort that is taken seriously throughout the country and that their own local efforts are respected.

Examples

- San Diego used several of its annual conferences to develop a Fair Housing Task Force of over 20 local groups and companies, and then out of that a Fair Housing Council, a community-based organization dedicated to addressing fair housing needs in the city—enforcement, testing, education, and so on. Other communities have pooled projects, with different organizations contributing different pieces. (Funding would be one piece.)

Fair Housing Council of San Diego (FHCSO)
(formerly: San Diego Regional Housing Task Force)
625 Broadway, Suite 1114
San Diego, CA 92101
(619) 699-5888 Fax: (619) 699-5885
Contact: Mary Scott Knoll, Executive Director

- Washington County, Pennsylvania, holds an annual luncheon featuring a particular speaker of interest from HUD, NAACP, a Realtor board, or the State, depending on that year's theme. Past topics have included discussions on new laws (applicable for local ordinances, too), the Realtor's role in fair housing, and building a nation of neighbors. Other conferences include a luncheon event that may schedule keynote speakers. Several have fair housing awards with lunch for leaders in the community and poster contest winners.

Greater Washington Area CHRB (Inactive)
Can contact:
Washington County Redevelopment Authority
603 Courthouse Square
Washington, PA 15301
(412) 228-6875 Fax: (412) 288-6829
Contact: Joan Griffin, Rehabilitation Director

- Knoxville's conference includes a luncheon program with music, poster contest awards, and a guest speaker. It is always important to allow enough time for discussion sessions and question and answer periods at all events. Speakers should be asked to remain available after the program for additional questions and remarks. Speakers also should be asked and the audience informed if they are available for followup questions at a later date.



Knoxville Department of Community Development
400 Main Avenue
Knoxville, TN 37902
or P.O. Box 1631
Knoxville, TN 37901
(423) 521-2120 Fax: (423) 595-2962
Contact: J. Laurens Tullock, Director

Fair Housing and Related Fairs

Fair housing fairs are intended to attract significant numbers of passersby as well as invited guests. They serve as community outreach vehicles: user-friendly introductions to the issue of fair housing, discrimination, and the benefits of diverse communities and equal opportunity. Another benefit of a fair housing fair or related event is that the population gets exposed to the benefits of diversity and the actual makeup (as opposed to the myth) of their communities. Such devices reach untapped markets and begin to develop awareness of the issues in new audiences.

Examples

- Hennepin County, Minnesota, holds its 2-day housing fair in the main concourse in County Hall. This event features 30 booths including the CHRB, civil rights groups, and housing agencies, plus elected officials and multicultural entertainment. It features events from different ethnic/national groups in the county: Thai dances, gospel singing, and more. In addition to teaching about specific fair housing rights and responsibilities, these fairs demonstrate the benefits of diversity.

Greater Minneapolis CHRB (Inactive)
Can contact:
Hennepin County
10709 Wayzata Boulevard, Suite 260
Minnetonka, MN 55305
(612) 541-7084 Fax: (612) 541-7090
Contact: Mark Hendrickson, Senior Planner

- Attendees at the Somerville, Massachusetts, International Festival, sponsored by the city and local organizations, who pass by the CHRB's table are exposed to fair housing materials in addition to the food, products, art, and dance emanating from a multicultural community.

- Formal curricula for primary and secondary students
- Dramatic productions
- Youth leadership programs
- Multicultural training
- Conferences for students and teachers.

These devices show the benefits of diversity and the opportunities available to all when equal opportunity and fair housing goals become the community norm. Through these materials and activities, youngsters realize how much they have in common; they can celebrate their differences in an atmosphere of acceptance and understanding. Including fair housing and related efforts in their curricular and extracurricular activities enables the schools to provide vital education to combat prejudice and discrimination. All jurisdictions should give greater weight to educational programs that teach tolerance, understanding and diversity, conflict resolution and cooperative working relationships, and the principles of fair housing and equal opportunity. This is an absolutely essential part of addressing the lack of knowledge and hate that tears at the fabric of the Nation's society.



Coloring Books

Fair housing education can begin at an early age. Several communities produce coloring books aimed at teaching respect for diversity and the ability for all persons to live together. These books blend lessons about values and diversity with information about fair housing.

The value of the coloring books is that they are actually used by school children and are well received by teachers and school administrators. The coloring books appear to be money well spent to promote the cause of fair housing.

Some fair housing coloring books have end pages with fair housing laws and information, suggested discussion or poster themes, and contact numbers and addresses. These are useful particularly for the teacher who wants to include the book in a larger lesson context.

Examples

- Some jurisdictions have produced coloring books using local, professional artists. An excellent example is Redondo Beach, California, whose subject for fair housing was the landing of purple people into the community and how they were eventually welcomed. The school children responded well to this particular coloring book. The book costs around \$2,000 to print and was distributed to the elementary schools.

City of Redondo Beach Housing Authority
320 Knob Hill Avenue
Redondo Beach, CA 90277
(310) 372-1171 Fax: (310) 543-1730
Contact: Sue Armstrong, Director

- These books may follow a variety of approaches. One focuses on holidays of various cultures, serving as a general introduction to discrimination. American Indians produced a coloring book that educates American Indian and other children about traditional American Indian roles, values, and how American Indian children are like other children.

Arrow Publishing Company
P.O. Box 1287
Pembroke, NC 28372
(919) 521-0840
Contact: Dr. Reginald Oxendine

Puppet Shows

Small children love animal stories because they are more often psychologically able to understand threatening concepts when animals or space aliens are used. Everyone can identify with these characters because no one is exactly like them.

Example

- The Greeley, Colorado, CHRB created a puppet show video about birds in a local tree. Some of the birds do not want to live with a bird who cannot fly until the wise owl tells them every bird has a right to a home. Scripting was done by a local college, which also provided the media services at low cost.

Greeley, Colorado, CHRB
Greeley Civic Center
Greeley, CO 80631
(907) 350-9380
Contact: Terri McKellar, Planner 1

Poster Contests

The poster contest is a staple among the activities of local fair housing groups. It is also quite popular with school children. Poster contests are generally held during April, National Fair Housing Month, or in March, so entries can be displayed in April. Contests run at other times

of the year may not get the same publicity since more places may be willing to allow displays during a commemorative period than other times.

The poster contest goal is to expose as many children as possible—as well as their teachers, parents, and neighbors—to fair housing. Publicity around the contest stimulates awareness in the general community in a nonthreatening manner. Such contests are most effective when endorsed by local or State government with, for example, the mayor presenting winners with awards. Communities that want all students to feel like winners have pizza parties or tee shirts for all participants.

For older students, some communities substitute essay contests, but include these older students in the award process. There have been community poster contests as well, but most contests involve school children. For more detailed technical guidance on creating a poster contest program, see page 7-120.

Example

- One community in Bridgeport, Connecticut, has made a science of the poster contest idea. They hold a different contest for high school students in their three high schools every year. They hold a radio PSA contest, a billboard contest, a news display advertisement contest, and a video commercial contest, all about fair housing. Each of these contests serves two purposes: to educate the students about the illegality of housing discrimination and to educate the general public. The community obtains maximum publicity for their contests: award ceremonies, photos in the paper, some with the mayor, and long articles in the local press. Winning entries are turned into actual advertisements, billboards, and other media vehicles. The fair housing officer has been able to get everything donated by local vendors.

City of Bridgeport Fair Housing Office
45 Lyon Terrace
Bridgeport, CT 06604
(203) 576-8323 Fax: (203) 332-5568
Contact: Joseph Wincze, Jr., Director

Classroom Lessons on Fair Housing

A number of communities have instituted educational programs for their students. These range from single events to full, formal curricula.



Examples

- In Cincinnati, Ohio, the fair housing center offers training sessions for pupils from elementary to college level. They have a basic program model but tailor the presentation to the grade level and course. They work with department chairpersons and teachers to fit the fair housing session into the regular curriculum, whether history, home economics, psychology, or another class.

Housing Opportunities Made Equal of Greater Cincinnati (HOME)
2400 Reading Road
Cincinnati, OH 45202
(513) 721-4663 Fax: (513) 721-1642
Contact: Karla Irvine, Executive Director

- Orlando, Florida, has a role-model day in which fair housing staff participate and discuss their work with students. They also have a 40-minute workshop for high school students that includes lectures on cultural diversity, discrimination, including differential treatment, and intimidation and the law. This is followed by a series of exercises.

City of Orlando Office of Human Relations
400 South Orange Avenue
Orlando, FL 32801
(407) 246-2122 Fax: (407) 236-2308
Contact: Albert Nelson, Director

- Great Falls, Montana, has produced a video for high school seniors to introduce them to fair housing and landlord/tenant law as they enter the housing market.

Great Falls CHRB
P.O. Box 334
Great Falls, MT 59403-0334
(406) 731-4934 Fax: (406) 731-4627
Contact: Mary Hammer, Chairperson

- In Minneapolis, Minnesota, the poster contest led two elementary school teachers to devise a comprehensive curriculum for grades 3–5, which was printed by the local CHRB. The curriculum is divided into progressing activity lessons on housing, discrimination, fair housing, steering, testing, and more. Activities ranged from coloring, field trips (walks), and mock experiences of discrimination, with careful debriefing.

Greater Minneapolis CHRB (Inactive)

Can contact:

Hennepin County

10709 Wayzata Boulevard, Suite 260

Minnetonka, MN 55305

(612) 541-7084 Fax: (612) 541-7090

Contact: Mark Hendrickson, Senior Planner

- Cambridge, Massachusetts, developed a curriculum for grades 11–12 on fair housing and civics focusing on discrimination, land use, power groups, decisionmaking, and compromise. The 15-day, participatory curriculum includes a video, lessons, and discussion about the diverse neighborhoods in the city and how to plan and build affordable housing. The program culminates in a “real” hearing, with actual city officials and others participating.

Cambridge Community Housing Resource Board (Inactive)

Can contact:

City of Cambridge, Community Development Department

57 Inman Street

Cambridge, MA 02139

(617) 349-4600 Fax: (617) 349-4669

Contact: Betty Hepner, Planner

- Pinellas County, Florida, has a Kidstart elementary curriculum kit on homelessness that includes a video, poster, stickers, instructor guide, lesson plans, poems, charts, puzzles, and multiracial kid photos.

Dramatic Productions

While curricula often stress facts over feelings, another format focuses on feelings. Several communities use dramatic vehicles to sensitize and educate residents about fair housing.

Examples

- Marin County’s *Fair Housing Players* is a troupe of high school students who present 50-minute skits several times a month to elementary school children. Under the direction of their drama coach and the sponsorship of the local CHRB, the troupe performs skits about fair housing. Students prepare by discussing fair housing and their own feelings; the script is developed from these discussions.



Marin Housing Center
88 Belvedere Street
San Raphael, CA 94901
(415) 457-5025 Fax: (415) 456-9860
Contact: Nancy Kenyon, Director

- Fairfax County's *City at Peace* is a similar program that is being implemented throughout the country. This program helps youth confront urban problems in their communities and become responsible participating adults. The format uses original, student-generated music, dance, and drama for emotional impact and thematically emphasizes the benefits of cooperation.

Fairfax County Department of Housing and Community Development
Program of Peace Child Foundation of Fairfax, VA
3700 Pender Drive, Suite 300
Fairfax, VA 22030
(703) 246-5010 Fax: (703) 246-5115
Contact: Walter Webdale, Director

- Somerville, Massachusetts, High School also has a *City at Peace* program. Students representing a broad spectrum of the school's population perform the play for school and community. It is also used as an outreach vehicle. Hundreds of contact letters requesting donations notify local businesses that the city and schools promote peaceful diversity. Spots for the show are also advertised on local family news broadcasts.

City At Peace
Somerville High School
Somerville, MA 02143
(617) 625-6600
Contact: James Crowther, Artistic Director

- Delaware County, Pennsylvania, CHRB's pioneering *Under Our Skin* project began with a student-written participatory musical theater piece that moves from prejudice to awareness to a celebration of diversity. This evolved into a full-scale curriculum that includes a video about the development of the theater piece and the actors.

This piece has also evolved into other youth programs by a process of tailoring direction to perceived needs. Some of the pieces that have evolved include:

- Educator training
- Diversity workshops and skills development workshops for teachers

– Youth programs:

Youth leadership conferences for students from different backgrounds and schools

Yearly youth human relations conferences for exploring and celebrating racial and cultural identity. Youth from different backgrounds meet, share, develop crosscultural communication and leadership skills, and plan for future activities at their schools.

A 3-day, live-in youth leadership retreat for 20 student leaders of diverse backgrounds, which promotes the above plus teaching intervention skills.

Back in school, participants have formed prejudice awareness clubs, human relations clubs, and similar groups, as well as scheduling a variety of school-year activities. Debriefing should be incorporated into these programs for those who need to talk about the feelings evoked.

Community Human Relations Board, Inc.
(formerly: Delaware County, Pennsylvania, CHRB)
280 North Providence Road
Media, PA 19063
(610) 565-7711 Fax: (610) 891-1276
Contact: Matthew Crowe, Executive Director

Fair Housing Calendars

Calendars are highly effective tools for fostering continual awareness of fair housing laws, themes, and agencies. Calendars are useful products that have been popular with the public. Calendars are a gentle, colorful means of spreading the word and allow users to publicize their commitment by placing the calendars in prominent locations.

One advantage of calendars is that they can be broadly distributed to many different groups in the community: housing agencies; legal services offices; real estate and management offices; classrooms; and city, county, and State agencies. They can be sold to the general public. Featuring the producing agency's name, address, and telephone number provides a resource for observers needing additional assistance. See page 7-121 for more information on producing calendars.



Example

- Calendars can be mailed throughout the community. For high visibility, Monmouth County, New Jersey, distributes 2,000 of their poster contest calendars to county offices, participating schools, county real estate offices, senior groups, consumer groups, and libraries.

Monmouth County Fair Housing Board
Hall of Records Annex
1 East Main Street
Freehold, NJ 07728
(908) 431-7490 Fax: (908) 308-2995
Contact: Jessie Galloway, Fair Housing Officer

Technical Training

It is essential in a democracy that consumers know their rights. The fair housing laws—Federal, State, and local—are complex and evolving. Many homeseekers and housing providers are unfamiliar with these laws. Even those familiar with the text of the laws do not know how they apply to everyday situations and how to respond to situations encountered in the housing market. Training programs educate both housing providers (brokers, managers, builders, and lenders) and consumers (buyers, renters, and their agencies) about rights and responsibilities under the fair housing laws.

These lessons include: how to implement the laws in everyday situations, how to protect themselves, how to update their systems and procedures to comply with laws, and the social and business benefits of diversity and an open housing market. Training may be oriented towards the general community or toward particular segments, and may be designed by task (management and fair housing), by topic (accessibility for persons with disabilities), or by role (tenant training).

Homeseeker Education

To some degree, homeseekers will learn about fair housing rights through PSAs, ads, news articles, hotlines, and other outreach devices. In order to teach more specifics about the homeseeking process, how to detect and follow up on fair housing law violations, and how to obtain housing in currently segregated areas, many communities hold homeseeker workshops. Some communities have general sessions that address the needs of buyers and renters and discuss financing in one forum. Others target particular groups.

One noteworthy model is the homebuyer seminar. This seminar, or series of classes, helps the purchaser make informed choices and understand the homebuying process. In addition to a unit on fair housing, these seminars usually include:

- How to find affordable homes in good condition
- Evaluating affordability and budgeting
- Types of financing available—including special opportunities such as Veterans Administration (VA), Federal Housing Administration (FHA), or Government-sponsored mortgage or down payment assistance programs
- Prequalifying process, planning for ownership, and the closing process
- Maintenance planning
- Avoiding default

Some homebuyer training programs focus more on a particular topic, such as the mortgage process, including steps for obtaining a loan; procedures that may involve discrimination, such as prescreening, encouraged application withdrawal, and appraisal; and where to report suspicions. Many programs focus on first-time homebuyers. Some focus on consumers making pro-integrative moves, teach the benefits of ownership, and demonstrate how homeownership can be affordable. Generally these sessions are free and are cosponsored by a fair housing agency and local financial institutions.

Those who implement FHP should also assess the need for and feasibility of providing seminars for tenants. Tenants need to know their rights and remedies as well as what the landlord can expect of them. Some tenants will also be helped by learning of financial assistance programs such as Section 8 and how to access these resources. Workshops may be oriented towards particular groups and their particular obstacles: persons with disabilities needing accessible units, elderly groups concerned about elderly housing projects, and non-English-speaking groups needing to hear about their rights in a language they can understand.

Training should also be provided for social service organizations and community groups that interface with consumers: a battered women's shelter will want to provide information on housing options and rights for its clients; a job training program will have clients looking for more suitable housing once they are employed.

Training for these groups can be provided in a community forum setting, bringing representatives of the different agencies together to learn fair housing basics, or on site, allowing the trainer to focus on the particular issues faced by that organization's clientele.

It can be important to reach out to those most in need. Outreach to social service organizations, homeless shelters, welfare offices, houses of worship, and protected class organizations yields substantial tenant audiences. Homeseekers can also be reached through onsite training sessions at social agencies, whether a local church, a day care center, or the Young Men's Christian Association (YMCA). Training should be provided in locations most convenient to the intended audience of homeseekers or renters.



Real Estate Industry Training

Brokers, builders, sales agents, apartment managers, appraisers, and other housing professionals need to be familiar with the fair housing laws and their applications. Both builders and apartment managers have had VAMAs that pledge educational efforts. Real estate professionals need to learn regular practices and procedures that will protect them from complaints while expanding their market base and protecting all homeseekers from discriminatory acts.

Knowledge of fair housing laws should be a component of all licensees' education. Many States require study of fair housing in their licensing preparation courses. Any States that do not include this requirement should consider adding it. States might also require that this portion of the test be passed in order to allow the applicant to earn a license. Fair housing laws should also be a component of continuing education requirements. Where States do not have such requirements, local governments working together cooperatively might influence the State legislature to add such criteria to the State licensing requirements.

Local Real Estate Professionals

Many real estate agents (brokers, salespersons, and others) belong to local Realtor or Realtist boards. The Realtists, minority brokers' trade association, and the National Association of Realtors (NAR), broker trade association, have VAMAs with HUD on the national level. Many local Realtor boards have signed VAMAs as well, under which they promise to affirmatively market their properties to protected classes. All Realtors must follow a code of ethics and code for equal opportunity, which commit Realtors not to discriminate. Under these requirements, a number of well-designed training sessions and materials have been developed for the organizations' members. NAR has materials for teaching systematic procedures through their Equal Professional Service Model. These boards should be encouraged to reach all of their members, some of whom obtain only minimal fair housing education, due to the voluntary nature of the VAMA agreement.

National Association of Realtors (NAR)
700 11th Street, NW
Washington, DC 20001
(202) 383-1000 Fax: (202) 383-7540
Contact: Fred Underwood, Staff Vice President for Equal Opportunity

For the most part, Realtor and Realtist programs do not reach the many thousands of licensed brokers and others who are *not* members of their trade associations. These untapped licensees often have no other source of fair housing education. Outreach and education efforts are critically needed for this segment of the industry. A visit to their offices and providing training on site at their convenience can help in the effort to educate the industry as a whole. Local and State governments should encourage the local Realtor board to open its fair housing training to nonmembers.

Several communities have developed their own curricula for industry training.

Examples

- Pittsburgh's CHRB and Realtor board developed a five-module training program for brokers, office managers, and rental agents. Each 45–50 minute segment can be presented separately or together in one session. The modules include the basics of equal opportunity; availability issues including steering, blockbusting, and redlining; equal service for prospects; steps for complying with the fair housing regulations; and equal opportunity in rentals. Topics covered include an overview of the laws, prohibited bases, penalties, practical sales techniques, advertising and marketing, providing related services, and providing proper management. Training such as Pittsburgh's generally includes materials (booklets, brochures, logos, posters, housing slogans, and law summary sheets) that provide technical assistance and legal updates. In addition to the above topics, other training programs include record keeping, complaint processing, office procedures, and information on the area's fair housing programs.

Fair Housing Partnership of Greater Pittsburgh (FHP)
(formerly: Greater Pittsburgh CHRB)
120 East Ninth Avenue
Homestead, PA 15222
(412) 391-2535 Fax: (412) 391-2647
Contact: Donna Chernoff, Executive Director

- As part of their VAMA, San Diego, CHRB with its Builders' Association, has developed a training curriculum for builder sales agents. This curriculum covers the concept of home; the history of segregation and fair housing; the roles of the Government, industry, and VAMA, as well as teaching how fair housing laws affect listing, qualifying, financing, steering, harassment, offers, advertising, and rentals. This curriculum kit utilizes a video. The curriculum teaches agents to ask consistent questions, to question their prior assumptions, to acknowledge their responsibilities, to indicate no preferences, and to have written policies.

CHRB of San Diego County
c/o Chicano Federation
610 22nd Street
San Diego, CA 92024
(619) 236-1228 Fax: (619) 236-8964
Contact: Pamela Johannsen, Chairperson

- The Cuyahoga Plan of Ohio has developed fair housing curricula for rental and sales using videos and workbooks. The guides provide educational text and exercises—some relating to video vignettes—on issues such as listing, steering, qualifying, developing policies and procedures, tenant selection, and more. These aim to provide information as well as practical advice.



The Cuyahoga Plan of Ohio, Inc.
Caxton Building
812 Huron Road, Suite 750
Cleveland, OH 44115-1602
(216) 621-4525 Fax: (216) 621-5171
Contact: Michael D. Roche, President-Executive Director

Rental Managers and Agents

Rental managers, agents, and landlords also need fair housing training, particularly relating to rental practices and procedures, making units available, terms and conditions, and information on accessibility laws.

Examples

- In addition to an overview of the fair housing laws—prohibited bases, illegal acts, and penalties—appropriate topics for rental manager audiences include those taught by Marin County CHRB and the Somerville Fair Housing Center: tenant selection criteria, family issues (occupancy standards, safety issues, and lead paint), renting to persons with disabilities, dealing with non-English-speaking applicants, recordkeeping, advertising, evictions, and the role of the fair housing program.

CHRB of Marin County
88 Belvedere Street, Suite A-1
San Rafael, CA 94901
(415) 457-2390 Fax: (415) 457-6382
Contact: Nancy Kenyon, Chairperson

Somerville Community Corporation
Fair Housing Center
(formerly: Somerville, Massachusetts, CHRB)
One Summer Street
Somerville, MA 02143
(617) 776-5931 Fax: (617) 776-0724
Contact: Jaqueline Sacks, Director

Financial Industry Training

Personnel at all levels in banks, mortgage companies, and other lenders have a critical need for knowledge about fair housing, fair lending, and the Community Reinvestment Act.

Examples

- The Old Pueblo CHRB (now the Southern Arizona Housing Center) has developed a fair lending seminar curriculum that teaches about statutes, record keeping, prohibited inquiries, prohibited uses (credit), discriminatory effects, updating underwriting guidelines, and audits.

Southern Arizona Housing Center
(formerly: Old Pueblo CHRB)
1525 North Oracle Road, Suite 107
Tucson, AZ 85705
(520) 798-1568 Fax: (520) 620-6076
Contact: Charlotte Wade, Executive Director

Specialty Training

Training is also appropriate for various specialty groups. Architects, builders, and building departments need to learn about multifamily accessibility construction laws; attorneys and paralegals can be trained on fair housing litigation techniques, the complaint process under the Fair Housing Act and local laws, and how to advise owner/management clients. Condominium associations need to know fair housing laws as well.

Various segments of the community including industry can benefit from education on topics like the following:

- Group homes for persons with disabilities: zoning, occupancy, and other issues
- Inclusionary housing for the low income: zoning, linkage, and set-asides

Examples

- The Lake Charles, Louisiana, CHRB hired a trainer to circulate throughout the rural area to sites that impacted on housing for women, such as Young Women's Christian Associations (YWCAs), shelters, and others.

CHRB of Lake Charles, Louisiana, Inc.
McNeese State University
P.O. Box 90670
Lake Charles, LA 70609
(318) 475-5920
Contact: Theda Ambrose



- Pittsburgh's Fair Housing Speakers' Bureau matches fair housing experts with community organizations requesting a speaker for a particular topic. The focus is on reaching low- and moderate-income consumers, their service providers, and local community development corporations.

Training for the General Public

Some communities provide training sessions and seminars for the general public and in addition seek the attendance of real estate personnel, social service providers, protected class advocates, government staff, and lenders. For more information on technical training see page 7-122.

Scholarships

There are few minorities or persons with disabilities working in appraising, real estate development, rental management, and other allied professions. A diverse real estate industry allows all homeseekers and providers to feel welcome to use services. For example, a bilingual broker could facilitate a sale or rental between buyer and seller of different linguistic backgrounds. Without changing the makeup of the industry, the real estate office itself may be viewed as a barrier.

Industry diversity is one of the goals of the VAMAs between HUD and various real estate industry groups and their member boards. Realtor boards and members agree to encourage and recruit to the industry and their association persons from all classes protected by the Fair Housing Act. Boards are further charged with sponsoring some level of outreach and training for protected classes to encourage them to become brokers and salespeople.

The jurisdiction can foster this effort, working with the local or State real estate trade associations to develop programs that are directed at increasing participation. Jurisdictions can also supplement the limited education budgets of real estate boards.

One model for increasing industry diversity, generally developed and administered by CHRBS or real estate boards, is the real estate scholarship program. Historically, these programs were targeted to racial minorities, but have also been extended to women, those with disabilities, and immigrant or ethnic groups. Under Federal law, it is illegal to restrict these opportunities to minorities, but marketing can maximize minority outreach. Industry participation at some level is essential to ultimate success.

Model—Critical elements of a successful scholarship program include:

- A decision as to what educational steps to fund
- An aggressive recruiting program, targeting the subject community
- A well-prepared application form

- Thorough and nondiscriminatory screening of candidates for ability, motivation, and likelihood of success
- Support during the education or placement process
- Followup services as well as financial support in any of a variety of areas
- Good press.

A binding agreement between parties is also popular. A detailed description of the process involved in establishing and running a scholarship program can be found on page 7-125.

Inter-Group Efforts

HUD encourages the development of working inter-group efforts in the fight for fair housing. Whether at the local grass roots, statewide, regional, or national level, inter-group efforts create a whole that is greater than the sum of its parts. Organizations can form alliances to work together or establish systems for sharing information. Examples follow below.

Databases and Other Resources

Sixteen private full-service fair housing centers in California and other States are networked into a computer clearinghouse through which they share information on fair housing litigation efforts.

Coalitions and Alliances

The National Fair Housing Alliance includes member fair housing councils and centers from across the country. It advocates for fair housing at the national level while supporting membership at the local level.

National Fair Housing Alliance (NFHA)
1212 New York Avenue, NW, Fifth Floor
Washington, DC 20005
(202) 898-1661 Fax: (202) 371-9744
Contact: Shanna Smith, Executive Director

National Neighbors, Inc., a national alliance of prointegration and fair housing organizations, works to promote racially and ethnically diverse communities throughout the country.



National Neighbors, Inc.
733 15th Street, NW, Suite 540
Washington, DC 20005
(202) 628-8899 Fax: (202) 628-9800
Contact: Edythe Hall, Executive Director

The Connecticut Housing Coalition includes housing and fair housing advocates from the public and private sectors throughout the State. Members advocate for fair and affordable housing and ancillary services.

Connecticut Housing Coalition
30 Jordan Lane
Wethersfield, CT 06109
(203) 563-2943 Fax: (203) 529-5176
Contact: Jeff Freiser, Executive Director

The Chicago Area Fair Housing Alliance (CAFHA) is a large regional consortium of private and public fair housing agencies. Its goal is to use common strategies to diversify housing and equalize housing opportunity in the Chicago area.

Chicago Area Fair Housing Alliance (CAFHA)
P.O. Box 43142
Chicago, IL 60643-0142
(312) 332-5310
Contact: Sharon Caddigan, President

The Evanston Neighborhood Conference (ENC) is a coalition of local grass roots, prodiversity groups. The groups teach the values of integration and build bridges throughout the community.

Evanston Neighborhood Conference
1129 Florence Avenue
Evanston, IL 60202
(708) 475-0858 Fax: (708) 475-0879
Contact: Karen Chavers, Director

The Ohio Fair Housing Congress, a statewide alliance of public and private fair housing agencies, meets monthly to create and assist fair housing centers. They also work to share information, fundraising, and improve strategies.

Ohio Fair Housing Congress
P.O. Box 7050
Columbus, OH 43202
(614) 224-5409
Contact: Carl White, President

The Illinois Interfaith Housing Center of the Northern Suburbs is a comprehensive fair housing center developed by a large consortium of congregations, human relations organizations, and civic groups.

Interfaith Housing Center of Northern Suburbs
620 Lincoln Avenue
Winnetka, IL 60093
(708) 501-5760 Fax: (708) 501-5722
Contact: Gail Schechter, Executive Director

Acknowledgment

The examples in this section were drawn from the *Fair Housing Resource Directory* published by National Neighbors, Inc. There are many other national and regional alliances devoted to fair housing and related human rights work. For more information on these and the above listed organizations, please refer to the *Directory*.

National Neighbors, Inc.
733 15th Street, NW, Suite 540
Washington, DC 20005
(202) 628-8899 Fax: (202) 628-9800
Contact: Edythe Hall, Executive Director

7.3 MONITORING LENDING, HOUSING PROVIDER, AND LOCAL REAL ESTATE PRACTICES

State and local jurisdictions can initiate a variety of monitoring activities that provide information about the results of policies, practices, and procedures used by various types of housing providers, lenders, and the local real estate industry. Jurisdictions should consider the possibility of monitoring insurance practices that determine home insurance rates and the availability of home insurance as these factors relate to the various neighborhoods in which the housing is located. States should consider reviewing credit bureau practices to determine whether such agencies, which are regulated by the State, are obtaining correct and up-to-date information in the credit histories of State residents. As everyone knows, an accurate and good credit history is critical to purchasing and becoming increasingly more critical to renting housing.

Activities can range from reviewing and analyzing data available to the general public, such as HMDA data, to conducting carefully designed systematic fair housing audits to determine the extent of discriminatory practices in a particular segment of the housing market. Analysis can be relatively simple or entail a rather sophisticated methodology, using a series of statistical techniques to demonstrate the extent to which the racial or ethnic makeup of neighborhoods correlates with levels of lending by banks and other financial institutions, differences in real



estate practices, or issuing insurance. Similar approaches can be designed to monitor one or more of these areas in relation to persons with disabilities and families with children to determine whether and to what extent their housing choices are adversely affected by housing market-related practices.

With the information obtained from monitoring activities, States and local jurisdictions can decide what steps should be taken to address any identified practices that may serve as impediments to fair housing choice. These steps might range from outreach and education efforts to filing housing discrimination suits against those individuals or entities that appear to be in violation of fair housing laws.

Monitoring Lending Practices of Local Banks and Other Financial Institutions That Provide Home Mortgage, Home Improvement, and Commercial Loans

A number of communities have established programs to monitor financial institutions that provide single family and multifamily mortgage loans, home improvement loans, and commercial loans in the grantee's community. For example, some grantees review reports that Federal depository financial institutions must prepare and file in accordance with the requirements of the Home Mortgage Disclosure Act of 1975 (HMDA), as amended.

The Federal Office of the Comptroller of the Currency (OCC) uses HMDA data to target specific banks for reviews and has recommended that banks regulated by OCC examine and document the reasons why there are differences in mortgage lending rates between borrowers of similar incomes but of different races or ethnicities.

Using HMDA Data

HMDA data show the location and dollar amount of reporting lenders' loans by census tract. These data also contain racial and ethnic information for borrowers. The Federal Reserve Board provides computerized HMDA reports to designated Federal depository institutions and mortgage banking institutions subject to HMDA in central Metropolitan Statistical Areas (MSAs). This process makes the data highly accessible to interested persons and organizations at the local level.

HMDA reporting requirements do not apply to financial institutions located outside MSAs. HMDA data do not provide information about individual unsuccessful applicants or successful borrowers nor do they provide information on individual housing units or the reasons why lending decisions have been made. HMDA data can provide information on the characteristics of census tracts and neighborhoods in relation to the flow of credit to each such area. These data serve as an indicator of problems, not a full description of them.

The Delaware Community Reinvestment Action Council and the Delaware Housing Coalition contracted for a study of HMDA data. In *Getting Credit We Deserve: An Analysis of Residential Lending in New Castle County, Delaware; 1984–1986*, researchers analyzed the lending patterns of all federally regulated depository institutions in the county and focused particular emphasis on three of the largest lenders. Controlling for factors such as owner occupancy levels, family life cycle composition, area income levels, and the size and tenure of the local housing stocks, researchers found that the racial composition of neighborhoods, standing alone, appeared to account for notable variations in lending levels.

In late 1991 and early 1992, the Knoxville Area Urban League took a slightly different approach and carried out a survey of lenders to obtain certain limited but useful information regarding lender awareness of fair housing laws and the city's Inner-City Loan Program. Through a questionnaire distributed to banks and other mortgage lending institutions, the survey revealed a pattern of lending that largely excluded the Knoxville Central Sector. The survey results also showed that many lenders knew little about terms such as "redlining," "blockbusting," and "steering."

While HMDA data analysis and surveys such as the one in Knoxville have clear limitations, they can be completed at much less expense than highly structured tests and audits, and they render information that can indicate the existence of impediments to fair housing. States and local jurisdictions might use the information in a variety of ways, including:

- Providing the public with information about the lending performance of institutions reporting under HMDA. In Chicago, the Woodstock Institute used information provided through HMDA and the Community Reinvestment Act to prepare fact sheets for the public on the lending patterns of Chicago-area lending institutions. Data in 1983 showed wide disparity in the total dollar amount of investments the banks received from communities that were predominantly Black or Hispanic and the (much smaller) total of bank investments in such neighborhoods.
- Determining specific objectives regarding making loans and otherwise investing in low-income and minority neighborhoods that State and local jurisdictions might pursue in discussions with financial institutions with Community Reinvestment Act responsibilities.
- Identifying lending institutions that should be contacted to explain their lending policies. Questions should include asking such institutions if they have reviewed and documented the reasons for discrepancies in lending rates by race or ethnicity, in line with the OCC recommendation, and if not, why not. Lending institutions should carry out a thorough self-assessment of policies and procedures to determine where unnecessary and inappropriate criteria or assumptions serve as barriers to providing credit in such neighborhoods to such potential borrowers.



- Promoting greater investment activity in such neighborhoods through discussions with lending institutions subject to the Community Reinvestment Act.
- Determining some of the information that ought to be the subject of educational and other outreach activities to lending institutions.
- Promoting fundamental changes in the criteria used by appraisers and real estate brokers who together with lending institutions play a part in the ultimate decisions about making credit available to potential borrowers.

State and local jurisdictions and community organizations can use the provisions of the Community Reinvestment Act to leverage changes in lending activity by challenging a lending institution's application to the appropriate Federal regulatory agency to acquire or to merge with another such institution.

Delaware Community Reinvestment Action Council
601 North Church Street
Wilmington, DE 19801
(302) 654-5024 Fax: (302) 654-5046
Contact: Rashmi Rengan, Executive Director

Delaware Housing Coalition
P.O. Box 1633
20 East Division
Dover, DE 19903
(302) 678-2286 Fax: (302) 678-8645
Contact: Kym Fisher, Program Coordinator

Knoxville Area Urban League
2416 Magnolia Avenue
Knoxville, TN 37917
(615) 524-5511 Fax: (615) 525-5154
Contact: Rosemary Durant-Giles, Executive Director

Woodstock Institute
407 South Dearborn Street, Suite 550
Chicago, IL 60605
(312) 427-8070 Fax: (312) 427-4007
Contact: Malcolm Bush, President

The Hartford Experience

In one of the earliest initiatives of its kind, the city of Hartford instituted a program in May 1977 to obtain lending information from financial institutions in which the city deposits its funds.

Under Section 2-483 of the Municipal Code, known as the *Redlining Ordinance*, the city requires each such depository institution to disclose annually, by census tract within the Hartford metropolitan area, for all FHA, Farmers Home Administration (FmHA), and VA mortgage loans, and home improvement loans made on or for residential property:

- The number and dollar amount
- The average effective interest rate
- The average down payment
- The average amortization period.

The same information is required for commercial loans. This information must include the number of applications received for each type of loan and the percent in each category of applicants whose applications were denied. While much of the information Hartford requires is now also available in HMDA reports, data on applications received and denied are not available.

Hartford has used this lending activity information as a basis for issuing a request for proposals to obtain bids for the provision of banking services to the city. The city asks for community services data in the responses submitted by interested financial institutions. The City has obtained commitments from successful bidders for fair housing and other community service activities.

Hartford's *Redlining Ordinance* and related efforts to leverage bank investment in minority and lower-income neighborhoods is a local initiative that adds strength to the requirements of the Community Reinvestment Act. The Hartford Human Relations Commission prepares an annual analysis and report on the information obtained from participating financial institutions.

While the Hartford reporting requirement does not apply to all financial institutions in the city and the possibility of fund deposits may not be a sufficient motivation for some lenders, governmental jurisdictions responsible for AFFH could extend the influence of such action by encouraging other depositors, particularly large ones, to join this action to leverage community reinvestment and other fair lending services. Hartford is taking steps in this direction and is also updating its ordinance to include HMDA-required reporting on the race, ethnicity, and gender of loan activators.

City of Hartford Human Relations Office
550 Main Street
Hartford, CT 06103
(860) 543-8595 Fax: (860) 722-6486
Contact: Kathryn Coffin, Director



Other Efforts to Influence Community Lending

The Center for Policy Alternatives in Washington, DC, reports that 18 States and 11 major cities (including New York, Chicago, Boston, Pittsburgh, and Los Angeles) have instituted a program to link public deposits as a nonregulatory incentive to community lending. For example, Illinois links bank deposits to performance in lending to women-owned businesses, affordable housing efforts, and lead-based paint abatement. Boston, New York, and Pittsburgh, like Hartford, base deposits of public funds on public ratings of bank performance.

The Center for Policy Alternatives provides guidance to States and cities interested in developing a lending disclosure/public deposits program of this kind as well as other community investment initiatives. The Center has designed a model ordinance which grantees may find helpful. In most instances, the Center is able to provide guidance free of charge.

Center for Policy Alternatives
1875 Connecticut Avenue, NW, Suite 710
Washington, DC 20009
(202) 387-6030 Fax: (202) 986-2539
Contact: Linda Tarr-Whelan, Director
Robert Stumberg, Program Manager

Cuyahoga County: Mortgage Loan Review Project

One feature of the Cuyahoga County, Ohio, multifaceted fair housing plan, the Cuyahoga Plan, is the review of rejected home loan applications of minority applicants. Upon request, those offering this service through the Plan will review the application to determine whether or not there is evidence that discrimination had occurred in the treatment of the minority applicant. The success of this project has led lending institutions to refer rejected applicants to the review service and, in some instances, to a reversal of the decision to reject the application.

Multifamily Audits Program

Under the Plan, Cuyahoga County also contracts with a nonprofit agency to conduct audits of large rental/leasing management and real estate companies. This systemic auditing program calls for 100 audits of multifamily rental and sales activities and 75 audits of real estate companies.

In addition to informing the county about the selection criteria used to determine the subjects of the audit, the contractor provides information on the number of cases referred to HUD/OCRC.

The Cuyahoga Plan of Ohio, Inc.
Caxton Building
812 Huron Road, Suite 750
Cleveland, OH 44115-1602
(216) 621-4525 Fax: (216) 621-5171
Contact: Michael D. Roche, President-Executive Director

Self-Monitoring by Lending Institutions

Perhaps the most far-reaching step that could be taken to end the differences in lender treatment of neighborhoods and perceptions about potential borrowers who desire to purchase or improve homes in those neighborhoods that are minority, racially changing, or lower income, is a self-analysis for nondiscriminatory treatment of applicants. In *Reviewing Loan Files for Mortgage Lending Discrimination*, Zina Greene points out that ending discrimination in lending practices will not occur “naturally” through good intentions. It will take a determined effort by senior officials of lending institutions over a long period of time.¹

State and local governments can urge lenders to undertake a thorough review of their policies and practices to determine where problems might exist. This information should be a basis for developing new loan origination and other decisionmaking processes in an aggressive marketing plan to turn around the traditional treatment of minority homeseekers and the neighborhoods where they wish to purchase or improve housing.

Good news for lenders that have not changed traditional practices and have only limited lending experience in such areas is the relatively recent experience of lenders that have. This experience results from Community Reinvestment Act projects. These institutions have learned that lower-income minority borrowers are highly reliable in making mortgage payments. They have learned that aggressive marketing of loan opportunities in these neighborhoods is good business.

Lenders should review each of the major phases of loan processing, including loan origination, loan processing, credit worthiness, appraisal policies and practices, underwriting and mortgage insurance criteria, and decisions.

Once the self-analysis is complete in each area, lenders can initiate new efforts to become credible fair lending institutions. This requires setting goals, conveying the message to all levels of employees, aggressive outreach to people in minority, racially changing, and lower-income areas, and, where appropriate, providing new programs to reach potential lower-income borrowers. Such programs include reducing down payments and incorporating rehabilitation and “sweat equity” in mortgages.

¹Ms. Greene prepared this paper for HUD’s 1993 Fair Housing Summit. HUD will publish a report on the Summit that will include this work. Interested persons will be able to obtain a copy of the report through HUD USER.



While the paper prepared by Ms. Greene focuses on treatment on the basis of race or ethnicity, the same type of self-analysis can be structured to focus on treatment of persons with disabilities, especially those with lower incomes, who may be potential home purchasers.

Zina Greene
3133 Connecticut Avenue, NW
Washington, DC 20008
(202) 332-3010

Monitoring Multifamily Housing Rental Practices: Montgomery County, Maryland

The Fair Housing Law and the Real Estate Reporting regulations of Montgomery County, Maryland, require the owners/managers of rental facilities of 25 or more units to file annual reports on the occupancy composition of their properties with the Montgomery County Office of Human Relations Commission.

The County Human Relations Commission adopted these regulations in June 1981, as one means of measuring the extent to which the rental practices of owners/managers and their staff are consistent with fair housing policies and requirements as well as determining trends in rental housing patterns. The Commission issued the regulations to implement a provision in Division 2 (the fair housing law) of Chapter 27 of the Montgomery County Code. The reports provide information on the race or ethnicity of leaseholders as well as their status as persons with disabilities, single female head of household, or male head of household, as applicable. They also provide information on the race or ethnicity of employees at each property for which a report is prepared.

The Commission publishes periodic analyses of this information and uses it as one source of data to assist in determining where fair housing audits might be appropriate to determine whether discriminatory practices are occurring.

HUD requires reporting of similar data from all HUD- assisted, -insured, or -subsidized multifamily housing. However, the Montgomery County model has few, if any, non-Federal counterparts. Adoption and enforcement of a requirement of this kind can be a significant action to promote fair housing. A Maryland court upheld the county's regulation in *Montgomery County v. Fields Road Corporation*, 282 Md. 575, 386 A.2d 344 (1978).

Montgomery County Human Relations Commission
164 Rollins Avenue
Rockville, MD 20852
(301) 468-4260 Fax: (301) 468-4130
Contact: Odessa Shannon, Director

Monitoring Within the Real Estate Industry

Monitoring within the residential real estate industry can provide information which may indicate the kinds of enforcement, outreach, and educational efforts needed in the community. Monitoring over a period of years can demonstrate improvements due to fair housing outreach and education efforts. Results can prove instructional for both the government fair housing agency and the local real estate industry.

Example

- Monitoring efforts can range from minimal to fairly involved. For example, Utah's Realtor board sells self-monitoring suggestion boxes for Realtor offices. The colorful boxes feature the fair housing logo and slogan, and a side pocket contains fair housing brochures. This feedback device seeks spontaneous comments and questions on fair housing but provides no forms or questionnaires.

Greater Ogden Area Association of Realtors
(formerly: Ogden Board of Realtors)
2748 Adams Avenue
Ogden, UT 84403
(801) 399-9273 Fax: (801) 399-9276
Contact: Joan Moore, Executive Director

- At the other end of the spectrum, the Greater Minneapolis CHRB has been substantively involved in monitoring their Realtor board. The CHRB participates in the board's annual evaluation of effectiveness. The CHRB prepares written comments on the portion of that year's action plan created by the Realtor board's Equal Opportunity Committee in response to the previous year's evaluation. The point-by-point comments are submitted to the board. The board then files its report with HUD, incorporating its responses to the CHRB and its progress report. Together, the CHRB and Realtor board have improved the effectiveness of their local VAMA.

Greater Minneapolis CHRB (Inactive)
Can contact:
Hennepin County
10709 Wayzata Boulevard, Suite 260
Minnetonka, MN 55305
(612) 541-7084 Fax: (612) 541-7090
Contact: Mark Hendrickson, Senior Planner



Monitoring Real Estate Brokers and Salespersons

Many real estate brokers are affiliated with national organizations—the National Association of Realtors (NAR) and the National Association of Real Estate Brokers (NAREB). These organizations have accepted their responsibilities under the Fair Housing Act and have entered into VAMAs with HUD, which include provisions for equal opportunity committees, training programs, affirmative marketing and advertising, and monitoring in the fair housing area. The intent of these activities is to educate members about fair housing laws and obligations. Most members, therefore, have some familiarity with these laws. However, not all brokers are members of the NAR and NAREB, so these agreements do not cover the entire industry.

While it may be more difficult to monitor those brokers that are not members of the above-listed trade associations, it may be an even more important task for the jurisdiction. In some areas of the country nonaffiliated brokers outnumber Realtors and Realtists, and thus have a great impact on the market.

Among many of these nonmembers, the level of knowledge and ability to apply fair housing laws to everyday practice is minimal. Many in the industry violate discrimination laws unknowingly. Others discriminate to keep a client out because of prejudices. Some even discriminate in an effort to help prospects. This applies most often to persons with disabilities and to families with children (e.g., the streets there are too busy; you might fall down stairs). Monitoring the types, levels, and reasons for discrimination against protected classes assists in determining what education or auditing is needed.

At least some monitoring of Realtors (NAR members) and Realtists (NAREB) already occurs. Realtists are monitored by their national office. Under the current National Association of Realtors VAMA, State and local Realtor boards will conduct internal evaluations and send the reports to HUD or NAR. These boards are encouraged to seek the input of local organizations that have substantial interest in fair housing—presumably CHRBs, local fair housing offices, human rights commissions, and others with similar interests. Many boards with already established relationships with their CHRBs may continue to include them in the process, and this should be encouraged. Boards are also supposed to look for other sources of input—this is the opportunity for the jurisdiction to take an active role, either directly or by joining with community-based fair housing organizations.

National Association of Realtors (NAR)
700 11th Street, NW
Washington, DC 20001
(202) 383-1000 Fax: (202) 383-7540
Contact: Fred Underwood, Staff Vice President for Equal Opportunity

National Association of Real Estate Brokers (NAREB)
1629 K Street, NW, Suite 602
Washington, DC 20006
(202) 785-4477 Fax: (202) 785-1244
Contact: Fred Blair, President

Monitoring Techniques

Some monitoring can be accomplished by tracking complaints filed, or by asking questions about agents at fair housing, human rights commissions, or other related offices. It may be useful when doing this to note whether the agent belongs to NAR, NAREB, or some other trade organization that can be approached for training. Monitoring efforts beyond this will require creativity and a degree of cooperation from those being monitored. Appeals to the brokers' ability to expand their markets and avoid liability may help.

Once cooperation is secured, several approaches can be used. Where brokers attend training sessions, a pretest can be administered to determine their needs. They may submit to telephone or site efforts, if packaged with remedial education efforts. Self-monitoring efforts may be the most acceptable to brokers. Suggestion boxes or self-compliance questionnaires can alert these agents to the fair housing facts and procedures they need to know. They could be used on a voluntary basis by agents and returned to the jurisdiction for input in designing training sessions.

Monitoring Builders, Apartment Associations, and Rental Managers

The National Association of Home Builders and several local apartment associations have VAMAs with HUD; several of these across the country have CHRBS that are currently mandated to monitor their activities for at least several more years.

It is useful to monitor these groups whether they have VAMAs or not. Monitoring efforts here can point out gaps in rental and sales policy and procedures and areas where further education is needed.

National Association of Home Builders (NAHB)
1201 15th Street, NW
Washington, DC 20005
(202) 822-0200 Fax: (202) 822-0559
Contact: James R. Irvine, President

Training of Monitors

Properly trained monitors produce more valid and reliable results. When using monitors, it is recommended that the jurisdiction consider the following: monitors should be trained for consistency and should be particularly sensitive to promoting the tone of the relationship desired by the jurisdiction, whether adversarial, neutral, or cooperative.

It is suggested that the monitoring agency also design a system for monitoring intangibles: do minorities feel welcome, etc. This will require creativity and a knowledge of the local market. These results may be useful to assess whether the climate of discrimination is changing and again to determine where the enforcement, testing, and education efforts should be aimed.



Monitoring Procedures

Under their local VAMA, the San Diego CHRB has designed a comprehensive model for monitoring the local building industry. Their system includes both self-monitoring via telephone and an onsite monitoring visit.

The monitoring forms are used to determine:

- The agent's familiarity with fair housing laws and procedures (e.g., use of logos)
- Knowledge of the VAMA
- Extent of the agent's training
- Whether there are minorities on staff
- Whether there are minorities in their ads
- Whether they have done outreach to minorities
- Whether minorities have trouble getting financing.

The site monitor should also ask questions about how the agent deals with fair housing questions and what materials they use, whether there are legal restrictions on housing available, and whether there are minorities and access for persons with disabilities. The monitoring guide is clear and provides guidance for the monitor by evaluating the same tangible factors across the industry.

CHRB of San Diego County
c/o Chicano Federation
610 22nd Street
San Diego, CA 92024
(619) 236-1228 Fax: (619) 236-8964
Contact: Pamela Johannsen, Chairperson

General Surveys of Housing Consumers

Many communities have conducted fair housing surveys to determine the effect of industry practices on consumers. A survey can be completed by contacting consumers or by using available data. Some contact surveys ask whether home purchasers have experienced discrimination from agents or homeowners. Others seek to determine whether residents, homeowners, and community organizations are aware of such things as fair housing laws, their rights, the complaint process, whether they knew of any violations in past years, and whether and what impediments to fair housing exist. This last can be an open-ended question, but can

also have specific areas questioned, for example, steering, affordable housing, or refusal to rent. Others may attempt to determine residential patterns and shifts including whether areas are becoming integrated or resegregated. Surveys of landlords are also suggested to determine their educational needs.

Consumer surveys should be simple, brief, and have sufficient explanation to enable respondents to answer questions reliably (i.e., all respondents understand the question to mean the same thing). In contrast, counseling intake forms can ask for more detail since the responding party has a vested interest in providing as much information as possible to assist in the counseling or complaint process.

Data surveys can be conducted in several ways. If the community has a hotline or counseling program, it should keep records on who calls (landlords, tenants, and others), the questions asked, the agencies to which the caller was referred, and other information that will later indicate trends and needs in fair housing.

Examples

- The Fair Housing Task Force in San Diego published its consumer survey in the local newspaper, thereby reaching a wide variety of possible respondents. (When using such a survey, it is important to include minority and linguistic minority papers.) They briefly described the issues and suggested possible signs of discrimination. This survey asked readers if they had experienced discrimination, by whom, where, and when and why the respondent believed it was discrimination. The survey also asked questions about the complaint process, the reader's opinion about how to eliminate housing discrimination (counseling, education, legal help, investigators, or monitoring violators), and asked the reader to assess the seriousness of local housing discrimination.

The survey results helped the task force decide to form a full-service fair housing agency and provided the documentation to support its need.

Fair Housing Council of San Diego (FHCSO)
(formerly: San Diego Regional Housing Task Force)
625 Broadway, Suite 1114
San Diego, CA 92101
(619) 699-5888 Fax: (619) 699-5885
Contact: Mary Scott Knoll, Executive Director



- DeKalb County, Georgia, designed and administered a survey to detect discrimination among home sellers, including both brokers and homeowners. They sent their survey to 2,000 people who had purchased homes in the area over the previous 5 years. The 46-percent response rate suggests that their instrument was well designed and interesting. They asked about such issues as accessibility of information about fair housing, steering, housing choice, and whether comments were made about protected classes.

The analysis showed where significant progress had been made and areas that needed attention. Discussion of the results at a followup "town meeting" identified other areas of buyer concern for future monitoring efforts.

DeKalb County, Georgia, CHRB (Inactive)

Can contact:

DeKalb Board of Realtors

1414 Montreal Road

Tucker, GA 30084

(404) 493-6100 Fax: (404) 934-7444

Contact: Carolyn Ebert, Executive Vice President

- Cobb County, Georgia, also used survey results to establish a fair housing office and a CHRB and to develop a complaint form and programs for affordable housing, the lack of which was seen as the biggest impediment to choice.

Cobb County CDBG Program

Cobb County CHRB (Inactive)

120 Marietta Station

Marietta, GA 30060

(770) 528-4600 Fax: (770) 528-4613

Contact: John Newton, Grant Administrator

- In Cambridge, Massachusetts, the Cambridge Community Foundation completed a study that focused on the housing experiences of area immigrants. The study was based on interviews with the immigrants and their representative groups. This study is a good example of focusing on one aspect (or one population segment) of the housing market in which barriers to fair housing may exist. The study found that many newcomers did not know their rights and feared authority. More service providers believed that discrimination was based on national origin; tenants believed discrimination against them was based on family status. Recommendations followed these findings.

Cambridge Community Foundation
and Cambridge Community Services
99 Bishop Allen Drive
Cambridge, MA 02139
(617) 876-5214 or 576-9966 Fax: (617) 876-8187
Contact: Susan Golden, Director

- Hartford, Connecticut, is a city whose population is 70 percent minority, but the population in its surrounding suburbs is 8 percent minority. The financial differential between city and suburbs is among the largest in the country. To encourage the use of newly mobile Section 8 certificates, Hartford studied Section 8 holders and learned that obstacles to moving out of the city included lack of transportation and other services. They answered this need by creating several housing counselor positions to find housing and assist with services.

Capitol Region Council of Governments
221 Main Street
Hartford, CT 06106
(203) 522-2217 Fax: (203) 724-1274
Contact: Mary Ellen Kowalewski, Director
Community Development

- Metropolitan CHRB of Minneapolis, Minnesota, conducted a survey of persons of color and women in the real estate profession. In addition to a demographic analysis (which included wages and other data) showing underrepresentation in management and sales positions, the CHRB interviewed minorities. These interviews exposed barriers in the industry. Among the barriers cited were hiring biases, homeowner biases, closed lines of communication with management, unfair referral practices, and unfair treatment by loan officers. Respondents asked for more VAMA monitoring and testing.

Greater Minneapolis CHRB (Inactive)
Can contact:
Hennepin County
10709 Wayzata Boulevard, Suite 260
Minnetonka, MN 55305
(612) 541-7084 Fax: (612) 541-7090
Contact: Mark Hendrickson, Senior Planner

- Pittsburgh, Pennsylvania, obtained data for its study from three different sources: the census; formal complaints filed, and a telephone survey of recent renters, which asked:
 - How they obtained their housing
 - Whether they were happy with their housing



- Whether they had experienced discrimination.

The study found some discrimination, but it also found that many renters relied on friends and family for housing and chose to remain in their original neighborhoods. This made it difficult to assess to what extent discrimination impacted on housing choice. However, there were some positive outcomes. The agency decided to conduct an audit to assess the impact of discrimination on housing choice. They also learned from the original survey that families with children were subject to limited housing choice—a fact of which they had been unaware. They made a staff person available to answer and direct housing questions. They found a need for more careful study of lending practices and subsidized placements.

Fair Housing Partnership of Greater Pittsburgh (FHP)
(formerly, Greater Pittsburgh CHRB)
120 East Ninth Avenue
Homestead, PA 15222
(412) 391-2535 Fax: (412) 391-2647
Contact: Donna Chernoff, Executive Director

- The Fair Housing Congress of Southern California conducted a multiprong study to understand housing choice and residential patterns in the Los Angeles area. In addition to demographic and legislative analyses, they are surveying 4,000 households of varied racial and ethnic backgrounds. They have also conducted a series of targeted focus groups with African Americans, urban and suburban residents, Latinos, Asian-oriented service providers, apartment managers, lenders, Realtors, and Realtists (minority brokers). These groups were interviewed to determine their knowledge of fair housing law and policies, their experiences with discrimination, industry changes over the years (with the professionals), and reasons for residential location choice (with the minority groups).

Fair Housing Congress of Southern California
3731 Wilshire Boulevard, Suite 635
Los Angeles, CA 90020
(213) 365-7184 Fax: (213) 365-7187
Contact: Marva Bush, Executive Director

- Lake Charles, Louisiana, used questionnaires and interviewed a random selection of brokers to examine their VAMA's effectiveness. Subjects were questioned about whether they were performing affirmative actions outlined in the VAMA. Analysis revealed the compliance rate as well as the variables that most affected it.

CHRB of Lake Charles, Louisiana, Inc.
McNeese State University
P.O. Box 90670
Lake Charles, LA 70609
(318) 475-5920
Contact: Theda Ambrose

- Knoxville and Knox County, Tennessee, surveyed residents, organizations, and Realtors, and (separately) lenders to determine fair housing impediments and awareness. The lender survey revealed a concentration of loans in certain geographic areas. It also uncovered areas where the lenders were unfamiliar with fair housing concepts and areas where lenders exhibited general fair housing knowledge. The resident survey revealed that impediments included steering, ignorance, local attitudes, and a lack of affordable housing.

Knoxville Department of Community Development
400 Main Avenue
Knoxville, TN 37902
or P.O. Box 1631
Knoxville, TN 37901
(423) 521- 2120 Fax: (423) 595-2962
Contact: J. Laurens Tullock, Director

Other Monitoring Efforts

HUD encourages jurisdictions to monitor other housing activities, such as requiring participant evaluations for government-sponsored conferences or training, requiring reports from subcontractors on their fair housing activities, and monitoring city agencies, including fair housing and human rights commissions. One county's fair housing ordinance required that all households be notified about the law; the county monitors the cities' notification processes. Jurisdictions can also monitor the terms of consent decrees, conciliation agreements, and settlements by looking at numbers, demographic changes, press, and interviews of minority and other relevant organizations, as some fair housing centers currently do.

In summary, monitoring efforts such as these can lead to educational and enforcement efforts, audits, staffing changes, and changes in program orientation (focus on families rather than minorities only).

7.4 ENFORCEMENT ACTIVITIES

The purpose of this section on fair housing enforcement is to provide an overview of enforcement functions. An effective enforcement program is often the foundation upon which an effective AFFH program is built.



Fair Housing Ordinance

The first step in building a fair housing enforcement program is enacting an effective local fair housing ordinance. Ideally, this should be an ordinance that is substantially equivalent to the Federal Fair Housing Act, as amended in 1988. HUD provides technical assistance to communities that wish to establish new ordinances or upgrade existing ordinances to equivalency status.

Every State should have a fair housing statute. There are several reasons for having a local ordinance as well, despite the existence of Federal and State laws. If there is no State law, there is even more reason for a local ordinance. Local ordinances put the public on notice that the local administration favors fair housing and will stand behind fair housing requirements. Ordinances often provide for more timely processing of local complaints. Finally, the existence of a local law serves as evidence of the community's compliance with Federal and/or State law when it seeks funding from various Government agencies.

Enforcement Administration

The principal components of fair housing enforcement are (1) administration and (2) adjudication. There are several options open to communities as to how these functions will be undertaken, who in the local government will be responsible, and where they will be housed institutionally.

Administration refers to such activities as accepting complaints, recordkeeping, investigation, and conciliation. Adjudication refers to the decisions made about discrimination complaints, such as determining liability, fashioning remedies, and levying penalties.

One common model of enforcement is the establishment of a single commission or board, often called a human rights (or relations) commission. Such a department may have jurisdiction over internal race relations, equal opportunity policies, minority business, as well as housing discrimination and related matters. This single commission is responsible for both the administrative and adjudicatory functions. When this model is chosen, it is essential to separate the two arms of the agency, so that decisions are made by someone other than the investigator.

Another common model splits the functions between two or more municipal bodies, one often a human relations commission responsible for administrative duties, and the other often called a fair housing review board with jurisdiction over the adjudicative functions.

A third model places both functions under the local corporate authority (council, mayor, or county supervisor). In a variation of this, the corporate authority may be responsible only for making the final decision, leaving the remaining duties to the other agency(ies).

Another option for those communities that are small or have limited resources and that are allowed to do so under State law, is forming an intermunicipal or countywide body that provides fair housing enforcement services for several communities. Alternatively, where State law

permits a community might contract with the State for provision of certain services. Whichever model is chosen, it is important to alert all levels of local government about the existence of the ordinance, particularly city attorney offices.

Using Fair Housing Groups

Many jurisdictions have found it expeditious to utilize the services of fair housing groups to assist in the administrative functions of enforcement. The substantially equivalent agency cannot delegate decision-making responsibility, including taking formal complaints. The private entities may perform certain other services such as complaint intake, investigation, and testing. It is the testing area where the fair housing groups are particularly successful and useful.

Testing is the most effective method of determining whether or not housing discrimination actually occurred. Many fair housing groups have developed special expertise in testing, which can provide conclusive evidence in cases of alleged discrimination. The use of testers is supported by HUD, and testing is an eligible CDBG activity. HUD requires current recipients of testing grants to have all testers formally trained, keep detailed logs of tests undertaken, and only hire as testers persons who have not been convicted of any felony or any charge of fraud or perjury. For additional information on testing, please refer to Section 7.5, page 7-82.

Ordinance and Program Components

HUD encourages communities to have fair housing ordinances which meet the requirements for substantial equivalency, where that is appropriate and feasible. For smaller communities and those with more limited resources, HUD recommends a graduated series of enforcement activities. At a minimum, each community should have some kind of fair housing ordinance, listing the prohibited bases and illegal actions. All communities should have a minimum enforcement program that includes complaint intake and immediate referral to the State fair housing office and/or HUD. Communities with somewhat greater resources would additionally include mediation and settlement efforts in their enforcement program. Larger communities would establish a full service enforcement program, with intake, mediation, complaint processing, and decisionmaking but may not have substantially equivalent provisions.

The largest jurisdictions, and those with the greatest resources, would pass substantially equivalent ordinances. The requirements for jurisdictions with a substantially equivalent ordinance or law include having substantially equivalent elements setting out rights protected, procedures followed, remedies available, and availability of judicial review. For these jurisdictions, the enforcement program must include investigation, conciliation, compliance reviews, and actual activity on the part of the agency or community to provide the rights described in the law, including seeking relief and seeking to eliminate discriminatory practices. These features are the minimum for a substantially equivalent law.

In order to affirmatively further fair housing with an enforcement program, a community can have a far more reaching ordinance in terms of additional prohibited bases (as determined by



local need), fewer exemptions, higher penalties, or explicit requirements governing land use and zoning. Some communities make certain discriminatory behavior or violations of settlements criminal. Ordinances can have a policy preamble, and must provide subpoena power, recordkeeping requirements, public hearings, a mechanism for mandatory enforcement, provision for injunctive relief, provision of attorney's fees to complainants, and opportunities for damages (out-of-pocket expenses, emotional distress, punitive) and civil penalties. HUD will not consider a law substantially equivalent that has any caps on damages or civil penalties that are lower than HUD's, or that does not provide for attorney's fees. Laws with minimal damage provisions will not adequately compensate the victims and will not be taken seriously.

As suggested by the Northeastern Illinois Planning Commission in *Fair Housing: Issues, Approaches, and a Model Ordinance*, ordinances might also include:

- Legislation to create an affirmative marketing plan program that might include provisions for benefits to be given to those committed to implementing such plans
- A requirement for letters of compliance (mandating that rented or sold properties shall meet code requirements)
- Limitations on "for sale" signs and related advertising to the extent allowed by State and local law and the U.S. constitution.

An ordinance can also include to the extent permitted by State and Federal law:

- Provisions for ordering violators to undertake particular types of remedial action, including education, use of logos, and more
- Reporting requirements, as a matter of course, or as a component of remedial action (real estate agencies, apartment complexes, and others must report on a regular, defined basis how many minorities apply and how each was served).
- Antisolicitation laws, either forbidding solicitation (unsolicited broker requests for business) or allowing persons to place their names on a list if they do not wish to be solicited
- Specific eviction protection
- Authority for establishing testing programs or procedures and specification as to when they are appropriate (Chicago includes a testing provision in their ordinance).

Other laws at the State or local level can support the fair housing ordinance. Examples include State laws authorizing local fair housing or racial harmony laws, bias crime reporting laws, hate crimes laws, housing codes, removal of restrictive covenants provisions still on the books, and real estate broker laws, which could be made to include provisions for penalties or loss of broker

license for discriminatory actions. See page 7-130 for more information on fair housing ordinances.

Northeastern Illinois Planning Commission
222 South Riverside Plaza, Suite 1800
Chicago, IL 60606
(312) 454-0400 Fax: (312) 454-0411
Contact: Phillip Peters, Executive Director

Affirmatively Furthering Fair Housing Program

An AFFH program exceeds merely having an ordinance. An AFFH enforcement program should include plans for anticipating problems at the local level and taking action. For example, there may be community opposition in response to a plan to use government funding to integrate a housing development in a nonimpacted area. Local governments should not wait for State or Federal action in these matters. HUD expects them to be proactive to the degree permitted under local law and to plan in advance for such occurrences.

Under Title VI, local governments are to sever relations with subrecipient agencies that discriminate. With regard to subrecipients found to be in violation of the Fair Housing Act, HUD expects local governments to take affirmative steps to correct the situation and sever ties if the agency does not comply.

In many situations, the investigative process should look beyond the particular incident forming the basis of a complaint to determine whether there is a more widespread problem and fashion a remedy. Many fair housing efforts are enforcement driven. Settlements and class action litigation can be used to fashion remedial affirmative marketing plans or plans that assist a large class of victims or potential victims. Such remedies might include a respondent's funding of private fair housing agency work. The State of Iowa has a housing guide that includes sample settlements.

HUD also expects the public fair housing office to be adequately funded and strongly favors local government funding of private fair housing organizations. Many jurisdictions have a dearth of attorneys familiar with fair housing law. Adequate funding of local programs often results in a larger fair housing bar. Local governments can also be more proactive and sponsor attorney training programs.

There are currently many group home cases before the courts. HUD suggests that communities proactively revise their zoning ordinances to provide for open, affirmative housing opportunities including group homes, particularly in single family home areas. Local governments might also examine the zoning variance process to allow for waivers respecting applications for group homes for persons with disabilities to avoid discrimination that could be generated in the variance process.



7.5 INVESTIGATIVE TESTING AND AUDITING LOCAL REAL ESTATE MARKETS

The purpose of this section is to provide practical information for jurisdictions on the use of fair housing testing and auditing as part of comprehensive enforcement and AFFH. Testing and auditing of real estate practices is often the best way to determine if there is actual discrimination in the local housing market. Testing and auditing are acceptable techniques and are eligible CDBG activities. HUD has made extensive use of fair housing auditing in its own studies of housing discrimination. These studies, in 1979 and 1990, revealed that housing discrimination remains a serious problem for minority housing seekers in all sections of the country.

Testing is of two types: systematic audits, which are conducted on random targets, and investigative, complaint-based testing, which seeks to determine if a particular housing/financing vendor is discriminating. The audit is a more widespread approach to determine the types and extent of housing discrimination, if any, in a given area.

Jurisdictions should give careful consideration to incorporating some form of systematic audit as a part of their actions to affirmatively further fair housing.

Caveat: The National Fair Housing Alliance (NFHA) suggests that government jurisdictions be trained in testing theory and approaches, especially if taking complaints, but that they not do the testing themselves. NFHA suggests that independent agencies be hired to do the actual tests, which local enforcement agencies can use in prosecution.

Those interested in testing or auditing are advised that expert advice and assistance are indispensable in the design and implementation of audit procedures as well. NFHA and its member organizations, comprehensive full service fair housing centers, and the Urban League, are examples of organizations that have experience in auditing and testing activities. (See Additional Resources for listings of organizations and addresses.) They have scientific test methods that will provide results that will hold up in court and are useful for other purposes as well. Certain local fair housing groups also have developed special expertise in testing. They are also flexible, in terms of acquiring personnel for the testing, and cost effective.

It is imperative that whoever will be running the testing program be formally trained by an agency with expertise in this area. There are specific techniques to interviewing the complainant before testing. Recordkeeping and test reports need to be kept in formats that can be used by the enforcement agency or plaintiff. Finally, every test is different. Trainers and other administrators need expertise in choosing and training testers and in devising and interpreting tests.

Testing programs funded by HUD currently require that all testers be formally trained by a valid tester training program, such as those provided by NFHA members. There are standard testing materials for both rental and sales testing, as well as mortgage lending testing materials. Materials are available from HUD's Fair Housing Information Clearinghouse.

Because discrimination is getting increasingly subtle in many areas of the country, testing has also become progressively sophisticated. In order to keep testing a few steps ahead of those discriminating, this guide will not provide certain details about testing.

National Fair Housing Alliance (NFHA)
1212 New York Avenue, NW, Fifth Floor
Washington, DC 20005
(202) 898-1661 Fax: (202) 371-9744
Contact: Shanna Smith, Executive Director

What is Investigative Testing?

The investigative test is conducted to support a bona fide complainant's case. Without testing, proof may be reduced to credibility judgments. Many victims of discrimination only learn they were truly victims after a tester experiences a different outcome in the application process.

Testing as a Tool for Fair Housing

One of the best ways to obtain evidence of discrimination is to conduct an investigative test. The investigative test is conducted upon the filing (informal or formal) of a bona fide homeseeker's complaint. Its purpose is to confirm—if true—the allegation of discrimination in a firm, apartment complex, private home, or other site. Testing evidence is admissible in court and has been used by many communities to win cases on behalf of bona fide complainants.

Like the audit, the basic model pairs a member of the protected class at issue with a member of the preferred class. Both seek to apply for housing (rental or sale) in a manner similar to the bona fide applicant. Discrepancies in treatment are used as evidence of discrimination both against the tester (who can become a plaintiff) and the bona fide applicant.

Should the testing program announce its existence? There are advantages to operating completely discreetly, especially at the beginning: one can capture more easily the typical discriminatory behavior of those who are not in compliance with fair housing laws. On the other hand, publicity that there is a testing program in effect can lead housing providers to change their behavior. Some may learn from these modifications that the policies and procedures suggested by the fair housing laws lead to increased sales or rentals, better tenants and buyers, and better office procedures in general. See page 7-131 for more information on tests.

Purpose of the Fair Housing Audit

A locally based fair housing audit is a broad approach to determining the types and extent of housing discrimination, if any, in specific sectors and geographic areas of the jurisdiction. Audits can be highly effective in promoting fair housing because of their potential for uncovering or deterring discriminatory practices on the part of housing providers and other



elements of the housing industry. Communities that have conducted audits and random testing have had greater success in combating discrimination.

A fair housing audit can be done for a variety of purposes and with a variety of parameters. Audits most commonly seek to uncover contrasting treatment between white and Black homeseekers, but are also used to detect discrimination against persons with disabilities, families with children, ethnic minorities, and other protected classes. Some audits are conducted because community groups suspect that there is discrimination and they need a way to prove whether or not their suspicions are correct.

Underlying Issues Requiring Auditing

Audits can be conducted on broker offices, apartment complexes, rental management companies, and lenders. Investigations cover many aspects of policies, procedures, and practices, as well as effects. When a segment of the housing industry is audited, the specific questions commonly investigated include:

- Is the protected class receiving the same information?
- Is the information given truthful and complete?
- Are they getting the same number of listings from the same areas of town and same communities?
- Are they shown the same homes and the same number of homes in the same neighborhoods?
- Is the broker trying to influence where they move—steering—by making racial and other comments about various neighborhoods?
- Are there extra, more burdensome procedures they must follow to discourage them?
- Is there resegregation or are there changing borders due to steering?
- Does the broker spend the same amount of time and give the same courtesy to both groups?
- Are they told different things about the current or future availability of units?
- Are they referred to or shown units in the city or the suburbs?
- Are the rates of discrimination different from the last audit?

The audit can test for any or all of the above factors, although a smaller number of factors is more manageable.

Once the size and purpose of the audit is set, the geographic areas or firms are chosen for testing. For both real estate firms and apartment complexes, the target areas are those that are suspected to experience the most severe discrimination.

Use of Audits and Testing

Audits can be used for a variety of purposes. For example, they can:

- Provide a general discrimination profile of an area
- Help get cases to the U.S. Department of Justice by showing a pattern and practice of discrimination
- Show the need for a fair housing program or center or community group
- Validate the informal complaints of residents and neighborhood organizations
- Point to specific educational needs in various sectors of the community (landlords, brokers, agents)
- Reveal changing demographics in the community (changing racial lines)
- Be used to generate and support litigation and formal fair housing complaints with enforcement agencies
- Serve as the basis for obtaining participation by offenders in remedial programs or settlements
- Be used to secure certain units—particularly Section 8 units—in nonimpacted areas through settlement set-asides and similar devices.

In other words, audit results can be used to assess where the community is, where it is going, and what intercession is needed with respect to fair housing while pointing to the resources that may be appropriate to address the problems found.

Publicity on Fair Housing Audits

Some communities like the idea of announcing fair housing audits to the public, believing that the simple warning that they may be audited forces housing providers to improve their behavior. On the other hand, others do not want to alert housing providers and make them more suspicious, resulting in temporary, insincere changes.



After an audit, publicity serves to validate victims, educate the ignorant about the fact that so much discrimination still exists, and puts violators on notice that there will be programs, organizations, or lawsuits coming in the future. See page 7-132 for more information on fair housing audits.

7.6 STRUCTURING LAND USE POLICIES TO AFFIRMATIVELY FURTHER FAIR HOUSING

Ordinances

Inclusionary zoning ordinances and other types of ordinances that promote construction of affordable dwelling units can be effective tools in expanding the supply and geographic location of housing for lower-income households, particularly in local jurisdictions with undeveloped land areas. While traditional land use controls usually focus on restricting the types and densities of housing developments, provisions that promote lower-income housing choice serve to promote fair housing objectives.

Inclusionary zoning raises constitutional issues that must be carefully considered as a local jurisdiction determines the potential benefits of such a program. Where an inclusionary zoning provision can be shown to increase housing choices for lower-income Blacks or other minorities or persons with disabilities and helps to overcome the effects of discrimination that have led to restricted or segregated housing patterns, it is more likely to withstand judicial review.

Through inclusionary zoning, local jurisdictions encourage developers to include lower-income housing units in their developments by changing the land use controls traditionally applied to these developments.

One approach is to offer a zoning incentive in the form of increased density. This is a more typical approach in suburban jurisdictions or counties with large undeveloped land areas. Under this incentive, a developer that planned to build, for example, 50 or more units would be permitted to build more units in return for designating a set percentage, typically 10 or 15 percent, for lower-income families. Another approach is to require the developer to develop a certain number of units for lower-income use. A local jurisdiction may or may not tie a density bonus to this set-aside as compensation for compliance with the requirement.

A third approach involves linking the provision of low- and moderate-income housing, through exaction of fees for this purpose, to new commercial development. This approach raises funding for lower-income housing but does not promote this development at specific locations. Geographic dispersion of affordable units might result, but not as an outcome of the linkage requirements alone. A grantee must have an additional policy that promotes the geographic expansion and nonconcentration of these units.

Montgomery County, Maryland, Moderately Priced Dwelling Unit (MPDU) Program

In 1973, Montgomery County enacted one of the first inclusive housing ordinances in the United States. The Moderately Priced Housing Law (Chapter 25A of the County Code), as amended, emanated from legislative findings that the County had a severe need for low- and moderate-income housing for:

- Residents approaching retirement age with fixed or reduced incomes
- Young adults of modest means forming new households
- Government employees in moderate income ranges
- Mercantile and service personnel needed to serve the expanding industrial base and population growth of the county.²

The county adopted a policy that implements the county's housing policy and general plan goal to provide for "a full range of housing choices, conveniently located in a suitable living environment, for all incomes, ages, and family sizes; . . . assure that moderately priced housing is dispersed within the county . . . [and] encourage the construction of moderately priced housing by allowing optional increases in density in order to reduce land costs and the costs of optional features that may be built into such moderately priced housing."³

The Montgomery County ordinance is not an amendment to the county zoning law. It is stand-alone legislation, entirely within the prerogative of the county (through the police powers delegated to it by the State) to adopt. It operates with the county's zoning rules that regulate construction and development in planned development, mixed use, transit station, central business district, and other zones in the county. The ordinance requirements are triggered when an applicant (builder or developer):

- Submits for approval or extension of approval a preliminary plan or subdivision for the development of 50 units or more
- Submits a plan of housing development for any type of site review or development approval required by law that includes construction or development of 50 units or more at one location
- With respect to all land in zones not subject to subdivision approval or site plan review, applies for a building permit or permits which are for the construction of a total of 50 or more dwelling units at one location.

²Moderately Priced Housing Law, Chapter 25 of the *Montgomery County Code*, 25A-1.

³*Ibid.*, 25A-2.



The county requires that all developments of 50 or more units include moderately priced units. The policy provides that a developer should not incur any loss or penalty and, in certain limited and specified circumstances, the developer can meet the requirements of the law by contributing to a County Housing Initiative fund.

For a covered development, the required number of moderately priced units is a variable percentage that is not less than 12.5 percent of the total number of units. Generally, the required number of moderately priced units varies according to the amount by which the approved development exceeds the normal or standard density for the zone in which it is located. The excess number of units is a density bonus that is provided to the builder/developer in return for construction or development of moderately priced units.

In exceptional cases, a developer may build "significantly more" moderately priced units at another site or sites, convey land for this purpose, contribute to a fund in an amount that will develop significantly more moderately priced units, or do any combination of these alternatives that will result in building significantly more moderately priced units.

The granting of a building permit depends on developer compliance with the moderately priced dwelling unit requirements.

The law sets limits on the rental and sales costs for moderately priced units and for the period of initial marketing during which units must be offered at these cost levels. It also specifies that 40 percent of the moderately priced units, not sold or rented under any other Federal, State, or local program, are to be made available for sale or lease to certain designated agencies that provide housing for purchase or lease by lower-income individuals or families. The law also specifies the requirements for subsequent sales and rentals and sales following expiration of the control period which, in Montgomery County, is 10 years.

The Moderately Priced Housing Law had resulted in the provision of 8,158 moderately priced dwelling units at the end of 1991. These units are scattered throughout the county in developments in which most families have incomes higher than those of residents in the moderately priced units.

An interesting fact about the law is that it has served as a model for at least one other jurisdiction, Fairfax County, Virginia. Fairfax County officials and other county leaders who hoped to succeed in bringing a similar program to Fairfax County organized a tour of the many housing developments in Montgomery County that have been constructed under that county's ordinance. The success of these developments definitely helped to sell the concept in Fairfax County.

Montgomery County Department of Housing and Community Development
Division of Housing
Moderately Priced Housing Office
51 Monroe Street, Suite 908
Rockville, MD 20850
(301) 217-3706 Fax: (301) 217-3709
Contact: Eric Larsen, MPDU Coordinator

Fairfax County, Virginia, Affordable Dwelling Unit Program

Fairfax County adopted an amendment to the county's zoning law which is known as the Affordable Dwelling Unit Program. It became effective on July 31, 1990. Under Virginia law, the State's General Assembly must approve this law and all changes to it, a step not required in Montgomery County's case.

The stated objectives of the Fairfax law are similar to those in the Montgomery County law. The requirements are triggered when "any site or portion thereof at one location which is the subject of an application for rezoning or special exception or site plan or subdivision plat submission which yields, as submitted by the applicant, fifty or more dwelling units at an equivalent density greater than one unit per acre and which is located within an approved sewer service area."⁴

The Fairfax County program exempts any multiple family dwelling or housing for the elderly structure with four stories or more and having an elevator. The Affordable Dwelling Unit Adjuster provides that for single family detached or single family attached dwelling units "the lower and upper end of the density range set forth in the Comprehensive Plan applicable to the application property shall be increased by twenty (20) percent for purposes of calculating the potential density which may be approved by the Board of Supervisors. . . . Not less than twelve and one-half (12.5) percent of the total number of dwelling units approved pursuant to [the foregoing provision] shall be affordable dwelling units."⁵ Other adjuster ratios are applied to multiple family dwelling unit structures of less than three stories and to the developments of applicants whose application for rezoning was approved prior to the effective date of the law.

The Fairfax County law provides that, in the case of single family detached or attached lots or units, building permits shall not be issued for more than 75 percent of the total number of approved units until such time as residential use permits have been issued for all affordable dwelling units required. The same type of control is established with respect to the issuance of residential use permits in multifamily developments.

Like the Montgomery County ordinance, the Fairfax County program specifies how the affordable units are to be sold or rented.

⁴Part 8, *Affordable Dwelling Unit Program*, paragraph 2-802.

⁵*Ibid.*, paragraph 2-804.



Fairfax County Department of Housing and Community Development
3700 Pender Drive, Suite 300
Fairfax, VA 22030
(703) 246-5010 Fax: (703) 246-5115
Contact: Walter Webdale, Director

Orlando's Bonuses for Low-Income Housing

Orlando, Florida, provides a somewhat different zoning approach for housing developers by permitting an intensity bonus (e.g., more units than zoning would ordinarily permit in exchange for a contribution by the developer to the city's Trust Fund for Lower-Income and Very Low-Income Housing, or for an onsite housing alternative). If a development receives approval, the developer must then pay to the city a sum equal to 2.0 percent of the total construction costs of the development.

The onsite alternative is one in which the developer elects, with the city's approval, to provide onsite housing units that are devoted by deed restriction to lower and very low-income families. The number of such units provided must equal the number of additional units permitted by the bonus.

City of Orlando Housing and Community Development Department
400 South Orange Avenue
Orlando, FL 32801
(407) 246-2708 Fax: (407) 246-2308
Contact: Lelia Allen, Housing Administrator

Boulder's Housing Excise Tax

Boulder, Colorado, provides local funding for affordable housing through assessing an excise tax on all commercial and residential development.

The American Planning Association, Planners Training Service has prepared an informative training package on inclusionary zoning. The package includes a videotape and workshop materials.

American Planning Association
Planners Training Service
122 South Michigan Avenue
Chicago, IL 60603
(312) 431-9100 Fax: (312) 431-9985
Contact: Carolyn Torma, Education Manager

The Low-Income Housing Tax Credits Program in Milwaukee

The State of Wisconsin has provided the Center for Integrated Living (CIL) a \$1 million allocation of tax credits which the CIL awards to investors and developers interested in constructing or acquiring multifamily housing projects and providing affordable rental housing for low- and moderate-income families. The goal is to provide economically and racially integrated housing opportunities throughout the metropolitan area, and awardees are required to affirmatively market the housing they acquire or develop.

Metropolitan Milwaukee Fair Housing Council
(formerly: Center for Integrated Living of Metropolitan Milwaukee Fair Housing)
600 East Mason, Suite 200
Milwaukee, WI 53202
(414) 278-1240 Fax: (414) 278-8033
Contact: William Tisdale, Executive Director

Regional Approaches

Capitol Region Fair Housing Compact on Affordable Housing

The Capitol Region Compact (hereinafter referred to as the Compact) is a voluntary agreement among 25 communities in the Capitol Region of Hartford, Connecticut. The Compact took effect on May 23, 1990. Under its terms, signatory communities have agreed to participate in a regionwide effort to provide from 4,316 to 5,340 new affordable housing opportunities in the region over a 5-year period. Connecticut Public Act 88-334 authorized the formation of the Compact and directed the representatives of the region's municipalities to negotiate and reach consensus on a compact containing regional goals for the development of affordable housing.⁶ All but four communities in the region have signed the Compact.

Under the Compact, each participating community commits its best effort to achieve a 5-year numerical goal for providing additional affordable housing, 30 percent of which will be directed to lower-income household needs (80 percent of area median income and below). A municipality may choose the strategies to accomplish its goal. To assist municipalities in this endeavor, the Compact suggests over 50 approaches to creating affordable housing.

The Policy Board of the Capitol Region Council of Governments (CRCOG) monitors progress in meeting the goals of participating communities, based on the information submitted by the communities in annual reports. CRCOG publishes an annual progress report covering all participating community affordable housing activity and, in addition to affordable housing programs, provides information on regulatory initiatives, such as inclusionary zoning and taxation initiatives.

⁶Capitol Region Council of Governments, Hartford, Connecticut, *Capitol Region Fair Housing Compact on Affordable Housing, Annual Progress Report, June 1991*, p. 1.



To provide incentives to municipalities to participate and to help Compact communities to achieve affordable housing goals, Compact municipalities have sought to revise the authorizing legislation so that the State Commissioner of Housing and the Connecticut Housing Finance Agency must give priority to applications for financial or technical assistance for projects proposed by Compact municipalities. They are also seeking establishment of an infrastructure trust fund that would provide additional grant or loan assistance to communities participating in a regional housing compact.

As of June 1991, 42 percent of a 5-year goal of 5,340 new housing opportunities had been provided. New affordable renter or owner units were completed in 15 communities, mortgage assistance programs created affordable homeownership opportunities in each of the 25 towns, and rental assistance programs expanded affordable housing opportunities in 19 municipalities.

While much remains to be done in the Hartford region to achieve fair housing for all area residents, the Capitol Region Fair Housing Compact on Affordable Housing is a noteworthy example of a regional approach to addressing one very important aspect of this challenge.

Capitol Region Council of Governments
221 Main Street
Hartford, CT 06106
(203) 522-2217 Fax: (203) 724-1274
Contact: Mary Ellen Kowalewski, Director
Community Development

Northeastern Illinois Planning Commission's Fair and Affordable Housing Programs

In 1975, this Commission began a concentrated effort to develop a residential plan for the northeastern Illinois region. Following extensive discussions with all segments of the public and private housing-related organizations and groups in the region, the Commission adopted a Regional Residential Policy Plan in 1978.

The plan was intended to provide a framework and guidance on ways in which to promote a nondiscriminatory housing market, expanding the economic diversity of stock and improving the provision of financially assisted housing. Using its role as a metropolitan clearinghouse for the notification and review of Federal and State grant applications, the Commission has sought to gain acceptance of the plan in municipalities in the region by noting the status of their efforts to promote fair housing and lower-income housing in their own communities, when they apply for Federal or State grants. The Commission's publication, *Fair Housing: Issues, Approaches, and a Model Ordinance*, is also discussed in the Ordinance and Component section above (see Section 7.4, page 7-77, Enforcement Activities). With respect to lower-income housing distribution, the Commission completed a 2-year study in 1988 to identify housing needs for elderly, lower-income households, and the jobs/housing linkage in the region. The Commission's guideline calls for adding 15 units of affordable housing units within a reasonable commuting distance for every new 100 jobs added to an area which lacks an adequate supply of such housing.

The Capitol Region Compact and the Northeastern Illinois Commission's guidelines represent regional approaches to increasing housing opportunities for lower-income households that communities in a given region can work together to promote. States and counties can also follow elements of these models in providing guidelines to communities within their respective jurisdictions regarding provision of lower-income housing opportunities, in particular, construction or rehabilitation of housing for lower-income households.

Northeastern Illinois Planning Commission
222 South Riverside Plaza, Suite 1800
Chicago, IL 60606
(312) 454-0400 Fax: (312) 454-0411
Contact: Phillip Peters, Executive Director

7.7 INCREASING GEOGRAPHIC CHOICE IN HOUSING FOR SECTION 8 CERTIFICATE AND VOUCHER HOLDERS AND OTHER LOWER-INCOME RENTERS AND PROSPECTIVE HOME BUYERS

A variety of programs exist to promote housing choice on a metropolitan or regional basis for lower-income renter families (some formerly public housing residents) and prospective homebuyers whose choices have been limited by discriminatory practices or practices having discriminatory effect. Several of these programs began in response to court decisions that found racial segregation had resulted from discrimination in public school systems or public housing programs. Others are part of aggressive fair housing activities that focus specifically on promoting integrated living patterns and still others on moving low-income families out of neighborhoods with low-income concentrations to areas where such families are not concentrated. In the latter, racial or ethnic integration may result, but may not be the primary goal. In the discussion that follows, a brief description of several of these programs is intended to provide the reader with some notion of the variety of efforts that have been completed or are underway in communities throughout the U.S. There is no intention here to highlight all the programs that may exist.

Gautreaux Assisted Housing Program in the Chicago, Illinois, Metropolitan Area

The Gautreaux Assisted Housing Program began in 1976 as a result of a settlement reached in an important case in which Dorothy Gautreaux and other Black tenants of Chicago public housing successfully charged the Chicago Housing Authority and HUD with racial discrimination against Blacks in the administration of public housing in Chicago. The Gautreaux program is administered by the Leadership Council for Metropolitan Open Communities.

This program was created to provide remedies to Chicago public housing tenants and applicants. More than 4,500 families have taken advantage of the opportunity to receive Section 8



certificates as part of their agreement to move out of certain identified census tracts into other census tracts in Chicago and 115 suburban communities, which are predominantly nonminority.

The program includes a strong counseling component to assist families in budgeting and housekeeping skills and to provide information about the neighborhoods and communities in which housing opportunities exist. Activities include housing search assistance, applicant screening, and follow up after each move, as appropriate.

Several studies of this program show that a significant percentage of the heads of household who move to suburban locations have become employed. This result is particularly pronounced for female household heads who had never been employed previously. In addition, children in the families who moved to the suburbs were much more likely to complete high school, go on to 4-year colleges, hold jobs at higher wages, and be far less likely to be unemployed than children in families who moved to new locations within the city of Chicago.

Similar efforts to provide Black low-income families with opportunities to locate in nonminority neighborhoods occurred in Memphis, Tennessee, as part of court-ordered remedies to overcome segregation in public housing. In 1992, the housing authority administered approximately 540 Section 8 Mobility Certificates for this purpose.

Leadership Council for Metropolitan Open Communities
Gautreaux Program
401 South State Street
Chicago, IL 60605
(312) 341-5678 Fax: (312) 341-1958
Contact: Aurie Pennick, President

Fair Housing Marketing Reinvention Lab Project—Chicago, Illinois

HUD announced a Notice of Fund Availability to create a new system for affirmatively marketing housing units that are subject to HUD's Affirmative Fair Housing Marketing Requirements on an areawide basis. These units include HUD-assisted and HUD-insured multifamily and single family properties for which owners and developers currently prepare and implement separate affirmative marketing plans covering individual projects, single family units, or groups of units.

Funding will provide for establishing a clearinghouse to link prospective renters and buyers with housing opportunities in as broad an array of these units as possible. Participation by owners, managers, and developers is voluntary. A major clearinghouse effort, therefore, will be the recruitment of such participants.

The third party operator of the clearinghouse will develop an AFFH marketing plan to cover the affected housing, a one-stop metropolitan areawide fair housing center to process applications for housing, and an advertising outreach and recruitment plan.

The center will house a database of eligible families as well as a list of housing opportunities, including demographic information, and will provide escort services and perform testing. HUD also expects the operator to develop new methods for securing participation of covered housing providers and homeseekers, examine costs, and evaluate the project.

The principal objectives of the project are:

1. To promote greater awareness and acceptance on the part of housing providers and the entire community of the need to market assisted housing on a nondiscriminatory basis throughout the metropolitan area to increase housing choice and advance equal opportunity.
2. To develop a model for use in metropolitan areas.
3. To determine if a clearinghouse structure is an effective means, over the long-term, through which housing providers subject to affirmative marketing requirements can carry out their responsibilities.
4. To test ways for metropolitan areawide affirmative marketing clearinghouses to become and remain self-supporting.

Leadership Council for Metropolitan Open Communities
401 South State Street
Chicago, IL 60605
(312) 341-5678 Fax: (312) 341-1958
Contact: Aurie Pennick, President
Kenneth Alles, Project Director

HUD's Moving to Opportunity Demonstration Program

In 1992, Congress directed HUD to initiate the Moving to Opportunities Demonstration Program which is modeled after the Gautreaux Program. Participation is limited to large metropolitan areas with populations of 1.5 million or more and with central city populations of 400,000 (for fiscal year 1992) or 350,000 (for fiscal years 1993 and 1994). HUD funds up to 1,500 units per year for families from existing Section 8 certificate and voucher waiting lists who choose to participate in the Demonstration. Participants must be very low-income tenants with children who reside in public housing or housing receiving project-based Section 8 assistance that is located in high-poverty areas of central cities. They must agree to use the certificates and vouchers to rent housing in low-poverty areas located inside or outside the central city. One of the principal purposes of the demonstration design is to provide information on the impact of intensive counseling and other support services as compared to the information and other assistance normally provided by the public housing authority to Section 8 certificate or voucher holders.



The program is currently operating in Boston, New York City, Baltimore, Chicago, and Los Angeles.

HUD's Equal Housing Opportunity Plan requirements in these programs have as a goal the provision of information and assistance such that a participant's opportunities to select housing in a wide range of locations is significantly increased. However, the reality is that the efforts of very few housing authorities, particularly in central cities, have had this effect. Thus, further study of the potential impact of such information and assistance can be helpful in structuring future guidance and requirements for housing authorities.

Milwaukee, Wisconsin, Center for Integrated Living

In 1988, the Milwaukee Fair Housing Council designed and implemented a new program as part of the remedy in a major school desegregation case. Funding for the program, the Center for Integrated Living (CIL), has come from the Wisconsin Housing and Economic Development Authority. CIL operates in a four-county area.

CIL provides assistance to homeseekers of all races who are interested in moving to areas where such persons would facilitate residential racial integration. The services CIL provides are discussed below:

Assistance to Homebuyers

CIL provides assistance to specific homebuyers in the form of counseling and information on homebuying; prequalification assistance; homebuying seminars; referrals to real estate attorneys, brokers, and loan officers; community profiles describing neighborhoods; homeseekers tours and homeseeker logs for keeping track of the information obtained through the housing search process; and administration, with the Economic Development Authority of the Alternative Financing for Opening Residential Doors (AFFORD) Mortgage Program to eligible buyers.

Assistance to Renters

CIL provides similar counseling, information, housing tour, and other services to renter homeseekers. In addition, CIL operates the largest single rental listing service in the metropolitan area. CIL obtains information for the list from 85 community newspapers and the *Milwaukee Journal*, thus providing in one list information that an individual homeseeker would not obtain otherwise. In an area of the country where many owners advertise only in their local newspaper, and only residents are eligible to subscribe to that newspaper, this database allows prospective homeseekers to locate desirable properties about which they would otherwise be unaware. Referrals to subsidized housing opportunities are also a feature of this aspect of the renter assistance.

Through two projects focusing specifically on renters receiving rental assistance through the Milwaukee Rent Assistance Programs, CIL provides referral letters and transportation assistance. CIL also seeks to increase the number of housing units available to persons holding rental assistance certificates or vouchers through a landlord recruitment effort (these two projects are known as SEARCH and FIND).

Through a grant from the State Division of Housing, CIL helps defray the security deposit, first month's rent, down payment, or closing costs, thereby significantly increasing the number of successful moves through the integrated living program. In addition, both renters and buyers benefit from a volunteer-based effort in which volunteers in the various communities follow up to support new move-ins.

Metropolitan Milwaukee Fair Housing Council
(formerly: Center for Integrated Living of Metropolitan Milwaukee Fair Housing Council)
600 East Mason, Suite 200
Milwaukee, WI 53202
(414) 278-1240 Fax: (414) 278-8033
Contact: William Tisdale, Executive Director

Dallas, Texas, Metropolitan Area Rental Property List

As part of the required actions called for in a consent decree to settle a housing discrimination case against the city of Dallas, suburban communities around Dallas, and HUD, the city of Dallas has created a comprehensive rental property list for low- and moderate-income families. This list contains the name, address, and phone number of all Federal, State, and locally assisted housing developments located in the Dallas metropolitan area. Accompanying this list is information on government assistance programs, the types of actions that are prohibited by fair housing laws, and the name and phone number of a wide variety of social service agencies and organizations in the metropolitan area. The city of Dallas Office of Fair Housing administers this program.

Dallas Housing Authority
3939 Northampton Road
Dallas, TX 75212
(214) 951-8300 Fax: (214) 951-8800
Contact: Alphonso Jackson, Director



Boston, Massachusetts, Metrolist

In Boston, the Metropolitan Housing Opportunity Clearing Center operates a centralized listing service that provides information on rentals and sales throughout the metropolitan area. The program, implemented under a consent decree, provides inner-city people of color with opportunities to move throughout greater Boston. Under the terms of the consent decree, owners of government-assisted housing throughout Boston and its suburbs are required to list new or recently vacated units with the Center. Owners of buildings receiving tax credits are also required to list vacancies and are asked to complete a yearly survey. Listing forms ask about waiting lists according to unit size, so consumers know whether a vacant unit is currently available or whether they need to join the list. Private owners are encouraged to list units as well. Area public housing authorities must inform the Center when they open and close waiting lists and must provide copies of their tenant selection plans and sample application forms. This program originally planned to provide computerized listings only. Administrators quickly realized the necessity of ancillary services to make the program workable. Boston residents seeking housing from Metrolist now receive vacancy listings, housing counseling, transportation, and escort services.

Metrolist
Boston Fair Housing Commission
Boston City Hall, Room 966
Boston, MA 02201
(617) 635-3321 Fax: (617) 635-3290
Contact: Marlena Richardson, Program Director

Cuyahoga County, Ohio, Housing and General Information Services

Under the Cuyahoga Plan, information regarding housing opportunities is advertised to minority homeseekers who may wish to buy homes in suburban jurisdictions. Staff in a satellite office, located in a suburban location, also provide minority homeseekers with information about sources of mortgage money and provide tours of suburban neighborhoods. Information includes the public and other services available in such areas and the general characteristics of the area.

The Cuyahoga Plan of Ohio, Inc.
Caxton Building
812 Huron Road, Suite 750
Cleveland, OH 44115-1602
(216) 621-4525 Fax: (216) 621-5171
Contact: Michael D. Roche, President-Executive Director

Jefferson County, Kentucky, Homeownership Counseling Program and Section 8 Certificate/Voucher Program

The Jefferson County Housing Authority administers two programs which have produced noteworthy results in promoting housing choice for low- and moderate-income homebuyers and renters. The homeownership program, developed with the assistance of the county government, counsels and trains families to achieve homeownership. Many participants are former public housing tenants. A principal program goal is to educate and prepare participants to become successful home purchasers, armed with thorough knowledge of the marketplace and able to exercise their housing choice within their financial means. Another goal is to maintain as successful homeowners those who have purchased but are in danger of losing their home.

Applicants who enroll in the program pay a fee based on their income. Other funding derives from fees paid by lenders, the Board of Realtors, homebuilders, employer-assisted housing programs, and from grants and foundation donations. In 1992, the per client cost ranged from \$194 to \$564.

Applicants are placed in one of three different training groups, based on factors such as ability to budget, save, and maintain a good credit rating. A fourth group assists homeowners in danger of losing their homes.

Classes taught by professional volunteers focus on subject matter relevant to each group's needs. All participants receive individual counseling as well, both before and after home purchase. After completing the training, each participant should have savings for a down payment, a good credit standing and be prequalified for a mortgage.

In July 1992, 838 families were actively participating in the program (1,500 had participated overall). Of 280 successful home purchasers, 151 purchased homes outside the city of Louisville. Over half of these purchasers had incomes between \$11,000 and \$20,999. The Housing Authority planned to expand its counseling efforts to tenants in government-assisted multifamily developments by offering onsite counseling to be paid for by the tenant and the owner.

The Jefferson County Housing Authority administers the Section 8 certificate and voucher programs for both the city of Louisville and Jefferson County. Instead of separate lists for city and county residents, staff operate a combined waiting list and encourage certificate and voucher holders to consider housing options throughout the Louisville/Jefferson County area. All persons who become participants receive counseling on fair housing rights and are offered transportation service to view rental units.

These programs exist in an atmosphere of firm commitment to fair housing as exhibited in a strong fair housing enforcement program and in the Metropolitan Housing Coalition, an organization of local government, private agencies, and individual community and business leaders. Both the city and county governments provide funding, staff, and facilities to the Coalition, which has as its goal ensuring the availability and quality of affordable housing throughout the entire area without discrimination on the basis of status as a member of a class



protected by the county and city fair housing laws. Promoting the establishment and ongoing viability of such coalitions is essential to achieving broad acceptance of individual program efforts such as those operated by the Jefferson County Housing Authority.

Housing Authority of Jefferson County
801 Vine Street
Louisville, KY 40204
(502) 574-1000 Fax: (502) 587-1027
Contact: John Van Ness, Executive Director

Old Pueblo, Arizona, Community Housing Resources Board (OPCHRB) and Arizona Multihousing Association (AMA) Rental Assistance Program

Modeled after a program initiated in Phoenix in 1987, the OPCHRB and the AMA worked together to establish a rental assistance program for low- and moderate-income residents in the Tucson metropolitan area. In addition to needing housing assistance, participants must be employed. They must agree to a plan for improving their financial position by paying all debts, pursuing an education—academic, technical, or vocational—or participating in other activities designed to increase earning potential. Participants also receive information regarding budgeting and money management, as desired.

Different in this program is the reduced rents feature in which housing unit prices would be reduced to a figure significantly below market rent for the first year. At the end of the first year—the program would run for 3 years—the rent would increase by \$25 increments every 6 months.

The AMA secured commitments from property management companies and owners of apartment complexes to provide rental units at reduced rates to working minority residents earning 65 percent of the median income or less. OPCHRB would provide administrative support, including counseling and referral services, screening of applicants, matching applicants to available units, working with owners and managers, and monitoring participants in the program. Like the programs in Chicago, Jefferson County, Milwaukee, and elsewhere, this program aims to assist families that are living in predominantly minority, low-income areas to relocate to nonminority, higher-income areas. OPCHRB hopes that successful participants will serve as magnets for other such families and that at least some participants will eventually be able to move to homeowner status in these communities.

Southern Arizona Housing Center
(formerly: Old Pueblo CHRB)
1525 North Oracle Road, Suite 107
Tucson, AZ 85705
(520) 798-1568 Fax: (520) 620-6076
Contact: Charlotte Wade, Executive Director

Arizona Multihousing Association (AMA)
2400 East Arizona
Biltmore Circle, Suite 1200
Phoenix, AZ 85016
(602) 624-3707 Fax: (602) 224-0657
Contact: Suzanne Gilstrap, Executive Director

Affirmative Marketing by a State Housing Finance Agency

The Massachusetts Housing Finance Agency (MHFA) has an aggressive, multipronged program designed to provide housing and employment opportunities for low-income persons, minorities, persons with disabilities, and other protected classes.

Through its general lending program, MHFA provides fixed-term, below-market-rate mortgages (with 5-percent down payments) to income-eligible homebuyers. Applicants must meet certain underwriting requirements (income ratios) and purchase homes within a capped price range.

In an effort to increase housing opportunities for households that were previously closed out of the market, loans have been reserved for first-time homebuyers, except in certain federally targeted locations where there are higher percentages of minorities and low-income persons. Some of these funds have been set aside for first-time homebuyers who participate in approved homebuyer counseling programs for 6 months after graduation (and as available after that). Prospective purchasers of three-to-four-unit houses seeking MHFA funds must take the counseling course. Applicants work through approved lenders and are trained through approved housing agencies.

As part of MHFA's affirmative fair housing plan, funds are also set aside for "priority buyers." This category includes minority households, low-income households, veterans, borrowers with disabilities, and households where some member of the household has a mobility, dexterity, visual, or hearing disability.

To increase opportunities for families with children, MHFA requires the removal of lead-based paint in certain two-to-four family houses. MHFA provides funds for these projects.

In its construction mortgage program, MHFA has the right to approve the general contractor. As part of the approval process, both developer and contractor must agree to pursue affirmative action hiring goals with respect to minorities and women.

MHFA completes a contract with all owners, developers, and their management companies. This contract remains in effect for the life of the loan, with periodic reviews. Under the contract, the owner and manager agree to affirmatively market units in the development in accordance with MHFA's Equal Opportunity Affirmative Marketing and Management Department's Guidelines and procedures specified in the contract, for purposes of "assuring a diverse racial/ethnic mix of residents," as well as employees and subcontractors. Owners and managers are required to take "positive and aggressive measures to assure equal opportunity and access in the



recruitment, selection, and retention of occupants of rental units,” including measures designed to eliminate discriminatory barriers in terms and conditions.

Owners and managers must submit a plan for outreach to minorities or those persons least likely to apply for occupancy, as well as their tenant selection and occupancy plan. The plans must specify the media to be used, advertising components, and community organizations to be contacted. Outreach must include the fair housing logo and disability logo. Translated marketing literature must be available for linguistic minorities in the market area. Outreach workshops are encouraged in areas outside the site neighborhood and must have available translators and signers, if requested. Models must be of various races. Homeseekers must be alerted to their right to seek help from fair housing enforcement agencies, and marketing staff must be trained in fair housing laws. Applicants denied housing must have an appeal process, and sanctions can be imposed for noncompliance with the affirmative marketing elements of the contract.

Most significantly, owners and managers must set an affirmative marketing percentage goal directed at minority and nonminority groups that would not normally seek housing in the site area, and must target their marketing to those groups. Goals are determined by examining the market area, which includes the particular site location as well as surrounding areas (e.g., towns or neighborhoods) that may have different population ratios. Employment percent goals are also set to match the target area.

Jurisdictions planning similar lending requirements should design a contract they can enforce that explains in detail what is expected in practical terms. Active monitoring is needed to determine whether mortgagors are meeting their goals or at least making good faith efforts. Regular reporting requirements and onsite reviews keep management companies on track. The agency should be prepared to provide technical assistance in marketing as well as in construction.

With respect to housing for persons with disabilities, MHFA has recently completed a joint FHIP project with Boston’s Disability Law Center. These agencies sponsored the formation of a statewide planning group seeking to identify solutions to specific discriminatory practices and reasonable accommodations problems. Under the FHIP, two handbooks were created: one for public and assisted housing providers on fair housing law as it applies to tenants and applicants with disabilities, and one for tenants with mental illness, alcohol or drug addictions, or HIV/AIDS. Other elements of the FHIP included development of a curriculum followed by a series of seminars throughout the State on reasonable accommodations for persons with the above-listed disabilities and the creation of regional networks.

Altogether, MHFA has taken a lead role with respect to fair housing in the State.

Massachusetts Housing Finance Agency (MHFA)
One Beacon Street
Boston, MA 02108
(617) 854-1000 Fax: (617) 451-0859
Contact: Wilson Henderson, Director

7.8 ACTIVITIES TO PROMOTE DESEGREGATION OF PUBLIC HOUSING

Boston Housing Authority

In 1979, the Boston Housing Authority (BHA) undertook a major effort to desegregate South Boston public housing developments. In so doing, BHA was responding to a finding by HUD that BHA was in violation of Title VI of the Civil Rights Act of 1964 because BHA had discriminated against Black applicants and tenants in BHA's tenant selection and assignment policies and perpetuated patterns of segregation in BHA housing developments.

To address this finding, BHA has taken steps that include making offers of units located in South Boston developments, traditionally all or predominantly white in occupancy, to Black applicants and Black tenants. Prior to beginning this offers process, BHA developed carefully designed plans covering every aspect of the desegregation initiative. At the time, the Mayor of Boston was directly responsible for the administration of the BHA and therefore oversaw the entire planning effort. The objective was to effect successful integration smoothly, unobtrusively, without friction between Black and white tenants and to assure that all tenants in South Boston developments obey BHA rules. The steps taken by the Mayor, BHA staff, and officials in other city departments to plan and implement desegregation in South Boston developments serve as a model that may be useful to other jurisdictions facing similar challenges.

The key elements of the effort are discussed below.

Leadership

Leadership must come from the top. The chief executive official of the jurisdiction must establish clear lines of responsibility for planning, implementation, and communications and involve a broad spectrum of community leaders and organizations in the planning and implementation process. In the instant case, the Mayor made a firm commitment to the process, from his involvement in planning to allocation of resources critical to successful implementation. These resources included significant assistance from the city police and recreation departments, as well as religious and other organizations to assure that laws were obeyed. Recreational activities were available for all age groups, in particular young people, to provide wholesome activities, foster positive social relationships, and provide other forms of support as needed for Black families moving in and for existing tenants.

The Mayor appointed the Director of Parks and Recreation to assure that all necessary city resources could be accessed as needed to support the desegregation effort. To underscore the importance he placed on the Director's role and to make his commitment clear, the Mayor met with all top city administrators personally for the express purpose of telling them about the effort, their responsibility to respond to requests from the Director for resources, as appropriate,



and to make any institutional changes that might be necessary to assure a cooperative and coordinated effort.

The Media

The Mayor met with media owners, boards, and editors to explain the effort and to request that the media not treat it in an inflammatory manner. He asked that no coverage be given to initial move-ins by Black families because he believed that the presence of the press might inflame the sentiments of some white tenants opposed to the integration effort. He pledged that everyone working on the effort would tell the truth about it. Nothing would be hidden. Throughout the effort, the Mayor and the BHA responded immediately to any provocative, distorted, or untrue rumor or picture of events or policies that appeared in the press.

Other Community Leadership

BHA and city officials called on clergy and leaders in business and other aspects of community life to assist in the effort. The involvement of these leaders appears to have been crucial in fostering acceptance of this effort in the community as a whole and in particular in those parts of the community where racial tension or ethnic strife had occurred in the past or would be likely to occur once the effort got underway. Together with city recreational and other resources, community leaders and organizations supported a wide range of activities for residents in South Boston developments, including youth sports clubs, biking, swimming, weekend camping, and the like.

Target Community Involvement

BHA and city officials, particularly those who worked on the day-to-day effort, knew the target community well—tenants of South Boston developments—and involved members of this community, to the extent there was interest, in support activities for new move-ins. BHA officials believe that this knowledge of the community was absolutely essential to gaining support.

Tenant welcoming activities have varied, depending on the attitude of residents in a particular development. In some there were organized “welcome wagon” activities but most Black families have moved in quietly without such activities taking place. Residents in one development organized an integration committee to take a proactive role.

Assistance from Law Enforcement Agencies

City and BHA officials made clear that they would not tolerate any attempt to create civil disorder because of opposition to the desegregation program. The State of Massachusetts has

a strong civil disorders law and Boston has a well-trained and highly experienced Civil Disorders unit in the city's police department. Members of this plain clothes unit worked in the South Boston area before any move-ins occurred under the desegregation plan. They met with public housing managers and came to know the tenants well. They maintained a low profile, as did the uniformed police assigned to the streets in the area. The presence of the Civil Disorders Unit personnel served as a signal to those who might not support the impending changes or who might attempt to express racial animus that violations of an individual's civil rights would bring full enforcement of the law.

Effective Community Relations

The Mayor and others responsible for the design and implementation of the desegregation plan believed that the public must be given the full and true story about the plan. They also believed that unfounded rumors should be countered immediately with the facts.

The picture portrayed to the public was one of strong leadership and decisive action. City and BHA officials and the city bureaucracy all spoke the same message because these officials provided information to the bureaucracy continuously. Confusion was kept to a minimum. Key officials, such as the Mayor, met with community groups whenever necessary to hear their concerns and provide them with a clear picture of the desegregation effort.

BHA Management at the Development Level

Wherever possible, BHA made staff assignments, as vacancies were filled, to integrate onsite management of public housing developments in South Boston. In addition, one manager who had lived in the area for many years assumed a leadership role in conveying the message to the public housing and larger South Boston communities that all persons, regardless of race, are welcome in South Boston.

No serious incidents occurred in South Boston, despite some opposition to Black move-ins. The city and BHA officials believed that if the initial move-ins did not become a media event, if civil order could be maintained, and if situations could occur where people could come together in constructive activities, integration would succeed and it has.

Current Results

Since the program began, the percentage of minority households residing in targeted South Boston developments has risen from close to zero to from 25 to 42 percent. While there have been occasional problems, most minority families report being reasonably comfortable. BHA maintains regular contact with resident leaders, clergy, and city officials at all levels, from recreation to police. The situation has normalized substantially and now requires only limited monitoring of tension levels and rumor control. Youth programs to promote peaceful interactions are ongoing.



Boston Housing Authority (BHA)
52 Chauncy Street
Boston, MA 02111
(617) 451-1250 Fax: (617) 451-3559
Contact: Joseph Feaster, Administrator
William McGonagle, Deputy Administrator

Contra Costa County, California

In 1992, the Contra Costa County Public Housing Authority implemented a plan to change its tenant selection and assignment policies and practices. Under the Authority's new policy, applicants were offered the next available unit. By eliminating the practice of permitting applicants to select the project or projects in which they wish to reside, and moving to a straightforward process of offering the next available unit to the person at the top of the waiting list for that size unit, the Authority may effect changes in the racial and ethnic makeup of the housing it administers. As in Boston, strong leadership, careful planning, and extensive outreach to community leaders and organizations to gain their support were key aspects of the Contra Costa effort.

Contra Costa County Housing Authority
P.O. Box 2759
Martinez, CA 94553
(510) 372-0791 Fax: (510) 372-0236
Contact: Richard Martinez, Executive Director

7.9 OVERCOMING NIMBY ATTITUDES

Citizen resistance to the location of lower-income housing in nonminority residential neighborhoods is a major barrier to fair housing. When the housing would benefit minority families, homeless persons, or persons with mental disabilities, resistance often becomes intense.

In the face of "not in my back yard" (NIMBY) attitudes, grantees can adopt a stance that, in essence, goes along with them or strongly counters such sentiments with positive actions to overcome them and allay fears and concerns with facts.

Several efforts of this kind are noteworthy.

AHOME Efforts in Fairfax County, Virginia

In Fairfax County, a citizens' group that promotes affordable housing development in the county spearheaded an effort to acquaint elected officials and other community leaders with the

Moderately Priced Dwelling Unit (MPDU) Program in Montgomery County, Maryland. Affordable Housing Opportunities Made Equal (AHOME) began this effort as one means of engendering support for a similar type of program in Fairfax County. Officials and community leaders visited developments in Montgomery County that included moderately priced units as a result of the MPDU ordinance. Because the MPDU Program has been so successful, tour participants came away from the visit favorably disposed to develop a similar program in Fairfax County.

The benefit of these visits was that key Fairfax County residents who might have opposed affordable housing legislation become supporters, convinced of the potential for providing lower-income housing in mixed-income developments and for assuring the viability of these developments over a long period of time. Nothing is as convincing as seeing the product first hand.

IMBY Awards Program—Fairfax County, Virginia

In a second initiative, the United Way of the cities of Fairfax and Falls Church created an annual awards program to recognize individuals and organizations in the community that have made significant contributions by removing barriers to the achievement of human services goals. Among the efforts recognized are initiatives to support affordable housing placement in good residential neighborhoods. In 1992, the “in my back yard” (IMBY) Awards Program gave three of five awards for this achievement. The program is 4 years old, and United Way of Fairfax/Falls Church reports that United Way of America has adopted the program as a model for other local United Ways to emulate.

The Social Needs Planning Committee of the Fairfax/Falls Church United Way oversees the planning and implementation of activities for the presentation of IMBY awards. The program emanates from this committee’s study of social needs in the county as reported in a “State of Community” report and report card, published annually.

Fairfax-Falls Church United Way
8391 Old Chain Bridge Road, Suite 160
Vienna, VA 22182
(703) 847-0400 Fax: (703) 847-4754
Contact: Hilary Binder-Aziles, Associate Director for Planning

CASCAP and “Good Neighbors” Initiatives

Nonprofit organizations dedicated to providing group home living environments for individuals with mental disabilities can share valuable knowledge they have gained in dealing with potential or actual NIMBY attitudes. Among such organizations is the Cambridge-Somerville Cooperative Apartment Project (CASCAP). The approach this organization takes to obtain neighborhood acceptance of homes it sponsors is similar to that of the Governor’s Planning Council on Developmental Disabilities in Illinois. The Council has developed a videotape,



entitled *Good Neighbors*, for use by group home sponsors, operators, local planning boards, and local officials. A training manual accompanies the videotape.

The approach is intended to address the following issues:

- Creating an understanding of the advantages of community-based living for people with developmental or mental disabilities
- Fears or concerns regarding the impact of group homes on the neighborhood (e.g., safety, property values)
- The barriers to group homes and the laws and court decisions that have eliminated or reduced these barriers
- The need for community-based homes (in the local or regional area)
- Other attitudes of local officials, the media, and neighborhood residents that can adversely affect efforts to obtain community-based housing.

The videotape and manual provide a wealth of information that is too extensive to present here. However, general recommendations from the Council to overcome NIMBY attitudes at the planning stage include:

- Working with local officials, editorial boards, religious and civic organizations, and other community leaders to initiate an education program
- Seeking opportunities to present information to community organizations of all kinds by requesting to be placed on their meeting agendas
- Avoiding advocating group homes for persons with only one type of disability so that one type of disability is not pitted against another
- Knowing the audience and the characteristics of the community for whom the presentation is intended (research demographics of the neighborhood, crime watch information, elderly problems/concerns)
- Wherever possible, including a visit to a group home residence as a part of the education program
- Answering all questions.

CASCAP underscores the importance of telling the truth about the project at all times, and of treating fears and concerns as real rather than simply an expression of bias or prejudice. In addition, CASCAP:

- Talks with the local neighborhood leaders, including elected representatives and organizations and asks them to set up the first neighborhood meeting after a site or sites become good prospects for a group home(s)
- At this meeting, obtains input from neighbors who wish more information or would like to serve on a neighborhood committee to relate to residents and staff in the future group home
- Does not include advocates for group homes at the first meeting; uses a slide presentation to provide initial information and, if anger is expressed, attempts to keep it directed at CASCAP, not potential residents of the proposed facility
- In all CASCAP group homes, provides 24-hour onsite supervision by trained staff
- Supports formation of a neighborhood committee to:
 - Establish a relationship to promote open lines of communication between the group home and the neighborhood
 - Monitor client and neighborhood satisfaction and safety
 - Develop potential for neighborhood volunteer activities
 - Monitor and suggest ways of maintaining or improving the physical conditions of the residential site.

CASCAP, Inc.
(formerly: Cambridge–Somerville Cooperative Apartment Project)
678 Massachusetts Avenue, 10th Floor
Cambridge, MA 02139
(617) 492-5559 Fax: (617) 492-6928
Contact: Michael Haran, Executive Director

Bazelon Center for Mental Health Law Project

The Bazelon Center for Mental Health Law in Washington, DC, is a primary source of information about the status of laws, legal challenges, and court decisions that affect group homes for individuals with mental disabilities.



Bazelon Center for Mental Health Law
(formerly: Mental Health Law Project (MHLPP))
1101 15th Street, NW, Suite 1212
Washington, DC 20005
(202) 467-5730 Fax: (202) 223-0409
TTY: 202 467-4232
Contact: Leonard Rubenstein, Executive Director

Hannah House, Washington, DC

Experience with Hannah House residents in Washington, DC, underscores the necessity of providing around-the-clock supervision, 7 days and nights a week, and a program of daily activities undergirded by strict rules for the population. Hannah House is designed to serve homeless women, most of whom are recovering from drug addiction. Recognizing the legitimate, but often unfounded, fears of homeowners and renters who live in neighborhoods in which such group home facilities are located, Hannah House strives to calm such fears by assuring proper management of Hannah House activities and supervision of residents. This is not the primary objective, however. Residents themselves benefit from a highly structured and supervised environment. Many believe that they are just a step away from reverting to old patterns. While one beneficial result of the program surely is neighborhood acceptance, a more important result is that this kind of environment may be the most effective type of assistance to those with no income source other than public assistance, few job skills, and little or no positive self-image, but who are attempting to rebuild their lives away from the environment in which they became addicted to drugs.

Hannah House
612 M Street, NW
Washington, DC 20001
(202) 289-4840 Fax: (202) 289-5425
Contact: Kelly Sweeney, Executive Director

CHAPTER 7—APPENDIX A

7.1A INTRODUCTION

This appendix provides additional information on types of actions that can be taken by jurisdictions to affirmatively further fair housing.

7.2A EDUCATION AND OUTREACH ACTIVITIES

Media Outreach: Preliminary Tasks

Whether the jurisdiction provides fair housing assistance directly or through a contract with a community agency, the public must be made aware of the issues and how the fair housing office can help. The first step is to define the *purpose* and *image* of the agency. This means defining the agency as a product, with goals, objectives, and parameters. What does the agency want to say? Who does it want to reach? How will this help the organization to grow? What message and tone does the agency want to convey? What is the agency capable of? How many calls can it handle? It is important to first decide what is being “sold”—the agency, a hotline, a program, or a specific event.

There are two parts to communication: (1) know what to say and (2) know how to say it. If you do not speak the language, your target audience will not hear the message. The outreach strategy and tactics (media, PSAs, and other tools) should reflect this process.

The image should convey that the agency and its staff are effective, have integrity, and can get things done.

Transmission

The best way to advertise is to hire an advertising or marketing design firm to help. Professionals can help the agency develop an image(s) and tailor its media products to specific goals and audiences. Image development is even more important if an agency has limited resources. It is important to work with the advertising agency—this should be a partnership project, with the jurisdiction maintaining an active role.

If it is not feasible to hire an advertising or marketing design firm, the agency could look for someone developing his or her portfolio or a firm looking for tax deductions. Or agencies could check to see if their municipality has a public relations department. If none of these is available, the following should be considered:

- What is the desired image of the product (organization, service, or program)?



- What does that image connote? For example, advertising for a hotline should convey safety, confidentiality, a patient but speedy response, and a welcome to all. Are buyers welcomed as well as sellers? Can the landlord comfortably call before making innocent mistakes that could cause trouble?

Specific strategy and goals: What are the agency's "abilities?"

- Visibility—selling the organization now and over time. Will the agency be remembered in 6 months?
- Credibility?
- Availability—can the office help in a timely fashion?
- Feasibility—do problems seem to have reasonable solutions?
- “Educability”—does the agency provide information and referrals? Training? Counseling?
- Accessibility—where is the office? Is it wheelchair accessible?

Reception

Does the message reach the people who need to be reached? The jurisdiction must determine what approaches will most efficiently reach and affect the target audience(s). For example, one city's fair housing center used bus cards to advertise its “Fair Housing Hotline.” They received only a modest number of calls. The next year it advertised a “Housing Hotline” and then received a large number of discrimination-related calls! Few people knew exactly what was meant by “fair housing”—people often knew something was wrong with their housing search but could not identify it as discrimination without help.

Does the community have 1 regional newspaper read by the target audience, or should advertisements be placed in 15 local or specialty papers (minority paper, several linguistic minority papers, neighborhood or village papers)? Newspaper advertising can be expensive. What does the budget allow and what will that buy?

All services should be up and running before they are advertised; otherwise, the agency loses credibility. Advertising should “sell” the agency, which is like a product with components such as counseling and litigation. The organization's image is part of the product: If it is articulate and believable, it will reach more people. Making promises that can't be kept detracts from the agency's credibility.

All these decisions and tasks should be complete before deciding which media vehicles to use. There is no absolute answer. A professional can help the agency define its situation; the local community should determine what will work and what will be cost effective. After goals and

parameters are determined, the following models should be considered as tools to implement the goal. Tools are the means to achieving the goal and should be adapted as such. Using new and innovative models will help ongoing activities appear fresh and lively.

Media Outreach and Education: The Press

Press Releases: Technical Advice

The local government or agency prepares press releases and more comprehensive press packets for the media. Press packets can promote an agency or event and educate the community about fair housing issues such as new laws, fair housing grants, agencies, personnel, programs, surveys, and tests or audits. They can be used to announce appointments, a new program, and the opening of an agency or center.

Although its message is aimed at the public, the press release itself is written for the newspaper(s) in which it will appear. The release alerts the editors about a story to write. Press releases about an upcoming event are placed in a day file with other announcements. The event may be covered if there is editorial interest, time, and space. Some papers merely print the announcement (in very abbreviated form) in their calendar section. If the event is too broad, such as National Fair Housing Month, the paper may ignore it. If there is an interesting article or important piece of news, a reporter may interview the contact person.

To write a good news release, the following tips should help. Press releases should be brief; a single paragraph is appropriate for announcements. Pieces generally should not exceed one typed double-spaced page because the reader will lose interest and because the paper isn't likely to allow that much space. The advantage of having a release printed (unedited) is that the drafting agency puts its own spin on the release. An article that is too long may be cut, which can substantially alter the tone, if not the intended message. (A few professionally oriented pieces can be longer, but these are freelance articles and should not be considered press releases.)

A press release consists of two parts: the vital statistics and the article. The statistics should clearly identify the originating agency and its address, the event date, and a contact person with a phone number (including a weekend phone number, if necessary). News releases should be typed on the agency's letterhead and addressed to the appropriate person. Releases should also state the date the release was sent, the date it should appear, and a subject or suggested heading.

The body of the release should lead with its purpose, which means briefly describing the event, its date (again), the location, the time, the theme, the target audience, and a contact person from whom the public can get more information or tickets. As space allows, the body may also provide a history of the laws, background on the agency, its staff or board, speakers involved, and/or places to file complaints or seek assistance, such as a hotline number.

Some papers allow agencies to place "outreach" articles in the paper periodically—basically advertising the agency and its mission and services, including phone number and address. This



is useful periodically to keep the public informed about fair housing. Many papers, however, require pieces to describe some upcoming newsworthy event or new program, which they will include whenever they have the space. Before investing significant time preparing a piece, an agency should investigate whether the local paper(s) will use it.

The jurisdiction can publish in major newspapers, local papers, weeklies, papers serving those subject to discrimination (including minority and linguistic minority papers), and other available media. Announcement pieces can be sent to community organization newsletters, such as a civil rights newsletter. Different versions of the same piece may be necessary for each medium. It is important to focus on the portions of the program that will be most interesting to the audience.

Press releases should be concise and focused. A reporter writing a followup story can go into detail, but releases generally do not. Releases should be organized in discrete, clear sections and brief, easy-to-follow paragraphs that lead with the most important information. Editors prefer working with well-organized releases so they can rework the release to their satisfaction.

Photographs and captions attract more attention and make the agency appear more accessible to the public.

Press releases and packets should be available for all press attending events (the press should be invited to all appropriate events). Packets can include agency brochures, work products, and other relevant information. Even if an agency is participating in an event sponsored by another agency, it makes sense to have press packets on the assisting agencies (the grantee or other) for the press.

A good relationship with the local press increases the likelihood that the press will interview the fair housing agency for quotes, statistics, and other supplementary news for feature articles. A good relationship with the press, including invitations to all events, can help convince the press to run editorials on fair housing issues such as the need for an ordinance, the need for integration, and the need for compassion for persons with disabilities or families. It may also be easier to find out how much space will be allowed for the submission. Smaller local papers may be more willing to run articles on smaller scale events or activities.

It is important to keep the local press informed of developments in fair housing at the local, State, and national level. The local press should be invited to all relevant events, even if the general public is not. This allows the substance of the event to be shared with a wider audience and keeps the agency visible in the public's mind. All reporters at events and conferences should receive press packets, including recent reports, brochures, and articles on the agency to provide a context and history for a possible article. Any article is a chance to promote the agency; the concept of fair housing; and the agency's goals, programs, and services. The press packet should be tailored to the reporter's needs and the article's purpose. Packets can be provided when staff are interviewed as well and should include press releases for any upcoming events to be included in the article. A file should be maintained of all press releases, articles, and related stories for future reference. If the paper has published any articles on the agency or issue before, these should be included with the press packet—some reporters like to refer back to groundbreaking articles they reported years ago.

Newsletters

Many newsletters have regular division headings and columns that suggest their content. Suggestions include litigation news, national happenings, legislative happenings, local happenings, tenant success stories, enforcement updates, membership news, and focus sections, which could include several stories about a specific topic or a single article on the topic of the month.

Articles and briefs on the following are appropriate:

- New laws, policies, and FHP
- Case updates and settlement terms
- Activities and programs in the subject jurisdiction and other communities
- Impact of national events, cases, or activity on local housing industry and fair housing
- Interviews with local fair housing figures, government officials, brokers, developers, and national or local experts
- Current events and trends in the housing and finance industries that relate to fair housing and status of VAMAs in the community
- Profiles of community or industry groups; profiles of board members, county commissioners, and other officials
- Lists of resources that address specific need
- New brochures, booklets, guides, videos, PSAs, and other resources
- Outcomes of studies, tests, and audit findings
- Announcements of annual reports and conference and fair reports
- Motivational articles about persons discriminated against, community fair housing successes, other experiences and philosophies, and pieces by subscribers.

Regular columns can include:

- Calendar of upcoming events and contacts



- Lists of patrons, subscribers, staff, volunteer and board profiles, and credits
- Publisher's piece
- Question-and-answer columns about specific fair-housing issues such as types of discrimination
- Fair housing tips for landlords, renters, brokers, and others
- Membership appeals and applications and subscription forms for paid or unpaid subscribers
- Advertisements about events and fair housing
- Notices of gifts and donations made
- Mailer section eliminating the need for envelopes.

No newsletter contains all of the information listed above; the list is intended to suggest appropriate content, which will vary depending on the jurisdiction's needs.

Videos

Video Production: Technical Advice

Producer Abby Freedman recommends considering the following in producing a video.

Planning: The objectives must be defined first. One main theme or purpose should be carefully and deliberately determined. Then three to four main points to emphasize should be defined.

The next step is to define the audience and its level of knowledge. Is the audience made up of real estate professionals who understand property terms? Or is the audience the general public, who may not know exactly what "fair housing" means. How will the tape be used? Will it be shown to a small audience, with discussion afterward, or will it be shown to a large audience with no followup? For optimal utilization, multiple audiences can be defined and kept in mind.

What is the purpose of the tape? Should it sensitize or stimulate debate? Will it inform people of their rights or obligations? Will it explain a program or agency? Is it designed to make people aware of (or change) their attitudes, thoughts, and behavior? Is it composed of scenes designed for use in followup training exercises?

Producer and fair housing personnel should brainstorm, research, and discuss ideas so the producer can grasp the nuances of the subject. The producers should be encouraged to explore their own experiences with discrimination.

Treatment: After determining the purpose and audience, the video planner can outline the video's look and sound, key points, and general sequence. Will the video be built around sections or scenes or be a blended series of stills? Those sections and scenes should be outlined. The producer determines the format of the video—evocative, factual and dry, stories, or lessons. How long will the video be? Eight to 15 minutes is advised.

Script: This is where the agency and producer provide the details and order that will allow the audience to enter into their vision. Scripts can be word-for-word or blocked, allowing for improvisations. Images and sounds are included.

Will the tone:

- Jar the audience or be upbeat?
- Make the audience afraid of penalties?
- Remove any feelings of threat (e.g., using children in the opening scenes of a fair housing tape reduces tension, putting a historically segregated community more at ease).

Community scenes tap into audience ownership and pride. The down side of focusing on a specific community is that the tape is hard to adapt to other communities. Inserting community scenes only in certain segments or modules (which can be edited) can resolve this dilemma.

Content: Most fair housing videos should at least briefly cover the following facets of the laws: prohibited bases, illegal acts, covered providers, penalties, and remedies. Videos can describe the grantee and its fair housing programs, making them accessible to viewers. Videos should include contact information. Messages from mayors and other government officials put the official stamp of approval on fair housing and demonstrate the jurisdiction's serious commitment.

Community videos can emphasize the benefits of diversity, reduce fears in nonimpacted classes (e.g., by featuring children), and empower those subject to discrimination by arming them with the information they need to secure the housing of their choice. These videos can include profiles of individuals living in the community and how they have benefited from the laws. Complainant success stories and industry or landlord "conversions" are good.

Interview scripts for those discriminated against require a substantial preliminary interview to put the thoughts, experiences, wisdom, and pain of real people onto tape. The interviewee should be allowed to respond to questions or tell a story in his or her own way. The emotions triggered in this way draw the audience in, increase credibility, and sustain attention. It is best to include people who can articulate their experiences well. Actors and artificial scenes should be limited, being better suited to educating the audience about fair housing terms (e.g., showing an example of steering). Narrators can be trusted figures. Narrative information sections presented by housing professionals should be interspersed with situational scenes.



Many video tapes use the contrasting scenes approach. First they present an example of discrimination, which is followed by the same situation handled legally. Industry training videos should emphasize the laws and suggested office policies and procedures. They can show the business advantages of the fair housing laws.

Abby Freedman
c/o Somerville Community Access Television
90 Union Square
Somerville, MA 02143
(617) 628-8826

Events: Technical Advice

A large number of factors must be considered when planning an event, such as political, substantive, and logistical issues.

Political: The first decision is who will make the remaining decisions? What organizations are interested in the conference and have something to offer? Who will be offended if they are not included? The grantee may wish to take the lead, with various tasks assigned to other willing participants. When determining who has the time and resources, the availability of volunteers should be considered. Whenever possible, however, local real estate industry groups should become involved. If they are signatories to a VAMA between the trade associations and HUD, they have an affirmative obligation to assist in fair housing activities. They may have the funds, the staff power, and other resources needed. They can also push their members to assist and to attend. Finally, if the local board is not able to help, the State board may be able to. The grantee is also strongly urged to consult with local civil rights, community-based, church, and minority group organizations for their input on format, topics, and speakers.

Substance: The next decisions will determine the audience and the theme (which are linked). Is this a conference for one group (e.g., fair housing centers) or for several groups (CHRBs and real estate brokers)? Developing a theme means considering current issues (e.g., the ADA is a popular issue now, as is the future of the CHRBs since the VAMA no longer includes them as mandatory monitors). Community or target group needs must be examined and their current level of knowledge and sophistication evaluated. Is there an interest in coalition building? Is this event meant to instill fear or hope? Increase sophistication in detecting discrimination? Will it discuss housing availability and opportunities or housing problems, or will it be a "general" conference, which addresses several current issues? While the general theme should be developed at this time, it may not be possible to choose specific topics until the speakers are lined up. If it is important to have particular speakers, they may want some control over the topics they address. If there is a topic the grantee strongly wishes to have addressed, organizers should look for a speaker who will be able to handle that issue.

Conference training goals can include the following:

- Demonstrating the impact of fair housing laws on communities

- Showing the costs and extent of segregation and teaching participants how to grasp the subtleties of discriminatory acts
- Providing updates on issues, programs, and specific topics (e.g., accessibility rights for persons with disabilities) and discussing recent litigation, housing availability (sales, rental, production), or housing market problems
- Presenting accomplishments and responsibilities of the private and public sector
- Explaining enforcement processes, analyzing impediments, and evaluating demographic trends and their effects.

Well-known or national speakers have credibility and generate interest. Training experts and other skillful speakers stimulate interest and reinforce the ideas expressed. Nationally known speakers can present the big picture and increase attendees' commitment by inspiring the realization that (a) there is a larger effort that is taken seriously in this country and (b) their own local efforts are respected. It is very useful for conference panels to include differing perspectives and even opposing viewpoints, rather than have only "party line" speakers. A real estate professional could be matched with a fair housing advocate to create meaningful dialogue. Local speakers may feel more involved with the community (and vice versa) and may have more influence on the participants. It is important to know the audience to make this determination.

Format: Will the format be all plenary sessions, breakout groups, or participatory exercises? A mixture of these, in 1- to 2-hour sessions works best for a longer conference, although any format can work in a morning-only or afternoon-only event. Shorter events can be planned around a luncheon or dinner.

Location, Size, and Sponsors: The grantee must develop a clear idea of the number of participants and how the event will be funded/sponsored before deciding on location and size. The size will affect the need for different rooms, the cost, and the service. Will a hotel be required to accommodate guests overnight? Do participants have special dietary needs? Despite the ADA, many facilities are not yet fully accessible. Since the subject is fair housing, it is imperative to book a location that is fully accessible. Will there be entertainment, meals, a reception, or other special events? These need to be planned well in advance.

Attendance: The next step is to obtain lists of potential participants and do outreach. Invitations personalized with cover letters should state the theme of the conference, the target audience, and confirmed speakers. Tentative topics and guests should not be included, since their absence would diminish the grantee's credibility. Invitation packets should include registration forms and may include table/booth reservation forms, maps, and hotel information.

To obtain lists, contact relevant trade associations (e.g., the real estate board) and other groups. Advertisements in trade journals and industry newsletters can be effective recruiting devices. At least one conference sponsor should use the random mailing approach—target a sample of the intended audience and let them pass the word. This works best for a large regional



conference, covering several States, for which it might be impossible to reach all potential participants.

Educational Materials: It will be important to provide training materials. Allow sufficient time to select, produce, collect, copy, and compile materials. If a speaker provides his or her own materials, collect these in time to assemble them with the other materials.

If participant booths or tables are planned, the producer must give sufficient notice to organizations that will be preparing displays. They should be sent a form on which to describe their display and return it in time to allow planners to prepare a map showing the locations of participants' displays to be included in the packets.

Programs: Programs should include schedules, topics, speakers, room assignments, and sponsors (including corporate sponsors). The program cover should show the theme, the grantee, the date, and the location. The program should also list the board, staff, and/or government officials, and dedications to advocates are also appropriate.

Timing: Conferences require several months to prepare. Although many events are scheduled for April, National Fair Housing Month, events should be planned all year as continual reminders of the fair housing laws. Speakers must be lined up well in advance. Many government officials need time to obtain clearances for their appearances and content from their superiors. Obtaining mailing lists takes time, as does preparing invitations, mailing, and arranging publicity. It is important to allow time for mishaps. Since experts and government officials are often called away at the last minute, it may be wise to line up backup speakers. Allowing sufficient time is crucial to a successful conference.

Fair Housing School Curricula

Poster Contest: Technical Advice

Process: The agency in charge enlists sponsors, secures permission from the schools, provides logistical materials to the teachers, selects judges, and determines prizes (could be savings bonds, certificates, or another creative idea). Sometimes a specific theme is provided. Before the children draw, they receive age-appropriate information about fair housing. Providing a brief curriculum guide for the teacher is often critical since many teachers are unfamiliar with the laws.

Winners should be divided by grades, which may be grouped. It is important to be careful with posters that misinterpret the laws. Schools with high minority concentrations should be encouraged to participate, since this is an empowering activity for children. It can be important to include private and parochial schools and children that are home taught, because these groups may need more exposure to fair housing. There should be highly publicized awards ceremonies, with the local government playing a significant part; prizes can be awarded by the mayor, city council, county commissioners, or other officials. Their endorsement sends a nonthreatening message to the community that fair housing is the policy of the municipality.

It is important to widely publicize the contest—it should be a high-visibility activity. The sponsoring agency may wish to have the ceremony covered on cable or local television or radio. The real estate community should be encouraged to endorse the contest and participate. Parent involvement is also good. To continue the publicity, display the winning posters in city hall or the local mall, on bus cards, at fairs, in calendars, and in the local paper.

The contest is an opportunity to forge alliances. Tennessee has a statewide poster contest, in which winners of the local contests compete for State awards and for their posters to appear in the Tennessee Fair Housing Calendar. The major cities in that State work together to plan the contest and calendar.

Fair Housing Calendar: Technical Advice

One common format is the fold-up plate calendar, showing a month (or two) on the bottom plate and showing a picture on the top plate. The producing agency's name and number should be listed. One community that uses the plate method (fold-up pages) has an extended bottom flap where local, State, county, and Federal hotline numbers and agency names are visible but do not interfere with the design.

A calendar can be a simple poster (oversized). A poster calendar only needs to include 12 months, an interesting pattern (such as monotone buildings), and a message. The message can be a list of prohibited bases, a list of discriminatory acts, or simply "if you think you've been discriminated against, call us" with the fair housing office's name, address, and number.

Calendars of both types utilize the art of local poster contest winners. One colorful variation of the poster format puts school poster contest winning entries in the top half and all 12 months of the year in the bottom half. The agency and the sponsors appear in the bottom half. In the fold-out format, winning posters with the artist's name, photo, and/or school affiliation and grade cover the top plates of the calendar, with the month or months displayed on the lower plate. Facts about the winners can also include adopt-a-school partners and other student achievements. A simple message, either the contest theme or a general fair housing-related statement is printed on one plate or the other. One calendar had a different short message relating a prohibited basis and a common illegal act on each page. Another places interesting housing facts in empty date boxes (e.g., in a Thursday box if Friday is the first of the month). Several communities insert information about the laws, discriminatory acts, prohibited bases, filing complaints, or details about the poster contest and its rules and sponsors on the inside flaps or back covers.

Caveat: If a winning entry is good art but bad law (e.g., inaccurate, favors a particular protected class), it may be preferable to omit it. If such a poster entry is published, the correct version of the law should appear on the back flap of the calendar or in the body of the facing page, so that incorrect information is not circulated.



For community contests, publicity must be generated to attract calendar entrants or designs. This not only produces a calendar but serves as an additional advertising campaign for the agency and fair housing.

Technical Training

Trainers: Some fair housing training sessions, particularly onsite training, are conducted by a single trainer. Most community-based presentations for the public, industry, lenders, or others use a panel of guest presenters with expertise in different areas, with a moderator from the grantee's office. The best fair housing trainers, panelists, and moderators are experts on fair housing law who are also familiar with the particular audience's needs and orientation. Trainers and moderators need to be able to handle audiences' emotional responses to this sensitive subject; guide the audience through pretests, discussions, and other formats, and answer questions, including questions unique to that community. They need knowledge of housing and housing programs in the area. Fair housing agency staff often serve as trainers, moderators, and panelists.

If the State has continuing education requirements for brokers, lawyers, or others, obtaining certification for the program should attract a larger audience. The agency providing the training will have to demonstrate that its trainers have sufficient expertise to qualify them to teach a credited course. In addition to fair housing staff, the grantee can import experts from HUD, the Department of Justice or State Attorney General's office, national experts, and State or local civil rights advocates. Developing relationships with these speakers and their agencies will pave the way for future cooperative efforts. Speakers need sufficient time to prepare their material and to get clearance from their agencies, so as much notice as possible should be provided. Some sessions seek to train trainers. In these cases, the teacher should be familiar with curricular techniques as well.

Some in the industry may feel awkward being trained by the same entity that may prosecute them at some point. The grantee needs to make them aware that regardless of any violations, the primary goal is to improve equal housing opportunities, and that everyone needs to learn and work together.

Style: The best training has an element of freshness to it—canned speeches tire both the trainer and the audience. HUD recommends preparing a basic curriculum but allowing time for discussion or questions and answers to engage the audience. The Toledo Fair Housing Center recommends tailoring the training to the audience. The format of their industry training is more formal than their other training, but it still addresses the particular audience. They use a pretest to evaluate each audience and what it needs to learn. Training programs are not audits or investigations—the tone should be friendly, so the audience feels comfortable asking questions. During periodic training, evidence of the successful implementation of previous programs should be given—the audience deserves to know what it is doing correctly.

Fair Housing Center of Toledo
2116 Madison Avenue
Toledo, OH 43624-1311
(419) 243-6163 Fax: (419) 243-3536
Contact: Lisa Rice-Coleman, Executive Director

Format: Lectures can introduce the audience to the laws and are appropriate when interspersed with interactive formats. Fair housing is a very experiential subject. For most participants (especially real estate personnel), the particularities of everyday situations require a hands-on approach. They need to learn skills and increase their awareness about their own automatic assumptions and behaviors. For these audiences, question-and-answer sessions (including both prepared and spontaneous questions), discussion groups, and roleplays work well. Massachusetts real estate boards use live formats; the Greater Boston Real Estate Board (GBREB) uses a game. Posing as customers, clients, and other brokers, each participant receives a card with a question and asks another participant to answer. Answers are followed by discussion, with the moderator sharing the correct answer and reason. Both GBREB and the Massachusetts Association of Realtors use actors to demonstrate fair housing scenarios and stimulate discussion.

Media can energize a training program and provide examples effectively. An opening video or dramatic presentation can sensitize the audience to the issues. More extended videos and roleplays can be used to provide legal information and examples after the introduction. Videos can show the wrong and right ways of handling situations. The Lake Charles, Louisiana, CHRB uses a slide show for training architects, builders, and building department officials about accessibility requirements for persons with disabilities.

Industry personnel should also be taught to use equal treatment and recordkeeping forms. Manuals and kits are also useful, with summaries of the laws, sample forms, written histories, sample advertisements, logos and slogans, resource lists, as well as lesson material. Organizers should also provide questions and answers (corresponding to topics or videos), with space to write answers, notes, or questions. Such materials can be obtained from the National Association of Realtors (NAR) and other industry groups, as well as from CHRBs and Fair Housing Centers.

Greater Boston Real Estate Board (GBREB)
101 Federal Street
Wellesley, MA 02110
(617) 345-0070 Fax: (617) 345-9320
Contact: Michael Whalen, Executive Vice President

Massachusetts Association of Realtors
256 Second Avenue
Waltham, MA 02154
(617) 890-3700 Fax: (617) 890-4919
Contact: Robert Nash, Executive Vice President



CHRB of Lake Charles, Louisiana, Inc.
McNeese State University
P.O. Box 90670
Lake Charles, LA 70609
(318) 475-5920
Contact: Theda Ambrose

National Association of Realtors (NAR)
700 11th Street, NW
Washington, DC 20001
(202) 383-1000 Fax: (202) 383-7540
Contact: Fred Underwood, Staff Vice President for Equal Opportunity

(See the Additional Resources section for the addresses of other industry groups, CHRBs, and fair housing centers.)

Logistics: It is important that the room be large enough for the group's comfort. Sales office training during regular sales or office meetings can work well for regular training sessions or for introductory meetings where the trainer introduces the agency, distributes brochures and other materials on fair housing, and presents an introductory talk while determining the training needs of the office. These visits can be combined with communitywide, followup training for staff and agents of several local offices. The grantee can speak at association meetings, annual builders or brokers meetings, apartment managers association seminars, or be available to present information at trade shows.

There are a number of ways to make training optimally effective:

- Provide adequate notice
- Try to schedule training when several employees from each firm can attend
- Ask about their regular meeting times and availability.

When working with industry personnel, it is important to reach as many agents as possible. Professional managers may be more available during the day, while parttime landlords are more likely to attend at night since many of them have day jobs outside of the industry.

Tips: For real estate, social service, lender, and other specialized training, invitations should be sent to each office and followed up with phone calls.

For community training, a variety of marketing devices should be used, such as advertisements, PSAs, newsletter announcements, attachments to Multiple Listing Services (MLS) listings, notices in calendar sections of newspapers, and church bulletins. One agency had a guest speaker on a local talk show that morning, which was informative in itself but brought in only one additional participant to the workshop later that day.

The community should receive sufficient notice to allow people to put events on their calendars, but not so much time that they are likely to forget.

It is important to target parttime brokers and those who work out of their homes, since they may be less educated about fair housing issues.

An updated list of community organizations that relate to or affect housing and discrimination should be maintained and notices of events should be sent to them.

NAR suggests that the ideal number for a training session is 20 to 30 people. With enough question and answer time, however, lectures can reach 70 people effectively.

All necessary equipment—flip charts, videos, blackboards—must be available. Serving refreshments is a big draw for a small investment. (Note: HUD funds cannot be used for this purpose.)

Scholarships: Technical Advice

Educational field: Most scholarship programs to date have assisted candidates in sales and broker license preparation courses or property management courses. Funding could also be made available for training appraisers, developers, community development workers, or related positions, and to help sponsor minorities at a real estate office or with a real estate association. The first decision should be what area of professional development the sponsor wants to support.

Financing and school selection: The next determination is planning what to finance and how. It is essential to determine how much will be awarded to each student and what choices this permits. The budget, the number of candidates chosen, and the various costs will help determine this. This determination can include consideration of the following:

- Will the scholarship pay for course tuition?
- Will the scholarship pay exam fees? Licensing fees? Exam preparation courses or repeat courses?
- Will the scholarship pay for materials?

Some communities leave certain funding components (such as exam fees) to the students.

It is possible to choose a particular school or to allow recipients to choose their own within a stated tuition limit.

- One program allows participants to choose between two schools to accommodate the students' scheduling needs and desired pace.



- Some schools allow students to attend the first class without a full tuition commitment.
- Nonprofit sponsors could receive a discount.
- It may also be possible to pay the school directly.
- For large groups, schools may provide onsite training or discounts.
- One agency has the school select applicants and reimburses the most successful students.
- Both the sponsor and the recipients must understand and acknowledge payment methods, accountability, and their responsibilities.
- In some programs, payment is reimbursed only after specific levels of success have been achieved.
- Other programs pay but ask each recipient to sign an agreement that they will successfully complete the course or reimburse the sponsor. Such an agreement helps candidates who are not serious to select themselves out. It also clarifies responsibilities.

Marketing: Newspaper advertisements, PSAs, news articles, and flyers all can be used effectively. It may help to target these efforts to minority newspapers in the area, linguistic minority radio stations, civil rights or human service organizations, or even grocery stores in minority-concentrated areas. Disability or ethnic organizations, women's centers, and other social service organizations are also good places.

Stand-up easels exclaiming "Take One" (Greater Pittsburgh CHRB) with tear-off sheets provide potential applicants with the information they need to apply in convenient form.

Photographs and news articles announcing the scholarship and each cycle's completion help the public remain aware of the program as a career option.

Application and selection process: Application forms should provide the information the selection committee needs to determine the potential success of each candidate. Questions include:

- Previous experience with some focus on their real estate, sales, or management experience
- Area of interest in the industry and professional goals (e.g., site manager)
- Potential obstacles to their success or how they managed obstacles in the past

- How the scholarship will help
- How they plan to support themselves during the training and early work period.

Basic work history and personal references also help assess the candidate's commitment and likelihood of success (with reasonable accommodations being made for any disability or problematic financial histories).

Selectivity is important, particularly in developing a relationship with a specific school or providing job references to real estate firms later in the process. The sponsor's reputation for judgment will be an issue in continuing program success.

An interview before a committee that includes at least one real estate professional and a jurisdiction staff person is also important to assess candidates' "people" skills (among others).

A brief screening test, using several questions from licensing exam preparation materials, can determine whether the candidate has the ability to understand the curriculum, or whether he or she needs additional math or other preparation.

These components work together. In one program, for example, Central American-born candidates did not seem able to do division problems. Followup interviews found that the candidates understood math and knew how to divide but were unfamiliar with the division sign used in the United States. Remedial training was provided. While this example showed an actual gap in needed knowledge, it should be noted that many valuative instruments are quite culturally biased. Reviewing your test with a knowledgeable member of the group being tested can minimize bias results.

Orientation: One of the most serious problems of scholarship programs is the drop-out rate. An orientation or career night session can help potential applicants understand and accept the commitment to continue. The orientation can present an inside (real estate broker's) view of the industry, with a staff person detailing the scholarship program.

Support process: The buddy/mentor system may be one of the most important factors in the success of the program and its participants. Continued support and advice from someone in the chosen field and from staff can make the difference between a recipient giving up or sticking it out. Each recipient has a local real estate professional to call for answers and support. Firms can help sponsor candidates, perhaps later employing successful candidates or helping with the job search. If possible, both staff and mentors should be available for supplementary study sessions during the semester and for post-study assistance and support. The jurisdiction can link students to other resources as well such as day care and study guides.

Related ideas: An alternative to funding training is to fund license fees and/or all or part of membership fees in the local real estate trade association. These grants can also be combined with the above grants. For example, this model alternative provides new salespeople (who may not have regular incomes) with access to real estate boards, which provide support and continuing education. It further serves to integrate the industry. Local trade associations can be



encouraged to sponsor support groups for minority members or other protected class group members.

Placement: Persons subject to discrimination may need assistance in obtaining jobs. In one program, local firms agreed to consider scholarship recipients when they had regular job openings. No special job selection treatment was requested. A buddy or mentor can be very useful during the job search process. Helping the new salesperson or broker find a firm with a built-in buddy or mentor system is critical in helping the new professional through the initial year of sporadic income as well as barrier breaking.

Tracking: Participants should be tracked afterward to determine the “success” rates. Some participants may need to repeat the exam, and jurisdictions should decide if they will pay for repeat testing.

Revolving Funds: Costs can range from \$150 per candidate to \$1,000. Options for reusing funds can help keep costs down.

- In one model, the program paid for the license but provided a loan for the Realtor board membership. The candidate had a year at work to repay the loan. This turned into a revolving loan fund that could be used repeatedly.
- Another group obtained a commitment from several firms in the area of the program. Each firm promised to repay the scholarship of any recipient they hired to the sponsoring organization. Trainees were encouraged to work for these firms. If the trainee chose another firm, that firm was approached by the sponsor to request their participation in the payback process. Again, this became a revolving loan fund.

Resources: Jurisdictions can publish brochures for describing professional options in real estate and how to make a unique contribution to the industry. Such brochures could describe specific jobs (broker, appraiser), the necessary skills and education, and opportunities that exist for that position in the area. (Credits: Greater Minneapolis CHRB; NAR’s *Careers in Real Estate* guide.)

For sales and broker license training, the local real estate licensing board and real estate board should have lists of accredited schools. Two books are valuable in establishing a scholarship program. NAR publishes the *Minority Recruiting Guide*. The Northern Virginia CHRB has published *A Guide to Implementing a Minority in Real Estate Program*. Both of these are useful tools. Information for this section was also obtained from Greater Lawrence, Massachusetts, CHRB; Greater Pittsburgh CHRB; North Carolina CHRB; Lake Charles, Louisiana, CHRB; Milwaukee CHRB; Washington County, Pennsylvania, CHRB; and Cambridge, Massachusetts, CHRB.

National Association of Realtors (NAR)
700 11th Street, NW
Washington, DC 20001
(202) 383-1000 Fax: (202) 383-7540
Contact: Fred Underwood, Staff Vice President for Equal Opportunity

Northern Virginia CHRB
300 Park Avenue
Falls Church, VA 22046
(703) 241-5124 or 241-5079 Fax: (703) 241-5184
Contact: Melodie Baron, Chairperson

Greater Lawrence, Massachusetts, CHRB (Inactive)
Can contact:
Massachusetts Housing Finance Agency
One Beacon Street
Boston, MA 02108
(617) 854-1372 Fax: (617) 451-0859
Contact: Brenda McKinley, former consultant to Greater Lawrence CHRB

Fair Housing Partnership of Greater Pittsburgh (FHP)
(formerly: Greater Pittsburgh CHRB)
120 East Ninth Avenue
Homestead, PA 15222
(412) 391-2535 Fax: (412) 391-2647
Contact: Donna Chernoff, Executive Director

CHRB of Lake Charles, Louisiana, Inc.
McNeese State University
P.O. Box 90670
Lake Charles, LA 70609
(318) 475-5920
Contact: Theda Ambrose

Greater Washington Area CHRB (Inactive)
Can contact:
Washington County Redevelopment Authority
603 Courthouse Square
Washington, PA 15301
(412) 228-6875 Fax: (412) 288-6829
Contact: Joan Griffin, Rehabilitation Director

7.3A RESERVED



7.4A ENFORCEMENT ACTIVITIES

Ordinance and Program Components

Local governments should consider the following elements when designing a fair housing ordinance:

- A reasonable time to file complaints (e.g., 1 year)
- A reasonable time to process complaints (e.g., 100 days)
- That the complainants and the respondents have a right to seek legal representation
- That complainants will be provided legal representation if, after the complaint is investigated, the State finds reasonable cause to believe that discrimination occurred
- Regulation of both housing and lending providers
- Provision for the agency to be the complainant and to initiate complaints and investigations
- Qualified personnel trained in fair housing on staff
- Qualified investigators with objectivity, analytical ability, good writing skills, independence, and good social skills, including confidence and ease with parties and witnesses who may be agitated
- Thorough enforcement mechanisms that rely on objective evidence in the record, having minimal dependence on credibility judgments
- Investigators and fact-finders who advocate for the law rather than a particular class
- Decisionmakers who are neutral (not the investigating persons or unit)
- Written decisions and explanations
- Burden of proof that is at least a preponderance of the evidence
- Thorough and detailed recordkeeping of all data relevant to the decision so the case could be retrieved and understood several years later in court

Communities wishing to enact a fair housing ordinance should be aware that many communities have enacted such ordinances and may be willing to share them. There are several model

ordinances available, including a comprehensive ordinance included in the 1991 Northeastern Illinois Planning Commission's *Fair Housing: Issues, Approaches, and a Model Ordinance*.

Commission functions included in existing local ordinances range from helping complainants file with their State or HUD; investigating and attempting to conciliate (with referral if that is unsuccessful); processing complaints and actions not covered by State or Federal law; allowing complainants to file both locally and elsewhere; and processing any and all complaints received.

Many communities have a trained panel of attorneys to whom they refer cases for prosecution. Other communities use the services of local law school students. A community may wish to place its offices where they are most accessible—the Colorado Civil Rights Division has an office at the Denver Indian Center.

7.5A INVESTIGATIVE TESTING AND AUDITING THE LOCAL REAL ESTATE MARKET

Investigative Testing

The challenge of the investigative test design process is to determine which characteristics are at issue, what characteristics must be matched, and what information must be prepared for the application process. The type of test varies with the community. In areas with minimal enforcement and education, discrimination tends to be more blatant—availability is simply denied. For example, Blacks are turned away before completing an application; an applicant in a wheelchair is told he would not be safe and denied a home. In areas such as this, testers need only be prepared to ask for applications or ask for housing. If the Black applicant is told there are no units or only units on the east side, but the white tester is soon afterwards welcomed, the test may be complete. In these cases, the bona fide applicant is often suspicious and knows to go to the fair housing agency. If the process never reached the employment history or family makeup stage, these characteristics need not be matched.

In well-educated areas with rigorous enforcement, discrimination has become increasingly subtle. Hence, testing has to become increasingly sophisticated. Minorities and others subject to discrimination are welcomed, shown homes, and provided with applications. Yet some are politely asked to prequalify or satisfy credit checks at a stage where their preferred counterparts are not. They may be discreetly steered. They do not receive the housing of their choice but are given seemingly valid reasons. For example, their credit history is not sufficient (where no credit check was actually run or their preferred counterparts bypassed the credit check), or their employment has been too brief. Without testing, it is not easy to detect discrimination in these cases. Note: these communities require more outreach to alert homeseekers that even if they are not certain of discrimination, they should contact the fair housing office if something felt suspicious or did not make sense.

In these cases, sophisticated testing is conducted. Paired testers must be carefully matched on employment history, credit, and other relevant areas. This process is more complex for sales



than for rentals. Relocating persons of all races are steered towards the suburbs and away from the cities. The exclusion of the inner city from movers' consideration contributes significantly to the racial and economic gap between the suburbs and the cities. Injured jurisdictions can even be plaintiffs (if it is shown, for example, that a firm is steering applicants away from the municipality). For more details on how these tests are designed and run, contact the National Fair Housing Alliance.

Testing managers should also note that where several parties are involved, such as a homeowner and a broker, both should be tested, individually and for collusion. Testing should not be overdone. Too much testing not only creates suspicion, but also temporary artificial changes in behavior rather than long-lasting improvements. Also, small, medium, and large geographic areas must be handled differently; smaller areas and firms pose a greater threat of discovery. Where an agent typically receives two clients an hour, testers can come that closely spaced. Where an office is slow, testers should be more widely spaced. If it is rare for an African American or Hispanic to apply for housing in a certain area, two in one week may cause suspicion. On the other hand, the amount of time between applications should not be so great that the house is sold or other conditions have changed.

Under certain circumstances, testing is either not necessary or discouraged. For example, if the market worsens before testing, and it is more likely a minority tester will not be refused, the test could be used as evidence that the bona fide seeker was not discriminated against.

National Fair Housing Alliance (NFHA)
1212 New York Avenue, NW, Fifth Floor
Washington, DC 20005
(202) 898-1661 Fax: (202) 371-9744
Contact: Shanna Smith, Executive Director

The Fair Housing Audit

The following discussion provides a brief description of the fair housing audit in terms of:

1. Parameters
2. Resource
3. Geographic location

Parameters: After establishing the purpose and issues (see main text), the auditor will next determine which factors to investigate, how many offices to audit, and their locations. The answers to these questions will depend on the resources available and the particular needs of the community as revealed by available data.

Resources: The determination of factors to be studied will depend in part on the financial and other resources available, such as testing pool, volunteers, training and support, stipend requirements, and community assistance. More rigorous audits cost more.

Determination of the audit's objectives will reveal the factors to audit and the methodologies to use. Choice of factors can be determined by examining available data, for example, basis of complaints filed, results of prior studies, common questions asked, and findings in nearby or similar communities. Also, local community agencies, attorneys, other fair housing agencies, civil rights groups, neighborhood associations, and organizations supporting minorities or persons with disabilities can provide useful information.

Geographic Location (Site Selection Criteria): To determine the best locations, it helps to review the area's current demographics. Are there racial lines or areas of resegregation? The jurisdiction may want to target firms or complexes that work in or are located in these transition areas, as well as those in predominantly white areas, Black areas, and integrated areas. Jurisdictions can compare urban and suburban sites, if relevant. Matching census tracts can be selected for comparison purposes—one pair in tract 1 on the north side, one pair in tract 2 on the south side.

Other considerations might include:

- Areas suspected of having the most frequent and severe discrimination
- Areas where minorities and persons with disabilities want to locate; for low-income persons, this might include affordable areas accessible to public transportation and to employment
- Areas with a rise in complaints
- The degree to which population demographics in the target area vary from the metro area as a whole
- Price differences between the inner city and the outer metropolitan areas for similar housing

In choosing the firms to investigate, the long-term effects should be considered. Does the auditor wish to target firms that, if charged or trained, will make a bigger impact on availability of housing (e.g., a prestigious and/or large firm)? News reports about a prestigious firm changing its procedures will suggest to the community a greater sense of opportunity. Retrained large firms can provide needed leadership in the industry.

In choosing firms to be tested (many audits test from 10 to 15 firms) it is useful to consider:

- The firm's location and size
- The size and number of advertisements placed by the firm



- The firm's use of multiple listing services
- The firm's level of activity in the target areas
- The number of complaints filed against the firm

Modifying the behavior of the management of a large rental complex or of several small complexes may open more homes to the community.

Also, it is important to consider such factors as:

- Possibility of steering, where one owner or manager controls complexes in several different areas.
- Differences between old and new (first market) housing. One audit found that discrimination among a firm's newer developments was much higher than in its older apartments.
- Projects built with government money (many are highly segregated).

Auditors (Testers)

The success of any test or audit hinges on the ability of the testers to elicit and collect accurate facts from their experiences.

Testers need both training and support throughout the process. A tester may react emotionally to discriminatory behavior, despite the fact that he or she is not actually seeking a home. Testers require incentive, motivation, and rewards and need to be debriefed after the event.

Milwaukee's fair housing group supports its testers through social activities and management concern. They receive gentle and positive feedback (although specific findings during ongoing cases are not disclosed) and are informed about case results. Milwaukee testers feel ownership in their organization. They know that they are making a very real difference in the system and in people's lives.

Methodology

The methodology will largely depend on the uses and purposes of the audit. The more scientific the audit, the more detailed and careful the data collection and analysis must be (which will increase the cost). For example, litigation demands more unimpeachable data than an assessment to determine what educational programs are needed. A public "alert" audit (conducted to motivate more fair housing activity in the community) needs something in between.

Audits generally use matched pairs. For example, a pair could consist of a Black woman and a white woman, both single and both with similar employment backgrounds, income levels, and interests in housing (in fact, the minority tester may have slightly better credentials). Ideally, in most cases, the only difference between them is the covered class variable being tested. The closer the match, the more likely that any differences detected are attributable to discrimination.

The basic model uses matched teams seeking similar accommodations. For audits that will result in litigation, repeated confirmations provide stronger evidence.

The test should get the best evidence available of the actual situation without alerting the test subjects or making them suspicious, which can change behavior and alter results. It is also important to design variables that can accommodate factors such as market changes, cyclical effects, and changed actual availability of units so that they don't contaminate the study.

Design features that need to be accounted for to avoid weakening results include:

- Timing and spacing of visits or appointments
- Stimulus for visit—walk-in versus response to advertisement
- Typical market—do many families apply at that development?
- Interaction of factors, for example, two African Americans responding to an advertisement may be less suspicious than two African American walk-ins.

In addition, it is necessary to determine what characteristics to match between teams. For example, it is not important to match credit histories if the audit is determining if both testers were informed of vacancies. But if auditors have to prequalify before seeing homes, credit factors must be matched. Again, these are areas where experts can show the test administrator how this can best be accomplished.

Followup

It is strongly suggested that audit data be carefully analyzed to produce both conclusions and practical recommendations. Results can be published, and violators can be prosecuted. Test results can be used to design educational programs, strengthen oversight efforts, and institute regular reporting requirements. Communities experienced in auditing often require providers who committed minor violations to participate in training and reserve prosecution for more substantial violations.



—NOTES—

CHAPTER 7—APPENDIX B

SUBSTANTIVE AND PROCEDURAL LIMITATIONS ON FILING AND INVESTIGATING FAIR HOUSING ACT COMPLAINTS THAT MAY IMPLICATE THE FIRST AMENDMENT



U.S. Department of Housing and Urban Development

Office of Fair Housing and Equal Opportunity

Special Attention of:

FHEO Office Directors,
Enforcement Directors,
Compliance Directors,
Staff, Office of Investigations

Notice 95-2.

Issued: April 3, 1995

Expires: April 1, 1996

Cross References:

Subject: Substantive and Procedural Limitations on Filing and Investigating Fair Housing Act Complaints That May Implicate the First Amendment

This Notice sets forth specific substantive and procedural restrictions regarding the filing and investigation by the Department of complaints under the Fair Housing Act (the Act) that may involve issues relating to the protections guaranteed by the First Amendment to the United States Constitution.¹

"The Department well recognizes that there may be disagreement with the Department's decision not to accept complaints in certain categories of cases outlined in this guidance. This guidance is not meant to circumscribe the right of any individual who believes that his/her rights under the Fair Housing Act have been violated to seek redress through private legal action. Nevertheless, the Department recognizes that the power and resources of the state are unique and that, for many private citizens, being the subject of a "federal investigation" can be inherently and unavoidably "chilling." Where activities that on their face implicate the protections of the First Amendment are the subject of a complaint, the Department chooses to err on the side of the First Amendment. The Department believes that the primacy of the First Amendment, which guarantees full and unfettered discussion in the political forum, weighs against the initiation of investigations of those activities by the federal government except under the conditions set out in this Notice.

EEIE : Distribution : W-3-1, W-2(FHEO), R-2(FHEO)

Previous Editions Are Obsolete



HUD 218 (3-80)
GPO 871 902

- 01917 -



It provides guidance to field and Headquarters staff concerning the appropriate handling of any matter involving third parties, such as neighbors who are not directly participating in real estate transactions, who are alleged to have violated Section 818 of the Act, which makes it unlawful to "coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment" of rights under the Act.

Absent force, physical harm, or a clear threat of force or physical harm to one or more individuals,² public activities directed toward achieving action by a governmental entity or official -- even where hostile, distasteful, and/or bigoted -- can be part of a robust discussion of public issues. Activities to urge governmental action are an essential part of a constitutional democracy.

Thus, this Department will not accept for filing or investigate any complaint under Section 818 that involves public activities that:

- are directed toward achieving action by a governmental entity or official; and
- do not involve force, physical harm, or a clear threat of force or physical harm to one or more individuals.

Examples of the types of public activities that are "directed toward achieving action by a governmental entity or official" and are covered by these guidelines include:

- distributing fliers, pamphlets, brochures, posters, or other written materials to the public at large;
- holding open community or neighborhood meetings;
- writing articles or letters to the editor or making statements in a newspaper;
- conducting peaceful demonstrations;
- testifying at public hearings; and

² This memorandum in no way affects the Department's practice of referring certain complaints involving threats of violence to the Department of Justice for possible criminal prosecution.

- communicating directly with a governmental entity concerning official governmental matters.³

Moreover, in order to ensure that the Department's investigative process does not interfere with protected rights under the First Amendment, no complaint alleging a violation of Section 818 as described above may be filed absent prior formal approval from Headquarters.

Finally, this Notice details a number of procedural safeguards designed to insure that, when investigations do proceed, they are conducted promptly and in a manner that does not interfere or chill in any way the rights of individuals to engage in speech protected by the First Amendment.

The Law

This Department must always act with great respect for the constitutional protections embodied in the First Amendment, including the rights to freedom of speech, press, and religion, and the right to petition peaceably the government for redress of grievances. Where Fair Housing Act concerns intersect with First Amendment protections, the deference required under the First Amendment to protected activities requires that the Department not engage in investigation of certain behavior which, although alleged to be discriminatory, is nonetheless clearly protected by the First Amendment.

In other cases, when the facts available to the Department do not reasonably indicate the precise applicability of the First Amendment, the Department's investigations must be prompt and carefully tailored to be consistent with applicable First Amendment law and must cease where First Amendment protection is determined to apply. In any case, increased sensitivity to First Amendment protections must be the watchword of any investigative activity. The Department must make every effort to assure that its actions do not unduly chill the exercise of free speech rights.

It is clear that the Supreme Court has, in the civil rights context, determined that certain kinds of "speech" may constitutionally be prohibited because the speech is limited as part of a general prohibition against behavior which amounts to unlawful discrimination or interference with the exercise of civil rights. See R.A.V. v. City of St. Paul, 112 S. Ct. 2538 (1992); Wisconsin v. Mitchell, 113 S. Ct. 2194, 2200 (1993)

³ This does not include litigation filed in courts. Procedures for complaints alleging the filing of frivolous litigation are discussed separately in this Notice.

(citing Roberts v. United States Jaycees, 468 U.S. 609, 628 (1984); Hishon v. King & Spalding, 467 U.S. 69, 78 (1984); Runyon v. McCrary, 427 U.S. 160, 176 (1976)).

The Fair Housing Act, therefore, constitutionally prohibits certain combinations of speech with behavior and speech itself that rises to the level of conduct. For example, where third parties, such as neighbors, engage in behavior, including speech, which is coercive, threatening, intimidating or harassing, the behavior may violate Section 818 of the Act. See, e.g., Sofarelli v. Pinellas County, 931 F.2d 718 (11th Cir. 1991); People Helpers Foundation v. Richmond, 781 F. Supp. 1132 (E.D. Va. 1992); HUD v. Johnson, HUDALJ 06-93-1316-8 (HUD Office of Admin. Law Judges 7-26-94); HUD v. Williams, 2 Fair Housing-Fair Lending (Prentice Hall), ¶ 25,007 (HUD Office of Admin. Law Judges 2-18-93); HUD v. Weber, 2 Fair Housing-Fair Lending (Prentice Hall), ¶ 24,041 (HUD Office of Admin. Law Judges 2-18-93).

In order to ensure that First Amendment rights are not chilled, the steps detailed in this Notice must be followed in any case involving alleged violations of Section 818 of the Act by third parties not directly involved in a real estate transaction and which may involve speech protested by the First Amendment.

Complaint Review

Allegations that public activities coerced, intimidated, threatened, or interfered with a person's exercise or enjoyment of rights under the Fair Housing Act will not be accepted for filing if those public activities:

- were directed toward achieving action by a governmental entity or official; and
- did not involve force, physical harm, or the threat of force or physical harm to one or more individuals.

Each case submitted for filing must be reviewed on its own facts. Examples of the types of public activities that are "directed toward achieving action by a governmental entity or official" include:

- distributing fliers, pamphlets, brochures, posters, or other written materials to the public at large;
- holding open community or neighborhood meetings;
- writing articles or letters to the editor or making statements in a newspaper;

- conducting peaceful demonstrations;⁴
- testifying at public hearings; or
- otherwise communicating with a governmental entity concerning an official governmental matter.⁵

An intemperate and perhaps even hostile statement made at a zoning hearing that has the effect of making persons protected by the Fair Housing Act feel unwelcome in a neighborhood will not be sufficient for filing a complaint or beginning an investigation under the Fair Housing Act.

Furthermore, in order to assure maximum protection for freedom of speech, no complaint involving speech under Section 818 may be accepted for filing absent prior written approval from Headquarters.

Cases Involving Frivolous Litigation

Where the action alleged to be discriminatory is the filing or prosecution of a lawsuit, similar standards will apply. A lawsuit which is frivolous can be a violation of the Act. Sofarelli v. Pinellas County, 931 F.2d 718, 725 (11th Cir. 1991); Woods-Drake v. Lundy, 667 F.2d 1198, 1202 (5th Cir. 1982); Miller v. Towne Oaks East Apartments, 797 F. Supp. 557, 561-62 (E.D. Tex. 1992); U.S. v. Scott, 788 F. Supp. 1555, 1561 (D. Kan. 1992); Northside Realty Associates, Inc. v. Chapman, 411 F. Supp. 1195, 1199-1200 (N.D. Ga. 1976); HUD v. Grappone, 2 Fair Housing-Fair Lending (P-H), ¶ 25,059 (HUD Office of Admin. Law Judges 10-1-93); U.S. v. Robinson, Civ. No. 3:92CV00345 (D.Conn. Jan. 26, 1995). Fair Housing-Fair Lending (P-H), ¶ 15,881 (D. Conn. 1993) (Magistrate Judge's Opinion).

⁴ In certain circumstances where such activities repeatedly occur in close proximity to a captive audience, such as in front of an individual's home, a claim under the Fair Housing Act may be cognizable. See, e.g., People Helpers Foundation v. Richmond, 781 F. Supp. 1132 (E.D. Va. 1992) (a course of harassment, which included neighbors organizing in front of a group home for persons with disabilities, using derogatory language to refer to the occupants, and photographing occupants and volunteers, stated a claim under Section 818). Because of the complexity of the legal analysis required in these cases, however, Intake staff are directed to refer allegations of this type to Headquarters immediately. No such complaint may be filed without prior written approval from Headquarters.

⁵ This does not include litigation filed in courts.

However, given the sensitivity and complexity of the issues relating to such litigation, all situations involving claims that litigation amounts to a violation of Section 818 must be cleared with Headquarters before the complaint is filed.

Investigatory Process

To avoid infringing upon protected speech, any investigation which may be necessary to obtain information about the extent to which the First Amendment may be applicable should be prompt, narrowly tailored to gather sufficient preliminary data to allow such a decision to be made, and conducted in close consultation with counsel. Headquarters must concur in the investigative plan for all cases relating to possible First Amendment issues before the investigation is conducted.

Where investigation is undertaken, particularly when the speech is on-going, great care must be taken to avoid chilling the First Amendment rights of the speakers. Such care must include, at a minimum, conducting an expedited investigation and avoiding any direct or indirect interference with any on-going speech. Where possible, investigation of speech-related activity protected by the First Amendment should be conducted through public records, such as transcripts or tapes of hearings, newspaper records, or interviews of public decision makers, rather than interviews of the speakers or review of private correspondence.

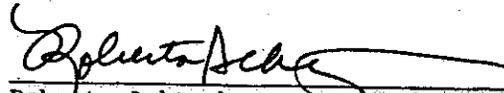
Production of Documents

In no circumstances should document requests be made or a subpoena be served or threatened in an effort to acquire membership lists, fundraising information or financial data of an organization that is or may be engaging in protected speech activities.

Conciliation Efforts

In Section 810(b) of the Fair Housing Act, Congress mandated that conciliation efforts be made in every case, where feasible, from the initial date that a complaint is filed. Because the government carries special responsibilities under the First Amendment that private parties do not, special sensitivity to constitutional concerns must be demonstrated in the preparation and transmittal of conciliation proposals. Under no circumstances should the Department propose or transmit any proposals that would circumscribe the First Amendment rights of any party to the complaint.

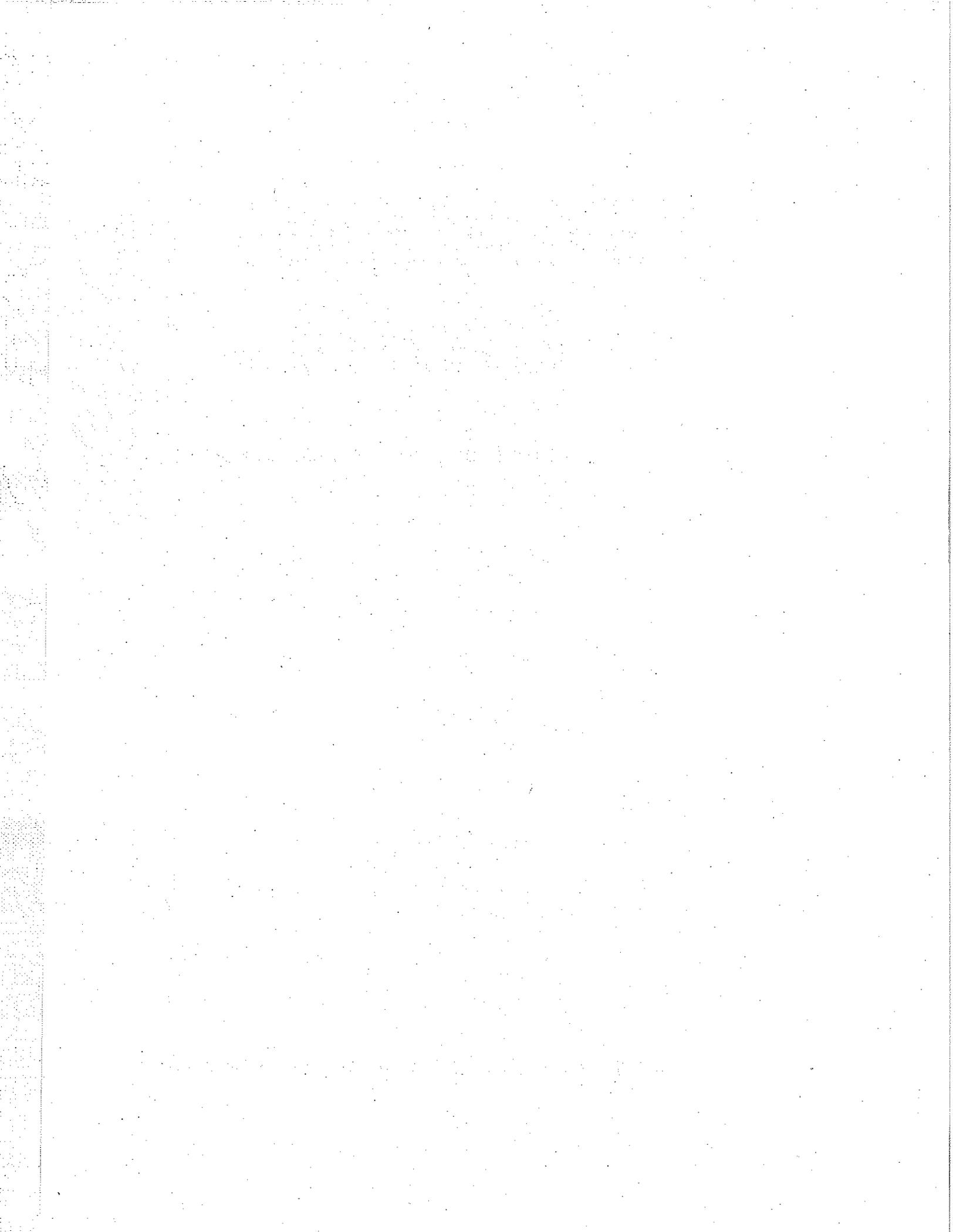
By following these guidelines, the Department can be certain that any investigations that are conducted will not chill protected political speech in any manner. Questions regarding this guidance or specific situations should be addressed to Sara K. Pratt, Director, Office of Investigations at (202) 708-0836.


Roberta Achtenberg, Assistant Secretary
for Fair Housing and Equal Opportunity



-NOTE-

HUD issued a notice on April 2, 1996 extending Notice FHEO 95-2 until April 4, 1997



ACRONYMS

ADA	Americans With Disabilities Act
ARELLO	Association of Real Estate License Law Officials
AFFH	Affirmatively Furthering Fair Housing
AFFORD	Alternative Financing for Opening Residential Doors (Wisconsin)
AHOME	Affordable Housing Opportunities Made Equal (Virginia)
AI	Analysis of Impediments to Fair Housing Choice
AMA	Arizona Multihousing Association
BHA	Boston Housing Authority (Massachusetts)
CAFHA	Chicago Area Fair Housing Alliance (Illinois)
CASCAP	Cambridge-Somerville Cooperative Apartment Project (Massachusetts)
CDBG	Community Development Block Grant Program
CHRB	Community Housing Resource Board
CIG	Community Improvement Grant
CIL	Center for Integrated Living (Wisconsin)
CRCOG	Capitol Region Council of Governments (Connecticut)
DCA	Division of Community Assistance (North Carolina)
DED	Department of Economic Development (Nebraska)
DHCD	Department of Housing and Community Development (Virginia)
ENC	Evanston Neighborhood Conference (Illinois)
FHA	Federal Housing Administration
FHAP	Fair Housing Assistance Program
FHCSD	Fair Housing Council of San Diego (California)
FHIP	Fair Housing Initiative Program
FHP	Fair Housing Planning
FHP	Fair Housing Partnership of Greater Pittsburgh (Pennsylvania)
FmHA	Farmers Home Administration
GBREB	Greater Boston Real Estate Board (Massachusetts)
IDED	Iowa Department of Economic Development
HAP	Housing Assistance Plan
HCD	State Department of Housing and Community Development (Maryland)
HMDA	Home Mortgage Disclosure Act of 1975
HOME	Housing Opportunities Made Equal of Greater Cincinnati (Ohio)
HUD	Department of Housing and Urban Development
IMBY	"In My Back Yard"
MBA	Mortgage Bankers Association of America
MCHR	Maryland Commission on Human Rights
MESA	Multi-Ethnic Support Association
MHFA	Massachusetts Housing Finance Agency
MHLP	Mental Health Law Project
MLS	Multiple Listing Service
MPDU	Moderately Priced Dwelling Unit
MSAs	Metropolitan Statistical Areas
NAA	National Apartment Association
NAHB	National Association of Home Builders

Acronyms

NAR	National Association of Realtors
NAREB	National Association of Real Estate Brokers
NCLR	National Council of La Raza
NFHA	National Fair Housing Alliance
NIMBY	"Not In My Back Yard"
OCC	Office of the Comptroller of the Currency
OPCHRB	Old Pueblo, Arizona, Community Housing Resources Board
PSAs	Public Service Announcements
TTY	Text Telephone or Teletypewriter
VA	Veterans Administration
VAMA	Voluntary Affirmative Marketing Agreements
YMCA	Young Men's Christian Association
YWCA	Young Women's Christian Association

ADDITIONAL RESOURCES

National Resources

HUD

Headquarters:

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 Seventh Street, SW, Room 5200
Washington, DC 20410
(202) 708-4252 Fax: (202) 708-4483
Contact: Elizabeth K. Julian, Assistant Secretary for Fair Housing and Equal Opportunity

New England Field Offices:

U.S. Department of Housing and Urban Development
Massachusetts State Office
Office of Fair Housing and Equal Opportunity
Thomas P. O'Neill, Jr., Federal Building
10 Causeway Street, Room 321
Boston, MA 02222-1092
(617) 565-5319 Fax: (617) 565-7313
TTY: (617) 565-5453
Contact: Merryl Gibbs, Acting Director, FHEO Program Operations and Compliance Center

U.S. Department of Housing and Urban Development
Connecticut State Office
Office of Fair Housing and Equal Opportunity
330 Main Street, First Floor
Hartford, CT 06106-1860
(806) 240-4530 Fax: (806) 240-4744
TTY: (806) 240-4665
Contact: Carl Harris, Equal Opportunity Specialist

New York/New Jersey Field Offices:

U.S. Department of Housing and Urban Development
New York State Office
Office of Fair Housing and Equal Opportunity
26 Federal Plaza
New York, NY 10278-0068
(212) 264-1290 Fax: (212) 264-9829
TTY: (212) 264-0927
Contact: Saundra Hamilton, Acting Director, FHEO Program Operations and Compliance Center or
Ethan Harris, Director, Program Operations Division

U.S. Department of Housing and Urban Development
Buffalo Area Office
Office of Fair Housing and Equal Opportunity
465 Main Street
Buffalo, NY 14203-1780
(716) 551-5785 Fax: (716) 551-3253
TTY: (716) 551-5787
Contact: Charles E. Martin, Director, FHEO Program Operations and Compliance Center

U.S. Department of Housing and Urban Development
New Jersey State Office
Office of Fair Housing and Equal Opportunity
One Newark Center
Newark, NJ 07102-5260
(201) 622-7900, Ext 3250
Fax: (201) 645-6423
TTY: (201) 645-3298 or -1798
Contact: Brenda Edmondson, Director, FHEO Program Operations and Compliance Center

Mid-Atlantic Field Offices:

U.S. Department of Housing and
Urban Development
Pennsylvania State Office
Office of Fair Housing and Equal
Opportunity
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-3390
(215) 656-0662 Fax: (215) 656-3449
TTY: (215) 656-3452
Contact: Walter Valentine, Director,
FHEO Program Operations and
Compliance Center or
Milton Turner, Director, Program
Operations Division

U.S. Department of Housing and
Urban Development
Pittsburgh Area Office
Office of Fair Housing and Equal
Opportunity
700 Grant Street
Pittsburgh, PA 15219-1906
(412) 644-6965 Fax: (412) 644-6499
TTY: (412) 644-5747
Contact: Cheryl E. Campbell, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Maryland State Office
Office of Fair Housing and Equal
Opportunity
City Crescent Building
10 South Howard Street
Baltimore, MD 21201-2505
(410) 962-2520, Ext 3056
Fax: (410) 962-4947
TTY: (410) 962-0106
Contact: Harold S. Jackson, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Virginia State Office
Office of Fair Housing and Equal
Opportunity
The 3600 Centre
3600 West Broad Street
Richmond, VA 23230-0331
(804) 278-4504 Fax: (804) 278-4516
TTY: (804) 278-4501
Contact: R. Thomas Day, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
District of Columbia Office
Office of Fair Housing and Equal
Opportunity
820 First Street, NE
Washington, DC 20002-4205
(202) 275-0848 Fax: (202) 275-0779
TTY: (202) 275-0967
Contact: James E. Black, Jr., Director,
FHEO Program Operations and
Compliance Center

Southeast/Caribbean Field Offices:

U.S. Department of Housing and
Urban Development
Georgia State Office
Office of Fair Housing and Equal
Opportunity
Richard B. Russell Federal Building
75 Spring Street, SW
Atlanta, GA 30303-3300
(404) 331-5140 or 331-6512
Fax: (404) 331-1021
TTY: (404) 730-2654
Contact: Fannie L. Chestnut-Hairston,
Director, FHEO Program Operations
and Compliance Center or
Charles E. Stigger, Director,
Program Operations Division

U.S. Department of Housing and
Urban Development
Alabama State Office
Office of Fair Housing and Equal
Opportunity
600 Beacon Parkway West, Suite 300
Birmingham, AL 35209-3144
(205) 290-7597 Fax: (205) 290-7593
TTY: (205) 290-7624
Contact: Ralph E. Logan, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
South Carolina State Office
Office of Fair Housing and Equal
Opportunity
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, SC 29201-2480
(803) 765-5936 Fax: (803) 253-3437
TTY: (803) 253-3071
Contact: Milton D. Davenport,
Director, FHEO Program Operations
and Compliance Center

U.S. Department of Housing and
Urban Development
North Carolina State Office
Office of Fair Housing and Equal
Opportunity
Koger Building
2306 West Meadowview Road
Greensboro, NC 27407-3707
(910) 547-4051 Fax: (910) 547-4015
TTY: (910) 547-4055
Contact: Ophelia T. Dargan, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Mississippi State Office
Office of Fair Housing and Equal
Opportunity
Dr. A.H. McCoy Federal Building
100 West Capitol Street
Jackson, MS 39269-1016
(601) 965-4762 Fax: (601) 965-5912
TTY: (601) 965-4171
Contact: Victoria E. Caldwell,
Director, FHEO Program Operations
and Compliance Center

U.S. Department of Housing and
Urban Development
Kentucky State Office
Office of Fair Housing and Equal
Opportunity
601 West Broadway
Post Office Box 1044
Louisville, KY 40201-1044
(502) 582-5250 Fax: (502) 582-6074
TTY: (502) 582-5139
Contact: Sue Darling, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Knoxville Area Office
Office of Fair Housing and Equal
Opportunity
John J. Duncan Federal Building
710 Locust Street, Third Floor
Knoxville, TN 37902-2526
(423) 545-4379 Fax: (423) 545-4569
TTY: (423) 545-4559
Contact: Ernest Fulton, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Jacksonville Area Office
Office of Fair Housing and Equal
Opportunity
Southern Bell Tower
301 West Bay Street, Suite 2200
Jacksonville, FL 32202-5121
(904) 232-1241 Fax: (904) 232-1721
TTY:(904) 232-1241
Contact: Gloria A. Rubio, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Florida State Office
Office of Fair Housing and Equal
Opportunity
Gables 1 Tower
1320 South Dixie Highway
Coral Gables, FL 33146-2911
(305) 662-4549 Fax: (305) 662-4519
TTY: (305) 662-4511
Contact: Candace M. Tapscott,
Supervisory Equal Opportunity Specialist

U.S. Department of Housing and
Urban Development
Caribbean Office
Office of Fair Housing and Equal
Opportunity
San Juan Office Building
159 Carlos E. Chardon Avenue
San Juan, PR 00918-1804
(809) 766-5825 Fax: (809) 766-5995
TTY: (809) 766-5909
Contact: Juan Walker Alvarez,
Director, FHEO Program Operations
and Compliance Center

Midwest Field Offices:

U.S. Department of Housing and
Urban Development
Illinois State Office
Office of Fair Housing and Equal
Opportunity
Ralph Metcalfe Federal Building
77 West Jackson Blvd.
Chicago, IL 60604-3507
(312) 353-8259 or 353- 7477
Fax: (312) 353-2837
TTY: (312) 353-5944
Contact: Maurice J. McGough, Director,
FHEO Program Operations and
Compliance Center or
Mary Wilkerson, Director, Program
Operations Division

U.S. Department of Housing and
Urban Development
Ohio State Office
Office of Fair Housing and Equal
Opportunity
200 North High Street
Columbus, OH 43215-2499
(614) 469-6694 Fax: (614) 469-2432
TTY: (614) 469-5518
Contact: Carolyn Murphy, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Michigan State Office
Office of Fair Housing and Equal
Opportunity
Patrick V. McNamara Federal Building
477 Michigan Avenue
Detroit, MI 48226-2592
(313) 226-6898 Fax: (313) 226-5611
TTY: (313) 226-6899
Contact: Wendell H. Holmes, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Indiana State Office
Office of Fair Housing and Equal
Opportunity
151 North Delaware Street
Indianapolis, IN 46204-2526
(317) 226-6951 Fax: (317) 226-6317
TTY: (317) 226-6309
Contact: Gretta J. Ellis, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Wisconsin State Office
Office of Fair Housing and Equal
Opportunity
Henry S. Reuss Federal Plaza
310 West Wisconsin Avenue
Milwaukee, WI 53203-2289
(414) 297-3123 Fax: (414) 297-3947
TTY: (414) 297-3123
Contact: Mildred L. Harpole, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Minnesota State Office
Office of Fair Housing and Equal
Opportunity
220 Second Street, South
Minneapolis, MN 55401-2195
(612) 370-3185 Fax: (612) 370-3046
TTY: (612) 370-3186
Contact: Jaime Pedraza, Director,
FHEO Program Operations and
Compliance Center

Southwest Field Offices:

U.S. Department of Housing and
Urban Development
Texas State Office
Office of Fair Housing and Equal
Opportunity
1600 Throckmorton
Fort Worth, TX 76113-2905
(817) 885-5491 or 885-5837
Fax: (817) 885-6022
TTY: (817) 885-5447
Contact: Robbie M. Herndon, Director,
FHEO Program Operations and
Compliance Center or
Richard L. Redman, Director, Program
Operations Division

U.S. Department of Housing and
Urban Development
San Antonio Area Office
Office of Fair Housing and Equal
Opportunity
Washington Square
800 Dolorosa Street
San Antonio, TX 78207-4563
(210) 229-6885 Fax: (210) 229-6753
TTY: (210) 229-6885
Contact: Santos S. Villarreal
Director, FHEO Program Operations
and Compliance Center

U.S. Department of Housing and
Urban Development
Houston Area Office
Office of Fair Housing and Equal
Opportunity
Norfolk Tower
2211 Norfolk, Suite 200
Houston, TX 77098-4096
(713) 834-3274, Ext 7117
Fax: (713) 834-3305
TTY: (713) 834-3274
Contact: J. Sue Tarver, Equal
Opportunity Specialist

U.S. Department of Housing and
Urban Development
Arkansas State Office
Office of Fair Housing and Equal
Opportunity
TCBY Tower
425 West Capitol Avenue, Suite 900
Little Rock, AR 72201-3488
(501) 324-6296 Fax: (501) 324-5900
TTY: (501) 324-5931
Contact: Richard L. Young, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Louisiana State Office
Office of Fair Housing and Equal
Opportunity
Hale Boggs Federal Building
501 Magazine Street, 9th Floor
New Orleans, LA 70130-3099
(504) 589-7221 Fax: (504) 589-2917
TTY: (504) 589-7279
Contact: Bernadette Tyus, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Oklahoma State Office
Office of Fair Housing and Equal
Opportunity
500 West Main Street, Suite 400
Oklahoma City, OK 73102-2233
(405) 553-7435 Fax: (405) 553-7504
TTY: (405) 553-4891
Contact: Joyce Clower, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
New Mexico State Office
Office of Fair Housing and Equal
Opportunity
625 Truman Street, NE
Albuquerque, NM 87110-6443
(505) 262-6042 Fax: (505) 262-6604
TTY: (505) 262-6463
Contact: R. Jon Roybal, Director,
FHEO Program Operations and
Compliance Center

Great Plains Field Offices:

U.S. Department of Housing and
Urban Development
Kansas/Missouri State Office
Office of Fair Housing and Equal
Opportunity
Gateway Tower II
400 State Office
Kansas City, KS 66101-2406
(913) 551-6958 Fax: (913) 551-6856
TTY: (913) 551-6972
Contact: Jacqueline D. Tomlin, Acting
Director, FHEO Program Operations
and Compliance Center

U.S. Department of Housing and
Urban Development
Iowa State Office
Office of Fair Housing and Equal
Opportunity
Federal Building
210 Walnut Street, Room 239
Des Moines, IA 50309-2155
(515) 284-4706 Fax: (515) 284-6657
TTY: (515) 284-4728
Contact: Cynthia Ferrell, Equal
Opportunity Specialist

U.S. Department of Housing and
Urban Development
Nebraska State Office
Office of Fair Housing and Equal
Opportunity
Executive Tower Centre
10909 Mill Valley Road
Omaha, NE 68154-3955
(402) 492-3109 Fax: (402) 492-3150
TTY: (402) 492-3183
Contact: Betty J. Bottiger,
Director, FHEO Program Operations
and Compliance Center

U.S. Department of Housing and
Urban Development
St. Louis Area Office
Office of Fair Housing and Equal
Opportunity
Robert A. Young Federal Building
1222 Spruce Street, Third Floor
St. Louis, MO 63103-2836
(314) 539-6327 Fax: (314) 539-6575
TTY: (314) 539-6331
Contact: Roy E. Pierce, Director,
FHEO Program Operations and
Compliance Center

Rocky Mountains Field Office:

U.S. Department of Housing and
Urban Development
Colorado State Office
Office of Fair Housing and Equal
Opportunity
First Interstate Tower North
633 17th Street
Denver, CO 80202-2349
(303) 672-5430 Fax: (303) 672-5026
TTY: (303) 672-5248
Contact: Patricio B. Gonzales, Acting
Director, FHEO Program Operations
and Compliance Center or
Sheila H. Maddox, Director, Program
Operations Division

Pacific/Hawaii Field Offices:

U.S. Department of Housing and
Urban Development
California State Office
Office of Fair Housing and Equal
Opportunity
Phillip Burton Federal Building and
U.S. Courthouse
450 Golden Gate Avenue
San Francisco, CA 94102-3448
(415) 436-6500 Fax: (415) 436-6418
TTY: (415) 436-6564
Contact: Harold Redic, Director,
FHEO Program Operations and
Compliance Center or
Paul Berg, Director, Program
Operations Division

U.S. Department of Housing and
Urban Development
Los Angeles Area Office
Office of Fair Housing and Equal
Opportunity
1615 West Olympic Boulevard
Los Angeles, CA 90015-3801
(213) 251-7114 Fax: (213) 251-7085
TTY: (213) 251-7038
Contact: Thomas F. Honore, Director,
FHEO Program Operations and
Compliance Center

U.S. Department of Housing and
Urban Development
Sacramento Area Office
Office of Fair Housing and Equal
Opportunity
777 12th Street, Suite 200
Sacramento, CA 95814-1997
(916) 498-5249 Fax: (916) 498-5248
TTY: (916) 498-5220
Contact: David M. Philipson, Equal
Opportunity Specialist

U.S. Department of Housing and
Urban Development
Hawaii State Office
Seven Waterfront Plaza
Office of Fair Housing and Equal
Opportunity
500 Ala Moana Boulevard, Suite 500
Honolulu, HI 96813-4918
(808) 522-8182 Fax: (808) 522-8194
TTY: (808) 522-8193
Contact: Helen M. Narahara, Equal
Opportunity Specialist

Northwest/Alaska Field Office:

U.S. Department of Housing and
Urban Development
Washington State Office
Office of Fair Housing and Equal
Opportunity
Seattle Federal Office Building
909 First Avenue, Suite 200
Seattle, WA 98104-1000
(206) 220-5175 Fax: (206) 220-5447
TTY: (206) 220-5185
Contact: Saundra J. Pavolka, Acting
Director, FHEO Program Operations
and Compliance Center

Public

Fair Housing Information Clearinghouse
P.O. Box 9146
McLean, VA 22102
(800) 343-3442 TTY: (800) 290-1617
Contact: Nina Corin, Project Director

U.S. Department of Housing and Urban
Development
Office of Administrative Law Judges
409 Third Street, SW, Suite 320
Washington, DC 20024
(202) 708-5004 Fax: (202) 708-5014

U.S. Department of Justice
Civil Rights Division
Housing and Civil Enforcement Section
P.O. Box 65998
Washington, DC 20035-5998
(202) 514-4713 Fax: (202) 514-1116

U.S. Commission on Civil Rights
National Clearinghouse Library
624 Ninth Street, NW
Washington, DC 20425
(202) 376-8110 Fax: (202) 376-7597

Private

American Civil Liberties Union
132 West 43rd Street
New York, NY 10036
(212) 944-9800
Contact: Ira Glasser, Director

Association Community Organizations for
Reform Now (ACORN)
739 Eighth Street, SE
Washington, DC 20003
(202) 547-9292 Fax: (202) 546-2483
Contact: Melanie Marcus, Director

Association of Real Estate License Law
Officials (ARELLO)
563 West 500 South, Suite 100
Bountiful, UT 84010 or
P. O. Box 129
Centerville, UT 84014-0129
(801) 298-5572 Fax: (801) 298-5576
Contact: Stephen J. Francis, Executive
Vice President

Bazon Center for Mental Health Law
(formerly: Mental Health Law Project
(MHLP))
1101 15th Street, NW, Suite 1212
Washington, DC 20005
(202) 467-5730 Fax: (202) 223-0409
TTY: (202) 467-4232
Contact: Leonard Rubenstein, Executive
Director

Center for Law and Social Justice
1473 Fulton Street
Brooklyn, NY 11216-2597
(718) 953-8400 Fax: (718) 467-1399
Contact: Esmerelda Simmons, Executive
Director

Center for Policy Alternatives
1875 Connecticut Ave., NW, Suite 710
Washington, DC 20009
(202) 387-6030 Fax: (202) 986-2539
Contact: Linda Tarr-Whelan, Director
Robert Stumberg, Program Manager

Children's Defense Fund
25 E Street, NW
Washington, DC 20001
(202) 628-8787 Fax: (202) 662-3550
Contact: Marian Wright Edelman,
President

Disability Rights and Education Fund
2212 Sixth Street
Berkeley, CA 94710
(510) 644-2555 Fax: (510) 841-8645
Contact: Mary Lou Breslin, President

Fair Housing Institute
11838 Rock Landing Drive, Suite 140
Newport News, VA 23606
(804) 873-2240 Fax: (804) 873-0798
Contact: Charles B. Turner, Chairman of
Board

Lawyers Committee for Civil Rights
1450 G Street, NW, Suite 400
Washington, DC 20005
(202) 662-8600 Fax: (202) 783-0857
Contact: Barbara R. Arnwine, Executive
Director

Leadership Conference on Civil Rights
1629 K Street, NW, Suite 1010
Washington, DC 20006
(202) 466-3311 Fax: (202) 466-3435
Contact: Richard Womack, Acting
Executive Director

Legal Services Corporation
750 First Street, NE
Washington, DC 20002
(202) 336-8800 Fax: (202) 336-8959
Contact: Alexander Forger, President

National American Indian Housing
Council
900 Second Street, NE, Suite 220
Washington, DC 20002
(202) 789-1754 or (800) 284-9165
Fax: (202) 789-1758
Contact: Ruth Jaure, Executive Director

National Apartment Association (NAA)
1111 14th Street, NW, Suite 900
Washington, DC 20005
(202) 842-4050 Fax: (202) 842-4056
Contact: Peter Schwartz, Executive Vice
President

National Association for the Advancement
of Colored People (NAACP)—National
Office of Housing and Education Division
4805 Mount Hope Drive
Baltimore, MD 21215
(410) 358-8900 Fax: (410) 764-7357
Contact: Kweisi Mfume, President

NAACP Legal Defense Fund
99 Hudson Street, Suite 1600
New York, NY 10013
(212) 219-1900 Fax: (212) 226-7592
Contact: Elaine Jones, Executive Director

National Association of Home Builders
(NAHB)
1201 15th Street, NW
Washington, DC 20005
(202) 822-0200 Fax: (202) 822-0559
Contact: James R. Irvine, President

National Association of Protection and
Advocacy Systems (NAPAS)
900 Second Street, NE, Suite 211
Washington, DC 20002
(202) 408-9514 TTY: (202) 408-9521
Fax: (202) 408-9520
Contact: Curt Ducker, Executive Director

National Association of Real Estate
Brokers (NAREB)
1629 K Street, NW, Suite 602
Washington, DC 20006
(202) 785-4477 Fax: (202) 785-1244
Contact: Fred Blair, President

National Association of Realtors (NAR)
700 11th Street, NW
Washington, DC 20001
(202) 383-1000 Fax: (202) 383-7540
Contact: Fred Underwood, Staff Vice
President for Equal Opportunity

National Center for Youth Law
114 Sansome Street, Suite 900
San Francisco, CA 94104
(415) 543-3307 Fax: (415) 956-9024
Contact: John O'Toole, Director

National Community Development
Association
522 21st Street, NW, Suite 120
Washington, DC 20006
(202) 293-7587 Fax: (202) 887-5546
Contact: Dianne Taylor, Director

National Community Reinvestment
Coalition (NCRC)
1875 Connecticut Ave., NW, Suite 1010
Washington, DC 20009
(202) 986-7898 Fax: (202) 986-7475
Contact: John Taylor, President and CEO

National Congress of American Indians
(NCAI)
Second Floor
2010 Massachusetts Avenue, NW
Washington, DC 20036
(202) 466-7767 Fax: (202) 466-7797
Contact: JoAnne Chase, Executive
Director

National Council of La Raza (NCLR)
1111 19th Street, NW, Suite 1000
Washington, DC 20036
(202) 785-1670 Fax: (202) 785-0851
Contact: Raul Yzaguirre, President and
CEO

National Fair Housing Alliance (NFHA)
1212 New York Avenue, NW, Fifth Floor
Washington, DC 20005
(202) 898-1661 Fax: (202) 371-9744
Contact: Shanna Smith, Executive
Director

National Housing Law Project
2201 Broadway, Suite 815
Oakland, CA 94612
(510) 251-9400 Fax: (510) 251-0600
Contact: Manual Romero, Executive
Director

National Neighbors, Inc.
733 15th Street, NW, Suite 540
Washington, DC 20005
(202) 628-8899 Fax: (202) 628-9800
Contact: Edythe Hall, Executive Director

National Urban League
500 East 62nd Street
New York, NY 10021
(212) 310-9000 Fax: (212) 593-8250
Contact: Hugh Price, President

Paralyzed Veterans of America
801 18th Street, NW
Washington, DC 20006
(202) 872-1300 Fax: (202) 785-4450
Contact: Gordon H. Mansfield, Executive Director

Resources Available from the Agencies Listed Above

Bazon Center for Mental Health Law (formerly MHLP)
Index of Resource Materials on Fair Housing for People with Disabilities; What Does Fair Housing Mean to People With Disabilities: A Guide for Advocates, Consumers, and Landlords. Publications Guide.

Children's Defense Fund (with translated version by National Council of La Raza), *Your Family's Rights Under the New Fair Housing Law; Los Derechos de su Familia bajo la Nueva Ley de Igualdad en va Vivienda.*

National Association of Protection and Advocacy Systems (NAPAS), *The Right of Persons with Disabilities to be Free from Discrimination in Housing Pursuant to the Federal Fair Housing Law and other Federal Statutes.*

National Council of La Raza, Publications Guide.

National Fair Housing Alliance (NFHA) annual fair housing conferences (June) and accompanying materials.

National Neighbors, Inc. *Fair Housing Resource Directory*—compendium of various fair housing groups, public and private, throughout the country, 1994.

Paralyzed Veterans of America: *Fair Housing: How to Make the Law Work for You.*

Resources Available from HUD USER at 1-800-245-2691

Directory of Information Resources in Housing and Urban Development contains information on 150 housing and urban development organizations that are national in scope; descriptions of 54 online databases and contact information for all entries. \$25.00.

Not In My Back Yard: Removing Barriers to Affordable Housing presents 31 recommendations for Federal, State, and local government action and for initiatives by local groups and citizens. \$3.00.

Removing Barriers to Affordable Housing: How States and Localities Are Moving Ahead explores initiatives by states and local communities to improve the regulatory climate for affordable housing. The initiatives address regulatory impediments in all parts of the country; reflect different needs and conditions; and involve legislative, judicial, and administrative changes that promise to make a long-term impact. \$4.00.

Regulatory Barriers to Affordable Housing: A Resource Guide includes selections from materials reviewed by the Commission on Regulatory Barriers, established by former HUD Secretary Jack Kemp in 1990. The *Guide* includes information on resource organizations and a list of documents that include HUD/National Association of Home Builders case studies of affordable housing demonstrations.

Creating a Local Advisory Commission on Regulatory Barriers to Affordable Housing provides guidance to local officials on establishing an advisory commission to explore how the local regulatory environment impacts housing costs.

Housing Discrimination Study, *Incidence and Severity of Unfavorable Treatment*. November, 1991 HUD-1327-PDR.

Housing Discrimination Study, *Analyzing Racial and Ethnic Steering*. November, 1991. HUD-1325-PDR(1).

Housing Discrimination Study, *Mapping Patterns of Steering for Five Metropolitan Areas*. HUD-1328-PDR(1).

Housing Discrimination Study, *Methodology and Data Documentation*. HUD-1330-PDR(1).

Cities in which Audits Were Conducted

Atlanta, Georgia; Austin, Texas; Bergen County, New Jersey; Birmingham, Alabama; Chicago, Illinois; Cincinnati, Ohio; Dayton, Ohio; Denver, Colorado; Detroit, Michigan; Houston, Texas; Lansing, Michigan; Los Angeles, California; Macon, Georgia; Miami,

Florida; New Orleans, Louisiana; New York, New York; Orlando, Florida; Philadelphia, Pennsylvania; Phoenix, Arizona; Pittsburgh, Pennsylvania; Pueblo, Colorado; San Antonio, Texas; San Diego, California; Tucson, Arizona; Washington, DC

U.S. Department of Housing and Urban Development. *Regional Housing Opportunities for Lower-Income Households, An Analysis of Affordable Housing and Regional Mobility Strategies*. March 1994.

HMDA-Related Reports

Fannie Mae Office of Research, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2899. Carr, James H. and Megbolugbe, Isaac F. *The Federal Reserve Bank of Boston Study on Mortgage Lending Revisited*. HPO68UO2/94.

Munnell, Alicia H., Browne, Lynne E., McEneaney, James, and Tootell, Geoffrey. 1992. *Mortgage Lending in Boston: Interpreting HMDA Data*. Working Paper. Federal Reserve Bank of Boston.

The Federal Home Loan Mortgage Corporation. 1993. *The Underwriting Guidelines of the Federal Home Mortgage Corporation*. Report to the Secretary of the Department of HUD, the Committee on Banking, Finance, and Urban Affairs, United States House of Representatives, and the Committee on Banking, Housing, and Urban Affairs, United States Senate.

Fannie Mae. 1993. *Underwriting Low- and Moderate-Income Borrowers, Building on the Basics*. CTO63L12/93. Available from Customer Education Group, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2899.

Fannie Mae. 1993. *Report of Fannie Mae on Underwriting Guidelines to the Secretary of Housing and Urban Development, the House Committee on Banking, Finance, and Urban Affairs, and the Senate Committee on Banking, Housing, and Urban Affairs Pursuant to P.L. 102-550 Section 1354.*

Additional Resources

Disability Law Center and Massachusetts Housing Finance Agency, *A Handbook on the Rights and Responsibilities of Tenants with Certain Disabilities: Mental Illness, Alcohol or Drug Addiction, and HIV/AIDS.* Debbie Piltch.

Disability Law Center and Massachusetts Housing Finance Agency, *A Handbook on the Legal Obligations and Rights of Public and Assisted Housing Providers under Federal and State Fair Housing Law for Applicants and Tenants with Disabilities.* Debbie Piltch.

Fair Housing—Fair Lending
Prentice Hall Law and Business
270 Sylvan Avenue
Englewood Cliffs, NJ 07632
Looseleaf reporting service.

Homebuilders Bookstore Catalog
National Association of Home Builders
(800) 223-2665
Fair Housing Design Guide for Accessibility and Fair Housing Compliance (under revision as of 9/94).

Kushner, James A. 1992, "Federal Enforcement and Judicial Review of the Fair Housing Amendments Act of 1988." *Housing Policy Debate*, 3(2); 537-99.

National Association of Realtors
Product and Services Catalog (free)
(800) 874-6500 or fax (312) 329-8835
Listing includes variety of Fair Housing manuals, training materials, and products available to realtors. Also available to non-members. Some fees vary based on membership status.

Relman, John, *Housing Discrimination Practice Manual*, from Clark Boardman Callahan, 155 Pfingsten Road, Deerfield, IL 60015-4998; (800) 221-9428.

Schwemm, Robert G., *Housing Discrimination* from Clark Boardman Callahan, 155 Pfingsten Road, Deerfield, IL 60015-4998; (800)221-9428.

Teaching Tolerance. A Publication of the Southern Poverty Law Center, 400 Washington Street, Montgomery, AL 36104. Free semiannual journal for teachers promoting intercultural understanding in the classroom. (334) 264-0286; Fax: (334) 264-3121.

U.S. Department of Housing and Urban Development's Fair Housing and Information Clearinghouse. *Fair Housing Amendments Act of 1988: A Selected Resource Guide.* Description of a variety of fair housing resources.

U.S. Department of Housing and Urban Development's Fair Housing Information Clearinghouse. *Fair Housing Catalog: Materials Developed With Funds Provided by HUD's Office of Fair Housing and Equal Opportunity.* Descriptions include education and outreach, public service announcements, research and reference studies, housing finance and insurance, enforcement, and conference and meeting materials.

List of Persons/Agencies with Contributions Noted in the Guide

Due to the evolving status of this field, some references listed may have moved or ceased to exist. References have been updated to the extent information was available. For unknown CHRBS, it may help to contact the area's Realtor Board.

Akron/Summit County CHRB
See: Fair Housing Contact Service

American Planning Association
Planners Training Service
122 South Michigan Avenue
Chicago, IL 60603
(312) 431-9100 Fax: (312) 431-9985
Contact: Carolyn Torma, Education Manager

Arizona Multihousing Association (AMA)
2400 East Arizona
Biltmore Circle, Suite 1200
Phoenix, AZ 85016
(602) 624-3707 Fax: (602) 224-0657
Contact: Suzanne Gilstrap, Executive Director

Arrow Publishing Company
P.O. Box 1287
Pembroke, NC 28372
(919) 521-0840
Contact: Dr. Reginald Oxendine

Bazon Center for Mental Health Law
(formerly: Mental Health Law Project (MHLP))
1101 15th Street, NW, Suite 1212
Washington, DC 20005
(202) 467-5730 Fax: (202) 223-0409
TTY: (202) 467-4232
Contact: Leonard Rubenstein, Executive Director

Boston Housing Authority
52 Chauncy Street
Boston, MA 02111
(617) 451-1250 Fax: (617) 451-3559
Contact: Joseph Feaster, Administrator
William McGonagle, Deputy Administrator

City of Bridgeport Fair Housing Office
45 Lyon Terrace
Bridgeport, CT 06604
(203) 576-8323 Fax: (203) 332-5568
Contact: Joseph Wincze, Jr., Director

Cambridge Community Foundation
and Cambridge Community Services
99 Bishop Allen Drive
Cambridge, MA 02139
(617) 876-5214 or 576-9966
Fax: (617) 876-8187
Contact: Susan Golden, Director

Cambridge Community Housing
Resource Board (Inactive)
Can contact:
City of Cambridge, Community
Development Department
57 Inman Street
Cambridge, MA 02139
(617) 349-4600 Fax: (617) 349-4669
Contact: Betty Hepner, Planner

Cambridge-Somerville Cooperative
Apartment Project
See: CASCAP, Inc.

Capitol Region Council of Governments
221 Main Street
Hartford, CT 06106
(203) 522-2217 Fax: (203) 724-1274
Contact: Mary Ellen Kowalewski,
Director, Community Development

CASCAP, Inc.
(formerly: Cambridge-Somerville
Cooperative Apartment Project)
678 Massachusetts Avenue, 10th Floor
Cambridge, MA 02139
(617) 492-5559 Fax: (617) 492-6928
Contact: Michael Haran, Executive
Director

Catholic Charities
49 Franklin Street
Boston, MA 02110
(617) 482-5440 Fax: (617) 451-0337
Contact: Dr. Joseph Doolin, Executive
Director

Center for Integrated Living of
Metropolitan Milwaukee Fair Housing
Council
See: Metropolitan Milwaukee Fair
Housing Council

Center for Policy Alternatives
1875 Connecticut Ave., NW, Suite 710
Washington, DC 20009
(202) 387-6030 Fax: (202) 986-2539
Contact: Linda Tarr-Whelan, Director
Robert Stumberg, Program Manager

Chicago Area Fair Housing Alliance
P.O. Box 43142
Chicago, IL 60643-0142
(312) 332-5310
Contact: Sharon Caddigan, President

CHRB of Lake Charles, LA, Inc.
McNeese State University
P.O. Box 90670
Lake Charles, LA 70609
(318) 475-5920
Contact: Theda Ambrose

CHRB of Marin County
88 Belvedere Street, Suite A-1
San Rafael, CA 94901
(415) 457-2390 Fax: (415) 457-6382
Contact: Nancy Kenyon, Chairperson

CHRB of San Diego County
c/o Chicano Federation
610 22nd Street
San Diego, CA 92024
(619) 236-1228 Fax: (619) 236-8964
Contact: Pamela Johannsen, Chairperson

Cobb County CDBG Program
(Cobb County CHRB-Inactive)
120 Marietta Station
Marietta, GA 30060
(770) 528-4600 Fax: (770) 528-4613
Contact: John Newton, Grant
Administrator

Community Human Relations Board, Inc.
(formerly: Delaware County, PA CHRB)
280 North Providence Road
Media, PA 19063
(610) 565-7711 Fax: (610) 891-1276
Contact: Matthew Crowe, Executive
Director

Connecticut Housing Coalition
30 Jordan Lane
Wethersfield, CT 06109
(203) 563-2943 Fax: (203) 529-5176
Contact: Jeff Freiser

Contra Costa County Housing Authority
P.O. Box 2759
Martinez, CA 94553
(510) 372-0791 Fax: (510) 372-0236
Contact: Richard Martinez, Executive
Director

The Cuyahoga Plan of Ohio, Inc.
Caxton Building
812 Huron Road, Suite 750
Cleveland, OH 44115-1602
(216) 621-4525 Fax: (216) 621-5171
Contact: Michael D. Roche, President-
Executive Director

Dallas Housing Authority
3939 Northampton Road
Dallas, TX 75212
(214) 951-8300 Fax: (214) 951-8800
Contact: Alphonso Jackson, Director

DeKalb County, GA CHRB (Inactive)
Can contact:
DeKalb Board of Realtors,
1414 Montreal Road
Tucker, GA 30084
(404) 493-6100
Contact: Carolyn Ebert, Executive Vice
President

Delaware Community Reinvestment
Action Council
601 North Church Street
Wilmington, DE 19801
(302) 654-5024 Fax: (302) 654-5046
Contact: Rashmi Rengan, Executive
Director

Delaware County, PA CHRB, See:
Community Human Relations Board, Inc.

Delaware Housing Coalition
P.O. Box 1633
20 East Division
Dover, DE 19903
(302) 678-2286 Fax: (302) 678-8645
Contact: Kym Fisher

Evanston Neighborhood Conference
1129 Florence Avenue
Evanston, IL 60202
(708) 475-0858 Fax: (708) 475-0879
Contact: Karen Chavers, Director

Fairfax County Department of Housing
and Community Development
(Program of Peace Child Foundation of
Fairfax, VA)
3700 Pender Drive, Suite 300
Fairfax, VA 22030
(703) 246-5010 Fax: (703) 246-5115
Contact: Walter Webdale, Director

Fairfax-Falls Church United Way
8391 Old Chain Bridge Road, Suite 160
Vienna, VA 22182
(703) 847-0400 Fax: (703) 847-4754
Contact: Hilary Binder-Aziles, Associate
Director for Planning

Fair Housing Center of Toledo
2116 Madison Avenue
Toledo, OH 43624-1311
(419) 243-6163 Fax: (419) 243-3536
Contact: Lisa Rice-Coleman, Director

Fair Housing Congress of Southern
California
3731 Wilshire Blvd., Suite 635
Los Angeles, CA 90020
(213) 365-7184 Fax: (213) 365-7187
Contact: Marva Bush, Executive Director

Fair Housing Contact Service
(formerly: Akron/Summit County CHRB)
333 South Main Street
Akron, OH 44308
(216) 376-6191 Fax: (216) 376-8391
Contact: Lynn Clark, Executive Director

Fair Housing Council of San Diego
(FHCSO)
(formerly: San Diego Regional Housing
Task Force)
625 Broadway, Suite 1114
San Diego, CA 92101
(619) 699-5888 Fax: (619) 699-5885
Contact: Mary Scott Knoll, Executive
Director

Fair Housing Information Clearinghouse
P.O. Box 9146
McLean VA 22102
(800) 343-3442 TTY: (800) 290-1617
Contact: Nina Corin, Project Director

Fair Housing Partnership of Greater
Pittsburgh (FHP)
(formerly: Greater Pittsburgh CHRB)
120 East Ninth Avenue
Homestead, PA 15222
(412) 391-2535 Fax: (412) 391-2647
Contact: Donna Chernoff, Executive
Director

Fall River, MA CHRB
111 Durfee Street
Fall River, MA 02720
P.O. Box 510
Fall River, MA 02722
(508) 677-2220 Fax: (508) 679-8068
Contact: Robert Landry, Chairperson

Freedman, Abby
c/o Somerville Community Access
Television
90 Union Square
Somerville, MA 02143
(617) 628-8826

Great Falls CHRB
P.O. Box 334
Great Falls, MT 59403-0334
(406) 731-4934 Fax: (406) 731-4627
Contact: Mary Hammer, Chairperson

Greater Boston Real Estate Board
(GBREB)
101 Federal Street
Wellesley, MA 02110
(617) 345-0070 Fax: (617) 345-9320
Contact: Michael Whalen, Executive Vice
President

Greater Lawrence, MA CHRB (Inactive)
Can contact:
Massachusetts Housing Finance Agency
One Beacon Street
Boston, MA 02108
(617) 854-1372 Fax: (617) 451-0859
Contact: Brenda McKinley, Former
Consultant to Greater Lawrence CHRB

Greater Minneapolis CHRB (Inactive)
Can contact:
Hennepin County
10709 Wayzata Blvd., Suite 260
Minnetonka, MN 55305
(612) 541-7084 Fax: (612) 541-7090
Contact: Mark Hendrickson, Senior
Planner

Greater Ogden Area Association of
Realtors
(formerly: Ogden Board of Realtors)
2748 Adams Avenue
Ogden, UT 84403
(801) 399-9273 Fax: (801) 399-9276
Contact: Joan Moore, Executive Director

Greater Pittsburgh CHRB
See: Fair Housing Partnership of Greater
Pittsburgh

Greater Washington Area CHRB
(Inactive)
Can contact:
Washington County Redevelopment
Authority
603 Courthouse Square
Washington, PA 15301
(412) 228-6875 Fax: (412) 288-6829
Contact: Joan Griffin, Rehabilitation
Director

Greeley, CO CHRB (Inactive)
Can contact:
Greeley Civic Center
Greeley, CO 80631
(907) 350-9380
Contact: Terri McKellar, Planner 1

Greene, Zina
3133 Connecticut Avenue, NW
Washington, DC 20008
(202) 332-3010

Hannah House
612 M Street, NW
Washington, DC 20001
(202) 289-4840 Fax: (202) 289-5425
Contact: Kelly Sweeney, Executive
Director

City of Hartford Human Relations Office
550 Main Street
Hartford, CT 06103
(860) 543-8595 Fax: (860) 722-6486
Contact: Kathryn Coffin, Director

Hawaii Civil Rights Commission
888 Mililani Street, Second Floor
Honolulu, HI 96813
(808) 586-8636 Fax: (808) 586-8655
Contact: Linda Tseu, Executive Director

HOPE Fair Housing Center
2100 Manchester Road, Suite 1070
Wheaton, IL 60187
(708) 690-6500 Fax: (708) 690-6866
Contact: Bernard Kleina, Executive
Director

Housing Authority of Jefferson County
801 Vine Street
Louisville, KY 40204
(502) 574-1000 Fax: (502) 587-1027
Contact: John Van Ness, Executive
Director

Housing Opportunities Made Equal of
Greater Cincinnati (HOME)
2400 Reading Road
Cincinnati, OH 45202
(513) 721-4663 Fax: (513) 721-1642
Contact: Karla Irvine, Executive Director

Interfaith Housing Center of Northern
Suburbs
620 Lincoln Avenue
Winnetka, IL 60093
(708) 501-5760 Fax: (708) 501-5722
Contact: Gail Schechter, Executive Director

Knoxville Area Urban League
2416 Magnolia Avenue
Knoxville, TN 37917
(615) 524-5511 Fax: (615) 525-5154
Contact: Rosemary Durant-Giles,
Executive Director

Knoxville Department of Community
Development
400 Main Avenue
Knoxville, TN 37902 or
P.O. Box 1631
Knoxville, TN 37901
(423) 521-2120 Fax: (423) 595-2962
Contact: J. Laurens Tullock, Director

Leadership Council for Metropolitan Open
Communities
Gautreaux Program
401 South State Street
Chicago, IL 60605
(312) 341-5678 Fax: (312) 341-1958
Contact: Aurie Pennick, President

Leadership Council for Metropolitan Open
Communities
401 South State Street
Chicago, IL 60605
(312) 341-5678 Fax: (312) 341-1958
Contact: Aurie Pennick, President
Kenneth Alles, Project Director

Marin Housing Center
88 Belvedere Street
San Raphael, CA 94901
(415) 457-5025 Fax: (415) 456-9860
Contact: Nancy Kenyon, Director

Massachusetts Association of Realtors
256 Second Avenue
Waltham, MA 02154
(617) 890-3700 Fax: (617) 890-4919
Contact: Robert Nash, Executive Vice
President

Massachusetts Housing Finance Agency
(MHFA)
One Beacon Street
Boston, MA 02108
(617) 854-1000 Fax: (617) 451-0859
Contact: Wilson Henderson, Director

Mental Health Law Project (MHLP)
See: Bazelon Center for Mental Health
Law

MESA-CHRB (Multi-Ethnic Support
Association) (Inactive)
Can contact:
Grand Forks Board Of Realtors
2508 South Washington
Grand Forks, ND 58201
(701) 775-4231 Fax: (701) 795-9435
Contact: Jerry Tuchscherer, Executive
Officer

Metrolist
Boston Fair Housing Commission
Boston City Hall, Room 966
Boston, MA 02201
(617) 635-3321 Fax: (617) 635-3290
Contact: Marlena Richardson, Program
Director

Metropolitan CHRB of Minneapolis, MN
See: Greater Minneapolis CHRB
(Inactive)

Metropolitan Milwaukee Fair Housing
Council
(formerly: Center for Integrated Living of
Metropolitan Milwaukee Fair Housing)
600 East Mason, Suite 200
Milwaukee, WI 53202
(414) 278-1240 Fax: (414) 278-8033
Contact: William Tisdale, Executive
Director

Minneapolis Area Association of Realtors
5750 Lincoln Drive
Minneapolis, MN 55436
(612) 933-9020 Fax: (612) 933-9021
Contact: Lee Doucette, Executive Vice
President

Minneapolis Department of Civil Rights
City Hall, Room 239
Minneapolis, MN 55415
(612) 673-3012 Fax: (612) 673-2599
Contact: Kenneth White, Executive
Director

Monmouth County Fair Housing Board
Hall of Records Annex
1 East Main Street
Freehold, NJ 07728
(908) 431-7490 Fax: (908) 308-2995
Contact: Jessie Galloway, Fair Housing
Officer

Montgomery County Department of
Housing and Community Development,
Division of Housing-Moderately Priced
Housing Office
51 Monroe Street
Rockville, MD 20850
(301) 217-3706 Fax: (301) 217-3709
Contact: Eric Larsen, MPDU Coordinator

Montgomery County Human Relations
Commission
164 Rollins Avenue
Rockville, MD 20852
(301) 468-4260 Fax: (301) 468-4130
Contact: Odessa Shannon, Director

Multifamily Housing Council of Oregon
545 Union Street, NE
Salem, OR 97301
(503) 378-1912 Fax: (503) 378-0574
or: 9498 SW Barbùr Blvd., Suite 302
Portland, OR 97219
(503) 245-1721
Contact: Emily Cedarleaf, Executive
Director

National Association of Home Builders
(NAHB)
1201 15th Street, NW
Washington, DC 20005
(202) 822-0200 Fax: (202) 822-0559
Contact: James R. Irvine, President

National Association of Real Estate
Brokers (NAREB)
1629 K Street, NW, Suite 602
Washington, DC 20006
(202) 785-4477 Fax: (202) 785-1244
Contact: Fred Blair, President

National Association of Realtors (NAR)
700 11th Street, NW
Washington, DC 20001
(202) 383-1000 Fax: (202) 383-7540
Contact: Fred Underwood, Staff Vice
President for Equal Opportunity

National Council of La Raza (NCLR)
1111 19th Street, NW, Suite 1000
Washington, DC 20036
(202) 785-1670 Fax: (202) 785-0851
Contact: Raul Yzaguirre, President and
CEO

National Fair Housing Alliance (NFHA)
1212 New York Ave., NW, Fifth Floor
Washington, DC 20005
(202) 898-1661 Fax: (202) 371-9744
Contact: Shanna Smith, Executive
Director

National Neighbors, Inc.
733 15th Street, NW, Suite 540
Washington, DC 20005
(202) 628-8899 Fax: (202) 628-9800
Contact: Edythe Hall, Executive Director

New Horizons
Salt and Pepper Productions
150 South 600 East, Suite 1A
Salt Lake City, UT 84102
(801) 363-3066 Fax: (801) 363-3067
Contact: James Brown, Executive Director

Northeastern Illinois Planning
Commission
222 South Riverside Plaza, Suite 1800
Chicago, IL 60606
(312) 454-0400 Fax: (312) 454-0411
Contact: Phillip Peters, Executive Director

Northern Virginia CHRB
300 Park Avenue
Falls Church, VA 22046
(703) 241-5124 or 241-5079
Fax: (703) 241-5184
Contact: Melodie Baron, Chairperson

Ogden Board of Realtors
See: Greater Ogden Area Association of
Realtors

Ohio Fair Housing Congress
P.O. Box 7050
Columbus, OH 43202
(614) 224-5409
Contact: Carl White, President

Old Pueblo CHRB
See: Southern Arizona Housing Center

City of Orlando Office of Human
Relations
400 South Orange Avenue
Orlando, FL 32801
(407) 246-2122 Fax: (407) 236-2308
Contact: Albert Nelson, Director

City of Orlando Housing and Community
Development Department
400 South Orange Avenue
Orlando, FL 32801
(407) 246-2708 Fax: (407) 246-2308
Contact: Lelia Allen, Housing
Administrator

Pinellas County Community Development
Department
14 S. Fort Harrison Avenue, Suite 3050
Clearwater, FL 34616
(813) 464-4851 Fax: (813) 464-4140
Contact: Darlene Kaloda, Director

City of Redondo Beach Housing
Authority
320 Knob Hill Avenue
Redondo Beach, CA 90277
(310) 372-1171 Fax: (310) 543-1730
Contact: Sue Armstrong, Director.

San Diego Fair Housing Task Force
See: Fair Housing Council of San Diego

City At Peace
Somerville High School
Somerville, MA 02143
(617) 625-6600
Contact: James Crowther, Artistic Director

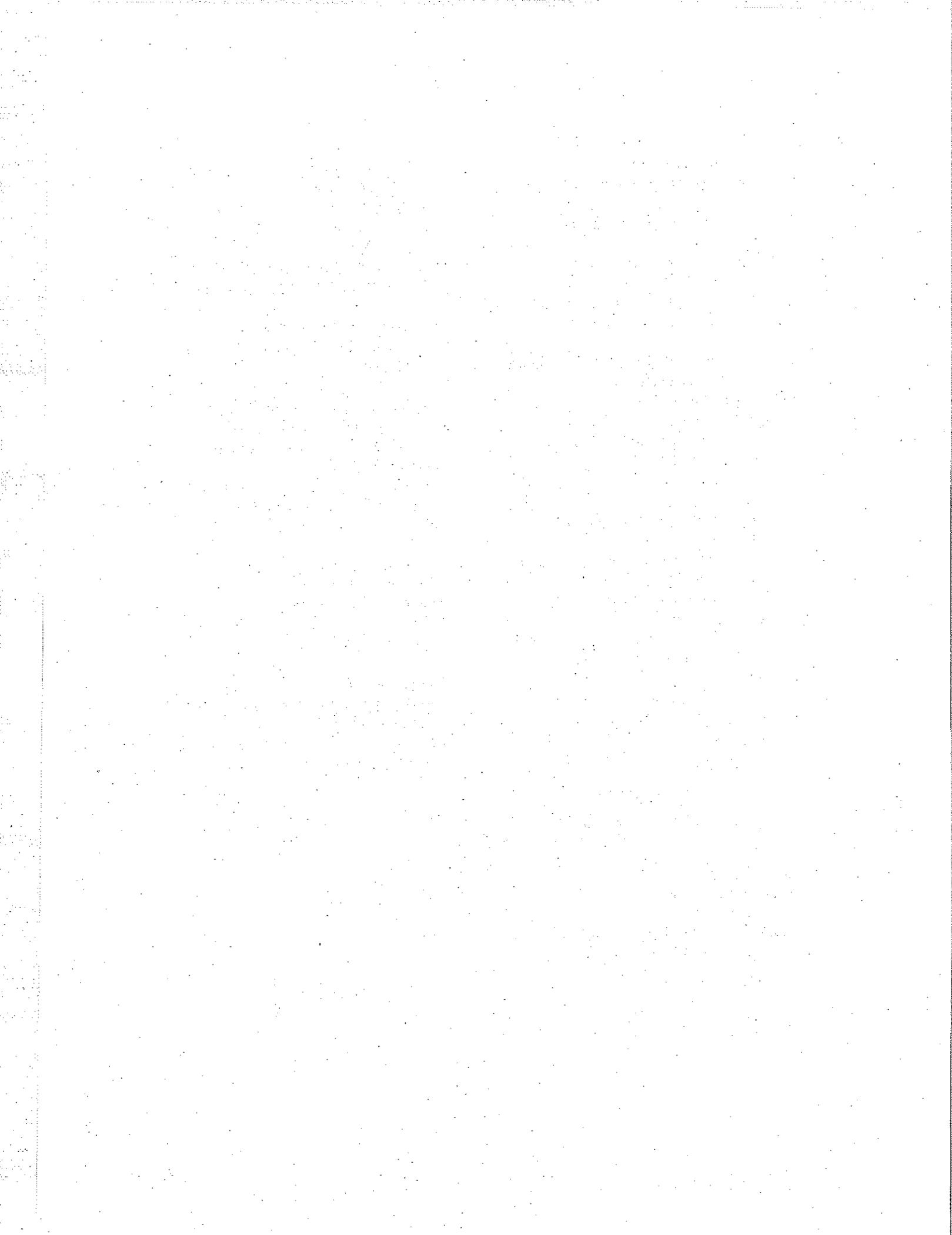
Somerville Community Corporation
Fair Housing Center
(formerly: Somerville, MA CHRB)
One Summer Street
Somerville, MA 02143
(617) 776-5931 Fax: (617) 776-0724
Contact: Jaqueline Sacks, Director

Somerville, MA CHRB
See: Somerville Community Corporation
Fair Housing Center

Southern Arizona Housing Center
(formerly: Old Pueblo CHRB)
1525 North Oracle Road, Suite 107
Tucson, AZ 85705
(520) 798-1568 Fax: (520) 620-6076
Contact: Charlotte Wade, Executive
Director

The Townsend Group
3001 Pleasantree Court
Herndon, VA 22071
(703) 476-4427 Fax: (703) 478-0178
Contact: Ponda Townsend

Woodstock Institute
407 South Dearborn Street, Suite 550
Chicago, IL 60605
(312) 427-8070 Fax: (312) 427-4007
Contact: Malcolm Bush, President



May 1996
HUD-1582A-FHEO

